



# CBC Reach

## Payment solutions for business.

CBC Reach helps you take control safely and effortlessly of your business's banking affairs. This brochure introduces you to the main functions of CBC Reach. We've broken it down for you into four modules: Security & Management, Payments & Collection, Reporting and What's New.



## Security & management

### User management

You can create users yourself in CBC Reach and assign them specific permissions. In doing so, you can set up an electronic banking structure that matches the structure of your organisation.

You can configure KBC Reach in such a way that particular users or user groups cannot alter the templates for entering payment instructions.

### Two modern security methods

The following security options are available:

- Isabel Security Components, a security tool that works with a smartcard and the user's PIN code;
- CBC Mobile Sign, an app for your smartphone that you can use to log in and sign transactions.

### Mobile app

CBC Reach can be accessed via a mobile app. It allows you to check your account details and to sign your transactions.

### Language

CBC Reach is available in English, French, Dutch and German. The language in CBC Reach depends on the language of your browser.

### Audit reports

You can find information in CBC Reach on the different users and their profiles. You can also customise these reports.



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# Payments & collections

## Remote management of accounts at other banks

CBC Reach lets you control accounts at banks outside KBC Group (using MT101 or XML messaging). You can also receive reports from those accounts via MT940 messages.

## Guidance during the payment process

CBC Reach guides you through the payment process, helps you choose the right type of payment (SEPA, international or local format), and explains the mandatory and optional fields for each type of payment.

## Local payment formats

In addition to performing European and international payments, you can upload payments (in XML, txt, csv, dsv), import them or register them manually in all sorts of local payment formats.

Format	Description
DTAZV	German international transfer and euro transfer
MT101	International SWIFT transfer (RFT)
XML pain.001	European transfer
XML pain.008	European direct debit
CIRI51	Belgian international transfer
BTL91	German international transfer
AFB160-LCR	French domestic transfer
XML-CT	Transfer in UNIFI XML (non-SEPA)
ACH	American domestic and international payment
Multicash	Slovakian international transfer
Multicash	Czech international transfer/domestic payment
Grouped Hungarian	Hungarian domestic transfer

All payment files are validated and checked to guarantee smooth processing.

## Intracompany and salary payments

CBC Reach recognises these two payment types and distinguishes them from other payments. This means you can set individual payment permissions and limits to individual users.

## List of counterparties

Beneficiaries and debtors can be registered manually but also imported during the upload of a payment file (XML format) or exported.

# Reporting

## Displaying account information

You will find all sorts of reporting options in CBC Reach, even for accounts at banks outside the KBC Group. You can customize the layout of the account information, save this layout and reuse it later. Account information remains available for 1 year.

## Convert and download electronic account information

The account information available in CBC Reach are based on SWIFT MT940, MT941 and MT942 messages (or if you wish so, on CODA for accounts held at CBC or CAMT for accounts held at CBC or in a KBC Branch). You can download these files and upload them into your accounting software or ERP. You can also convert the received data to another file format (XML, CODA, SWIFT, CSV) before downloading them. You can also download the information in a PDF file.

## Formats and conversion possibilities

You can deliver, display, download and convert the following formats :

Format	Supplied by CBC	Display	Download	Convertible to
MT940	Yes	Yes	Yes	Camt.053 and corresponding local formats
MT941	Yes	No	Yes	
MT942	Yes	Yes	Yes	Camt.052
Camt.052*	Yes	Yes	Yes	MT942 and corresponding local formats
Camt.053*	Yes	Yes	Yes	MT940 and corresponding local formats
Camt.054*	Yes	No	Yes	
AFB120 (France)	Yes	Yes	Yes	Camt.053 and MT940
LCR (France)	Yes	No	Yes	
CODA (Belgium) *	Yes	Yes	Yes	Camt.053 and MT940

## Request intraday statements

You can request regular intraday statements via KBC Reach.

\* Format only available for accounts held by CBC.

## What's new

### 'Payment Status Report' in Pain.002 format

Pain.002 is a message type for status reporting in XML format. It shows the status of payments (submitted by the customer in Pain.001 format) and direct debits (submitted by the customer in Pain.008 format).

You can view the status of each submitted payment in CBC Reach separately.

### Print proof of payment

CBC Reach enables you to create proofs of payment (in PDF format) quickly and easily.

### Get off to a quick start

CBC Reach is available with different operating systems and different browsers.

The application requires no software installation if you choose CBC Mobile sign as security mode.

With the Isabel security mode (smartcard and card reader), a security software must be installed and using Internet Explorer to access the application is mandatory.

## Want to know more about CBC Reach?

Contact one of our Cashmanagement Advisors at [cashmanagement@cbc.be](mailto:cashmanagement@cbc.be) or discover more information on: [www.cbc.be/reach](http://www.cbc.be/reach)