



USER'S MANUAL

eLEMENT@

INTERNET BANKING FOR COMPANIES  
AND SMALL BUSINESSES

OTHER TRANSACTIONS

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## 1. OTHER



Picture 1. Menu Other transactions

### 1.1. Authorization distribution

By selecting "Authorization distribution" the list of users (Picture 2) is shown on the display. The user to whom authorisation is granted is selected by clicking on the option "Authorization distribution" in the same column. 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 business entity are in the drop-down menu (Picture 3).

Token authorization				
User	Add/change user	Token No.	Token type	Authorization distribution
DEMO TVRTKA D.O.O. - HR1824070001100000002				
DEMO KORISNIK	 <a href="#">Change user of the token</a>	00000001	Additional	 <a href="#">Authorization distribution</a>
DEMO KORISNIK	 <a href="#">Change user of the token</a>	00000002	Supervisor	<b>With all authorizations</b>

Picture 2. Display for granting authorisation

Select account for authorization distribution	
User:	DEMO KORISNIK
Authorization distribution for account:	HR1824070001100000002 - DEMO TVRTKA D.O.O. ▼
<input type="button" value="Continue..."/> <input type="button" value="Cancel"/>	

Picture 3. Selection of the account for granting authorisation

The cardholder who has got a main card/token (main card has got all authorisations) grants or withdraws authorisations from other additional cards/tokens. Authorisations can be granted and withdrawn any number of times.

After selecting the account, a list of transactions (Picture 4) is shown on the display:

Overview/update of authorizations <span style="float: right;">&lt;&lt; Back</span>	
<input type="checkbox"/> Select all	
AUTHORIZATION OVERVIEW FOR USER: DEMO KORISNIK (ID korisnika: 00000001) AUTHORIZATIONS FOR ACCOUNT: HR1824070001100000002	
Authorization distribution	<input checked="" type="checkbox"/>
<b>Menu HRK</b>	
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"/>
<b>Menu FX</b>	
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 type="checkbox"/>
White list inquire	<input type="checkbox"/>
Bills of sale	
Bill of sale authorization	<input type="checkbox"/>

Picture 4. Overview of authorisations for user

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 granting authorisations to an additional card. After that, the display will show a list of all transactions with the status of authorisations (authorised / non-authorised). By clicking on the option "Signature", the new display is open to enter PIN. After the PIN is entered (main card) and the message "authorisations entered successfully" appears, the additional card is ready for use.

If the transaction "Authorization distribution" is allowed to a holder of an additional card, he/she cannot cancel authorisations to a holder of a master card, but can administer authorisations to other holders of additional cards, including himself/herself.

Remark: if eLEMENT@ package doesn't contain more than one card, please ignore this transaction.

If you want to cancel permanently or temporarily one or all authorisations on the additional card, please use the transaction "Authorizations distribution". Mark the square box next to the transaction which authorisation you want to cancel. Confirm the change with "Confirm" and endorse digitally, like when you grant authorisation.

## 1.2. Balance and turnover on account

By selecting "Balance and turnover on account", all accounts of legal entity held with OTP bank (Picture 5) will be shown on the display.

Turnover, balance and account information << Back						
Account	Description	Balance	Available balance <sup>(1)</sup>	Currency	Turnover	Account information
<b>Name: DEMO TVRTKA D.O.O.</b>						
HR1824070001100000002	PROMETNI DEVIZNI RAČUN	4.810,57	4.810,57	EUR	Turnover	Information
HR1824070001100000002	PROMETNI RAČUN	32.650,73	29.889,20	HRK	Turnover	Information
<b>Name: DEMO TVRTKA D.O.O.</b>						
HR1824070001500000002	POSEBNI RAČUN PS	256,18	256,18	HRK	Turnover	Information
<b>Name: DEMO TVRTKA D.O.O.</b>						
HR3124070001300000002	POSEBNI RAČUN PS-a IZUZET IZ BLOKADE	2.839,64	2.839,64	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.

Picture 5. Account turnover, balance and information

By choosing one of the accounts and by clicking on the button "Turnover", you will have an overview of turnover on the selected account in the last 10 days (Picture 6), but such a period may be changed (by entering the start and end date). Chosen data can be selected in several ways, as follows: by value date, date of entry, amount and description of changes in the account. Account turnover can be transferred to excel format.

Account turnover overview HR8224070001100139306 HRK << Back						
For the period from 03.12.2012 to 03.12.2014		Turnover type <input checked="" type="radio"/> Total turnover <input type="radio"/> Debit turnover <input type="radio"/> Credit turnover				
Amount from (optional) to		Sort according to Value date				
Turnover description (optional)		<input type="checkbox"/> EXCEL		Access		
Value date	Date of accounting entry	Account recording description		Amount		
02.09.2014	02.09.2014	KOMUNALNA NAKNADA 02 / 2013		10.168,00		
02.09.2014		TOTAL: Debt amount: 0,00 Claimed amount: 10.168,00		Stanje: 29.344,64		
03.09.2014	03.09.2014	D301783,Za plaćanje doznake		-200,00		
03.09.2014	03.09.2014	Provizije za doznaku u inozemstvu		-60,00		
03.09.2014		TOTAL: Debt amount: 260,00 Claimed amount: 0,00		Stanje: 29.084,64		
04.09.2014	04.09.2014	KUPOPRODAJA DEVIZA		378,14		
04.09.2014		TOTAL: Debt amount: 0,00 Claimed amount: 378,14		Stanje: 29.462,78		
09.09.2014	09.09.2014	Provizije za doznaku u inozemstvu		-60,00		
09.09.2014		TOTAL: Debt amount: 60,00 Claimed amount: 0,00		Stanje: 29.402,78		
TOTAL FOR THE SELECTED PERIOD:		DEBT AMOUNT: 320,00		CLAIMED AMOUNT: 10.546,14		

Picture 6. Overview of turnover per selected account

### 1.3. Visa Business Electron cards

By selecting „*Visa Business Electron cards*“ in the menu, you have an overview of Visa Business Electron card of legal entity. The display shows the list of all cards and offers a possibility of choosing the option "Card data" (Picture 7).

Cards overview (DEMO VERZIJA) << Back				
DEMO TVRTKA D.O.O.				
Card type	Card No.	Card holder	Card data	Unposted transactions
VISA BUSINESS ELECTRON	_____ 6904	IME PREZIME	<a href="#">Card data</a>	0,00 [HRK]

Picture 7. Overview of Visa Business Electron cards

By selecting the option „*Card data*“, you have basic information about the card and its limits (Picture 8):

Information on card _____ 4201 (DEMO VERZIJA) << Back	
BASIC INFORMATION ON THE CARD	
Card No.	_____ 4201
Card holder	IME PREZIME
Card status	Active card
Card type	VISA BUSINESS ELECTRON
Expiry date	30.04.2015.
LIMITS - CARD	
Daily shopping limit	14.000,00 [HRK]
Daily shopping limit	4.000,00 [HRK]

Picture 8. Overview of information about Visa Business Electron cards

### 1.4. Notice overview

By selecting „*Notice overview*“, you have a list of notifications that can be opened as PDF format (Picture 9).

Notice overview << Back		
Start date	03.11.2012	Calendar icon
End date	03.12.2014	Calendar icon
Notice type	All notices	Dropdown arrow
<a href="#">Access</a>		
Datum obavijesti	Vrsta obavijesti	PDF
27.06.2014	Obračun naknade za rezervaciju sredstava	

Picture 9. Overview of notifications

## 1.5. Letters of credit overview

By selecting "Letters of credit overview", you will have a list of all letters of credit (Picture 10).

Letters of credit (DEMO VERZIJA) << Back			
Agreement No.	Amount	Currency	Letter of credit information
<b>DEMO TVRTKA D.O.O., 1100000002</b>			
130912130443	15.000,00	[EUR]	<a href="#">Letter of credit information</a>
140114187040	15.750,00	[EUR]	<a href="#">Letter of credit information</a>

Picture 10. List of letters of credit

Select the letter of credit you want and receive detailed information (Picture 11) by clicking on the button "Letter of credit Information".

Letter of credit information (DEMO VERZIJA) << Back	
Letter of credit information	
<b>Agreement No.</b>	130912130443
<b>Owner</b>	DEMO TVRTKA D.O.O.
<b>Start date</b>	12.09.2013
<b>Principal</b>	15.000,00
<b>Maturity date</b>	12.09.2014
<b>Currency of the principal</b>	EUR

Picture 11. Information about letter of credit

## 1.6. Guarantees overview

By selecting "Guarantees Overview" you have a list of all guarantees (Picture 12).

Guarantee (DEMO VERZIJA) << Back			
Agreement No.	Amount	Currency	Guarantee information
<b>DEMO TVRTKA D.O.O., 1100000002</b>			
130911129685	30.000,00	[HRK]	<a href="#">Guarantee information</a>
130926140701	40.000,00	[EUR]	<a href="#">Guarantee information</a>

Picture 12. List of guarantees

Select the guarantee you want and receive detailed information (Picture 13) by clicking on the button "Guarantee Information".

Guarantee information (DEMO VERZIJA) << Back	
Guarantee information	
Agreement No.	130911129685
Owner	DEMO TVRTKA D.O.O.
Start date	15.09.2013
Principal	1.000,00
Maturity date	21.09.2014
Currency of the principal	HRK

Picture 13. Information about guarantee

## 1.7. Loans overview

By selecting "Loan overview" you have a list of all loans (Picture 14).

Loans (DEMO VERZIJA) << Back			
Loan	Currency	Approved amount	Loan overview
DEMO TVRTKA D.O.O., 1100000002			
130520111621	HRK	200.000,00 [HRK]	<a href="#">Loan information</a>
130520111620	HRK	150.000,00 [HRK]	<a href="#">Loan information</a>
120418284682	HRK	250.000,00 [HRK]	<a href="#">Loan information</a>

Picture 14. List of loans

Select the loan you want and receive detailed information (Picture 15) by clicking on the button "Loan Information".

Loan information << Back					
Loan Agreement No.	Approved amount	Date of approval	Maturity date	Annuity amount	Account No.
110906480372	98.000,00 HRK	01.09.2011	15.05.2012	0,00 HRK	524800069078 [HRK]
					HRK
Undue principal					0,00
Payment					0,00
Due principal					-98.521,08
Regular interest due					0,00
Default interest due					-30.550,17
Dun letter costs					0,00
Total due obligations					-129.071,25

Picture 15. Information about loans

## 1.8. Deposits overview

By selecting "Deposits Overview" you have a list of all term deposits (Picture 16).

Deposit				<< Back
Deposit	Balance	Currency	Deposit information	
<b>DEMO TVRTKA D.O.O., 1100000002</b>				
120503442993	1.500,00	[EUR]	<a href="#">Deposit information</a>	
131011150909	1.500,00	[EUR]	<a href="#">Deposit information</a>	
140113186773	1.136,00	[EUR]	<a href="#">Deposit information</a>	

Picture 16. List of term deposits

Select the term deposit you want and receive detailed information (Picture 17) by clicking on the button "Deposit Information".

Deposit information		<< Back
<b>Agreement No.</b>	120503442993	
<b>Owner</b>	DEMO TVRTKA D.O.O.	
<b>Start date</b>	06.03.2012	
<b>Principal</b>	1.500,00	
<b>Interest amount</b>	134,61	
<b>Interest rate</b>	2,90	
<b>Maturity date</b>	06.03.2015	
<b>Currency of the principal</b>	EUR	
<b>Roll-over</b>	With roll-over	

Picture 17. Information about term deposits

## 1.9. Authorisations overview

On the display "Authorizations overview" you can check which authorisations are assigned to each additional cards/tokens. Select the option "Authorization overview" on the right side of the name of the user who has got additional card/token (Picture 18):

Overview of authorization for user				<< Back
Token authorization				
User	Token No.	Token type	Authorization overview	
<b>DEMO TVRTKA D.O.O. - HR1824070001100000002</b>				
<b>DEMO KORISNIK</b>	00000001	Additional	<a href="#">Authorization overview</a>	
<b>DEMO KORISNIK</b>	00000002	Supervisor	With all authorizations	

Picture 18. Overview of authorisations for user

The display will show a list of all transactions with information "authorised – non-authorised" (Picture 19).

AUTHORIZATION OVERVIEW FOR USER: DEMO KORISNIK (ID korisnika: 00000001) AUTHORIZATIONS FOR ACCOUNT: HR1824070001100000002	
Authorization distribution	<b>Authorized</b>
<b>Menu HRK</b>	
Create new order	<b>Authorized</b>
Change order	<b>Authorized</b>
Delete order	<b>Authorized</b>
Order authorization	<b>Authorized</b>
Cancel authorization	<b>Authorized</b>
Send order for execution	<b>Authorized</b>
Order overview	<b>Authorized</b>
Statement of account	<b>Authorized</b>
Overview of calculated fees	<b>Authorized</b>
Print order	<b>Authorized</b>
<b>Menu FX</b>	
International payments	
Create new order	<b>Authorized</b>
Change order	<b>Authorized</b>
Delete order	<b>Authorized</b>
Authorize order	<b>Authorized</b>
Print order	<b>Authorized</b>
Overview of announced payments	<b>Authorized</b>
White list of accounts	
White list administration	<b>Unauthorized</b>
White list inquire	<b>Unauthorized</b>

Picture 19. Overview of authorisations for user

## 1.10. Application settings

By selecting "*Application settings*" you can adjust the options you want for particular transactions such as: number of rows for printing on the display for the transactions of changing, deleting and reviewing orders, as well as reviewing orders from a file (Picture 20). Changes are confirmed by the option "*Confirm*". Parameters of the application can be updated by the main and additional cards/tokens.

➔ Set application parameters
<< Back

Secret word change

 [Secret word change](#)

USER APPLICATION SETTINGS:

Number of rows on the screen (Order overview, Print order, Change order, Delete order, Account turnover <sup>(*)</sup> )	All orders on the screen ▼
Create a digital signature for HRK orders (only SMART cards)	Authorize ▼

ACCOUNT APPLICATION SETTINGS:

Format of the statement of account for HRK payment transactions (only for the old format)	Banka format ▼
Number of signatures on HRK orders	1 authorization of HRK orders ▼
Number of signatures on FX orders	1 authorization of FX orders ▼
Options for printing HRK orders	Including the name of the officer ▼
Number of signatures on bills of sale	1 authorization of bill of sale ▼
The possibility of entering orders through CLVPS	No ▼

Picture 20. Application settings

Number of rows on the display:

If there are several orders then defined, you go on the next page by clicking on the next page.

Creating the digital for HRK orders:

By defining this parameter, you specify the actions that must be endorsed digitally (with the PIN). The first option is to endorse digitally with the PIN only in case of Authorisation of order, and the second option is to endorse digitally with the PIN for the transactions of entering, changing and authorising an order.

Format of the statement of account for HRK payment transactions (only for the old format):

By defining this parameter, you specify which statement of account will appear as a primary option (format) for the transaction "Statements of account" for the old statements of account prior to 04/06/2012 for domestic currency payment transactions. The offered options are FINA format and Banka format (OTP).

Parameters of the application – defined only by the master card/token:

In the transactions Parameters of the application, the main card/token has got two additional options as distinguished to additional cards/token, such as:

1) Selection of one or two digital signatures when authorising domestic currency or international remittance order or one or two authorisations of orders. See example in Picture 21.

Number of signatures on HRK orders	1 authorization of HRK orders ▼
Number of signatures on FX orders	1 authorization of FX orders ▼

Picture 21. Selection of signatures on orders

2) When printing a payment confirmation note, it automatically shows the name of employee who authorised the order and sent it to be executed. If the user doesn't want to see these names, it is necessary to select the option *"Do not include name of the officer"* (Picture 22).



The image shows a horizontal form with a light gray background. On the left side, the text "Options for printing HRK orders" is displayed. On the right side, there is a dropdown menu with the text "Including the name of the officer" and a small downward-pointing arrow icon.

**Picture 22.** Options for printing domestic currency orders