

USER MANUAL

eLEMENT@

INTERNET BANKING FOR COMPANIES
AND SMALL BUSINESSES

VISA BUSINESS

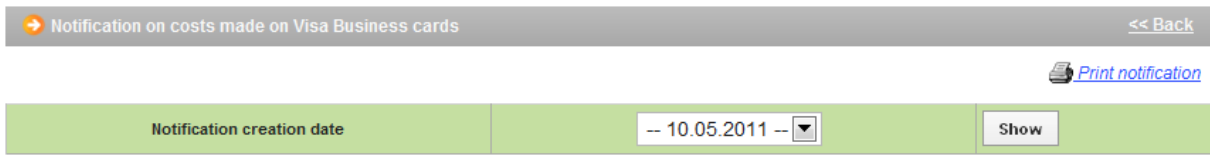
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1. Visa Business

1.1. Overview of notifications

The option "Overview of notifications" makes it possible to search and print the Notifications of costs made by the Visa Business cards. In the drop-down menu, select the creation date of the notice. By selecting "Show", the display shows the Notification of costs incurred for the selected date (accounting period) (Picture 1).



Notification on costs made on Visa Business cards << Back


Print notification

Notification creation date -- 10.05.2011 -- Show


Picture 1. Overview of notifications on expenses

By selecting the desired Notification of costs, the screen shows a detailed overview as follows (Picture 2):

Notification creation date: -- 10.05.2011 --



DEMO TVRTKA D.O.O.
 ULICA I BROJ
 23000 ZADAR



Notification number: 31
 Notification date: 10.05.2011
 Maturity date: 20.05.2011
 Reg. No. / Taxpayer ID No.: 000001 / 0000000001
 VISA utilization account number: 5xxxxxxxxxxx
 Deposit account number: 5xxxxxxxxxxx

DATE OF posting	Value date	Authorization NUMBER	Transaction description	Currency	Amount	Exchange rate	Change in HRK
30.04.11	30.04.11		Zat. kamata za 11.04.2011 do 30.04.2011		0,01		0,00
30.04.11	30.04.11		Zat. kamata za 11.04.2011 do 30.04.2011		0,01		0,00
For card No.: XXXX - DEMO TVRTKA D.O.O.					Ukupno [HRK]		0,00
Total under account: 5xxxxxxxxxxx					Ukupno [HRK]		0,00

Due obligations under cards		
	Penalty interest balance (HRK)	0,17
	Due unpaid debt balance (HRK)	1,03

Please pay the amount of **0,00 HRK** for costs under Visa Business Card no later than 20.05.2011, as well as any due unpaid penalty interest and due unpaid debt, immediately upon receipt of this notification, to the Bank's account:

HR5324070001024070003 reference number: 17 5xxxxxxxxxxx

Next notification on costs under Visa Business Cards will be sent to you on 10.06.2011.

Exchange rates for calculation from the original currency to the accounting currency (for transactions calculated in EUR) are published on the website http://www.visa-europe.com/en/cardholders/exchange_rates.aspx.

Sukladno članku 106. st. 2. Pravilnika o porezu na dodanu vrijednost, na ove usluge nije obračunat PDV, jer te usluge prema članku 11.a st. 1 Zakona o porezu na dodanu vrijednost, ne podliježu plaćanju PDV-a.

Picture 2. Detailed screenshot of expenses

If one business entity owns several Visa Business cards, the information about the charges is shown separately for each card, marked with the last four digits of the PAN and the full name of the card holder. Expenses not directly related to one of the cards will be shown in the part of the list where the business entity's name is displayed. The notification items also show informative data on the amount of default interest and payments.

1.2. Loan payment

Payment of accrued expenses is done in the transaction "Loan payment" in the menu field "Visa Business" through the payment form HUB3. Picture 3. shows a screenshot of the payment.

→ Payment order
Help

Name of card holder	Penalty interest	Due debt	Total debt	Payment account balance	Payment
DEMO TVRTKA D.O.O.	-0,68 [HRK]	-1,03 [HRK]	-1,71 [HRK]	0,00 [HRK]	<input checked="" type="radio"/> Payment

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

TRN code Payee reference number

Purpose of payment

Picture 3. Loan payment order

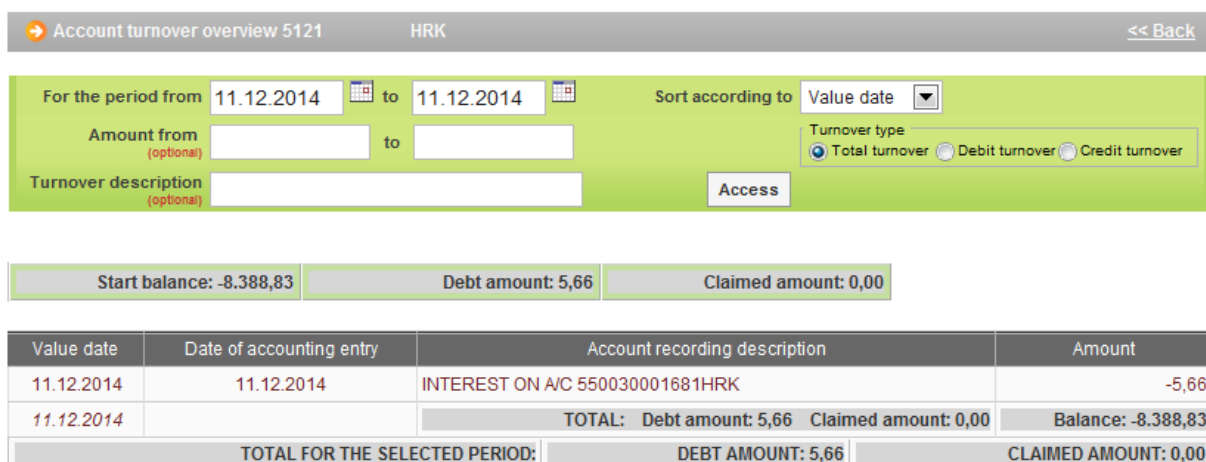
Description of display field:

Name of Card Holder Name	Name of company
Penalty interest rate	Penalty interest rate
Due debt	Amount of outstanding debt
Total debt	The amount of total debt (total debt due and undue accrued debt) Current account balance of payment.
Payment account balance	Current balance of payment account
Payment	Option to confirm payment of Total Debt. By selecting this option, the field "Amount" of orders will be automatically filled with the amount of total debt, and the model and reference number.
Payer account number /IBAN	Automatically enters the account number from which the payment will be finalized. You can choose and pay with another transaction account.
Payee account number/IBAN	OTP bank account
Payee name and address	OTP bank d.d.
Purpose code	Enter the code of the purpose of the transaction. The purpose code is not mandatory.
Purpose of payment	Already defined description or enter an arbitrary description.

Execution date	Execution date is filled in automatically. Date can be arbitrarily changed.
TRN code/Payer reference number	Enter the reference number. If the model does not exist HR99 is entered. In the reference number field the reference number is entered. If the model is HR99 the reference number is not entered.
Amount of order	Enter the amount you wish to pay. Choosing the option „Payment“, the field is automatically filled.
TRN code/Payee reference number	Model HR17. Reference number – choosing the option „Payment“, the field is automatically filled.
Enter order	By selecting the option "Enter order", there is a control of all entered data of orders and their interconnections (control of accuracy, control of model and reference number ...). If any of the data is not entered correctly, the screen will show a message with the corresponding error. After that it is necessary to correct the mistake in the order and confirm with the option "Enter". If the order is entered correctly the display will show the message "The order has been entered successfully." For an order to be implemented, it needs to be authorized and sent for execution.
Cancel	Option which cancels the execution of the order.

1.3. Default interest

The option "Default interest" provides an overview of your default interest account. You can select the period for which you want to view the default interest, the amount and description of transactions. After selecting the desired period and method for sorting data, the display will show the default interest of the account (Picture 4).



Account turnover overview 5121 HRK << Back

For the period from 11.12.2014 to 11.12.2014 Sort according to Value date

Amount from (optional) to Turnover type: Total turnover Debit turnover Credit turnover

Turnover description (optional) Access

Start balance: -8.388,83 Debt amount: 5,66 Claimed amount: 0,00

Value date	Date of accounting entry	Account recording description	Amount
11.12.2014	11.12.2014	INTEREST ON A/C 550030001681HRK	-5,66
11.12.2014		TOTAL: Debt amount: 5,66 Claimed amount: 0,00	Balance: -8.388,83
TOTAL FOR THE SELECTED PERIOD:		DEBT AMOUNT: 5,66	CLAIMED AMOUNT: 0,00

Picture 4. Overview of account turnover

1.4. Cards overview

The "Cards overview" option provides an overview of all cards of the company. The display

shows a list of all cards, with the possibility of selecting the "Card data" and "Turnover" for a selected card (Picture 5).

Cards overview << Back				
DEMO TVRTKA D.O.O.				
Card type	Card No.	Card holder	Card data	Turnover
Visa Business Card	_____1244	DEMO KORISNIK 2	Card data	Turnover
Visa Business Card	_____8299	DEMO KORISNIK	Card data	Turnover

Picture 5. Overview of cards

Screenshot "Card data" (Picture 6.):

Information on card _____ 8299 << Back	
BASIC INFORMATION ON THE CARD	
Card No.	_____ 8299
Card holder	DEMO KORISNIK 2
Card status	Invalid due to expiry
Card type	Visa Business Card
Expiry date	31.03.2011
Debiting date	20 of the month
LIMITS/AVAILABLE BALANCE - CARD	
Total monthly limit	20.000,00 [HRK]
Monthly cash limit	5.000,00 [HRK]
Total available amount	0,00 [HRK]
Available amount for cash	0,00 [HRK]

Picture 6. Card data

Description of the screen field „Card data“:

Card number	Last four PAN digits of the Visa Business card
Card holder	Name and Surname of Card User
Card status	Current card status in the OTP Bank system
Card type	Visa Business
Expiry date	Expiration date of card
Debiting day	Due date
Total monthly limit	The total limit at the level of the Users card in the accounting period
Monthly cash limit	The total limit for cash withdrawal at the level of the card User in the accounting period
The total available amount	Total available limit at the level of the card User in the current accounting period
Available amount of cash	Total available limit for cash withdrawal at the level of Card user in the current accounting period

Screenshot of transactions (Picture 7.):

Value date	Date of accounting entry	Currency	Account recording description	Amount
22.01.2010	22.01.2010	HRK	Uplata	4.080,00
06.05.2010	06.05.2010	HRK	Uplata	7.539,61
27.05.2010	27.05.2010	HRK	Uplata	105,75
TOTAL FOR				11.725,36

Picture 7. Credit account turnover

User	<p>The option „User“ allows overview of the following:</p> <ul style="list-style-type: none"> • The name of business entity, shows payments of the business entity and displays charges which are not shown at card level, such as entry/processing fees for VISA Business Request • All cards, including the level of the end user and the business entity
Value date	Date of transaction occurrence
Date of accounting entry	Posting date
Currency	Currency (HRK)
Account recording description	Transaction details
Amount	Amount of transaction in HRK

1.4. VISA Business account balance

Query on the status of the Visa Business account shows on the screen all the data of the account to be used at the level of the business entity (Picture 8).

VISA BUSINESS ACCOUNT BALANCE	
Payment account	5xxxxxxxxxxx
Debiting date	20 of the month
Number of active users	1
Number of cards issued	1
Sum of limits under cards	20.000,00 [HRK]
Loans approved to legal entity	20.000,00 [HRK]
Undue calculated debt	0,00 [HRK]
Due unpaid debt	-13.776,81 [HRK]
Penalty interest	-8.394,49 [HRK]
Drawdown in the current accounting period	0,00 [HRK]
Provisions	-1.287,70 [HRK]
Available	0,00 [HRK]
Non-distributed payment	0,00 [HRK]

Picture 8. Data on the VISA Business account

Payment account	Account on which the payment is made of due or total debt
Debiting date	The maturity date of the obligation of the corporate entity in accordance with the expenses on the Visa Business card.
Number of active users	Number of users with active Visa Business card.
Number of cards issued	Total number of cards issued to one business entity.
The sum of limits under cards	Total approved limit by all Visa Business cards of one corporate entity
Loan approved to legal entity	Total amount of loan approved to each corporate entity
Undue calculated debt	Neither accrued debt
Due unpaid debt	Due but not paid, debt arising from transactions and fees
Penalty interest	Default interest
Drawdown in the current accounting period	Total cost in the current accounting period. (30 days from 10 th to 10 th)
Provisions	Open Reservations per account. Reservations are opened at the time of card payment, and closed by posting transactions in the transaction account.
Available	Total amount of available means
Non-distributed payment	Payment amount on the basis of outstanding debt, and before the background processing of the payment.