

USER MANUAL

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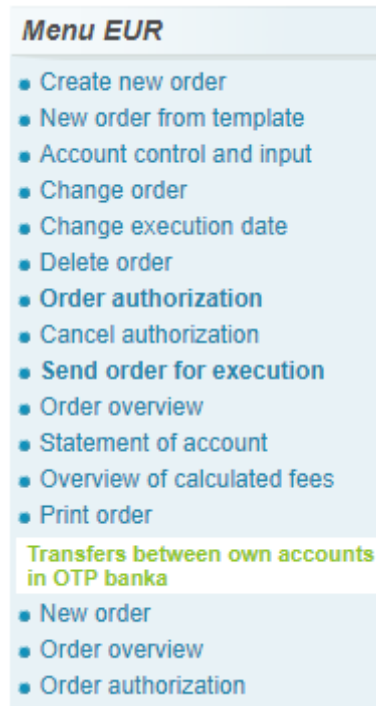
INTERNET BANKING FOR COMPANIES
AND SMALL BUSINESSES

EUR PAYMENTS

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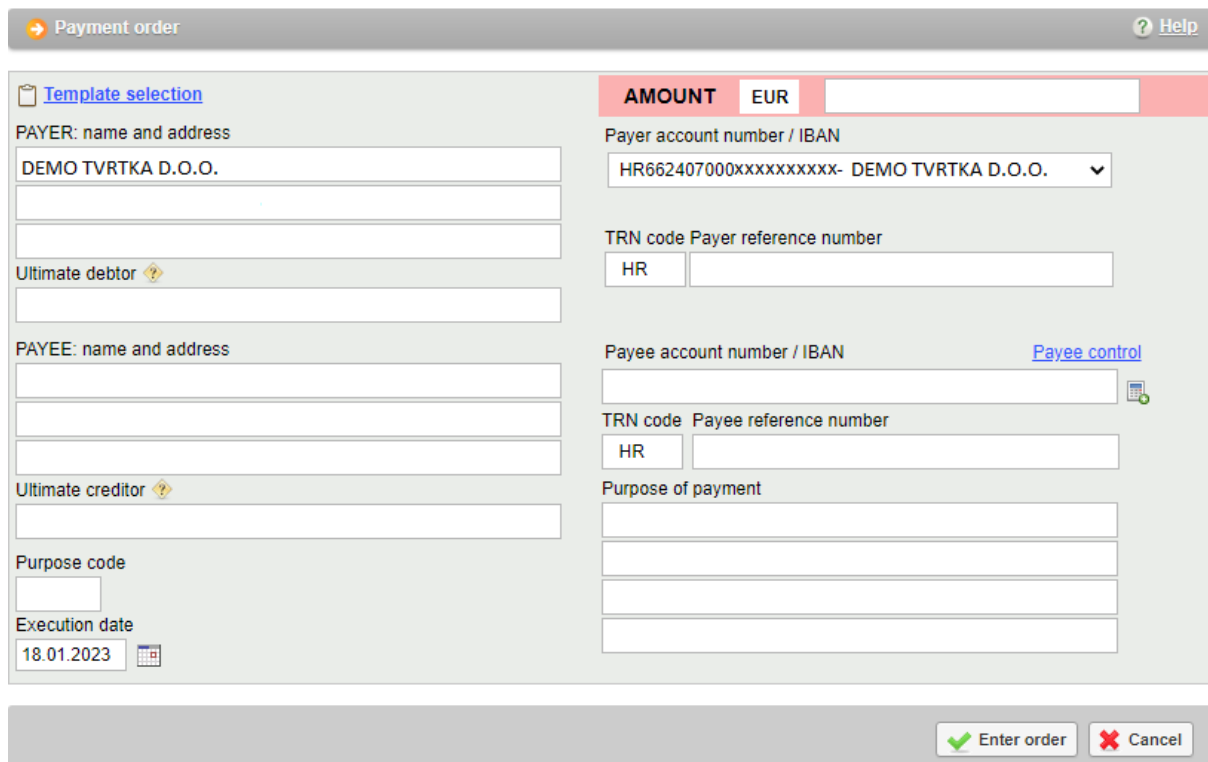
1. MENU EUR



Picture 1. Menu EUR

1.1. Create new order

By selecting "Create new order", a Payment order is opened, HUB 3 form for payment in the country (Picture 2).



The screenshot shows the 'Payment order' form with the following fields and values:

- Template selection:** A dropdown menu.
- PAYER: name and address:** DEMO TVRTKA D.O.O.
- Ultimate debtor:** (Empty field)
- PAYEE: name and address:** (Empty field)
- Ultimate creditor:** (Empty field)
- Purpose code:** (Empty field)
- Execution date:** 18.01.2023
- AMOUNT EUR:** (Empty field)
- Payer account number / IBAN:** HR662407000xxxxxxxxxx- DEMO TVRTKA D.O.O.
- TRN code Payer reference number:** HR
- Payee account number / IBAN:** (Empty field)
- TRN code Payee reference number:** HR
- Purpose of payment:** (Empty field)

Buttons at the bottom: and

Picture 2. Payment order

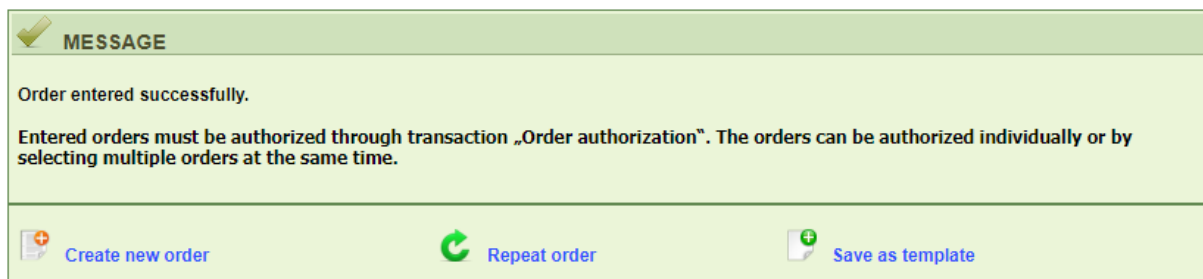
Description of HUB 3 format fields which need to be filled in:

Field	Description
Template selection	Choosing "Template selection" opens all saved templates – Selecting a template automatically fills in required fields.
Payer: name and address	The mention field will automatically contain the name and address of the owner of the smart card / token
Ultimate debtor	Enter the name of the ultimate debtor in whose name the payment is made. Data entry is optional.
Amount (EUR)	Enter the amount of the transaction in EUR
Payer account number / IBAN	In this field you need to select the account from which the cashless payment is to be made. Use the arrow on the right end of the field to choose one of the accounts from which you wish to make the payment. Payer account number / IBAN HR1824070001100000002 - DEMO TVRTKA D.O.O.
TRN code and payer reference number	The TRN code is entered in the first field. The payer reference number is entered in the second field. If there is no reference number, TRN code 99 is entered, or the field may be left empty. In the HUB 3 form, "HR" is entered in the field TRN code, and then the two-digit control TRN code reference number.
Payee: name and address	Enter the name and address of the recipient.
Ultimate creditor	Enter the name of the ultimate creditor. Data entry is optional.

Payee account number / IBAN	This field makes the entry of IBAN possible. IBAN stands short for International Bank Account Number, and it is the international standard for numbering bank accounts Structure of Croatian IBAN-a (HRxxxxxxxxxxxxxxxxxxxxxx); 21 signs
Payee control	Control of the recipient makes it possible to check the correctness of the account number of the recipient - corporate entity, through access to the Central Account Registry. After filling in the IBAN, by selecting "Payee control", the following data is provided: name of the recipient, account number, account status, address and registered office of the recipient. If the payee account does not exist in the Central Account Registry, a corresponding message appears. Then it is necessary to check whether the IBAN is entered correctly. For accounts that are not registered in the Central Account Registry, "Payee control" is used to verify if the account format is correct. If the format is correct, the payment order can be executed.
TRN code / payer reference number	The TRN code is entered in the first field. The payee reference number is entered in the second field . If there is no payee reference number, TRN code 99 is entered. In the HUB 3 form, "HR" is entered in the field model, and then the two-digit control code of the reference number. When entering this data the prescribed structures of the model and reference number are controlled.
Purpose of payment	Enter a short description of payment, there are four rows for this purpose.
Purpose code	Enter the four letter code of the purpose of the transaction. The entry of the purpose of the transaction is not mandatory.
Execution date	Enter the date of execution of the order. Execution date must be later than or equal to the current date and cannot be a holiday or weekend. In case that the date of execution is the same as the current date, and recipient's Depository institution's number is different from the OTP Bank's Depository institution's number, the time up to which the calendar date can be entered as the date of execution is controlled. The date can be entered in the format "ddmmyyyy" or "dd.mm.yyyy".
High priority	By choosing the option High priority, the order will be executed with urgency.

When selecting "Enter order", all account data and their interconnections are verified (control of the correctness of the payee account number, TRN code and reference number, etc.). If any of the entered data is not correct, a screen will appear with the warning "Message" about the error. If the order is entered correctly, the display will show the following message: "Order entered successfully" (Picture 3). To enter a new order, select the option "Create new order", to repeat payment to the same recipient select the option "Repeat order", and to enter the same order in the templates, select the option "Save as template".

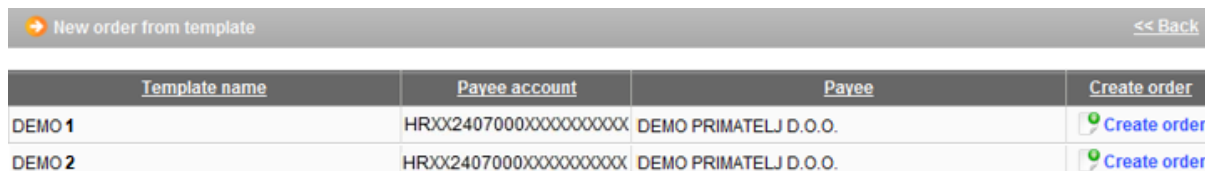
After the orders have been entered or modified, it is necessary to authorize them.



Picture 3. The message after a successfully entered order

1.2. New order from template

The option 'New order from template' allows fast entry of an order, assuming that the relevant order has been previously stored in the templates base, as described in the chapter "Templates", or it has been stored by entering a new order.



Template name	Payee account	Payee	Create order
DEMO 1	HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	Create order
DEMO 2	HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	Create order

Picture 4. List of entered orders

By pressing "Create order", the requested template is opened, and it is necessary to enter the amount of the transaction in EUR (Picture 4.).

1.3. Account control and input



Picture 5. Payee control in the Central Account Registry

The payee control option makes it possible to control whether the payee account number – corporate entity is correct, by access to the Central Account Registry (Picture 5). After entering the IBAN and selecting "Access", the following information is obtained: IBAN, the company name, and option for creating an order.

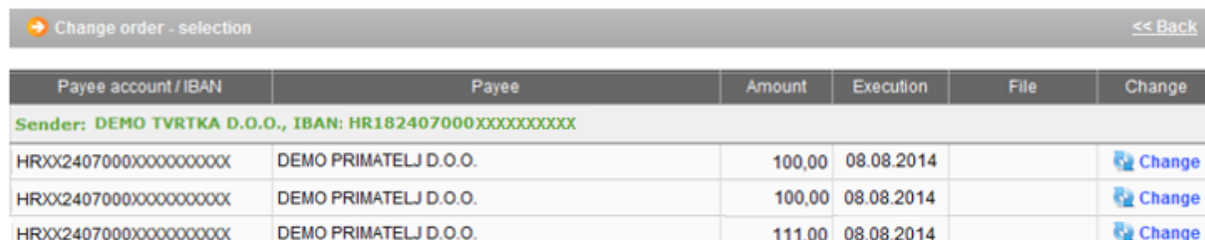
By choosing to create an order, a completed order for the selected recipient appears on screen.

If the account number does not exist in the Central Account Registry, a corresponding message appears. Then it is necessary to check whether the IBAN is entered correctly.

"Payee control" is used to verify whether the account format is correct for accounts that are not registered in the Central Account Registry.

1.4. Change order

When selecting "Change order", the menu will show all orders which can be modified (orders which have not been authorized, that is, have not been sent for execution). (Picture 6.)



Payee account / IBAN	Payee	Amount	Execution	File	Change
Sender: DEMO TVRTKA D.O.O., IBAN: HR182407000XXXXXXXXX					
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	100,00	08.08.2014		Change
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	100,00	08.08.2014		Change
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	111,00	08.08.2014		Change

Picture 6. Change order

By choosing "Change" next to the desired order, an order will open in which it is possible to change the desired data. Once you have made the necessary changes, you need to select the option "Change", after which the data on the order will be controlled once more. If everything is correct, it is possible to continue the action in accordance with the user's wishes.

Note: After modifying the order, the same will be highlighted in yellow on the list of entered orders. After a period of time, the highlighting will disappear. This option exists only for the convenience of users who often work with a large number of payment orders.

1.5. Change execution date

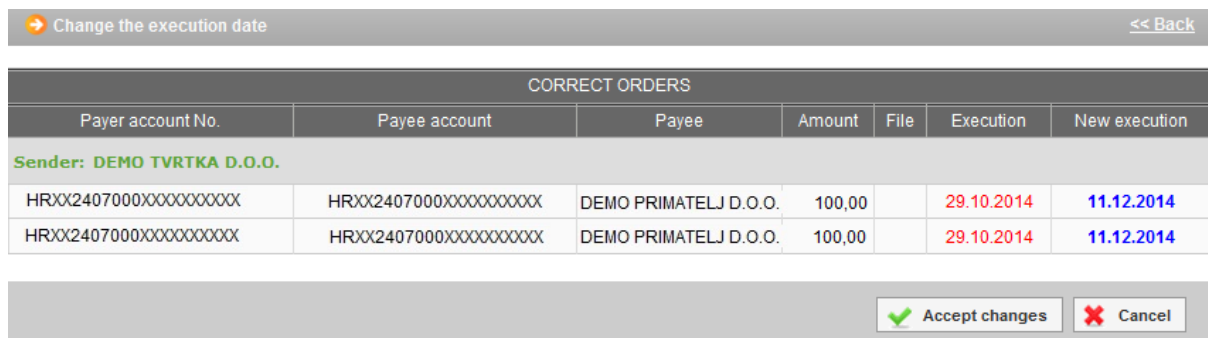
The execution date can be modified for entered orders (that have not been authorized) (Picture 7). A new execution date is entered, the orders for which you want to change the date of execution are marked and "Verify" is selected.



Payee account / IBAN	Payee	Amount	Execution	File	Change
Sender: DEMO TVRTKA D.O.O., IBAN: HR182407000XXXXXXXXXX					
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	100,00	08.08.2014		<input type="checkbox"/>
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	100,00	08.08.2014		<input type="checkbox"/>

Picture 7. Changing the execution date

When selecting "Verify", the screen will show the selected orders with the new execution date, which is necessary to confirm by choosing "Accept changes" (Picture 8).



CORRECT ORDERS						
Payer account No.	Payee account	Payee	Amount	File	Execution	New execution
Sender: DEMO TVRTKA D.O.O.						
HRXX2407000XXXXXXXXXX	HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	100,00		29.10.2014	11.12.2014
HRXX2407000XXXXXXXXXX	HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	100,00		29.10.2014	11.12.2014

Picture 8. Confirming the change of the execution date

After the change is successful, the following message appears (Picture 9):



MESSAGE


Date changed successfully for 2 orders.

[Izbornik "Change execution date"](#)

Picture 9. The message after the successful change of the execution date


1.6. Delete order

By selecting "Delete order" from the menu, the screen will display orders (basic information about them) that can be deleted (Picture 10). The statuses of orders that can be deleted are: "unauthorized" and "sent to execution". If you want to delete the order that has the status "authorized", you must cancel the authorization first. Orders with the status "Sent to recipient" and "Executed" cannot be deleted.

Delete order - selection << Back					
Payee account / IBAN	Payee	Amount	Execution	File	Delete
Sender: DEMO TVRTKA D.O.O., HR182407000XXXXXXXXXX					
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	100,00	08.08.2014		 Delete
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	111,00	08.08.2014		 Delete

Picture 10. Deletion of orders

If you need to delete an order, the screen 'Delete order' appears by selecting the option "Delete". After confirming one more time that we want to delete a particular order, it will be deleted by pressing the button "Delete", and the message about successful deletion will follow (Picture 11). The orders can only be deleted individually.

 **MESSAGE**

Order deleted successfully.

 [Menu "Delete order"](#)

Picture 11. The message after successful deletion

1.7. Order authorization

By selecting "Order authorization" from the EUR menu on the screen, all orders that are not authorized are displayed (basic information about them) (Picture 12). Only those orders that we really want to send for execution are to be authorized.

It will be necessary to authorize an order one or two times, depending on the distributed signature class.

Authorize order - selection << Back					
Payee account / IBAN	Payee	Amount	Execution	Initial authorization	Second authorization
HR182407000XXXXXXXXXX: DEMO TVRTKA D.O.O.					
HRXXXXXXXXXXXXXXXXXX	Demo primatelj	100,00	03.12.2018	<input type="checkbox"/> Signature	Nije potrebna
HRXXXXXXXXXXXXXXXXXX	Demo primatelj	100,00	03.12.2018	<input type="checkbox"/> Signature	Nije potrebna

Select all

Picture 12. List of orders for authorization

The possible signature classes are the following:

N – the user has no right to sign

E – the user signs independently

A - Co-signatory of the order with a signatory of class A, B or E is required

B - Co-signatory of the order with a signatory of class A or E is required

F – Co-signatory of class G or E required

G – Co-signatory of class F or E required

H - up to a certain amount (up to the authorization limit) a co-signatory of class A, B or E is required. An order with a larger amount requires the signature of another co-signatory of class A or E.

It is possible to authorize those orders whose execution date is later than or equal to the calendar date, before the expiration of the authorization limit for those orders that have an execution date equal to the current one (according to the bank's schedule for execution of payment orders).

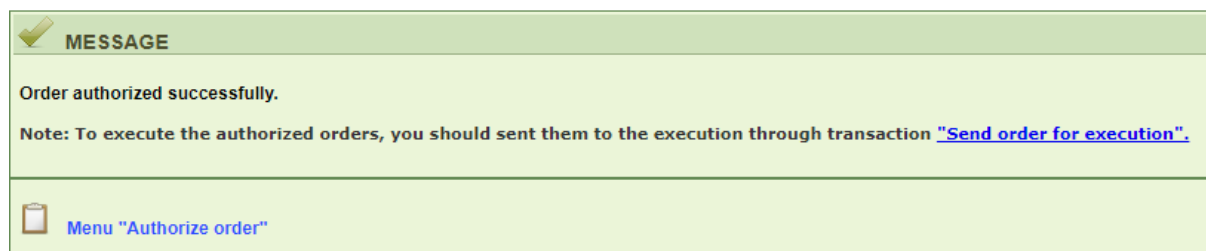
For orders whose execution date is before the calendar date or the limit for sending for execution has expired for the current date, it is necessary to change the execution date. Such orders are also displayed on this screen, but before their authorization, the execution date must be changed by choosing the "change date" transaction offered. Orders are marked in red.

It is necessary to mark the orders we wish to authorize. It is possible to authorize an unlimited number of orders at the same time.

Orders for authorization are marked by a "tick" in the checkbox on the right side of the order; all orders can also be authorized at once by selecting the checkbox in front of "Select all" (Picture 12).

Once the orders are marked, the authorization process begins by selecting the option "Authorize". The display shows a list of selected orders that we have chosen for authorization and the option "Authorize" appears. By selecting "Authorize", a screen appears which warns us that a PIN must be entered. If you want to continue, select "OK" and then a field for entering the "PIN" will appear. After entering the PIN, confirm the entry with "OK" or "Enter". This action executes the authentication of orders with an electronic signature, the PIN. In the case of authorization of orders with a Token, you need to enter the calculated MAC on the Token (Appli 2). The next step is the transaction "Send order for execution".

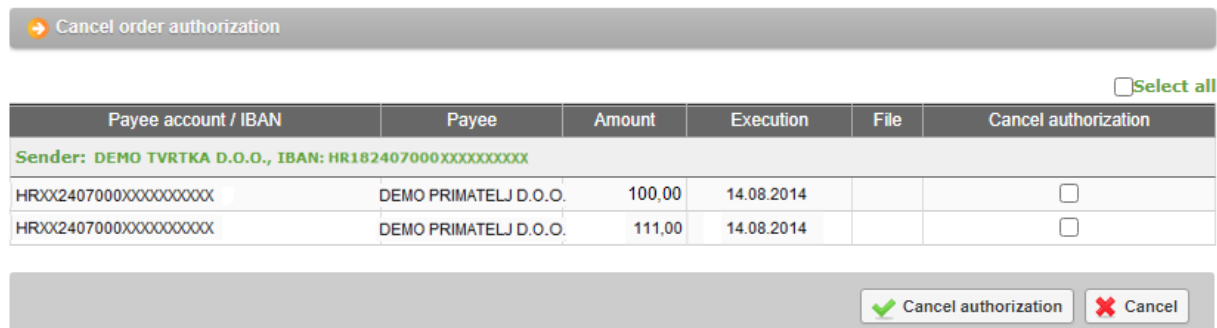
You will receive a message about the transaction being performed successfully (Picture 13):



Picture 13. Message of successful order authorization

1.8. Cancel authorization

By selecting "Cancel authorization" from the EUR menu, all orders will appear on the screen for which it is possible to cancel the authorization (Picture 14.) (authorized orders that have not been sent for execution).



Payee account / IBAN	Payee	Amount	Execution	File	Cancel authorization
Sender: DEMO TVRTKA D.O.O., IBAN: HR182407000XXXXXXXX					
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	100,00	14.08.2014		<input type="checkbox"/>
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	111,00	14.08.2014		<input type="checkbox"/>

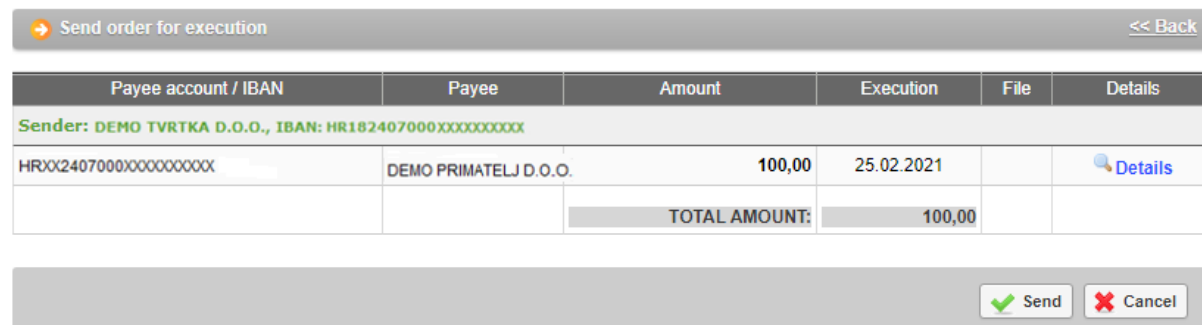
Picture 14. Cancelling order authorization

If you want to cancel the authorization for all or individual orders, use the transaction "Cancel authorization". This deletes the order from the list of orders waiting to be sent for execution.

This screen shows the orders (basic information about them) for which it is possible to cancel the authorization (authorized orders that have not been sent for execution). Orders to be cancelled are marked with a tick in the checkbox on the right side of the order list. Orders for which the authorization has been cancelled appear again on the list of orders for authorization, that is, on the list to change or delete orders.

1.9. Send order for execution

By selecting "Send order for execution" from the EUR menu, all authorized orders on the list of orders waiting to be sent for execution are displayed (Picture 15).



Payee account / IBAN	Payee	Amount	Execution	File	Details
Sender: DEMO TVRTKA D.O.O., IBAN: HR182407000XXXXXXXX					
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	100,00	25.02.2021		Details
		TOTAL AMOUNT:	100,00		

Picture 15. List of orders ready to be sent for execution

Note: orders that have an execution value date later than 90 days from the current date will be excluded from the list. Orders which have an execution date later than ninety days, will appear on the list when the execution date reaches the time frame of 90 days (ninety days from the current date).

All orders from the list are sent for execution by selecting "Send". The number of orders that can be sent for execution is not limited. Orders may be sent for execution regardless of whether the account has sufficient funds, but in that case, the orders will not pass the necessary processing in the bank, that is, they will not be executed. As soon as the funds are provided

on the account, the orders will be automatically executed, without the need for the eLEMENT@ user to undertake any further steps.

Regulations on the priorities of execution shall be respected in the execution of orders.

1.10. Order overview

By selecting "Order overview" from the EUR Menu, queries by various criteria such as creation date, execution date, date of authorization, date of sending for execution can be made; also by status: all orders, unauthorized, authorized, sent for execution, sent to the recipient (NCS exchange) and executed. The criteria can also be specified by the exact amount of the order, range of the amount and the payee account number. Once the options are selected, i.e. entered, the screen "Order overview" appears by pressing the "Access" button, which shows all the information about orders on the basis of selected i.e. entered options.

By pressing the sign next to the payee account / IBAN, additional account information is opened (Picture 16). This way, the order details can be reviewed, and any unauthorized order can be modified or deleted.

Order overview - options << Back

Payer account: HR662407000xxxxxxxxx - DEMO TVRTKA D.O.O. | Period: 24.01.2023 to 24.01.2023

Amount from: [] to: [] | Date of: Entry | Type of order: ALL

Payee IBAN: [] | All files | Status: All orders | Overview: Basic

Buttons: Access Excel Cancel

Payee account / IBAN	Payee	Amount	Execution	Transaction status	Repeat order
HR722360000xxxxxxxxxx	DEMO PRIMATELJ D.O.O.	100,00 EUR	24.01.2023	SENT FOR EXECUTION	Repeat order

Order details

Payment description code and purpose: POD.DOB.	Transaction code and payer reference number: HR02 26913	Officer and date of entry (change): DEMO KORISNIK 24.01.2023 09:23:50
Order No.: 1	Transaction code and payee reference number: HR00 00	Officer and date of authorization: DEMO KORISNIK 24.01.2023 09:24:07
Details Delete		Officer and date of sending for execution: DEMO KORISNIK 24.01.2023 09:24:40

TOTAL AMOUNT FOR SELECTED CRITERIS: 100,00

Picture 16. EUR order overview

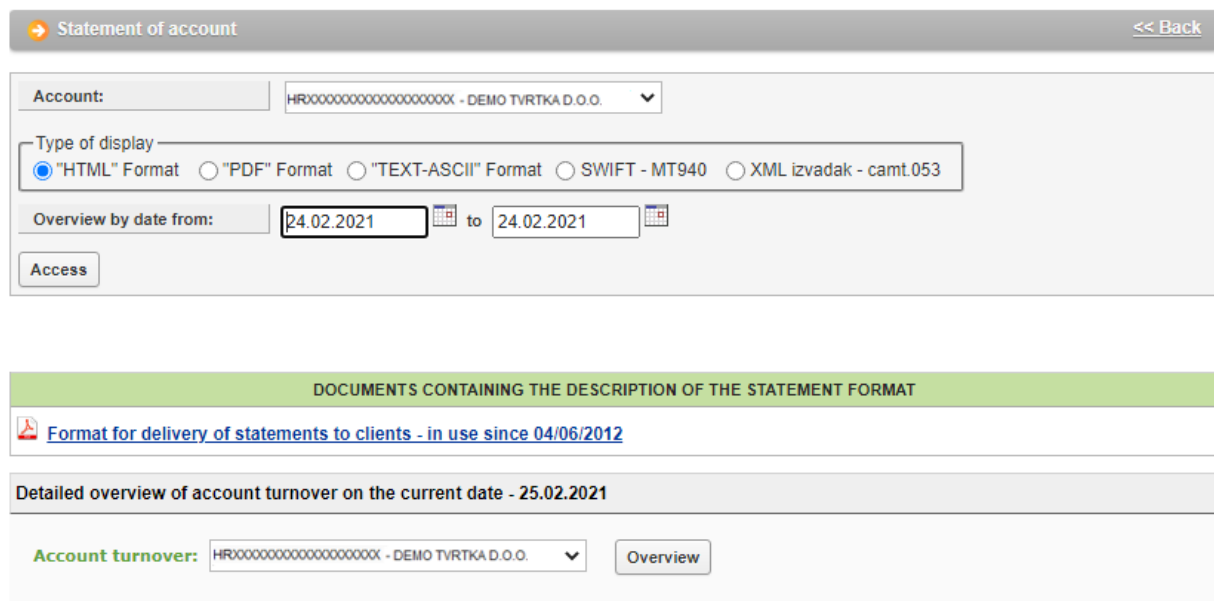
In this query display you can see the total amount of orders entered according to a particular criterion, such as, for example, "according to the execution date", which is very useful when you need to check whether the account has sufficient funds for all entered orders to actually be executed. Query results can be printed by selecting the option "print" in the upper part of the screen.

1.11. Statement of account

By selecting "Statement of account" from the menu, you can retrieve a copy of the selected account, for the desired day or period of 31 days.

Account statement can be obtained in five types of displays, as follows: (Picture 17)

- HTML - classic view in the web browser. It is possible only to print it. Please note that prior to confirmation of printing (in the "Print Properties" i.e., in the settings of the printer) it is necessary to set the option "Landscape" i.e. the option for horizontal printing.
- PDF - Acrobat format - your computer needs to have an installed free program to view this format - Acrobat Reader (included in the installation disc in the "Archive"). Choosing the PDF format and the desired period of statements of account, a file will be created on the server of OTP banka, which you can immediately see on the computer screen and, if necessary, print (the option horizontal print on A4 format is already set) or the file can be saved on the local disk of the computer.
- TXT - this format is a classic text format compounded by the structure of OTP Bank. By selecting the TXT format and the desired time period for statements of account, the server of OTP banka creates the file you need to record to your computer disk.
- SWIFT – MT940 – statement in the .txt format according to the SWIFT MT940 rules
- XML – statement in the XML format according to the camt.053 rules



Picture 17. Account statement and balance for current date

Choosing Statement from the menu will provide a detailed view of turnover on the current date, which is not presented in the form of a statement because it can be retrieved for the previous business day at the earliest.

1.12. Overview of calculated fees

Selecting "Overview of calculated fees" from the menu, you can select monthly invoices for calculated fees that the bank charges in accordance with the valid Decision on pricing (Picture

18). It is created on the last day of the month. After creation, the invoice is available for download in the following formats:

- HTML - classic view in the web browser. It is possible only to print the certificate in A4 format.
- PDF - Acrobat format - your computer needs to have the free installation of this program to view this format - Acrobat Reader (included on the installation disc in the "Archive"). After choosing PDF format and desired invoices, the server of OTP Bank will create a "file" which you can immediately view on the computer screen and, if necessary, print or simply save this "file" on disk.

Picture 18. Overview of calculated fees

1.13. Print order

By selecting "Print order" from the menu you can print an order in the form of confirmation.

After you select the criteria by selecting "Access", the display will show all the orders that meet the criteria (Picture 19).

For orders that do not have the status of "order is executed" on the confirmation of execution, there will be a note: "The Client may withdraw this order before execution". For orders which have the status of 'order is executed', the confirmation shall be issued without the above stated remarks.

The confirmation of an order in PDF format is retrieved by choosing from the field "Order printout", while you can print the confirmation by choosing the sign .

The desired order can be entered again by selecting "Repeat".

Payee account / IBAN	Payee	Amount	Execution	Print order	Skupno	Repeat order
HR242484008 XXXXXXXXXXXX	DEMO PRIMATELJ	99,99 EUR	28.12.2022		<input type="checkbox"/>	Repeat
HR892360000 XXXXXXXXXXXX	DEMO PRIMATELJ 2	2,22 EUR	28.12.2022		<input type="checkbox"/>	Repeat

Picture 19. Overview of orders for which it is possible to print a confirmation

Note: the names of the users of smart cards / tokens that have made the transaction authorization and sent the order for execution will be visible on the printed confirmation of payment. If you do not want to display the user's name, use the transaction "Application parameters" to deactivate this option (see under other transactions).

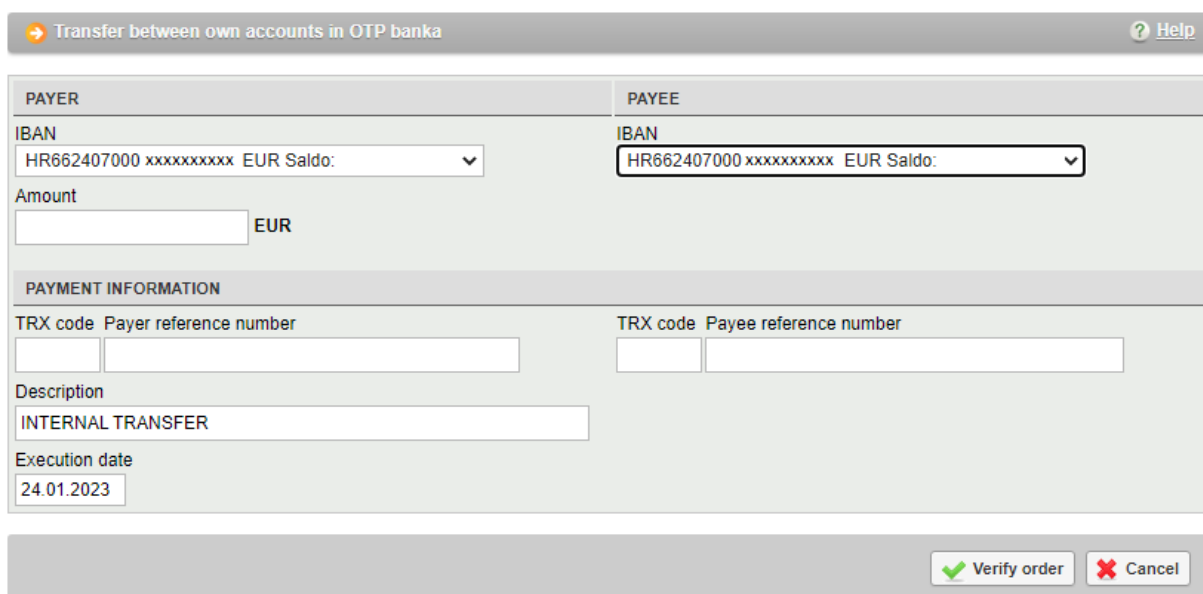
1.14. Transfer between own accounts in OTP banka d.d. – New order

Through this screen, it is possible to enter orders for the transfer of funds in EUR from one company account to another company account (Picture 20). To use this screen you need to have two accounts of different IBAN construction in EUR (e.g. prefix account 11 and prefix account 15).

The list of accounts offers all accounts opened under the Taxpayer ID Number of the company, for which the user has authorizations.

After verifying and entering the order, it needs to be authorized in the order authorization screen within the same menu in order to be executed.

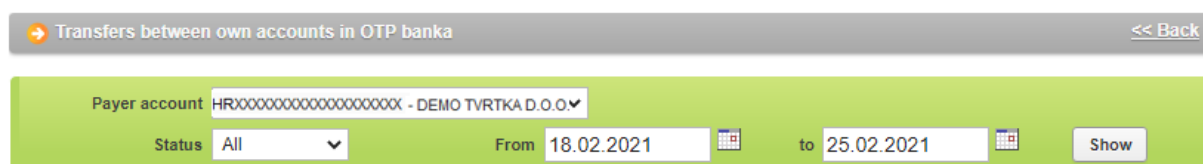
All internal transfers are posted immediately upon authorization and do not generate any fees.



Picture 20. Display of entering the details for transfers between own accounts in the Bank in EUR

1.15. Transfer between own accounts in OTP banka d.d.– Order overview

This screen shows all internal transfers under the payer accounts for which the user has authorization. It is possible to filter orders by different accounts, account statuses and by time period for which retrieval is made (Picture 21).



Picture 21. Section where the criteria for order overview can be set



1.16. Transfer between own accounts in OTP banka d.d.– Order authorization

Orders can be authorized in the screen for internal transfers authorization within the company's account. One user's signature is required to authorize any order. As funds cannot be debited from company accounts through this screen, no signature classes or transaction limits of the ultimate creditor are verified within this screen.