USER MANUAL

eLEMENT@

INTERNET BANKING FOR COMPANIES AND SMALL BUSINESSES

WORKING WITH HOUSING MAINTENENCE FUNDS (HMF)

# CONTENT

By choosing to sign up for eLEMENT@, the Housing manager who has opened accounts of Housing Maintenance Funds (HMF) in OTP Bank, in addition to working with on his/her own accounts, gains an insight into the operations of individual accounts of Housing Maintenance Funds (account turnover, download of statements, review of loans and deposits)

Entry and execution of payment of orders of individual accounts of HMF (Accounts prefix 35 or 13) is enabled by the delivery of the signed Statement, by which the authorized representative of the tenants authorizes the manager of Housing Maintenance Funds to independently execute payment orders for the HMF accounts. These instructions describe the basic features of work with HMF accounts via OTP internet banking.
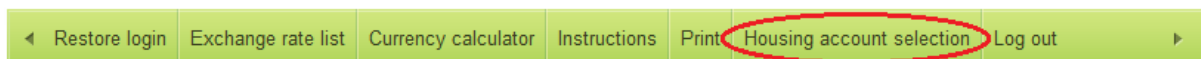
1. Selection of HMF account

All Housing maintenance managers who possess eLEMENT@, are able to access the HMF, use overviews and carry out financial transactions. To access the data of the HMF account (accounts) select the *"Select housing maintenance account"* in the left frame of the eLEMENT @ screen (Picture 1),
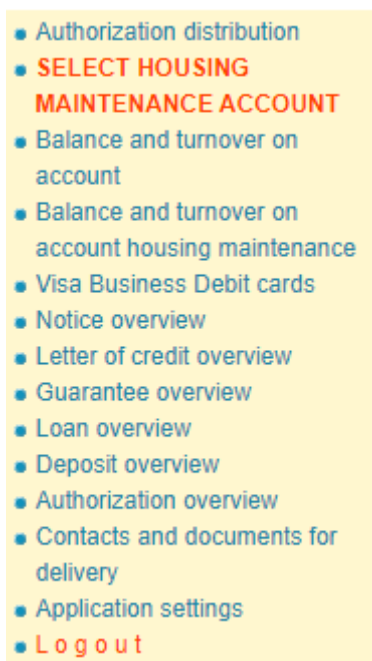
Picture 1. Menu for selection of HMF account

Or in the upper part of the screen (Picture 2).

Picture 2. Menu in the upper part of the screen for selection of HMF

After selection of the transaction the screen shows a table display of all HMF accounts (Picture 3)

Picture 3. Display of all HMF accounts

Note: Using the options *"Housing maintenance fund account (EUR)"*, *"Name of the building"* and *"Select to enter orders"*, you can sort the list according to the above criteria, that is, account number, name of the building or the current status of Registered / Registration (Picture 4).

Picture 4. Screenshot of registered HMF account

This change is automatically displayed on the upper right screen where an active HMF account which is being used is constantly visible, as well as the log off option. The logoff option automatically returns the Housing manager to working with his/her own accounts. (Picture 5).

Picture 5. HMF account log off

2. Account balance and transactions

When the Housing manager is logged on as HMF account, the transaction *"Turnover, balance and account information"* in the "Account" field automatically registers the number of the HMF account, and offers an overview of account transactions and basic information. In this case, the private accounts of the Housing manager are not visible. (Picture 6).

Account	Description	Balance	Available balance [1]	Currency	Turnover	Account information
Name: SZP 1						
HR642407000xxxxxxxxx	1	4.333,18	4.333,18	EUR	🖺 Turnover	🔍 Information

Picture 6. Account balance, transactions and data

3. Create order

When the Housing manager is logged on as HMF account, the transaction "Create order" in the field *"Payer account number / IBAN"*, automatically registers the HMF account from which the payment is made (Picture 7).
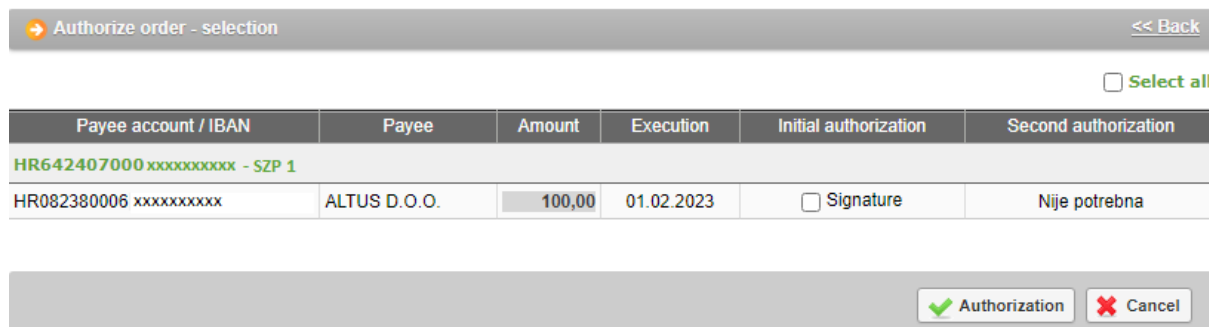

Picture 7. Order for payment from a selected HMF account

4. Authorization and execution of order

When the Housing manager is logged on as HMF account, the transaction *"Order Authorization"* automatically registers the orders entered from a chosen HMF account, that is,

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the account from which the payment is made. The authorization process is described in the main chapters of this manual (for smart cards and tokens). (Picture 8).
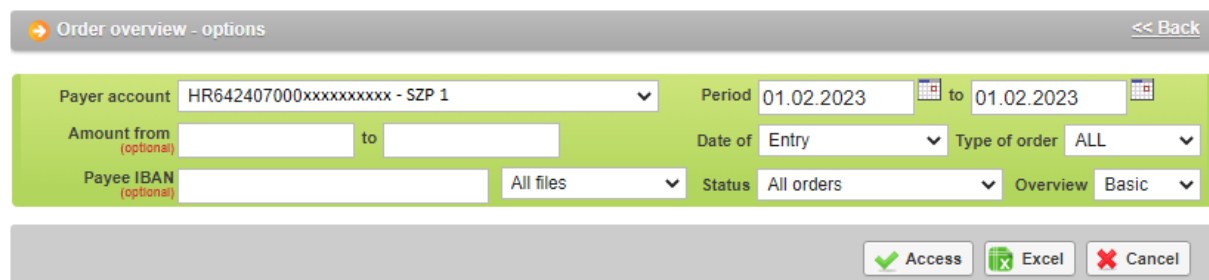

Picture 8. Authorization of order

After authorization, it is necessary to send the orders for execution using the transaction *"Send order for execution"* in the right part of the screen.

5. Order overview

When the Housing manager is logged on as HMF account, the transaction *"Order overview"* in the field *"Payer account"* automatically fills in the data of the registered HMF account (Picture 9).

Picture 9. Overview of orders (EUR)

6. Statement of account

When the Housing manager is logged on as HMF account, the transaction *"Statement of account"* in the field *"Payer account"* automatically registers the HMF account which is logged on. (Picture 10)

Note: When the Housing manager is not logged on as HMF account, all the statements for HMF accounts can be seen by using the drop-down menu.

Picture 10. Account statement

7. Print order

When the Housing manager is logged on as HMF account, the transaction *"Print order"* in the field *"Payer account"*, automatically registers the HMF account which is logged on. (Picture 11)

Picture 11. Printout of orders (EUR)

8. Overview of calculated fees

When the Housing manager is logged on as HMF account, the transaction *"Overview of calculated fees"* in the field *"Account"* automatically registers the HMF account which is logged on. (Picture 12).

Picture 12. Overview of accrued fees for selected HMF account