

USER'S MANUAL

eLEMENT@

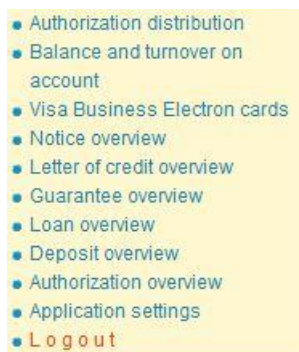
INTERNET BANKING FOR COMPANIES
AND SMALL BUSINESSES

OTHER TRANSACTIONS

CONTENT

1. OTHER	3
1.1. Authorization distribution	3
1.2. Balance and turnover on account	5
1.3. Visa Business Electron cards	6
1.4. Notice overview.....	6
1.5. Letters of credit overview.....	7
1.6. Guarantees overview	7
1.7. Loans overview	8
1.8. Deposits overview.....	9
1.9. Authorisations overview	9
1.10. Application settings.....	10

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).

Overview/distribution of authorization for user << Back				
Token authorization				
User	Add/change user	Token No.	Token type	Authorization distribution
DEMO TVRTKA D.O.O. - HR1824070001100000002				
DEMO KORISNIK	 Change user of the token	00000001	Additional	 Authorization distribution
DEMO KORISNIK	 Change user of the token	00000002	Supervisor	With all authorizations

Picture 2. Display for granting authorisation

 Select account for authorization distribution

User:	DEMO KORISNIK
Authorization distribution for account:	HR1824070001100000002 - DEMO TVRTKA D.O.O. ▼

 Continue...
  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 Authorisations can be granted and withdrawn any number of times.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		<< Back
<input type="checkbox"/> Select all		
AUTHORIZATION OVERVIEW FOR USER: DEMO KORISNIK (ID korisnika: 00000001) AUTHORIZATIONS FOR ACCOUNT: HR1824070001100000002		
Authorization distribution	<input checked="" type="checkbox"/>	
Menu HRK		
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"/>	
Menu FX		
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 ⁽¹⁾	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 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

☒ 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 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	Card data	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	Notice type All notices
End date	03.12.2014	Access
Datum obavijesti	Vrsta obavijesti	PDF
27.06.2014	Obračun naknade za rezervaciju sredstava	 PDF

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
DEMO TVRTKA D.O.O., 1100000002			
130912130443	15.000,00	[EUR]	Letter of credit information
140114187040	15.750,00	[EUR]	Letter of credit information

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	
Agreement No.	130912130443
Owner	DEMO TVRTKA D.O.O.
Start date	12.09.2013
Principal	15.000,00
Maturity date	12.09.2014
Currency of the principal	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
DEMO TVRTKA D.O.O., 1100000002			
130911129685	30.000,00	[HRK]	Guarantee information
130926140701	40.000,00	[EUR]	Guarantee information

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., 11000000002			
130520111621	HRK	200.000,00 [HRK]	Loan information
130520111620	HRK	150.000,00 [HRK]	Loan information
120418284682	HRK	250.000,00 [HRK]	Loan information

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
DEMO TVRTKA D.O.O., 1100000002			
120503442993	1.500,00	[EUR]	 Deposit information
131011150909	1.500,00	[EUR]	 Deposit information
140113186773	1.136,00	[EUR]	 Deposit information

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
Deposit information		
Agreement No.	120503442993	
Owner	DEMO TVRTKA D.O.O.	
Start date	06.03.2012	
Principal	1.500,00	
Interest amount	134,61	
Interest rate	2,90	
Maturity date	06.03.2015	
Currency of the principal	EUR	
Roll-over	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
DEMO TVRTKA D.O.O. - HR1824070001100000002			
DEMO KORISNIK	00000001	Additional	 Authorization overview
DEMO KORISNIK	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	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 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 ⁽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 ▼

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).

Options for printing HRK orders	Including the name of the officer ▼
---------------------------------	-------------------------------------

Picture 22. Options for printing domestic currency orders