



USER MANUAL

**eLEMENT@**

INTERNET BANKING FOR COMPANIES  
AND SMALL BUSINESSES

WORKING WITH HOUSING MAINTENANCE  
FUNDS (HMF)

## CONTENT

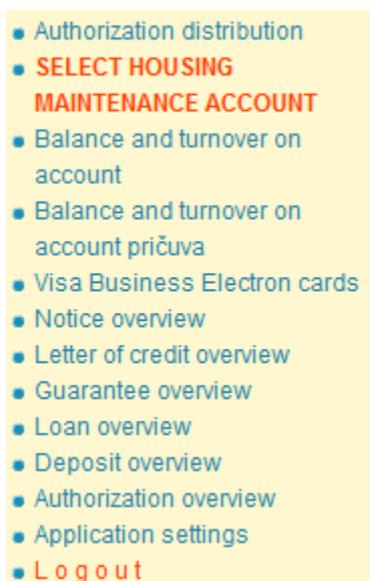
1. Selection of HMF account .....	3
2. Account balance and transactions .....	4
3. Create order .....	5
4. Authorization and execution of order .....	5
5. Order overview .....	6
6. Statement of account .....	6
7. Print order.....	7
8. Overview of calculated fees.....	7

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)

Housing account selection << Back

YOU ARE CURRENTLY LOGGED IN WITH THE ACCOUNT:  
**HR23240700011** - DEMO TVRTKA D.O.O.

Account of the residential building manager	Residential building manager	Registration status
HR23240700011	DEMO TVRTKA D.O.O.	<b>Registered</b>
<u>Housing maintenance fund account [HRK]</u>	<u>Name of the building</u>	<u>Select to enter orders</u>
HR20240700035	GARAŽE OBJEKT E	<a href="#">Registration</a>
HR76240700035	GARAŽE OBJEKT F	<a href="#">Registration</a>

Picture 3. Display of all HMF accounts

Note: Using the options "Housing maintenance fund account (HRK)", "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).

Housing account selection << Back

YOU ARE CURRENTLY LOGGED IN WITH THE ACCOUNT:  
**HR232407000** - GARAŽE OBJEKT E

Account of the residential building manager	Residential building manager	Registration status
HR23240700011	DEMO TVRTKA D.O.O.	<a href="#">Registration</a>
<u>Housing maintenance fund account [HRK]</u>	<u>Name of the building</u>	<u>Select to enter orders</u>
HR20240700035	GARAŽE OBJEKT E	<b>Logged in</b>
HR76240700035	GARAŽE OBJEKT F	<a href="#">Registration</a>

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).

[Restore login](#) | [Exchange rate list](#) | [Currency calculator](#) | [Instructions](#) | [Print](#) | [Housing account selection](#) | [Log out](#)

User: DEMO KORISNIK - GARAŽE OBJEKT E [Settings](#) | [Home](#) | [Log out](#)  
 LOG OFF ACCOUNT

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).

Turnover, balance and account information << Back

Account	Description	Balance	Available balance <sup>(1)</sup>	Currency	Turnover	Account information
<b>Name: GARAŽE OBJEKT E</b>						
HR20240700035	GARAZA E	4.346,35	4.346,35	HRK	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. 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).

Payment order ? Help

[Template selection](#)

PAYER: name and address

PAYEE: name and address

Purpose code

Execution date

**AMOUNT** **HRK**

Payer account number / IBAN  
 -

TRN code Payer reference number

Payee account number / IBAN [Payee control](#)

TRN code Payee reference number

Purpose of payment

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, 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).

Authorize order - selection << Back

Select all

Payee account / IBAN	Payee	Amount	Execution	Authorize
HR20240700035	GARAŽE OBJEKT E			
HR66240700011	DEMO PRIMATELJ	150,00	12.12.2014	<input type="checkbox"/>

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).

HRK order overview - options << Back

Payer account: HR20240700035 GARAŽE OBJEKT E 
 Period: 12.12.2014 to 12.12.2014

Amount from:  to 
 Date of: Entry 
 Type of order: ALL

Payee IBAN:  Sve datoteke 
 Status: All orders 
 Overview: Basic

Picture 9. Overview of orders (HRK)

## 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.

Statement of account << Back

Account: HR20240700035 - GARAŽE OBJEKT E

Statement format: New format

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

Overview by date from: 11.12.2014 to 11.12.2014

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 - 12.12.2014

Account turnover: HR20240700035 - GARAŽE OBJEKT E Overview

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)

Print HRK order - options << Back

Payer account: HR202407000357 - GARAŽE OBJEKT E Date of Entry

Payee account / IBAN (optional):   IBAN Period: 12.12.2014 to 12.12.2014

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

Picture 11. Printout of orders (HRK)

## 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).

Calculated fee display << Back

Account: HR20240700035 - GARAŽE OBJEKT E

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

Picture 12. Overview of accrued fees for selected HMF account