



# CBC Reach

## Payment solutions for business.

CBC Reach is a Business Dashboard application. It helps you manage your company's payment transactions in complete security.



This brochure presents its main functionalities, grouped into four modules: Security & Management, Transfers & Collections, Reporting and What's New.

## Security & management

### User management

You have control over the users and their permissions. CBC Reach allows you to adapt your banking software to the organisational structure of your company. You manage users in the Business Dashboard and their permissions and restrictions in CBC Reach. A document explaining this concept in detail is available on the website.

### Two modern security methods

The following security options are available:

- CBC Sign, an app for your smartphone that you can use to log in and sign transactions;
- Isabel Security, a security tool based on a Smartcard, containing the user's private key, and a card reader.

### Mobile app

CBC Reach is complemented by a mobile application, the CBC Reach app. It allows you to check your account details and sign 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 offers a range of payment services for accounts held within KBC Group banks but also – thanks to SWIFT MT101 messages – for those held with non-KBC Group banks.

### 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 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
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

Local payments are processed via local clearing channels. 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 is based on CAMT053 and CAMT052 files for accounts held with CBC, KBC or a Branch of KBC Group or on SWIFT MT940, MT941 and MT942 messages for other accounts. You can also request CODA for your Belgian CBC and KBC accounts.

You can download these files and upload them into your accounting software or ERP. You can convert the received data to another file format (XML, CODA, SWIFT, CSV) before downloading them. And you can create account information reports in pdf or csv format.

## Formats and conversion possibilities

The following formats can be provided, displayed, exported and optionally converted:

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

\* Format only available for Belgian CBC and KBC accounts

\*\* Format available for Belgian CBC and KCB accounts and for accounts held with a branch of KBC Group.

## Real time or intraday account information

Account information for the group's accounts is available in real time. For accounts of other banks, you can receive regular intraday statements during the day, but also on request if the users have the function.

## 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 transfers and direct debits submitted by the customer in Pain.001 and Pain.008 XML files.

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

### 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 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 your Relationship Manager or discover more information on [www.cbc.be/reach](http://www.cbc.be/reach)