



International transfers

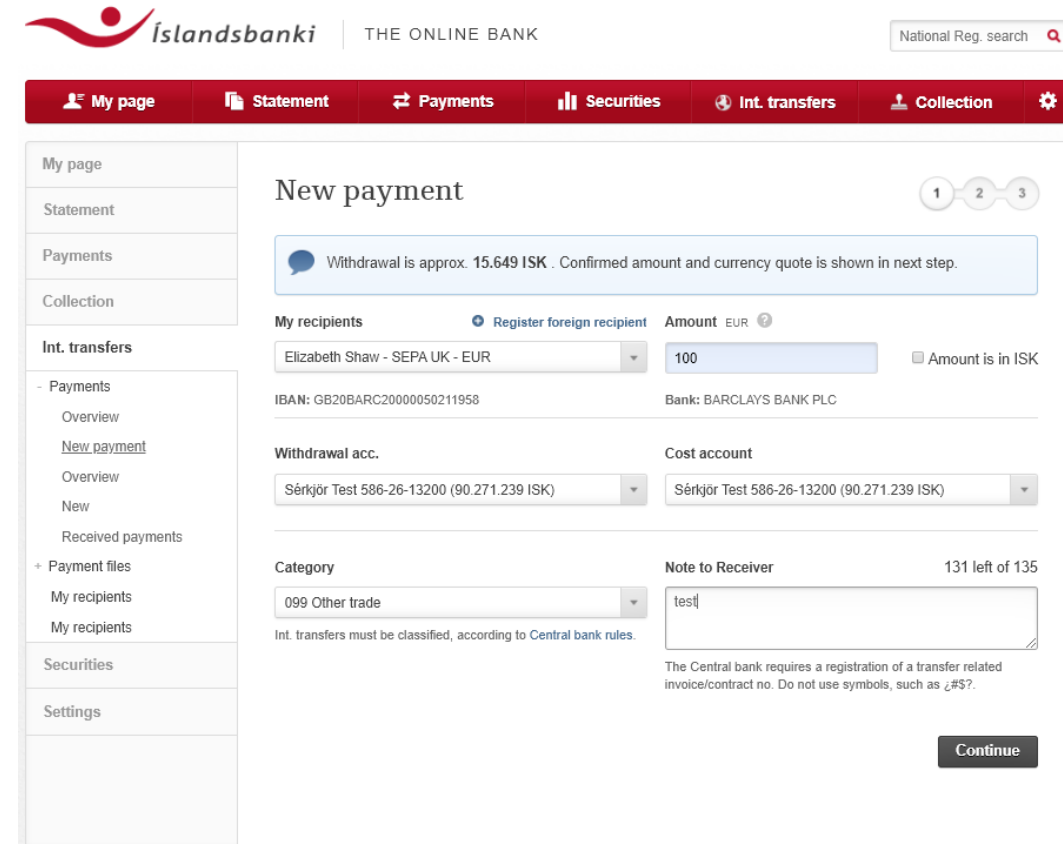
Instructions for the online bank



Individual payments

New payments


- Choose a recipient for the transfer from your list of recipients, or register a new one by clicking [+ Register foreign recipient](#).
 - Once the recipient has been chosen, information regarding bank account and IBAN/BIC will appear.
 - By default, a withdrawal and a cost account will appear, but this can be altered at any time, by simply choosing different accounts from the list.
- Enter the amount.
- Choose a category for the transfer and write a note to the receiver.
- Payment can be registered outside opening hours of foreign exchange transactions
 - Orders are processed at the currency exchange rate of the next banking day
 - Customers agree on a rate in advance
 - Payment instructions may be canceled until payment has been made




The screenshot shows the 'New payment' page on the Islandsbanki website. The header includes the bank's logo, 'THE ONLINE BANK', and a search bar. A navigation bar at the top contains links for 'My page', 'Statement', 'Payments', 'Securities', 'Int. transfers', and 'Collection'. A sidebar on the left lists various account management options, with 'Int. transfers' currently selected. The main content area is titled 'New payment' and features a progress indicator with three steps. A blue box at the top provides a withdrawal estimate: 'Withdrawal is approx. 15.649 ISK. Confirmed amount and currency quote is shown in next step.' Below this, the 'My recipients' section shows a dropdown menu with 'Elizabeth Shaw - SEPA UK - EUR' selected. The 'Amount' is set to '100' EUR, with a checkbox for 'Amount is in ISK'. The 'IBAN' field displays 'GB20BARC20000050211958' and the 'Bank' is 'BARCLAYS BANK PLC'. The 'Withdrawal acc.' and 'Cost account' fields both show 'Sérkjör Test 586-26-13200 (90.271.239 ISK)'. The 'Category' dropdown is set to '099 Other trade'. The 'Note to Receiver' field contains the text 'test'. A footer note states: 'The Central bank requires a registration of a transfer related invoice/contract no. Do not use symbols, such as €/\$?'. A 'Continue' button is located at the bottom right.








New payments

- Payment information
 - The withdrawal amount will appear in ISK at a general rate. Transfers over 2,000,000 ISK will receive a special rate.
- Category
 - According to Central Bank rules, all int. transfers must be classified by choosing a category that describes the nature of the transfer. For further information, see link to the Central Bank.
- Note to receiver
 - Make sure that the note is written in the language of the receiver. Maximum no. of letters is 135.



THE ONLINE BANK

National Reg. search 

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My page

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[New payment](#)

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New

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My recipients

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New payment 1 2 3

Withdrawal is approx. 15.649 ISK . Confirmed amount and currency quote is shown in next step.

My recipients Register foreign recipient

Elizabeth Shaw - SEPA UK - EUR

IBAN: GB20BARC20000050211958

Amount EUR ?

100

☐ Amount is in ISK

Bank: BARCLAYS BANK PLC

Withdrawal acc.

Sérkjör Test 586-26-13200 (90.271.239 ISK)

Cost account

Sérkjör Test 586-26-13200 (90.271.239 ISK)

Category

099 Other trade

Int. transfers must be classified, according to [Central bank rules](#).

Note to Receiver 131 left of 135

test


The Central bank requires a registration of a transfer related invoice/contract no. Do not use symbols, such as €/\$/?.

☒ Add payment to payment file

Continue

Confirmation & exchange rate

- An exchange rate offer will appear on top of the page and offer lasts for 199 second.
- An overview of the information regarding the transfer (important to read the information):
 - Withdrawal account and total cost
 - The recipient and payer
- Tick the box to confirm to the capitol control rules of the Central Bank on foreign exchange
- Approve the transfer by clicking the **pay** button. Payment is confirmed with a security number but also:
 - Clients authenticated w/Electronic ID (rafræn skilríki), confirm payment in the same way.
 - Clients authenticated w/username and password, confirm payment with ID number (auðkennislykill or sms).


Íslandsbanki

THE ONLINE BANK

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New payment

The exchange rate quote is valid for a specific period only. 26

Click on Pay to approve the exchange rate before it expires.

Int. transfer

Debited amount	15,649 ISK	Cross currency	ISK / EUR
Amount	100,00 EUR	Exchange rate	156,49
Total cost	900 ISK	Total payment	16,549 ISK

Payer

Gervi-Kiron sf	SSN 520800-9800
Withdrawal acc. (ISK)	0586-26-013200
Cost account (ISK)	0586-26-013200

Recipient

Clearstream	
Bank	DEUTSCHE BANK AG
SWIFT	DEUTDEFFXXX
Account	DE44 5007 0010 0938 2250 00 (EUR)

Other information

Explanation	Test	Time of registration	03.04.2020 10:49:34
Category	094 Transportation of goods through Iceland		

Capital control statement in accordance with the Foreign Exchange Act

☒ I confirm that I am familiar with the Rules of the Central bank of Iceland on foreign exchange and I guarantee these payments are permitted under them. It is clear to me that the Central Bank and/or Íslandsbanki hf. can at any time require explanations for payments and I will make sure to keep the records behind them.

Security number

....


Cancel
Edit
Pay

More information


Send e-mail notification to








Confirmed payments

- On the final page the transfer is confirmed.
- It is possible to print out a receipt.


Íslandsbanki

THE ONLINE BANK

National Reg. search 

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New

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+ Payment files




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My recipients

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New payment


 Payment has been registered and will be executed during opening hours of foreign exchange trading.
 Payment status can be tracked [here](#).

Int. transfer

Debited amount	15.649 ISK	Cross currency	ISK / EUR
Amount	100,00 EUR	Exchange rate	156,49
Total cost	900 ISK	Total payment	16.549 ISK

Payer

Gervi-Kíron sf SSN 520800-9800

Withdrawal acc. (ISK) 0586-26-013200

Cost account (ISK) 0586-26-013200

Recipient

Clearstream

Bank DEUTSCHE BANK AG

SWIFT DEUTDEFFXXX

Account DE44 5007 0010 0938 2250 00 (EUR)

Other information

Explanation	Test	Time of registration	03.04.2020 10:49:34
Category	094 Transportation of goods through Iceland	Transaction number	67744135

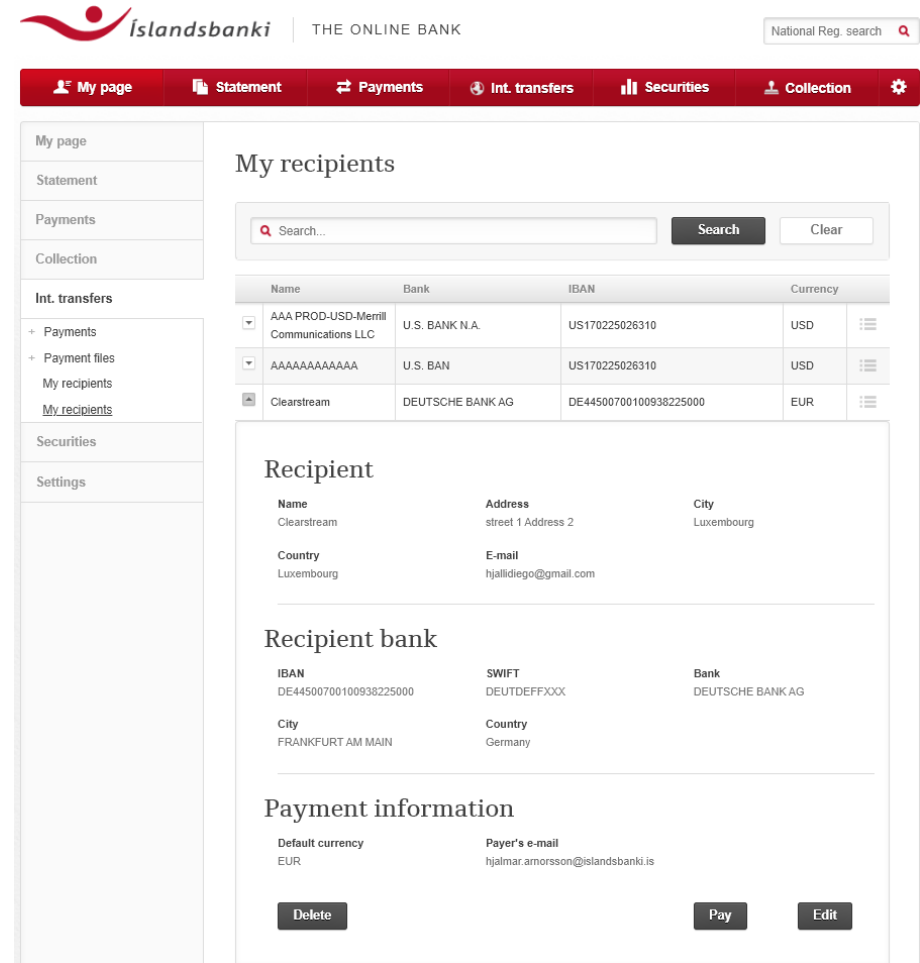
Print

Statement

New payment

My recipients

- The table shows all previous recipients that have been registered and saved.
- Detailed transfer information is available regarding each recipient.
- It is possible to edit information or delete a recipient. It is also possible to choose a recipient here to make transfer to. Click **pay** and the transfer page will appear.
- To register a new recipient click **New** at the bottom of the page.



The screenshot shows the 'My recipients' page in the Netbanki online interface. The top navigation bar includes the Netbanki logo, the text 'THE ONLINE BANK', and a search bar. Below this is a red navigation menu with icons and labels for 'My page', 'Statement', 'Payments', 'Int. transfers', 'Securities', and 'Collection'. The left sidebar contains a list of menu items: 'My page', 'Statement', 'Payments', 'Collection', 'Int. transfers' (expanded), '+ Payments', '+ Payment files', 'My recipients' (selected), 'My recipients' (link), 'Securities', and 'Settings'.

The main content area is titled 'My recipients' and features a search bar with a 'Search' button and a 'Clear' button. Below the search bar is a table listing recipients:

Name	Bank	IBAN	Currency
AAA PROD-USD-Merill Communications LLC	U.S. BANK N.A.	US170225026310	USD
AAAAAAAAAAAA	U.S. BAN	US170225026310	USD
Clearstream	DEUTSCHE BANK AG	DE44500700100938225000	EUR

Below the table, there is a detailed view for the selected recipient 'Clearstream'. This view is divided into three sections:

- Recipient**: Displays the recipient's name ('Clearstream'), address ('street 1 Address 2', 'Luxembourg'), country ('Luxembourg'), and email ('hjalldiego@gmail.com').
- Recipient bank**: Displays the bank's IBAN ('DE44500700100938225000'), SWIFT code ('DEUTDEFFXXX'), city ('FRANKFURT AM MAIN'), and country ('Germany').
- Payment information**: Displays the default currency ('EUR') and the payer's email ('hjalmar.amorsson@islandsbanki.is').

At the bottom of the detailed view, there are three buttons: 'Delete', 'Pay', and 'Edit'.

New recipients


- First, type a descriptive name for the recipient and basic info about the recipient
- For the recipient's bank, it's best to search for bank details by Account/IBAN
 - SWIFT code, bank name, country and city is automatically registered.
- You can also search for SWIFT code and retrieve bank information based on it.
 - Name of the bank, country and city is automatically registered.
 - Here, the IBAN number must be registered by hand
 - Suitable if the bank country does not use the IBAN numbering system.
- If SWIFT code is not known, you can search by bank, city or country name.
 - Try searching for “*Royal Bank of Scotland*” to get a list of all RBS branches
 - Then just select the correct branch and bank details will be suggested
- In addition, you can select various other items for the payment, such as accounts to be used, default currency, category and more
- Next time you have to pay the recipient, the payment instructions are already known and the rest is simple.

Recipient bank

IBAN * SWIFT *

Bank * City * Country *

SWIFT	Bank	City	Country
RBOSGB2109J	ROYAL BANK OF SCOTLAND PLC	LONDON	GB
RBOSGB2105X	ROYAL BANK OF SCOTLAND PLC	WASHINGTON	GB
RBOSGB2103S	ROYAL BANK OF SCOTLAND PLC	NORWICH	GB

 **Íslandsbanki** | THE ONLINE BANK National Reg. search

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My page

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Name (as displayed in the dropdown) *

Recipient

Name * Address * Address 2

City * Country * E-mail

Recipient bank

IBAN * SWIFT * Bank *

City * Country * Branch no. (USA / CAN)

Payment information

Default withdrawal acc. Default cost acc. Default currency *

Category Payer's e-mail

* Indicates required field.

Statement & payment info

- The summary shows both sent and received payments
- You can search for transactions by periods based on the effective date of payments
- You can search by period, position, amount or currency
- You can view detailed payment information

Date	Counterparty	Reference	Currency	Amount	Am. ISK	Status
28.07.17	Audi Muenchen GmbH	CI0501072888-46334010	EUR	6.268,08	6.268	Done

Int. transfer - deposit				Send	Print
Amount (EUR)*	6.268,08	Original amount (EUR)	6.268,08		
Islandsbanki's fee (EUR)	5,56	Received amount (EUR)*	6.268,08		

Payer <small>(Register as recipient)</small>	Recipient
Audi Muenchen GmbH Bank UNICREDIT BANK AG (HYPOVEREINSBANK)	Sigurður Sveinsson Account 0515-38-711037

Other information			
Explanation	Erstatt. KautionKd.-Nr. 80253428		
Date	28.07.2017	Reference number	CI0501072888

* According to payers bank. Islandsbanki is not responsible for this information.

Date	Counterparty	Reference	Currency	Amount	Am. ISK	Status
02.01.20	Elizabeth Shaw		EUR	-567	-77.622	In process

Int. transfer - disbursement				Send	Print
Payment (EUR)	567,00	Cross currency	EUR / GBP		
Cost (ISK)	900,00	Exchange rate	0,85		
		Total payment	77.622		

Payer	Recipient <small>(Register as recipient)</small>
Gervi-Kíron sf Withdrawal acc. (GBP) 5208009800 Cost account (ISK) 586-38-101011 586-26-13200	Elizabeth Shaw Bank BARCLAYS BANK PLC SWIFT BARCGB22XXX Account GB20BARC20000050211 958

Other information			
Explanation	testing	Email (Payer)	brynja@isb.is
Category	99	Email (Recipient)	brynja@isb.is
Time of registration	02.01.2020, kl. 14:19		
Date of debit	02.01.2020		
Trans. date (est.)	02.01.2020		

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Client

Gervi-Kíron sf

[+ Adv. search](#)

[Search](#)
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[Today](#) | [Yesterday](#) | [Week](#) | [Month](#) | [6 months](#) | [2020](#) | [Last month](#) | [This month](#)

Date	Counterparty	Reference	Currency	Amount	Am. ISK	Status
03.04.20	Clearstream		EUR	-100	-15.649	In process
02.04.20	lallikali		USD	-3	-430	In process
02.04.20	Abele Bertozzi S.P.A.		USD	-4	-574	Not created
02.04.20	lallikali		USD	-3	-430	Not created
02.04.20	Abele Bertozzi S.P.A.		USD	-4	-575	In process
02.04.20	lallikali		USD	-3	-431	In process
02.04.20	Abele Bertozzi S.P.A.		USD	-4	-575	In process
02.04.20	lallikali		USD	-3	-431	In process
02.04.20	Abele Bertozzi S.P.A.		USD	-4	-575	In process
02.04.20	lallikali		USD	-3	-431	In process
02.04.20	Abele Bertozzi S.P.A.		USD	-4	-575	In process
02.04.20	lallikali		USD	-3	-431	In process

50 trans. per page

Transactions 1 to 13 of 13

[Print](#)

Receipts

- Users may find detailed information regarding each transfer.
- Users may print out receipts or send by email.
- Receipts are available in icelandic, english and polish.
 - Language selector is at the top of the receipt
- Transfer costs may also be hidden from the receipt, by clicking „Hide cost info and more“.
- If sending the receipt by email, enter the email address. Otherwise, click Print.

Print confirmation

Language: ☐ ICE ☒ ENG ☐ POL Hide cost info and more

Int. transfer - deposit

Amount (EUR)*	6.268,08	Original amount (EUR)	6.268,08
Íslandsbanki's fee (EUR)	5,56	Received amount (EUR)*	6.268,08

Payer

Audi Muenchen GmbH
Bank UNICREDIT BANK AG (HYPOVEREINSBANK)

Recipient

Sigurður Sveinsson
Account 0515-38-711037

Other information

Explanation	Erstatt. KautionKd.-Nr. 80253428	Reference number	CI0501072888
Date	28.07.2017		

* According to payers bank. Íslandsbanki is not responsible for this information.

Print

E-mail confirmation

Language: ☐ ICE ☒ ENG ☐ POL Hide cost info and more

Int. transfer - disbursement

Payment (EUR)	567,00	Cross currency	EUR / GBP
Cost (ISK)	900,00	Exchange rate	0.85
		Total payment	77.622

Payer

Gervi-Kiron sf 5208009800
Withdrawal acc. (GBP) 586-38-101011
Cost account (ISK) 586-26-13200

Recipient

Elizabeth Shaw
Bank SWIFT BARCLAYS BANK PLC
Account GB20BARC2000005021 1958

Other information

Explanation	testing	Email (Payer)	brynja@isb.is
Category	99	Email (Recipient)	brynja@isb.is
Time of registration	02.01.2020, kl. 14:19		
Date of debit	02.01.2020		
Trans. date (est.)	02.01.2020		

Send



Payment files

Note, this service is only available in the corporate online bank.

Payment file overview and detailed information


- Overview of all payment files sent for the selected period
- You can search for entries by periods, file name and status
- You can view detailed payment information
- You can view all payments in a selected file
- You can send by e-mail and print detail information of a payment file

Payment files

+ Adv. search

Search

Today | Yesterday | [Week](#) | Month | 6 months | 2021 | Last month | This month

Created	Name	Transactions	Am. ISK	Status	
21.01.2021	Erlend greiðsluskrá	2	1.769	Unconfirmed	

Erlend greiðsluskrá

 Send  Print

Date	21.01.2021	File name	validFileNew.txt
No. of transactions	2	Created by	kiron_fyr
Total amount	1.769 ISK	File number	67758180
Total cost (ISK)	1.800 ISK	Status	Unconfirmed
Total payment	3.569 ISK		

	21.01.2021	Erlendar greiðslur	2	1.769	Confirmed	
	21.01.2021	test	100	453.740	Confirmed	
	21.01.2021	check E	100 (1)	449.713	Confirmed	
	21.01.2021	check	100	453.740	Confirmed	
	21.01.2021	Stök greiðsla	1	1.573	Confirmed	
	19.01.2021	Stök greiðsla	1	130	Confirmed	
	18.01.2021	Stök greiðsla	1	1.286	Confirmed	
	18.01.2021	Stök greiðsla	1	1.286	Confirmed	

50 trans. per page 

Transactions 1 to 9 of 9
Statement retrieved 23.01.2021 at 13:40

 Print

Payment file upload

- Payment files may be uploaded
 - Further information on setting up payments in a file, may be found by clicking the info icon.
- The file is uploaded and given a descriptive name along the way.

Payment file upload


1 2 3 4

Name

File name

Choose file ...

Create payment file



National Reg. search

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Payment file upload

1 2 3 4

Name

File name

Choose file ...

Foreign payment files - setup

The file may contain the following fields

Payer SSN|Currency|Amount|Payer's email|Recipient's name|Recipient's home 1|Recipient's home 2|City|Country Code|IBAN no.|Fax country code*|Fax number|Recipient's address|Recipient's bank name|Recipient's bank number*|Recipient's bank city|Receipient's bank country code|Receipient's SWIFT no.|Note 1*|Note 2*|Note 3*|Note 4*|CIB classification key|Withdr. acc. BA|Withdr. acc. HB|Withdr. acc. RE|Cost acc. BA|Cost acc. HB|Cost acc. RE|

* may be omitted

Example

5208009800|EUR|250|senderemailaddress@sender.is|Abele Bertozzi|Via Emilio Casa 24|Apm. 5|PARMA|IT|IT70R0103012705000063121737|46|receiveremailaddress@recipient.is|BANCA MONTE DEI PASCHI DI SIENA
 S.PI|PARMA|IT|PASCITMMXXX|Explan. 1|Explan. 2|Explan. 3|Explan. 4|601|586|26|13200|586|26|13200|

Create payment file

Payment file upload, cont'd

- Next, payments get an exchange offer
- Exchange rate offers are in all currencies in which different payments are registered
- Payment instructions must be confirmed by checking the statement regarding capital controls
- After confirmation, payment orders are processed and sent for execution

ISL ENG

Gervi-Kíron sf (kíron_fyr)

Útskrá

Þjóðskrártöl

Min síða

Yfirlit

Greiðslur

Verðbréf

Erl. viðskipti

Innheimta

Min síða

Yfirlit

Greiðslur

Innheimta

Erlend viðskipti

Greiðslur

Greiðsluskrár

Yfirlit

Innsending

Erlendir viðtakendur

Verðbréf

Stillingar

Erlendar greiðslur

Gengistilboðið gildir aðeins í ákveðinn tíma.

Staðfestið gengið áður en tíminn rennur út.

185

Viðtakandi	Úttektarreiðingur	Greiðsla	Gjalddeyrisgengi	Upph.ISK	Staða
Testindividual	0586-26-027517	10,00 USD	129,66	1.297	Óstofnuð
Testeinstakingur	0586-26-027517	3,00 EUR	157,32	472	Óstofnuð
Samtals				1.769	

Yfirlýsing vegna fjármagnshafta skv. lögum um gjalddeyrismál

☒ Ég staðfesti að hafa kynnt mér reglur Seðlabanka Íslands um gjalddeyrismál og ábyrgist að greiðslan er samkvæmt þeim. Í reglum um er fjármálfyrirtækjum gert skýtt að tilkynna tilteknar fjármagnshreyfingar á milli landa til Seðlabankans. Framkvæmi viðskiptavinnu greiðslur sem falla undir framangreinda tilkynningaskilyrði getur viðkomandi átt von á því að starfsfólk Íslandsbanka hafi samband til þess að afla upplýsinga um undirbyggjandi viðskipti ef þörf krefur vegna tilkynningar til Seðlabankans. Ég ábyrgist að afhenda Íslandsbanka þær upplýsingar sem kann að verða óskað eftir.

Öryggisnúmer

Hætta við

Staðfesta

ISL ENG

Gervi-Kíron sf (kíron_fyr)

Útskrá

Þjóðskrártöl

Min síða

Yfirlit

Greiðslur

Verðbréf

Erl. viðskipti

Innheimta

Min síða

Yfirlit

Greiðslur

Innheimta

Erlend viðskipti

Greiðslur

Greiðsluskrár

Yfirlit

Innsending

Erlendir viðtakendur

Verðbréf

Stillingar

Skráningu lokið

✓

Greiðsluskrár hefur nú verið staðfest. Hægt er að skoða skrána og einstaka greiðslur í yfirliti greiðsluskrára eða skrá nýja greiðsluskrár.

Erlendar greiðslur

Senda

Prenta

Dagsetning	21.01.2021	Skráarnafn	validFileNew (1).txt
Fjöldi færsla	2	Stofnað af	kíron_fyr
Upphæð alls	1.769 ISK	Númer skráar	67758179
Kostnaður alls (ISK)	1.800 ISK	Staða	Staðfest
Alls greiðsla	3.569 ISK		

Viðtakandi	Úttektarreiðingur	Greiðsla	Gjalddeyrisgengi	Upph.ISK	Staða
Testindividual	0586-26-027517	10,00 USD	129,66	1.297	Í vinnslu
Testeinstakingur	0586-26-027517	3,00 EUR	157,32	472	Í vinnslu
Samtals				1.769	

Yfirlit

Ný greiðsluskrá

