

Payment Limit

Short description

The purpose of this document is to describe how to handle payment limit in Business eBanking

– including:

- Create , edit, delete and view payment limits on an account
- Create , edit, delete and view payment limits on a user
- List and view payments that exceed a limit
- Changes for verification

Manage Payment Limit - Account through Account Settings

To create, edit, delete and view payment limits on an account select Payment Limit – Account under the Account settings menu.

Only users with the user right ‘Can create payment limit – account’ are able to create, edit and delete payment limits.

Users can view the payment limits of the accounts they have enquiry right and/or disposal right to via Business eBanking.

The screenshot shows the 'Main menu' on the left with 'Accounts' expanded to show 'Account settings', 'Payment limit - account', and 'List of payment limits - account'. The 'Payment limit - account' option is highlighted with a red box. To the right, the 'Edit Payment Limit - Account' screen displays the following information:

Edit Payment Limit - Account	
Account:	Corporate Account -
Activation date:	27.10.2011
Currency:	JPY

Enter the new payment limits and press Save.

Limit type	Active	Utilised	Available
Per payment:	<input type="text" value="No limit"/>	-	-
Per day:	<input type="text" value="No limit"/>	-	-
Per week:	<input type="text" value="1,000,000"/>	18,320	981,680
Per month:	<input type="text" value="No limit"/>	-	-
Per quarter:	<input type="text" value="No limit"/>	-	-
Per half year:	<input type="text" value="No limit"/>	-	-
Per year:	<input type="text" value="No limit"/>	-	-

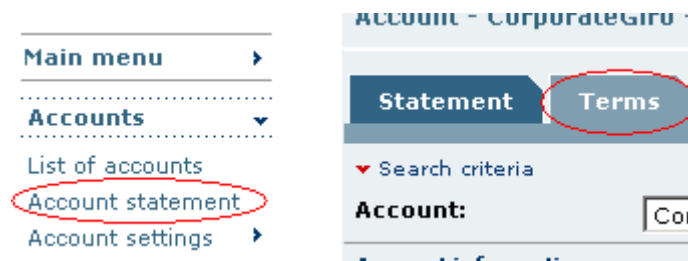
Save Cancel

Note that the account may be registered on more Business eBanking agreements. The payment limits on the account will affect all payments executed through Business eBanking.

Payment Limit

View Payment Limit – Account through Account Statement

To view active payment limits select Account Statement for the specific account in the menu and choose the Terms tab or select Account terms from the function menu in List of accounts.



Payment limit - Account

Date: 28.10.2011 [DKK] Retrieve

	Limit in DKK	Utilised in DKK	Available in DKK	Utilisation ratio
Per payment:	100.00			
Per day:	1,000.00	0.00	1,000.00	0 %
Per week:	2,000.00	0.00	2,000.00	0 %
Per quarter:	10,000.00	0.00	10,000.00	0 %

Users can view the payment limits of the accounts they have enquiry right and/or disposal right to via Business eBanking.

Manage Payment Limit - User through Administration

To create, edit, delete and view payment limits on a User select List of users in User administration. See the Getting started document 'Create user' for further guidelines.

Only users with the user right 'Can create users' are able to create, edit and delete payment limits on a user.

View payment limit – user through administration

To view active payment limits on a user select a user in List of users. Select *Show user* in function menu. The user's active payment limit is listed under the *Payments* tab.



Only users with the user right 'Can enquire about users' are able to view payment limits on a user.

Payment Limit

User limit			
Currency: DKK			
Limit type	Limit amount	Utilised	Available
Per payment	1,000.00	-	-
Per day	300.00	0.00	300.00
Per week	2,000.00	0.00	2,000.00
Per month	6,000.00	0.00	6,000.00
Per quarter	15,000.00	0.00	15,000.00
Per half year	28,000.00	0.00	28,000.00
Per year	50,000.00	0.00	50,000.00

List outgoing payments that exceed a payment Limit

To list payments that exceed a payment limit tick the box 'exceeds Payment Limit' in List of outgoing payments

List of outgoing payments

▼ Search criteria

List payments in the folder: [dropdown]

Transaction date: Today's date + 7 calendar days

List payments which:

have not been authorised have been processed

have been authorised have been deleted by user

Print version	Amount	Currency	Date	Sender's account number	Text	Beneficiary	Status	Payment type
<input type="checkbox"/>	16.13	DKK	28.10.2011	012055837548051	Hik	PREBENS KONTO	Missing authorisation and closing of folder	Transfer from account abroad
<input type="checkbox"/>	2,500.00	DKK	28.10.2011	4069076726	exceed	3627 3627012942	Ready for execution, but exceeds Payment Limit(s)	Account transfer - Internal
<input type="checkbox"/>	3,000.00	DKK	28.10.2011	4069076726	mora amt	3408 3408198593	Ready for execution, but exceeds Payment Limit(s)	Account transfer - Internal
<input type="checkbox"/>	251.00	DKK	28.10.2011	3408198593		3627 3627012942	Missing authorisation	Account transfer - Internal
<input type="checkbox"/>	251.00	DKK	28.10.2011	3408198593		3627 3627012942	Missing authorisation	Account transfer - Internal
<input type="checkbox"/>	12.20	DKK	28.10.2011	012055837548051	Hik	PREBENS ANDEN	Missing authorisation and closing of folder	Transfer from account

View payments that exceed Payment Limit - Account

The payment status will show if Payment Limit - Account is exceeded. In the example below the requested payment is DKK 2,500, and the payment limit is DKK 1,000.

Payment Limit - Account exceeded:	Limit in DKK	Utilised in DKK	Available in DKK	Utilisation ratio
Per payment:	1,000.00			

For this payment to be executed a user with the user right 'Can create payment limit - account' must amend the account limit.

View payments that exceed Payment Limit - User

The payment status will show if Payment Limit - User is exceeded. In the example below the requested payment is DKK 2,500 and the user limit per day, week and year are exceeded.

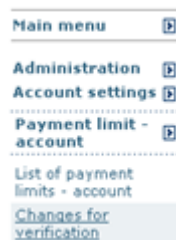
Payment Limit

Payment status:	Ready for execution, but exceeds Payment Limit(s)			
User limit exceeded:	Limit in DKK	Utilised in DKK	Available in DKK	Utilisation ratio
Per day:	1,000.00	465.00	535.00	46 %
Per week:	1,000.00	465.00	535.00	46 %
Per year:	2,700.50	2,535.39	165.11	93 %

For this payment to be executed a user with the user right 'Can create users' must amend the user's limit, or another user can overwrite the approver.

Changes for verification

In the left-hand menu under 'Accounts', 'Account settings', 'Payment limit – account' you can view the Payment Limit - Account changes awaiting verification.



In 'Changes for verification' you will see the accounts for which you can verify changes of payment limits.



Type

Choose Payment limit – Account if this is not set up as default – depending on where you come from in Business eBanking.

1st verification by

By default, the field says "All".

If you want to view changes that a particular user has made, choose the relevant user and click 'Search'.

For approval

If you want to approve a change, check the box next to the account.

If you check the box next to the heading 'For approval', you can approve all accounts at once.

Verify the approval by clicking 'Verify changes' and entering your password.

Payment Limit

Page help

You can get more help with filling in each field on the page. Click on the question mark in the top right-hand corner of the screen to get page help and select the topic you want to know more about.



Related topics

- Authorise payments
- Create, edit, delete and view user