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UPUTE ZA KORISNIKE

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INTERNET BANKING FOR COMPANIES AND SMALL BUSINESSES

PROCEDURE OF ORDER AUTHORISATION BY TOKEN

For an entered order to be executed, it first needs to be authorized. The authorisation procedure makes it possible to authorize one or more orders at once. After authorizing the order, the order in HRK is sent for execution.

Entering the transaction of order authorisation, the screen will show a table with all orders that in the review of orders have the status of "UNATHORIZED", as shown in the example of two orders in Picture 1:

Slika 1. Authorisation of order

If the order meets all the conditions for authorisation, in the *"Authorisation"* field a checkbox will appear where you can tick the order that you want to authorize (indicated in Picture 1).

The orders where the due date is earlier than the current date can't be authorized. In this case, in the *"Authorisation"* field, the link *"Change"* will appear.

To enable authorisation it is necessary to run the transaction of the change of the order to change the date of execution. The transaction is started by selecting the option *"Change"* in the field *"Authorisation"* of orders. After changes, that is, the correction of the date of the order, in the *"Authorisation"* field, a box appears, where you can tick the order that you want to authorize, that is, send for execution.

After selecting the order you want to authorize and send out for execution, it is necessary to select the option "*Authorisation*". A list of all selected orders will appear on the screen with the following data (Picture 2):

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Date of entry	Order No.	Payee account / IBAN	Transaction code and payer reference number.	Amount
Execution date	Payment description code	Payee	Transaction code and payee reference number.	Purpose
07.08.2014	2	HR8924840081500088712	HR00 123	4.566,00
14.08.2014		HEP	HR00 123	PLAĆANJE NA OSNOVI FAKTURE
				TOTAL AMOUNT: 4.566,00

Data (APPLI 2) **20000900**   MAC [   ]

✔ Authorize   ✖ Cancel

ⓘ **ORDER AUTHORIZATION INSTRUCTIONS:**
1. Activate the token by pressing ◄
2. Enter your PIN
3. Press number 2
4. Enter the 8-digit number displayed in the "Data (APPLI 2)" box into the token
5. Copy the received 6-digit number from the token into the "MAC" box - **M**essage **A**uthentication **C**ode
6. Press "Authorize"

<center>**Picture 2: Authorizing orders**</center>

In the field *"Data (APPLI 2)"* an eight-digit number appears (authorisation request) that needs to be entered into the token. Order authorisation is performed by entering the identification number generated on your token, which you then type into the MAC field. To generate the MAC token Application 2 is used.

Instructions for authorizing orders with token:
1. Switch on the token by pressing the < key
2. Enter the PIN
3. Press key 2
4. Enter the eight-digit number shown in the field "Data (APPLI 2)"
5. Copy the six figure response from the token screen into the "MAC"
6. Press the "Authorize" button

After a successful authorisation, the following message appears on the screen: Authorisation of order successful (Picture 3). All successfully authorized orders receive the status „AUTHORIZED".

✔ **MESSAGE**

Order authorized successfully.

Note: To execute the authorized orders, you should sent them to the execution through transaction **"Send order for execution".**

📋 Menu "Authorize order"

<center>**Picture 3**. Message after successful authorisation</center>

After authorizing the order, the same should be sent for execution using the transaction *"Sending order for execution".*

Description of the procedure of two authorisations:

If the organization of business operation of the corporate subject requires two authorisations of payment orders, you should switch this option on in the transaction *"Application Settings"*. It is important to know that switching on this option can only be done by the token (or smart card) with the highest authority.

Following are the instructions for the screenshot of the transaction *„Setting the application parameters"*. The example is for HRK orders and clearly shows (Picture 4) that the option of two signatures has been determined for HRK orders only:

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[1])	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 ▼

✔ Confirm   ✖ Cancel

Picture 4. Application settings

Example of a screenshot of authorisation of orders when two signatures (authorisations) are required (Picture 5):

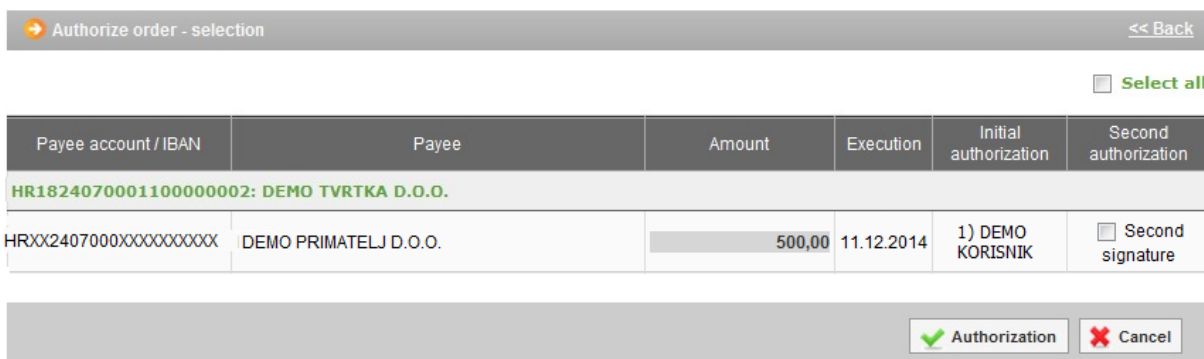| Authorize order - selection	<< Back

☐ Select all

Payee account / IBAN	Payee	Amount	Execution	Initial authorization	Second authorization
HR1824070001100000002: DEMO TVRTKA D.O.O.					
HR8924840081500088712	HEP	500,00	11.12.2014	☐ Initial signature	2nd signatory

✔ Authorization   ✖ Cancel

Picture 5. Display of 2 authorisations

After the first authorisation, the field *„Initial authorisation"* shows the name of the person who performed the first authorisation (token user name). The display shows that lack of the other authorisation. A tick in the checkbox in front of *"Second signature"* marks the order or orders that are to be authorized. If the list contains a large number of orders, and all are to be authorized, the option *"Select all"* is recommended.

In order to make the other authorisation, another token (employee) is required at the same level of the corporate entity, which has the power of authorisation;
the user of the other token must login to internet banking of OTP Bank and follow the same procedure as it in the case of the first token (employee). Below is a screenshot of what encounters the second authorized token, which can perform the Authorisation (Picture 6):

Picture 6. Second signature screenshot

After both authorisations have been performed, it is necessary to send the orders to execution. Confirmation of transactions of sending authorized orders for execution is carried out using the *"Send"* button (Picture 7).

Picture 7. Sending orders for execution

Order status check is possible in *„Overview orders".*

Note:
If the corporate entity uses both methods of identification for usage of OTP internet banking, that is, if it owns both smart cards and tokens, the option of two authorisations is also possible. One authorisation can be made by a user who uses a smart card, and a second authorisation can be made by user who uses the token. The combination of two smart cards in this transaction is also possible.