



USER'S MANUAL

eLEMENT@

INTERNET BANKING FOR COMPANIES
AND SMALL BUSINESSES

BOOKKEEPING SERVICES AND HOLDINGS

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The service eLEMENT@ "Bookkeeping services" eLEMENT@ "Holding" with all existing options of eLEMENT@ also offers:

- payment transactions for your clients/related corporate entities without going to the Bank
- business overview and statement printout for your clients/related corporate entities accounts
- doing business with more favourable fees (compared to other channels of performing payment transactions)
- online distribution of authority to your employees

By activating the service "Bookkeeping services" or the service "Holding", you can use all the features of doing business on your accounts and the accounts of your clients with your eLEMENT @, with one card or a token, all in accordance with the level that your clients have assigned you. The level of authority has a range from simple overviews and statements of account to complex groups of authorities such as the execution and authorization of payment orders.

To activate the option "Bookkeeping services" or the service "Holding" you must possess an active eLEMENT @, and sign a Statement at the Bank, in which your client will define the level of authority that will be used for working on the client's accounts.

You can find this Statement on the website www.otpbanka.hr or with your authorized sales representative.

1. Authorization distribution

If a bookkeeping service/the main company in the holding has more than one smart card (token), they need to be allocated authority to work on the accounts of the related client. With the transaction "Authorization distribution", the main card (the card with all powers - master) assigns powers to the additional card (card with lower powers - slave) to work on an account of the desired corporate entity. The first step is to connect the client with the additional card or token. Authorization distribution is done with the transaction of the same name, using the option "Authorization assignment – clients of the bookkeeping service/Authorization assignment – Holding clients" (Picture 1).

Overview/distribution of authorization for user << Back					
Token authorization					
User	Add/change user	Token No.	Token type	Authorization distribution	Authorization distribution for clients of holding
DEMO TVRTKA D.O.O. - HR332407000xxxxxxxxxx					
KORISNIK 1	Change user of the token	2170858016	Additional	Authorization distribution	Granting of authorisations - companies related to holding
KORISNIK 2	Change user of the token	2170858030	Additional	Authorization distribution	Granting of authorisations - companies related to holding
KORISNIK 3	Change user of the token	2170858023	Additional	Authorization distribution	Granting of authorisations - companies related to holding
KORISNIK	Change user of the token	2170858009	Supervisor	With all authorizations	With all authorizations

Picture 1. Authorization distribution

After selecting the option "Authorization assignment – clients of the bookkeeping service/Holding" for a specific member of the bookkeeping service (additional card with lower powers – slave), the screen will show a list of clients of the particular bookkeeping service/related corporate entities (Picture 2).

Delegation of authorization for Holding clients for the user: KORISNIK 1 << Back		
Name	Account	Authorization distribution
TVRTKA 1 D.O.O.	HR652407000 xxxxxxxxxxxx EUR	Authorization distribution
TVRTKA 2 D.O.O.	HR032407000 xxxxxxxxxxxx EUR	Authorization distribution

Picture 2. Overview of the delegation of authorization for holding clients

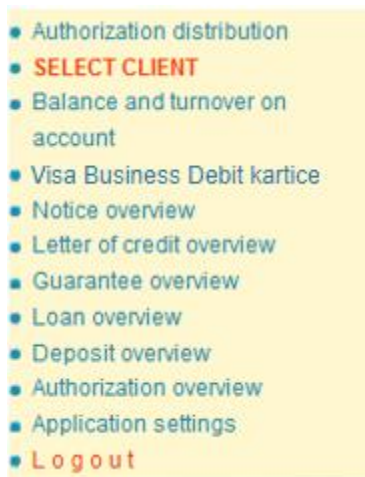
When selecting the option "Authorization distribution", the screen will display a list of all possible transactions for which the main card authorizes the additional card, with reference to a specific client account (Picture 3).

Overview/update of authorizations << Back	
<input type="checkbox"/> Select all	
HOLDING'S AUTHORISATIONS: DEMO TVRTKA D.O.O. for the client TVRTKA 1 D.O.O. For account HR652407000xxxxxxxxx EUR, and user KORISNIK 1	
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"/>

Picture 3. Overview of user authorities

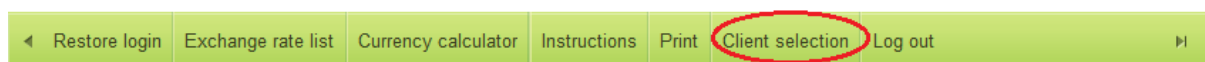
2. Select client

In order for the main company to be able to perform transactions on the account of its client, it is necessary to perform online reconfiguration, that is, log on to work with the client's accounts. After the routine sign in to work in eLEMENT@ internet banking, the bookkeeping service/related corporate entity should use the transaction "Select client" in the left part of the screen to log on to client's accounts (Picture 4.)



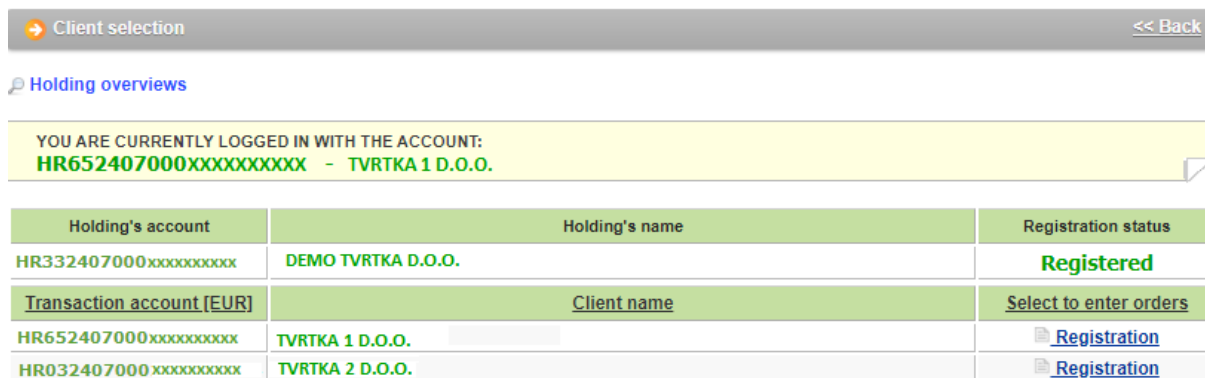
Picture 4. Menu

Or in the upper right part of the screen of eLEMENT@ internet banking (Picture 5.).



Picture 5. Menu in the right part of the screen

By selecting the "Select client" option, the screen will display a list of all clients with whom the main company has a signed Statement by which the client defines the level of authorization which can log on to work on his accounts. (Picture 6).



Picture 6. Client selection

If the bookkeeping service/the main company in the holding can log on to work on the accounts of its client, the employee of the bookkeeping service/the main company in the holding should enter the column "Select to enter orders", and then use the option "Registration", in order to log in for work on the accounts of the selected client. (Picture 6).

After selection of the "Registration" option, the reconfiguration process is started to enable the user to work on the account of the bookkeeping service's/related corporate entity's client. The field "You are currently logged in with the account" is updated, and in the column named "Registration status" the option "Registration" changes to the status "Registered" (Picture 7).

YOU ARE CURRENTLY LOGGED IN WITH THE ACCOUNT:
HR652407000XXXXXXXXXX - TVRTKA 1 D.O.O.

Holding's account	Holding's name	Registration status
HR332407000XXXXXXXXXX	DEMO TVRTKA D.O.O.	Registration
Transaction account [EUR]	Client name	Select to enter orders
HR652407000XXXXXXXXXX	TVRTKA 1 D.O.O.	Logged in
HR032407000XXXXXXXXXX	TVRTKA 2 D.O.O.	Registration

Picture 7. Entering orders for holding clients

When the bookkeeping service/related corporate entity logs in to work on the client's account, it is reflected in the content at the top right of the screen, so that the user at any moment can see the name of the client on whose account he or she is currently working. The "Log Out" option provides a direct return to work on basic accounts of the bookkeeping service.

Note: Using the options "Payee account (EUR)", "Client Name" and "Select to enter orders", you can sort the list of clients according to these criteria, that is, the account number, the name of the client or the current status of Registered / Registration.

3. Create new order

When the bookkeeping service/the main company is logged in to work on the account of its client, when using the transaction "Create new order", the field "Payer account number/IBAN" automatically assigns the number of the registered client account from which payment is made (Picture 8).

Payment order Help

Template selection

PAYER: name and address

Ultimate debtor ?

PAYEE: name and address

Ultimate creditor ?

Purpose code

Execution date

 📅

AMOUNT EUR

Payer account number / IBAN

TRN code Payer reference number

Payee account number / IBAN [Payee control](#)

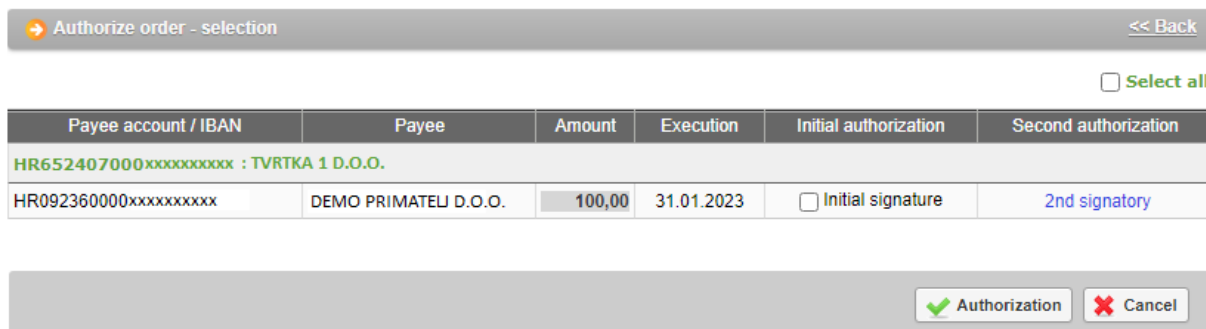
TRN code Payee reference number

Purpose of payment

Picture 8. Entering orders for a holding client

4. Authorization and execution of orders

When the bookkeeping service/the main company in the holding is logged on to work on the account of its client, the transaction "Authorize order" automatically invokes the orders issued from the registered account of the client. The process of authorization of orders is described in the main sections of these instructions (for smart cards and tokens) (Picture 9).



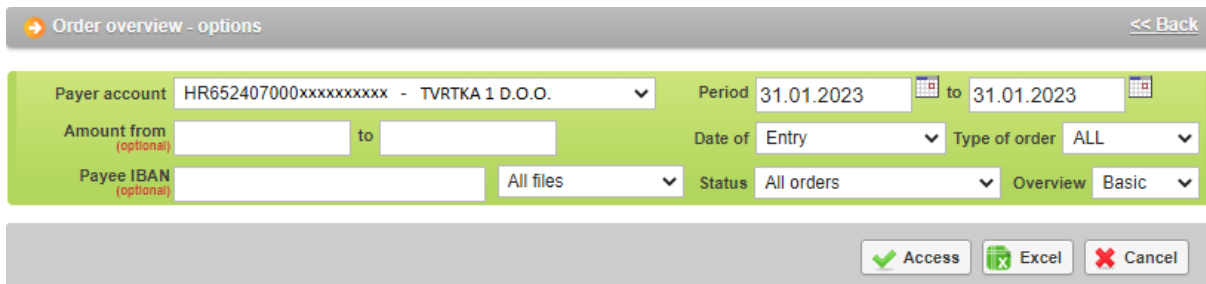
Payee account / IBAN	Payee	Amount	Execution	Initial authorization	Second authorization
HR652407000xxxxxxx : TVRTKA 1 D.O.O.	DEMO PRIMATELJ D.O.O.	100,00	31.01.2023	<input type="checkbox"/> Initial signature	2nd signatory

Picture 9. Authorization of orders

After the authorization of orders, (in this case two authorizations), the orders can be sent for execution using the transaction "Send order for execution" in the right part of the screen frame.

5. Order overview

When the bookkeeping service/the main company in the holding logs in to work on the account of its client, the transaction "Order overview" in the field "Payer account" automatically registers the account of the client of the bookkeeping service/related corporate entity (Picture 10).



Picture 10. EUR order overview

6. Statement of account

When the bookkeeping service/the main company in the holding is logged in to work on the account of its client, the transaction "Statement of account" in the field "Payer account" automatically registers the account of the client of the bookkeeping service/related corporate entity (Picture 11).

→ Statement of account
<< Back

Account: - Kxxxx D.O.O. ▼

Type of display: "HTML" Format "PDF" Format "TEXT-ASCII" Format SWIFT - MT940 XML izvadak - camt.053

Overview by date from: to

STATEMENT – CLOSED HRK ACCOUNT

[Statements - archive of closed HRK accounts](#)

IZVOD RAČUNA SPLITSKA BANKA

[Izvodi - arhiva Splitska banka](#)

DOCUMENTS CONTAINING THE DESCRIPTION OF THE STATEMENT FORMAT

[Format for delivery of statements to clients - in use since 04/06/2012](#)

Detailed overview of account turnover on the current date - 20.04.2023

Account turnover: - Kxxxx D.O.O. ▼

Picture 11. Statement of account

7. Overview of calculated fees

When the bookkeeping service/the main company in the holding is logged in to work on the account of its client, the transaction " *Calculated fee display*" in the field "Account" automatically registers the account of the client of the bookkeeping service/related corporate entity (Picture 12).

→ Calculated fee display
<< Back

Account ▼

Calculation period ▼ "PDF" Format

Picture 12. Calculated fee display

8. Print order

When the bookkeeping service/the main company in the holding is logged in to work on the account of its client, the transaction " *Print order*" in the field "Payer account" automatically registers the account of the client of the bookkeeping service/related corporate entity (Picture 13).

Print EUR order - options << Back

Payer account: HR98240700011xxxxxxx - Kxxxx D.O.O. Date of Entry

Payee account / IBAN (optional): IBAN Period: 14.03.2023 to 14.03.2023

Order amount from (optional): to Type of entry: All orders Orders from files Entered individually

Pregled naloga - arhiva Splitska banka

Payee account / IBAN	Payee	Amount	Execution	Print order	Skupno	Repeat order
HR49236000011xxxxxxx	D.O.O.	2,00 EUR	14.03.2023		<input type="checkbox"/>	Repeat
HR49236000011xxxxxxx	D.O.O.	1,00 EUR	14.03.2023		<input type="checkbox"/>	Repeat

Picture 13. Print EUR order

9. Account Balance and turnover

When the bookkeeping service/the main company in the holding is logged in to work on the account of its client, the transaction "Order overview" automatically registers all information on the account of the client of the bookkeeping service/related corporate entity (Picture 14).

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: TVRTKA 1 D.O.O.						
HR652407000 xxxxxxxxxx	RAČUN ZA REDOVNO POSLOVANJE PS	17.961,80	17.961,80	EUR	Turnover	Information

Picture 14. Turnover, balance and account information

10. Online authorization distribution to the Bookkeeping service/the main company in the holding for work on the accounts by the client of the bookkeeping service/related corporate entity

If the two following conditions are fulfilled: that the corporate entity (client of the service) and the bookkeeping service/the main company in the holding have regulated the engagement of the online service in question by a Statement, and that both sides are users of the eLEMENT@ Internet package, it is possible to supervise online authorization and administrate authority levels given to the bookkeeping service/holding by a corporate entity through eLEMENT@ internet banking.

The transaction "Authorization distribution" makes it possible for a user to assign and remove authorities. After using the transaction "Authorization distribution", the screen shows the following (Picture 15):

Overview of authorization for user << Back		
COMPANIES RELATED TO HOLDING		
Client name	Authorization overview - individual	Authorization overview - group
TVRTKA 1 D.O.O.	Assigned authorizations overview (individually by screen)	Assigned authorizations overview (authorization groups)
TVRTKA 2 D.O.O.	Assigned authorizations overview (individually by screen)	Assigned authorizations overview (authorization groups)

Picture 15. Overview and assigned authorizations for user

As presented in the picture above, the main company in the holding (the related person is called TVRTKA 1 D.O.O. in the example), by using the online transaction 'Authorization distribution', authorizes the related person for groups of transactions or each transaction individually, depending on its wishes and needs. If the option "Assigned authorizations overview (individually by screen)" is chosen, the usual menu for assigning authorizations for all currently available transactions on internet banking of OTP banka d.d. will be entered, and the authorization will be assigned for each of them. In case of selecting the option "Assigned authorizations overview (authorization groups)" the following will appear on the screen (Picture 16):

Authorization overview << Back		
OVERVIEW OF AUTHORISATIONS FOR HOLDING: DEMO TVRTKA D.O.O. - FOR THE CLIENT: TVRTKA 1 D.O.O.		
Overviews	Authorized	Details
Entries, changes and deletion	Authorized	Details
EUR authorization	Authorized	Details
FX authorization	Authorized	Details

Picture 16. Updating authorizations

The example on the screen (Picture 16) shows four groups of transactions. The list of the contents of each group can be seen using the option "Details". The group of transactions for which we want to give authority to a bookkeeping service is marked by checking the "checkbox". It is necessary to authorize the transaction. The authorization given reflects on all sub accounts (11, 13, 14, 15 and 18).

Important: By assigning individual authorities to a user, authorities given to a group are cancelled, and vice versa.

The authorizations granted by the main company in the holding to the related person are delegated only to the main (master) card or main token. The main card or main token holder carries out further transfer of these authorizations to additional smart cards or additional tokens within the holding.

11. Description of other transactions

When the bookkeeping service/the main company is logged in to work with the account of its client, all other offered transactions are linked to the accounts of the registered client. Transactions are performed in the same manner as in the case of working with one's own accounts, as described in the main part of these instructions.



Below is a list of groups and individual transactions that can be done by the bookkeeping service on behalf of a client of the service: foreign currency payments, templates, files containing orders, salary files, Visa Business, Visa Business Debit, letter of credit overview, guarantee overview, loan review, and deposit review.