

HYPOnet

For Corporate clients

USER MANUAL

Content:

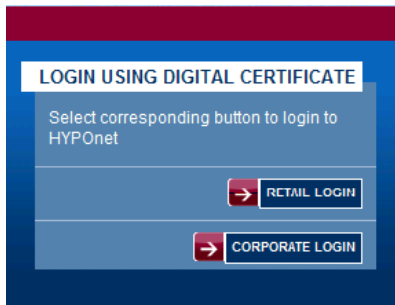
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1. LOGON TO THE SYSTEM

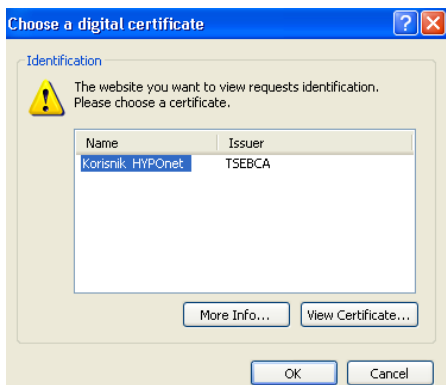
HYPOnet can be accessed by clicking on the link: <https://www.hypo.hr>.

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

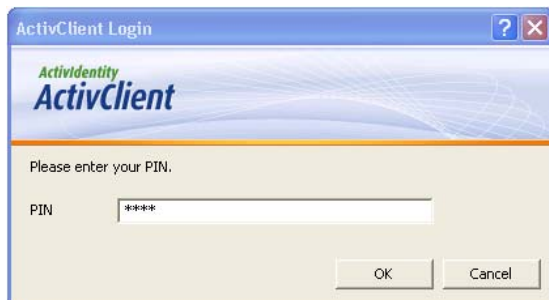
- Insert the smart card into the reader or USB key into the USB port on your computer
- In the area „LOGIN USING DIGITAL CERTIFICATE“, select „CORPORATE LOGIN“



- 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.

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

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

The screenshot shows the HYPOnet HOME PAGE interface. At the top left is the HYPO logo with the slogan "S VAMA. UZ VAS. ZA VAS.". The top navigation bar includes "Company name", "User logoff", "HYPOnet", "Back to the Home page", and "Select language". The main header displays "Company name : HYPO", "Current user :", "[Log off]", "Last login 5/17/2012 3:15:26 PM", and "Home | Help |" with language flags. The left sidebar contains a "HYPOnet menu" with options: Accounts, Payments, Loans, Incoming Payments, Documents, Messages, Information, Administration, Archive, and HYPO eTrade. Below the menu are buttons for "DIREKTNO BANKARSTVO GRADANSTVO" and "DIREKTNO BANKARSTVO POSLOVNI SUBJEKTI". The main content area is titled "Home" and features a "Saznajte više o:" section with links for "Novosti o promjeni platnog prometa od 01.06. 2012.", "IBAN", and "Terminski plan". There are also promotional banners for "MUDRO UOKVIRENA ŠTEDNJA. POSEBNA PONUDA DO 1. SRPNJA!" and "VISA BUSINESS NAGRADNA IGRA! OSVOJITE VRIJEDNE NAGRADE.". On the right, there is an "Exchange rate list no. 95" table, "Payment shortcuts" with a "New order" button and a "New order from template" input field, and a "Balance on Account" section for "HYPO TEST D.O.O." showing a balance of 50.000,00 HRK. A "Help – User manual" button is also present. At the bottom, there is a "New messages: /Unread: 0 / 1" section and a "Customer Service 0800 14 14" footer.

Company name : HYPO Current user : [Log off] Last login 5/17/2012 3:15:26 PM Home | Help |

Verzija:2.0.0.1

Exchange rate list no. 95
Applied since: 5/17/2012

Currency	Unit	Buying rate for foreign currency	Selling rate for foreign currency
CHF	1	6.1809000000	6.3811000000
EUR	1	7.5000000000	7.6000000000
GBP	1	9.2869000000	9.5871000000
USD	1	5.8169000000	6.0171000000

Payment shortcuts

New order

New order from template

Balance on Account

HYPO TEST D.O.O.
110110110 HRK 50.000,00

New messages: /Unread: 0 / 1 Save all:

5/9/2012 - Poruka o grešci / Error Message / Fehlermeldung

Customer Service 0800 14 14

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.

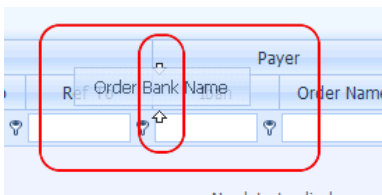
Data can be viewed up to one year in the past.

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

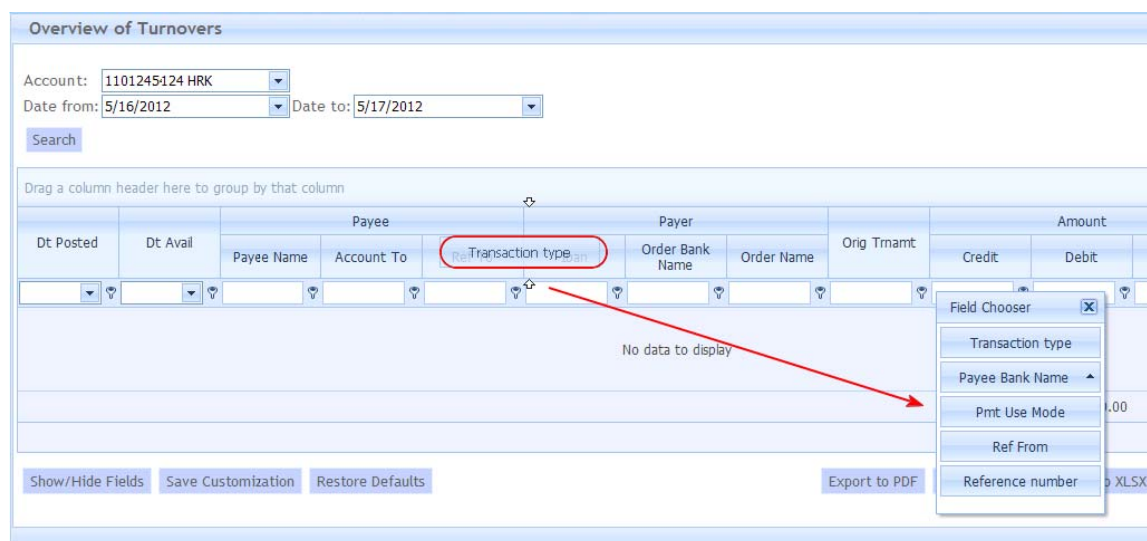
Button „Show/Hide Field“ enables you to customize columns in the view according to your needs. After clicking the button „ Show/Hide Field“ the window "Field Chooser" will open in which you can drag the field heading with your left mouse button or from which you can remove the field and move it back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

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



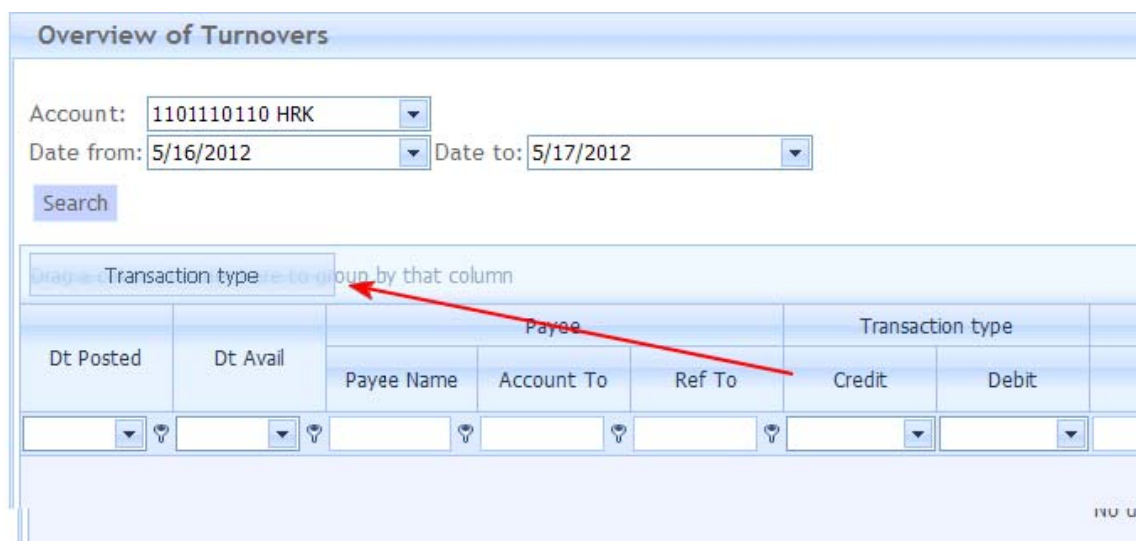
Customized settings can be saved by selecting the option „Save Customization“

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".



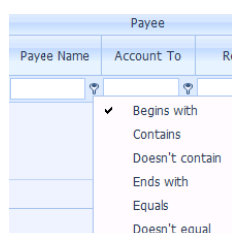
If you wish to return the grouped column back to the main menu, simply move/drag the column heading to the desired location. White, vertical arrows are showing the new position of the column in the view. All changes in the view must be saved by clicking on „Save Customization“.

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, XSL, RTF and CSV.

Account Balance Verzija:3.0.0.1

Drag a column header here to group by that column

Status	Currency symbol	Limit	IBAN	Account number	Company name	Balance	Available balance	Last change date
Blocked	HRK	0.00	HR812500009110110110	110110110	Test D.O.O.	0.00	0.00	5/17/2012 12:33:08 AM
Blocked	EUR	0.00	HR812500009110110110	110110110	Test D.O.O.	0.00	0.00	5/17/2012 12:46:45 AM

Select „Export to XLS“ if you are using Microsoft Excel 2003 or older.
 Select „Export to XLSX“ 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.

Account Balance Verzija:2.0.0.1

Drag a column header here to group by that column

Status	Currency symbol	Limit	IBAN	Account number	Company name	Balance	Available balance	Last change date
Active	HRK	0.00	HR9325000091101101101	1101016189	HYP0 D.O.O.	4,466,469.05	4,466,469.05	5/17/2012 4:04:33 PM
Active	EUR	0.00	HR9325000091101101101	1101016189	HYP0 D.O.O.	214,296.63	214,296.63	5/17/2012 12:36:56 AM

Number of accepted outgoing payments: 0
 Amount of accepted outgoing payments: 0.00

Payment Id	Value Date	Requested value date	Execution	Amount	Currency	Payer	Payee	Purpose	Receive Time
No data to display									

Active	CHF	0.00	HR932500009		HYP0	018,395.16	018,395.16	5/17/2012 12:27:09 AM
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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.

Overview of Turnovers Verzija:3.0.0.1

Account: 1101110110 HRK
 Date from: 5/16/2012 Date to: 5/17/2012

Drag a column header here to group by that column

Dt Posted	Dt Avail	Transaction type		Payee			Payer			Reference number	Orig Tmamt	Amount			Purpose
		Credit	Debit	Payee Name	Account To	Ref To	Payee Bank Name	Iban	Order Name			Credit	Debit	Cur Sym	
No data to display															
												TOTAL: 0.00		TOTAL: 0.00	

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.

Statement overview Verzija:2.0.0.0

Account: 1101011101 HRK
 Date from: 5/16/2012 Date to: 5/17/2012

Drag a column header here to group by that column

Serial No	Date Of Statement	Opening Balance	Total Credit	Total Debit	Closing Balance	Previous Date	Statement	MT940
137	16.05.2012	204,365.82	620,699.64	20,898.64	1,704,166.82	15.05.2012	 	 

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.

Statements group download

Company: TEST D.O.O.

Date: 5/16/2012

Marking of the account types for group download.

11 13 14 15 18 35

Create file

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.

Cards Verzija: 2.0.0.1

Drag a column header here to group by that column

Card type	Account	Company	Approved limit	Status	Due debt:	Total debt:	Undue debt:	Data of next statement:
VISA Business	00008 HRK	HYPO	50,000.00	Active	0.00	82.62	82.62	01.06.2012

Show/Hide Fields Save Customization Restore Defaults

Export to PDF Export to XLS Export to XLSX Export to RTF Export to CSV

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.

Loans Verzija: 2.0.0.1

Drag a column header here to group by that column

Account	Account name	Contract number	Maturity date	Approved amount	Currency	Date of approval	Reference number	Date of loan utilization	Maturity of the next obligation	Date and time of the last change
No data to display										

Show/Hide Fields Save Customization Restore Defaults

Export to PDF Export to XLS Export to XLSX Export to RTF Export to CSV

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).

Payments Overview TEST: 1.0.0.1.2

New order Conversion Documentary collection

Date of Creation from: 6/13/2012 to: 6/14/2012

Search

Drag a column header here to group by that column

SEB Payment ID	Execution date	Amount	Status	Note	Date of Creation	Source	SWIFT	Signature type	Delete	Change	Sign	Cancellation request	Copy payment order	List Of Signatures	Print
941534755	6/14/2012	12.00	Created		6/14/2012	Ručni unos			Delete	Change	Sign		Copy payment order		
941534710	6/14/2012	1.00	Created		6/14/2012	Ručni unos			Delete	Change	Sign		Copy payment order		
941534438	6/13/2012	1.00	In Process		6/13/2012	Ručni unos		Single				Cancellation request	Copy payment order	Signature list	
941534430	6/13/2012	1.00	In Process		6/13/2012	Ručni unos		Single				Cancellation request	Copy payment order	Signature list	
941534427	6/13/2012	100.00	In Process	Nalog je prihvaćen	6/13/2012	Ručni unos		Single				Cancellation request	Copy payment order	Signature list	
941534396	6/13/2012	12.00	In Process		6/13/2012	Ručni unos		Single				Cancellation request	Copy payment order	Signature list	
941534389	6/13/2012	56.00	Rejected	Neispravan kontrolni broj pošta P3 poziva na broj	6/13/2012	Ručni unos		Single					Copy payment order	Signature list	
941534383	6/13/2012	140.00	Created		6/13/2012	Ručni unos			Delete	Change	Sign		Copy payment order		

Show/Hide Fields Save Customization Restore Defaults Set as global default

Export to PDF Export to XLS Export to XLSX Export to RTF Export to CSV

Type of orders

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:

The screenshot shows a 'Payment order' form with the following details:

- Note:** The charge for payment services will be calculated in accordance with the official [bank tariff](#).
- New order from template:** [Dropdown menu]
- Payment order:**
 - Payer (company/name and address):** HYPO D.O.O., KORANSKA 1, ZAGREB
 - IBAN No. of Orderer:** HR93 2500 0091 1010 1010 1 EUR
 - Currency:** EUR
 - Amount:** 250.00
 - Model:** HR 99
 - Urgency:**
 - Reference of Payer:** [Empty field]
- Payee (company/name and address):** HYPO D.O.O., KORANSKA 1, ZAGREB
- IBAN No. / Account No. of Beneficiary:** 1101010101 HRK
- Model:** HR 99
- Purpose:** Transfer
- Purpose code:** [Dropdown menu]
- Execution date:** 6/14/2012
- Agreed exchange rate:**
- Execution schedule:** [Execution schedule](#)

- Save as Template:**
- Buttons:** Confirm, Cancel

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.

Payments Overview TEST: 1.0.0.1.2

New order Conversion Documentary collection

Date of Creation from: 8/9/2012 to: 8/10/2012

Search

Drag a column header here to group by that column

IBAN	Amount	Currency	Execution date	Name of Beneficiary	IBAN No. / Account No. of Beneficiary	Status	Source	Payment Details	Actions on the payment order	Copy payment order	Print
HR93 2500 0091 1010 16	150,000.00	HRK	8/9/2012	HYPO D.O.O.	25000091101012012	Created	Manual entry		Open	Copy payment order	

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.

Templates Verzija:3.0.0.1

Drag a column header here to group by that column

Template	Payment type	Payee				Payer					New order	Change	New
		IBAN/Account No.	Name of Payee	Address	Model and Reference of Payee	Company	IBAN	Account	Currency	Model and Reference of Payer			
No data to display													

Show/Hide Fields Save Customization Restore Defaults

Export to PDF Export to XLS Export to XLSX Export to RTF Export to CSV

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.

Creating a new list: 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.

Manage the list of signatures Verzija:3.0.0.1

New list

Account: 1101101101 HRK

Date of Creation from: 5/16/2012 to: 5/17/2012

Search

Drag a column header here to group by that column:

List number	Name	Total Amount of Orders	Total	any Name	Status	Date of Creation	Add to list	Sign	Print
TOTAL: 0.00									

New list

Account number: 1101101101 HRK

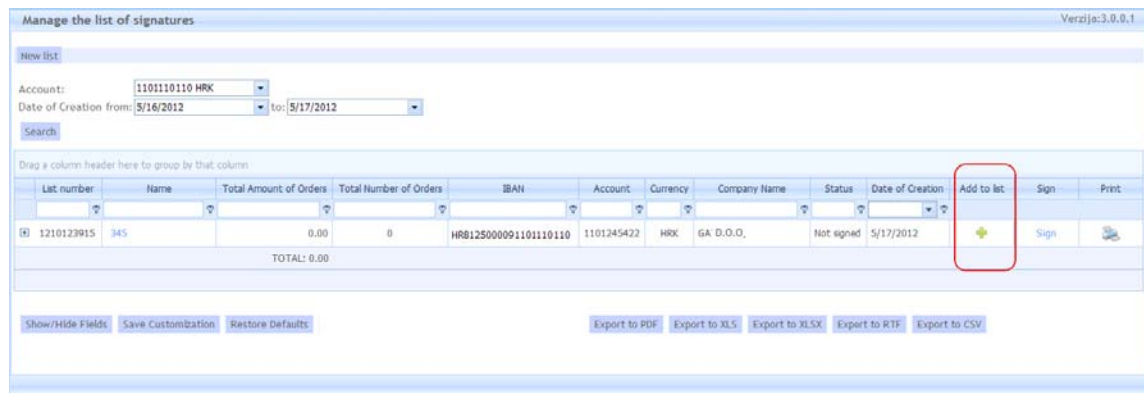
New list:

Confirm Cancel

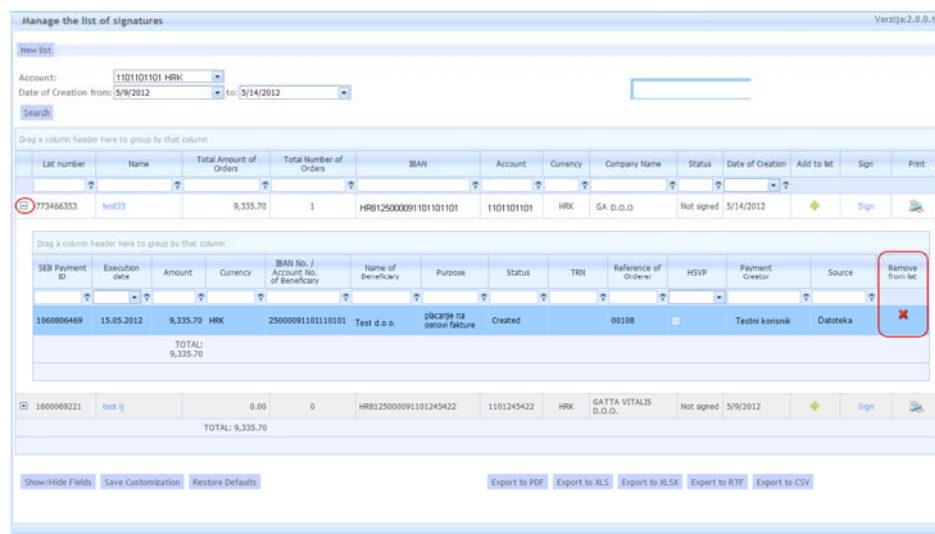
Show/Hide Fields Save Customization Restore Defaults

Export to PDF Export to XLS Export to XLSX Export to RTF Export to CSV

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.

Manage the list of signatures TEST: 1.0.0.1.2

New list

Account:

Date of Creation from: to:

Drag a column header here to group by that column

	Date of Creation	List number	Name	Total Number of Orders	Total Amount of Orders	Account	Status	Add to list	Sign	Print
<input type="checkbox"/>	8/8/2012	941537221	test 882012	6	3,290.68	11941537221	Not signed	<input button"="" type="button" value="Sign"/>	<input type="button" value="Print"/>	
<input type="checkbox"/>	8/8/2012	941537228	nova808	15	4,500.00	1941537228	Not signed	<input button"="" type="button" value="Sign"/>	<input type="button" value="Print"/>	
<input type="checkbox"/>	8/9/2012	941537264	09082012	0	0.00	11941537221	Not signed	<input button"="" type="button" value="Print"/>		

Manage the list of signatures TEST: 1.0.0.1.2

Payment list info

List number: 941537228
 Name: nova808 Status: Not signed
 Account: 1101016189 Currency: HRK
 Total Number of Orders: 15 Total Amount of Orders: 4,500.00

Payment list

Note	SEB Payment ID	Execution date	Amount	Currency	IBAN No. / Account No. of Beneficiary	Name of Beneficiary	Purpose	Reference of Orderer	Date of Creation	Urger
	1500155030	8/10/2012	300.00	HRK	24850031000002011	CROATIA BANK D.D. ZAGREB	STIPENDIA	6784060189362-	6/8/2012	<input type="checkbox"/>
	1500155032	8/10/2012	300.00	HRK	24850031000002011	CROATIA BANK D.D. ZAGREB	STIPENDIA	6784060189362-	6/8/2012	<input type="checkbox"/>

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.

Transfer File to the Server Verzija:2.0.0.1

By using this option, the files containing orders created in your business application may be sent directly to the Bank for processing.
It is possible to send the following files:

1. File containing international payment orders in SEFX 1 format.
2. File containing collective order for transfer in FINA format
The file format has been created by Financijska agencija (FINA) and you may find it if you visit their web page www.fina.hr.
3. File for automatic entry of personal income
Format of the file for automatic entry of personal income to current accounts is AK0D3. The format AK0D2 is used for entry of personal income to foreign currency accounts.

Select the file to be transferred

Naziv (opis) datoteke

For any further questions, feel free to contact our User Support Team.

6. DOCUMENTS

This option enables creation of requests for:

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

Documents - Entry Verzija:2.0.0.1

Creation of new request

Document type

Report on solvency
Notification on calculated interest
Notification on calculated charges

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.

Note for IS2: 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.

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

Documents - Overview Verzija:2.0.0.1

Date from to

Drag a column header here to group by that column

Document type	Status	Note	For the Account	Request date	Name of Beneficiary	Order	Delete	Display Signatures	Sign	Print
Notification on calculated interest	Archived		1101110101 HRK	5/5/2012	GA D.O.O.			Signature list		
Notification on calculated charges	Archived		1101110101 HRK	5/5/2012	GA D.O.O.			Signature list		
Notification on calculated interest	Archived		1101110101 HRK	5/5/2012	GA D.O.O.			Signature list		

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.