

13.
Payment Upload
Process

Create payout

Select one option. Uploading a file and creating manually cannot be used at the same time.

Upload file

Choose file

Choose file

Please upload a valid .csv file based on the template provided. [Download template](#)

Home

Payouts

Batches

Beneficiaries

Balances

API credentials

Documents

Docs Example Batch

ID: PBJF2XABU • justhuk

Overview

View all payouts

View alerts *

View errors *

Awaiting name match alerts resolution. Retry name match validation or dismiss alerts to bypass validations for those payouts.

Processing complete with errors

2 payout errors

17 payouts created

10 name match alerts

14/10/2025, 14:27:11

Open timeline

Batch summary

Currencies	Direction	Total payouts	Total funding amount	Total payout amount
£ GBP	-	4	-	12.00 GBP
£ GBP ↔ € EUR	Sell	1	3.00 GBP	-

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 scheduled payouts in the Navro Hub

1

Execution of Payouts

When you create scheduled payouts, your [balance](#) doesn't need to contain the funds for your payout batch before payout creation. However, you do need to ensure the funds are added to your balance before payment execution.

Your [funding request documents](#) advise you of any outstanding payments need for upcoming batches.

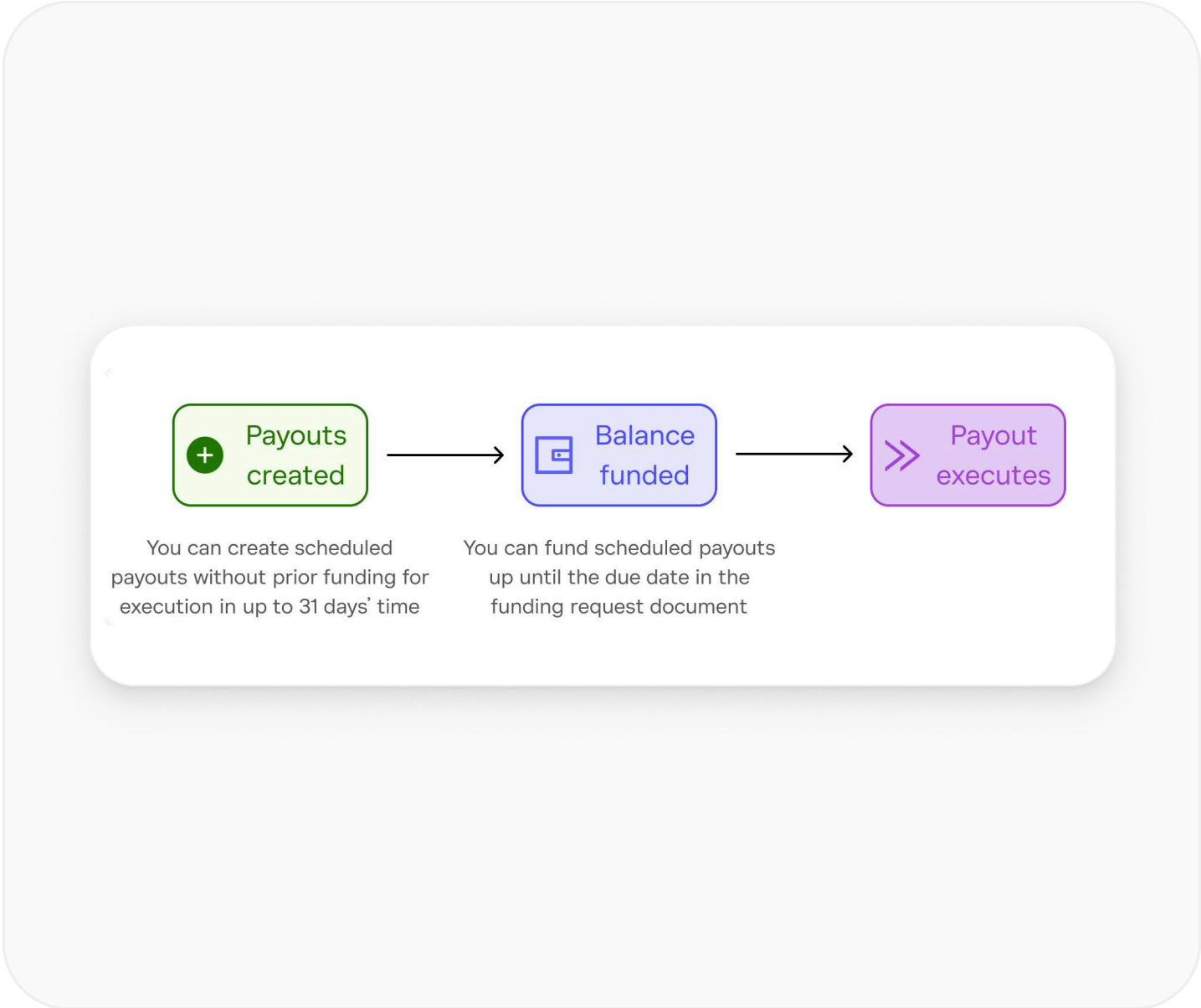
Additionally, the payment execution date for scheduled payouts can be up to 31 days in the future (standard scheduled payouts). The alternative to standard scheduled payouts is urgent payouts, which can be initiated immediately or within the next 2 days.

If you only need to make urgent payouts, [contact client support](#) to set up prefunded payouts, which are the same as urgent payouts, but cannot be scheduled for future dates. Each Navro organisation can support either prefunded or scheduled payouts, not both.

- Notice**

Payouts cannot execute on bank holidays.
- Notice**

A batch of scheduled payouts cannot contain a mixture of standard and immediate scheduled payouts.



2

Create Scheduled Payouts

There are multiple parts to creating scheduled payouts in the hub that this page covers:

1. How to create payouts. You can either [upload a CSV containing a batch of payouts](#), or [add them one at a time in the Hub](#).
2. Checking payouts on the payout batch summary screen, including:
 - What you can see in the [Overview section](#).
 - Navigating the [View all payouts section](#).
 - How to resolve errors in the [Errors section](#).
3. How to [book the FX rate for and confirm](#) your payouts.
4. Funding your payout batch before execution.

How to create scheduled payouts in the Navro Hub

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Add Beneficiaries

Prerequisite: Add beneficiaries for your payouts.

It's not mandatory to add beneficiaries before you create payouts, but we strongly recommend you do.

If you add [beneficiaries](#) and [default values](#) for them, you substantially reduce the amount of information you need to include each time you create a payout. This means it's especially important if you pay beneficiaries regularly.



4

Create a batch of payouts with a CSV

To create multiple scheduled payouts as a batch with a CSV upload, you need to complete the CSV payout template. Each line in the template represents a payout in your payout batch.

The fields that you need to fill out change based on whether you're making a payout to a company or individual. Additionally, you might need to include extra information such as tax IDs for payouts to certain countries. If your batch has missing or incorrect information, you can troubleshoot errors in the Hub after you've uploaded the CSV.

[Learn more about the fields you need to fill out in the CSV template.](#) You can also [check the page for the country you're making a payouts to](#) to learn what information to include.

[You can download the bare CSV template here.](#)

Notice

When you're creating a scheduled payout batch, it can't include a mixture of immediate and scheduled payouts. An immediate payout is within 3 days' time, and a scheduled payout between 4 and 30 days' time.

You specify the date of a payout in the Payment Execution Date column in the CSV template. Remember that payouts cannot be executed on bank holidays.

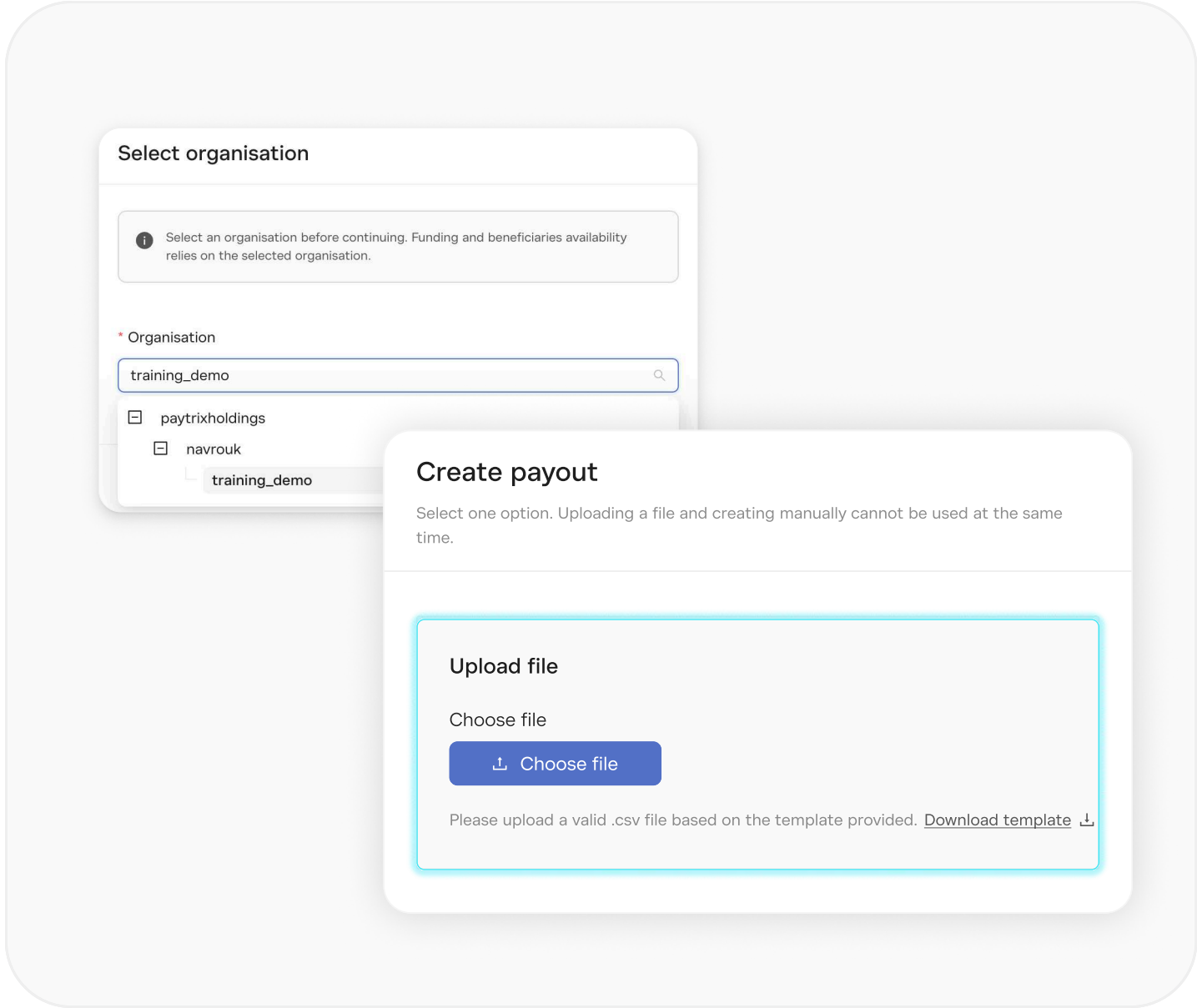
How to create new members in the Navro Hub

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Upload your Payout CSV

Once you're signed into the Navro Hub, to create a payout batch with a CSV upload:

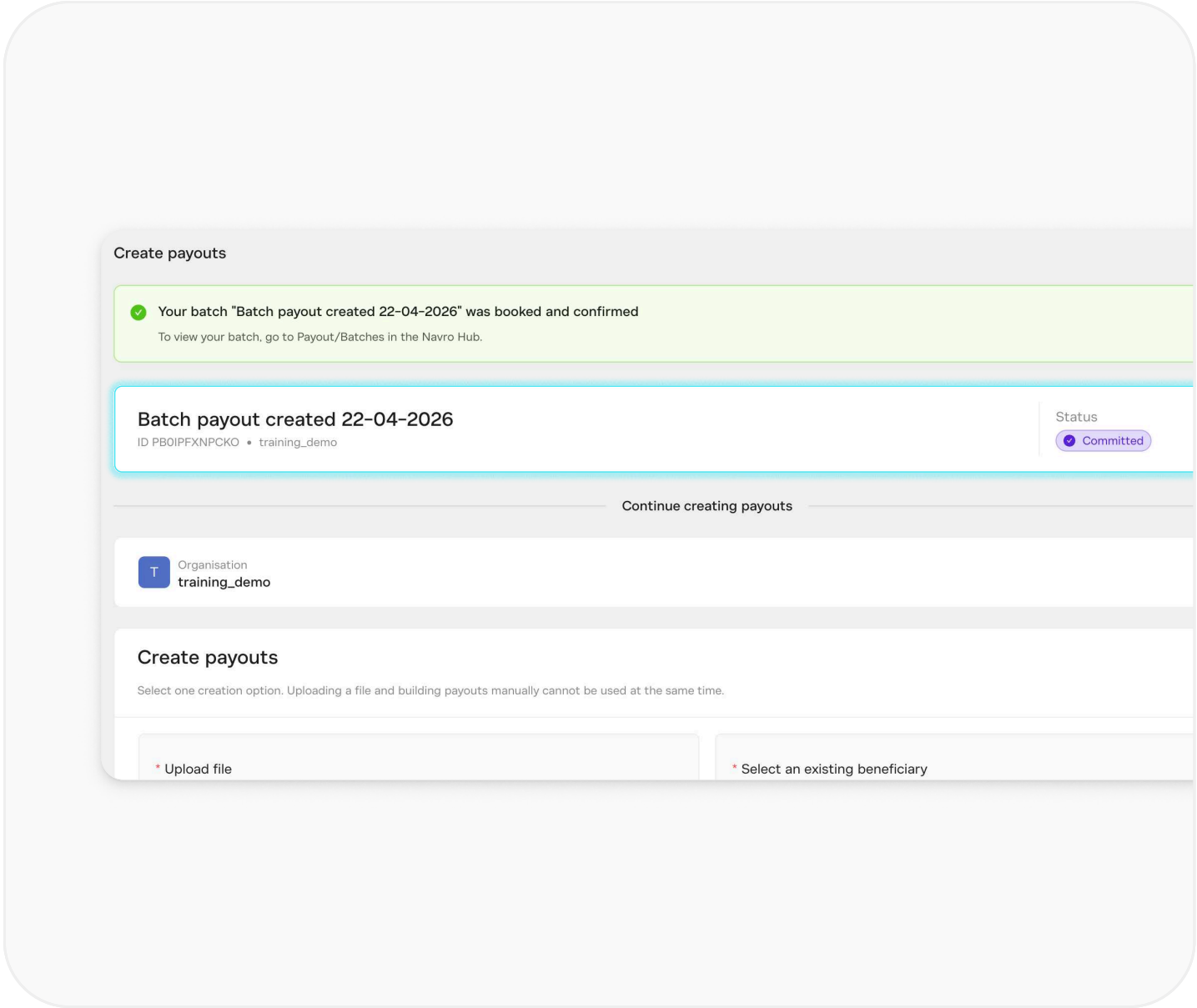
1. Navigate to the **Payouts** or **Batches** page and select the **+Create Payouts** button in the top right corner.
2. In the **Select Organisation** modal that displays, select the organisation that has the beneficiaries and funding accounts for your payouts, then select **Save**. The Create payouts page displays.
3. Select the **Choose file** button on the left side of the page, and select the CSV that contains your payouts from the system dialog.
4. Optionally, enter a **Batch name** and **Batch ID**. If you leave these blank, a name and ID are automatically generated, which you can edit later.
5. Select the **Process file** button.



6. When prompted, enter your **Password** and **One-time code**. Once you've uploaded your CSV, the Create payout page displays again. You can choose to add more payouts to your batch at the bottom of the screen. After you successfully created a payout batch, select the arrow to the right of your batch's name and status to open the [payout batch details screen](#).

From the payout batch details screen, you can [book and confirm](#) your payout batch immediately if there's nothing you need to check. You should keep the following in mind when you prepare your beneficiary batch CSV:

- The maximum file size for a beneficiary batch is 15MB.
- You can only use commas as the delimiter in your CSV. Other delimiters such as tabs, semicolons, or pipes are not supported.
- Some spreadsheet applications like Excel and Google Sheets interpret values starting with 0 as an integer and remove leading 0s. We recommend you set all cells as text to avoid errors with your batch upload.



How to create scheduled payouts in the Navro Hub

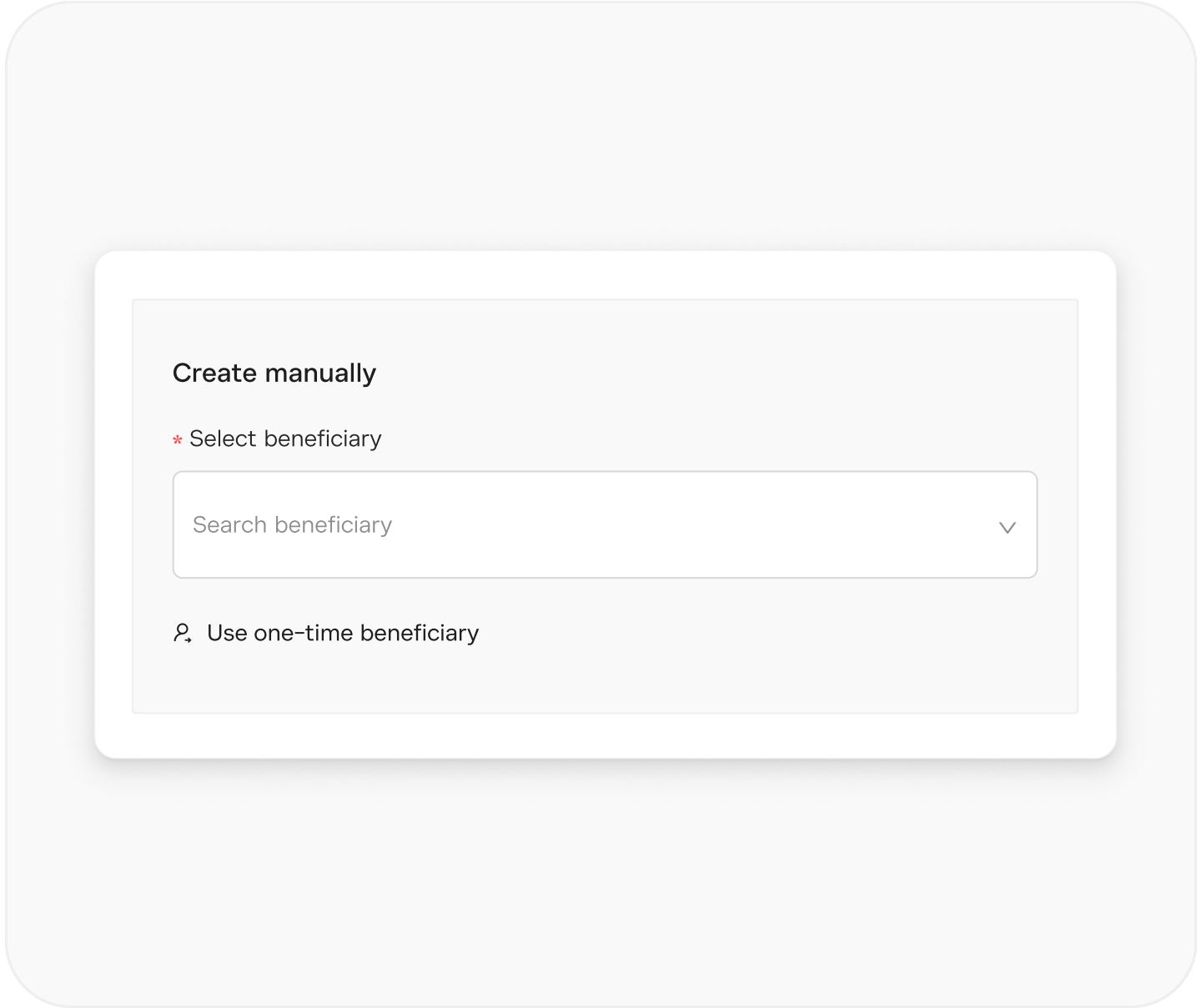
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Creating a payout with the Hub UI

The Hub UI is the ideal place to test payouts. It has a simple interface, and won't allow you to enter invalid values. This means anyone with permissions should be able to make a payout.

Once you're signed into the Navro Hub, to create a payout:

1. Navigate to the **Payouts** or **Batches** page and select the **+Create Payouts** button in the top-right corner.
2. In the **Select organisation** modal that displays, select the organisation that has the beneficiaries and funding accounts for your payouts, then select **Save**. The Create payouts page displays.
3. Select who you want to pay in the **Select an existing beneficiary** dropdown on the right side of the page.



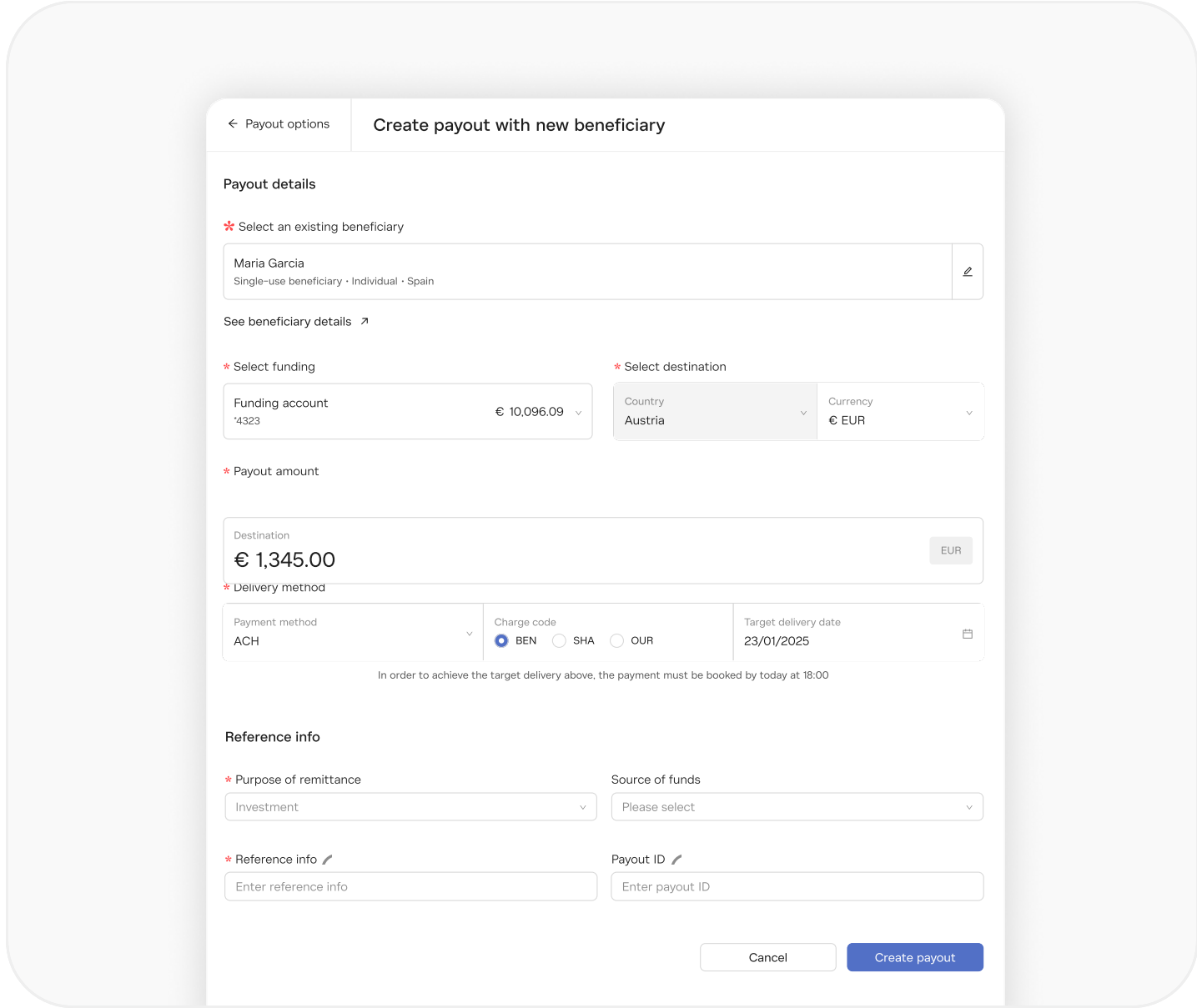
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Create Payout for new Beneficiary

Alternatively, you can create a new beneficiary and pay them by selecting **Create payout** for a new beneficiary.

On the payout batch details page, enter the details of your payout, such as the funding account, value, and target delivery date (which must be between 4 and 30 days away for a scheduled payout).

Complete all mandatory fields and select **Create payout**. If you have selected an existing beneficiary and have [set defaults for it](#), some fields are prepopulated and greyed out.



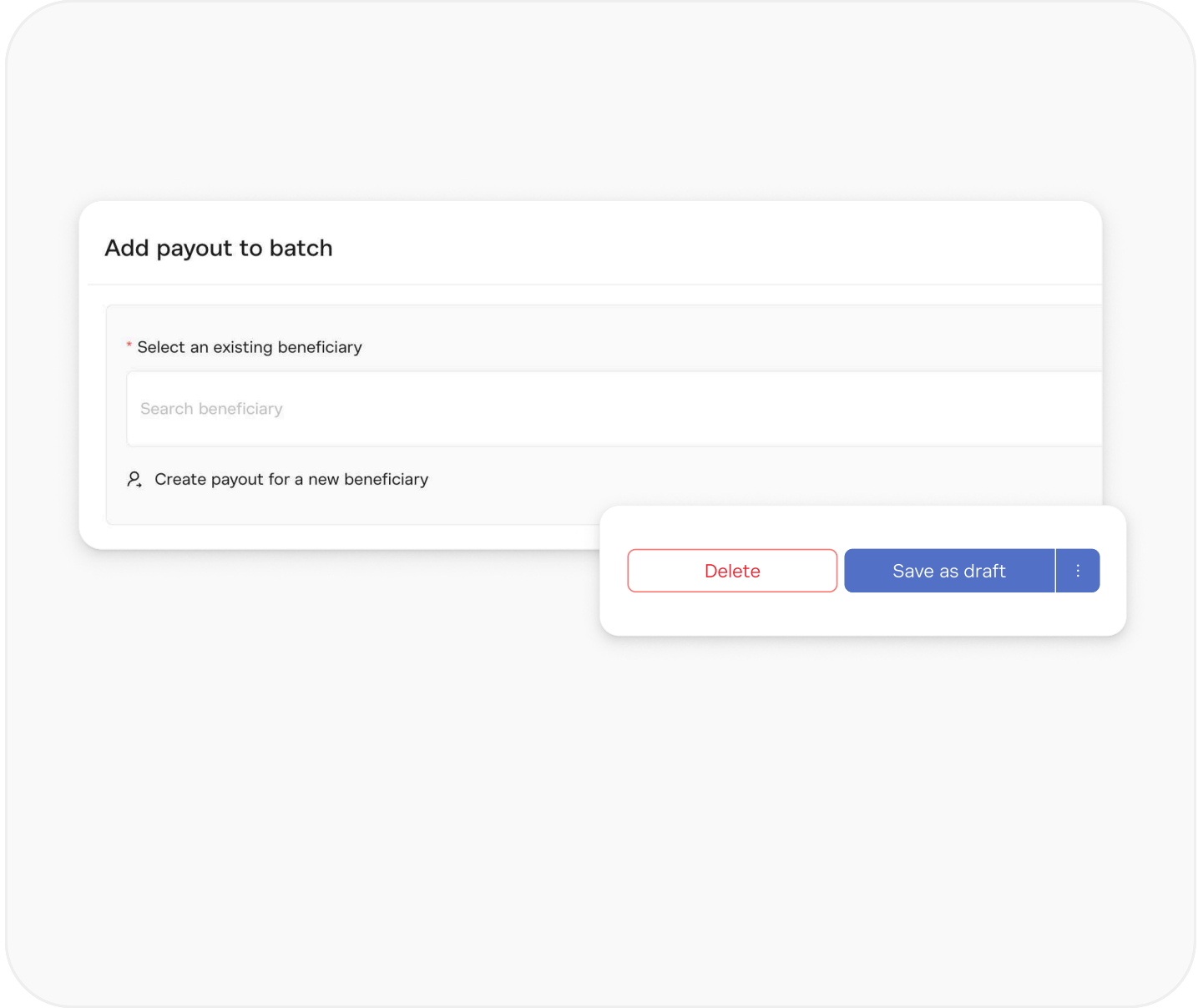
How to create scheduled payouts in the Navro Hub

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Creating a payout with the Hub UI

After you create a payout (and in turn, its batch) through the UI, the **Create payouts** screen displays again. You can:

- [Use the Add payout to batch section to add more payouts to the payout batch.](#)
- Select **Save as draft** to save your batch.
- Select the **ellipses** to the right of Save as draft, and then **Book**, to book the payout immediately.
- Select **Delete** to delete the payout and the payout batch.



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Adding multiple payouts to a batch in the UI

When you create a scheduled payout in the UI you also create an enclosing batch for the payout that you can add further payouts to.

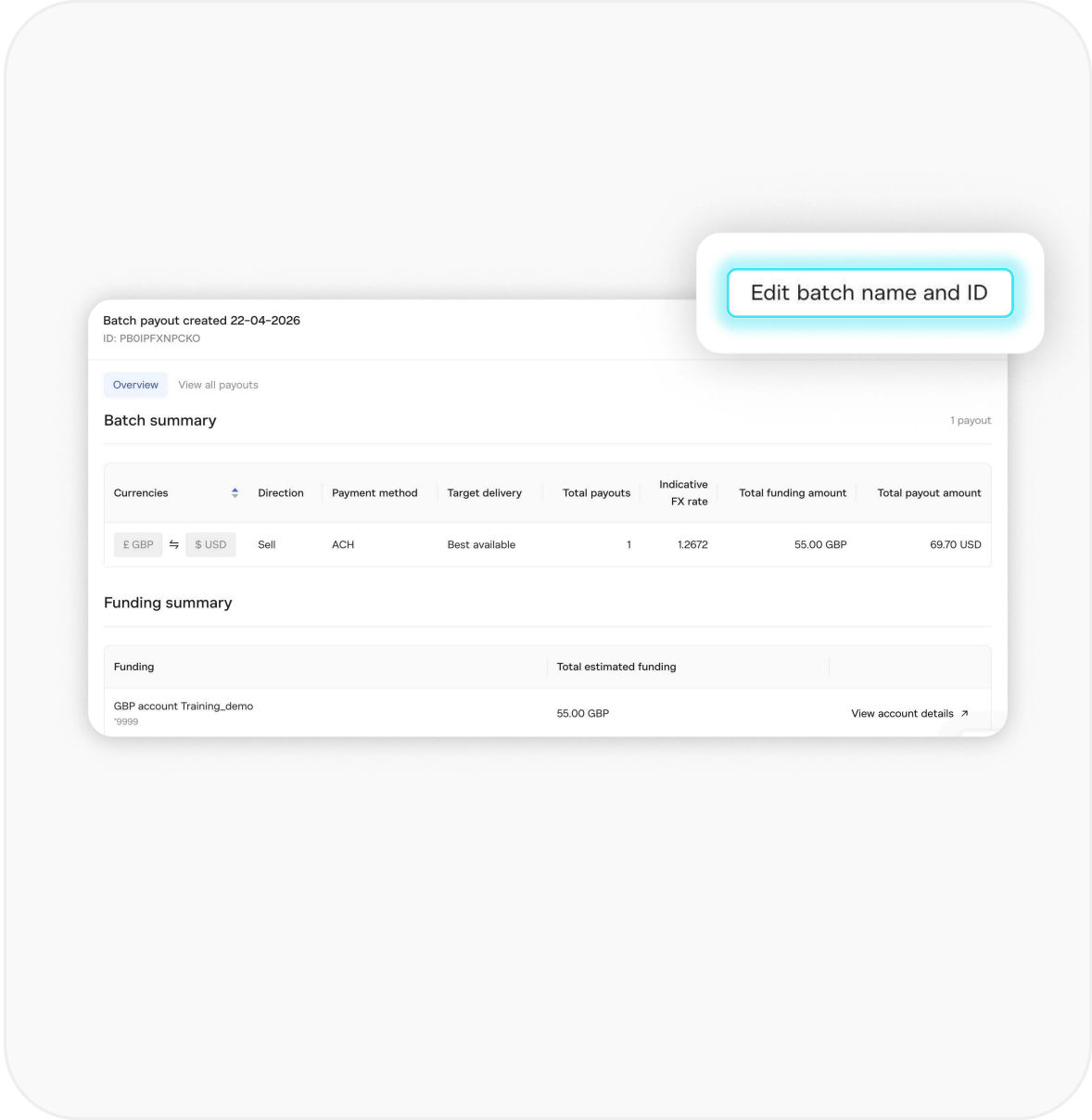
The process of adding further payouts is the same as when you created the first payout. You can access the Add payout to batch section to add further payouts in two ways:

- From the **Create Payouts** screen that displays after you create the first payout.
- Select **Edit batch** in the top-right corner of the payout batch details screen.

After you access the Add payout to batch section, use the **Select an existing beneficiary** or **Create payout for a new beneficiary** option to add another payout like you did before.

Once you have added more payouts to your batch, the Overview and View all payouts tables within the Batch summary section update to reflect the multiple payouts in your batch.

You can now review your payouts on the payout batch details screen. From the payout batch details screen, you can [book and confirm](#) your payout batch immediately if there's nothing you need to check.



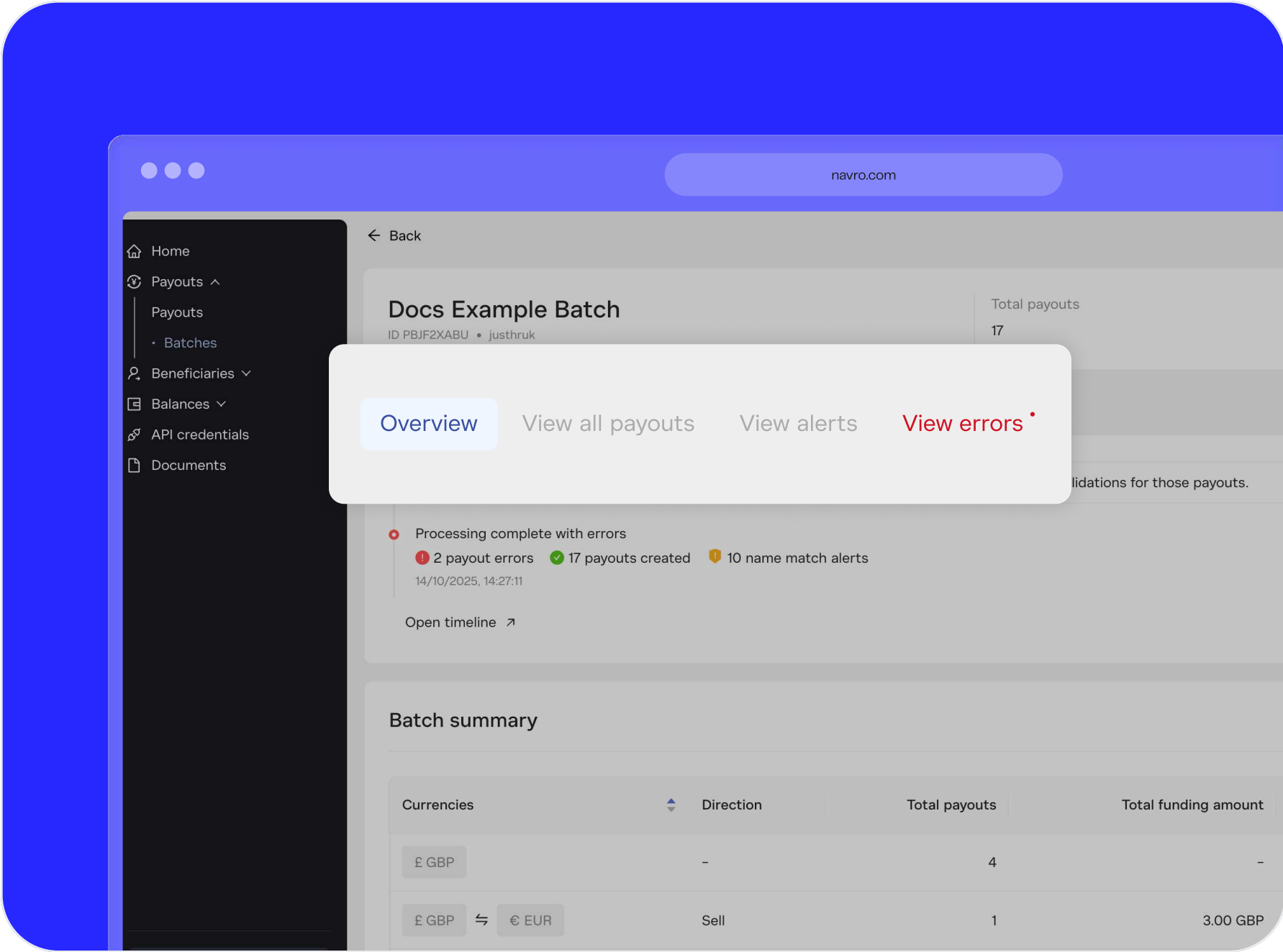
How to check payouts on the payout batch details screen

1

Check Payouts

The payout batch details screen has the name of your payout batch in the top-left corner. To the right of the name, you can see the number of payouts in the batch and its status. Additionally, if you click the Options icon in the top-right corner, you can cancel the payout batch. The payout batch details screen contains a variety of information about your payout batch within tabs:

- [Overview](#): A high level view of your payout batch, including a timeline, batch summary, and funding summary.
- [View all payouts](#): A table of all payouts in the batch.
- [View alerts](#): A table that shows you the name you provided for a beneficiary vs the name on file with the bank details you provided for them. If there are any partial matches, you must check dismiss these before you can proceed with the payout batch.
- [View errors](#): A table of payouts with errors, which only displays if you uploaded a batch containing an error. If you have errors, follow the guidance in the error messages then select Amend batch and reupload your batch file.



2

Book your payout batch

After you have created your scheduled payouts (and resolved errors if necessary), you can book and confirm them to initiate the payouts. Booking refers to the requesting of foreign exchange (FX) rates. If there is no FX needed for your payouts, it prepares your payout batch for confirmation.

After you book your payout, you can then confirm the booking. After confirmation, you can no longer amend payouts in your batch.

Book a scheduled payout batch

With a scheduled payout batch, you can fund your payouts at a later date, prior to payout initiation. The date you need to fund you payouts by is based on the target delivery date you specified for your payouts. When you book and confirm a scheduled payout batch, the Hub generates a funding request document. This document contains details on the amount of funds required for the payout batch, and what date you need to add them to your funding account by.

Notice

Make immediate scheduled payouts

Even if you choose to use scheduled payout batches for your organisation, you can create payout batches that are sent immediately or in up to 3 day's time. A non-immediate scheduled payout has a target delivery date between 4 and 30 day's time.

To create an immediate scheduled payout, create the payout batch with an immediate execution date (or select Best available in the interface), and fund it as soon as possible, within the required funding timeline (be aware of the cut-off times if you need an immediate payout). The payouts in the batch are sent once you add the needed funds to the relevant balances.

How to check payouts on the payout batch details screen

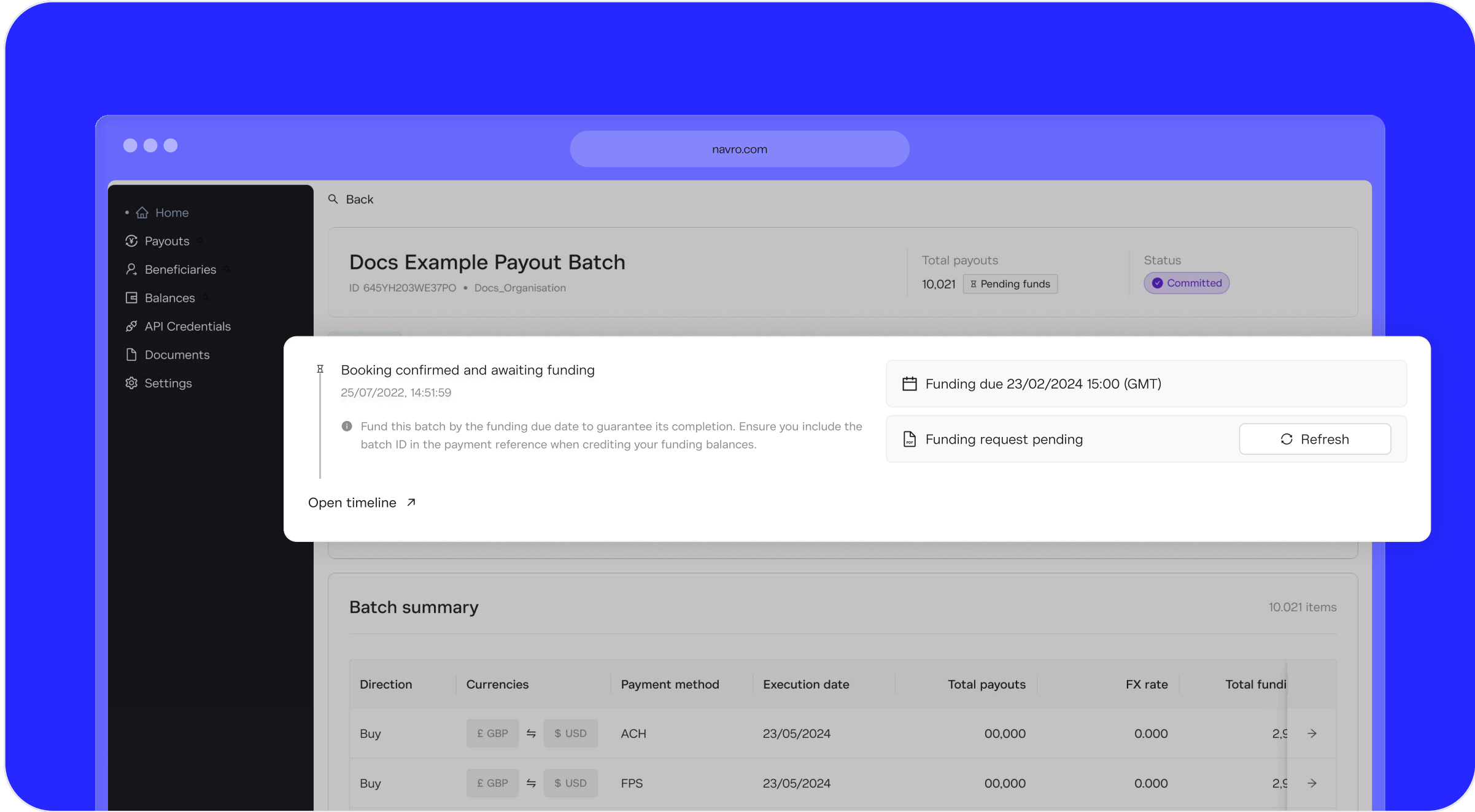
3

Schedule payout batch

If you scheduled payouts enabled for your organisation, to book a scheduled payout batch:

- 1. Open the [payout batch details](#) screen.
- 2. Select the Book button.
- 3. Enter your Password and One-time Code and select Authenticate.
- 4. On the Confirming batch payout screen, select the Confirm button to confirm your payouts.

Once you have booked and confirmed your payout, the **Overview** tab updates and displays **Booking confirmed** and awaiting funding.



How to check payouts on the payout batch details screen

4

Fund your payout batch

To learn what amount needs to be funded and by when: On the right side of the **Overview** tab, you see the date that funding is due, and Funding request pending.

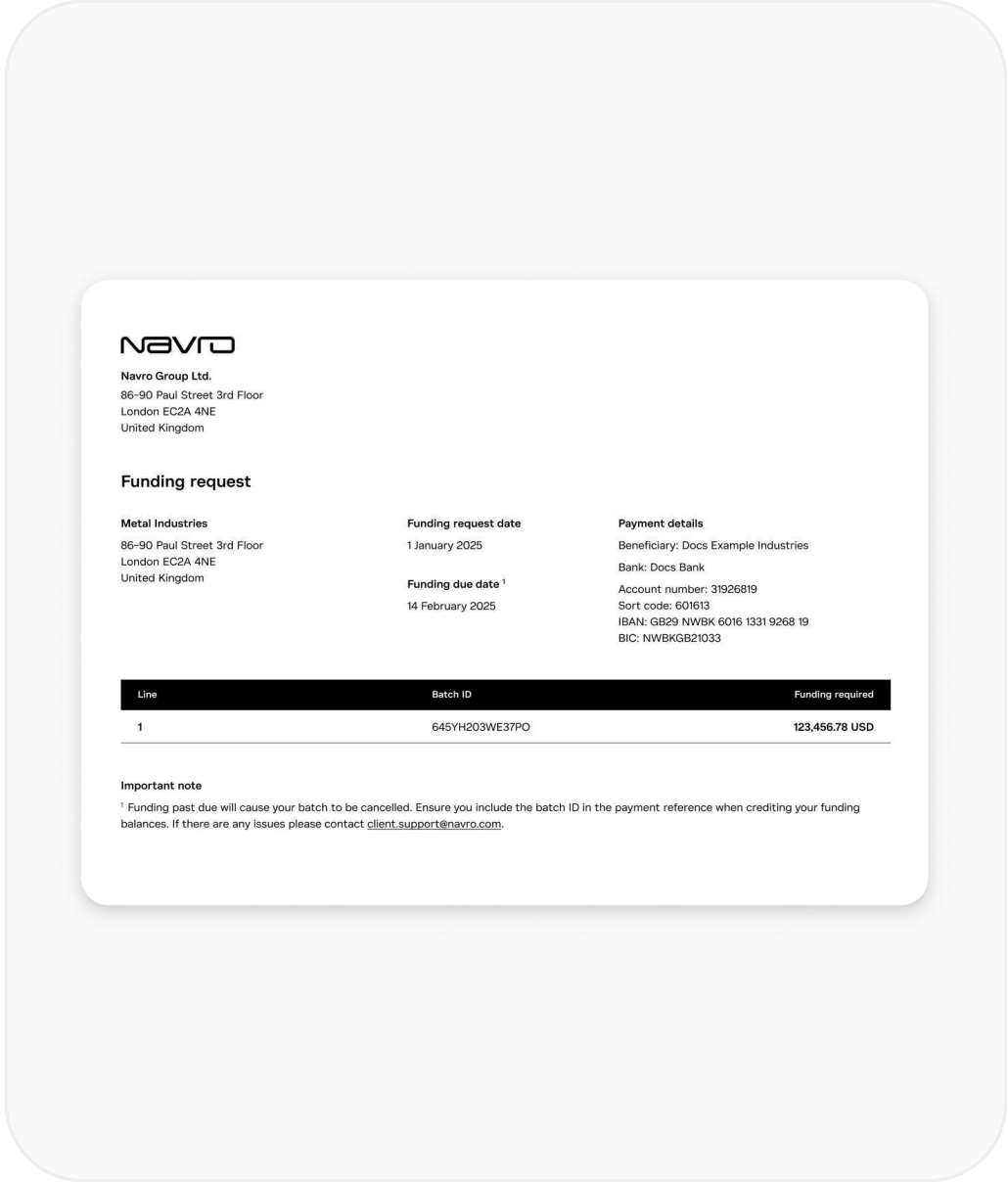
Select Refresh until the page updates. If enough time has passed, when you select Refresh, your funding request document is available. Once the funding request document is generated, you can select either:

- Preview to view the funding request document in a new tab in your browser.
- Download to download a PDF of the funding request document to your browser's default download location.

Funding request document format

Funding request documents contain a variety of information that is based on your company and the payouts you're making:

- A header containing information about Navro, who are initiating the payouts.
- The business address associated with your funding account.
- The date the payout batch was requested.
- The date that the funding account must be funded by for the payout batch.
- The payment details of the beneficiary, such as account number, bank code, IBAN, and SWIFT/BIC.
- A table of payout batches and Batch IDs.
- The funding request document contains a new page for each funding account.



When you must fund a payout batch by

The date you need to fund a scheduled payout batch by is based on the payment method used for payouts in the batch. If a batch contains payouts with multiple payment methods, the date you need to fund the batch by is based on the slowest method within the batch.

For example, wire payments to some countries must be funded 2 days before payment. Instant payouts can be funded up until the [cut-off date and time](#) for the payment method. The exact timings vary based on currencies, countries, and payment methods. Not just the date, but the time of funding is important. This is because cut-off times could result in a payment being received a day later. You should also consider that pay-ins to your funding account might not be instant, so should be initiated early.

The Funding due date and time in both the Hub user interface and funding request document account for these factors. If you fund your funding account by that date, your payouts are sent as planned.

Notice

If you book a payout batch for a future date, but fail to fund it by the Funding due date, your payout batch will be cancelled. This means that the total for your transaction must be cleared into the correct Navro account on the Funding due date.

If you fail to fund the batch, Navro will sell your contract back at the prevailing market rate and you will be liable for any losses incurred by Navro, for example any fees or exchange rate fluctuations incurred.



Get in Touch

 support@navro.com

HOW-TO-GUIDES