



# Payments Tracker

## Keep track of the payments you send and receive through Santander online banking

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### How does it work?

Payments Tracker utilises the Unique-End-to-end Transaction reference (UETR), which features in all payment messages carried over SWIFT. It gives the status of a transaction from the moment it's sent until it is credited. It's like tracking your parcel online. It's available to all clients who have access to Santander Connect.

### Key features

- Search the status of SWIFT payments in near real time.
- Check the processing time for each step.
- See any fees that have been taken and the banks who've taken them.
- View all details of the payment.
- Confirmation of a credit to the payee's bank.

Download the original payments message (MT103). Share the unique end-to-end transaction reference as proof of payment. This can be found within MT103.

### Key benefits

- Reduce your back-office costs with certainty in payments processing.
- Improve your vendor and client relationship with faster payment inquiry resolution.
- Get enhanced liquidity management with near real time payment information.
- Free of charge and available for all corporate and commercial customers.

There may be additional Santander online banking fees applicable for Connect Plus users.

