**USER MANUAL**

# eLEMENT@
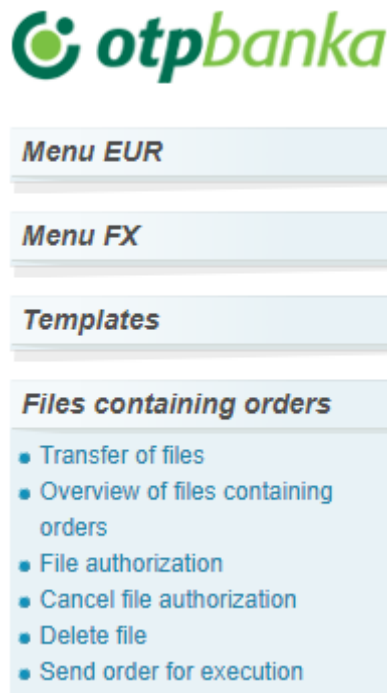
INTERNET BANKING FOR COMPANIES
AND SMALL BUSINESSES

FILES CONTAINING ORDERS

# CONTENT

## 1. FILES CONTAINING ORDERS



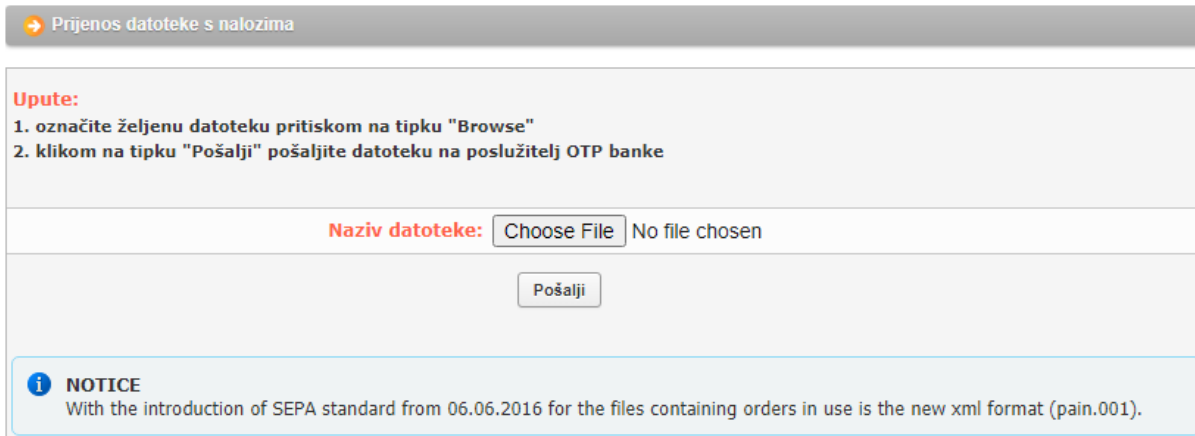**Picture 1.** Files containing orders

The menu "*Files containing orders*" allows the user of the eLEMENT@ package to send a large number of domestic payment orders to the bank server in a single file. The file must be in the ISO 20022 xml format, containing the prescribed structure of the SEPA credit transfer in accordance with the rules of SEPA and the ISO 20022 format as well as specific national rules agreed upon on the bank community level. Technical validation of the XML message is conducted by using the XSD scheme. The HR XSD scheme, which defines the elements that are valid for use only in the Republic of Croatia, is used for uploading pain.001.

The HR XSD scheme can be found on the following link: https://www.sepa.hr/upute-za-korisnike/

The file for initiating the credit transfer is pain.001.001.303. The name of the file is not strictly defined, but it is recommended to use the name UN.ggggmmdd.nnnn.izvordokumenta.xml, with UN being the transfer code, ggggmmdd – the current date of message submission/sending, nnnn – the ordinal number of the message in the current date, izvordokumenta – the data as specified in the document and xml –extension of the pain.001 message file. It is possible to send an unlimited number of files in one day. The file name must not be repeated regardless of the day, i.e. the date of sending. If you for some reason have deleted the uploaded file, and you want to transfer it again to the bank host, it is necessary to change the file name

## 1.1. Transfer of files

By selecting "*Transfer of files*" from the Files containing orders menu, an user interface appears that allows the selection of the desired order file and uploads it to the bank server. (Picture 2).



**Picture 2.** Transfer of files

By selecting the "*Choose File*" button you will highlight the file you want to send to the bank. After selecting the file, confirm sending using the option "*Pošalji*". If the file has been properly selected and sent, the display will show the following message: "The file was successfully uploaded to the server of OTP Bank."

If the file does not have the appropriate mandatory extension (* .xml), the following message will appear on the display: "The entered file containing orders does not have the correct format. With the introduction of the SEPA standard from 06/06/2016, a new electronic format for files containing orders is applied in XLM format (pain.001). "

If the file is sent in the correct format, but its contents is not appropriate, the file shall be accepted, but the errors in the uploaded file shall be described in the overview of sent files.

For domestic orders in EUR currency in the pain.001 file, the execution date can be up to 30 days in advance. For all other orders, the execution date can be up to 15 days in advance.

Note: the uploaded file must be authorized and sent for execution on the same day, otherwise it shall be rejected.


## 1.2. Overview of files containing orders

After the successful transfer of files, detailed information about the files and the number of correct or invalid orders, can be seen by selecting "*Overview of files containing orders*" from the menu.

Once you have selected the desired criteria (status file) and period, the display will show a list of files with their current status. An example is given in Picture 3:

| File name | Date of creation | Status | Error | Order overview |
|---|---|---|---|---|
| **Payer: DEMO TVRTKA D.O.O.** | | | | |
| th_novo11.XML | 18.03.2019 | ℹ️ Unauthorized | **0** | 🔍 File overview |
| th_novo10.XML | 18.03.2019 | ℹ️ Unauthorized | Zaglavlje: **1**<br>Grupa: **1**<br>Nalozi: **2** | 🔍 File overview |

Overview of payment files for all files

**Picture 3.** Files containing orders overview

In the overview of files containing orders in the example (Picture 3), it can be seen that there are files, the first of which is completely correct, and is marked with the status "Unauthorized", while in the second file there are errors in the header, group and orders. You can get a detailed description of the contents of the file and an overview of correct and invalid orders by selecting the "File overview" option (link to the right of the individual file description). Selecting this option gives you a detailed view of the Header and groups in the pain message (Picture 4).



**Header view of the PAIN message**

| Type | Message Identification | OIB | Status | Date of creation |
|---|---|---|---|---|
| **Officer and date of entry** | **Officer and date of processing** | **Initiating party** | **Number** | **Order amount** |
| 001 | UN201812190002701 | | Orders sent for execution. | 19.12.2018 |
| 19.12.2018 11:58:00 INTERNET | | DEMO TVRTKA D.O.O. | 1 | **10.000,00** |

Number of the correct orders **1 of 1**

**View of the groups from PAIN message**

| Identification code | Name of the debtor | Execution date | Order No. | Status | Order amount | Details |
|---|---|---|---|---|---|---|
| ⊞ Grupa1 G1 | DEMO TVRTKA D.O.O. | 19.12.2018 | | Entered orders from the group | | 🔍 Orders |

**Picture 4. Detailed display of file information**

Clicking on the link on the right "Orders" shows an analytical display of all orders from the selected group of orders. Within the analytical display of all orders, selecting the link "Details" displays a detailed view of an individual order with all the data entered in the order.

In case of a file with errors, those errors can be, for example: the order execution date is earlier than the current one, invalid TRN code and debit/approval reference number, in the group marked Batch Booking 'true' all individual orders must be correct, etc.

The option ''Errors'' can be found next to the file with errors (Picture 5), and by clicking it, the errors in the Header and the group of files are displayed.

**Picture 5. Errors in files**

By using the link on the right ''*Details*'' or ''*Errors*'', you can see the details of correct and invalid orders in the analytical review of orders.

In case of a file with errors, you can download file pain.002 in the xml format (Picture 5). The file contains information on rejected transactions that were initiated as payment orders in the pain.001 message.

If the error appears in one of the orders within a group of orders which is marked as batch booking true, the whole group of orders is rejected, that is, they cannot be authorized and sent for execution.

Batch booking

Batch booking is a mark for the manner of debiting the payer's account. It indicates debiting of the payer's account in the total amount, and crediting ''n'' payee accounts in individual amounts or debiting the payer's account for each individual amount credited on the payee account.

The field may be marked with:
TRUE - indicates debiting of the payer account in the total amount
FALSE - indicates debiting of the payer account in individual amounts and crediting of the payee account.
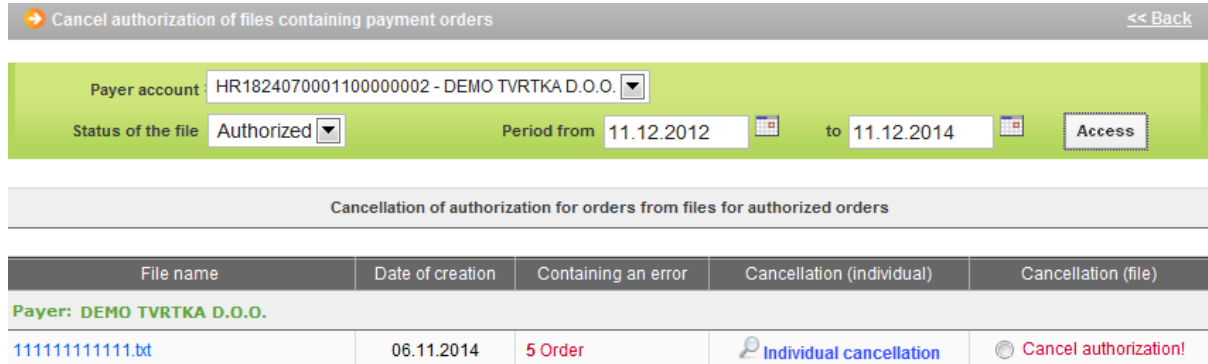
If the field is not marked, it implies individual booking, i.e. False is marked in the field.
If True is marked in the field - the payer account should have sufficient funds for the whole group of orders, the currency of the payment orders must be the same within the group and the group of orders and all orders within the group must be correct, otherwise, the whole group of orders is rejected.

## 1.3. File authorization

After transferring files to the Bank, the next step is the authorization of the order. In this transaction you authorize the file with a PIN. Authorization can be made for the file in which there are no orders with an error and for the files containing orders with errors.

Choosing the "*Authorize file*" from the menu "*Files containing orders*", the screen will show the date when the files were transferred to the Bank. Most often, this will be the current date and will therefore be already entered in the query fields (Picture 6).



**Picture 6.** File containing orders authorization

A.) If the file contains only the correct orders, in right field "*Authorize*", select the file you want to authorize (the circle in the column "*Authorize*"). Confirm the desired action with the option "*Authorize*". If you want to cancel the authorization, select "*Cancel*" before entering the PIN.

B.) If the file, together with the correct order, contains a number of invalid orders, proceed just as previously described, and only the correct orders shall be authorized, while the invalid ones shall not be authorized and cannot be sent for execution. The invalid orders must be corrected (the invalid orders cannot be corrected in element@, it is necessary to correct them in one's computer) and then re-enter them or delete the whole file before authorization, correct the invalid orders and then upload it again (the name of the file must be changed). The information on the invalid orders and errors can be downloaded with the pain.002 file (Picture 5), menu "Overview of files containing orders".

All orders rejected due to error can be transferred as an individual order, regardless of whether it is a domestic or FX order.

When authorizing an order from a file, the authorization limits are set in such a way that a user who has a defined limit per transaction cannot authorize the file if one order exceeds the authorization limit.

Signature classes also apply to files as well as to individual orders.

![otpbanka logo]

## 1.4. Cancel authorization of files

By selecting "*Cancel authorization of files*" from the menu, a list of authorized files is shown (Picture 7). It is possible to cancel the authorization of the entire file by selecting "*Cancel authorization*".
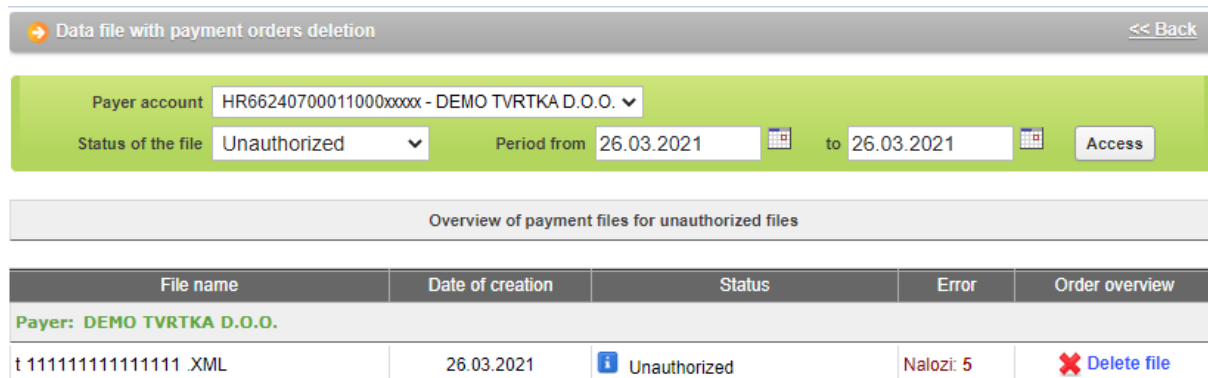


**Picture 7.** Authorization cancellation of the files with payment orders

## 1.5. Delete file

By selecting the "*Delete File*" from the menu "*Files containing orders*" loaded files appear on the screen (Picture 8). It is possible to browse files by status and period in which they have been uploaded. By selecting the criteria, a list of files that can be deleted appears on the screen.



**Picture 8.** Files containing orders deletion

Uploaded files with one of the following statuses can be deleted: ERROR, UNAUTHORIZED, AUTHORIZED. The process of deleting starts by selecting "Delete File" next to the desired file (Picture 7). The file that has the status of "EXECUTED" cannot be deleted. If, however, there is a need for deletion of all or individual orders from the file that has the status "Executed", it can be done from the "Menu EUR" – by deleting orders (individually) until the ORDERS from the file do not obtain the status of "sent to the recipient" i.e. "executed".

If an order marked batch booking: true is deleted, it deletes all individual orders from the group marked batch booking true.

Deletion of a file is signed with a PIN. After deleting the file, the file can be re-sent to the bank under the same name (e.g. in the case of correction of the file).

## 1.6. Send order for execution

After the transfer of a file to the Bank, and after the authorization of the file, the file needs to be executed by selecting "*Send order for execution*" from the menu "*Files containing orders*" (Picture 9).



**Picture 9.** Sending orders for execution

The overview shows all files and orders from the file that are authorized. By pressing the "Send" button, orders and files are sent for execution.

Files containing FX orders do not need to be sent for execution. They are sent for execution automatically after authorization.