

USER MANUAL

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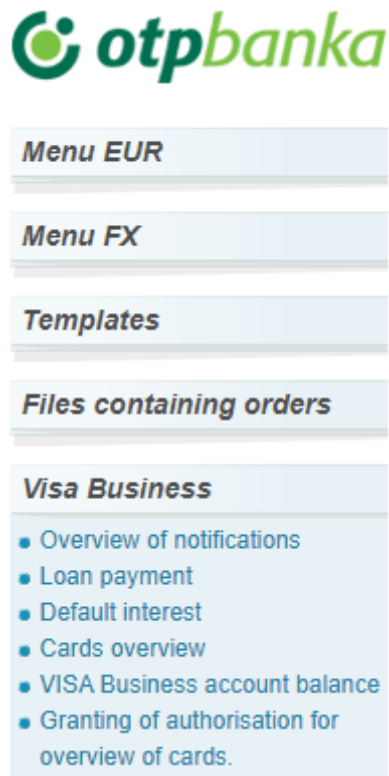
INTERNET BANKING FOR COMPANIES
AND SMALL BUSINESSES

VISA BUSINESS

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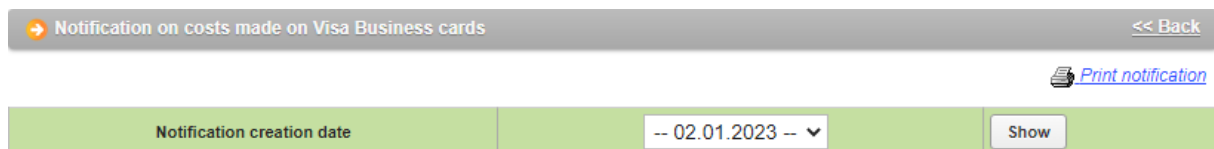
1. Visa Business



Picture 1. Visa Business

1.1. Overview of notifications

The option "Overview of notifications" makes it possible to search and print the Notifications on costs made on Visa Business cards. In the drop-down menu, select the creation date of the notification. By selecting "Show", the display shows the Notification of costs incurred for the selected date (accounting period) (Picture 2).



Picture 2. Overview of notifications on costs

By selecting the desired Notification of costs, the screen shows a detailed overview as follows (Picture 3):

Notification on costs made on Visa Business cards << Back

[Print notification](#)

Notification creation date: -- 02.01.2023 -- Show

DEMO TVRTKA D.O.O.
 GOSPODARSKA ULICA 5
 51 000 RIJEKA

Notification number: 49
 Notification date: 02.01.2023
 Maturity date: 20.01.2023
 Reg. No. / Taxpayer ID No.:
 VISA utilization account number: 51472xxxxxx
 Deposit account number: 52465xxxxxx
 PDF print for card No.: --- All cards ---
 PDF print: Total Each card on a separate page
 Download notifications: [Access PDF](#) [Access Excel](#)

DATE OF posting	Value date	Authorization NUMBER	Transaction description	Currency	Amount	Exchange rate	Change
01.12.22	30.11.22	586094	TRANSACTION DESCRIPTION xxxxxx./30.11/EUR/300,00	EUR	300,00	7,638322	2.291,50
01.12.22	01.12.22	008739	TRANSACTION DESTRIPTION xxxxxxxx/30.11/USD/60,00	EUR	59,49	7,636031	454,27
02.12.22	01.12.22	062134	TRANSACTION DESTRIPTION xxxxxxxx/01.12/EUR/300,00	EUR	300,00	7,636031	2.290,81
02.12.22	01.12.22	364237	TRANSACTION DESTRIPTION xxxxxx/01.12/EUR/300,00	EUR	300,00	7,636031	2.290,81

DATE OF posting	Value date	Authorization NUMBER	Transaction description	Currency	Amount	Exchange rate	Change
For card No.: _____ XXXX - NAME				Total [HRK]	131.493,91		
01.12.22	01.12.22		Uplata		-136.328,12		
01.01.23	01.01.23		Prijenos stanja koristenja s HRK				-131.493,91
For card No.: _____ XXXX - NAME				Total [HRK]			
Total under account: 51472				Total [HRK]			
01.01.23	01.01.23		Prijenos stanja koristenja u EUR				17.452,24
For card No.: _____ XXXX - NAME				Total [EUR]	17.452,24		
Total under account: 51472				Total [EUR]			

Due obligations under cards	
Penalty interest balance (EUR)	0,00
Due unpaid debt balance (EUR)	0,00
Payment account balance (52465) (EUR)	0,00

Na dan 20.01.2023 dospijeva Vam 17.452,24 EUR te Vas molimo da podmirite dugovanje do navedenog datuma, a eventualnu neplaćenu zateznu kamatu i dospjeli neplaćeni dug odmah po primitku ove obavijesti, na račun Banke:

HR5324070001024070003 reference number: HR17 52465xxxxxx

The possible undistributed payment influences the available balance through decrease of the calculated undue costs (payment is distributed once the costs are fallen due).

Next notification on costs under Visa Business Cards will be sent to you on 01.02.2023

Exchange rates for calculation from the original currency to the accounting currency (for transactions calculated in EUR) are published on the website http://www.visaeurope.com/en/cardholders/exchange_rates.aspx.

Further to Article 40 paragraph 1 of the Value Added Tax Act, the relevant services are exempt from VAT.

Picture 3. Detailed screenshot of expenses

Notifications on costs on the Visa Business card can also be retrieved by using the following options:

PDF print for card No. -- All cards --

PDF print: Total Each card on a separate page

Download notifications:

- Total: If one business entity owns several Visa Business cards, the information about the charges is shown separately for each card, marked with the last four digits of the PAN and the full name of the card holder. Expenses not directly related to one of the cards will be shown in the part of the list where the business entity's name is displayed.
- Each card on a separate page:
 - o All cards: if one business entity holds several Visa Business cards, choosing the option "All cards" in the field **PDF print for cards No.** will display the Notification on costs on each card on a separate page within the same document.
 - o One chosen card: displays the notification on costs only for the chosen card.

The Notification on costs can be retrieved:

- In .pdf format or
- As an Excel file (as a group notification)

The notification items display information on the amount of penalty interest and payments.

1.2. Loan payment

Payment of accrued costs is done in the transaction "Loan payment" in the menu field "Visa Business" through the HUB3 payment form. Picture 4 shows a screenshot of the payment.

→ Payment order
Help

Name of card holder	Penalty interest	Due debt	Total debt	Payment account balance	Payment
DEMO TVRTKA D.O.O.	-84,28 [EUR]	-14.028,25 [EUR]	0,00 [EUR]	14.112,53 [EUR]	<input type="radio"/> Payment

PAYER: name and address

PAYEE: name and address

Purpose code

Execution date

AMOUNT EUR

Payer account number / IBAN

TRN code Payer reference number

Payee account number / IBAN

TRN code Payee reference number

Purpose of payment

Picture 4. Loan payment order

Description of displayed fields:

Name of card holder	Name of the business entity
Penalty interest	Amount of penalty interest
Due debt	Amount of due debt
Total debt	The amount of total debt (total debt due and undue accrued debt)
Payment account balance	Current balance of the payment account
Payment	Option to confirm payment of the Total Debt. By selecting this option, the field "Amount" in the order will be automatically filled with the amount of the total debt, and the TRN code and reference number.
Payer account number /IBAN	Automatically enters the account number from which the payment will be executed. You can choose to pay with another transaction account.
Payee account number/IBAN	OTP bank account
Payee name	OTP bank d.d.
Purpose code	Enter the code of the purpose of the transaction. The purpose code is not mandatory.
Purpose of payment	An already defined description or enter an arbitrary description.
Execution date	Execution date is filled in automatically. The date can be arbitrarily changed.
TRN code/Payer reference number	Enter the TRN code. If the code does not exist, the HR99 code is entered. In the reference number field the debit reference number is entered. If the TRN code is HR99, the debit reference number is not entered.
Amount of order	Enter the amount you wish to pay. Choosing the option „Payment“, the field is automatically filled.
TRN code/Payee reference number	Code HR17. Reference number – choosing the option „Payment“, the field is automatically filled.
Enter order	By selecting the option "Enter order", all entered data in the orders and their interconnections is controlled (control of validity, control of the TRN code and reference number ...). If any of the data is not entered correctly, the screen will show a message with the corresponding error. After that it is necessary to correct the mistake in the order and confirm with the option "Enter". If the order is entered correctly, the display will show the message "The order has been entered successfully." For an order to be implemented, it needs to be authorized and sent for execution.
Cancel	Option which cancels the execution of the order.

1.3. Penalty interest

The option "*Default interest*" provides an overview of your penalty interest account. You can select the period for which you want to view the penalty interest, the amount and the turnover description. After selecting the desired period and method for sorting data, the display will show the account turnover of penalty interest (Picture 5).

Description of the screen field „Card data“:

Card No.	Last four PAN digits of the Visa Business card
Card holder	Name and Surname of Card User
Card status	Current card status in the OTP Bank system
Card type	Visa Business
Expiry date	Expiry date of the card
Debiting date	Due date
Total monthly limit	The total limit at the level of the Card holder in an accounting period
Monthly cash limit	The total limit for cash withdrawal at the level of the Card holder in the accounting period
The total available amount	Total available limit at the level of the Card holder in an accounting period
Available amount of cash	Total available limit for cash withdrawal at the level of the Card holder in the current accounting period

Screenshot of turnover (Picture 8):

➔ Turnover on kreditnom računu num. xxxxxxxxxxxx EUR za sve kartice << Back

For the period from to Sort according to

User Turnover type

Value date	Date of entry	Currency	Transaction description	Amount
02.01.2023	02.01.2023	EUR	Uplata	5,62
03.01.2023	03.01.2023	EUR	Uplata	2,81
04.01.2023	04.01.2023	EUR	Uplata	2,81
05.01.2023	05.01.2023	EUR	Uplata	2,81
07.01.2023	07.01.2023	EUR	Uplata	5,62
09.01.2023	09.01.2023	EUR	Uplata	5,62
10.01.2023	10.01.2023	EUR	Uplata	2,81
11.01.2023	11.01.2023	EUR	Uplata	2,81
12.01.2023	12.01.2023	EUR	Uplata	2,81
13.01.2023	13.01.2023	EUR	Uplata	2,81
14.01.2023	14.01.2023	EUR	Uplata	2,81
16.01.2023	16.01.2023	EUR	Uplata	5,61
17.01.2023	17.01.2023	EUR	Uplata	2,81
18.01.2023	18.01.2023	EUR	Uplata	2,81
19.01.2023	19.01.2023	EUR	Uplata	2,81
20.01.2023	20.01.2023	EUR	Uplata	2,81
21.01.2023	21.01.2023	EUR	Uplata	2,81
23.01.2023	23.01.2023	EUR	Uplata	5,62
24.01.2023	24.01.2023	EUR	Uplata	2,81
25.01.2023	25.01.2023	EUR	Uplata	2,81
26.01.2023	26.01.2023	EUR	Uplata	2,81
Ukupno za odabrani period				73,05

Picture 8. Credit account turnover

User	The option „User“ allows overview of the following: <ul style="list-style-type: none"> The name of business entity, shows payments of the business entity and displays fees which are not shown at card level, such as entry/processing fees for VISA Business Requests All cards, including the level of the ultimate user and the business entity
Value date	Date of the transaction
Date of entry	Posting date
Currency	Currency (EUR)
Account recording description	Transaction details
Amount	Amount of the transaction in EUR

1.5. VISA Business account balance

Query on the balance of the Visa Business account displays all the information of the account at the level of the business entity (Picture 9).

VISA BUSINESS ACCOUNT BALANCE	
Payment account	xxxxxxxxxxxx
Debiting date	20 of the month
Number of active users	1
Number of cards issued	1
Sum of limits under cards	26.544,56 [EUR]
Loans approved to legal entity	26.544,56 [EUR]
Undue calculated debt	0,00 [EUR]
Due unpaid debt	-14.028,25 [EUR]
Penalty interest	-84,28 [EUR]
Drawdown in the current accounting period	-5.653,44 [EUR]
Provisions	0,00 [EUR]
Available	20.891,12 [EUR]
Non-distributed payment	14.112,53 [EUR]

Picture 9. Information on the VISA Business account

Payment account	Account on which the payment of due or total debt is made
Debiting date	The maturity date of the obligation of the business entity according to the expenses on the Visa Business card.
Number of active users	Number of users with an active Visa Business card.
Number of cards issued	Total number of cards issued to one business entity.
The sum of limits under cards	Total approved limit under all Visa Business cards of one business entity
Loan approved to legal entity	Total amount of the loan approved to each business entity
Undue calculated debt	Undue calculated debt

Due unpaid debt	Due but unpaid debt arising from transactions and fees
Penalty interest	Penalty interest
Drawdown in the current accounting period	Total costs in the current accounting period. (30 days from 10 th to 10 th)
Provisions	Open provisions under an account. Provisions are opened at the moment of paying with the card, and closed when the transaction is posted on the transaction account.
Available	Total amount of funds available
Non-distributed payment	Amount of the payment based on the due debt, prior to background processing of the payment.