HYPOnet

For Corporate clients

USER MANUAL

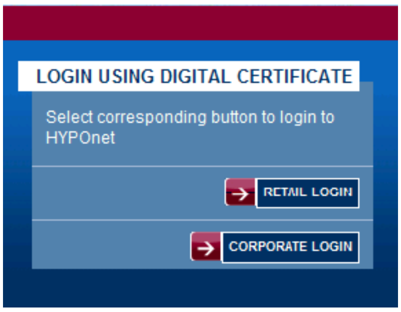
Content:

1. LOGON TO THE SYSTEM

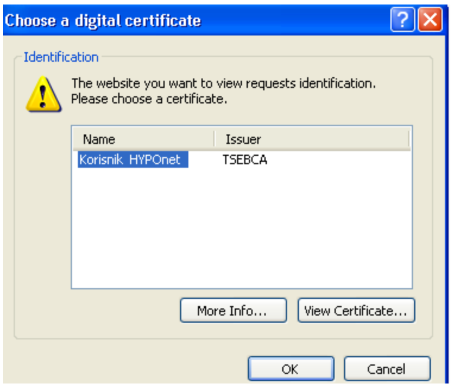
HYPOnet can be accessed by clicking on the link: https://www.hypo.hr.

Procedure for logon by using the smart card or USC key:

- Insert the smart card into the reader or USB key into the USB port on your computer
- In the area „LOGIN USING DIGITAL CERTIFICATE“, select „CORPORATE LOGIN“



- Select your certificate and confirm with OK



- Enter your PIN and confirm with OK

Digital certificate for HYPOnet, issued by Bank is saved on the smart card or USB key.

Certificate expiry period is two years, after which the certificate needs to be updated (you will be informed about this in due time by the Bank).

IBAN

International Bank Account Number (**IBAN**) is an international standard for bank account numbering. IBAN was created by the European Committee for Banking Standards, and was later accepted as an international standard (first as ISO 13616:1997, now ISO 13616:2007).

Within European Union IBAN is one of the key prerequisites for automatic processing of payment orders in international payments system.

IBAN consists of a two-letter country code ISO 3166-1, followed by a two-character control number and a maximum of 30 alpha-numeric characters signifying the account. Each country can decide on the number of characters (for the account part), but all account numbers in one country must have the same number of characters. The control number minimizes the possibility of a transcription error.

Croatian IBAN construction

Croatian IBAN consists of 21 alpha-numeric characters and has the following structure:

HRcc AAAA AAAB BBBB BBBB B

where "cc" represents control number, "A letters" represent the bank identification number (7 characters), and "B letters" represent the account number (10 characters).

Digital certificate

Digital certificate is being used to authenticate the **identity** of the participants in electronic business operations and is ensuring the **data integrity**. In other words, digital signature serves to determine that the information is flawless and to identify the sender.

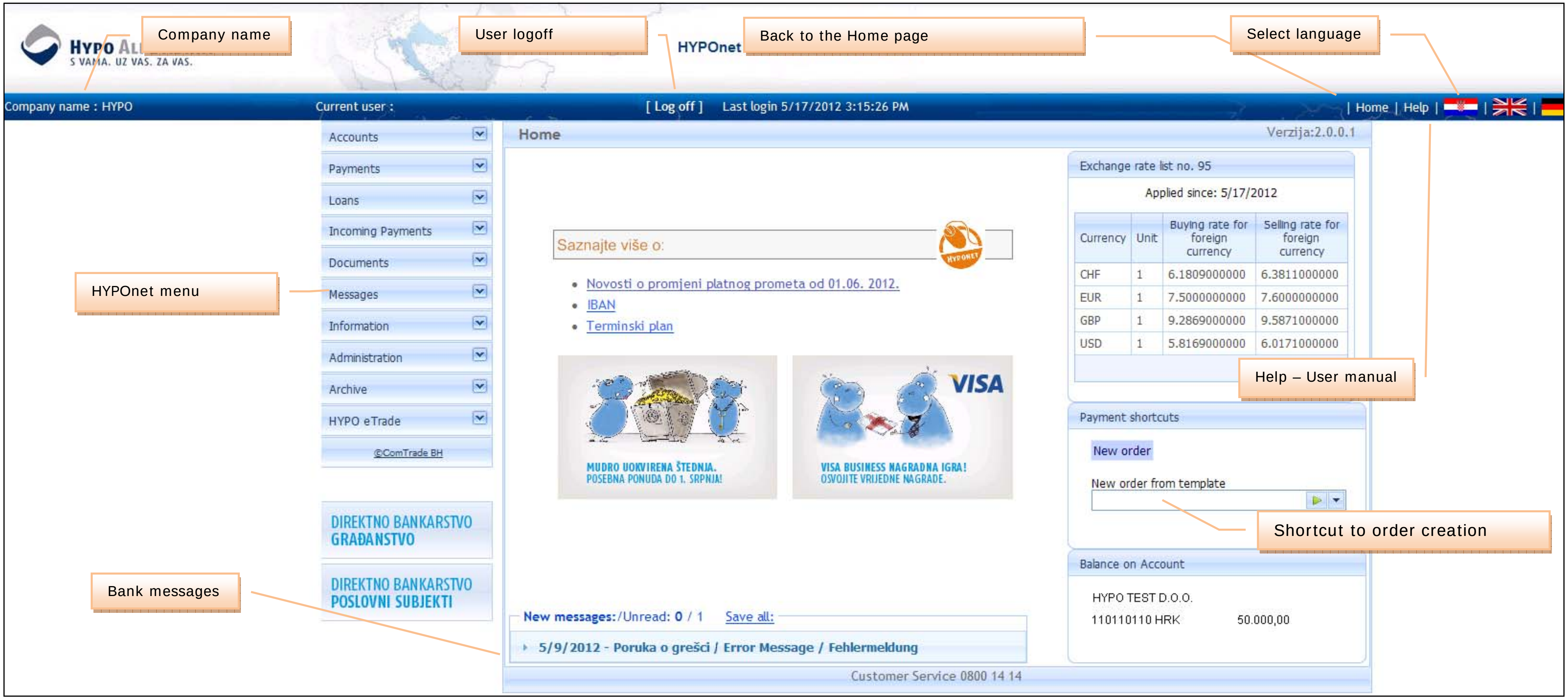
The purpose of digital signature is to confirm the authenticity of the message content (proof that the message has not been altered on its way from the sender to the recipient), as well as to ensure the identity of the sender. Basis for the digital signature represents the content of the message itself.

The sender is calculating the message index (in our case all data from the order or from the request for documents) and stores them in the database.

<u>The index is being encrypted with the private key of the sender and is then added to the original message</u>.

In the case of double signing, which is enabled in HYPOnet, it is important that both signatories sign the order with unchanged data.

2. HYPOnet – HOME PAGE



3. DATA VIEWING

If you are logged to several companies, on Home Page select the company you are working currently with.

Data viewing on all screens is enabled in the same way.
Data overviews can be customized.

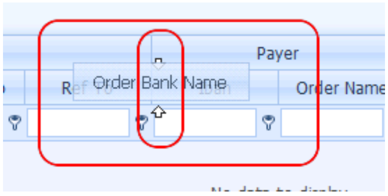
Data can be viewed up to one year in the past.

Statements, orders and turnovers 1 to 3 years in the past can be viewed using the option “Archive”. In order to access the “Archive” you need a written request signed and verified by the empowered representative. Viewing of data is possible within one year – maximum 60 days at a time.

Removing and adding columns in the main view

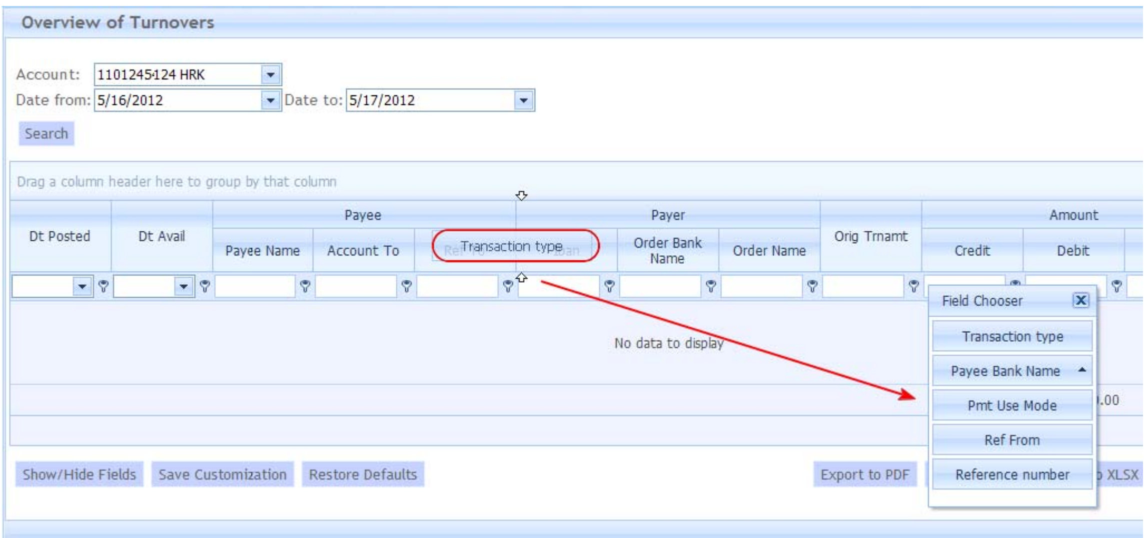
Button „Show/Hide Field” enables you to customize columns in the view according to your needs. After clicking the button „ Show/Hide Field” the window “Field Chooser” will open in which you can drag the field heading with your left mouse button or from which you can remove the field and move it back to the main view.

White, vertical arrows mark the possible new position of the column in the view.



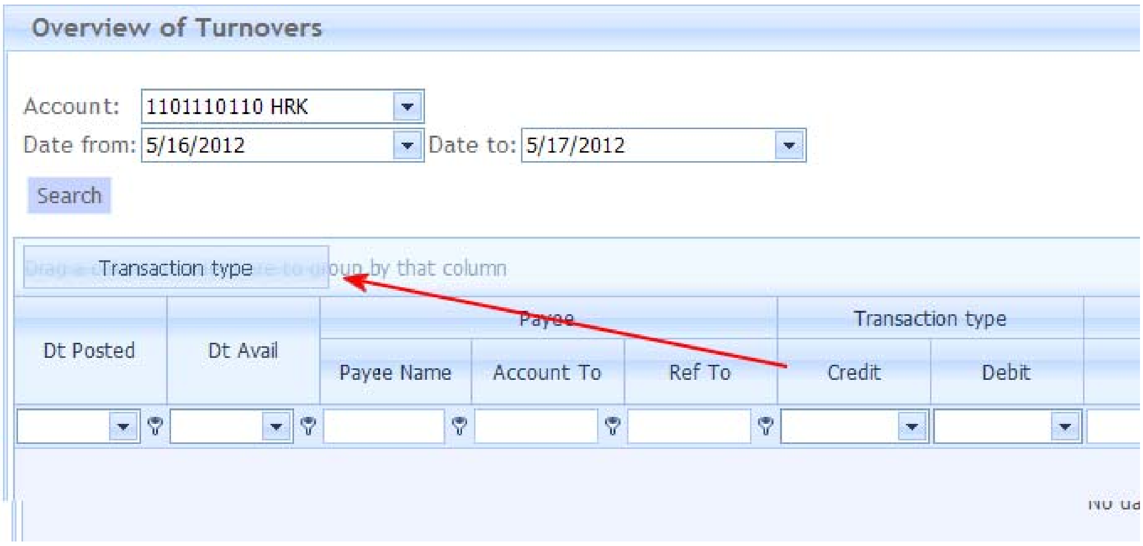
Customized settings can be saved by selecting the option „Save Customization“

Click the button “Restore Defaults” to restore the initial column settings.



Data grouping

Data in the column can be grouped by moving/dragging the heading of the selected column to the line “Drag column heading here to group by that column”.



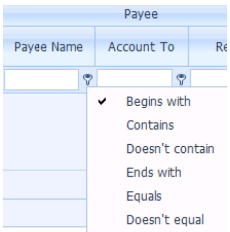
If you wish to return the grouped column back to the main menu, simply move/drag the column heading to the desired location. White, vertical arrows are showing the new position of the column in the view.
All changes in the view must be saved by clicking on „Save Customization“.

Filtering and sorting of data

Columns with displayed key symbol in the left corner can be filtered by following criteria: Begins with, Contains, Doesn’t contain, Ends with, Equal, Doesn’t equal.

Select the desired filtering criteria and enter a letter or a word by which you wish to filter the data.

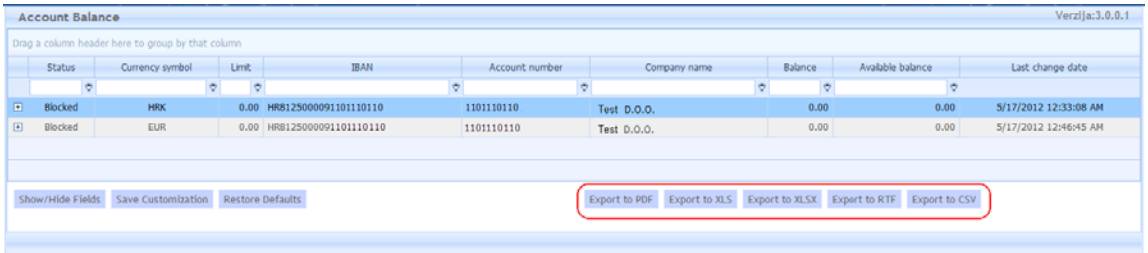
Ascending i.e. descending sorting of data can be achieved by clicking the column heading (name).



4. OVERVIEW AND EXPORT OF DATA

Data export

All views within HYPOnet can be exported to following formats: PDF, XLS, XSLS, RTF and CSV.



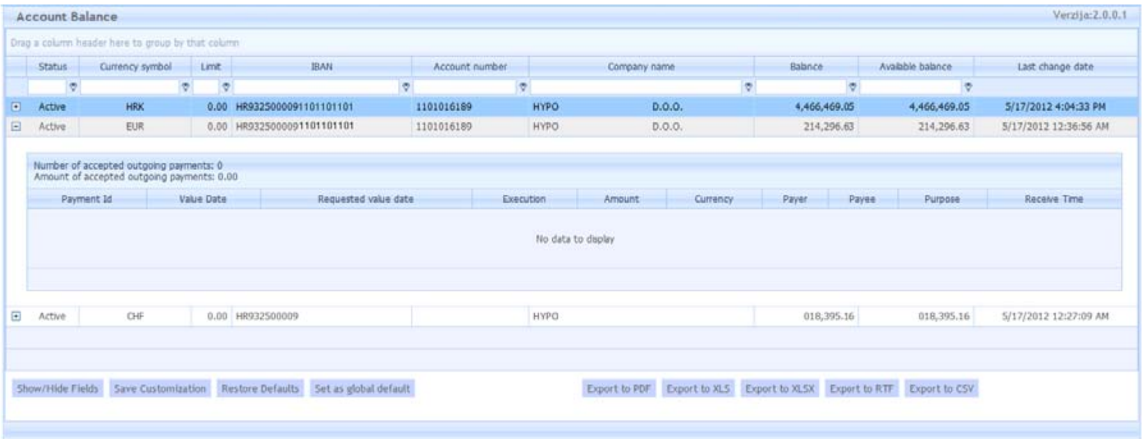
Select „Export to XLS“ if you are using Microsoft Excel 2003 or older.
Select „Export to XLSS“ if you are using Microsoft Excel 2007 or later.
We recommend the „Export to RTF“ if you wish to save a file of a smaller size, but wish that the content form looks and can be printed the same as the original one.
„Export to CSV“ can be used for exporting data to a regular text format.

Balance Overview

Accounts -> Account Balance

In Account Balance you can see a list of all your accounts with their details.

If you click the plus sign („+“) to the left of the account, you can get an overview of submitted account outflows.

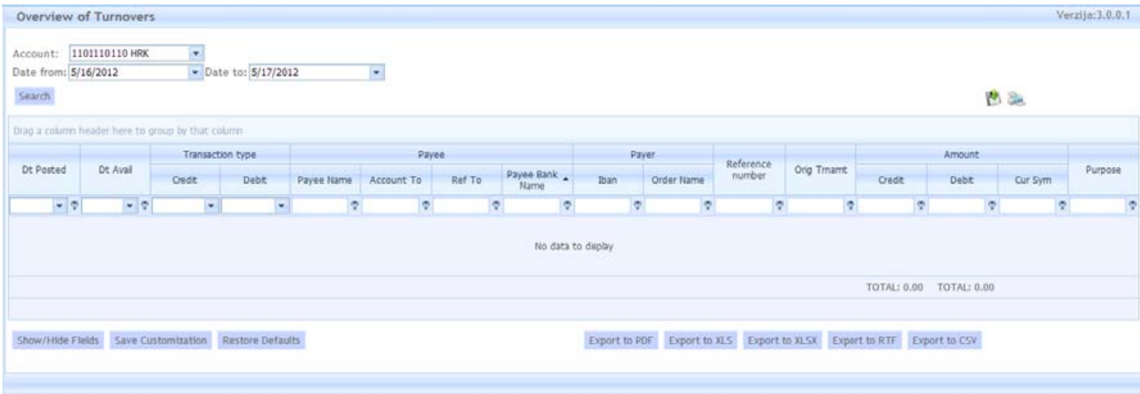


Overview of Turnovers

Accounts ->Turnovers

Select the account number and the time span you wish to view, and click the „Search“ button, after which a table will be shown with turnovers corresponding with entered parameter.

By clicking the printer icon you can print the turnover in a form of a statement (informative statement) which does not include your selection. If you wish to print out your selection (filtered data) you can use the option „Export“– in one of the offered formats.

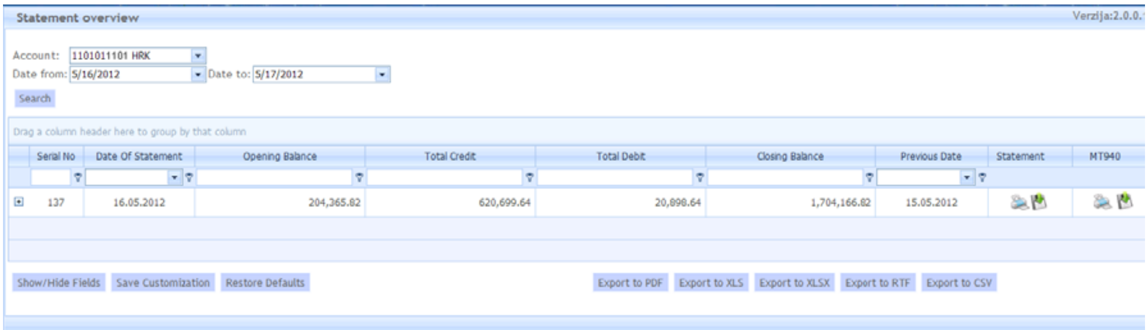


Selected account turnover can be printed by clicking the printer icon or downloaded to a file in the batch order format by clicking the floppy disk icon with a green arrow.

Statement overview

Accounts -> Statements

After selecting the account number, click on the “Search” button after which all statements created 1 year in the past will be displayed.
Statement details can be viewed by clicking the plus sign („+“) to the left of the statement list item.



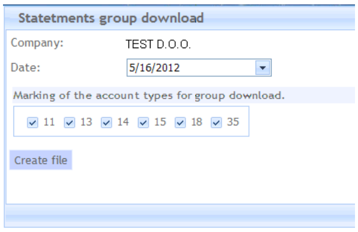
You can print statements by clicking the printer icon in the Statement column or you can download them in the FINA format file by clicking the floppy disk icon with a green arrow.

You can print statements in SWIFT MT940 format by clicking the printer icon in the MT940 column. By clicking on the floppy disk icon with a green arrow you can download the statement in a text MT940 format.

Statements group download

Accounts -> Statements -> Group download

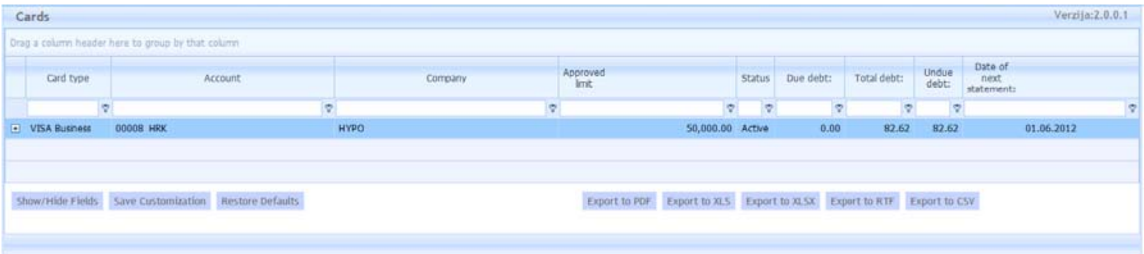
All accounts of the same type (e.g. all accounts of type 11) can be downloaded in a batch. The downloaded file is in FINA format.
Please select the date and the account type and click the “Create file” button for a batch download.



Cards Overview

Cards -> Overview

For balance details on the individual card account please click the plus sign („+“) to the left of the card list item.



Card Turnovers Overview

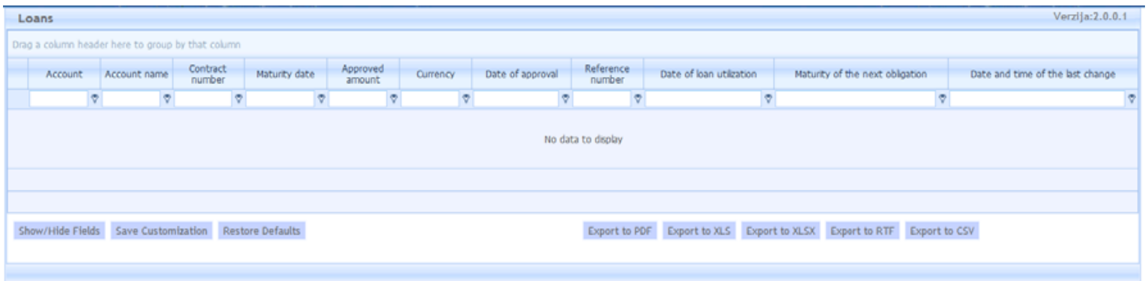
Cards -> Overview

For viewing of card turnovers please select the number of account and the desired time period and click the “Search” button.

Loans

Loans -> Overview

This display enables you to view all your loans.



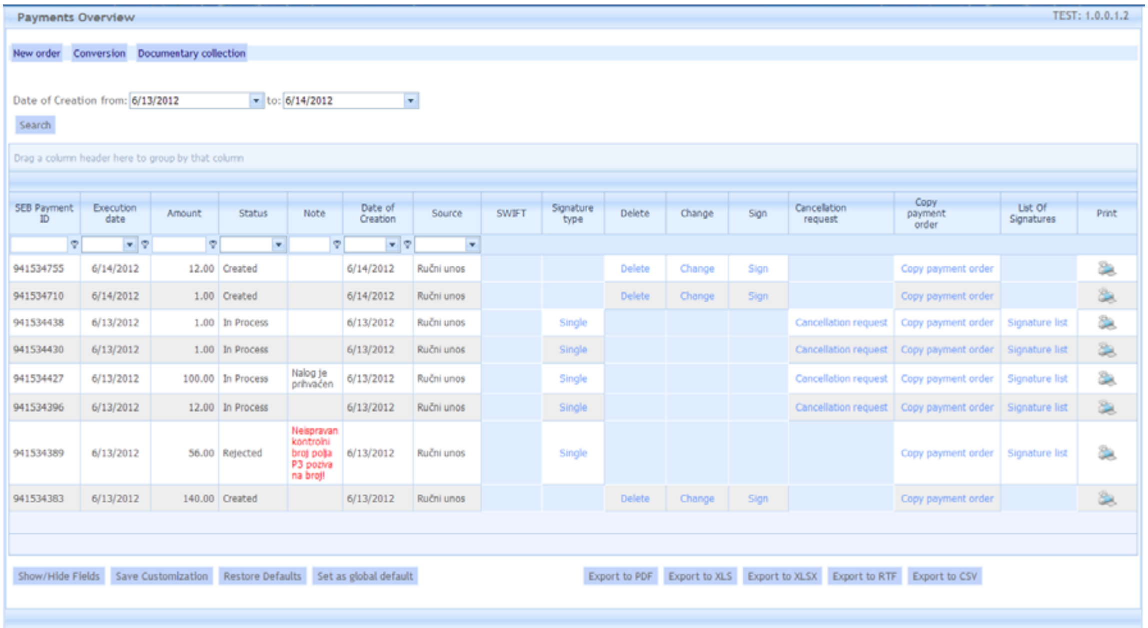
Next to basic loan information, by clicking the plus sign („+“) you can view details on individual loans.

5. PAYMENTS OVERVIEW

Orders

This menu serves for order management. This means that you can create new orders here and view the existing ones.

You can sign, print and edit orders (depending on their status).



<u>Type of orders</u>

After clicking 'New order' a unique form will open which can be used for creating both orders for national and international payments. Click on a separate button for buying/selling of foreign exchange (Conversion). Please select 'Documentary collection' for commercial and financial collection.

All payer data are being filled automatically.

HSVP (Croatian Large Value Payments System) – urgent payments through HSVP (Croatian Large Value Payments System) will be charged additionally in accordance with the bank Tariff.

Type of order is determined by the selected account type:

- IBAN – international payments to the countries in which IBAN is obligatory
- VBDI + account - national payments (within the Republic of Croatia)
- Account – international payments to the countries in which IBAN is not obligatory

Completing the order for international payments is made easier by the functionality of automatic completion of data in the fields such as BIC address, beneficiary bank, beneficiary country, etc...).

For searching of BIC address, please enter minimum 8 characters, and for searching of foreign bank name please enter minimum 10 characters. Beneficiary country can be searched by country code or by country name.

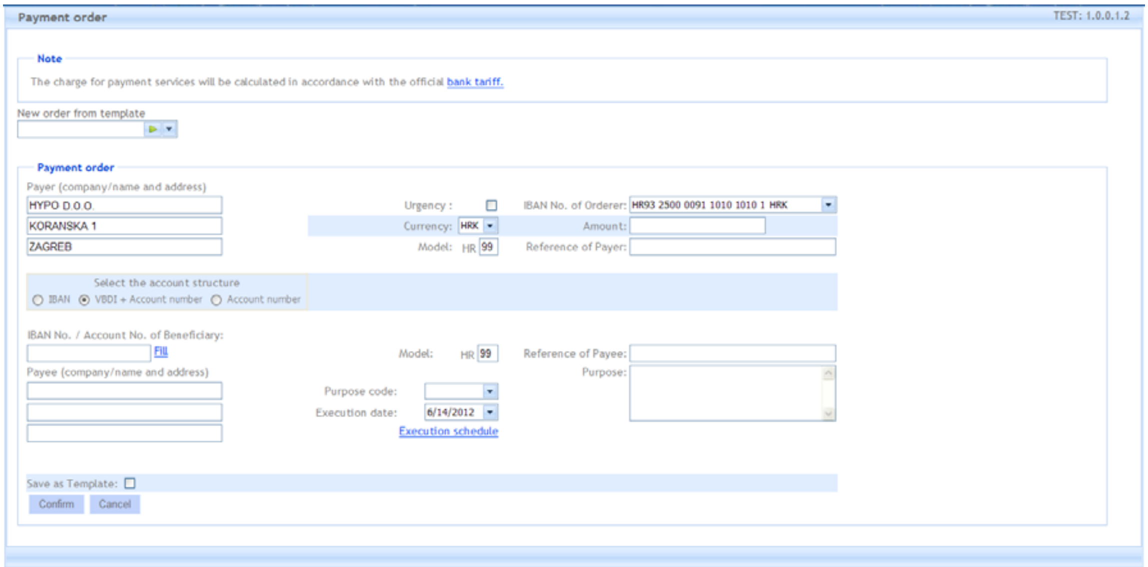
Explanation of cost options in international payments:

- BEN = debiting the beneficiary
- OUR = debiting the orderer
- SHA = shared costs

After you have selected the corresponding template in the drop-down menu, you can open it by clicking the green triangle.

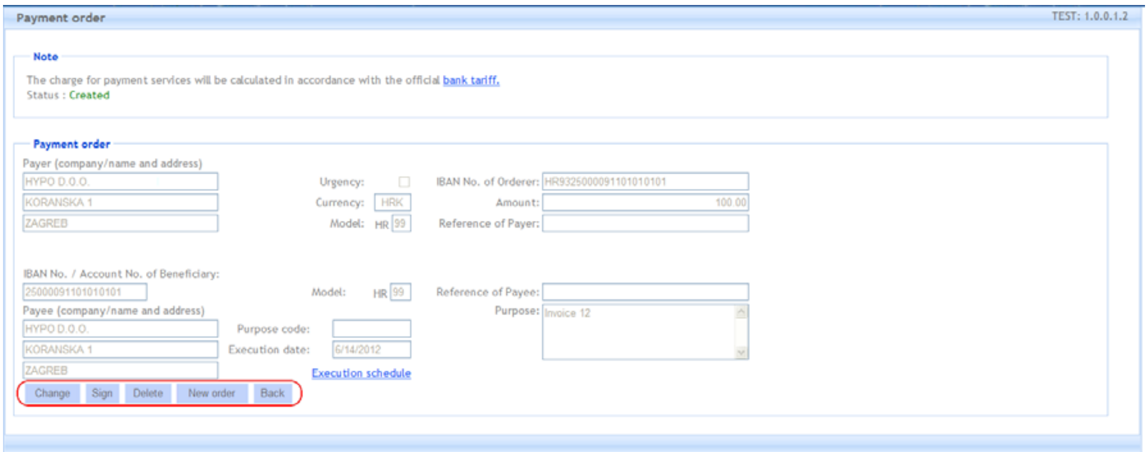
Order can be created from the template by selecting the template from the „New order from template” drop-down list within the order.

Completed order can be saved as a new template (by selecting the corresponding check box at the bottom of the order).



Order urgency:
The order for national payments will be executed through HSVP (Croatian Large Value Payments System), while the orders for international payments will be executed with the earliest possible value date abroad. Urgent payments will be charged additionally in accordance with the bank Tariff.

After you click the “Confirm” button, you can save the changes (if you have changed the order), sign the order, delete it or cancel it (which brings you back to the Order Overview).

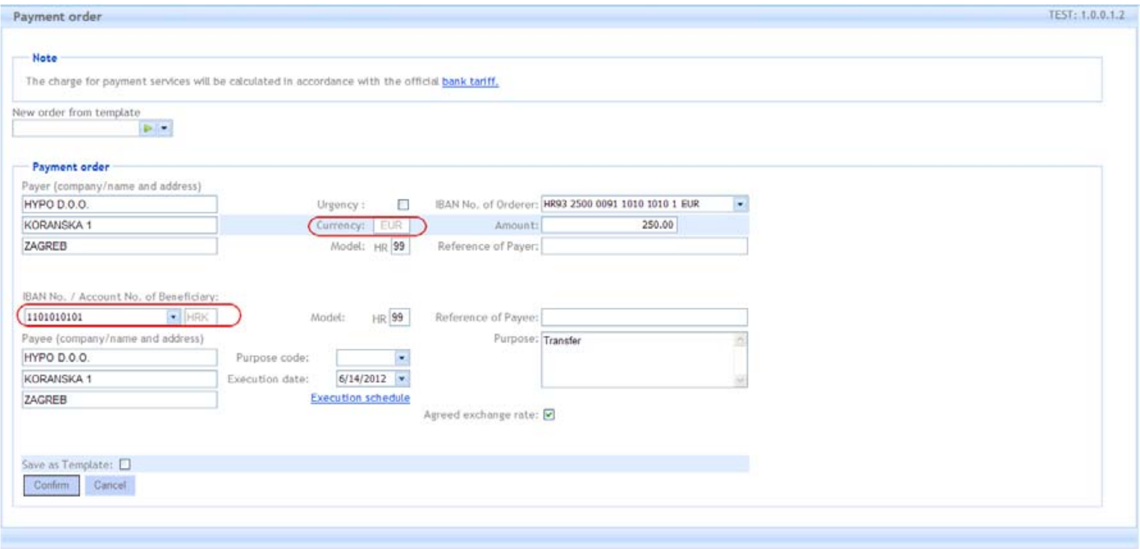


Buying / selling of foreign exchange

Please click the „Conversion“ button to open the order form for buying or selling of foreign exchange (depending on the selected account and debiting currency) in the HUB3 format.

Account and the currency you are selling can be selected in the „IBAN/account number of Orderer“ field, and account to which you wish to pay the currency in the „IBAN/account number of Beneficiary“ field.

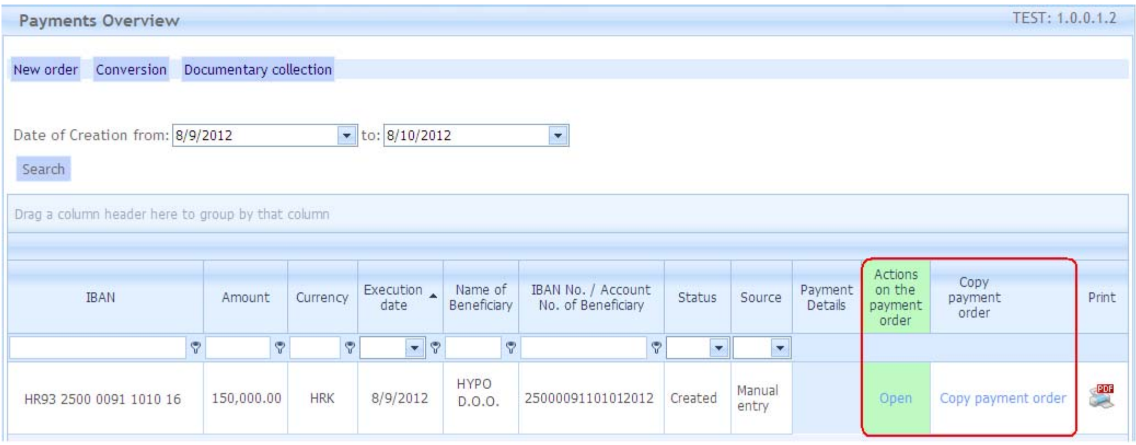
“Currency” and “Amount” fields should be filled with data about the selling amount. Example of an order when selling EUR and buying HRK:



Order overview

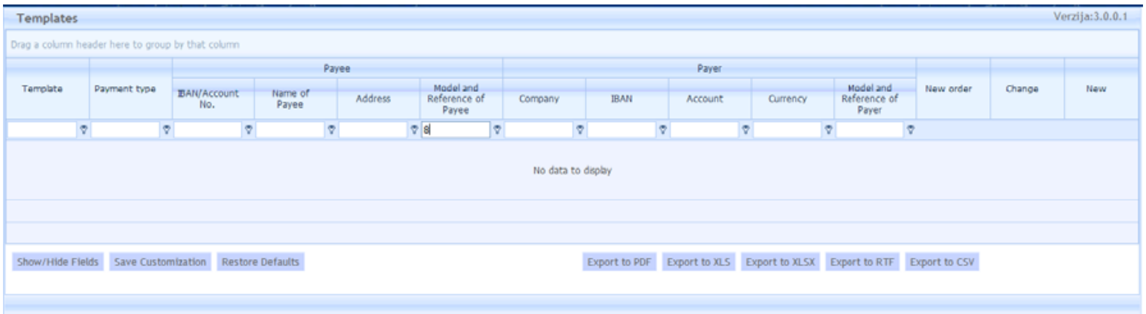
Order overview enables overview of all orders with details on individual orders. Column „Order details“ enables viewing of order signature details or order recall details if the order was recalled.
By selecting the Open in the column „Actions on order“ you can manage individual orders with following actions: editing, signing, deleting, order creation and printing of SWIFT confirmation (MT103) for foreign currency orders. Allowed actions on the order are defined by the order status and depend on the assigned rights for individual users in HYPOnet.
In the order overview you can find the column „Copy order“ using which you can copy an existing order to a completely new order, which can then be changed and/or signed.

In the Order overview you can find a „New order“ option using which you can copy an existing order to a completely new order which can be edited and/or signed.



Templates

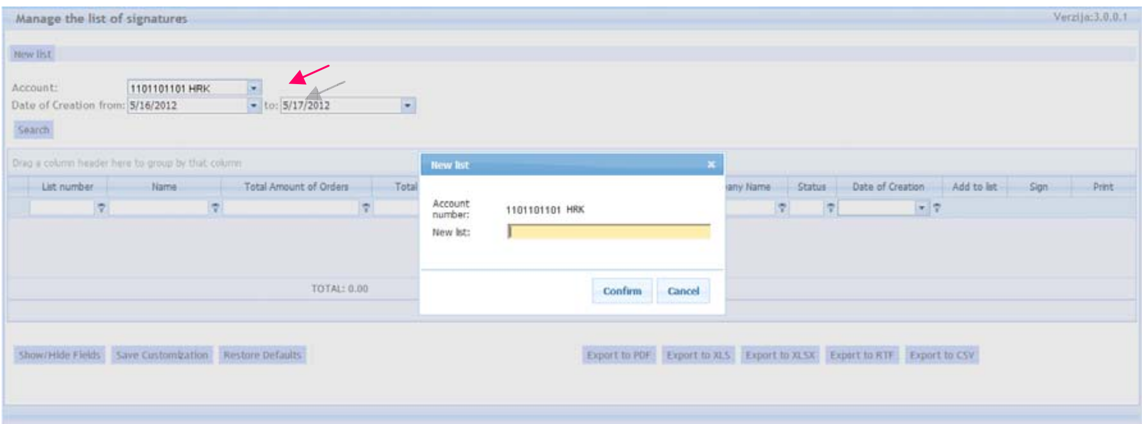
From this menu you can create, edit and delete existing templates.
After clicking the „New order " button, a new order with automatically filled in data will open which you can sign.



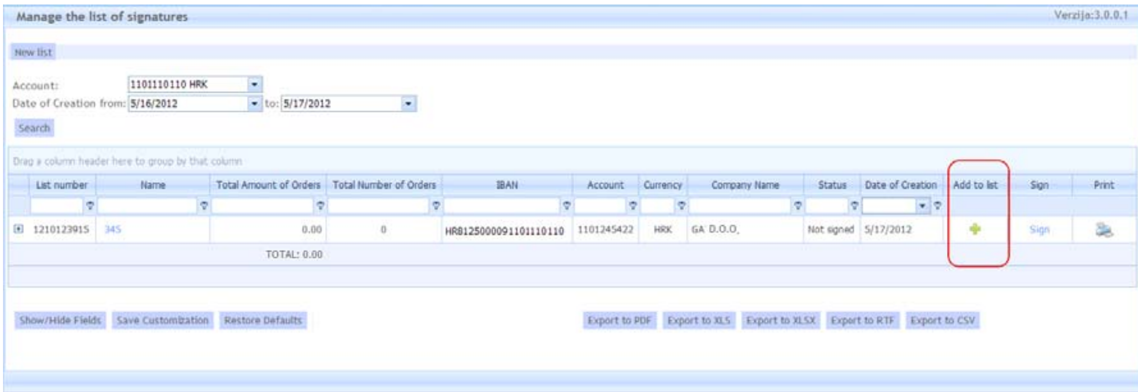
List of orders for batch signing

This functionality enables signing of multiple orders in one go.
In order to sign multiple orders, please create a list of orders first.

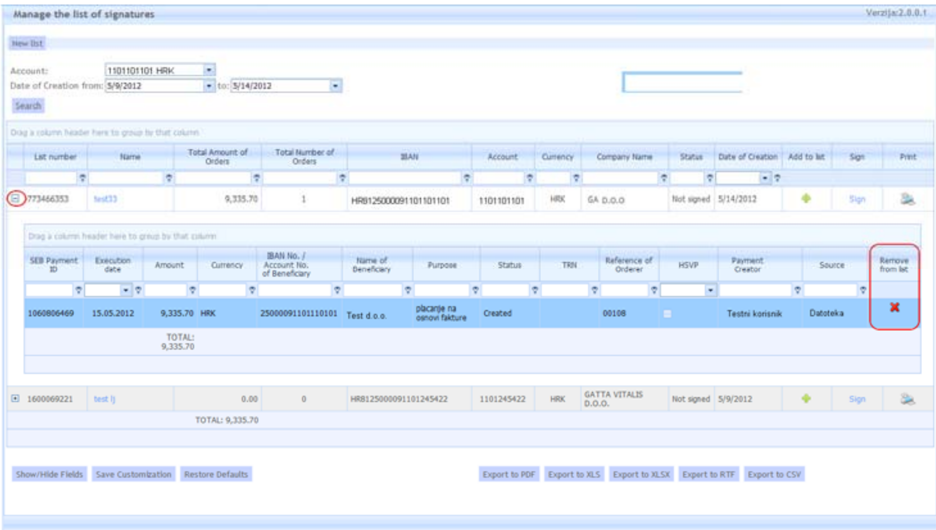
<u>Creating a new list:</u> Select an account for which you wish to create a list, click the "New list" button. In the new window enter a list name for easier searching.



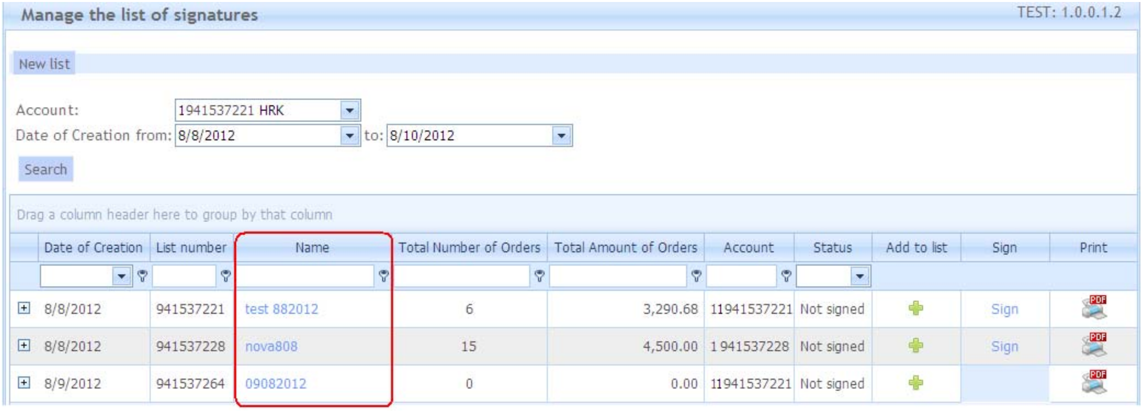
Adding orders to the list: In the column „Add to list“ you can find a green plus sign. After clicking this green plus sign a window will open with individual orders which can be selected and added to the list.
Once you have added desired orders, save a list by clicking the “Confirm” button. Orders can be added to the list only if they are in “Created” status.

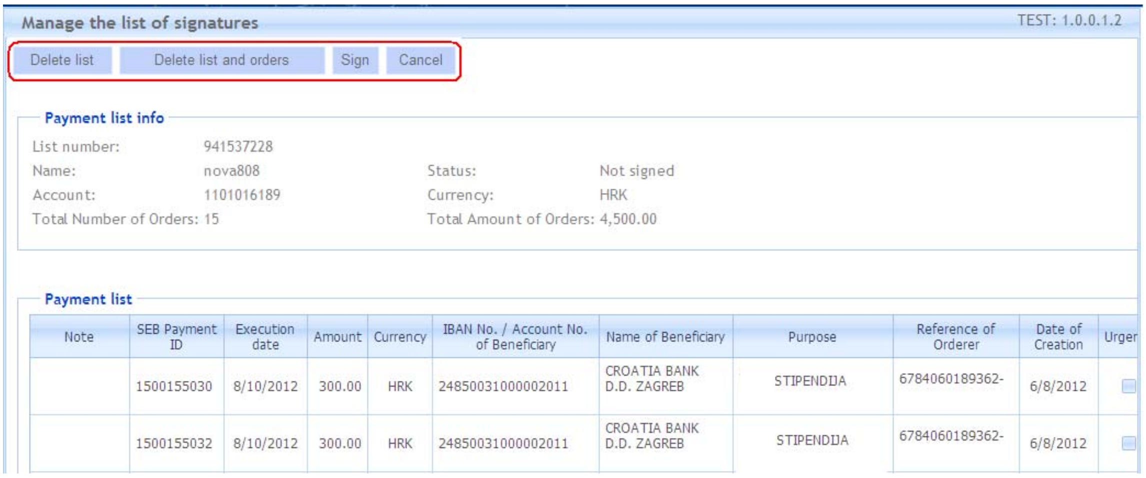


Deleting orders from the list: after clicking the plus sign („+“) in the view, a list of orders will be displayed from which you can remove orders by clicking the red x sign („X“). Removed orders still exists in overview of individual orders (this option only removes them from the list).



Order list overview/List actions: After you click the list name (link) in the “List name” column, a window will open with the order overview enabling you to manage a list of orders. At the top of the window there are buttons with which you can delete a list with(out) orders or sign a list.
With button „Delete list “ you can delete a list with no orders (orders will still be visible in the Order overview – individual), while with the button „Delete list and orders “ you can delete the list and orders in it (and they will not be visible in the overview of individual orders)
The button „Sign“ enables you to sign grouped orders in the list. It is important that you cannot sign orders with the execution date earlier than today’s date.
The program will inform you of such cases and offer an automatic change of date.
Allowed actions on the order are defined by the order status and depend on the assigned rights for individual users in HYPOnet.





Lists can be signed by clicking the corresponding link in the “Sign” and “Name” column.
All payment orders and requests for issuing documents must be signed with digital signatures.

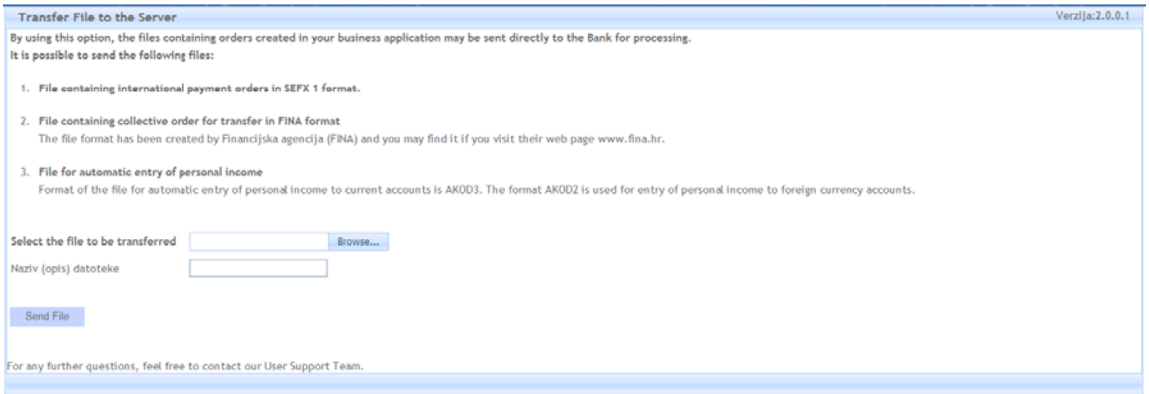
File transfer

You can send three file types from your applications to HYPOnet:

- SEFX1 file - for sending international payments
- FINA file format - for national payments
- Automatic booking of personal income file format - for automatic booking of income (created by bank).

If you wish to send one of the mentioned files, please click the “Select” button and select the file that is stored locally on your computer. Enter the file name in the 'Select the file to be transferred' field and click the 'Browse...' button.

You will be informed if the sending was successful. Otherwise a list of errors that need to be corrected will be displayed and after you correct them, please repeat the sending process.



6. DOCUMENTS

This option enables creation of requests for:

- Notification on calculated interest
- Notification on calculated charges
- Report on solvency (IS-2)

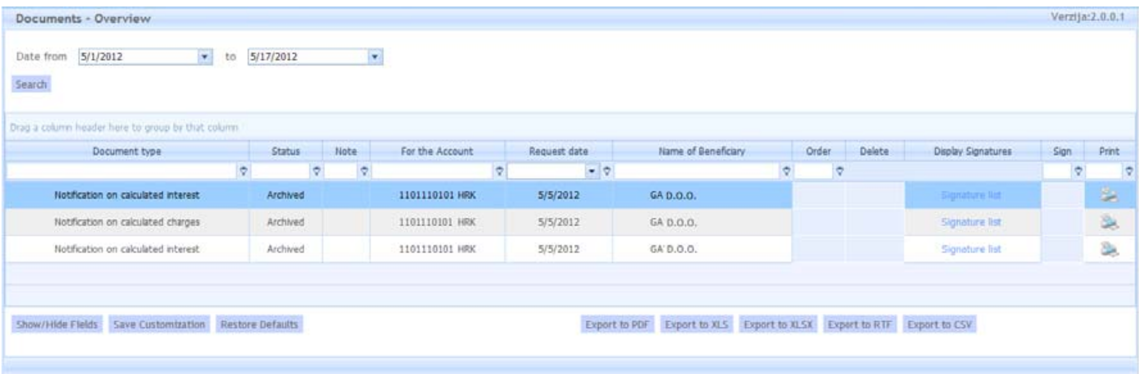
Select the document type you wish to create from the drop-down menu and click the “New request” button.

Fill out prompted data and click on „New request” button.

After you confirm the entered data you can sign, edit or delete the request. The request will not be sent to the Bank until signed. If you did not sign the request at creation, you can sign, edit or delete it afterwards in the Overview screen.

<u>Note for IS2</u>: Creation of the Report on solvency will be charged in accordance with the valid Bank price list.
IS-2 can be requested by the user authorized to sign kuna accounts transactions.

<u>Note for Notification on calculated interests and charges:</u> Notification on calculated interests and Notification on calculated charges can be requested by the user authorized for kuna and FX accounts.



7. MESSAGES

Exchange of messages serves for the communication between the bank and the client.

In “Inbox / Outbox” submenu you can create new messages, reply to existing ones, delete and print messages.

If you want to send reply to a message, delete or print a message you need to select a message, and select a desired action.

Messages sent by you can be viewed in submenu “Outbox”. If you want to delete and print a message, select a message and select a desired action.

8. INFORMATION

By using the menu Information you can view the contact information of your financial advisor, foreign currency list for the current date, and access the official internet site of the bank.

9. ADMINISTRATION OF USER RIGHTS

Administration of user rights enables individual administration of user rights and assigning of roles for viewing loans and cards to all HYPOnet users within the company, except to yourself.

Administrator role must be approved by the empowered representative on the Application Form or in a memo.

Please do not hesitate to contact us with any questions on the free line of our Contact Center 0800 14 14.