

Erste NetBanking
user manual
for legal entities

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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>.

The screenshot shows the Erste Bank website interface. At the top, there is a navigation bar with the Erste Bank logo on the left and several menu items: "Naslovnica", "NetBanking" (circled in red), "NetBanking demo", "English", "Grupa", and "Erste Plavi mirovinski fondovi". Below this is a secondary navigation bar with categories like "Građanstvo", "Erste Club za mlade", "Mali poduzetnici", "Gospodarstvo", "Elektroničko bankarstvo", "Financijska tržišta & IB", "Press", and "O nama". The main content area features a large "NEWS FLASH" banner for "Erste banka ponovo inovativna!". To the left, there is a section titled "U poslovnici Erste banke mogu ugovoriti:" with radio button options for various services. To the right, there is a "Alati" section with links to calculators and a "Tečajna lista" section with a table of exchange rates.

za devize	kupovni	srednji	prodajni
1	7,2200	7,2705	7,3200
1	5,2285	5,3570	5,4855
1	4,8490	4,9682	5,0874
1	7,9454	8,1407	8,3360

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.

Logging on to the service enables you to view the balance and transactions per your accounts, conduct transactions and activate a range of services in a quick and easy way.

2. LOGIN

Users can log in to the Erste NetBanking service in two steps:

1. The first step is to enter the username and password given to you by the Bank upon activating the service. First enter your username in the "Username" field, and password in the "Password" field. After entering your username and password it is necessary to confirm the entry by selecting <Enter> on the keyboard or clicking <Login> with your mouse.

The username and password consisting solely of numeric characters. The username consists of 11 numeric characters, with the first 6 being the date of birth of the user, and the remaining 5 a unique number for each user. Passwords must consist of at least 8 numbers, with each user selecting their desired combination of numbers.



Figure 2. Logging in to the Erste NetBanking service

If any of the entered data is incorrect, a message indicating the error will be display. After correcting the error, it is necessary to repeat the login attempt by clicking "Login".



Figure 3. Invalid entry of a username

In the case of three invalid entries, the service is **automatically blocked** for the user identified by the user name.

Login to Erste NetBanking **NetBanking**

Incorrect authentication data. Access to e-services is forbidden. (Message No. 015201)

Username

Password

[learn new login data](#)

If you suspect that your account has been misused, please enter your username and press the button.

Figure 4. *Blocking of the service due to invalid entries of the password*

The "**Block**" function, which allows the user to block access to the service if they wish to for any reason, is located on the login page. Blocking is done so that the user enters a username and clicks "**Block**". This opens a page where it is necessary to enter your name and surname in order to verify the process. After this procedure, all access to the Erste NetBanking service is disabled.

2. The second step is to enter a number from the TAN card which each user receives at their home address upon activating the service.

On the TAN card entry screen, the serial number of the TAN card is displayed as well as the row and column of the TAN which the user must enter. For example, if "row 4, column 2" is displayed, it is necessary to find the value of the TAN from the fourth row and second column and enter it into the "TAN" field.

Each card consists of 32 TAN numbers. Upon each login, you will be asked to enter a different number from the TAN card, with the numbers being periodically repeated. If a user suspects that someone has come into unauthorised possession or have lost their TAN card, they are required to report it to the Bank and order a new TAN card.

After entering the correct number from your TAN card, the user should click the "Login" button to enter the service. If the TAN you have entered is incorrect, a message indicating a false entry will appear on the screen. In case of three invalid entries, the service will **automatically be blocked** for the user identified by the user name.

Enter TAN number **NetBanking**

Enter TAN from card: **[0061229]**
(row: 6, column: 3)

Figure 5. *TAN entry*

In the case of blocking access to the service while logging in (by entering an incorrect password or TAN number), **unblocking can be achieved by calling Customer Support at 062 555 555 or visiting the nearest branch.**

In order to increase security within the Erste NetBanking service, if a user logs in to the application, but does not use it for some time, the application will automatically log off. For further use of the service you will have to log in again.

The following options are available on the login screen:

☐ FORMS AND DOCUMENTS

- User manual
- General conditions
- Request for activation
- Request for change of data
- Fees

☐ 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, each user should read the user manual.

☐ CONTACT

By selecting the "**Contact**" option, a form through which you can send a request to the Bank is displayed. In order to send a query, you must fill in the displayed fields and click "**Send**".

☐ VIEW TRANSACTION STATUS

You are able to view the status of individual transactions by selecting the "**View transaction status**" option and entering the transaction number and account number of the recipient of funds.

The transaction number can be found in:

- the confirmation of transaction that is sent to the user by e-mail
- the receipt of transaction screen within the "View payments" menu, under the **Payment orders** - "**Completed**" option (more details in *section 6.1.2. Overview of completed payment orders*).

By entering the transaction number and the recipient's account number and selecting "**Check**", the status of the selected transaction is displayed on screen. To check the status of some other transaction you need to select the "**View new status**" option.

To use this option you do not need to be a user of the Erste NetBanking service, or even be logged in to the service. All that is required is to know the transaction number and account number of the recipient of funds.

☐ TOOLS

By selecting the "Tools" option, the following options are displayed:

- Exchange rates
- Loan calculator
- Savings calculator
- Erste Invest calculator
- Currency calculator.

☐ CUSTOMER SUPPORT

On the login screen, as well as any other screen within the Erste NetBanking application, the customer support number: **062 555 555**, is displayed. Customer support, where users can get all information related to Erste NetBanking, is available every day from 0 to 24h (except holidays).

Before first using the service we advise all users to read the Erste NetBanking user manual.



Figure 6. Log in screen

3. 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-authorized
 - Authorized
4. **FILES**
 - Entry
 - Being processed
 - Completed
 - Non-completed
 - Cancelled
 - FX order 14
 - Non-authorized
 - Authorized
 - Pending transaction
 - Completed
 - Non-completed
 - Cancelled
 - File overview
 - Domestic currency transactions
 - Foreign currency transactions
 - Salary payment
5. **FUNDS**
 - Investment funds
 - General information
 - Balance of shares
 - Purchase
 - Sale
 - Swap
 - Non-completed requests
 - File format
 - Domestic currency payments
 - Foreign currency payments
 - Salaries and loans
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 light 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 7. Menus within the Erste NetBanking service

At the top of each screen of Erste NetBanking, an additional menu is available which contains the same options as the login screen, as well as:

☐ 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, each user should make sure to read the user manual.

☐ CONTACT

By selecting the "Contact" option, a form through which you can send a request to the Bank is displayed. In order to send a query, you must fill in the displayed fields and click "Send".

☐ VIEW TRANSACTION STATUS

You are able to view the status of individual transactions by selecting the "View transaction status" option and entering the transaction number and account number of the recipient of funds.

The transaction number can be found in:

- the receipt of transaction that is sent to the user by e-mail
- the receipt of transaction screen within the "View payments" menu, under the **Payment orders - "Completed"** option (more details in section 6.1.2. Overview of completed payment orders).

To use this option you do not need to be a user of the Erste NetBanking service, or even be logged in to the service. All that is required is to know the transaction number and account number of the recipient of funds.

1100000000	completed	ADRIAGENT D.D.											
29.06.2010.	29.06.2010.	2402006-1100330000	99	191	100,00	191	100,00	100,00					
Payment order		Usluga po spec.rn											

Figure 8. A completed payment order

By entering the transaction number and the recipient's account number and selecting "Check", the status of the selected transaction is displayed on screen.

You can only use the „View transaction status“ option for payment orders (HUB1).

Transaction number *	W1001415293903
Recipient's account *	2402006 - ERSTE & STEIERMARKISCHE BANK - 110004959
Date of execution	21.04.2009.
Amount	123,99
Reference number	00 12345-122
Status of review	Transakcija izvršena, nije ju moguće stornirati!

* Mandatory field

View review

Figure 9. Viewing the status of a transaction

To check the status of some other transaction you need to select the "View new status" option.

□ 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.

In the "Settings" menu, you are able to change your:

- **Password**

By selecting the "Change password" link, a screen where you can change the current password is displayed. You then need to enter the current password into the "Password" field, and your arbitrary new password in the "New Password" and "Repeat new password" field and then click the "Change" button.

The password must consist of at least eight, only numeric characters.

- **Contact information**

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

By changing the e-mail address, the e-mail address to which:

- login receipt mails
 - receipt of transactions via NetBanking
 - statements
- are sent, will be changed.

If you wish to change this information, it is necessary to enter new information and click on "Check" to check the correctness of the entered data, and then "Confirm" to save the data.

□ CANCELLATION

By selecting the "Cancellation" option you can send a request for cancellation of a transaction. 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, the following options are displayed:

- Exchange rates
- Loan calculator
- Savings calculator
- Erste Invest calculator
- Currency calculator.

SELECT CLIENT

If a user uses the same username, password and TAN card to access services of several different clients (for themselves as citizens and other businesses), they can log in as another user by selecting the "Select client" option, without re-entering login information (Figure 4).

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. Selecting a user

In addition to the "Help" option, the "instructions" option at the top of each screen can be helpful to users. The instructions option gives a brief description of how to use options on the selected screen.

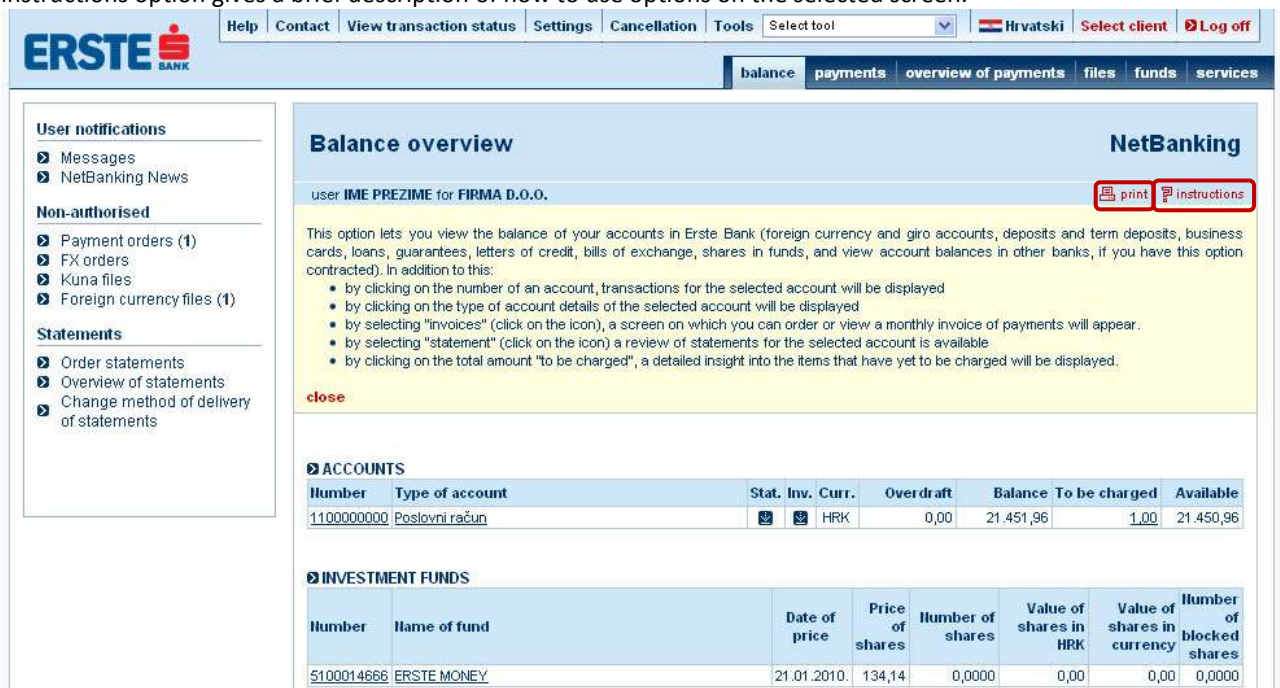


Figure 11. A brief instruction on the screen

Each page can be printed by selecting the "print" option.

4. BALANCE OVERVIEW

The "balance" overview menu provides an insight into the current state of and transactions to the user's accounts (current, giro, savings account), term deposits, credit cards, loan accounts, investment and pension funds. The overview also includes a display of accounts for which the user has power of attorney.

As shown in Figure 7. each account (except pension and investment funds) is displayed with it's account number, description, an icon for ordering statements, currency of the account, overdraft limit, account balance, amount pending to be charged and amount available on the account.

Balance overview NetBanking

user IME PREZIME for FIRMA D.O.O. print instructions

ACCOUNTS

Number	Type of account	Stat.	Inv.	Curr.	Overdraft	Balance	To be charged	Available
1100000000	Poslovni račun	☒	☒	HRK	0,00	21.451,96	1,00	21.450,96

INVESTMENT FUNDS

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
5100014666	ERSTE MONEY	21.01.2010.	134,14	0,0000	0,00	0,00	0,0000

Figure 12. Balance overview

Other options on this screen are:

TRANSACTIONS

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

Transactions per account NetBanking

user IME PREZIME for FIRMA D.O.O. print instructions

Poslovni račun, 1100000000 (HRK)

from date of execution till date of execution Display

To be charged 1,00 | Available 21.450,96

Date of entry	Date of execution	Description	Outbound payments	Inbound payments	Balance
		Other costs and fees			
08.02.2010.	08.02.2010.	PLAĆANJE DOZNAKE U INOZEMSTVO	1.204,00		2.999,99
04.02.2010.	04.02.2010.	PLAĆANJE DOZNAKE U INOZEMSTVO	1.383,79		4.203,99
04.02.2010.	04.02.2010.	Naknada za devizne dnevnice	87,96		5.587,78
04.02.2010.	04.02.2010.	Devizne dnevnice	8.796,00		5.675,74
03.02.2010.	03.02.2010.	J00A		10.000,00	14.471,74
03.02.2010.	03.02.2010.	Naknada za devizne dnevnice	60,00		4.471,74
03.02.2010.	03.02.2010.	Devizne dnevnice	7,33		4.531,74
03.02.2010.	03.02.2010.	Naknada za devizne dnevnice	60,00		4.539,07
03.02.2010.	03.02.2010.	Devizne dnevnice	7,33		4.599,07
03.02.2010.	03.02.2010.	Naknada za devizne dnevnice	87,96		4.606,40
03.02.2010.	03.02.2010.	Devizne dnevnice	8.796,00		4.694,36
03.02.2010.	03.02.2010.	Naknada za devizne dnevnice	60,00		13.490,36
03.02.2010.	03.02.2010.	Naknada za devizne dnevnice	73,60		13.550,36
03.02.2010.	03.02.2010.	Devizne dnevnice	7.360,00		13.623,96
02.02.2010.	02.02.2010.	PLAĆANJE DOZNAKE U INOZEMSTVO	468,00		20.983,96
25.01.2010.	26.01.2010.	ERSTE BOND FOND INVESTICIJSKI FOND, KUPNJA UDJELA -	400,00		21.451,96
25.01.2010.	25.01.2010.	ERSTE BOND FOND INVESTICIJSKI FOND, KUPNJA UDJELA -	400,00		21.851,96
24.01.2010.	24.01.2010.	POKRİĆE ZA DEVIZNU DOZNAKU	7,34		22.251,96
24.01.2010.	24.01.2010.	NAPLATA NAKNADE	100,00		22.259,30
21.01.2010.	21.01.2010.	POKRİĆE ZA DEVIZNU DOZNAKU	63,40		22.359,30
21.01.2010.	21.01.2010.	NAPLATA NAKNADE	100,00		22.422,70

Figure 13. 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 will 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.

If the user wishes to, they can change the name of the account by clicking on the underlined name of the account. In the "account name" field, they must enter the desired name of the account and then click "change". Henceforward, the account will be displayed in Erste NetBanking by the chosen account name. If the user wishes to restore the original name of the account after some time, they may do so by selecting the "Original name" option.

Figure 14. Details on the business account

☐ 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 insight into the items that have been announced, meaning, funds which have not yet been charged, but have been deducted from the available amount in the account. These may be credit card transactions, various claims and the like.

Number	Type of account	Stat.	Inv.	Curr.	Overdraft	Balance	To be charged	Available
1100000000	Poslovni račun			HRK	0,00	21.451,96	1,00	21.450,96

Figure 15. Display of the amount "To be charged"

☐ MESSAGES

To the left of the "Balance" 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).

The screenshot displays the Erste NetBanking interface. At the top, the 'ERSTE BANK' logo is on the left, and a navigation menu includes 'Pomoć', 'Kontakt', 'Provjera transakcije', 'Postavke', 'Storno', 'Alati', 'English', and 'Kraj rada'. Below this, a secondary menu shows 'pregled stanja', 'plaćanja', 'pregled plaćanja', 'štednja', 'fondovi', and 'ustuge'. The main area is titled 'Poruke' (Messages) for user 'IVAN HORVAT'. It features a table with columns 'Datum i vrijeme' and 'Naslov poruke'. One message is listed: 'Neizvršena transakcija' on '26.02.2010., 16:28:14'. Below the table are buttons for 'Označi sve' and 'Obriši označene'. A sidebar on the left has 'Obavijesti korisniku' with 'Poruke (1)' and 'NetBanking Novosti (4)'. A 'Predlošci' section is also visible. The footer contains 'Opći uvjeti', 'Naknade', 'Erste&Steiermärkische Bank d.d. 27.02.2010 15:14:37', and 'Korisnička podrška: 062 555 555'.

❑ 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-authorized 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-authorized 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".




Figure 16. Number of non-authorized orders

4.1 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 is 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.

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
- FINA format (reduced – without the leading and final record of the file (record 0 and record 9))
- Erste format
- Excel (csv) format

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

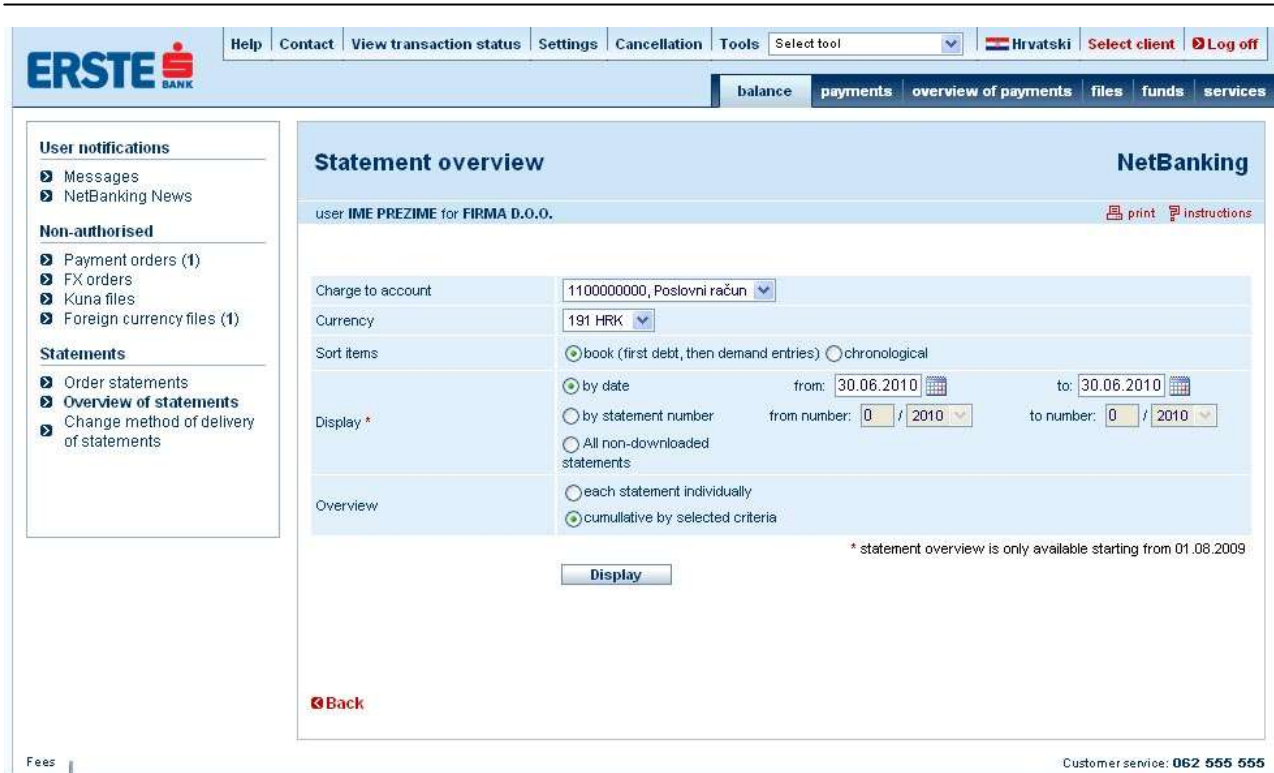


Figure 17. Overview of statements

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.

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
- FINA format
- FINA format (reduced – without the leading and final record of the file (record 0 and record 9))
- Erste format
- Excel (csv) format

And according to period:

- Daily (per change)
- Weekly
- Monthly

5. PAYMENTS

5.1 PAYMENTS

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 orders



The screenshot shows the ERSTE BANK NetBanking interface. At the top, there is a navigation bar with links: Help, Contact, View transaction status, Settings, Cancellation, Tools, Select tool, Hrvatski, Select client, and Log off. Below this is a secondary navigation bar with links: balance, payments (highlighted with a red box), overview of payments, files, funds, and services. On the left side, there is a 'Payments' menu (highlighted with a red box) containing: Payment order, Payment order, Purchase and sale of foreign currency, and FX order. Below it is a 'Templates' menu containing: Payment orders and FX orders. The main content area is titled 'Payment order (HUB1) NetBanking' and shows a form for creating a payment order. The form includes fields for: Payer's account number (2402006, 1100000000, Poslovni račun), Mode - Charge reference no. (99), Amount charged (HRK), Recipient's account number (Select bank), and Mode - Reference No. (00). There are also links for print and instructions.

Figure 18. "Payments" menu

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

5.1.1 Payment order (HUB1)

Payment orders (HUB1) 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

- the account from which payment will be carried out, which is selected from the drop-down menu in which the user's accounts and accounts the user has power of attorney for are listed
- currency of the account
- amount which will be charged to the selected account
- name and surname of the payer - if not entered, this field is automatically filled in with the user's name and surname

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
- 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

You do not need to fill this field in if the "amount charged" field is filled in. This field is filled in when paying from your foreign currency account, for example. if you wish to pay 200 HRK from your foreign currency account, you can leave the "amount charged" field empty, and enter 200 Kuna in the "amount credited" field.

- you do not need to calculate the Kuna equivalent of the payment, as it is done automatically according to the current exchange rate.

□ other information on the payment

- the description of payment code in accordance with the Croatian National Bank regulations. By selecting the "Fill in rules", a screen with Guidelines for the filling in of cash flow codes will appear which explains how to fill in this field.
- description and purpose of the transaction
- date of executing the transaction
- option to send an e-mail receipt upon execution of the transaction

The screenshot shows a web form for creating a payment order. The header includes the title "Payment order (HUB1)" and the "NetBanking" logo. Below the header, the user is identified as "IME PREZIME for FIRMA D.O.O." with links for "print" and "instructions". The form contains several fields with asterisks indicating they are compulsory:


- Payer's account number: 2402006, with a dropdown for "1100000000, Poslovni račun".
- Mode - Charge reference no.: 99, with an empty input field.
- Amount charged: empty input field, followed by "HRK".
- Recipient's account number: "Select bank" dropdown, followed by a dash and an empty input field.
- Mode - Reference No.: 00, with a dash and an empty input field, and a "(Fill in rules)" link.
- Payment description code: 01, with a "(Fill in rules)" link.
- Description: empty input field.
- Statistic mark: 0000, with "(is not used)" text.
- Date of execution: 01.07.2010, with a calendar icon.
- Save in non-authorized: unchecked checkbox.
- Send e-mail confirmation of transaction: checked checkbox.

At the bottom right, there is a note "* compulsory fields". At the bottom center, there are two buttons: "Check" and "Cancel".

Figure 19. *Payment order (HUB1)*


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 (Figure 15). 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.



[Help](#)
[Contact](#)
[View transaction status](#)
[Settings](#)
[Cancellation](#)
[Tools](#)

Select tool


Hrvatski

[Select client](#)
[Log off](#)

balance
payments
overview of payments
files
funds
services

Payments

- Payment order
- HSVP order
- Purchase and sale of foreign currency
- FX order


Templates

- Payment orders
- FX orders

Payment order (HUB1)

NetBanking

user **IME PREZIME for FIRMA D.O.O.** [print](#) [instructions](#)

Payer's account number *	2402006	1100000000, Poslovni račun	
Mode - Charge reference no. *	00	12345-55	FIRMA D.O.O.
Amount charged *	100,00	HRK	HRK 100,00
Recipient's account number *	2360000 - ZAGREBAČKA BANKA D.D.	1500000000	TELEKOMUNIKACIJE D.O.O.
Mode - Reference No. *	00	12345	(Fill in rules)
Payment description code *	16	(Fill in rules)	Fee: HRK 1,00
Description: *	Bill payment		
Statistic mark	0000 (is not used)		
Date of execution *	01.07.2010 		
Save in non-authorized	<input type="checkbox"/>		
Send e-mail confirmation of transaction	<input checked="" type="checkbox"/>		

* compulsory fields

Fees
Customer service: 062 555 555

Payments in benefit of accounts in Erste Bank, set for execution by 20:00h on weekdays, will be executed on the same day, while transactions after that time will be set for execution on the following work day. Payments in benefit of accounts outside Erste Bank, set for execution by 14:30h on weekdays, will be processed and forwarded the same day, while transactions after that time will be executed with the following date.

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.

5.1.2 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.

HSVP order		NetBanking	
user IVAN HORVAT for ERSTE CARD CLUB D.D., ZAGREB		print instructions	
Payer's account number *	2402006	1100479680, Poslovni račun	
Mode - Charge reference no. *	99		
Amount charged *		HRK	
Recipient's account number *	Select bank		
Mode - Reference No. *	00	(Fill in rules)	
Payment description code *	01	(Fill in rules)	
Description: *			
Date of execution *	01.07.2010		
Save as non-authorized	<input type="checkbox"/>		
Send e-mail confirmation of transaction	<input type="checkbox"/>		
* compulsory fields			
<input type="button" value="Check"/> <input type="button" value="Cancel"/>			

Figure 20. HSVP order

5.1.3 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 purchasing foreign currency, the domestic currency account is charged on the date of the order, with the foreign currency being transferred to the account in two days. 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 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.

Purchase and sale of foreign currency		NetBanking
user IVAN HORVAT for ERSTE CARD CLUB D.D.,ZAGREB		print instructions
Charge to account *	1100479680, Poslovni račun	
Currency *	191 HRK	
Amount charged **		
In benefit of account *	1100479680, Poslovni račun	
Currency *	191 HRK	
Amount credited **		
Purpose of the order *		
Date of transaction. *	01.07.2010	
Save as non-authorized	<input type="checkbox"/>	
Send e-mail confirmation of transaction	<input type="checkbox"/>	

* compulsory fields
** compulsory entry of amount in benefit or amount at expense of

Orders can be set to 16:00 o'clock with the current date, after which they will be set for the next working day.
 Orders can be set up to 30 days in advance, in which case the current exchange rate on the day of execution will be applied.
 If there are insufficient funds on the date of transaction, the order will attempt to be executed through the next 15 days with the current exchange rate on the day of execution.
 When purchasing foreign currency, your kuna account is charged on the date of the transaction, while the foreign funds are transferred to your foreign currency account two working days later.

Figure 21. Purchase and sale of foreign currency

5.1.4 FX orders – order 14

Funds from your account in Erste Bank can be transferred to another bank in the country or abroad using a **FX order**. As with other orders, it is necessary to fill in the fields marked with a red asterisk when filling in FX orders, with the following reminders:

- **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.

Payments

- Payment order
- HSVP order
- Purchase and sale of foreign currency
- FX order

Templates

- Payment orders
- FX orders

Foreign exchange order (14)

NetBanking

user ZVJEZDANA KUSERBANJ for ERSTE CARD CLUB D.D.,ZAGREB

[print](#) [instructions](#)

PrEURO 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. PrEURO 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.

PrEURO

1. Instrument of payment *

2. Payment amount * Currency:

3. Bank costs * or

SWIFT address (SWIFT)
If the transfer is being executed within the Erste Group in EUR, a 25% discount will be deducted from the current fee.

Name of recipient's bank *

4. Address and city

Bank code
(bank code BLZ, ABCAB, SCN, ex. BLZ 30 111)

Country code * [List of countries](#)

First name, surname, name of recipient *

Address (street and number) *

City *

5. IBAN of recipient (account number optional) *

User code *

Country code * [List of countries](#)

6. Basis of payment * [List of basis of payment](#)

7. Costs of foreign trade job *

8. Payment details *

9. Contract from the control book Number: Year:

10. Credit application number

11. Label and number of security

12. Date of payment *

13. Note

14. Specification NO YES

Cover of fee *

Charge fee to account	Currency	Amount charged for fee	Exchange rate	Total fee	Status
<input type="text" value="1100479680, ERSTE CARD CLUB D.D.,zagreb"/>	<input type="text" value="191 HRK"/>				
				Regular	PrEURO
				OUR cost	SWIFT

Cover of order *

Charge foreign exchange order to account	Currency	Amount charged for order	Exchange rate	Amount in the currency of payment	Status
<input type="text" value="1100479680, ERSTE CARD CLUB D.D.,zagreb"/>	<input type="text" value="191 HRK"/>				
<input type="text" value="- Select account -"/>	<input type="text" value="191 HRK"/>				
<input type="text" value="- Select account -"/>	<input type="text" value="191 HRK"/>				
<input type="text" value="- Select account -"/>	<input type="text" value="191 HRK"/>				
<input type="text" value="- Select account -"/>	<input type="text" value="191 HRK"/>				
<input type="text" value="- Select account -"/>	<input type="text" value="191 HRK"/>				
<input type="text" value="- Select account -"/>	<input type="text" value="191 HRK"/>				
<input type="text" value="- Select account -"/>	<input type="text" value="191 HRK"/>				
<input type="text" value="- Select account -"/>	<input type="text" value="191 HRK"/>				

Send e-mail confirmation of transaction

* mandatory fields

Figure 22. FX order

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).

- **Bank costs** (Field 3.) - The "1-at the expense of the customer (OUR)" option should be selected here
- **BIC address** (Field 4) - 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 in which case the regular fee for execution of fx orders is reduced by 25% (only possible for payment in EUROs).

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.

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

- **Basis of payment** (field 6) – which can be entered or selected from the "List of payments basis". It is not mandatory if the FX order has a specification.
- **Date of payment** (field 12) - 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.
- **Specification** (field 14) - If a specification has been indicated for the order, a screen for the input of the specification will appear after the FX order has been filled in. In this case you do not need to fill in field 6 "Basis of payment".
- **Cover of fees** (field 15) - You must choose a currency and account from which the fee will be covered

Cover of orders - Up to 7 different sources to cover orders can be selected - domestic currency and foreign currency accounts in Erste Bank, ESB loans, claims or refunds. The amount which will be charged to each account is entered for each account except the last, which is calculated automatically.

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.

Cover of fee *						
Charge fee to account	Currency	Amount charged for fee - on 01.07.	Exchange rate	Total fee - on 01.07.2010		Status
1100479680, ERSTE CARD CLUB D.D.,zagreb	191 HRK	75,00	1	75,00 HRK		OK
				Regular	PriEURO	OUR cost
				75,00		
Cover of order *						
Charge foreign exchange order to account	Currency	Amount charged for order - on 01.07.2010	Exchange rate	Amount in the currency of payment		Status
1100479680, ERSTE CARD CLUB D.D.,zagreb	191 HRK		724,00	7,240000	100,00	OK
- Select account -	191 HRK					
- Select account -	191 HRK					

Figure 23. Checking a FX order

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 fx order.

It is possible to enter a FX 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.

When paying using basis of payment codes 510, 710, 745, 810, 845, the account selected to cover the order will not be charged automatically, as it is necessary to contact the international payment department at 062 37 3244.

5.2 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:

- payment orders
- FX orders

5.2.1 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 24. List of templates

5.2.2 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".

ERSTE BANK Pomoć | Kontakt | Provjera transakcije | Postavke | Storno | Alati | Odaberite alat | English | Odabir klijenta | Kraj rada

pregled stanja | **plaćanja** | pregled plaćanja | datoteke | fondovi | usluge

Predložak naloga za plaćanje NetBanking

korisnik IVAN HORVAT za FIRMA D.O.O. ispis uputa

Plaćanja

- Nalog za plaćanje
- Nalog za HSVP
- Kupnja i prodaja deviza
- Devizni nalog

Predlošci

- Naloz i za plaćanje
- Devizni naloz i

Naziv predloška

Broj računa platitelja * 2402006 1100389999, Poslovni račun

Model - Poziv na broj zaduženja * 99

Iznos na teret HRK

Broj računa primatelja * Odaberite banku -

Model - Poziv na broj odobrenja 00 (Pravila popunjavanja)

Šifra opisa plaćanja * 01 (Pravila popunjavanja)

Opis plaćanja

Statističko obilježje 0000 (ne koristi se)

* obavezna polja

Provjeri Odustani

Povratak

Opći uvjeti | Naknade | Korisnička podrška: 062 555 555

Figure 25. Creating a template

6. OVERVIEW OF PAYMENTS

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

- Overview of payment orders
 - non-authorised
 - authorised
 - being processed
 - completed
 - non-completed
 - cancelled
- Overview of FX-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.

6.1 PAYMENT ORDERS

The overview of payment orders includes a list of all orders (excluding foreign exchange 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.

6.1.1 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.

The last 50 transactions are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 transactions.

These options are inactive until the conditions for their use are met, or until the list of orders is less than 51.

On this screen you can cancel the order, by clicking on the "X" in the "Cancel" column.

Users with rights to only enter orders can only enter them, that is they can enter them, or other users with the same rights. If a user with the right to authorise orders has changed or authorised the order, users with the right to enter orders cannot cancel them, as this can only be done by the user who authorised the order.

The authorisation field is displayed by a check box on the left side of the table display, under the "Order designation" column. By clicking the checkbox, a check will appear in the box, which indicates that the corresponding order is selected for authorisation. The authorisation will be completed by selecting the "Authorise selected" button at the bottom of the screen (circled on the picture above). The fields for authorisation of orders are disabled for users who do not have adequate rights to authorise orders by themselves, if two or more users are required for authorisation. The name and surname of the user which has authorised an order, as well as the time and date of authorisation is displayed underneath the order which has been authorised. If there is more than one order which the user wishes to

authorise, they can do so by simply clicking the checkboxes of multiple orders, or selecting "Select all". After selecting the "Authorise selected" option, only orders which are not selected will authorised will remain in the non-authorised orders category. Once an order has been authorised, the authorisation fields will be disabled. The authorisation field can also be disabled if the order is invalid, in which case it is necessary to click on the number of the account and correct the error. Once the order has been corrected, it can be authorised. All successfully authorised orders will be moved to the authorised orders category.

A detailed view of the order is available by clicking on the account number next to each order.

The screenshot displays the 'Payment order (HUB1)' form in the ERSTE BANK NetBanking system. The form is for user 'IME PREZIME for FIRMA D.O.O.'. It includes a navigation bar with 'balance', 'payments', 'overview of payments', 'files', 'funds', and 'services'. A sidebar on the left lists 'Payments' (Payment order, HSVP order, Purchase and sale of foreign currency, FX order) and 'Templates' (Payment orders, FX orders). The main form area contains the following fields and options:

- Buttons:** Verify, Change, Revoke, Enter new, Template (highlighted with a red box).
- Payer's account number:** 2402006, 1100000000, Poslovni račun (FIRMA D.O.O.).
- Mode - Charge reference no.:** 00, 12345-55.
- Amount charged:** 100,00 HRK (HRK 100,00).
- Recipient's account number:** 2360000 - ZAGREBAČKA BANKA D.D., 1500000000 (TELEKOMUNIKACIJE D.O.O.).
- Mode - Reference No.:** 00, 12345 (Fill in rules).
- Payment description code:** 16 (Fill in rules), Fee: HRK 1,00.
- Description:** Plaćanje računa.
- Statistic mark:** 0000 (is not used).
- Date of execution:** 01.07.2010.
- Save in non-authorised:**
- Send e-mail confirmation of transaction:**
- Transaction number:** WV10070118064662.
- Buttons:** Check, Cancel.
- Back button:** Back.

Figure 26. Detailed display of a non-authorised order

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.

By clicking the "Search" option the possibility of setting conditions by which you can filter the results (by account, type and date of payment) is displayed.

Search

Charge to account	1100479680, Poslovni račun	
Amount	<=	--
In benefit of account	--	
Amount	<=	--
Type of payment	<input checked="" type="radio"/> All orders <input type="radio"/> Payment order <input type="radio"/> HSVP order <input type="radio"/> Purchase and sale of foreign currency	
Date of entry	from	to
Date of execution	from	to

Begin search

Figure 27. Search of announced orders

6.1.2 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, when they will be transferred to the overview of orders being processed. The last 50 transactions are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 transactions. These options are inactive until the conditions for their use are met, or until the list of orders is less than 51. On this screen you can cancel the order, by clicking on the "X" in the "Cancel" column. By clicking the "Search" option the possibility of setting conditions by which you can filter the results (by transaction amount, name of recipient and date of payment) is displayed. By clicking the account number on the left side of each order a detailed view of the selected order is displayed.

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

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

Orders in the overview of authorised orders can only be cancelled by a user with rights to authorise an order.

6.1.3 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. The last 50 transactions are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 transactions.

These options are inactive until the conditions for their use are met, or until the list of orders is less than 51. On this screen you can cancel the order, by clicking on the "X" in the "Cancel" column. By clicking the "Search" option the possibility of setting conditions by which you can filter the results (by transaction amount, name of recipient and date of payment) is displayed. By clicking the account number on the left side of each order a detailed view of the selected order is displayed.

By clicking the account number on the left side of each order a detailed view of the selected order is displayed.

The screenshot displays the 'Payment order (HUB1)' form in the ERSTE BANK NetBanking system. The form is for user ZV JEZDAHA KUSERBAIJ for ERSTE CARD CLUB D.D., ZAGREB. Key fields include:

- Payer's account number:** 2402006 (1100479680, Poslovni račun) - ERSTE CARD CLUB D.D., zagreb
- Mode - Charge reference no.:** 99
- Amount charged:** 1,00 HRK (HRK 1,00)
- Recipient's account number:** 2340009 - PRIVREDNA BANKA D.D. ZAGREB (3200162696) - PRIVREDNA BANKA D.D. ZAGREB
- Mode - Reference No.:** 00 - 1 (Fill in rules)
- Payment description code:** 01 (Fill in rules)
- Description:** test
- Statistical mark:** 0000 (is not used)
- Date of execution:** 15.06.2010
- Save as non-authorized:**
- Send e-mail confirmation of transaction:**

Transaction number: W10061418010255. Navigation buttons 'Cancel', 'Enter new', and 'Template' are highlighted. A 'Back' button is at the bottom left. The footer shows 'Erste & Steiermärkische Bank d.d. 01.07.2010 10:53:04' and 'Customer service: 062 555 555'.

Figure 28. Detailed display of a payment order being processed

For a detailed listing of each payment order being processed it is possible to:

- cancel it, by clicking the <cancel> link
- enter a new order based on the displayed order, by clicking on the <enter new> link
- create a template based on the displayed order, by clicking on the <template> link.

Orders in the overview of authorised orders can only be cancelled by a user with rights to authorise an order.

If funds have not yet been forwarded to the recipient, it will be possible to cancel the order. If funds have been sent to the recipient, the order can not be cancelled, but the bank, on the user's request, can seek reimbursement from the recipient.

6.1.4 Overview of completed payment orders

Completed payment orders can be viewed by selecting **Payment orders - "Completed"** in the **"Overview of payments"** menu.

1. By clicking the "Search" option, the possibility of setting conditions by which you can filter the results is displayed.
2. The last 50 transactions are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 transactions.
3. By clicking the account number on the left side of each order a detailed view of the selected order is displayed.

For a detailed list of each completed payment order it is possible to:

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

Payment orders - completed NetBanking

user IME PREZIME for FIRMA D.O.O. print instructions

Search next

Date of entry	Date of execution	Description of transaction	Charge to		In benefit of		Amount in HRK	Receipt
			Curr.	Amount	Curr.	Amount		
1100479680	completed	ERSTE & STEIERMARKISCHE BANK D.D. RN BAN						
14.06.2010.	15.06.2010.	2402006-3200162696 00-1	191	1,00	191	1,00	1,00	
Payment order TEST								
1100479680	completed	ERSTE & STEIERMARKISCHE BANK D.D. RN BAN						
14.06.2010.	15.06.2010.	2402006-3200162696 00-1	191	1,00	191	1,00	1,00	
Payment order TEST								
1100479680	completed	ERSTE & STEIERMARKISCHE BANK D.D. RN BAN						
14.06.2010.	15.06.2010.	2402006-3200162696 00-1	191	1,00	191	1,00	1,00	
Payment order TE1								
1100479680	completed	ZASTITAR SUČIĆ D.O.O.						
14.06.2010.	15.06.2010.	2402006-1100000094 00-1	191	66,00	191	66,00	66,00	
Payment order test								

Figure 29. Overview of completed payment orders

- For each completed payment order you can view a receipt of payment on screen as well as send the receipt to your e-mail address.

Overview of the payment order NetBanking

user IME PREZIME for FIRMA D.O.O. print instructions

Hitnost: PRIJENOS **NALOG ZA PLAĆANJE UPLATA** ISPLATA IP

IZNOS kn 1,00

Platitelj: ERSTE CARD CLUB D.D., zagreb Model: Broj računa platitelja: 2402006 - 1100479680
 Poziv na broj zaduženja

Primatelj: ERSTE & STEIERMARKISCHE BANK D.D. RN BAN Model: Broj računa primatelja: 00 2402006 - 3200162696
 Poziv na broj odobrenja: 1

Statističko obilježje	Šifra opisa plaćanja	Opis plaćanja
	01	TEST
Datum valute/uplate/ispplate	Ovjera nalogodavca	
15.06.2010.	*Ovjera banke W10061423381056	
Datum podnošenja		
14.06.2010.		
Potpis primatelja		

Figure 30. Display of a receipt of payment

6.1.5 Overview of non-completed payment orders

Non-completed payment orders can be viewed by selecting **Payment orders** - "Non-completed" in the "Overview of payments" menu.

The overview of non-completed payment orders includes an overview of all orders which could not be executed on the given date for some reason (ex. insufficient funds in the account).

- By clicking the "Search" option the possibility of setting conditions by which you can filter the results (by transaction amount, name of recipient and date of payment) is displayed.
- The last 50 transactions are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 transactions.

- By clicking the account number on the left side of each order a detailed view of the selected order is displayed. For a detailed listing of each non-completed payment order it is possible to:
 - enter a new order based on the displayed order, by clicking on the **<enter new>** link
 - create a template based on the displayed order, by clicking on the **<template>** link.
All non-completed payment orders are automatically deleted after 180 days.

6.1.6 Overview of cancelled payment orders

Cancelled payment orders can be viewed by selecting **Payment orders** - "Cancelled" in the "Overview of payments" menu.

The overview of cancelled payment orders displays all cancelled transactions.

- By clicking the "Search" option (above the display of cancelled transactions), the possibility of setting conditions by which you can filter the results is displayed.
- The last 50 transactions are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 transactions.
- By clicking the account number on the left side of each order a detailed view of the selected order is displayed. For a detailed listing of each cancelled payment order it is possible to:
 - enter a new order based on the displayed order, by clicking on the **<enter new>** link
 - create a template based on the displayed order, by clicking on the **<template>** link.

The screenshot shows the NetBanking interface for a cancelled payment order (HUB1). On the left, there is a sidebar with 'Payments' and 'Templates' sections. The main area is titled 'Payment order (HUB1)' and includes a user identification 'user IME PREZIME for FIRMA D.O.O.' and 'NetBanking' branding. A red box highlights the 'Enter new' and 'Template' buttons. The form contains the following fields:

Payer's account number *	2402006	1100479680, Poslovni račun	ERSTE CARD CLUB D.D., zagreb
Mode - Charge reference no. *	99		
Amount charged *	1,20	HRK	HRK 1,20
Recipient's account number *	2330003 - SOCIETE GENERALE-SPLITSKA BANKA D.D.	1100000094	MATULIĆ MAJDA - UGOST.OBRT-KONOBA DIŠPET
Mode - Reference No. *	99		(Fill in rules)
Payment description code *	01		(Fill in rules)
Description: *	res		
Statistical mark	0000 (is not used)		
Date of execution *	17.06.2010		
Save as non-authorized	<input type="checkbox"/>		
Send e-mail confirmation of transaction	<input type="checkbox"/>		

Transaction number: W10061417400928 * compulsory fields

Buttons: Check, Cancel

Figure 31. Detailed display of a cancelled order

All cancelled payment orders are automatically deleted after 180 days.

The "Search" option is located above the display of cancelled payment orders. By clicking the "Search" option the possibility of setting conditions by which you can filter the results is displayed.

Search

Charge to account	1100479680, Poslovni račun
Amount	<= [] -- []
In benefit of account	-- [] - []
Amount	<= [] -- []
Type of payment	<input checked="" type="radio"/> All orders <input type="radio"/> Payment order <input type="radio"/> HSVP order <input type="radio"/> Purchase and sale of foreign currency
Date of entry	from [] to []
Date of execution	from [] to []
Begin search	

Figure 32. Search of cancelled payment orders

The user selects the combination of fields which will be filled in, by their own needs. After filling in the desired conditions it is necessary to select the "Search" option and the cancelled payment orders which meet the specified criteria will be displayed.

6.2 FX ORDERS (14)

The overview of foreign exchange orders contains a list of all FX orders set by Erste NetBanking and Erste FonBanking services, sorted by status - announced, completed, non-completed, and cancelled. By selecting a certain type of order a list of the selected type of orders is displayed.

6.2.1 Overview of non-authorized FX 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-authorized orders. At the time the order is authorised with the required number of signatures, the order will immediately leave the overview of non-authorized orders and moved to the overview of authorised orders.

The last 50 transactions are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 transactions.

These options are inactive until the conditions for their use are met, or until the list of orders is less than 51.

On this screen you can cancel the order, by clicking on the "X" in the "Cancel" column.

The user can only cancel orders they have entered, that is, orders that they, or other users with rights to enter orders, have entered. If the order has been changed or authorised by another user, only a user with rights to authorise orders can cancel it.

The authorisation field is displayed by a check box on the left side of the table display, under the "Order designation" column. By clicking the checkbox, a check will appear in the box, which indicates that the corresponding order is selected for authorisation. The authorisation will be completed by selecting the "Authorise selected" button at the bottom of the screen (circled on the picture above). The fields for authorisation of orders are disabled for users who do not have adequate rights to authorise orders by themselves, if two or more users are required for authorisation. The name and surname of the user which has authorised an order, as well as the time and date of authorisation is displayed underneath the order which has been authorised. If there is more than one order which the user wishes to authorise, they can do so by simply clicking the checkboxes of multiple orders, or selecting "Select all". After selecting the "Authorise selected" option, only orders which are not selected will authorised will remain in the non-authorized orders category. Once an order has been authorised, the authorisation fields will be disabled. The authorisation field can also be disabled if the order is invalid, in which case it is necessary to click on the number of the account and correct the error. Once the order has been corrected, it can be authorised. All successfully authorised orders will be moved to the authorised orders category.

A detailed view of the order is available by clicking on the account number next to each order.

ERSTE BANK

Help Contact View transaction status Settings Cancellation Tools Select tool Hrvatski Log off

balance payments overview of payments files funds services

Payments

- Payment order
- HSVP order
- Purchase and sale of foreign currency
- FX order

Templates

- Payment orders
- FX orders

Foreign exchange order (14) NetBanking

user ZVJEZDAHA KUSERBAIJ for ERSTE CARD CLUB D.D.,ZAGREB print instructions

Verify Change Cancel Enter new Template

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.

1.	Instrument of payment *	10 Remittance
2.	Payment amount *	100,00 Currency 978 EUR
3.	Bank costs *	2 - debit to recipient (BEN)
	BIC address (SWIFT)	GIBAATWW or - Erste group banks -
4.	Name of recipient's bank *	ERSTE BANK DER OESTERREICHISCHEN E
	Address and city	VIENNA
	Bank code	(bank code BLZ, ABICAB, SCN, ex. BLZ 20 111)
	Country code *	040
5.	First name, surname, name of recipient *	NAME SURNAME
	Address (street and number) *	ADDRESS
	City *	CITY
	IBAN of recipient (account number optional) *	AT832040400000000018
	User code *	1 legal entity
	Country code *	705
6.	Basis of payment *	291
7.	Costs of foreign trade job *	0 - basic deal
8.	Payment details *	invoice INVOICE
9.	Contract from the control book	Number: Year:
10.	Credit application number	
11.	Label and number of security	
12.	Date of payment *	01.07.2010

Figure 33. Detailed overview of a non-authorized FX order

For a detailed listing of each non-authorized FX 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.

By clicking the "Search" option the possibility of setting conditions by which you can filter the results (by account, type and date of payment) is displayed.

6.2.2 Overview of authorised FX 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, when they will be transferred to the overview of orders being processed. The last 50 transactions are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 transactions. These options are inactive until the conditions for their use are met, or until the list of orders is less than 51. On this screen you can cancel the order, by clicking on the "X" in the "Cancel" column. By clicking the "Search" option the possibility of setting conditions by which you can filter the results (by transaction

amount, name of recipient and date of payment) is displayed. By clicking the account number on the left side of each order a detailed view of the selected order is displayed.

For a detailed listing of each non-completed FX order it is possible to:

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

Orders in the overview of authorised orders can only be cancelled by a user with rights to authorise an order.

6.2.3 Overview of FX 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.). 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 FX orders. The last 50 transactions are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 transactions.

These options are inactive until the conditions for their use are met, or until the list of orders is less than 51. On this screen you can cancel the order, by clicking on the "X" in the "Cancel" column. By clicking the **"Search"** option the possibility of setting conditions by which you can filter the results (by transaction amount, name of recipient and date of payment) is displayed. By clicking the account number on the left side of each order a detailed view of the selected order is displayed.

By clicking the account number on the left side of each order a detailed view of the selected order is displayed.

ERSTE BANK

Help Contact View transaction status Settings Cancellation Tools Select tool Hrvatski Log off

balance payments overview of payments files funds services

Payments

- Payment order
- HSVP order
- Purchase and sale of foreign currency
- FX order

Templates

- Payment orders
- FX orders

Foreign exchange order (14) NetBanking

user ZVJEZDAHA KUSERBAIJ for ERSTE CARD CLUB D.D.,ZAGREB print instructions

Cancel Enter new Template

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.

1.	Instrument of payment *	10 Remittance
2.	Payment amount *	100.000,00 Currency 978 EUR
3.	Bank costs *	2 - debit to recipient (BEN)
	BIC address (SWIFT)	GIBAATWW or - Erste group banks -
	Name of recipient's bank *	ERSTE BANK DER OESTERREICHISCHEN E
4.	Address and city	VIENNA
	Bank code	(bank code BLZ, ABICAB, SCN, ex. BLZ 20 111)
	Country code *	040
	First name, surname, name of recipient *	DFG
	Address (street and number) *	DFG
	City *	DFG
5.	IBAN of recipient (account number optional) *	AT832040400000000018
	User code *	1 legal entity
	Country code *	040
6.	Basis of payment *	110
7.	Costs of foreign trade job *	0 - basic deal
	Payment details *	invoice INVOICE
9.	Contract from the control book	Number: 135 Year: 2009
10.	Credit application number	
11.	Label and number of security	
12.	Date of payment *	31.05.2010

Figure 34. Detailed view of a FX order pending transaction

For a detailed listing of each payment order being processed it is possible to:

- cancel it, by clicking the <cancel> link
- enter a new order based on the displayed order, by clicking on the <enter new> link
- create a template based on the displayed order, by clicking on the <template> link.

Orders in the overview of authorised orders can only be cancelled by a user with rights to authorise an order.

If funds have not yet been forwarded to the recipient, it will be possible to cancel the order. If funds have been sent to the recipient, the order can not be cancelled, but the bank, on the user's request, can seek reimbursement from the recipient.

6.2.4 Overview of completed FX orders

Completed FX orders can be viewed by selecting **FX orders** - "Completed" in the "Overview of payments" menu.

- By clicking the "Search" option, the possibility of setting conditions by which you can filter the results is displayed.
- The last 50 transactions are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 transactions.

The screenshot shows the ERSTE BANK NetBanking interface. At the top, there is a navigation bar with links for Help, Contact, View transaction status, Settings, Cancellation, Tools, and a language selector set to 'Hrvatski'. Below this is a secondary menu with 'balance', 'payments', 'overview of payments', 'files', 'funds', and 'services'. The main header reads 'Foreign exchange orders - completed' and 'NetBanking'. The user is identified as 'IME PREZIME for FIRMA D.O.O.'. There are links for 'print' and 'instructions'. A search bar is present. A table lists completed orders:

Date of entry	Order number	Description	Currency	Amount	Receipt
21.05.2010.	100521 / 08174492	ROYAL BANK OF SCOTLAND	978	125.705,89	
completed	3150046801	MOLIMO VALLUTU S DANASNJIM DANOM			

Figure 35. Completed FX orders

- By clicking the account number on the left side of each order a detailed view of the selected order is displayed. For a detailed listing of each completed FX order it is possible to:
 - enter a new order based on the displayed order, by clicking on the <enter new> link
 - create a template based on the displayed order, by clicking on the <template> link.
An e-mail receipt can be requested for every completed FX order.

6.2.5 Overview of non-completed FX orders

Non-completed FX orders can be viewed by selecting **FX orders** - "Non-completed" in the "Overview of payments" menu.

The overview of non-completed FX orders includes an overview of all orders which could not be executed on the given date for some reason (ex. insufficient funds in the account).

- By clicking the "Search" option the possibility of setting conditions by which you can filter the results (by transaction amount, name of recipient and date of payment) is displayed.
- The last 50 transactions are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 transactions.
- By clicking the account number on the left side of each order a detailed view of the selected order is displayed. For a detailed listing of each announced payment order it is possible to:
 - enter a new order based on the displayed order, by clicking on the <enter new> link
 - create a template based on the displayed order, by clicking on the <template> link.
All non-completed FX orders are automatically deleted after 180 days.

By clicking the "Search" option the possibility of setting conditions by which you can filter the results (by account, name of recipient and date of payment) is displayed.

The user selects the combination of fields which will be filled in, by their own needs. After filling in the desired conditions it is necessary to select the "Search" option and the cancelled payment orders which meet the specified criteria will be displayed.

6.2.6 Overview of cancelled FX orders

Cancelled FX orders can be viewed by selecting **FX orders** - "Cancelled" in the "Overview of payments" menu. The overview of cancelled payment orders displays all cancelled transactions.

1. By clicking the "**Search**" option (above the display of cancelled transactions), the possibility of setting conditions by which you can filter the results is displayed.
2. The last 50 transactions are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 transactions.
3. By clicking the account number on the left side of each order a detailed view of the selected order is displayed.
For a detailed listing of each cancelled FX order it is possible to:
 - enter a new order based on the displayed order, by clicking on the <enter new> link
 - create a template based on the displayed order, by clicking on the <template> link.
 All cancelled FX orders are automatically deleted after 180 days.

The "Search" option is located above the display of cancelled payment orders. By clicking the "**Search**" option the possibility of setting conditions by which you can filter the results is displayed.

Figure 36. Search of cancelled payment orders

The user selects the combination of fields which will be filled in, by their own needs. After filling in the desired conditions it is necessary to select the "Search" option and the cancelled FX orders which meet the specified criteria will be displayed.

7. FILES

By selecting the "File" menu at top of the screen, the user will be given the option to upload the following files:

- Domestic currency transactions
- Foreign currency transactions
- Salary payment
- Payment of credit instalments

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

Entry

- File upload
- Payment of employees salaries
- Payment of employees credit instalments

File overview

- Domestic currency transactions
- Foreign currency transactions
- Salary payment
- Payment of credit instalments

File format

- Domestic currency payment
- Foreign currency payment
- Salaries and loans

7.1 ENTRY

If you wish to conduct a number of orders at once, this option enables the upload (sending) of a specified file with orders which have been previously created. The format of the file must be compatible with FINA aggregate orders for transfer. Files are most commonly created using accounting programs and are used to send multiple orders at once. Instructions for creating these files are located on the left hand side of the screen under "File format".

7.1.1 File upload

The file upload option includes the upload of the following files:

- Domestic currency payments
- Foreign currency payments
- Payment of employees' salaries
- Payment of employees' credit instalments

The screenshot shows the ERSTE BANK NetBanking interface. At the top, there is a navigation bar with links: Help, Contact, View transaction status, Settings, Cancellation, Tools, Select tool, Hrvatski, Select client, and Log off. Below this is a secondary navigation bar with tabs: balance, payments, overview of payments, files, funds, and services. The main content area is titled "File upload" and "NetBanking". It shows the user "IME PREZIME for FIRMA D.O.O." with "print" and "Instructions" links. The "Type" section has four radio buttons: domestic currency payment, foreign currency payments, payment of salary, and Credit installment. The "File" section has a text input field, a "Browse" button, and a "Send" button. On the left side, there is a sidebar menu with sections: "Entry" (File upload, Payment of employees salaries, Payment of employees credit instalments), "File overview" (domestic currency transactions, foreign currency transactions, salary payment, payment of credit instalments), and "File format" (domestic currency payment, foreign currency payment, salaries and loans).

Figure 37. File upload

All uploads are conducted in the same way, for an example we will show how to upload domestic currency payment files.

The file upload screen is used to select the previously created file from your disk. 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 payment files" screen.

Figure 38. Overview of domestic currency payment transactions

The "overview of domestic currency payments files" screen consists of an overview of all the uploaded files with a serial number of the upload, date of uploading, the total number of orders inside an individual file, the total amount of all orders in a file, number and total amount of completed orders, number and amount of authorised orders, and the number of invalid orders in an individual file.

The following are located behind the serial number of the upload and the status label of which state the package currently is in:

- checkbox - automatic authorisation of the orders selected. Upon completion, the user will receive an e-mail with all orders from the package. This option is not possible if the file contains orders with errors, in which case it is not possible to authorise the entire file. If orders are authorised by the first authoriser, but additional authorisation is required, the first authoriser will not have the authorisation option, (the option is disabled) and the second authorised will be able to authorise the package.

- X - cancellation of orders in the package. By clicking the X mark next to the "upload number", users can cancel the whole file (and orders in it) if they are the user which has authorised the order. Therefore, orders which the user has authorised are cancelled along with the non-authorised orders in the file. In the case when two users are required for authorisation, first user, which has authorised the orders will delete all the orders in the file which they have authorised, while the second user will be able to delete only the non-authorised files. All cancelled orders will be moved to the overview of cancelled payment orders.

- ! - overview of invalid orders (for easier locating invalid orders, if there are any in the file)

The last 50 files are displayed on screen. To view the next 50 it is necessary to choose "next" and "previous" to return to the previous 50 files.

These options are inactive until the conditions for their use are met, or until the list of orders is less than 51.

By clicking on the "Upload number" of an individual file, all orders from this file will be displayed.

All options available in the overview of non-authorised orders are also available for the displayed orders.

It is necessary to authorise the displayed orders by selecting all the authorisation fields on the left of each order and selecting the "Authorise selected" option. Authorisation will be available for all orders which have been entered correctly, while an error will be displayed for invalid orders and you will not be able to authorise the orders until the errors are corrected. If two or more users are required for authorisation, the authorisation field will be available for orders which are entered correctly, and if the orders are already authorised, the full name of the user which has authorised the order will be displayed with the date and time of authorisation of the first authorisation. When the

second authoriser logs in, the name, surname, date and time of verification of the first authoriser will be displayed underneath each order. After all authorisation has been performed and all orders have been successfully authorised, they will be moved to the overview of payment orders being processed.

7.1.2 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
- in behalf of account - enter the account number of the current account of employees who wish to receive their salaries this way
- amount - enter the amount of the salary or the amount of money which is to be transferred to the previously entered account

The screenshot shows the NetBanking interface for 'Payment of employees salaries'. The top navigation bar includes 'ERSTE BANK', 'Help', 'Contact', 'View transaction status', 'Settings', 'Cancellation', 'Tools', 'Select tool', 'Hrvatski', 'Select client', and 'Log off'. Below this is a secondary navigation bar with 'balance', 'payments', 'overview of payments', 'files', 'funds', and 'services'. The main content area is titled 'Payment of employees salaries' and 'NetBanking'. It shows the user 'IME PREZIME for FIRMA D.O.O.' and a 'Charge to account' field set to '1100000000, Poslovni račun'. The 'Date of execution' is '01.07.2010' and the 'File number' is empty. A table with 14 rows is shown for entering employee details. The table has columns for 'Hum.', 'In behalf of', 'Amount in HRK', and 'Description'. The total amount is 'Total: 0,00 HRK'. On the left, there is a sidebar with 'Entry' (File upload, Payment of employees salaries, Payment of employees credit installments), 'File overview' (domestic currency transactions, foreign currency transactions, salary payment, payment of credit installments), and 'File format' (domestic currency payment, foreign currency payment, salaries and loans).

Figure 39. Payment of employees salaries

Once both fields have been filled in for all employees, the transaction is confirmed by selecting the "Save" option or pressing the "Enter" key on the keyboard, after which all entered data can be seen in the "File overview" menu under "Salary payment". The order number of the package and total amount of the transaction are displayed in the header of the table beside the date of execution. The name and surname of the person in benefit of who's account the payment is being conducted is displayed next to each filled in order in the "Description" column. Not all employees need to be entered at once. You can confirm the entry for every individual employee by pressing "Enter". In this case, after the first entry has been confirmed, the number of the package and total amount of the transaction will be displayed. With each new entry, the total amount will be increased for the amount of the entered salary. If there are more than 50 employees, you can continue entering them by selecting "next" to display the next screen. You can return to the previous screen by selecting the "previous" option. If an invalid account number is entered (or any other error is made) the reason why the transaction can not be conducted will be indicated underneath the account number. Once all orders have been correctly entered and the entry confirmed, they are moved to the overview of salary payments. By selecting the "Execute" option, a payment order (HUB 1) is automatically created with the total amount which is stated in the header of the specification. In order for the payment order to be executed it is necessary to authorise it. The process of authorisation has been explained in the previous chapter of the manual. The salary payment will be visible on the account of the employee.

7.1.3 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:

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
- in behalf of account - enter the account number of the current account of employees who wish to receive their salaries this way
- amount - enter the amount of deductions or payments in behalf of the bank's accounts

The screenshot shows the 'Payment of employees loan installements' screen in the NetBanking portal. The interface includes a top navigation bar with 'ERSTE BANK' logo, a menu (Help, Contact, View transaction status, Settings, Cancellation, Tools, Select tool), and a language selector (Hrvatski) and 'Log off' button. Below the navigation bar are tabs for 'balance', 'payments', 'overview of payments', 'files', 'funds', and 'services'. The main content area is titled 'Payment of employees loan installements' and 'NetBanking'. It shows the user 'ZVJEZDAHA KUSERBAJ' for 'ERSTE CARD CLUB D.D., ZAGREB'. The 'Charge to account' field is set to '1100479680, Poslovni račun'. The 'Date of execution' is '01.07.2010' and the 'File number' is empty. The 'Total' amount is '0,00 HRK'. A table with 14 rows is displayed, with columns for 'Num.', 'In behalf of', 'Amount in HRK', and 'Description'. The table is currently empty, with only the headers filled in.

Num.	In behalf of	Amount in HRK	Description
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			
11.			
12.			
13.			
14.			

Figure 40. Employee's credit instalment payment

Once both fields have been filled in for all employees, the transaction is confirmed by selecting the "Save" option or pressing the "Enter" key on the keyboard, after which all entered data can be seen in the "File overview" menu under "Payment of credit instalments". The order number of the package and total amount of the transaction are displayed in the header of the table beside the date of execution. The name and surname of the person from which's salary the deduction is being conducted is displayed next to each filled in order in the "Description" column. Not all employees need to be entered at once. You can confirm the entry for every individual employee by pressing "Enter". In this case, after the first entry has been confirmed, the number of the package and total amount of the transaction will be displayed. With each new entry, the total amount will be increased for the amount of the entered deductions. If there are more than 50 employees, you can continue entering them by selecting "next" to display the next screen. You can return to the previous screen by selecting the "previous" option. If an invalid account number is entered (or any other error is made) the reason why the transaction can not be conducted will be indicated underneath the account number. Once all orders have been correctly entered and the entry confirmed, they are moved to the overview of credit instalment payments. By selecting the "Execute" option, a payment order (HUB 1) is automatically created with the total amount which is stated in the header of the specification. In order for the payment order to be executed it is necessary to authorise it. The process of authorisation has been explained in the previous chapter of the manual.

7.2 FILE OVERVIEW

Under the "File overview" option, it is possible to view the following files:

- domestic payment transactions
- foreign currency payments
- salary payment
- payment of credit instalment

7.2.1 Overview of domestic currency transaction files

This screen has already been explained in chapter „6.1.1. File upload“.

7.2.2 Overview of foreign currency transaction files

The overview of foreign currency payment files including 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. If the file is longer than what fits on one screen (more than 50), you can navigate to the next screen by selecting "next" at the bottom of the screen. To view the previous 50 select "previous". These 2 options are inactive until the conditions for their use are met, or so long as the list of files is lesser than 51. By selecting the upload serial number of a certain file, all orders from the selected file will be displayed. All options available in the overview of non-authorised orders are also available for the displayed orders. It is necessary to authorise the displayed orders by selecting all the authorisation fields on the left of each order and selecting the "Authorise selected" option. Authorisation will be available for all orders which have been entered correctly, while an error will be displayed for invalid orders and you will not be able to authorise the orders until the errors are corrected.

The screenshot shows the ERSTE BANK NetBanking interface. The main content area is titled "Overview of foreign exchange files" and displays a table with the following data:

Number of transfers	File status	Total number of orders	Executed orders	Authorised orders	Invalid orders	Canceled orders
10/23		1			1	

The interface also includes a sidebar with menu items such as "Entry", "File overview", and "File format". The top navigation bar includes "balance", "payments", "overview of payments", "files", "funds", and "services".

Figure 41. Overview of FX order files

If two or more users are required for authorisation, the authorisation field will be available for orders which are entered correctly, and if the orders are already authorised, the full name of the user which has authorised the order will be displayed with the date and time of authorisation of the first authorisation. When the second authoriser logs in, the name, surname, date and time of verification of the first authoriser will be displayed underneath each order. 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.

7.2.3 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.

The screenshot shows the 'Overview of salary payment files' screen in the ERSTE BANK NetBanking interface. The user is identified as 'IME PREZIME for FIRMA D.O.O.'. The screen displays a table of salary payment files with the following data:

File number	State	Date	Total number of orders	Total amount	Invalid order	Incorrect amount	Deleting
09A003561		30.06.2009.	3	1.341.175,80	3	1.341.175,80	X
09A000489		28.01.2009.	90	338.607,83		0,00	X
08A005117		03.10.2008.	99	820.800,09	1	6.314,96	X
07A005315		02.11.2007.	48	447.863,21		0,00	X
07A004271		04.09.2007.	33	332.703,27		0,00	X
07A003046		27.06.2007.	22	99.000,00	1	4.500,00	X
07A003034		26.06.2007.	22	99.000,00	1	4.500,00	X
07A002636		04.06.2007.	19	205.268,67		0,00	X

The interface also includes a navigation menu on the left with options like 'Entry', 'File overview', and 'File format'. The footer contains the text 'Erste & Steiermärkische Bank d.d. 01.07.2010 14:39:27' and 'Customer service: 062 555 555'.

Figure 42. Overview of a salary payment file

If a user without proper authorisation to view salary payments tries to access this screen, a message stating that the user does not have adequate rights to access the screen is displayed. Users who have authorisation to view salary payments, will have the "new file" option available when they click the file upload serial number. By selecting it, a new salary payment package is created in "non-authorised files". Users who do not have the right to view salary payment files, have the right to upload them, and therefore enter the specification of salaries manually. After you have selected this overview, all non-completed transfers will be displayed. If you wish to see those pending transaction or completed, select the "pending transaction" or "completed" link. You can return to the overview of non-completed payments by selecting the "Non-completed" link. All of these options are located above the summary table (circled in the figure below).

If there are more files than what fits on one screen (more than 50), you can navigate to the following screen by selecting the "Next" option at the bottom of the screen. You can return to the previous screen by selecting the "Previous" button. These 2 options are inactive until the conditions for their use are met, or so long as the list of files is lesser than 51. By selecting the upload number of an individual non-completed file, all individual salary payment orders from the file will be displayed. Changes can be made in the displayed data. Once all fields have been correctly filled in, by selecting "Execute", a payment order is automatically created with the total amount in the header of the specification selecting. In order for the order to be completed, you must authorise it. The authorisation process has already been explained in the previous chapters.

The transaction will be summary accounts of employees will be visible to the payment of salaries.

Example of an overview of completed files:

7.2.4 Overview of credit instalment payment files

The overview of credit instalment payment files includes all files with the upload serial number, date, the total number of orders in each file, the total amount of all orders in a file, the number of invalid orders in a file 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. If a user without proper authorisation to view credit instalment payments tries to access this screen, a message stating that the user does not have adequate rights to

access the screen is displayed. Users who have authorisation to view credit instalment payments, will have the "new file" option available when they click the file upload serial number in the completed / pending transaction files category. By selecting it, a new credit instalment payment file is created in "non-authorised files". Users who do not have the right to view credit instalment payment files, have the right to upload them, and therefore enter the specification of credit instalment payments manually. After you have selected this overview, all non-completed transfers will be displayed. If you wish to see those pending transaction, select the "pending transaction" link. You can return to the overview of non-completed payments by selecting the "Non-completed" link. (circled in the picture below)

If there are more files than what fits on one screen (more than 50), you can navigate to the following screen by selecting the "Next" option at the bottom of the screen. You can return to the previous screen by selecting the "Previous" button. These 2 options are inactive until the conditions for their use are met, or so long as the list of files is lesser than 51. By selecting the upload number of an individual non-completed file, all deductions from salaries, that is credit instalment payments will be displayed. Changes can be made in the displayed data. Once all fields have been correctly filled in, by selecting "Execute", a payment order is automatically created with the total amount in the header of the specification selecting. In order for the order to be completed, you must authorise it. The authorisation process has already been explained in the previous chapters.

7.3 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.

- Domestic currency transactions
- Foreign currency transactions
- Salary payments
- Payment of credit instalments

8. FUNDS

By selecting the "Funds" menu an overview of all previous purchases and sales in individual funds will be displayed.

The "Funds" menu provides the following options:

- Investment funds
 - General information
 - Balance of shares
 - Purchase
 - Sale
 - Swap
 - Non-completed requests

8.1 Balance of shares in funds

You can view shares in Erste Investment Funds by selecting the "Balance of shares" option in the "Funds" menu. The "Balance of shares" screen displays general information on shares in investment funds.

The "Balance of shares" displays the following information:

- account number
- name of the fund

-
- date of price
 - price of share
 - number of shares
 - the value of shares in HRK
 - the value of shares in foreign currency
 - the number of blocked shares

By clicking the account number, a list of transactions per the selected fund will be displayed. You can view details on the selected fund by clicking the name of the fund.

The last 50 transactions are displayed on screen. To view the next 50 it is necessary to select "next" and "previous" to return to the previous 50 transactions.

8.2 INVESTMENT FUNDS

The following options related to Investment funds are available in the "Funds" menu:

- General information
- Purchase
- Sale
- Swap
- Non-completed requests

8.2.1 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.

8.2.2 Purchase of shares in investment funds

It is possible to purchase shares in investment funds by selecting the "Purchase" option from the "Funds" menu.

In order to purchase shares in an investment fund, you must:

- select a representative / authorised person
- select the fund in which you wish to purchase shares
- select the account you wish to charge for the purchase
- enter the amount of the share in the „amount“ field
- accept the General conditions

- if you wish to enter an alternative e-mail address other than one already entered, click the „alternative address“ link

ERSTE BANK | Help | Contact | View transaction status | Settings | Cancellation | Tools | Select tool | Hrvatski | Log off

balance | payments | overview of payments | files | funds | services

Investment funds

- General information
- Balance of shares
- Purchase**
- Sale
- Swap
- Non-completed requests

Purchase of shares in the investment fund | NetBanking

user IME PREZIME for FIRMA D.O.O. | print | instructions

Name: FIRMA D.O.O.
 Registration number: 9876543
 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
 JMBG: - select representative - or enter JMBG
 OIB: or enter OIB

2nd representative
 JMBG: - select representative - or enter JMBG
 OIB: or enter OIB

Select fund'	minimum investment amount	fond category	recommended duration of investment
<input type="radio"/> Erste Money	400,00	money market	more than 3 days
<input type="radio"/> Erste Bond	400,00	bond	more than 1 year
<input type="radio"/> Erste Balanced	400,00	balanced	more than 2 years
<input type="radio"/> Erste Adriatic Equity	400,00	equity	more than 2 years
<input type="radio"/> Erste Total East	400,00	equity	more than 2 years
<input type="radio"/> Erste Euro-Money	400,00	money market	more than 30 days

* 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. For more detailed information call 062 555 555 or visit your nearest branch of Erste Bank, or contact Erste Invest directly at: 062 372 900.

I wish to pay immediately!

Charge to account * 1100479680, Poslovni račun

Amount * HRK

Note

Please fill in the MANDATORY red fields in the extended Request for additional information about the client (in PDF format) with every Request for purchase of shares in Erste investment funds.

After filling in the form, please print and sign it and then send the scanned form by e-mail to: boeinv@erstebank.com with a note of the fund name in the title of mail (eg, SPN - MONEY). If you are not able to send the scanned request, you can submit it via fax to the 062 37 2902.

Please note that the depth analysis of citizens and legal persons is being conducted when purchasing shares in investment funds managed by Erste-Invest, as well as other measures related to the prevention of money laundering and financing of terrorists conducted in accordance with the provisions of the anti-money laundering and terrorist financing act and HANFA law enforcement Guidelines.

Figure 43. Purchase of shares in investment funds

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

8.2.3 Sale of shares in investment funds

It is possible to sell shares in investment funds by selecting the "Sale" option in the "Funds" menu.

In order to sell shares in an investment fund you must:

- select a representative / authorised person
- select the fund of which you wish to sell shares
- enter the amount in HRK or number of shares you wish to sell
- enter the number of the account to which funds will be paid
- accept the General conditions
- if you wish to enter an alternative e-mail address other than one already entered, click the „alternative address“ link

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

8.2.4 Swap of shares in investment funds

It is possible to sell shares in investment funds by selecting the "Sale" option in the "Funds" menu.

In order to swap shares in investment funds you must:

- select the funds between which the swap will be conducted (from which fund to which)
- select a representative / authorised person
- enter the amount in HRK or number of shares you wish to swap
- accept the General conditions
- if you wish to enter an alternative e-mail address other than one already entered, click the „alternative address“ link

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

8.2.5 Non-completed requests

Non-completed requests in dealings with investment funds, that is requests which were entered, but were never completed, can be viewed by selecting the "Non-completed requests" option in the "Funds" menu.

The last 50 transactions are displayed on screen. To view the next 50 it is necessary to select "next" and "previous" to return to the previous 50 transactions.

9. 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

9.1 ERSTE SMS

9.1.1 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.

9.1.2 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

The screenshot shows the 'Active Erste SMS' configuration page in the Erste NetBanking system. The user is identified as 'IME PREZIME for FIRMA D.O.O.'. The page is divided into several sections for configuring SMS services:

- Charge to account ***: 1100479680, Poslovni račun
- Information on the current account balance. Messages are delivered only each full hour.**
 - 1.1. First message - at: 07 - 08 hours
 - 1.2. Second message - at: [] hours
 - 1.3. Third message - at: [] hours
- Podaci o trenutnom stanju i prometu po računu. Poruke se isporučuju isključivo u puni sat.**
 - 2.1. First message - in: 07 - 08 hours
 - 2.2. Second message - at: [] hours
 - 2.3. Third message - at: [] hours
- Message about the current state of the account after a single payment / payments greater than a certain amount.**
 - Message after payment which is greater than or equal to: [] HRK
 - Message after payment which is greater than or equal to: [] HRK
- Mobile phone number: ***: 385 [] [] []
- I accept the [General conditions](#)

Buttons: Check, Cancel. * compulsory fields

Figure 44. Activating the Erste SMS service

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.

9.2 BON-2

You can send a request for delivery of a BON-2 form in the „Services“ menu.

9.2.1 Request for 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 you must select your account for which the BON-2 is being requested from the drop down menu.

The BON-2 form can also be ordered from the accounts of other legal entities, if they agree to it. In this case it is necessary to enter the account number in the "Other companies account" field.

If you want a cumulative BON-2, it is necessary to select "all accounts - cumulative BON-2" from the dropdown menu. If you want a cumulative BON-2 for another company, select the above mentioned option "all accounts - cumulative BON-2" and enter the account number of other companies in the "Other companies account" field.

The lower field on the screen contains the mail address to which a copy of the form will be sent. The e-mail address for the delivery of copies of the form can be changed / turned off. In addition to sending to e-mail (mandatory) it is necessary to select one other way of sending the original document:

o If you select sending to fax, it is necessary to mark the first field for sending the fax, and to enter the number of the fax to which the BON-2 will be sent.

o Another way is to send the form by mail. For this method it is necessary to mark first field, then enter the number of copies of the form you wish to receive, and enter the address to which the form is to be sent in the following four fields (the name of the business entity, street and house number, zip code and city name).

The date of issuing the BON-2 form is initially set to the current date.

Once you have filled in all fields, you need to click "Check" in order to verify the correctness of the entered data. If there are errors, you will see a warning indicating the data which needs to be corrected. If a user who does not have adequate rights to authorise orders tries to enter the request, an error will also be displayed indicating that requests can only be entered by users with rights to authorise orders.

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.

The screenshot shows the 'Request for BON-2' form in the Erste Bank NetBanking interface. The form is titled 'Request for BON-2' and is for user 'IME PREZIME for FIRMA D.O.O.'. The form includes the following fields and options:

- BON-2 for account ***: Own account (dropdown menu) and Account of other company (text input).
- Send to fax**: Radio button and input field (051 555555).
- Send by mail**: Radio button and input field (Number of copies: 1).
- Name**: Text input field.
- Street and number**: Text input field (RIVA 25).
- Postal code and location**: Text input field (51000 RIJEKA) with a link to 'list of towns'.
- Date of issuing BON-2 ***: Text input field (16.01.2010) with a calendar icon.
- Send BON-2 receipt to e-mail ***: Checked checkbox and text input field (firma@firma.hr).

At the bottom of the form, there are 'Check' and 'Cancel' buttons. A note indicates '* mandatory fields'. The interface also shows a navigation menu with options like 'balance', 'payments', 'overview of payments', 'files', 'funds', and 'services'. The user is logged in as 'IME PREZIME for FIRMA D.O.O.' and the language is set to 'Hrvatski'.

Figure 45. Request for BON2