

USER'S MANUAL

eLEMENT@

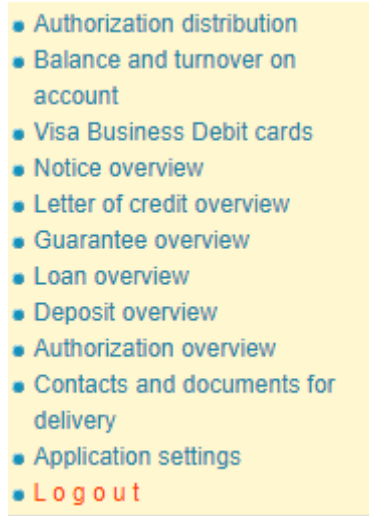
INTERNET BANKING FOR COMPANIES
AND SMALL BUSINESSES

OTHER TRANSACTIONS

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1. OTHER



Picture 1. Menu Other transactions

1.1. Authorization distribution

By selecting "Authorization distribution", the list of users (Picture 2) is shown on the display. The user to whom authorization is distributed is selected by clicking on the option "Authorization distribution" in the same column. On the display "Select account for authorization distribution" it is necessary to select a business account in the column "Authorization distribution for account". All accounts of the business entity are in the drop-down menu (Picture 3).

Overview/distribution of authorization for user << Back				
Token authorization				
User	Add/change user	Token No.	Token type	Authorization distribution
DEMO TVRTKA D.O.O. - HR1824070001100000002				
DEMO KORISNIK	Change user of the token	00000001	Additional	Authorization distribution
DEMO KORISNIK	Change user of the token	00000002	Supervisor	With all authorizations

Picture 2. Display for authorisation distribution

Select account for authorization distribution	
User:	DEMO KORISNIK
Authorization distribution for account:	HR1824070001100000002 - DEMO TVRTKA D.O.O. ▼
<input type="button" value="Continue..."/> <input type="button" value="Cancel"/>	

Picture 3. Selection of the account for authorisation distribution

The cardholder who has the main card/token (main card has all authorizations) distributes or withdraws authorizations from other additional cards/tokens. Authorizations can be distributed and withdrawn any number of times.

After selecting the account, a list of transactions (Picture 4) is shown on the display:

Overview/update of authorizations << Back	
<input type="checkbox"/> Select all	
AUTHORIZATION OVERVIEW FOR USER: KORISNIK (User ID: xxxxxxxxxxxx) AUTHORIZATIONS FOR ACCOUNT: HR662407000xxxxxxxxx EUR	
Authorization distribution	<input checked="" type="checkbox"/>
Menu EUR	
Create new order	<input checked="" type="checkbox"/>
Change order	<input checked="" type="checkbox"/>
Delete order	<input checked="" type="checkbox"/>
Order authorization	<input checked="" type="checkbox"/>
Cancel authorization	<input checked="" type="checkbox"/>
Send order for execution	<input checked="" type="checkbox"/>
Order overview	<input checked="" type="checkbox"/>
Statement of account	<input checked="" type="checkbox"/>
Overview of calculated fees	<input checked="" type="checkbox"/>
Print order	<input checked="" type="checkbox"/>
Transfers between own accounts in OTP banka	
New order	<input checked="" type="checkbox"/>
Order overview	<input checked="" type="checkbox"/>
Order authorization	<input checked="" type="checkbox"/>
Menu FX	
International payments	
Create new order	<input checked="" type="checkbox"/>
Change order	<input checked="" type="checkbox"/>
Delete order	<input checked="" type="checkbox"/>
Authorize order	<input checked="" type="checkbox"/>
Print order	<input checked="" type="checkbox"/>
Overview of announced payments	<input checked="" type="checkbox"/>
White list of accounts	
White list administration	<input checked="" type="checkbox"/>
White list inquire	<input checked="" type="checkbox"/>
Bills of sale	
Bill of sale authorization	<input checked="" type="checkbox"/>
Bill of sale overview	<input checked="" type="checkbox"/>

Picture 4. Overview of authorisations for user

Authorizations in the eLEMENT@ application are assigned to the account and currency. Some displays are currency-independent, and distributing account authorizations in any currency will allow an additional user to work with all the functionalities in that display.

Displays that are assigned by client, not by currency, are the following:

- List administration
- List overview
- Print statement of account
- International payments overview
- Enter template (EUR)
- Change template (EUR)
- Delete template (EUR)
- Enter template (FX)
- Change template (FX)

- Delete template (FX)
- Notice overview
- Card overview
- VISA business account balance
- Share balance
- Turnover overview
- List of orders
- Letter of credit overview
- Guarantee overview
- Loan overview
- Deposit overview

By selecting an individual transaction (click on the small square box on the right side of the transaction) or by clicking on the option "Select all" and then "Confirm" (at the bottom of the list of transactions), you have initiated the process of granting authorizations to an additional card. After that, the display will show a list of all transactions with the status of authorizations (authorized / unauthorized). By clicking on the option "Signature", a new display opens for entering the PIN. After the PIN is entered (main card) and the message "authorizations entered successfully" appears, the additional card is ready for use.

If the transaction "Authorization distribution" is allowed to a holder of an additional card, he/she cannot cancel authorizations to a holder of the master card, but can administer authorizations to other holders of additional cards, including himself/herself.


Remark: if eLEMENT@ package does not contain more than one card, please ignore this transaction.











If you want to cancel a permanent or temporary one or all authorizations on the additional card, please use the transaction "Authorizations distribution". Mark the square box next to the transaction which authorization you want to cancel. Confirm the change with "Confirm" and endorse digitally, like when you grant authorization.

1.2. Balance and turnover on account

By selecting "Balance and turnover on account", all accounts of the legal entity held with OTP bank (Picture 5) will be shown on the display.

➔ Turnover, balance and account information
<< Back

 [Turnover, balance and account information for all accounts](#)

Account	Description	Balance	Available balance ⁽¹⁾	Currency	Turnover	Account information
Name: DEMO TVRTKA D.O.O.						
HR662407000 xxxxxxxxxxxx	PROMETNI RAČUN	11.270.005,59	11.269.783,48	EUR	 Turnover	 Information
HR662407000 xxxxxxxxxxxx	7001 TURISTHOTEL D.D.	0,21	0,21	CAD	 Turnover	 Information
HR662407000 xxxxxxxxxxxx	PROMETNI RAČUN DPO	2.981,31	2.981,31	NOK	 Turnover	 Information
HR662407000 xxxxxxxxxxxx	7001 TURISTHOTEL D.D.	-100,00	0,00	SEK	 Turnover	 Information
HR662407000 xxxxxxxxxxxx	7001 TURISTHOTEL D.D.	25.742,36	25.742,36	USD	 Turnover	 Information

Picture 5. Account turnover, balance and information

By choosing one of the accounts and by clicking on the button "Turnover", you will have a turnover overview on the selected account in the last 10 days (Picture 6), but the period may be changed (by entering the start and end date, the allowed time span for retrieval is maximally 90 days). The chosen data can be selected in several ways, as follows: by value date, date of entry, amount and description of changes in the account.

Account turnover overview HR662407000XXXXXXXXX EUR << Back

Period from 20.01.2023 to 27.01.2023 Turnover type Total turnover Sort Value date

Amount from (optional) to Description (optional) Access EXCEL

Visa Business Debit reserved funds: 222,11 Reservation analytics				
Value date	Date of accounting entry	Account recording description	Amount	
+	24.01.2023	24.01.2023	TGT RUCNI Multi addressee - Branch	-6,66
+	24.01.2023	24.01.2023	TGT RUCNI Multi Addressee - Credit	-7,77
+	24.01.2023	24.01.2023	TGT RUCNI Indirect participant	-1,11
+	24.01.2023	24.01.2023	TGT RUCNI DIRECT PARTICIPANT	-2,22
+	24.01.2023	24.01.2023	UpIGotPS36-1	10.000,00
+	24.01.2023	24.01.2023	TGT RUCNI INSTRUKCIJE ZA BANKE	-8,88
+	24.01.2023	24.01.2023	RGR RUCNI ADDRESSABLE BIC – BRANCH	-3,33
+	24.01.2023	24.01.2023	TGT RUCNI ADDRESSABLE BIC BRANCH OF	-4,43
+	24.01.2023	24.01.2023	TGT RUCNI ADDRESSABLE B IC CORRENSP	-5,54
+	24.01.2023	24.01.2023	TGT RUCNI ADDRESSABLE BIC BRANCH OF	-3,32
+	24.01.2023	24.01.2023	TGT RUCNI ADDRESSABLE BIC – CORRESP	-5,55
+	24.01.2023	24.01.2023	TGT RUCNI ADDREASSABLE BIC – BRANCH	-4,44
+	24.01.2023	24.01.2023	TGT RUCNI Multi Addressee - Credit	7,77
+	24.01.2023	24.01.2023	UpIGotPS14-1 HRK	1.327,23
+	24.01.2023	24.01.2023	UpIGotPS15-1	1.000,00
+	24.01.2023	24.01.2023	POD.DOB.	-100,00
24.01.2023	TOTAL: Debt amount: 153,25 Claimed amount: 12.335,00		Balance: 11.269.987,53	
+	25.01.2023	25.01.2023	SALE/PURCHASE OF FOREIGN CURRENCY	18,06
25.01.2023	TOTAL: Debt amount: 0,00 Claimed amount: 18,06		Balance: 11.270.005,59	
TOTAL FOR THE SELECTED PERIOD:		DEBT AMOUNT: 153,25	CLAIMED AMOUNT: 12.353,06	

Picture 6. Turnover overview per selected account

Account turnover can be transferred to excel format. The excel file contains all details of the transactions which are also listed in the statement of account for legal entities. It is possible to filter and sort the data in the excel file according to one's needs.

Retrieving data into an Excel file is not limited by time period, and it is possible to download data for any period, including the current day.

1.3. Visa Business Debit cards

By selecting „Visa Business Debit cards“ in the menu, you have an overview of the Visa Business Debit card of a legal entity. The display shows the list of all cards and offers the possibility of choosing the option "Card data" (Picture 7).

Cards overview << Back					
DEMO TVRTKA D.O.O.					
Card type	Card No.	Card holder	Card data	Turnover	Unposted transactions
VISA BUSINESS DEBIT	_____4197		Card data	Turnover	222,11 [EUR] Analytics

Picture 7. Overview of Visa Business Debit cards

By selecting the option „Card data“, you receive basic information about the card and its limits (Picture 8):

Information on card _____4197 << Back	
BASIC INFORMATION ON THE CARD	
Card No.	_____4197
Card holder	
Card status	Active card
Card type	VISA BUSINESS DEBIT
Expiry date	30.06.2024.
IBAN transakcijskog računa	HR662407000xxxxxxxxxx
LIMITS - CARD	
Daily shopping limit	1.400,00 [EUR]
Daily cash limit	600,00 [EUR]

Picture 8. Overview of information about Visa Business Electron cards

By selecting the option ‘Turnover’, you have insight in the turnover on the card, i.e. transactions within a certain period, per each individual card user or all cards, according to the date of entry or value date. In addition, you have insight into the details of unposted transactions by selecting the option ‘Analytics’ (picture 7).

1.4. Notice overview

By selecting „Notice overview“, you receive a list of notifications that can be opened in PDF format (Picture 9).

Notice overview << Back		
Start date	28.12.2022	Notice type All notices
End date	27.01.2023	Access
Date of notice	Notice type	PDF
01.01.2023	The fees collected for FX payments	PDF

Picture 9. Overview of notifications

Notifications in PDF format can be either in Croatian or English, depending on whether they are being retrieved from the Croatian or English version of the application.

1.5. Letter of credit overview

By selecting "Letter of credit overview", you will have a list of all letters of credit (Picture 10).

Letters of credit (DEMO VERZIJA) << Back			
Agreement No.	Amount	Currency	Letter of credit information
DEMO TVRTKA D.O.O., 1100000002			
130912130443	15.000,00	[EUR]	Letter of credit information
140114187040	15.750,00	[EUR]	Letter of credit information

Picture 10. List of letters of credit

Select the letter of credit you want and receive detailed information (Picture 11) by clicking on the button "Letter of credit Information".

Letter of credit information (DEMO VERZIJA) << Back	
Letter of credit information	
Agreement No.	130912130443
Owner	DEMO TVRTKA D.O.O.
Start date	12.09.2013
Principal	15.000,00
Maturity date	12.09.2014
Currency of the principal	EUR

Picture 11. Information about letter of credit

If the letter of credit was not realized or the identification device is not authorized to overview letters of credit, the application shall display the following message:

INFO

There are no letters of credit for client xxxxxxxxxx or you are not authorized to overview this display.

1.6. Guarantee overview

By selecting "Guarantee Overview" you have a list of all guarantees (Picture 12).

Guarantee << Back			
Agreement No.	Amount	Currency	Guarantee information
DEMO TVRTKA D.O.O., 1100000002			
220408030755	10.319,21	[EUR]	Guarantee information

Picture 12. List of guarantees

Select the guarantee you want and receive detailed information (Picture 13) by clicking on the button "Guarantee Information".

Guarantee information	
Agreement No.	220408030755
Owner	DEMO TVRTKA D.O.O.
Start date	08.04.2022
Principal	10.319,21
Maturity date	29.04.2023
Currency of the principal	EUR

Picture 13. Information about the guarantee

1.7. Loan overview

By selecting "Loan overview", you receive a list of all loans (Picture 14).

Loans			
Loan	Currency	Approved amount	Loan overview
DEMO TVRTKA D.O.O., 1100000002			
180425027036	EUR	9.615.384,62 [EUR]	Loan information
180404485405	EUR	15.000.000,00 [EUR]	Loan information

Picture 14. List of loans

Select the loan you want and receive detailed information (Picture 15) by clicking on the button "Loan Information".

Loan information					
Loan Agreement No.	Approved amount	Date of approval	Maturity date	Annuity amount	Account No.
180425027036	9.615.384,62 EUR	03.04.2018	30.06.2030	384.615,39 EUR	524800000000 [EUR]
					EUR
Undue principal					-5.769.230,79
Payment					0,00
Due principal					-384.615,39
Regular interest due					-31.022,13
Default interest due					-2.079,77
Dun letter costs					0,00
Total due obligations					-417.717,29

Picture 15. Information about loans

If a loan facility was not realized, the application shows the following message:

INFO

There are no loans for client xxxxxxxxxx.

1.8. Deposit overview

By selecting "Deposit Overview" you have a list of all term deposits (Picture 16).

Deposit				<< Back
Deposit	Balance	Currency	Deposit information	
DEMO TVRTKA D.O.O., 1100000002				
120503442993	1.500,00	[EUR]	Deposit information	
131011150909	1.500,00	[EUR]	Deposit information	
140113186773	1.136,00	[EUR]	Deposit information	

Picture 16. List of term deposits

Select the term deposit you want and receive detailed information (Picture 17) by clicking on the button "Deposit Information".

Deposit information		<< Back
Agreement No.	120503442993	
Owner	DEMO TVRTKA D.O.O.	
Start date	06.03.2012	
Principal	1.500,00	
Interest amount	134,61	
Interest rate	2,90	
Maturity date	06.03.2015	
Currency of the principal	EUR	
Roll-over	With roll-over	

Picture 17. Information about term deposits

If the deposit was not realized or the identification device is not authorized to overview deposits, the application shall display the following message:

INFO

There are no deposits for client xxxxxxxxx or you are not authorized to overview this display.

1.9. Authorization overview

On the display "Authorization overview", you can check which authorizations are assigned to each additional card/token. Select the option "Authorization overview" on the right side of the name of the user who has an additional card/token (Picture 18):

Overview of authorization for user				<< Back
Token authorization				
User	Token No.	Token type	Authorization overview	
DEMO TVRTKA D.O.O. - HR1824070001100000002				
DEMO KORISNIK	00000001	Additional	Authorization overview	
DEMO KORISNIK	00000002	Supervisor	With all authorizations	

Picture 18. Overview of authorisations for user

The display will show a list of all transactions with information "authorized – unauthorized" (Picture 19).

AUTHORIZATION OVERVIEW FOR USER: KORISNIK (User ID: xxxxxxxxxxxx) AUTHORIZATIONS FOR ACCOUNT: HR662407000 xxxxxxxxxxxx EUR	
Authorization distribution	Authorized
Menu EUR	
Create new order	Authorized
Change order	Authorized
Delete order	Authorized
Order authorization	Authorized
Cancel authorization	Authorized
Send order for execution	Authorized
Order overview	Authorized
Statement of account	Authorized
Overview of calculated fees	Authorized
Print order	Authorized
Transfers between own accounts in OTP banka	
New order	Authorized
Order overview	Authorized
Order authorization	Authorized
Menu FX	
International payments	
Create new order	Authorized
Change order	Authorized
Delete order	Authorized
Authorize order	Authorized
Print order	Authorized
Overview of announced payments	Authorized
White list of accounts	
White list administration	Authorized
White list inquire	Authorized
Bills of sale	
Bill of sale authorization	Authorized
Bill of sale overview	Authorized

Picture 19. Overview of authorisations for user

1.10. Contacts and documents for delivery

By selecting "*Contacts and documents for delivery*", new contacts can be added and the delivery of documentation to those contacts can be arranged. Automatic delivery of documentation by e-mail is enabled. It is also possible to contract the sending of documentation by mail to those addresses that already exist in the system. A new contact group can be added or one of the existing groups can be modified. To add a new contact group, select "*New group*", then enter the name of the group as desired and enter at least one contact from the offered contact list. After entering, it is necessary to select "*Submit*" and authorize the entered contact.

➔ Pregled kontakata i dokumenata za dostavu << Back

Contact group name	New group
DEMO TVRTKA D.O.O.	
Osnovni	Change

Document name	New
Obavijest o deviznom eksternom prijeku HR04240700xxxxxxxxx EUR	Change, Delete
Obavijest o deviznom eksternom prijeku HR04240700xxxxxxxxx CAD	Change, Delete
Obavijest o deviznom eksternom prijeku HR04240700xxxxxxxxx NOK	Change, Delete
Obavijest o deviznom eksternom prijeku HR04240700xxxxxxxxx SEK	Change, Delete
Obavijest o deviznom eksternom prijeku HR04240700xxxxxxxxx USD	Change, Delete

➔ Settling delivery of documents << Back

Settling delivery of documents	
Group name	TEST GRUPA
Contacts	E-mail <input type="text" value="test@otpbanka.hr"/> <input type="button" value="-"/>
	Phone <input type="text" value="+385123456789"/> <input type="button" value="-"/>
	Mobile phone <input type="text" value="+385123456789"/> <input type="button" value="-"/>
	Fax <input type="text" value="+385123456789"/> <input type="button" value="-"/>
	Web <input type="text" value="http://www.otpbanka.hr"/> <input type="button" value="-"/>
	<input type="button" value="+"/>

Picture 20. Overview of contacts and documents for delivery and entry of new contacts

After entering and authorizing the type of contact e-mail, the bank will send a verification e-mail to the specified e-mail address, which needs to be confirmed. After confirmation, the e-mail is active and the automatic delivery of documentation can be arranged to this e-mail address.

To arrange the delivery of documentation, after selecting "Contacts and documents for delivery", select "Submit". From the list, you can select the document for which we want the delivery to be arranged:

Statement of account for EUR payment transactions

FX statement of account

Invoice of transaction account

Notice on international payment fees

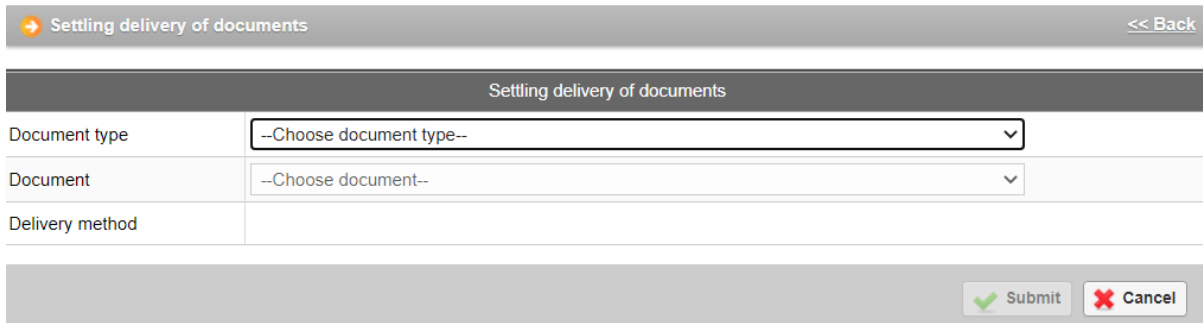
Notice on international inflow

EUR and FX statement in FINA format

EUR and FX statement in camt.053 format

After selecting the document, it is necessary to select the addresses to which the specified document needs to be delivered and the frequency of delivery. Depending on the selected

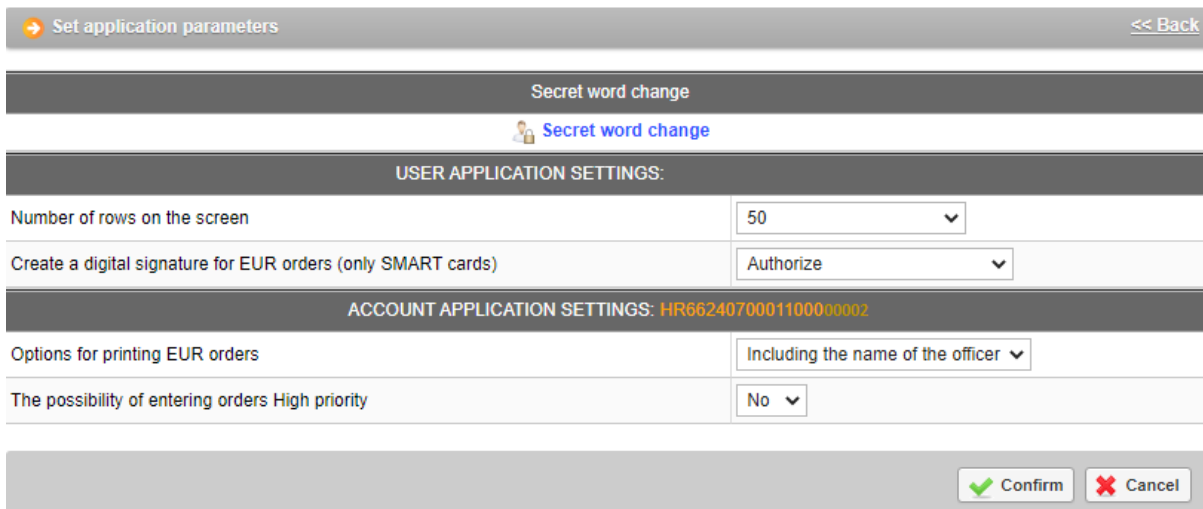
frequency, the documents will be delivered in .pdf format to e-mail, or in printed form by mail if the postal address is selected for delivery. After entry for confirmation, it is necessary to authorize the entered change.



Picture 21. Overview of settling delivery

1.11. Application settings

By selecting "*Application settings*", you can adjust the options you want for particular transactions such as: number of rows for printing on the display for the transactions of changing, deleting and reviewing orders, as well as reviewing orders from a file (Picture 22). Changes are confirmed by the option "*Confirm*". Parameters of the application can be updated by the main and additional cards/tokens.



Picture 22. Application settings

Number of rows on the display:

If there are several orders then defined, you go to the next page by clicking on the next page.

Creating the digital for EUR orders:

By defining this parameter, you specify the actions that must be endorsed digitally (with the PIN). The first option is to endorse digitally with the PIN only in case of Authorization of order, and the second option is to endorse digitally with the PIN for the transactions of entering, changing and authorizing an order.

When printing a payment confirmation note, it automatically shows the name of employee who authorized the order and sent it to be executed. If the user does not want to see these names, it is necessary to select the option *"Do not include name of the officer"* (Picture 23).



Options for printing EUR orders	Without the name of the officer ▼
---------------------------------	-----------------------------------

Picture 23. Options for printing domestic currency orders

Option of entering High priority orders:

By selecting this option for entering a EUR order, the option of entering High priority order appears in EUR order.