

USER'S MANUAL

eLEMENT@

INTERNET BANKING FOR COMPANIES  
AND SMALL BUSINESSES

OPERATIONS WITH ALL TRANSACTION  
ACCOUNTS

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eLEMENT@ Internet banking for companies and MSE customers allows that one Internet package can serve all transaction accounts of business entity. In other words, such Internet package is defined and produced according to the business entity's registration number. At the same time, authorities to particular users for most functions can be defined according to transaction accounts. All functionalities and logic operations are the same as for users with only one business account. The specific features of operation with several business accounts are described below.

## 1. Granting authorisations

All users of eLEMENT@ Internet banking who have several business accounts with OTP banka can define authorisations for additional cards on the level of accounts and transactions by means of the main smart card or main token (which automatically have all authorisations on all accounts). Authorisations for operation are given separately per each business account for each additional user. The updating of authorisations (for example, cancellation) is done in the same way.

By selecting "Granting authorisations" the list of users is shown on the display. The user to whom authorisation is granted is selected by clicking on the option "Granting authorisations" in the same column (Picture 1). On the display "Selection of the account for granting authorisation" it is necessary to select a business account in the column "Granting authorisation for account". All accounts of business entity are in the drop-down menu (Picture 2).

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

Picture 1. Overview and granting authorisations for user

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

Picture 2. Selection of the account for granting authorisations

The cardholder who has a main card/token (main card has 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 (Picture 3):

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

**Picture 3.** 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 for entering 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 "Granting authorisations" 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 "Granting authorisations". Mark the square box next to the transaction which authorisation you want to cancel. Confirm the change with "Confirmation" and endorse digitally, like when you grant authorisation.

## 2. Overview of authorisations

On the display "Overview of authorisations" you can check which authorisations are assigned to each additional cards/tokens. Select the option "Overview of authorisations" on the right side of the name of the user with an additional card/token (Picture 4):

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

Picture 4. Overview of authorisations for user

The display will show a list of all transactions with information "authorised – non-authorised" (Picture 5).

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

Picture 5. Overview of authorisations for user

## 3. Account balance and turnover

By selecting „Account balance and turnover“, all accounts of legal entity held with OTP banka (Picture 6) will be shown on the display.

Turnover, balance and account information << Back						
Account	Description	Balance	Available balance <sup>(1)</sup>	Currency	Turnover	Account information
Name: DEMO TVRTKA D.O.O.						
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	
Name: DEMO TVRTKA D.O.O.						
HR1824070001500000002	POSEBNI RAČUN PS	256,18	256,18	HRK	Turnover  Information	
Name: DEMO TVRTKA D.O.O.						
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 6. 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 of the selected account in the last 10 days, 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 account. Account turnover can be transferred to excel format (Picture 7).

Account turnover overview HR8224070001100139306 HRK

<< Back

For the period from

03.12.2012

to

03.12.2014

Turnover type

☒ Total turnover

☐ Debit turnover

☐ Credit turnover

Amount from

(optional)

to

Sort according to

Value date

Turnover description

(optional)

☐ 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	

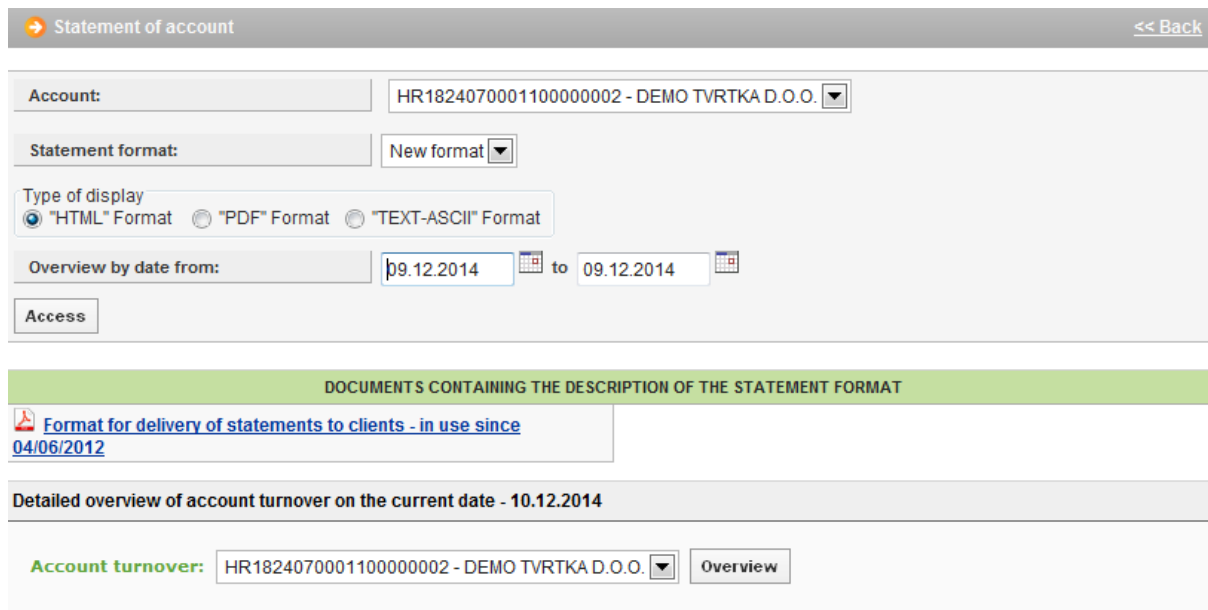
Picture 7. Overview of turnover per selected account

#### 4. Statement of account

By choosing „*Statement of account*“ in the menu, you can access a statement of account for a selected day or a period of 31 days.

You can retrieve the statement of account in the following three formats (Picture 8):

- HTML – classic view in the Internet menu. It can be only printed. Please note that before you confirm printing (in the “Print properties” or printer settings), it is necessary to set the option “Landscape” or horizontal printing.
- PDF - Acrobat format – you need to install a free software on your computer to view this format – Acrobat Reader (on the installation disc in the folder “Archive”). By choosing PDF format and desirable period of your statement of account, a file will be created on the server of OTP banka which you can immediately see on your computer screen and print, if necessary, (the landscape mode is already set on A4 format) or you can save the mentioned file on your local disk.
- TXT – this format is a classic text format organised by the structure of OTP banka. By selecting TXT format and desirable period of your statement of account, a file will be created on the server of OTP banka which must be saved on the computer's 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: 09.12.2014 to 09.12.2014

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 - 10.12.2014

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

Picture 8. Account statement and turnover on the current day per account

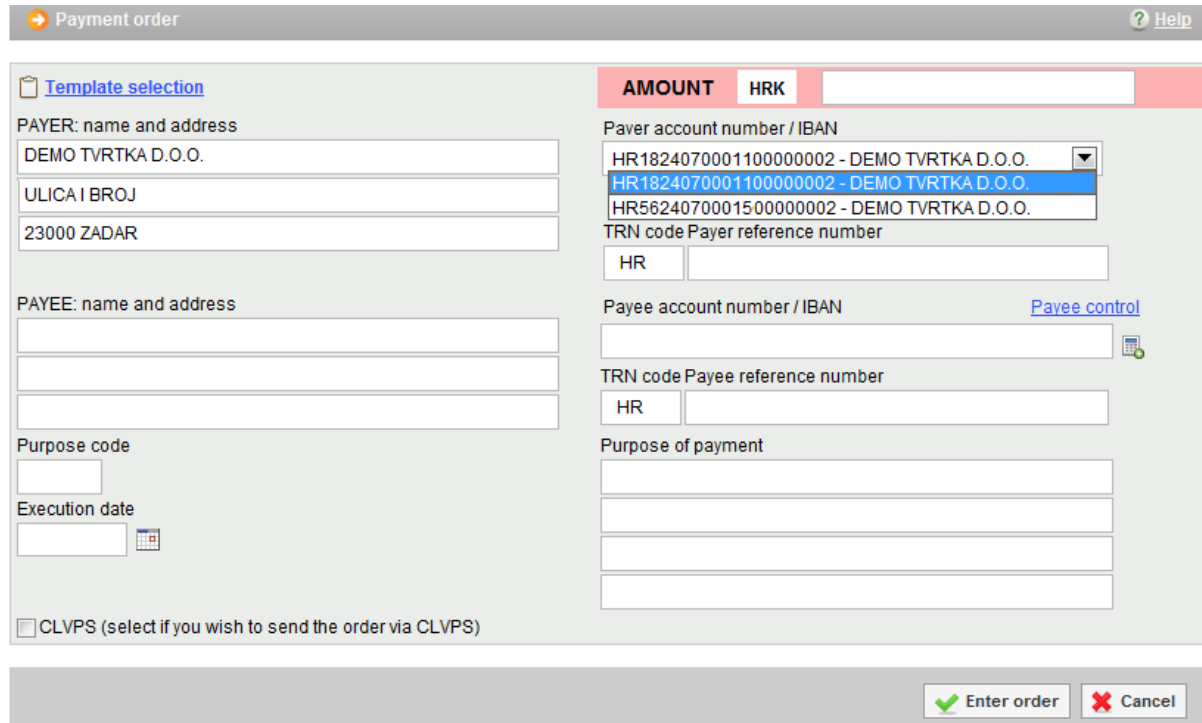
In the menu Statement of account you can see a detailed overview of turnover on the current date that is not in the form of account statement, because it can be retrieved for the previous business day at the earliest.

#### 5. Entering a new order

When entering a new payment order, it is necessary to take account of correct selection of the transaction account from which payment will be made. Account with prefix 11 is automatically



entered in the field "Sender account", while other accounts are in the drop-down menu (Picture 9). In case of an additional card or token, only those accounts that are authorised by the additional card or token will appear in the mentioned field and drop-down menu.



**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.  
 HR1824070001100000002 - DEMO TVRTKA D.O.O.  
 HR5624070001500000002 - DEMO TVRTKA D.O.O.  
 TRN code Payer reference number  
 HR

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

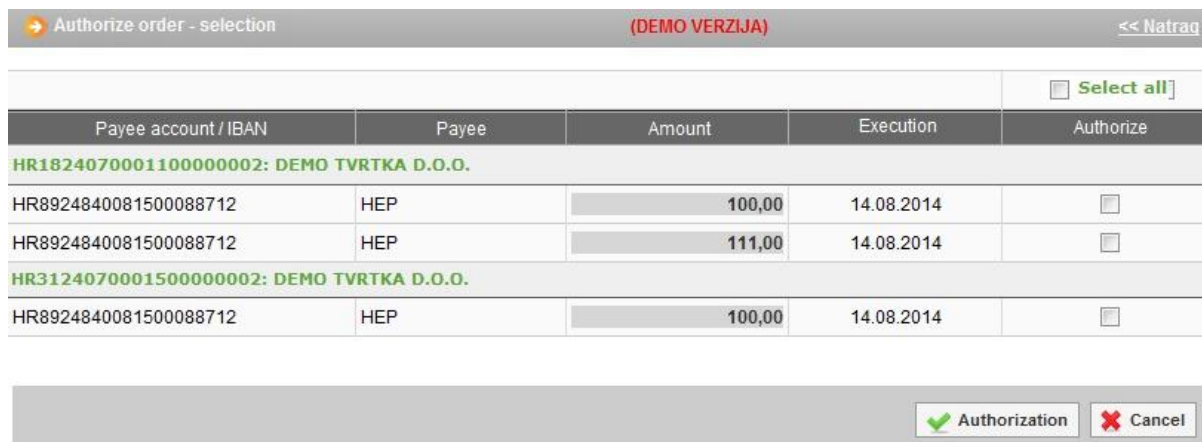
**TRN code Payee reference number**  
 HR

**Purpose of payment**

Picture 9. Payment order

## 6. Payment order authorisation

Authorising an order can be possible for all payment orders regardless of the account prefixes from which payment is made. Picture 10 shows an example of authorisation of payment orders in case of payment from several business accounts at once. All orders can be authorised by one transaction. The process of authorising an order is described in the main chapters of the Instruction manual (for smart cards and tokens). For additional cards or additional tokens, it is necessary to have authorisation for operation on accounts and in this particular case authorization for subaccounts.



**Authorize order - selection** (DEMO VERZIJA) << Natrag

☐ [Select all](#)

Payee account / IBAN	Payee	Amount	Execution	Authorize
<b>HR1824070001100000002: DEMO TVRTKA D.O.O.</b>				
HR8924840081500088712	HEP	100,00	14.08.2014	<input type="checkbox"/>
HR8924840081500088712	HEP	111,00	14.08.2014	<input type="checkbox"/>
<b>HR3124070001500000002: DEMO TVRTKA D.O.O.</b>				
HR8924840081500088712	HEP	100,00	14.08.2014	<input type="checkbox"/>

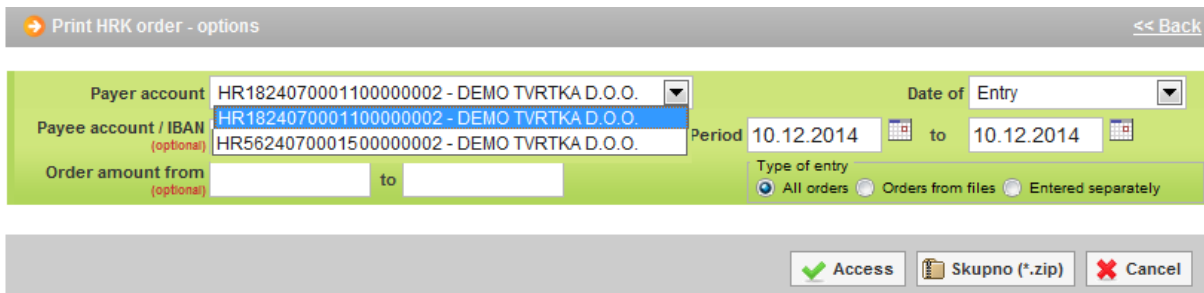
Picture 10. Authorisation of an order in case of payment from several business accounts



Once authorised, orders should be executed by clicking on "Sending an order to be executed" in the right frame of the display.

## 7. Printing of orders

When printing a payment confirmation note and setting criteria for retrieving payment orders you want to print, it is necessary to select the account from which payment is made by using the drop-down menu (Picture 11).



Print HRK order - options << Back

Payer account: HR1824070001100000002 - DEMO TVRTKA D.O.O.

Payee account / IBAN (optional): HR1824070001100000002 - DEMO TVRTKA D.O.O.

Order amount from (optional): to

Date of Entry: 10.12.2014 to 10.12.2014

Period: 10.12.2014 to 10.12.2014

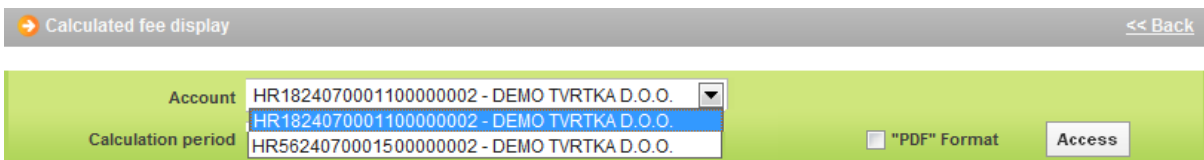
Type of entry: ☒ All orders ☐ Orders from files ☐ Entered separately

Access Skupno (\*.zip) Cancel

Picture 11. Printing of domestic currency orders

## 8. Overview of calculated fees

When checking up the calculated fees in the desired period, it is necessary to select the account for which you want to check the calculated fees by using the drop-down menu (Picture 12).



Calculated fee display << Back

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

Calculation period: HR1824070001100000002 - DEMO TVRTKA D.O.O.

☐ "PDF" Format Access

Picture 12. Overview of calculated fees

## 9. Files with orders

In case of sending domestic currency payment orders as a file, it is necessary to create a special file for each subaccount from which payment is made.

## 10. Salary file

In case of paying salaries by using the salary file, it is necessary to create a special file for each subaccount from which payment is made.

## 11. Templates

Templates (domestic and foreign currency) can be created for all subaccounts.

## **12. Application settings**

All application settings are automatically reflected on all subaccounts.