

USER MANUAL

eLEMENT@

INTERNET BANKING FOR COMPANIES
AND SMALL BUSINESSES

HRK PAYMENTS

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1. MENU HRK




Menu HRK

- Create new order
- New order from template
- Account control and input
- Change order
- Change execution date
- Delete order
- Order authorization
- Cancel authorization
- Send order for execution
- Order overview
- Statement of account
- Overview of calculated fees
- Print order

Picture 1. Kuna menu

1.1. Create new order

By selecting "Create new order" a Payment order is opened, HUB 3 form for payment in the country (Picture 2).

➔ Payment order
 Help

[Template selection](#)

PAYER: name and address

DEMO TVRTKA D.O.O.

ULICA I BROJ

23000 ZADAR

PAYEE: name and address

Purpose code

Execution date

☐ CLVPS (select if you wish to send the order via CLVPS)

AMOUNT
HRK

Payer account number / IBAN

HR1824070001100000002 - DEMO TVRTKA D.O.O. ▼

TRN code Payer reference number

HR

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

TRN code Payee reference number

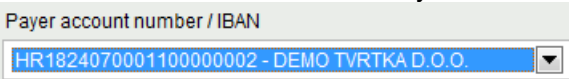
HR

Purpose of payment

✓ Enter order
✗ Cancel

Picture 2. Payment order

Description of HUB 3 format fields which need to be filled in:

Field	Description
Template selection	Choosing "Template selection" opens all recorded templates – Selecting a template automatically fills in required fields.
Payer: name and address	The mention field will automatically contain the name and address of the owner of the smart card / token
Amount (HRK)	Enter the amount of the transaction in HRK
Payer account number / IBAN	In this field you need to select the account from which the cashless payment is to be made. Use the arrow on the right end of the field to choose one of the accounts from which you wish to make the payment. 
TRN code payer reference number	In the first field the model is entered. In the second field the reference number is entered. If there is no reference number, model 99 is entered, or the field may be left empty. In the HUB 3 form, "HR" is entered in the field model, and then the two-digit control model reference number.
Payee. name and address	Enter the name and address of the recipient.
Payee account number / IBAN	This field makes possible the entry of IBAN. IBAN stands short for International Bank Account Number, and it is the international standard for numbering bank accounts Structure of Croatian IBAN-a (HRxxxxxxxxxxxxxxxxxxxxxx); 21 signs
Payee control	Control of the recipient makes it possible to check the correctness of the account number of the recipient - corporate entity, through access to the Unified register of accounts. After filling in the IBAN, by selecting "Control of recipient", the following data is provided: name of the recipient, account number, account status, address and registered office of the recipient. If the account number does not exist in the Unified register of accounts, a corresponding message appears. Then it is necessary to check whether the IBAN is correct. For accounts that are not recorded in the Unified register of accounts, "Control of recipient" is used to verify the correctness of the account format. If the format is correct, the payment order can be executed.
TRN code payer reference number	In the first field the model is entered. In the second field the reference number is entered. If there is no reference number, model 99 is entered. In the HUB 3 form, "HR" is entered in the field model, and then the two-digit control model reference number. When entering this data the prescribed structures of the model and reference number are controlled.
Purpose of payment	Enter a short description of payment, there are four rows for this purpose.
Purpose code	Enter the four digit code of the purpose of the transaction. The entry of the purpose of the transaction is not mandatory.
Execution date	Enter the date of execution of the order. Execution date must be later than or equal to the current date and can not be a holiday or weekend. In the event that the date of execution is the same as the current date, and recipient VBDI different from the OTP Bank VBDI, the time up to which the

	execution date can be entered on the current date is controlled. The date can be entered in the format "ddmmyyyy" or "dd.mm.yyyy".
CLVPS	<input type="checkbox"/> CLVPS (select if you wish to send the order via CLVPS) Marking the checkbox the order will be executed by CLVPS.

When pressing "Enter order" there is a verification of all account data and their interconnections (control of the correctness of the recipients model and reference number, etc.). If any of the data registered is not correctly entered, a screen will appear with the warning "Message" about the error. If the order is entered correctly, the display will show the message: "Order entered successfully" (Picture 3). To enter a new order, select the option "Create new order", to repeat payment to the same recipient select the option "Repeat order", and to enter the same account in the templates select the option "Templates menu".

After the orders have been entered or modified, it is necessary to authorize them.



Picture 3. Message after successfully entered order

NOTE:

The additional pre-authorization has been implemented for any unusual transactions in HRK payments. If transaction is considered to be unusual during the order checkup, pre-authorization of the order will be required. Pre-authorization process is shown in the Figure 3a. After successful pre-authorization process order needs to be authorized through the Menu HRK "Order authorization".

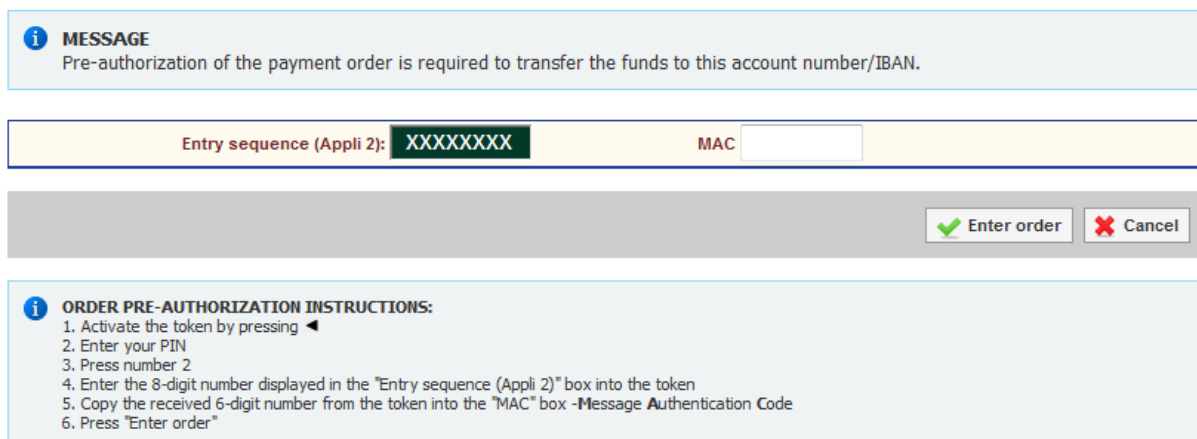


Figure 3a. Pre-authorization process

1.2. New order from template

Choosing order entry from template allows fast order entry, assuming that the wanted order has been previously stored in the templates base, as described in the chapter "Templates", or it has been stored by entering a new order.

New order from template << Back			
Template name	Payee account	Payee	Create order
DEMO	HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	Create order

Picture 4. List of entered orders

By pressing "Create order", the wanted template is opened, where it is necessary to enter the amount of the transaction in HRK.

1.3. Account control and input

Overview of the central account registry << Back	
IBAN: <input type="text"/>	<input type="button" value="Access"/>

Picture 5. Recipient verification

Recipient account verification allows the control of the correctness of the account number of the recipient - corporate entity, through access to the Unified Register of Accounts (Picture 5). After filling in the IBAN and selecting "Access", the following information is obtained: IBAN, company name, and option for order entry.

Choosing order entry opens a completed payment order for the selected recipient.

If the account number does not exist in the Unified Register, a corresponding message appears. Then it is necessary to check whether the IBAN is correct. For accounts that are not recorded in the Unified Register, "Controlling the recipient" is used to verify the correctness of the account format.

1.4. Change order

When selecting "Change order", the menu will show all orders which can be modified (orders which haven't been authorized, that is, have not been sent for execution). (Picture 6)

Change order - selection << Back					
Payee account / IBAN	Payee	Amount	Execution	File	Change
Sender: DEMO TVRTKA D.O.O., IBAN: HR18240700011000000002					
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	5.889,52	03.02.2011		Change
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	10.000,00	21.10.2013		Change


Picture 6. Modification of order


Choosing "Change" next to the desired order, an order will open on which it is possible to change the desired data. Once you have made the necessary changes you need to select the option "Change", after which the correctness of the data on the order will be verified once more. If everything is correct it is possible to continue with further usage in accordance with the users wishes.

Note: After modifying the order, the same will be highlighted in yellow on the list of entered orders. After a period of time, the highlighting will disappear. This option exists only for the convenience of users who often work with a large number of payment orders.

1.5. Change execution date

For entered orders (that have not been authorized) the date of execution can be modified (Picture 7). A new execution date is entered, the orders for which you want to change the date of execution are marked and "Verify" is selected.

 Change the execution date
 [<< Back](#)


New execution date: 

☐ Select all

Payee account / IBAN	Payee	Amount	Execution	File	Change
Sender: DEMO TVRTKA D.O.O., IBAN: HR1824070001100000002					
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	5.889,52	08.08.2014		<input type="checkbox"/>
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	10.000,00	08.08.2014		<input type="checkbox"/>

Picture 7. Changing the execution date


When selecting "Verify", the screen will show selected orders with new execution date, which it is necessary to confirm by choosing "Accept changes" (Picture 8).

 Change the execution date
 [<< Back](#)


CORRECT ORDERS						
Payer account No.	Payee account	Payee	Amount	File	Execution	New execution
Sender: DEMO TVRTKA D.O.O.						
HRXX2407000XXXXXXXXXX	HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	100,00		29.10.2014	11.12.2014
HRXX2407000XXXXXXXXXX	HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	100,00		29.10.2014	11.12.2014

Picture 8. Confirming change of execution date

After successful modification a message appears (Picture 9):

 **MESSAGE**

Date changed successfully for 2 orders.




 [Izbornik "Change execution date"](#)

Picture 9. Message after successful change of execution date

1.6. Delete order

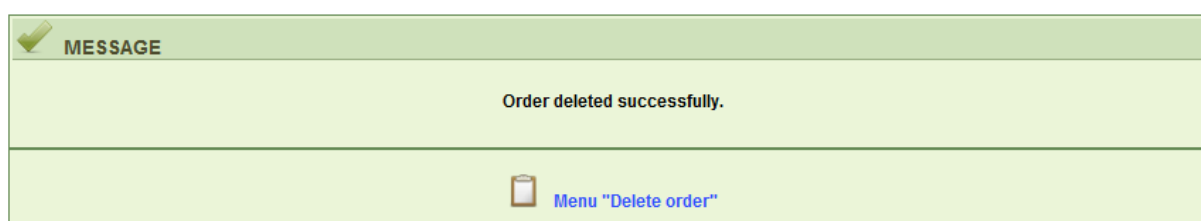
By selecting "Delete order" from the menu, the screen will display orders (basic information about them) that can be deleted (Picture 10). Order statuses that you can delete are: "unauthorized" and "sent to execution". If you want to delete the order that has the status of

"authorized", you must first de-authorize. Orders with status "Sent to recipient" and "Executed" cannot be deleted.

Delete order - selection						<< Back
Payee account / IBAN	Payee	Amount	Execution	File	Delete	
Sender: DEMO TVRTKA D.O.O., IBAN: HR1824070001100000002						
HRXX2407000XXXXXXX	DEMO PRIMATELJ D.O.O.	17.265,57	03.02.2011		 Delete	
HRXX2407000XXXXXXX	DEMO PRIMATELJ D.O.O.	657,00	03.02.2011		 Delete	
HRXX2407000XXXXXXX	DEMO PRIMATELJ D.O.O.	1.314,00	03.02.2011		 Delete	

Picture 10. Deletion of orders

If you need to delete an order, after selecting the option "Delete", the menu will display on the screen "Delete order". After verifying one more time that it is the order for deletion, pressing the tab "Delete" will delete the order, and a message about successful deletion will follow. (Picture 11) It is only possible to delete individual orders.



Picture 11. Message after successful deletion

1.7. Order authorization

By selecting "Order authorization" from the HRK menu on the screen, all orders are displayed (basic information about them) that are not authorized (Picture 12). Only those orders that we really want to send for execution are to be authorized.

Authorize order - selection

<< Back

☐
 Select all

Payee account / IBAN	Payee	Amount	Execution	Authorize
HR1824070001100000002: DEMO TVRTKA D.O.O.				
HR7424070003102902815	DEMO PRIMATELJ D.O.O.	100,00	11.12.2014	<input type="checkbox"/>
HR8224070001100079263	DEMO PRIMATELJ D.O.O.	10,00	11.12.2014	<input type="checkbox"/>

Authorization

Cancel

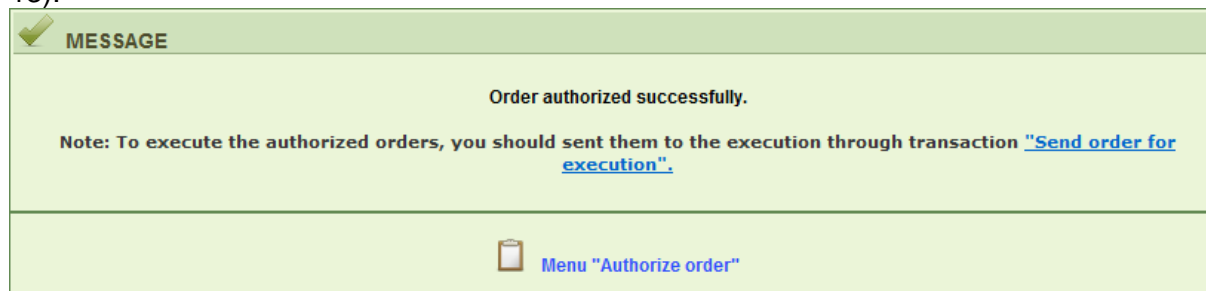
Picture 12. List of orders to be authorized

It is possible to authorize those orders that have execution date later or same as current date, and before the expiry of the authorization for those orders that have the same execution date as the current date (3 p.m. for external orders).

For orders that have the execution date set before the current date, or the execution for the current date has timed out (after 3 p.m.), it is necessary to change the execution date. Such orders are also displayed on this screen, but prior to their authorization it is necessary to change the date of execution by selecting the transaction "Change". These orders are marked in red. It is necessary to mark the orders we wish to authorize. It is possible to authorize an unlimited number of orders at the same time.

Orders for authorization are marked by a "tick" in the checkbox on the right side of the order; all orders can also be authorized at once by selecting the checkbox in front of "Select all" (Picture 12).

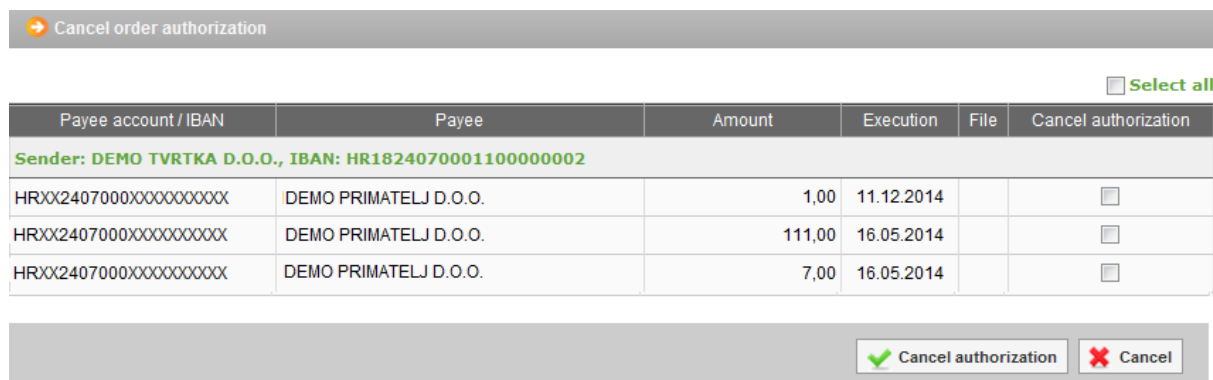
Once orders are marked, using the option "Authorize", the authorization process begins. The display shows a list of selected orders that we have chosen for authorization and the option "Authorize". By selecting "Authorize" a screen appears which warns us that PIN is required. If you want to continue, select "OK" and a field for entering the "PIN" will appear. After entering the PIN, confirm PIN entry with "OK" or "Enter". This action performs the authentication of orders with electronic signature PIN. In the case of authorization of orders with a Token you need to enter the calculated MAC on the Token (Appli 2). The next step is the transaction "Sending orders for execution". You will receive a message about the success of the transaction (Picture 13):



Picture 13. Message of successful authorization of order

1.8. Cancel authorization

By selecting "Cancel authorization" from the HRK menu, all orders will appear on the screen for which it is possible to cancel the authorization (Picture 14) (authorized orders that have not been sent for execution).







Picture 14. Cancelling authorization of order

If you want to cancel all authorizations or individual orders, use the transaction "Cancel authorization". This deletes the order from the list of orders waiting to be sent for execution.

This screen shows the orders (basic information about them) for which it is possible to revoke the authorization (authorized orders that have not been sent for execution). Orders to be cancelled are marked with a tick in the checkbox on the right side of the order list. Orders for which the authorization has been cancelled appear again on the list of orders for authorization, that is, on the list to change or delete orders.

1.9. Send order for execution

By selecting "*Send order for execution*" from the HRK menu, all authorized orders on the list of orders waiting to be sent for execution are displayed (Picture 15).

Send order for execution << Back					
Payee account / IBAN	Payee	Amount	Execution	File	Details
Sender: DEMO TVRTKA D.O.O., IBAN: HR1824070001100000002					
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	1,00	11.12.2014		 Details
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	4.566,00	29.12.2014		 Details
		TOTAL AMOUNT:	4.567,00		
<div>  Send  Cancel </div>					


Picture 15. List of orders ready to be sent for execution

Note: orders that have an execution date of greater than 90 days from the current date, will be excluded from the list. Orders which have an execution date greater than ninety days, will appear on the list when the execution date reaches the time frame of 90 days (ninety days from the current date).

All orders from the list are sent for execution by selecting "*Send*". The number of orders that can be sent for execution is not limited. Orders may be sent for execution regardless of whether the account has sufficient funds, but in this case the orders will not pass the necessary processing in the bank, that is, they will not be executed. As soon as means are provided on the account, orders will be automatically executed, without the need for the user of the eLEMENT@ services to undertake any further steps. In the execution of orders regulations on the priorities of execution will be respected.

1.10. Order overview

By selecting "*Order overview*" from the HRK Menu, queries by various criteria such as date created, date of execution, date of authorization, date of sending for execution can be made; also by status: all orders, unauthorized, authorized, sent for execution, sent to the recipient (NKS exchange) and implemented. Criteria can also specify the exact amount of the order, a range of the amount and the account number of the recipient. Once the options are selected, or more precisely entered, pressing the "*Access*" button, a screen appears "*Order overview*", which shows all the information about orders on the basis of selected i.e. entered options.

Pressing the sign  next to the recipient's account / IBAN additional account information is opened (Picture 16).

➔ HRK order overview - options
<< Back

Payer account HR1824070001100000002 - DEMO TVRTKA D.O.O.
Amount from to
(optional)

Period 11.12.2012 to 11.12.2014
Date of Entry Type of order ALL

Payee IBAN
(optional)

Sve datoteke

Status All orders

Pregled Basic

✓ Access 📄 Excel ✗ Cancel

Payee account / IBAN	Payee	Amount	Execution	Transaction status	Repeat order
<input checked="" type="checkbox"/> HRXXXXXXXXXXXXXXXXXXXX	DEMO PRIMATELJ D.O.O.	10,00	11.12.2014	UNAUTHORIZED	
Dodatni podaci					
Payment description code and purpose: PREDL IBAN		Transaction code and payer reference number.: HR99		Officer and date of entry (change): DEMO KORISNIK 11.12.2014 13:10:10	
Order No.: 1		Transaction code and payee reference number.: HR99		Officer and date of authorization:	
Details Change Delete				Officer and date of sending for execution:	
TOTAL AMOUNT FOR SELECTED CRITERIS		10,00			

Picture 16. Overview of orders (HRK)

In this query display you can see the total amount of orders entered according to some criterion, such as, for example, "according to the date of execution", which is very useful when you need to check whether the account has sufficient funds for all entered orders to actually be executed. Query results can be printed by selecting the option "print" in the upper part of the screen.

1.11. Statement of account

By selecting "Statement of account" from the menu, you can retrieve a copy of the selected account, for the desired day or period of 31 days. Account statement can be obtained in three kinds of displays, as follows: (Picture 17)

- HTML - classic view in the web browser. It is possible to only print the same. Please note that prior to confirmation of printing (in the "Print Properties" i.e., in the settings of the printer) it is necessary to set the option "Landscape" i.e. the option of horizontal print.
- PDF - Acrobat format - your computer needs to have installed the free program to view this format - Acrobat Reader (included in the installation disc in the "Archive"). Choosing PDF format and the desired period of account statements, on the server, OTP Bank will create a file you can immediately see on the computer screen and, if necessary, print (the option horizontal print on A4 format is already set) or the file can be saved on the local disk of the computer
- TXT - this format is a classic text format compounded by the structure of OTP Bank. By selecting TXT format and the desired time period for account statements, the server of OTP Bank creates the file you need to burn to disk.

Statement of account
<< Back

Account:
HR1824070001100000002 - DEMO TVRTKA 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:
HR1824070001100000002 - DEMO TVRTKA D.O.O.
Overview

Picture 17. Account statement and balance for current date

Choosing Statement from the menu will provide a detailed view of turnover on the current date, which is not presented in the form of statement because the earliest statements can be presented for the previous working day.

1.12. Overview of calculated fees

Selecting "Overview of calculated fees" from the menu, you can select monthly invoice for calculated fees that the bank charges in accordance with the valid Decision on charges (Picture 18). The same is created on the last day of the month. After creation, the invoice is available for download in the following formats:

- HTML - classic view in the web browser. It is possible only to print the certificate in A4 format.
- PDF - Acrobat format - your computer needs to have the free installation of this program to view this format - Acrobat Reader (included on the installation disc in the "Archive"). After choosing PDF format and desired invoices, the server of OTP Bank will create a "file" which you can immediately view on the computer screen and, if necessary, print or simply save this "file" on disk.

Calculated fee display
<< Back

Account
HR1824070001100000002 - DEMO TVRTKA D.O.O.

Calculation period
Naknada za period od 01.12.2013 do 31.12.2013



☐ "PDF" Format

Access

Picture 18. Overview of accrued fees

1.13. Print order

Selecting *"Print order"* from the menu you can print an order in the form of certificate. After you select the criteria by selecting *"Access"* the display will show all the orders that meet the criteria (Picture 19). For orders that do not have the status of 'order is executed' on the execution confirmation, there will be a note: "The Client may withdraw this order before execution". For orders which have the status of 'order is executed' certificate shall be issued without the above remarks.

Confirmation of order in PDF format is retrieved by choosing  from the field *"Order printout"*, while you can print the confirmation by choosing the sign .




The desired order can be entered again by selecting *"Repeat"*.

Print HRK order - options << Back































Payer account HR1824070001100000002 - DEMO TVRTKA D.O.O.
Payee account / IBAN (optional)
Order amount from (optional) to

☒ IBAN
Period 08.01.2014 to 08.08.2014
Type of entry
☒ All orders ☐ Orders from files ☐ Entered individually

Date of Entry

 Access
 Skupno (*.zip)
 Cancel

Stranica 1 od 3

Payee account / IBAN	Payee	Amount	Execution	Print order	Skupno	Repeat order
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	6,00	08.01.2014	 	<input type="checkbox"/>	 Repeat
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	45,00	08.01.2014	 	<input type="checkbox"/>	 Repeat
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	5,00	09.01.2014	 	<input type="checkbox"/>	 Repeat
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	4,00	09.01.2014	 	<input type="checkbox"/>	 Repeat
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	5,00	09.01.2014	 	<input type="checkbox"/>	 Repeat
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	238,32	12.02.2014	 	<input type="checkbox"/>	 Repeat
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	444,00	12.02.2014	 	<input type="checkbox"/>	 Repeat
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	37.777,75	19.02.2014	 	<input type="checkbox"/>	 Repeat
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	10,00	27.02.2014	 	<input type="checkbox"/>	 Repeat
HRXX2407000XXXXXXXXXX	DEMO PRIMATELJ D.O.O.	250,00	11.03.2014	 	<input type="checkbox"/>	 Repeat

Stranica 1 od 3

Picture 19. Overview of orders for which it is possible to print a confirmation

Note: On the print confirmation of payment will be visible the names of the users of smart cards / tokens that have made the transaction authorization and sent the order for execution. If you do not want to display the user's name, use the transaction *"Application parameters"*, to deactivate this option (see under other transactions).