

08.

Create new beneficiaries in the Navro Hub

👤 Payouts ▾
👤 Beneficiaries ▲
 • Beneficiaries
 • Batches

Create beneficiary

Basic details

🔔 Select an organisation before continuing. The created beneficiary will be added and available for payments for this organisation.

* Organisation
Please select

* Destination country ⓘ
Please select

* Beneficiary type
Please select

Cancel Next →

This guide is designed to help you get started using Navro. We hope you find it useful. If you need further support please do not hesitate to reach out to us via email support@navro.com

How to create new beneficiaries in the Navro Hub

Navigate to the beneficiaries page and select Create beneficiary in the top right corner. Complete the details on the pop up screen. The details on this page are dynamic, as you complete one field, other fields/new fields may appear.

Organisation
You will likely have one option here.

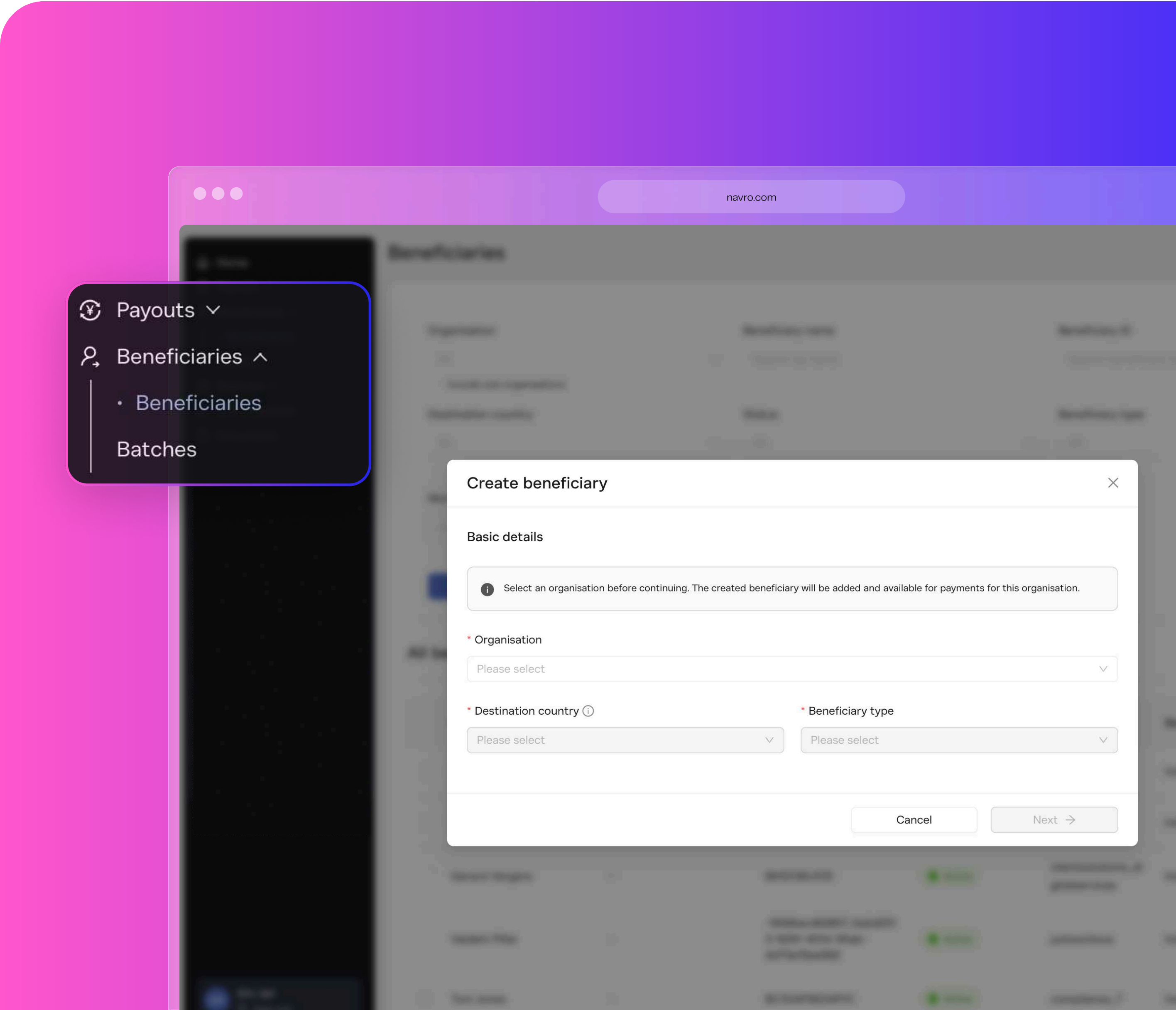
Destination country
Where the beneficiary bank account is located.

Beneficiary type
Are you paying into an account owned by a company, an individual (single account holder) or an individual (join account).

Payout currency
What currency are you trying to send to the bank account. The first result in the drop down list will default to the local currency of the country already selected.

Payment method
Navro will only display viable options for the country/currency selection. The value here can always be changed should you find that you don't have all of the relevant details for a specific method i.e. For New Zealand you will have 2 options:

- **ACH**
This requires an account number and a bank code.
- **WIRE**
This requires an account number, a bank code and a BIC code.



How to create new beneficiaries in the Navro Hub

1

Add new Beneficiary

Once you complete the initial form and click **Next** a larger form will appear. Toggle on **Hide optional fields**, this will reveal optional fields and is where you will add in a value to **Client Beneficiary ID**, which is your unique identifier for this new beneficiary/member.

The value that you previously entered such as payment method can be toggled to other values here should you find that you don't have information that is marked as mandatory(*).

Create beneficiary

Basic details

Beneficiary details *

Payment details *

Payout defaults

☐ Hide optional fields

Basic details

* Organisation

training_demo

* Destination country ⓘ

Germany

* Beneficiary type

Individual (single account holder)

Payout currency ⓘ

Please select

Payment method ⓘ

Please select

ⓘ

To ensure you submit all beneficiary details required for the payment corridor, we recommend that you provide both the destination currency and payment method. These can be overridden when making payouts but may require additional information. You will need to specify these fields to set payout defaults.

Beneficiary details

General details

Beneficiary ID

TD0001234

* First name

Enter first name

* Last name

Enter last name

Middle name

Enter middle name

Beneficiary alias

Enter beneficiary alias

Tax ID

Enter tax ID

Cancel

Save

2

Complete the form

Progress through the form and provide all information denoted with an asterisk.

Your required values may be different to the examples here, as this depends on your country and payment method that you've chosen.

Create beneficiary

Basic details

Beneficiary details

Payment details

Payout defaults

☒ Hide optional fields

Beneficiary address

* Country

Germany

* Address line

12 King Street

* City

Berlin

Payment details

Beneficiary account details

* IBAN

DE89370400440532013000

* SWIFT/BIC

AABSDE31

Bank details

* Country

Germany

+ Add intermediary bank

Payout defaults

To use payout defaults, you must select a payout currency and payment method in the [basic details section](#).

You can set payout defaults to be used based on the selected payment corridor, these fields can be overridden when you create a payout and can be overridden each time.

+ Add payout

Look for matching bank information based on the beneficiary bank details you provided

Look up bank details

Cancel

Save

03.

HOW-TO-GUIDES

How to create new beneficiaries in the Navro Hub

3

Fill in Payout details

The last section that you need to complete is the Payout details section. Please note, the details here may differ depending on the type of payment, where and how you're sending the payment. In the example here, only a purpose of remittance is required. Other fields are :

Reference

The reference to be included with your payouts to this beneficiary. Whether or not you can send a reference depends on the payment method and country you're making a payout to.

Purpose of Remittance

Always select "Pension" here.

Country purpose codes

If required, please refer to the appendix for this document for details on which value to use.

Source of funds

If required, please use **Capital**.

Create beneficiary

Basic details

Beneficiary details

Payment details

Payout defaults

Hide optional fields

+ Add intermediary bank

Payout defaults

You can set payout defaults to be used based on the selected payment corridor, these fields can be overridden when you create a payout and can be updated. These defaults can simplify batch payouts as you do not need to provide these fields each time.

Remove payout defaults

Payout details

Destination country

Germany

Payout currency

EUR

Payout amount

Destination

EUR 0.00

€ EUR

Payment method

SEPA

* Charge code

SHA

Reference information

* Purpose of remittance

Pension

Review matching bank details

Cancel

Save

4

Minimum information required

Overall, the form will not allow you to save a beneficiary without the minimum amount of information required.

The form will prompt you to any fields that you may have missed. There are also validations built into the form, for example if you enter an IBAN for **Germany** that begins with **ES** then the system will present an error to you.

Create beneficiary

Basic details

Beneficiary details

Payment details

Payout defaults

Hide optional fields

* Country

Germany

* Address line

12 King Street

* City

Berlin

Payment details

Beneficiary account details

* IBAN

DB89370400440532013000

Please enter a valid IBAN that matches bank country.

* SWIFT/BIC

AABSDE31

Bank details

* Country

Germany

+ Add intermediary bank

Payout defaults

You can set payout defaults to be used based on the selected payment corridor, these fields can be overridden when you create a payout and can be updated. These defaults can simplify batch payouts as you do not need to provide these fields each time.

Remove payout defaults

Some bank details were changed. Would you like to look for matching bank details again?

Retry look up bank details

Payout details

Cancel

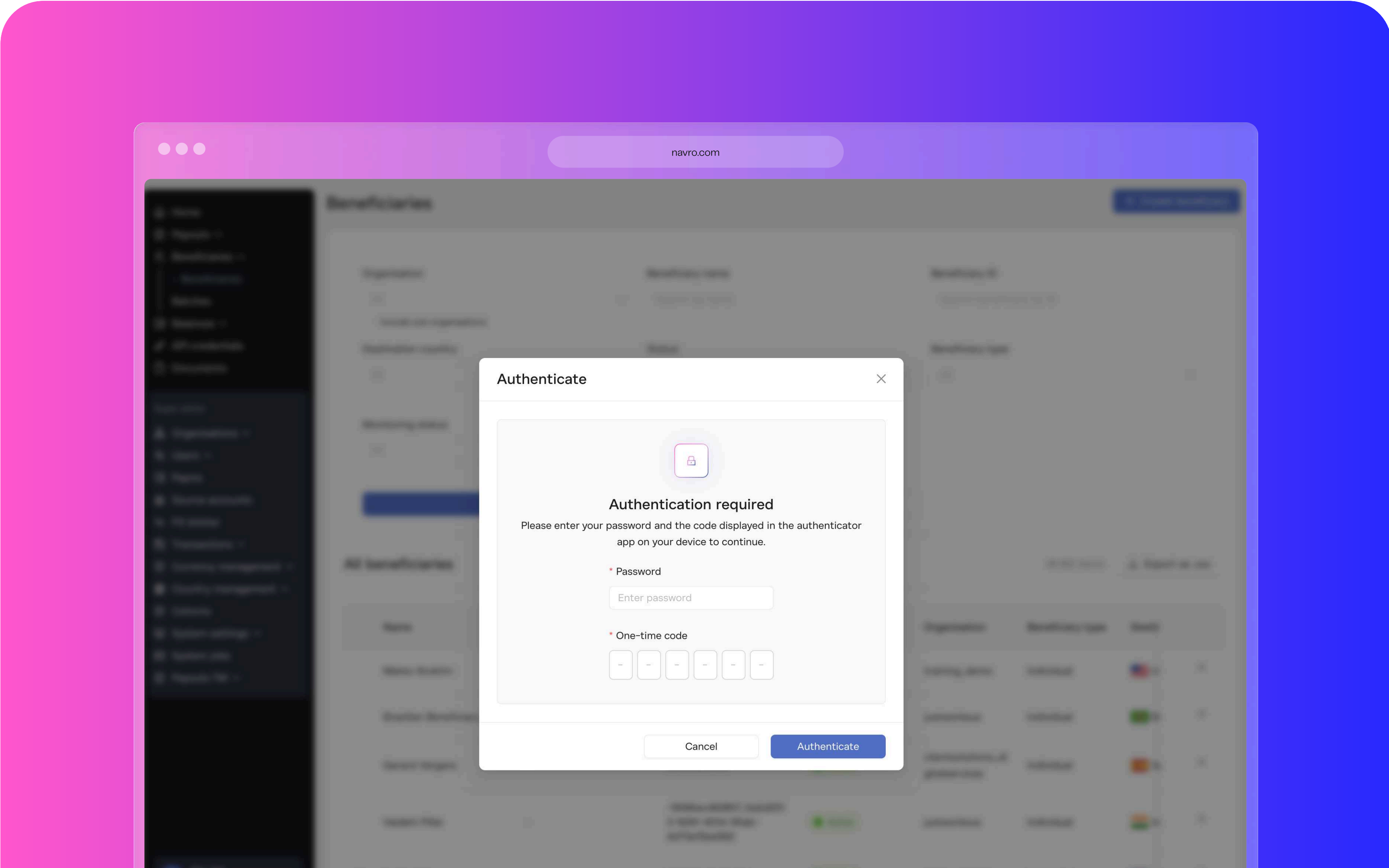
Save

5

Save new Member

Lastly, save the beneficiary and you will be prompted to authorise the request with an OTP from your MFA app.

Once complete, you will now be ready to start making payments towards the beneficiary.



Appendix

Country Purpose Codes

If you need to include a purpose code for payouts to a given country, you can learn more about the format in the direct links to any countries that require one below.

Documentation can be accessed via the direct links here or via <http://docs.navro.cloud>

To login to the documentation website you will need login details. You will receive an email regarding this matter. If you experience any issues please contact us at: client.operations@navro.com

ACH Payouts

You need to complete the Country Purpose Code field when using ACH to pay out to the following countries. Navigate to the link and use the sub section titled **Payment purpose codes**.

- [Canada](#)
- [Denmark](#)
- [India](#)
- [Norway](#)
- [Singapore](#)
- [South Africa](#)
- [Sweden](#)
- [United States](#)

Wire Payouts

You need to complete the Country Purpose Code field when using wire to pay out to the following countries. Navigate to the link and use the sub section titled **Payment purpose codes**.

- [Algeria](#)
- [Angola](#)
- [Azerbaijan](#)
- [Bahrain](#)
- [Bangladesh](#)
- [China](#)
- [India](#)
- [Jordan](#)
- [Kazakhstan](#)
- [Kenya](#)
- [Kuwait](#)
- [Kyrgyzstan](#)
- [Malaysia](#)
- [Pakistan](#)
- [Qatar](#)
- [South Africa](#)
- [Thailand](#)
- [Tunisia](#)
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