

Isabel 6

A summary of what's new in version 2.0

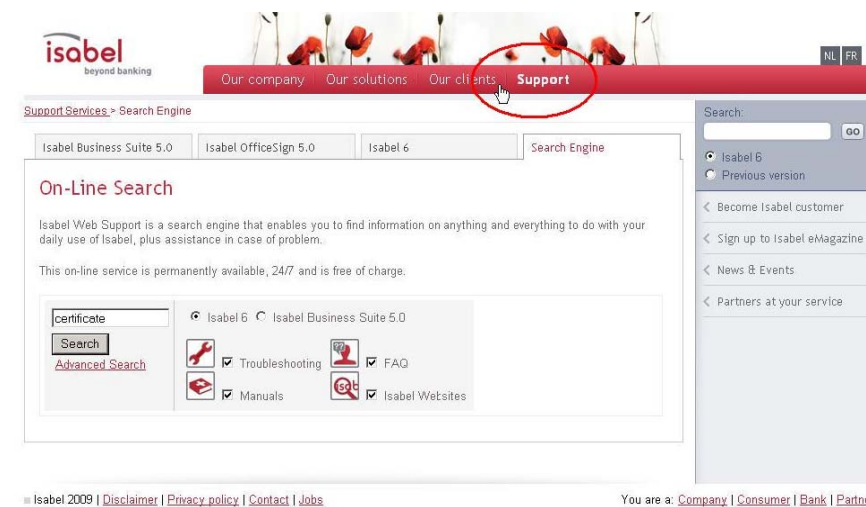
Dear Isabel User,

Isabel 6 version 2.0 offers a lot of new features. Our aim by introducing these modifications is to make the day-to-day management of your finances even more efficient and enjoyable.

If you have any questions about using Isabel 6, be sure to look at www.isabel.eu/support6.

The Isabel Team

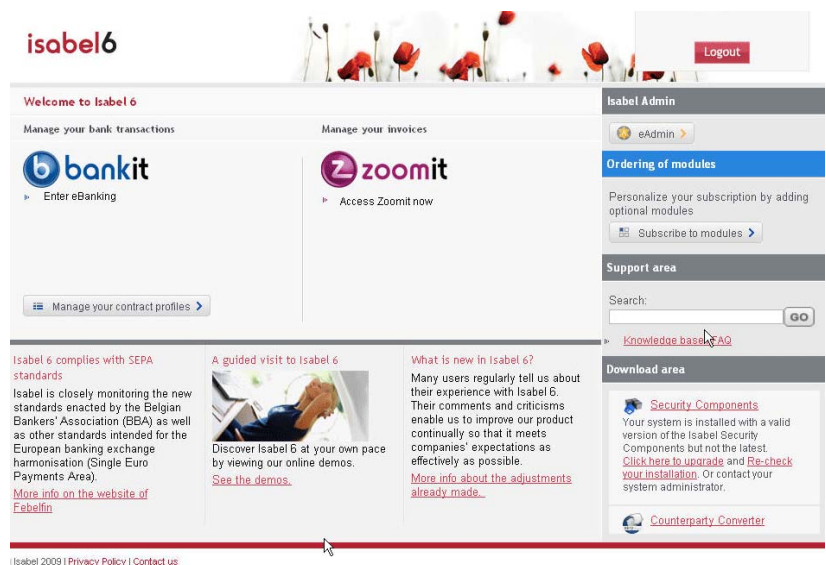
Updated Isabel 6 website and welcome page



The external website at www.isabel.eu has been totally revamped, making it even easier to use and better organised than before. If you have any queries, you can go straight to our extensive Support section, where you can use the search engine to find an answer online.

The Isabel 6 welcome page – the page you first see when you log on with your chip card and password – has also been given a facelift.

From the beginning of February 2010, Isabel S.A. will be making its first digital invoices available in Isabel 6 via the Zoomit section. Other senders will also enable you to view their digital invoices in Isabel 6 via Zoomit.



Isabel 6 ready for Windows 7



Isabel 6 can now also be installed on PCs using the new Microsoft Windows 7 operating system. You simply have to install the latest version of the Security Components.

Note: You can use Isabel 6 in Windows 7, but not in Windows XP mode in Windows 7 (virtualisation).

Download area



Security Components

Your system is installed with a valid version of the Isabel Security Components but not the latest. [Click here to upgrade](#) and [Re-check your installation](#). Or contact your system administrator.

Transactions tab:

Alias field added to the New Group screen

When entering a group payment, in addition to the ordering account, you can now also select an **alias**. This makes it easier to enter a new group. You no longer have to waste time looking for the account you have to use for the group payment.

Transactions tab:

additional tip when uploading files

When you are uploading files, we use a tip (the little light bulb icon) to remind you that you do not need to wait until the upload process has been completed. This means you can continue to work in Isabel 6 while the files are uploading.

You can still view the files on the Transactions tab by selecting the 'Uploaded file(s) currently being processed' filter.

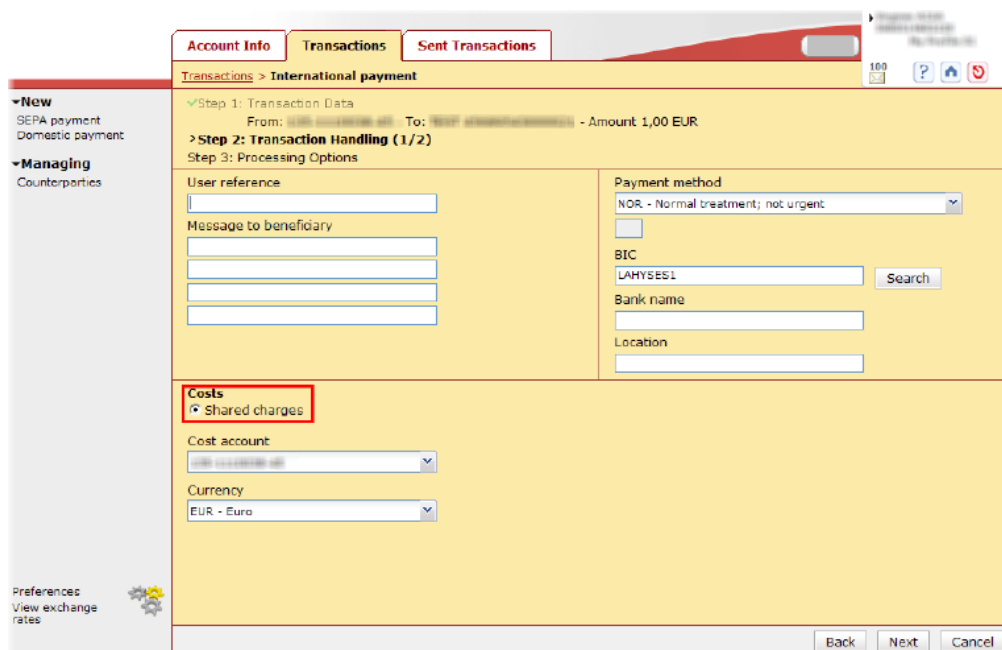
Progress	File	Feedback	Action	Bank
	overview2009.xls	Uploading		

Transactions tab: transparent information about the cost of payments resulting from new European legislation

Every country has had its own laws and regulations governing national payment tools up to now. The European Payment Services Directive (PSD) has been in effect since November and is designed to harmonise the European payments market by creating a uniform market and introducing a statutory system within the European Union. All countries – including Belgium – have transposed this directive into their national legislation.

The most striking PSD-related changes have to do with the way payment services are implemented within Europe. The basic premise is the ‘share principle’ (SHA), which means that payers pay any fees incurred at their own bank, while payees (beneficiaries) pick up the tab for fees at their bank. If there are any forex conversion fees to be paid on the debit side of the payment, the ‘OUR’ option (i.e. the fees are to be paid by the payer) remains in place. Charging fees to the payee (beneficiary or BEN) is not permitted any longer in Europe.

Isabel 6 has been fully adjusted to the new European directive so that you will not be able to make any mistakes in terms of the fee structure of your payment.



The screenshot shows the Isabel 6 web interface for an international payment. The 'Transactions' tab is active, and the 'Costs' section is highlighted with a red box. The 'Costs' section includes a radio button for 'Shared charges', a dropdown for 'Cost account' (set to '12345678901234567890'), and a dropdown for 'Currency' (set to 'EUR - Euro'). Other fields include 'User reference', 'Message to beneficiary', 'Payment method' (set to 'NOR - Normal treatment; not urgent'), 'BIC' (set to 'LAHYSE31'), 'Bank name', and 'Location'. The 'Back', 'Next', and 'Cancel' buttons are visible at the bottom right.

Technical improvements in Isabel 6

A message for your network administrator: the NTLM & Kerberos Authenticated proxies are supported from now on after the new version of the Security Components is installed.