



USER'S MANUAL

eLEMENT@

INTERNET BANKING FOR COMPANIES
AND SMALL BUSINESSES

OPERATIONS WITH ALL TRANSACTION
ACCOUNTS



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eLEMENT@ Internet banking for companies and MSE customers allows that one Internet package can serve all transaction accounts of a business entity. In other words, the Internet package is defined and produced according to the business entity's registration number. At the same time, authorities to particular users for most functions can be defined according to transaction accounts. All functionalities and logic operations are the same as for users with only one business account. The specific features of operation with several business accounts are described below.

1. Authorization distribution

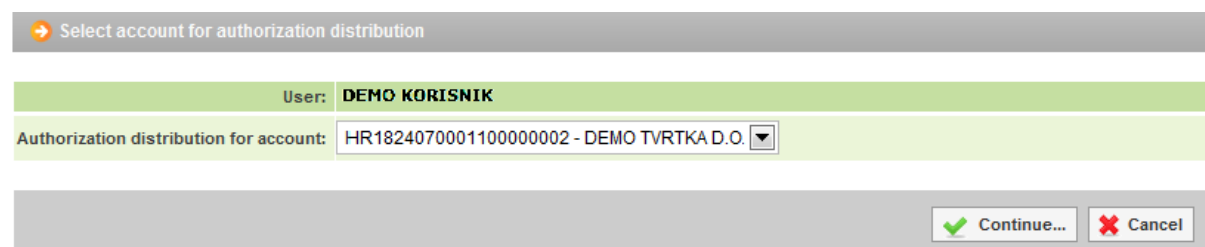
All users of eLEMENT@ Internet banking who have several business accounts with OTP banka can define authorizations for additional cards on the level of accounts and transactions by means of the main smart card or main token (which automatically have all authorizations on all accounts). Authorizations for operation are given separately per each business account for each additional user. The updating of authorizations (for example, cancellation) is done in the same way.

By selecting "Authorization distribution", the list of users is shown on the display. The user to whom authorization is distributed is selected by clicking on the option "Authorization distribution" in the same column (Picture 1). On the display "Select account for authorization distribution", it is necessary to select a business account in the column "Authorization distribution for account". All accounts of a business entity are in the drop-down menu (Picture 2).



User	Add/change user	Token No.	Token type	Authorization distribution
DEMO TVRTKA D.O.O. - HR1824070001100000002				
DEMO KORISNIK	Change user of the token	0000001	Additional	Authorization distribution
DEMO KORISNIK	Change user of the token	0000002	Supervisor	With all authorizations

Picture 1. Overview and authorization distribution for user



User: DEMO KORISNIK

Authorization distribution for account: HR1824070001100000002 - DEMO TVRTKA D.O.

Continue... Cancel

Picture 2. Select account for authorization distribution

The user of the main device for access to eLEMENT@ carries out the distribution of authorizations by distributing or withdrawing authorizations from other additional users, i.e. the main card/PKI USB stick/token distributes (or withdraws) authorizations to all additional cards/PKI USB sticks/tokens. Authorizations can be granted and withdrawn any number of times.

After selecting the account, a list of transactions is shown on the display (Picture 3):

Overview/update of authorizations << Back	
<input type="checkbox"/> Select all	
AUTHORIZATION OVERVIEW FOR USER: KORISNIK (User ID: xxxxxxxxxxxx) AUTHORIZATIONS FOR ACCOUNT: HR662407000xxxxxxxxx EUR	
Authorization distribution	<input checked="" type="checkbox"/>
Menu EUR	
Create new order	<input checked="" type="checkbox"/>
Change order	<input checked="" type="checkbox"/>
Delete order	<input checked="" type="checkbox"/>
Order authorization	<input checked="" type="checkbox"/>
Cancel authorization	<input checked="" type="checkbox"/>
Send order for execution	<input checked="" type="checkbox"/>
Order overview	<input checked="" type="checkbox"/>
Statement of account	<input checked="" type="checkbox"/>
Overview of calculated fees	<input checked="" type="checkbox"/>
Print order	<input checked="" type="checkbox"/>
Transfers between own accounts in OTP banka	
New order	<input checked="" type="checkbox"/>
Order overview	<input checked="" type="checkbox"/>
Order authorization	<input checked="" type="checkbox"/>
Menu FX	
International payments	
Create new order	<input checked="" type="checkbox"/>
Change order	<input checked="" type="checkbox"/>
Delete order	<input checked="" type="checkbox"/>
Authorize order	<input checked="" type="checkbox"/>
Print order	<input checked="" type="checkbox"/>
Overview of announced payments	<input checked="" type="checkbox"/>
White list of accounts	
White list administration	<input checked="" type="checkbox"/>
White list inquire	<input checked="" type="checkbox"/>
Bills of sale	
Bill of sale authorization	<input checked="" type="checkbox"/>
Bill of sale overview	<input checked="" type="checkbox"/>

Picture 3. Overview of authorisations for user

Authorizations in the eLEMENT@ application are assigned to the account and currency. Some displays are currency-independent, and by distributing account authorizations in any currency will allow an additional user to work with all the functionality in that display.

Displays that are assigned by client, not by currency, are the following:

- List administration
- List overview
- Print statement of account
- International payments overview
- Enter template (EUR)
- Change template (EUR)
- Delete template (EUR)

- Enter template (FX)
- Change template (FX)
- Delete template (FX)
- Notice overview
- Card overview
- VISA Business account balance
- Share balance
- Overview of turnover
- List of orders
- Letter of credit overview
- Guarantee overview
- Loan overview
- Deposit overview

By selecting an individual transaction (click on the small square box on the right side of the transaction) or by clicking on the option "Select all" and then "Confirm" (at the bottom of the list of transactions), you have initiated the process of distributing authorizations to an additional card. After that, the display will show a list of all transactions with the status of authorization (with authorization / without authorization). By clicking on the option "Signature", a new display is opened for entering the PIN. After entering the PIN (main card/PKI USB stick)/MAC (main token) and the message "authorizations entered successfully" appears, the additional card/PKI USB stick/token is ready for use.

If the transaction "Authorization distribution" is allowed to a holder of an additional device, he/she cannot cancel authorizations to a holder of the master device, but can administer all authorizations of other holders of additional cards/PKI USB sticks/tokens, including himself/herself.

Remark: if the eLEMENT@ package does not contain more than one card/PKI USB stick/token, please ignore this transaction.

If you want to cancel permanently or temporarily one or all authorizations on the additional card/PKI USB stick/token, please use the transaction "Authorization distribution". Mark the square box next to the transaction which authorization you want to cancel. Confirm the change with "Confirm" and endorse digitally, like when you distribute authorization.

2. Overview of authorizations

On the display "Overview of authorizations" you can check which authorizations are assigned to each additional cards/PKI USB sticks/tokens. Select the option "Authorization overview" on the right side of the name of the user with an additional card/PKI USB stick/token (Picture 4):

Token authorization			
User	Token No.	Token type	Authorization overview
DEMO TVRTKA D.O.O. - HR1824070001100000002			
DEMO KORISNIK	00000001	Additional	Authorization overview
DEMO KORISNIK	00000002	Supervisor	With all authorizations

Picture 4. Overview of authorisation for user

The display will show a list of all transactions with the information “Authorized – Unauthorized” (Picture 5).

AUTHORIZATION OVERVIEW FOR USER: KORISNIK (User ID: xxxxxxxxxxxxxx) AUTHORIZATIONS FOR ACCOUNT: HR662407000 xxxxxxxxxxxxxx EUR	
Authorization distribution	Authorized
Menu EUR	
Create new order	Authorized
Change order	Authorized
Delete order	Authorized
Order authorization	Authorized
Cancel authorization	Authorized
Send order for execution	Authorized
Order overview	Authorized
Statement of account	Authorized
Overview of calculated fees	Authorized
Print order	Authorized
Transfers between own accounts in OTP banka	
New order	Authorized
Order overview	Authorized
Order authorization	Authorized
Menu FX	
International payments	
Create new order	Authorized
Change order	Authorized
Delete order	Authorized
Authorize order	Authorized
Print order	Authorized
Overview of announced payments	Authorized
White list of accounts	
White list administration	Authorized
White list inquire	Authorized
Bills of sale	
Bill of sale authorization	Authorized
Bill of sale overview	Authorized

Picture 5. Authorization overview for user

3. Account balance and turnover

By selecting „Account balance and turnover“, all accounts of a legal entity held with OTP banka (Picture 6) will be shown on the display.

Turnover, balance and account information for all accounts

Account	Description	Balance	Available balance ⁽¹⁾	Currency	Turnover	Account information
Name: DEMO T. D.O.O.						
HR982407000xxxxxxxxxx	RAČUN ZA REDOVNO POSLOVANJE PS	49.856,03	89.671,87	EUR	Turnover	Information
HR982407000xxxxxxxxxx	RAČUN ZA REDOVNO POSLOVANJE PS	8.000,00	8.000,00	CHF	Turnover	Information
HR982407000xxxxxxxxxx	RAČUN ZA REDOVNO POSLOVANJE PS	0,25	0,25	GBP	Turnover	Information
HR982407000xxxxxxxxxx	RAČUN ZA REDOVNO POSLOVANJE PS	1.801,97	1.801,97	USD	Turnover	Information
HR982407000xxxxxxxxxx	RAČUN ZA REDOVNO POSLOVANJE PS	0,00	0,00	CZK	Turnover	Information
HR742407000xxxxxxxxxx	POSEBNI RAČUN POSLOVNOG SUBJEKTA	0,00	0,00	USD	Turnover	Information
HR032407000xxxxxxxxxx	POSEBNI RAČUN POSLOVNOG SUBJEKTA	6.395,62	6.395,62	EUR	Turnover	Information

(1) Available account balance: Actual account balance decreased by the amount of reserved funds, orders waiting for execution with execution date prior to (and including) the current date and increased with amount based on the available account overdraft. Minimum amount of the available account balance is 0.

* Available account balance: There are orders waiting for execution that will change the available balance after the execution.

Picture 6. Turnover, balance and account information

By choosing one of the accounts and by clicking on the button "Turnover", you will receive an overview of turnover of the selected account in the last 10 days, but the period may be changed (by entering the start and end date). The chosen data can be classified in several ways, as follows: by value date, date of entry, amount and description of changes in account. Account turnover can be transferred to excel format (Picture 7).

Period from to Turnover type Sort

Amount from to Description Access EXCEL

Visa Business Debit reserved funds: 222,11 Reservation analytics			
Value date	Date of accounting entry	Account recording description	Amount
24.01.2023	24.01.2023	TGT RUCNI Multi addressee - Branch	-6,66
24.01.2023	24.01.2023	TGT RUCNI Multi Addressee - Credit	-7,77
24.01.2023	24.01.2023	TGT RUCNI Indirect participant	-1,11
24.01.2023	24.01.2023	TGT RUCNI DIRECT PARTICIPANT	-2,22
24.01.2023	24.01.2023	UplGotPS36-1	10.000,00
24.01.2023	24.01.2023	TGT RUCNI INSTRUKCIJE ZA BANKE	-8,88
24.01.2023	24.01.2023	RGR RUCNI ADDRESSABLE BIC – BRANCH	-3,33
24.01.2023	24.01.2023	TGT RUCNI ADDRESSABLE BIC BRANCH OF	-4,43
24.01.2023	24.01.2023	TGT RUCNI ADDRESSABLE B IC CORRENSP	-5,54
24.01.2023	24.01.2023	TGT RUCNI ADDRESSABLE BIC BRANCH OF	-3,32
24.01.2023	24.01.2023	TGT RUCNI ADDRESSABLE BIC – CORRESP	-5,55
24.01.2023	24.01.2023	TGT RUCNI ADDEASSABLE BIC – BRANCH	-4,44
24.01.2023	24.01.2023	TGT RUCNI Multi Addressee - Credit	7,77
24.01.2023	24.01.2023	UplGotPS14-1 HRK	1.327,23
24.01.2023	24.01.2023	UplGotPS15-1	1.000,00
24.01.2023	24.01.2023	POD.DOB.	-100,00
24.01.2023		TOTAL: Debt amount: 153,25 Claimed amount: 12.335,00	Balance: 11.269.987,53
25.01.2023	25.01.2023	SALE/PURCHASE OF FOREIGN CURRENCY	18,06
25.01.2023		TOTAL: Debt amount: 0,00 Claimed amount: 18,06	Balance: 11.270.005,59
TOTAL FOR THE SELECTED PERIOD:		DEBT AMOUNT: 153,25	CLAIMED AMOUNT: 12.353,06

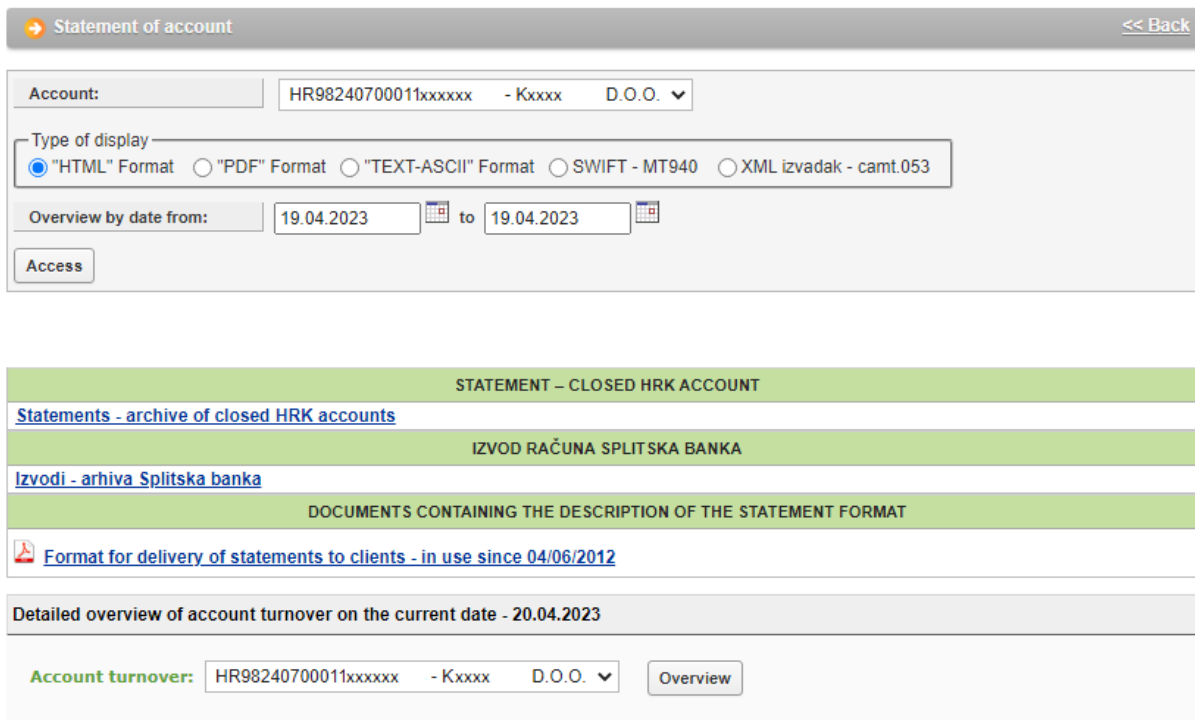
Picture 7. Overview of turnover per selected account

4. Statement of account

By choosing „*Statement of account*“ in the menu, you can access a statement for a particular account, for a selected day or a period of 31 days.

You can retrieve the statement of account in the following three formats (Picture 8):

- HTML - classic view in the Internet menu. It can only be printed. Please note that before you confirm printing (in the “Print properties” or printer settings), it is necessary to set the option “Landscape”, that is, the option ‘horizontal printing’.
- PDF - Acrobat format - you need to install a free software on your computer to view this format – Acrobat Reader (on the installation disc in the folder “Archive”). By choosing PDF format and the desired period of your statement of account, a file will be created on the server of OTP banka which you can immediately see on your computer screen and print, if necessary, (the landscape mode is already set on A4 format) or you can save the mentioned file on your local disk.
- TXT – TEXT ASCII - this format is a classic text format organised by the structure of OTP banka. By selecting TXT format and the desired period of your statement of account, a file will be created on the server of OTP banka which must be saved on the computer’s disk.
- SWIFT – MT940 - statement in the format .txt according to SWIFT MT940 rules
- XML – statement in the XML format according to the camt.053 rules

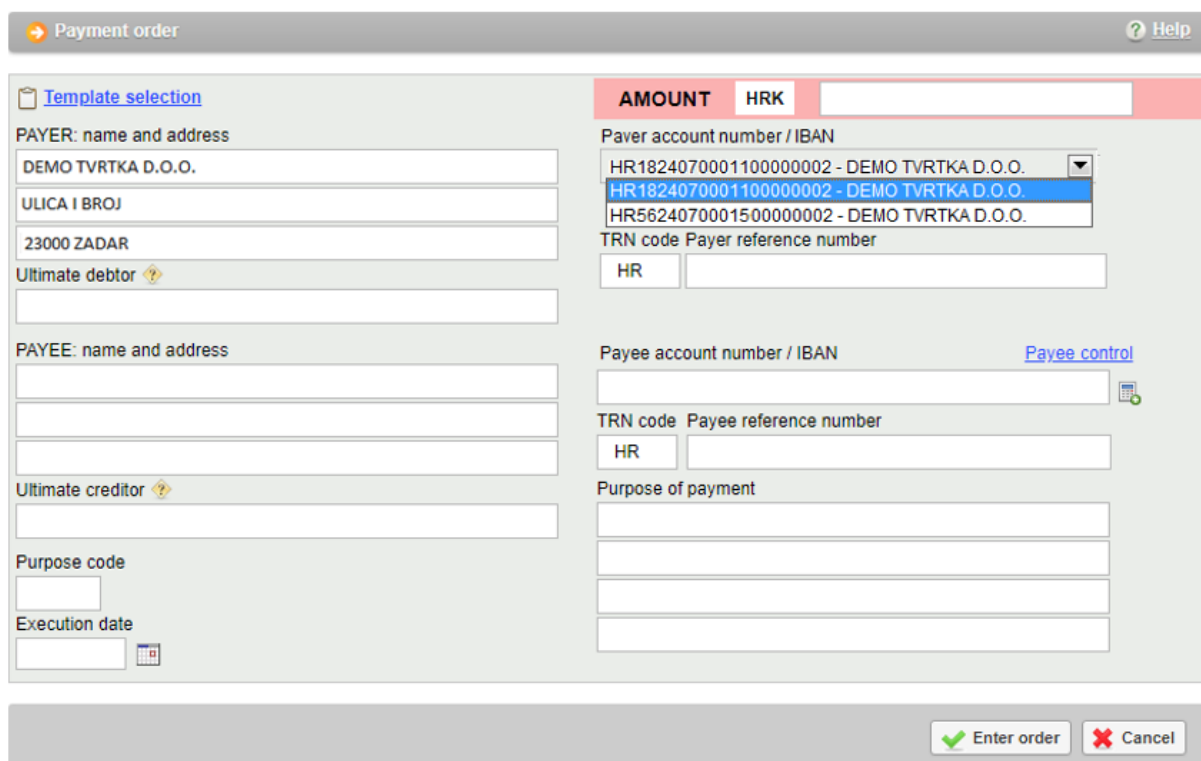


Picture 8. Account statement and turnover on the current day per account

In the menu Statement of account you can see a detailed overview of turnover on the current date that is not in the form of a statement of account, because it can be retrieved for the previous business day at the earliest.

5. Entering a new order

When entering a new payment order, it is necessary to take account of correct selection of the transaction account from which the payment will be made. The account with the prefix 11 is automatically entered in the field "Sender account", while other accounts are in the drop-down menu (Picture 9). In case of an additional card/PKI USB stick/token, only those accounts for which the additional card/PKI USB stick/token has authorization will appear in the mentioned field and drop-down menu.



Picture 9. Payment order

6. Order authorization

Authorizing an order can be possible for all payment orders regardless of the account prefixes from which payment is made. Picture 10 shows an example of authorization of payment orders in case of a payment from several business accounts at once. All orders can be authorized by one authorization transaction. The process of authorizing an order is described in the main chapters of the Instruction manual (for smart cards, PKI USB sticks and tokens). For additional cards, PKI USB sticks or additional tokens, it is necessary to have authorization for operations on accounts and in this particular case, authorization for subaccounts.

Authorize order - selection << Back

Select all

Payee account / IBAN	Payee	Amount	Execution	Initial authorization	Second authorization
HR98240700011xxxxxxxxx : Kxxxx	D.O.O.				
HR6624070001100587249	DHL INTERNATIONAL D.O.O.	1,00	20.04.2023	<input type="checkbox"/> Signature	Nije potrebna

Napomena: Postoje autorizirani nalozi kojima je datum izvršenja manji od današnjeg, te se isti ne mogu poslati na izvršenje. Odabirom zaslona "Poništi autorizaciju" možete poništiti autorizaciju na tim nalogima i promijeniti datum izvršenja. Za dodatna pojašnjenja nazovite Helpdesk tel. 072 201 555 (operater br.3).

Picture 10. Authorization of an order in case of payment from several business accounts

Once authorized, the orders should be sent to execution by clicking on "Send for execution" in the right frame of the display.

7. Printing of orders

When printing a payment confirmation and setting the criteria for retrieving payment orders you want to print, it is necessary to select the account from which payment is made by using the drop-down menu (Picture 11).

Print EUR order - options << Back

Payer account: HR98240700011xxxxxxxx - Kxxxx D.O.O. Date of: Entry

Payee account / IBAN (optional): IBAN Period: 14.03.2023 to 14.03.2023

Order amount from (optional): to Type of entry: All orders Orders from files Entered individually

Pregled naloga - arhiva Splitska banka

Payee account / IBAN	Payee	Amount	Execution	Print order	Skupno	Repeat order
HR49236000011xxxxxxxx	D.O.O.	2,00 EUR	14.03.2023		<input type="checkbox"/>	Repeat
HR49236000011xxxxxxxx	D.O.O.	1,00 EUR	14.03.2023		<input type="checkbox"/>	Repeat

Picture 11. Printing of domestic currency orders

8. Overview of calculated fees

When checking up the calculated fees in the desired period, it is necessary to select the account for which you want to check the calculated fees by using the drop-down menu (Picture 12).

Calculated fee display << Back

Account:

Calculation period:

"PDF" Format

Picture 12. Calculated fee display