

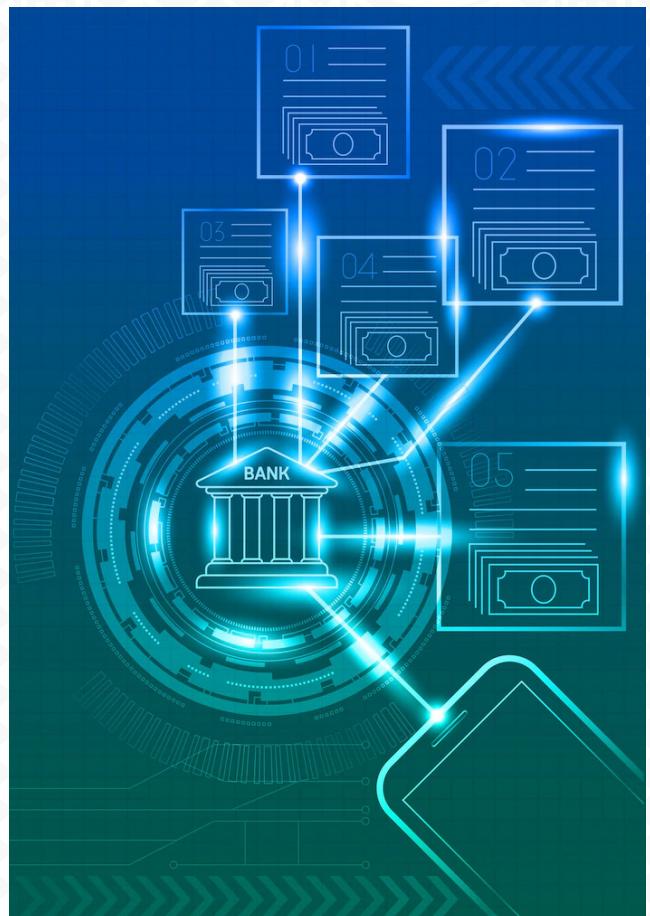


Digital Payment Guide

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.



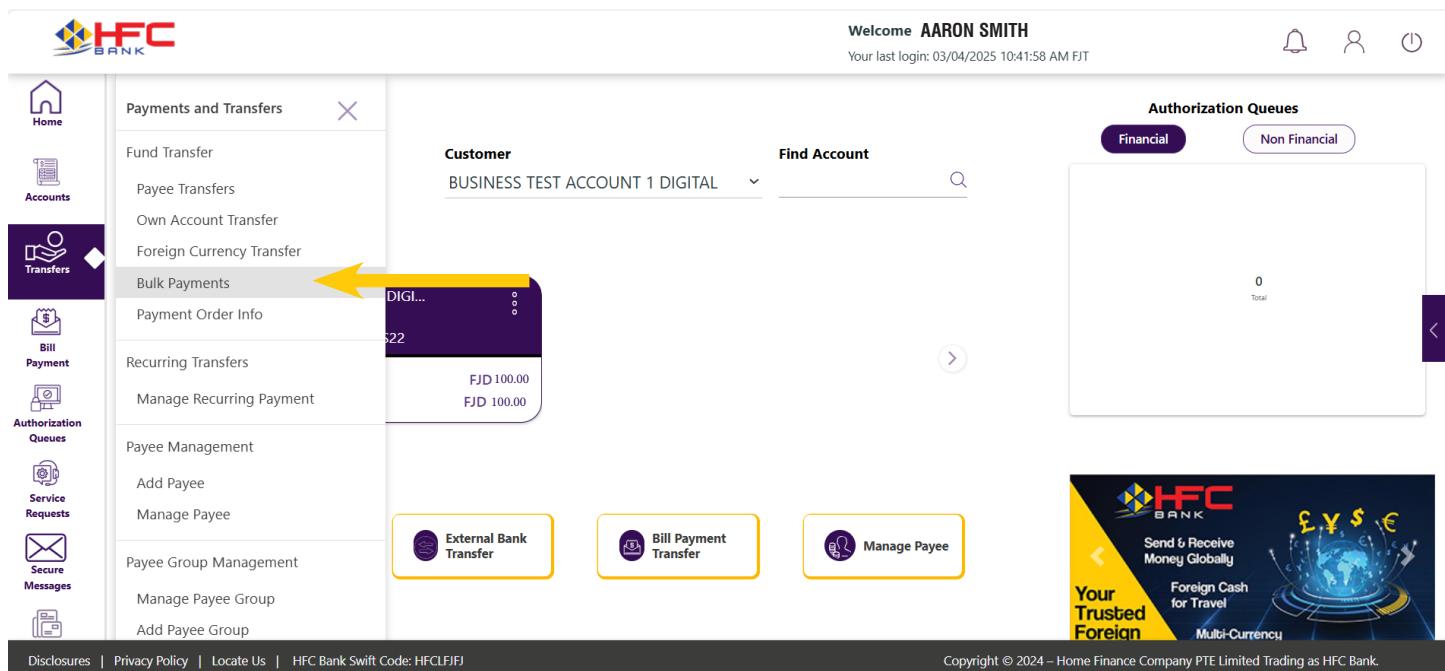
Our primary objective is to enhance the efficiency of your daily operations, providing you with the freedom to concentrate on expanding and growing your business.



Bulk Payments Process

STEP 1

Under Transfers, click on Bulk Payments



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

Authorization Queues
Financial Non Financial

0 Total

Customer: BUSINESS TEST ACCOUNT 1 DIGITAL

Find Account:

Payments and Transfers

- Fund Transfer
- Payee Transfers
- Own Account Transfer
- Foreign Currency Transfer
- Bulk Payments** (highlighted with a yellow arrow)
- Payment Order Info
- Recurring Transfers
- Manage Recurring Payment
- Payee Management
- Add Payee
- Manage Payee
- Payee Group Management
- Manage Payee Group
- Add Payee Group

External Bank Transfer Bill Payment Transfer Manage Payee

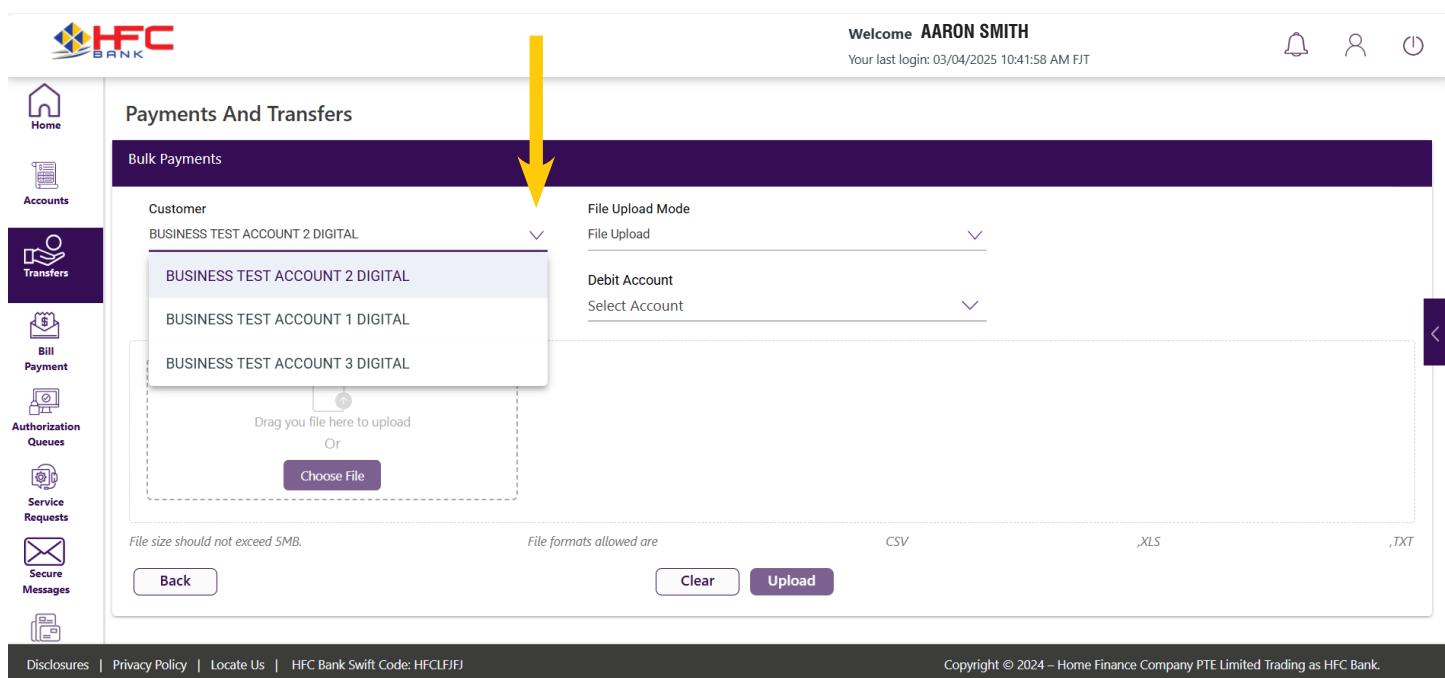
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STEP 2

Select Customer



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

Payments And Transfers

Bulk Payments

Customer: BUSINESS TEST ACCOUNT 2 DIGITAL

File Upload Mode: File Upload

Debit Account: Select Account

Drag you file here to upload
Or
Choose File

File size should not exceed 5MB.

File formats allowed are: CSV, XLS, TXT

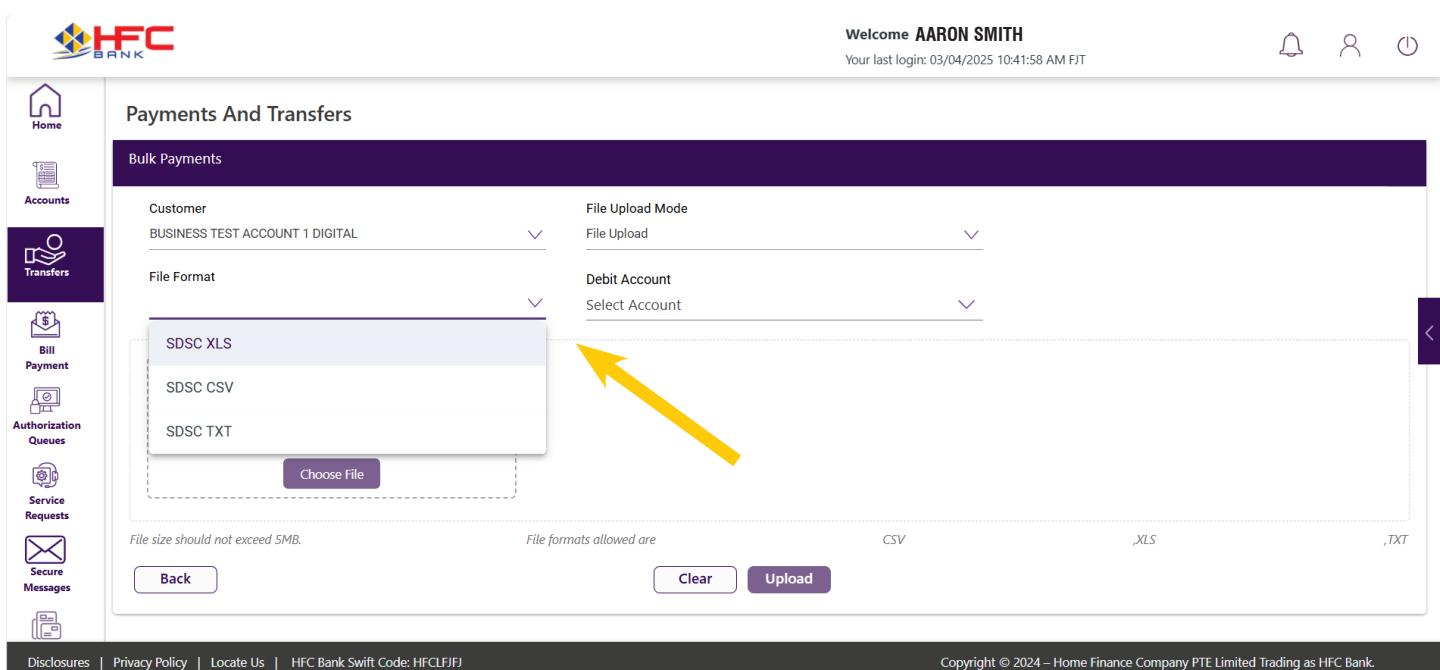
Back Clear Upload

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STEP 3

Select File Format



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

Payments And Transfers

Bulk Payments

Customer: BUSINESS TEST ACCOUNT 1 DIGITAL

File Upload Mode: File Upload

File Format:

- SDSC XLS
- SDSC CSV
- SDSC TXT

Choose File

File size should not exceed 5MB.

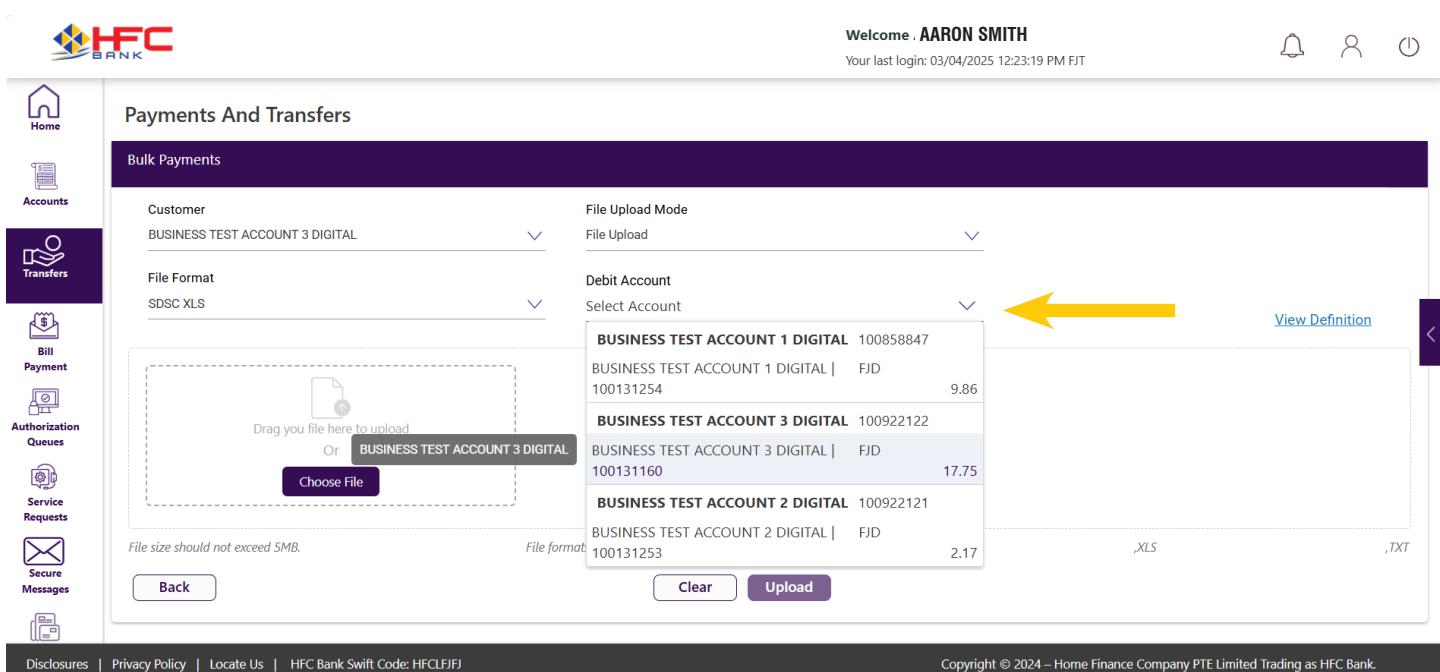
File formats allowed are: CSV, .XLS, .TXT

Back Clear Upload

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STEP 4

Select Debit Account



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

Payments And Transfers

Bulk Payments

Customer: BUSINESS TEST ACCOUNT 3 DIGITAL

File Upload Mode: File Upload

Debit Account:

Select Account

- 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

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

Choose File

File size should not exceed 5MB.

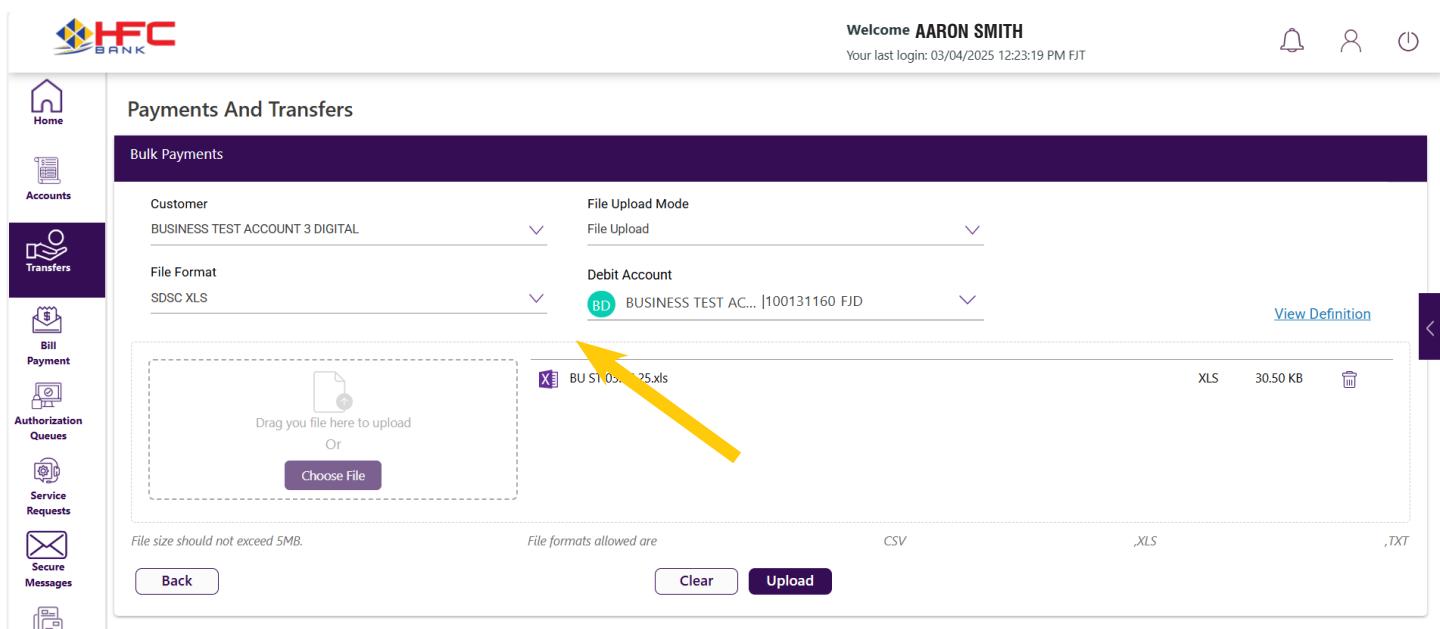
File formats allowed are: .XLS, .TXT

Back Clear Upload

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STEP 5

Choose File and upload



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

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

View Definition

Drag you file here to upload
Or
Choose File

File size should not exceed 5MB.

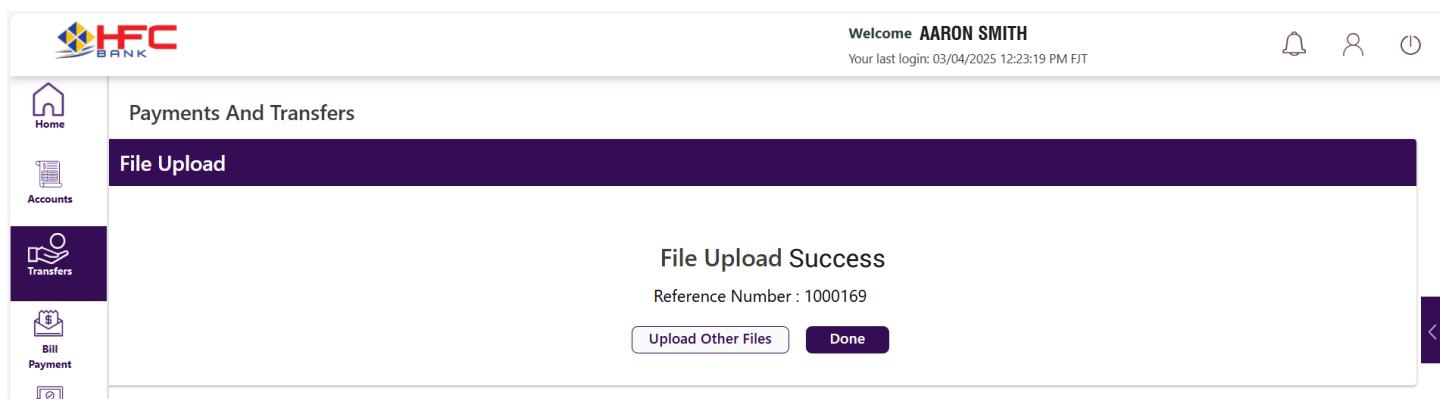
File formats allowed are: CSV, .XLS, .TXT

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

Payments And Transfers

File Upload

File Upload Success
Reference Number : 1000169

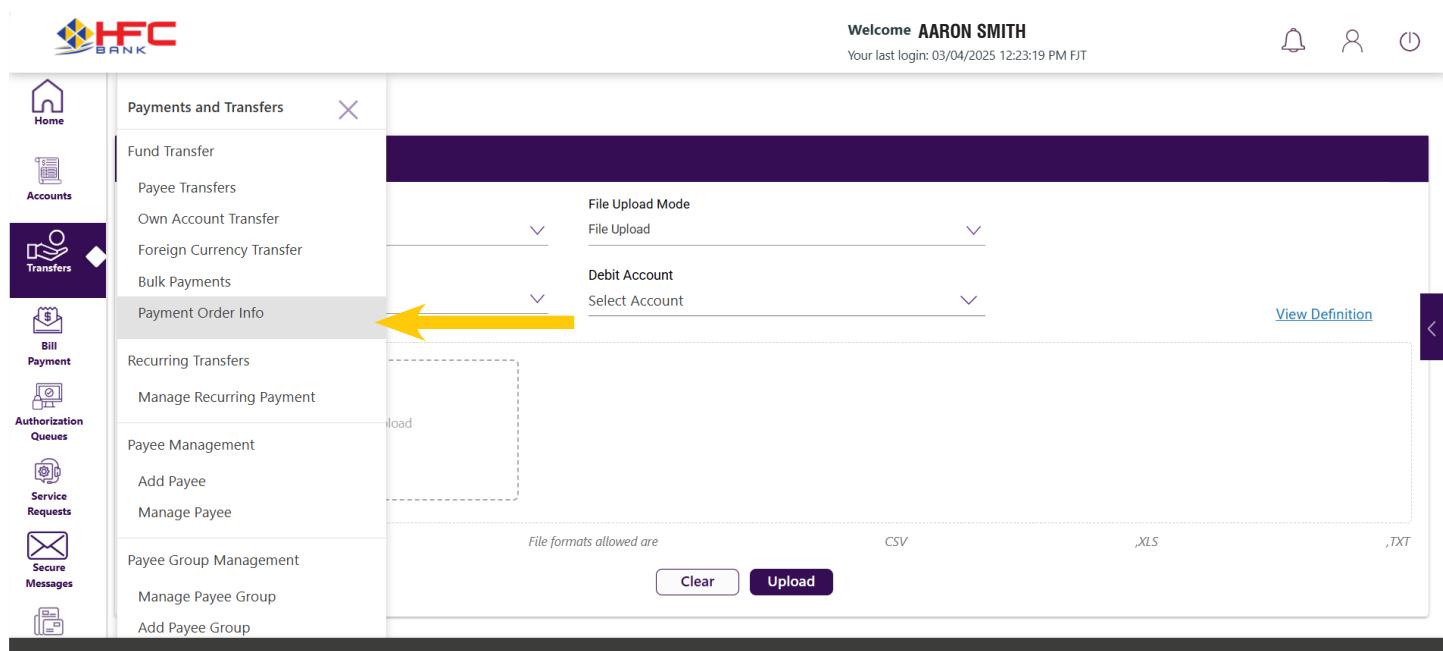
Upload Other Files Done

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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

Home
Accounts
Transfers ◆
Bill Payment
Authorization Queues
Service Requests
Secure Messages
Disclosures | Privacy Policy | Locate Us | HFC Bank Swift Code: HFCLFJF

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

File formats allowed are: CSV, .XLS, .TXT

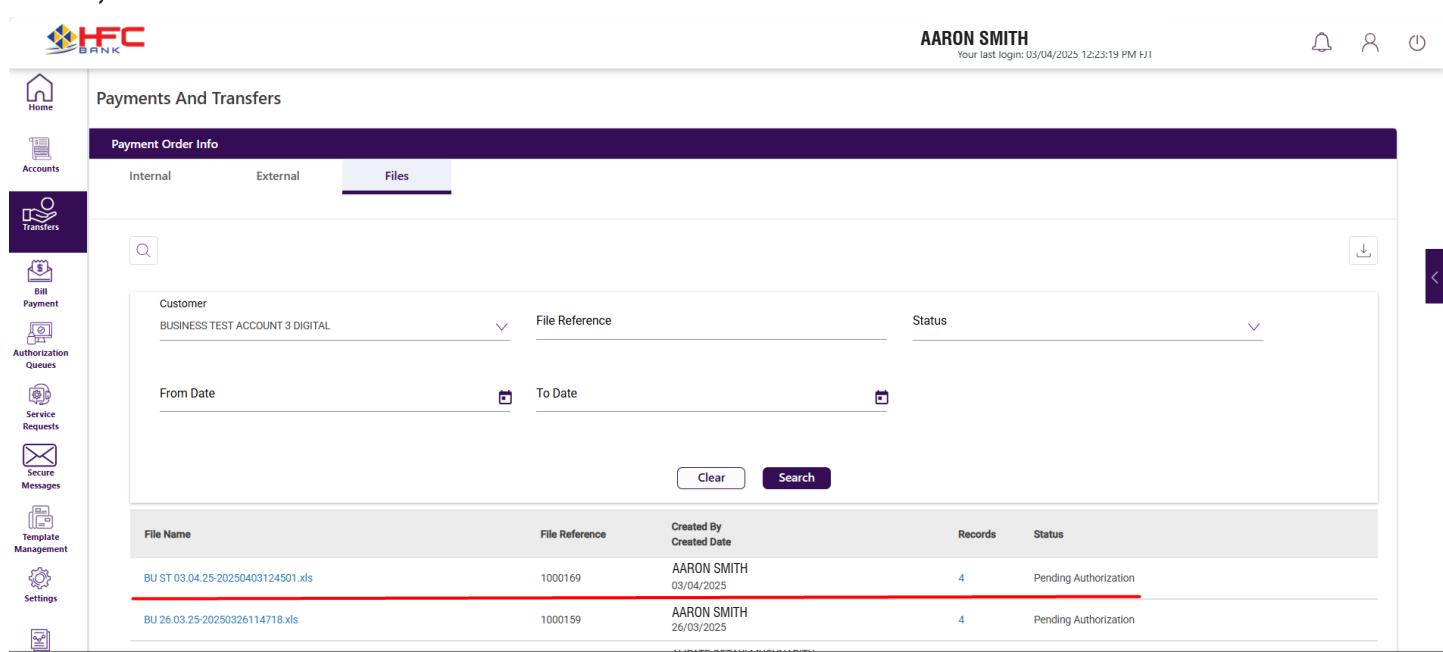
Clear Upload

View Definition

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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

Home
Accounts
Transfers ◆
Bill Payment
Authorization Queues
Service Requests
Secure Messages
Template Management
Settings
Disclosures | Privacy Policy | Locate Us | HFC Bank Swift Code: HFCLFJF

Payments And Transfers

Payment Order Info

Internal External **Files**

Customer: BUSINESS TEST ACCOUNT 3 DIGITAL

From Date: To Date:

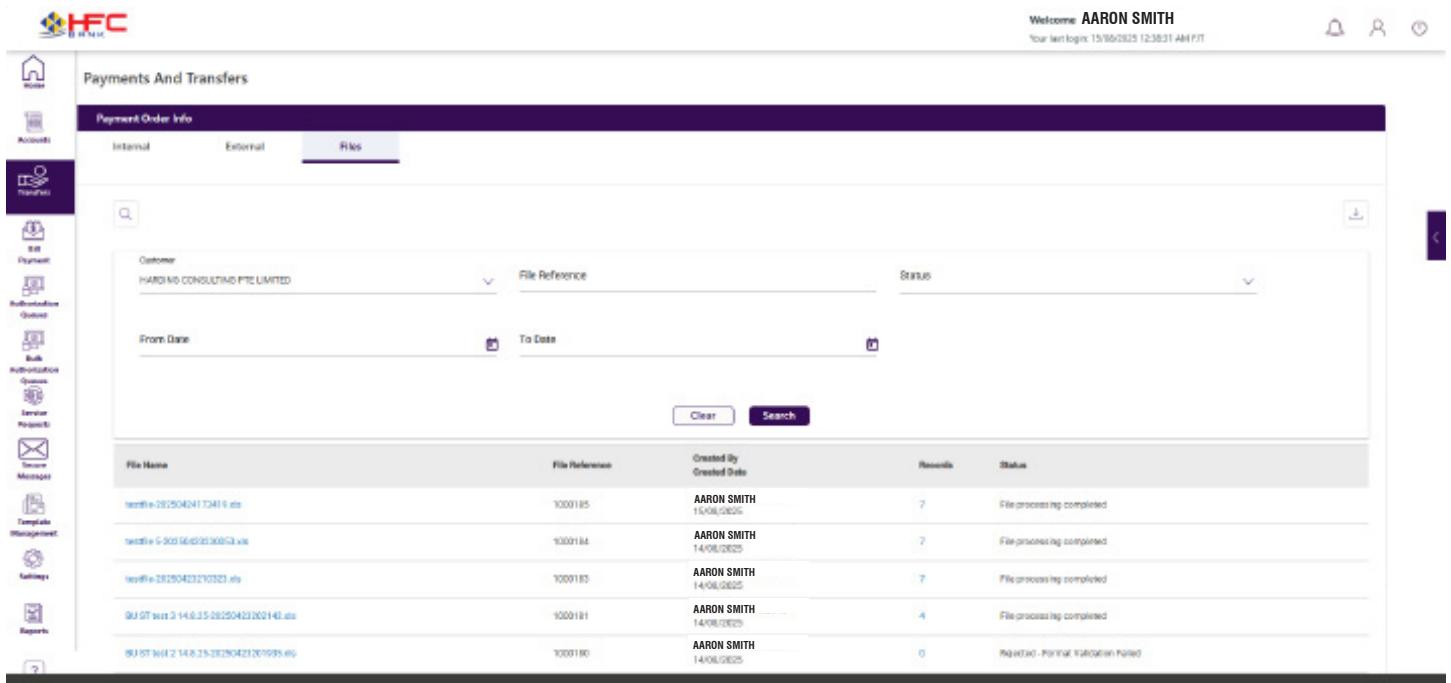
Clear Search

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



File Name	File Reference	Created By	Records	Status
remittance-28250424173419.xls	1000185	AARON SMITH 14/08/2025	7	File processing completed
remittance-5-20250423230053.xls	1000184	AARON SMITH 14/08/2025	7	File processing completed
remittance-28250423230323.xls	1000183	AARON SMITH 14/08/2025	7	File processing completed
SLU ST test 2 14.8.25-282504232302142.xls	1000181	AARON SMITH 14/08/2025	4	File processing completed
SLU ST test 1 14.8.25-282504232302140.xls	1000180	AARON SMITH 14/08/2025	0	Rejected - Format validation failed

Notes:

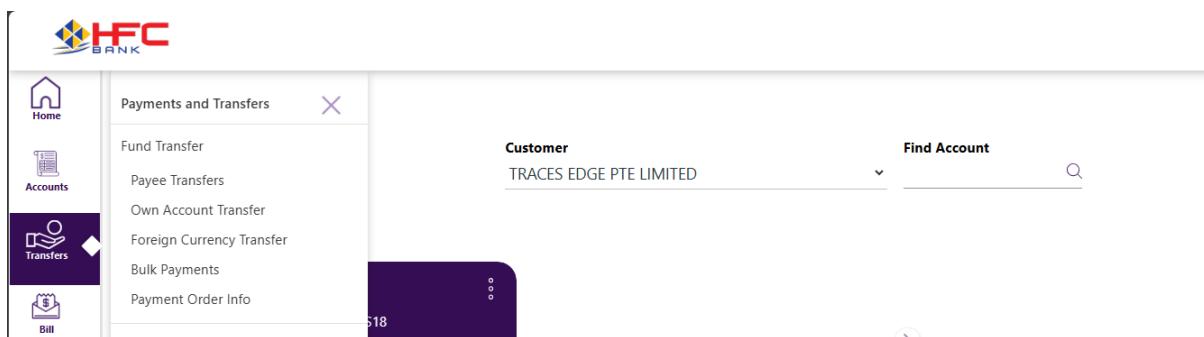
1. If your payment file is saved as *.xls*, please ensure it is saved as an *Excel 97 - 2003 Workbook (.xls)* format before uploading.
2. If your payment file is saved as *.txt* (Text (Tab delimited)) or *.csv* (Macintosh or MS-DOS) , please ensure to select the corresponding file format option as illustrated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

International Funds Transfer Process

Section 1 | Steps for Payment Initiator

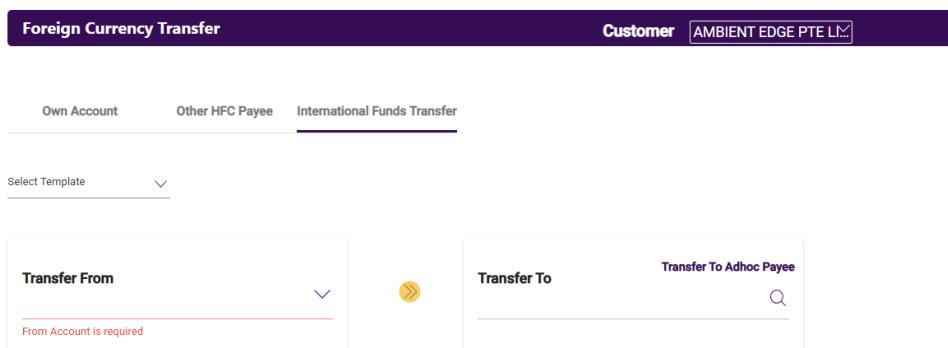
STEP 1

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”



Foreign Currency Transfer

Customer AMBIENT EDGE PTE LTD

Own Account Other HFC Payee International Funds Transfer

Select Template

Transfer From

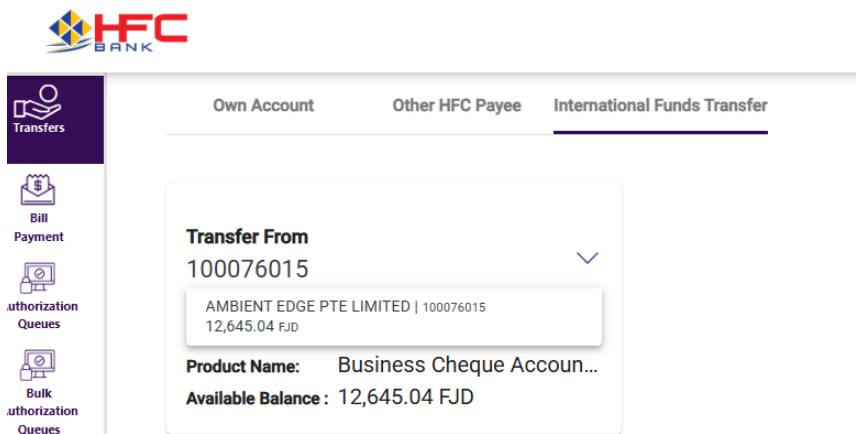
From Account is required

Transfer To

Transfer To Adhoc Payee

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.



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	BSB / Routing Number 242000
Intermediate Bank Details(Optional) <div style="border: 1px solid #ccc; padding: 5px; margin-top: 5px;"> Intermediate Bank Name ANZBAU3M </div>		
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		
Intermediate Bank Address Line 1		

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

STEP 9

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.

Narration
INVOICE 001

Charge Option
SHA

Tax Certificate(s)

Drag your file here to upload
Or
Choose File

dhl.pdf

PDF 129.34 KB

File size should not exceed 2MB per file (maximum 10 files)

File formats allowed are PDF, JPG, JPEG, TXT, PNG, DOC

STEP 10

Confirm details and **click on Confirm**



Transfer

-  Transfer
-  Payments
-  Invoices
-  Debits
-  Liquidity
-  Outlays
-  Vendor Requests
-  Secure Messages
-  Template Management
-  Settings
-  Reports
-  Help

Transfer From

100076015
 Account Type: Current
 Product Name: Business Cheque Account
 Available Balance: 12,645.04 JMD

Account Number 242000123	Payee Currency AUD	Payee Name HFC DIGITAL BANKING CO., ...
Payee Nick Name HFC BANK - AUD ACCOUNT	Payee Residential Address 22 ATKINSON AVENUE, PAP...	Transfer Currency AUD
BIC code ANZBAU3MXXX	Institution AUSTRALIA AND NEW ZEAL...	BSB / Routing Number 242000
Intermediate Bank Details ...	Transfer Amount AUD 2500.00	Converted/Debit Amount JMD 3710.37
Exchange Rate 0.6727	Narration INVOICE 001	Charge Option SHA
Transfer Date 25 March 2026		

No.	Name	Type
1	dhl.pdf	Tax Certificate

Cancel Confirm

STEP 11

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

Intermediate Bank Details	Transfer Amount	Converted/Debit Amount
-	AUD 2500.00	EUR 3715.37
Exchange Rate	Narration	Charge Option
0.6727	INVOICE 001	SHA
Transfer Date		
25 March 2026		
No.	Name	Type
1	clickpdf	Tax Certificate
OTP Verification		
Your One Time Password with Reference WSU/EUR has been sent to your registered Mobile Number and Email Address		
One Time Password <input type="text"/>		Resend OTP
02:54 secs	One Time Password is required	Verify
Cancel		

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”**.

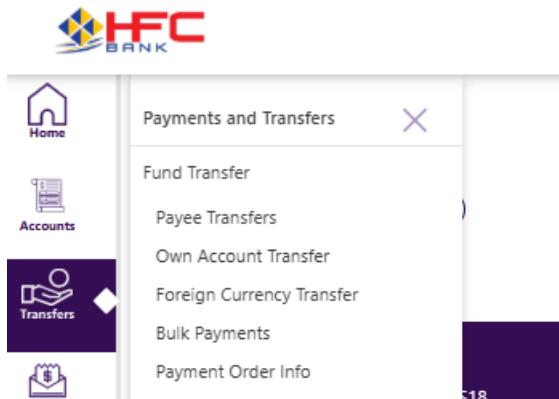
You may click on “**Download PDF**”, to receive advice on successful submission of payment instructions, if required at this point.

Foreign Currency Transfer	
Payment Confirmation	
 Your transaction has been processed successfully Reference Number: 25-581728-1	
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.)

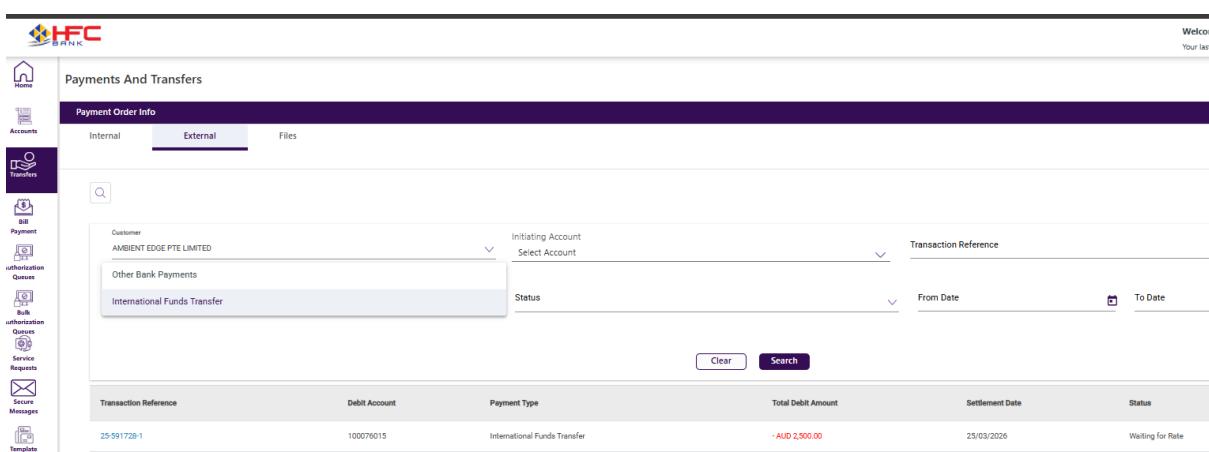
STEP 13

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



STEP 14

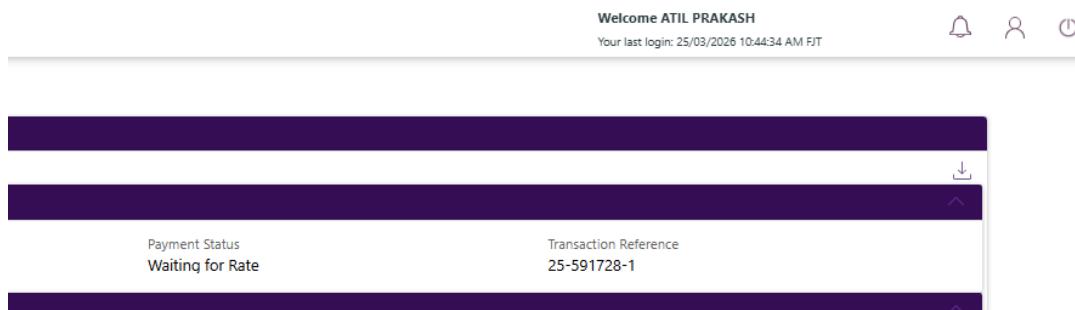
Click on “External” tab then select payment type as “International Funds Transfer.” Next, click “search” and then on the transaction reference 25-XXXXXX-X



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



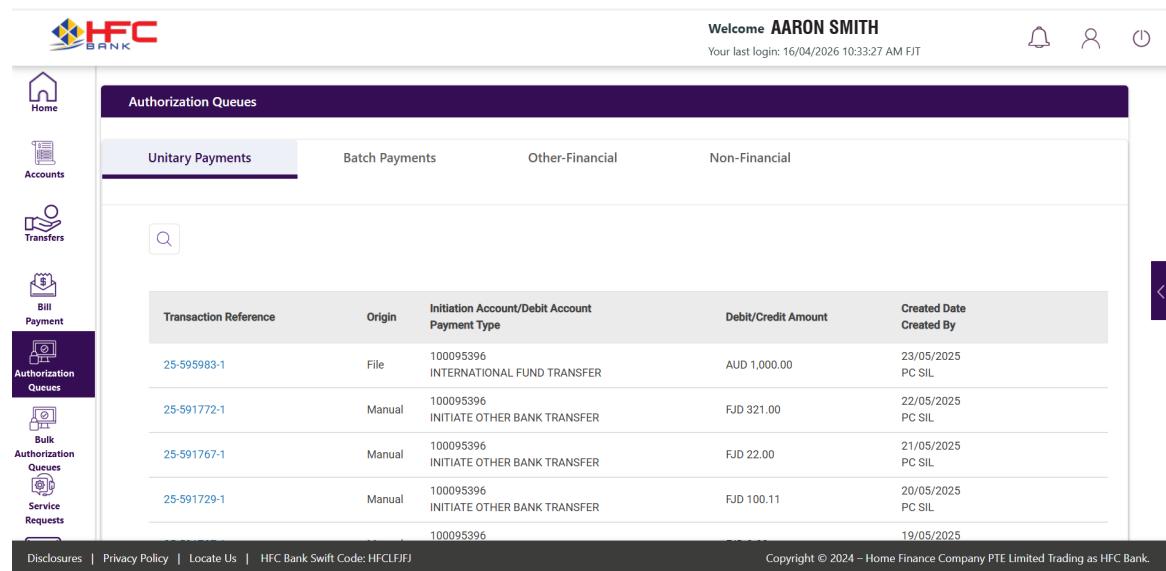
The screenshot shows a digital banking interface. At the top, it says "Welcome ATIL PRAKASH" and "Your last login: 25/03/2026 10:44:34 AM FJT". There are icons for a bell, user profile, and settings. Below this, there is a list of items, with the second item blurred out. The third item shows "Payment Status: Waiting for Rate" and "Transaction Reference: 25-591728-1".

International Funds Transfer Process

Section 2 | Steps for Payment Authorizer

STEP 1

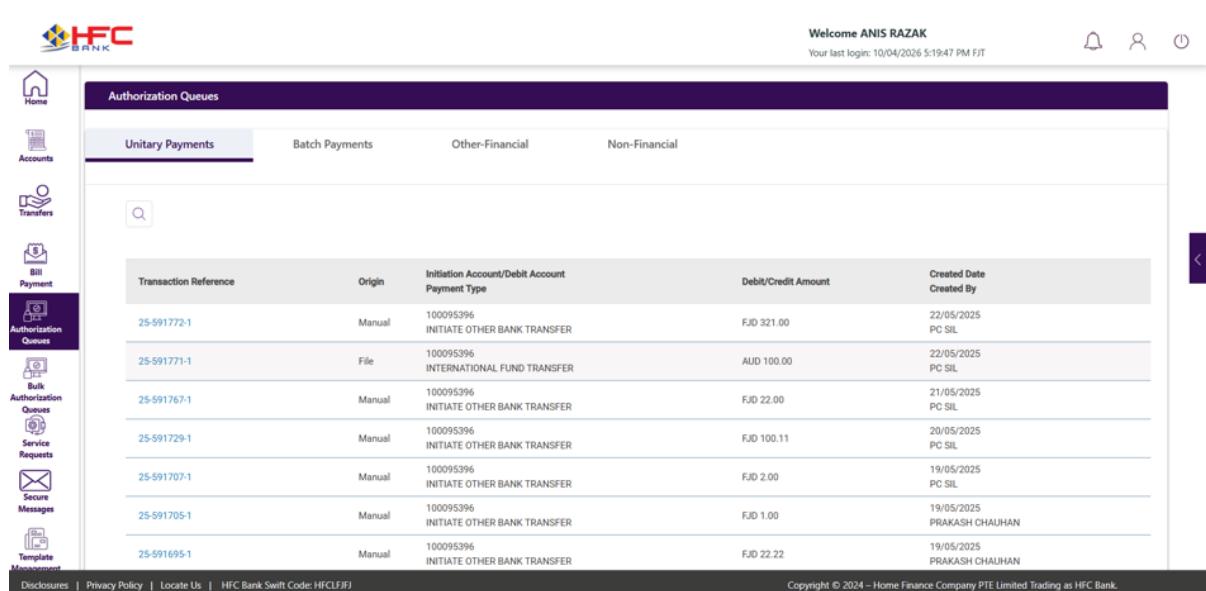
Click on “Authorization Queue”. International Funds Transfer will be queued under Unitary Payments.



Transaction Reference	Origin	Initiation Account/Debit Account Payment Type	Debit/Credit Amount	Created Date Created By
25-595083-1	File	100095396 INTERNATIONAL FUND TRANSFER	AUD 1,000.00	23/05/2025 PC SIL
25-591772-1	Manual	100095396 INITIATE OTHER BANK TRANSFER	FJD 321.00	22/05/2025 PC SIL
25-591767-1	Manual	100095396 INITIATE OTHER BANK TRANSFER	FJD 22.00	21/05/2025 PC SIL
25-591729-1	Manual	100095396 INITIATE OTHER BANK TRANSFER	FJD 100.11	20/05/2025 PC SIL
			100095396	19/05/2025

STEP 2

Click on the “Transaction Reference Number”



Transaction Reference	Origin	Initiation Account/Debit Account Payment Type	Debit/Credit Amount	Created Date Created By
25-591772-1	Manual	100095396 INITIATE OTHER BANK TRANSFER	FJD 321.00	22/05/2025 PC SIL
25-591771-1	File	100095396 INTERNATIONAL FUND TRANSFER	AUD 100.00	22/05/2025 PC SIL
25-591767-1	Manual	100095396 INITIATE OTHER BANK TRANSFER	FJD 22.00	21/05/2025 PC SIL
25-591729-1	Manual	100095396 INITIATE OTHER BANK TRANSFER	FJD 100.11	20/05/2025 PC SIL
25-591707-1	Manual	100095396 INITIATE OTHER BANK TRANSFER	FJD 2.00	19/05/2025 PC SIL
25-591705-1	Manual	100095396 INITIATE OTHER BANK TRANSFER	FJD 1.00	19/05/2025 PRAKASH CHAUHAN
25-591695-1	Manual	100095396 INITIATE OTHER BANK TRANSFER	FJD 22.22	19/05/2025 PRAKASH CHAUHAN

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

Payment Details

Basic Details	Payment Type: INTERNATIONAL FUND TRANSFER	Settlement Date: 08/04/2026	Payment Status: Pending For Authorization	Transaction Reference: 25-591771-1
---------------	---	-----------------------------	---	------------------------------------

Debit Details

Account Name: STRATEGIC INVESTMENTS PTE	Account Number: 100095396
---	---------------------------

Credit Details

Payee Details: WEDOBOLDCONSULTING PTY LIMITED	Payee Account: 01345450217798	BIC/Routing Number: ANZBALGM	Credit Amount: AUD 100.00
---	-------------------------------	------------------------------	---------------------------

Audit Details

Initiated By: PC SRL	Initiated On: 22/05/2025 2:05:40 PM FJT			
Authorizer Level: 1	Authorizer Name: -	Authorized On: -	Status: Pending Approval	Remarks: NA

Remarks

OK
16 character remaining

Back **Reject** **Approve**

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Welcome ANIS RAZAK
Your last login: 10/04/2026 5:19:47 PM FJT
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Authorization Queues

Payment Details

Basic Details	Payment Type: INTERNATIONAL FUND TRANSFER	Settlement Date: 08/04/2026	Payment Status: Pending For Authorization	Transaction Reference: 25-591771-1
---------------	---	-----------------------------	---	------------------------------------

Debit Details

Account Name: STRATEGIC INVESTMENTS PTE	Account Number: 100095396
---	---------------------------

Credit Details

Payee Details: WEDOBOLDCONSULTING PTY LIMITED	Payee Account: 01345450217798	BIC/Routing Number: ANZBALGM	Credit Amount: AUD 100.00
---	-------------------------------	------------------------------	---------------------------

Audit Details

Initiated By: PC SRL	Initiated On: 22/05/2025 2:05:40 PM FJT			
Authorizer Level: 1	Authorizer Name: -	Authorized On: -	Status: Pending Approval	Remarks: NA

Remarks

OK
16 character remaining

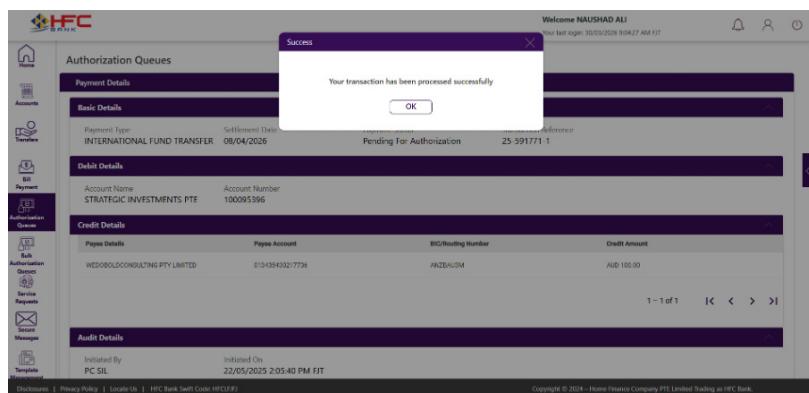
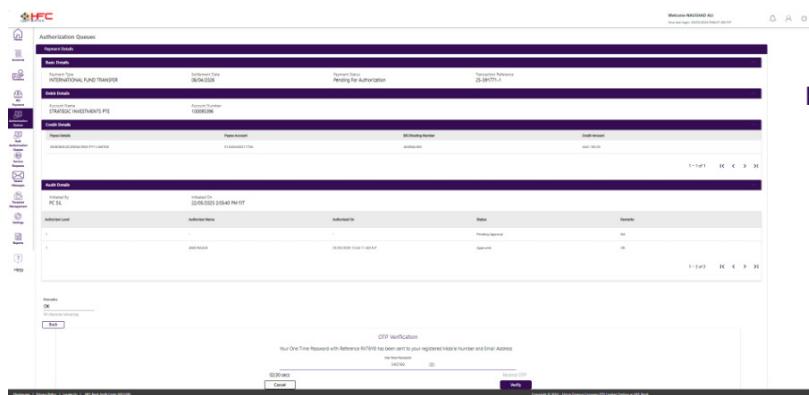
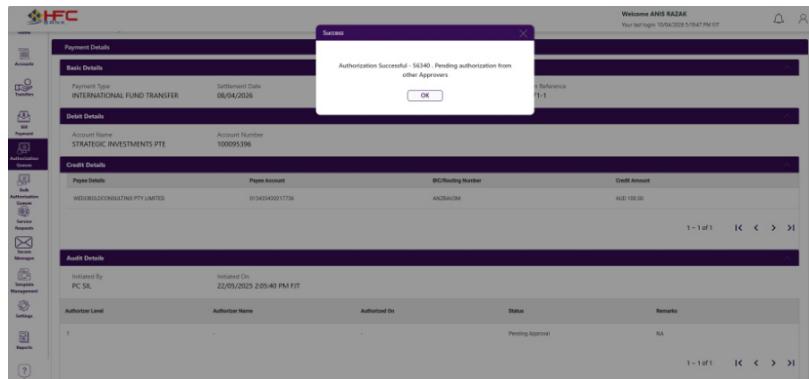
Back **Reject** **Approve**

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Welcome ANIS RAZAK
Your last login: 10/04/2026 5:19:47 PM FJT
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STEP 4

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





Thank You

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