Erste NetBanking
user manual
for legal entities

November 2016.

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1 GENERAL

The Erste NetBanking service allows users to view the balance and transactions per their accounts, pay bills, purchase shares of investment funds and conduct other financial transactions 24 hours a day, every day of the week.

Access to the service is possible from anywhere in the world where Internet access is available (including public places such as hotels, Internet kiosks, etc.). All that is needed is to access the Erste Bank site at: http://www.erstebank.hr.
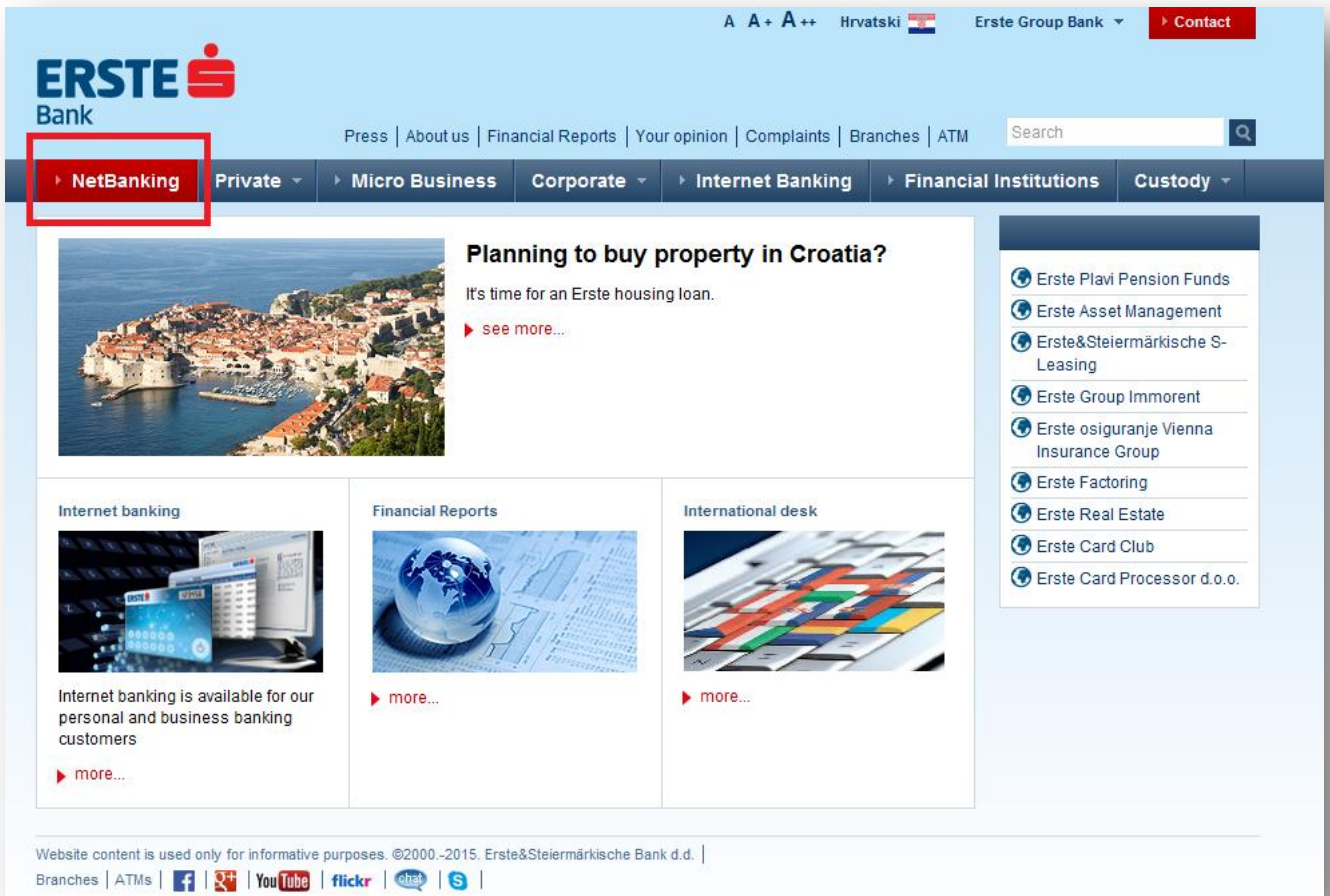

Figure 1. *Accessing the NetBanking service*

Once the user has access to Bank web site, they need to select the "NetBanking" option (circled in Figure 1). By clicking on the "NetBanking" menu, the login screen to Erste NetBanking will appear.

2 ERSTE NETBANKING SECURITY

Internet banking brings many conveniences with faster and simpler access to your accounts and financial funds. Beside all conveneinces and easy use that Erste NetBanking service offers, work on Internet needs to be secure.

With that purpose Erste&Steiermärkische Bank takes multiple precaution measures:

❒ **Server authenticity**
   In order for you as the customer to be sure that you communicate with the Erste NetBanking server, we provided certificate which proves our identity from the VeriSign company, world known Internet authority. You can see the certificate on the Erste NetBanking service home page if you click on VeriSign icon. Server name shown in address line of your Internet browser must be in every moment identical to the one written in certificate - netbanking.erstebank.hr.

❒ **128-bit SSL encryption**
   All information that you exchange with Erste NetBanking server are protected with 128-bit encryption, the newest encryption technology. Connection between your computer and Erste NetBanking server is established using the Secure Socket Layer.
   Every single data during the communication with the Bank is encrypted (coded or „enciphered") before it is transferred to the Erste NetBanking server where it is decoded again by the key known only by the Bank. Data sent to you by the Bank is protected in a similar way.

❒ **User identification**
   By identifying a user, Bank is checking if the person who is logging on to the Erste NetBanking service is real, authorized user, and at the same time user can be sure that nobody else beside him has the access to his accounts and funds. User identification during the log in to the Erste NetBanking service is based on usage of: unique user name and one-time password generated by Erste Maestro Display/Erste Display card or with a serial number of mToken and a one-time password generated by mToken. Safety of the user identification depends on the user, who is not supposed to reveal username, serial number of mToken and one-time password to the third party.

❒ **Automatic log-out**
   In a case that after the login to the Erste NetBanking you don't use the service more that 30 minutes (if you have something else to do on a different place) , Erste NetBanking will log you out automatically. In order to continue with Erste NetBanking service, you will need to log in again. That way you will prevent unwanted view of your accounts and transactions while you are not by your computer.

Erste&Steiermärkische Bank recommends to it's clients - users of Erste NetBanking service, with the purpose of their computer protection, mandatory installation of security patches for operation systems and applications, anti-virus program and firewall, which need to be regularly updated.

2.1 Rules for secure Internet usage

❒ Use appropriate web browser. Recommended web browsers for using Erste Netbanking service are Microsoft Internet Explorer version 9.0 and higher and Mozilla Firefox version 3.0 and higher.
❒ Avoid Internet program downloads from the unknown sources.
❒ Don't use your user ceredentials to access other online programs or web pages.
❒ Remember your username and password. Don't write them down, don't share them with others and don't store them on your computer.
❒ Don't send confidential information by e-mail or using social networks (e.g. Facebook,Twitter, Linkedin...).
❒ Don't follow the links within the suspicious e-mails, only enter the wanted address directly to the address window of your Internet browser.

- ☐ Ensure the appropriate protection on your computer (installation for security patches, firewalls and anti-virus programs).
- ☐ Close your Internet browser after you finish your work on Internet.

- ☐ If you have finished with using your computer, don't leave it in a stand-by mode, shut it down.

2.2 Fraud prevention

- ☐ Check the security of web site that you visit. Sign of the padlock in the lower part of Internet browser proves that web site is protected. If the web page that you visit is on secure server, the address needs to start with "https://" ("s" as "secure"), and not with usual "http://".
- ☐ Don't open e-mail attachments and links from unknown and suspicious senders.
- ☐ When you define password make sure that combination of numbers is not simple and change it regularly.
- ☐ Clean „temporary Internet files" (cookies & files) regularly.
- ☐ Check that you received e-mail confirmation after every login to the Erste NetBanking service and make setup that sends e-mail confirmation after every transaction.
- ☐ Check the account balance regularly. If you notice any suspicious transaction, report that to the Bank immediatelly.
- ☐ It is highly recommended that during your login to the Erste NetBanking service you don't open other windows and do not start other programs.
- ☐ In a case that during your Erste NetBanking service login or during the browsing through the Erste Bank website a query for personal information entry shows up, or you receive e-mail that requires you to send personal information to the sender, under no circumstances do not reply to such request. Information that are usually asked for in such cases are card number, PIN, username and password which are used for Internet banking login.
  Bank will never ask you such information, so in a case that you receive such e-mail, please notify the Bank immediatelly.
- ☐ If you access the web site for which you think it might be false; for example, Erste Netbanking login page doesn't have certificate that confirms server authenticity, please notify the Bank immediatelly.
- ☐ If you think that Erste NetBanking homepage looks odd, for example there are two fields in which you can enter the one-time password , please notify the Bank immediatelly.
- ☐ If, when applying to Erste NetBanking, an additional authorization is requested by pressing the digit 9 on the card (which is used explicitly when transactions are signed), please notify the Bank immediatelly
- ☐ If you think that anauthorised person knows your password, you can change it within the Erste Netbanking service (more details in chapter 4. Menus – Setup – Password change) or you can block the access to the system. You can ask for service blockage in the Bank's branches or by calling the Contact Center on the phone 072 555 555.
- ☐ In case of any doubt or suspicion please contact our **Contact Center on the phone 072 555 555**.

2.3 How to recognize fraud

☐ Suspicious windows in the Internet browser (small windows or adds) by which it is possible to get personal dana. Suspicious windows can be hidden in free files such as screen savers or music programs. Because of that, avoid program download from unknown sources on Internet and update your anti-virus programs on your computer regularly.

☐ Suspicious e-mail messages with link for the false web sites which look like professional ones, as if they were created by some bank, card company, financial agency or Internet provider company, on which user is required to entry of personal information, code, password, account information, or card number, with explanation that this is required because of alleged data loss or alleged transaction check. Although some of those e-mails / web pages look profesional and seem to be identical to the original ones; by detailed review it is possible to notice badly constructed sentences and non-professional English langauge. **Bank will never ask you such information in e-mail message.**

Example of false e-mail mesage:

----Original Message----
From: erstebank.hr support [mailto:king@erstebank.hr]
Sent: Monday, April 26, 2010 4:46 AM
To: king@erstebank.hr
Subject: erstebank.hr account notification

Dear Customer,

This e-mail was send by erstebank.hr to notify you that we have temporanly prevented access to your account. We have reasons to beleive that your account may have been accessed by someone else. Please run this file and Follow instructions:
http://emailsupport.zxq.net/settings.zip
(C) erstebank.hr

☐ Suspicious phone calls, in most cases this might be automated voice systems which are presented to the clients as new services or information check up in the name of some financial institution, which ask users their personal information. Bank will never ask you such information over the telephone.

3 LOGIN

User can log in to the Erste NetBanking service using a **Display card or mToken**.

3.1 Instructions for logging in using Display card

- Click on "Display card."
- Enter username to the field „Username" on the screen.

Figure 2:. *Login to the Erste NetBanking service using Display card*

- Enter the password created with your Display card to the field „password". Password is created following these steps:

Turn the card on by pressing the symbol ⏻ .

Turning the card on

Press digit 6 on the card.	 *6 - login*
After displaying the text „ZP_ _ _ _", enter the four-digits password by easily pressing the digits. In case of an incorrect entry, new entry is enabled by pressing the „C" key. Correct password is confirmed by pressing the "OK" key.	 *Entering the password*
Copy the number shown on the Display card to the screen field „Password". Click the button „Login".	 *Password*

If any of the data entered is incorrect, the screen will display a message indicating the error. After correcting the error, it is necessary to make a reaffirmation by clicking on "Login".

Figure 3.*: Incorrect data enter*

In the case of three invalid entries, the service is automatically blocked.

On the registration screen there is a "Block" function that allows you to block access to the service if you suspect that someone has found out your user information. You can block your account by entering your username and pressing the „Block" button which will open a new screen. On the next screen you need to enter your name and verify the process. After this procedure all access to Erste NetBanking service is blocked.

After first successful registration, options for password change will be offered automatically. After that, it is possible to change password in the „Settings" which will be described hereinafter.

After every successful login to application, confirmation e-mail is sent to user, for added control and security.

In case that user forgets the username and password or blocks access to the service by entering three invalid passwords, unblocking can be achieved by visiting the nearest branch of Bank.

Moreover, if the access is blocked only by entering invalid one-time passwords, it can be unblocked by calling the Contact Centre and it is important that the user knows the correct password.

On the login screen and any other screen within Erste NetBanking application, the number of Customer service 072 555 555 is displayed. It is available every day, 24/7 (except on holidays) and users can get all the information related to Erste NetBanking service on it.

In addition to user manual, option „Help" is available to the customers on the top of each screen within which „Frequently Asked Questions" are located.

In order to increase security, within the Erste NetBanking automatic logout option is available. If the user is logged into the application, but doesn't use it for some time, the application will automatically log the user out. For further usage the user will need to log in again.

Prior to the first usage all users should read the NetBanking user manual.

3.2 Instructions for logging in using mToken:

1. Choose „mToken" at the NetBanking login screen.
2. Choose mToken in the mBanking application.
3. Enter mPIN and click „Login".
4. Choose option „One-time password".
5. Enter the serial number of mToken and one-time password displayed on your mobile device in NetBanking, and after that click „Login".

Figure 4:. *Login to the Erste NetBanking service using mToken*

Client selection

If the user is using the same username and one-time password **generated by Display card** for service access of more different clients (for himself as retail client and for other corporate clients), a new screen for client selection will be shown after login. If the user is using service only for himself as retail client, new screen is opened with preview of clients personal accounts after login. If the user has

both Display card and mToken, and uses mToken to login, the only information shown will be from his personal accounts.

Figure 5*:. Client selection*

After every successful login to NetBanking, user receives e-mail with **login confirmation** with a purpose of additional security control.

With purpose of increased security within the NetBanking service there is a control of user activity. If the user logs in to the application but doesn't use it for some time, the application will automatically log out. For further NetBanking service usage the user will need to login again.

4 MENUS

All options in NetBanking are divided into six main menus:

1. BALANCE:
- ☐ Accounts
- ☐ Savings and deposits
- ☐ Credit cards
- ☐ Loans
- ☐ Guarantees, Letters of credit, bonds
- ☐ Investment funds
- ☐ Statements

2. PAYMENTS:
- ☐ Payments
  - Payment order
  - HSVP order
  - Purchase and sale of foreign currency
  - FX orders
- ☐ Templates
  - Payment orders
  - FX orders

3. OVERVIEW OF PAYMENTS
- ☐ Payment orders
  - Non-authorised
  - Authorised

- Being processed
- Completed
- Non-completed
- Cancelled
- ☐ FX order 14
  - Non-authorised
  - Authorised
  - Pending transaction
  - Completed
  - Non-completed
  - Cancelled

4. FILES
- ☐ Entry
  - File upload
  - Payment of employees salaries
  - Payment of employees credit instalments
- ☐ File overview
  - Domestic currency transactions
  - Foreign currency transaction s
  - Salary payment

- Payment of ~~credit~~ instalments
- • File format
  - Domestic currency payments
  - Foreign currency payments
  - Salaries and loans

5. FUNDS
- ☐ Balance of funds
  - Balance of shares
- • Investment funds
  - General information
  - Purchase
  - Sale
  - Swap
  - Non-completed requests

6. SERVICES
- ☐ Erste SMS
  - Overview of open Erste SMS services
  - Activate the Erste SMS service
- ☐ BON-2
  - Request for BON-2

The active menu is marked with a dark blue background, and its options are listed in the left side column. The content of each individual menu and every option within the menu is selected by clicking the menu name or the name of the individual option within the menu.

Figure 6:. *Menus within the Erste NetBanking service*

The following options are available on the login screen:

❏ **HELP**

By selecting the "**Help**" option, the "**Frequently asked questions**" screen is displayed. You can find answers to some of the most common questions and ambiguities in the use of NetBanking services here.

In addition to the frequently asked questions, instructions for use of Erste NetBanking are located within this option. Prior to using Erste NetBanking for the first time, every user should read the user manual.

❏ **CONTACT**

By selecting the „**Contact**" option user opens a form through which they can send a request to the Bank. To send a query the user should:

- Enter his/her name (automatically filled)

- Phone number or email adress

- Content of the message

- Determine how she/he wants to be contacted (by phone or e-mail)

- Determine when he/she wants to be contacted

Completed form is sent by clicking "Send".

❏ **TRANSACTION STATUS**

If the user wants to check the status of each task, it can be done by selecting „**Transaction status**" option. In order to get the status of order it is necessary to enter the order number and account number of the recipient of funds.

If the user has selected to recieve confirmations to the e-mail adress, number of transaction can be found at the bottom of the confirmation.

This information can also be found on the confirmation of transaction in the "Overview of payments/Completed orders" page. By clicking on Check the status of the transaction will be displayed.

Figure 7.:_Display of executed payments_

⊠ By entering a transaction number and the account number of the recipient and choosing the "Check" option, the status of selected transaction will be displayed on screen.
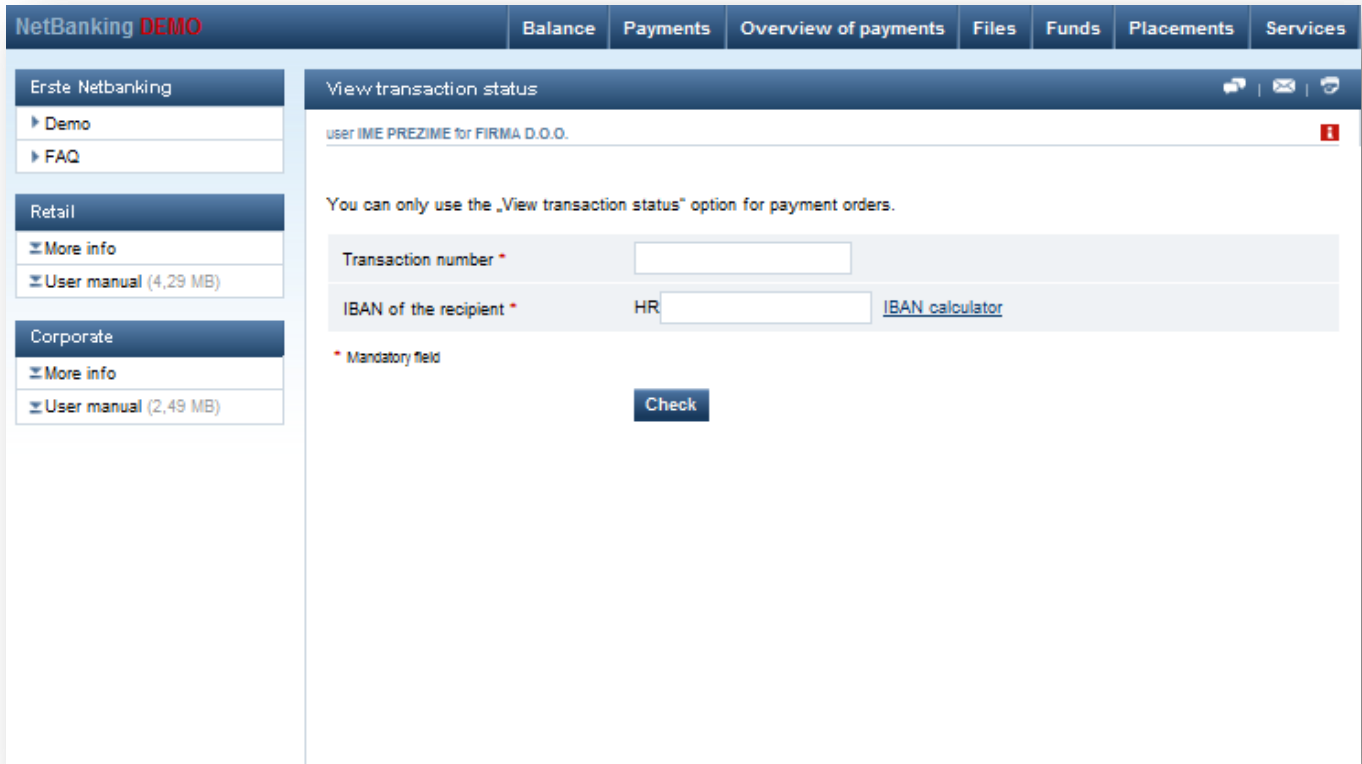

Figure 8: _Transaction status displayed_

In case you want to check the status of some other transaction you need to select "new status".

▭ **SETTINGS**

By selecting the "**Settings**" option from the menu at the top of the screen, the user is able to change settings of the Erste NetBanking service.

At the "**Settings**" menu, user can change:

- **Password**

  By selecting the "**Change password**" link, a screen where user can change the current password is displayed. User then needs to enter the current password into the "Password" field, and arbitrary new password in the "New Password" and "Repeat new password" field and then click the "Change" button. The password must consist of strictly 4 numeric characters.

- **Contact information**

  By selecting the "**Change contact information**" link, users can change their contact information.

  Changing the e-mail address change the e-mail address to which confirmations of logins to NetBanking, confirmations of transactions and extracts are sent.

  It is also possible to set "The method of sending confirmations" here.

  If the user wishes to change this information, it is necessary to enter new information and click on "**Check**" to check the validity of entered data, and then "**Confirm**" to save the data.

❏ **CANCELLATION**

By selecting the "**Cancellation**" option you can send a request for transaction cancellation. It is necessary to fill in the fields with information on the order you wish to cancel and click "**Send**".

This is not an automatic cancellation of orders, but only forwards the request for cancellation to the Bank and the user will subsequently be notified of the result. If the order has not yet been processed it will be cancelled. If the order has already been completed, it cannot be cancelled, but the Bank can make a request for a refund in behalf of the recipient on his request.

❏ **TOOLS**

By selecting the „**Tools**" option, following options are offered to the user:

- Exchange rates

- Loan calculator

- Savings calculator

- Erste Asset Management calculator

- Currency calculator

- IBAN calculator

❏ **CLIENT SELECTION**

If a user uses the same username and password to access services of several different clients (for themselves as retail client and for other corporate clients), they can log in as another user by selecting the "Select client" option, without re-entering login information.

Also, during the usage of the service, at any time, user can change the client using the service by selecting "**Client selection".**

Figure 9*: Client selection*

In addition to the "**Help**" option at the top of the screen, the "**instructions**" option which is located on every screen can assist the user with a brief description of how to use the selected option.

Figure 10*: Brief description on screen*

5 BALANCE OVERVIEW

The "Balance overview" provides insight into the current state of and transaction to the user's accounts (bank, savings account) deposits and term deposits, credit cards, credit accounts, credit cards, bills and investment funds.

It also shows the balance and transactions of business account which the user is in another bank, if the bank has the power of attorney.

As shown in Figure 9 for most accounts (depending on the account), are displayed: account number, account type, an icon for ordering statements, icon for invoice payment transactions, account currency, the loan amount, the account balance, the amount due for payment and the amount available in the account.

Figure 11: *Balance overview*

Other options on this screen are:

☐ **TRANSACTIONS**

By clicking the invoice number a screen showing the transactions per the account is displayed.

Date of entry	Date of execution	Description	Outbound payments	Inbound payments	Balance
08.02.2010.	08.02.2010.	PLAĆANJE DOZNAKE U INOZEMSTVO	0,00		2.999,99
04.02.2010.	04.02.2010.	PLAĆANJE DOZNAKE U INOZEMSTVO	0,00		4.203,99
04.02.2010.	04.02.2010.	Naknada za devizne dnevnice	8.796,00		5.587,78
04.02.2010.	04.02.2010.	Devizne dnevnice	0,00		5.675,74
03.02.2010.	03.02.2010.	J00A		0,00	14.471,74
03.02.2010.	03.02.2010.	Naknada za devizne dnevnice	6.000,00		4.471,74
03.02.2010.	03.02.2010.	Devizne dnevnice	733,00		4.531,74
03.02.2010.	03.02.2010.	Naknada za devizne dnevnice	6.000,00		4.539,07
03.02.2010.	03.02.2010.	Devizne dnevnice	733,00		4.599,07
03.02.2010.	03.02.2010.	Naknada za devizne dnevnice	8.796,00		4.606,40
03.02.2010.	03.02.2010.	Devizne dnevnice	0,00		4.694,36
03.02.2010.	03.02.2010.	Naknada za devizne dnevnice	6.000,00		13.490,36
03.02.2010.	03.02.2010.	Naknada za devizne dnevnice	7.360,00		13.550,36
03.02.2010.	03.02.2010.	Devizne dnevnice	0,00		13.623,96
02.02.2010.	02.02.2010.	PLAĆANJE DOZNAKE U INOZEMSTVO	46.800,00		20.983,96
25.01.2010.	26.01.2010.	ERSTE BOND FOND INVESTICIJSKI FOND, KUPNJA UDJELA -	40.000,00		21.451,96
25.01.2010.	25.01.2010.	ERSTE BOND FOND INVESTICIJSKI FOND, KUPNJA UDJELA -	40.000,00		21.851,96
24.01.2010.	24.01.2010.	POKRIĆE ZA DEVIZNU DOZNAKU	734,00		22.251,96
24.01.2010.	24.01.2010.	NAPLATA NAKNADE	10.000,00		22.259,30
21.01.2010.	21.01.2010.	POKRIĆE ZA DEVIZNU DOZNAKU	6.340,00		22.359,30
21.01.2010.	21.01.2010.	NAPLATA NAKNADE	10.000,00		22.422,70
15.01.2010.	18.01.2010.	TEST d.o.o., PLAĆANJE RN 0274689-0035		42.000,00	22.522,70
15.01.2010.	18.01.2010.	TEST d.o.o., PLAĆANJE RN 0274674-0015		28.800,00	22.102,70
16.01.2010.	18.01.2010.	POŠTA SUSAK, UPLATA GRAĐANA		21.400,00	21.814,70

Figure 12.:   *Overview of transactions per the account*

Options for the display of transactions per the account are:

- the chronological display of the last 50 transactions on screen, while you need to select "next" to view the next 50 transactions and "previous" to view the previous 50,
- search through transactions by date of execution,
- insight into the details of each transaction - if the description of the transaction is underlined, the details of the transaction can be displayed by clicking on the description name,

❒ **ACCOUNT DETAILS**

By clicking on the name of the account, details of the selected account will be displayed, with a description of the account by various parameters.

Figure 13: *Business account details*

❒ **INVOICES**

If a client wishes to view a monthly invoice of payments, they can do so by clicking on the "inv." ( ) icon for the selected account.

The monthly invoice of payments can be displayed on the selected screen by the following

criteria: • A specific month and year

- Detailed / collective view on screen - a detailed view displays every invoices individually, by day of entry, while the "on the screen collectively" displays all items collectively on a monthly basis

- To e-mail - while your e-mail addresses is entered in the "Settings" menu, you can enter a different e-mail address for the invoice to be sent to in this field

❒TO BE CHARGED

The "to be charged" screen displays a detailed view of the items that have been announced, meaning, funds which has not yet been charged, but is deducted from the available amount in the account. If there is something to be charged, click on the amount of the collection shows the detailed specification of items that make up the amount of payment, and it can be: credit card transactions, unpaid fees by the Bank, the transfer orders, forcible collection, bill.

Figure 14. *Display of the amount "To be charged"*

◻**MESSAGES**

To the left of the "B**alance**" overview menu is the "**Messages**" option. The "**Messages**" option contains personalized messages about accounts and services sent to the user by Erste Bank (ex. messages regarding non-completed transactions, etc.)
Messages can be viewed and deleted as follows:
  • clicking the title of the message opens the message,
  • clicking the checkbox next to the message and clicking "delete" deletes the individual message,
  • clicking "select all" selects all received messages,
  • clicking "delete" deletes all selected messages.

By opening an individual message, you have the option to delete the message by clicking "**delete**" or close the message by clicking "**close**" (after which the user returns to the initial "Messages" screen).

◻ **ERSTE NETBANKING NEWS**

Via the "**NetBanking news**" option, you can view all news related to the Erste NetBanking service and other
services of Erste Bank. By clicking on the title, an individual notification is opened.
By clicking on "Close", the notification is closed and the user returns to the initial "Erste NetBanking news" screen.

◻ **NON-AUTHORISED**

In the menu on left side, it is possible to view all non-authorised orders, which the user needs to authorise if they want them to be executed, in one place. The overview is divided according to the following criteria:

  • Payment orders
  • FX orders

- Domestic currency files
- Foreign currency files

The number of non-authorised orders is visible next to each type of order, if there are any, while an overview of the orders is displayed by clicking on, for ex. "payment orders"

5.1 Statements

If the user wishes to order a statement of transactions per an account, they can do so by selecting the "**statement**" option.

Statements for domestic currency accounts are created with a one day delay (after the current day has finished, creation of the statement for that day is begun). It only possible to view transactions of the current day using the "order statements" option in the "overview of payments" menu, while statements with the current date will not be visible until the next day.

Statements for foreign exchange accounts are most commonly created with a two day delay.

5.1.1 Overview of statements

You can access the statements screen by clicking on the "Stat." ( ) icon.
The user can request a statement of transactions per an account for a certain period and in a certain format, and
send it to his e-mail address or fax number.

Statements can be viewed individually or collectively by the selected criteria. After defining the desired criteria you need to click the "View" option. All statements that satisfy the defined criteria are displayed on the same screen and can be viewed in these formats:

- HTML format
- Electronic format
- Excel (csv) format
- Camt.053 (xml) format

Figure 15: *Overview of statement*

By clicking on the „download" option for a certain format, the statement will be displayed on screen.

5.1.2 Order of statements

The user can select the "Order statement" option from the left menu. Using this option, the user can request a statement (by the same criteria as the "Statement overview" option) to their e-mail address or fax.

After implementation of SEPA on 6th of June 2016. It is possible to order new formats of statement: Statement camt.053 and Intraday camt.052.

Statement camt.053.001.02

Statement camt.053.001.02 (Bank to Customer Account Report) contains data on the account balance, recorded items on debit and credit transactions . Account statement is created and delivered according to agreed schedule (when changed, daily, weekly) on e-mail address for statement delivery and/or can be downloaded from NetBanking.

Provides an accurate, detailed and structured information on all items in account

Allows more efficient cash management

It's structured according to common rules of ISO 20022 XML standard

Intraday camt.052.001.02

Intraday camt.052.001.02 (Bank to Customer Account Report) contains data on recorded items on debit and credit transactions and basic information on transactions. Intraday camt.052 can be generated several times a day, at different times.

Allows more advanced cash management by monitoring transactions and account balance in real time

Contains account information in different moments of time during the day

It's structured according to common rules of ISO 20022 XML standard.

5.1.3 Change method of delivering statement

By selecting "Change method of delivering statement" in the left menu, the user selects the account for which they wish to order/change method of delivery of, a statement. By clicking the "Display" option, the current method of delivery of the statement is displayed and can be arbitrary changed.

Only users with the rights to authorise orders can change the method of delivery of orders. The user can select four methods of delivery:

- e-mail

- Fax

- Branch office

- Mail

The "e-mail" option allows the additional definition of criteria for sending the order, in the following formats:

- HTML format
- Electronic format
- Excel (csv) format
- Camt.052 (xml) format
- Camt.053 (xml) format

And according to period:

- Daily (per change)
- Weekly
- Monthly

6 PAYMENTS

6.1   Signing orders

By selecting the "payments" menu at the top of the screen, the user will be offered the following options:

Payments
- Payment order
- HSVP order
- Purchase and sale of foreign currency
- Foreign currency order

Templates
- Payment orders
- Foreign currency orde

Payments can be implemented if the user has the rights to authorise transactions.

Every order on the Net Banking has to be additionaly confirmed or signed in order to be executed. User can sign the transaction using Erste display card or using mToken, by entering the enquiry shown on NetBanking sheet into the card/mToken. The card or mToken then generates a code, which the user now enters in „Reply" option in NetBanking sheet.

Legal entities have a limit of 50,000.00HRK on placing an order in mBanking if they are logged in with mToken. If a legal entity logs in mBanking with mToken and tries to give the order of 50,000.00 HRK, the application will show message saying that the user exceeded the amount and that it is required to log in with Display Card to execute this transaction. This limit applies to individual and collective orders.

This limit does not apply to those orders that are made on NetBanking, and the client only has to sign them in mBanking.

This limit does not apply to a situation when a client is logged in mBankig with Display card.
A legal entity must sign each transaction in mBanking, regardless of the amount of the transaction.

If you enter an incorrect code for the fith time, access to NetBanking service will be blocked. In that case, user can deblock the access to NetBanking by calling the Contact center.

Transactions can be signed **individually or collectively**
If there is a „sign now" option present on the order, the transaction can be signed **individually** when entering the code.

Figure 16: *Signing orders individually*

After chosing the „Confirm" option an additional part for signing the order which contains the quiry will be shown. That quiry is entered in the card or mToken, which then generate a response that has to be copied to the „Reply" field.

Orders are signed **collectively** when, after entering the code, „sign later" option is shown. If you choose the „Sign later" option, the transaction will be stored in **unsigned** orders in the „Balance overview" menu, so that the user can sign them afterwards. „Balance overview – Unsigned orders" option will serve as a reminder by showing the number of the unsigned orders. After selecting this option, the screen will display an additional section to sign orders outlining the request. This query is entered into the card, the card returns an answer that should be copied into the "reply". Detailed workflow for creating response from the card is given at the end of this chapter.

Figure 17: *Signing orders collectively*

6.1.1 Signing orders using Display card

Creating a response using the card is described in details in the following instructions :

Card is turned on by applying stronger pressure to the key ⏻

Choose the digit 9 if an order has to be signed.

9 – signature

After displaying the text „ZP_ _ _ _" enter the four-digits password..

In case of an incorrect entry, new entry is enabled by pressing the „C" key. Correct password is confirmed by pressing the "OK" key.

Password input

After entering the password, there is a 6-key „Inquiry" shown on the NetBanking sheet that is also to be entered in the card..

Even though the card screen only shows 4 character spaces, after entering the fifth key the screen will shift to the left and the input of all 6 characters will be enabled.

In case of an incorrect entry, new entry is enabled by pressing the „C" key. Correct password is confirmed by pressing the "OK" key.

Inquiry input

After entering the inquiry the card shows the code used to signed the transaction. That code has to be copied to the „Reply" field on the screen.
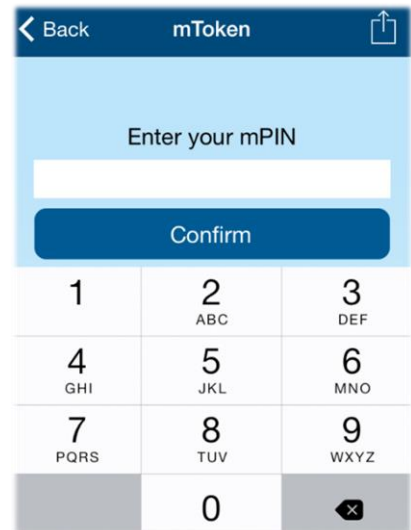
Reply

6.1.2   Signing orders using mToken

At mBanking homepage choose mToken.
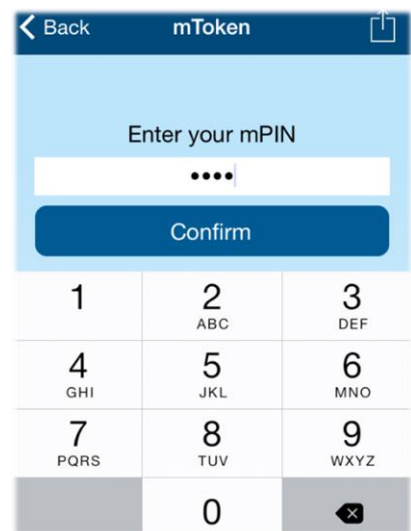
Enter mPin and confirm input.
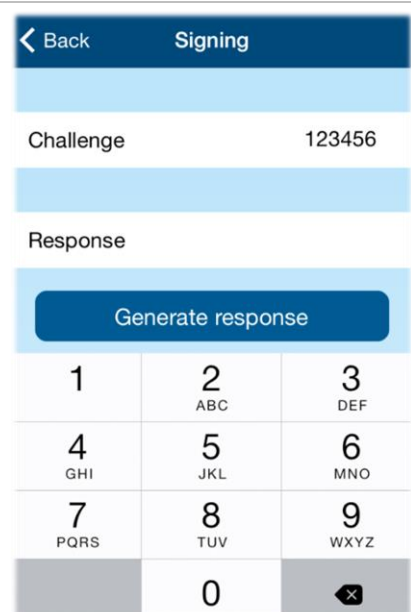
Choose option input/reply.

Copy the number shown on NetBanking to the field „inquiry" and generate response.

Number shown in the field „Reply" copy to NetBanking and sign the transactions.

6.2 Payments

6.2.1 National payments

National payments orders allow the payment of all bills (ex. electricity bills, telephone or any other bills) and the general transfer of funds to accounts of recipients in other banks.

When placing a payment order it is necessary to fill in the following information:

☐ **information on the payer**
- IBAN or number of the account from which payment will be made is selected from drop-down menu, indicating the user's accounts and accompanying IBAN
- Model and reference number which must be entered in accordance with the rules for creating a reference number
- the amount that will be paid to the specified account

☐ **information on the recipient**
- the account to which funds are being paid, which is selected by selecting the bank code (VBDI) from the drop down menu and entering the account number in the next field
- If the entered IBAN is in property of a natural person, fields with name of recipient and the recipient's address need to be filled
- Model and reference number which must be entered in accordance with the rules for creating a reference number

☐ **other information on the payment**
- „The purpose code" field is not mandatory information, and numbers or special signs can not be entered, but rather exclusively letters.
- selecting the "Rules of filling" menu, a list of purpose codes with detailed explanation on what does a particular code means is shown. Selecting an individual code adds it to the "Purpose code" field.
- a description of payment
- the date of execution (value date)
- if the user has the right to sign the transaction he or she should choose one of two options: sign later - after confirmation, the transaction is stored in the unsigned orders sign immediately - immediately after confirmation, signature field for signing with Erste Display card will appear at the bottom of the screen
- mark for sending e-mail receipt upon execution of the order

- **In case when payment is initiated by a non-resident legal entity, it is necessary to fill the field „Payment basis" with one of offered values. Menu for selection is opened after the user has selected „Check" option.**

After filling in the order you need to click on "Check" in order to verify the correctness of the entered data. If an error is found, a warning will be displayed indicating the error which needs to be corrected. When all data is entered correctly, the "Confirm" option (marked red) will appear after clicking "Check", and information on the payment will be

displayed on the right side of the order. If the user has the right to sign the transaction, and if he chose the "**sign now**" option, the screen will display an additional section to sign orders. The user in this case needs to enter the "answer" to the card and sign the order as described in section 6.1 Signing. After the "Confirm" button has appeared, you cannot change the entered data, but it is still possible to return to the previous step and edit the order by selecting the "Cancel" option.

By clicking on "Confirm" the user approves the execution of the transaction. If the date of execution is set to the current day, the order is immediately executed. If it is set in advance, the order will be visible in the "Payment overview" menu as announced and shall be executed to the selected date.

Payments to accounts in Erste Bank will be conducted on the same day. Payments to accounts outside Erste Bank, set on weekdays until 15:30, will be processed and forwarded the same day, while transactions after that time will be executed on the following work day.

☒Payment orders can be set with the date in advance and will be executed on the given date. If there are insufficient funds in the account at the time of execution, NetBanking will attempt to execute the order through the next fifteen days. If there aren't sufficient funds in the account even after that period, the transaction will not be executed at all and will be saved in non-completed orders.

If the user has selected the option to send an e-mail receipt after execution of the transaction, an e-mail will be sent to the users e-mail address after the payment has been executed.

6.2.2   HSVP order

If using a "HSVP order" all orders are executed through the Croatian Large Value Payment System in the shortest possible time, but the fees are higher than fees for "ordinary" orders. HSVP orders can be set up to 16 o'clock on weekdays and will be executed in the shortest possible time. After 16 o'clock, HSVP orders can no longer be entered. If the account does not have sufficient funds to carry out the order, you will not be able to enter the order.

Orders can be only be set with the current date.

The rules of assigning, checking and signing the order for immediate payment are the same as in a national payment order.

Figure 18: *HSVP order*

6.2.3   Purchase and sale of foreign currency

The "Purchase and sale of foreign currency" option allows the purchase, sale and conversion of foreign currency. Orders can be entered up to 16 o'clock, after which it will be entered with the following work day.

For purchase of foreign currencies it is necessary to select a domestic currency account in the "charge to account" field, and foreign currency account in the "credit to account" field and the respective currency. In order to sell foreign currency, it is necessary to select the opposite combination of fields.

If you have filled in the "amount charged" field, you do not need to fill in the "amount credited". This field is filled in when you know the exact amount for which you wish to charge the account, for example, if you are selling 100 EUR from your foreign currency account, you need to enter 100 in the "amount charged" field and select EUR as the currency. On the other hand, if you know the exact amount you wish to pay to a certain account you need to fill in the "amount credited" field. For example, if you wish to purchase 100 EUR at the expense of your current account you enter 100 in the "amount credited" field and EUR as the currency. You do not need to calculate the Kuna equivalent

of the payment, as it is done automatically according to the current exchange rate.

It is necessary to briefly describe the purpose of the order in the "purpose of the order" field. In the case of pu rchasing foreign currency, the domestic currency account is charged on the date of the order, with the foreign currency being transferred to the account on that same date. In order to finish the purchase/sale you need to select the date on which the purchase/sale will be executed. If the user has selected the option to send an e-mail receipt after execution of the transaction, an e-mail will be sent to the users e-mail address after the payment has been executed.

After filling in the order you need to click on the "**Check**" button in order to verify the correctness of the entered data. If an error is found, a warning will be displayed indicating the error which needs to be corrected. When all data is entered correctly, the "**Confirm**" option (marked red) will be appear after clicking "**Check**", and information on the payment will be displayed on the right side of the order. After the "**Confirm**" button has appeared, you cannot change the entered data, but it is still possible to return to the previous step and edit the order by selecting "**Cancel**".

By clicking the "**Confirm**" option the user approves the execution of the transaction. If the date of execution is set to the current day, the order will immediately be executed. If it is set in advance, the order will be visible in the "**payment overview**" menu as announced and will be executed on the selected date.

Orders for the purchase or sale of foreign currency can be set for execution with a date in advance. Upon execution, the current exchange rate on the day of execution will be applied. If there are insufficient funds in the account at the time of execution, NetBanking will attempt to execute the order throughout the next fifteen days using the exchange rate on the date of execution.

Figure 19: *Purchase and sale of foreign currency*

6.2.4 International Payment

Funds from your account in Erste Bank can be transferred to another bank in the country or abroad using International payment order

As with other orders, it is necessary to fill in the fields marked with a red asterix when filling in International Payment orders, with the following reminders:

- **Cover of orders** – user can select up to 3 different sources for cover of orders - domestic and foreign currency accounts or loans at Erste Bank. For each account, user is entering the amount by which the account will be charged except for the last account in which the amount is not entered but automatically calculated.
- **Urgently** - Urgent payment means that the funds will be forwarded and that recipients bank will usually receive them on the same day when the order has been given. Such payment is possible only in cerain currencies and order must be submitted on working days until a certain time (EUR-13: 30, USD-12: 30, GBP-9: 30, CHF-9: 30, CAD-9: 30) .
- **PriEURO** (Field 1.) – If this option is selected, the order will be executed within 4 hours of submitting a correctly filled in order (with processing begun at 8 am). In this case the order must be submitted on weekdays no later than 12 o'clock. The order is valid if cover for the order and fees has been provided and all required documents delivered. PriEURO orders can be submitted for payments in EUR through banks and savings banks of the Erste Bank Group.

Balance	Payments	Overview of payments	Files	Funds	Placements	Services

International Payment Order in Croatian kunas or in foreign currency

New order
- ▸ National payment
- ▸ Emergency payment (HSVP)
- ▸ Purchase and sale of foreign currency
- ▸ International payment

Templates
- ▸ National payment
- ▸ International payment

Photo & Pay
- ▸ Acceptance of invoice

user IME PREZIME for FIRMA D.O.O.

Payer

Recipient FIRMA D.O.O.

	Order cover *	Currency	Amount charged for order	Status
	- Select account -	HRK		
Payers's account number *	- Select account -	HRK		
	- Select account -	HRK		

	Charge fee to account *	Currency	Amount charged for fee	Status
	- Select account -	HRK		

Mode - Charge reference no. HR -- [ ]

Recipient

Name of recipient * [ ]
Address (street and number) * [ ]
City * [ ]
Country code * [ ] List of countries
IBAN of recipient or account number * [ ]
Mode - Reference No. HR -- [ ]

Recipient bank

BIC address (SWIFT) [ ] or - Erste group banks -
If the FX orders are executed in benefit of the client accounts of the Erste group member bank (FiT 2.0 payments) in Croatian Kunas and EUR, valid fee for the 2.0 payments will be calculated.

Name of recipient's bank * [ ]
Address and city [ ]

Payee bank code [ ]
(bank code BLZ, ABICAB, SCN, ex. BLZ 20 111)
Country code * [ ] List of countries

Payment

Payment amount * [ ] Currency 978 EUR

URGENT ☐ Urgent payment means that the funds will be forwarded and that the recipient bank will generally receive them the same day the order is entered. This type of payment is only possible in certain currencies, and the order must be submitted till a certain time on working days (EUR-13:30, USD-12:30, GBP-9:30, CHF-9:30, CAD-9:30).

PriEURO ☐ PriEURO orders are executed within 4 hours of submitting a proper order, meaning that, within 4 hours of delivering orders funds will be paid to the recipient's account abroad. The order is valid if cover for the order and fees is provided and all required documentation delivered. PriEURO orders can be implemented only with payments in EUR through the following banks. Processing is begun at 8 am, and orders must be submitted on weekdays no later than 12h.

Instrument of payment *** 10 Remittance
Basis of payment 4 - other
Purpose Code [ ] (Fill in rules)
Payment description * [ ]
Recipient (person) * ◯ private entity ◯ legal entity
Fee option * ◯ 1 - debit to payer (OUR) ◯ 2 - debit to recipient (BEN) ◯ 3 - shared costs (SHA)
Date of execution * 21.12.2015 📅
Valutation date ** D + 0
Date and time of COT
Send e-mail confirmation of transaction ☑

Transaction signing * ◯ sign later - after confirmation transaction will be saved in the unsigned orders
◯ sign immediately - after checking, the transaction must be signed immediately

* mandatory fields
** Valutation date is the period during which the funds shall be payed to recepients bank. For "Same working day" valutation additional fee is calculated by article 07.01.12.00. and 07.01.12.01., while for "One working day" valutation additional fee is calculated by article 07.01.13.00. and 07.01.13.01. of tariff rate.
*** Order for payment by cheque in USD currency can not be set in amount less that USD 200,00
Please provide us with full name and address of the recipient to avoid possible additional charges for compliance or return of funds.

[Check] [Cancel]

Figure 20: *International payment*

   A list of banks is available on the "**following banks**" link. By selecting the name of the bank in the list, information on the selected recipient bank is automatically filled in (field 4).

- **Country code** - which can be entered or selected from the "List of countries"

- **IBAN** of the recipient (no. of the account optional) - IBAN of the recipient must be entered for payment to some countries.

- **BIC address** - This field is mandatory if the PriEURO option is selected or if payment is being conducted through one of the banks of Erste Bank Group. If the transfer is executed in favor of the account of the customers of member banks of Erste Group (FIT 2.0 of payment) in kuna and EUR, applicable fee is calculated for the FIT 2.0. payment. For SEPA transactions BIC is calculated using IBAN directory. One IBAN can offer more than one BIC, so the following is proposed:
    - If client submits FX order with IBAN and without SWIFT adress, and only one BIC adress is associated with that IBAN. Message will be shown : „BIC adress XXXXXXX is associated with given IBAN" - and the field will automatically be filled with the correct BIC.
    - If client submits FX order and more than one BIC adress is associated with that IBAN, message will be displayed „With given IBAN more than one BIC adress is associated, please, select one from drop-down menu or leave it blank."
    - If client submits FX order without BIC adress and bank, submitted order will go to furher processing.

- **Cost option** - The user in this field define who bears the recipient's bank fee.

- **Date of payment** - The date of payment can be immediate or can be set up to 30 days in advance. In order to process the payment with the current date, the correctly filled in order must be submitted on weekdays no later than 14:00 o'clock. Orders set in advance will be executed on the selected date according to the exchange rate on the date of execution.

- **Signing** - It is necessary to select the "sign later" or "sign now".

After filling in the order you need to click on "Check" in order to verify the correctness of the entered data. If an error is found, a warning will be displayed indicating the error which needs to be corrected.

When all data is entered correctly, and "Check" selected, the fee amount and amount of the order will appear, calculated according to the current exchange rate. If the user has the right to sign the transaction, and if he chose the "sign now" option, the screen will display an additional section to sign orders. In this case, the user needs to enter the "answer" from the card and sign the order as described in section 6.1 Signing.

It is possible to enter a international payment order even if there are insufficient funds in one of the selected accounts covering the order or fee. In this case the amount which is missing will be displayed in the "Status" field. NetBanking will attempt to execute the order through the next 15 days, until the account has sufficient funds to cover the order, according to the exchange rate on the date of execution. If the order has not been executed during the 15 days (because there are still insufficient funds in the account), NetBanking will no longer attempt to execute the order, and it will be saved in non- completed transactions.

By selecting the "**Confirm**" option, the order is entered. The selected account to cover the fee and order will automatically be charged according to the exchange rate valid on the specified date. After execution of the order, the user will receive an e-mail receipt containing all information on the order, if this option is selected when filling in the international payment order.

6.3   Templates

Templates help simplify payments which are repeated on a regular basis. A template is a payment order, created in advance, from which you can conduct a new payment.

It is possible to create templates for:

- national payment orders
- international payment orders

6.3.1   Overview of templates

You can view created templates by selecting the type of template in the "payment" menu. A list of templates will appear which can additionally be filtered according to alphabetical order.

In the overview of templates it is possible to click on the:

- name of the template

  The order will be displayed with the fields filled in when creating the template. If you wish to, you can change certain the fields and execute the order in accordance with the rules mentioned in the previous chapters.

- „change" option

  The order will be displayed with the possibility of changing all fields. By clicking on "Check", the entered data will be checked. By clicking on "Confirm" the template will be saved. If the user wishes to delete a template from the list of templates they can do so by selecting the "**Delete template**" option.

- „transactions" option

  A list of the last 50 transactions executed using the template is displayed. In order to view the next 50 transactions choose "next". For a detailed overview of each payment it is necessary to click on the account number.
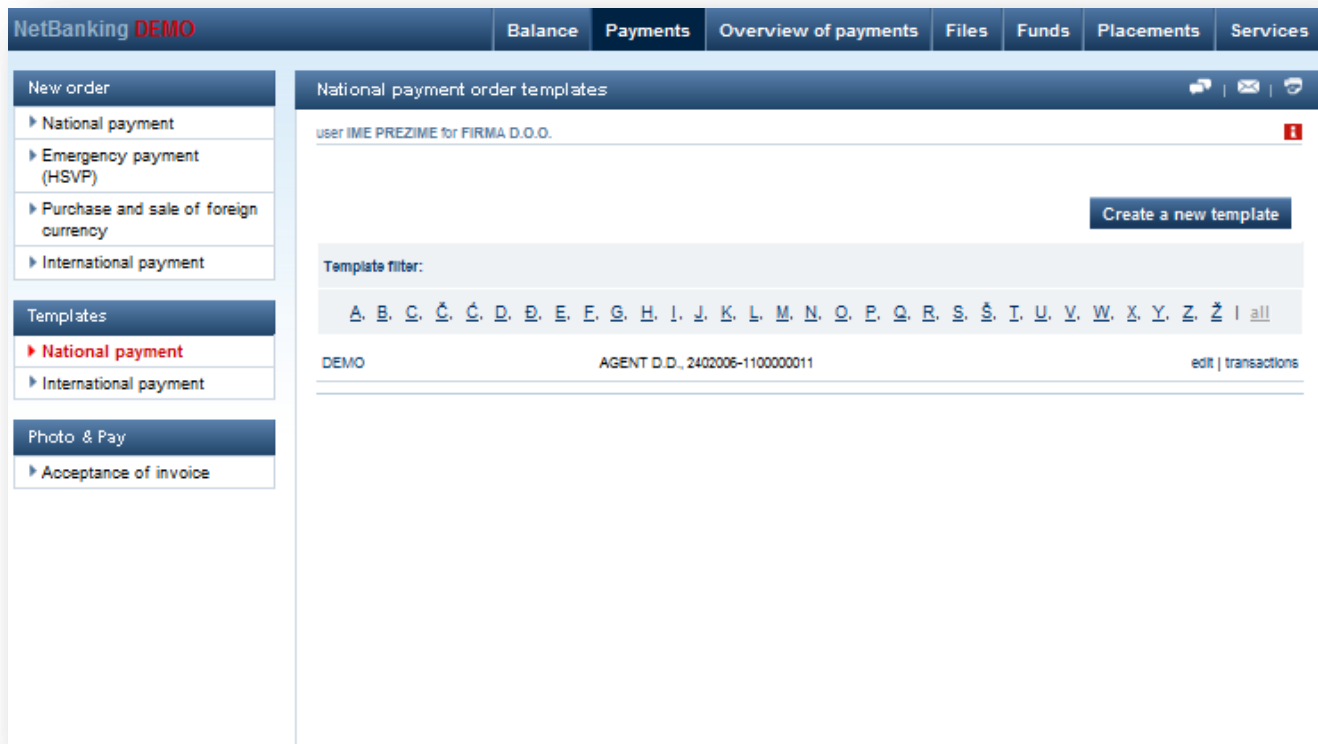
Figure 21*: List of templates*

6.3.2 Creating a template

A drop-down menu with types of orders for which templates can be created is located at the top of the screen displaying a list of created templates. After selecting the type of order for which you wish to create a template, a screen which contains the same fields and is filled in the same way as all other orders, will be displayed. Templates only differ from other orders by one additional field – the "**Template Name**".

The process of creating a template is almost identical to filling in orders, with less mandatory fields and less checks of the entered data (ex. the correctness of the reference number is not checked). To finish creating a template you need to click "**Check**" and then "**Confirm**".

Figure 22: *Creating a template*

7. OVERVIEW OF PAYMENTS

By selecting the "Payment overview" option on the screen, the user opens overview of completed payment orders.

The "**Payment overview**" menu provides an overview of payments entered and conducted by way of Erste NetBanking and Erste FonBanking and includes the following options:

- Overview of national payment orders
  - non-authorised
  - authorised
  - being processed
  - completed
  - non-completed
  - cancelled
- Overview of international payment orders
  - non-authorised
  - authorised
  - pending transaction
  - completed
  - non-completed
  - cancelled

The number of non-authorised/authorised/being processed/pending transaction orders is stated to the right of the specified categories of the orders. The number states the number of orders which have not yet been executed, and are in the specified status.

7.1 National payment orders

The overview of payment orders includes a list of all orders classified according to status – non-authorised, authorised, completed, non-completed, and cancelled. By selecting certain types of orders a list of the selected types of orders will be displayed.

7.1.1   Overview of non-authorised payment orders

If the order has been entered by a user who does not have adequate rights to authorise transactions, or if at least two signatures are needed to authorise the order, the order is first placed in the overview of non-authorised orders. Once
the order has been authorised it is immediately moved to the overview of authorised payment orders.

Figure 23: *Overview of non authorized payment orders*

This screen have following options:
☐**search**
Clicking on the „search" option opens possibility of setting conditions for search through orders based on various criteria.
☐**previous/next**
The display shows the last 50 transactions To view the next 50 it is necessary to choose "next" and to return to the previous 50 transactions it is necessary to choose "previous". These options are inactive until the conditions for their use are fullfilled, ie. until the list of orders is less than 51.
☐**signing orders collectively**
For the users with the right to authorise orders there is a box to mark orders in the first column. Tasks that need to be sign should be marked in the box or user should choose "Select All" option on the bottom of the screen. After selecting "Sign marked", an additional section will be displayed on the screen for signing orders.
In this case the user needs to enter the "answer" from the card and sign the order as described in section 6.1 Signing. After signing it, the order will move into signed orders or into orders being processed, and if additional authorisation is needed, oders will be moved to non-completed orders.

☐**overview of each payment**
For a detailed listing of each non-authorised payment order it is possible to:

- authorise it, by clicking the **<authorise selected>** option
- change it by clicking the **<change>** option
- cancel it by clicking the **<cancel>** option
- enter a new order based on the displayed order, by clicking the **<enter new>** option
- create a template based on the displayed order by clicking the **<template>** option

☐**cancellation**

Clicking on the "X" in the "Cancellation", it is possible to cancel the order. The user who entered the order can only cancel the order entered, ie. the one that is entered by the user personally, or some other user. If the signer changed or signed the order, the user who entered it can no longer cancel the order, it

can only be done by the signer.

Figure 24: *Unsigned payment order*

7.1.2   Overview of authorised payment orders

The overview of authorised payment orders includes an overview of authorised orders which are waiting to be executed on the entered date of execution or authorized orders for which execution there are not enough funds on the account.
Following options are available on this screen:

☐**search**

Clicking on the „search" option opens possibility of setting conditions for search through orders based on various criteria.

☐**previous/next**

The display shows the last 50 transactions To view the next 50 it is necessary to choose "next" and to return to the previous 50 transactions it is necessary to choose "previous". These options are inactive until the conditions for their use are fullfilled, ie. until the list of orders is less than 51.

☐**overview of each payment**

For a detailed listing of each non-authorised payment order it is possible to:
- change it by clicking the **<change>** option
- cancel it by clicking the **<cancel>** option

- enter a new order based on the displayed order, by clicking the **<enter new>** option
- create a template based on the displayed order by clicking the **<template>** option

□**cancellation**

Clicking on the "X" in the "Cancellation", it is possible to cancel the order. The user who entered the order can only cancel the order entered, ie. the one that is entered by the user personally, or some other user. If the signer changed or signed the order, the user who entered it can no longer cancel the order, it can only be done by the signer.

7.1.3   Overview of orders being processed

An order is transferred to the overview of orders being processed when all conditions for its execution are met (sufficient funds in the account, e date of execution reached, etc.). Orders will be included in this overview until the Bank receives feedback (from the bank where the funds are being sent) that the order has been executed. Upon receipt of this information, the order will be transferred to the overview of completed orders.

Following options are available on this screen:

□**search**

Clicking on the „search" option opens possibility of setting conditions for search through orders based on various criteria.

□**previous/next**

The display shows the last 50 transactions To view the next 50 it is necessary to choose "next" and to return to the previous 50 transactions it is necessary to choose "previous". These options are inactive until the conditions for their use are fullfilled, ie. until the list of orders is less than 51.

□**overview of each payment**

 For a detailed listing of each non-authorised payment order it is possible to:
- cancel it by clicking the **<cancel>** option. If the funds have not yet been forwarded to the recipient, it will be possible to cancel. If the funds were sent to the recipient, the order can not be canceled, but the bank can make a request to plead recovery from the recipient.

- enter a new order based on the displayed order, by clicking the **<enter new>** option

- create a template based on the displayed order by clicking the **<template>** option

□**cancellation**

Clicking on the "X" in the "Cancellation", it is possible to cancel the order. The user who entered the order can only cancel the order entered, ie. the one that is entered by the user personally, or some other user. If the signer changed or signed the order, the user who entered it can no longer cancel the order, it can only be done by the signer.

7.1.4   Overview of completed payment orders

Overview of completed payment orders shows all orders that have been successfully charged to the account and the funds are forwarded to the recipient.

 Following options are available on this screen:

□**search**

Clicking on the „search" option opens possibility of setting conditions for search through orders based on various criteria.

☐**previous/next**

The display shows the last 50 transactions To view the next 50 it is necessary to choose "next" and to return to the previous 50 transactions it is necessary to choose "previous". These options are inactive until the conditions for their use are fullfilled, ie. until the list of orders is less than 51.

☐**overview of each payment**

   For a detailed listing of each non-authorised payment order it is possible to:

- cancel it by clicking the **<cancel>** option. If the funds have not yet been forwarded to the recipient, it will be possible to cancel. If the funds were sent to the recipient, the order can not be canceled, but the bank can make a request to plead recovery from the recipient.

- enter a new order based on the displayed order, by clicking the **<enter new>** option

- create a template based on the displayed order by clicking the **<template>** option

☐**payment confirmation**

   For every executed order there are two options: displaying payment confirmation on the screen or sending it on e-mail adress of the user. If the order is given through Pain 001 / SEPA (xml) file, confirmation display is available by clicking on SEPA icon.

7.1.5   Overview of non-completed payment orders

Overview of non-completed payment orders includes all non-completed orders, ie., orders that on the given date of payment couldn't be executed because, for example, insufficient funds in the account.

   Following options are available on this screen:

☐**search**

Clicking on the „search" option opens possibility of setting conditions for search through orders based on various criteria.

☐**previous/next**

The display shows the last 50 transactions To view the next 50 it is necessary to choose "next" and to return to the previous 50 transactions it is necessary to choose "previous". These options are inactive until the conditions for their use are fullfilled, ie. until the list of orders is less than 51.

☐**overview of each payment**

   For a detailed listing of each non-authorised payment order it is possible to:

- enter a new order based on the displayed order, by clicking the **<enter new>** option

- create a template based on the displayed order by clicking the **<template>** option

7.1.6   Overview of cancelled payment orders

Overview of canceled payment orders displays all canceled orders (those that the user canceled by selecting the "Cancellation").

   Following options are available on this screen:

☐**search**

Clicking on the „search" option opens possibility of setting conditions for search through orders based on various criteria.

previous/next

The display shows the last 50 transactions To view the next 50 it is necessary to choose "next" and to return to the previous 50 transactions it is necessary to choose "previous". These options are inactive until the conditions for their use are fullfilled, ie. until the list of orders is less than 51.

overview of each payment

For a detailed listing of each non-authorised payment order it is possible to:

- enter a new order based on the displayed order, by clicking the **<enter new>** option

- create a template based on the displayed order by clicking the **<template>** option

7.2   International payment orders

The overview of international payment orders contains a list of all international payment orders set by Erste NetBanking service, sorted by status –non-authorised, authorised,pending transaction, completed, non-completed and canceled. By selecting a certain type of order a list of the selected type of orders is displayed.

7.2.1   Overview of non-authorised International Payments orders

If the order has been entered by a user who does not have adequate rights to authorise orders, or if two signatures are required for authorisation, the order is first placed in the overview of non-authorised orders.

Figure 25: *Overview of non-authorised International Payments orders*

This screen have following options:
☐**search**
Clicking on the „search" option opens possibility of setting conditions for search through orders based on various criteria.

☐**previous/next**
The display shows the last 50 transactions To view the next 50 it is necessary to choose "next" and to return to the previous 50 transactions it is necessary to choose "previous". These options are inactive until the conditions for their use are fullfilled, ie. until the list of orders is less than 51.

☐**signing orders collectively**

For the users with the right to authorise orders there is a box to mark orders in the first column. Tasks that need to be sign should be marked in the box or user should choose "Select All" option on the bottom of the screen. After selecting "Sign marked", an additional section will be displayed on the screen for signing orders.

In this case the user needs to enter the "answer" from the card and sign the order as described in section 6.1 Signing. After signing it, the order will move into signed orders or into orders being processed,and if additional authorisation is needed, oders will be moved to non-completed orders.

☐**overview of each payment**

For a detailed listing of each non-authorised payment order it is possible to:

- authorise it, by clicking the **<authorise selected>** option
- change it by clicking the **<change>** option
- cancel it by clicking the **<cancel>** option
- enter a new order based on the displayed order, by clicking the **<enter new>** option
- create a template based on the displayed order by clicking the **<template>** option

☐**cancellation**

Clicking on the "X" in the "Cancellation", it is possible to cancel the order. The user who entered the order can only cancel the order entered, ie. the one that is entered by the user personally, or some other user. If the signer changed or signed the order, the user who entered it can no longer cancel the order, it can only be done by the signer.

7.2.2   Overview of authorised International Payment orders

The overview of authorised payment orders includes an overview of authorised orders which are waiting to be executed on the entered date of execution, or authorized orders for which execution there are not enough funds on the account.

☐**search**

Clicking on the „search" option opens possibility of setting conditions for search through orders based on various criteria.

☐**previous/next**

The display shows the last 50 transactions To view the next 50 it is necessary to choose "next" and to return to the previous 50 transactions it is necessary to choose "previous". These options are inactive until the conditions for their use are fullfilled, ie. until the list of orders is less than 51.

☐**overview of each payment**

For a detailed listing of each non-authorised payment order it is possible to:

- change it by clicking the **<change>** option
- cancel it by clicking the **<cancel>** option
- enter a new order based on the displayed order, by clicking the **<enter new>** option
- create a template based on the displayed order by clicking the **<template>** option

☐**cancellation**

Clicking on the "X" in the "Cancellation", it is possible to cancel the order. The user who entered the order can only cancel the order entered, ie. the one that is entered by the user personally, or some

other user. If the signer changed or signed the order, the user who entered it can no longer cancel the order, it can only be done by the signer.

7.2.3   Overview of International Payment orders pending transaction

An order is transferred to the overview of orders pending transaction when all conditions for its execution are met (sufficient funds in the account, date of execution reached, etc.).

☐**search**
Clicking on the „search" option opens possibility of setting conditions for search through orders based on various criteria.

☐**previous/next**
The display shows the last 50 transactions To view the next 50 it is necessary to choose "next" and to return to the previous 50 transactions it is necessary to choose "previous". These options are inactive until the conditions for their use are fullfilled, ie. until the list of orders is less than 51.

☐**overview of each payment**
For a detailed listing of each non-authorised payment order it is possible to:
- cancel it by clicking the **<cancel>** option. If the funds have not yet been forwarded to the recipient, it will be possible to cancel. If the funds were sent to the recipient, the order can not be canceled, but the bank can make a request to plead recovery from the recipient.

- enter a new order based on the displayed order, by clicking the **<enter new>** option

- create a template based on the displayed order by clicking the **<template>** option

☐**cancellation**
Clicking on the "X" in the "Cancellation", it is possible to cancel the order. The user who entered the order can only cancel the order entered, ie. the one that is entered by the user personally, or some other user. If the signer changed or signed the order, the user who entered it can no longer cancel the order, it can only be done by the signer.

7.2.4   Overview of completed International Payment orders

Overview of completed international payment orders shows all orders that have been successfully charged to the account and the funds are forwarded to the recipient.
  Following options are available on this screen:
☐**search**
Clicking on the „search" option opens possibility of setting conditions for search through orders based on various criteria.

☐**previous/next**
The display shows the last 50 transactions To view the next 50 it is necessary to choose "next" and to return to the previous 50 transactions it is necessary to choose "previous". These options are inactive until the conditions for their use are fullfilled, ie. until the list of orders is less than 51.

☐**overview of each payment**
For a detailed listing of each non-authorised payment order it is possible to:
- cancel it by clicking the **<cancel>** option. If the funds have not yet been forwarded to the recipient, it will be possible to cancel. If the funds were sent to the recipient, the order can not be canceled, but the bank can make a request to plead recovery from the recipient.

- enter a new order based on the displayed order, by clicking the **<enter new>** option

- create a template based on the displayed order by clicking the **<template>** option

□**payment confirmation**

For every executed order there are two options: displaying payment confirmation on the screen or sending it on e-mail adress of the user.

7.2.5   Overview of non-completed International Payment orders

Overview of non-completed international payment orders includes all non-completed orders, ie., orders that on the given date of payment couldn't be executed because, for example, insufficient funds on the account.

 Following options are available on this screen:

□**search**

Clicking on the „search" option opens possibility of setting conditions for search through orders based on various criteria.

□**previous/next**

The display shows the last 50 transactions To view the next 50 it is necessary to choose "next" and to return to the previous 50 transactions it is necessary to choose "previous". These options are inactive until the conditions for their use are fullfilled, ie. until the list of orders is less than 51.

□**overview of each payment**

 For a detailed listing of each non-authorised payment order it is possible to:

- enter a new order based on the displayed order, by clicking the **<enter new>** option

- create a template based on the displayed order by clicking the **<template>** option

7.2.6   Overview of cancelled International Payment orders

Overview of canceled international payment orders displays all canceled orders (those that the user canceled by selecting the "Cancellation").

 Following options are available on this screen:

□**search**

Clicking on the „search" option opens possibility of setting conditions for search through orders based on various criteria.

□**previous/next**

The display shows the last 50 transactions To view the next 50 it is necessary to choose "next" and to return to the previous 50 transactions it is necessary to choose "previous". These options are inactive until the conditions for their use are fullfilled, ie. until the list of orders is less than 51.

☐overview of each payment

For a detailed listing of each non-authorised payment order it is possible to:

- enter a new order based on the displayed order, by clicking the **<enter new>** option

- create a template based on the displayed order by clicking the **<template>** option

8 FILES

By selecting the "File" menu at top of the screen, the user will be given the option entering an order through files.

In the left side menu, users are given the following options:

Entry	File overview	File format
File upload	Domestic currency transactions	Pain 001 / SEPA (xml)
Payment of employees salaries	Foreign currency transactions	The bulk order for national payments in HRK, international payments in HRK or foreign currencies and personal payments and payouts
Payment of employees credit instalments	Salary payment	
Pain 001/ SEPA (xml)	Payment of credit installments	
	Pain 001/ SEPA (xml)	Loan payments

8.1   Entry – SEPA Credit transfer – PAIN 001 xml file

On NetBanking there is no need to enter an order by order because it is possible to enter multiple orders at once through files. Files are usually created using accounting programs, and they must be created in accordance with the instructions provided on the left side of the screen under "File Formats". With the introduction of the SEPA Credit Transfer from 06.06.2016. uploading of Pain 001 Sepa XML files has been enabled. For clients who are still not adapted it is possible to upload. For clients who are still not adapted to SEPA it is still possible to upload files for salaries and loans payment through old file format for bulk orders.

8.1.1 File upload - SEPA credit transfer - Pain 001 xml files

File upload includes Pain 001 – SEPA (xml) files that can contain group of orders for national payments in local currency, international payments in foreign currency or for salaries payment.
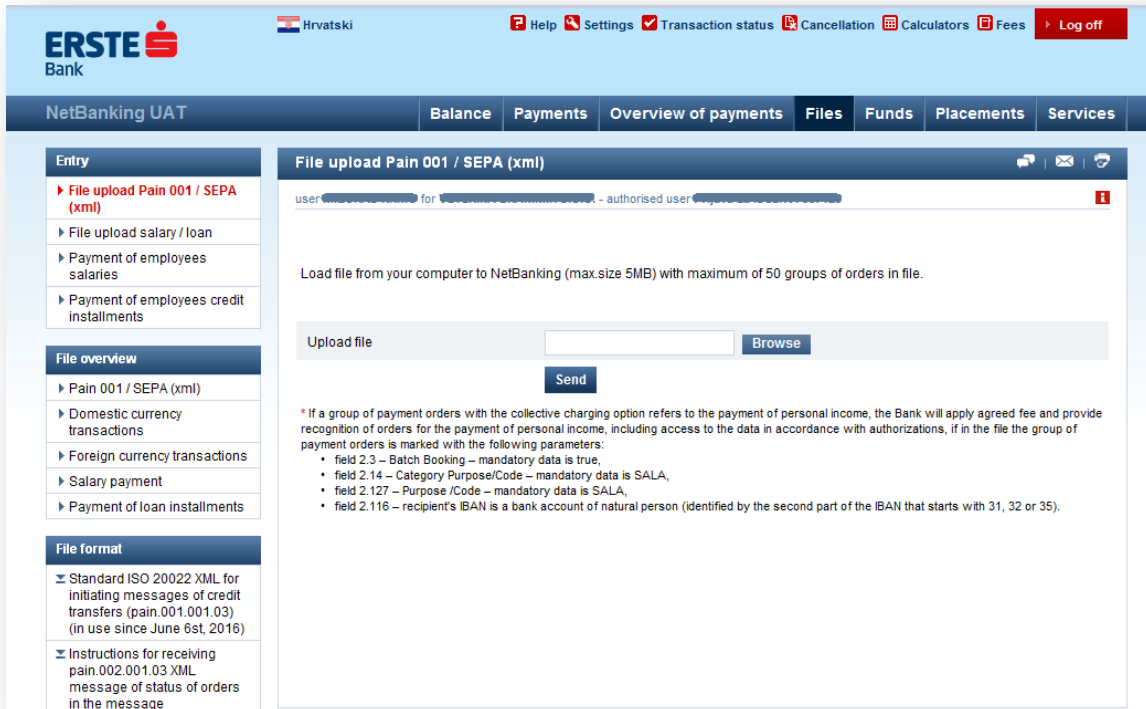
Figure 26: *File upload Pain 001 / SEPA (XML)*

It is necessary to choose the file to be sent, then click on the "Browse" button and in the menu that opens, find the file. After the file has been chosen, the user should select the "Send" button to transfer the file in NetBanking.

When the file is uploaded it will automatically be transferred to "File overview – Pain 001/ SEPA (xml)" screen.

In the case when the file was not created properly, a warning message will be displayed on the screen.

Figure 27: *File upload error*

Maximum size of the file to be loaded is 5MB with maximum of 50 groups of orders in file.

In order to execute the entered files it is necessary to sign them in the manner described in the next section.

8.2   File overview– SEPA Credit trasnsfer– PAIN 001 xml file

Under the "File overview" option it is possible to view uploaded Pain 001 / SEPA (xml) files.

Figure 28: *File overview*

Screen description:
Message Identification

- **The file is uploading** –wait untl the file is loaded
- ⊞ **uploaded file name** – by clicking the "+" button you will get the recapitulation by the groups. After the recapitulation has been done, clicking on ⊞ will give you possibility to overview and edit orders from file.

Recapitulation, Signing, Reject – statuses of the uploaded file

- **R** **(recapitulation) –** by choosing this button, the recapitulation of the uploaded file will be displayed. If all the dana in the recapitulation is correct you need to press „**Finish with upload"** button.
  Recapitulation serves as an additional information for user on the uploaded file. The file is considered uploaded only when this step is completed sucessfully.

- If there are errors, pain 002 file with error description will be generated. Depending on error type it will be possible to Finish the upload or Discard the file.

- If the file contains partially incorrect orders that can be corrected through NetBanking system (incorrect IBAN, reference number, date, currency, etc.) during the recapitulation the number of invalid transactions wil be shown and highlighted red. It is important that number of transactions and number of transactions to accept are identical.

Figure 29: *Recapitulation of SEPA file*

- If you selected „Finish with upload" button, icons ☑ **(signing) and** ☒ **(reject)** will become active. In case when file has invalid transactions, signing icon (☑) will remain inactive until the transactions are corrected.

Identifikacijska oznaka poruke	Ⓡ Rekapitulacija ☑ Potpisivanje ☒ Storniranje	Datum	Ukupno		Izvršeno		Potpisano		Neispr. naloga	Storn. naloga
			naloga	iznos	naloga	iznos	naloga	iznos		
⊟ UN20160419161806702	Ⓡ ☑ ☒	18.05.2016.	29	387.744,31					⤓ 3	
nacionalno plaćanje u kunama - pojedinačno terećenje			6	200.714,23					❗ 3	
međunarodno plaćanje - pojedinačno terećenje			1	21.721,00						
osobna primanja - zbirno terećenje			22	165.309,08						

- o ⬛ **Invalid orders** are marked with red exclamation mark and with number of invalid orders. By clicking on the exclamation mark the orders that need to be corrected will be shown.

- ☑ **(signing)** - collectively signing all orders from the file. If you want to individually inspect and modify some of the uploaded files, you can do it by clicking on "+" button next to the message identification and choosing the group of orders to overview or edit.
- ☒ **(reject)** – rejection of the uploaded file.

Date – the date of the file uploading

Total (orders | amount) – overview of the number of orders from the file and aggregate amount of all orders.

Executed (orders | amount) – overview of the number of executed orders from the file and their aggregate amount

Signed (orders | amount) – overview of the number of signed orders and their aggregate amount.

Incorrect orders – download of the file with the overview of incorrect orders.

Note: If you edit one or more orders and sign them individually, those orders will no longer be visible in File overview.

8.2.1 Salary payment – SEPA

With the implementation of SEPA, clients will be able to replace the current format of electronic file for the payment of personal income (bulk order – type of order in file - 4: salaries, other regular and occasional payments) with XML file pain.001 and choose only one bank that will execute all personal income payment orders.
Debit account is in a bank in which pain.001 file is submitted and the bank forwards the orders in favor of other bank's accounts to the clearing and the clearing forwards them to the recipient's banks (banks where employees have an account)

If the group of orders in the file in Erste bank is supposed to be recognized as a group with personal income payment orders it is necessary to create XML message or element/field content on a specific way, described below, for the purpose of placing the personal income payment order, or other regular and occasional payments.

- Personal income payment orders, other regular and occasional payments should be completed in accordance with applicable law regulations.
- It is necessary to form, inside the file, a special group of orders only for personal income payments.

When signing salary payments, it is necessary that signatory is authorized to work with salaries.

For the purpose of placing the order for the payment of salaries, the following fields are filled in a specific way:

2.3 - Batch Booking– mandatory data is TRUE

2.14 – Category Purpose /Code – mandatory dana is SALA

2.127 – Purpose / Code– mandatory data is SALA

field 2.116 – <Id> recipient's IBAN is a bank account of natural person (identified by the second part of the IBAN that starts with 31, 32 or 35).

Identifikacijska oznaka poruke	R Rekapitulacija ☑ Potpisivanje ☒ Storniranje	Datum	Ukupno		Izvršeno		Potpisano		Neispr. naloga	Storn. naloga
			naloga	iznos	naloga	iznos	naloga	iznos		
⊟ UN20160419161806701	R ☑ ☒		29	387.744,31						
nacionalno plaćanje u kunama - pojedinačno terećenje			6	200.714,23						
međunarodno plaćanje - pojedinačno terećenje			1	21.721,00						
osobna primanja - zbirno terećenje			22	165.309,08						
Kraj prikaza podataka.										

If any of these conditions is not satisfied on all orders in the group, orders will be executed, but Bank will not be able to ensure confidentiality of data on personal income or identify possibly assigned special authorizations for the payment of personal income orders and fees for regular orders will apply. Other fields in orders are filled in accordance with the applicable legal regulations for the payment of personal income.

8.2.2 Group orders in the file

XML file can contain one or more group orders for payment. Group orders can be:

- with individual charging option and/or
- with joint charging option (batchbooking)

Group order for payment with joint charging option (batchbooking) is executed only in case when all orders from the group of payment orders are correct and **if there is a coverage for entire group**, otherwise, it is rejected. Exceptionally, it is possible to upload batchbooking orders without coverage for entire group with a greater date than the present one. This group order is executed on the given date, and if on given date the coverage is not secured, batchbooking orders will be saved to non-executed orders in the end of the day.

If the client didn't chose joint charging option (batchbooking), every order and order details will be shown on the account statement.

Within one group order it is allowed to use only one currency – in a group can be placed orders in only one currency.

8.3   Entry – Old format of bulk order

On NetBanking there is no need to enter an order by order because it is possible to enter multiple orders at once through files. Files are usually created using accounting programs, and they must be created in accordance with the instructions provided on the left side of the screen under "File Formats".

8.3.1   File upload

The file upload option includes the upload of files for salary payment and loan installment.

Figure 26: *File upload*

All uploads are conducted in the same way.

To select the file you need to select the "Browse" option after which a menu will appear, from which the customer selects the desired file. Once the file has been selected, the client should select the "Send" button to begin the upload.

Upon completion of uploading the file, the screen will automatically be redirected to the "Overview of domestic currency transaction files" screen.

8.3.2 Payment of employees salaries

Salaries of all employees of a certain legal entity that have a current account at Erste Bank & Steiermärkische Bank,
can be paid to their accounts through this option.
It is necessary to fill in the specification that is the following fields on the screen:

- charge to account
- date of execution
- information on wages
- in behalf of account
- value date
- amount
- type of personal income

Figure 27: *Payment of employees salaries*

Once all fields have been filled in for all employees, the following options are available:

☐ Save
The file will be saved and visible in overview of salary payment, but salaries will not be paid.

☐ Create unsigned order
By selecting „Create unsigned order",order for payment total amount of specified individual salaries is automatically created. In order to execute the order, it's necessary to authorise it in Overview of unsigned payment orders as described in section 7.1.1.
After authorizing, a business account will be charged for the total amount paid and the individual amounts will automatically be transferred to the accounts of employees.

If some incorrect information is entered, message about it will be shown on screen.

8.3.3 Payment of employees credit instalments

For employees of a certain legal entity, which are paying credit instalments loans through deductions to their salaries, the employer can pay the bank the amount of deductions in this way.

It is necessary to fill in the specification, that is the following fields on the screen:
- charge to account
- date of executions
- in behalf of
- amount in HRK

Figure 30: *Employee's credit instalment payment*

☐**Save**
The file will be saved and visible in overview of credit payment, but credit will not be paid.

☐**Create unsigned order**
By selecting „Create unsigned order",order for payment total amount of specified individual salaries is automatically created. In order to execute the order, it's necessary to authorise it in Overview of unsigned payment orders as described in section 7.1.1.

After authorizing, a business account will be charged for the total amount paid and the individual amounts will automatically be transferred to the accounts of employees. If some incorrect information is entered, message about it will be shown on screen.

8.4   File overview – Old format of bulk order

Under the "File overview" option, it is possible to view the following files:
•   domestic   currency
transactions
• foreign currency transactions
•   salary
payment
•   payment   of   loan
instalments

8.4.1   Overview of domestic currency transaction files

On this screen it is only possible to sign the orders that were uploaded before 6.6. 2016.

Figure 29: *Overview of domestic currency transaction files*

The display "Overview of domestic currency transaction files" includes all uploaded files with the upload serial number, the date of transfer, the total number of orders in each file, the total amount of all orders in a file, number and amount of completed orders, number and amount of signed orders and the number of invalid orders in each file.

☐**overviews of orders from files**

Click on this option allows you to view all unsigned orders from the uploaded domestic currency payment file. Options of that overview are identical to the options of the overview of unsigned payment orders described in Chapter 7.1.1.

☐ ✅ check mark

Clicking on the check mark will enable signing all the orders from the file at once. The screen will display an additional section to sign orders. The user in this case needs to enter the "answer" from the card and sign the order as described in previous sections. This option is not possible if the file contains orders with errors. If the orders were signed by the first signer, but they need additional authorisation, the first signer will not be allowed to sign (the option is disabled), and the other signer will be allowed to sign.

☐ ❌ x icon

By clicking on the X icon, all orders from the file will be canceled and moved to the overview of canceled payment orders.

☐ ❗ exclamation point

Clicking on the exclamation point all incorrect orders from the file will be displayed with description of the error for each individual order. To be able to sign and execute, orders need to be corrected by clicking on the account number and selecting "Change".

8.4.2   Overview of foreign currency transaction files

On this screen it is only possible to sign the orders that were uploaded before 6.6. 2016.

The overview of foreign currency payment files includes all uploaded files with the upload serial number, status of the file, the total number of orders in each file, and the number of completed, authorised and invalid orders.

By selecting the upload serial number of a certain file, all orders from the selected file will be displayed. Options of that overview are identical to the options of overview of unsigned foreign currency orders in Chapter 7.2.1.
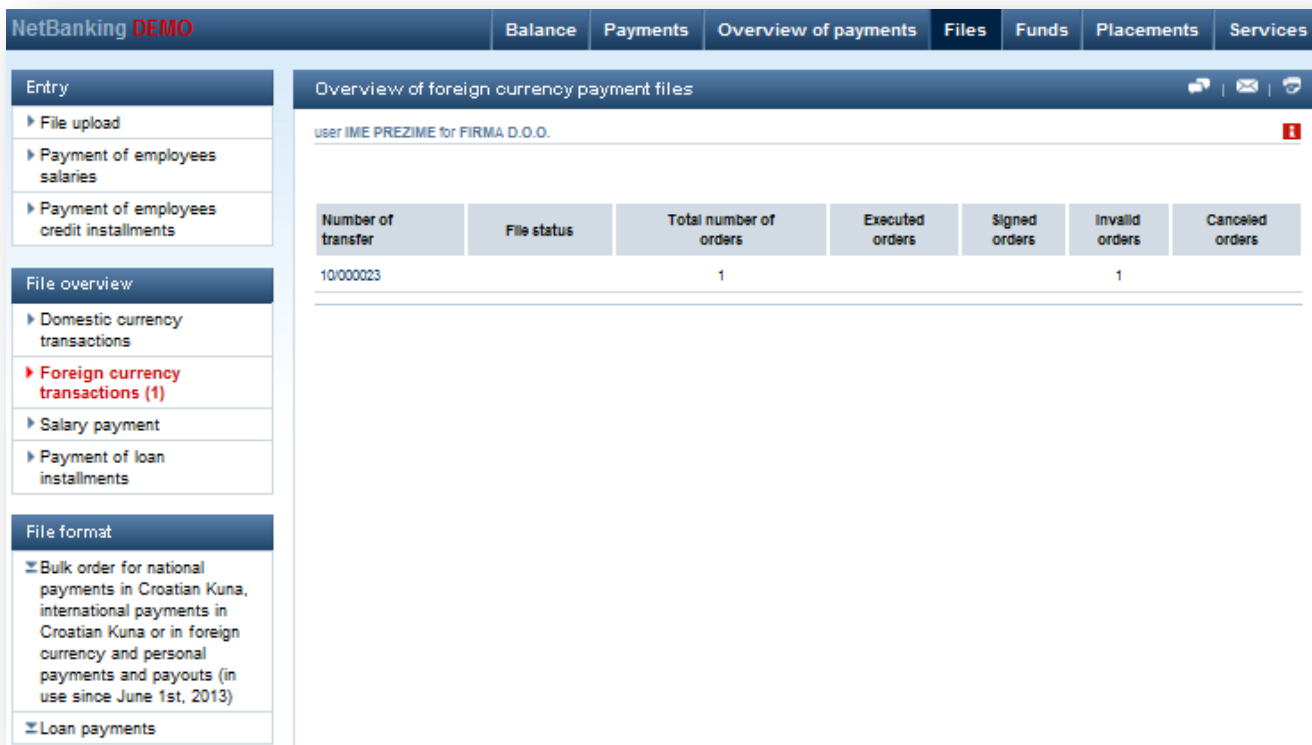

Figure 30: *Overview of foreign currency transaction order files*

. After all authorisation has been performed and all orders have been successfully authorised, they will be moved to the overview of payment orders pending transaction.

8.4.3   Overview of salary payment files

The overview of salary payment files includes all uploaded files with the upload serial number, date of payment, the total number of orders in each file, the total amount of all orders in the file, the number of invalid orders and the option of deleting the whole file. To view this information, you must specify which users will have authorisation to view salary and credit instalment files in the application form.

Figure 31: *Overview of a salary payment file*

☐**incomplete**
"Salary payment" file is in this state after being transferred to NetBanking with File upload option or created manually with option "Payment of employees salaries" (if the option "Save" is selected when creating)
As long as the file is in this status, order for salary payment is not created, and salaries will not be paid into the accounts of the employees.
Clicking on the file number specification that is possible to change or create a payment order in the manner described   in   section   Payment   of   employees   salaries   will   appear.
Clicking the x in the column "Delete" deletes the individual files.

☐**pending transactions**
„Payment of salaries" file is pending after the order of payment in total amount of file is created by selecting „Create unsigned order" option. The file will be executed after the fulfillment of all necessary conditions: payment order must be signed, defined value date should be attained, and the account must have sufficient funds   to   cover   orders.

Clicking on the file number specification that is no longer possible to change will appear, but new file with the same content can be created using option „New file". Created file will be visible in incomplete files overview.
It's not posiible to cancel pending transaction file, but it will automatically be moved to incomplete files if payment order created from that file is canceled.

☐**completed**

„Payment of salaries" file is completed after the business account of the user is being charged and individual salaries of all employees listed in the file are paid.

Clicking on the file number, specification that can create a new file with the same content using the "New file" will be displayed. Created file will be visible in the incomplete files overview.

8.4.4   Overview of credit instalment payment files

Overview of credit instalment payment files has the same options as the overview of salary payment files.

8.5   File formats

In the file formats option, it is possible to view the specifications of formats for all files that can be uploaded in Erste NetBanking.

- Sepa Credit Transfer – Pain 001 _ Sepa (XML)
- Bulk order for national payments in Croatian Kuna, international payments in Croatian Kuna or in foreign currency and personal payments and payouts.
- Loan payments

9 PLACEMENTS

NetBanking allows the completition and submission or sending of the loan request, Croatian kuna guarantee, foreign currency guarantee and letter of credit.
Selecting "Placements" menu opens up all the options of the menu.
 click on the letter "I" opens up a short manual for the application in each screen
On this screen, following options are available:

- Balance overview
- Loan request
- Croatian kuna guarantee
- Foreign currency guarantee
- Letter of credit
- Submitted applications

9.1 Balance overview

Selecting „Balance overview" option opens up overview of all placements that are currently in use.

9.2 Loan request

„Loan request" option allows online submission of loan request via NetBanking, as well as the possibility of uploading and submitting supporting documentation.

Selecting „Loan request" option will open a screen to fill the loan request.
 click on the letter „i" will open up a short manual for fulfilling the request.
 it is necessary to fill all the fields that are marked with an asterisk (*)
 If the loan is granted within a previously approved short term limit (KL), it's necessary to mark „yes" " in the "Application will be approved within Short-term limit?". Clicking on „yes" opens up aditional fields where it is necessary to enter the number of Short-term limit and validation date, and security agreement number and its validation date.

Figure 32.: *Application for Loan*

☐required documentation with the request can be upload by clicking on the „upload here", what opens additional fields to upload documents, and they can be loaded by clicking on the „Browse" button.

☐after the document from the computer has been selected, it's necessary to click on the „Send" button to send uploaded documents together with the request in the Bank (to financial representative on mail).

1. Under penalty of perjury, I declare and confirm that the information in this application are true and that complete submitted documentation is valid.
2. By confirming this Application I authorize the Bank to check all data above.
3. By confirming this Application I give my explicit consent to the Bank therewith the Bank can take any activity concerning processing and exchange of my personal data specified in this Application, which includes the right of the Bank to gather, store, record, inspect and transfer personal data for the purpose of taking measures associated with enhanced due diligence of Client pursuant to the Money Laundering and Terrorism Financing Prevention Act in connection with this business relationship with the Bank.
4. By confirming this Application the Applicant confirms that he is familiar with the General Terms and Conditions of Erste&Steiermärkische Bank d.d. with business entities, to the extent therein stated explicitly that they apply to the applicant prior to entering into an individual contractual relationship
5. By confirming this application I explicitly declare that I have voluntarily provided Erste&Steiermärkische Bank d.d. (hereinafter: the Bank) with the identification number (OIB) of my business entity and that I allow the Bank to use it for the purpose of unambiguous identification and protection of personal property interests of the business entity with regard to contracting Bank's products / services and for other purposes in connection with contracting Bank's products / services.
6. By confirming this application I agree that the Bank and all Bank Group member companies can contact me in writing, by phone, by e-mail or text messages in order to keep me informed about loan and other obligations or to send materials which will keep me informed about special offers and novelties.

Please hand the signed and notarized request to Your representative in the bank by mail, fax or in person. Also, bring the original request.

Customer service: 072 555 555

* compulsory fields

Check   **Cancel**

Figure 33.: *Check and cancel option*

☐after fulfilling all the compulsory fields, by selecting „Check" option it is possible to check the accuracy of the data entered. If everything is filled out correctly - after clicking on the button „Check" it's necessary to click the „Confirm" button to send the request to the Bank.

☐submitted application will be sent to the e-mail adress of the financial representative in the bank, and on the mail adress entered in the application, in the „Contact peson for the order" field.

☐submitted application is shown in the „Submitted applications" screen, and it can be edited or canceled if

As attachments to the application, the Applicant submits to the Bank:
- Certified financial statements for the last 2 years (GFI-POD form)
- BON-2 form for accounts within other banks (not older than 30 days from the date of application.)**
- Table of customers and suppliers**
- Table of received loans**
- Tax Administration certificate
- For guarantees and letters of credit it is necessary to fulfill the application for issuing guarantees/opening a letter of credit.

** It is not necessary to deliver if the application will be approved within the Short-term limit.

Additional required documentation for the application for craftsmen:
- Annual Tax Return and The decision of the Tax Administration together with the Inventory of Fixed Assets and Depreciation Calculation, as well as Review of business receipts and expenses for the stated period
- Review of the latest receipts and expenditures for the current year

Additional required documentation for the application for Micro Business Entities:
- For Craftsmen / Family owned agricultural Businesses / Free Professions:
  - Tax Administration Certificate on the status of debt to the tax authorities (not older than 30 days from the date of application)
  - BON2 / SOL2 original or copy certified by the bank or FINA for accounts at other banks (not older than 30 days from the date of application)
- Additional required documentation for the application for all Micro Business Entities:
  - Statement of consent for aggregation and processing of Croatian Registry of Credit Obligations (HROK) credit reports for all loan participants (signature is obtained at the branch office)

The required documentation can be submitted by mail, fax or e-mail to your representative in the Bank or **upload here**.

Loading documentation   **Browse**

Send

needed.

Figure 34.: *Uploading required documentation*

9.3 Croatian kuna guarantee

The "Croatian Kuna guarantee" allows online submission of application for issuance of kuna guarantees through netbanking, as well as the possibility of uploading and sending supporting documentation.

Selecting "Croatian Kuna guarantee" option opens a screen to enter the order for issuing Croatian kuna bank guarantee.

Figure 35: *Application for issuing Croatian Kuna Guarantee*

 it's necessary to fill in all the fields marked with an asterisk (*)
 it's necessary to choose the type of guarantee: payment/performance (Bid, for advanced payment, for good performance, for the warranry period)
 If the guarantee is granted within a previously approved short term limit (KL), it's necessary to mark „yes" " in the "Application will be approved within Short-term limit?". Clicking on „yes" opens up aditional fields where it is necessary to enter the number of Short-term limit and validation date, and security agreement number and its validation date.
 required documentation with the request can be upload by clicking on the „upload here", what opens additional fields to upload documents, and they can be loaded by clicking on the „Browse" button.

guarantee text template can be loaded on the screen of the application by clicking on the „you can load it here". Additional field for documentation loading is opened, and the documentation is loaded by clicking on „Browse" button.

 after the document from the computer has been selected, it's necessary to click on the „Send" button to send uploaded documents together with the request in the Bank (to financial representative on mail).

 after fulfilling all the compulsory fields, by selecting „Check" option it is possible to check the accuracy of the data entered. If everything is filled out correctly - after clicking on the button „Check" it's necessary to click the „Confirm" button to send the request to the Bank.

 submitted application will be sent to the e-mail adress of the financial representative in the bank, and on the mail adress entered in the application, in the „Contact peson for the order" field.

 submitted application is shown in the „Submitted applications" screen, and it can be edited or canceled if needed

9.4 Foreign currency guarantee

The "Foreign Currency Guarantee" allows online submission of application for issuance of foreign currency guarantees through netbanking, as well as the possibility of uploading and sending supporting documentation.
Selecting "Foreign Currency Guarantee" option opens a screen to enter the order for issuing foreign currency bank guarantee.

 it's necessary to fill in all the fields marked with an asterisk (*)

 it's necessary to choose the type of guarantee: payment/performance (Bid, for advanced payment, for good performance, for the warranry period)

 If the guarantee is granted within a previously approved short term limit (KL), it's necessary to mark „yes" " in the "Application will be approved within Short-term limit?". Clicking on „yes" opens up aditional fields where it is necessary to enter the number of Short-term limit and validation date, and security agreement number and its validation date

 required documentation with the request can be upload by clicking on the „upload here", what opens additional fields to upload documents, and they can be loaded by clicking on the „Browse" button.

 guarantee text template can be loaded on the screen of the application by clicking on the „you can load it here". Additional field for documentation loading is opened, and the documentation is loaded by clicking on „Browse" button.

 after the document from the computer has been selected, it's necessary to click on the „Send" button to send uploaded documents together with the request in the Bank (to financial representative on mail).

 after fulfilling all the compulsory fields, by selecting „Check" option it is possible to check the accuracy of the data entered. If everything is filled out correctly - after clicking on the button „Check" it's necessary to click the „Confirm" button to send the request to the Bank.

 submitted application will be sent to the e-mail adress of the financial representative in the bank, and on the mail adress entered in the application, in the „Contact peson for the order" field.

 submitted application is shown in the „Submitted applications" screen, and it can be edited or canceled if needed

Figure 36: *Application for issuing Foreign Currency Guarantee*

9.5 Letter of credit

The "Letter of Credit" allows online submission of application for issuance of letters of credit through netbanking, as well as the possibility of uploading and sending supporting documentation.
Selecting "Letter of credit" option opens a screen to enter the order for issuing a letter of credit.

☐it's necessary to fill in all the fields marked with an asterisk (*)
☐the field „Letter of Credit number" is left empty when fulfilling the order. The bank shall specify the Letter of Credit number when letter of credit is issued.
☐If the guarantee is granted within a previously approved short term limit (KL), it's necessary to mark „yes" " in the "Application will be approved within Short-term limit?". Clicking on „yes" opens up aditional fields where it is necessary to enter the number of Short-term limit and validation date, and security agreement number and its validation date
☐required documentation with the request can be upload by clicking on the „upload here", what opens additional fields to upload documents, and they can be loaded by clicking on the „Browse" button..
☐after the document from the computer has been selected, it's necessary to click on the „Send" button to send uploaded documents together with the request in the Bank (to financial representative on mail).
☐after fulfilling all the compulsory fields, by selecting „Check" option it is possible to check the accuracy of the data entered. If everything is filled out correctly - after clicking on the button „Check" it's necessary to click the „Confirm" button to send the request to the Bank.

☐submitted application will be sent to the e-mail adress of the financial representative in the bank, and on the mail adress entered in the application, in the „Contact peson for the order" field.

☐submitted application is shown in the „Submitted applications" screen, and it can be edited or canceled if needed

Figure 37.: *Application for opening a Letter of credit*

9.6 Submitted application

Selecting "Submitted Application" opens an overview of all so far submitted loan requests and orders for guarantees and letters of credit.

❒   Click on the number of each submitted aplication opens that submitted application with the fields filled in when submitting application.

Figure 38.: *Submitted Applications*

Figure 39.: *Click on the number of submitted application*

In the overview of single application it is possible to:

- ❒ Enter a new application based on the existing displayed application by clicking on „New entry"
- ❒ Change submitted application by clicking on „Change"
- ❒ Cancel submitted order/request by clicking on „Cancel"
- ❒ After making necessary changes it is necessary to click on „Check" and „Confirm" buttons at the bottom of the page so changes will be sent to Yours financial representative's mail.

10 FUNDS

The "Funds" menu provides the following options:

Investment funds:
- General information
- Balance of shares
- Subscription of units
- Redemption of units
- Swap requests
- Non-completed requests

10.1   General Information on Investment Funds

The "General information" option displays basic information on each fund, such as:

- the name of the fund
- the type of the fund
- the date of the price
- the price of the share
- the PGP % from foundation
- the yield in the past year
- the prospectus

By clicking the name of the fund, detailed information on the selected fund is displayed including:

- the ID card of the fund,
- Quarterly information,
- the statute and prospectus,
- the reduced statute and prospectus.

By clicking the "Prospectus/ display" link, a reduced prospectus of the investment fund is opened, within which the expanded prospectus and statute can be opened by clicking the "Expanded prospectus and statute of the fund" link.

10.2   Balance of shares

By selecting "Balance of shares" option in the "Funds" menu the user can browse the shares in Erste Investment funds. "Balance of shares" screen is showing general information on shares in Investment funds. "Balance of shares" screen contains following informations:

- Account number
- Name of fund
- Date of price
- Price of shares
- Number of shares
- Value of shares in HRK
- Value of shares in currency
- Number of blocked shares

By clicking on the account number, a list of transactions per the selected fund will be opened, while selecting the name of the fund opens up details of the selected fund.

The display shows the last 50 transactions, and to view the next 50 it is necessary to choose "next". To go back to previous 50 transactions the user needs to select "previous".

10.3   Subscriptions of units

Selecting the option "Subscription" in the menu "Funds" allows you to apply for the purchase of shares in investments funds.

To purchase shares in investment funds it is necessary to:
- Select the representative/authorized person and mark the field if representative is foreign politically exposed person
- select the fund in which you want to purchase shares
- select the account from which you want to pay for share
- enter the amount of purchase in the "amount" field
- answer additional questions about real owner by choosing them from drop-down menu
- Note: enter the information in this field if necessary
- If you want to specify a different addresses than the one entered, click on the alternative address option, and a screen in which you need to enter the alternative address will appear.
- Accept the General Conditions

NetBanking DEMO | Balance | Payments | Overview of payments | Files | Funds | Placements | Services

Investment funds
- General information
- Balance of shares
- **Subscription of units**
- Redemption of units
- Swap request
- Non-completed requests

Request for Subscription of units

user IME PREZIME for FIRMA D.O.O.

This option allows you to apply for the purchase of shares in investment funds. In the application it is required to:
- select the representative from the drop-down menu or enter a personal identification number (JMBG) of the representative in the next field
- select the fund in which you want to purchase shares
- enter the amount of purchase in HRK
- accept the General conditions

If you want to specify a different addresses than the one entered, click on the **alternative address** option, and a screen in which you need to enter the alternative address will appear. You will receive the confirmation of purchase of shares from Erste Asset Management d.o.o. at this address. If you wish to pay for the share you are purchasing immediately upon application, check the "I wish to pay immediately" box, and select the account from which you wish to pay.
After filling in the required fields, click Check and if everything is okay **Confirm**.

With each new payment you must also fill in the Request for additional information about the client in PDF format, which you need to print and send signed to: boeinv@erstebank.com with a note of the fund name in the title of the mail (eg. SPN – MONEY). If you are not able to send a scanned request, you can submit it via fax to the 072 37 2902. You open this additional request by clicking on the **Additional request** link.

▲ Close

Name	FIRMA D.O.O.
OIB	
Address	ULICA
Location	RIJEKA
Postal code	51000
State	REPUBLIKA HRVATSKA
E-mail	firma@firma.hr

Alternative address   (show alternative address) ⊗

Information on legal representative / authorized person *

1st representative   - select representative - ▼
Are you are a foreign politically exposed persons? **** ☐

2nd representative   - select representative - ▼
Are you are a foreign politically exposed persons? **** ☐

**** A foreign politically exposed person is
A. every person with permanent or temporary residence in a foreign state which serves, or has served in the past year in a prominent public position (presidents, heads of state, ministers, and their deputies and assistants), members of legislative bodies, judges of courts for which legal remedies cannot be used against verdicts, except in exceptional cases, judges of financial courts and members of the central bank council, ambassadors, consuls, and high officers of the armed forces, members of boards of directors and supervisory boards of companies owned wholly or predominantly by the state
B. close family members of persons described under A. which include spouses or common–law partners, parents, brothers and sisters, as well as children and their spouses or common–law partners,
C. close associates of persons described under A. which share a joint income from property or an established business relationship or which have close business contacts with persons described under A.

Select fund* ◄	minimum investment amount	fond category	recommended duration of investment
Erste Money**	400,00	money market	more than 3 days
Erste Adriatic Equity**	400,00	equity	more than 2 years
Erste Euro-Money**	400,00	money market	more than 30 days
Erste Adriatic Bond**	400,00	bond	more than 2 years
You Invest Solid***	20.000,00	mixed	more than 5 years
You Invest Balanced***	20.000,00	mixed	more than 5 years
You Invest Active***	20.000,00	mixed	more than 5 years

** It is possible to contract an investment plan by way of standing order for a period of at least 12 months with a minimum investment of 100 HRK, and the regular purchase by standing order with a minimum investment of 400 HRK.
*** It is possible to contract an investment plan by way of standing order for a period of at least 12 months with a minimum investment of 2.000,00 HRK, and the regular purchase by standing order with a minimum investment of 20.000,00 HRK.

For more detailed information call 072 555 555 or visit your nearest branch of Erste Bank, or contact Erste Asset Management directly at: 072 372 900.

☑ **I wish to pay immediately!**

Charge to account/IBAN *   HR1224020061100000000, Poslovni račun (1100000000) ▼

Amount *   100,00 HRK

Information on the beneficial owner

Is ownership divided into shares greater than 25% *   ○ no ○ yes

Planned annual investment *
○ less than 100.000,00 HRK   ○ less than 500.000,00HRK
○ less than 1.000.000,00 HRK   ○ less than 4.000.000,00 HRK
○ greater than 4.000.000,00 HRK

Note   [   ]

Sending transaction confirmation and stock information*****   No ▼

Place of registration of the legal entity*   - select - ▼

Type of legal entity*   Fizičke osobe - registrirana djelatnost ▼

***** If you have not entered your e-mail or contact address, please enter them via Settings menu under the option Change contact information.

☐ I accept General conditions

☐ Statement in accordance with the provision to Article 157 Investment funds act

* compulsory fields
All applications submitted during the day will be forwarded to Erste Asset Managament following business day and processed at the end of that day.
For all additional information on Erste Asset Management funds visit www.erste-am.hr

Orders signing

○ Sign tansaction immediately   - after checking, the transaction must be signed immediately
◉ Sign tansaction later   - after confirmation transaction will be saved in the unsigned orders

[Check] [Cancel]

Figure 40: *Request for Subscription of units*

After completing the required fields, click "Check" to verify the correctness of entered data, and if everything is correct, click "Confirm". If "I want to pay now!" option is selected, then order to buy shares is stored in the unsigned orders. It is necessary to sign the order as described insection Signing.

10.4   Redemption of units

Selecting „Redemption" option in the „Funds" menu allows user to sell shares in investment funds.
To sell shares in investment funds it is necessary to:

- Select the representative/authorized person and mark the field if representative is foreign politically exposed person
- select the fund from which you want to sell shares
- enter the amount in Croatian kunas or number of shares you want to sell
- select the account on which you want the funds to be paid
- If you want to specify a different addresses than the one entered, click on the alternative address option, and a screen in which you need to enter the alternative address will appear.
- Accept the General Conditions

After completing the required fields, click "Check" to verify the correctness of entered data, and if everything is correct, click "Confirm".

10.5   Swap request

Selecting "Swap" option in the "Funds" menu allows you to apply for the swap of shares in investment funds.
To swap the shares in investment funds it is necessary to:

- Select the representative/authorized person and mark the field if representative is foreign politically exposed person
- select the funds whose shares you want to swap (from which fund to which fund)
- enter the amount in Croatian kunas or number of shares you want to swap
- If you want to specify a different addresses than the one entered, click on the alternative address option, and a screen in which you need to enter the alternative address will appear.
- Accept the General Conditions

After completing the required fields, click "Check" to verify the correctness of entered data, and if everything is correct, click "Confirm".

10.6   Non-completed requests

Selecting "Non-completed requests" from the "Funds" menu allows you to view your request for the purchase, sale or exchange of shares in investment funds, which for some reason failed to execute.

The display shows the last 50 transactions, and to view the next 50 it is necessary to choose "next". To go back to previous 50 transactions the user needs to select "previous".

11 SERVICES

By selecting the "Services" menu, an overview of electronic banking services the user may request, pursuant to their authorisation, will be displayed.

The „Services" menu includes the following options:

- Erste SMS

      ☐   Overview of open Erste SMS services

      ☐   Activate the Erste SMS service- BON-2

☐ Request for BON-2

11.1   Erste SMS

11.1.1   Overview of open SMS services

The overview includes information on open SMS services. For each individual account for which the service is activated, the type of messages which are activated is specified, the status of the service and the mobile phone number to which SMS messages are sent.

By clicking on the account number, the user can view detailed criteria by which the service is contracted.

Overview of open SMS services is not available if the user is non-resident legal entity.

11.1.2   Activate the Erste SMS service

Erste NetBanking offers contracting of the SMS service which allows you to receive information on the balance and changes to the account via mobile phone. Only users with rights to authorise transactions can enter the request. The Erste SMS service, in accordance with the defined options on the screen for contracting the services, provides the following information on a business account:

- Daily information on the current balance of funds in the account (the possibility of receiving up to three messages a day with the first one between 07-08 o'clock, while the time of receiving the other two messages can be defined as desired)

- Daily information on the current balance and the total transaction per the account on the current day (the possibility of receiving up to three messages a day at times the client desires). If you have the first type of service open, the user will receive this message only if there have been changes to your account in relation to the previously sent message

- A notification on the account balance after an individual payment and / or payments from the account, larger than an amount specified by the user

In order to open the service it is necessary to select an account, select the type of messages with at least one time of sending or amount for the third type of messages, and mobile phone number to which messages will be sent. When entering the mobile phone number, enter the network prefix without the leading zero (98, 91, etc.) and the phone number in the last field, without dashes and spaces. After all fields have been filled in, check the "I Accept the General conditions" checkbox and select "Check" to verify the correctness of the data entered. If there are errors, you will see a message indicating the error which needs to be corrected. When all information is correct, "Confirm" will appear instead of the "Check" button. After the red "Confirm" option has appeared, it is no longer possible to change your entries. If you wish to cancel the opening of the service, you can do so by selecting the "Cancel" option.

By clicking the "Confirm" button, information on activating the service will appear on screen. The user will also receive information on activating the service to his e-mail address.

The service can be cancelled in Erste NetBanking by select the "I accept the general conditions" option and uncheck all activated options.

The option "Activate the Erste SMS service" is not available if the user is non-resident legal entity.

Figure 41.: *Activating the Erste SMS service*

11.2   BON-2

The option of initializing requests for BON-2 is located on the "Request for BON-2" screen, under the "Services" menu. Only users with the right to authorise orders may initialize the request.

To initialize a request for BON-2 it's necessary to:
- Specify is the BON-2 requested for own accounts or for another company – if it's for another company than it's necessary to enter its OIB

- Specify delivery deadline. Delivery deadline can be:
  - urgent - BON-2 is created and sent on the day of recieving the application
  - normal - BON-2 is created and sent on the next working day after recieving the application

A request received after 14:45 on weekdays and weekends is considered received the next business day . So, if the request is recieved at 5:00 PM on Monday, day of recieving the application is Tuesday. In that case BON-2 is sent on Tuesday if it is ordered urgently, and on Wednesday if it is ordered normally.

- select the method of delivery:
    - send to fax – BON-2 is sent on defined fax number
    - send by mail – BON-2 is sent on defined adress
    - received at the bank –it is necessary to choose a branch office, and it is possible to receive SMS alerts when BON-2 is ready for download

- account to charge fees for the issuance on
- reason for issuing BON-2
- mark if we want BON-2 reciept sent to e-mail

When all information is correct, "Confirm" will appear instead of the "Check" button. After the red "Confirm" option has appeared, it is no longer possible to change your entries. If you wish to cancel the opening of the service, you can do so by selecting the "Cancel" option.

Figure 42: *Request for BON2*