

# Demo Western Union Online Banking

## Step1:

After entering ELBA Internet, you will find the option of using Western Union Online Transfer under "Money Transactions" → "Orders" → "New Order" → "Western Union".

Each order must be enabled by using mobile TAN or digital signature. In the first mask the destination and the amount are recorded and you have the possibility to order a Western Union Card or to use an existing Card. Please note: The button for ordering a Western Union Card only appears if you don't have ordered a Western Union Card yet.

**My area** | **My Services**

**My area**

- Personal page
- Messages
- Account information
- Financial status
- Money transactions**
  - Orders**
  - Samples
  - Standing orders
  - Direct debit orders
  - MBS Orders
- Securities
- e-Rechnung
- Preferences

**Direktlinks**

- Domestic transfer
- Security purchase
- Load credit
- Configure SMS-Service

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For security reasons please always logout here. [Logout](#)

### Money transactions - Orders Help

Signatory: MAX MUSTERMANN, email address: christian.gehring@rsc.co.at

**New order** | Registered orders (4) | Dispatched orders (18)

Please note that Western Union money transactions can only be signed with [mobile TAN](#) or [digital signature](#) .

To avoid misuse, please only transfer money to persons, you know personally! Please click [here](#) for further information.

Please select a sample

#### Western Union Card

Use card  no  yes, card no:  [Order Card](#)

#### General Information

Destination:

Destination currency:

Amount:

Gross amount: Enter the sending amount in Euro. Actual receiving amount will depend upon the F/X rate at the date of collecting the money.

Fixed amount  Gross amount

#### Country Information

Maximum Payout/Send:  
\* \$7,500 USD or local equivalent per person / per transaction / per day at SBB.  
\* \$10,000 USD or local equivalent per person / per transaction / per day at AMEX.  
\* C 4999 CHF per person / per transaction / per day at Angelo Costa  
Locations  
PAYOUT RESTRICTIONS  
Agent Restrictions:  
\* Test Question is not available at any SBB locations.  
\* Payees must provide valid identification.  
SEND RESTRICTIONS  
Agent Restrictions:  
\* Senders must present valid identification.  
\* All AMEX locations will only accept cash up to USD \$1,000 or local equivalent.  
Any higher amount sent will have to be paid using an alternative payment method (card or check)

[Continue](#)

[Pose a Question](#)

## Step2:

After capturing the amount of money you will get to the next screen by clicking on the "Continue" button where you have to fill in the data of the receiver. The data of the sender will be filled in with your account data automatically. Moreover you have the possibility to select additional services, if available (e.g.: delivery options or messages for the receiver). Furthermore it is important to know, if the receiver is able to identify himself. If the receiver is not able to identify himself a test question is necessary. Additionally, in some countries\* a test question is required to which the receiver has to know the answer (e.g.: how is the maiden name of your mother?). Please only use test questions if necessary. The message text can either be used as reason for transfer or for other messages (e.g.: congratulations).

My area	My Services																																																																																							
<b>My area</b> <ul style="list-style-type: none"><li>Personal page</li><li>Messages</li><li>Account information</li><li>Financial status</li><li><b>Money transactions</b><ul style="list-style-type: none"><li><b>Orders</b><ul style="list-style-type: none"><li>Samples</li><li>Standing orders</li><li>Direct debit orders</li><li>MBS Orders</li></ul></li><li>Securities</li><li>e-Rechnung</li><li>Preferences</li></ul></li></ul> <li><b>Direktlinks</b><ul style="list-style-type: none"><li>Domestic transfer</li><li>Security purchase</li><li>Load credit</li><li>Configure SMS-Service</li></ul></li> <li><b>You are logged in</b> For security reasons please always logout here. <a href="#">Logout</a></li>	<h3>Money transactions - Orders</h3> <p>Signatory: MAX MUSTERMANN, email address: christian.gehring@rsc.co.at</p> <p>◀ back   ? Help</p> <p><b>New order</b> Registered orders (4) Dispatched orders (18)</p> <table border="1"><thead><tr><th colspan="2">Sending-Information</th><th colspan="2">Payout-Information</th></tr></thead><tbody><tr><td>Deposit amount (EUR)</td><td>4,00</td><td>Destination</td><td>Switzerland / CH</td></tr><tr><td>Fee (EUR)</td><td>-</td><td>Cash currency</td><td>CHF / Swiss Franc</td></tr><tr><td>Message fee</td><td>-</td><td>Exchange (F/X) rate</td><td>-</td></tr><tr><td>Fee for delivery</td><td>-</td><td>Cash amount</td><td>-</td></tr><tr><td><b>Total amount</b></td><td>-</td><td>MTCN</td><td>-</td></tr><tr><td>Card no</td><td>no WU Card</td><td></td><td></td></tr></tbody></table> <table border="1"><thead><tr><th colspan="2">Receiver</th></tr></thead><tbody><tr><td>First name</td><td>Name</td></tr><tr><td>Franz</td><td>Huber</td></tr><tr><td>City</td><td>Post code</td></tr><tr><td>Bern</td><td>5340</td></tr><tr><td>Street</td><td></td></tr><tr><td>Rütli</td><td></td></tr><tr><td>State</td><td></td></tr><tr><td>Phone number</td><td></td></tr><tr><td>0123456789</td><td></td></tr></tbody></table> <table border="1"><thead><tr><th colspan="2">Sender</th></tr></thead><tbody><tr><td>Bank code and account number</td><td></td></tr><tr><td>32000 / 470.690</td><td></td></tr><tr><td>First name</td><td>Name</td></tr><tr><td>MAX</td><td>MUSTERMANN</td></tr><tr><td>City</td><td>Post code</td></tr><tr><td>Wien</td><td>1190</td></tr><tr><td>Street</td><td></td></tr><tr><td>Teststrasse 1</td><td></td></tr><tr><td>Phone number</td><td></td></tr><tr><td>01/33701-4801</td><td></td></tr><tr><td>Date of birth (dd.mm.yyyy)</td><td></td></tr><tr><td>2 11 1988</td><td></td></tr></tbody></table> <table border="1"><thead><tr><th>Delivery option</th></tr></thead><tbody><tr><td>Option: No delivery option</td></tr></tbody></table> <table border="1"><thead><tr><th>Identification</th></tr></thead><tbody><tr><td>Beneficiary is able to identify:</td></tr><tr><td><input checked="" type="radio"/> yes <input type="radio"/> no</td></tr></tbody></table> <table border="1"><thead><tr><th>Test question</th></tr></thead><tbody><tr><td>Test question</td></tr><tr><td>Answer</td></tr></tbody></table> <table border="1"><thead><tr><th>Messages (charged)</th></tr></thead><tbody><tr><td>Message Text</td></tr><tr><td>money transaction</td></tr></tbody></table> <table border="1"><thead><tr><th>Status</th></tr></thead><tbody><tr><td>-</td></tr></tbody></table> <p><a href="#">Continue</a></p>	Sending-Information		Payout-Information		Deposit amount (EUR)	4,00	Destination	Switzerland / CH	Fee (EUR)	-	Cash currency	CHF / Swiss Franc	Message fee	-	Exchange (F/X) rate	-	Fee for delivery	-	Cash amount	-	<b>Total amount</b>	-	MTCN	-	Card no	no WU Card			Receiver		First name	Name	Franz	Huber	City	Post code	Bern	5340	Street		Rütli		State		Phone number		0123456789		Sender		Bank code and account number		32000 / 470.690		First name	Name	MAX	MUSTERMANN	City	Post code	Wien	1190	Street		Teststrasse 1		Phone number		01/33701-4801		Date of birth (dd.mm.yyyy)		2 11 1988		Delivery option	Option: No delivery option	Identification	Beneficiary is able to identify:	<input checked="" type="radio"/> yes <input type="radio"/> no	Test question	Test question	Answer	Messages (charged)	Message Text	money transaction	Status	-
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\*Benin, Mauritania, Botswana, Mozambique, Burkina Faso, Namibia, Cameroon, Niger, Cape Verde, Nigeria, Cote d'Ivoire, Rwanda, Eritrea, Senegal, Ethiopia, Sierra Leone, Gabon, Somalia, Gambia, South Africa, Ghana, Tanzania, Guinea, Togo, Kenya, Uganda, Malawi, Zambia, Mali Zimbabwe, Liberia

### Step3:

All data is summarized again and the fees for Western Union Online Transfers are calculated automatically by the system. On the right side you will find the exchange rate, the currency of payment and the amount of payment in the target country. At the end you will have to confirm the Terms and Conditions of Western Union Transfers.

<b>My area</b>	<b>My Services</b>
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<b>My area</b>	<b>Money transactions - Orders</b> <span style="float: right;">◀ back   ? Help</span>
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Signatory: MAX MUSTERMANN, email address: christian.gehring@rsc.co.at

<b>New order</b>	Registered orders (4)	Dispatched orders (18)
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<b>Sending-Information</b>	<b>Payout-Information</b>
Deposit amount (EUR) <input type="text" value="4,00"/>	Destination <input type="text" value="Switzerland / CH"/>
Fee (EUR) <input type="text" value="18,00"/>	Cash currency <input type="text" value="CHF / Swiss Franc"/>
Message fee <input type="text" value="0,00"/>	Exchange (F/X) rate <input type="text" value="1,1797871"/>
Fee for delivery <input type="text" value="0,00"/>	Cash amount <input type="text" value="4,72"/>
<b>Total amount</b> <input type="text" value="22,00"/>	MTCN <input type="text" value="-"/>
Card no <input type="text" value="no WU Card"/>	

<b>Receiver</b>	<b>Delivery option</b>
First name <input type="text" value="Franz"/> Name <input type="text" value="Huber"/>	Option: <input type="text" value="No delivery option"/>
City <input type="text" value="Bern"/> Post code <input type="text" value="5340"/>	
Street <input type="text" value="Ruetli"/>	
State <input type="text"/>	
Phone number <input type="text" value="0123456789"/>	

<b>Sender</b>	<b>Identification</b>
Bank code and account number <input type="text" value="32000 / 470.690"/>	Beneficiary is able to identify: <input type="radio"/> yes <input type="radio"/> no
First name <input type="text" value="MAX"/> Name <input type="text" value="MUSTERMANN"/>	<b>Test question</b>
City <input type="text" value="Wien"/> Post code <input type="text" value="1190"/>	Test question <input type="text"/>
Street <input type="text" value="Teststrasse 1"/>	Answer <input type="text"/>
Phone number <input type="text" value="01/33701-4801"/>	
Date of birth (dd.mm.yyyy) <input type="text" value="2"/> <input type="text" value="11"/> <input type="text" value="1988"/>	<b>Messages (charged)</b>

<b>Status</b>
Message Text <input type="text" value="money transaction"/>
Validation OK <input type="text"/>

I confirm that I have read and accepted the [general terms and conditions of Western Union](#).

In order to make the dispatch effective, sign this order with the cardTAN, the mobile TAN or with your Digital Signature in the according input fields.

cardTAN <input type="text"/>	<input type="button" value="Generate cardTAN"/>
mobile TAN <input type="text"/>	<input type="button" value="Get mobile TAN"/>
Digital signature <input type="text"/>	<input type="button" value="Send Digital signature"/>

## Step4:

After confirming the terms and conditions you can authorize the payment by mobile TAN or digital signature.

My area	My Services
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**My area**

- Personal page
- Messages
- Account information
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- Money transactions**
  - Orders**
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**Direktlinks**

- Domestic transfer
- Security purchase
- Load credit
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### Money transactions - Orders

Signatory: MAX MUSTERMANN, email address: christian.gehring@rsc.co.at

◀ back | ? Help

**New order** Registered orders (4) Dispatched orders (19)

Sending-Information		Payout-Information	
Deposit amount (EUR)	4,00	Destination	Switzerland / CH
Fee (EUR)	18,00	Cash currency	CHF / Swiss Franc
Message fee	0,00	Exchange (F/X) rate	1,1767937
Fee for delivery	0,00	Cash amount	4,71
<b>Total amount</b>	<b>22,00</b>	MTCN	-
Card no	no WU Card		

Receiver	
First name	Name
Franz	Huber
City	Post code
Bern	5340
Street	
Ruetli	
State	
Phone number	
0123456789	

Sender		
Bank code and account number		
32000 / 470.690		
First name	Name	
MAX	MUSTERMANN	
City	Post code	
Wien	1190	
Street		
Teststrasse 1		
Phone number		
01/33701-4801		
Date of birth (dd.mm.yyyy)		
2	11	1988

Delivery option	
Option:	No delivery option


Identification	
Beneficiary is able to identify:	
<input checked="" type="radio"/> yes	<input type="radio"/> no

Test question	
Test question	
Answer	

Messages (charged)	
Message Text	money transaction

Status	
Validation OK	

In order to make the dispatch effective, sign this order with the mobile TAN in the according input fields.

mobile TAN  

◀ back  [Pose a Question](#)

## Step5:


You will get a message that your transfer was successfully completed. At the bottom you can find the overview of the transaction details on which you should inform the receiver so that he or she is able to withdraw the money.

<b>My area</b>	<b>My Services</b>
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<b>My area</b>	<b>Money transactions - Orders</b>	<a href="#">Help</a>
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Signatory: MAX MUSTERMANN, email address: christian.gehring@rsc.co.at

 **Transaction completed successfully**

<b>New order</b>	Registered orders (4)	Dispatched orders (19)
------------------	-----------------------	------------------------

<b>Sending-Information</b>	<b>Payout-Information</b>
Deposit amount (EUR) <input type="text" value="4,00"/>	Destination <input type="text" value="Switzerland / CH"/>
Fee (EUR) <input type="text" value="18,00"/>	Cash currency <input type="text" value="CHF / Swiss Franc"/>
Message fee <input type="text" value="0,00"/>	Exchange (F/X) rate <input type="text" value="1,176 7937"/>
Fee for delivery <input type="text" value="0,00"/>	Cash amount <input type="text" value="4,71"/>
<b>Total amount</b> <input type="text" value="22,00"/>	MTCN <input type="text" value="970 95 3 58 73"/>
Card no <input type="text" value="no WU Card"/>	

<b>Receiver</b>
First name <input type="text" value="Franz"/> Name <input type="text" value="Huber"/>
City <input type="text" value="Bern"/> Post code <input type="text" value="5340"/>
Street <input type="text" value="Ruetli"/>
State <input type="text"/>
Phone number <input type="text" value="012 34 5 67 89"/>

<b>Sender</b>
Bank code and account number <input type="text" value="32000 / 470.690"/>
First name <input type="text" value="MAX"/> Name <input type="text" value="MUSTERMANN"/>
City <input type="text" value="Wien"/> Post code <input type="text" value="1190"/>
Street <input type="text" value="Teststrasse 1"/>
Phone number <input type="text" value="01/33701-4801"/>
Date of birth (dd.mm.yyyy) <input type="text" value="2"/> <input type="text" value="11"/> <input type="text" value="1988"/>

<b>Delivery option</b>
Option: <input type="text" value="No delivery option"/>

<b>Identification</b>
Beneficiary is able to identify: <input checked="" type="radio"/> yes <input type="radio"/> no

<b>Test question</b>
Test question <input type="text"/>
Answer <input type="text"/>

<b>Messages (charged)</b>
Message Text <input type="text" value="money transaction"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

<b>Status</b>
<input type="text" value="OK"/>

Please note all data presented or print this site and inform the receiver about the payment Required data are: sender name and firstname, sender country, receiving amount and MTCN.

In case of questions you can contact the ELBA-Hotline via the telephone number 01-33701-4801. If you want to post your request via the online contact form, please click [here](#).

Used mobile TAN 7jdwafm.

## After dispatch of the order

You will be able to find your Western Union order under "Dispatched Orders". The order number (MTCN number) will be shown as purpose for transfer.

**My area** | **My Services**

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**My area** | **Money transactions - Orders** ? Help

Signatory: MAX MUSTERMANN, email address: christian.gehring@rsc.co.at

New order | Registered orders (4) | **Dispatched orders (2)**

Account selection:

Date begin:

Search in purpose  Amount begin  Amount end

**Important Hint:** The dispatched orders are available at maximum for 99 days.

Cancellation	Type	Client Account	Beneficiary Purpose	Date sent	Desired Date of execution	Amount
	WU	32000 / 470.690 EUR	<b>Beneficiary</b> Western Union Account: 31000 / 974.824 Raiffeisen Bank International AG <b>Purpose</b> 9709535873	08.06.2011 12:33	08.06.2011	22,00 EUR

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Under the item "Dispatched Orders" you are able to find details of your Western Union transaction at any time.

My area	My Services	<a href="#">◀ back</a>   <a href="#">? Help</a>
My area	<b>Money transactions - Orders</b>	
<ul style="list-style-type: none"> <li>▶ Personal page</li> <li>▶ Messages</li> <li>▶ Account information</li> <li>▶ Financial status</li> <li style="background-color: #FFD700;">▶ Money transactions           <ul style="list-style-type: none"> <li style="background-color: #FFD700;">▶ Orders               <ul style="list-style-type: none"> <li>▶ Samples</li> <li>▶ Standing orders</li> <li>▶ Direct debit orders</li> <li>▶ MBS Orders</li> </ul> </li> <li>▶ Securities</li> <li>▶ e-Rechnung</li> <li>▶ Preferences</li> </ul> </li> </ul>	Signatory: MAX MUSTERMANN, email address: christian.gehring@rsc.co.at	
<b>Direktlinks</b> <ul style="list-style-type: none"> <li>▶ Domestic transfer</li> <li>▶ Security purchase</li> <li>▶ Load credit</li> <li>▶ Configure SMS-Service</li> </ul>	New order   Registered orders (4) <b>Dispatched orders (2)</b>	
<b>You are logged in</b> For security reasons please always logout here.	<b>Money transactions - Orders</b>	
	<b>Sending-Information</b>	<b>Payout-Information</b>
	Deposit amount (EUR) <input type="text" value="4,00"/> Fee (EUR) <input type="text" value="18,00"/> Message fee <input type="text" value="0,00"/> Fee for delivery <input type="text" value="0,00"/> <b>Total amount</b> <input type="text" value="22,00"/> Card no <input type="text" value="no WU Card"/>	Destination <input type="text" value="Switzerland / CH"/> Cash currency <input type="text" value="CHF / Swiss Franc"/> Exchange (F/X) rate <input type="text" value="1,1767937"/> Cash amount <input type="text" value="4,71"/> MTCN <input type="text" value="9709535873"/>
	<b>Receiver</b>	<b>Delivery option</b>
	First name <input type="text" value="Franz"/> Name <input type="text" value="Huber"/> City <input type="text" value="Bern"/> Post code <input type="text" value="5340"/> Street <input type="text" value="Ruetli"/> State <input type="text"/> Phone number <input type="text" value="0123456789"/>	Option: <input type="text" value="No delivery option"/>
	<b>Sender</b>	<b>Identification</b>
	Bank code and account number <input type="text" value="32000 / 470.690"/> First name <input type="text" value="MAX"/> Name <input type="text" value="MUSTERMANN"/> City <input type="text" value="Wien"/> Post code <input type="text" value="1190"/> Street <input type="text" value="Teststrasse 1"/> Phone number <input type="text" value="01/33701-4801"/> Date of birth (dd.mm.yyyy) <input type="text" value="2"/> <input type="text" value="11"/> <input type="text" value="1988"/>	Beneficiary is able to identify: <input checked="" type="radio"/> yes <input type="radio"/> no
		<b>Test question</b>
		Test question <input type="text"/> Answer <input type="text"/>
		<b>Messages (charged)</b>
		Message Text <input type="text" value="money transaction"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
		<b>Status</b>
		<input type="text" value="OK"/>

[◀ back](#)

[☑ Pose a Question](#)

[🖨 print](#)

You can print your dispatched Western Union transactions by clicking the icon "Print".

## Western Union Transaction

### Sending-Information

Deposit amount (EUR): 4,00  
Fee (EUR): 18,00  
Message fee: 0,00  
Fee for delivery: 0,00  
Total amount: 22,00  
Card no: no WU Card

### Payout-Information

Destination: Switzerland / CH  
Cash currency: CHF / Swiss Franc  
Exchange (FX) rate: 1,1767937  
Cash amount: 4,71  
MTCN: 9709535873

### Delivery option

Option: No delivery option

### Receiver

First name: Franz  
Name: Huber  
City: Bern  
Post code: 5340  
Street: Ruetli  
State:  
Phone number: 0123456789

### Identification

Beneficiary is able to identify: yes

### Test question

Test question:  
Answer:

### Sender

Bank code and account number: 32000 / 470690  
First name: MAX  
Name: MUSTERMANN  
City: Wien  
Post code: 1190  
Street: Teststrasse 1  
Phone number: 01/33701-4801  
Date of birth (dd.mm.yyyy): 02.11.1988

### Messages (charged)

money transaction

**Status**  
OK

**Signatory:** MAX MUSTERMANN  
**Type:** Western Union

**Date:** 08.06.2011  
mobile TAN

**Time:** 12:33