

Internetbanking

User Manual

SLOVENSKÁ 
SPORITEĽŇA

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1 Basic Characteristics of the Service

The Internetbanking service (IB) enables you to establish contacts with the bank via the Internet public network and to interactively operate accounts.

The Internetbanking comprises:

- sending domestic and foreign payments
- sending fast domestic and foreign payments
- import of payments from accounting
- file transfer – sending a file with payment orders and/or collection orders to the bank
- giving/changing/cancelling standing payment orders
- giving/changing/cancelling collection authorizations
- creating a list of pre-defined foreign and domestic payments
- establishing/cancelling an SMS courier or an e-mail courier
- defining and repeated sending e-mail statements to a client via the Mailbanking service
- group signing of payment orders by several authorized persons
- re-issuing and changing payment card limits
- opening and cancelling a term deposit and making additional deposits to it.

2 Security

Security of login to the IB application and of sending payments to the bank is ensured by using security objects which unequivocally identify the client and ensure its secure communication with the bank. The basic security objects used in Slovenská sporiteľňa include:

- **Password:** The login password consists of a combination of a minimum of 8 digits. It is generated by the bank's security server. By the password you will log in to the IB application. You can change this number at any time. The application will only permit 3 incorrect passwords. Further login attempts will be permitted by the system after 30 minutes.
- **GRID card:** Formatted just like a payment card, it contains a table (6 columns x 6 lines). Each of the 36 fields contains a 4-digit code that is used by the client to confirm a transaction.
- **SMS key:** It is a code generated by the bank's equipment and then delivered by way of an SMS message to the client's mobile phone (specified by the client upon activation of the SMS key). It is a 10-digit numerical string that is valid for 5 minutes after its generation.
- **EPK (electronic personal key):** This instrument ensures good data protection in communication with the bank. It ensures a safe login to the IB SLSP application and a safe signing of payment orders.

Upon each login, an EPK generates a one-use authentication code that becomes invalid after use. An EPK also enables the user to verify the bank's server.

When signing a payment, the EPK will calculate from selected data of the payment order a certification code which you will send to confirm the payment order. The bank's server will receive the payment data and will calculate from them a certification code and compare it with the code received from you. If the codes are identical, the bank will accept the payment order for processing, the data have not been changed during the transfer.

Signature groups: After creating a signature groups, the authorized persons of a group may sign and send payment orders only together, up to a payment limit set for such group, and at the same time up to the lowest limit set for the security object of each authorized person. A signature group is defined separately for each account.

3 General Principles

3.1 Graphic Icons

Here we are offering you an overview of graphic icons that you will use when working with the Internetbanking service.

	Remove the account from favourite ones
	Add the account to favourite ones
	Confirm the order
	Cancel / withdraw the order
	Change
	Repeat the order
	Forward the statement

3.2 Processing an Order

The deadlines for receiving and processing orders are set by **Publication**.

If you give an order after a set deadline, the application will report the error "Missed Deadline for Giving an Order". In such case you may repeat the order with the value date set on the earliest permissible date.

An order correctly confirmed by you will be sent for processing to the bank. After an order is confirmed, the application will always offer you the option to move it to the overview of "EB Orders" where you can immediately verify whether the payment has been successfully made or not.

Account balances and transactions are updated approximately every 15 minutes. Following an update, the account balance will be reduced by subtracting the amount of the successfully completed transaction and the transaction will be listed in the transaction overview.

3.3 Help in Troubleshooting

Each Internetbanking screen usually displays in the right upper corner a link to  **Help** where you will find instructions for using the part of application concerned.

For using an EPK please read the instruction manual that you have received together with your electronic personal key upon signing the agreement.

If you need help when working with Internetbanking abroad, call **Sporotel 0850 111 888** (from abroad +421 2 5826 8111) or **0915 111 888** (from abroad +421 915 111 888).

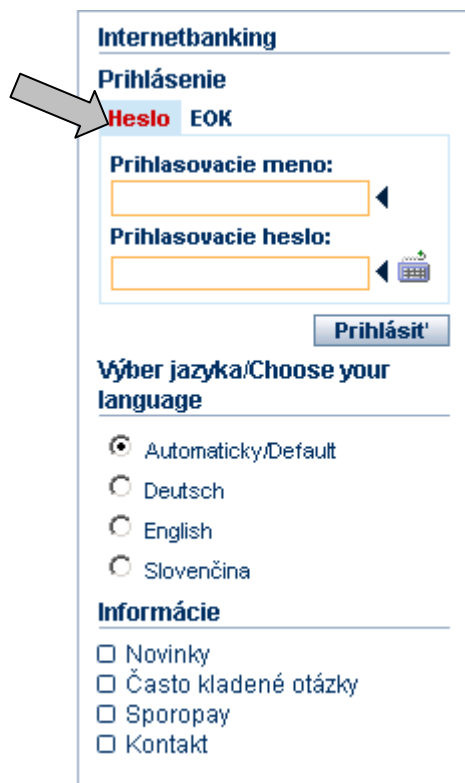
WORK WITH INTERNETBANKING APPLICATION

4 Log In

You will start working with your accounts on the website www.slsp.sk by clicking the icon „**štart internetbanking**“ or directly by entering URL <https://ib.slsp.sk/> in the address line of your internet browser.

4.1 Password Login

To log in by a password, click the PASSWORD field.



The screenshot shows the 'Internetbanking' login interface. At the top, there's a header 'Internetbanking' and a sub-header 'Prihlásenie'. Below this, there are two tabs: 'Heslo' (highlighted with a grey arrow) and 'EOK'. The 'Heslo' tab contains two input fields: 'Prihlasovacie meno:' (Login name) and 'Prihlasovacie heslo:' (Password). The password field has a small icon of a keyboard. Below the input fields is a button labeled 'Prihlásiť'. Underneath the login section, there's a section titled 'Výber jazyka/Choose your language' with four radio button options: 'Automaticky/Default' (selected), 'Deutsch', 'English', and 'Slovenčina'. At the bottom, there's a section titled 'Informácie' with four checkboxes: 'Novinky', 'Často kladené otázky', 'Sporopay', and 'Kontakt'.

Login name

It is a 9-digit number that has been assigned to you upon establishment of the electronic banking services. It is stated in the **agreement under which you have received your security objects or permitted electronic services for the account**.

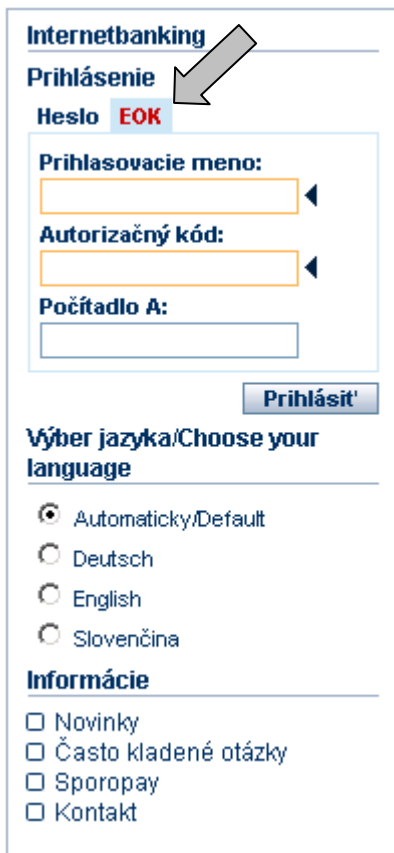
Password

It is at least an 8-digit number. You have received the password in a PIN envelope upon establishment of the electronic banking services.

You can log in by clicking **Login** or by pressing the **<Enter>** button.

4.2 EPK Login

To log in by an EPK, click the EPK field.



Login name

It is a 9-digit number that has been assigned to you upon establishment of the electronic banking services. It is stated in the **agreement under which you have received your security objects or permitted electronic services for the account**.

Authorization code

Enter the authorization code generated by the EPK to the appropriate field.

Counter A

If it is necessary to synchronize an EPK with the bank server, enter the value of the authorization counter. (An authorization counter may become dissynchronized if you repeatedly generate an authorization code in your EPK without logging in the Internetbanking).

Procedure to find out the value on an authorization counter:

for EPK v1:

- Start the Electronic Personal Key (EPK) ... (menu "INTERNET").
- Press the "STATUS (2)" button.
- "CISLO APLIK:" (application number) is displayed, press the "ENTER" button.
- "HODINY EOK" (EPK clock) is displayed, press the "ENTER" button.
- "POCITADLO_A" (counter A) is displayed, enter in the application the value of the counter without the first nils.
- Press the "CANCEL" button in your EPK.
- The "INTERNET" is viewed, press the "ENTER" button.
- You have received an authorization code, enter it in the application.

for EPK v2

- Start the Electronic Personal Key (EPK)
- Repeatedly press the "MENU" button.

- "COUNTER" is viewed, press the "ON" button.
- Enter the determined value to the application.

If you have filled in the fields below:

"Client's identification number" + "Password"

or "Client's identification number" + "Authorization code"

or "Client's identification number" + "Authorization code" + "Counter A",

click "Login".

Confirm the login by clicking **Login** or by pressing the **<Enter>** button.

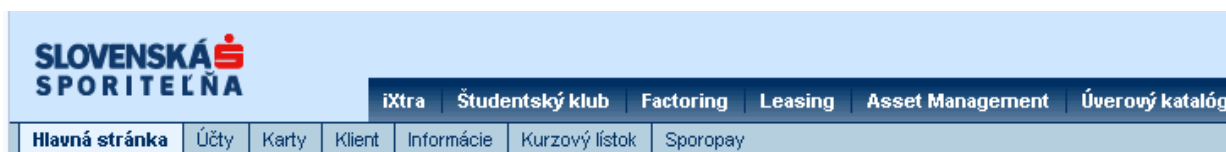
5 IB Main Site

After login, you will find on the main site the information about:

- your **logins** to the Internetbanking
- **number of transactions** in all accounts since the last login
- **pending payments** – orders with a future value date
- **pending collections** – the beneficiary has sent an order that cannot be executed because the funds in the account are insufficient or because the order exceeds a limit set by you
- **executed and unexecuted** orders given via electronic banking services by any authorized person since your last login
- **pending orders given via EB services** – orders with a future value date given via the EB services.

The main site displays those accounts that you have marked as favourite in the Account field.

In the Internetbanking main menu you can work with the fields below:



ACCOUNTS - list of accounts that have been made accessible to you upon your request.

CARDS - list of your payment cards.

CLIENT – information on your contact details, you can change some of the data.

INFORMATION – news in the field of electronic banking services, overview of frequently asked questions and, if you have any questions, possibility to communicate with the bank via the Kontakt field.

EXCHANGE RATE LIST – current exchange rate list, archives of exchange rate lists.

SPOROPAY – list of Internet merchants.

5.1 Cards

Overview of the client's payment cards. Basic information is stated on each card. By clicking "Card Type" you will view all basic data about the card, card limits, and transactions permitted for the payment card. By clicking **Change Re-Issue** you can apply for card re-issue or you can cancel automatic card re-issue.

By clicking **Change Limits** you can change the limits for your payment cards. A change in card re-issue of in card limits may only be made by the account holder.

5.2 Client

5.2.1 Client Data

You can change data by using the graphic icon  (by clicking it). Contact information includes telephone, fax, mobil and e-mail.

Mobile phone: If you have acticated some of the mobile phone services, we will send you SMS messages (statement, courier) to the stated number which you can change if necessary.

E-mail: If you have acticated the Mailbanking service, we will send you e-mail statements to the stated e-mail address which you can change if necessary.

Profile: You can choose from the profiles: simple, extended and extended without SKK, depending on what information about accounts, transactions or EB orders you want to view.

Language: You can use the Internetbanking in 3 languages – Slovak, German and English.

SMS key type: You can change the content of a message for an SMS key:

- A brief message contains an SMS key, SMS key ID and type of the order.
- A detailed message contains an SMS key, SMS key ID, type of the order, amount of the order, account and counteraccount.

5.2.2 Changing a PASSWORD

A password can be changed via the Internetbanking by clicking [Change Password](#), via the bank's voice information system that you can contact by calling Sporotel at 0850 111 888 or by visiting a point of sale of Slovenská sporiteľňa.

When changing a password, you must enter the currently valid password and the new one.

For security reasons, the sceen displays asterisks instead of the characters typed by you, and therefore the new password must be typed two times (to avoid a typing error).

The changed password must be an 8- to 16-digit number. It cannot contain a numeric succession (e.g.12345678) or same numbers.

If you wish to use a password and the password option has not yet been activated, apply for it in any point of sale of Slovenská sporiteľňa where you will receive a PIN envelope with the password.

5.2.3 Messages

By messages the bank will keep you informed of all you should not overlook. You can view the details of a message by clicking the message description.

5.2.4 Journal

The JOURNAL will provide you with an overview of your activities carried out via the electronic banking services (login, logoff, payment made, placing a standing order and collection authorization, password change, failed attempts, if any, etc.).

Message details will be displayed after clicking the description of the item.

By clicking [<<<Previous](#) or [Next>>>](#) you will view the previous or next page of items.

5.3 Information

News

We offer you a chronological overview of news relating to the electronic banking services provided by Slovenská sporiteľňa, a.s. and information about the functioning of the electronic banking services.

Frequently asked questions

Our answers to questions frequently asked by you. If the answer that you are looking for is missing, contact us.

The Sporotel line 0850 111 888 (from abroad +421 2 5826 8111) or 0915 111 888 (from abroad +421 915 111 888). Your call will be answered by a telephone voice automatic machine. In addition to the information provided by the automatic machine, you can also switch directly to an operator by pressing the <9> button (if your phone enables voice frequency dialling).

E-mail/Form

You can send us your questions and suggestions by electronic mail to the stated e-mail addresses or by way of the viewed form.

5.4 Exchange Rate List

The application will automatically view the most recent exchange rate list, but older ones are also available in the database.

A displayed exchange rate list can be printed or exported.

Record structure of an export file with an exchange rate list:

The required data are exported to the file *Kurzddmm.txt* that can be renamed by you (*dd* – day, *mm* – month in which the file with the exchange rate list was exported).

<i>item position,</i>	<i>item description,</i>	<i>number of characters,</i>	<i>separator < . ></i>
1	KodMeny (Currency Code):	Chr3;	
5	PocetJednotiek (Number of Units):	Chr5;	
11	DevizaNakup (Non-Cash Forex Buy):	Chr17	
29	DevizaPredaj (Non-Cash Forex Sell):	Chr17;	
47	DevizaStred (Non-Cash Forex Middle):	Chr17;	
65	ValutaNakup (Cash Forex Buy):	Chr17;	
83	ValutaPredaj (Cash Forex Sell):	Chr17;	
101	ValutaStred (Non-Cash Forex Middle):	Chr17;	

5.5 Sporopay

An overview of virtual transactions grouped in categories where you can pay through the Sporopay service – additional Internetbanking services. The number in parentheses shows the number of merchants in the given category.

6 Account Transactions

In the Účty (accounts) field you will find the list of accounts that are available to you upon your request. They are in alphabetical order by name. By clicking the  icon you can select favourite accounts that you will use more frequently than others and display them on the Main Page. By clicking the  icon you will delete an account from the favourite accounts viewed on the Main Page. A maximum of 10 favourite accounts can be viewed on the main page.

6.1 Account Details

Account data			Print	Help
Testovací účet AG - Ústredie 1 Testovací účet				
Account number:	000000-0011622358/0900	IBAN: SK4809000000000011622358 BIC: GIBASKBX		
Actual balance:	19.62 EUR	Balance date:	04.07.2011 13:50:58	
Disposable balance:	19.56 EUR	Date and time of the last turnover:	04.07.2011 00:00:00	
Limit (debit):	0.00 EUR	Minimum balance:	0.00 EUR	
Reviews				
Reservations:	0.03 EUR	Reservation on the account is made when paying with a card or withdrawing cash from ATM.		
Pledge:	0.00 EUR	The bank shall establish blockage for certain period of time on the basis of a request made by an account holder or an authorized person.		
Prohibitions:	0.03 EUR	The bank shall establish a ban on the amount on the basis of a received ruling of, e.g. criminal authorities.;		
Blocking:	Without blocking	In case of blockage in the account it is not possible to handle funds in the account.		
Orders from EB				
Waiting collections:	0	Number of collections that are waiting for execution. The bank will attempt to execute them maximum for 14 days.		
Executed orders from EB:	0	Number of executed orders entered since the last login via the electronic services.		
Waiting payments:	0	Number of orders with future due date entered via a point of sale or electronic services.		
Waiting orders from EB:	4	Number of executed orders entered via the electronic services.		
Not executed orders from EB:	0	Number of non-executed orders entered since the last login via the electronic services.		
Interest rates (Full list of Interest rates)				
Credit:	0.00 %	Credit rate is applied to credit balance in the account.		
Debit:	0.00 %	Debit rate is applied to the allowed overdraft limit in the account.		
Fine:	26.40 %	Overdraft interest shall be paid by the debtor in case of unallowed overdraft.		
Dates				
Date of opening:	23.02.1996			
Allowed EB services from:	Without limit			
Allowed EB services to:	Without limit			
Others				
Special e-mail address:	☒	E-mail address entered exactly to this account.		
Account name				
Name for the Internet/E-mail:	Testovací účet AG ☒	Name of the account used for its better identification among the accounts displayed in the IB. The name shall be displayed also in the electronic statement.		
Name for Phone/SMS:	BU22 ☒	Name of the account used for its better identification among the accounts in terms of the Phone Banking services.		

Glossary of terms:

- **Current balance** is the full amount deposited in the account. This information also includes time data.
- The **disposable balance** need not be identical with the current balance. The disposable amount may be equal to the current balance less a minimum balance, reservations, bans or pledged amounts.
- **Overdraft limit** – permitted overdraft in an account.
- A **minimum balance** is the minimum permissible current balance.
- A funds **reservation** lasts until sending the payment for which the reservation was made (e.g. card payment, card withdrawal from other bank's ATM).
- A **banned amount** cannot be used until the ban is cancelled.
- Funds are **pledged** upon request of the account holder or an authorized person.
- An account is **frozen**, if the bank learns in a credible way that the account holder has died. The bank will freeze the account, change the statement delivery method upon request and will impose bans on a bank payment card. When an account is frozen, the funds in it cannot be used. A freeze also covers payments made in accordance with a standing payment order and consent to an automatically verified collection. The outstanding account balance still carries interest, fees are charged and deposits may be made in the account.
- **Credit interest rate** applies to a credit account balance (usually as of 31 December).
- **Debit interest rate** applies to an authorized overdraft limit in an account.
- **Punitive interest rate** applies to a receivable (overdrawn amount) until its repayment. Information about a **limit (debit)** is available to those clients that have a contractually agreed overdraft limit for an account.
- **Special e-mail address** is allocated for sending statements of this account. You can change it by clicking the  icon or by calling Sporotel at 0850 111 888. You can change the e-mail address specified in the CLIENT / CLIENT DETAILS field by using the Internetbanking or by calling Sporotel at 0850 111 888. If you need these data on paper, you can print them.

separated from the account number by a dash. If the counteraccount has no prefix, it is not necessary to type nils in the field.

Number - mandatory numerical datum

Number of the counteraccount (account of the payment beneficiary) - a maximum of 10-digit number.

Bank code - optional datum

Counteraccount's bank code (account of the payment beneficiary) - a maximum of 4-digit number. The code can be typed or selected from the pop-up menu according to the bank name.

Amount - mandatory numerical datum

An amount can contain a maximum of two decimal places separated by a decimal point (full stop or comma). If the amount is an integral number, the zero part after the decimal point need not be typed. The amount of a payment cannot exceed a payment limit set by you upon selection of your security object (specified in the document Application for and Agreement on Providing and Using / Change in Providing and Using Electronic Services).

If currency conversion is necessary (the payment is to be made in a currency other than the account currency), conversion limits for a payment (EUR 25,000) and for a day (EUR 66,000) will also apply. The daily conversion limit applies to a client and not to a specific account.

Currency – mandatory selection

It enables to select the currency in which the payment is to be made. If the payment is to be made in a currency other than the account currency, the current exchange rate list will be used and conversion limits must be complied with. The default currency is EUR.

Constant symbol (CS) - optional datum

Payment identifier – a maximum of 4-digit number. The datum can be typed or selected from a pop-up menu.

Variable symbol (VS) - optional numerical datum

A maximum of 10-digit number. Its purpose is identifying the payment by the beneficiary.

Specific symbol (SS) - optional numerical datum

A maximum of 10-digit number. Its purpose is identifying the payment by the beneficiary.

Message for the beneficiary – optional alpha-numerical datum

A message of a maximum of 140 characters for the payment beneficiary.

Value date – mandatory selection

- **Current irrevocable**

The payment order will be executed as soon as possible (approximately within 5 minutes) on condition that the communication between the client and the bank is fully functional.

Payment orders are processed every day, also on non-business days.

The bank guarantees processing of a same-day payment order (payment is to be made on the day the order is received by the bank), if the order is received by the bank for processing no later than 21:30 o'clock of the value date.

A payment **within Slovenská sporiteľňa filed by 21:30 o'clock** will be duly debited to the client's account and credited to the beneficiary's account with Slovenská sporiteľňa with the value date equal to the day on which the order was filed.

A payment order **to other banking institution filed by 21:30 o'clock** will be duly debited to the client's account with the value date of the current day. The transferred amount will be credited to the beneficiary's account with other banking institution on the next banking day.

The processing of orders received by the bank after 21:30 o'clock is as follows:

Current irrevocable order – it will be assigned to pending payments. Upon completion of the night closing of the books and the change of the accounting date, the order will be executed immediately (if the account balance is sufficient).

Above-limit order with conversion – an order whose amount exceeds the equivalent of EUR 25,000 will not be executed after 21:30 o'clock.

An order will not be executed, if the account balance is insufficient.

A current order cannot be cancelled.

- **Future revocable**

The payment order will be executed on the day defined as the value date.

Value date:

The required value date of a future (pending) payment must be entered in the format dd.mm.yyyy (d-day, m-month, y-year), or by clicking  you will display a calendar from which you can select the required value date, but no later than 90 days in advance. Mandatory datum.

Revocable

An order with this attribute can be cancelled via the Internetbanking or a Sporotel operator at 0850 111 888 no later than 24:00 o'clock before the defined value date.

- **Urgent payment**

A fast payment can only be filed if the beneficiary's account is with other banking institution and only on the bank's business days. The order will be executed on the value date.

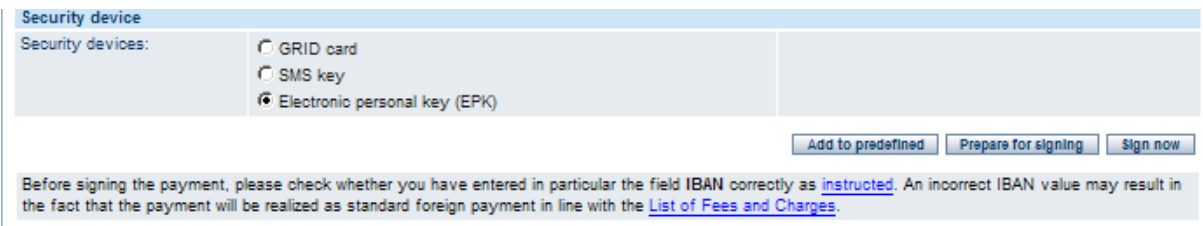
Such payment order will be processed on the same day from the moment the funds are debited to the client's account with Slovenská sporiteľňa to the moment the funds are credited to the beneficiary's counteraccount with other banking institution.

- **Repeat**

If the account balance is lower than the amount of a payment order, then the order can be automatically repeated by selecting the payment type ... repeated. In such case, the number of days must be specified – a maximum of 14 repetitions. The "**Repeat**" attribute can be assigned to a **current and a future order**.

A future revocable repeated payment can be cancelled no later than 24:00 o'clock before the defined value date, irrespective of the repetition days.

The next step is the selection of a certification object (GRID card, SMS key, EPK) by which you will confirm/sign a payment.



After you correctly enter the details and designations of the certification object thereby confirming/signing the order, you can use the functions described below:

By clicking **Sign Now** the order will be formally checked and you will be asked to confirm/sign it by entering the required code.

If you do not sign a formally checked order, it will be marked "prepared". You can sign such order later or you can cancel it. A prepared order will not be executed until signed.

You can return to a prepared order by selecting the item ACCOUNT DETAILS / EB ORDERS where the order is saved in the "prepared" status. If you have decided to confirm an order, click the  icon to confirm the selection of the certification object. The last step is signing the order by entering the required code or its cancellation.

If you wish to give several payment orders, create a list of orders and sign them by a single signature of the selected security object.

You will do this by pressing the **Add to Multiple** button.

Prepare for Signing – this function will assign a prepared payment order to an EB ORDERS list where it will wait for subsequent signing by you or by other authorized persons with whom you have created a signature group for the account.

To Predefined – by using this button you will transfer a completed order to a list of predefined payments as a template.

6.2.2 Foreign

By using Internetbanking_Zahraničná you can execute foreign payment orders:

- in the local and a foreign currency abroad
- in the local currency to other banking institution in Slovakia with the **"urgent" attribute (urgent transfer of EUR in Slovakia)**
- in a foreign currency in Slovakia to accounts with other Slovak banks.

Two forms are used for sending payments in Internetbanking:

- **Foreign payment**
- **Foreign regulated payment** – for sending payments in the currency EUR to your partner in a member state of the European Economic Area.

NOTE:

In sending **payments in the local currency EUR to other banking institution** in the Slovak Republic and in a **foreign currency to accounts with Slovenská sporiteľňa**, use **the form for domestic payments**.

6.2.3 Foreign Payment

Enter foreign payment order		Print	Help
This form shall be used for sending payments:			
• in foreign and domestic currency abroad, • in foreign currency to another financial institution in the Slovak Republic.			
IMPORTANT NOTICE:			
• When sending standard payments in domestic currency EUR to another financial institution within Slovak republic and in foreign currency within accounts maintained in Slovenská sporiteľňa, please use the form for domestic payments. • When sending payments in the amount up to EUR 50 000 within EEA (European Economic Area), please use the form for Payments in EUR currency into countries of EEA.			
Selection from pre-defined payments			
Pre-defined payment:	Not existing pre-defined payments		
Method of payment execution			
Method of payment execution:	☒ S - SWIFT ☐ A - by cheque on the receiver's address ☐ O - by cheque for personal takeover		Mark the required realization method.
Recipient			
Account number/IBAN:			
Name:			Enter name of account (name and surname or name of company)
Street:			
City:			
State:	Choose a value		
Recipient's bank			
BIC - SWIFT code:			Used for clear identification of the bank in international payments system.
CC code:			Bank's national clearing code.
Name:			
Street:			
City:			
State:	Choose a value		

Payment		
Amount:	Choose a value	
Date of maturity:	04.07.2011	Enter maximum 30 days prior to the required due date.
Payment title:	Choose a value	Choose other code than 100. Use the code 100 only for Payments in EUR currency into countries of EEA .
Urgent payment:	☐ Urgent?	Urgent payment is charged in line with the List of Fees and Charges .
Fees borne by		
Fees borne by:	☒ SHA - fees in SLSP are paid by the ordering party, the fees of foreign banks are paid by the receiver ☐ OUR - all fees are paid by the ordering party	
Payment specification		
Payment specification:	 	Enter payment data on the basis of which your partner will be able to identify the specific payment. Maximum 140 signs.
Notices to the bank		
Notices to the bank:	 	If you marked the possibility "Individual conditions", state an instruction for SLSP, a. s., e.g. agreed spot rate.
Confirmation for the receiver		
Confirmation for the receiver:	☐ Confirmation?	Sending payment confirmation by fax is charged in line with the List of Fees and Charges .
Contact person		
Contact person:	Ján Malý	Party entering the order
Phone number:		Enter in international structure +421XXXXXX
Security device		
Security devices:	☐ GRID card ☐ SMS key ☒ Electronic personal key (EPK)	
Add to predefined Prepare for signing Sign now		
Before signing the payment, please check whether you have entered in particular the field IBAN correctly as instructed . An incorrect IBAN value may result in the fact that the payment will be realized as standard foreign payment in line with the List of Fees and Charges .		

Information on fees for foreign payment transactions is available in [Slovenská sporiteľňa's Charge List](#).

Method of payment:

- S – SWIFT
- A – by cheque to the beneficiary's address
- O – by cheque for personal receipt.

Beneficiary

- Account number / IBAN

The account number of the beneficiary in a foreign bank must be entered by you exactly as notified by your business partner. If the account number notified by your partner is longer than 34 characters, type the whole unshortened beneficiary's account number in the field Payment Specification as follows: "beneficiary's account 123456789012345678901234567890123456789"

The account number of the beneficiary in the **IBAN** format must be stated by you for payments in the currency EUR to your business partners in the EU and EEA countries.

IBAN - International **B**ank **A**ccount **N**umber must be notified to its clients by all banks in the EU and EEA countries since 1 July 2003. You will obtain the international bank account number (IBAN) from your business partner. IBAN must be stated by you in the electronic form, i.e. without gaps and without the word "IBAN", for example:

In writing: "IBAN DE89 3704 0044 0532 0130 00"

Electronic form: "DE89370400440532013000".

Note: An international bank account number enables automatic payment processing by Slovenská sporiteľňa and by banks in the EU and EEA. If this number is missing in the payment instructions from our bank, then foreign banks may charge Slovenská sporiteľňa their increased costs resulting from the

manual payment processing without the international bank account number (IBAN). Slovenská sporiteľňa will debit these expenses to the remitter's account. It is an advantage that the accuracy of the beneficiary's account number can be checked already by Slovenská sporiteľňa, thereby eliminating a delay in sending the payment and additional costs charged by the beneficiary's bank or resulting from the return of the payment by the beneficiary's bank.

- **Name** – the beneficiary's first name and last name or exact name under which the account is maintained by the beneficiary's bank.
 - **Street** – exact permanent residence address or registered office of the beneficiary.
 - **Town** – exact permanent residence address or registered office of the beneficiary.
 - **Country** – country of the beneficiary's permanent residence address or registered office.
- Note:** If the data in the "Name", "Street" and "Town" fields are longer than the permitted number of characters in their line, then continue typing the data in the following lines regardless of the name of the field.

Entering the beneficiary's details depends on the method of payment selected by you:

Beneficiary's details	Method of payment		
	SWIFT	Cheque to beneficiary's address	Cheque for personal receipt
Account number / IBAN	Mandatory datum	Optional datum	Optional datum
Name	Mandatory datum	Mandatory datum	Mandatory datum
Street	Optional datum	Mandatory datum	Mandatory datum
Town	Optional datum	Mandatory datum	Mandatory datum
Country	Optional datum	Mandatory datum	Mandatory datum

Beneficiary's bank – this datum should only be stated if you have selected SWIFT as the method of payment – mandatory datum.

- **BIC SWIFT code** - swift address of the beneficiary's bank has the standard ISO code structure, eight to eleven characters, and consists of the code of the bank, country, town and the branch. It enables an unequivocal identification of the beneficiary's bank and automatic payment processing by Slovenská sporiteľňa and by foreign banks. You can obtain the BIC SWIFT code from your business partner.

Note: Its advantage is an unequivocal identification of the beneficiary's bank and possibility to check the details of the beneficiary's bank already by Slovenská sporiteľňa, thereby eliminating the risk of a delay in making the payment. If you state an incorrect BIC SWIFT code, your payment order will not be processed and the transfer will not be made.
A BIC SWIFT code is mandatory for making transfers in the currency EUR to beneficiaries in the EEA countries.

CC code – when making payments to the countries below, state the national clearing code of the beneficiary's bank structured and typed as described below:

- | | |
|-------------------|-----------------------|
| a) Austria | AT + 5 digits |
| b) Germany | BL + 8 digits |
| c) Spain | ES + 9 digits |
| d) Italy | IT + 10 digits |
| e) United Kingdom | SC + 6 digits |

RECOMMENDATION:

If the **beneficiary's bank is in an EU or EEA member state**, then the correct identification of the beneficiary's bank and payment routing just **needs to state the beneficiary's bank BIC SWIFT code and IBAN-formatted account number**. The CC code need not be stated because a rather detailed specification of the bank branch is obvious from the IBAN. If the beneficiary's account is not stated in the IBAN format, then the CC code must be stated in order to identify the beneficiary's bank in detail.

When making payments to the countries below, state the national clearing code of the beneficiary's bank structured as follows:

- | | |
|--------------|----------------------|
| f) Australia | AU + 6 digits |
| g) Canada | CC + 9 digits |
| h) USA | FW + 9 digits |

and **the name, address and CC code of the beneficiary's bank** must be stated in the section **Beneficiary's Bank**:

- **Name** – exact and unshortened name of the beneficiary's bank. The datum is mandatory, if you do not state the BIC code.
- **Street** – registered office of the beneficiary's bank. Optional datum.
- **Town** – the town where the beneficiary's bank has its registered office. The datum is mandatory, if you do not state the BIC code.
- **Country** – the country where the beneficiary's bank has its registered office. The datum is mandatory, if you do not state the BIC code.

Note: If the data in the "Name", "Street" and "Town" fields are longer than the permitted number of characters in one line, then continue typing the data in the following lines regardless of the name of the field.

Payment – mandatory datum

- **Amount** – state the amount of the payment in the currency selected in the "Currency" edit-box. Amounts in the currencies HUF, JPY, PLN should be stated as an integral number without decimal places.
- **Currency** – select the currency in which the payment to a foreign beneficiary should be made and in which the bank maintains nostro accounts for commercial payments.
 - Method of payment by SWIFT: EUR, AUD, SEK, NOK, DKK, CAD, CZK, GBP, HUF, JPY, PLN, CHF, HRK, RON, RUB, USD

Note: Processing a transfer in the currency RUB to a beneficiary with an account with a bank in the Russian Federation is very specific due to the need to comply with legislative regulations for clearing payments in Russian banks, and therefore when completing the Payment Order in a point of sale or online one must comply with and state the required specific data (see Slovenská sporiteľňa's Terms for Sending and Receiving Payments and the relating page Giving a Cross-Border Transfer to the Russian Federation in the Currency RUB).

- Payment by cheque to the beneficiary's address: CZK, USD
 - Payment by cheque for personal receipt: EUR, AUD, SEK, NOK, DKK, CAD, CZK, GBP, HUF, JPY, PLN, CHF, HRK, RON, USD
- **Value date** – state the required business day on which the payment should be debited to your account. The latest permissible value date is 30 calendar days after the day on which the payment order is given.
- **Payment title** – select a 3-digit code to express the purpose of the payment. Mandatory datum.

Note: If you leave the box blank or if you state the code 100 which identifies specially regulated transfers in the currency EUR of up to EUR 50,000 to a member state of the European Union and other countries of the European Economic Area, then your order cannot be accepted for processing and the transfer will not be made.
- **Urgent payment** – by activating this check-box you request to send urgently:
 - a foreign payment, i.e. payment to an account with the beneficiary's bank with the value date shorter by one day than the standard value date. For this service, Slovenská sporiteľňa charges a fee for urgent payment in accordance with its charge list in addition to the fee for foreign payment.
 - EUR payment in Slovakia – **Urgent EUR transfer in Slovakia**. For this service, Slovenská sporiteľňa charges a fee for urgent EUR transfer in Slovakia in accordance with its charge list.

Applications for sending an "Urgent Payment" are accepted by the bank until the time announced by Publication.

Note: Since 1 January 2009, in accordance with the National Plan of Euro Adoption in Slovakia, the SIPS functionality (processing of domestic priority payments) has changed on the interbank payments level by transforming SIPS_RTGS (priority payments) to TARGET2. Since 1 January 2009, a Priority Payment (RTGS payment) no longer exists in the domestic payment system and has been fully replaced by an Urgent EUR Transfer in Slovakia.

Mandatory requirements for typing a payment correctly - Urgent EUR transfer in Slovakia:

- Method of payment: **SWIFT**
- Beneficiary's account number: **the account number is clearing- or IBAN-formatted**

- Beneficiary's name: **first name and last name / company name** under which the account is maintained by the beneficiary's bank
- Beneficiary's bank: **BIC SWIFT code of the beneficiary's bank in Slovakia**
- Currency: **EUR**
- Payment title: **code 100**
- Type of transfer: **attribute Urgent**
- Payment condition: **SHA**

(It has been agreed that the only payment condition that can be used for an urgent EUR transfer is SHA).

- **Customized terms** – if your contractual relation with Slovenská sporiteľňa includes activated customized terms for the account from which you are sending a foreign payment, then you can request these terms by ticking the "Customized Terms" check box when completing the payment order.
- **Fees paid by** – mandatory datum
By clicking the **BEN, SHA** or **OUR** switch you will determine which party will pay the fees relating to the execution of the payment:
 - **BEN** – the fees payable to Slovenská sporiteľňa and to the other banks involved in the execution of the payment will be borne by the payment beneficiary.
 - **SHA** – the fees payable to Slovenská sporiteľňa will be borne by you and such fees will be debited to your account. Slovenská sporiteľňa will send the full amount of the payment to the beneficiary. The fees payable to the other banks involved in the payment execution will be paid by the beneficiary and such fees will be collected from the amount of the payment. The beneficiary will receive the payment less the fees paid to the other banks involved in the payment execution.
 - **OUR** – the fees payable to Slovenská sporiteľňa and to the other banks involved in the execution of the payment will be borne by you. The fees paid to Slovenská sporiteľňa will be debited to your account. The fees payable to the other banks involved in the payment execution may be debited to your account on the day the payment is made, if Slovenská sporiteľňa knows the amount of the fee, or later after the other bank's expenses have been actually demonstrated.
- **Payment specification** – optional datum
State the payment details agreed with your business partner so that he can identify the particular payment, the maximum extent is 4 x 35 characters including punctuation marks and gaps. When paying by cheque, leave this box blank because the cheque form cannot pass the information about the payment specification to the beneficiary.
Note: Some foreign banks cut short payment details in their client's account statement or in a credit payment advice to a maximum of 2 x 35 or 1 x 35 characters including punctuation marks and gaps. The data are also reduced if the payment is made through local clearing systems abroad. It is therefore recommended to agree with your business partner that the maximum extent of the information for the beneficiary will be 2 x 35 or 1 x 35 characters including punctuation marks and gaps.
- **Notices to the bank** – optional datum
If you have activated the **Customized Terms** check box, state the instructions for the particular payment for Slovenská sporiteľňa (e.g. agreed spot exchange rate of 38.25).
Note: If the **Customized Terms** check box is off and you have stated all mandatory data in the payment instructions as described above, then your payment order will be processed automatically and without delay and the information stated in the "**Notices to the Bank**" box will be ignored.
- **Confirmation of making a payment** – optional datum
- **Confirmation for the beneficiary** – activate the check-box, if you wish to get a fax confirmation of the payment execution in the English language. This service is provided for a fee in accordance with Slovenská sporiteľňa's Charge List.

Contact person

- **Contact person** – the remitter who has given the order
- **Telephone number** – enter it in the international structure +421XXXXXXXXXX

Foreign payment orders must be delivered to Slovenská sporiteľňa no later than on the value date by the time set by Publication.

If you give a same-day payment order after the above deadline, the system will notify you by an error message "**Impermissible Value Date for Receipt of a Cross-Border Order**". You can give the same payment order with the value date on the next business day.

Payment orders may be given a **maximum of 30 calendar days** before the requested value date.

A payment order with a future value date may be **cancelled by 24:00 o'clock of the day immediately preceding the defined value date**.

After you have correctly entered the details and designations of the certification object thereby confirming/signing the order, you may use the functions described below:

By clicking **Sign Now** you will formally check the payment order and you will be asked to confirm/sign it. If you do not sign a checked order, it will be marked "prepared". Such order can be signed later or cancelled. An order will not be executed until signed.

You can return to a prepared order by selecting the ACCOUNT DETAILS / EB ORDERS item where the order will be saved in the "prepared" status. If you have decided to confirm an order, click the  icon in order to open the window for selecting a certification object. The last step is signing the order by entering the required code or cancelling it.

Prepare for Signing - this function will assign a prepared payment order to an EB ORDERS list where it will wait for subsequent signing by you or by other authorized persons with whom you have created a signature group for the account.

Add to Predefined – by using this button you will transfer a completed order to a list of predefined payments as a template. A completed template can be used directly from the "Give a Payment Order from an Account" form that can be selected from the "Predefined Payment" menu.

6.2.3.1 Foreign Regulated Payment

A foreign regulated payment is a cross-border transfer to a member state of the European Union or the European Economic Area which meets the criteria described below. A transfer which meets the criteria defined in this manner is accepted for processing by the Pan-European clearing system EBA Step 2 and may be eligible for the advantages of a special regulated transfer.

Parameter	Value
Transfer currency:	EUR
Transfer amount:	up to EUR 50,000
Type of transfer:	standard/urgent transfer
Method of transfer:	SWIFT
Instruction for charging fees:	SHA
Beneficiary's account number:	correct IBAN (international bank number)
Bank identification:	correct BIC-SWIFT code
Payment title:	100

Destination country – the country where the beneficiary's bank has its registered office:

Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Greece, Netherlands, Ireland, Iceland, Liechtenstein, Lithuania, Latvia, Luxemburg, Hungary, Malta, Germany, Norway, Poland, Portugal, Austria, Romania, Slovenia, Spain, Sweden, Italy, United Kingdom, Switzerland.

A payment order may be delivered, **just like payment orders for cross-border transfers, no later than on the requested value date by the time set by Publication.**

Fees payable to SLSP for a specially regulated cross-border transfer filed by a client – see the charge list.

Fees payable to other institutions involved in the execution of a transfer:

In the processing of a specially regulated transfer between the institutions involved in the transfer execution there are eliminated all fees payable to these institutions – the beneficiary's bank will receive the full transferred amount and will credit the transferred amount to the account of the final beneficiary subject to the conditions applicable to domestic payments in that country.

Time for making a specially regulated transfer

A guaranteed time for making a transfer is a maximum of 3 business days from debiting the remitter's account with our bank to crediting the transferred amount to the account of the final beneficiary abroad.

Advantages of a regulated payment:

- it is much cheaper than normal transfers abroad, particularly if carried out by using electronic banking services – the amount of the fee for making such foreign transfer is the same as the amount of the fee for a domestic transfer
- it is carried out faster – the guaranteed time for making such transfer is a maximum of 3 business days from debiting the remitter's account to crediting the transferred amount to the account of the final beneficiary
- it gives confidence to your business partners as it eliminates any fees payable to the intermediary institutions (the beneficiary's bank abroad will receive the full amount of the transfer and will credit the transferred amount to the account of the final beneficiary subject to the conditions applicable to domestic transfers)
- it gives confidence to you as the extensive standardization and automated checks eliminate the possibility of making a payment with incorrect data (it reduces the probability of a delay, return of the payment by the beneficiary's bank, additional fees relating to a complaint or the need to process the payment manually by the beneficiary's bank).

Entering payment in EUR currency into countries of EEA		Print Help
IMPORTANT NOTICE: • When sending standard payments in domestic currency EUR to another financial institution within Slovak republic and in foreign currency within accounts maintained in Slovenská sporiteľňa, please use the form for domestic payments.		
Selection from pre-defined payments		
Pre-defined payment:	Not existing pre-defined payments	
Method of payment execution		
Method of payment execution:	S - SWIFT	Mark the required method of execution.
Recipient		
IBAN:		Internationally standardized form of account number, maximum 34 signs.
Name:		
Recipient's bank		
BIC - SWIFT code:		Used for clear identification of the bank in international payments system.
Payment		
Amount:	EUR	For payment transactions above EUR 50,000 a charge will be collected in accordance with the List of Fees and Charges as for the cross-border transfer.
Date of maturity:	04.07.2011	Enter maximum 30 days prior to the required due date.
Payment title:	100 100 - PAYMENTS WITH OPTIONAL PAYMENT TITLE	For amount up to EUR 50 000 select code 100 . For higher amount select another code.
Urgent payment:	☐ Urgent?	Urgent payment is charged in line with the List of Fees and Charges .
Fees borne by		
Fees borne by:	SHA - fees in SLSP are paid by the ordering party, the fees of foreign banks are paid by the receiver	
Payment specification		
Payment specification:	 	Enter payment data on the basis of which your partner will be able to identify the given payment. Maximum 140 signs.

Contact person	
Contact person:	Ján Malý
Phone number:	
Security device	
Ordering party	Enter in international structure +421XXXXXX

Beneficiary

- **Account number / IBAN** – optional datum
The **account number** of the beneficiary in the **IBAN** structure must be stated by you for EUR payments to your business partners in the EU and EEA countries.

IBAN (International **B**ank **A**ccount **N**umber) – since 1 July 2003 all banks in the EU and EEA countries must notify IBAN to its clients. You can obtain the international bank account number from your business partner. An IBAN should be entered in the electronic form, i.e. without gaps and without the word "IBAN". Example:

In writing: "IBAN DE89 3704 0044 0532 0130 00"

Electronic form: "DE89370400440532013000"

Note: An international bank account number enables automatic payment processing by Slovenská sporiteľňa and by banks in the EU and EEA. If this number is missing in the payment instructions from our bank, then foreign banks may charge Slovenská sporiteľňa their increased costs resulting from the manual payment processing without the international bank account number (IBAN). Slovenská sporiteľňa will debit these expenses to the remitter's account. It is an advantage that the accuracy of the beneficiary's account number can be checked already by Slovenská sporiteľňa, thereby eliminating a delay in sending the payment and additional costs charged by the beneficiary's bank for complaint or resulting from the return of the payment by the beneficiary's bank.

- **Name** – the beneficiary's first name and last name or exact name under which the account is maintained by the beneficiary's bank

Beneficiary's bank – mandatory datum

The BIC SWIFT code of the beneficiary's bank has the standard ISO code structure, eight to eleven characters, and consists of the codes of the bank, country, town and the branch. It enables an unequivocal identification of the beneficiary's bank and automatic payment processing by Slovenská sporiteľňa and by foreign banks. You can obtain the BIC SWIFT code from your business partner.

Payment

- **Currency** – EUR. Mandatory datum.
- **Amount** – state the payment amount up to EUR 50,000. Mandatory datum.
- **Value date** – state the requested business day on which the payment should be debited to your account. The latest day that you can enter is 30 calendar days after the day on which the payment order is given. Mandatory datum.
- **Payment title** – select a 3-digit code to designate the purpose of the payment. Mandatory datum.
Note: If the transferred amount **does not exceed EUR 12,500, select from the pop-up menu code 100** to identify a transfer to the EEA member states in the currency EUR. If the transferred amount is **between EUR 12,500.01 and EUR 50,000, select from the pop-up menu a code other than 100** to designate the purpose of the payment in accordance with the applicable regulations of the National Bank of Slovakia.
- **Urgent payment** – by activating this check-box you indicate that you wish to send the payment abroad to the beneficiary's bank account on the value date by one business day earlier than the standard value date is, or an Urgent EUR Transfer in Slovakia (TARGET2). Slovenská sporiteľňa charges fees for this service in accordance with the Charge List. The bank accepts the applications for an Urgent Payment until the time announced by Publication.
- **Customized terms** – if your contractual relation with Slovenská sporiteľňa includes activated customized terms for the account from which you are sending a foreign payment, then you can request these terms by ticking the "Customized Terms" check box when completing the payment order.

Payment specification – optional datum

State the payment details agreed with your business partner so that he can identify the particular payment, the maximum extent is 4 x 35 characters including punctuation marks and gaps.

Note: Some foreign banks cut short payment details in their client's account statement or in a credit payment advice to a maximum of 2 x 35 or 1 x 35 characters including punctuation marks and gaps. The data are also reduced if the payment is made through local clearing systems abroad. It is therefore recommended to agree

with your business partner that the maximum extent of the information for the beneficiary will be 2 x 35 or 1 x 35 characters including punctuation marks and gaps.

Contact person

- **Contact person** – the remitter who has given the order
- **Telephone number** – enter it in the international structure +421XXXXXXXXX

Foreign payment orders must be delivered to Slovenská sporiteľňa no later than on their value date by the time set by Publication.

If you give a same-day payment order after the above deadline, the system will notify you by an error message "**Impermissible Value Date for Receipt of a Cross-Border Order**". You can give the same payment order with the value date on the next business day.

Payment orders may be given a **maximum of 30 calendar days** before the requested value date.

A payment order with a future value date may be **cancelled by 24:00 o'clock of the day immediately preceding the defined value date**.

After you have correctly entered the details and identification of the certification object thereby confirming/signing the order, you may use the functions described below:

By clicking **Sign Now** you will formally check the payment order and you will be asked to confirm/sign it. If you do not sign a checked order, it will be marked "prepared". Such order can be signed later or cancelled. An order will not be executed until signed.

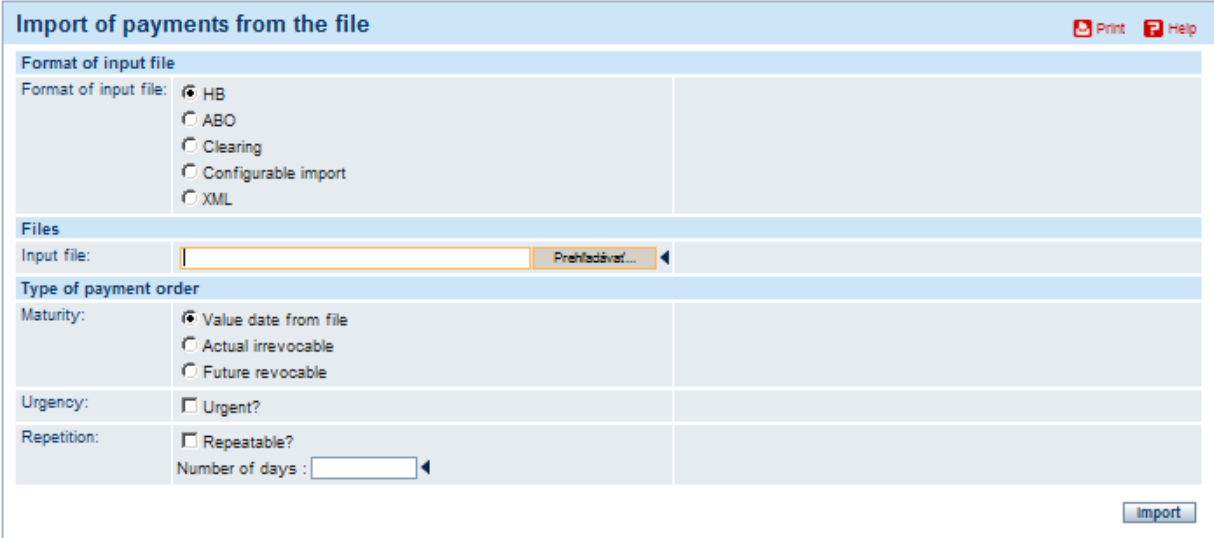
You can return to a prepared order by selecting the ACCOUNT DETAILS / EB ORDERS item where the order will be saved in the "prepared" status. If you have decided to confirm an order, click the  icon in order to open the window for selecting a certification object. The last step is signing the order by entering the required code or cancelling it.

Prepare for Signing – this function will assign a prepared payment order to an EB ORDERS list where it will wait for subsequent signing by you or by other authorized persons with whom you have created a signature group for the account.

6.2.4 Import

6.2.4.1 Importing Domestic Payments:

The application enables to import data in a standard record format: HB, ABO, Clearing, Configurable Import and XML (the respective formats are described in Chapter 6.3 File Transfer).



Import of payments from the file		Print	Help
Format of input file			
Format of input file:	☒ HB ☐ ABO ☐ Clearing ☐ Configurable import ☐ XML		
Files			
Input file:		Prehľadovať...	
Type of payment order			
Maturity:	☒ Value date from file ☐ Actual irrevocable ☐ Future revocable		
Urgency:	☐ Urgent?		
Repetition:	☐ Repeatable? Number of days :		
			Import

By a configuration file you will specify the positions of the individual data of the payment order in your input (data) file. The input file with payments or collections should be a text file where each order is entered as one sentence.

The import itself actually is a conversion of your file to Internebanking structures so that the bank can process it.

6.2.3.2 Importing Foreign Payments:

The application enables to import HB-formatted foreign payments (this format is described in Chapter 6.3 File Transfer).

Import of foreign payments from the file Print Help

Format of input file

Format of input file: ☒ HB

File

Input file: Prehledávat...

Type of payment order

Maturity: ☒ Value date from file
☐ Actual
☐ Future

Urgent: ☒ no
☐ yes
☐ from file

Import

6.2.5 Signature Groups

After creating a signature group, the authorized persons may sign and send payment orders only together, the amount of such payment cannot exceed the limit set for the particular group and the lowest limit set for each authorized person's security object. A separate signature group is defined for each single account.

- **Signing an order**

Orders that are to be signed by a signature group are viewed in EB ORDERS and their status is "waiting for signature".

List of orders from EB					Filter	Print	Help
No.	Type of order Order description	Date of receiving Date of maturity	Amount, currency	Status			
1.	Payment order, current irrevocable, 000000-0653179730/0900	01.07.2011 08:35:32 01.07.2011	0.05 EUR	executed	☐		
2.	Payment order, future revocable, 000000-0653179730/0900	29.06.2011 16:30:01 30.06.2011	0.05 EUR	executed	☐		
3.	Payment order, current irrevocable, 000000-0653179730/0900	26.06.2011 04:42:47 25.06.2011	0.05 EUR	executed	☐		
4.	Payment order, current irrevocable, 000000-0653179730/0900	26.06.2011 04:35:09 25.06.2011	0.50 EUR	executed	☐		
5.	Payment order, current irrevocable, 000000-0011622358/0900	26.06.2011 04:27:24 25.06.2011	0.04 EUR	executed	☐		
6.	Mass payment order batch number: 4,266,053	20.06.2011 11:46:49	1.05 EUR				
7.	Payment order, current irrevocable, 000000-0011622358/0900	08.06.2011 12:20:34 08.06.2011	0.04 EUR	executed	☐		
8.	Payment order, current irrevocable, 000000-0653179730/0900	08.06.2011 12:12:38 08.06.2011	0.50 EUR	executed	☐		
9.	Standing order, change irrevocable, 000000-0011622366/0900	06.06.2011 09:11:19	0.01 EUR	executed			
10.	Payment order via Mobile Banking, current irrevocable, 000000-0653179730/0900	31.05.2011 16:53:52 31.05.2011	3.00 EUR	executed	☐		
					Repeat the selected orders Older >>>		

The status of an order will change after it has been signed by all authorized persons.

- **Withdrawing an order** – an order withdrawal must be signed by those authorized persons that have signed the order.
- **Cancelling an order** – an order that has not yet been signed may be cancelled only by the person that has typed the order.

6.3 Applications

By using published applications you may ask the bank e.g. for:

- transferring an account to a package of products and services,
- issuing a payment card,
- permitting / increasing / cancelling an authorized overdraft,
- issuing a credit card,
- increasing the total credit limit of a credit card,
- consulting about a loan,
- establishing electronic banking services operated through a mobile phone.

An application is only intended for an account holder – natural person for Bank Products specified by Publication and is considered as the Client's proposal to make an Agreement with the Bank on the terms and conditions stated in the particular application.

6.4 File Transfer

The File Transfer service enables a bulk processing of **domestic** payment orders or collection orders by using a data file. The service is primarily designed for sending multiple payment or collection orders. You should use this service particularly for sending to the bank a batch of orders with more than 100 items (in such case the Import function cannot be used).

Import from the "File Transfer" file		Print	Help
File Transfer function enables the mass processing of orders for realization of payment or collection in domestic payments system via a data file. The file can only include 10,000 orders and the size of the file could be 3 MB at maximum. If payment orders with maturity on current day are included in the file, the file is to be signed until 9.30 pm. Please check the realization of individual payment orders in the field Turnovers.			
Order type			
Order type:	☒ Payment orders ☐ Collection orders		
Format of input file			
Format of input file:	☒ HB ☐ ABO ☐ Clearing ☐ Configurable import ☐ XML ☐ KM		
Files			
Input file:	Prehľadovať...		
Encoding:	Windows-1250		
Import			

A file can contain a maximum of 10,000 items and 3 MG.

- the service can be used for accounts maintained in both the local or a foreign currency.
- a sent file relating to a local-currency account may contain payment orders or collection orders to/from accounts with Slovenská sporiteľňa or other banking institution.
- a sent file relating to a **foreign-currency account may only contain payment orders to accounts with Slovenská sporiteľňa**.
- a file cannot contain orders with currency conversion, i.e. a local-currency account can only be used for sending payments in the currency EUR, and a foreign-currency account can only be used for sending payments in the currency of that account.
- one file can contain **only payment orders or only collection orders**. Mixed batches will be rejected by the application.

- by using the File Transfer service you can import to the Internetbanking files formatted HB, CC, ABO, XML, KM or any text file defined by a configuration file.
- one file must have defined the same remitter's account number.
- payment orders in one file can have defined **various value dates**.
- no order in a batch can be cancelled.

You will import a batch to the IB where it will be signed by all authorized persons.

After a File Transfer batch has been sent for processing to the Bank Information System, its status in the overview of EB orders will continue to be "executed". However, the actual execution of individual payment orders should be verified in the statement for the requested value date of the particular payment order.

6.4.1 Description of Individual Structures:

6.4.1.1 Structure of a HB-Formatted Data Record (Homebanking)

Transaction date	Date(10)	Payment execution date in the format DD.MM.YYYY
Remitter's account prefix	Num(6)	Account prefix {000000}
Remitter's account number	Num(10)	Account number (modulo11)
Counter-account prefix	Num(6)	Counter-account prefix
Counter-account number	Num(10)	Counter-account number (modulo 11)
Amount	Char(17)	Transaction amount (plus/minus sign + the number has two decimal places)
Currency code	Char(3)	Currency code list (e.g.:EUR)
Counter-account bank code	Num(4)	Bank code list
Var. symbol	Num(10)	Numerical specification of the payment
Const. symbol	Char(10)	Constant symbol code list (e.g. 0000000308)
Spec. symbol	Num(10)	Numerical supplementary payment detail
Note	Char(35)	Note entered by the client in his order

Notes:

Individual fields of a sentence in HB format have a fixed length.

Fields in a sentence are divided by the separator ";" (semicolon).

1 transaction = 1 line.

End of line – CRLF.

A data type comprises the data type itself plus the maximum length of the datum in parentheses.

The following types exist:

char – type "character" – the field also contains alphabetic characters,

num – type "numeric" – the field contains numerical characters (the last two digits in the amounts are decimal places)

date – type "date" – date type containing only numerals in the format DD.MM.YYYY

Example:

```
05.12.2004;000000;0011622358;000000;0011622366;+00000000000003.45;EUR;0900;1111111111;0000000308;2
222222222;uhrada č.1          ;;
05.12.2004;000000;0011622358;000000;0011622366;+00000000000003.21;EUR;0900;3333333333;0000000308;4
444444444;uhrada č.2          ;;
```

6.4.1.2 Structure of Clearing-Formatted Data Record

1. STRUCTURE OF ITEMS

The items are in the form of signs. The signs are represented by the ASCII code. The individual items consist of fields. Each field starts with a field identifier and ends with a separator. A field identifier consists of two signs denoting the field type and is terminated by a "semicolon". A field identifier may be situated in the beginning of an item or after the separator of the preceding field. The separator consists of the sign couple CR LF (two signs with hexadecimal values 0Dh and 0Ah). Each item starts with the field "HD:".

The individual fields consist of sub-fields. The sub-fields are separated by a gap (hexadecimal value 20h). The sub-fields where a gap may be part of the field have separators composed of the sign couple CR LF and three gaps. The other gaps are ignored. Individual sub-fields are mandatory or optional, depending on the field type (see O).

Schematic illustration of the structure of an item:

Field 1			Field 2		
HD:xxxx xxx	CR LF	XY: sub- field 1		sub- field 2	CR LF
start of item	end of field 1	gap or CR LF and three gaps		end of item	

If the items are not specified exactly in accordance with the structure above, the particular item or the entire data file will be rejected due to a formal error.

FIELD DESCRIPTION

For the specification of the character and format of sub-fields, the following explanation applies:

Sub-field character

- n numeric characters only (0 – 9)
- a alphanumeric characters (A – Z, a – z, 0 – 9)
- x any character from the permitted scope except for the separators CR, LF and EOF

Sub-field format is expressed by numerals (n – length, m – number of lines)

- nn maximum length
- nn – nn length from to
- (nn) fixed length
- mm.nn maximum number of lines . maximum length

Sub-field designation

- M mandatory sub-field
- O optional sub-field

HD: ITEM HEADING

- M (2)n type of item
- M (8)n date on which the item was created in the format YYYYMMDD. It can be a maximum of 10 days before or after the date set in the clearing centre. All items in one block must have the same date.
- M 7 a identifier of the bank or third party that created and sent the item (see the note).
- M 6 n input identification sequential number. Its purpose is identification of the item in the databases of the remitter's bank. In check items of type 51 it can have the value 0. Two same numbers cannot occur on one accounting day, each number must be unique. In one input logical block, the items must be ordered by this number in ascending order and the order must not be interrupted by gaps, this is checked during the processing.
- M 7 a identifier of the beneficiary's bank, if the item was sent by a bank, or identifier of the remitter's bank, if the sender is a third party (see the note).

- | | | |
|---|-----|---|
| M | 6 n | output sequential number of the item. Its purpose is the identification of items released by the clearing centre. It can only be entered by the clearing centre for returned or outgoing items. |
| O | 7 a | third party identifier (see the note). Banks are prohibited to fill in this sub-field. The clearing centre must fill it in only for returned items, by entering here the identifier of the bank to which the original item should have been sent. |

Note:

A bank identifier consists of a maximum of 7 characters from the Catalogue of ABIS Data Converters. It can be a numeric or alphanumeric code.

KC: AMOUNT

- | | | |
|---|-------|---|
| M | 15 n | amount. The amount is stated without a decimal point. The last two places express hundredths of the currency unit. |
| M | (8) n | date in the format YYYYMMDD corresponding to the day on which the payment was debited to the client's account with the bank - remitter. |
| M | (3) a | currency. This sub-field contains the code of the currency whose amount is stated in the "amount" sub-field. |
| O | (8) n | date in the format YYYYMMDD that is used in the case of corrections to state the date since when the funds bear interest. |

ID: IDENTIFICATION OF PRIMARY DOCUMENT

- | | | |
|---|-------|---|
| M | (8) n | date of entry to the payment system in the format YYYYMMDD. It is the date on which the item was entered into the database of the bank's accounting system. Usually it is the date on which the item was typed into the computer. |
| M | 13 a | identification of an input transaction in the bank. It is the number of the input transaction that was typed to the bank's accounting system. Two same numbers cannot occur on one accounting day. |

EC: ECONOMIC CHARACTER OF A PAYMENT

- | | | |
|---|------|---|
| M | 10 n | numeric designation of the economic character of a payment in accordance with the code list of the National Bank of Slovakia (constant symbol). |
|---|------|---|

UD: DEBIT ACCOUNT

- | | | |
|---|------|--|
| O | 6 n | first part of an account (usually prefix). If no definite number is stated, then the "gap" sign must be entered. Its purpose is to show the prefix of the bank account number of the remitter or that of a client to which the funds were debited. |
| M | 10 n | second part of an account (usually account number). Its purpose is to show the bank account number of the remitter or of the bank's client to which the funds were debited. |
| O | 20 x | abbreviated bank account number of the remitter or of the bank's client to which the funds were debited. |

UK: CREDIT ACCOUNT

- | | | |
|---|------|---|
| O | 6 n | first part of an account (usually prefix).
If no definite number is stated, then the "gap" sign must be entered. Its purpose is to show the prefix of the bank account number of the beneficiary or that of a client to which the funds are to be transferred. |
| M | 10 n | second part of an account (usually account number).
Its purpose is to show the bank account number of the beneficiary or of the bank's client to which the funds are to be transferred. |
| O | 20 x | abbreviated bank account number of the beneficiary or of the bank's client to which the funds are to be transferred. |

AD: DEBIT ACCOUNT'S ANALYTICS II

M 10 n second-level analytic account (specific symbol). The subfield identifies in more detail the payment for the remitter.

AK: CREDIT ACCOUNT'S ANALYTICS II

M 10 n second-level analytic account (specific symbol). The subfield identifies in more detail the payment for the beneficiary.

DI: DEBIT IDENTIFICATION

M 4.35x identification in words of the remitter whose account was debited. This field is mandatory for payments between clients of interbank payment system, unless the UD: field is filled in. For payments between clients, at least one of the fields UD: or DI: must be filled in. If both these fields are filled in, DI: is for information only.

KI: CREDIT IDENTIFICATION

M 4.35x identification in words of the payment beneficiary to whom the funds are to be transferred. This field is mandatory for payments between clients of participants in the interbank payment system, unless the UK: field is filled in. At least one of the fields UK: or KI: is mandatory for payments between clients. If both these fields are filled in, then the KI: field is for information purposes only.

ZD: MESSAGE FOR DEBIT SIDE

M 10 n identification for an automatic processing of the debit side (variable symbol). The field identifies to the remitter the purpose of the payment in more detail.

ZK: MESSAGE FOR CREDIT SIDE

M 10 n identification for an automatic processing of the credit side (variable symbol). The field identifies to the beneficiary the purpose of the payment in more detail.

ZP: MESSAGE FOR THE BENEFICIARY'S BANK

M 4.35 x unspecified field. The field serves for transferring information from the remitter's bank to the beneficiary's bank.

AV: MESSAGE FOR A CLIENT OF THE BENEFICIARY'S BANK

M 4.50 x unspecified field. The field serves for transferring information from the remitter's bank or the beneficiary's bank to a client of the beneficiary's bank.

S1: TOTAL SUM FOR ITEM TYPE 1x

M 6 n number of items
M 17 n number of amounts

S2: TOTAL SUM FOR ITEM TYPE 2x

M 6 n number of items
M 17 n number of amounts

S3: TOTAL SUM FOR ITEM TYPE 3x

M 6 n number of items

M 17 n number of amounts

S4: TOTAL SUM FOR ITEM TYPE 4x

M 6 n number of items

M 17 n number of amounts

S5: TOTAL SUM FOR ITEM TYPE 5x

M 6 n number of items

M 17 n number of amounts

S6: TOTAL SUM FOR ITEM TYPE 6x

M 6 n number of items

M 17 n number of amounts

S7: TOTAL SUM FOR ITEM TYPE 7x

M 6 n number of items

M 17 n number of amounts

S8: TOTAL SUM FOR ITEM TYPE 8x

M 6 n number of items

M 17 n number of amounts.

Note:

The Sx fields are optional, unless the logical block of items contains items of this type. Their purpose is checking by stating the number of items of a certain type in a logical block and the total sum of money being transferred by these items. The fields are used in check item of type 51.

IN: VALIDITY INTERVAL OF ITEM 51

M 6 n initial value of output sequential number

M 6 n final value of output sequential number (excluding item 51)

Note:

The sequence of input identification sequential numbers must be in a logical block secured by check item 51 and must be uninterrupted.

KS: PASSWORD FOR VERIFYING AUTHORIZATION POWERS

M 10 a text for authorizing the power to make a payment.

ZV: ACCOUNT STATEMENT HEADING IN CLEARING CENTRE

M (3)a currency. The subfield is used for saving the currency code of the funds being transferred.

M 7 a identifier of the bank to which the statement applies.

M (1)n account code. Permissible characters are "0" for a statement of accounting items and "1" for registration of non-accounting items (notices).

M (8)n date on which the account statement was compiled and sent to the clearing centre in the format YYYYMMDD.

M 3 n statement's sequential number since the start of the year. Two same numbers cannot occur in the bank.

M 4 n statement's sequential number in the day. Two same numbers cannot occur on one day in a bank.

M 17 n account balance.

M (1)x plus or minus sign of the balance. The sign "+" denotes a credit balance and the sign "-" denotes a debit balance of the account.

M (1)a type of balance. Permissible characters are "R" denoting the initial balance (i.e. balance since the last closing of the books) and "A" denoting the current account balance (i.e. the

initial balance plus subsequent transactions until the moment the statement was compiled).

PV: ACCOUNT STATEMENT ITEM IN CLEARING CENTRE

- M (3)a currency. The subfield is used for saving the currency code of the funds in the account.
- M 7 a identifier of the bank that was a business partner of the bank that received the statement.
- M (2)n type of item. The subfield is used for identifying the type of the item to which debit and credit transactions apply.
- M 6 n number of items. The subfield is used for stating the number of the items of the type stated in the subfield "item type" that were sent to or received by the bank stated in the subfield "bank identifier".
- M 17 n amount. The subfield is used for stating the total amount of debit transactions in an account made through this item type in the bank identified in the subfield "bank identifier".
- M (1)x plus/minus sign. The sign "+" denotes a credit transaction and the sign "-" denotes a debit transaction in an account of the bank identified in the subfield "bank identifier".
- M 17 n amount. The subfield is used for stating the total amount of credit transactions in an account made through this item type in the bank identified in the subfield "bank identifier".
- M (1)x plus/minus sign. The sign "+" denotes a credit transaction and the sign "-" denotes a debit transaction in an account of the bank identified in the subfield "bank identifier". An exception is a received payment of types 13, 23 – payment cancellation, on the basis of item type 33, 43 – request to cancel a payment.

KV: END OF ACCOUNT STATEMENT IN CLEARING CENTRE

- M (6)n number of items in the statement
- M 17 n total debit transactions in the account
- M (1)x plus/minus sign of a debit transaction ("+", if cancellations prevail "-")
- M 17 n total credit transactions in the account
- M (1)x plus/minus sign of a credit transaction ("+", if cancellations prevail "-")
- M 17 n new account balance
- M (1)x plus/minus sign of the new balance
The sign "+" denotes a credit balance and the sign "-" a debit balance.
- M (1)a type of the balance. Permissible values comprise the character "R" to denote the initial balance (i.e. the balance of the last closing of the books) and the character "A" which denotes the current account balance (i.e. the initial balance plus the subsequent account transactions until the moment of the statement compilation).

VF: FREE FORMAT

- M 50.35x free closed unspecified format

2. OVERVIEW OF ITEM TYPES

Return of only duplicate items from a file is an optional setting on the side of a party, if this option is not set on, the whole file is returned due to the occurrence of a duplicate item in the file.

Type	Name of payment item
11	k-k payment order
12	k-k collection order
13	k-k payment cancellation
14	k-k cancellation of a collection order
15	k-k third party's order – message for the debit side and the third party
16	k-k third party's order – message for the credit side
17	k-k cancellation of a third party's order – message for the debit side and the third party
18	k-k cancellation of a third party's order – message for the credit side
21	b-b payment order
22	b-b collection order

23	b-b payment cancellation
24	b-b cancellation of a collection order
25	b-b third party's order – message for the debit side and the third party
26	b-b third party's order – message for the credit side
27	b-b cancellation of a third party's order – message for the debit side and the third party
28	b-b cancellation of a third party's order – message for the credit side
32	k-k request to collect
33	k-k request to cancel a payment
35	k-k third party's order
37	k-k cancellation of a third party's order
39	k-k third party's priority order
42	b-b request to collect
43	b-b request to cancel a payment
45	b-b third party's order
47	b-b cancellation of a third party's order
51	check item
52	end-of-day account statement
55	rejection of a collection order by the payer
61	return of an accounting item of type "x1" due to insufficient liquidity
62	return of an accounting item of type "x2" due to insufficient liquidity
63	return of an accounting item of type "x3" due to insufficient liquidity
64	return of an accounting item of type "x4" due to insufficient liquidity
65	return of an accounting item of type "x5" due to insufficient liquidity – debit side
66	return of an accounting item of type "x5" due to insufficient liquidity – credit side
67	return of an accounting item of type "x7" due to insufficient liquidity – debit side
68	return of an accounting item of type "x7" due to insufficient liquidity – credit side
69	return of an accounting item of type "x9" due to insufficient liquidity
71	return of an accounting item of type "x1" due to a formal error
72	return of an accounting item of type "x2" due to a formal error
73	return of an accounting item of type "x3" due to a formal error
74	return of an accounting item of type "x4" due to a formal error
75	return of an accounting item of type "x5" due to a formal error
77	return of an accounting item of type "x7" due to a formal error
79	return of an accounting item of type "x9" due to a formal error
82	return of a non-accounting item of type "x2" due to a formal error
83	return of a non-accounting item of type "x3" due to a formal error
85	rejection of item HD:55 due to a formal error
87	return of an item to a third party due to duplicity
88	return of an item to a direct party in the transaction due to duplicity

3. DESCRIPTION OF INDIVIDUAL ITEM TYPES

The field order in an item is binding.

TYPE GROUPS 1x 2x 3x 4x 6x 7x 8x

field	mandatory/optional	description
HD:	M	item heading
KC:	M	amount
ID:	M	identifier of primary document
UD:	O	1) debit account
AD:	O	debit account analytics II
DI:	O	1) debit identification
UK:	O	2) credit account
AK:	O	credit account analytics II
KI:	O	2) credit identification
EC:	O	economic character of the payment
ZD:	O	message for the debit side
ZK:	O	message for the credit side
ZP:	O	message for beneficiary's bank
AV:	O	message for the client of the beneficiary bank

1), 2) one of selected fields must be present

ITEM OF TYPE 51 – CHECK ITEM

field	mandatory/optional	description
HD:	M	item heading
IN:	M	interval of validity of check item
S1:	O	check amounts for type 1x
S2 :	O	check amounts for type 2x
S3:	O	check amounts for type 3x
S4:	O	check amounts for type 4x
S5:	O	check amounts for type 55
S6:	O	check amounts for type 6x
S7:	O	check amounts for type 7x
S8:	O	check amounts for type 8x

If a check amount is not stated for a particular type, it is considered to be zero.

ITEM OF TYPE 52 – DAILY ACCOUNT STATEMENT IN CLEARING CENTRE

field	mandatory/optional	description
HD:	M	item heading
ZV:	M	heading of account statement in SLSP, a.s.
KV:	M	end of account statement in SLSP, a.s.

ITEM OF TYPE 9x – FREE FORMAT OF AN ITEM

field	mandatory/optional	description
HD:	M	item heading
VF:	M	area for the user

Note :

An item of type 91 is used for conveying messages to other party on the bank-bank level. A type 95 item is a free format. A type 99 item is a message for a clearing operator.

Example:

HD:11 20031030 0900 1 0900
KC:100 20031030 EUR 20031030
ID:20031030 0007017010608
UD: 11622366 Ustredie 2, Testovac
AD:456456456
UK: 11622358 Ustredie 1
AK:456456456
EC:808
ZD:123123123
ZK:123123123
AV:Pokusny merchant AG
HD:11 20031030 0900 2 0900
KC:100 20031030 EUR 0031030
ID:20031030 0007017010888
UD: 11622366 Ustredie 2, Testovac
AD:456456456
UK: 11622358 Ustredie 1
AK:456456456
EC:808
ZD:123123123
ZK:123123123
AV:Pokusny merchant AG
HD:11 20031030 0900 3 0900
KC:100 20031030 EUR20031030
ID:20031030 0007018010935
UD: 11622358 Ustredie 1
AD:456456456
UK: 11622366 Ustredie 2, Testovac

AK:456456456
EC:808
ZD:123123123
ZK:123123123
AV:pokusny merchant
HD:11 20031030 0900 4 0900
KC:100 20031030 EUR 20031030
ID:20031030 0007019010369
UD: 11622358 Ustredie 1
AD:456456456
UK: 11622366 Ustredie 2, Testovac
AK:456456456
EC:808
ZD:123123123
ZK:123123123
AV:pokusny merchant
HD:11 20031030 0900 5 0900
KC:200 20031030 EUR 20031030
ID:20031030 0007020010071
UD: 11622358 Ustredie 1
AD:22222
UK: 11622366 Ustredie 2, Testovac
AK:22222
EC:808
ZD:22222
ZK:22222
AV:pokusny merchant
HD:11 20031030 0900 6 0900
KC:200 20031030 EUR 20031030
ID:20031030 0007020010277
UD: 11622358 Ustredie 1
AD:22222
UK: 11622366 Ustredie 2, Testovac
AK:22222
EC:808
ZD:22222
ZK:22222
AV:pokusny merchant
HD:11 20031030 0900 7 0900
KC:300 20031030 EUR 20031030
ID:20031030 0007020010675
UD: 11622358 Ustredie 1
AD:333
UK: 11622366 Ustredie 2, Testovac
AK:333
EC:808
ZD:3333
ZK:3333
AV:pokusny merchant
HD:11 20031030 0900 8 0900
KC:500 20031030 EUR 20031030
ID:20031030 0007022010075
UD: 11622366 Ustredie 2, Testovac
AD:555
UK: 11622358 Ustredie 1
AK:555
EC:808
ZD:5555
ZK:5555
AV:Pokusny merchant AG
HD:52 20031030 0900 9 0900
ZV:EUR 0900 0 20031030 54 1 34478 +
R
KV:8 900 +
700 +
34278 +
R
HD:51 20031030 0900 0 0900
IN:1 9
S1:8 1600

6.4.1.3 Structure of an ABO-Formatted Data Record

1. Description of the ABO format for domestic payments - SLSP a.s.

```
UHL1DDDDDDAAAAAAAAAAAAAAAAACCCCCCCCCNNNNMMMPPPPPPTTTTTT<CR><LF>
1<SP>EEEE<SP>eeepb<SP>bbbb<CR><LF>
2<SP>pppppp-cccccccc<SP>ssssssssssss<SP>ddmmrr<CR><LF>
pppppp-
cccccccc<SP>hhhhhhhhhh<SP>vvvvvvvv<SP>00bbbbkkkk<SP>SSSSSSSSSS<CR><LF>
pppppp-
cccccccc<SP>hhhhhhhhhh<SP>vvvvvvvv<SP>00bbbbkkkk<SP>SSSSSSSSSS<CR><LF>
pppppp-
cccccccc<SP>hhhhhhhhhh<SP>vvvvvvvv<SP>00bbbbkkkk<SP>SSSSSSSSSS<CR><LF>
.
.
pppppp-
cccccccc<SP>hhhhhhhhhh<SP>vvvvvvvv<SP>00bbbbkkkk<SP>SSSSSSSSSS<CR><LF>
3<SP>+<CR><LF>
2<SP>pppppp-cccccccc<SP>ssssssssssss<SP>ddmmrr<CR><LF>
pppppp-
cccccccc<SP>hhhhhhhhhh<SP>vvvvvvvv<SP>00bbbbkkkk<SP>SSSSSSSSSS<CR><LF>
pppppp-
cccccccc<SP>hhhhhhhhhh<SP>vvvvvvvv<SP>00bbbbkkkk<SP>SSSSSSSSSS<CR><LF>
pppppp-
cccccccc<SP>hhhhhhhhhh<SP>vvvvvvvv<SP>00bbbbkkkk<SP>SSSSSSSSSS<CR><LF>
.
pppppp-
cccccccc<SP>hhhhhhhhhh<SP>vvvvvvvv<SP>00bbbbkkkk<SP>SSSSSSSSSS<CR><LF>
3<SP>+<CR><LF>
5<SP>+<CR><LF>
```

Explanations:

UHL1 – text string(ALWAYS)

<SP> - Space Bar, 20h

<CR> - Carriage Return, 0Dh

<LF> - Line Feed, 0Ah

(x/y/z) - x field length

y n-numeric, characters "0-9", a-alphanumeric, characters "A-Z,0-9"

z f-fixed field length, v-variable field length

DDDDDD - (6/n/f) date of creation in the format ddmmyy

AAAAAAAAAAAAAAAAAAAA - (20/a/f) abbreviated name of the organization

CCCCCCCC - (10/n/f) organization's number, company registration number/CIF (supplemented, from left "0")

NNN - (3/n/f) starting interval of assigned numeric files

MMM - (3/n/f) end interval of assigned numeric files

PPPPPP - (6/n/f) assigned code

TTTTTT - (6/n/f) secret code

EEEE - (4/n/f) 1501-Payment, 1502-Collection

eee - (3/n/f) sequential number of accounting file

ppb - (3/n/f) number of the organization's branch

bbbb - (4/n/f) bank's routing code

pppppp - (6/n/v) account prefix

cccccccc - (10/n/v) account number

ssssssssssss - (14/n/v) total amount of item group in hundredths

ddmmrr - (6/n/f) value date

hhhhhhhhhh - (12/n/v) amount of the item in hundredths

vvvvvvvv - (10/n/v) variable symbol

bbbb - (4/n/f) bank's routing code

kkkk - (4/n/f) constant symbol

SSSSSSSSSS - (10/n/v) specific symbol

Examples:

UHL1010296VSZ, a.s. Kosice 0000037698001001000000000000

1 1501 001024 1200

2 110111 100050 010296

19-29313 10000 9601148 0002000008 1234567890

123123 20050 48 0012000308 41

4001-202150453 70000 1022232 0075000558 275

3 +

2 11009-2299009008 48600 020296

1011465 48600 1019069000 0081000308 0

3 +

5 +

UHL1100105Homebanking 6.1????????????????????????????

1 1601 ?????? 0900

2 00000000110000 100105

000000-0182230164 000000-0182248954 000000010000 0000000111 0009000308 0000000222

000000-0182230164 000000-0000000123 000000020000 0000000111 0002000308 0000000222

000000-0182230164 000000-0000000123 000000030000 0000000111 0009000308 0000000222

000000-0182230164 000000-0000000123 000000040000 0000000111 0011000308 0000000222

000000-0182230164 000000-0182248954 000000010000 0000000111 0009000308 0000000222

3 +

5 +

6.4.1.4 Structure of an XML-Formatted Data Record

```
<?xml version="1.0" encoding="UTF-8"?>
```

```
<!-- root element - zoznam prikazov na uhrady -->
```

```
<!ELEMENT uhrady (uhrada+)>
```

```
<!-- jedna uhrada -->
```

```
<!ELEMENT uhrada (vu_predcislo, vu_cislo, pu_predcislo, pu_cislo, pu_kbanky, ks, vs, ss, suma, mena, poznamka, datum_valuty)>
```

```
<!-- vlastny ucet -->
```

```
<!ELEMENT vu_predcislo (#PCDATA)>
```

```
<!ELEMENT vu_cislo (#PCDATA)>
```

```
<!-- protiucet -->
```

```
<!ELEMENT pu_predcislo (#PCDATA)>
```

```
<!ELEMENT pu_cislo (#PCDATA)>
```

```
<!ELEMENT pu_kbanky (#PCDATA)>
```

```
<!-- konstantny symbol -->
```

```
<!ELEMENT ks (#PCDATA)>
```

```
<!-- variabilny symbol -->
```

```
<!ELEMENT vs (#PCDATA)>
```

```
<!-- specificky symbol -->
```

```
<!ELEMENT ss (#PCDATA)>
```

```
<!-- suma -->
```

```
<!ELEMENT suma (#PCDATA)>
```

```
<!-- mena -->
```

```
<!ELEMENT mena (#PCDATA)>
```

```
<!-- poznamka -->
```

```
<!ELEMENT poznamka (#PCDATA)>
```

```
<!-- datum splatnosti -->
```

```
<!ELEMENT datum_valuty (#PCDATA)>
```

Example:

```
<?xml version="1.0" encoding="UTF-8" ?>
```

```
<: uhrady>
```

```
  <: uhrada>
```

```
    <vu_predcislo>000000</vu_predcislo>
```

```
    <vu_cislo>0000000123</vu_cislo>
```

```
    <pu_predcislo>000000</pu_predcislo>
```

```
    <pu_cislo>0000000456</pu_cislo>
```

```
    <pu_kbanky>0900</pu_kbanky>
```

```

<ks>0558</ks>
<vs>0000000001</vs>
<ss>0000000000</ss>
<suma>100.00</suma>
<mena>EUR </mena>
<poznanka>import platby 1</poznanka>
<datum_valuty />
</uhrada>
: <uhrada>
  <vu_predcislo>000000</vu_predcislo>
  <vu_cislo>0000000123</vu_cislo>
  <pu_predcislo>000000</pu_predcislo>
  <pu_cislo>0000000789</pu_cislo>
  <pu_kbanky>0900</pu_kbanky>
  <ks>0558</ks>
  <vs>0000000002</vs>
  <ss>0000000000</ss>
  <suma>100.00</suma>
  <mena>EUR</mena>
  <poznanka>import platby 2</poznanka>
  <datum_valuty>20.06.2005</datum_valuty>
</uhrada>
</uhrady>

```

6.4.1.5 Structure of an KM-Formatted Data Record

A text file composed of three types of records:

- Introductory record** – the first record of a file. It contains basic data on the originator.
- Data record** – records between the introductory record and the final record. These records contain the details of the remitter's (originator's) individual payments.
- Final record** – the last record of the file. It contains summary data of the remitter's (originator's) payments.

Introductory record:

Position	Field name	Item type	Item description
1	Type of record*	N_2	Two numeric characters, constantly {00} – this code denotes that the record is an introductory one.
3	Company number*	N_6	Six numeric characters – it denotes a remitter in Slovenská sporiteľňa.
9	Company registration number*	N_10	Ten numeric characters – (remitter's) company registration number
19	Medium's start date*	D_8	Eight numeric characters – file start date.
27	Accounting end date*	D_8	A date composed of eight numeric characters – it denotes the date of the last payment clearance that is decisive for termination of KM accounting. A final protocol of cleared/uncleared orders will be compiled. Data records with a value date later than the end date will not be cleared (various value dates may be in data records).
35	Creation of export files*	N_1	One numeric character for payment KM: constantly 1, for collection KM: 0 – after the first and last accounting, 1 – after a daily accounting, 2 – after the last accounting.
36	Reserve	C_254	alphanumeric 254 characters (blank) – To be left blank (gaps).

Data record:

1	Type of record*	N_2	Two numeric characters - {úhrady '11', inkasá '32'}.
3	Sequential number	N_8	Eight numeric characters – sequential number of the record, starting from 1.
11	Remitter's branch	N_3	Three numeric characters (code list) – the remitter always enters {000}. The branch code is automatically assigned by

			the bank's system.
1 4	Remitter's account prefix*	N_6	Six numeric characters – remitter's account prefix is assigned by Slovenská sporiteľňa.
2 0	Remitter account number*	N_1 0	Ten numeric characters (modulo11) – remitter's account number is assigned by Slovenská sporiteľňa.
3 0	Remitter's specific symbol	N_1 0	Ten numeric characters (modulo10) – if not available, nils must be entered.
4 0	Bank code*	N_4	Four numeric characters (code list) – code of Slovenská sporiteľňa= {0900}.
4 4	Variable symbol	N_1 0	Ten numeric characters – remitter's variable symbol. It may be the number of the remitter's department from which the payment has come.
5 4	Beneficiary's branch	N_3	Three numeric characters (code list) – the remitter always states {000}. In output files for the remitter, the bank's system automatically assigns the code of the branch that has cleared the item.
5 7	Beneficiary's prefix*	N_6	Six numeric characters – beneficiary's account prefix
6 3	Beneficiary's account number*	N_1 0	Ten numeric characters (modulo11) – remitter's account number.
7 3	Specific symbol	N_1 0	Ten numeric characters (modulo10), if the symbol is not available, nils must be entered.
8 3	Bank code*	N_4	Four numeric characters (code list) – code of Slovenská sporiteľňa = {0900}.
8 7	Variable symbol	N_1 0	Ten numeric characters
9 7	Amount*	N_1 2	Twelve numeric characters – amount in EUR that is to be cleared. <u>The last two digits are decimeal places.</u>
1 0 9	Currency*	C_3	Three alphabetical characters (code list) – constantly {EUR}.
1 1 2	Constant symbol*	N_1 0	Ten numeric characters (code list) – constant symbol, e.g. for wages {0000000138}.
1 2 2	Value date*	D_8	Eight numeric characters, value date of the payment clearing in the format YYYYMMDD .
1 3 0	Remitter's identifier	C_2 0	Twelve alphanumeric characters – remitter's identifier (e.g. identity number).
1 5 0	Remitter's note 1	C_3 5	Thirty-five alphanumeric characters. In output files for the remitter, the bank's system automatically assigns the organization's registration number.
1 8 5	Remitter's note 2	C_3 5	Thirty-five alphanumeric characters. In output files for the remitter, the bank's system automatically assigns the organization's name.
2 2 0	Message for beneficiary's bank 1	C_3 5	Thirty-five alphanumeric characters – message for beneficiary 1, the datum is transferred to the beneficiary's bank statement. In output files for the remitter (about uncleared items), Slovenská sporiteľňa will enter an error code in this field.
2 5 5	Message for beneficiary's bank 2	C_3 5	Thirty-five alphanumeric characters – message for beneficiary 2.

Final record:

1	Type of record*	N_2	Two numeric characters – constantly {51}. The code shows that it is the final record of the system.
3	Number of payments*	N_6	Six numeric characters – number of data records (payments). The value is identical with the last sequential number in data

			records.
9	Amount of payments*	N_1 7	Seventeen numeric characters – the sum of individual payment data records. The last two digits are decimal places.
2 6	Number of collections*	N_6	Six numeric characters – number of data records (collections). The value is identical with the last sequential number in data records.
3 2	Sum of collections*	N_1 7	Seventeen numeric characters – the sum of individual collection data records. The last two digits are decimal places.
4 9	Reserve	C_2 41	Two hundred and forty-one alphanumeric characters (blank).

Explanations:

1. Items marked *(asterisk) are mandatory data.
2. A data type states the data type itself and its length in parentheses. The data types are as follows:
C - type "character" – may contain alphanumeric characters
N - type "numeric" – may only contain numerals
D - type "date" – date type containing nly numerals in the format YYYYMMDD.
3. - all N-type items are completed with nils on the left
- all C-type items are completed with nils on the right
4. Each record is terminated by signs CR LF.

Terminology of files (KM) delivered to Slovenská sporiteľňa:

Kapmmddoooo.xxx

where: **a** type of medium 1 = collection KM, 2 = payment KM, 3 = KM – standing orders

pp identification code of Slovenská sporiteľňa's branch which receives the payment. The code is supplied by Slovenská sporiteľňa (is downloaded from the configuration).

mm month in which the file was created (also with initial nil)

dd day on which the file was created (also with initial nil)

oooo code – company number assigned by Slovenská sporiteľňa

xxx file's sequential number in the month (period) being processed

Example:

```
00002002000015115120050601200506010
3200000001014000000018224879400000001230900000000045601400000001822320200000000987090000000
00654000000000100EUR0000000308200506011234567890123456789
32000000020140000000182248794000000000090000000000001400000001822336050000000000090000000
0000000000000200EUR0000000308200506011234567890123456789
3200000003014000000018224879400000000009000000000000140000000182233605000000000090000000
0000000000000300EUR0000000308200506011234567890123456789
3200000004014000000018224879400000000009000000000000140000000182233605000000000090000000
0000000000000400EUR0000000308200506011234567890123456789
5100000000000000000000000000040000000000001000
```

6.5 Standing Order

The introductory screen shows an overview of existing standing orders (SOs) which you can change  or cancel .

If you wish to **change** a counteraccount or any of symbols, then cancel the particular standing order and give a new one.

You can verify the execution of a change or cancellation of an SO in the Account Details / EB Orders menu.

A **new standing order** may be given by clicking the **Pridat** button.

Enter of standing order		Print	Help
Selection from pre-defined payments			
Pre-defined payment:	Pre-defined payments do not exist		
Title standing order			
Title:		Enter appropriate name for your better orientation in standing orders overview.	
Counter account			
Prefix - Number / Bank:	- /		
Bank code:			
Payment			
Amount:	EUR	The amount is included in the daily payment limit for security tool.	
Constant symbol:			
Variable symbol:			
Specific symbol:			
Message for receiver:		Zostáva znakov: 140	
Dates validity			
Valid from:		Enter date other than today's date.	
Valid to:			
Periodicity			
Typ príkazu:		Typ príkazu	
Počet dní opakovania:	☐ TODO:Opakovať?	Počet dní opakovania	
Total number of cycles:		After the final execution, termination is charged in accordance with the List of Fees and Charges .	
Break of standard order			
Break from:			
Break to:			
Security device			
Security devices:	☐ GRID card ☐ SMS key ☒ Electronic personal key (EPK)		
Add to predefined Prepare for signing Sign now			
Before signing the payment, please check whether you have entered in particular the field IBAN correctly as instructed . An incorrect IBAN value may result in the fact that the payment will be realized as standard foreign payment in line with the List of Fees and Charges .			

Name

Its only serves for your simple orientation in the SO list. Optional datum.

Payment

Entering the data – **Account Prefix**, **Counteraccount number**, **Bank Code**, **Constant Symbol**, **Variable Symbol** and **Message for the Beneficiary** are subject to the same rules as those for giving a Payment Order.

A standing order for a local-currency account can also be given in a foreign currency, if the beneficiary's account is maintained by the bank. If a payment is made in a currency other than the account currency, the payment amount will be converted at the rate in the exchange rate list in effect at the time of the conversion.

A standing order for a foreign-currency account may be given subject to these conditions:

- a payment in a foreign currency under a standing order can only be sent within the bank,
- a payment in the local currency under a standing order can be sent within the bank or to other banking institution.

The default currency is EUR.

Effective dates of a standing order

SO effective date – you must enter a date other than today's.

Validity and effective end date – you can type the date or you can select it from a calendar. Fill in this date only if you assume the exact expiry date of the standing order.

Note: If you enter the expiry date identical with the value date, the order will be executed.

Frequency

Type of frequency – the frequency of a SO value date may be daily, weekly, monthly, quarterly, semi-annual or annual.

Weekly frequency → value day is a numeric datum whose value may range from 1 to 7, depending on the day of the week on which you wish to have the SO executed.

Monthly frequency → value day is a numeric datum ranging from 1 to 31.

Quarterly frequency → value month is a numeric datum ranging from 1 to 3, depending on the month in the quarter of the year in which you want to have the SO executed, value day is a numeric datum ranging from 1 to 31.

Semi-annual frequency → value month is a numeric datum ranging from 1 to 6, depending on the month of the half of the year in which you want to have the SO executed, value day is a numeric datum ranging from 1 to 31.

Annual frequency → value month is a numeric datum ranging from 1 to 12, depending on the month of the year in which you want to have the SO executed, value day is a numeric datum ranging from 1 to 31.

You can restrict the validity of a SO by setting the maximum number of payments to be sent, after which your SO will be cancelled automatically.

Total number of payments made

If this item is filled in upon giving a SO, the system will check the number of payments sent from the start of the cycle. The SO will be cancelled automatically after the required number of payments has been sent.

Interrupting a standing order

You may set a period of time when the execution of your SO will be temporarily stopped – e.g. you may stop paying for meals for your school child during the summer holidays, etc.

6.6 Collection – Consent

The introductory screen shows an overview of existing collection authorizations which you may change  or cancel .

If you wish to change the maximum amount of a collection authorization, you should make a change to that consent.

If you wish to **change** a counteraccount or any of symbols, then cancel the particular collection authorization and give a new one.

You may give a **new collection authorization** by clicking the **Add** button.

Enter consent to collection		Print	Help
Title:			
Receiver			
Collector selection:	Choose a value		
Selection from a predefined payments:	no predefined payments exist		
Prefix - Number / Bank:	- /		
Bank code:	Choose a value		
Symbols			
Variable symbol:			
Specific symbol:			
Definition			
Begin of validity:			
Maximum amount:	EUR	The collection will be carried out only if the collector claims an amount equal to or lower than the defined maximum amount.	
Message for receiver:	Zostáva znakov: 140		
Security device			
Security devices:	☐ GRID card ☐ SMS key ☒ Electronic personal key (EPK)		
		Back	Prepare for signing
		Sign now	

Name

Its sole purpose is to simplify your orientation in the list of collection authorizations. Optional datum.

Selecting the collector

If you wish to give a collection authorization in favour of any of the collectors listed below, select it from the pop-up menu:

- Express finance, s.r.o.
- Orange Slovensko
- OSBD Martin
- Petit Press, subscription of newspapers and journals
- Poist'ovňa SLSP,a.s.
- Slovak Telekom,a.s.
- Slovenská pošta, š.p., regional office Bratislava
- Slovenská pošta, š.p., regional office Central Slovakia
- Slovenská pošta, š.p., regional office Eastern Slovakia
- Slovenská pošta, š.p., regional office Western Slovakia
- Slovenský plynárenský priemysel
- Správa majetku mesta Partizánske (Property management of the town of Partizánske)
- Stredoslovenská energetika, a.s.
- T-Mobile Slovensko, a.s.
- Press subscription for Slovenská pošta
- Západoslovenská energetika, a.s. (ZSE).

After selecting a particular collector, you will define your consent to a pre-defined template which meets the specific requirements of each collector.

Additional data necessary for a correct definition of the consent are available in the documents which you have received from the particular collector, e.g. an invoice, contract, collection bill, etc.

The collector from the above list to whom you have given a collection authorization will be automatically notified about it by the bank. The time of making the first collection depends on how fast this information is processed by the collector.

If you give a collection authorization in favour of other entity (**e.g. UPC, water companies, Východoslovenská energetika, etc.**), the entity must be notified of your collection authorization and of the account number to which its collection call should be sent. The answer to such collection call

from the collector is the execution of the collection.

Variable symbol (VS)

A maximum of 10-digit number (can contain only numeric characters). It serves the beneficiary for the payment identification.

Do not state a variable symbol for payments to T-Mobile, because it changes VS every month. Optional numeric datum.

Specific symbol (SS)

A maximum of 10-digit number. Its purpose is payment identification by the beneficiary. To **identify a payment to T-Mobile**, enter your telephone number to this box. Optional numeric datum.

Maximum amount

This is the maximum amount of transfers that may be collected from your account in one day in favour of a particular collector.

Mandatory numeric datum.

Message for the beneficiary

A message of a maximum of 140 characters for the payment beneficiary. Optional alphanumeric datum.

6.7 Term Deposit

The introductory screen contains an overview of term deposits which you have established from the account which you are viewing right now by using the electronic banking services and offers you basic information on the individual term deposits.

If you wish to get more detailed information on a particular term deposit, click the term-deposit account name.

By clicking the **Add** button you can establish a new term deposit from the account which you are viewing.

A newly **established term deposit** will appear in the term-deposit list after its **status changes to established**.

A term deposit will carry interest at the rate set by publication.

Information on interest rates for respective types of term deposits is available in our website www.slsp.sk.

The bank does not draw up any written documentation for such established term deposit.

Opening of term deposit in a "Deposit Account"		Print	Help
Blocking time			
Repetition:	Term deposit for 1 month with possible premature withdrawal		
Repetition:	☒ no - single term deposit ☐ yes		
Handling of interests the "Maturity Date"			
Handling:	☒ Crediting to the superior "Account" ☐ Gross up principal		
Amount of term deposit (principal)			
Amount:	€00 EUR		
Security device			
Security devices:	☐ GRID card ☐ SMS key ☒ Electronic personal key (EPK)		
		Back	Prepare for signing Sign now
Opening a term-deposit account as part of the product SPOROŽIRO EURO <26 is only allowed by an adult account holder. This condition also applies to disposing with an account by an authorized person (legal representative).			

Lock-up period of a deposit

Select the product type from the pop-up menu which suits your preferences.

All term deposits established through EB services may be **redeemed early**, which means that you may **cancel the deposit early** at any time during the lock-up period. However, your interest rate will be reduced. The interest rates for deposits withdrawn early is set by publication.

Renewal of a Lock-Up Period

You can select one of the two options described below:

- **No – a one-off term deposit**, after the interest is added to the principal amount of the term deposit, the full amount is transferred to the parent account, and the term deposit is cancelled automatically.
- **Yes** – i.e. a term deposit with renewals, enter the number of renewals in the blank box. If the number of renewals entered by you is 1, then after the first crediting of the interest, the term deposit will be renewed once again, but with a new interest rate in effect on the renewal date. Then upon completion of the lock-up period and transfer of the capitalized amount to the parent account, the term deposit will be cancelled.
The maximum permissible number of renewals is 9999.
If you do not wish to limit the number of renewals, leave the "number-of-renewals" box blank.

Method of handling interest on maturity date

The principal amount and interest earned on a one-off term deposit will be transferred to the parent account.

If you have opted for a **term deposit with renewals** and for an **increase of the principal amount**, then upon each renewal of the lock-up period the interest earned will be added to the principal amount for the new lock-up period.

Alternatively, you may decide to have the interest **credited to the parent account**, which means that on the renewal date the interest earned will be transferred to the parent account and the original unchanged principal amount will remain locked up in the term deposit carrying interest at the rate in effect on the renewal date.

Amount of a deposit (principal amount)

A term deposit cannot be established without making a minimum deposit.

Information on the amount of the minimum deposit is available on our website www.slsp.sk.

The maximum amount of the basic deposit is not restricted by limits set for the selected security object by which you will confirm this transaction.

After selecting a certification object, confirm your choice by the **Sign Now** button. Then enter the certification code into the new window and confirm it by **Confirm** or **Cancel**. If you quit the window without entering the certification code, the term deposit will remain in the "Under Preparation" status. Check the status of the processing of your request through **<EB Orders>**.

By using electronic banking services you can make the following active transactions with term deposits established through the electronic banking services:

- **Additional deposit to a term deposit** – an additional deposit to an existing term deposit. If you enter several definitions of an additional deposit during one lock-up period, the **last request** will be executed. The additional deposit will be made on the renewal date of the term deposit.
- **Withdrawal from a term deposit** – during the lock-up period or on the term-deposit renewal date you may define only one withdrawal order for the term deposit. The requested withdrawal will be made as late as on the renewal date of the term deposit. A withdrawal cannot reduce the term-deposit amount below the minimum deposit. If this happens, the term deposit will be cancelled.
- **Cancellation of a term deposit** – a term deposit may be cancelled during a lock-up period or on a term-deposit renewal date. If your term deposit is cancelled early, the interest rate on the deposit will be cut to a level set by publication. You can also apply for the cancellation of a term deposit in bank's point of sale. The money from a cancelled deposit can only be transferred to the parent account. Applications for transferring the money to other account cannot be executed. In a point of sale you cannot make any cash or non-cash transfers from this type of a term deposit to other accounts.

Explanations of terms:

- **Lock-up period of a deposit** – a period starting on the day the funds are credited to a term-deposit account and ending on the day immediately preceding the maturity date.
- **Renewal of a "Lock-Up Period"** – number of repetitions of a lock-up period – renewals.
- **Maturity date** – a date on which interest is credited to a term deposit and the money in the deposit can be freely handled. It follows the last day of the lock-up period.
- **Method of handling interest on the Maturity Date** – the interest will be credited by the bank in accordance with your instructions:

- to the principal amount, i.e. to the money deposited in the term deposit,
 - to the parent account. In such case, the new locked up amount of the term deposit will remain unchanged – the principal amount.
- **Parent account** – the original account from which funds have been transferred to a term deposit. This definition only applies to term deposits established through the electronic banking services.
 - **Gross interest** – interest before tax. Net interest is calculated by subtracting the tax (tax = 19% under the currently valid tax law).
 - **Deposit renewal date** – the day following the last day of a lock-up period, it is identical with the maturity date.
 - **Credit interest rate** – interest rate in effect on the day the term deposit is established, it is guaranteed by the bank unless the deposit is cancelled early, before the end of the lock-up period. If you breach the lock-up period by cancelling the term deposit early, your interest rate will be cut to the level set by publication www.slsp.sk.
 - **Limit (debit)** – is not permitted for a term deposit.

6.8 Statements

Statements sent

The introductory screen shows an overview of statements of this account that have been sent to you.

Statement sequential number corresponds to the statement's ranking by the time of compilation in the system.

Accounting period is a period shown in your statement of account transactions.

Original method of security has been selected by you upon establishment of the Mailbanking service.

Generation date is the time when your statement has been created.

The graphic icon  will enable you to re-send the selected statement, but for a maximum of the past three months.

If you wish to receive a statement again, click the  icon.

After checking the data of your request for a statement in the next window, click **Forward**.

You may check the status of the processing of your request in the Account Details / EB Orders item.

Definition of statements

By sending electronic statements we keep you informed of transactions in your account in the format and frequency requested by you. You can define new or change existing requirements for statement generation only if your Mailbanking service is already activated.

We can send you statements formatted as follows:

- electronic statement
- HB-formatted statement
- ABO-formatted statement
- CC-formatted statement
- MT940-formatted statement.

An electronic statement has a text structure.

If you wish to work further with the content of a statement, for example in your accounting, then we recommend you to use HB-, ABO- or CC-formatted statements.

Sample statements are publicized on our website www.slsp.sk.

You will find them in the menu through PERSONAL FINANCES / ELECTRONIC BANKING / MAILBANKING.

The frequency of sending statements may be daily or monthly.

When using the ABO and CC formats, select only the daily frequency.

If you select an incorrect combination of the format and frequency, the system will notify you.

With the daily frequency we will send you a statement to the specified address, if there was at least one transaction in your account on the previous day.

If the system did not record any change in your account, the statement will not be sent.

If you have selected the **monthly frequency**, we will send you a statement of your account on the first day of the new month.

6.9 Notifications

6.9.1 SMS Courier

SMS courier is an on-line information about an above-limit transaction in an account.

You may set a **limit** arbitrarily (minimum limit set by the bank is EUR 3).

The bank will send you an SMS message immediately after a transaction greater or equal to the defined limit is made in your account.

Structure of an SMS message – in each message you receive the information whether it was a Card Payment, Card Withdrawal, Account Transaction or Reservation in the Account. Each message states the transaction amount, disposable account balance, and for some card transactions also the last four digits of the card number and the POS/ATM name.

The **service can only be activated**, if you already have access to the services SMS banking or Mobilbanking. If you do not have active some of these services and wish to activate the SMS courier, you can do so by completing an Application for Establishing Electronic Banking Services for a Mobile Phone (Chapter 6.3).

6.9.2 E-mail Courier

E-mail Courier is an on-line information about an above-limit account transaction.

You may set a **limit** arbitrarily (minimum limit set by the bank is EUR 3).

The bank will send you an e-mail message immediately after a transaction greater or equal to the defined limit is made in your account.

Message structure – the message is sent in the text format. The sender is "Výpis@slsp.sk" (Výpis@slsp.sk) and the e-mail subject is designated as "KURIÉR" (COURIER).

The **service can only be activated**, if you have access to the Mailbanking service.

7 Account Details

7.1 Transactions

There are ten transaction items on one page. A transaction that has just been made will not be viewed immediately, but after the set time interval for transferring information from the bank information system, i.e. approximately 15 minutes. The last transaction made in the account will be shown first.

Turnovers				Export	Filter	Print	Help
No.	Turnover description Counter account (prefix-number/bank) Note	Settlement day	Amount, currency				
1.	Jednorazový príkaz cez Telebanking 000000-0011622388/0900 - Ústredie 2, Testovací účet	04.07.2011	-0.30 EUR				
2.	Jednorazový príkaz cez Telebanking 000000-1804141022/5600	04.07.2011	-0.01 EUR				
3.	Jednorazový príkaz cez Telebanking 000000-0011622388/0900 - Ústredie 2, Testovací účet	04.07.2011	-2.30 EUR				
4.	Trvalý príkaz na úhradu 000000-0011622388/0900 - Ústredie 2, Testovací účet	04.07.2011	-0.01 EUR				
5.	Trvalý príkaz na úhradu 000000-0011622388/0900 - Ústredie 2, Testovací účet	03.07.2011	-0.01 EUR				
6.	Trvalý príkaz na úhradu 000000-0011622388/0900 - Ústredie 2, Testovací účet	02.07.2011	-0.01 EUR				
7.	Bežhotovostný vklad 000000-0011622388/0900 - Ústredie 2, Testovací účet Test	01.07.2011	0.11 EUR				
8.	Jednorazový príkaz cez Telebanking 000000-0011622388/0900 - Ústredie 2, Testovací účet	01.07.2011	-1.20 EUR				
9.	Trvalý príkaz na úhradu 000000-0011622388/0900 - Ústredie 2, Testovací účet	01.07.2011	-0.01 EUR				
10.	Bežhotovostný vklad 000000-0011622388/0900 - Ústredie 2, Testovací účet	30.06.2011	5.00 EUR				
				Older >>>			

- If you wish to view the previous transactions, click the **Older>>>** button.
- You can view transactions made over the past four hundred days.
- If you have a newly established IB service, transactions made within six months before the establishment of the service will be displayed.
- We offer you the possibility to print the transactions just viewed on the screen by clicking the **Print** button.
- By clicking the **Export** button you can export the viewed transactions and use them in your accounting.

Downloading files:

- Select the option "save on the disk" and confirm it.
- Select the file name and location on the disk.
- After clicking, an exported CSV-structured text file will be created (the items have various lengths and are separated from one another by a semicolon). The items are viewed in the following order:

Value date
Account prefix
Account number
Counter-account prefix
Counter-account number
Counter-account's bank code
Counter-account name
Amount
Currency
Exchange rate
Account balance

Transaction description
Variable symbol
Constant symbol
Specific symbol
Cancellation attribute
Note
Statement number
Identification of counter-account 1
Identification of counter-account 2
Identification of counter-account 3
Identification of counter-account 4
Message for beneficiary 1
Message for beneficiary 2
Message for beneficiary 3
Message for beneficiary 4

If you wish to view an overview of transactions with certain specific properties, use **Filter**.

Turnovers filter Print Help		
Predefined filters		
Predefined filter:	Choose a value	
Dates		
Settlement day from:		one of the dates is obligatory
Settlement day to:		one of the dates is obligatory
Amount		
Amount:	unfiltered	Select condition from the pull down menu.
Currency:	all	
Credit/debit:	☒ Debits and credits ☐ Credits ☐ Debits	
By limiting filtered values, the selection of the displayed values will be more accurate.		
Choose from pre-defined payment:	pre-defined payments do not exist	You can create your list of pre-defined payments via the Main menu, the Settings part.
Prefix - Number / Bank:	- /	
Bank code:	Choose a value	
Constant symbol:		
Variable symbol:		Enter only numerical values.
Specific symbol:		Enter only numerical values.
Other filter criteria	☒ charges ☒ cards ☒ transactions from EB ☒ others ☐ Statement number	
Outcome paging setup		
Displaying method:	☒ Display all turnovers on one page ☐ Page turnovers in 10	
Display		

7.2 EB Orders

This part displays payment orders given by you through electronic banking services and possibly also an overview of other active transactions made in the account (e.g. module change, activation of courier service).

The status of the orders may be as follows:

Prepared – the order is prepared for signing or cancellation. You can make the desired transaction by clicking the graphic icon  - "Confirm" or  - "Cancel".

Executed – the order has been executed. The information about the order execution is transferred to the TRANSACTIONS item after a period of time set for transferring information from the bank information system, i.e. approx. 15 minutes after the time of execution.

Being processed – the order has been received by the bank for processing.

Not executed – the order has not been executed, most probably for lack of funds. You can give the order again by clicking the graphic icon  - "Repeat".

Pending – the order has been received by the bank and assigned among pending payments where it will wait until the set value date. Each future order is in this status from the moment it is received by the bank until its execution.

Waiting for signature – the order has been assigned to the EB ORDERS list where it is waiting for subsequent signing by an authorized person or persons, if a signature group has been defined for the account.

Cancelled by the client – the prepared order has been cancelled by the client.

Automatically cancelled – the given order that has not been signed within 40 days is automatically cancelled by the system.

Reserved – a transitory status of e-payment-type transactions made through the Sporopay/Dobi EASY service (Mobilbanking service) which after clearing the transaction will change the status to "executed".

If you tick the payment-order box, you can transfer the selected orders to a multiple order by clicking **Repeat Selected Orders**.

List of orders from EB					Filter	Print	Help
No.	Type of order Order description	Date of receiving Date of maturity	Amount, currency	Status			
1.	Payment order, current irrevocable, 000000-0011622366/0900	04.07.2011 14:57:19	0.30 EUR	in preparation	☐	☐	☐
2.	Payment order, current irrevocable, 000000-0011622366/0900	04.07.2011 14:55:29	0.30 EUR	in preparation	☐	☐	☐
3.	Payment order, current irrevocable, 000000-0011622366/0900	04.07.2011 14:50:51 04.07.2011	0.30 EUR	executed	☐	☐	
4.	Change of Sporopay-Key	04.07.2011 14:27:34		executed			
5.	Payment order, current irrevocable, 000000-1804141022/5600	04.07.2011 11:23:21 04.07.2011	0.01 EUR	executed	☐	☐	
6.	Payment order, current irrevocable, 000000-0011622366/0900	04.07.2011 10:22:52 04.07.2011	2.30 EUR	executed	☐	☐	
7.	Change of e-mail address in account	01.07.2011 10:59:12 01.07.2011		executed			
8.	Payment order, current irrevocable, 000000-0011622366/0900	01.07.2011 08:34:54 01.07.2011	1.20 EUR	executed	☐	☐	
9.	Payment order, current irrevocable, 000000-0011622366/0900	29.06.2011 22:14:34 30.06.2011	23.01 EUR	non-executed	☐	☐	
10.	Payment order, current irrevocable, 000000-0011622366/0900	29.06.2011 21:29:46 30.06.2011	5.00 EUR	executed	☐	☐	

Repeat the selected orders Older >>>

Filter

If you wish to view only a selected type of given orders, use the Filter.

Batch Viewing of Orders

When using multiple giving and signing of orders or when importing orders, the orders in EB Orders are displayed in batches. By clicking the "order type" you will view an itemized batch.

7.3 Details

They provide information on those items that are reserved or pledged, on bans, frozen or pending payments, direct debits, and sent direct debit orders.

7.4 Overview of Account Cards

The introductory screen shows an overview of your payment cards and information on them. By clicking the card name, you will view detailed information on the selected card.

The card overview does not show the types VISA Excelent and Diners Club because these cards are issued for card accounts maintained by the Slovenská sporiteľňa headquarters.

Card detail:

Re-Issue

If you wish to change a card re-issue attribute (automatic re-issue of a new card), make the change **no later than 2 months before the card expiry date**.

Changes may only be made by the account holder – natural person.

Note: When a card is repeatedly produced – **re-issued**, the "**produced**" status is shown from the moment the request for production is filed. But the re-issued card is prepared for collection as late as the second half of the month in which the original card expires. If you want to find out whether a card is

ready for personal collection, please contact the point of sale where your account is maintained.

Cardholder's insurance

You can apply for a travel insurance of holders of international cards by visiting the bank's point of sale in person.

The insurance is valid until the card expiry date.

Card limits

Cash limit is the sum of money that you may withdraw in cash via ATM in one day.

Non-cash limit is the amount that you may pay by card in retail network in one day.

Total limit is the sum of the cash and non-cash limits in one day.

Motto limit is the amount that you may pay based on telephone or written order or via the Internet. This limit is available to the holders of embossed cards.

Rules for changing payment card limits

- A change in payment card limits **for himself or for a person authorized to operate an account** may only be made by the **account holder (natural person – non-entrepreneur and entrepreneur)**.
- No changes may be made in the way of displaying cards issued to **current accounts of legal persons in the Slovak koruna and in a foreign currency**. An application for a payment-card limit change may be filed by the authorized statutory body in Slovenská sporiteľňa's point of sale.
- If you are the holder of a **Joint Deposit** account, then a payment-card limit for himself may be changed by each holder separately. A payment card limit for a person authorized to operate the account may only be changed with the consent of both account holders. This consent must be confirmed **in person in Slovenská sporiteľňa's point of sale**.
- A person authorized to operate an account sees payment cards, but cannot make changes to them. The card holder may make changes through the items CLIENT / CARDS or ACCOUNT / OVERVIEW OF ACCOUNT CARDS.

Condition for changing payment card limits

- The card must be in the "**issued**" status and the remaining term **must be at least 2 months**.

Explanation of terms

- Current value – the amount valid for particular types of limits on the current day in accordance with agreed conditions
- Maximum limit – maximum permitted limits for a particular type of payment card
- New value – changed amount for particular types of limits. A change may only be made up to the amount of the maximum permitted limit stated in the next column.

Making a limit change

- Select the type of the limit that you are going to change. If you wish to change more than one limit type, make the changes simultaneously. You will pay only one fee for all changes confirmed by one signature. If you confirm/sign each limit change separately, then your account will be debited a fee in accordance with Slovenská sporiteľňa's Charge List.

Card transactions:

You can make these transactions with your card:

Withdrawal – cash withdrawal via an ATM

Payment – one-off order executed via an ATM in a self-service zone

Status – the disposable account balance is viewed through ATM

Transactions – after entering a time interval from – to, account transactions in that period will be displayed (and may be printed in a self-service zone).

Payment – non-cash payment for goods or services may be made in a retail network

POS – possibility of cash withdrawal in the bank

STATEMENTS – statements can be repeatedly printed in the self-service zone.

8 Settings

8.1 Pre-Defined Payments

If you often send payments to particular counter-accounts, you can pre-define them.

In giving a payment order, it is easier to specify the counter-account by selecting it from a list of pre-defined payments.

You may create a new pre-defined payment in SETTINGS / PRE-DEFINED PAYMENTS by clicking **Add**. The maximum number of pre-defined counter-accounts is 100.

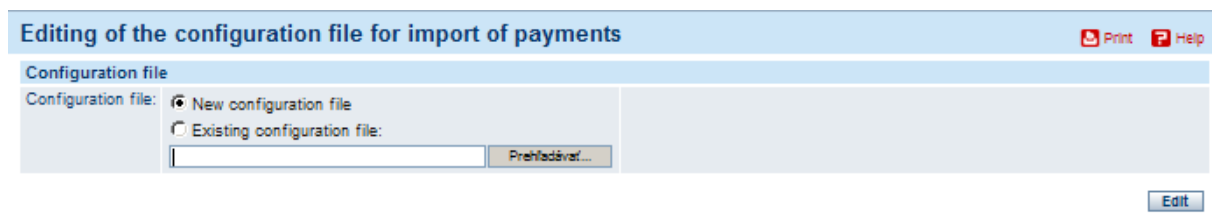
- You may pre-define both domestic and foreign payments.
- You may pre-define a payment simply by viewing the transaction detail in transactions and clicking **To Pre-Defined**. All transaction details will be automatically downloaded as a pre-defined payment, but you may change them.
- You may make a change to an existing item by clicking .
- You may delete an existing item by clicking .

8.2 Import Configuration

By using the configuration file you will specify the positions of the individual details of the payment order in your input (data) file. An input file with payments and collections should be a text file in which each order is typed as one sentence.

Import itself is the conversion of your file into the Internebanking structures that can be processed by the bank.

You will create a configuration file in Settings / Import Configurations, by selecting **New Configuration File** and confirming it by **Save**.



Editing of the configuration file for import of payments

Configuration file

Configuration file: ☒ New configuration file

☐ Existing configuration file:

Přehledat...

Edit

On the screen below, it is necessary to define the setting of the configuration file.

Editing of the configuration file for import of payments								Print	Help
Payment data									
My account - prefix:		My account - number:		Counter-account - prefix:		Counter-account - number:			
The first character:	1	The first character:	8	The first character:	19	The first character:	26		
Length:	6	Length:	10	Length:	6	Length:	10		
Counter-account - code of the bank:		Variable symbol:		Constant symbol:		Specific symbol:			
The first character:	37	The first character:	58	The first character:	69	The first character:	80		
Length:	4	Length:	10	Length:	10	Length:	10		
Amount:		Due date:		Currency:		Note:			
The first character:	42	The first character:	112	The first character:	54	The first character:	91		
Length:	11	Length:	10	Length:	3	Length:	20		
Other settings									
Lines setup:				Date format:		Our currency:			
The first line:	1			D.m.yyyy		EUR			
Number of lines:	0			Hellers separator:		Number of decimal positions:			
The number of free lines between payments:	0			point		0			
Lines separator:		☒ CR&LF ☐ CR ☐ LF ☐ Other							
Mass payment data									
Mass payment data: ☐ Use common data for mass order									
The "File Transfer" data									
Bank code:	☐	Fill in the constant symbol:	☐	Fill in the variable symbol:	☐				
Comment and order (1):		Comment and order (2):		Note for the receiver (1):		Note for the receiver (2):			
The first character:	0	The first character:	0	The first character:	0	The first character:	0		
Length:	0	Length:	0	Length:	0	Length:	0		
Save									

9 Log Off

For security reasons you are recommended to terminate the work with Internetbanking by clicking [Log Off](#).