**SIMPLE RTGS**

RTGS-Realtime Gross Settlement is outward payment to commercial banks. For cross currency RTGS the steps are exactly the same, you only change the instructed currency to a currency that is different from the account e.g USD,EUR or GBP.

**STEPS**

1.Invoke menu MPOR

2.Under action select ADD

3.Select customer payment under SERVICE ID

4 Under Paysys ID select or search RTGS and click Go

5.Enter the sender account number under Debtor account ID, the names should populate.

6.On instruction details, enter the currency and amount e.g KES 52,000.

7.Click upload document icon to upload the MT103 form and any supporting documents provided by the customer.

8.Capture the identification document number of the customer/person who delivered the instructions under the ID Document number field e.g ID or passport number.

9.Under remmitance information,enter the narration/details of the transaction.

10.Under the creditor details, enter the account number and name of the creditor(beneficiary).

10.Under the creditor bank details,capture RTGS under network directory

11.From the searcher, select the bank and branch of the beneficiary

12.Click on continue

13.Under the charge event if not autopopulated,type or search RTGS\_OUT and click on fetch, confirm correct charges have been fetched i.e kes 500 commission and kes 100 excise duty

15.Click on continue until you reach the submit button.

16.Click submit.