

## USER MANUAL

# eLEMENT@

## INTERNET BANKING FOR COMPANIES AND SMALL BUSINESSES

## MANUAL FOR DIRECT PAYMENTS ON CURRENT ACCOUNTS (SALARIES AND OTHER PAYMENTS)

## Instruction for filling out personal income payment orders

When filling out personal income payment orders, it is necessary to pay attention to filling out:

- the payer reference number (mandatory field),
- the payee reference number which contains the code of the type of income (mandatory field)
- purpose code

The personal income payment orders, which are filled out in accordance with this instruction, shall result in correct posting of personal income on the payee's bank account based on which:

- the payees achieve some of the benefits which the bank offers based on this data (e.g. overdraft...)
- the protected income (surely) is exempt from enforcement

### Filling out data on the payer of personal income

- Data containing the name and address of the payer of personal income is entered into the field Payer.
- The number of the payer's transaction account in the IBAN form is entered into the field IBAN.
- If the transfer order is assigned for the payment of a net salary, the data is entered into the fields TRN code and Payer reference number in accordance with the Contributions Act and its amendments and other pertaining bylaws:
  - TRN code: HR67
  - In the field payer reference number: personal identification number (OIB) of the payer of personal income – number of the JOPPD form (report of receipts, income tax, surtax and contributions for compulsory insurance) – type of payment

#### **HR67 OIB-JOPPD-X**

✓ *Example of a correctly filled out payer reference number for a personal income paid in full:*

**HR67 12345678912-16365-0**

- If the transfer order is used for another type of personal income, the data in the field TRN code and Payer reference number does not have to be entered in accordance with the aforementioned.
  - In the field purpose code: SALA

**Filling out data on the receiver (payee) of the payment (natural person to which the personal income is paid)**

- Data containing the full name of the payee is entered into the field Payee.
- The payee's transaction account number in the IBAN form is entered into the field Payee IBAN.
- The following data is entered into the field TRN code and Payee reference number:
  - TRN code: HR69
  - Payee reference number: always fixed 40002 – personal identification number (OIB) of the payer – code of personal income (according to the List of codes of personal income from Annex 1 of this Instruction)

**HR69 40002-OIB-VOP**

✓ *Example of a correctly filled out payee reference number for a personal income paid in full:*

**HR69-40002-12345678912-100**

**Annex 1. The list of codes for personal income**

The code for personal income must be entered into the payee reference number.

Code	Type of personal income
100	Personal income paid in full
110	Payment of a part of personal income – protected part
120	Personal income minus the protected part
130	Temporary service contract – protected part
140	Student work – protected part
150	Dividend payment
160	Remuneration of members of management boards, assemblies, supervisory boards
170	Income from renting tourist facilities
180	Rent
190	Transport – protected part
191	Meal allowances, up to the prescribed amount which are not considered taxable receipts
200	Business trip – protected part
210	Field allowance, per diems for business trips in the country and abroad, per diems for field work in the country and abroad and per diems for business trips – protected part
220	Separate maintenance allowance
230	Sickness benefit
240	Fee for the use of a private car for company purposes
250	Overtime compensation, bonuses, incentives, other rewards up to the prescribed amounts which are not considered taxable receipts
260	Holiday allowance up to the prescribed amounts which are not considered taxable receipts

<b>270</b>	Christmas and Easter bonuses up to the prescribed amounts which are not considered taxable receipts
<b>280</b>	Gift for children – protected part
<b>290</b>	Scholarships, awards, support to students for equipment, books etc.
<b>300</b>	Support in the event of marriage
<b>310</b>	Support in the event of birth of a child – protected part
<b>320</b>	Severance pay
<b>330</b>	Support in the event of death of the employee/employee family member
<b>340</b>	Sickness benefit
<b>350</b>	Legal alimony and damages
<b>360</b>	Social welfare benefits
<b>361</b>	Trade union social benefits
<b>370</b>	Unemployment benefits
<b>380</b>	Child benefit
<b>390</b>	Compensation for the work of convicts
<b>399</b>	Other personal income
<b>400</b>	Maternity and parental monetary benefits
<b>410</b>	Sports scholarships for athletes with disabilities
<b>420</b>	Compensation for disasters and natural disasters relief
<b>430</b>	Income on the basis of legal alimony, compensation for damage caused by impairment of health or reduction, i.e. loss of working capacity and compensation for loss of alimony due to the death of the provider of alimony
<b>431</b>	Income on the basis of compensation for bodily injury according to disability insurance regulations
<b>432</b>	Benefits due to disability of workers and continuous sick leave for 90 days or more, benefits in case of death of a worker and death of a member of the worker's immediate family, up to the prescribed amounts which are not considered taxable benefits
<b>433</b>	Monetary compensation to victims of intentional violent crimes
<b>440</b>	Income based on medals and awards
<b>441</b>	Compensation for reservists called up for military service
<b>450</b>	Payments by the Agency for Payments in Agriculture, Fisheries and Rural Development
<b>451</b>	Maritime allowance and maritime allowance on international navigation ships up to the prescribed amounts which are not considered taxable receipts
<b>500</b>	Loans
<b>510</b>	Child support – alimony
<b>600</b>	Pension paid in full
<b>610</b>	Pension – unprotected part
<b>620</b>	Pension – protected part
<b>621</b>	National seniority allowance
<b>630</b>	Physical infirmity
<b>640</b>	Disability benefits – protected part
<b>650</b>	Allowance for someone else's care and assistance
<b>660</b>	Housing loan payment
<b>690</b>	Other receipts exempt from enforcement
<b>699</b>	Other personal receipts not exempt from enforcement