

USER'S MANUAL

eLEMENT@

INTERNET BANKING FOR COMPANIES
AND SMALL BUSINESSES

BOOKKEEPING SERVICES

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The service element@ "Bookkeeping services", with all existing options of element@ also offers:

- payment transactions for your clients without going to the Bank
- business overview and statement printout for your client's accounts
- doing business with more favourable fees (compared to other channels of conducting payments)
- online assignment of authority to your employees

By activating the service "Bookkeeping services" you can use all the features of doing business on your accounts and the accounts of your clients with your eLEMENT @, with one card or token, and in accordance with the level that your clients have assigned you. The level of authority has a range from simple checks and account statements to complex groups of authorities such as the execution and authorization of payment orders.

To activate the option Bookkeeping services you must possess an active eLEMENT @, and sign a Statement at the Bank, in which your client will define the level of authority that will be used for working on the clients accounts.

This Statement you can find on the website www.otpbanka.hr or with your authorized sales representative.

Contracting and usage of Bookkeeping services does not increase the monthly fee for usage of your eLEMENT@ or the eLEMENT@ used by your customers. So, all of these benefits can be used with a single charge, the same as for doing business on your accounts only.

1. Authorization distribution

If a bookkeeping service has more than one smart card (token), it needs to be allocated authority to work on the accounts of the clients of the bookkeeping service. With the transaction "Authorization distribution", the main card of the bookkeeping service (the card with all powers - master) assigns powers to additional card (card with lower powers - slave) to work on an account of the desired corporate entity, that is, client of the bookkeeping service. The first step is to connect the client of the bookkeeping service with additional card or token. Allocation of authority is done with the transaction of the same name, using the option "Authorization assignment – clients of the bookkeeping service" (Picture 1).

User	Add/change user	Token No.	Token type	Authorization distribution	Authorization distribution For clients of the bookkeeping service
DEMO TVRTKA D.O.O. - HR1824070001100000002					
DEMO KORISNIK	Change user of the token	00000001	Additional	Authorization distribution	Authorization assignment - CLIENTS OF THE BOOKKEEPING SERVICE
DEMO KORISNIK 2	Change user of the token	00000002	Supervisor	With all authorizations	With all authorizations

Picture 1. Authorization distribution

After selecting the option "Authorization assignment – clients of the bookkeeping service" for a specific member of the bookkeeping service (additional card with lower powers – slave), the screen will show a list of clients of the particular bookkeeping service (Picture 2).

Delegation of authorization for bookkeeping service clients for the user: DEMO KORISNIK << Back		
Transaction account [HRK]	Client name	Authorization distribution
HR66240700011	DEMO D.O.O.	Authorization distribution
HR60240700011	DEMO 1 D.O.O.	Authorization distribution
HR23240700011	DEMO 2 D.O.O.	Authorization distribution

Picture 2. Overview of clients of the bookkeeping service for the allocation of authority

When selecting the option "Authorization distribution", the screen will display a list of all possible transactions for which the main card of the bookkeeping service authorizes the additional card of the bookkeeping service, and referring to a specific client account (Picture 3).

Overview/update of authorizations << Back	
<input type="checkbox"/> Select all	
AUTHORIZATION OVERVIEW FOR USER: DEMO 1 D.O.O. (User ID:) AUTHORIZATIONS FOR ACCOUNT: HR37240700011	
Authorization distribution	<input checked="" type="checkbox"/>
Menu HRK	
Create new order	<input type="checkbox"/>
Change order	<input type="checkbox"/>
Delete order	<input type="checkbox"/>
Order authorization	<input type="checkbox"/>
Cancel authorization	<input type="checkbox"/>
Send order for execution	<input type="checkbox"/>
Order overview	<input type="checkbox"/>
Statement of account	<input type="checkbox"/>
Overview of calculated fees	<input type="checkbox"/>
Print order	<input type="checkbox"/>
Menu FX	
International payments	
Create new order	<input type="checkbox"/>
Change order	<input type="checkbox"/>
Delete order	<input type="checkbox"/>
Authorize order	<input type="checkbox"/>
Print order	<input type="checkbox"/>
Overview of announced payments	<input type="checkbox"/>

Picture 3. Overview of user authorities

2. Select client

In order for the bookkeeping service to be able to perform transactions on the account of its client, it is necessary to perform online reconfiguration, that is, log on to work with the client's accounts. After the routine sign in to work in eLEMENT@ internet banking, to log on to client's accounts the bookkeeping service should use the transaction "Select of client" in the left part of the screen (Picture 4.)

- Authorization distribution
- **SELECT CLIENT**
- Balance and turnover on account
- Visa Business Electron cards
- Notice overview
- Letter of credit overview
- Guarantee overview
- Loan overview
- Deposit overview
- Authorization overview
- Application settings
- **Logout**

Picture 4. Menu

Or in the upper right part of the screen of eLEMENT@ internet banking (Picture 5.).



Picture 5. Menu in the right part of the screen

When selecting the option "Select client" the screen shows a list of all clients with whom the bookkeeping service has signed a Statement, by which the client of the bookkeeping service defines the level of authority which may be used for work with the client's accounts. (Picture 6).

Client selection
<< Back

YOU ARE CURRENTLY LOGGED IN WITH THE ACCOUNT:
HR37240700011 - **TEST D.O.O.**

Bookkeeping service account	Name of bookkeeping service	Registration status
HR37240700011	TEST D.O.O.	Registered
Transaction account [HRK]	Client name	Select to enter orders
HR37240700011	DEMO D.O.O.	Registration
HR37240700011	DEMO 1 D.O.O.	Registration
HR37240700011	DEMO 2 D.O.O.	Registration

The client has not activated the Internet Banking service.

Picture 6. Selection of client

If the bookkeeping service can log on to work on the accounts of its client, the employee of the bookkeeping service should enter the column "Select to enter orders", and then use the option "Registration", in order to log in for work on the accounts of the selected customer. (Picture 6).

After selection of the "Registration" option, the reconfiguration process is started to enable the user to work on the account bookkeeping service's client. The field "You are currently logged in account" is updated, and in the column named "Registration status" the option "Registration" changes to the status "Registered" (Picture 7).

Client selection << Back

YOU ARE CURRENTLY LOGGED IN WITH THE ACCOUNT:
HR37240700011 - DEMO 1 D.O.O.

Bookkeeping service account	Name of bookkeeping service	Registration status
HR37240700011	TEST D.O.O.	Registration
Transaction account [HRK]	Client name	Select to enter orders
HR37240700011	DEMO D.O.O.	Registration
HR37240700011	DEMO 1 D.O.O.	Logged in
HR37240700011	DEMO 2 D.O.O.	Registration

The client has not activated the Internet Banking service.

Picture 7. Logged in client of the bookkeeping service

When the bookkeeping service logs in to work on the client's account, it is reflected in the content at the top right of the screen, so that the user at any moment can see the name of the client on whose account he or she is currently working. The "Log Out" option provides a direct return to work on basic accounts of the bookkeeping service.

Note: Using the options "Transaction account (HRK)", "Client Name" and "Select to enter orders", you can sort the list of clients according to these criteria, that is, the account number, the name of the client or the current status of Registration / Logged in.

3. Create new order

When the bookkeeping service is logged in to work on the account of its client, when using the transaction "Create new order", the field "Payer account number/IBAN" automatically assigns the number of the registered client account from which payment is made (Picture 8).

Payment order ? Help

[Template selection](#)

PAYER: name and address DEMO 1 D.O.O. PETRINJSKA 10000 ZAGREB	AMOUNT HRK <input type="text"/> Payer account number / IBAN HR37240700011 - DEMO 1 D.O.O.
PAYEE: name and address <input type="text"/> <input type="text"/> <input type="text"/>	TRN code Payer reference number HR <input type="text"/>
Purpose code <input type="text"/>	Payee account number / IBAN Payee control <input type="text"/>
Execution date <input type="text"/>	TRN code Payee reference number HR <input type="text"/>
	Purpose of payment <input type="text"/> <input type="text"/> <input type="text"/>

Picture 8. Entry of orders for client of bookkeeping service

4. Authorization and execution of orders

When the bookkeeping service is logged on to work on the account of its client, the transaction "Order authorization" automatically invokes the orders issued from the registered account of the client. The process of authorization of orders is described in the main sections of these instructions (for smart cards and tokens) (Picture 9).



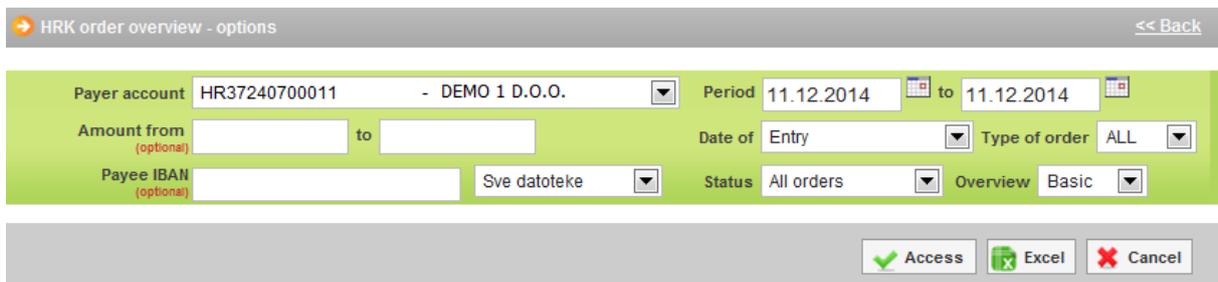
Payee account / IBAN	Payee	Amount	Execution	Authorize
HR37240700011	DEMO 1 D.O.O.			
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ	150,00	11.12.2014	<input type="checkbox"/>

Picture 9. Authorization of orders

After the authorization of orders, (in this case two authorizations), the orders can be sent for execution using the transaction "Send order for execution" in the right part of the screen frame.

5. Order overview

When the bookkeeping service logs in to work on the account of its client, the transaction "Order overview" in the field "Payer account" automatically registers the account of the client of the bookkeeping service (Picture 10).



Picture 10. Overview of orders in HRK

6. Statement of account

When the bookkeeping service is logged on to work on the account of its client, the transaction "Statement of account" in the field "Payer account" automatically registers the account of the client of the bookkeeping service (Picture 11).

Statement of account << Back

Account: HR37240700011 - DEMO 1 D.O.O. ▼

Statement format: New format ▼

Type of display
 "HTML" Format "PDF" Format "TEXT-ASCII" Format

Overview by date from: 10.12.2014 to 10.12.2014

Access

DOCUMENTS CONTAINING THE DESCRIPTION OF THE STATEMENT FORMAT

[Format for delivery of statements to clients - in use since 04/06/2012](#)

Detailed overview of account turnover on the current date - 11.12.2014

Account turnover: HR37240700011 - DEMO 1 D.O.O. ▼ Overview

Picture 11. Account statement

7. Overview of calculated fees

When the bookkeeping service is logged on to work on the account of its client, the transaction "Overview of calculated fees" in the field "Account" automatically registers the account of the client of the bookkeeping service (Picture 12).

Calculated fee display << Back

Account: HR37240700011 - DEMO 1 D.O.O. ▼

Calculation period: Naknada za period od 01.12.2013 do 31.12.2013 ▼ "PDF" Format Access

Picture 12. Overview of accrued fees

8. Print order

When the bookkeeping service is logged on to work on the account of its client, the transaction "Print order" in the field "Payer account" automatically registers the account of the client of the bookkeeping service (Picture 13).

Print HRK order - options << Back

Payer account: HR37240700011 - DEMO 1 D.O.O. ▼ Date of: Entry ▼

Payee account / IBAN (optional): IBAN Period: 11.12.2014 to 11.12.2014

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

Access Skupno (*.zip) Cancel

Picture 13. Print order (HRK)

9. Balance and turnover on account

When the bookkeeping service is logged on to work on the account of its client in the transaction "Order overview", it automatically registers all data for the account of the client of the bookkeeping service (Picture 14).

Turnover, balance and account information							<< Back
Account	Description	Balance	Available balance (1)	Currency	Turnover	Account information	
Name: DEMO 1 D.O.O.							
HR37240700011	PROMETNI RAČUN DPO	150.358,39	150.358,39	HRK	Turnover	Information	
HR37240700011	RAČUN ZA REDOVNO POSLOVANJE PS	0,00	0,00	EUR	Turnover	Information	
HR37240700011	RAČUN ZA REDOVNO POSLOVANJE PS	0,00	0,00	USD	Turnover	Information	

Picture 14. Account balance, transactions and data

10. Online allocation of authority to the Bookkeeping service for work on the accounts of the client of the bookkeeping service

If the two following conditions are fulfilled: that the corporate entity (client of the service) and the bookkeeping service have regulated the engagement of the online service in question by a Statement, and that both sides are users of the eLEMENT@ Internet package, through eLEMENT@ internet banking it is possible to supervise online authorization and administrate authority levels given to the bookkeeping service by a corporate entity, that is, the client of the bookkeeping service.

The transaction "Authorization distribution" makes it possible for a user of bookkeeping services to add and remove authority levels. After using the transaction "Authorization distribution", the screen shows the following (Picture 15):

Overview of authorization for user			<< Back
BOOKKEEPING SERVICE			
Client name	Authorization overview - individual	Authorization overview - group	
TEST D.O.O.	Assigned authorizations overview (individually by screen)	Assigned authorizations overview (authorization groups)	

Picture 15. Overview and allocation of authorities to user

The example in the image above shows, that the client of the bookkeeping services (the bookkeeping service is in the example called TEST D.O.O), using the online transaction "Authorization distribution", authorizes the bookkeeping service for groups of transactions or each transaction individually, depending on wishes and needs. If the option "Assigning authority through each screen" has been marked, it will be followed by the appearance of the standard menu of authority allocation for all currently available transactions through internet banking of OTP Bank, and authority is granted for each of them. If you select "Assign authorizations overview (authorization groups)" the screen will have the following appearance (Picture 16):

Overview/update of authorizations << Back

Select all

AUTHORIZATION ASSIGNMENT FOR THE BOOKKEEPING SERVICE: TEST D.O.O.

Overviews	<input type="checkbox"/>	i Detalji
Entries, changes and deletion	<input type="checkbox"/>	i Detalji
HRK authorization	<input type="checkbox"/>	i Detalji
FX authorization	<input type="checkbox"/>	i Detalji

Picture 16. Updating authorities

The example on the screen (Picture 16) shows four groups of transactions. The list of the contents of each group can be seen using the option "*Details*". Group transactions for which we want to give authority to a bookkeeping service is marked by checking the "checkbox". It is necessary to authorize the transaction. The authorization given is reflected in all sub accounts (11, 13, 14, 15, and 18)

Important: By allocating individual authorities to a user, authorities given to a group are cancelled, and vice versa.

The authorities allocated by a corporate entity to its bookkeeping service are joined only to the main (master) card or main token of the bookkeeping service. Further transfer of these authorities to additional smart cards or additional tokens within the bookkeeping service is performed by the main card or the main token of the bookkeeping service.

11. Description of other transactions

When the bookkeeping service is logged on to work with the account of its client, all other offered transactions are linked to the accounts of the registered client of the bookkeeping service. Transactions are performed in the same manner as in the case of working with one's own accounts, as described in the main part of these instructions.

Below is a list of groups and individual transactions that can be done by the bookkeeping service on behalf of a client of the service: foreign currency payments, templates, files with orders, salary files, Visa Business, Visa Business Electron, review of credentials, review of guarantees, loan review, and deposit review.