MULTILINE

Start with MULTILINE

MARCH 2015

MULTILINE

Table of contents

MULTILINE

Welcome to Multiline

MultiLine allows you to manage all your accounts with different banks uniformly and securely. Multiple users, with their tasks and their specific rights, can all be part of a single subscription. You can group together accounts of multiple companies in a contract.

MultiLine contains many opportunities to increase your efficiency

- Enhanced tracking of your payments

MultiLine provides a very clear overview of all your accounts at all banks. Your transactions and their execution status are centralised, allowing you to manage your cash more efficiently.

- Best format for your payment procedures

Entering, checking, signing, and sending payments... MultiLine ensures that the various users perform their work effectively, as part of their tasks and duties, while giving them a clear, detailed overview of payment statuses.

- SEPA makes life easier for you

The new SEPA format for European transfers (SCT) and

European direct debit mandates (SDD) is now supported.

- Optimal level of security

MultiLine is only accessible with a Luxtrust certificate in the form of a Smartcard or Signing Stick. With MultiLine, you enjoy the highest level of security.

MULTILINE

Features to make your life easier:

MultiLine offers many features to make your life easier. A real financial management tool, with the ability to handle multiple banks, MultiLine is accessible online. Whether you're abroad, on a business trip, or simply at home, you can access your data securely online.

You can perform the following transactions:

- instant view of all your bank accounts with a single connection
- manual entry of payment and direct debit orders, management of counterparties, and viewing of statements and account information. Your sent transactions are visible over a period of 13 months, and your statements are visible over a period of 3 years.
- downloading payment order files and statements with the possibility of automating exchanges between your accounting software and MultiLine. Your statements of account can be downloaded over a period of 2 years.
- management of user information and rights
- advanced management of signatures (limits of amounts, combined signatures, etc.)
- use of advanced inquiry and data lookup functions (search engine, display filtering, history of transactions, etc.)

Terminology

Bank files: physical files that can be created by the user or MultiLine. These files contain the necessary instructions to be able to make a payment.

Certificate: each Luxtrust card has a corresponding underlying certificate, which identifies the user in the application. The certificate is one of the bases for security in MultiLine.

Luxtrust card: the Smartcard Luxtrust is a physical smartcard (the size of a credit card) that gives users access to their certificate to be able to identify themselves and sign payments. The card is protected by a PIN code. The Luxtrust card bears the company's name and/or the user's name as well as the certificate number.

Card reader: the card reader is used to give access to MultiLine (as well as other applications). The reader is plugged into a USB port on the user's computer. It is available from many resellers (list available at www.luxtrust.lu).

MULTILINE

Signing Stick: the Signing Stick takes the form of a USB stick. It also allows users to authenticate themselves and electronically sign transactions in MultiLine. The stick is also protected by a PIN code.

MultiLine safety components: the software needed to access MultiLine. You can download it in three languages (DE, EN, FR) at https://www.multiline.lu/telechargements then install it.

Luxtrust Middleware: the software required to use your product

Support

Need support?

- Click the **Help** button in MultiLine to consult the help pages.

- Contact our Helpdesk: (+352) 26 588 588 / E-mail: helpdesk@MultiLine.lu

  Monday to Friday:
  8 a.m. to 6 p.m.

  Saturday morning:
  9 a.m. to 1 p.m.
  (except bank holidays)

MULTILINE

Installing and starting up MultiLine

Installing Multiline

The MultiLine security components are the foundation of MultiLine's security components. That is why the security components are essential to use MultiLine.

You can download them in the language of your choice (FR, DE, EN) at the following link: https://www.MultiLine.lu/telechargements, then install them.
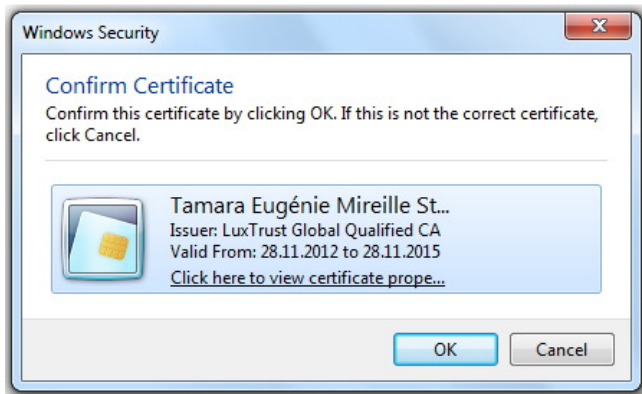
MULTI LINE

Starting up Multiline

When your configuration is technically correct, you can connect with your PIN and Luxtrust certificate; you then arrive at the secured, customized Home Page.

1. Go to **Start** > **Program** > **MultiLine Services** > **MultiLine Login** or use the "MultiLine Login" shortcut on the desktop.
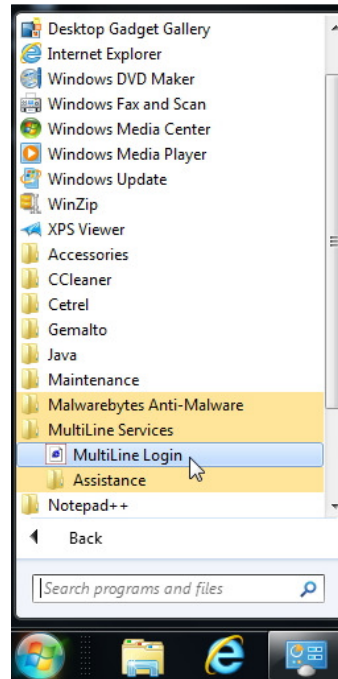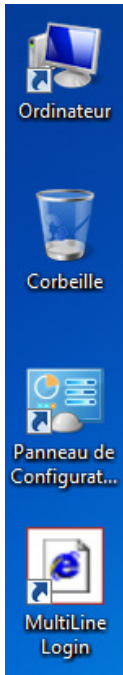
2. A website appears; you must choose a certificate there.
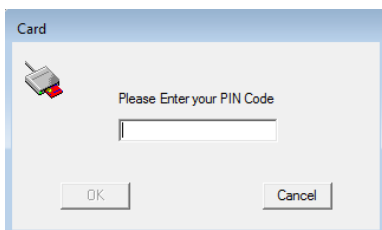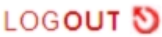
3. When the window appears, please use your keyboard to enter your PIN code. The MultiLine homepage appears.

MULTILINE

Home Page

1. In the centre of the screen:

   Profile Selection; Click on one of the Profiles to access the eBanking application.

2. Contract Profiles:
   - The **Contract Profiles** link allows you to create one or more profiles or adapt existing profiles. Each profile can have one or more eBanking contracts. If the default profile is not automatically created, you must create at least one profile using the Contract Profiles link.
   - Creating/editing/deleting profile(s).

3. Right menu:

MULTILINE

    • FAQ – Questions and Answers

    • Download documents

    • MultiLine Support as well as opening hours

4. The identification of the connected user

5. At the top right of the screen:

    • The   LOGOUT ↻   button allows you to close the application securely.

Contract Profiles

You can access profile management from the Home Page, where you can:

    • Create a new profile
    • Delete a profile
    • Edit the name of a profile
    • Add eBanking contracts to a profile

The **Contract Profile** window consists of the following items:
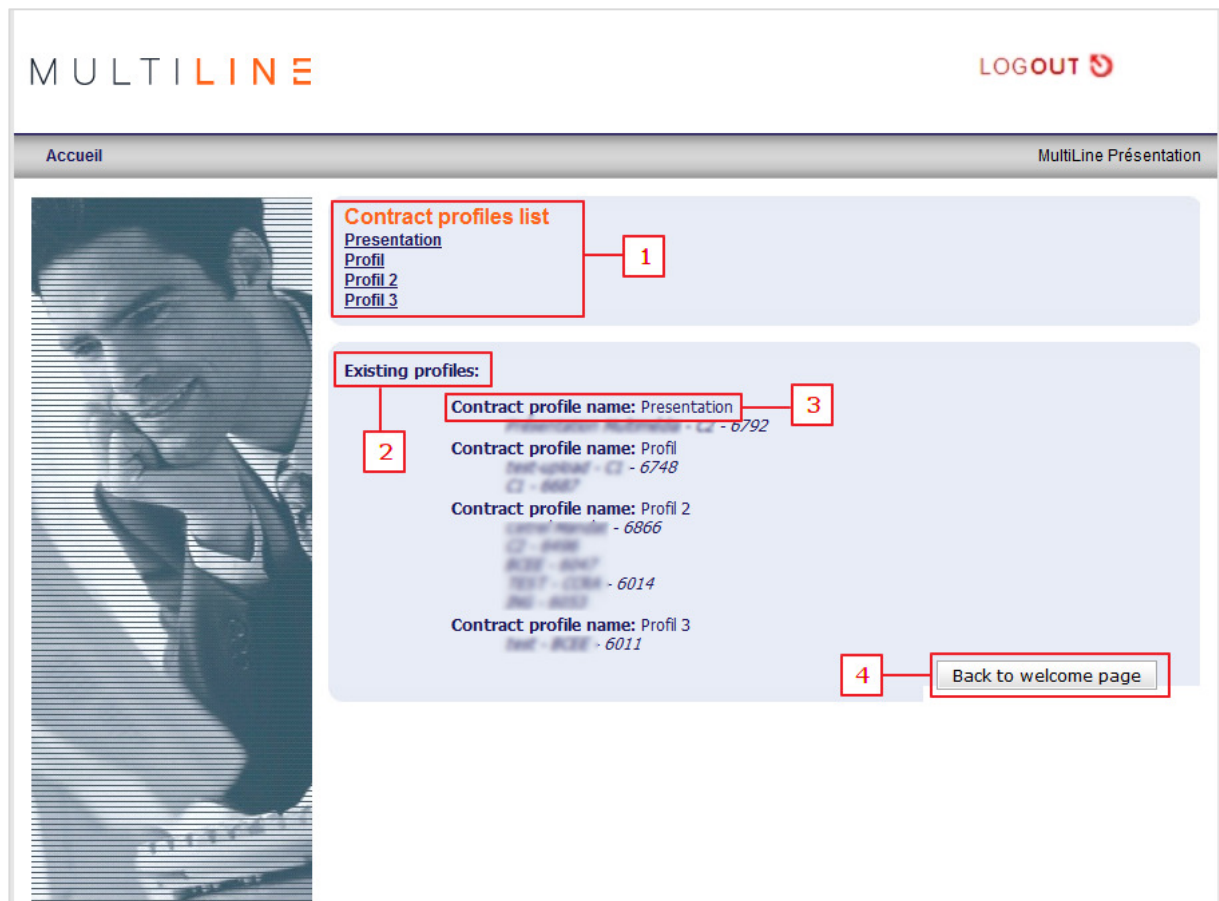
The **Contract Profile** window consists of the following items:

1. List of contractual profiles: icons to view the details of a profile

2. Contracts related to a profile: eBanking contracts available in the profile for the user

3. Contractual profile name: existing profiles for the eBanking user

4. Return to the home page: button to return to the portal site

User interface
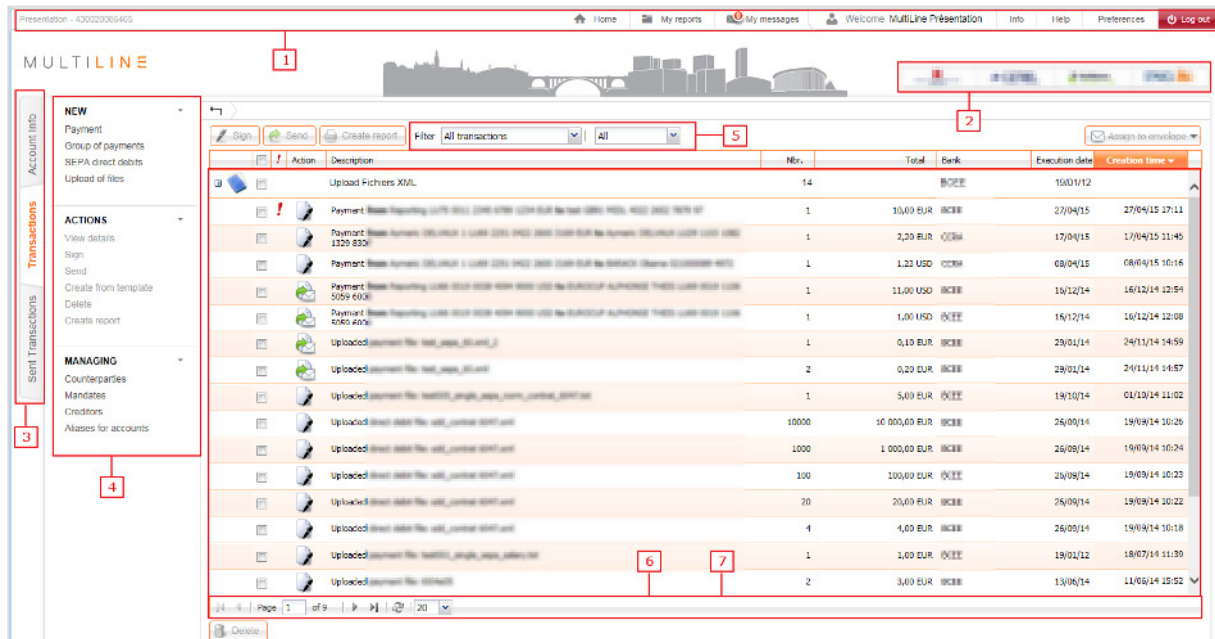
1. **General navigation bar**: this bar displays general information. It gives you access to the tools or your preferences. It is available everywhere in MultiLine.
   The following are the options (left to right):
   - Your **profile name** and **Luxtrust certificate number.**
   - **Home Page**: to return to the home page.
   - **My reports:** the central location to download and print the reports that you created. The number of reports that are not yet downloaded is displayed.
   - **My messages:** list of messages indicating the payments ready to be signed. These messages also alert you when the file has not been loaded correctly. The number of messages in your mailbox is displayed.
   - **Your user name**
   - **Info**: displays the exchange rates
   - **Help**: opens a new webpage with explanations about the current screen.
   - **Preferences**: your personal settings: language, standard filters, etc.
   - **Log out**: to close MultiLine securely.

2. **Bank menu**: gives access to the various bank websites.
3. **Navigation tabs**: provide access to Account Info, Transactions, and Sent Transactions. Each tab has its own main colour for easy visual identification.
   - **Account Info**: display account information, create reports, and download bank files from your bank. The main colour of this tab is blue.
   - **Transactions**: creation and management of transactions (payments, direct debit mandates, and miscellaneous files) not yet sent to the bank. The main colour of this tab is orange.

- **Sent Transactions**: consult payments, direct debit mandates, and miscellaneous files already sent to the bank. The main colour of this tab is green.
4. **Actions Menu**: actions directly related to the current window.
5. **Filter Options**: allows you to filter the current display according to standard or customized criteria.
6. **Navigation Buttons**: when the content occupies several pages, the navigation buttons allow you to move from one page to another.
7. **Page Content**: the page content depends on the active function: status (e.g., list of transactions or registered transactions), details (e.g., for a payment or Account Info), or form (e.g., creation of a payment or a counterparty).

Customize a tab

You can customize a tab (e.g., Account Info or Transactions) as you wish. It is possible to change the size of the columns, change their layout, or show/hide them. The customization is saved by computer and by user using a cookie. In other words, each computer on which you use MultiLine can apply specific preferences.

Changing the column size

1. Place the mouse on the right separator of the column header.
2. The mouse arrow ⌖ will change to ⇹
3. Hold down the left mouse button and pull to change the width.

MULTILINE
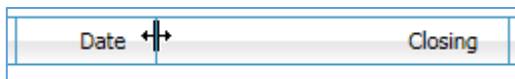
Changing the sorting order

Click on the column header to activate or modify the sorting. The sorting order is indicated by an up arrow (ascending sort) or down arrow (descending order).

The column on which the sorting is based appears in the main colour of the active tab.
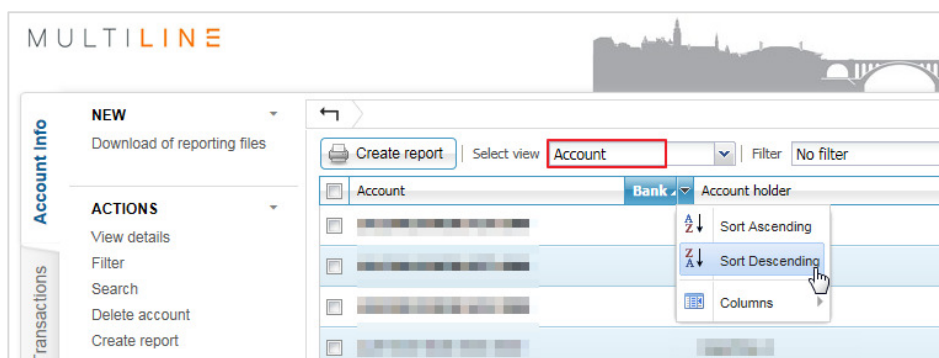
TIP: the sorting order of the Account Info tab can only be changed if the chosen display is Account and not Bank (as in the screen image above).

Changing the column order

1. **Click on the column header** with the left button and pull to the **new location**. The new location is indicated with blue arrows.
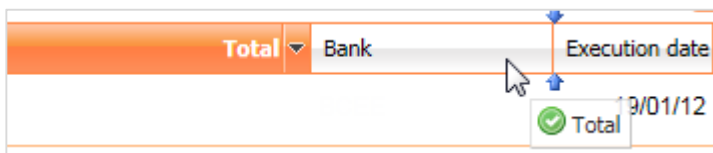
2. Release the left mouse button to confirm the new location.

Hide or add a column

1. **Click on the column header**.
2. **Click on the black arrow** in the top right of the column header.
3. Choose **Columns**; the list of available columns appears.
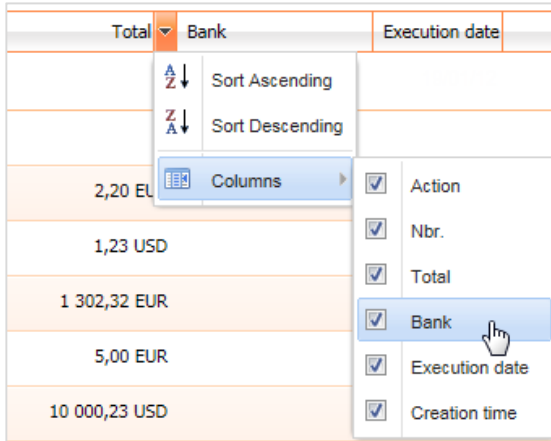
NOTE: Not all columns can be hidden. For example, Description cannot be hidden in the Transactions or Account tab in the Account Info tab.

Configuring aliases

When displaying Account Info or creating transactions, the account holder is indicated normally. This can often lead to confusion, as the holder of all your accounts is often the same person.

MultiLine allows you to add an alias to the account of your choice. In the Account Info tab, this alias will appear in the list of your accounts. Depending on your preferences, you can also search for the alias to create a transaction.
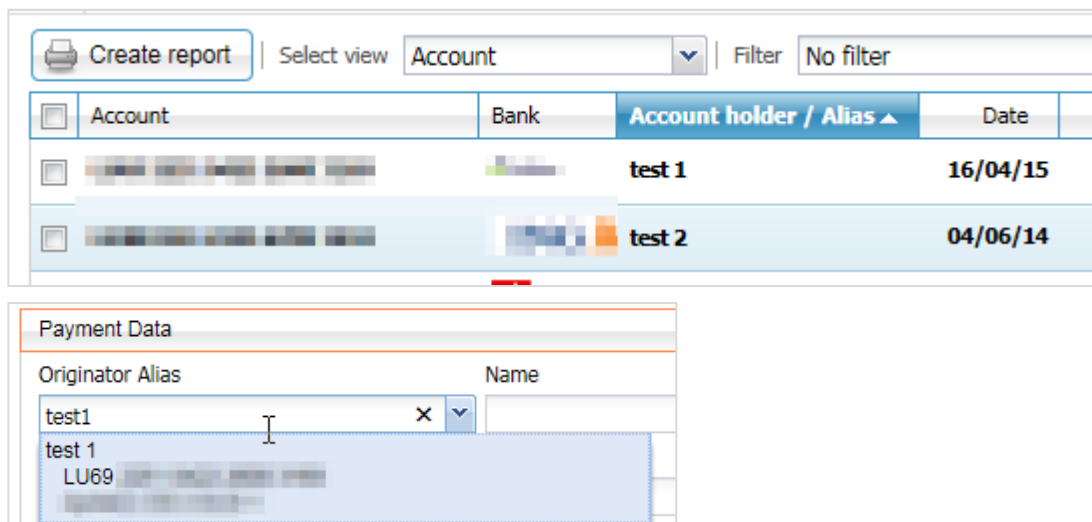
1. Go to the **Account Info** or **Transactions** tab (depending on the location where you want to configure the alias).

2. In the left menu, choose **Aliases for accounts**. The list of available accounts appears.
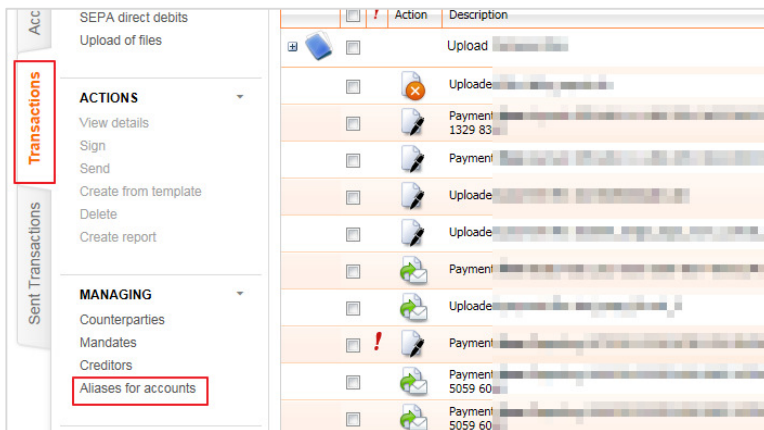
3. **Add the alias of your choice** in the Alias column.
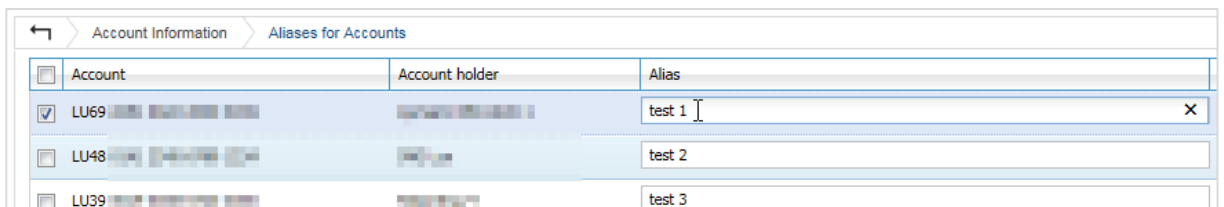
Account Info

In the Account Info tab, you can consult account information, create reports, and download reporting files (bank files) to import them into your accounting software.

Consulting Account Info

1. Select the **Account Info** tab.
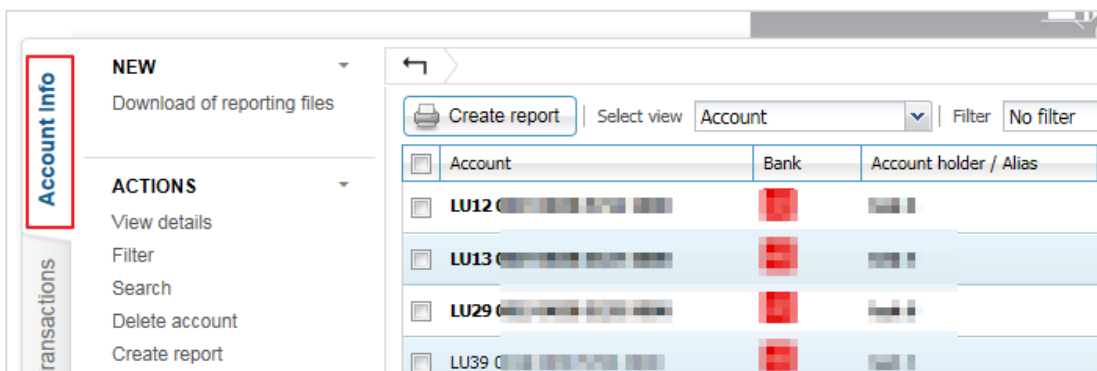
2. **Click on the account** that you want to consult to see the details of the last recorded statement.

3. Click on one of the transactions to display the summary at the bottom of the screen (see illustration below). Double-click on a transaction to see all its details.

MULTILINE

Directly enter a date or a specific statement

1. Click on the **Directly enter a date or the specific statement (click to open or close)** bar in the account details display.

2. A time line appears. **Pull** towards a past period. You can also go directly to a specific date (using the calendar icon) or search for a statement in a drop-down list.

MULTILINE

Creating a filter

1. Go to the **Account Info** tab.
2. Click on **Filter** in the left menu.
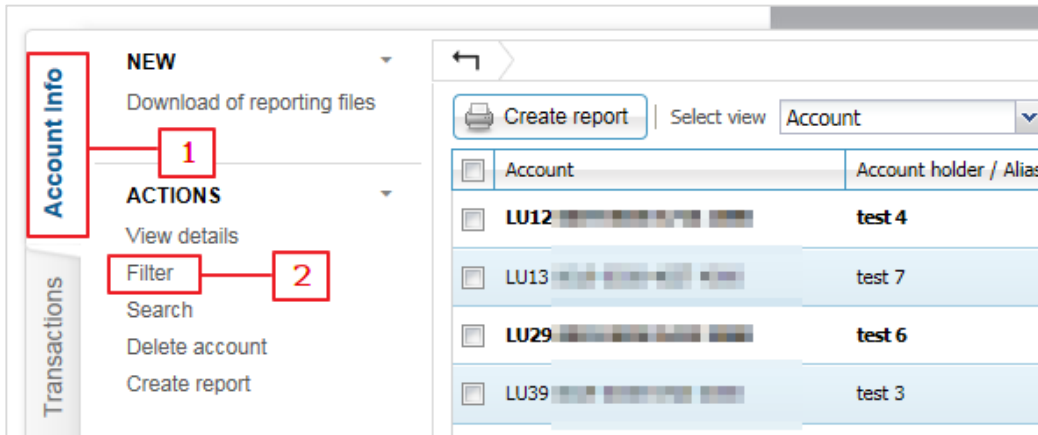
3. Indicate whether you want to create a **new filter** or modify an **existing filter**.
4. **Choose the accounts** that the filter can display.
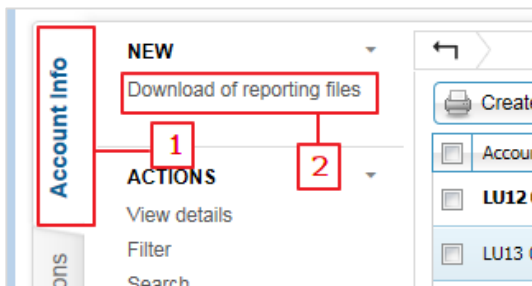5. Type the name of your filter and click on "Save Filter".
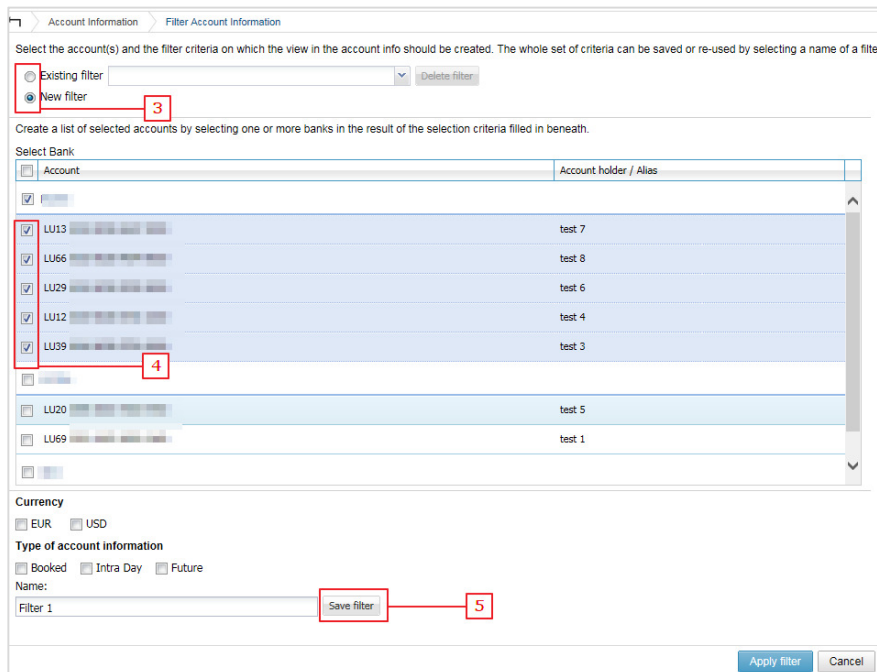
In the Account Info tab, you can change the filter by selecting the filter of your choice.
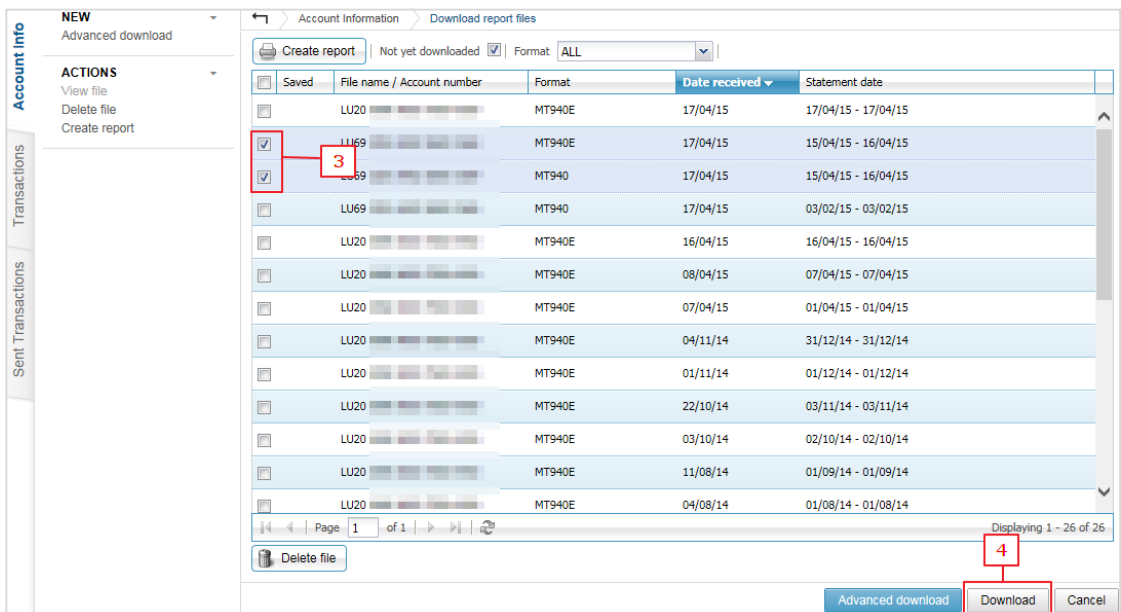
MULTILINE
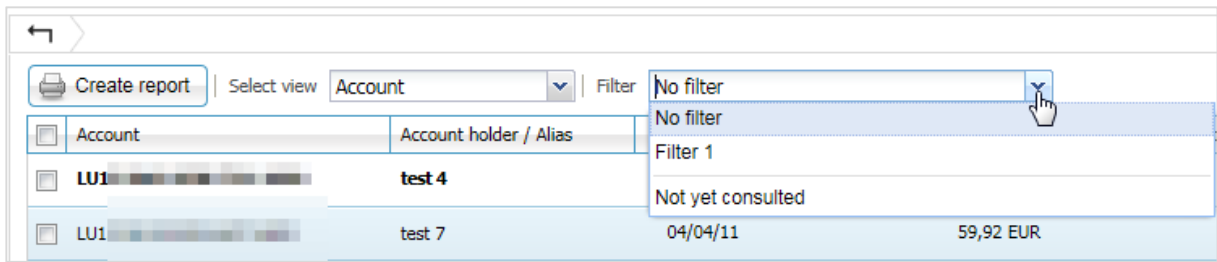
Downloading report files

1. Select the **Account Info** tab.
2. In the navigation pane, under New, click on **Download of reporting files**. The list of available report files appears.
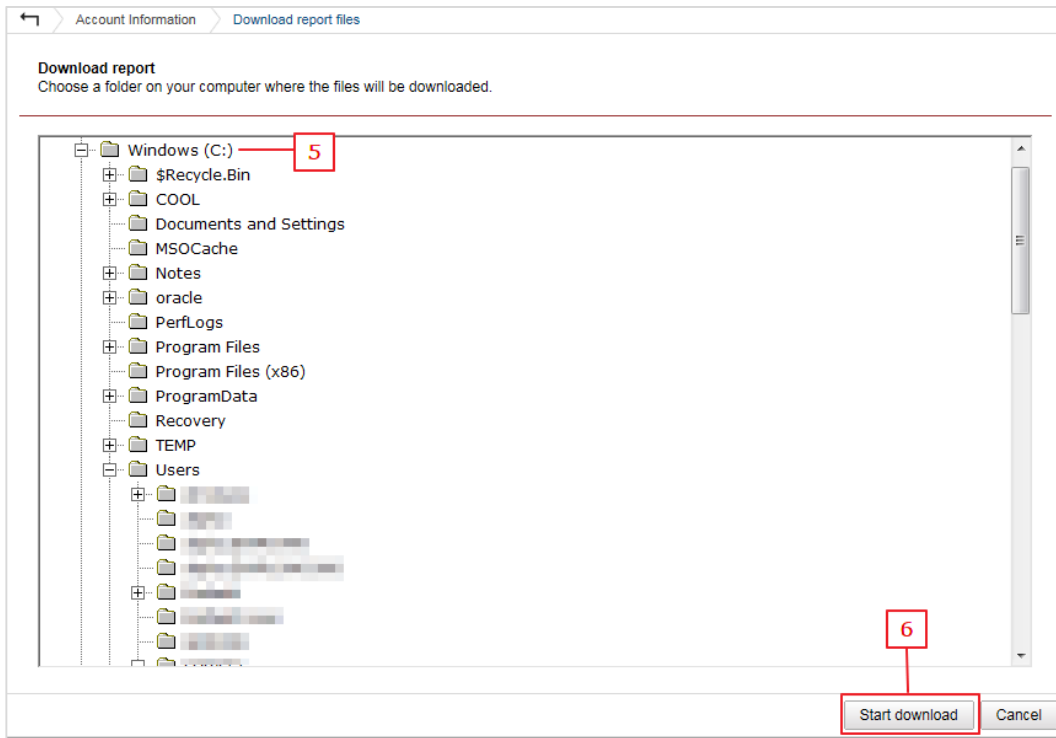

3. **Select the report files** to be downloaded.
4. Click on **Download**.

5. In the tree view, select the **destination folder.**

MULTILINE

6. Click on **Start Download**

7. A pop-up window then appears with the destination folder and the selected statements. When the statements are downloaded, the title bar of the pop-up window displays **Upload completed successfully**.

TIPS:

- In the list of report files, delete the selection **Not yet downloaded** to also display the reports already downloaded.
- In the list of report files, you can use **Advanced Download** to download all reports for a given period.

MULTILINE

Transactions

The transactions tab allows you to manage (create, edit, sign, and send) payments and direct debit mandates as well as counterparties (beneficiaries) and mandates (for SEPA direct debit mandates).

Transaction status

	Not yet signed
	The user's interaction is required to accept/reject the additional conditions
	Insufficiently signed
	The file is not valid
	Sufficiently signed

TIP: In MultiLine, move the mouse over the status icon for more information.

Difference between Payment and Group of Payments

If you add a payment five times, the overview of these payments in the transactions tab will display five individual files, which will need to be signed and sent.

A Group of Payments allows you to group payments together into a single file, which you can sign and send in a single transaction. Payments of the same group do not necessarily have the same purpose (you can pay the invoice from a supplier and put money in a savings account): the method of grouping payments together depends on your preferences.

Groups of payments offer other opportunities for confidentiality (sometimes important for sensitive payments such as wages):

- Details hidden to potential signatories (= hide details)
- In your Account Info, all of the group's transactions appear as one total amount (without details of individual transactions) (= global debit)

Creating a Payment (SEPA or NON-SEPA)

1. Select the **Transactions** tab.

MULTILINE

2. In the navigation panel, under **New**, click on **Payment**:
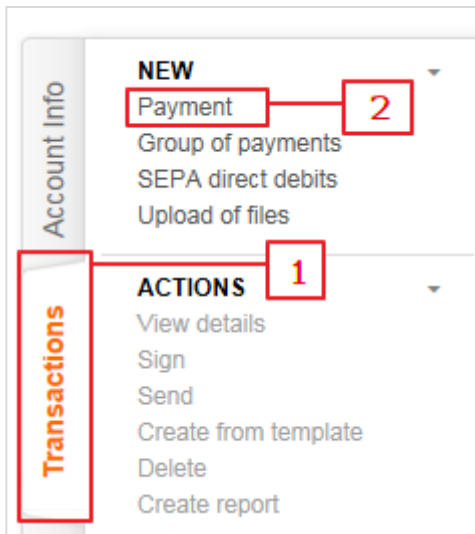
3. Add your payment from the available data.

TIPS:
- For a transfer to a known beneficiary, you can search by alias, account number, or name. Type the first few characters to display the search results.
- When you have selected the beneficiary, you can modify it. The modified fields will appear in *italics*.
- When entering your payments, you can use the Tab key ⇄ to move from one field to another.
- The **Customer Reference** is a tracking code that can be assigned to the payment for accounting software purposes. Your beneficiary will see also this reference.
  This field is mandatory and is filled in automatically.

4. **Define Additional Payment Data** allows you to modify the payment options (e.g., urgent payment or subject of payment) as well as the NON-SEPA instructions (e.g., cost distribution, BIC of the intermediary bank, etc.)
5. **Advanced Processing Options** allows you to change the name of the payment (which will appear in the list of transactions) and invite signatories.

Creating a Group of Payments

1. Select the **Transactions** tab.
2. In the navigation panel, under **New**, click on **Group of Payments**: The Group of Payments screen appears.
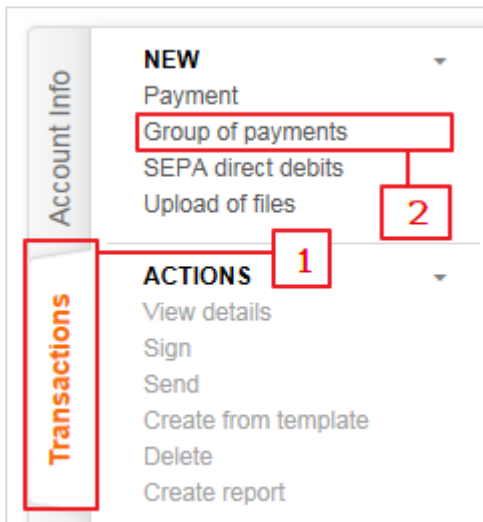
3. **Add the payment data**.
4. Click on **Next Transaction** to enter the next transaction.
5. Once this is done, click **Finish** to save the group.

NOTE: MultiLine automatically arranges the created payments into one or more groups according to rules. For example, SEPA and non-SEPA payments will be placed in different groups, just like payments with different performance dates.

TIP: In a Group of Payments, you can specify optional instructions like the global debit or hide the details.

1. After the last payment, click on **Next Transaction** (even if you do not have another transaction to enter).
2. Then click on the **Created Groups** bar to see the list of payments and the corresponding groups.
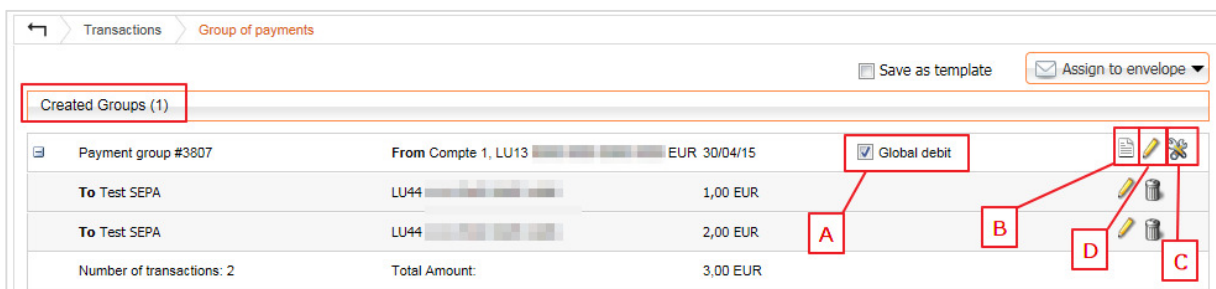
a. Select the **Global Debit** option to allocate it to the group.
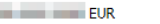
b. Click on the **Edit Transactions** icon 🖹 to quickly change the amounts and the communications of the group's payments.

c. Click on the **Processing Options** icon ⚒ to activate the **Hide Details** option in the group or invite a signatory.
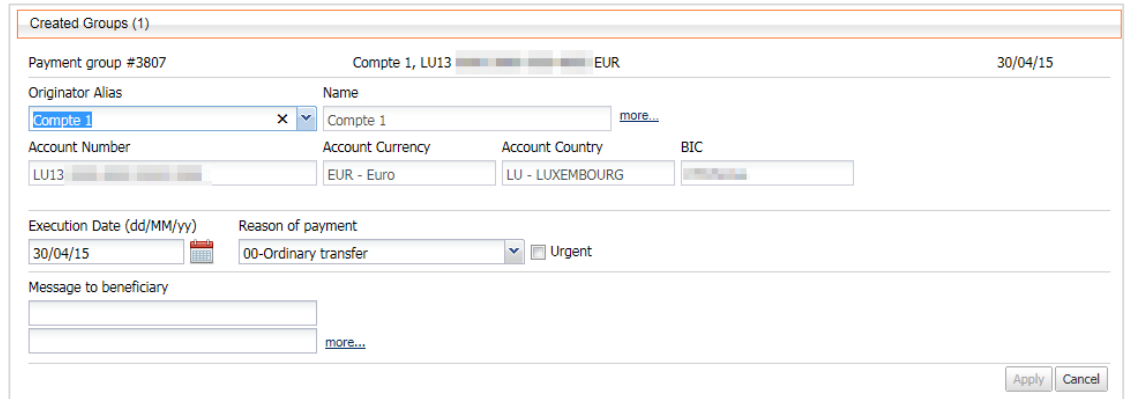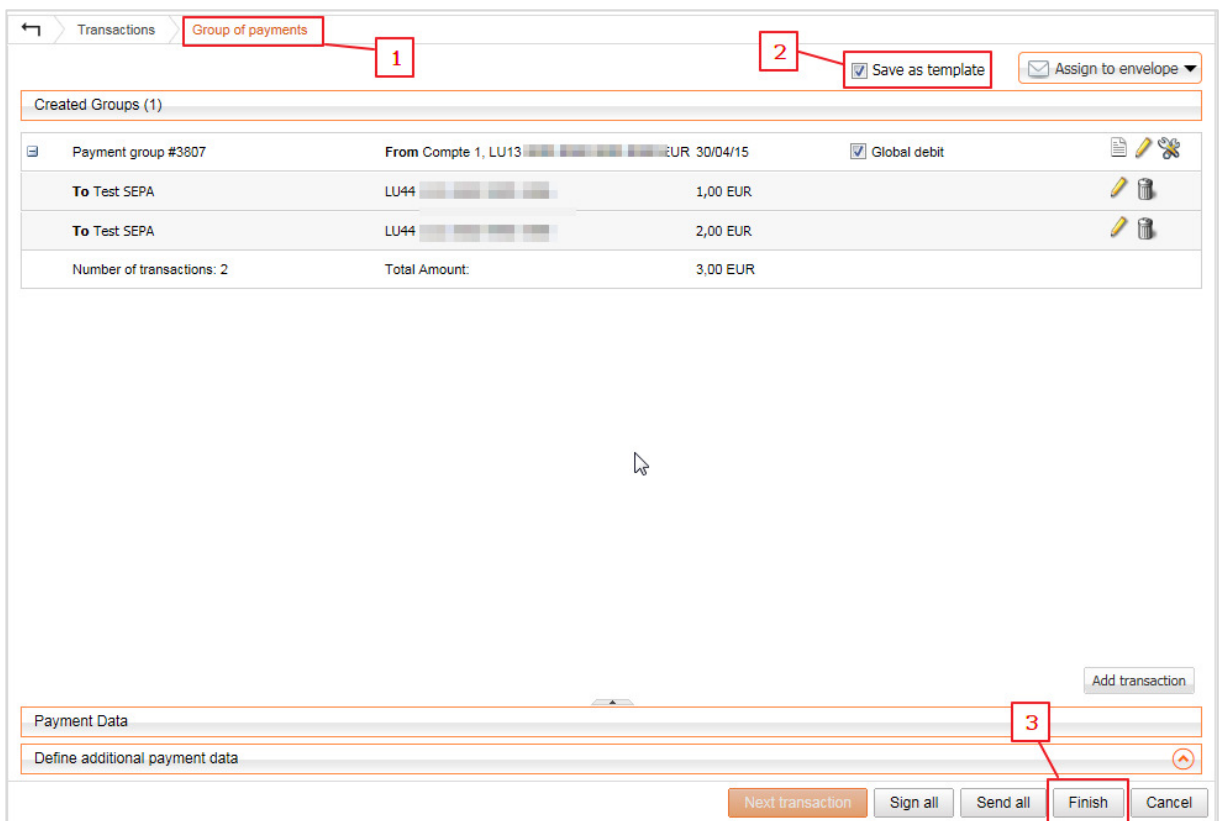
d. Click on the **Modify Group Attributes** 🖊 icon to change the payments of the entire group (e.g., the account of ordering party, execution date, or the communication of all group payments).

Save as a template (for groups of recurring payments)

A template allows you to save the created Group of Payments for later reuse (e.g., recurring wages).
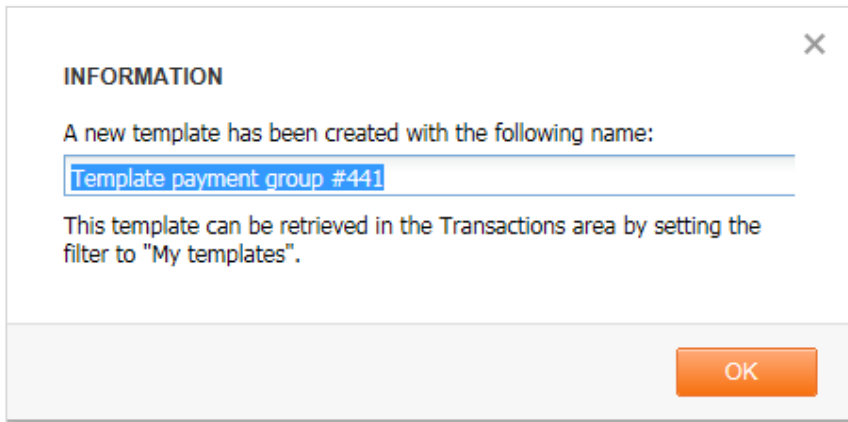
1. Create your **Group of Payments** and carry out your transactions (or modify an existing group).
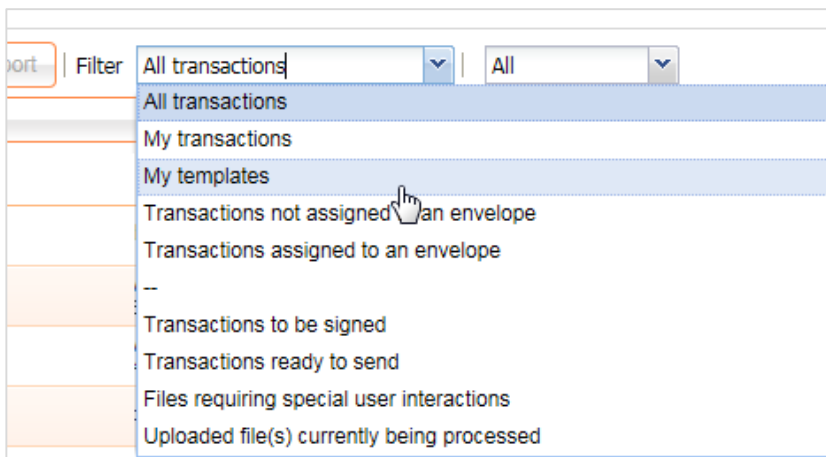2. Select the **Save as Template** option.

3. Click **Finish.**

MULTILINE

4. Enter the name of your new template. A meaningful name should be chosen to find it more easily.

5. Go back to your transaction: the created group appears.
6. To find your model, use the **My templates** filter.


7. Select the template and click on **Create using the template** to launch the Group of Payments from the template.

NOTE: To modify a template, you can use it to create a Group of Payments, make the necessary changes, then save the new Group of Payments as the template. The original template can be deleted if you want.

MULTILINE
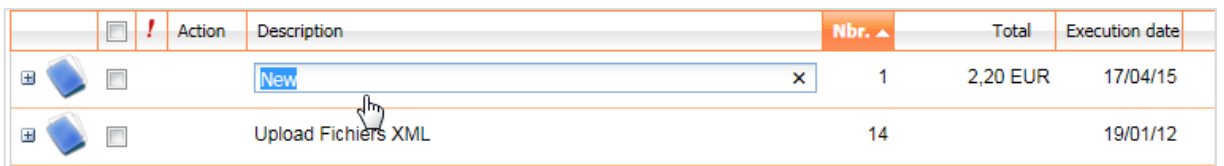
Allocating transactions to an envelope

Envelopes make it possible to distribute transactions into files to give them a more readable organization.

1. **Select one or more transactions**.
2. Click on **Assign to envelope** to allocate these transactions to an existing envelope or to a new one.
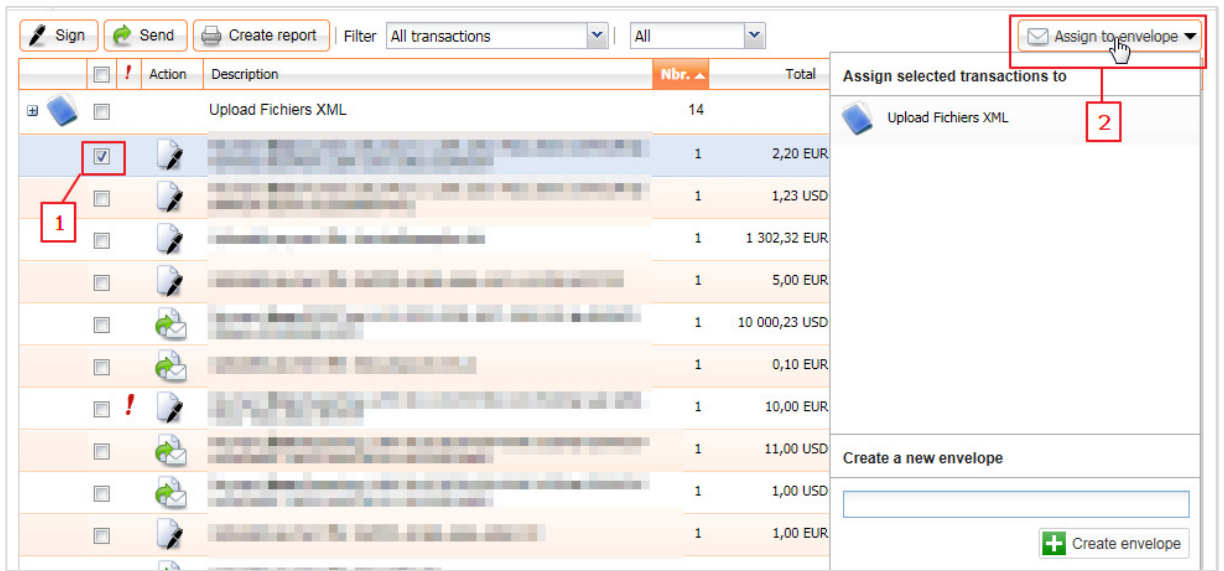
TIPS: If you click directly on **Create a new envelope** without giving it a name, it will automatically take the name "Envelope of *user name* (*date and time*)".

To change the name of an envelope, simply click on it in the list of transactions.

In the creation of a payment or a direct debit mandate, the transaction can be allocated directly to an envelope.

MULTILINE

Envelope colour codes

	Unsigned: no transaction of the envelope is signed.
	Insufficiently signed: at least 1 signature is missing on all the envelope's transactions.
	To be completed: an action is required before you can sign the envelope's transactions. Open the transaction details to perform this action.
	Signed and ready to send: all the transactions are signed and ready to send to the bank.
	Refused or incorrect file: all the transactions have been refused by a signatory, or their structure is incorrect (bank file not valid for upload). Open the transaction details to identify the cause.
	Mixed status: the envelope's transactions have different statutes.

TIP: In MultiLine, move the mouse over the status icon for more information.
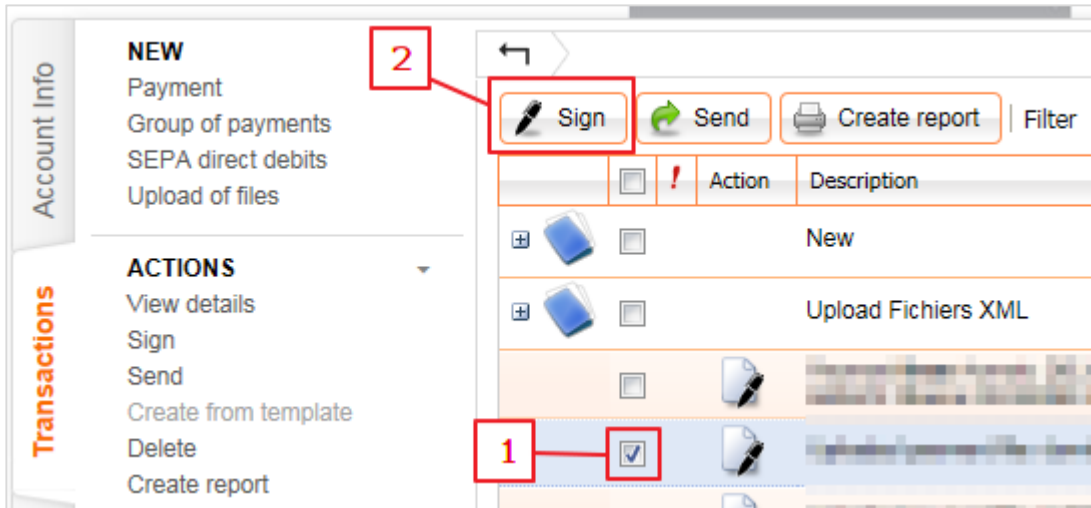
Sign and send transactions

To be able to be sent to the bank for execution, the transaction must first be signed. A few important points:

- The signatory and the originator of the transaction are not necessarily different persons.
- Depending on the transaction, one or more signatures will be required.
- These parameters are defined by your bank.
- All persons who are part of your MultiLine contract and have authority to sign will see the transaction. Any signatory you invite will be notified by an e-mail.

NOTE: a valid e-mail address in your preferences is required.

MULTILINE

Signing one or more transactions

1. **Select one or more transactions** (up to 100 transactions may be signed at the same time in groups of 20).

2. Click **Sign** to sign the selected transactions. If the Sign option does not appear, this means that you do not have sufficient rights.

3. If you have the appropriate rights, a window appears with the details of the transactions to be signed. In the presence of several selected transactions, the navigation buttons appear.
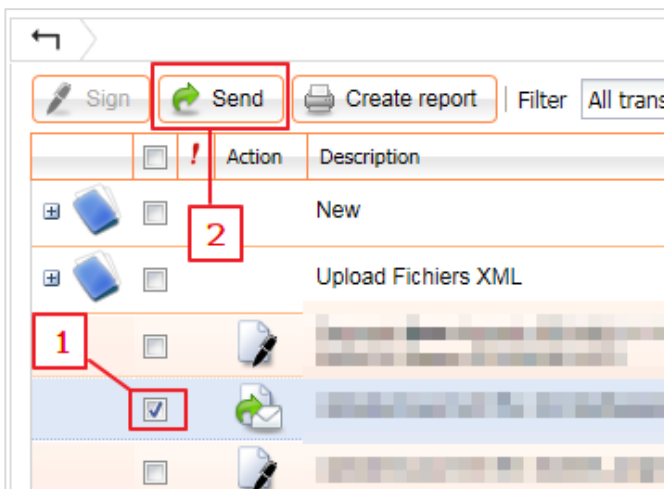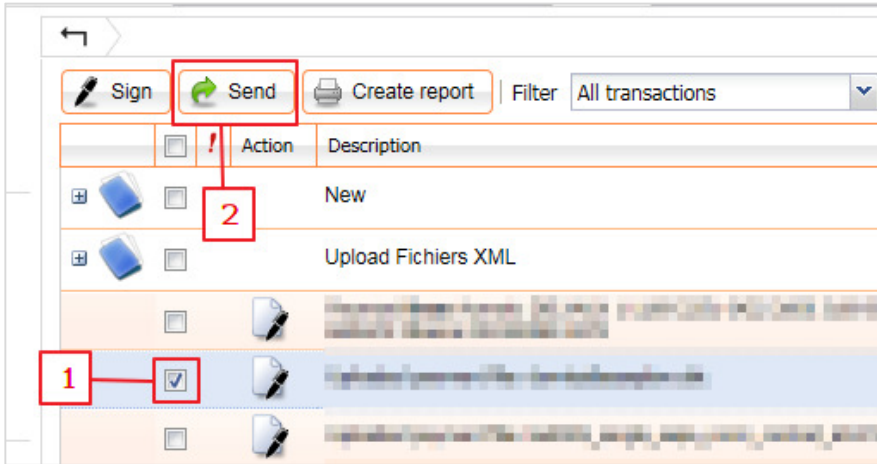

4. **Enter your PIN** to sign the payment(s).

MULTILINE

Send one or more transactions

1. **Select one or more transactions** ready to be sent. Click **Send** to send the selected transactions. The person who created the transaction always has the right to send it.

TIP: If you intend to sign and send the transactions, you do not have to proceed with separate steps. Immediately choose Send: MultiLine will offer you the opportunity to sign at the same time.

Checking the sent transaction status

Once a transaction is sent, it appears in the list of sent transactions. To verify this status, go to the **Sent Transactions** tab. The **Action** column allows you to check the status of the transaction.

	Sent Transaction(s), but receipt not yet confirmed by the bank
	Sent: transaction(s) has/have been sent and receipt has been confirmed. Transaction(s) is/are being verified by the bank.
	Optional steps:
	Executed: the execution is confirmed by the bank
	Partially processed: the file could not be fully processed
	Refused: the execution was refused by the bank

TIP: In MultiLine, move the mouse over the status icon for more information.

Preferences

The **Preferences** menu is accessible at any time in MultiLine in the upper menu bar:
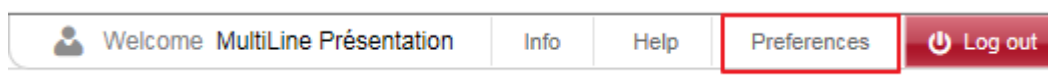
Three preferences can be defined:

- **General:** preferences for MultiLine's general use
- **Account Info** : preferences to customize the layout of the Account Info window
- **Transactions** : preferences to customize the layout of the Transactions window

MULTILINE

General | Account Info | Transactions | Sent Transactions

Language

English

Local formatting

LUXEMBOURG 123 456,789 dd/MM/yy

The e-mail address entered here is the mail address that MultiLine will use to warn you only in case of exceptional events. by your internal mail system.

☑ [redacted]

Default start-up folder

Transactions

When exporting as txt-file, separate with

;

General | **Account Info** | Transactions | Sent Transactions

Default Filter

No filter

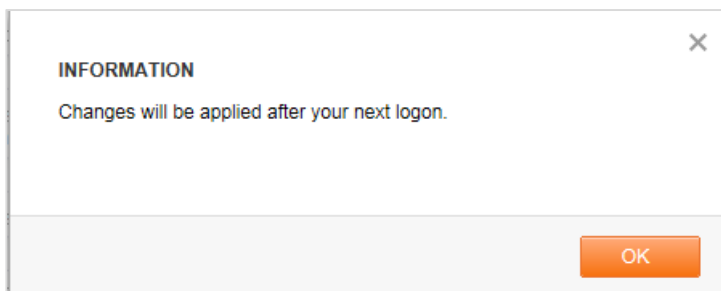Number of accounts to be displayed per page

100

Default view of account information

View account info. per statement

☑ View aliases instead of account holder names

☐ Merge download reporting files

After you have saved a preference, the following information window appears:

NOTE: The Sent Transactions tab is not yet available.