

USER MANUAL

eLEMENT@

INTERNET BANKING FOR COMPANIES AND
SMALL BUSINESSES

INTERNATIONAL PAYMENTS

CONTENT

1. FOREIGN CURRENCY MENU	1
2. INTERNATIONAL PAYMENTS	2
2.1. Create new order.....	2
2.2. New order from template.....	5
2.3. Change/delete order.....	6
2.4. Authorize order.....	6
2.5. Order overview and print.....	7
3. WHITE LIST OF ACCOUNTS	9
3.1. White list administration.....	9
3.2. White list inquire.....	11
3.3. Additional authorization of the Order for international payments in local and foreign currency / national payments in foreign currency and the inclusion of the recipient account to White list of accounts.....	12
4. BILL OF SALE	16
4.1. Bill of sale authorisation.....	16
4.2. Bill of sale overview.....	17
4.3. Order of FX deals.....	17
5. SALE/PURCHASE OF FOREIGN CURRENCY	19
5.1. Enter sale/purchase order.....	19
5.2. Overview of orders for sale/purchase.....	21
5.3. Authorize Sale/Purchase order.....	22
6. TRANSFERS BETWEEN OWN ACCOUNTS IN OTP BANKA	23
6.1. New order.....	23
6.2. Order overview.....	23
6.3. Order authorization.....	24
7. OVERVIEWS	25
7.1. Print statement of account.....	25
7.2. Print form 10.....	25

1. FOREIGN CURRENCY MENU

You can execute international payment orders through the Menu FX. The Menu FX can be selected from the main menu.



Picture 1. Main menu

2. INTERNATIONAL PAYMENTS

2.1. Create new order

By selecting "Create new order", an order is opened for international payments in local and foreign currency/national payments in foreign currency, which must be filled in with all the necessary information listed below (Picture 2).

Order for international remittance		Help	
		Payer (50 a):	Name of the bank
1 Phone:	Ref: DEMO KORISNIK	DEMO TVRTKA D.O.O. ULICA I BROJ. 23000 ZADAR Reg. No.: Taxpayer ID No.:	2 OTP BANKA D.D. Domovinskog rata 61 Split
3 Order No. (20)	N/A		
4 Payment amount (32A)	Currency code	--Select--	Amount
5 Foreign bank costs (71a):	Costs	SHA - Shared expenses	
6 Payee bank (57a)	Swift adresa	<input type="text"/>	Verify ...
	Name	<input type="text"/>	
	Address	<input type="text"/>	
	Town	<input type="text"/>	
	Country code	<input type="text"/> Country list	
7 Payee (59a)	Name	<input type="text"/>	
	Address	<input type="text"/>	
	Town	<input type="text"/>	
	Account/IBAN	<input type="text"/>	
	Country code	<input type="text"/> Country list	
	Payee code	Legal entity	
8 Payment information (70)	<input type="text"/>		
9 Payment debiting	Accounts covering the order	Add an account ... +	Amount of coverage (currency of remittance)
	-- Choose account --	<input type="text"/>	<input type="text"/>
	Remaining amount necessary for coverage		<input type="text"/>
	Accounts covering the fee		Amount of coverage
	-- Choose account --	<input type="text"/>	<input type="text"/>
10 TRN code - Payer reference number	<input type="text"/>	<input type="text"/>	
11 TRN code - Payee reference number	<input type="text"/>	<input type="text"/>	
12 Priority	Normal		
13 Comment	<input type="text"/>		
14 Execution date	08.03.2021		

Picture 2. The order for international payments in local and foreign currency/national payments in foreign currency

Description of the fields of the international payment order:

Field No.	Field	Description
01	Payer (50a):	Name, Address, Reg. number of the payer The field is automatically filled in with the information about the company – payer from OTP Bank database. We recommend to enter the phone number for contact
02	Name of the bank	Name and Reg. number of the Bank which will make the international remittance – filled in automatically
03	Order number (20):	Number under which the order is recorded in the register of instruments of payment in the bank
04	Payment amount (32A):	Data on the payment amount (code and currency code and the amount in the currency in which the payment has to be made)
05	Foreign bank costs (71A):	Foreign bank costs in accordance with the agreement between the payer and the payee: 1 – OUR – debits the payer,, 2 – SHA – shared expenses Note: regarding payments in EUR to member countries of SEPA, the cost option must be SHA.
06	Payee bank (57a):	Name and address of foreign banks to which payment is to be made and the country code of the payee bank. By entering the SWIFT bank code the rest of the fields will be filled in automatically.
07	Payee (59a):	Name and address of the payee who will receive the payment, IBAN or another recipient account number, code and the country code of the payee. The field "Country code" is entered by clicking on the tab "List of countries", placed on the right to the input field "Country code", and the desired state is chosen from the list.
08	Payment information (70):	Payment information listed in the document based on which the payment is executed, and which should be stated in the payment order (e.g. Number and date of invoice, contract, etc.).
09	Payment debiting:	In the dropdown menu you need to select the account from which the payment is made and the account from which the payment of fees is made. Payment debiting can be done from several accounts when it is not being made in EUR. If the payment currency is EUR, EUR accounts must be selected in both cases. You also need to enter the amount of payment in the currency of the money order into the field on the right side of the dropdown menu. (Picture 3) When entering orders with a future execution date, the currency of the account to cover the transfer must be the same as the currency of the order, while the coverage for fees must be ensured from a EUR account.
10	TRN code – Payer reference number:	Enter the TRN code and payer reference number. It is not a mandatory field.
11	TRN code – Payee reference number:	Enter the TRN code and payee reference number. It is not a mandatory field and is not filled for FX international orders.
12	Priority:	Normal / High
13	Note:	To be completed if necessary. Arbitrary input.
14	Execution date:	Enter the date of execution by free entry or by selecting the desired date from the calendar. For announced payments, the date of execution can be scheduled up to 30 days in advance. In the case of sufficient balance in the account on the entered date,

		<p>the order will be executed and the transaction account debited, while in the case the funds in the account are insufficient (and the order is a NON-SEPA or an international order), it will be flagged as Rejected/ Not executed, with added error details.</p> <p>In case of insufficient account balance for the execution of the cross-border payment in EUR currency (SEPA), the execution will be attempted over the following 15 days, and only after the expiry of the 15-day period such order will be rejected.</p>	
Payment debiting	Accounts covering the order	Add an account ... +	Amount of coverage (currency of remittance)
	-- Choose account -- HR662407000xxxxxxxxx EUR Saldo: 11.257.452,59 HR662407000xxxxxxxxx CHF Saldo: 49.709,84		coverage
	Accounts covering the fee		Amount of coverage
	HR662407000xxxxxxxxx EUR Saldo: 11.257.452,59		

Picture 3. Dropdown menu view – selection of the accounts covering the order and account for fee coverage

When entering international payment orders, special and diacritical characters must not be used.

Announced orders

It is possible to enter international orders with future dates by entering an announcement date of execution that is later than the current calendar date. For announced orders, the execution date can be up to 30 days in advance. When entering an order with a future execution date, it is compulsory to choose the currency of the account covering the order solely in the currency of the order, while the coverage for the fees must be provided from a EUR account.

In the event that there is coverage on the account for the entered date, the order will be executed and the transaction account debited, while in the case there are insufficient funds in the account on the entered date, the order will get the status Rejected / non-executed with the description of the error, which can be seen when selecting the option "Order Overview and print" (Picture 4.).

Overview of orders for international payments - All orders << Back							
From: 08.03.2021		Order status: All orders		Show			
Until: 08.03.2021							
Order No.	Execution date	Payee	Amount	Currency	Status	Overview	SWIFT
003101540803202118191	08.03.2021	Name: DEMO PRIMATELJ Address: ULICA I BROJ Town:	100,00	EUR	Rejected/Non-executed	Overview Error description	
003101540803202118190	08.03.2021	Name: DEMO PRIMATELJ Address: ULICA I BROJ Town:	100,00	EUR	Rejected/Non-executed	Overview Error description	

Picture 4. Order overview

After entering the order, the button "Verify order" is selected, which initiates the control of the data entered, and leads to the next screen of the transaction of international payment orders.

Verification of the order automatically checks all input fields. If all fields are entered correctly, the international payment order form appears on the screen, with all the necessary elements. In this screen, the data entered cannot be modified.

After the first order entry and verification, it is possible to save the order as a template. The option "Save as *template*" appears on the screen right below the order. If you want to save an order in the templates, check the box in front of the text "Save as *Template*" (Picture 5).



Picture 5. Save order as template

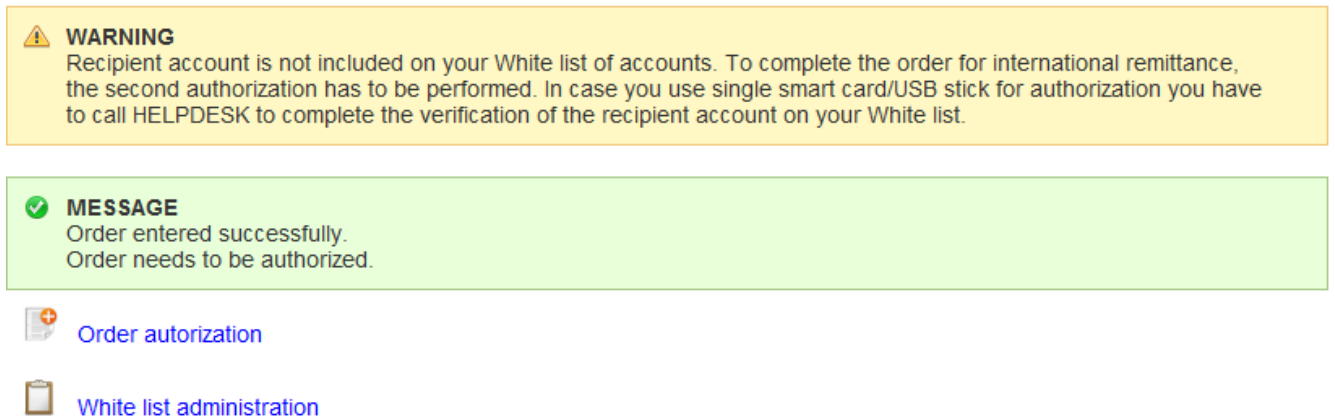
By pressing „Cancel“, you are cancelling on receiving this order.

If the entered order is correct, select the button "Receive order", and in case the order is entered successfully, the following message appears:



Picture 6. Message for a successfully entered order

If the payment to the entered recipient account is done for the first time, it is necessary to authorise the account on the "White list of accounts" by selecting "White list administration" (Picture 7). There are several ways for additional authorization of the recipient account, depending on the way you approach Element@. Read more about it in the chapter about the White list of accounts.



Picture 7. Message shown if the recipient account is not on the White list of accounts

In case you have already performed payments to the recipient account and it has already been verified in White list of accounts, select "Authorize order" in the submenu *International payments*.

2.2. New order from template

If the order has been stored in templates, it can be entered through the menu "New order from *template*". By choosing the transaction "New order from *template*", a list of created templates appears on display.

By selecting the desired order on the "Enter order" (Picture 8), the display will show a completed order, where it is possible to update the desired fields, verify and send it by pressing "Verify order".

Overview of templates of international remittances

Filter:

Template name	Payee	Currency	Enter order
Stichting Mollie Payments	Name: Stichting Mollie Payments Address: Town:	CHF	Enter order

Picture 8. Screenshot of templates of international remittances

2.3. Change/delete order

By selecting "Change/Delete order" from the Menu FX, a list of received orders appears, which can be changed by selecting "Change" before authorization or deleted, if you choose "Delete" (Picture 9). By selecting "Change", a selected order is opened and it is possible to change the fields already entered. After changing the data, proceed just as in the first entry of the order, verify and confirm the order to be received. If you want the entered order to be executed, it is necessary to authorize it.

All orders with status "Non-executed" can be deleted. Orders can be deleted only individually. Upon deletion, the order is given the status "Deleted".

Change the order for international remittance << Back

Order No.	Execution date	Payee	Amount	Currency	Change	Delete
0001031117012023149	17.01.2023	Name: test Address: Town:	5,00	EUR	Change	Delete

Picture 9. Modification and deletion of orders

2.4. Authorize order

By selecting "Authorize order" from the Menu FX, orders to be authorized are displayed (Picture 10):

Authorize the order for international remittance << Back

Select all

Execution	Payee	Amount	Currency	Initial authorization	Second authorization	Overview
24.01.2023	Name: Stichting Mollie Payments Address: Town:	100,00	CHF	<input type="checkbox"/> Authorize order	Nije potrebna	Overview

Picture 10. Order authorisation

In the displayed screen, you can select "Authorize order" or "Overview". It is possible to look and print the received order by selecting "Overview".

Authorization of the transaction begins by selecting "Authorize order". The desired order for international remittance is sent for execution by pressing "Authorize order". In the event that the log in method is a Token, it is necessary to authorize the order by calculating the MAC on the Token (Appli 2) (Picture 11). If the application parameters require two authorizations of the order, the authorization

screen will show two fields: 1.Authorization and 2.Authorization. The first and second authorization cannot be made by the same user. Also in the case of an unusual transaction (the payment is done for the first time to the recipient account), it is necessary to proceed according to the instructions on additional authorization. All possible combinations of additional order authorization and White list of accounts can be found in the chapter White list of accounts.

Order for international remittance

Execution	Payee	Amount	Currency	Fee
24.01.2023	Name: Stichting Mollie Payments Address: Town:	100,00	CHF	1,86 EUR

Data (APPLI-2) **67583541** MAC

AUTHORIZATION INSTRUCTIONS:

1. Turn on the token by pressing the power button
2. Enter your PIN
3. Press button 2
4. Enter the 8-digit number from the "Data (APPLI 2)" field
5. Enter the 6-digit answer from the token screen into the "MAC" field
6. Click the "Authorize" button in the Internet banking environment

Picture 11. Entry of the calculated MAC number necessary for the Token authorization

After successful authorization, the following message appears:

MESSAGE
Order authorized successfully.!

[Order authorization](#)

Picture 12. Message after successful order authorization

2.5. Order overview and print

By selecting "Order overview" from the Menu FX, all orders received in the requested period are automatically displayed. Orders can be filtered by day or by desired period. Filtering of the orders can be done by order status: Unauthorized (Received), Authorized, Processing, Approved for payment, Executed, Rejected, Deleted and Pending (Picture 13).

Overview of orders for international payments - All orders [<< Back](#)

From: Order status: All orders

Until:

Order No.	Execution date	Payee	Amount	Status	Overview	Repeat order	SWIFT
0006031601062026136594	02.06.2026	Name: test1 Address: test1 Town:	100,00	Authorized	Change		
0006031601062026136596	01.06.2026	Name: test 3 Address: test 3 Town:	100,00	Processing	Overview		

Unauthorized (received)

Authorized

Processing

Approved for payment

Executed

Rejected

Deleted

Pending

Picture 13. View of the possible order statuses

Description of the order status:

Unauthorized - All entered orders for international remittances that the user does not authorize in the screen Order overview will be displayed with the status "Unauthorized". In order to execute them, they need to be authorized through "Order authorization". All orders with status "Unauthorized" can be modified.

Authorized – Authorized orders are orders which were finally sent by the Elementa user and which are sent to the recipient account by further background processing. Their status is changed depending on their background processing.

Processing – All orders being processed and prepared for sending towards the entered recipient account.

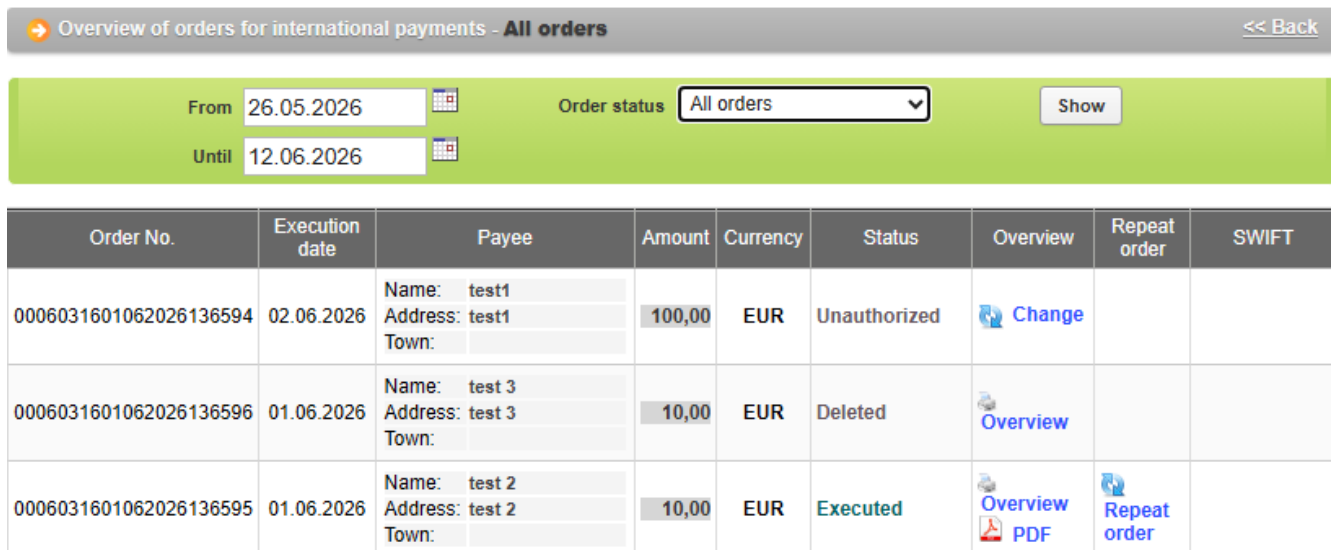
Approved for payment – All orders sent to entered recipient accounts with the possibility of retrieving the PDF form of the payment confirmation.

Executed - After authorizing the order and upon processing, sending and confirming the receipt of funds by the payee bank, the orders are given the status "Executed", with the possibility of repeating the order again by selecting "Repeat order" and retrieving a SWIFT code as a notification in .pdf format carrying the *Identification code of the order* and all other details of the order.

Deleted - Orders with the status "Deleted" are deleted orders and cannot be modified or re-authorized so to be executed.

Announced – All orders with a future date of execution have the status "Announced".

The display of entry criteria for overview of payment orders and the list of all orders:



Order No.	Execution date	Payee	Amount	Currency	Status	Overview	Repeat order	SWIFT
0006031601062026136594	02.06.2026	Name: test1 Address: test1 Town:	100,00	EUR	Unauthorized	Change		
0006031601062026136596	01.06.2026	Name: test 3 Address: test 3 Town:	10,00	EUR	Deleted	Overview		
0006031601062026136595	01.06.2026	Name: test 2 Address: test 2 Town:	10,00	EUR	Executed	Overview PDF	Repeat order	

Picture 14. Overview of payment orders abroad

The list of orders contains the order number, execution date, payee, order amount, currency, and order status. In order overview, it is possible to see the entered order, and to print it by selecting "Print a remittance" (Picture 15). If the payment has been executed, the field Overview shows the mark "PDF", which contains the receipt of the international payment and the field SWIFT contains a SWIFT notice in PDF format. The international payment receipt is bilingual, regardless of the version of the application (the same document is in the Croatian and the English version of the application).

Order for international remittance << Back

Print a remittance

1 Payer (50 a):		2 Name of the bank		70/1	
Phone: DEMO TVRTKA D.O.O. ULICA I BROJ, 23000 ZADAR OIB: 0000000000		OTP BANKA D.D. Domovinskog rata 3 Zadar		Reg. No.: 3141721 Taxpayer ID No.: 52508873833	
3 Order No. (20)		00010311100920141601			
4 Payment amount (32A)		Currency code	FIR 97R	Amount	890,00

Picture 15. Display of possibilities for Order printout

3. WHITE LIST OF ACCOUNTS

The White list of accounts contains all authorized recipient accounts to which the international payments have been made by eLEMENT@ users. No additional authorisation of orders is required for recipients on the white list.

All transactions to the accounts that are on the White list of accounts will be considered usual transactions and will not require additional authorization. All transactions to the accounts that are not on the White list will be considered as unusual transactions and will require additional authorization.

3.1. White list administration

All recipient accounts, which are verified or not by the user, are displayed when selecting "White list administration" (Picture 16).

White list administration - All statuses << Back

From 10.12.2013 Payee status All

Until 10.12.2014 IBAN

New payee ...

Payee account / IBAN	Payee	Status of the recipient	Authorize
ITXXXXXXXXXXXXXXXXXXXXXXXXX	DEMO PRIMATELJ	Non verified	Authorize
DEXXXXXXXXXXXXXXXXXXXXXX0	DEMO PRIMATELJ	Trusted	Delete

Picture 16. Screenshot of White list administration

Recipient accounts are added automatically on the *White list of accounts* through the entry of international remittance orders, if the payment to this account is made for the first time. In addition to the automatic addition through the Order, it is possible to enter a new recipient account by pressing New payee ... on the screen for White list administration. By choosing to add a new payee, a screen to enter the new account will appear. To add the desired account to the White list, it is necessary to enter all required data from Picture 17. After entering all the data, select the button "Recipient entry" in order to enter an account to the White list of accounts. By pressing "Cancel", the entry is cancelled.

Recipient data entry

Verification of recipient accounts, after entering, requests authorization

Recipient IBAN :	<input type="text"/>
Recipient name :	<input type="text"/>
Recipient address :	<input type="text"/>
Recipient town :	<input type="text"/>

Picture 17. Screen to add new recipient account to the White list of the accounts

Accounts on the list of recipients can be filtered according to the desired period, by status: verified or non verified, and according to the IBAN of the recipient.

The list of the recipient accounts shows the Recipient account/IBAN, Recipient name, Recipient status and the possibility of Verifying the recipient account or deleting already verified accounts. If it is a non verified recipient account, it must be verified in order for the payment to be executed to that recipient account by choosing "Authorization". (Picture 16). A new screen opens by selecting the "Authorization" button, to calculate MAC (Appli 2) if authorisation is done by Token, and then press the "Authorize" button to verify the account in the White list (Picture 18).

Authorization of the recipient
Verification of recipient accounts requests double authorization

Recipient IBAN : ITXXXXXXXXXXXXXXXXXXXXXXX
Recipient name : TEST
Recipient address : TEST
Recipient town : TEST

Entry sequence: 47389473 MAC:

INFO
Prevedi:Kao ulazni podaci koriste se 8 zadnjih numeričkih znakova iz IBAN-a primatelja.

INSTRUCTIONS FOR AUTHORIZATION:

1. Activate the token by pressing ◀
2. Enter your PIN
3. Press number 2
4. Enter the 8-digit number displayed in the "Data (APPLI 2)" box into the token
5. Copy the received 6-digit number from the token into the "MAC" box -Message Authentication Code
6. Press "Authorize"

Picture 18. Screen for authorization of the recipient account

After successful authorization of the account of the recipient, a message of successful authorization will appear.

3.2. White list inquire

By selecting "White list inquire" from the menu, the White list of accounts is displayed and shows information about the recipient, such as IBAN/payee account, payee, status of the recipient and the date of entry to the White List.

It is possible to search accounts on the White list by selecting the period, status or the IBAN of the payee account.







White list of accounts overview - All statuses << Back

From <input style="width: 80px;" type="text" value="10.12.2013"/>	Payee status <input style="width: 80px;" type="text" value="All"/>	<input type="button" value="Access"/>
Until <input style="width: 80px;" type="text" value="10.12.2014"/>	IBAN <input style="width: 150px;" type="text"/>	

Payee account / IBAN	Payee	Status of the recipient	Date of entry
+ ITXXXXXXXXXXXXXXXXXXXXXXX	DEMO PRIMATELJ	✔ Trusted	10.12.2014
+ DEXXXXXXXXXXXXXXXXXXX0	DEMO PRIMATELJ	! Non verified	10.12.2014

Picture 19. Overview of the all recipient accounts on the White list

Choosing an individual account, additional information about the payee account appears (Picture 20). In the case of a non verified payee account, data changes or deleting it from the White list is possible, while in the case of already verified accounts, only the option of deletion exists.

Payee account / IBAN	Payee	Status of the recipient	Authorize
ITXXXXXXXXXXXXXXXXXXXXXXXXXX	DEMO PRIMATELJ	 Non verified	 Authorize
Order details			
Payee adress: test	Officer of entry (change): DEMO KORISNIK	Officer and date of authorization: Nema	
Payee town: test	Number of signatures on order: 2	Change/Delete of data of the recipient:  Change  Delete	
DEXXXXXXXXXXXXXXXXXXXXX0	DEMO PRIMATELJ	 Trusted	 Delete
Order details			
Payee adress: GRAD	Officer of entry (change): DEMO KORISNIK	Officer and date of authorization: OTP BANKA	
Payee town: GRAD	Number of signatures on order: 1	21.07.2014 12:00:53	

Picture 20. Recipient account overview – additional possibilities

3.3. Additional authorization of the Order for international payments in local and foreign currency / national payments in foreign currency and the inclusion of the recipient account to White list of accounts

The following text presents an overview of the possibilities of the additional authorization of the Order, that is, additional authorization for inclusion of the recipient account to the White list of accounts:

1. Additional authorization in cases when there is only one Token user

User 1



Token

Inclusion of the recipient account to the White list of accounts

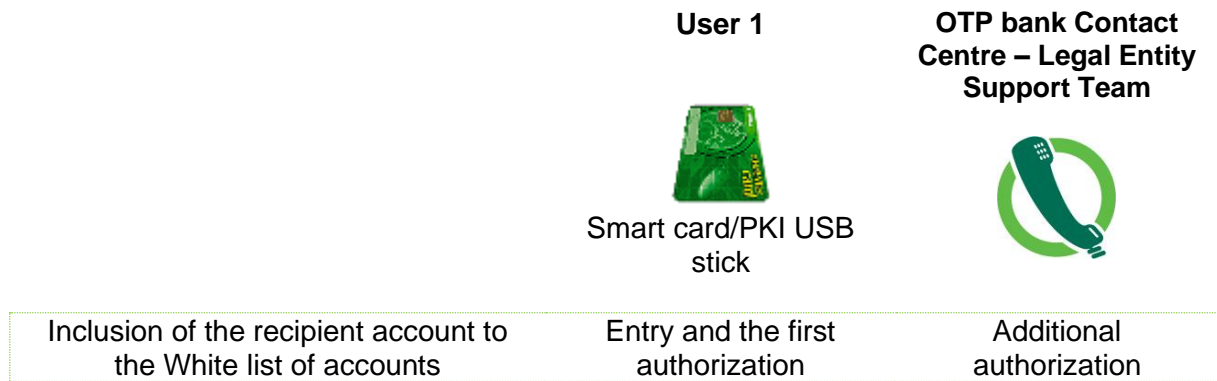
Entry and authorization

If the User, using the Token, independently executes orders, the recipient account has to be included to the White list of accounts before the execution of the Order.

Entering the recipient account to the White list of accounts is possible through the Menu FX – White list of accounts – White list administrations, by authorizing the recipient once, using the Token.

The Order cannot be executed without entering the recipient account to the White list of accounts. It is also possible to access the display for authorizing a recipient to the white list through the Menu FX – Order Authorization.

2. Additional authorization in cases when there is only one user using the Smart care / PKI USB stick



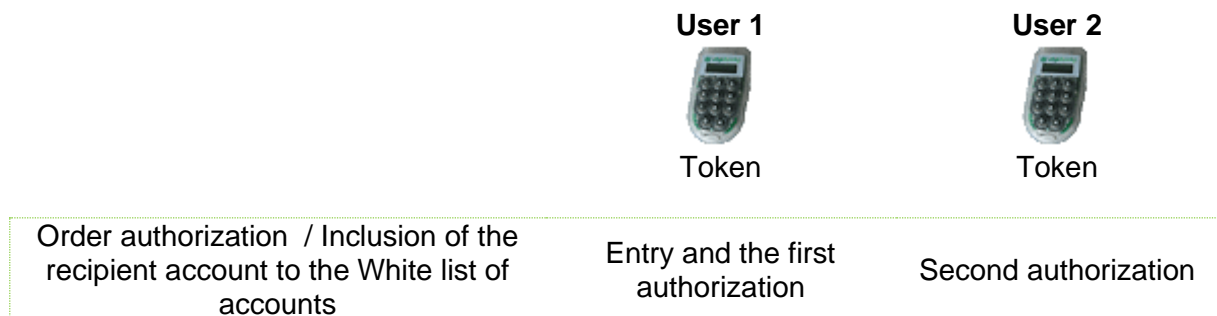
If the user independently executes Orders with the Smart card/PKI USB stick, the recipient account must be included to the White list of accounts prior to the execution of the Order.

After the entry and first authorization of the new recipient account to the White list of accounts, it is necessary to undertake additional authorization by phone, i.e. contact the customer service **OTP bank Contact Centre – Legal Entity Support Team** and use the secret word to execute the additional authorization.

The Order cannot be executed without including the recipient account to the White list of accounts.

After the inclusion of the recipient account to the White list of accounts, the user has the possibility to independently execute the Order without additional authorization.

3. Additional authorisation when there are two or more Token users

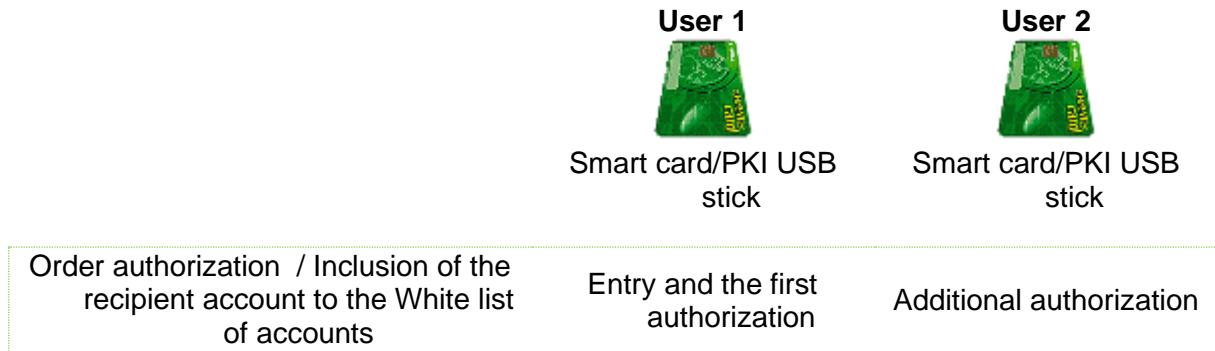


If there are two Token users, the following methods for the Order execution/inclusions to the White list are possible, depending on defined authority level:

- When the token user is not authorized to execute Orders independently, that is, without additional order authorization, and when one token user enters the Order and executes the first authorization, additional authorization is executed by the second token user, thus the recipient account is automatically added to the White list of accounts.
- If the Token user has the power to execute Orders independently, without additional authorization by the second user, all procedures described for individual token users under item 1) *Additional authorization in cases when there is only one token user* need to be applied.

After the inclusion of the recipient account to the White list of accounts, the user has the possibility to execute Orders independently, without additional authorization.

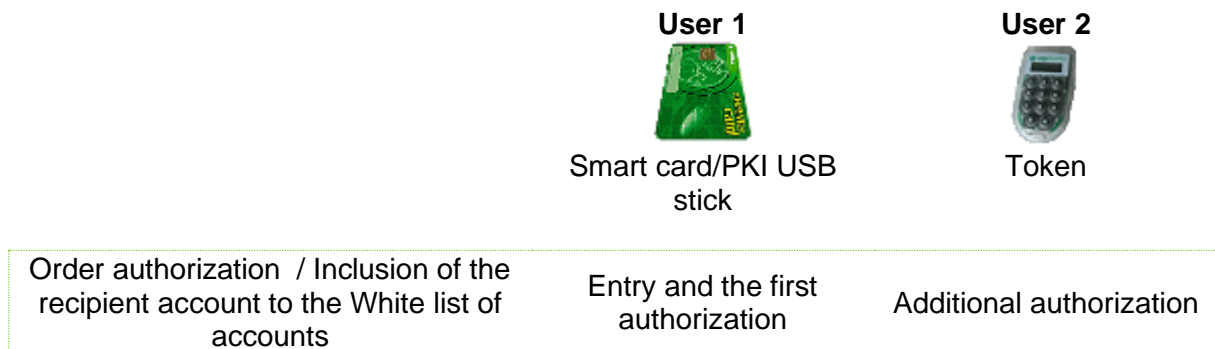
4. Additional authorization when there are two or more Smart card/PKI USB stick users



If there are two Smart card/PKI USB stick users, the following methods for order execution/inclusions to the White list are possible, depending on defined level of authority:

- When the Smart card/PKI USB stick user does not have the authority to execute Orders independently, that is, without additional authorization of the Order, and when one Smart card/PKI USB stick user enters the Order and executes the first authorization, the second Smart card/PKI USB stick user executes the additional authorization of the Order, thus the recipient account is automatically added to the White list of accounts.
- If the Smart card/PKI USB stick user has the power to execute Orders independently, without additional authorization of the second user, he executes the entry and authorization of the new recipient account to the White list of accounts prior to the entry and authorization of the Order. **OTP bank Contact Centre – Legal Entity Support Team** and the second user of the Smart card/PKI USB stick can execute additional authorization for inclusion of the recipient account to the White list.
After the inclusion of the recipient account to the White list of accounts, the user has the possibility to execute the Order independently, without additional authorization.

5. Additional authorization in cases when one user is using Smart card/PKI USB stick while the second one is using a Token



If there is one Smart card/PKI USB stick user and other one is using a Token, the following possibilities of the order execution/inclusions to the White list are possible, depending on the defined authority level:

- When the Smart card/PKI USB stick/Token user does not have the authority to execute Orders independently, that is, without additional authorization of the Order, he enters the Order and executes the first authorization, and the additional authorization of the Order is executed by the

second Smart card/PKI USB stick/Token user, thus the recipient account is automatically added to the White list of accounts. If the Token user has the authority to execute Orders without additional authorization by the second user, all procedures described for individual Token users for independent order execution under item 1) *Additional authorization in cases when there is only one token user* need to be applied.

- In the case that one Smart card/PKI USB stick user has the power to execute Orders without additional authorisation of the second user, he executes the entry and authorization of the new recipient account to the White list of accounts prior to the entry and authorization of the Order. **OTP bank Contact Centre – Legal Entity Support Team** and the second user of the Token can execute additional authorization for inclusion of the recipient account to the White list. After the inclusion of the recipients account to the White list of accounts, the user has the possibility to execute Orders independently, without additional authorization.

4. BILL OF SALE


4.1. Bill of sale authorisation

When buying or selling foreign currency in the amount higher than 10,000 EUR, it is necessary to contact the Global Markets Directorate/**Markets Department** at 072/201-746, 072/201-749, 072/206-458, 072/206-480, 072/204-620 until 4 p.m. to obtain an arranged (more favourable) exchange rate. The Bill of sale can be made for sales, purchases or arbitrage of foreign currencies. After establishing a more favourable exchange rate with the Markets Department, the Bank creates a bill of sale, which needs to be authorized by selecting *"Bill of sale authorization"* from the Menu FX, and it must be authorized till 4 p.m. of the same day at the latest.

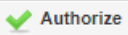

By selecting *"Authorize bill of sale"*, a new screen opens showing all bills of sale (Picture 21). Having secured funds for the purchase transactions, the bill of sale should be sent for execution by selecting *"Authorize"* till 4 p.m. on the creation date (details in section 4.3. Order for FX deal).

Authorize bill of sale		DEMO TVRTKA D.O.O.				
Type of deal	Amount and currency	Exchange rate	Counter value	Initial authorization	Second authorization	Overview
Kupovina	22.614,90 USD	1,076900	21.000,00 EUR	 Authorize	Nije potrebna	 Overview
Kupovina	12.165,51 USD	1,057870	11.500,00 EUR	 Authorize	Nije potrebna	 Overview
Kupovina	12.909,72 USD	1,075810	12.000,00 EUR	 Authorize	Nije potrebna	 Overview

Picture 21. Overview of bill of sales

The bills of sale, which need to be authorized in the field authorization, are marked with the button  **Authorize**, and by clicking this button, a particular bill of sale is authorized. In the field *"Overview"*, it is possible to view the bill of sale, or delete it by pressing the *"Delete"* button.

When *"Bill of sale authorisation"* is selected, a new screen opens with data on the number of the bill of sale, deal description (purchase or sale of foreign currency), the Buyer, the Seller, currency, amount of purchase or sale, exchange rate which is used for the conversion, the equivalent amount in EUR, value date and purpose of the foreign currency (Picture 22). In order to authorize the bill of sale, the MAC calculated number from the Token (Appli 2) must be entered and the button *"Authorize"* selected.

Authorize bill of sale		DEMO TVRTKA D.O.O.	
Bill of sale No.	3 / 2023		
Opis	Kupovina		
Kupac	DEMO TVRTKA D.O.O.		
Prodavatelj	OTP banka d.d.		
Valuta	USD		
Iznos	12.909,72		
Tečaj	1,075810		
Protuvrijednost	EUR 12.000,00		
Datum valute	06.02.2023		
Namjena deviza	For account		
Data (APPLI-3) 550388-985503		MAC	<input type="text"/>
			

Picture 22. Screenshot of bill of sale authorization

If the authorization of the bill of sale is successful, the message about successful authorization will appear.

If we would like to cancel the authorization, we choose the button “Cancel”.

4.2. Bill of sale overview

By selecting from the menu “Bill of sale overview”, all the entered bill of sales can be seen. The displayed bills of sale can be filtered by a specific day, according to the desired period or by status: Unauthorized or Authorized bills of sale.

OVERVIEW OF BILLS OF SALE - All statuses << Back

From Status Show

Type of deal	Purpose	Date	Amount and currency (1)	Exchange rate	Counter value	Status	Overview
Kupovina	Za račun	06.02.2023	22.614,90 USD	1,076900	21.000,00 EUR	Entered	Overview
Kupovina	Za račun	06.02.2023	12.165,51 USD	1,057870	11.500,00 EUR	Entered	Overview
Kupovina	Za račun	06.02.2023	12.909,72 USD	1,075810	12.000,00 EUR	Authorized	Overview

Picture 23. Bill of sale overview

4.3. Order of FX deals

A prerequisite for realisation of the purchase and sale from the bill of sale is that the client authorizes the bill of sale (menu “Authorize bill of sale”).

FX order from bill of sale at date: 06.02.2023 << Back

Type	Number	Purpose	Amount and currency (1)	Exchange rate	Counter value	Status	FX order
Kupovina	3 / 2023	Za račun	12.909,72 USD	1,075810	12.000,00 EUR	Authorized	Order execution

Picture 24. Authorized bills of sale that need to be sent for execution

By selecting “Order of FX deals” all the authorized bills of sale are displayed, according to which the order of FX deal needs to be executed through the option “Order execution”. The order must be sent for execution by 4 p.m. of the same day when the bill of sale was created by the bank. By selecting “Order Execution” (Picture 24) a new screen appears with all the data on the purchase and sale (Picture 25).

Purchase and sale of foreign currency at agreed exchanged rate (FX bills of sale) ? Help

PAYER		PAYEE	
IBAN HR4924070001xxxxxxxxx EUR		IBAN HR4924070001xxxxxxxxx USD	
TRN code Payer reference number		TRN code Payee reference number	
PAYMENT INFORMATION			
Type of deal Kupovina	Bill of sale No. 3 / 2023		
Amount 12.000,00 EUR	Amount 12.909,72 USD		
Description Currency purchase			
Exchange rate 1,075810			
Execution date 06.02.2023			
Data (APPLI-3) 947074-849470		MAC <input type="text"/>	
		<input type="button" value="✓ Authorize"/> <input type="button" value="✗ Cancel"/>	

Picture 25. Order for FX deal according to the bill of sale

The Payer IBAN and the Payee IBAN can be changed, by choosing the desired account from the dropdown list.

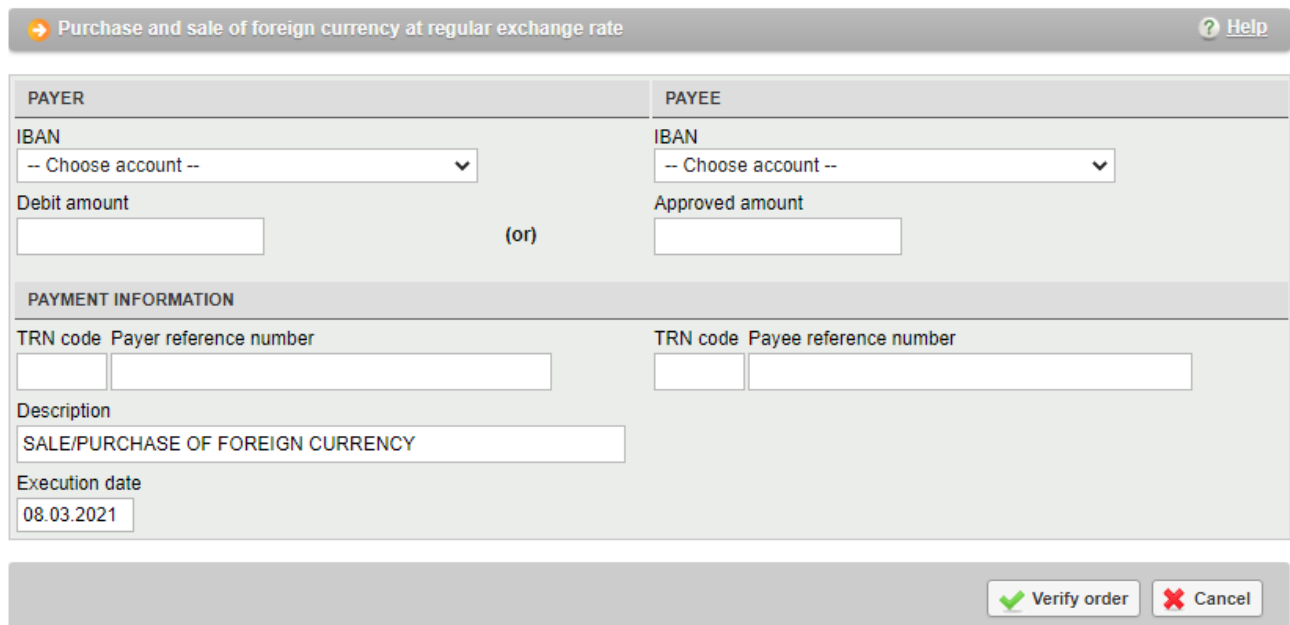
Prior to the execution of the FX deal from the bill of sale, the order needs to be verified by pressing "Verify order". After that the order needs to be authorized if the user is using a Token, by entering the calculated MAC (Appli 2).

Pressing the "Authorize" button, the FX deal from the bill of sale is executed. By authorizing the FX deal from a bill of sale, funds are registered automatically on the transaction account of the client and the client has full access to them (e.g. international payments).

5. SALE/PURCHASE OF FOREIGN CURRENCY

Clients of OTP Bank may purchase, sell and execute the conversion of foreign currencies through eLEMENT@, using a regular or agreed exchange rate. In the case of purchase or sale of foreign currencies up to the amount of 10,000 EUR, the transaction is carried out with the regular exchange rate, and the user executes it through the menu „Sale/Purchase of Foreign currency“. For transactions exceeding the amount of 10,000 EUR, the user should contact the *Global Markets Directorate/Markets Department* at 072/201-746, 072/201-749, 072/206-458, 072/206-480, 072/204-620 until 4 p.m., in order to obtain a more favourable exchange rate. All transactions of purchase and sales at the regular exchange rate are calculated on a daily basis and must not exceed the total daily limit for purchase and sale amounting to EUR 50,000. Bills of sale are not included in the stated daily limit since the client negotiates it with the *Global Markets Directorate*.

5.1. Enter sale/purchase order



Picture 26. Sale/purchase order at regular exchange rate

Description of the field of Purchase and sale of foreign currency:

Payer	
IBAN	Payer IBAN is displayed, possible selection from the dropdown menu
TRN code and Payer (debit) reference number	Entry not mandatory
Payee	
IBAN	Payee IBAN is displayed, possible selection from the dropdown menu
TRN code and Payee (approval) reference number	Entry not mandatory
Payment information	
Amount debited – approved amount	Enter the amount to be debited or approved (only 1 entry)

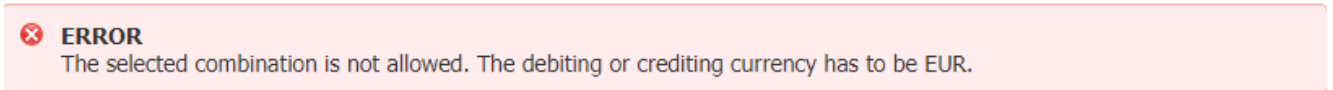
Description	Arbitrary entry of description
Date of execution	Date of order execution – auto fill in

➔ Purchase and sale of foreign currency at regular exchange rate
[? Help](#)

PAYER	PAYEE
IBAN -- Choose account -- -- Choose account -- HR662407000 xxxxxxxxxxxx EUR Saldo: 11.269.765,42 HR662407000 xxxxxxxxxxxx CHF Saldo: 49.607,94 HR662407000 xxxxxxxxxxxx NOK Saldo: 3.181,31	IBAN -- Choose account -- Approved amount <input style="width: 100%;" type="text"/>
PAYMENT INFORMATION	
TRN code Payer reference number <input style="width: 50%;" type="text"/> <input style="width: 50%;" type="text"/>	TRN code Payee reference number <input style="width: 50%;" type="text"/> <input style="width: 50%;" type="text"/>
Description <input style="width: 100%;" type="text" value="SALE/PURCHASE OF FOREIGN CURRENCY"/>	
Execution date <input style="width: 100%;" type="text" value="25.01.2023"/>	

Picture 27. Screenshot of the dropdown menu for account selection

When entering an order, the debit account or approval account must be in EUR. If none of the accounts chosen are in EUR, when verifying the regularity of the order with the button “Verify order”, the following message will appear:



Picture 28. Screenshot when none of the accounts are in EUR

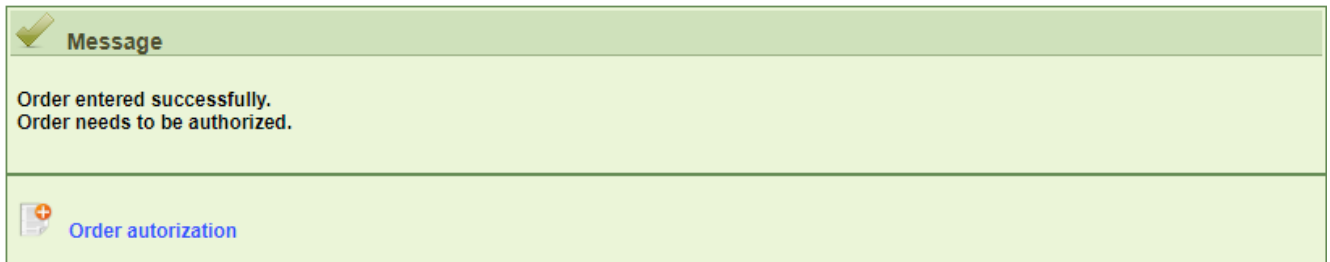
If the order for purchase and sales is entered correctly, a screen with all entered fields will appear and it has to be entered pressing “Create order”.

➔ Purchase and sale of foreign currency at regular exchange rate
[? Help](#)

PAYER	PAYEE
IBAN HR662407000 xxxxxxxxxxxx CHF	IBAN HR662407000 xxxxxxxxxxxx EUR
Debit amount <input style="width: 100%;" type="text" value="100,00 CHF"/>	Approved amount <input style="width: 100%;" type="text" value="97,82 EUR"/>
PAYMENT INFORMATION	
TRN code Payer reference number <input style="width: 50%;" type="text"/> <input style="width: 50%;" type="text"/>	TRN code Payee reference number <input style="width: 50%;" type="text"/> <input style="width: 50%;" type="text"/>
Description <input style="width: 100%;" type="text" value="SALE/PURCHASE OF FOREIGN CURRENCY"/>	
Execution date <input style="width: 100%;" type="text" value="25.01.2023"/>	

Picture 29. Filled in sale/purchase order

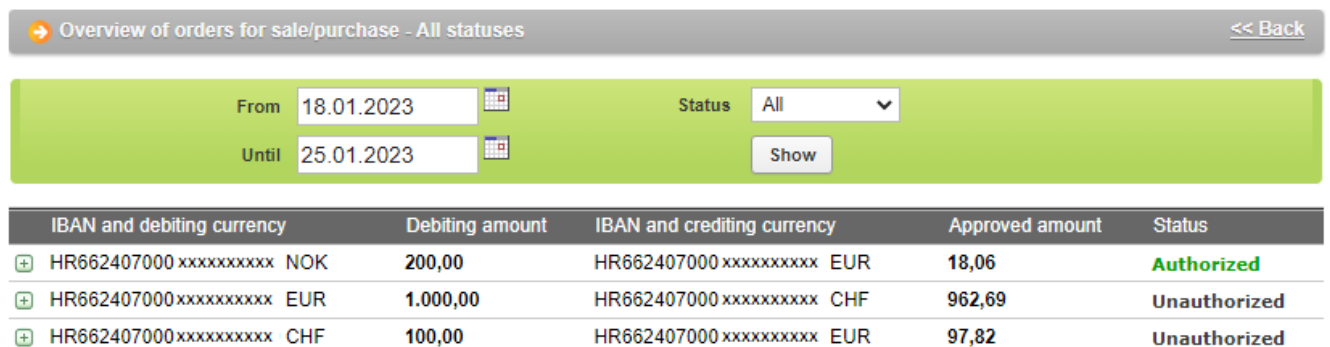
After successfully entering a sale/purchase order, the screen will display a message about the successfully entered order. The order has to be authorized in order to execute purchase or sale, and that can be done either by pressing the button “Order authorization” which appears on the message (Picture 30) or on the menu “Sale/Purchase of foreign currency”.



Picture 30. Successfully entered sale/purchase order message

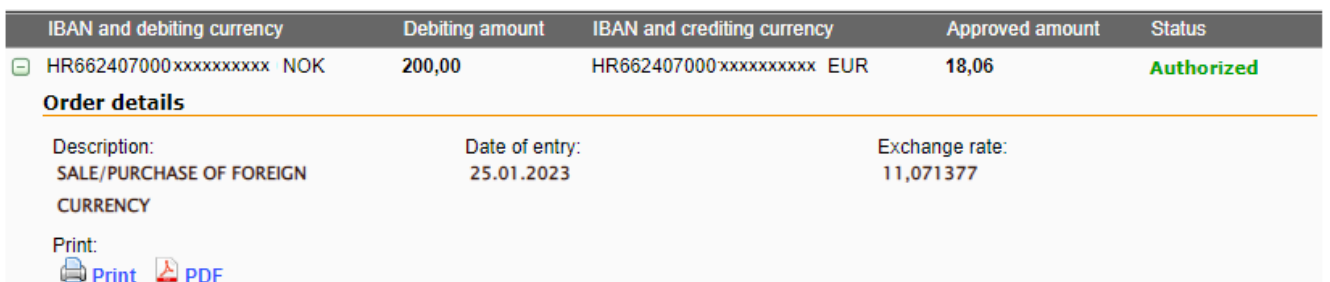
5.2. Overview of orders for sale/purchase

By selecting „Overview of orders for sale/purchase“, all entered orders for sale/purchase will appear. Orders for sale/purchase can be browsed by day, period or status (Executed or unauthorized)



Picture 31. Overview of orders for sale/purchase




By clicking on each individual order for sale/purchase, additional possibilities become available. You can print out an order, save it as PDF, change it or delete it by choosing one of the offered options. (Picture 32).



Picture 32. Additional options with entered orders for sale/purchase

5.3. Authorize Sale/Purchase order

By clicking on “*Authorize sale/purchase order*” from the menu „*Sale/Purchase of foreign currency*“, all unauthorized sale/purchase orders will appear. In order to execute the sale/purchase, you need to choose “*Authorize*”. The desired order can be modified by clicking on the button „*Change*“(Picture 33).

Authorize sale/purchase		<< Back	
IBAN, amount and debiting currency	IBAN, amount and crediting currency	Description	Authorize
HR662407000 xxxxxxxxxxx - 100,00 CHF	HR662407000xxxxxxxx - 97,82 EUR	SALE/PURCHASE OF FOREIGN CURRENCY	 Authorize
HR662407000 xxxxxxxxxxx - 1.000,00 EUR	HR662407000xxxxxxxx - 962,69 CHF	KUPOPRODAJA DEVIZA	 Authorize
HR662407000 xxxxxxxxxxx - 10,00 EUR	HR662407000xxxxxxxx - 103,81 NOK	KUPOPRODAJA DEVIZA	 Authorize

Picture 33. Screenshot of the entered sale/purchase orders

If you are using a Token to authorize the order, it is necessary to calculate MAC number from Token (Appli 2) and then select the button „*Authorize*“.

6. TRANSFERS BETWEEN OWN ACCOUNTS IN OTP BANKA

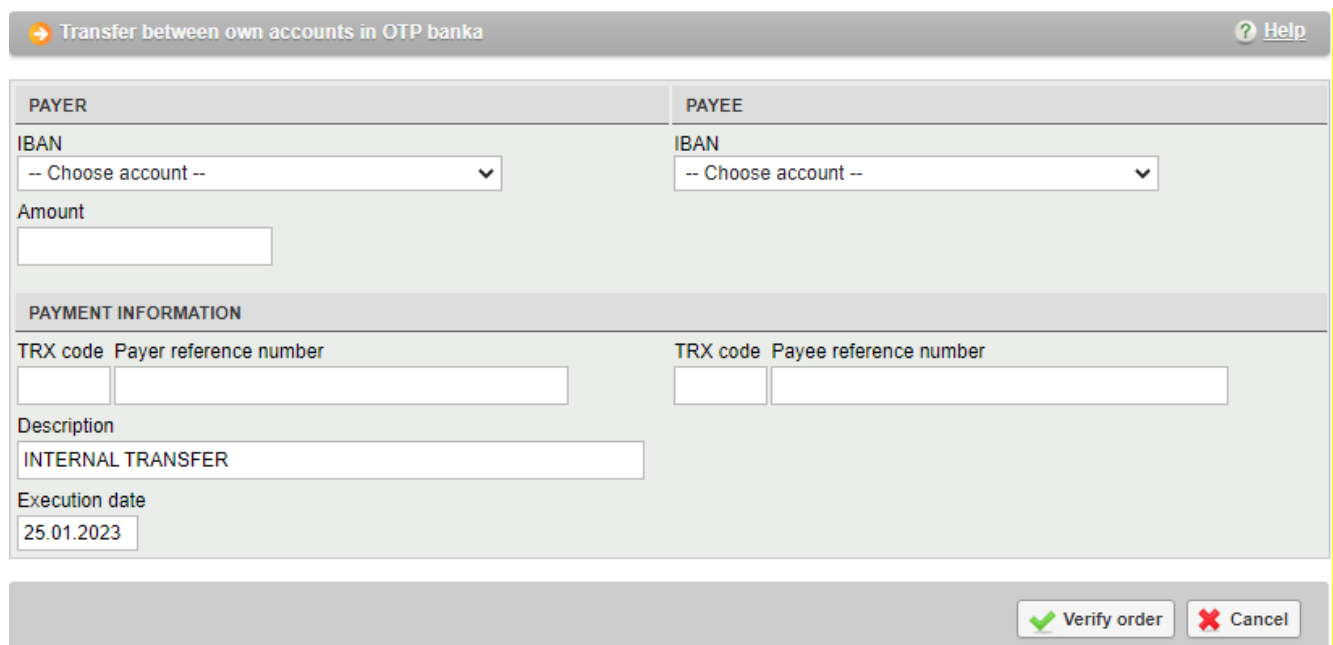
6.1. New order

Through this screen, it is possible to enter orders for the transfer of funds in foreign currencies from one company account to another. To use this screen you need to have two accounts of different IBAN construction in the currency in which you want to make the transfer (e.g. account prefix 11 and account prefix 15, both in EUR).

The list of accounts offers all accounts in a currency other than EUR opened under the Taxpayer ID No. of the company, for which the user has authorizations.

After verifying and entering the order, the order needs to be authorized in the order authorization screen within the same menu in order to be executed.

All internal transfers are booked immediately upon authorization and do not generate any fees.



Picture 34. Entering details for transfers between own accounts in the Bank in EUR



If you want to make such an internal transfer in EUR, you need to do it in the screens in the Menu EUR.


If you want to make a transfer from one of your accounts to another account, without the currency of both accounts being the same, you need to use the screens in the Menu FX, in the sub-menu Sale/purchase of foreign currency.

6.2. Order overview

This screen shows all internal transfers within the company's account. It is possible to filter orders by different order statuses and by the time period for which retrieval is made.

Transfers between own accounts in OTP banka [<< Back](#)

Start date  Status 

End date 

Picture 35. Section where criteria can be set for order overview

6.3. Order authorization

Orders can be authorized in the internal transfers authorization screen within the company's account. One user's signature is required to authorize any account. As the funds cannot be transferred from company accounts through this screen, signature classes nor transaction limits of the ultimate creditor are not verified within this screen.

7. OVERVIEWS

7.1. Print statement of account

By selecting “*Print statement of account*” from the menu „*Overviews*“, a new screen will open where it is possible to retrieve all statements under accounts. It is also possible to see the turnover under each account.

→ Statements under accounts - DEMO TVRTKA D.O.O.

Overview by date from: to "PDF"

Account: ▼

The file statements of transaction accounts

Overview by date from: to TEXT-ASCII XML izvadak - camt.053

Account: ▼

→ Account turnover - DEMO TVRTKA D.O.O.

Account	Description	Balance	Currency	Account turnover
Name: DEMO TVRTKA D.O.O.				
HR662407000 xxxxxxxxxxxx	7001	1.778,25	AUD	Turnover overview
HR662407000 xxxxxxxxxxxx	7001	0,21	CAD	Turnover overview
HR662407000 xxxxxxxxxxxx	7001	49.607,94	CHF	Turnover overview

Picture 36. Account statements and account turnover

Statements of accounts

It is necessary to select the desired period and account (related accounts included) for which you would like to get the statement and then press the button „*Access*“. Statements show transaction accounts, fee accounts, and accounts used for international transactions in PDF format.



It is also possible to download the statement of account in TXT format or Camt.053 format. By selecting the format and the desired time period for statements of accounts, the server of OTP Bank creates the file you need to save to the computer disc (Picture 36).

Account turnover


When selecting “*Turnover overview*“, you can check the account turnover for the offered accounts.



7.2. Print form 10

By selecting „*Print form 10*“, all inflow on foreign currency accounts are shown. Inflow can be browsed by a certain day or period.

Start date 18.01.2023 End date 25.01.2023 

Show

Account HR662407000 xxxxxxxxxx - DEMO TVRTKA D.O.O. 

Date	Debtor	Amount	Currency	Print	PDF
24.01.2023	YDHYGH	7,77	EUR	 Print	 PDF

Picture 37. International inflow overview

The desired notification on international inflow can be viewed by selecting „PDF“, or printed out by clicking on „Print“. The notification on inflow can be retrieved in Croatian and in English, depending on the version of the application being used (Croatian/English version).