



Barclays Virtual Accounts

Inter Account Transfer User Guide



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1. Introduction

This guide details how to create, search, view and amend Inter Account Transfer payments. It will cover both ad hoc and regular payments.

2. Create New Payments

The following section demonstrates how you can initiate transfer of funds between your own virtual accounts belonging to same or different real accounts.

2.1. Navigate

1. Select the menu icon and navigate to **Payments > Make Payments > New Payments**.
2. You can now select **Inter Account Transfer** tab.

The screenshot shows the Barclays Payments interface. At the top, there is a 'Menu' icon and the Barclays logo. Below the menu, there are tabs for 'Payments', 'Account Management', and 'Quick Links'. The 'Payments' tab is selected. Under 'Quick Links', there is an icon for 'Inter Account Transfer'. Below this, the 'Inter Account Transfer' form is displayed. The form has a 'Payment Type' section with four tabs: 'UK Domestic Payment', 'SEPA Credit Transfer', 'International Payment', and 'Inter Account Transfer'. The 'Inter Account Transfer' tab is selected. Below the tabs, there are fields for 'Payment From*' and 'Payment Amount*'. A 'Look up Account' link is visible next to the 'Payment From*' field.

2.2. Enter the Inter Account Transfer Details

Below is a description of how to complete each field for an Inter Account Transfer.

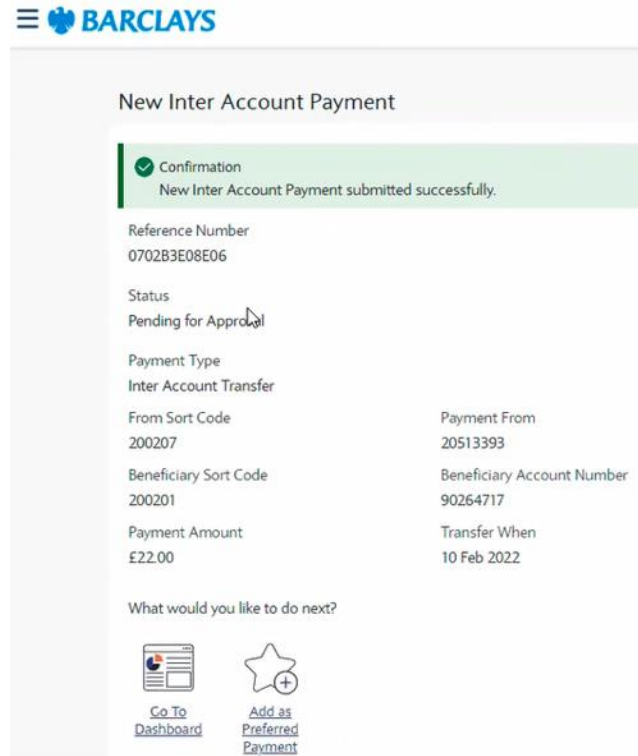
1. Click on **Look up Account**. The **Search Account** screen will be displayed. Complete the **search** criteria and, click **Search**. Accounts based on the search criteria are displayed.

Field Name	Field Type	Validations	Description
Sort Code & Account Number	Input		Specify the virtual account number and sort code.
Virtual IBAN	Input		Specify the virtual IBAN of the virtual account.
Currency	Drop Down		Specify the currency of the virtual account.
Account Name	Input	Enter 1 or more alphanumeric characters, up to a maximum of 35	Specify the name of the virtual account.
Branch	Drop Down		Specify the branch holding the virtual account.
Sort Code	Display		The system displays the sort code of the virtual account.
Account No & Name	Display		Account number and the name of the virtual account will be displayed.
Virtual IBAN	Display		Virtual IBAN number of the virtual account will be displayed.
Account Branch	Display		The branch holding the virtual account will be displayed.
Currency	Display		The currency of the virtual account the virtual account will be displayed.

- Under **Account No & Name** click on the account number displayed. The system exits the **Search Account** screen and displays the **Inter Account Transfer** screen with the **Payment From** field complete with the selected virtual account.
- Complete the remaining payment information. Please see the table below for field specific details.

Field Name	Field Type	Field Description	Validations
Payment From*	Lookup	This field represents the account number from which money will be debited. Click on 'Look Up Account' link to search and select the virtual account number into this field. The virtual account number and the balance available will be displayed.	
Payment Amount*	Input (M)	Specify the amount to be debited after the currency displayed based on the account selection. The system defaults the currency to debit account currency.	Enter Amount as numeric characters between £0.10 and £9,999,999,999,999.99.
Customer Reference	Input	Specify the debit narration of the payment.	
Beneficiary Account Number*	Input (M)	This field represents the account number of the beneficiary to which money will be credited. Click on 'Look Up Account' link to search and select the virtual account number into this field. The system displays the virtual account number of the beneficiary and the balance available.	
Payment Details	Input	Specify the details of the payment initiated by the customer.	Enter up to 18 alphanumeric characters.
Transfer When*	Radio button	Select the time when you want to make the payment. The options are: As soon as possible, On a specific date	
Transfer Date*	Date(M)	Specify the date on which you want to make the payment. This field is enabled only if you have selected the option 'On a specific date' for the field 'Transfer When'	You can enter a Forward forward date up to 6 months date. It should not be a bank holiday.

- Once complete, click **Pay**. The **Review** screen is displayed, this allows you to verify the payment details. Select **Confirm**.
- The system displays the confirmation message along with the status and reference number of the operation.

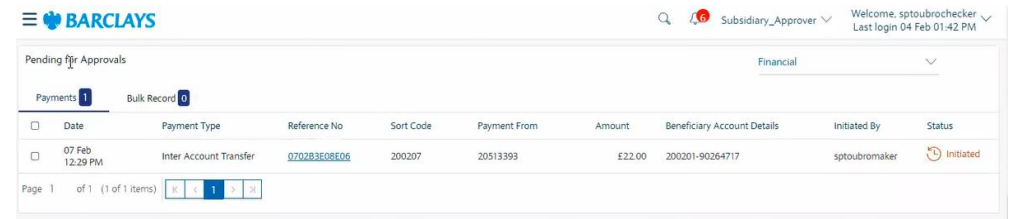


- Click **Go To Dashboard** to navigate to the dashboard. **OR** Click **Add as Preferred Payment** to maintain the payment in the system for future use.
 - A confirmation notification will be displayed. Click **Ok**.
 - A success message is displayed to confirm adding payment as a preference type. Click **Done** to return to the New Inter Account Payment confirmation screen.

2.3. Authorise Inter Account Transfer Details

- Ensuring you have the authorisation role selected, navigate to the **Pending for Approvals** widget on the dashboard screen.
- Select **Financial**.

- Click on **Payments**. The requests pending for authorisation will be displayed.



- Select checkbox for the record which you need to authorise.
- You can also view the details of an individual record before authorisation. Click the **Reference Number** hyperlink for the record you wish to view. To authorise the record, refer details below:

To approve a pending request

Click **Approve**. Enter a comment in the **Approval Comment** window and click **Approve** again. A success message for approval of the record will be displayed.

To Reject a pending request

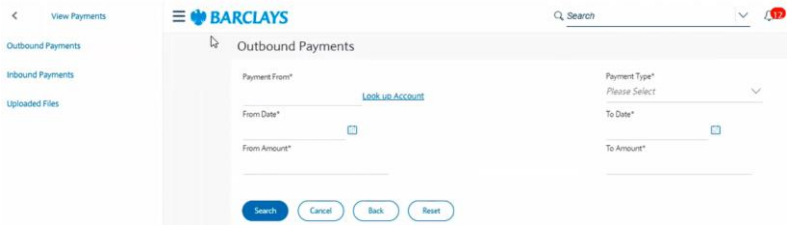
Click **Reject**. Enter a comment in the **Rejection Comment** window and click **Reject** again. A success message for rejection of the record will be displayed.

3. Searching and Viewing Outbound Payments

3.1. Navigate

- Select the menu icon and navigate to **Payments > View Payments > Outbound Payments**.





3.2. Search and View Outbound Payments

Below is a description of the search options available to filter the outbound payments and how to view them.

1. Click on **Look up Account**. The **Search Account** overlay window will be displayed. Enter the search criteria and Click Search. All accounts based on the search criteria are displayed.
2. Under link **Account No & Name** click on the account number the payment was made from. The system exits the Search Account screen and displays the **Regular Payments Maintenance** screen with updated details.
3. Complete the fields as per the following:

Field Name	Field Type	Field Description	Validations
Payment From*	Lookup	The debit account number based on account selection from 'Search Account' screen when you click on 'Look up Account' is displayed.	
Payment Type*	Drop Down	Select the type of payment initiated.	
From Date*	Date	Specify the start date within a specific time, for transactions initiated from the account.	The date entered in the From Date field must be earlier than the date in the To Date field
To Date*	Date	Specify the end date within a specific time, for transactions initiated from the account.	The date entered in the 'From Date' field must be earlier than the date in the 'To Date' field
From Amount*	Date	Specify the starting amount.	You need to enter numeric characters.

Field Name	Field Type	Field Description	Validations
			The amount in the 'From Amount' field should always be less than the amount in the 'To Amount' field.
To Amount*	Input (M)	Specify the maximum amount.	You need to enter Numeric characters. The amount in the 'From Amount' field should always be less than the amount in the 'To Amount' field.
Initiation Date	Display	The date on which the transaction was initiated will be displayed.	
Reference Number	Display	The unique reference number of the transaction will be displayed. This number appears as a hyperlink. The payment status inquiry details page will appear once you click on this hyperlink.	
Beneficiary Name	Display	The name of the beneficiary will be displayed.	
Payment Type	Display	The payment type of the transaction will be displayed.	
Payment Amount	Display	The payment amount of the transaction will be displayed.	
Status	Display	The status of the transaction will be displayed e.g., Future Dated, Cancelled, In Progress.	

4. Once you have completed your search criteria, click **Search**. The **Outbound Payments** screen will update to display only outbound payments based on the search parameters.

5. Click on **Reference Number** link for a record to view the details of the transaction. The **Outward Remittance Inquiry Details** screen is displayed.
6. The following details are displayed for the transaction:

Field Name	Description
Status	
Current Status	The status of the payment as fetched from the host system will be displayed.
Date and Time as of Current Status	The date and time at which the payment has been in the status will be displayed.
Recipient Name	
Beneficiary Name	The name of the beneficiary will be displayed.
Beneficiary Sort Code	The sort code of the beneficiary account will be displayed.
Beneficiary Account Number	The account number and nickname (if the user has added nickname for the account) to which amount is credited will be displayed.
Payment Type	The type of the payment transfer will be displayed.
Transaction Details	
Reference Number	The reference number assigned to the transaction by the system.

4. Searching and Viewing Inbound Payments

4.1. Navigate

6. Select the menu icon and navigate to **Payments > View Payments > Inbound Payments**. This will load the **Inbound Payments** screen.

4.2. Search and View Inbound Payments

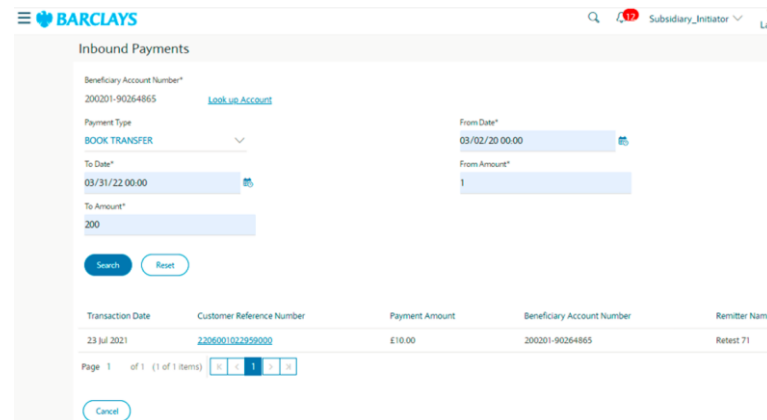
Below is a description of the search options available to filter the Inbound payments and how to view such payments.

1. Click on **Look up Account**. The **Search Account** window will be displayed. Enter the search criteria and Click **Search**.
2. Under **Account No & Name** click on the account number displayed. The system exits the **Search Account** overlay screen and displays the **Regular Payments Maintenance** screen with updated details.
3. Complete the remaining search fields. Field details are as follows:

Field Name	Field Type	Field Description	Validations
Beneficiary Account Number*	Lookup	The debit account number will be displayed based on account selection from 'Search Account' screen when you click on 'Look up Account'	
Payment Type*	Drop Down	Select the type of the payment. The options are: UK Three Day Payment (BACS) Faster Payment (FPS) Same Day Payment (CHAPS) International Payment SEPA Credit Transfer Inter Account Transfer	
From Date*	Date	Specify the start date of a specific date range period, for payments credited to the account.	The date entered in the 'From Date' field must be earlier than the date in the 'To Date' field
To Date*	Date	Specify the start date of a specific date range period, for payments credited to the account.	The date entered in the 'From Date' field must be earlier than the date in the 'To Date' field
From Amount*	Input (M)	Specify the minimum amount for an amount range to view payments with transfer amounts ranging between the two amounts specified.	You need to enter Numeric characters between 0 to 999999999999.99 The amount in the 'From Amount' field should always be less than the amount in the 'To Amount' field.
To Amount*	Input (M)	Specify the maximum amount from an amount range to view payments with transfer amounts ranging between the two amounts specified.	You need to enter Numeric characters between 0 to 999999999999.99. The amount in the 'From Amount' field should always be less than the amount in the 'To Amount' field.

Field Name	Field Type	Field Description	Validations
Transaction Date	Display	The date on which the transaction is received by the bank will be displayed.	
Customer Reference Number	Display	The unique reference number of the transaction, assigned by the host system will be displayed. This number appears as a hyperlink. The payment details page will appear once you click on this hyperlink.	
Payment Amount	Display	The amount in the currency as received by the bank will be displayed.	
Beneficiary Account Number	Display	The account number and nickname (if the user has added nickname for the account) to which amount is credited will be displayed.	
Remitter Name	Display	The name of the remitter will be displayed.	

4. Once you have completed your search criteria, click **Search**. The **Inbound Payments** screen will update to display all inbound payments.



- Click on **Customer Reference Number** link of the transaction to view the details. The **Inward Remittance Details** screen appears.
- The following details will be displayed:

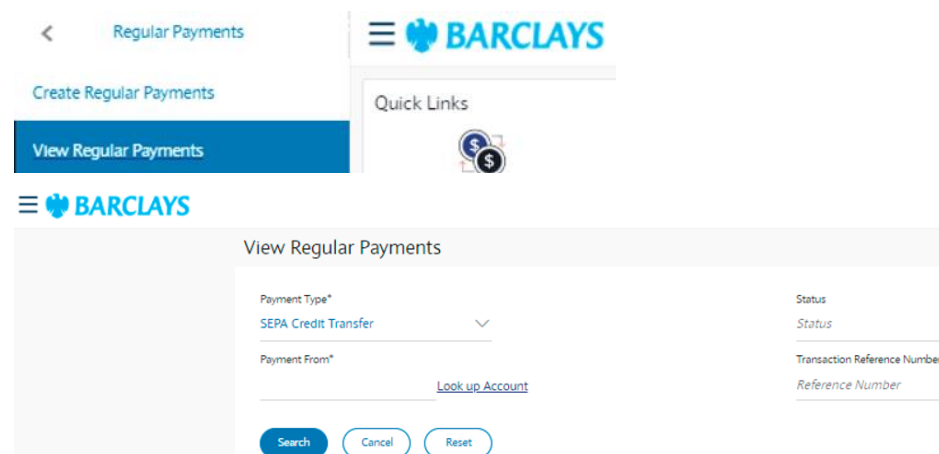
Field Name	Description
Receiver Details	
Credit Account	The receiver's account number and nickname to which amount has been credited will be displayed.
Credit Account Branch	The name of the bank and branch of the receiver will be displayed.
Transaction Details	
Transaction Date	The date on which the transaction is received by the bank from the channel will be displayed.
Reference Number	The transaction reference number will be displayed.
Remittance Amount	The remittance amount will be displayed.
Credited On	The date on which the funds are credited on receiver's account will be displayed.
Credit Amount	The amount credited to the account will be displayed.
Remitter Details	
Remitter Name	The name of the remitter will be displayed.
Account Number	The account number of the remitter will be displayed.
Bank Code	The bank code of the remitter will be displayed.
Remitter IBAN	The IBAN number of the bank account of the remitter will be displayed.

5. Create Regular Payments

The following section demonstrates how to set instructions for funds to be transferred as regular payments.

5.1. Navigate

- Select the menu icon and navigate to **Payments > Manage Payments > Create Regular Payments**. This loads the View Regular Payments screen.



5.2. Enter the Regular Payment details

Below is a description of how to complete each field for a regular payment.

- Click on **Look up Account**. The system displays the **Search Account** screen. Enter the search criteria as done when creating a new payment and click **Search**. All virtual accounts based on the search criteria are displayed.
- Under link **Account No & Name** click on the account required. The system exits the **Search Account** screen and displays the **Inter Account Transfer** screen with updated details.
- Completed the payment details. Field details are as follows:

Field Name	Field Type	Field Description	Validations
Payment Type	Toggle Button	Select the toggle button to indicate type of the regular payment for which to set instructions for. Select Inter Account Transfer when the payment is done between your own virtual accounts.	
Payment From*	Lookup(M)	This field represents the account number from which money will be debited. Click on 'Look Up Account' link to search and select the virtual account number. The system displays the virtual account number and the balance available.	
Beneficiary Account Number*	Lookup(M)	This field represents the beneficiary's account number to which money will be credited. Click on 'Look Up Account' link to search and select the virtual account number. The system displays the virtual account number and the balance available.	
Payment Amount*	Input (M)	Specify the amount to be debited after the currency displayed based on the account selection. The system defaults the currency to Debit account currency.	Enter Amount as numeric characters £0.10 and £9,999,999,999,999.99.
Currency	Display	The currency of the debit account number will be displayed.	
Customer Reference	Drop Down	Select the customer reference.	

Field Name	Field Type	Field Description	Validations
Payment Frequency*	Drop Down (M)	Select the frequency when you want regular payment to be executed. The options are: <ul style="list-style-type: none"> • Daily • Weekly • Fortnightly • Bi-monthly • Monthly • Quarterly • Semi-Annually • Annually 	
Start Payment*	Date(M)	Specify the date on which the first regular payment is to be executed	Enter a date on or after system date. The start payment date must be earlier than the end payment date.
End Payment*	Radio Button	Specify the date or time on which the last regular payment is to be executed. Options are: <ul style="list-style-type: none"> • On: You need to select a date on which regular payments should stop. Date field appears if the option 'On' is selected. • After: Select this option if you wish to specify the number of regular payments that are to be executed as part of the instruction. 	The start payment date must be earlier than the end payment date. If you select option 'After', then enter numeric characters.
Payment Details	Input	Specify the debit narration of the Payment.	Enter 1 or more characters, up to a maximum of 35.

Create Regular Payment

Payment Type

Template **Inter Account Transfer**

Payment From*

200207-20513393 [Look up Account](#)

Balance : £0.00

Payment Amount*

GBP £33.00

Customer Reference

Please Select

Payment Frequency*

Weekly

Start Payment*

07 Feb 2022

End Payment*

on after

28 Feb 2024

Payment Details

test payment

Submit

Cancel

Back



Create Regular Payment

Confirmation
Create Regular Payment submitted successfully.

Reference Number
07027B9DB1E5

Status
Pending for Approval

Beneficiary Sort Code 200201 Beneficiary Account Number 90264717

Payment Amount
£33.00

From Sort Code 200207 Payment From 20513393

Payment Frequency
Every 7 days

Start Payment 07 Feb 2022 End Payment 28 Feb 2024

What would you like to do next?

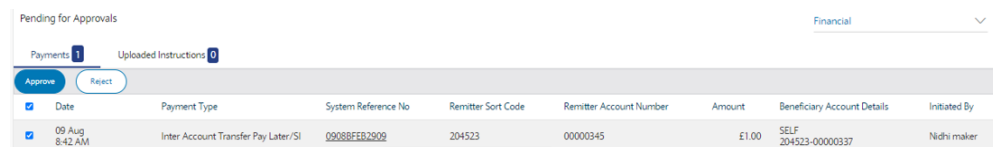


[Go To Dashboard](#)

4. Click **Submit**, the **Review** screen will be displayed. Select **Confirm**.
5. The confirmation message along with the status and reference number will be displayed.

5.3. Authorise Regular Payment details

1. Ensuring you have your authorise role selected, navigate to the **Pending for Approvals** widget on the dashboard.
2. Select **Financial**.
3. Click on **Payments**. All regular payments pending for authorisation are displayed.



4. Select checkbox for the record which you need to authorise.
5. You can also view the details of an individual record before authorisation. Click the **Reference Number** hyperlink for the record you wish to view. The system displays the details of the record.

To approve a pending request

Click **Approve**. Enter a comment in the **Approval Comment** window and click **Approve** again. A message is displayed confirming the record has been authorised.

To Reject a pending request

Click **Reject**. Enter a comment in the **Rejection Comment** window and click **Reject** again. A message is displayed confirming the record has been rejected.

6. Searching and Viewing Regular Payments

6.1. Navigate


1. Select the menu icon and navigate to Payments > Manage Payments > View Regular Payments. This loads the View Regular Payments screen.

6.2. Search and View Regular Payments

Below is a description of the search options available to filter the regular payment transactions done.

1. Click on **Look up Account**. The system displays the **Search Account** screen. Enter the search criteria as done when creating a new payment and click **Search**. All virtual accounts based on the search criteria are displayed.
2. Under link **Account No & Name** click on the account number required. The system exits the Search Account screen and displays the Regular **Payments Maintenance** screen with updated details.

3. Complete the remaining search criteria. Field details are as follows:

Field Name	Field Type	Validations	Field Description
Payment Type*	Drop Down		Select the type of the payment initiated. Select Inter Account Transfer when the payment is done between your own virtual accounts.
Status	Drop Down		Specify the status of the regular payment. Options are: Active, Expired.
Payment From*	Lookup		This field represents the account number from which money will be debited. Click on 'Look Up Account' link to search and select the virtual account number into this field.
Transaction Reference Number	Input	Enter unique reference number. You can enter Numeric characters, up to a maximum of 14.	Specify the unique reference number of the transaction.
Transaction Reference Number	Display		The reference number of the payment transaction will be displayed.
Template Name	Display		The template used for the payment transaction will be displayed.
Next Payment	Display		The date on which the next transfer is to be executed will be displayed.
Amount	Display		The amount of the payment transaction will be displayed.
Frequency	Display		The frequency in which the regular payment is to be executed will be displayed.
Start Date	Display		The date on which the first regular payment is to be executed will be displayed.
End Date	Display		The date on which the last regular payment is to be executed will be displayed.
Status	Display		The status of the regular payment will be displayed. Options are: Active, Expired.
Manage	Display		Click  . The options 'View' and 'Stop' for the payment transaction will be displayed. Click on 'VIEW' to view the details of the payment transaction. Click on 'STOP' to stop the payment transaction from being executed.

4. Once you have completed your search criteria, click **Search**.

5. Under **Manage**, click the **three vertical dots** for a specific transaction. The options **View** and **Stop** for the payment transaction will be displayed. Click on **View**, the **Regular Payments** screen is displayed.

Payments History

- Click on **Stop** to stop the payment transaction from being executed. This option is only available for transaction that are yet to be created. The success message of regular payment being stopped along with the transaction reference number will be displayed. **Stop** can also be selected from the **View Regular Payments** screen.
- To authorise stopping a regular transaction, follow the same authorisation process used when creating a regular transaction.

You can get this in Braille, large print or audio. For more information, please contact your local Barclays representative or visit [barclayscorporate.com/alternativeformats](https://www.barclayscorporate.com/alternativeformats).

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