

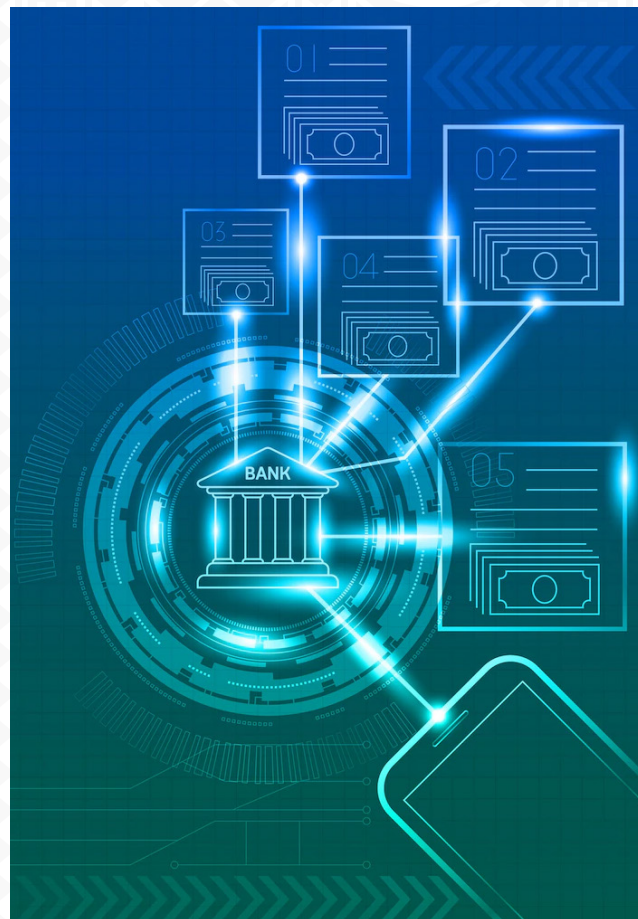


Digital Payment Guide

Empowering Your Business with Efficient Payment

As part of HFC Bank's commitment to innovation and customer service, we are proud to announce the launch of our newly enhanced Digital Banking platform.

With this upgrade comes a range of new features, including the ability to make digital payments. This feature allows for business payments, such as processing wages and salaries, vendor payments and international fund transfers, etc.

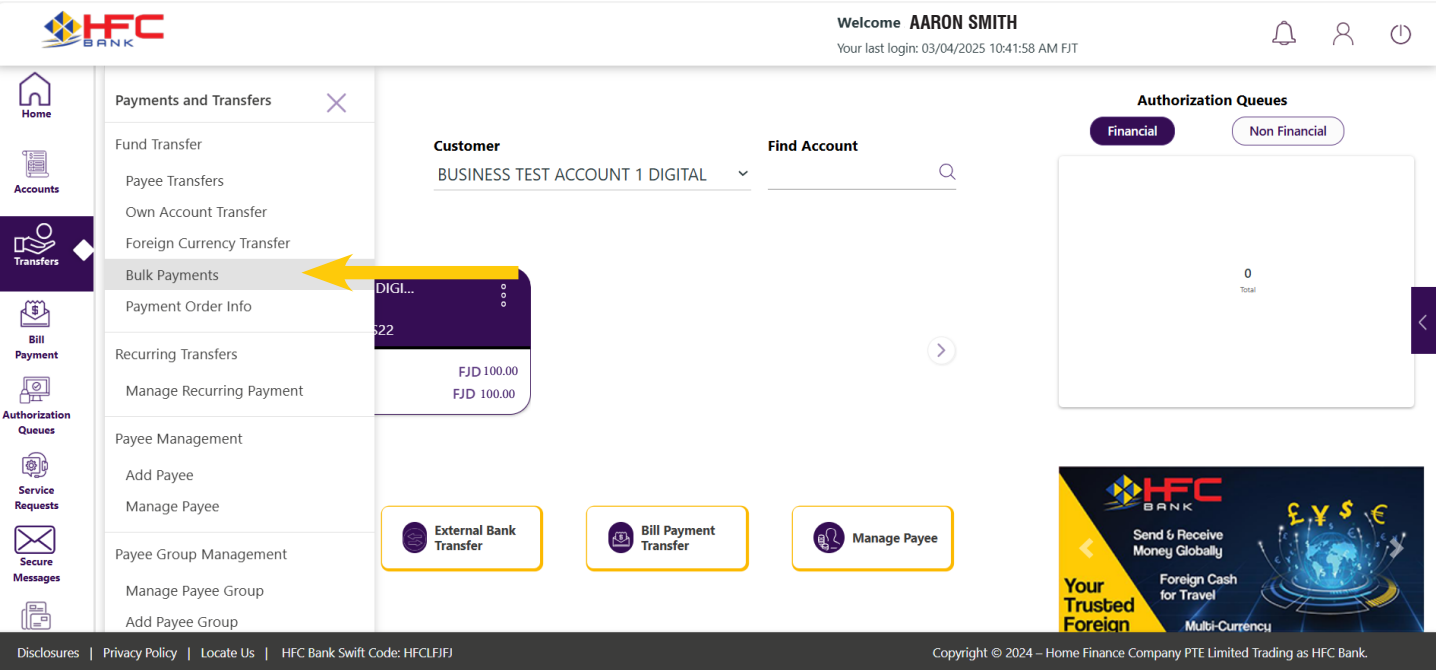


Our primary objective is to enhance the efficiency of your daily operations, providing you with the freedom to concentrate on expanding and growing your business.

Bulk Payments Process

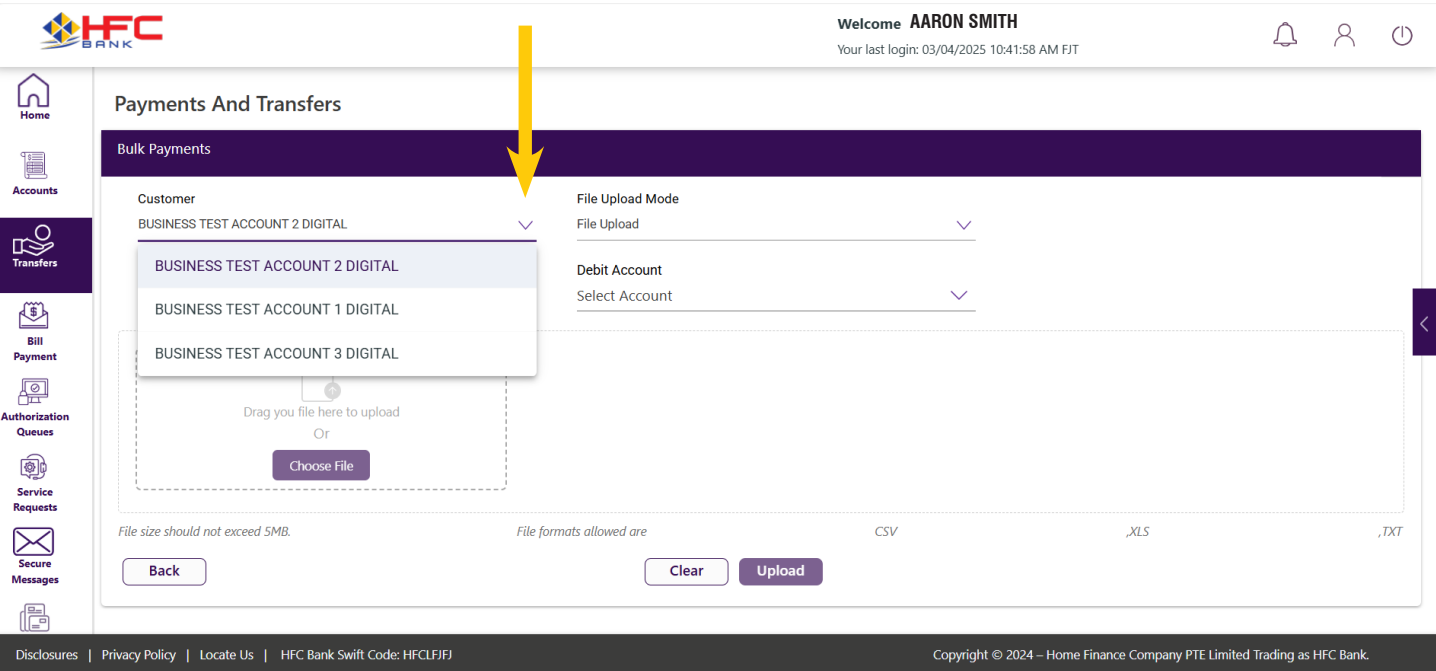
STEP 1

Under **Transfers**, click on **Bulk Payments**




STEP 2

Select **Customer**










STEP 3

Select File Format



Welcome AARON SMITH
 Your last login: 03/04/2025 10:41:58 AM FJT

 Home
 Accounts
 **Transfers**
 Bill Payment
 Authorization Queues
 Service Requests
 Secure Messages

Payments And Transfers


Bulk Payments

Customer
 BUSINESS TEST ACCOUNT 1 DIGITAL

File Format
 SDSC XLS
 SDSC CSV
 SDSC TXT

File Upload Mode
 File Upload

Debit Account
 Select Account






File size should not exceed 5MB.

File formats allowed are

CSV

,XLS

,TXT






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STEP 4

Select Debit Account



Welcome AARON SMITH
 Your last login: 03/04/2025 12:23:19 PM FJT

 Home
 Accounts
 **Transfers**
 Bill Payment
 Authorization Queues
 Service Requests
 Secure Messages

Payments And Transfers


Bulk Payments

Customer
 BUSINESS TEST ACCOUNT 3 DIGITAL

File Format
 SDSC XLS

File Upload Mode
 File Upload

Debit Account
 Select Account






Drag you file here to upload
 Or BUSINESS TEST ACCOUNT 3 DIGITAL

File size should not exceed 5MB.

File format

,XLS

,TXT

BUSINESS TEST ACCOUNT 1 DIGITAL	100858847	
BUSINESS TEST ACCOUNT 1 DIGITAL FJD	100131254	9.86
BUSINESS TEST ACCOUNT 3 DIGITAL	100922122	
BUSINESS TEST ACCOUNT 3 DIGITAL FJD	100131160	17.75
BUSINESS TEST ACCOUNT 2 DIGITAL	100922121	
BUSINESS TEST ACCOUNT 2 DIGITAL FJD	100131253	2.17


[View Definition](#)

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STEP 5

Choose **File** and upload



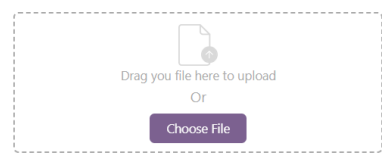
Welcome **AARON SMITH**
 Your last login: 03/04/2025 12:23:19 PM FJT

 Home
 Accounts
 **Transfers**
 Bill Payment
 Authorization Queues
 Service Requests
 Secure Messages

Payments And Transfers

Bulk Payments


Customer	BUSINESS TEST ACCOUNT 3 DIGITAL	File Upload Mode	File Upload
File Format	SDSC XLS	Debit Account	BD BUSINESS TEST AC... 100131160 FJD




Drag you file here to upload

Or

Choose File

 BU ST 03/04/25.xls

XLS
 30.50 KB
 

File size should not exceed 5MB.

File formats allowed are

CSV

.XLS

.TXT

Back


Clear

Upload








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File should upload successfully



Welcome **AARON SMITH**
 Your last login: 03/04/2025 12:23:19 PM FJT

 Home
 Accounts
 **Transfers**
 Bill Payment
 Authorization Queues
 Service Requests
 Secure Messages

Payments And Transfers

File Upload

File Upload Success

Reference Number : 1000169

Upload Other Files

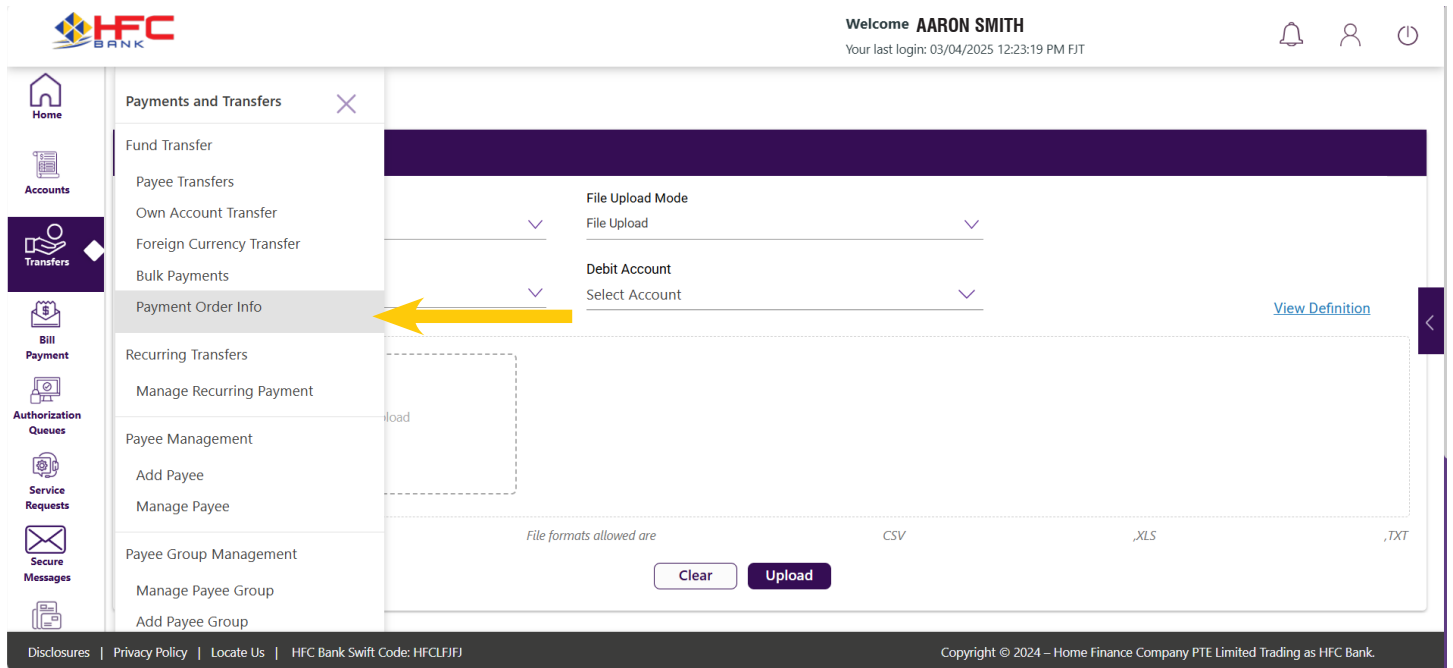
Done

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STEP 6

View the status under **Transfers** by clicking on **Payment Order Info**



Welcome **AARON SMITH**
Your last login: 03/04/2025 12:23:19 PM FJT

Payments and Transfers

- Fund Transfer
- Payee Transfers
- Own Account Transfer
- Foreign Currency Transfer
- Bulk Payments
- Payment Order Info**
- Recurring Transfers
- Manage Recurring Payment
- Payee Management
- Add Payee
- Manage Payee
- Payee Group Management
- Manage Payee Group
- Add Payee Group

File Upload Mode
File Upload

Debit Account
Select Account

[View Definition](#)

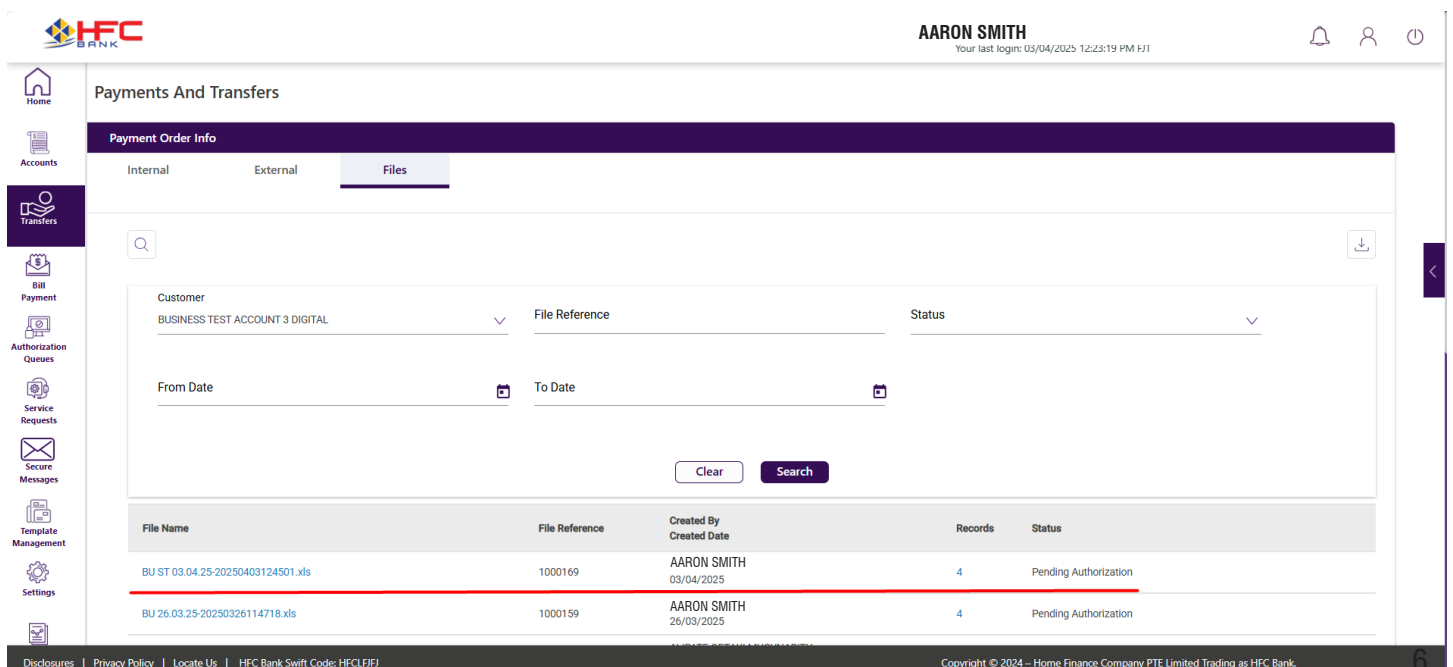
File formats allowed are CSV, XLS, TXT

[Clear](#) [Upload](#)

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STEP 7

Click the **Files** tab and choose the correct **Customer**.
Next, click on Search to view status



AARON SMITH
Your last login: 03/04/2025 12:23:19 PM FJT

Payments And Transfers

Payment Order Info

Internal External **Files**

Customer: BUSINESS TEST ACCOUNT 3 DIGITAL

File Reference:

Status:

From Date:

To Date:

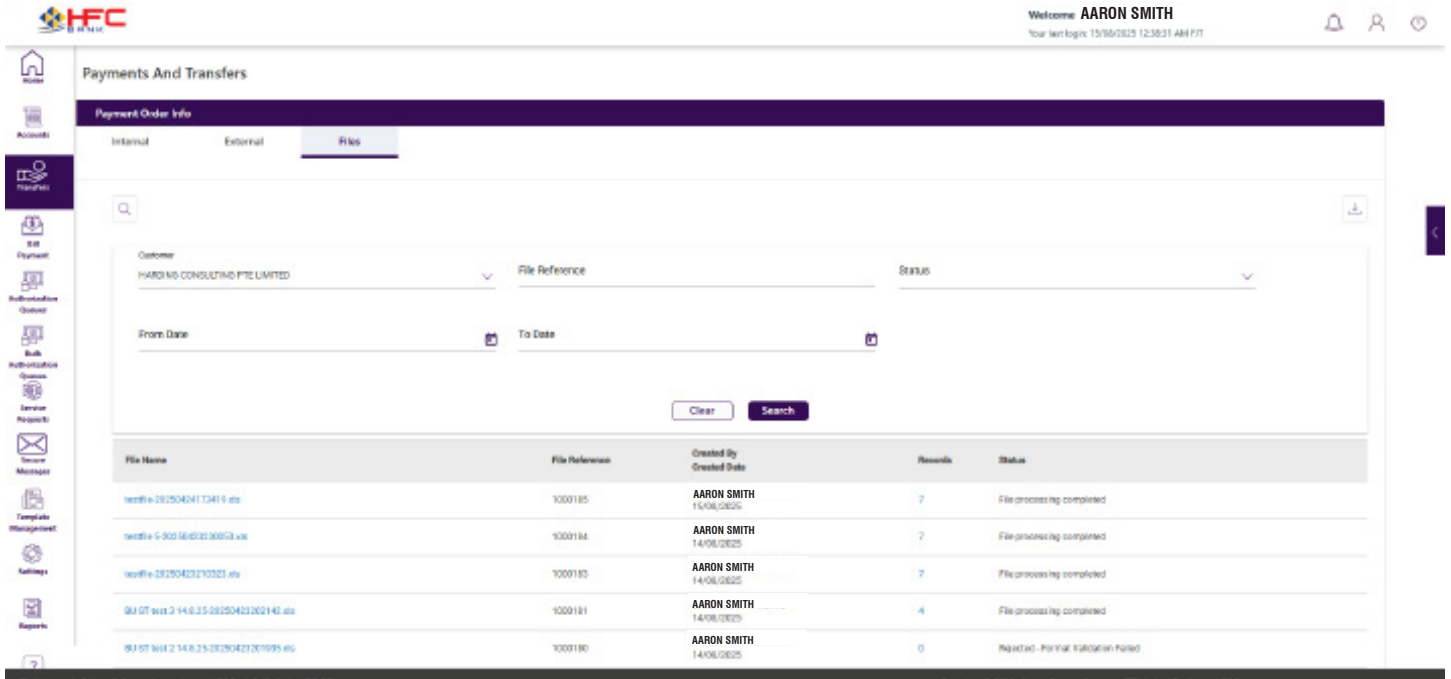
[Clear](#) [Search](#)

File Name	File Reference	Created By Created Date	Records	Status
BU ST 03.04.25-20250403124501.xls	1000169	AARON SMITH 03/04/2025	4	Pending Authorization
BU 26.03.25-20250326114718.xls	1000159	AARON SMITH 26/03/2025	4	Pending Authorization

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STEP 8

Click on the respective **File Name** to view your Remittance



The screenshot shows the HFC Bank web interface for 'Payments And Transfers'. The 'Files' tab is selected, displaying a list of payment files. The interface includes a search bar, filters for Customer, File Reference, and Status, and a table with columns for File Name, File Reference, Created By, Created Date, Records, and Status.

File Name	File Reference	Created By	Created Date	Records	Status
remittance-20250424173419.xls	1000185	AARON SMITH	15/08/2025	7	File processing completed
remittance-20250424173419.xls	1000184	AARON SMITH	14/08/2025	7	File processing completed
remittance-20250423170323.xls	1000183	AARON SMITH	14/08/2025	7	File processing completed
90107 test 2 14.8.25-20250423162140.xls	1000181	AARON SMITH	14/08/2025	4	File processing completed
90107 test 2 14.8.25-20250423161955.xls	1000180	AARON SMITH	14/08/2025	0	Rejected - Partial Validation Failed

Notes:

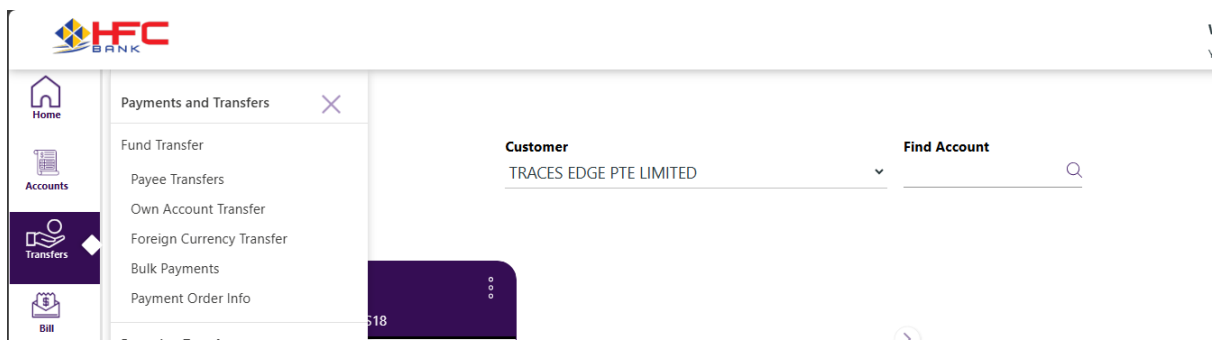
1. If your payment file is saved as *.xls*, please ensure it is saved as an *Excel 97 - 2003 Workbook (.xls)* format before uploading.
2. If your payment file is saved as *.txt* (Text (Tab delimited)) or *.csv* (Macintosh or MS-DOS), please ensure to select the corresponding file format option as illustrated in Step 3.

International Funds Transfer Process

Section 1 | Steps for Payment Initiator

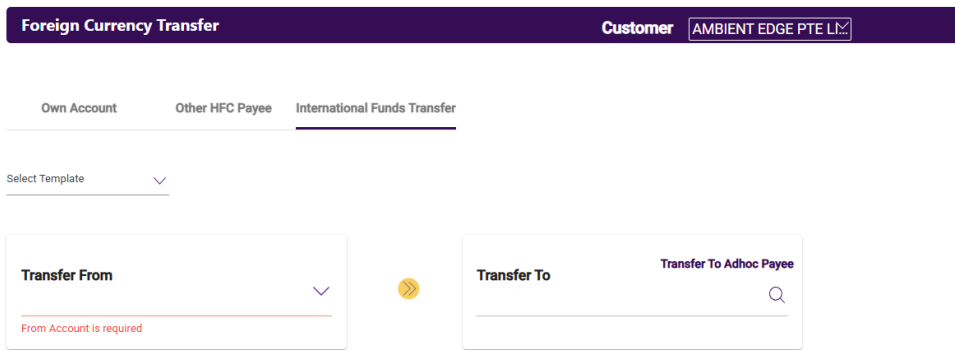
STEP 1

Click on the “**Transfers**” button from the left-hand ribbon and select “**Foreign Currency Transfer**” from the given options.”



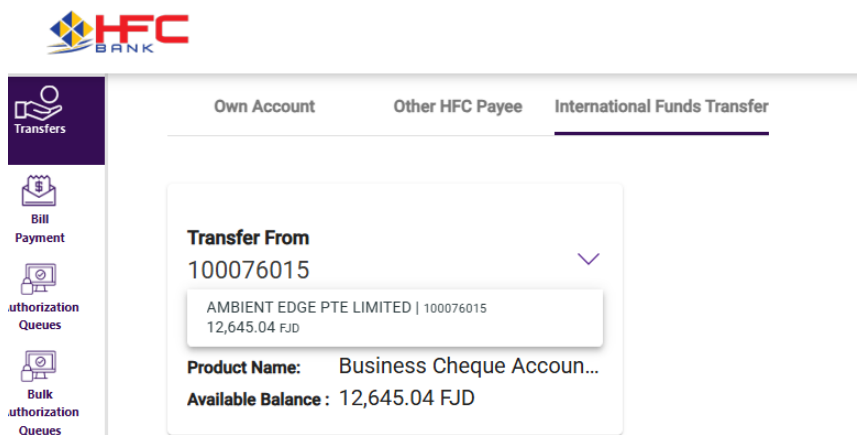
STEP 2

Click on “**International Funds Transfer**”



STEP 3

Click on the “**Transfer From**” to select the account you wish to transfer funds from. (this option is only for an already saved payee). If Payee is new, click on “**Transfer to Adhoc Payee**” option, if payee is already saved, click on the search option and select the saved payee.



The screenshot shows the HFC Bank International Funds Transfer interface. On the left is a sidebar with icons for Transfers, Bill Payment, Authorization Queues, and Bulk Authorization Queues. The main area has three tabs: Own Account, Other HFC Payee, and International Funds Transfer (which is selected). Under the 'Transfer From' section, a dropdown menu is open showing '100076015' with a sub-menu item 'AMBIENT EDGE PTE LIMITED | 100076015' and a balance of '12,645.04 FJD'. Below this, the 'Product Name' is 'Business Cheque Account...' and the 'Available Balance' is '12,645.04 FJD'.

STEP 4

Enter the account number and confirm account number as per Invoice (bank details provided). Then select the “**Payee Currency**” (Currency of Invoice).

Account Number 242000123	Confirm Account Number 242000123	Payee Currency AUD
------------------------------------	--	------------------------------

STEP 5

Enter Payee name in CAPITAL Letters as provided in bank details on the invoice/statement. Enter a Payee Nick Name for future use.

Payee Name

HFC DIGITAL BANKING CO., LIMITED.

Payee Nick Name

HFC BANK - AUD ACCOUNT

STEP 6

8. **Enter Beneficiary/Payee physical street address.** NOTE: Postal Address is not acceptable.

- Street Name: Kindly input the Lot number, followed by the Street name, Area/suburb.
- Town City: Enter the city name for beneficiary/payee and province/Post Code (if applicable)
- Country: this is a drop-down option, hence select where the beneficiary is located. Note: Beneficiary can be located in a different country than the beneficiary bank. Check invoice for correct details.

Payee Residential Address

Street Name

22 ATKINSON AVENUE, PAPATOEOE

Town/City

AUCKLAND, 2026

Country

New Zealand



STEP 7

Enter the SWIFT code in BIC Code field. If the SWIFT Code is 8 characters in length, please add an extra 3 “XXX” at the end.

Then select the institution from the drop down provided.

Enter BSB Number without a dash or space for below.

- For AUD payment to a bank in Australia: enter 6-digit BSB code.
- For INR payment to a bank in India: enter 11-character IFSC.
- For USD payment to bank in USA: enter 9-digit routing number.
- For CAD payment to bank in Canada: Enter 9-digit Canadian Clearing code.
- For GBP payment to bank in UK, enter 6-digit Sort code

BIC code ANZBAU3MXXX	Institution AUSTRALIA AND NEW ZEALAND BANK AUSTRALIA AND NEW ZEALAND BANKIN... Branch Name: International Services BIC Code: ANZBAU3M AUSTRALIA AND NEW ZEALAND BANKIN... BIC Code: ANZBAU3M AUSTRALIA AND NEW ZEALAND BANKIN... BIC Code: ANZBAU3M	BSB / Routing Number 242000 Intermediate Bank Address Line 1
Intermediate Bank Details(Optional) Intermediate Bank Name		

STEP 8

Enter the amount you wish to pay in foreign currency. If rate is not booked with Treasury team, you may proceed with payment. If a rate has been booked with the Treasury team, please select “**Got Deal ID**” Check box and enter deal ID provided by Treasury team. Exchange rate and converted amount is auto-generate.

Transfer Amount AUD 2500.00		
<input checked="" type="checkbox"/> Got Deal Id		
Deal Id Deal Id is required	Exchange Rate Not Found	Converted/Debit Amount Not Found

Enter payment in Narration field. Include the Invoice number, or any other information related to payment. **Click on Choose file button** to attach documents such as Invoice, Tax Clearance Certificate, RBF Approval etc. Then click on Proceed.

STEP 10

Confirm details and **click on Confirm**

12

STEP 11

Enter **OTP** and **click on verify**.

Intermediate Bank Details -	Transfer Amount AUD 2500.00	Converted/Debit Amount FJD 3716.37
Exchange Rate 0.6727	Narration INVOICE 001	Charge Option SHA
Transfer Date 25 March 2026		

No.	Name	Type
1	alifgulf	Tax Certificate

OTP Verification

Your One Time Password with Reference W6UFLR has been sent to your registered Mobile Number and Email Address

One Time Password

02:54 secs One Time Password is required [Resend OTP](#)


[Cancel](#) [Verify](#)

STEP 12

Click on **“Save Payee”**, if you wish to add new payee to the list of registered payees. Next, **click on “Download PDF”**, then **click “Done”**.

You may click on **“Download PDF”**, to receive advice on successful submission of payment instructions, if required at this point.

Foreign Currency Transfer
Payment Confirmation



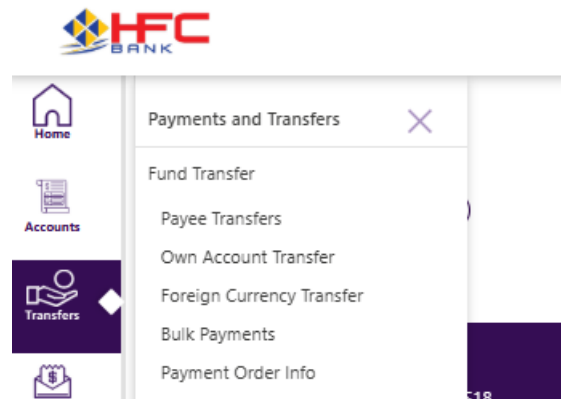
Your transaction has been processed successfully
Reference Number: 35-581728-1

[Do Another Transfer](#)
[Done](#)
[Download PDF](#)
[Save Payee](#)

(Once payment is authorized by HFC Bank International Operations team, you may then download payment confirmation directly via digital platform as follows.)

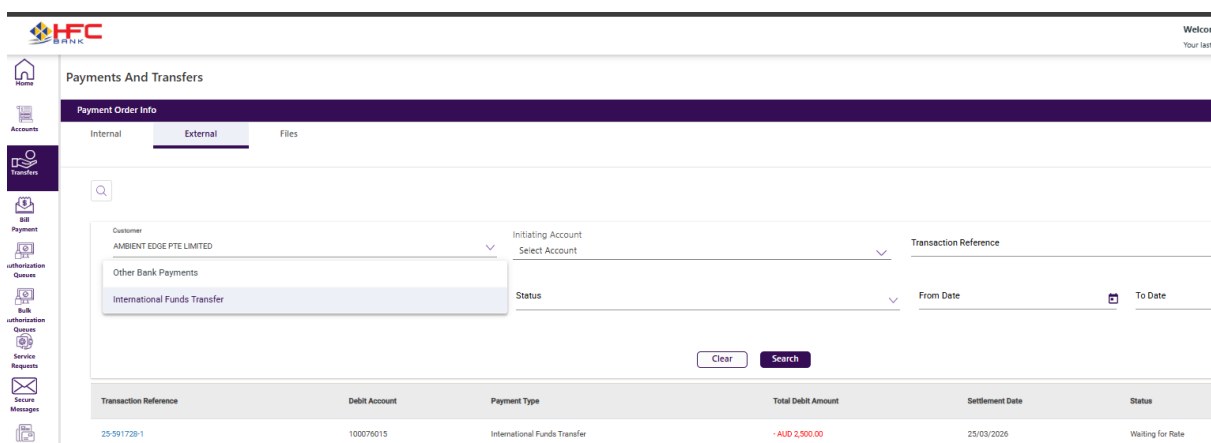
STEP 13

Click on **“Transfer”** on the Home screen and then select **“Payment Order Info”**



STEP 14

Click on **“External”** tab then select payment type as **“International Funds Transfer.”** Next, click **“search”** and then on the transaction reference 25-XXXXXX-X









The screenshot shows the HFC Bank web portal interface. The 'Payments And Transfers' section is active, and the 'Payment Order Info' tab is selected. The 'External' tab is chosen. The form displays a search result for transaction reference 25-591728-1. The search criteria include Customer (AMBIENT EDGE PTE LIMITED), Initiating Account (Select Account), Transaction Reference (25-591728-1), Status (Waiting for Rate), and Settlement Date (23/03/2026). The total debit amount is AUD 2,000.00.

Transaction Reference	Debit Account	Payment Type	Total Debit Amount	Settlement Date	Status
25-591728-1	100070015	International Funds Transfer	AUD 2,000.00	23/03/2026	Waiting for Rate

STEP 15

Click on the Download option to get payment confirmation. Note that the current status of payment will be displayed via the following:

- Waiting for Rate
- Waiting for Verification
- Waiting for Authorization
- Settled/Executed

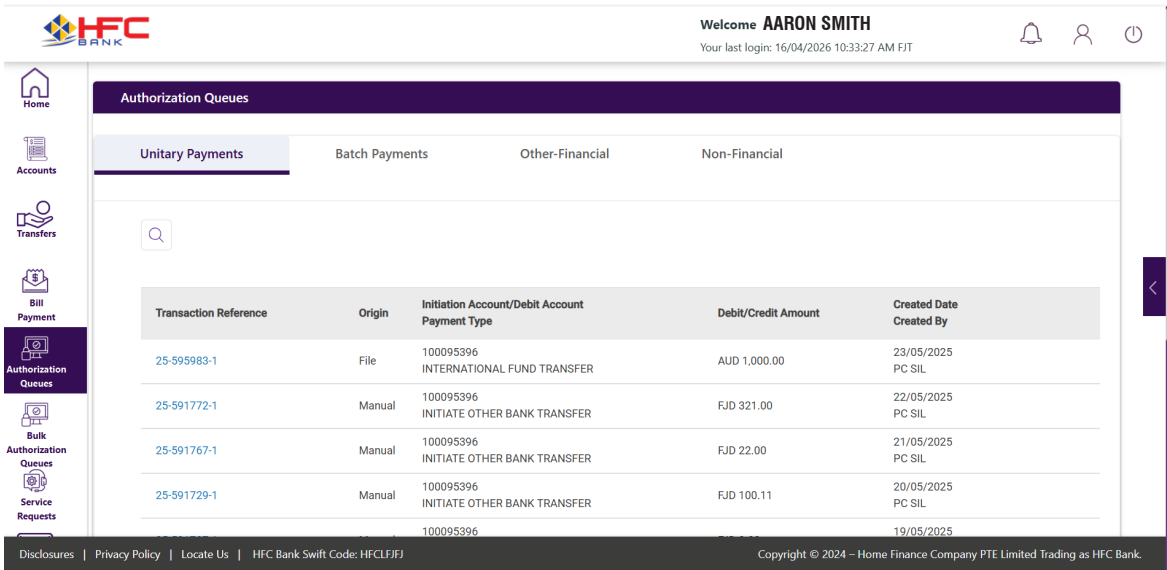
Welcome ATIL PRAKASH Your last login: 25/03/2026 10:44:34 AM FJT				
				
				
Payment Status	Transaction Reference			
Waiting for Rate	25-591728-1			
				

International Funds Transfer Process

Section 2 | Steps for Payment Authorizor

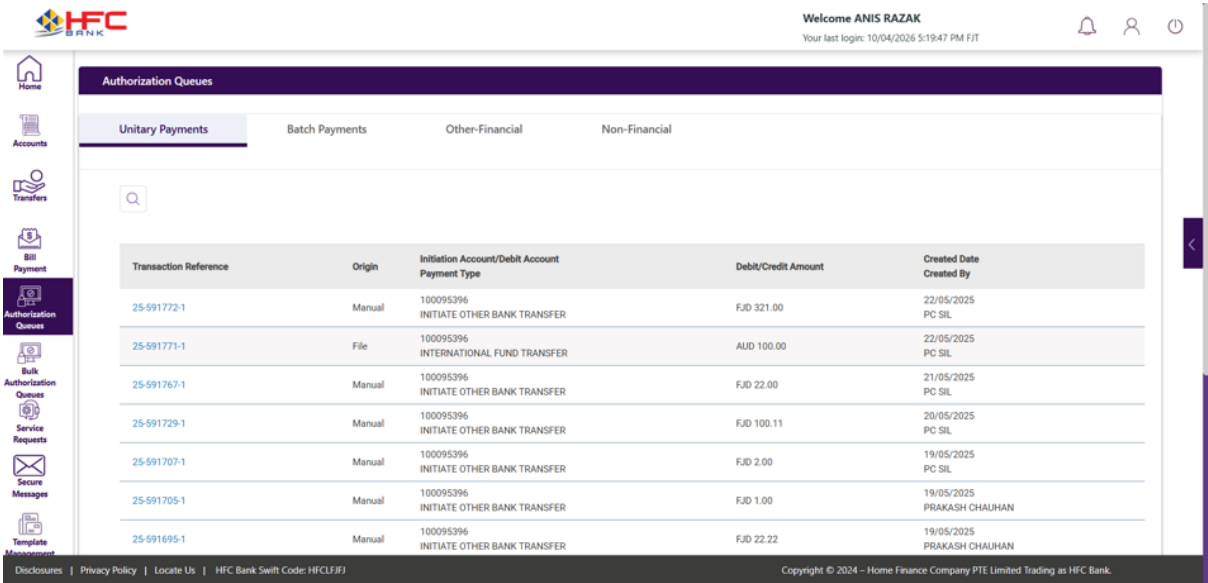
STEP 1

Click on “**Authorization Queue**”. International Funds Transfer will be queued under Unitary Payments.



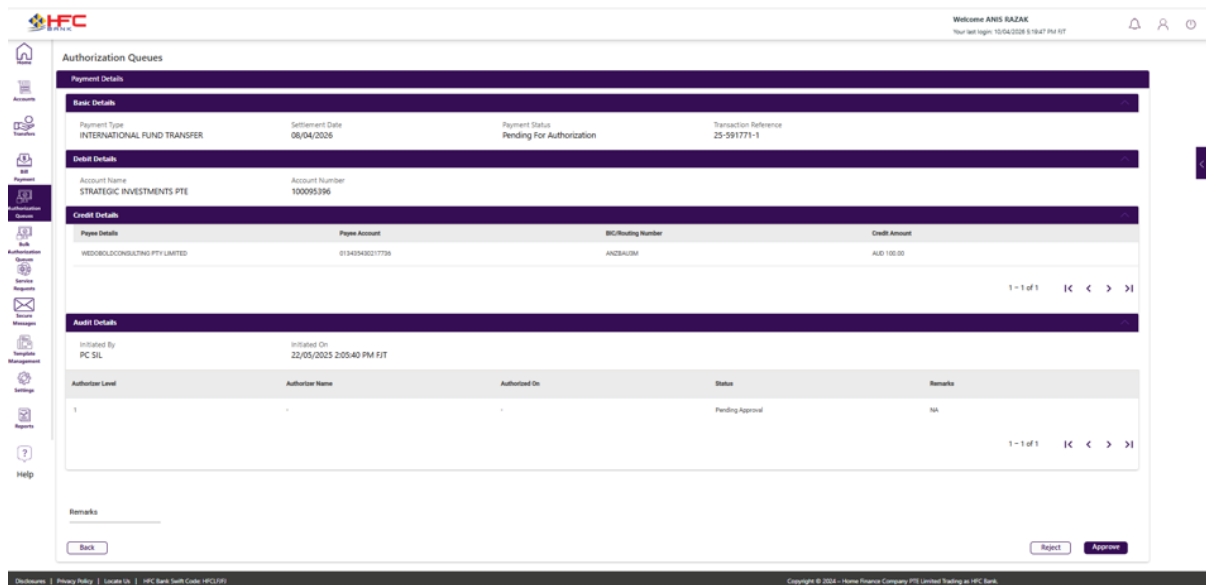
STEP 2

Click on the “**Transaction Reference Number**”



STEP 3

Review the Payment Details. Secondly, enter remarks and approve/reject the payment. **Third**, enter the OTP. The payment will be authorized according to the Authorization Matrix.



Authorization Queues

Welcome ANIS RAZAK
Your last login: 15/04/2025 5:19:47 PM IST

Payment Details

Basic Details

Payment Type	Settlement Date	Payment Status	Transaction Reference
INTERNATIONAL FUND TRANSFER	06/04/2026	Pending For Authorization	25-5917771-1

Debit Details

Account Name	Account Number
STRATEGIC INVESTMENTS PTE	100005396

Credit Details

Payee Account	BIC/Routing Number	Credit Amount
WEDBOLCONSULTING PTY LIMITED	ANZBAU3M	AUD 100.00

1 - 1 of 1 | < > >>

Audit Details

Initiated By: PC SIL
Initiated On: 22/05/2025 2:05:40 PM FJT

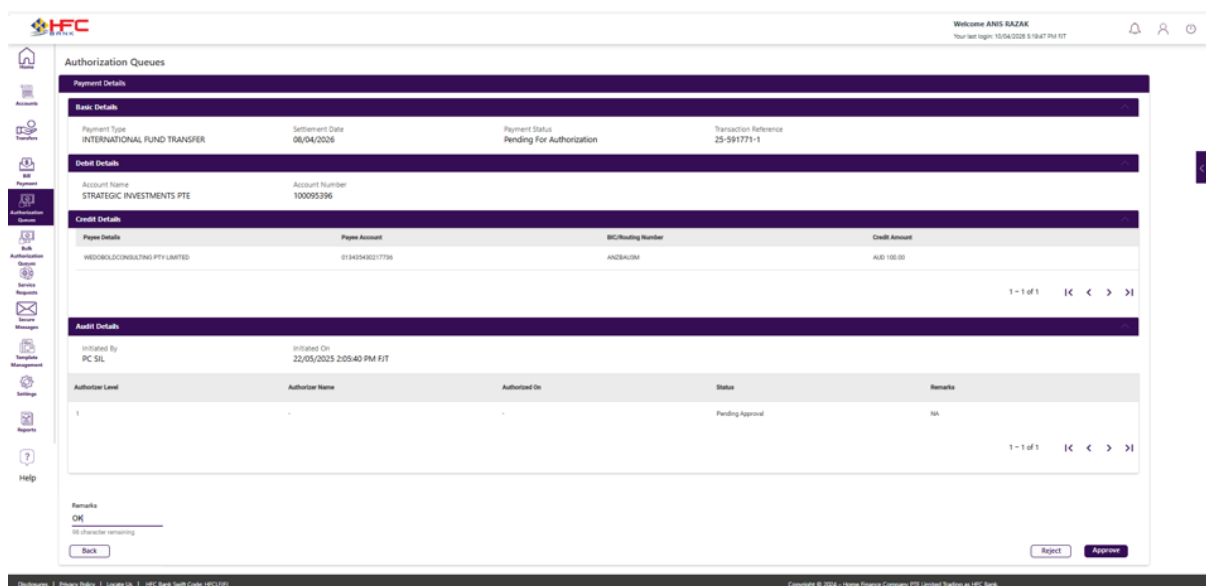
Authorizer Level	Authorizer Name	Authorized On	Status	Remarks
1	-	-	Pending Approval	NA

1 - 1 of 1 | < > >>

Remarks

Back Reject Approve

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Authorization Queues

Welcome ANIS RAZAK
Your last login: 15/04/2025 5:19:47 PM IST

Payment Details

Basic Details

Payment Type	Settlement Date	Payment Status	Transaction Reference
INTERNATIONAL FUND TRANSFER	06/04/2026	Pending For Authorization	25-5917771-1

Debit Details

Account Name	Account Number
STRATEGIC INVESTMENTS PTE	100005396

Credit Details

Payee Account	BIC/Routing Number	Credit Amount
WEDBOLCONSULTING PTY LIMITED	ANZBAU3M	AUD 100.00

1 - 1 of 1 | < > >>

Audit Details

Initiated By: PC SIL
Initiated On: 22/05/2025 2:05:40 PM FJT

Authorizer Level	Authorizer Name	Authorized On	Status	Remarks
1	-	-	Pending Approval	NA

1 - 1 of 1 | < > >>

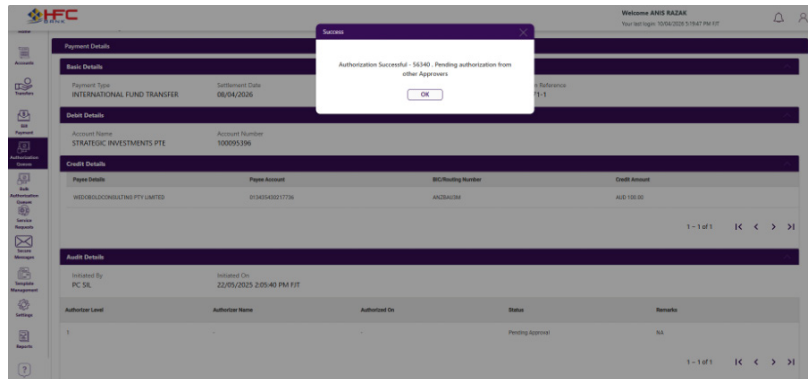
Remarks
OK
50 character remaining

Back Reject Approve

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STEP 4

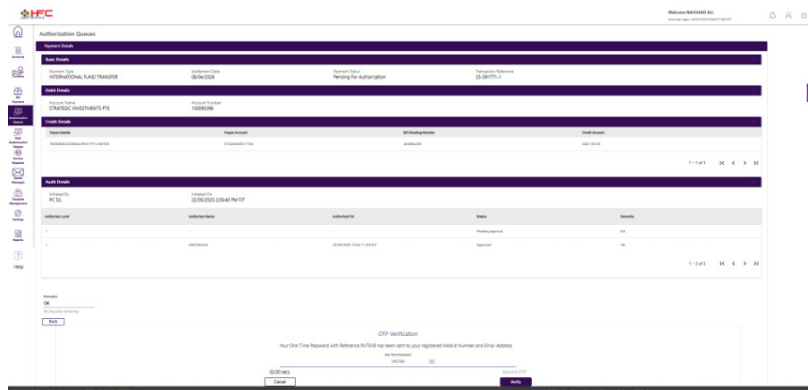
The payment will be sent to another user as per Authorisation Matrix for final approval.



The screenshot shows the HFC Bank International Funds Transfer interface. A confirmation dialog box is displayed in the center, stating: "Authorization Successful - \$2,140 - Pending authorization from other Approver". The background interface shows the following details:

- Payment Details:**
 - Payment Type: INTERNATIONAL FUND TRANSFER
 - Settlement Date: 08/04/2024
- Debit Details:**
 - Account Name: STRATEGIC INVESTMENTS PTE
 - Account Number: 100095396
- Credit Details:**

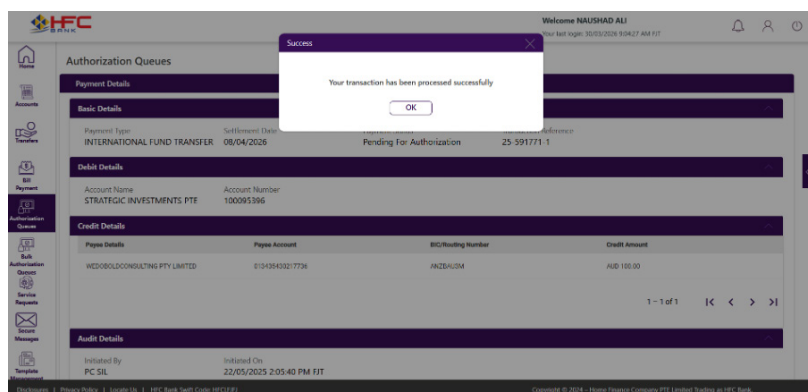
Payee Details	Payee Account	BIC/Routing Number	Credit Amount
WEDOBOLDONGALTING PTY LIMITED	013435430277796	ANZSAU33	AUD 100.00
- Audit Details:**
 - Initiated By: PC SIL
 - Initiated On: 22/05/2025 2:05:40 PM FIT



The screenshot shows the HFC Bank International Funds Transfer interface with the Authorization Queue section expanded. The queue contains the following details:

- Payment Details:**
 - Payment Type: INTERNATIONAL FUND TRANSFER
 - Settlement Date: 08/04/2024
- Debit Details:**
 - Account Name: STRATEGIC INVESTMENTS PTE
 - Account Number: 100095396
- Credit Details:**

Payee Details	Payee Account	BIC/Routing Number	Credit Amount
WEDOBOLDONGALTING PTY LIMITED	013435430277796	ANZSAU33	AUD 100.00
- Audit Details:**
 - Initiated By: PC SIL
 - Initiated On: 22/05/2025 2:05:40 PM FIT



The screenshot shows the HFC Bank International Funds Transfer interface with a successful transaction confirmation dialog box. The dialog box states: "Your transaction has been processed successfully". The background interface shows the following details:

- Payment Details:**
 - Payment Type: INTERNATIONAL FUND TRANSFER
 - Settlement Date: 08/04/2024
- Debit Details:**
 - Account Name: STRATEGIC INVESTMENTS PTE
 - Account Number: 100095396
- Credit Details:**

Payee Details	Payee Account	BIC/Routing Number	Credit Amount
WEDOBOLDONGALTING PTY LIMITED	013435430277796	ANZSAU33	AUD 100.00
- Audit Details:**
 - Initiated By: PC SIL
 - Initiated On: 22/05/2025 2:05:40 PM FIT



Thank You

For any further queries,
please call us on: **132001** or email **customercare@hfc.com.fj**