Hal E-Bank
Instruction Manual
(Foreign payment system – PPT)

Hal E-Bank Instruction manual for forein payment system
Version: 11.1.2.01

IPS 40000-5-29/6

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1 About instruction manual

This instruction manual will help you use the Hal E-bank. We will introduce to you capabilities of the application one step at a time, which means that the only thing to do is to follow the written instructions. Special warning windows contain information which warns you about possible errors or irregularities.

***** All application functionalities are described in this manual. Functionalities that bank does not support are invisible or inactive in the application.

The information given in this manual may contain technical or printing errors. The information in this manual will change from time to time. These changes will be incorporated into new versions of this manual. Certain functions described in this manual may be different depending on version of the application installed on your personal computer.

1.1 Conventions and terminology used in this instruction manual

This section introduces you to the terms and conventions that will be used.

Hal E-Bank system represents electronic bank solution for domestic and foreign payments. System is intended for legal entities (corporate) and individual entities (persons).

Hal E-Bank/Corporate is a multi-user version, intended for simultaneous use on many computers connected into a local area network.

Hal E-Bank/Personal is a single-user version, intended for use on one computer.

Name **Hal E-Bank** will be used in the following text for electronic bank, for any of the versions of program explained previously.

Personal number or **PIN** (**P**ersonal **I**dentification **N**umber) is a code of the security smart card (similar to the number you use with the ATM machine). Personal number is checked every time by the smart card. Smart card is used when accessing the program, sending payment orders to the bank, receiving documents from the bank, upgrading program or changing PIN.

Username and password for dialup connection are data needed to establish connection to bank server using dialup modem.

For easier reading, text, menu options, commands and names of files are written using different styles. Menu options are written in bold, italic letters (for example ***File***). To perform some action sometimes you need to select several options from menu successively. N that case options are options are written in a row, separated by commas. If, for example, this is written: ***File, Exit***, which means that in menu ***File***, option ***Exit*** should be selected. In this given example, you would finish the work with the program. When selecting the entry that you would like to send, export, import, etc., you can use certain shortcuts on the computer’s keyboard. They are given in the manual between the symbols < and > and are written in bold letters. For example: **<Ctrl>, <Shift>, <Enter>, <F1>, <Home>**. Names of files are written in font of the regular typewriter with equal letter width, for example: `addressbook.txt`

Important parts of the text are written in **bold letters**.

2 Introduction

2.1 Electronic bank

Under the term electronic bank, we define the way of using the bank services, which you as a client can perform from your work or home, without the help of a bank employee, at any time of day (24 hours a day, 365 days a year). Other e-banking terms are: banking over distances or tele-banking, banking from home (home banking), banking from job (corporate banking). This shows that there are many types of electronic banking, and each is tailored to certain segment of bank clients.

By using your computer in electronic bank, you can carry out different types of non-cash transactions (for example: transfers between your accounts, payment of bills, viewing the balance of your accounts, get reports about entries for defined period, send messages to the bank and receive information from the bank). All the payment orders that you are sending from your computer are sent directly to the bank's central system, without any mediation by bank clerks. A bank clerk is informed only about those requests of the client, that demand additional decisions or human processing. Sent payment orders are processed immediately or as soon as it is possible. Bank processing can also reject a payment order. In this case the user receives information about rejection of the transaction.

Transactions in electronic bank are carried out using public communication media; therefore the protection of transactions is of essential importance. We have achieved protection thoroughness in electronic banking by

- Making the information secret and available only to those whom they are intended for; the information is encrypted on the side of the sender and decrypted on the receiver's side;
- Including the option of establishing the authenticity and integrity of information by using digital signatures;
- Checking the source of information - by checking if the sender is who he or she claims to be. By establishing the authenticity we exclude the possibility of sender denying sending the information or hiding them. Authenticity is established by authorized certificates of the bank clients;
- Proper protection to eliminate intrusion into bank's central system.

Proper protection is of key importance in electronic banking, since it has to be trusted by the clients (users) and by the banks as well. Modern electronic banks use the protection that utilizes the protection by cards with a microchip – smart card – loaded with the operating system for information protection

Protection used by Hal E-Bank is based on supreme technology of user identification and digital signing of transactions based on public key infrastructure (**PKI**) system developed by the Swedish company Smart Trust.

2.2 What is Hal E-Bank?

Hal E-Bank is a modern software product for support of electronic banking for owners of bank accounts. It can be used by all who have transaction accounts open with the bank. With Hal E-bank, you can carry out all the non-cash transactions, that you would normally do using the bank counter, from job or from home at any time. Hal E-Bank knows no limits, as bank counters do, which are opened only daily during operating hours

Hal E-Bank program is installed on your personal computer. For using it, you also need a smart card and a reader for it, and means of connecting to the bank's network. Connection to the bank's network entry point can be established via the Internet. Protection of information in the Hal E-Bank is based on smart cards, which is currently the highest means of protection in commercial world. It was developed especially for protection of information, encryption and authorization. Smart card reader connects to the personal computer. Working with a smart card and a reader is similar to working with a bank card and an ATM machine. To enter the Hal E-Bank program, you insert your smart card into the reader and enter your personal number (similar to password on the ATM machine). Checking the identity, encryption of information and electronic signing of all the orders is done in the smart card itself. If you loose the card, and if the dishonest finder tries to use it, the card will automatically destroy itself after three failed attempts of entering the personal number. Authorization of user, electronic signature and integrity of information of all the orders that you send to the bank, are based on principle of pair RSA keys (private and public), and encryption of information on principle of standardized algorithm DES.

2.3 What Hal E-Bank offers?

Hal E-Bank offers you a series of possibilities to lower your costs, improve productivity and simplify connecting between financial programs.

With Hal E-Bank you can:

- check the balance on your accounts,
- send payment orders (also orders with payment cue in advance),
- check transactions on the accounts by different time periods,
- exchange electronic messages with the bank,
- link preparation the orders with address book of authorized beneficiaries and their accounts,
- keep permanent payment orders for multiple use (regular or similar monthly payments),
- receive payment orders from the file which contain payment orders in a standardized format,
- exchange orders and transaction items with your accounting programs,

- print out information from saved payments, transaction items and other documents ...,
- Etc....

3 Basic requirements

For using Hal E-Bank you need to have:

- an appropriate PC with Windows 95/98/ME/NT/2000/XP or 2003 operating system installed,
- smart card reader,
- a connection with the bank's server,
- Hal E-Bank installation CD,
- bank agreement and
- smart card.

Let take a closer look to each item listed above.

3.1 PC

3.1.1 Hal E-Bank / Personal

Recommended PC configuration:

- Pentium processor (Pentium II recommended),
- Recommended amount of RAM memory depends on operating system installed on PC:
  - for Windows 95/98/ME: minimum 32 MB recommended 64MB,
  - for Windows NT: minimum 64 MB recommended 128 MB, processor speed minimum 200 MHz ,
  - for Windows 2000/2003 or XP: minimum 128 MB recommended 256 MB,
- minimum 200MB available space on hard disk,
- CD-ROM unit, or access to the CD-ROM unit in the local area network,
- communication ports depend on your smart card reader:
  - at least one available USB port for USB reader,
  - at least one available serial port (9-pin, or 25-pin with 25-pin to 9-pin adapter) for COM reader with own power supply,
  - in addition to COM reader with own power supply, it's needed at least one PS/2 or DIN port with two additional adapters (DIN to PS/2 and PS/2 to DIN) for COM reader with power supply through PS/2 or DIN port
  - at least one available PCMCIA port for PCMCIA reader.
- Installed OS Windows 95/98/ME/NT (version 4.0 with Service Pack 3 or higher)/2000/XP/2003, with support for TCP/IP protocol. For using dial-up connection, modem has to be installed

and support for "Dial-Up Networking". RAS service (»Remote Access Service«) has to be installed for Windows NT/2000/XP/2003. If installation process needs administrative rights you have to supply administrative account or to contact system administrator.

- Installed Microsoft Internet Explorer 5 or higher,
- Installed Acrobat Reader or Adobe Acrobat 5 or higher

3.1.2 Hal E-Bank/Corporate

Hal E-Bank/Corporate program is intended for use by legal entities, which perform payment operations on many local area network computers. Hal-user version of **Corporate E-Bank** program works in client/server mode which requires joint database, usually installed on a server, a separate, more powerful computer. The server must have the database server IBM DB2 UDB Workgroup Edition (version for work groups) installed. Workstations are required to have IBM DB2 Client Application installed and software of proper configuration. Installation of software IBM DB2 and configuring the connection should be performed by a skilled technician

Workstations have to meet the requirements stated in Section Hal e-Bank/Personal. In addition, they also have to be connected to a local area network (Support for TCP/IP communication protocol needs to be installed and properly configured). At least one of the computers has to have CD-ROM drive for installing software.

SERVER'S HARDWARE AND SOFTWARE REQUIREMENTS:

Version of IBM DB2 database demands requirements for OS as follows:

- **IBM DB2 ver. 6.1,**
  - Windows NT 4.0, installed SP3 or higher
  - Windows 2000
  - Windows XP
- **IBM DB2 ver. 7.2,**
  - Windows NT 4.0, installed SP4 or higher
  - Windows 2000
  - Windows XP
  - Windows 2003
- **IBM DB2 ver. 8.2,**
  - Windows NT 4.0, installed SP6a or higher
  - Windows 2000, for Windows Terminal Server installed SP2 or higher
  - Windows XP
  - Windows 2003.

- TCP/IP protocol support,
- Constant IP address within the local network (not DHCP),
- Server's name must contain only letters and/or numbers (alphanumerical),
- Requested disk space for IBM DB2 installation:
  - - IBM DB2 ver. 6.1, at least 120 Mb
  - - IBM DB2 ver. 7.2, at least 200 Mb
  - - IBM DB2 ver. 8.2, at least 500 Mb

Needed disk space is hard to define because possibility of receiving files. Afrox requirements: 5000 transactions = 20Mb of space + received files.

- RAM requirements:
  - Windows NT 4.0 at least 128 MB (up to 5 simultaneous connections) and additional 4 MB for each concurrent user,
  - Windows 2000/XP at least 256 MB and additional 4 MB for each concurrent user,
  - Windows 2003 at least 384 MB and additional 4 MB for each concurrent user.

Recommended RAM size differs from remaining applications operated by server. Main condition is that server can manage without swapping memory.

- Processor: at least Pentium II 400 MHz,
- During installation Slovenian regional settings must be set as default.
- IBM DB2 UDB base installation.
- During installation server must be restarted at least once, with installation IBM DB2 v.7.2 on Windows XP or Windows 2003 at least two restarts must be allowed.

3.2 Smart card reader

Smart card reader could be purchased from bank or Electronic Banking Bureau, or use one already installed on PC. There are several types of readers on the market so available ports on the PC should be checked first. USB readers are recommended for newer Desktop PCs, and PCMCI readers for notebooks.

USB reader cannot be used on Windows 95 and Windows NT, because they don't support USB ports.

3.3 Connection to Hal E-Bank server

Connection to Hal E-Bank server could be established via Internet or directly. Type of connection and all needed information (username and password for dial-up connection, port numbers to be opened on local firewalls) are provided by the bank.

Any connection type (analog or ISDN connection, LAN, ADSL, cable Internet, liz line...) is needed for Internet. Local ISP provides technical support for Internet connection.

Properly installed modem (analog or ISDN) and properly configured connection are needed for direct connection to bank server.

To see how to configure connection read section Hal E-Bank Setup.

3.4 Hal E-Bank software

If you still don't have program Hal E-Bank installed on your computer, please contact your account officer in the bank where you have an account opened. There you will get all the information needed to purchase the program, and the information about the ways of connecting to the bank.

If you have program Hal E-Bank installed on your computer, you can upgrade the existing version with the new one by yourself. Use the option ***Program updating*** in Hal E-Bank program, explained in section 13.4 Upgrading Hal E-Bank program.

3.5 Bank agreement

To use Hal E-Bank, first you need to make an agreement with the bank you want to work with. The bank should supply all needed information. All information about Hal E-Bank could be found on the web site Halcom d.d..

3.6 Smart Card

Smart Card represents the best commercial protection in the e-business today. It could be purchased in the bank where you have an account opened.

In a case that you have opened accounts in a several banks that use Hal E-Bank system you don't have to purchase smart card for each bank. You have to purchase only one smart card (**ONE FOR ALL**) that can work with all accounts in all banks (that use Hal E-Bank system) without additional costs. Smart card, **ONE FOR ALL**, is provided by certification agency Halcom CA. More information about Halcom CA you could be found on the web site Halcom CA Certificate Agency.

By using smart card **ONE FOR ALL** you simplify your business, because you are using a single card.

Smart card **ONE FOR ALL** owners could easily manage solvency of their portfolio in all banks where they have accounts opened. At the same time they can see SUM of all account amounts in appropriate currency.

Smart card **ONE FOR ALL** could be used for other purposes in e-business e.g. for applications that require high level of protection and data security:

- For digital signing of documents, e-forms, files etc.;
- for sender authentication;
- in applications for secure business between legal entities;

Smart cards **ONE FOR ALL**, that Halcom CA use for storing digital signatures, provides highest level of security and transaction secrecy: they represent the most secure technology on the market.

Halcom CA provides you with an envelope with personal number (PIN) for smart card **ONE FOR ALL** usage, as well as unblock smart card number (PUK). Do not store envelope and smart card together. Smart card and PIN or PUK numbers do not give to anyone.

PIN

Following the public policy of Halcom CA it is recommended to change personal number (PIN) after the first usage. It's recommended to change it at least once per month. Every time when you suspect that unauthorized person knows your PIN you should change it. To change PIN use Change PIN icon in the Hal E-Bank application. PIN must be at least 6 alphanumeric characters long.

PUK

We would like to inform you that smart card blocks if you enter wrong personal number (PIN) three times successively. In that case use the application for smart card unblocking and unblock smart card number (PUK). If you enter wrong PUK three times successively smart card will be permanently damaged.

3.6.1 How to unblock a locked card?

A smart card automatically locks itself if you enter a wrong PIN three times in a row. Wrong PIN entries are recorded on the smart card and are not deleted by restarting the computer! If you enter a correct PIN in your third attempt, the counter of wrong entries resets itself. A locked card issued by Halcom CA can be unblocked with PUK code, which you have received by Halcom CA with registered mail (together with PIN code).

A smart card can be unblocked with the aid of a service program UnblockPIN.exe on web site Halcom d.d. / Support / Support programs. The program for unblocking cards needs to be downloaded and saved locally to the working station. Put the card into the reader. Run the program by double-clicking it. The program requires you to enter PUK code and to enter and confirm the new PIN code. PIN code contains 4 to 8 characters. Cards issued after October 2005 requires that PIN code contain minimally 6 characters. We recommend the use of a combination of numbers and letters. More detailed instructions with display pictures can be found in the manual for using Hal E-Bank program.

NOTE: Cards issued by certificate authority Halcom CA before 1

March 2004, can only be unblocked personally in the central office of Halcom d.d., Tržaška 118, Ljubljana by producing personal identification.

A locked smart card can also be unblocked with the accompanying PUK code in iD2Personal program or Smart Trust Personal. This program (one of the two) is installed on each work station, where Hal E-Bank is installed and is used for reading the digital certificate on the smart card. When unblocking a card you should follow instructions of “Smart Trust Personal” program manufacturer.

Warning:

1. If you try to unblock a smart card with a wrong PUK code several times in a row, the card will automatically destroy itself.

2. Before attempting to unblock a smart card please make sure you have the correct PUK code. PUK code is correct if the smart card number, written on the card under the chip (8888), is identical to the number contained under “Card No:” on the sheet containing PIN and PUK codes

4 Hal E-Bank installation

4.1 Smart card reader installation

If smart card reader is already installed on your computer then there is no need to install it again. In that case in the process of Hal E-Bank installation chooses ***Custom installation*** and then ***Program files*** and ***ST Personal.***

4.1.1 Smart card readers with serial port (COM)

First you have to install driver for smart card reader. After driver installation plug the smart card reader into the first available serial port on the back side of the computer (9 pin RS-232 connector). If smart card reader has power supply through the PS/2 port then connects it to the computer PS/2 port. If keyboard or mouse uses the same port then connect it to the other side of the smart card reader PS/2 port.

4.1.1.1 Oberthur OCR 136 (Cardman 1010) installation

When installing Hal E-Bank choose ***Installation with Oberthur Smart Card reader drivers***. Pay attention which COM port you will choose. In case that you don't know which port to choose (COM1, COM2, COM3...) check it in the motherboard manual. Installation process depends of the version of operating system (Windows) installed on your computer.

- **Windows NT, 95, 98, ME**

When installing Hal E-Bank choose ***Installation with Oberthur Smart Card reader drivers***. After Install Shield install reader, confirm license agreement, choose COM port and on question do you want to restart computer choose ***NO***. After successful driver installation plug in reader, then restart computer!

In a case that reader is not installed during the Hal E-Bank installation you have to install it manually. From installation CD (path: `X:\Oberthur_SC_reader_drivers`) run `setup.exe`. Further steps are the same as installing Hal E-Bank with reader.

- **Windows 2000**

When installing Hal E-bank **you must** choose ***Custom installation*** with the following components: Program Files, ST Personal and Omnikey USB. **Do not choose MS Smart Card Base Components!!!** Further steps are the same as for Windows NT, 95, 98, ME.

- **Windows XP/2003**

Installation process is the same as on Windows 2000. After restarting computer, when the reader is already plugged in, start the Smartcard service and set the start up type on automatic (Start up type – automatic). To define start up type in the Control Panel, double-click on the Administrative Tools, and then double-click on the Services (Start > Settings > Control Panel > Administrative tools > Services). In the list, right click on the Smart Card Service and choose Properties. In the Start up type field choose option Automatic. **Service Smart Card helpers do not configure!**

4.1.2 Smart card readers with USB port

Plug in the smart card reader in the USB port.

4.1.2.1 Oberthur OCR 150 (Cardman 2020 or 3121) installation

Installation process depends of the version of operating system (Windows) installed on your computer.

- **Windows 98, ME**

When installing Hal E-Bank choose ***Custom installation,*** and then choose following components ***Program files, ST Personal, MS smart card base and Oberthur*.***

***** to make reader works on the WIN 98 and WIN ME you have to install driver for Oberthur COM reader and choose available COM port (for example COM 4). After driver installation and restarting computer, plug in the USB reader (while computer is running). When Windows recognize new hardware choose option Search for a suitable driver for my device and then click on the NEXT. Specify the path of the driver by choosing Specify location and then click on the NEXT (make sure that other options are unchecked). Click on the Browse and find drivers path on the CD ROM: `X:\Oberthur_SC_reader _drivers\USB` driver and then click on the OK, NEXT and FINISH. You have to restart computer.

- **Windows 2000**

Plug in reader while computer is running. When Windows recognize new hardware choose option Search for a suitable driver for my device and then click on the NEXT. Specify the path of the driver by choosing Specify location and then click on the NEXT (make sure that other options are unchecked). Click on the Browse and find drivers path on the CD ROM: `X:\Oberthur_SC_reader _drivers\USB` driver and then click on the OK, NEXT and FINISH. You have to restart computer. When installing Hal E-bank choose ***Custom Installation*** with the following components: ***Program files*** and ***ST Personal.***

- **Windows XP**

Plug in reader while computer is running. Reader works without driver installation because Windows XP already contains driver in the driver library. When installing Hal E-Bank choose ***Custom Installation*** with the following components: ***Program files*** and ***ST Personal.***

If reader doesn't work start Smart Trust Smart Card service and set start up type on automatic. To start service and define start up type in the Control Panel double-click on the Administrative Tools and then double-click on the Services (Start > Settings > Control Panel > Administrative tools > Services). In the list, right click on the Smart Trust Smart Card and choose option Properties. In the Start up type field choose option Automatic, and click on the Start. Click on the OK button to confirm changes and exit.

Operating systems Windows 95 and NT does not support USB port.

4.2 Hal E-Bank Installation

Before installation make sure that:

- basic hardware requirements are satisfied. Most critical is free space on the hard disk. Hal E-Bank application needs at least 200MB of free space on the hard disk. Amount of free space depends on the number of the records that you want to keep in the database.
- Windows version installed on the computer works correctly. If Windows doesn't work correctly you have to correct all problems before installing Hal E-Bank application.

Install program only when all requirements are satisfied.

Program Hal E-Bank comes on installation CD. Insert CD into CD-ROM and wait for installation to begin. If installation process does not begin double-click on the file `setup.exe` on the installation CD.

On the Welcome screen choose type of installation you want: Hal E-Bank/Personal, Hal E-Bank/Corporate, IBM DB2 client for connection to the IBM DB2 database for multi user version, or you can choose Manual. To read Manual, Adobe Acrobat Reader must be previous installed on your computer.

4.2.1 Hal E-Bank/Personal

To install single user version of Hal E-Bank application you do not have to be a computer expert.

On the welcome screen choose Hal E-Bank/Personal. On the next screen choose option to install application with a reader support. If your reader is not listed, or you already have installed drivers for reader, choose installation without reader support (Installation without smartcard reader PC/SC drivers). In that case drivers for reader install later following the manufacturer instruction manual.

If you have Windows 2000 or XP, choose Custom installation and don't choose option MS Smartcard Base, because the operating system already contains this component and new installation could cause work problems!

Confirm selection, and leave all other predefined selections.

At the end of installation process you may see the screen that informs you that the installation process is finished and computer should be restarted. Choose option “**No I will restart my computer later**” and click on the button Finish. Restart computer when Install Shield disappear from the Taskbar.

4.2.2 Hal E-Bank / Corporate

Multi user version of Hal E-Bank application has all functionalities for single user version but also additional functionalities for multi user environment. Multi user version of Hal E-Bank application is based on the central database. In this version multiple users with different rights can work at the same time.

Installation of multi user version is more complicated then single user version. On each workstation you have to install Hal E-Bank client (The procedure is same as for Hal E-Bank/Personal, only you have to choose Hal E-Bank/Corporate on the Welcome screen), IBM DB2 client and to establish communication with central IBM DB2 database. Installation of IBM DB2 and communication configuration should be performed by a skilled technician.

4.3 Upgrade Hal E-Bank on version 11.1.2.01

Attention before upgrade process

In the newest version packages are implemented, so folders ***Preparation*** and ***Send*** should be empty. All prepared payment orders sign and send to the bank, or export to the `.txt` file and delete. After upgrade process is finished you can import those payment orders into Hal E-Bank. If you want to delete signed payment orders before upgrade, you have to unlock them.

Upgrade process

On the workstation with installed Hal E-Bank (version 11.1.2.01 or newer), from installation CD run `Setup.exe` and choose version of Hal E-Bank you want to install. Choose Custom installation, then component Program Files on the location where old installation exists.

Upgrade process for Hal E-Bank / Corporate

On the workstation with installed Hal E-Bank/Corporate (version older then 11.1.2.01) from installation CD-a run `Setup.exe` and choose Hal E-Bank /Corporate. Choose Upgrade current installation, then component Program Files on the location where old installation exists. During the upgrade, program will inform that database have to be upgraded too. You can find database upgrade manual on the installation CD.

4.4 Connection parameters

File `sifrant_bank.dat` (located in the application path) contains communication parameters for data exchange between Hal E-Bank application and servers of all banks in the Hal E-Bank system. You can use an external application, named `ConnectionSettings.exe`, to define communication parameters. Using this program for each bank you can define type of communication, IP address, Name of dialup connection. In case you choose https type of connection you can define https IP address also (see the picture below).

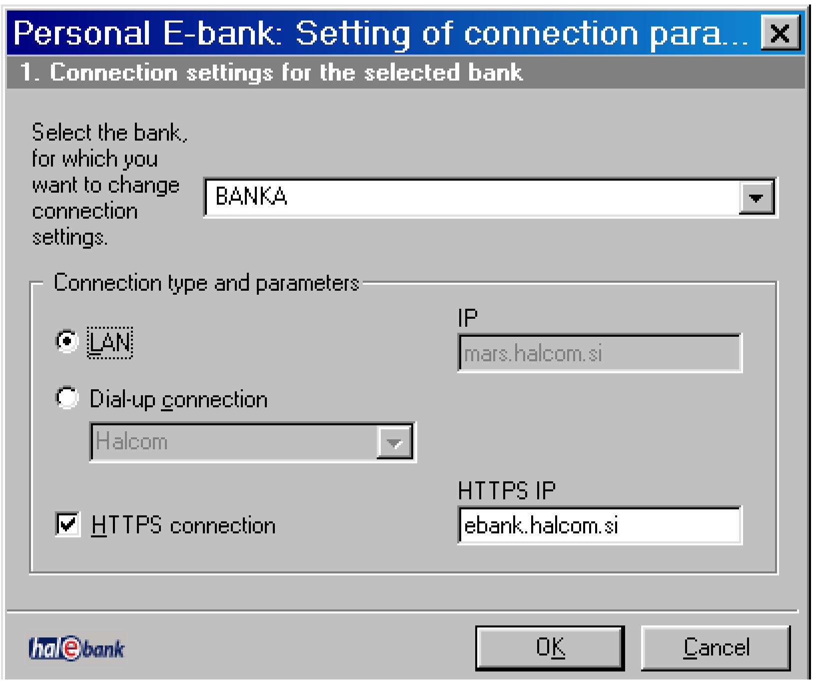


Figure 1: Connection parameters

Select the bank from dropdown menu, choose communication type and/or IP address, and then confirm selection by clicking on the button ***Confirm***.

You cannot connect to the bank if connection parameters are not properly set. We recommend setting the communication parameters before you start the program for the very first time.

Bad communication system has influence on the data transmition speed, and sometimes causes data exchange breakdown. Communication through the modem has to be secured from the environment influences.

4.5 Installation of Dial-up Networking support

Check if Dial-up Networking support has already been installed on your computer.

You do this by clicking ***Start***, selecting **Settings** and then **Control Panel**. When it opens, double-click on the **Add/Remove Programs**, Select **Windows Setup**, then **Communications** and click **Details**. If **Dial-up Networking** is selected, then the Dial-up Networking support has already been installed. If it is not selected, select it and click **OK** and then again **OK**. When installing Dial-up Networking support is sure to have floppy disks or CD-ROM Windows 95/98 at hand. If you have not written the name of your computer and workgroup into the network identification yet, you will be alerted. You can put down anything into the fields **Computer name** and **Workgroup**. After you have installed Dial-up Networking support, restart your computer. When rebooting your computer, you will be asked to enter your Username and Password to enter Windows. If you enter your name for Username and leave the Password field blank, the computer will not ask you to write down the two items by the next start up.

When Dial-up Networking support is installed, you can continue by installing TCP/IP Protocol.

4.6 Installation of TCP/IP Protocol

Check if Dial-up Networking driver and TCP/IP protocol have already been installed on your computer.

Click ***Start***, select ***Settings*** and then ***Control Panel***. Double-click on ***Network***. A new window similar to the one below will appear on the screen (Figure 2: Network).

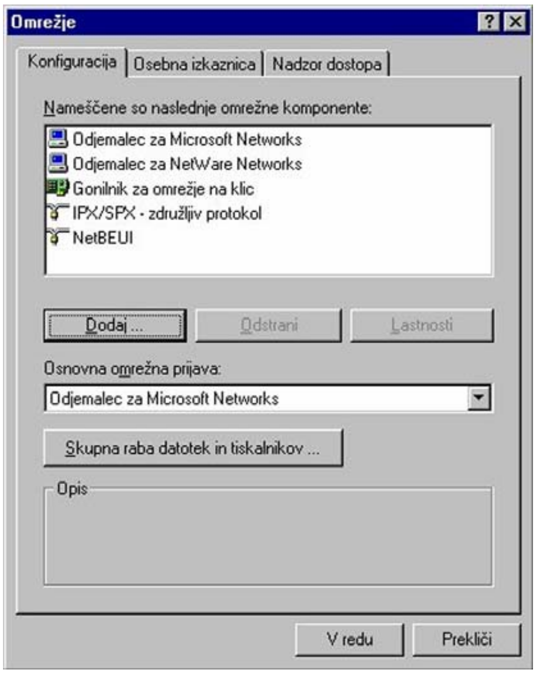


Figure 2: **Network**

For Hal E-Bank to operate successfully, ***Dial-up Networking driver*** and ***Protocol TCP/IP*** must be installed. If they both appear in the dialog box (Figure 2: Network), you can continue with 4.7 Creating icon with a link.

To install ***Dial-up Networking driver***, click ***Add***, double-click ***Network Interface Card/Driver*** and select Microsoft amongst the ***Manufacturers***. Select ***Dial-up Networking driver*** in the second field and click ***OK***.

You have now installed the Dial-up Networking driver.

If you want to install ***Protocol TCP/IP***, click ***Add***, double-click ***Protocol*** and select ***Microsoft*** amongst the ***Manufacturers***, and ***TCP/IP*** amongst the ***Network protocol.*** Click ***OK***.

Now your network configuration should include Dial-up Networking driver and TCP/IP.

Check if Dial-up Networking driver is successfully connected to the Protocol TCP/IP. Select ***Dial-up Networking driver*** in the dialog box ***Network***. Click ***Properties*** and then ***Links*** to check if Protocol TCP/IP is on.

If you have installed Protocol TCP/IP or Dial-up Networking driver, you will be asked to restart your computer.

4.7 Creating icon with a link

You can find precise instructions about creating icon with a link in ***Help*** for Windows 95/98. Here described is only a basic procedure for creating icon with a link. Double-click ***My computer*** and then double-click ***Dial-up Networking*** (Figure 3: Dial-up Networking). If you have entered Dial-up Networking for the first time, the computer will offer you Creating icon with a link, otherwise double-click ***Make New Connection*** in ***Dial-up Networking*** folder.

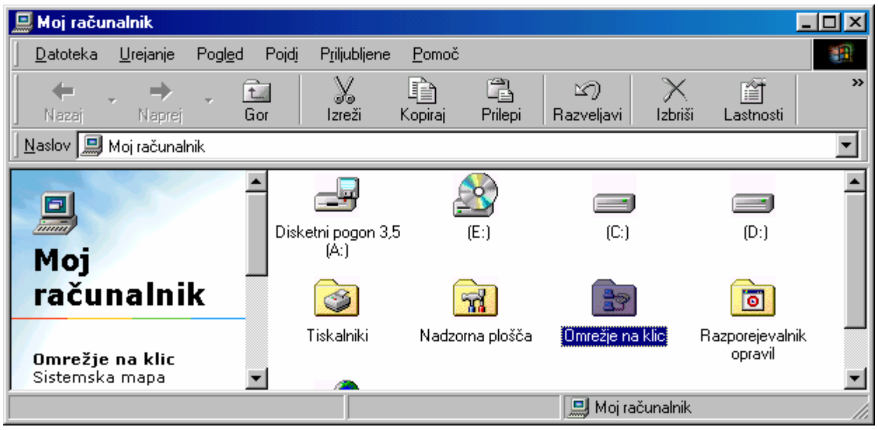


Figure 3: Dial-up Networking

If modem drivers have not been installed yet, the program will ask you to install them. You got instructions for installing modem drivers into Windows operating system when you bought your modem.

When you have installed your modem successfully, a new dialog box for creating a link will appear:

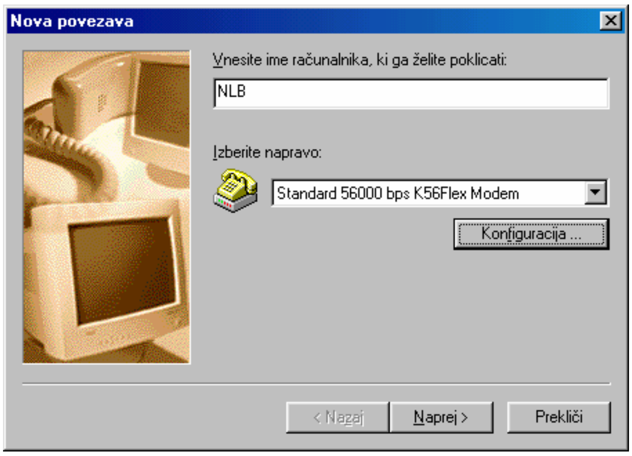


Figure 4: New Connection

Enter **NLB** into the Enter ***computer name you wish to call*** (Figure 4: New Connection) field. In the next field, select a modem you have set when installing Windows 95/98 operating system or modem. Then select ***Configuration***.

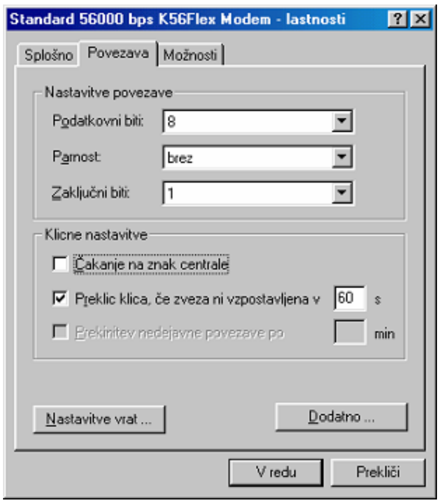


Figure 5: Modem installation

By selecting ***Configuration***, a new window will appear (Figure 5: Modem installation) containing various modem settings. Click the ***Connection*** tab and turn off ***Wait for dial tone***. Click ***OK*** button to confirm the changes.

To precede click ***Next>*** in the ***New Connection*** widow (Figure 6: New Connection 1).

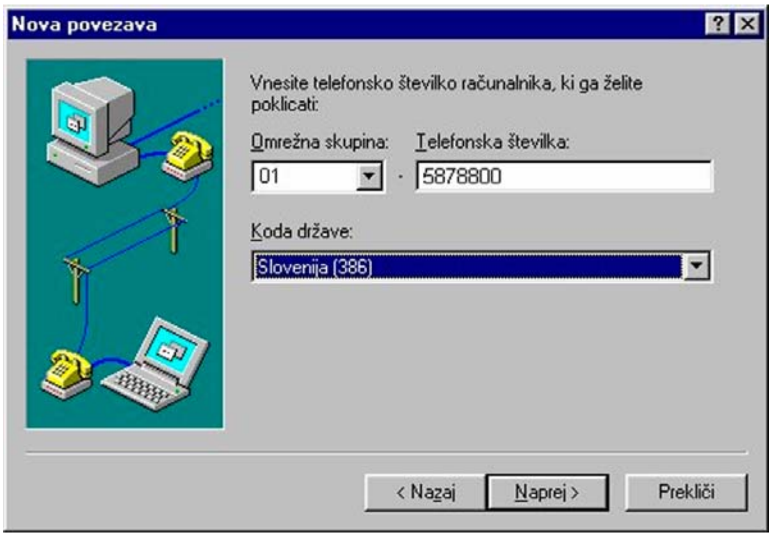


Figure 6: New Connection 1

You have to enter area code, telephone number and country code into the upper window. Set ***Area code*** to 01 and enter the number you have received from the bank into the ***Telephone number*** field. In the ***Country code*** field select ***Slovenia (386)*** from the list of countries by using the scroll box and click ***Next>***.

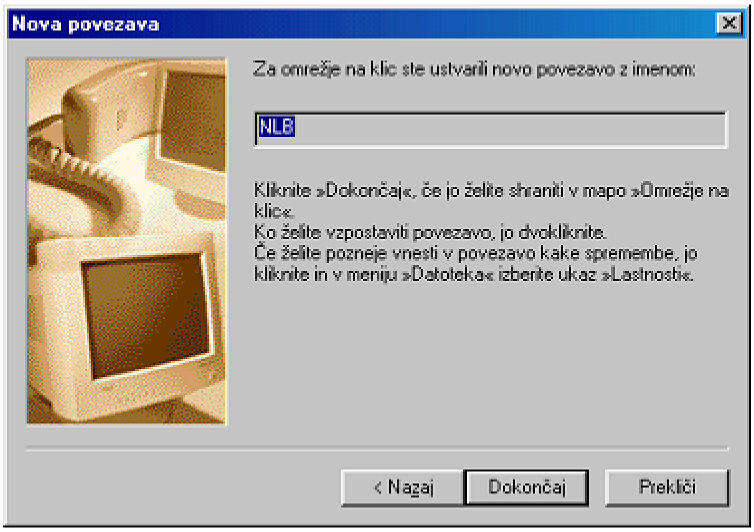


Figure 7: New Connection 2

In the next window (Figure 7: New Connection 2) the program informs you that you have created a new connection. If you want to save it, click ***Finish***.

4.7.1 Setting properties for icon with a link

This chapter explains how to set properties of the icon intended for connecting to Dial-up Networking. Select a new icon in the Dial-up connection window so that it is selected inversely. By clicking the right mouse button, a scrollbar will appear. Select ***Properties*** by using a mouse (Figure 8: Setting properties for the icon with a link).

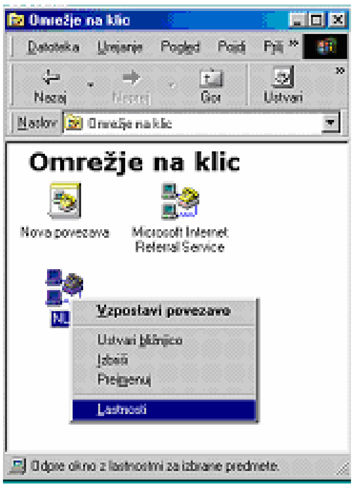


Figure 8: Setting icon properties

A dialog box will appear:

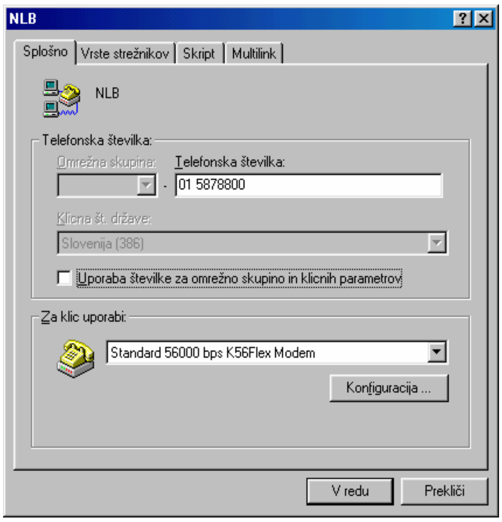


Figure 9: Icon properties

Click the Server type tab.

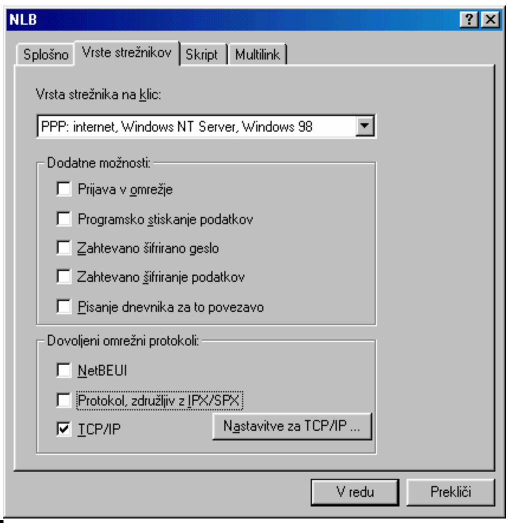


Figure 10: Icon properties 1

Select **PPP: Windows 95/98, Windows NT 3.5, Internet** in the ***Dial-up server type*.** Of all the other options in the window, only **TCP/IP** field should remain on.

Click the ***Settings for TCP/IP*** button.

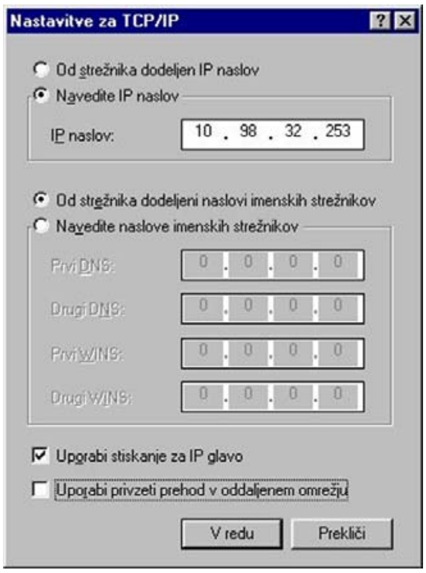


Figure 11: TCP/IP settings

Click the **TCP/IP settings** button.

Click the **Enter IP address** field and enter the IP address you have received from the bank into the **IP Address** field.

Click **Server assigned name server addresses** and **Use IP header compression**. Turn off the **Use default gateway on remote network** field. Click **OK** to confirm changes in all three active windows.

4.7.1.1 Manual testing of establishing the first connection to NLB

Double-click on the **NLB** icon in the **Dial-up Networking** folder. A new window appears in which you enter your User Name and Password you have received from NLB in an envelope.

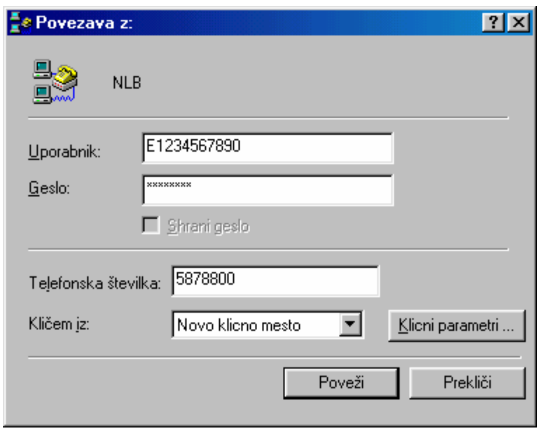


Figure 12: Connection with:

After you have entered your User Name and Password, click **Connect**. Modem will try to establish a connection with the network.

If you have followed the instructions, the connection with the bank's network will be established and the computer will inform you about it with the following dialog box.

Figure 13: Connecting to bank's server

If the above window appears, the connection has been successfully established. If the connection has failed, check all the settings again or call technical support.

Your computer is now ready. We wish you a successful operation!

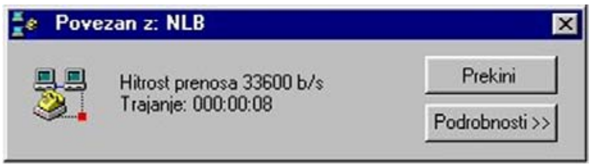


Figure 14: A successful connection

4.8 Installation of TCP/IP Protocol and Dial-up Networking – Windows NT

4.8.1 Installation of Dial-up Networking support

On the desktop select and open My Computer/Dial-up Networking.

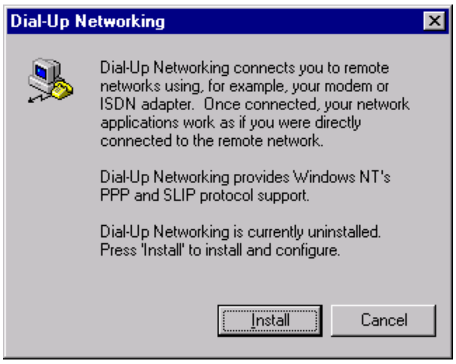


Figure 15: Dial-Up Network

Click **Install** in a dialog window (Figure 15: Dial-Up Network).

Installation requires files which are on your WIN NT installation CD. When the program asks you about the location of unknown files, insert the disc into the driver and click **OK**.

After installing Dial-up Networking, the computer will ask you about modem installation. Do not change default options in the ***Install New Modem*** (Figure 16: Install New Modem) window and click ***Next>***.

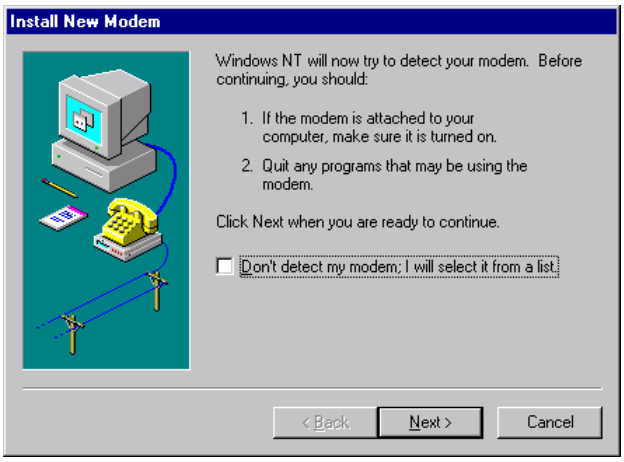


Figure 16: Install New Modem

The computer will try to find your modem (Figure 17: Install New Modem 1). If it finds it, select it and click ***Next>.***

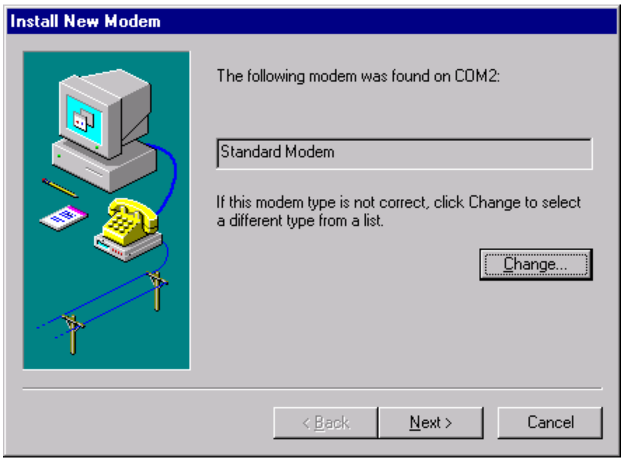


Figure 17: Install New Modem 1

Confirm your choice in the next window by clicking ***Finish***.

If the computer does not find your modem, install it according to the instructions provided by its producer.

After installing the modem, the program will ask you to restart your computer.

4.8.2 Creating a new connection

Select and open **My Computer/Dial-up Networking** on the desktop.

In case the connection has not been established yet, a notice will appear. Confirm it by clicking **OK**.

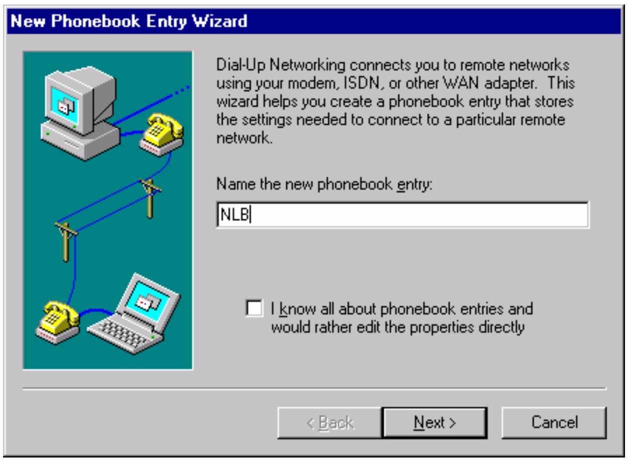


Figure 18: New Phonebook Entry Wizard

Enter the name of the connection into the Wizard dialog box for creating a new connection (Figure 18: New Phonebook Entry Wizard) and click ***Next>***.

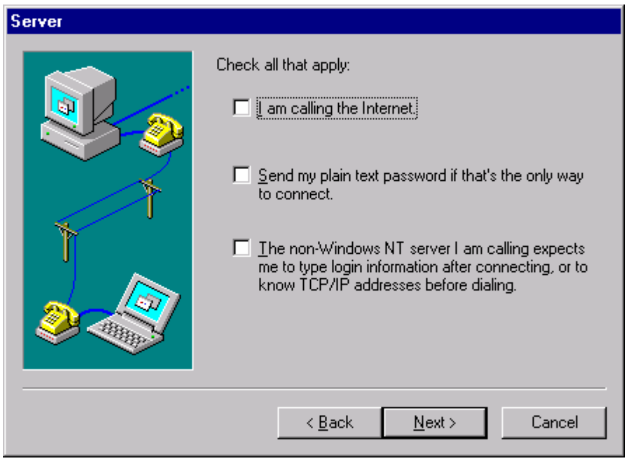


Figure 19: Server

Select ***I am Calling the Internet*** in the next window (Figure 19: Server) and click ***Next>.*** Select ☑ Use Telephony dialling properties.

The next step is entering phone number, where you select Slovenia as a country, area code 01 and server number, for example enter 5878800 for Nova ljubljanska banka (Figure 20: Phone Number). Confirm the change by clicking ***Next>***.

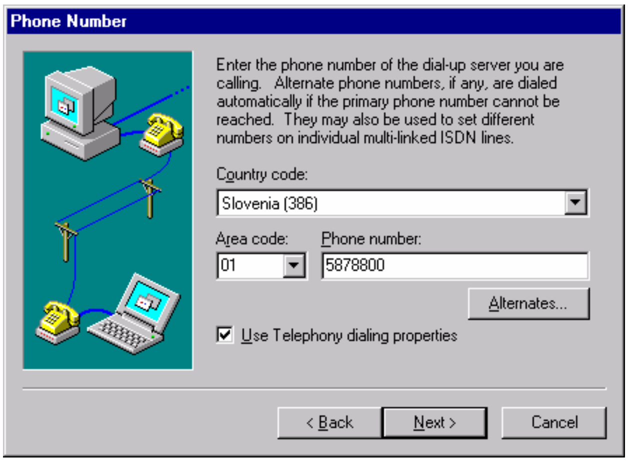


Figure 20: Phone Number

Click ***Finish*** to confirm the procedure.

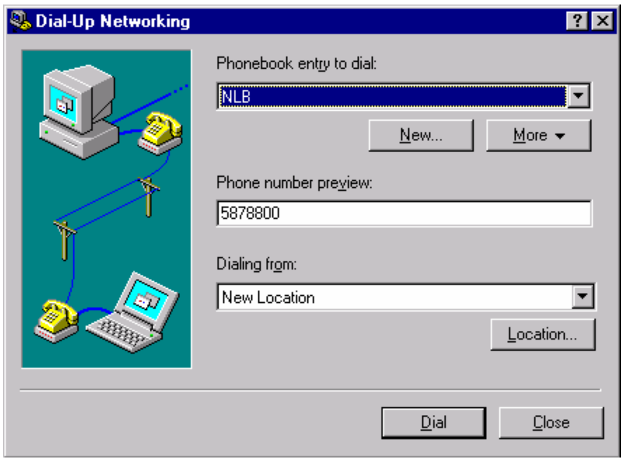


Figure 21: Dial-Up Networking

It is important to check modem settings. You do this by clicking ***More*** (Figure 21: Dial-Up Networking) and selecting ***Edit entry and modem properties***.

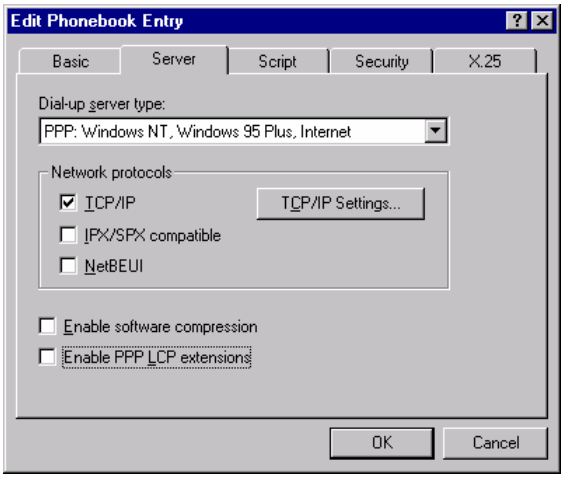


Figure 22: Edit Phonebook Entry – Server

In the second ***Server*** (Figure 22: Edit Phonebook Entry – Server) tab select only ***TCP/IP*** as shown on the picture above. Press ***TCP/IP Settings.*** In the next window, do not change default values as shown on the picture below (Figure 23: PPP TCP/IP Settings).

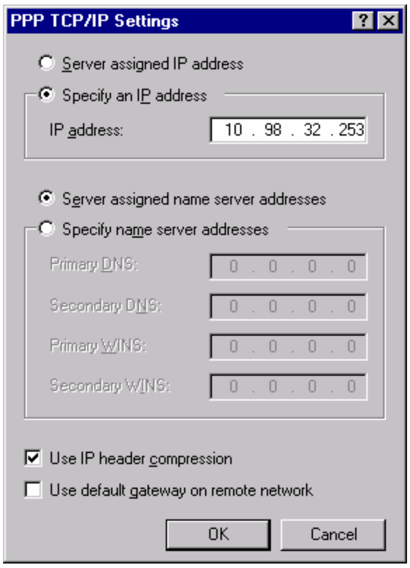


Figure 23: PPP TCP/IP Settings

Select ***Specify an IP address*** (Figure 23: PPP TCP/IP Settings) and enter the IP address you have received from the bank into the ***IP address*** field. Click the **OK** button to confirm your selection.

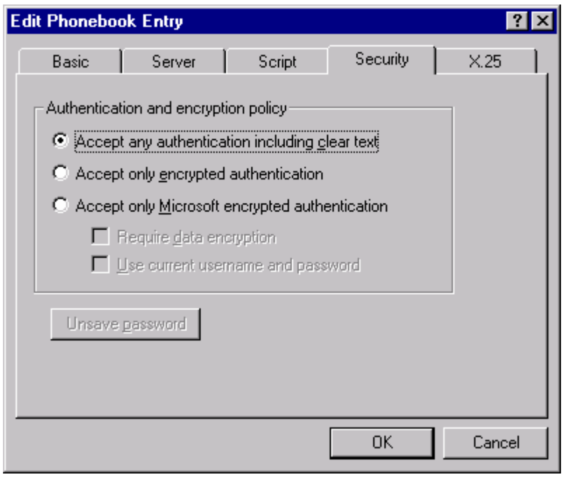


Figure 24: Edit Phonebook Entry – Security

In the ***Security*** tab (Figure 24: Edit Phonebook Entry – Security) select ⦿ ***Accept any authentication.*** Click the **OK** button to confirm your selection.

In case you want to check the new connection, click ***Dial*** and enter your User Name and Password. Leave the Domain blank (Figure 25: Connect to …).

Figure 25: Connect to ...

4.9 Installation of TCP/IP Protocol and Dial-up Networking – Windows 2000

If you wish to install a new connection to the call and Dial-up Networking support and modem have already been installed, follow the instructions for Creating a new connection.

4.9.1 Creating a new connection

Click Start and select Settings/Network and dial-up connections. Double-click the Make New Connection icon.

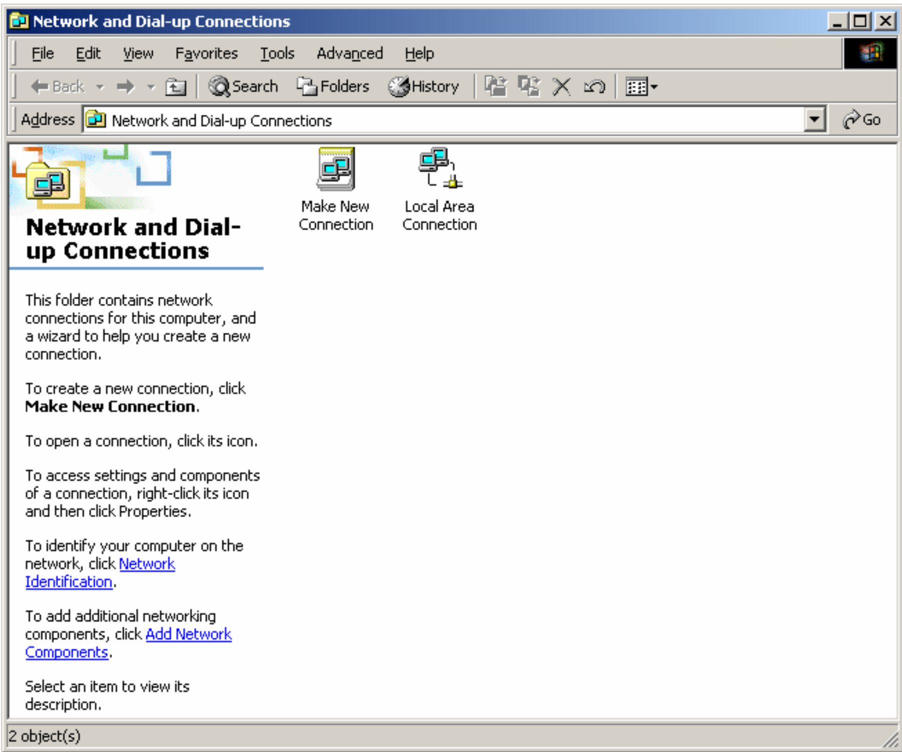


Figure 26: Make a New Connection

A new window will appear (Figure 27: Network Connection Wizard). Click the ***Next>*** button.

Figure 27: Network Connection Wizard

Select ***Dial-up to private network*** in the window that opens (Figure 28: Network Connection Type) and click the ***Next>*** button.

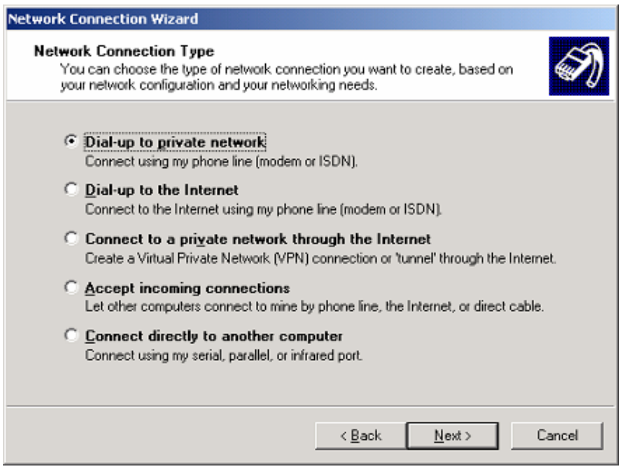


Figure 28: Network Connection Type

In the next window (Figure 29: Select a Device) select a modem you wish to establish the connection with and click the ***Next>*** button.

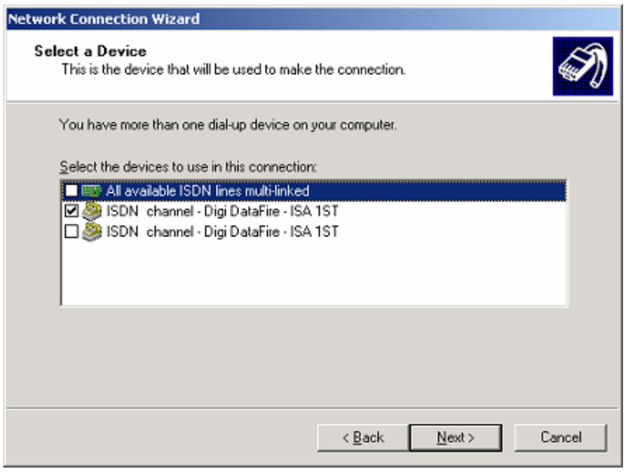


Figure 29: Select a Device

The next step is entering a phone number, where you select Slovenia as a country, area code 01 and server number, for example enter 5878800 for Nova ljubljanska banka (Figure 30: Phone Number to Dial). Click the ***Next>*** button again to confirm your selection.

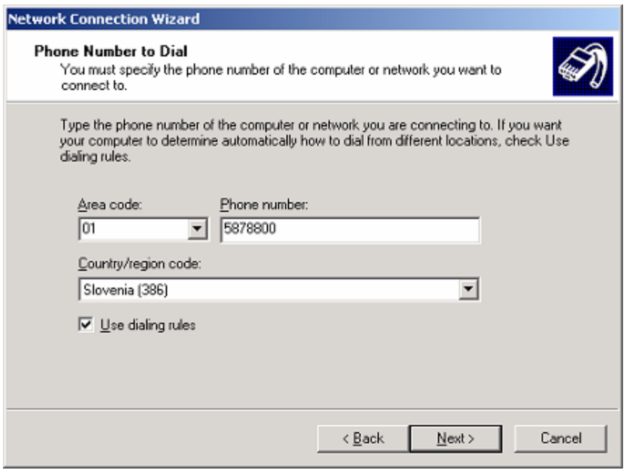


Figure 30: Phone Number to Dial

If the below window appears (Figure 31: Smart Cards), select ⊙ ***Do not use my smart card*** and confirm your selection by clicking ***Next>***.

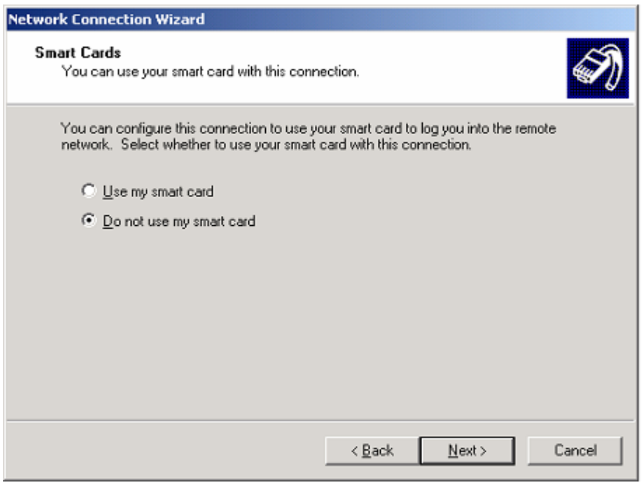


Figure 31: Smart Cards

In the next window (Figure 32: Connection Availability) select ⊙ ***For all users***. By this you enable all users, who log in on the computer, the access to the Dial-up Networking icon. Click the **OK** button to confirm your selection.

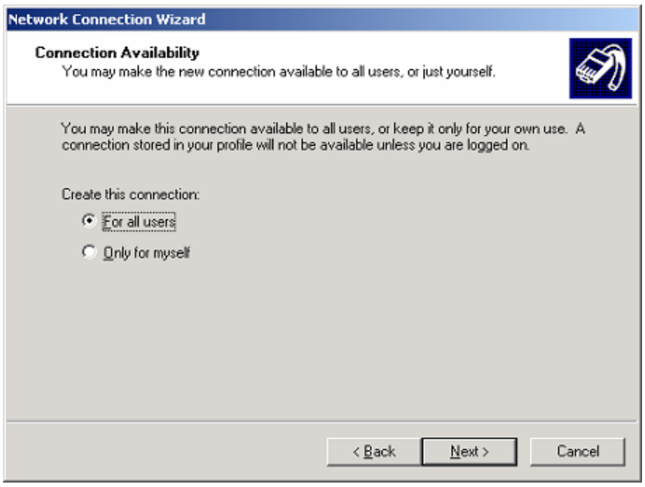


Figure 32: Connection Availability

Figure 33: Completing the Network Connection Wizard

In the above window (Figure 33: Completing the Network Connection Wizard) enter the name of the connection (for example: NLB) and click ***Finish***. In the next window (Figure 34: Connect) click ***Properties***.

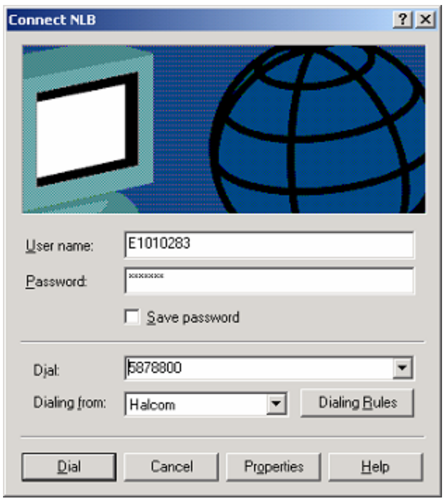


Figure 34: Connect

Select the **Networking** tab (Figure 35: “Networking” Tab) and click ***Settings***.

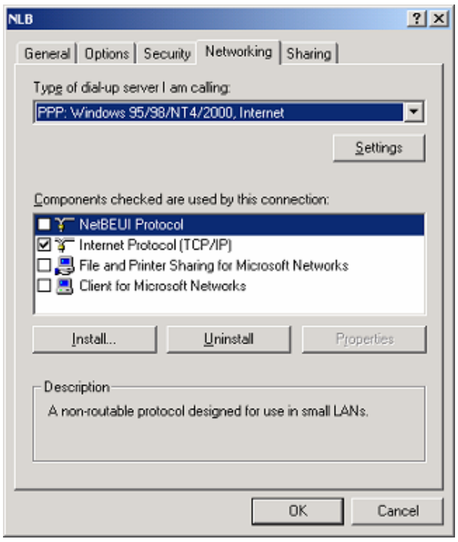


Figure 35: “Networking” Tab

Deselect all options in ***PPP Settings*** window and click ***OK.*** The above window reappears (Figure 35: “Networking” Tab). Select ***Internet protocol (TCP/IP)*** in the Components checked are used by this connection field and click ***Properties***. Deselect all other options.

In the window that appears (Figure 36: Internet Protocol (TCP/IP) Properties) select ⊙ ***Use the following IP address*** and enter IP address which you have received from the bank in the field ***IP address***. Then click ***Advanced***.

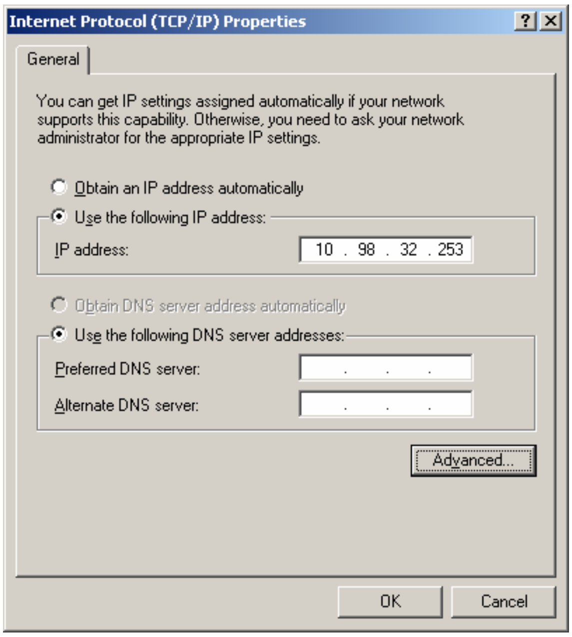


Figure 36: Internet Protocol (TCP/IP) Properties

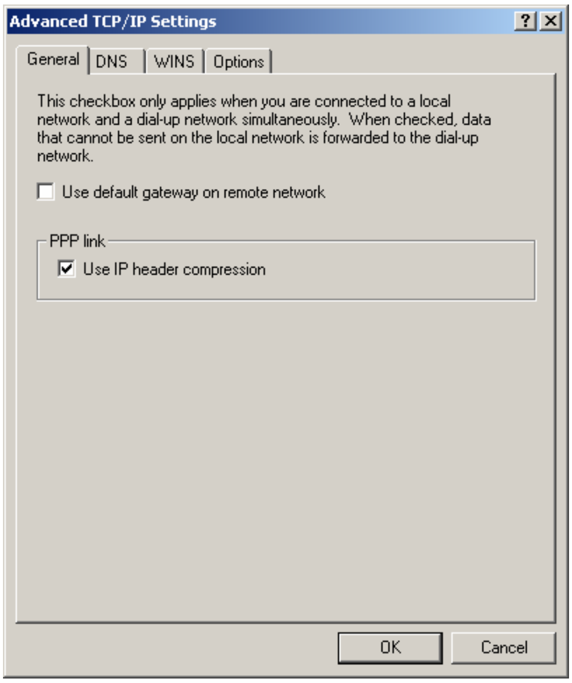


Figure 37: Advanced TCP/IP Settings

In the (Figure 37: Advanced TCP/IP Settings) select the ***General*** tab and deselect ***Use default gateway on remote network.*** Click the **OK** button to confirm all the settings.

4.9.2 Manual testing of the connection

Double-click on the created connection which is in the ***Start/Settings/Network and Dial-Up Connections*** folder. A window appears (Figure 34: Connect) in which you enter your User Name and Password you have received from the bank. After you have entered your User Name and Password, click ***Dial***. Modem will try to establish a connection with the network. The Connecting window appears.

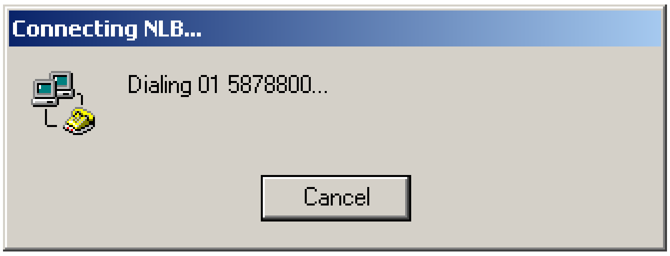


Figure 38: A successful connection

If the connection has failed, check again the following: all the settings, User Name and Password. The computer is now ready to operate. We wish you a successful operation!

4.10 Installation of TCP/IP Protocol and Dial-up Networking – Windows XP

4.10.1 Creating a new connection

Click ***Start/Control Panel/Network and Internet Connections*** (Figure 39: Network and Internet Connections).

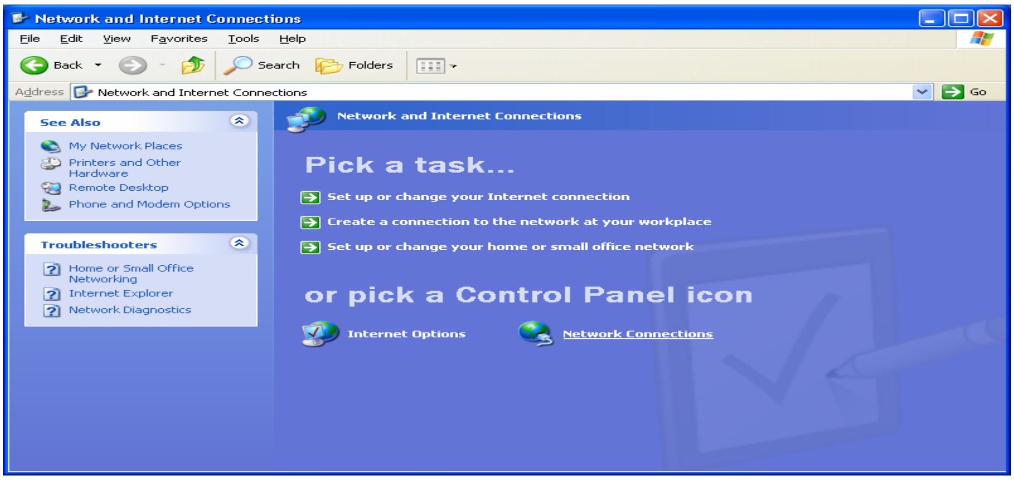


Figure 39: Network and Internet Connections

Click Create a new connection.

Figure 40: New Connection Wizard

A new window will appear (Click the ***Next>*** button).

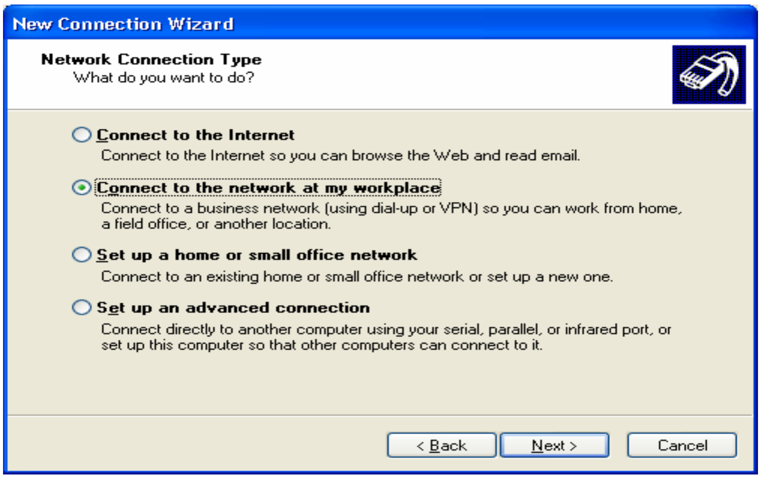


Figure 41: Network Connection Type

In the above shown window (Figure 41: Network Connection Type) select ⊙ ***Connect to the network at my workplace*** and click ***Next>***.

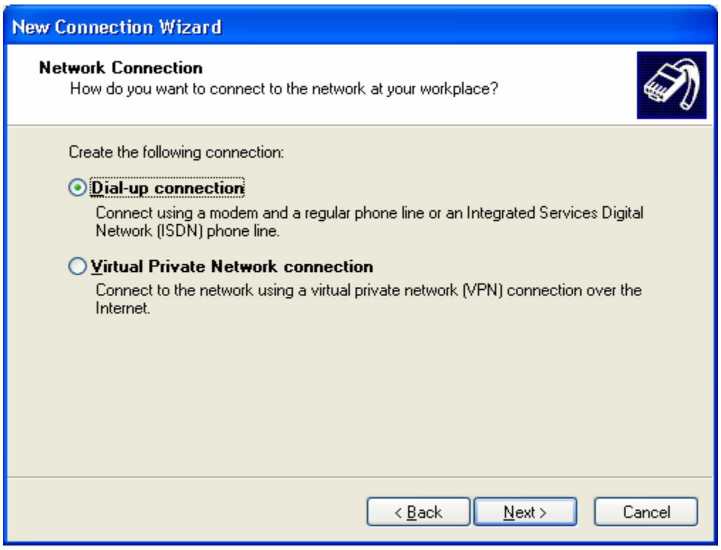


Figure 42: Network Connection

A ***Network Connection*** window (Figure 42: Network Connection) appears. Select ⊙ ***Dial-up connection***. Continue by clicking the ***Next>*** button.

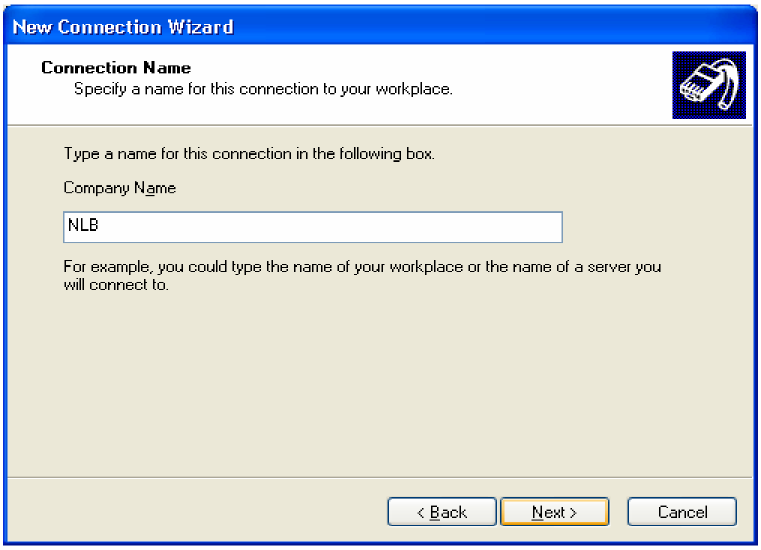


Figure 43: Connection Name

Enter the name of the connection in block capitals in the edit box. Continue by pressing ***Next>***.

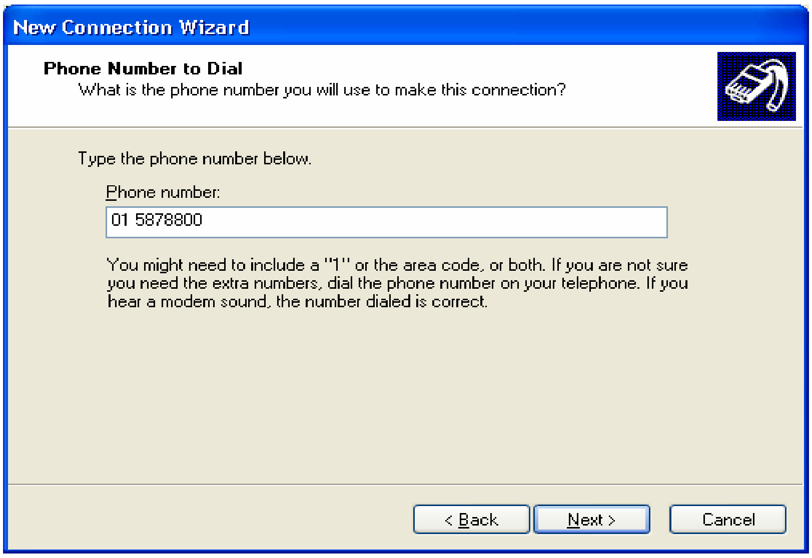


Figure 44: Phone Number to Dial

The next step is entering the phone number, for example 01 5878800 for Nova ljubljanska banka (Figure 44: Phone Number to Dial). Confirm your choice by clicking ***Next>***.

If the below shown window appears (Figure 45: Smart Cards), select ⊙ ***Do not use my smart card*** and confirm your selection by clicking ***Next>***.

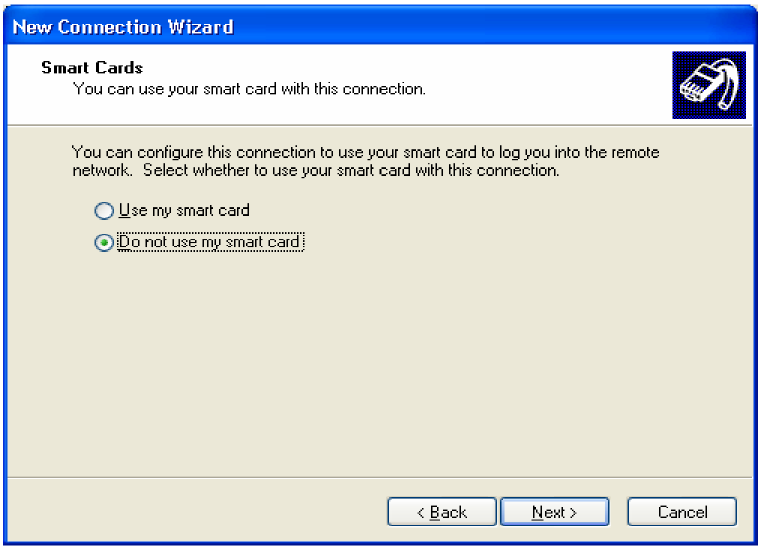


Figure 45: Smart Cards

In the below window (Figure 46: Completing the Network Connection Wizard) click ***Finish***.

Figure 46: Completing the Network Connection Wizard

In the next window (Figure 47: Connect) enter your user name and password you have received and click ***Properties***.

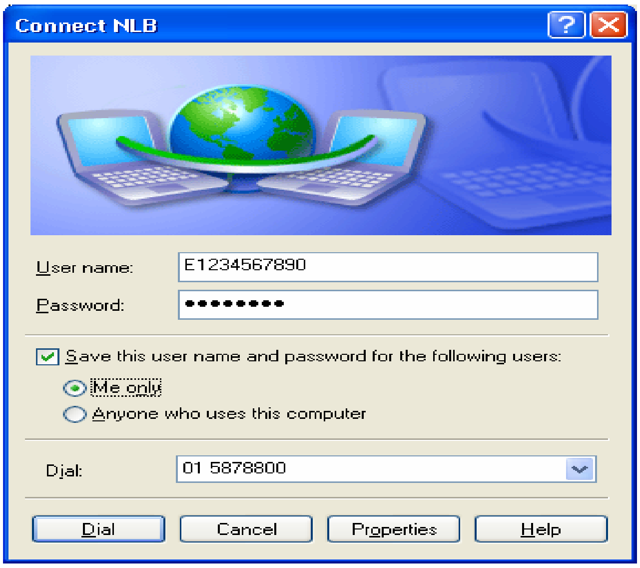


Figure 47: Connect

Select the **Networking** tab (Figure 48: "Networking" Tab) and click ***Settings***.

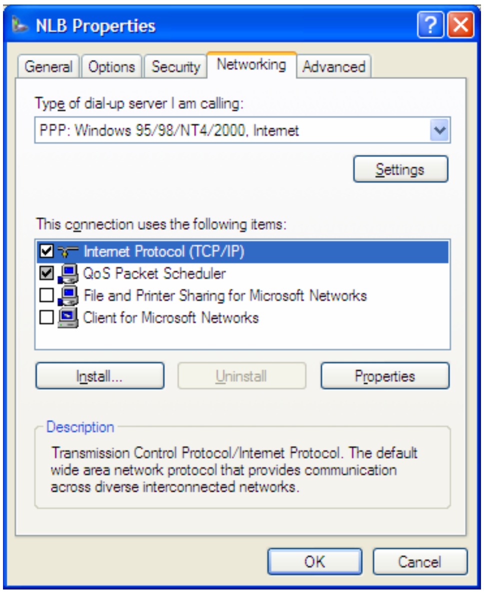


Figure 48: "Networking" Tab

Deselect all options in ***PPP Settings*** window and click ***OK.*** The above window reappears (Figure 48: "Networking" Tab). Select ***Internet protocol (TCP/IP)*** in the Components checked are used by this connection field and click ***Properties***. Deselect all other options.

In the window that appears (Figure 49: Internet Protocol (TCP/IP) Properties) select ⊙ ***Use the following IP address*** and enter IP address which you have received from the bank in the ***IP address*** field. Then click ***Advanced.***

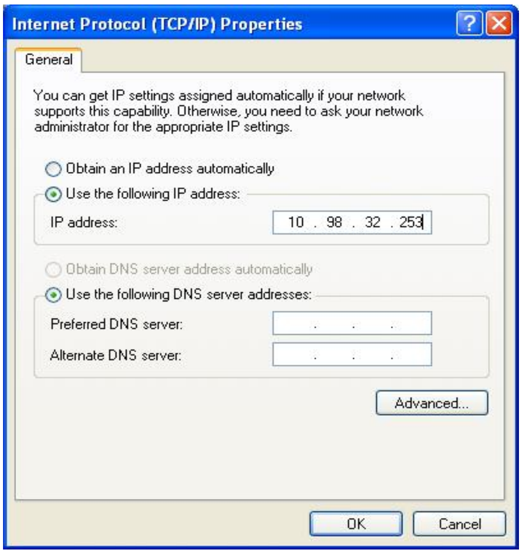


Figure 49: Internet Protocol (TCP/IP) Properties

In the above window (Figure 49: Internet Protocol (TCP/IP) Properties) select ***Obtain an IP address automatically*** and ***Obtain DNS server address automatically.*** Click the ***Advanced*** button to confirm your selection.

In the below window (Figure 50: Advanced TCP/IP Settings) select the ***General*** tab and deselect ⊙ ***Use default gateway on remote network.***

Click the **OK** button to confirm all the settings.

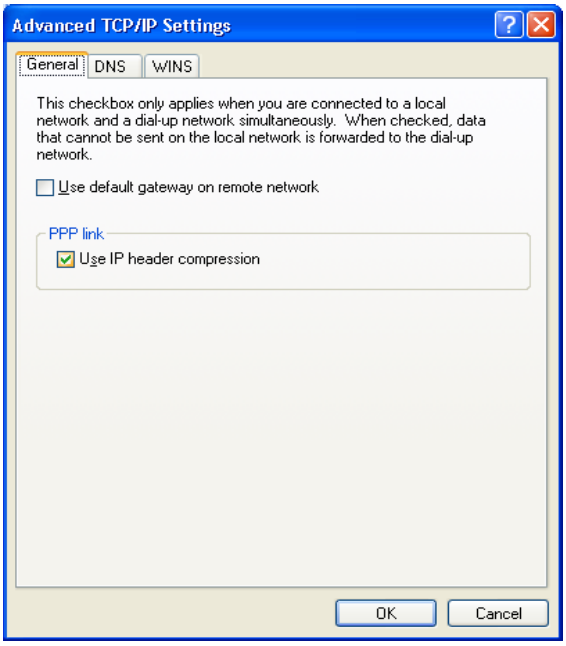


Figure 50: Advanced TCP/IP Settings

The computer is now ready to operate. We wish you a successful operation!

5 First steps

5.1 Starting Hal E-Bank

Properly insert smart card into smart card reader (Figure 51).

Figure 51: Inserting smart card

The Hal E-Bank can be started in two ways:

- by double-clicking the Hal E-Bank/Personal (or Hal E-Bank/Corporate) icon on desktop, or
- by clicking ***Start, Programs (***or ***All Programs), e-bank, Personal E-Bank (***or ***Corporate E-Bank)***.

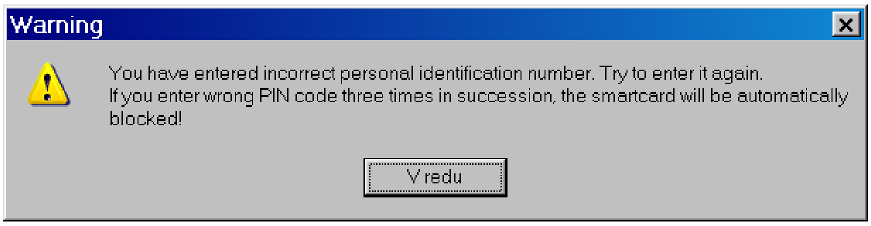
After starting the program, the Welcome window opens (Figure 52). Enter personal number (PIN) of the smart card and press **<Enter>.** When logging in, Smart Card should be properly placed into the reader. If there is no security Smart Card in the reader, usage of the program will not be possible.

Before logging on, please check where on the keyboard are buttons Y and Z. There is a possibility of these two buttons being exchanged. In that case it is possible that you without the need enter wrong personal number several times and by doing so destroy the security Smart card

If your personal number (PIN) contains letters Y or Z we suggest changing it. Personal number (PIN) could be changed from Hal E-Bank by selecting option ***Tools, Personal number (PIN) change*** from menu, or by clicking on the ***Change PIN*** icon on toolbar. Description how to change personal number is explained in detail in a section Infrequent Activities.

Figure 52: Welcome screen

If entered personal number (PIN) is incorrect warning will be displayed.



Incorrectly entering your personal number (PIN code) three times in a row will cause the smart card to lock up and become unusable. To unblock your smart card you need to enter the PUK (Personal Unblocking Key) code that was provided to you with the smart card. Incorrectly entering your PUK code three times in a row will cause the smart card to destroy itself and become permanently unusable.

After entering the correct PIN the Hal E-Bank program opens the dialogue box for making the first connection with the bank.

5.2 Establishing first connection with the bank

Among other information, the Hal E-Bank program keeps the information on authorized users for the program.

When first starting the Hal E-Bank program, user information from the user's certificate on a smart card and his account information are not yet present in the local database. The program first offers a list of banks that the user can connect to. The user highlights the bank and clicks ***Connect***. If the selected bank accepts the user's identity, the e-bank opens its door to the user and remembers the user’s information from his smart card. If not, it rejects the user.

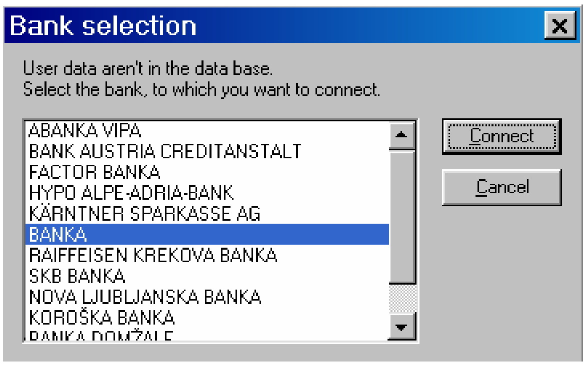


Figure 53: First connection with the bank

5.2.1 First connection with the bank from the list

To make first connection with the bank you want to work with do the following:

In the Bank selection dialog box (Figure 53) select the bank you want to work with. Selected bank has to be highlighted. Click on the ***Connect*** button or press <**Enter**>, if button ***Connect*** is active.

PIN dialog box shows up (Figure 54), which asks you to enter your personal number (PIN) in order to access the information on your smart card.

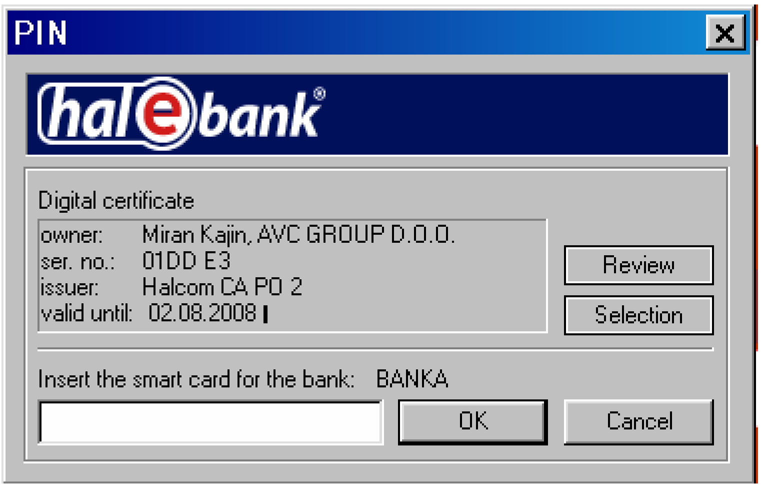


Figure 54: Personal number (PIN) entry

Enter your personal number (PIN) and click on the ***OK*** or press <**Enter**>. Establishing connection could be cancelled by clicking on the ***Cancel*** button.

If you do not have the authorization to connect to the selected bank, or if you have tried to connect with the wrong smart card, the program issues a message. To close message click on the ***OK***, or press <**Enter**>.

5.3 Exiting Hal E-Bank program

You must not simply shut down the Hal E-Bank program since the program uses a database that might become damaged without proper exit for the program. If the database becomes damaged, the program will malfunction which will prevent you from using the program.

If you want to finish working with the Hal E-Bank program do the following:

From the **File** menu select ***Exit*** or click the white cross on the toolbar.

5.4 Establishing connection with the bank using a dial-up modem

During the work in the Hal E-Bank you have to connect with the bank, from time to time, to send or receive documents. If you use a dial-up modem to connect with the bank, every time when establishing connection you have to enter user name and password. Username and password are provided by the bank.

Warning: password IS NOT personal number (PIN), that you use for entering into Hal E-Bank and for performing transactions (personal number - PIN code of smart card).

When establishing connection with the bank a dialog box for entering username and password will be displayed.

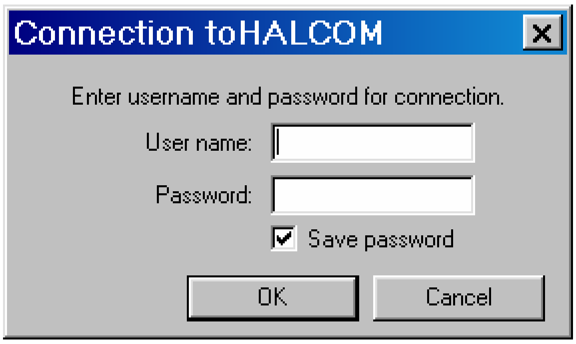


Figure 55: Dialog box for entering username and password.

Enter username and password and click ***Ok*** or press <**Enter**>. When entering password be careful with capital and small letters. Check the position of Y and Z keys on the keyboard also.

If you want password to be saved for the future live the check box ***Save password*** checked, as it's shown in a figure above.

6 Hal E-Bank authorization system

Hal E-Bank operation is based on the system of authorizations which are given by the bank's employee upon client's request. An independent entrepreneur or a legal entity can have several authorized employees who are registered to use the Personal or Corporate version of the Hal E-Bank program.

If the information about the user's certificate from the smart card is not yet present in the local database, the Hal E-Bank program sends a request for checking user's authorization to the bank's server. If the user is authorized in the local database of the Hal E-Bank program, he or she can use the program. Otherwise the program forbids access to the e-bank and shows the following message:

User's authorization is linked to the selected account. The user can have different authorizations for accessing the accounts at different banks. The user can have combined authorizations. In this case, the user has joint authorizations from combined groups of authorizations.

Depending on the user's authorizations, some buttons, icons and menu items might be inactive (greyed-out) therefore those functions will not be available. Icons for changing the personal identification number (PIN), first connection with the bank and exiting the program (white cross) are always active.

Authorizations are saved in the database of users' information at a bank in an encrypted profile. The bank has a record of all the users and their authorizations. Clients profiles are synchronized with the situation in the bank upon every connection made with the bank.

6.1 Authorizations for using Hal E-Bank

In the Hal E-Bank system there are two kinds of authorization: for working with selected account and for working with files.

1. <u>**Authorizations for working with the selected account:**</u>

   - **Authorization for inputting information** allows only preparation or entering the information to payment orders and address book,
   - **Authorization for package preparation** allows creation of payment orders into package (e.g. if you are not authorized for package preparation, payment orders should be signed individually),
   - **Authorization for signing** allows only viewing of payment orders and package signing, and at the same time changing and adding to the address book,
   - **Authorization for sending information** allows data transmission between bank server and local Hal E-Bank database,

- **Authorization for sending to sign** allows orders transmission on bank server for remote signing.
- **Authorization for viewing** allows viewing of actions, statements, balance, account statements sent by the bank, etc.,
- **Authorization for administration** allows administrative actions in Hal E-Bank program, such as deleting the local data base, synchronization of information from bank's server, etc.

2. **<u>Authorizations for working with the files:</u>**

- **Authorization for imputing files** allows file preparation, and file importing,
- **Authorization for signing** allows viewing files and their signing,
- **Authorization for sending files** allows file transmission between bank server and local Hal E-Bank database,
- **Authorization for viewing files** allows file viewing.

Beside these authorizations there is also a ***signature category***, but which does not additionally limit program functionalities. A signature category merely states which signatures the user can realize. A particular number of required left-side and right-side signatures are set for each account. There can be a minimum of 0 and a maximum of 3 left-side signatures. There can be a minimum of 1 and a maximum of 3 right-side signatures

Users that sign documents are put into four signature categories:

- **signature category [1]:** enables the user to realize all missing left-side and right-side signatures, which means that he or she alone can sign all documents,
- **signature category [2]:** enables the user left-side or right-side signing, depending on signing order,
- **signature category [3]:** enables only left-side signing,
- **signature category [4]:** enables only right-side signing.

To check out what level of authorization you have in dealing with the bank click on the button ***Account owner.***

The window displayed shows the information about the owner of the selected account and the authorized person, who is currently logged-in to the Hal E-Bank program.

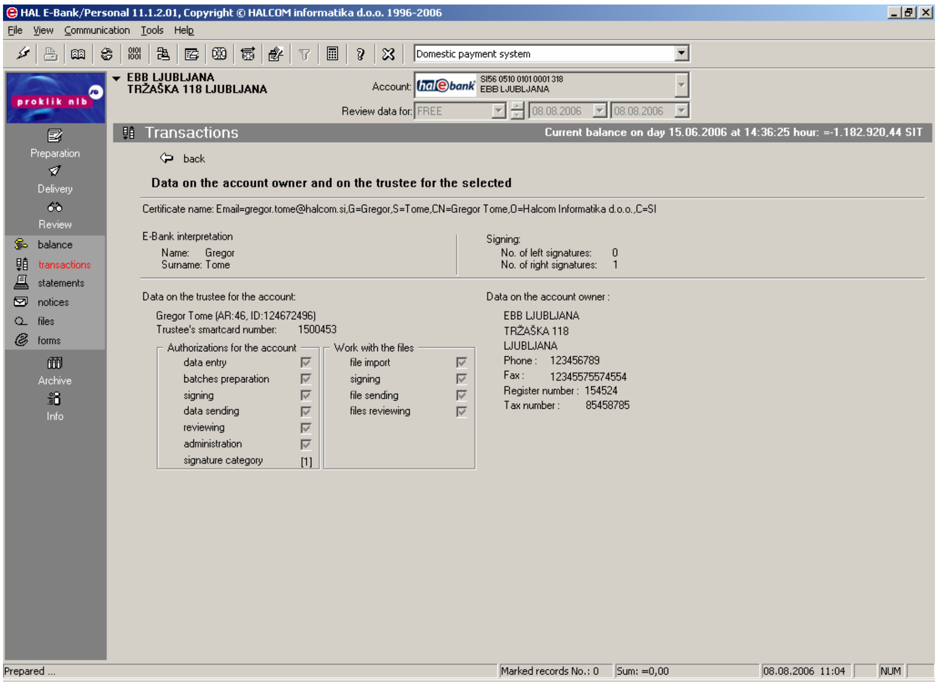


Figure 56: Authorization report

You can leave this report by clicking ⇐ ***back.***

7 Everyday activities

7.1 Selecting type of payment

Hal E-Bank enables two basic types of payment: Domestic Payment and Foreign Payment. If your bank enables you both types of payment you can select either of them in the toolbar field (Figure 57).

Click the down arrow button right to the toolbar field to select either Domestic or Foreign Payment System.

The selected type of payment influences the displayed contents in folders. If you can not find the document you want first check whether you have selected the right type of payment.

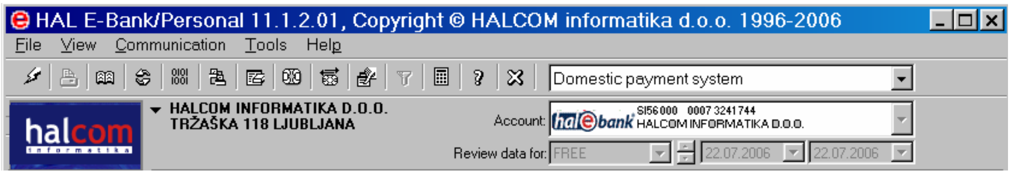


Figure 57: Payment system, account and time period

7.2 Selecting account

You can have several accounts open with different banks. Records about transactions and payment orders are kept for each account separately. The selected account appears in the Account field (upper right part of the program window). It determines also the information displayed in the main window. Only those items are displayed which belong to the selected account.

If you want to select different account click the arrow right of the field with the account number. A list of accounts with the logo of the bank is shown. Select the requested account from the list by clicking it. Information about the selected transaction account is being shown with all the actions that can be performed on it. If the selected account does not have the authorization for using the currently active folder, a message is displayed with the user's information and his authorization. You have to select the appropriate action on the authorization displayed.

If you can not find certain order in the folders listed above, first check if you have selected the right account.

7.3 Setting the time period for data review

Setting the time period for data review is setting the time period for which you want the information to be displayed. You can limit the time period in folders ***Archive*** and ***Review***. To do this use ***Review data for*** fields in the main program window

You set the requested period by selecting the starting and ending date according to one of the two procedures explained below. In the filtered folder, only those lines with information about the documents will be displayed which correspond to the selected period, with starting and ending date included.

If you want to display the entire document for a selected day, week, or month, do this by selecting **DAY**, **WEEK** or **MONTH** in the first field. Then by clicking on the arrows right from that field change the period for a day, week, or a month a step forward or backward.

Second way to set the time period is direct way. In the first field choose **FREE**. In the second field select starting date, ad in the third field select ending date.

Processes of filtering and limiting the period are mutually exclusive. If you have the filter turned on, fields for limiting the period shown on the screen are unavailable (greyed-out). If you despite that want to show all documents for the selected period, remove the filter before that, or put the wanted period as a parameter in the filter.

7.4 Working with document folders

Every line shown at the central part of the main window represents a separate document: payment order, batch, message, transaction, statement, or notice. Each line shows only the basic information needed for identification of a certain document. Contents of that part of the window change in relation to the folder currently selected the selected account, time period, and filter. Details about a certain document can be displayed by selecting the document with the click of a mouse and then clicking Open or Details, depending on the folder currently opened.

Use the slider bar to review all the documents if there are too many rows or columns displayed.

You can change the width of columns by moving the mouse pointer to the border between field with the names of adjacent columns for example to the border between field Value date and Credit. When the pointer changes the shape, drag the border so that the left column spreads, or reduces in size to the desired width.

7.4.1 Document folder organization

The document folders are grouped by names: ***Preparation***, ***Delivery***, ***Review***, ***Archive***, and ***Info***. The names of groups are depicted by figures from the left side for easier identification, and are put on darker grey background. By clicking on the group of folders a list of folders under it opens. Names of folders also have small figures beside them for easier identification, and are put on lighter background.

To select the folder that belongs to currently opened group, click the icon or the name of the folder. To select the folder that does not belong to currently opened group, first click on the icon or the name of the group it belongs to, then additionally on the icon or the name of the selected folder.

Colours of shown icons or names of the folders mean:

Red name of the folder:	currently displayed (active) folder,
Grey name of the folder:	no authorization to use that folder,

Black name of the folder:	you have authorization to use that folder.

7.4.2 How to mark multiple lines

As you would in the course of using the program need the function of marking multiple orders, payment orders and other documents, it is good that you are informed about this usage at this point.

When marking multiple lines (records) on the screen, you should use ***<Shift>*** and ***<Ctrl>*** keyboard key. By using the***<Ctrl>*** key you can select nonadjacent lines (for example payment orders or actions). Mark the first line while pressing the ***<Ctrl>*** key and then clicking remaining lines one by one. All the selected lines will be highlighted (inversed). By using the ***<Shift>*** key you can select lines which are adjacent in the list. With the left mouse button can click the first line and while holding the ***<Shift>*** key click the last line that you would like to mark. All the lines will be marked, from selected first one to the last one included.

Use the slider bar to review all the documents if there are too many rows or columns displayed.

7.4.3 Changing the order of documents in folders

The order in which the documents are displayed in folders can be changed by clicking the appropriate column. Thus, for example in the Preparation of orders folder, displayed lines can be sorted by the amount by clicking the column Amount. If you click on the same field again, the rows will be sorted in reverse order.

The order, ascending or descending, by which the rows are sorted depending on the value in the selected column, is indicated by the arrow pointing up or down, which is displayed on the right side of the column name.

7.5 Filtering document folders

When you have a large number of documents we recommend filtering for selecting the desired documents for display. In addition to simplifying your search for a particular document or a group of documents by increasing the neatness of presentation, the filters also represent a simple tool for performing queries. With the filter in use (in the active folder) only those documents that satisfy the conditions set by the filter are displayed. In other words: the filter hides every 20 documents that do not comply with any of the conditions set. That of course does not mean that the document is not in the database, but only that it is not displayed.

In different folders the filters are different, because the documents contain different information by which it makes sense to be filtered.

Basic methods and procedures with using the filters are the same. Below, procedures common to using all the filters are explained first, and after them specific filters that depend on the selected folder are explained.

If filtering is applied on a folder displayed, buttons ***Change filter*** and ***Remove filter*** are visible right of the field ***Review data for***.

7.5.1 Turning the filter on

When starting the program all the filters are off.

In the currently active folder, you turn on the filter by either:

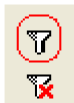
- Clicking on ***Filter*** on the toolbar, or
- Selecting ***Filter*** in the ***Tools*** menu.

Window for entering the values in the filter is displayed on the screen. That window is different for each of the folders that you can filter. Enter the value of limit values that you want used when filtering the documents. Unfilled (empty) fields will have no influence on filtering.

To confirm the entered values and turn the filter on, click on the ***Filter*** button. To cancel entered values click on the ***Cancel*** button. Note that if the filter was already turned on, cancelling does not mean turning the filter off. Filtering will be carried out with the values previously entered.

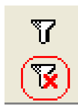
After being turned on the filter remains active until you remove it or exit the Hal E-Bank program. Each of the three folders where filtering of documents is enabled (Preparation, Archive, Review) has its own filter. For example, if you filter ***Preparation/orders*** folder and continue your work in the ***Review/transactions*** folder and change filter in it, when you back into ***Preparation/orders*** folder, it's filtered as it was when you left it.

7.5.2 Changing an active filter



To change active filter click on the ***Change filter***, and then change entered values.

7.5.3 Removing the filter



Remove an active filter by clicking the ***Remove filter*** button. Last entered values in the filter are saved even after removing the filter, but only until you have closed the Hal E-Bank program. When you turn on the filter on of the same folder next time, you will be offered the values that were used with the last filtering, before removing the filter.

7.5.4 Filtering prepared orders

Window for entering values in the filter for the Preparation/orders folder is shown below (Figure 58). You can filter the folder according to the following categories:

- **Select a**– select the type of document from drop-down list. Choice ***All*** agrees with any type of document.
- **Value Date** – you can change upper or lower limit date only if the field left from the date of currency is ticked.
- **Receiver** – beneficiary's name or part of it.

- **Amount –** enter lowest and highest amount. Empty field of the lowest value is taken to be value 0, while empty field of the highest value means that the highest value is not limited.
- **Details** - enter the purpose of payment or part if it.
- **Status** - select from drop-down list. Empty field allows all statuses.
- **Creation date –** enter starting and ending date.
- **Prepared by** – enter first few characters of the name of person who prepared the document.
- **Signed by** – enter first few characters of the name of person who authorized the document.

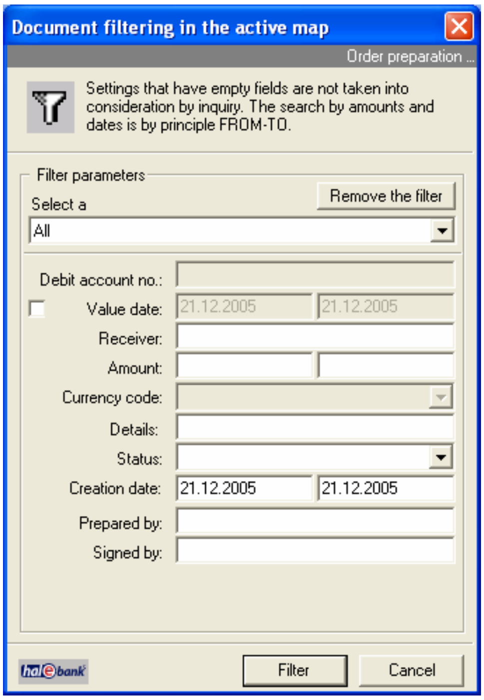


Figure 58: Filtering orders

7.5.5 Filtering archived orders

Window for entering values in the filter for the Archive/orders folder is shown below (Figure 59). You can filter the folder according to the following categories:

- **Select a** – select the type of document from drop-down list. Choice ***All*** agrees with any type of document.
- **Debit account number** – enter debit account number.
- **Value Date** – you can change upper or lower limit date only if the field left from the date of currency is ticked.
- **Receiver** – beneficiary's name or part of it.
- **Amount –** enter lowest and highest amount. Empty field of the lowest value is taken to be value 0, while empty field of the highest value means that the highest value is not limited.
- **Details** - enter the purpose of payment or part if it.
- **Status** - select from drop-down list. Empty field allows all statuses.

- **Creation date –** enter starting and ending date.
- **Prepared by** – enter first few characters of the name of person who prepared the document.
- **Signed by** – enter first few characters of the name of person who authorized the document.

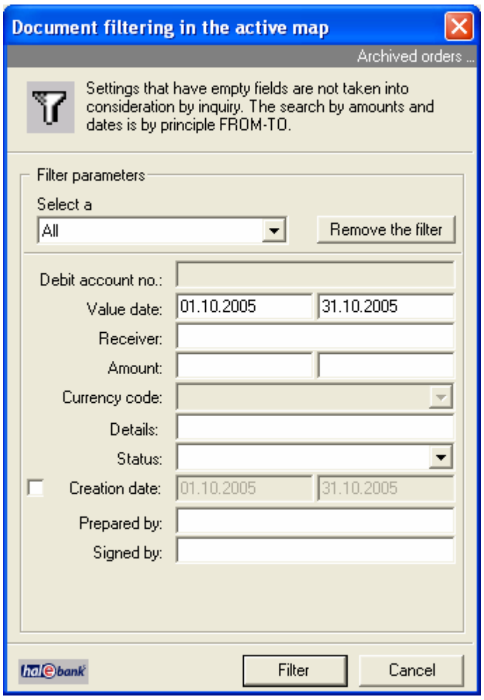


Figure 59: Filtering archived orders

7.5.6 Filtering transactions

Window for entering values in the filter for the Archive/orders folder is shown below (Figure 60). You can filter the folder according to the following categories:

- **Select a** – is selected ***Transaction***.
- **Debit account number** – enter debit account number.
- **Booking date** – enter starting and ending date.
- **Value date -** you can change upper or lower limit date only if the field left from the date of creation is current, similar to what applies to the date of currency when filtering the Preparation/order folder.
- **Rejected orders** – there is three possibilities: included/excluded/only returned orders. Choosing only returned orders fields booking date, booking entry type and name are disabled (this fields are excluded from filtering).
- **Booking entry type** – select the type of record from drop-down list. Empty field allows all types of record.
- **Amount –** enter lowest and highest value. Empty field of the lowest value is taken to be value 0, while empty field of the highest value means that the highest value is not limited.
- **Name** – enter alphanumeric string for the name.

- **Details** - enter alphanumeric string for the purpose of the order.

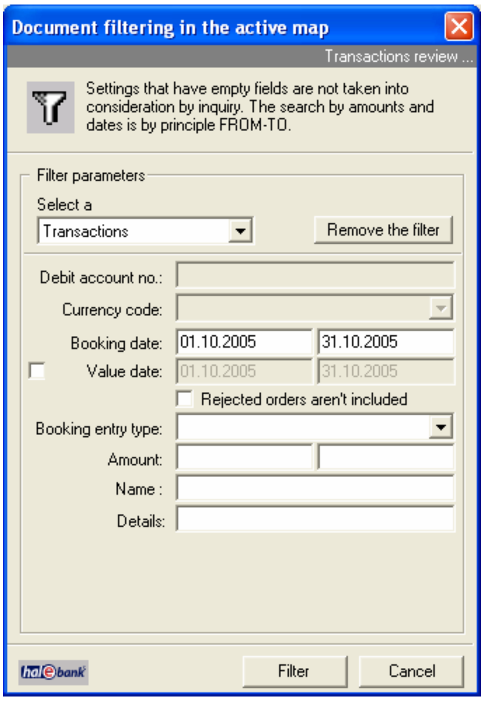


Figure 60: Filtering transactions

8 Payment orders

Hal E-Bank enables its users operation with the following payment orders:

- VP70 foreign payment order,
- MT103+[1] payment order, and
- transfer order.

A more detailed description of paying by the above mentioned payment orders follows in further instructions.

Payment order processing is a multiphase procedure. Each phase can be implemented only by a person duly authorized. Payment order processing phases include: entry, batch forming, batch signing, and sending (delivery) to the bank. Payment order can be included into a batch only after it had been correctly filled in. A batch can be sent to the bank when it is accompanied with all the necessary signatures.

Payment orders in the payment order preparation folder are colored in:

Color of a payment order in the payment order preparation folder	Payment order status	Description in the “Status” column
Green	Prepared order	PREPARED
Blue	Order with error	WITH ERROR
Red	Signed order	SIGNED
Purple	Order sent to remote signing	IN REMOTE SIGNING

Your data are entered into appropriate fields of a payment order automatically. Payment orders can be dated in advance. This means that they are passed for payment on a future date defined on the order. Backdating is not possible. If an order is backdated, it will be processed on the first possible date.

When entering data into a payment order you can shift among fields or the text inside the fields by clicking a desired field or by using standard keyboard keys intended for shifting within the text:

<Tab> .... shift to the next field,

<Shift><Tab> .... shift to the previous field,

<End> .... shift to the end of the field,

<Home> .... shift to the beginning of the field,

Left arrow **<←>**................ shift to the previous sign in the field,

Right arrow **<→>**.............. shift to the next sign in the field,

<Backspace> .... deleting the sign to the left of the cursor,

<Delete> .... deleting the sign to the right of the cursor.

[1] MT103+ order is an option order supported only by some banks.

8.1 Abroad payment order - VP70

The VP70 abroad payment order has replaced the 1450 order. It is used for all foreign payments.

8.1.1 Entering a new order – VP70

If you wish to enter a new order, do the following:

Open the Order preparation folder by clicking ***Preparation*** in the left part of the widow (Figure 61) and then ***orders*** under it. There appears a list of payment orders (it can be blank).

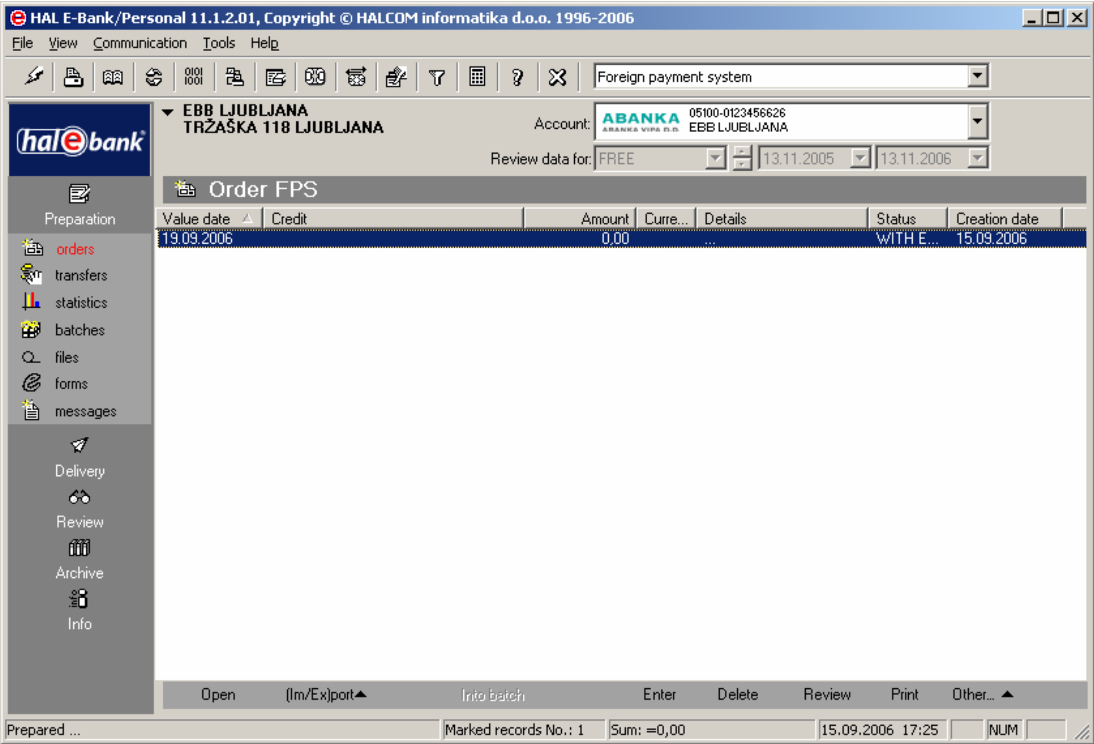


Figure 61: A display of order preparation folder

Click ***Enter*** and then ***Order VP70***. A picture of the order appears on the screen with your data already inscribed (orderer). Beside your data, suggested value date is also inscribed automatically; it can be modified but not backdated.

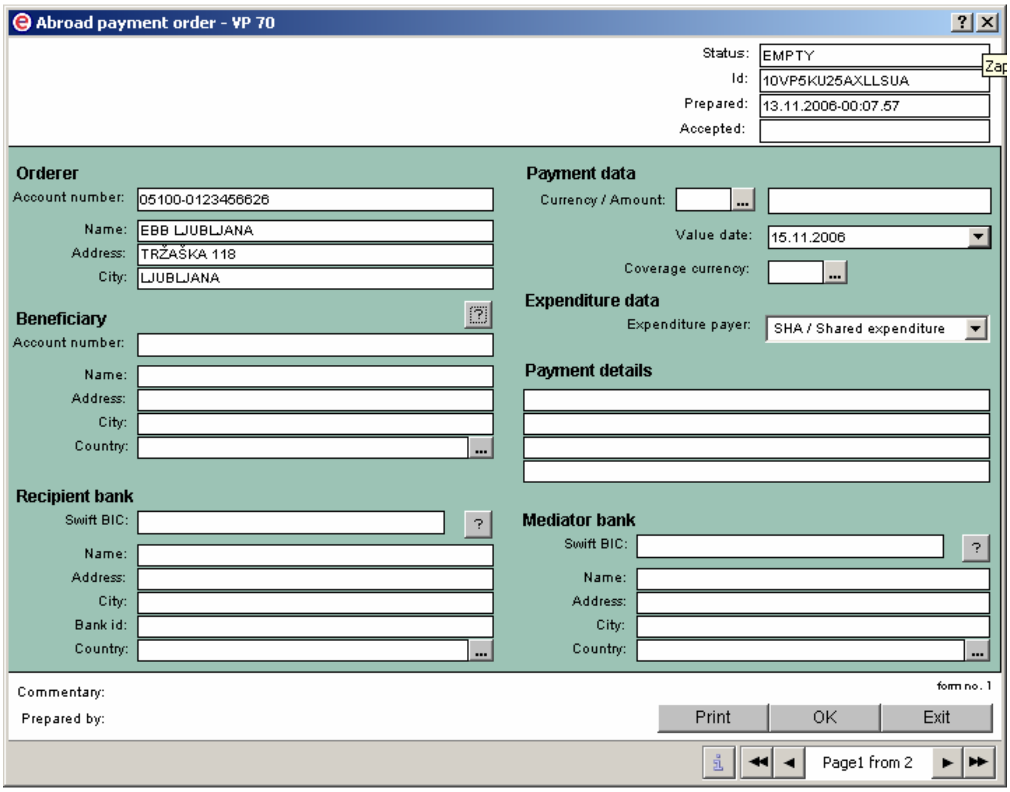


Figure 62: Abroad payment order VP70 – page 1

Entering of all necessary data is implemented by means of appropriate dialogs that are identical to (also identical are: the method of approach and checking) order editing procedure (chapter 8.1.3 Editing VP70 payment orders).

Data that the trustee can enter or modify on the payment order are described in the same order as they are seen on the screen by the bank operator.

It is desirable that all data intended for foreign beneficiaries do not include accentuated letters.

1. **Beneficiary and Beneficiary bank:**

In this set of data the user enters beneficiary data by means of a personal address book.

User can save all data required by the bank in this set in his beneficiary address book. Data entry is described in a specific chapter. If there are data in user's address book, the list appears on the screen when entering the first letter and the trustee can look for the wanted data. If there is no beneficiary name in the address book corresponding to the inserted string of letters, the list is empty. By clicking ***Add>>*** there appears a dialog box next to the list of beneficiaries enabling the user to enter the data of a new beneficiary.

2. **Payment data:**

Value/Amount:

In the ***Value*** field the user selects a currency denotation in which the bank is supposed to make the required payment. In case the bank modifies the value of the payment due to its business policy (it is only possible for values of European monetary union), the user receives information about contractual value on his SWIFT receipt (SWIFT MT 103: field 33).

The user enters the amount of the payment into the ***Amount*** field. It is impossible to enter decimals for values the amounts of which are indicated as integers (e.g. JPY).

Value date:

This field offers value date (this day + 2 days). Weekend is taken into consideration, holidays are not. User can modify the date.

Coverage currency:

This set of data is designed for transmission of data concerning the kind of coverage for concrete payment. User provides code and value information by selecting a value.

When exiting the new order preparation, the interactively entered order appears in the tabular list only if data entry had been duly verified (chapter 8.1.4).

3. **Data on expenses:**

- **SHA / Shared expenses** – commissions and charges will be paid by both, orderer and beneficiary.
- **OUR / Our expenses** – commissions and charges will be paid by the orderer.
- **(BEN) / Partner's expenses** – commissions and charges will be paid by the beneficiary.

4. **Paying details:**

This set of data is designed for the description of paying details; it consists of four fields.

The first field is designed for the entry of data of the invoice you are paying. In this field you only enter a number on the basis of which the beneficiary will identify the payment. There should be no additional textual descriptions because the bank will provide this data in such a manner that the beneficiary will be able to identify it automatically if his bank offers a service of this kind.

In cases when you wish to pay more invoices, indicate it in the remaining three fields that are designed for it.

It is compulsory to fill in at least one of first two fields.

5. **Intermediary bank:**

This set of data is designed for the entry of additional instructions, through which intermediary bank the user's bank should make the payment. The user selects the intermediary bank from the Bank list.

The bank can take the information provided into consideration as an additional instruction in compliance with its business policy.

When you have filled in all the fields on the first page, click ▶ in the lower right corner so that the second page of the VP70 order appears.

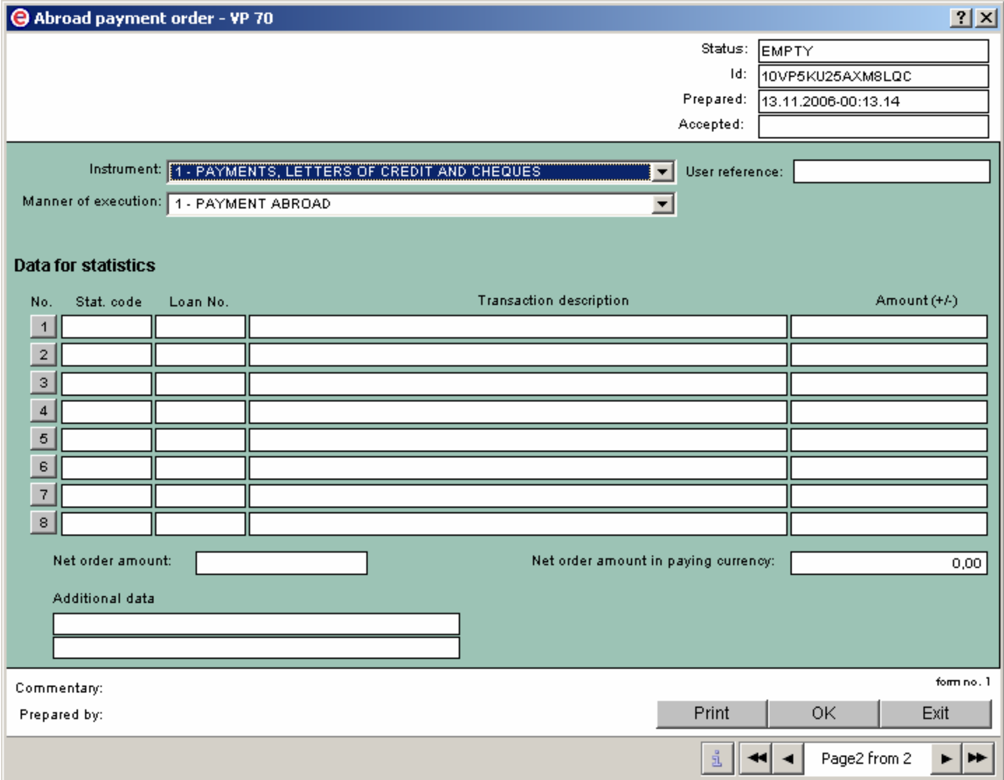


Figure 63: Abroad payment order VP70 – page 2

6. **Instrument:**

   There appears no text on the screen for this field. It is located at the bank data. Values from 1 to 8 are possible. The most frequent value ¨1¨ is proposed. For each selected deal type the process fills in the first part of the Method of payment field.

7. **User reference:**

   This field is designed for entry of information on the basis of which the user monitors a specific subject number in company's background applications.

8. **Method of payment (part two):**

   This field is designed for the entry of secondary information about the method of payment. It is used mainly when the user wishes to communicate to the bank to make a payment by means of a cheque bearing the same deal type code as the standard payment. It can also be used when the user wishes to withdraw money for a business trip or to make a cash payment to a foreign business partner.

9. **Data for statistics:**

   This set of data includes information on statistic code for payment. It is possible to enter at least one data record (mandatory) and eight records at most. The sum of all information should correspond to the total amount of the payment. The process automatically offers a description for an individual statistic code. The description can be modified.

   User must modify statistic code description for all payments greater than the sum laid down by law.

10. **Additional to the bank:** This set of data is designed for transmission of all secondary information to the bank for an easier and more

thorough making of the payment.

In this set you can enter all data for which no special fields are provided for. Here you can indicate among other things: preference order implementation, various bank codes, value of commission (coverage commission or Slovene tolars) and other pertinent information.

If you have not filled in all the necessary fields on the order or you have entered forbidden values into a field, you will be alerted. Payment order can be saved into the list of orders despite data deficiency. It will be coloured in blue, marked with the WITH ERROR status, and a question mark in the first field. Such an order cannot be included into a batch. It must be repaired first.

Correctly entered order data provide for the funds to be quickly and correctly transferred to the beneficiary. Before you can send the order to the bank, you have to form it into a batch (if you do business with batches) which has to be signed by one or more responsible people.

8.1.2 Entering new orders on the basis of saved orders

It is initiated by clicking the ***(IM/EX)port▲*** button and selecting the ***Import*** option. The function imports one or more orders on the basis of previously saved orders. File data are filled into new orders. After you have finished, new orders are recorded in a tabular list.

8.1.3 Editing VP70 payment orders

It is initiated by clicking ***Open***. Order data the user had selected before appear on the screen. Order data can be modified. Confirm modifications by clicking ***OK*** or cancel by clicking ***Cancel***.

8.1.4 VP70 form checks

Some checks are conducted at entering of individual information (e.g. field length). Other checks are made only when the user clicks ***OK*** in the main data entry window. If data are correct (all the presented data are correct, all the compulsory data are presented), the main window closes (order status turns to “prepared”). The user can decide whether he will correct the data immediately (main window remains) or accept them as they are (main widow closes, order status turns to “with error”).

8.1.5 Modifying value date for more orders at the same time

If you wish to change value date of one or more orders at the same time, do the following:

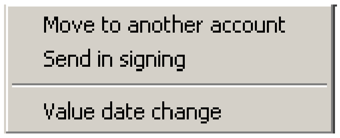
1. Open the Order preparation folder by clicking ***Preparation*** in the left part of the widow and then ***orders*** under it.

A list of payment orders appears on the display.

2. Find the desired payment order and click it with the left mouse

button. Selected payment order must be filled in inversely because only as such it is selected.

3. With the left mouse button click ***Other*** and then ***Value date change***.



4. Enter date and confirm the change by clicking ***OK*** or pressing **<Enter>**.

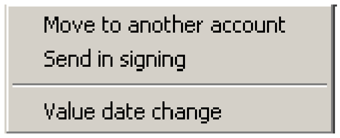
8.1.6 Moving orders to another account

If you wish to pay one or more payment orders at the same time from another account, you can relocate the orders to another account in accordance with the following procedure:

1. Open the Order preparation folder by clicking ***Preparation*** in the left part of the widow and then ***orders*** under it.

There appears a list of payment orders on the screen.

2. Find the desired payment order and click it with the left mouse button. Selected payment order must be filled in inversely because only as such it is selected.



3. With the left mouse button click ***Other*** and then ***Move to another account***.

There appears a list of accounts you are authorized for.

4. From the list select the account for which you wish to make payment orders and confirm your selection by clicking ***OK***.

Selected orders will be moved to the selected account.

8.1.7 Sending orders in signing*

If you wish to send one or more payment orders in remote signing at the same time, you can to it in accordance with the following procedure:

5. Open the ***Order preparation*** folder by clicking ***Preparation*** in the left part of the widow and then ***orders*** under it.

There appears a list of payment orders on the display.

6. Find the desired payment order and click it with the left mouse button. Selected payment order must be filled in inversely because only as such it is selected.

7. With the left mouse button click ***Other*** and then ***Send in signing***.

There appears a window for connection to the bank server demanding the entry of your Smartcard number (PIN code). Smartcard must be inserted into the smartcard reader.

8. Enter your number and confirm it by clicking ***OK***.

Selected orders will be sent in remote signing.

8.1.8 VP70 orders archive

Copies of sent orders are saved in ***Archive/orders***. Archived orders can be reviewed, exported, duplicated, deleted, and printed.

If you cannot view orders that you wish to see in the Archive/orders folder, period for review of documents might not be defined properly. You should select the period in which the order you wish to view was prepared, not sent to the bank or processed.

8.1.8.1 Reviewing archived payment order

If you wish a detailed view of an archived payment order, do the following:

1. Click ***Archive*** in the left part of the display and then ***orders*** under it.
2. Find a desired payment order and click it with the left mouse button.

If you cannot view orders that you wish to see in the Orders archive folder, period for review of documents might not be defined properly.

3. Click ***Open*** with the left mouse button.

There appears a dialog box on the screen including order data. Close it by clicking ***Close***.

8.1.8.2 Exporting archived orders

If you wish to export archived order content, do the following.

1. Click ***Archive*** in the left part of the display and then ***orders*** under it.
2. Find a desired payment order and click it with the left mouse button.

You can select more orders at the same time.

3. Click ***Export*** with the left mouse button.

There appears a dialog box on the display. Enter the name of the file with exported orders. Confirm the export by clicking ***Save***.

8.1.8.3 Duplicating archived orders

If you wish to create a new order including identical data on the basis of an archived one, do the following.

1. Click ***Archive*** in the left part of the display and then ***orders*** under it.
2. Find a desired payment order and click it with the left mouse button.

You can select more orders at the same time. Click ***Duplicate*** with the left mouse button.

There appears a list of accounts you are authorized for.

3. From the list select the account for which you wish to make payment orders and confirm your selection by clicking ***OK***.

Selected orders will be duplicated onto the selected account.

8.2 EU payment order (MT103+)

EU payment order is designed for payments within the European Union. It is a simplified version of VP70 order. Content related it is similar to MT103 order and shall be referred to as MT103+ henceforth. **It is an option order supported only by some banks and is not a part of standard Hal E-Bank software.**

Pertinent characteristics of EU order are:

- Payment value is always EUR.
- SWIFT address (BIC) of beneficiary bank must always be given.
- Beneficiary account must always be given in IBAN form.
- Entry of beneficiary data can either be manual or by means of address book of beneficiaries or their banks.

8.2.1 Entering a new MT103+ order

Entry fields are divided into mandatory and non-mandatory ones. Mandatory entry fields are more darkly colored.

If you wish to enter a new order, do the following:

Open the Order preparation folder by clicking ***Preparation*** in the left part of the widow (Figure 61) and then ***orders*** under it. There appears a list of payment orders (it can be blank).
Click ***Enter*** and then ***MT103+ payment order***. There appears a picture of the order on the screen with your data already inscribed (account owner). Beside your data, suggested value date is also inscribed automatically; it can be modified but not backdated. Also determined is payment ***Value***, namely ***EUR*** (euro).

Entering of all the necessary data is implemented by means of appropriate dialogs that are identical to (also identical are: the method of approach and checking) order editing procedure (chapter 8.2.2).

Data that the trustee can enter or modify on the payment order are described in the same order as they are seen on the screen by the bank operator.

Since payments are designed for paying within the EU, we wish to remind you that all data be entered without accentuated letters.

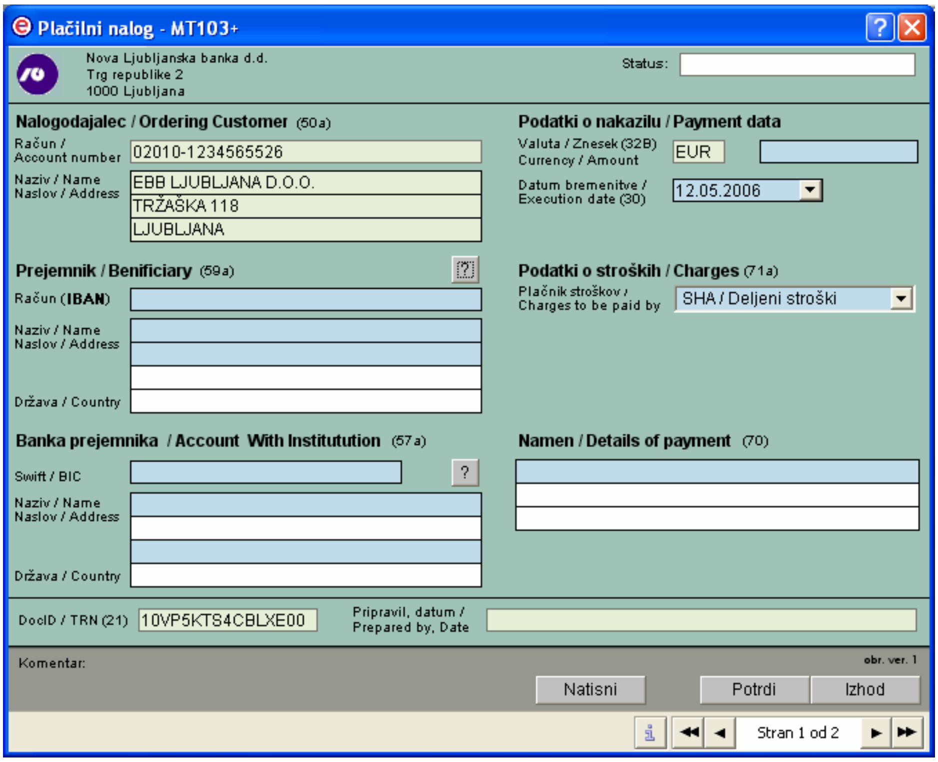


Figure 66: MT103+ payment order

1. Ordering customer (50a)

This set of information has already been filled in with your personal data.

2. Beneficiary (59a) and Account with Institution (57a):

The user can enter this set of data either by means of his address book or manually. By clicking "?" in the "Beneficiary (59a)" section, beneficiary data as well as his bank information »Account With Institution (57 a)« will be copied from the address book. The use of »?« button in the »Account With Institution (57 a)« section will include only account with institution data from the address book. All mentioned data can be entered without the use of the address book.

All data required by the bank in this set can be saved in user's beneficiary address book. Data entry is described in a specific chapter. If there are data in user's address book, the list appears on the screen at entering the first letter and the trustee can look for the wanted data. If there is no beneficiary name in the address book corresponding to the inserted string of letters, the list is empty. By clicking ***Add>>*** there appears a dialog box next to the list of beneficiaries enabling the user to enter the data of a new beneficiary.

3. Payment data:

There are three fields in this set. User enters amount into the Currency/Amount (32B) field. Value is determined, namely EUR. You are offered today's date in the Execution date (30) field. Weekend is taken into consideration, holidays are not. User can modify the date.

4. Charges (71a):

SHA / Shared expenses – commissions and charges will be paid by both, orderer and beneficiary.

OUR / Our expenses – commissions and charges will be paid by the orderer.

(BEN) / Partner’s expenses – commissions and charges will be paid by the beneficiary.

5. **Details of payment (70):**

This set of data is designed for the description of payment details and consists of three fields with only the first one being mandatory.

The first field is designed for the entry of the information of the invoice you are paying. In this field you only enter a number on the basis of which the beneficiary will identify the payment. There should be no additional textual descriptions because the bank will provide this data in such a manner that the beneficiary will be able to identify it automatically if his bank offers a service of this kind.

In cases when you wish to pay more invoices, indicate it in the remaining three fields that are designed for it.

It is compulsory to fill in at least one of first two fields.

When you have filled in all the fields on the first page, click ► in the lower right corner so that the second page of the MT103+ order appears.

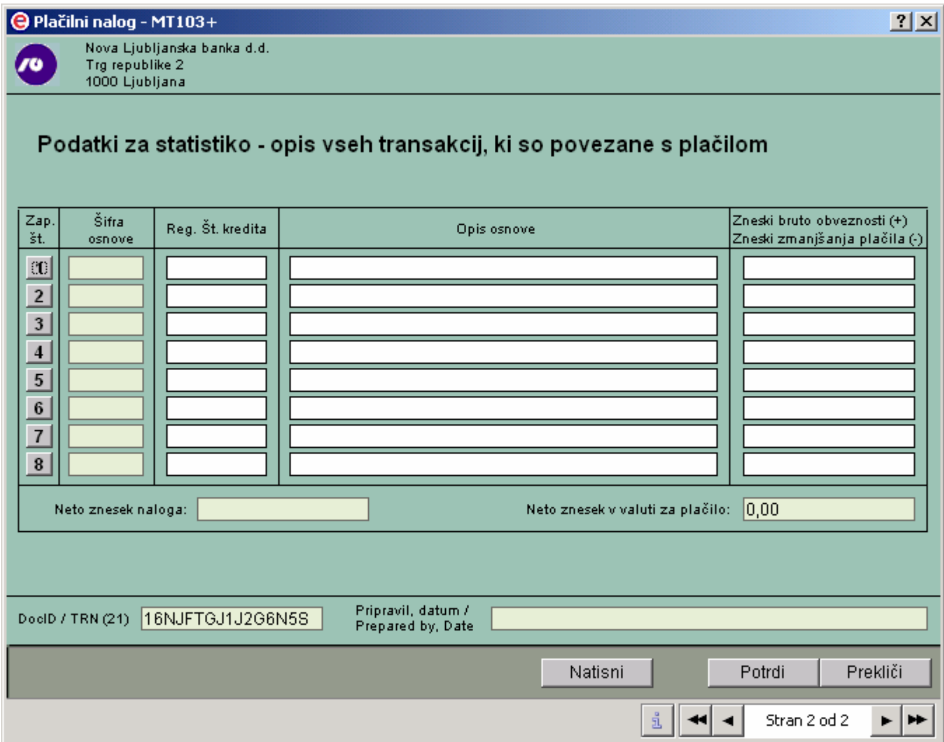


Figure 67: MT103+ payment order – Data for statistics

6. **Data for statistics:**

This set of data includes information on statistic code for payment. It is possible to enter at least one data record (mandatory) and eight records at most. The sum of all information should correspond to the total amount of the payment. The process automatically offers a description for an individual statistic code. The description can be modified.

If you have not filled in all the necessary fields on the order or you have entered forbidden values into a field, you will be alerted. Payment order can be saved into order list despite poor data. It will be coloured in blue, marked with the WITH ERROR status, and a question mark in the first field. Such an order cannot be included in a batch or sent in remote signing. It must be repaired first.

Correctly entered order data provide for the funds to be quickly and correctly transferred to the beneficiary. Before you can send an order to the bank, you must form it into a batch (if you do business with batches) which has to be signed by one or more responsible people.

8.2.2 Editing MT103+ payment orders

It is initiated by clicking ***Open***. On the screen there appear order data the user had selected before in the tabular list. Order data can be modified. Confirm modifications by clicking ***OK*** or cancel by clicking ***Cancel***.

8.2.3 Archiving MT103+ payment orders

Copies of sent orders are saved in ***Archive/orders***. Archived orders can be reviewed, exported, duplicated, deleted, and printed.

If you cannot view orders that you wish to see in the Archive/orders folder, period for review of documents might not be defined properly. You should select the period in which the order you wish to view was prepared, not sent to the bank or processed.

8.2.3.1 Reviewing archived payment order

If you wish a detailed view of archived payment order, do the following:

1. Click ***Archive*** in the left part of the display and then ***orders*** under it.
2. Find a desired payment order and click it with the left mouse button.

If you cannot view orders that you wish to see in the ***Orders archive*** folder, period for review of documents might not be defined properly.

3. Click ***Open*** with the left mouse button.

There appears a dialog box on the display including order data. Close it by clicking ***Close***.

8.2.3.2 Exporting archived orders

Orders are exported in the VP70 order format.

If you wish to export archived order content, do the following.

1. Click ***Archive*** in the left part of the display and then ***orders*** under it.
2. Find a desired payment order and click it with the left mouse button.

You can select more orders at the same time.

3. Click ***Export*** with the left mouse button.

There appears a dialog box on the display. Enter the name of the file with exported orders. Confirm the export by clicking ***Save***.

8.2.3.3 Duplicating archived orders

If you wish to create a new order including identical data on the basis of an archived one, do the following.

1. Click ***Archive*** in the left part of the display and then ***orders*** under it.
2. Find a desired payment order and click it with the left mouse button.

You can select more orders at the same time. Click ***Duplicate*** with the left mouse button.

There appears a list of accounts you are authorized for.

4. From the list select the account for which you wish to make payment orders and confirm your selection by clicking ***OK***.

Selected orders will be duplicated onto the selected account.

8.3 Money transfer

Money transfer (and conversion) onto a personal or business partner's account, foreign currency purchase, and other business conduct with foreign- exchange assets.

8.3.1 Entering a new money transfer order

If you wish to enter a new transfer order, do the following:

Open the Order preparation folder by clicking ***Preparation*** in the left part of the widow (Figure 61) and then ***orders*** under it.There appears a list of transfers (it can be blank). Click ***Enter***. A picture of the transfer with your data already inscribed (beneficiary) will appear on the display.

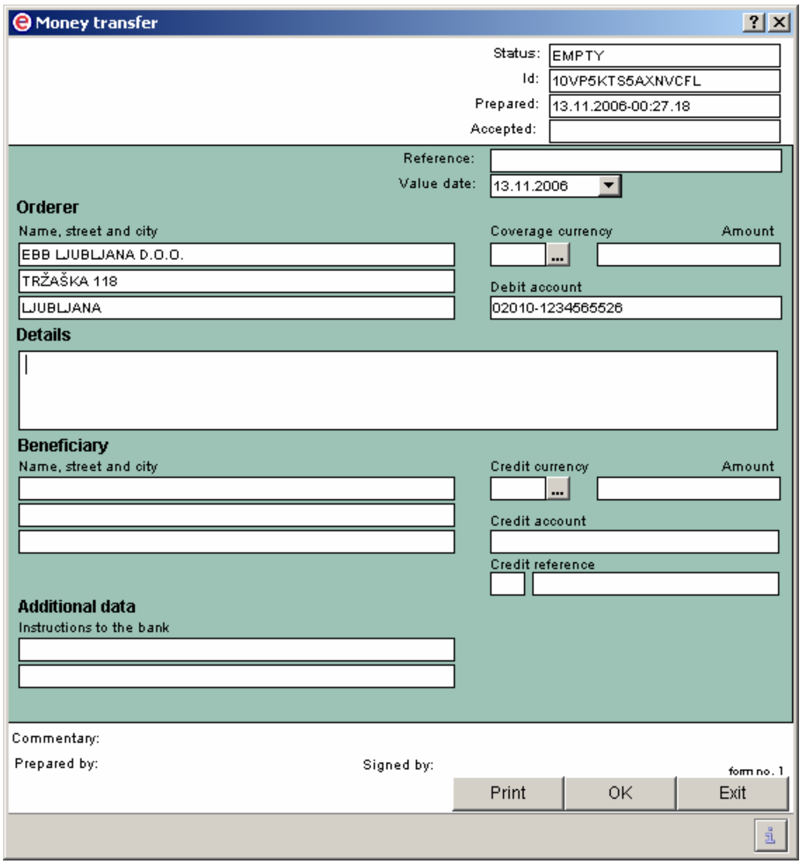


Figure 64: Money transfer

When filling in a money transfer order, the user can select a transfer to one of his accounts (personal account) or to one of his business partner's accounts (foreign account).

Money transfer can be made by currency conversion. There are two options:

- If user specifies the amount in the "debit" field, he sends his bank a message in what amount and value the bank should charge his account. In this case the bank calculates the amount in the "credit" value.
- If user specifies the amount in the "credit" field, he sends his bank a message in what amount and value the bank should grant the beneficiary account (or his other account). In this case the bank calculates the "debit" amount.

Both values must be entered: coverage and credit but only one of them can be specified in domestic currency. Only one amount data must be entered.

Money transfer order is not designed for currency conversion (as is enabled with account balance review). Entry of value and amount serves only as a directive to the bank to make the payment.

8.3.2 Editing money transfer order

If you wish to correct a transfer order, do the following:

Open the Transfer order preparation folder by clicking ***Preparation*** in the left part of the widow (Figure 63) and then ***transfers*** under it. A list of transfer orders appears on the display. Select a transfer you wish to edit and click Open. A picture of the transfer order appears on the display. Correct the data and confirm the change by clicking ***OK*** or close by clicking ***Cancel***.

8.3.3 Transfer orders archive

Copies of sent transfer orders are saved in ***Archive/transfers***. Archived transfers can be reviewed, duplicated, deleted, and printed.

If you cannot view transfers that you wish to see in the Archive/transfers folder, period for document review might not be defined properly. You should select the period in which the transfer you wish to view was prepared.

8.3.3.1 Reviewing archived transfer

If you wish a detailed view of archived transfer, do the following:

1. Click ***Archive*** in the left part of the display and then ***transfers*** under it.
2. Find a desired transfer and click it with the left mouse button.

If you cannot view orders that you wish to see in the Archive/transfers folder, period for review of documents might not be defined properly.

3. Click ***Open*** with the left mouse button or double-click on selected transfer.

There appears a dialog box on the display including transfer data. Close it by clicking ***Close***.

8.3.3.2 Duplicating archived transfers

If you wish to create a new transfer including identical data as an archived one, do the following.

1. Click ***Archive*** in the left part of the display and then ***transfers*** under it.
2. Find a desired transfer and click it with the left mouse button.

You can select more orders at the same time.

3. Click ***Duplicate*** with the left mouse button.

There appears a list of accounts you are authorized for.

5. From the list select the account for which you wish to make payment orders and confirm your selection by clicking ***Confirm***.

Selected orders will be duplicated onto the selected account.

8.4 Deleting orders

If you wish to delete an order from the list of prepared orders, do the following:

1. Open the Order preparation folder by clicking ***Preparation*** in the left part of the display and then ***orders*** or ***transfers*** under it.

A list of orders appears on the display.

2. Find a desired payment order and click it with the left mouse button. Selected payment order must be filled in inversely because only as such it is selected. You can select more orders.
3. Click ***Delete*** with the left mouse button.
4. If you wish to delete selected orders, confirm it by clicking ***Yes***. If you do not wish to delete the orders, click ***No***.

Selected orders will be deleted from the list of prepared orders.

When you delete selected orders, it is impossible to get them back. Therefore make sure before deleting that you want the orders to be deleted.

You cannot delete orders that have been formed into a batch. Before you delete them you have to remove them from the batch or unbind the batch as described in the Batches chapter.

8.4.1 Deleting archived orders

You can delete orders from the list of archived orders as follows:

1. Open the Order archive folder by clicking ***Archive*** in the left part of the widow and then **orders** under it.

There appears a list of archived payment orders on the screen.

2. Find a desired payment order and click it with the left mouse button. Selected payment order must be filled in inversely because only as such it is selected.

You can select more orders.

3. Click ***Delete***.
4. If you wish to delete selected orders, confirm it by clicking ***Yes***. If you do not wish to delete the orders, click ***No***.

Selected orders will be deleted from the list of archived orders.

You do not cancel the order by deleting it. When you delete selected orders, it is impossible to reactivate them. Therefore make sure before deleting that you want the orders to be deleted.

8.5 Resending rejected orders

You can resend the order that had been rejected by the bank. Payment order can be rejected either if there are not enough funds on your account or there exists another reason. Each payment is accompanied with a unique number which you cannot change. Therefore you cannot resend a rejected order to payment directly. You have to duplicate it first. A duplicated payment order acquires a new unique number. Such an order can now be sent to payment.

9 Signing orders and batches

Before you send a payment order to the bank, it must be signed by one or more authorized persons with adequate authorization for signing payment orders.

There are two ways to sign orders. First way is individual, which means that you can sign each order individually. Other way is batches, which means that you form orders into batch, and then you work with a batch orders and not with individual orders.

Which way you'll choose it depends on your bank? Authorization depends of each account. If account has authorization for batch preparation, then second way is needed, other first way.

9.1 Individual processing of payment orders

9.1.1 Signing prepared orders

To sign prepared payment orders, do the following:

1. Open ***Preparation/orders*** folder in the left part of the window, click on ***Preparation*** and then on ***Orders***.

A list of payment orders is displayed. Prepared orders without errors, the one that you can sign, are in green colour.

2. Look for the order you want to sign and click it with a left mouse button. The selected order has to be highlighted. Only in this case it is selected.

You can mark several orders and sign them in group or each one separately. Procedure of signing one selected order is explained in the following text. If you have chosen multiple orders, see the description of the procedure in Section 9.1.4 Collectively signing of orders.

3. Left-click the selected order and choose ***Sign*** from the menu.

The selected order is displayed on the screen. Before confirming signing you can change information in the form that is not greyed out.

4. Signing is confirmed by clicking **OK**. If you do not want to sign the selected order, click ***Cancel*** or press the **<Esc>** key.

Signed payment orders will change the colour to red in the ***Preparation/order*** folder and can be sent to the bank to be realized.

Signed orders can not be modified. If you want to modify information in an already signed order, you have to unsign it first. See Section 9.1.3 Unsigning the orders.

9.1.2 Singing prepared orders in Hal E-Bank/Web

Signed orders that are successfully sent to remote signing can be seen in application Hal E-Bank/Web in window ***Signing of payment***

orders, as it was shown in next figure.

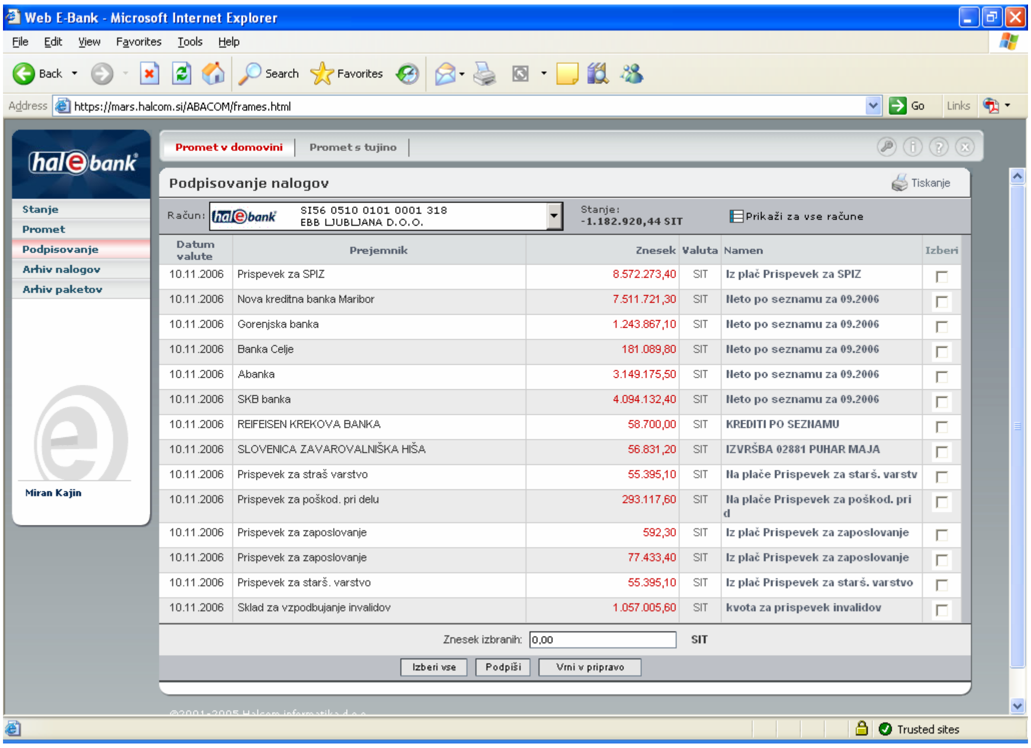


Figure 65: Payment orders in remote singing

This window is intended for reviewing orders within Hal E-Bank system, which waiting for final signing. If you are working with several accounts, from drop-down list ***Account***, choose account that you want to review orders for.

Unsigned orders are displayed in a table with following information:

1. Value date,
2. Receiver,
3. Amount,
4. Control amount,
5. Purpose of payment

If the list of orders is bigger than one page, there are links on the top of the table for previous and next page. Sum of amounts (for current page) is displayed at the bottom of the table.

If you want to sign order click on reference field ***Select*** in the right column or use button ***Select all.*** Sign order by clicking on ***Sign.***

Order that is not signed could be returned back. By clicking ***Return to preparation*** button, order returns to the client, from which was sent to remote signing. Order will be in the ***Preparation/order*** folder. Returned order has same signatures as it has before sending on remote signing. When receiving documents from the bank in the client you also receive information about returned orders, as it is shown in the figure below.

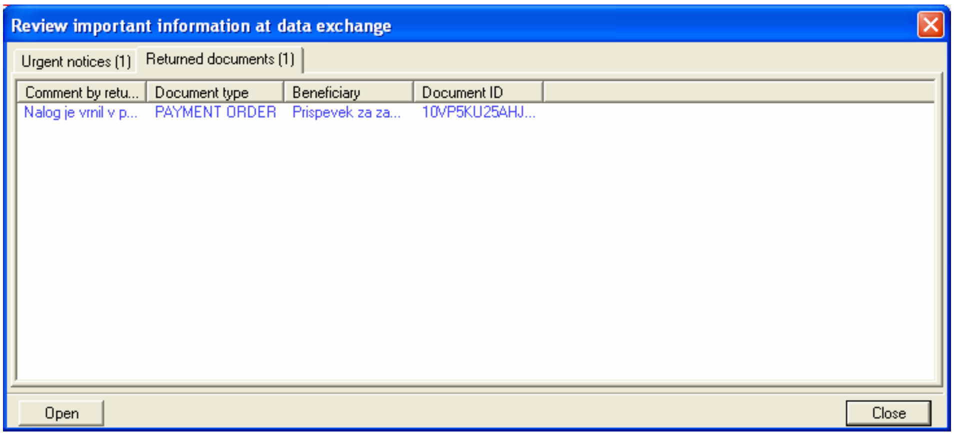


Figure 66: Returned documents

9.1.3 Unsigning the orders

When authorized person signs a payment order, information of the order can no longer be changed. You can change the information only if the authorized person unsigns the order first. To unsign a signed payment order, do the following:

1. Open ***Preparation/orders*** folder in the left part of the window, click on ***Preparation*** and then on ***Orders***.

A list of payment orders is displayed. Signed orders, the ones that you can unsign, are displayed in red colour.

2. Search for the order you want to unsign and click it. The selected order has to be highlighted. Only in this case it is selected.

You can mark several orders at the same time, and unsign them at the same time.

3. Left-click the selected order and choose ***Unsign*** from the menu.

If you want to choose multiple orders, see Section 9.1.4 Collectively signing of orders.

Unsigned orders will be displayed in green colour, with status “PREPARED”. In green colour are displayed prepared orders, which need to be signed. If order has currency date older than current date, order will be displayed in a blue colour with a status “WITH ERROR”.

9.1.4 Collectively signing of orders

To sign several orders at the same time, do the following:

1. Open ***Preparation/orders*** folder in the left part of the window, click on ***Preparation*** and then on ***Orders***.

A list of payment orders is displayed. Signed orders, the ones without any error, are displayed in green colour.

2. Search for the orders you want to sign, displayed in green colour, and select them. If you don’t know how to select multiple orders, see Section **How to mark multiple lines**.

3. Left-click the selected order and choose ***Sign*** from the menu.

A window as in figure below opens with of information about the number of selected orders and their type.

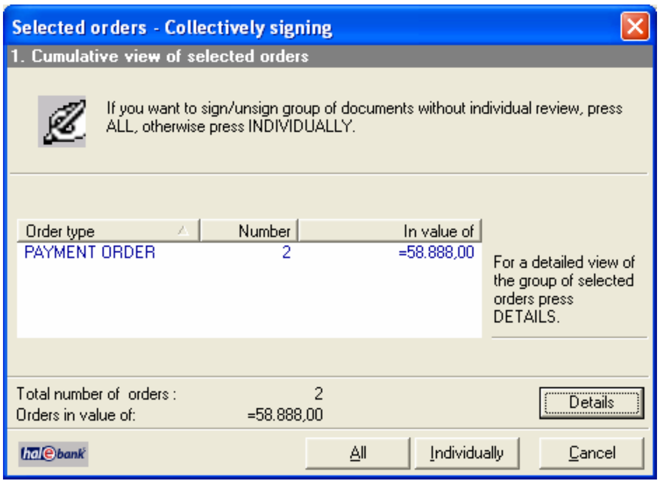


Figure 67: Collectively signing of orders

Click Details for more information on the orders selected. You can exit details by clicking ***Back>>.***

If you do not want to sign the selected order, click ***Cancel*** or press the **<Esc>** key.

If you want to sign all selected orders, just click on button ***All.***

You can review and modify orders before signing them by clicking *Individually*. In that case you must confirm or cancel signing of each order by clicking the button *OK* or *Cancel*.

9.1.5 Collectively unsigning of orders

To unsign several signed orders at the same time, do the following:

1. Open ***Preparation/orders*** folder in the left part of the window, click on ***Preparation*** and then on ***Orders***.

A list of payment orders is displayed. Signed orders, the ones that you can unsign, are displayed in red colour.

2. Search for the orders you want to sign, displayed in red colour, and select them.
3. Left-click the selected orders and choose ***Unsign*** from the menu.

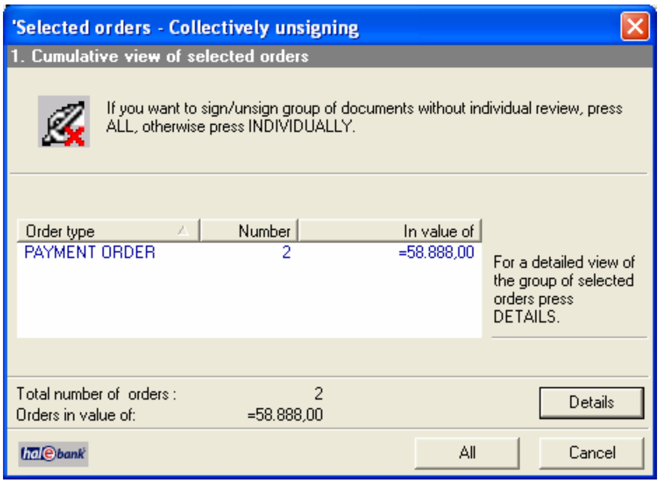


Figure 68: Collectively unsigning of orders

A **Collectively unsigning of orders** window is displayed on the screen.

Click ***Details*** for more information on the orders selected. You can exit details by clicking ***Back>>.*** If you want to cancel unsigning the selected order, click ***Cancel*** or press the **<Esc>** key. If you want to unsign all selected orders, just click on button ***All.***

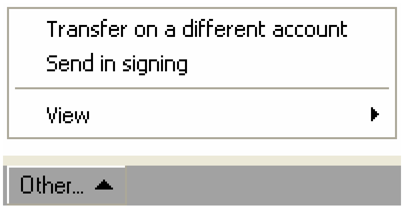
9.1.6 Sending a payment orders to remote signing

Signing payment orders of payment orders requires one of six signatures defined for each account separately. How many signatures and of what kind are required for signing a payment orders is displayed in the ***Order signing*** window, which opens when you signing a payment orders. Which signatures can be assured by single user depend on his signature category. About authorization and signing categories you can learn more in a section Hal E-Bank authorization system. In general you first have to provide all left-side signatures and then all the right-side ones.

To send prepared payment orders to remote signing, do the following:

1. Open the ***Preparation/orders*** folder in the left part of the windows, by clicking on ***Preparation*** and then on ***Orders***.

A list of payment orders is displayed.



2. Search for the payment orders displayed in a green colour with status "PREPARED" and click on it with a left mouse button. The selected payment order has to be highlighted. Only in that case it is selected.
3. Click on ***Other*** button and then click on ***Send in signing*** button from the menu.

9.2 Batch processing of payment orders

When payment orders are prepared you first have to form a batch of orders before you can sign them and send them to the bank. In order to form a batch, sign it, and send it, you need the appropriate authorization.

9.2.1 Forming payment order into batch

Open the ***Preparation/orders*** folder. Orders that you want to put in a batch must be without errors: indicated in green colour, having a status "Prepared". Choose one or several orders and click ***Into Batch***.

A window as in figure 1 is displayed. If you want to sign a group of orders without individual review click ***All***, otherwise click ***Individually***.

New batch creation dialog box will be shown, containing information about batch. Before you confirm forming orders into batch, you could sign a reference on batch. Forming batch confirm with ***OK*** or cancel with ***Cancel*** button or <**Esc**> key.

In this step batch can be partially or finally signed. That depends on number of left and right signers and on signature category of authorized person that forming batch.

After forming orders into batch, selected orders will be removed from ***Preparation/orders*** folder and formed batch of orders will be sent to ***Preparation/Batches*** folder.

Colours of batch in Preparation folder could be:

Colour of batch in Preparation folder	Status of batch	Description in "Status" column
Green	Prepared batch	PREPARED
Red	Signed batch	CHECKED
Purple	Batch sent on remote signing	ON REMOTE SIGNING
Purple	Batch returned from remote signing	RETURNED FROM REMOTE SIGNING
Grey	Batch sent on remote signing without confirmation	ON REMOTE SIGNING WITHOUT CONFIRMATION

9.2.2 Unbinding a batch of orders

When the batch is formed, you can't change orders data. You can change orders data only when you unbind batch. If you want to unbind batch, do the following

1. Open the ***Preparation/batches*** folder in the left part of the window, by clicking on ***Preparation*** and then on ***Batches***.

A list of batches is displayed on the screen.

Search for the batch displayed in a green colour with status "PREPARED" and click on it with a left mouse button. The selected order has to be highlighted. Only in that case it is selected.

2. With a left mouse button click on ***Unbind***.

Window with batch data displays on the screen. If you want to unbind batch, click on ***OK***. Orders from batch will be shown in the folder ***Preparation/orders***, and batch will be sent to folder ***Archive/batches*** having status “BROKEN” is in the folder.

9.2.3 Excluding orders from batch

Single order can be excluded from the batch:

1. Open the ***Preparation/batches*** folder in the left part of the windows, by clicking on ***Preparation*** and then on ***Batches***.

A list of batches is displayed.

2. Search for the batch displayed in a green colour with status “PREPARED” and click on it with a left mouse button. The selected order has to be highlighted. Only in that case it is selected.

3. With a left mouse button click on ***Exclude***.

A list of information about batch is displayed on the screen.

4. With a left mouse button click on ***List of orders in a batch***.

A list of orders in a batch is displayed on the screen.

5. Select one or several orders and click on ***Exclude*** button.

Selected orders move from the list of included orders to a list of excluded orders. You can choose between lists of included or excluded orders. You can include or exclude orders from the batch by clicking on Include or Exclude button. By clicking the ***OK*** button you get back in a window with batch information and excluded orders. Excluding orders you can finally confirm with ***OK***, or cancel with ***Cancel*** button or <**Esc**> key. Excluded orders are moved to ***Preparation/Orders*** folder.

9.2.4 Signing batches

Signing a batch of payment orders requires one of six signatures defined for each account separately. How many signatures and of what kind are required for signing a batch is displayed in the ***Batch signing*** window, which opens when you signing a batch. Which signatures can be assured by single user depend on his signature category. About authorization and signing categories you can learn more in a section Hal E-Bank authorization system. In general you first have to provide all left-side signatures and then all the right-side ones.

When you want to sign prepared batches, do the following:

1. Open the ***Preparation/batches*** folder in the left part of the windows, by clicking on ***Preparation*** and then on ***Batches***.

A list of batches is displayed.

2. Search for the batch displayed in a green colour with status “PREPARED” and click on it with a left mouse button. The selected

order has to be highlighted. Only in that case it is selected.

3. With a left mouse button click on ***Sign***.

A list of information about batch is displayed on the screen. Before confirmation of signing you can review orders from a batch.

4. If you want to sign a batch, confirm it with ***Sign***. If you don't want to sign it, click on ***Cancel*** or <**Esc**> key.

Batch that has all required signatures is displayed in a red colour with status "PREPARED". It can be sent to the bank. Sending a batch to the bank, see in Section Sending and receiving documents.

9.2.5 Signing a batch in Hal E-Bank / Web

Batches of paying orders which are successfully sent to remote signing, it could be seen in an application Hal E-Bank/Web in a window Signing batches.

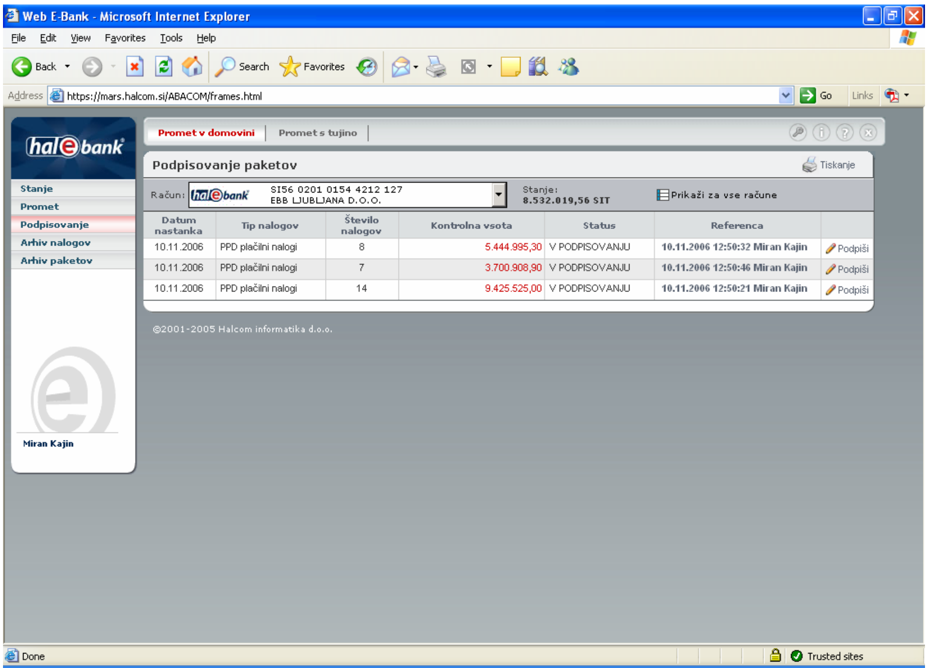


Figure 69: Signing batches in Hal E-Bank / Web

This window is intended for reviewing batches within Hal E-Bank system, which waiting for final signing. If you are working with several accounts, from drop-down list Account, choose account that you want to review batches for.

Unsigned batches are displayed in a table with following information:

- Creation date,
- Document type,
- Number of payment orders,
- Control sum,
- Status and

- Reference.

If the list of orders is bigger than one page, there are links on the top of the table for previous and next page. Sum of amounts (for current page) is displayed at the bottom of the table.

If you want to sign batch click on reference field or on icon, in the right column (signing).

Window ***Data on batch*** is used for reviewing batches data, where we can finally sign the batch. In the right corner of the window following batches data are displayed:

- Batch reference,
- Batch ID,
- On debit of account,
- Order type in batch,
- Number of payment orders in batch,
- Checksum,
- Creator of batch,
- Batch creation date,
- Batch status and
- Status change time.

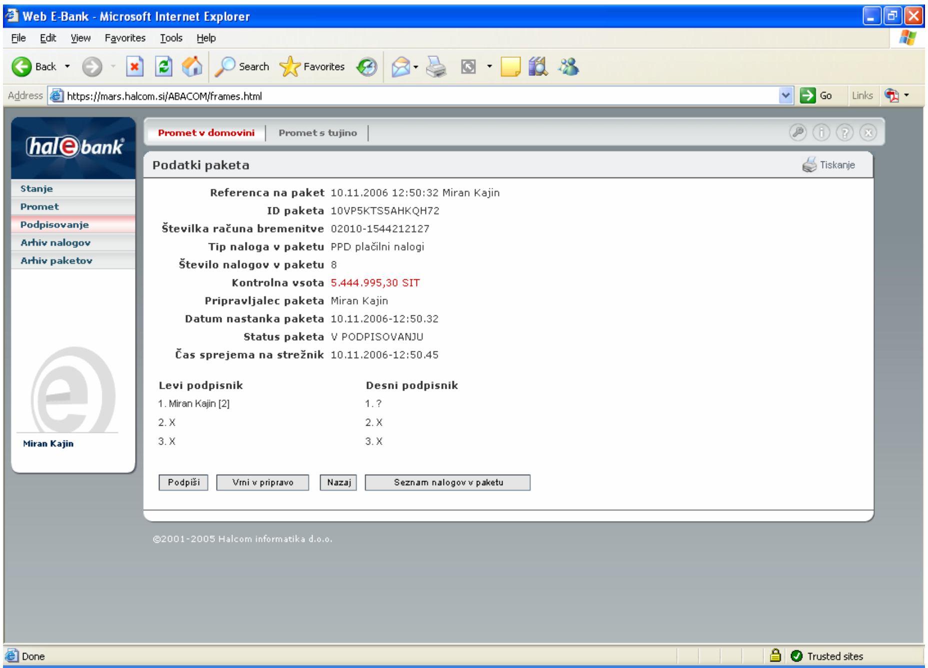


Figure 70: Batches data in Hal E-Bank / Web

The batch subscribers are displayed under the batch data. There are left signers on the left side, and right signers on the right. Along the name of a subscriber it is displayed his category. If signature isn't needed there is a sign »X«, if it's needed then »?«.

Batch that is not finally signed could be returned back. Sign batch by clicking on ***Sign***, in accordance with a signature category.

By clicking ***Return to preparation*** button, batch returns to the client, from which was sent to remote signing. Batch will be in the ***Preparation/Batches*** folder. Returned batch has same signatures as it has before sending on remote signing. When receiving documents from the bank in the client you also receive information about returned batch, as it is shown in the figure below.

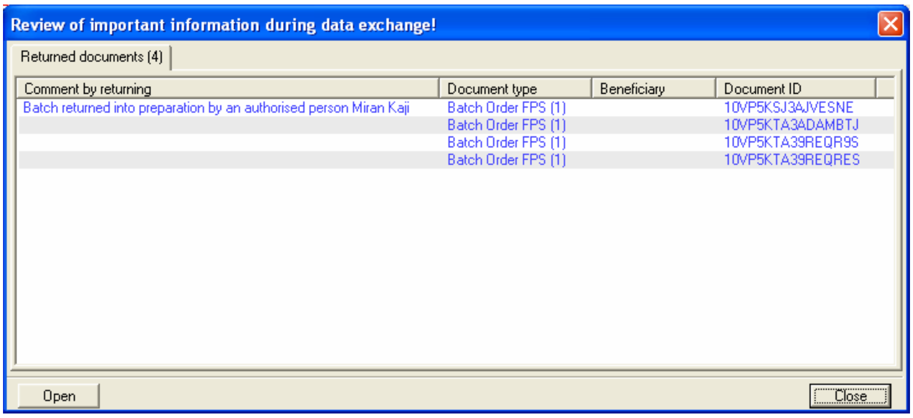


Figure 71: Returned documents

To see orders in the batch, click on the ***List of payment orders in the batch***, at the bottom of the page. Click on the ***Back*** to back on the previous screen.

9.2.6 Unsigning a batch

When authorized person signs batch, orders could not be excluded and batch could not be unbind unless it is unsigned first. If you want to unsign batch, do the following:

1. Open the ***Preparation/batches*** folder in the left part of the windows, by clicking on ***Preparation*** and then on ***Batches***.

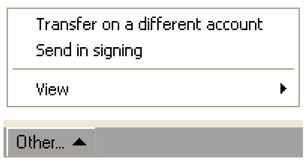
A list of batches is displayed.

2. Search for the batch displayed in a red colour with status "CHECKED" and click on it with a left mouse button. The selected batch has to be highlighted. Only in that case it is selected.
3. With a left mouse button click on ***Unsign*** button.

Unsigned batch is displayed in a green colour, with status "PREPARED".

9.2.7 Reviewing batches and orders in a batch

In a folder ***Preparation/Batches*** you can choose either to see batches or orders in a batch. You can choose it by clicking on ***Other*** button, choose option ***View*** and then choose between ***Batches*** or ***Orders***.



In both examples you can review single batch or order. You can do that by choosing batch or order from a list and click on ***Open*** button. If you chose batch, it displayed a window with information about batch. By clicking List of orders in a batch you can open a list of orders, where you can review orders. If you chose order, it displayed a window with a chosen order.

9.2.8 Transferring a batch on other account

If you want to pay one or several batches from other account you can transfer them by following procedure:

1. Open the ***Preparation/batches*** folder in the left part of the windows, by clicking on ***Preparation*** and then on ***Batches***.

A list of batches is displayed.

2. Search for the batch click on it with a left mouse button.
3. Click on ***Other*** button and then on ***Transfer on a different account*** button in the menu.

A list of accounts for which you have authorization is displayed.

4. From the list choose an account from which you want to pay and confirm it by clicking on ***OK*** button.

It will transfer the chosen batch on selected account.

9.2.9 Reviewing archived batches

In a folder ***Archive/batches*** are displayed information about sent and unsigned batches.

In a list choose a batch and click on ***Open*** button. It opens a window with batch information. By clicking ***Orders in the batch*** button, you can open a list of orders which can be reviewed.

9.2.10 Deleting a batch

You can delete batches from a folder ***Preparation/batches*** only if they are not signed yet. Signed batches, which you want to delete, first unsign. In a folder ***Archive/batches*** you can delete all batches.

Select the batch you want to delete (in a folder ***Preparation*** or ***Archive***), select it and click on ***Delete*** button. It displays a window with information if you shore that you wished to delete selected batch. If you click on ***Yes***, it will delete batch without additional warning and remove it from folder.

Batches are permanently deleted so you should be very careful.

9.2.11 Sending a batch to the bank

Signed batches could be found in a folder ***Delivery***, where they are waiting to be sending to the bank. Sending documents to the bank was described in a Section ***Sending and receiving documents***.

Successfully send batches are moved from folder ***Preparation/Batches*** to ***Archive/Batches*** folder, and removed from ***Delivery*** folder.

9.2.12 Sending a batch to remote signing

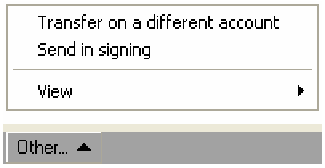
Signing a batch of payment orders requires one of six signatures defined for each account separately. How many signatures and of what kind are required for signing a batch is displayed in the ***Batch signing*** window, which opens when you signing a batch. Which signatures can be assured by single user depend on his signature category. About authorization and signing categories you can learn more in a section Hal E-Bank authorization system. In general you first have to provide all left-side signatures and then all the right-side ones.

To send prepared batches to remote signing, do the following:

1. Open the ***Preparation/batches*** folder in the left part of the windows, by clicking on ***Preparation*** and then on ***Batches***.

A list of batches is displayed.

2. Search for the batch displayed in a green colour with status “PREPARED” and click on it with a left mouse button. The selected batch has to be highlighted. Only in that case it is selected.



3. Click on ***Other*** button and then click on ***Send in signing*** button from the menu.

10 Files *

*All banks does not support file exchange. In that case this functionality is invisible or inactive in the application.

Program Hal E-Bank provides file exchanging between bank and client. Bank defines type of file for exchanging.

10.1 Preparing files

10.1.1 Entering new file

To enter new file use the following procedure:

1. Open ***Preparation/Files*** folder in the left part of the window. A list of prepared files is displayed (can be empty).
2. Click the ***Enter*** button.
3. Select type of file to enter from the menu. If menu is empty, code file missing. In the case try to refresh contents. A standard dialog box (Enter) is displayed, which requires from you to select the name of the file to be imported.
4. Search for the file you wish to import. Confirm the choice by clicking the **<Enter>** key, or click ***Open***.

When process of importing is finished, message with information about number of imported files is displayed. Confirm import by clicking ***Ok*** button, and imported files will be shown in the list.

10.1.2 Deleting files

To delete file select it from the list and use following procedure:

1. Select the ***Preparation/Files*** folder. List of files will be shown.
2. Select file you want to delete. Selected file has to be highlighted.
3. Click on the ***Delete*** button.
4. Confirm deletion by clicking ***Yes***. To cancel deletion click ***No***.
5. Selected file will be deleted from the list of files.
6. Signed files cannot be deleted. They have to be unsigned first.

10.1.3 Signing and unsigning files

A file has to be signed by an authorized person, with proper signing authorization, before you can send it to the bank for realization. The authorization is connected to the security smart card.

10.1.3.1 Signing files

To sign file use the following procedure:

1. Select the ***Preparation/Files*** folder.

List of files will be shown. Only files with the status "prepared" can be signed, and they are shown in the green colour.

2. Select file you want to sign. Selected file has to be highlighted.

3. Click on the ***Sign*** button.

Message with statistical information about file will be shown.

4. Signing is confirmed by clicking ***OK***. If you do not want to sign the selected order, click ***Cancel*** or press the **<Esc>** key.

Signed files are shown in the list in red colour. Only signed files can be sent to bank for realization.

10.1.3.2 Unsigning files

When an authorized person signs a payment order, information of the order can no longer be changed. You can change the information only if the authorized person unsigns the order first.

To unsign file use the following procedure:

1. Select the ***Preparation/Files*** folder.

List of files will be shown. Signed files are in the red colour.

2. Select file you want to unsign. Selected file has to be highlighted.

3. Click on the ***Unsign*** button.

Unsigned file will be shown in the list in green colour with status "prepared".

10.2 Sending files

Signed files are waiting in the ***Delivery*** folder to be sent to the bank. Sending documents is explained in section ***Exchanging documents with the bank.***

Successfully sent files are moved from the ***Preparation/Files*** folder to the ***Archive/Files*** folder***.*** They are also removed from the ***Delivery*** folder.

10.3 Reviewing sent files

All information, about files that are successfully sent to bank for realization, will be shown in the ***Review/Files*** folder. To see a list of files do the following:

1. Select the ***Review/Files*** folder.

The list of files will be shown for the time period specified by the filter above.

2. To see statistical information for the file select it from the list, and click on the ***Open*** button. If file is readable window with basic information about file will be displayed. To see content of file click on the ***Preview*** button.

3. To export file click on the ***Export*** button. The *Save as* dialog box shows up for entering the name of the file to be saved. To finish export click on the ***Save*** button.

4. Selected file delete by clicking on the ***Delete*** button. Confirm deletion by clicking ***Yes***.

10.4 Archived files

Sent files can be seen in the ***Archive/Files*** folder. To see list of archived files do the following:

1. Select the ***Archive/Files*** folder. The list of files will be shown for the time period specified by the filter above.

2. To see statistical information for the file select it from the list, and click on the ***Open*** button. If file is readable window with basic information about file will be displayed. To see content of file click on the ***Preview*** button.

3. To export file click on the ***Export*** button***.*** The *Save as* dialog box shows up for entering the name of the file to be saved. To finish export click on the ***Save*** button.

Selected file delete by clicking on the ***Delete*** button. Confirm deletion by clicking ***Yes***.

11 Messages

Messages are intended for communication between the user of Hal E-Bank and the bank. The bank employee in charge of your account will send answers to your messages, which you will find in the ***Deliver*** folder.

11.1 Preparing a new message

To prepare a new message for the bank employee in charge of your account, do the following:

1. Open ***Preparation/messages*** folder. A list of messages is displayed (it can be empty) to which you can add new messages or delete them.

2. Click ***Enter*** in the command bar and select ***Message***.

The ***Getting the note ready for the bank referee*** window is displayed on the screen:

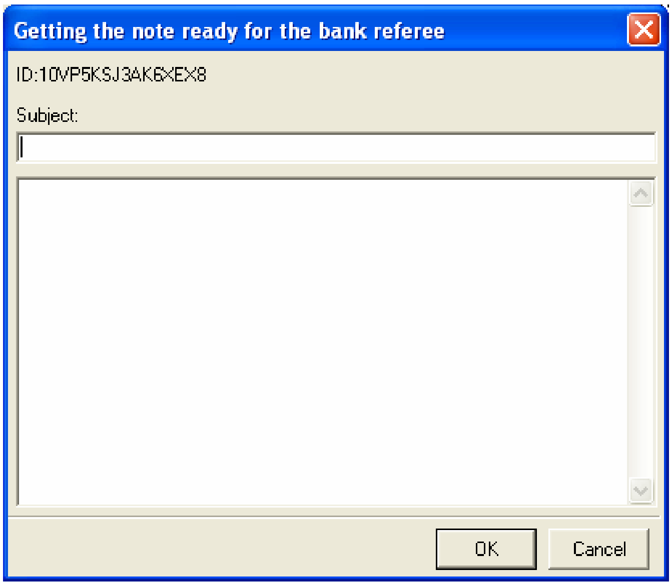


Figure 72: Getting the note ready for the bank referee

3. Enter a short message name in the ***Subject*** line.

4. Click in the ***Contents*** field below or press the **<Tab>** key. After writing the content if you press ***<Enter>*** or button ***OK***, application could display error message.

5. Write the contents of the message*.* Message length is limited.

6. Click ***OK***.

All prepared messages are displayed in the Preparation/Messages folder in black with status "PREPARED". At the same time, they will be added to the Delivery folder. The message has not yet been sent to the bank.

Prepared message can be corrected before sending them. Do this by opening the message you wish to correct by double clicking it or select it, click ***Open*** and follow the instructions above. Once you have sent the message to the bank, you can no longer change it.

If you want to delete message, open the ***Preparation/Messages*** folder in the left part of the main window, look for the message you want to delete and click on it with the left mouse button, click ***Delete*** or press the **<Delete>** key. Click ***Yes*** to confirm or ***No*** to cancel.

Once you have sent the message to your bank, you can no longer change it. If you want to see its content, click on the Archive group of folders then select the message and click open or simply double-click it.

Other than ***messages*** you can send ***complaints*** or ***requests for receipt*** to the bank employee.

11.2 Sending message to bank

Prepared documents are in the ***Delivery*** folder where they are waiting to be sent to the bank. Sending documents to the bank is described in detail in the section Exchanging documents with the bank.

Successfully sent documents are moved from ***Preparation/messages*** folder to ***Archive/messages*** folder and removed from ***Delivery*** folder.

11.3 Reviewing archived message

Sent messages can be seen in the ***Archive/messages*** folder.

1. To see details of the archived document open it by clicking ***Open*** or simply double-click it.

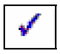
2. Choose message you want to delete and click on it with the left mouse button, click ***Delete*** or press the **<Delete>** key. Click ***Yes*** to confirm or ***No*** to cancel.

12 Notices

Bank notices are documents intended for electronic communication. They are prepared by a bank employee and sent to a Hal E-Bank user or to all users simultaneously..

12.1 Reviewing and deleting bank notices

To review notices received, do the following procedure:

1. With a left mouse button click on ***Review*** and then on ***Notices***. On the screen is displayed the list of notices by time period.
2. Open the notice you wish to read by selecting with the mouse or arrow keys and click ***Open***. Alternatively, you can quickly open the notice by simply double-clicking it.
3. Reviewed notice is highlighted with a symbol 

Selected notice can be deleted by clicking ***Delete*** button. Confirmation of deletion is needed, just click ***Yes*** and notice is deleted.

13 Document exchange with a bank

There are two functions for exchanging documents with a bank: sending documents to the bank and receiving documents from the bank. When executing any of this functions data about authorized person and his authorizations will be refreshed also. At the same time while sending documents to the bank, user receives all documents prepared by the bank. While receiving documents from the bank user receives only documents that are assigned to him.

13.1 Settings

During sending documents to the bank you can receive all documents that bank prepared for you. You have three options to choose:

- I want to refresh the data for all my accounts,
- I want to refresh the data only for active account,
- I don't want to refresh the data on my account.

If you want to choose any of these options, do the following:

1. Click on ***Settings*** button in a toolbar or use ***Settings*** command from ***Tools*** menu.

2. Choose ***TCP/IP*** list.
3. In a sub window ***Delivery*** choose wanted option.
4. You can close window by clicking ***OK***.

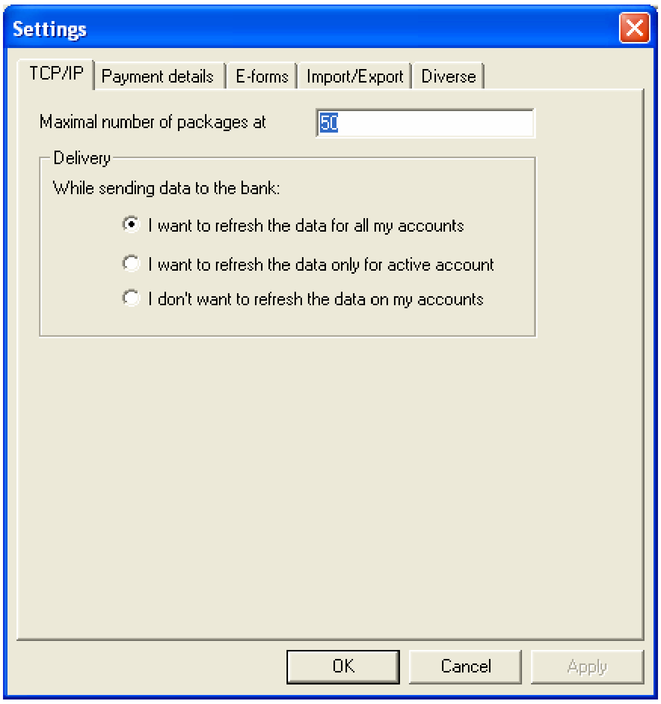


Figure 73: Settings - Delivery

13.2 Sending documents to the bank

All documents (packages with orders, messages) which are prepared for sending to the bank are in ***Delivery*** folder.

1. If you work with several accounts, choose the one from which you want to send documents to the bank and click on ***Delivery*** folder. List of documents prepared for sending is displayed on the screen.

2. Select documents you wish to send to the bank and click on ***Delivery*** button.

It opens a window in which you have to enter personal number (PIN) of a smart card:

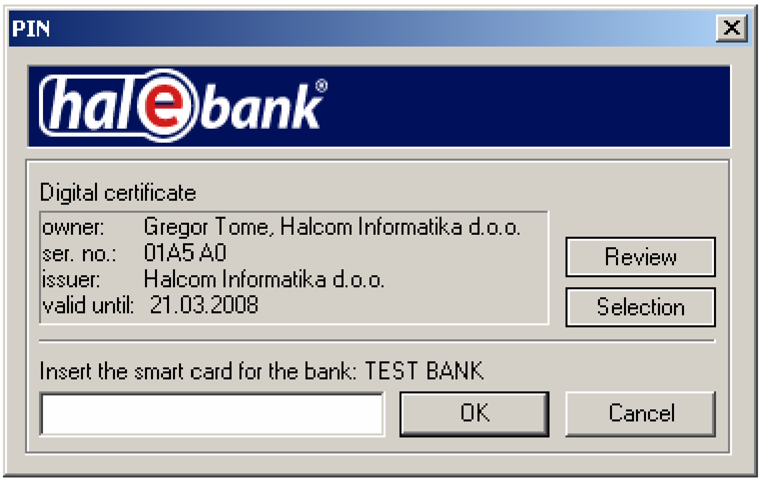


Figure 74: Window in which you have to enter personal number (PIN)

3. Plug in smart card, enter personal number (PIN) and click on ***OK*** button.

Program starts connection with a bank (Figure 75).

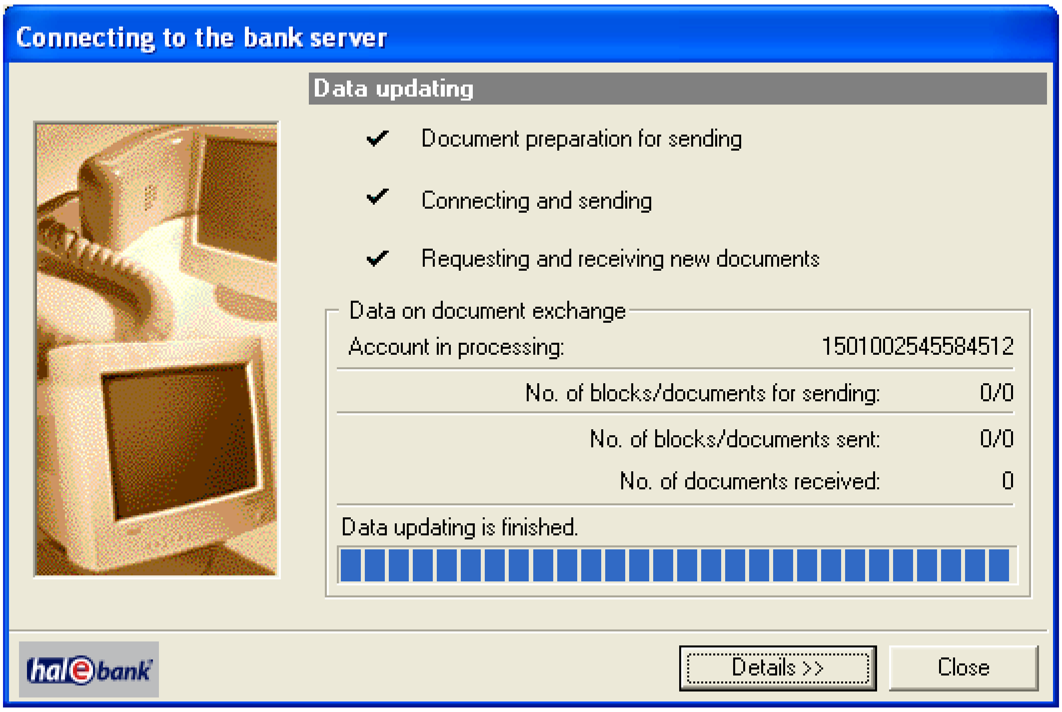


Figure 75: Connection and exchange of documents

When connection is established chosen documents are transferred on bank server. Depending on settings, bank documents and newest data are transferred on your computer. After successfully documents exchange, connection with a bank ends and detail window with sent and received documents information displays:

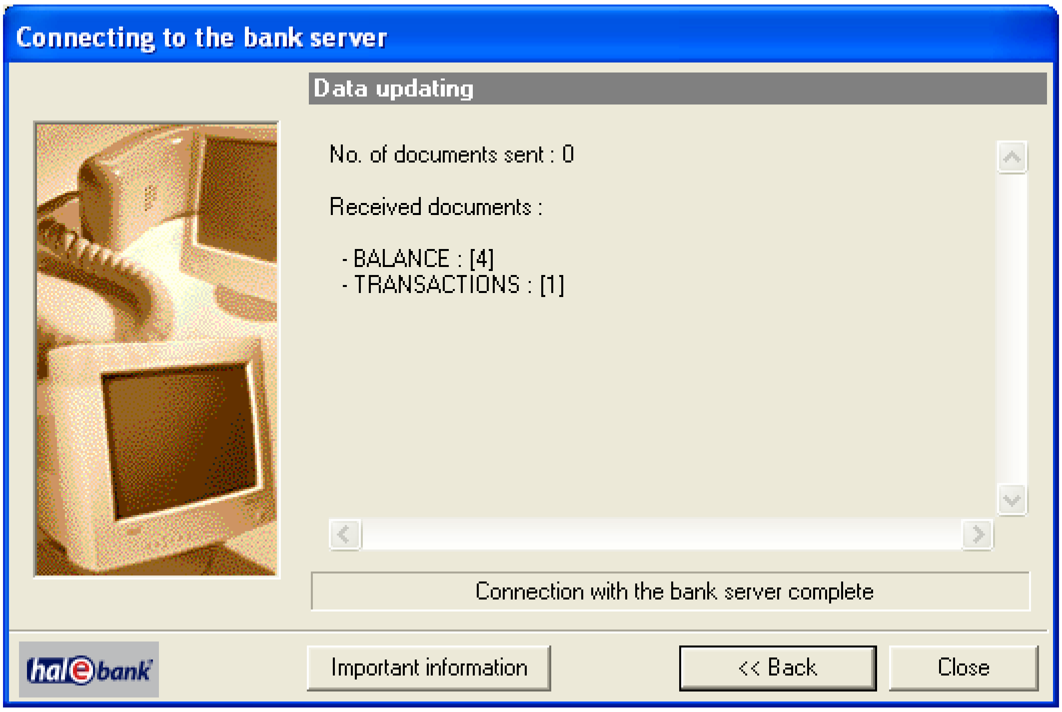


Figure 76: Details about sent and received documents

4. Close window with ***Close*** button.

While exchanging documents, if there is a new version of Hal E-Bank program, you will receive notice.

If connection couldn’t be established, documents will not be transferred. In that case notice will be displayed on the screen.

Successfully sent documents disappear from ***Delivery*** folder, and at the same time, move from ***Preparation*** folder to ***Archive*** folder.

13.2.1 Handling of "grey" orders in a *Delivery* folder

In a case that there are some difficulties in a communication with a server or reading a smart card while sending documents, it could occur that after sending, documents stay in ***Delivery*** folder in a grey colour, and disappear from ***Preparation*** folder and ***Archive*** folder. That means that documents were sent to the bank, but there are no confirmation about it because an error in communication.

Program Hal E-Bank alerts you about "grey" orders existence:

- By starting, program checks all accounts for all banks you work with. If there is "grey" orders, it displays warning with data for which accounts this orders exist, and manual with information what can you do with them.
- When you refresh data from bank server, program checks existence of "grey" orders on bank accounts that you are connected with. If there are "grey" orders, you receive warning.
- If you open ***Delivery*** folder and there are "grey" orders, Hal E-Bank warns you.

What can you do with "grey" orders?

- You can leave them as they are, but the program will warn you about them every time.
- You can send "grey" orders, again. Choose them and send them as other documents.
- You can delete "grey" orders from ***Delivery*** folder. It would send them into ***Archive*** folder with "no confirmation" status.

Handled orders, which are in the ***Archive*** folder with "no confirmation" status, status will be changed when appropriate transaction receives.

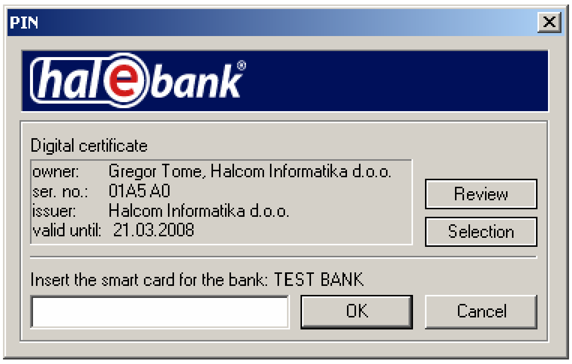
If error occurs while sending documents and you are not sure if you sent them correctly, call bank employee for your account. He will check which document bank received.

13.3 Downloading documents from the bank

Restoration of data is intended for downloading from bank server: account status, transactions, statements, bank information, code files, new authorizations, files etc. It restores data for all accounts opened in a bank with which you are connected.

1. In a toolbar, click on the first icon from the left (Restore content over the net) or in a main menu choose option Communication/Connection with bank server.

It opens a window in which you have to enter personal number (PIN) of a smart card:



2. Plug in smart card, enter personal number (PIN) and click on OK button. Program starts connection with a bank (Figure 77).

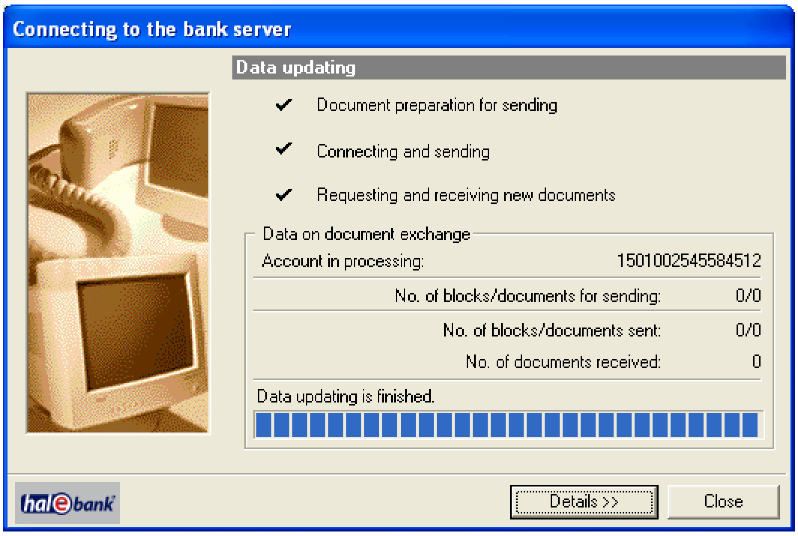


Figure 77: Connection and exchange of documents

When connection is established all handled documents and newest status information on all bank accounts with which you are connected. After successfully documents exchange, connection with a bank ends and detail window with received documents information displays (Figure 78). All received documents are in respondent folders.

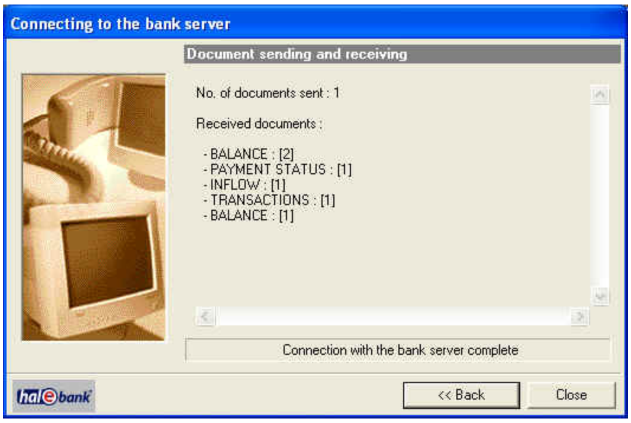


Figure 78: Detail window about received documents

3. You can close window by clicking ***Close*** button.

While exchanging documents, if there is a new version of Hal E-Bank program, you will receive notice.

If connection couldn't be established, documents will not be transferred. In that case notice will be displayed on the screen.

While exchange documents, if bank send you important information you will be warned (Figure 79):

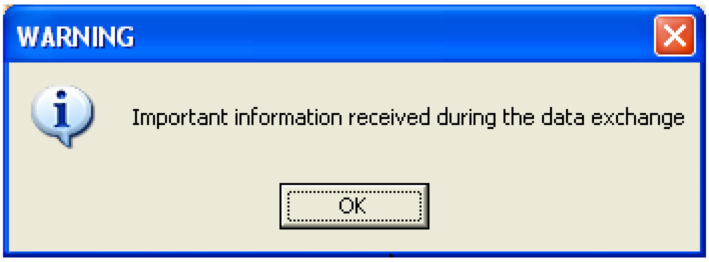


Figure 79: Warning about important information

1. Click on ***OK*** button.

It displays review of important information window (Figure 80).

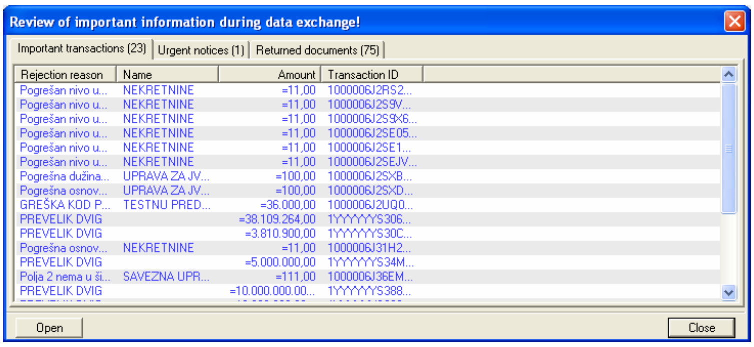


Figure 80: Review of important information window

2. In a case that you wish to review important information, select it and click on ***Open*** button.

3. You can close window on ***Close*** button.

13.4 Upgrading Hal E-Bank program

When you want to upgrade existing version of Hal E-Bank program with a new one you use program upgrade. Code files could be upgraded independently, while refreshing contents. While upgrading program Hal E-Bank have to be closed. While upgrading network version of Hal E-Bank program, it's needed to be upgraded on each computer (client).

You can upgrade it by following next steps:

1. Click on Tools in main menu and choose option Program updating or in a toolbar click on refreshing icon.

2. On a Question (Figure 81) click ***Yes***.

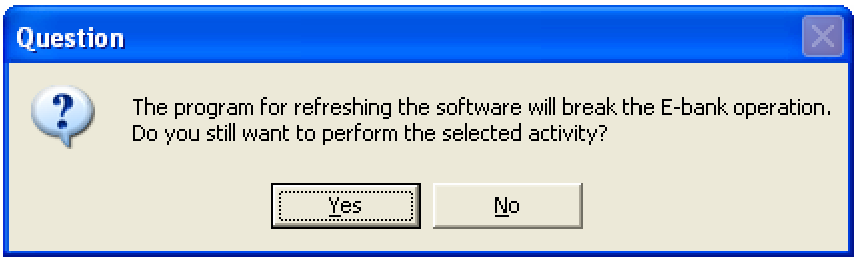


Figure 81: Updating program

Program Hal E-Bank closes; on the screen is displayed upgrading dialog. Leave parameters unmodified.

3. If you want to upgrade program click on ***Upgrade*** button.

Click on ***Cancel*** button if you don't want to upgrade program.

Program will establish connection with a bank server and download latest version code files and Hal E-Bank program. If the latest version of program is already installed on your computer, program will not download it from the bank server. Duration of downloading depends on your computer speed, modem, quality of connection, file size.

13.4.1 Sending orders in signing

If you wish to send one or more orders in signing, follow the instructions:

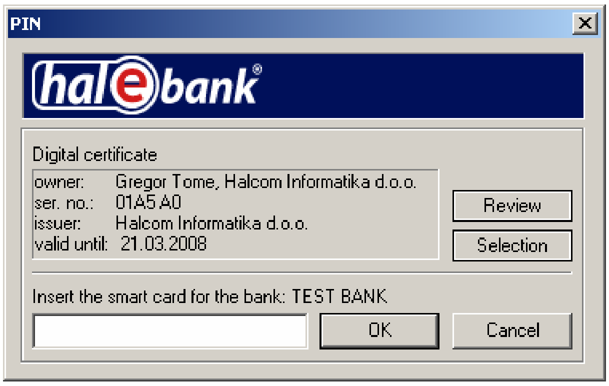
1. Open the Order preparation folder by clicking ***Preparation*** in the left part of the window and then ***orders*** or ***batches*** (if you do business with batches) under it.

A list of payment orders will appear on the screen (it can be blank).

2. Select orders you wish to send in signing. You can send in sending only the orders which do not include errors and carry the ready status. Selected orders are made out inversely.

3. Click ***Other*** with the left mouse button and select ***Send in signing*** from the list.

A window for entering Smartcard number (PIN code) appears:



4. Insert your Smartcard, enter your personal number and click ***OK*** to confirm.

The program will begin to establish a connection with the bank.

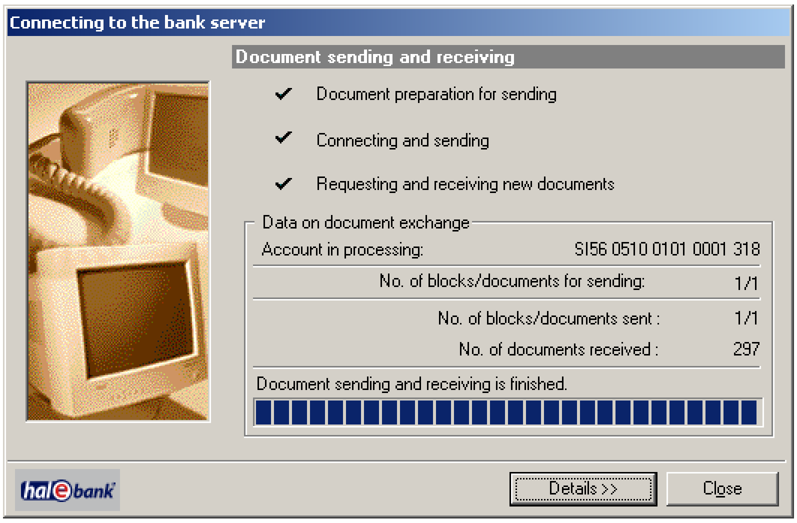


Figure 82: Establishing a connection and sending orders in signing

When the connection has been successfully established, selected orders are transferred to the bank's computer. After the orders have been transferred, the connection is automatically cut off and a window appears including data about sent orders:

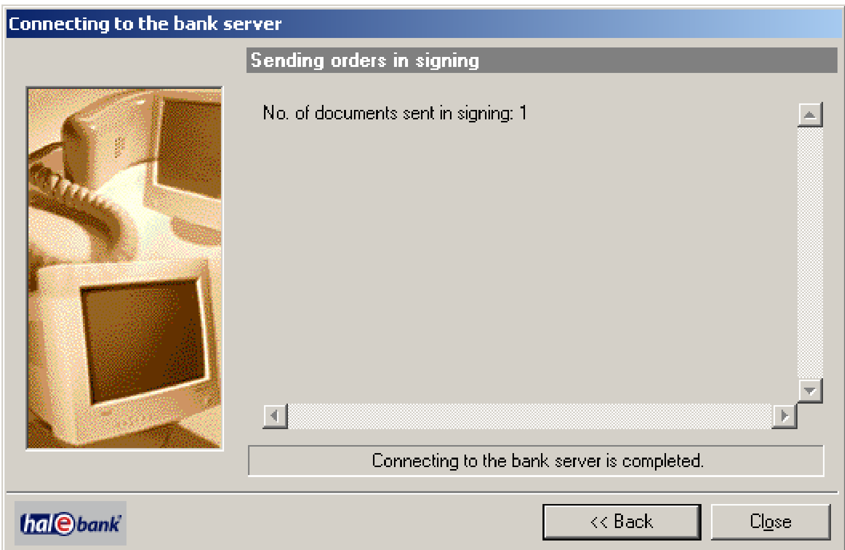


Figure 83: Sent orders details

5. Close the window by clicking ***Close***.

Successfully sent orders are in the ***Preparation orders*** or in ***batches*** folder (if you do business with batches) obtaining the status "in remote signing".

You can finally sing an order via the Internet by means of a web application Hal E-Bank/Web (See 9.1.2 Singing prepared orders in Hal E-Bank/Web and 9.2.5 Signing a batch in Hal E-Bank/Web). When an order has been sent into signing, you cannot sign it finally from the Hal E-Bank, but you can return it to Hal E-Bank from Hal E-Bank/Web.

14 Transactions, balances, statements, inflows, exchange rate lists

14.1 Transactions on account

Bank prepares and sends transactions for all account changes. These include: inflows, outflows, rejected orders, inflow reversals, outflow reversals, and cancelled orders.

14.1.1 Reviewing transactions

To review transactions click on ***Review*** folder and then on ***Transaction***. A list of transaction items is displayed for the selected account and time period.

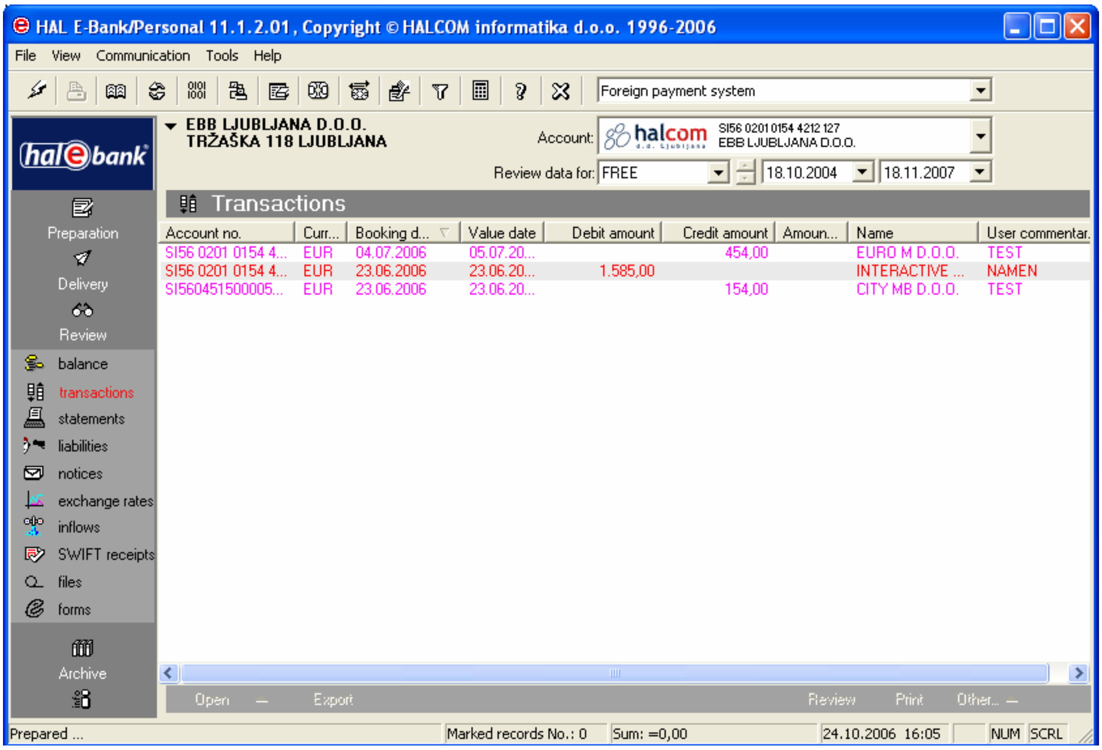


Figure 84: Transactions

Different colors of transactions denote:

Color	**Stanje**
Red	Outflow with a received statement
Purple	Current daily transactions (all types)
Gray	Rejected, cancelled, and reversed order
Blue	Inflow with a received statement
Orange	Bank commission
Black	Reversal

If you wish to view transactions details, select a row including a desired transaction and click ***Open***. A widow with transaction details will open. Close the window by clicking ***Close***.

14.1.2 Export transactions

You can export your transactions into a text file from which it can be read by other programs.

Export transaction is more particularly described in the Connection to other programs chapter.

14.2 Account balance

If you wish to view account balance, select the ***Review*** folder and then ***balance*** under it. A window Review of balance and transactions will open.

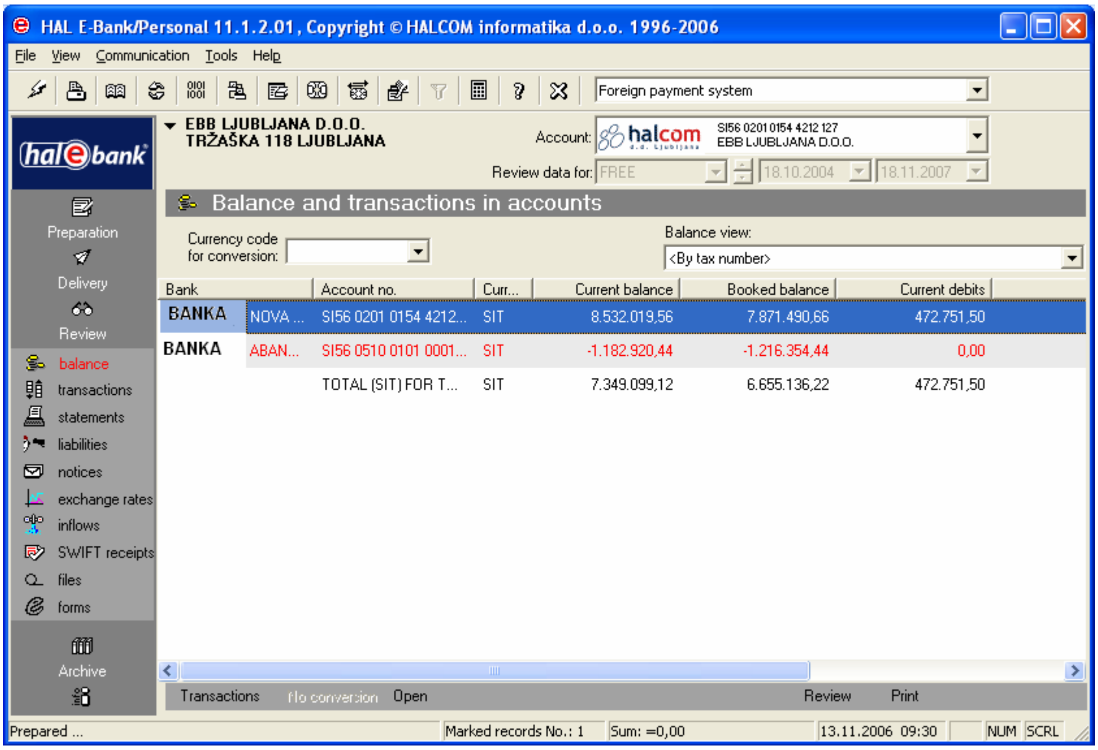


Figure 85: Review balances and transaction on account

The window presents basic data about balance, current transactions, and orders on waiting. You can set several different views into your balance. You select them by means of ***Balance view*** menu. Set views in ***Settings/Balance view***. Setting procedure is described in the ***Occasional tasks*** chapter.

By clicking ***Transactions*** there appear transaction details of a selected account. A widow will appear including account transaction details. Data are divided into three windows; you can switch from one to another by clicking a suitable tab.

You can view details about a particular transaction by selecting the transaction and clicking ***Open***. A widow with transaction details will open. Close the window by clicking ***Close***.

Return to the window including basic transaction data by clicking ***Interim balance***.

14.2.1 Reviewing balance on account

If you use Hal E-bank for more than one account you can set the default account balance view, which is active when you reviewing balance on account.

To set the default account balance view, use the following procedure.

1. Click on the ***Settings*** icon in the toolbar, or select ***Tools, Settings*** option from main menu.

2. Select the ***Review balance.***
3. With the left mouse button click ***Add.***

A dialog box ***Add/Change into account balance view*** is displayed.

4. Enter a name for view into a ***Descriptive name of*** field.
5. In the ***List of your accounts*** select account, witch you wont to be displayed in to ***Review balance*** and move them whit button ***Add >*** or ***Add all>>***.

If you wont to remove account from list Selected accounts, than use the button ***Remove>*** or ***Remove all >>***. Confirm your settings by clicking ***OK*** or click ***Cancel*** to discard entered data.

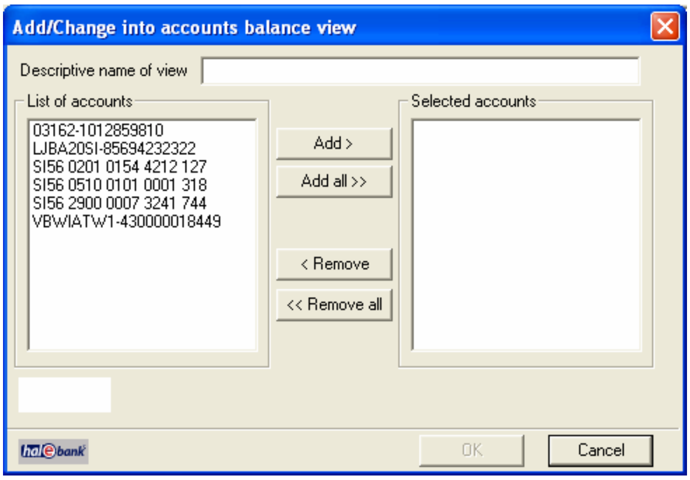


Figure 86: Add/Change into accounts balance view

When you confirm the settings a dialog window ***Review balance*** is displayed.

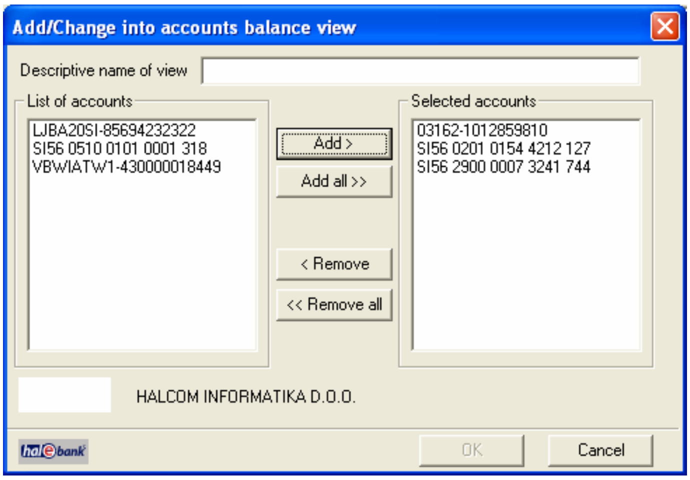


Figure 87: Settings/Review balance

You can also define witch default account balance view is displayed when you open a folder ***Reviewing/Balance***. From drop-down menu select balance view and click in the check box ***Default account balance view.***

14.3 Statements

Statements sent by the bank for each separate account are listed in the ***Preview/statements*** folder. By selecting this option there appears a list of statements for a selected account and period:

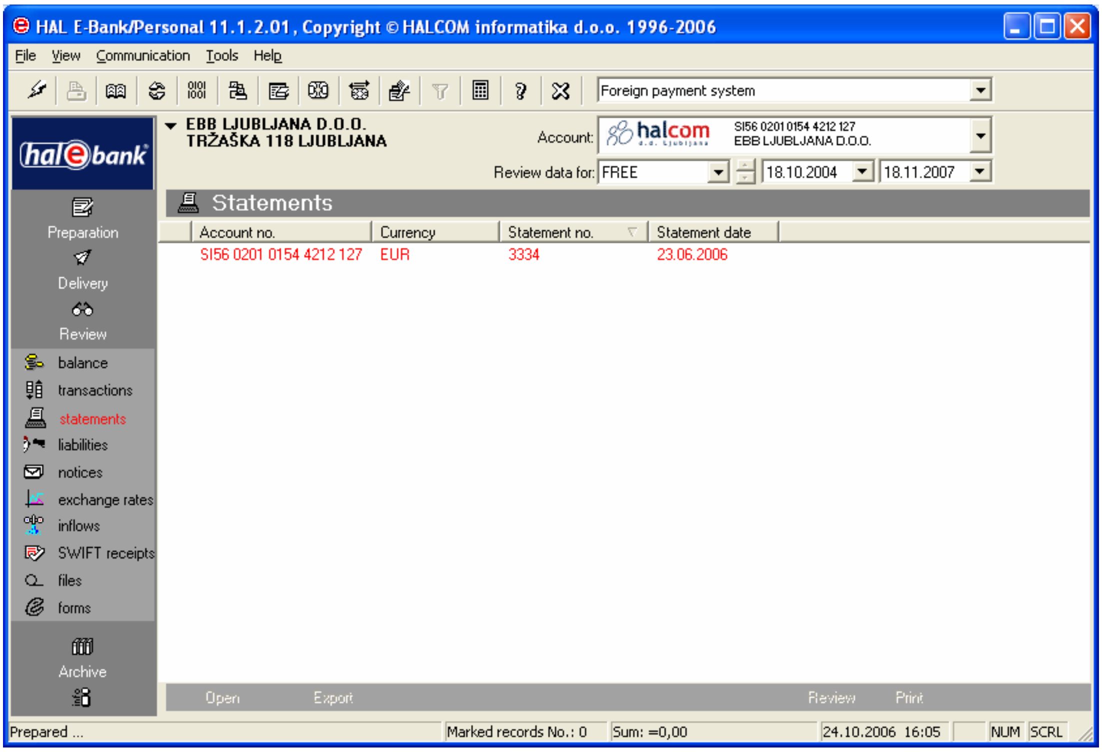


Figure 88: Review statements

You can export your statements into a text file from which it can be read by other programs.

14.4 Inflows

An inflow can be: entered, verified, processed – booked, closed or incorrect – inflow status is changed on user request (it is completed at the same time).

When user receives a foreign inflow with the "closed" status, an inflow statistics pattern is automatically created. User must fill it in and send it to the bank in time.

14.4.1 Inflow preview

You can find a list of inflows in the ***Preview/inflows*** folder. The following window appears:

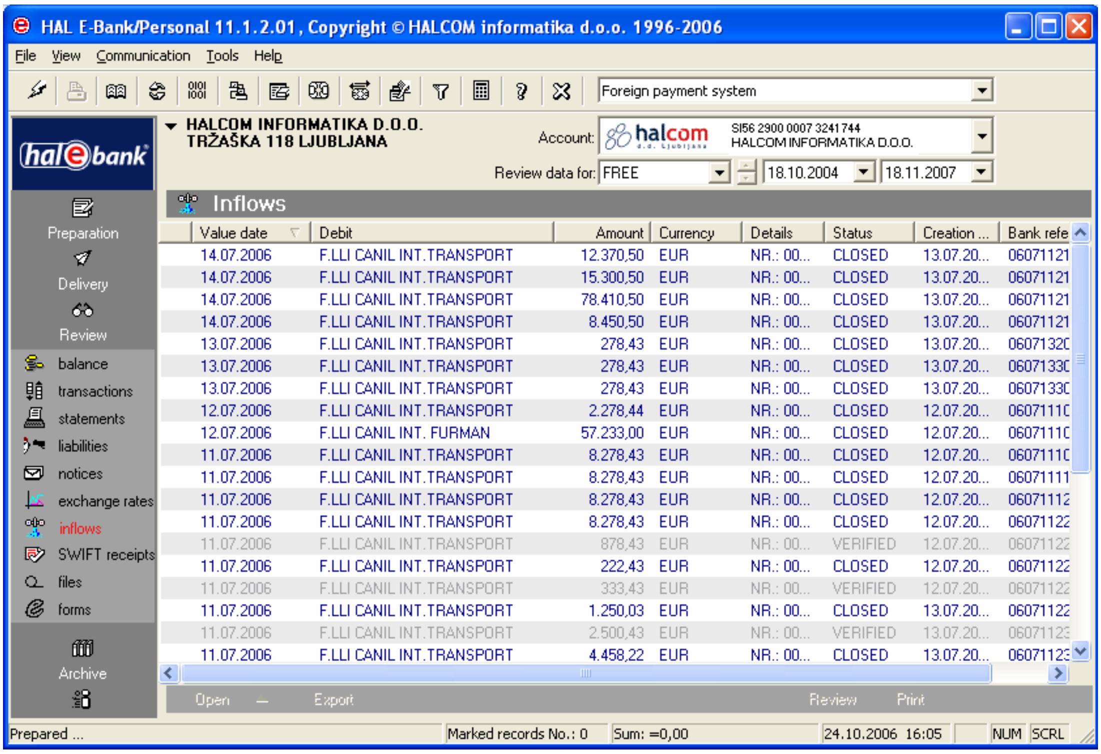


Figure 89: Inflows

If you wish to view details about an inflow, select it from the list and click ***Open***. A window containing inflow details appears on the display.

You can export inflows from the list to a file. You can do this by selecting inflows you wish to export and clicking ***Export***.

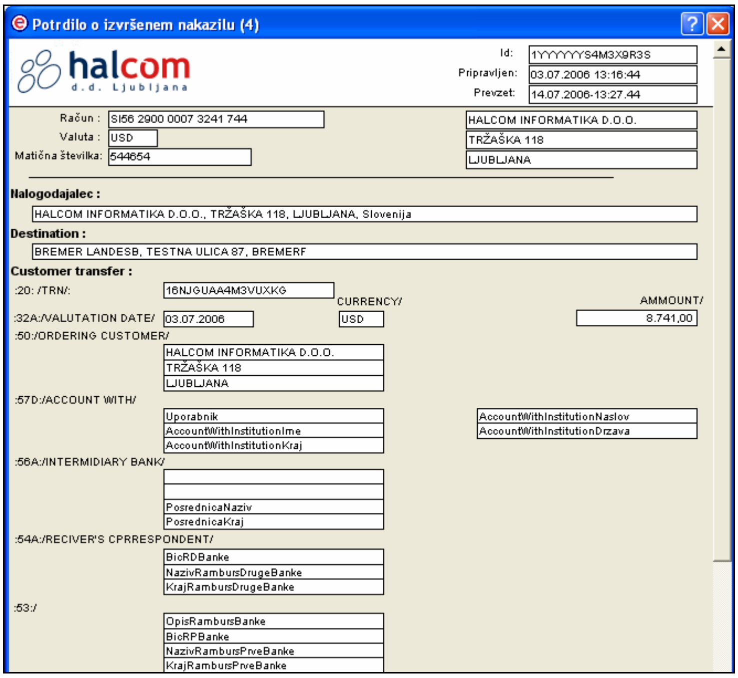


Figure 90: Inflow details

14.4.2 Statistics processing

Client must fill in statistics for each foreign inflow and send it to the bank in requisite deadline.

Inflow statistics document can be as follows:

- EMPTY – no data has been entered yet,
- PREPARED - data has already been entered,
- REVERSED – client has deleted an empty or prepared statistics,
- ACCEPTED – data have been successfully sent to Hal E-Bank server,
- IN PROCEDURE – data for statistics record have been accepted in procedure by the bank.

When user receives a notice about an inflow with the "closed" status, statistics pattern is automatically created ("empty" status). User must fill it in and send it to the bank within the prescribed time. Statistics remains in the procedure phase until it is sent to the bank. Afterwards ("sent" state) it is moved to the ***Archive/statistics*** folder.

14.4.2.1 Gathering inflow statistics

In the ***Preview/statistics*** folder there are statistics marked "empty". Select a statistics you wish to fill in from the list and click ***Prepare***. There appears a window for entry of statistics data:

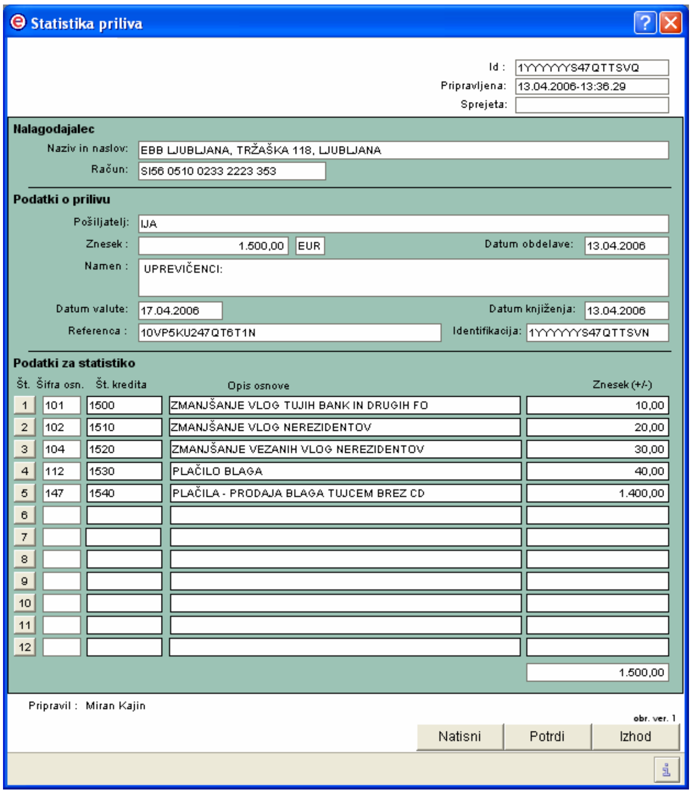


Figure 91: Inflow statistics

Fill in the statistics by:

- selecting statistic code from a drop-down menu first,
- then entering registration number of a loan (this data is compulsory only with specific statistic codes) and if need be change the description of statistic code,
- editing the amount at the end.

You have now entered all the data. Confirm the entry by clicking ***OK***.

By filling in statistics, the amount is automatically calculated by subtracting the sum of previously set items from the total sum which is stated in the inflow. This automation functions only in the case of the above stated entry sequence. When adding the last item, the amount will automatically be correctly determined.

When statistics form has been filled in, it obtains the "prepared" status and can be viewed in the ***Delivery*** folder. Send prepared statistics to the bank in the same way as other documents. The procedure is described in the Exchange of documents with the bank chapter. Statistics can be edited until it is sent to the bank.

When the statistics has been sent to the bank, it obtains the "sent" status. You will not be able to find it neither in the ***Preparation*** nor in the ***Deliver***y folder because it has been moved to the ***Archive/statistics*** folder.

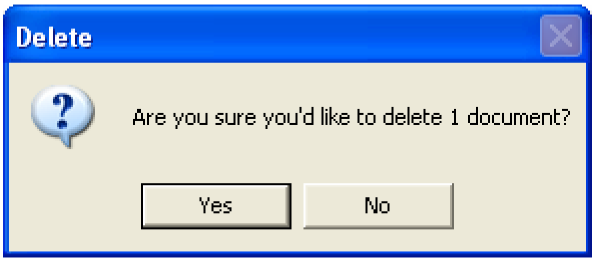
14.4.2.2 Inflow statistics archive

You can reach the list of statistics that have been successfully sent to server by selecting the ***Archive/statistics*** folder.
If you wish to view an archived inflow statistics, select it from the list

and click ***Open***. A statistical report on an inflow will open. By clicking ***Inflow***, another window will open containing inflow details.

14.4.2.3 Deleting inflow statistics

You can delete inflow statistics in the ***Preview/statistics*** and ***Archive/statistics*** folders. Select a statistics from an appropriate list and click ***Delete***. The program demands a confirmation or a rejection before deleting:



When you delete a statistics, it is impossible to reactivate it. Therefore make sure before deleting whether you want the selected statistics to be deleted.

14.5 SWIFT receipts

SWIFT receipts are notices about executed foreign payments (they function as a confirmation that a payment order issued by a client has been executed).

A tabular list of SWIFT receipts appears on the display in accordance with time filter settings.

14.5.1 Reviewing SWIFT receipts

You can find inflow list in the ***Preview/SWIFT receipts*** folder. The following window appears:

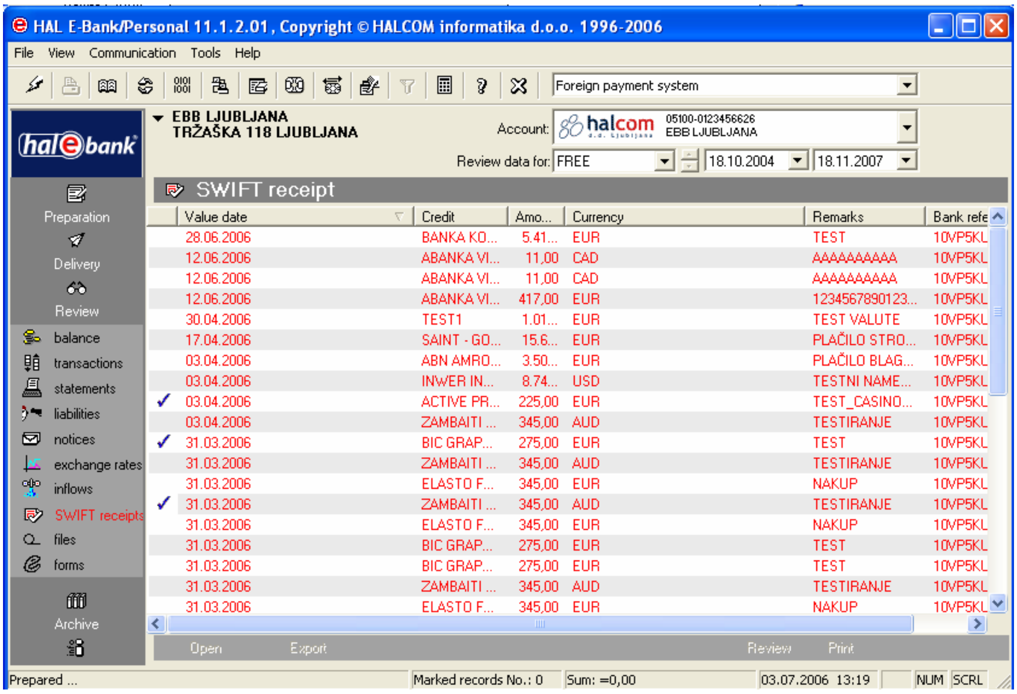


Figure 92: SWIFT receipts

If you wish to print a SWIFT receipt, select it from the list and click ***Print*** or click ***Preview*** if you wish to review it.

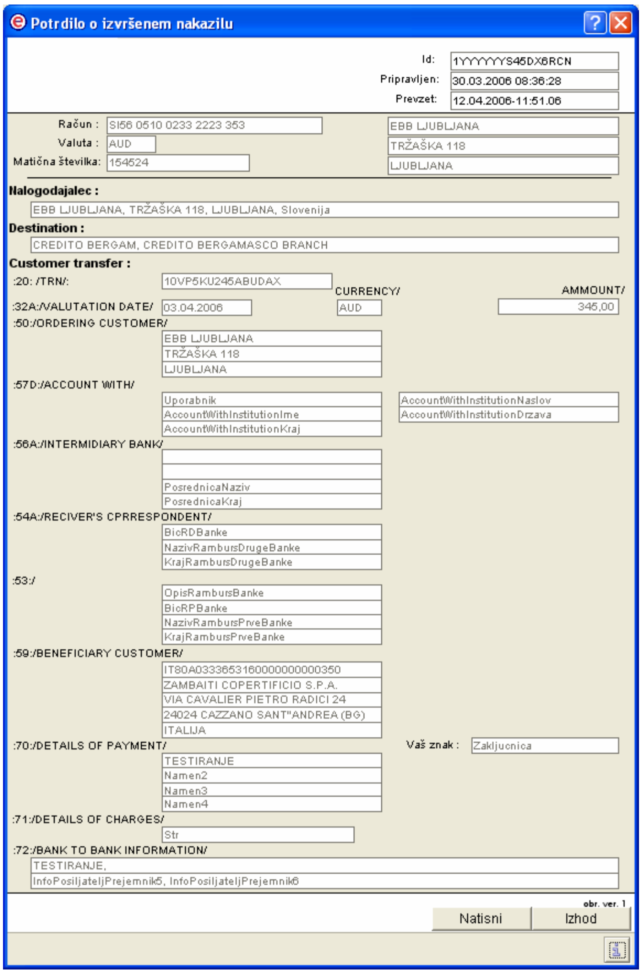


Figure 93: Confirmation of payment receipt - SWIFT receipt

14.6 Exchange rate lists

By refreshing Hal E-Bank data, bank's server sends all users the latest copy of exchange rate list. It can change several times a day. Exchange rate list is defined by date and serial number. A new exchange rate list covers the old one with the same date.

In the context of exchange rate lists here presented and described are: exchange rate list for companies and exchange rate list of the Bank of Slovenia which normally changes only twice a day. User receives an exchange rate list of the Bank of Slovenia after 3 o'clock in the afternoon for the next business day. It does not, save, exceptionally, change. At the same time user also receives exchange rate list for companies which can, in case of some currencies, change the next day.

14.6.1 Presentation and content of the list

The function is initiated from the main menu by selecting ***Preview/exchange rate lists***. A list of exchange rate lists appears on the display in accordance with the period set.

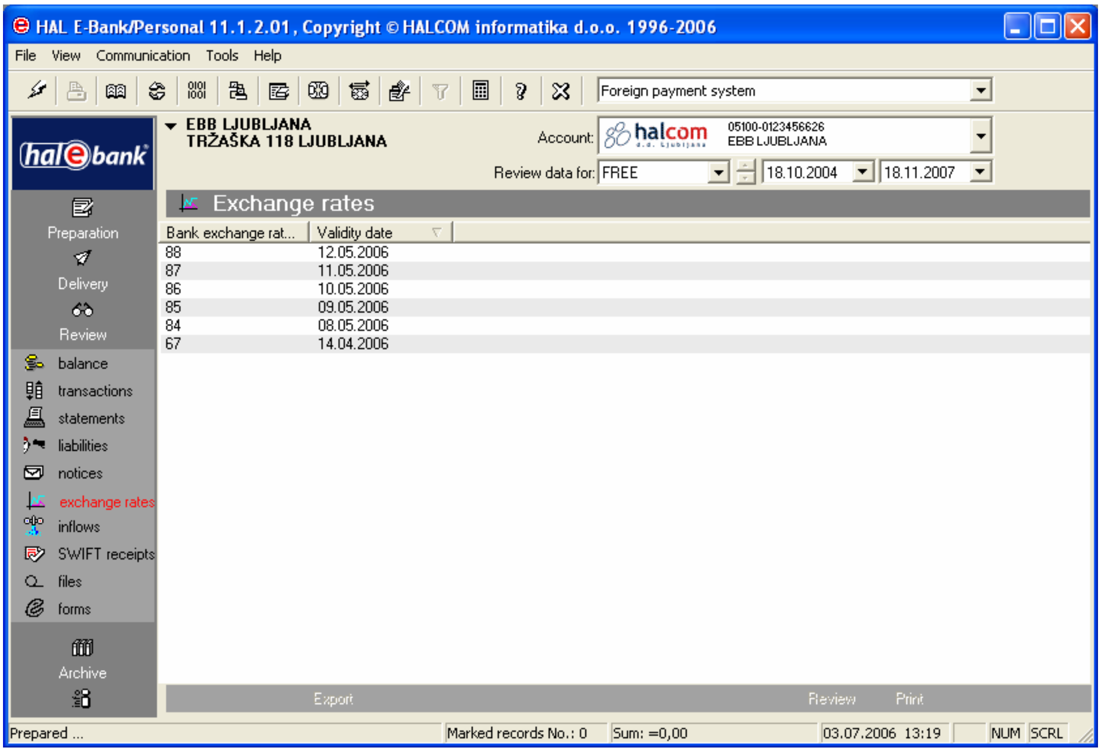


Figure 94: Review exchange rate lists

14.6.2 Exporting exchange rate lists

You can export exchange rate lists into a text file from which they can be read by other programs

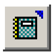
Export of exchange rate lists is more particularly described in Connection to other programs chapter.

15 Previewing and printing documents

You can preview and print most documents in Hal E-bank: orders, batches, messages, transactions, statements, and notices. For this operations use ***Preview*** and ***Print*** buttons in the corresponding folders.

15.1 Previewing documents

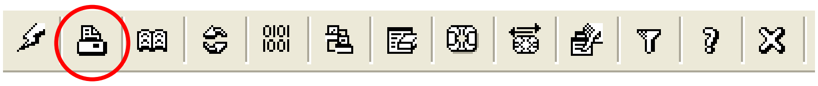
In folders that support previewing of documents select the document you wish to preview and click ***Preview*** (***Preview*** button is in the line with function buttons at the bottom of application. Alternatively: right-click the document and select the operation from the menu). If no document is selected, the ***Preview*** button is inactive (greyed out). A document is displayed on screen as if printed on paper.

To print the documents click the  icon in the upper-left corner of the window. Beside it there is the  icon for exporting the document to a file. Close the window by clicking the  button in the upper-right corner.

15.2 Printing documents

In folders that support printing of documents select the document you wish to print and click ***Print*** (***Print*** button is in the line with function buttons at the bottom of application). If no document is selected, the ***Preview*** button is inactive (greyed out). Printing can be performed in several ways:

- By clicking on the functional button ***Print***, or
- By clicking the printer icon on the toolbar, or
- By choosing option ***Data/Print*** from main menu.



Select one of these options. A system window opens for printer settings. Confirm your setting by clicking ***Print***.

16 Infrequent activities

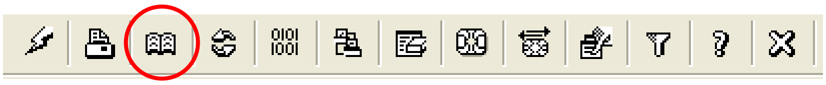
16.1 Maintaining the Address book of beneficiaries and their accounts

For storing and maintaining information about legal and private entities – *beneficiaries of payments and their accounts* - an address book was added to Hal E-Bank. With the single-user version – Hal E-Bank/Personal - the address book is stored on a local computer, while with the multi-user version – Hal E-Bank/Corporate - it is stored on the database server.

After installing Hal E-Bank, Address book contains data about banks and their accounts.

You can access the *Address book of beneficiaries and their accounts* in two ways:

- While filling payment orders (transaction orders, compensation) when you select the beneficiary of payment, or by
- Using the toolbar or ***Address Book*** option from the ***Tools*** menu.



In the first case function of Address Book is to select beneficiary. Use the button ***Select*** to transfer data about beneficiary and his account on the payment order. In the second case button ***Select*** is not available. In both cases you can add or edit data in the ***Address Book***.

For fast search enter the first few characters of the name into the ***Beneficiary's name*** field.

Displayed list can be ordered alphabetically by clicking on the header of the ***Name*** or ***City*** column. If the list is too long use the scroll bar on the right side of the list to find beneficiary you want.

To search for beneficiary's name for which you know only a group of letters which are not at the beginning of his name, enter the sign % in front of that group. For example, %d.o.o. will display all names which contain the d.o.o string.

In the lower part of the window - ***Beneficiary accounts -*** the list of accounts of the selected beneficiary is shown. If there is no information about the accounts of the selected beneficiary's the list remains empty. If the beneficiary has only one account that account is selected automatically – it is highlighted. If the list contains several accounts select the one you want. If the list of accounts is too long use the scroll bar on the right side of the list to find account you want.

Information about the bank which holds the selected account is shown on the left side of the list of accounts (Figure 95).

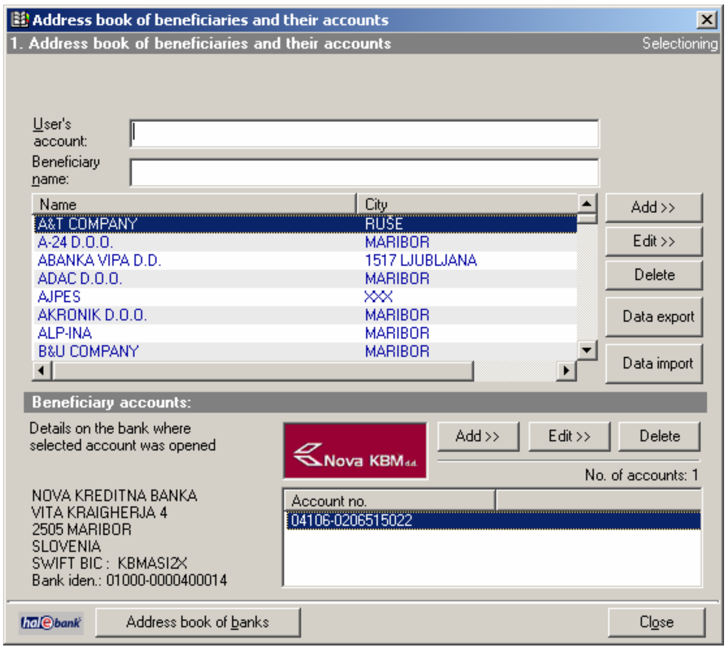


Figure 95: The Address book of beneficiaries and their accounts

16.1.1 Adding beneficiary in the Address book of beneficiaries and their accounts

To add a new beneficiary to the address book, use the following procedure:

1. Select the ***Address book*** from the ***Tools*** menu or click the ***Address book*** icon on the toolbar.
2. Click ***Add address>>*** at the right of the displayed list of beneficiaries.

A dialog window opens which enables data entry for the new beneficiary (Figure 95).

3. In the ***Name*** field enter company or person name.

The contents of the ***Name*** field is used for searching through the address book, so be careful when entering information. If you enter wrong data, you may experience problems when searching for the entry.

Press the **<Tab>** key to move on the next field or just click on it.

4. In the ***Address*** field enter the address and press the **<Tab>** key or click on the next field.
5. In the ***City*** field enter the post code and the city and press the **<Tab>** key or click on the next field.
6. From the dropdown list ***Country*** select country and press **<Tab>** key or click on the next field.
7. Optional notes, up to 140 characters, can be added in the field ***Remark***.

The order by which you enter the information is not predetermined.

To move between the fields use key **<Tab>, <Shift>+<Tab>** or mouse click.

8. Click on the button ***OK*** to save new beneficiary in the Address book, or click on the ***Cancel*** button to cancel adding.

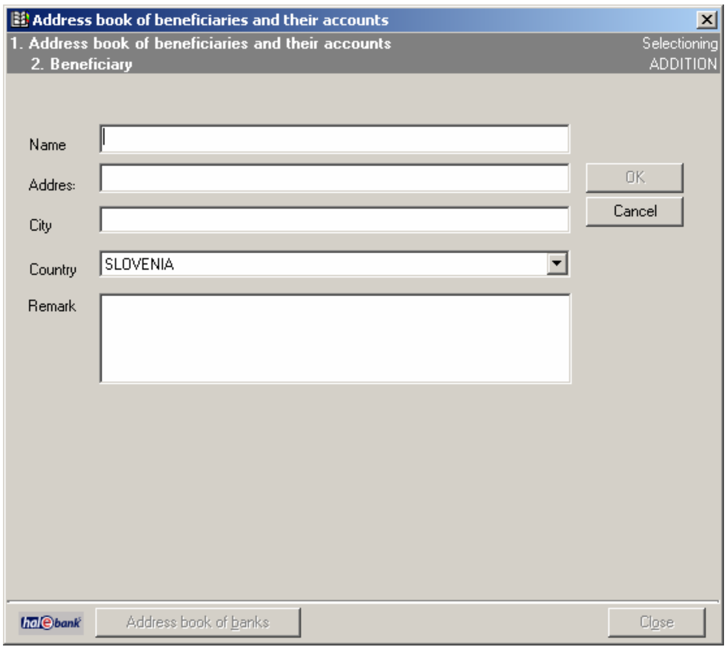


Figure 96: Adding beneficiary's data

16.1.2 Adding account number in the Address book of beneficiaries and their accounts

Account numbers have to be entered in the format accounts at domestic banks). Several beneficiaries accounts opened at different banks can be entered to the address book. New account data can be entered by following this procedure:

1. Select the ***Address book*** from the ***Tools*** menu or click the ***Address book*** icon on the toolbar.
2. From the upper list select the beneficiary for whom you want to add a new account. To find beneficiary use ***Beneficiary name*** field to enter a few first letters of the name, or use scroll bar on the right side of the list.

All accounts of selected beneficiary that are already entered in the Address book are shown in the lower list. If there is no information about the accounts of the selected beneficiary's the list remains empty.

3. Click on the ***Add an account>>*** button, above the list of accounts. A dialog window is displayed which enables data entry for the new beneficiary's account (Figure 97).
4. Enter the account number in the **Account** field in proper format. The formats of foreign accounts are not controlled.

If the address book recognizes the account number, information on the correspondent bank is displayed in the corner below. If ***Select a bank*** button is enabled bank can be selected manually.

When entering a foreign account you can select the bank which holds the beneficiary's account by clicking ***Select a bank >>.***

A dialog window is displayed (Figure 98) which enables you to select the corresponding bank from the list. If the bank is not on the list, the information about the bank can be entered by clicking ***Add>>*** button (Figure 98).

5. Select the bank where the beneficiary is holding the account that you wish to add. When searching for the bank, use the ***Bank name*** field to enter a few first letters of the name, or use scroll bar on the right side of the list.

Selected bank have to be highlighted.

6. Click on the ***Select*** button.

The information about the selected bank will be shown in the window for entering the account of the beneficiary.

7. Click ***OK*** to save the information to the address book or click ***Cancel*** to discard entered data.

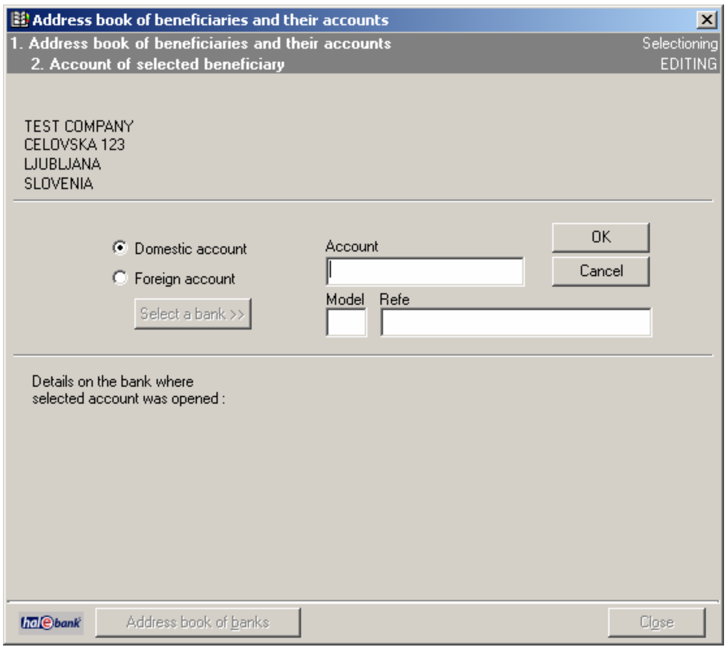


Figure 97: Adding a new account

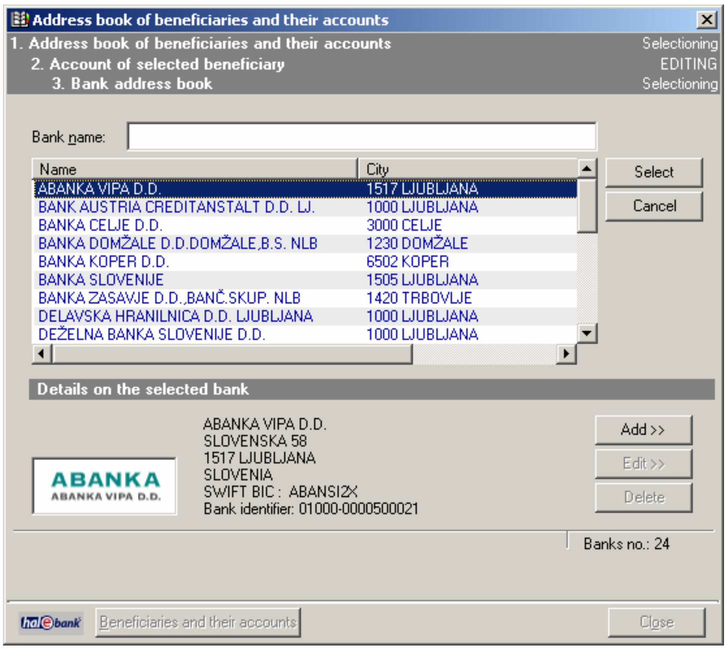


Figure 98: The dialog window for bank selection

16.1.3 Editing beneficiary's general data

The information in the ***Address Book of beneficiaries and their accounts*** can be edited using the following procedure:

1. Select the ***Address book*** from the ***Tools*** menu or click the ***Address book*** icon on the toolbar.
2. Select the beneficiary whose information you want to edit in the list of beneficiaries. When looking for the wanted name, use the **Beneficiary's name** field to enter the first few characters of the name or surname to be searched for, or use the scroll bar on the right side of the list (Figure 95).
3. Selected beneficiary have to be highlighted.
4. Click on the ***Correct the address >>*** button to edit the beneficiary's general data.

A dialog window is displayed, which allows editing beneficiary's data. The window contains the same fields as the window for entering a new beneficiary. For detailed information about entering data in fields read a section 16.1.1 Adding beneficiary in the Address book of beneficiaries and their accounts.

5. Edit beneficiary's general data. To move between the fields use key **<Tab>, <Shift>+<Tab>** or mouse click.
6. Click on the ***OK*** button to save edited data or click on the ***Cancel*** button to discard changes.

16.1.4 Editing beneficiary's account data

To edit beneficiary's account data use the following procedure:

1. Select the ***Address book*** from the ***Tools*** menu or click the ***Address book*** icon on the toolbar.
2. Select the beneficiary whose information you want to edit in the list of beneficiaries. When looking for the wanted name, use the **Beneficiary's name** field to enter the first few characters of the name or surname to be searched for, or use the scroll bar on the right side of the list (Figure 95).

Selected beneficiary have to be highlighted.

All accounts of selected beneficiary that are already entered in the Address book are shown in the lower list.

3. If the list of accounts holds two or more accounts, select the one you wish to change.

Selected account has to be highlighted.

4. Click on the ***Correct the account>>*** button above the list of accounts.

A dialog window is displayed which allows editing beneficiary's account (Figure 97). The window contains the same fields as the window for entering a new beneficiary's account.

5. Edit beneficiary's account data.
6. Click on the ***OK*** button to save edited data or click on the ***Cancel*** button to discard changes.

16.1.5 Deleting beneficiary from the Address book

To delete the information about beneficiary, together with the information about his accounts from the *Address Book*, use the following procedure:

1. Select the ***Address book*** from the ***Tools*** menu or click the ***Address book*** icon on the toolbar.
2. Select the beneficiary whose information you want to delete in the list of beneficiaries. When looking for the wanted name, use the **Beneficiary's name** field to enter the first few characters of the name or surname to be searched for, or use the scroll bar on the right side of the list.

Selected beneficiary have to be highlighted.

3. Click on the ***Delete*** button, on the right side of the list.

A message of confirmation is displayed with the information about selected beneficiary and his accounts.

4. Confirm the deletion by clicking ***Yes*** or cancel it by clicking ***No***.

When you delete the beneficiary from the address book, you can no longer retrieve it. The information about his accounts is also erased. Caution is advised. Later, if you want to use deleted beneficiary again, you have to enter all information about him and his accounts.

16.1.6 Deleting beneficiary's account

To delete the information about beneficiary's account from the *Address Book*, use the following procedure:

1. Select the ***Address book*** from the ***Tools*** menu or click the ***Address book*** icon on the toolbar.
2. Select the beneficiary whose information you want to delete in the list of beneficiaries. When looking for the wanted name, use the **Beneficiary's name** field to enter the first few characters of the name or surname to be searched for, or use the scroll bar on the right side of the list.

Selected beneficiary have to be highlighted.

All accounts of selected beneficiary that are already entered in the Address book are shown in the lower list.

3. If the list of accounts holds two or more accounts, select the one you wish to delete.
4. Click on the ***Delete*** button above the list of accounts.

A message of confirmation is displayed with the information about the selected account.

5. Confirm the deletion by clicking ***Yes*** or cancel it by clicking ***No***.

When you delete the beneficiary from the address book, you can no longer retrieve it. Later, if you want to use deleted account, you have to enter all needed information again.

16.1.7 Converting accounts from BBAN to IBAN form

All the users are given the opportunity to convert their existing accounts to IBAN form. For this purpose Hal E-bank Personal/Corporate has drawn up a program for converting accounts to IBAN form.

Instructions for use for AccountConverter.exe program:

1. Go to the folder where Hal E-bank Personal/Corporate program is installed and run AccountConverter.exe program:

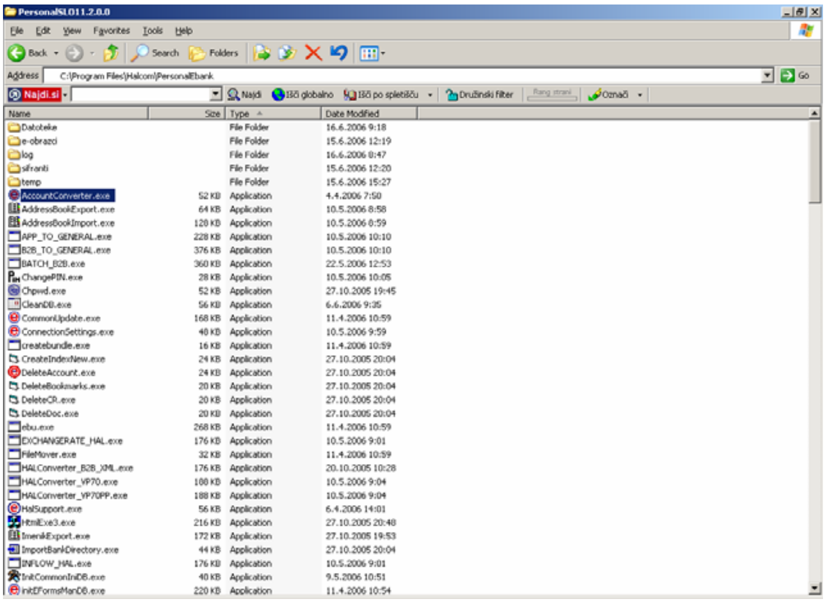


Figure 99: Window of a folder with *AccountConverter.exe* program

2. A window with a description of the program appears:

Figure 100: Window with the program description

3. After clicking ***Next*** a window appears including a list of all the accounts existing in the local address book in BBAN form. Here we can define which accounts you would like to convert to IBAN form. Click on button ***Remaining Accounts*** and a list of all accounts in IBAN form will appear.

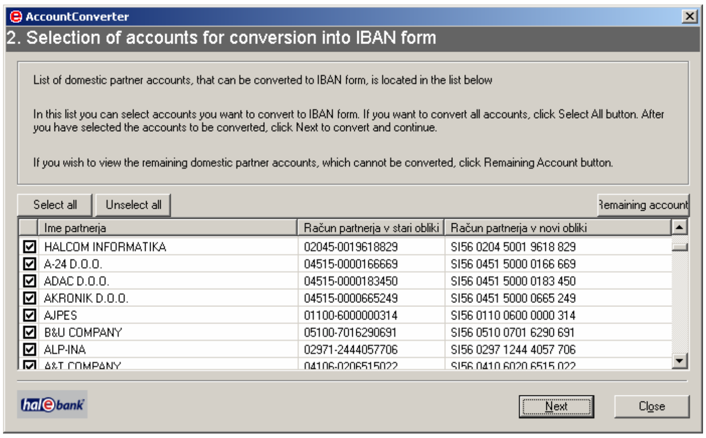


Figure 101: Selection of accounts for conversion into IBAN form

4. Click on button ***Next*** and a window will appear informing you about a successful conversion of selected accounts to IBAN form. In case of difficulties with account conversion, the program reports an error with a description and a cause for it.

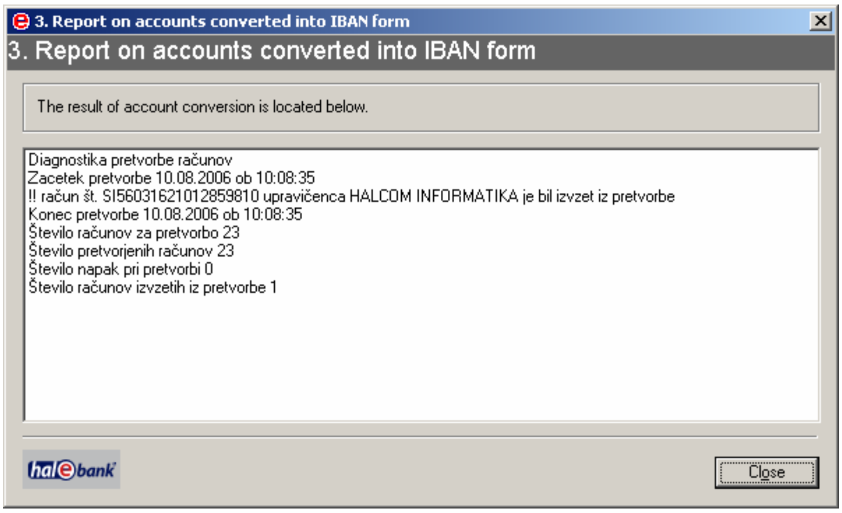


Figure 102: Report on accounts converted into IBAN form

16.1.8 The Address Book of banks

Address book provides adding new banks, and deleting or editing data for manually added banks.

You can access the *Address Book of Banks* in two ways:

1. While adding or editing beneficiary's account by clicking on the ***Select a bank >>*** button, in the way described in a section 16.1.8.1 Adding a bank to the address book or
2. by clicking ***Address book of banks*** button in the lower left side in the Address Book of beneficiary's and their accounts (Figure 103).

In the first case button ***Select>>*** is available, which links data about selected bank with beneficiary's account. In the second case you can back to the Address Book of beneficiaries and their accounts by clicking ***Beneficiaries and their accounts*** button.

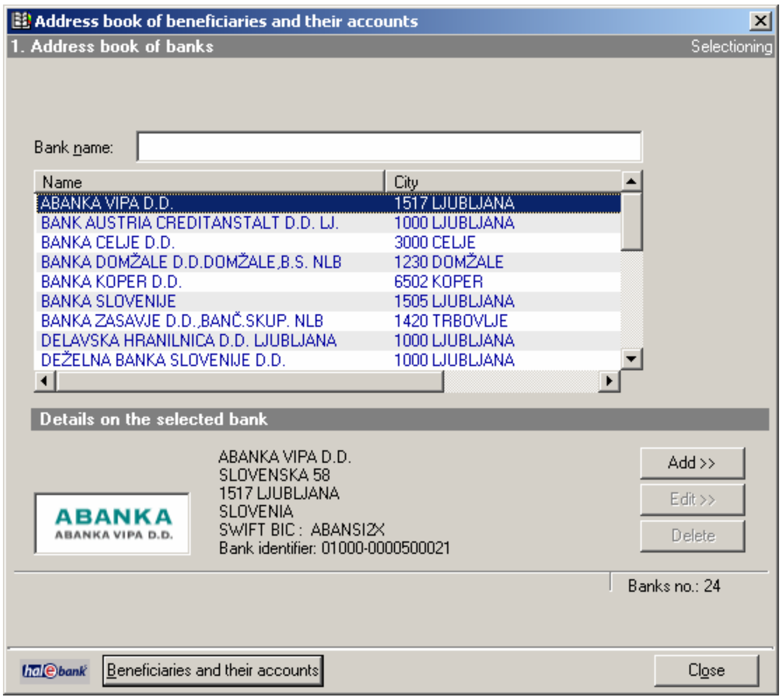


Figure 103: The Address Book of Banks

Banks marked with letter R in the ***Source*** column cannot be deleted or edited.

16.1.8.1 Adding a bank to the address book

To add a new bank to the address book use the following procedure:

1. In the address book of banks click ***Add>>***.

A dialog window for entering the information about the bank is displayed (Figure 104).

2. In the ***Name*** field enter bank name, and press key **<Tab>** or click on the next field.

The contents of the ***Name*** field is used for searching through the address book, so be careful when entering information. If you enter wrong data, you may experience problems when searching for the entry.

3. In the ***Address*** field enter the address and press the **<Tab>** key or click on the next field.
4. In the ***City*** field enter the post code and the city and press the **<Tab>** key or click on the next field.
5. From the dropdown list ***Country*** select country and press **<Tab>** key or click on the next field.
6. In the ***SWIFT BIC*** field enter international bank identifier *up to 11 characters) and press the **<Tab>** key or click on the

next field.

7. In the ***Bank identifier*** enter bank's account and press the **<Tab>** key or click on the next field.

8. Optional notes, up to 140 characters, can be added in the field ***Remark***.

9. To add bank as beneficiary check the check box ***Add the bank as the beneficiary as well***. Banks marked with the letter R in the column ***Source*** are already beneficiaries.

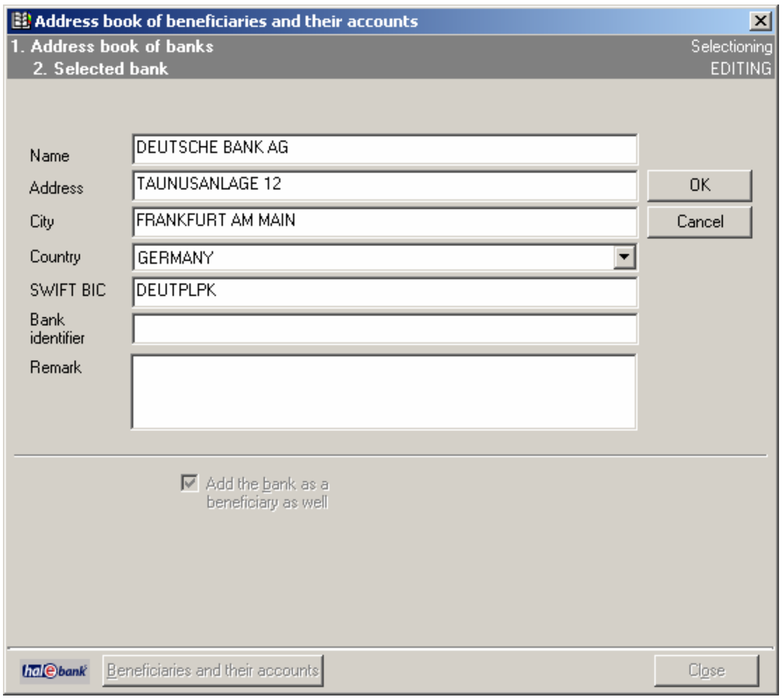


Figure 104: Adding a bank to the address book

The order by which you enter the information is not predetermined. To move between the fields use key **<Tab>, <Shift>+<Tab>** or mouse click.

Click on the button ***OK*** to save new beneficiary in the Address book, or click on the ***Cancel*** button to cancel adding. Added bank is marked with the letter U in the column *Source*.

16.1.8.2 Editing added bank data

To edit data of added bank in the address book of banks use the following procedure:

1. Select the bank from the list of banks. To find the bank you want, use the field **Bank name** to enter the first few characters of the name to be searched for, or use the scroll bar on the right side of the list. You can edit only a data of the added banks. These banks are marked with the letter **U** in the *Source* column.

2. Click the ***Edit>>*** button.

A dialog window is displayed, which allows bank's data. Only difference between this window and window for entering a new bank is in disabled check box ***Add the bank as the beneficiary as well*** (Figure 104).

3. Edit bank's data and click the ***OK*** button to save edited data or click the ***Cancel*** button to discard changes.

16.1.8.3 Deleting added bank from address book

To delete added bank from the address book of banks, use the following procedure:

1. Select the bank from the list of banks. To find the bank you want, use the field **Bank name** to enter the first few characters of the name to be searched for, or use the scroll bar on the right side of the list. You can edit only a data of the added banks. These banks are marked with the letter **U** in the *Source* column.
2. Click the ***Delete*** button.
3. Confirm the deletion of the selected bank by clicking ***Yes***, or cancel it by clicking ***No***.

When you delete the information about a bank from the address book, you can no longer retrieve it. If you would like to use the information about the deleted bank later on, you would have to enter all the information about the bank anew.

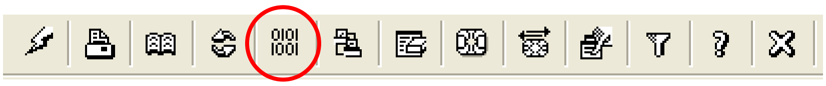
This procedure only deletes a bank from the address book of banks - you can still use it as a beneficiary.

16.2 Changing personal identification number (PIN)

From security or any other reasons you can change your personal identification number (PIN). When entering new PIN is careful, especially when using small and capital letters, or Y and Z keys (their position might be changed on the keyboard).

To change PIN, use the following procedure:

1. Select ***PIN Change*** from the ***Tools*** menu or click ***Change PIN*** icon on the toolbar.



2. To continue click ***Yes***, or click ***No*** to cancel PIN changing.

Hal E-Bank program closes and a dialog window for changing the personal number is displayed on the screen. Enter correctly all personal numbers required: the old one and the new one, twice.

3. To confirm change click the ***OK*** button, or click the ***Cancel*** button to discard change.

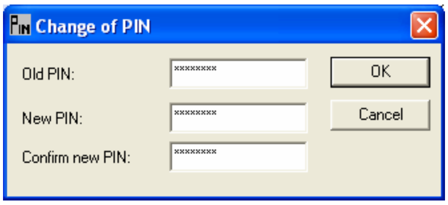


Figure 105: Change of PIN

The program will change the personal identification number of your smart card (PIN). The new personal identification number (PIN) will now be used in the Hal E-Bank program.

16.3 Deleting old data (database cleanup)

With this option you can quickly and simply erase all old and unneeded information. The information is erased depending on time passed, and is done by entering the date.

If you want to erase all the transaction items, payment orders, messages and notices, that are older that the certain date, use the following procedure:

1. Select ***Database cleanup*** from the ***Tools*** menu or click the ***Delete old data*** icon on the toolbar.

2. To continue, confirm control question by clicking the ***Yes*** button. Otherwise click the ***No*** button to back into to the Hal E-bank.

If you clicked ***Yes*** button, Hal E-Bank program will close and a dialog window will be shown on the screen (Figure 106).

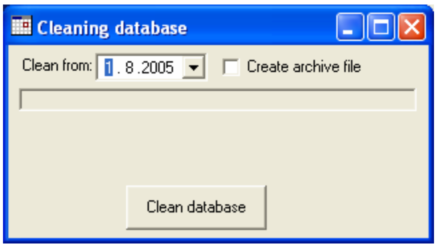


Figure 106: Cleaning database

3. Enter the date until which you request the data to be deleted in the ***Clean from:*** field.

4. Click the ***Clean database*** button to clean up the database of old data.

Confirm deleting by clicking Yes, or cancel operation by clicking the No button.

The program will delete all data older than the specified date.

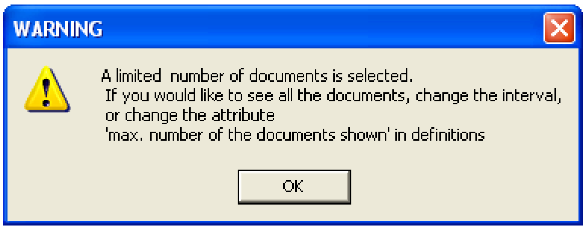
16.4 Limitation of number of displayed documents

When you have a large number of documents program provides limitation of number of displayed documents.

1. Click on the ***Settings*** icon in the toolbar, or select ***Tools, Settings*** option from main menu.

2. Select ***Diverse*** tab.
3. In the field ***Maximum number of displayed document*** enter number of documents you want to b displayed.

In case that in some of folders exist number of documents larger then defined number for limitation, message will be shown.

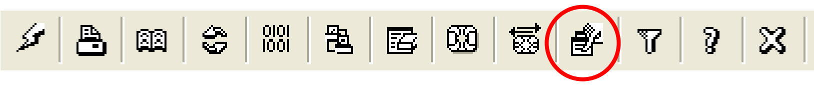


16.5 Setting default account and maximum number of displayed documents

If you use Hal E-Bank for more than one account you can set the default account which is active when you start the program.

To set the default account, use the following procedure.

1. Click on the ***Settings*** icon in the toolbar, or select ***Tools, Settings*** option from main menu.



2. Select the ***Diverse*** tab.
3. Select the default account number from the drop-down list in the ***Default account while starting the program*** field.

You can also define the default deal type which is displayed when you open a new payment order).

4. In the ***Maximum number of displayed documents*** field insert the number of documents you wish to be displayed.

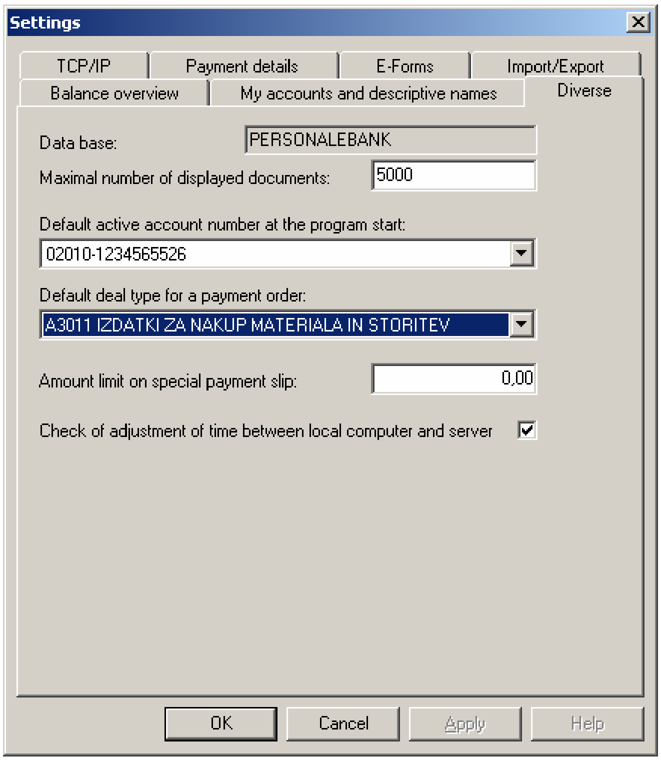


Figure 107: Diverse

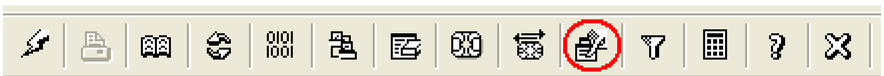
16.6 Creating shortcuts for Payment details entry

When you are preparing payment orders for domestic payment system, you can easily enter the data into the ***Payment details*** by preparing 12 different details beforehand and then activating them to fill out ***Payment details*** by using function keys ***F 1*** to ***F 12***.

Shortcuts are saved even after you leave the Hal E-Bank program. If you are using the networking version of Hal E-Bank program, you have to create shortcuts on every user computer (client) separately.

We advise you to create shortcuts for Payment details you use frequently. Shortcut text can be modified at any time.

You can create shortcuts for Payment details entry according to the following instructions:



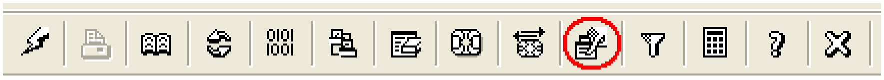
1. Click the ***Settings*** button in the toolbox or select ***Settings*** from the ***Tools*** menu command.
2. Select the ***Payment details*** tab***.***
3. Enter the text into the field next to the function key sign.
4. Click **OK** to confirm the settings changes or cancel them by clicking ***Cancel.*** In the latter case, settings confirmed last will remain valid.

Data in the ***Payment details*** field can be either supplemented or corrected.

16.7 Reviewing the balance

If you wish different reviews of your balance, follow the instructions:

1. Click the ***Settings*** button in the toolbox or select ***Settings*** from the ***Tools*** menu command.



2. Select the ***Review balance*** tab.

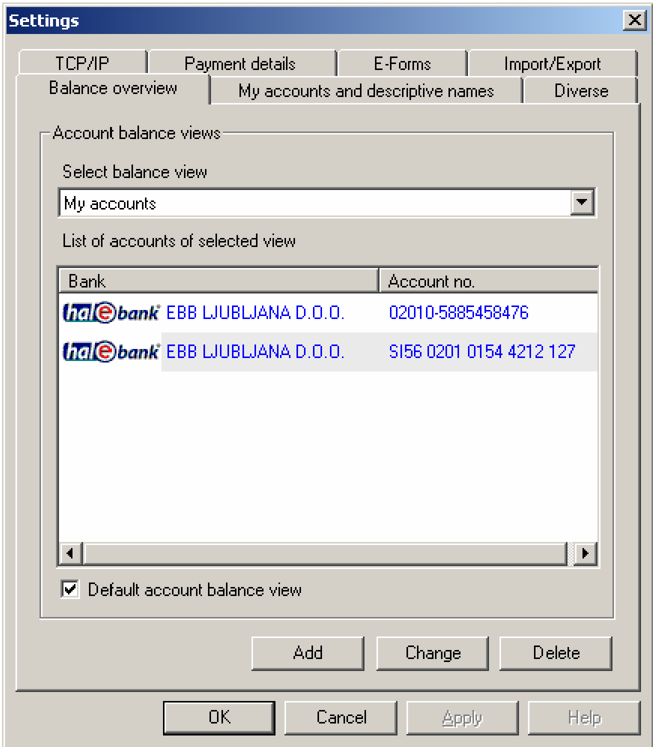


Figure 108: Accounts balances reviews

A window enabling you to arrange various reviews appears. If you wish to add reviews of new accounts balances or just modify the existing one, click ***Add*** or ***Change***. A window ***Add/Change accounts balances review*** appears.

If desired, you can name or modify the review in the ***Descriptive name of review*** field. From the account list select or remove accounts you wish/don't wish to check the balance of. Add accounts by using ***Add>*** and ***Add all>>***, or remove them by using ***<Remove*** and ***<<Remove all***.

Confirm your entry or modification by clicking ***OK*** or cancel it by clicking ***Cancel***.

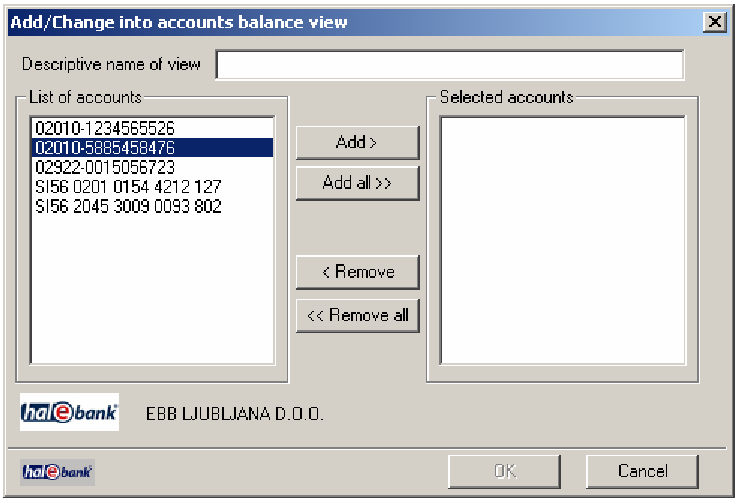


Figure 109: Add/Change accounts balances review

16.8 Creating descriptive names for my accounts

If you think your work with accounts would be easier if you had a descriptive name for your account instead of an account number, do the following:

1. Click the ***Settings*** button in the toolbox or select ***Settings*** from the ***Tools*** menu command.

2. Select the ***My accounts and descriptive names*** tab.

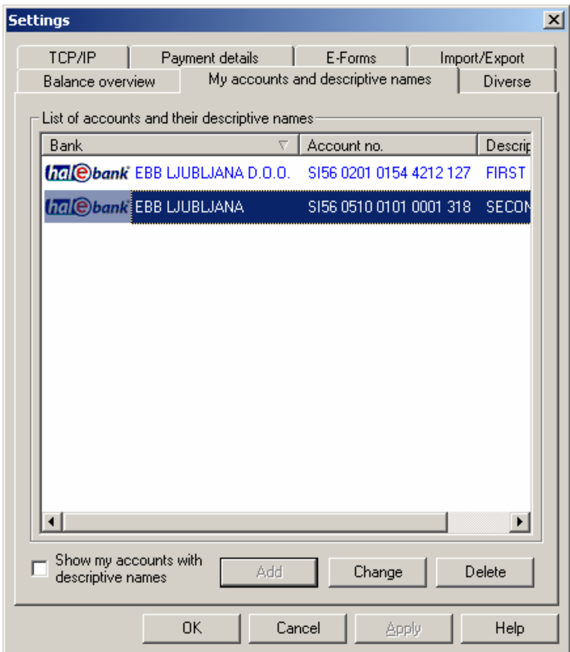


Figure 110: Reviews into account balances

A sub-window in which you can create your account description appears. With a mouse select an account you wish to add a descriptive name to and click ***Add.*** A window ***Add a descriptive account name*** appears.

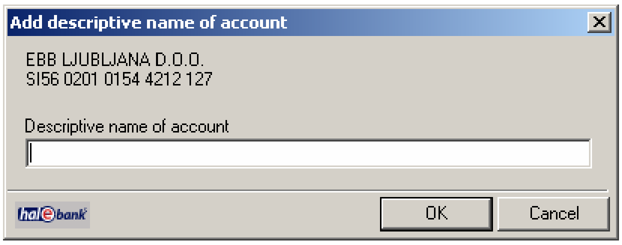


Figure 111: Add a descriptive account name

Enter a desired name into the ***Descriptive account name*** field. Click ***OK*** to confirm your choice or ***Cancel*** to cancel it.

You can also modify descriptive names of your accounts. From the account list select the account for which you wish to modify the name and click ***Change***. A window ***Change descriptive account name*** will appear where you can modify the name of your account. Click ***OK*** to confirm the modification or ***Cancel*** to cancel it. Click ***Delete*** to delete a descriptive name.

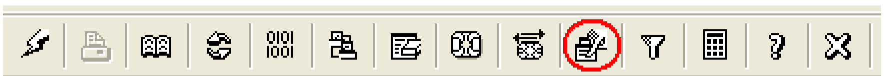
Tick ***Show my accounts with descriptive names*** so that descriptive names will appear in the client.

16.9 Setting default account and default deal type

If you have more accounts with one or various banks, the program enables you to set an account you wish to show up when you start the program.

Follow the procedure described below to set a default account.

1. Click the ***Settings*** button in the toolbox or select ***Settings*** from the ***Tools*** menu command.

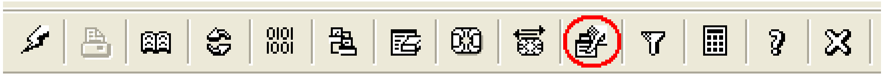


2. Select the ***Other*** tab.
3. Select an account from the combo box in the ***Default active account number shown upon program booting*** field.

You can also set a default deal type showing up when you open a new payment order (BN01 and special payment slip).

Follow the procedure described below to set a default deal type.

1. Click the ***Settings*** button in the toolbox or select ***Settings*** from the ***Tools*** menu command.

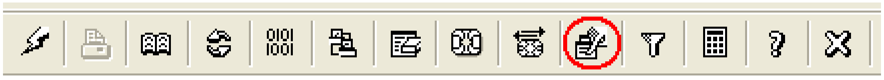


2. Select the ***Other*** tab.
3. Enter a suitable deal type by selecting from the combo box into the ***Default deal type for a payment order*** field.

16.10 Amount limit on special payment slip

You can limit the amount on special payment slip. The amount limit can be set according to the procedure described below.

1. Click the ***Settings*** button in the toolbox or select ***Settings*** from the ***Tools*** menu command.



2. Select the ***Other*** tab.
3. Enter the desired amount into the ***Amount limit on special payment slip*** field.

If you do not enter the desired amount, the program will not check it up. If you have entered the desired amount, you will be alerted when the amount is exceeded.

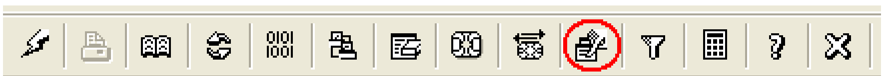
16.11 Setting import and export converters

There are two ways of how orders in domestic payment system can be imported in accordance with the structure of the file. Orders from Hal E-Bank are exported in the format described in appendix.

Orders can also be prepared according to the *Instructions on submission and receipt of data from payment instructions and statement on transactions and balance in computer form (Navodila za predložitev in prevzem podatkov s plačilnih navodil in izpiska o prometu in stanju v računalniški obliki)* published in the Official Gazette number 56/2002.

If you wish to consider cover and header records when importing, set it following the instructions below.

1. Click the ***Settings*** button in the toolbox or select ***Settings*** from the ***Tools*** menu command.



2. Select the ***Import/Export*** tab.
3. Select a payment system type in the ***Payment system*** frame.
4. Enter a document type (for example DPS transactions, FPS orders...) into the ***Document type*** field.
5. In the ***Default converters for selected document type*** frame select a converter of import and export from the list of converters.

6. Click the ***OK*** button to confirm your selection.

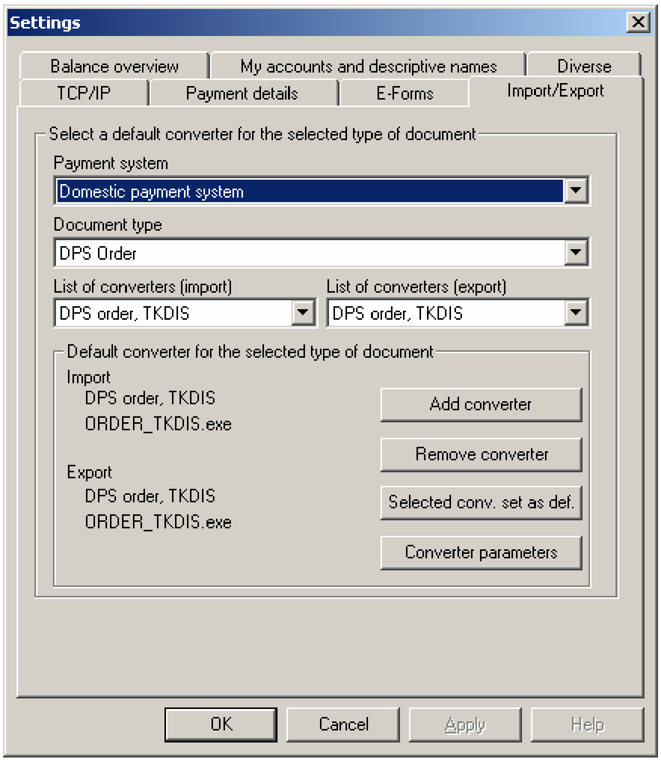


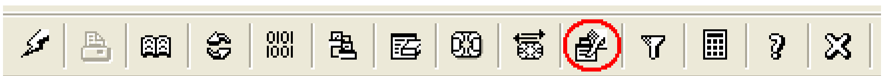
Figure 112: Import/Export

16.12 Setting default e-form*

*The program also enables you to set a default e-form, which will appear at the start of the program, in the folder according to transactions.

Follow the procedure described below to set a default active account number.

1. Click the ***Settings*** button in the toolbox or select ***Settings*** from the ***Tools*** menu command.



2. Select the ***E-forms*** tab.

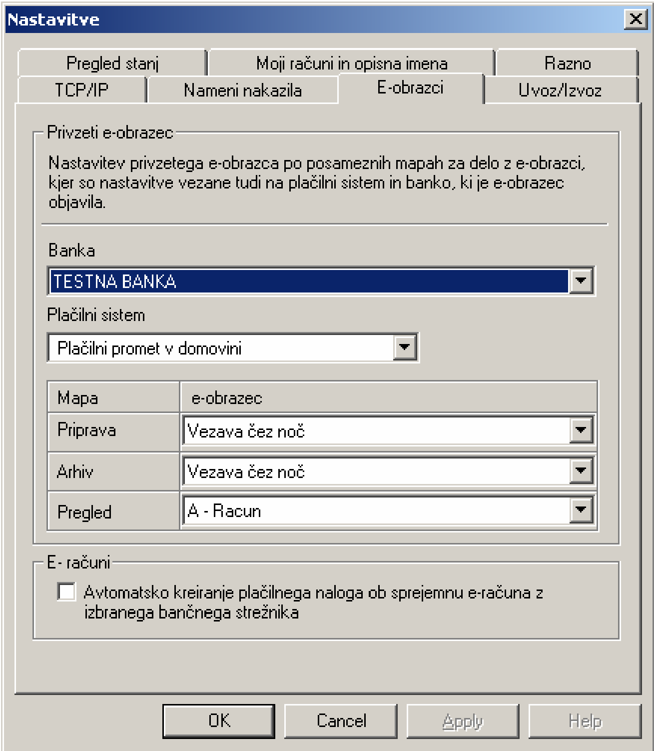


Figure 113: Setting default e-form

3. In the ***Bank*** field select a bank from the combo box.
4. In the ***Payment system*** field select a payment system from the drop-down menu.
5. From the ***Preparation***, ***Archive***, ***Review*** folders in the lower field, you can select a document type from the drop-down menu.

17 Exchanging data with other programs

This chapter describes procedures that enable Hal E-Bank to establish a connection with other programs. This connection is established by using standardized text files for exchanging information. You have to make sure that the program with which you are exchanging the information can import and export these standardized files. Format of standardized files is based of defined format of the EBB, given in Appendix.

17.1 Payment orders

Payment orders include transaction payment orders and compensations. Payment orders can be prepared in other (accounting) program and then imported into the Hal E-Bank program, signed and sent to the bank to be processed. You can also export payment orders to text files from Hal E-Bank.

17.1.1 Import orders from text files

Payment orders can be imported from another program to Hal E-Bank program using standard text files, described in Appendix.

To import payment orders use the following procedure:

1. Select the ***Preparation/orders*** folder.
2. Click ***(Im/Ex)port*** and select the ***Import*** option from the menu.

A standard dialog box (Open) is displayed, which requires from you to select the name of the file to be imported.

3. Search for the file you wish to import. Confirm the choice by clicking the ***<Enter>*** key, or click ***Open***.

If the wanted name of the file is not among the displayed ones, use the slider or look for the file in another folder. The procedure of selecting the path and the file is standard for the MS Windows. If dialog box looks different read the instruction manual for MS Windows.

The program starts importing payment orders from the selected file.

If there is no file selected, or if it is not in the proper format, an error message is displayed. Select a file in the proper format.

After successful import a dialog window is displayed stating the number of successfully imported payment orders.

4. Click the ***OK*** button.

Review the imported documents in the list of payment orders. If you don't see the imported documents in the list of prepared orders perhaps you have a filter turned on. Try to remove the filter.

With every import of payment orders for domestic payments, Hal E-Bank records information about beneficiaries and their accounts to the file `beneficiaries.txt`. This file may contain information about beneficiaries that you might not yet have in the address book of beneficiaries and their accounts. If you want to have the information about the beneficiaries from the imported payments, you have to import the file `beneficiaries.txt`. With every import of orders, the file of recipients is being enlarged with new information, one line for each order imported, so we recommend that you occasionally delete it.

17.1.2 Exporting orders to text files

Exporting orders enables you save payment orders to a text file and reuse them later by importing them to Hal E-bank, or some other program. This way you can, for instance, save your regular monthly orders, which you can import when need be, as is explained in the previous section.

Both prepared and archived payment orders can be exported to a text file.

To export selected payment orders to a file, use the following procedure:

1. Open either the ***Preparation*** or ***Archive*** folder, and click on the ***orders***.

List of payment orders will be shown.

2. Select the payment orders you want to export.
3. Click ***(Im/Ex)port*** and select ***Export*** from the menu. If you opened the ***Archive/orders*** folder, click ***Export***.

The *Save as* dialog box shows up for entering the name of the file, to which the payment orders will be saved.

4. Enter file name and press **<Enter>** or click ***Save***. If there is a need choose path where file will be saved and press **<Enter>** or click ***Save***.

Before export begin program check if file with the name entered exists. If exists message will be displayed.

5. To replace the existing file click ***Yes***. In that case all data from old file will be lost. If you don't want to replace existing file click ***No***. The *Save as* dialog box will be shown again to enter new file name. Enter new file name and press **<Enter>** or click ***Save.***

If dialog box looks different read the instruction manual for MS Window.

When export is complete a message is displayed with information about the number of exported payment orders.

6. Click the ***OK*** button to finish export.

17.2 The Address Book of beneficiaries

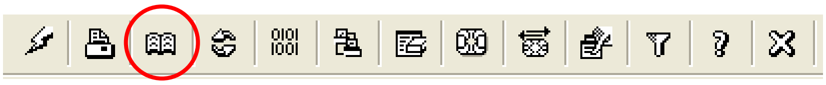
Information about business partners can be entered using Address Book of beneficiaries, a little application integrated with Hal E-Bank. After program installation Address Book contains only information about domestic banks.

You can import previously prepared information to the *Address Book of beneficiaries and their accounts* from a text (ASCII) file. You can also export data from the address book to a text file. Format of export/import file is described in the ***Appendix***.

Each time when importing domestic payment orders Hal E-Bank creates a file in appropriate format. File name is `prejemnici.txt`, and contains data about beneficiaries and their accounts. If file with domestic payment orders was created by other application, Address book of beneficiaries and their accounts could not contains beneficiary data. To import that data in the Address Book, imports file `prijemnici.txt`. During every import of payment orders information about beneficiary from each order will be saved in the `beneficiaries.txt`. It is recommended to delete file `beneficiaries.txt` from time to time.

17.2.1 Importing data from textual file

1. Select ***Address book*** from the ***Tools*** menu or click the ***Address book*** icon on the toolbar.



The window **Address Book of beneficiaries and their accounts** will be displayed.

2. Click ***Data Import*** button.

A dialog box for importing data into Address Book will be displayed. Click the ***Open...*** button. A standard dialog box (Open) is displayed, which requires from you to select the name of the file to be imported. Select the file and click ***Open***. The name of selected file will be shown in the ***File name*** field.

3. To import data from selected file click ***Import>>***, or click ***Cancel*** to cancel the operation.

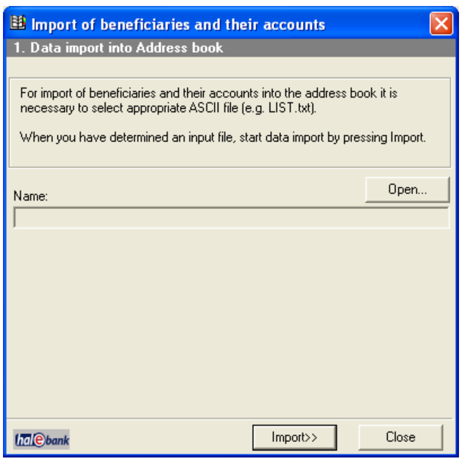


Figure 114: Importing data

Progress bar shows information about part of imported data from the file. After the import is finished a report is displayed. The number of all read and rejected lines is given at the end of report. Rejected lines are marked with two exclamation marks (!!). If the report is too long use scroll bar on the right side of report to read it. The report is saved in the file with the same name as file from data was imported, and with the extension `.err`. The lines already stored in the Address Book are rejected with explanation: "*... account ... already exists.*"

4. Click the ***Close*** button to finish import.

If the report contains at least one rejected line you will need to establish the reason for it. If there are only a few rejected lines we recommend interactive entry of records according to the procedure explained in Section Payment orders. Alternatively, correct the information in the file, and repeat the import. In this case, all previously successfully imported lines will be rejected since they already are stored in the Address Book.

If you start importing from the file with the same name and <u>path</u>, the report about the performed import will be saved over the previous report, because the files with the old and new reports have the same name.

17.2.2 Exporting data from Address Book to a file

Data about your business partners and their accounts can be exported from the *Address book of beneficiaries and their accounts* to a text (ASCII) file at any time.

17.2.2.1 Exporting data to txt file

Select ***Address book*** from the ***Tools*** menu or click the ***Address book*** icon on the toolbar.

The window **Address Book of beneficiaries and their accounts** will be displayed.

1. Click ***Data Export*** button**.**

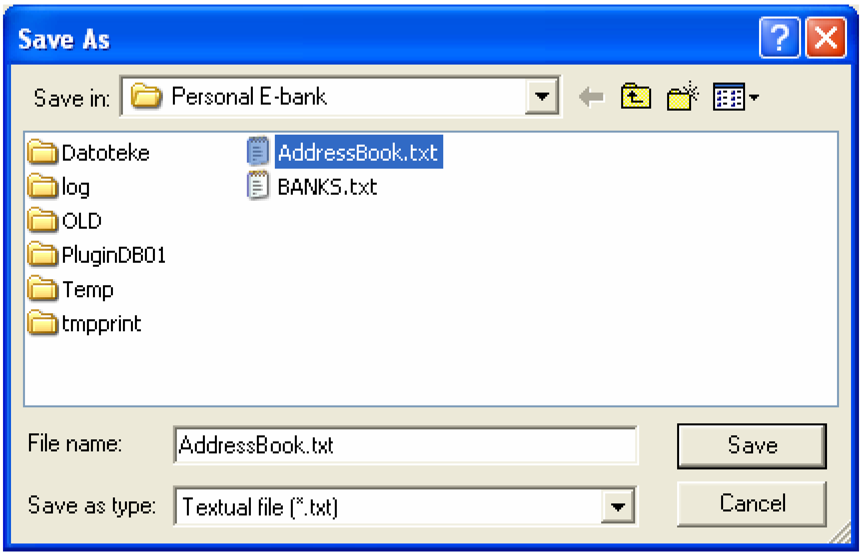


Figure 115: Exporting data

Save As dialog window is displayed, which requires from you to enter the name of the file to which the data will be saved to. The default name of the file is `Imenik.txt` in the installation folder of the Hal E-Bank program.

2. You can define different file name in the ***File name*** field (define path where file will be saved using Save in field if necessary). Confirm export by pressing **<Enter>** or clicking ***Save***.

Before export begin program check if file with the name entered exists. If exists message will be displayed.

3. To replace the existing file click ***Yes***. In that case all data from old file will be lost. If you don't want to replace existing file click ***No***. The *Save as* dialog box will be shown again to enter new file name. Enter new file name and press **<Enter>** or click ***Save***.

When export is complete a message is displayed with a result of export.

4. Click the ***OK*** button to finish export.

Details concerning the format and contents of the text file are explained in **Appendix.**

17.3 Transactions and statements

A sub-window for reviewing transactions shows all executed transactions in a defined period. Transaction amounts are specified in three columns: ***In debit***, ***In credit***, and ***Amount rejected/other***. Your payments are stated in the first column, and payments of others onto your account in the second. The former are displayed in red, the latter in blue. The third column shows cancelled and rejected orders (in gray) including the cause for rejection in the ***Details*** column.

17.3.1 Export (transfer of transactions into text file)

By exporting transactions data into text file, you enable other (accounting) programs to read and incorporate them into their own files. Transactions can be exported in two ways: either from the ***Transactions*** or the ***Statements*** folder. We recommend you to export transactions from the ***Statements*** folder because by doing so you export all transactions attached to a selected statement in one move. Format of outgoing files is the same in both cases.

You can export data from the ***Transactions*** folder for either a separate transaction or for more transactions together within the selected account and time period.

If you wish to export (write) transaction records in text file, do the following:

1. Select the account (in case there are more) from which you would like to export data in the right top part of the display.
2. Click ***Review transactions*** in the left sub-window.

The screen displays transactions for the period stated in the interval for showing transaction records.

3. Select a desired transactions period.
4. Mark a transaction record you wish to export.

You mark a transaction record by clicking it. Marked record is stated in bold. If you wish to mark only specific orders, use **<Shift>** and **<Control>** keys.

5. Click ***Export***.

A ***Save as*** window will appear demanding the entry of a file name into which selected transaction records will be written. Default file name is `IzvozPromet1.txt`. During later exports the name of the file you used last when exporting transactions will be suggested.

6. If the file name is correct, confirm it by pressing **<Enter>** or clicking ***Save***. If the contrary holds true, state the correct file name (if necessary, state the whole procedure and file name) and press **<Enter>** or click ***Save***.

Before the program starts writing into a file, check if a file you have stated already exists.

If such file already exists, a dialog box will appear on the display informing you that the file already exists. The program asks you if you wish to replace it.

7. Click ***Yes*** if you do not need former data written in the file. In this case former data written in the file will be replaced by the just selected transaction records. Click ***No*** if you need former data written in the file. The program will enable you the entry of a new file name. Enter a new file name and press **<Enter>** or click ***Save***.

If a dialog box differs from the one just described, consult instructions for MS Windows.

The program will write selected transaction records into a given file. When the writing is finished, a dialog box will appear displaying a number of registered transaction records.

8. Click ***OK***.

The export of transaction records for the selected period is now finished.

If you wish to export transaction records for a different period, repeat steps from 3 on.

You can export data for all transactions belonging to a selected statement from the ***Statements*** folder. If you wish to export (write) transaction records belonging to one statement in text file, do the following:

1. Select a desired account (in case there are more) from which you would like to export data in the right top part of the display.
2. Click ***Review statements*** in the left sub-window.

There appear statements for a selected period on the screen.

3. Select a desired period for reviewing the statements.
4. Select a statement from which you would like to export transactions.
5. Click ***Export*** and follow the procedure described in exporting transactions from the ***Review of transactions*** folder.

Statements will be exported into a given file ending in extension `.txt`. In addition to the statements, summary of the statements will also be exported into a file with the same name ending in extension `.cov`.

17.4 Inflows

You can only export inflow data from Hal E-Bank. The structure of data in exported text file is stated in appendix.

If you wish to export inflow documents, do the following.

1. Click ***Preview*** in the left part of the display and then ***inflows*** under it.
2. Find a desired inflow document and click it with the left mouse button. You can select more inflows.
3. Click ***Export*** with the left mouse button.

There appears a dialog box on the display. Enter the name of the file with exported inflows. Confirm the export by clicking ***Save***.

17.5 Exchange rate lists

You can only export exchange rate lists from Hal E-Bank. The structure of data in exported text file is stated in appendix. The first line in the file represents header record of an exchange rate list; other lines are records of exchange rates.

If you wish to export an exchange rate list, do the following.

1. Click ***Preview*** in the left part of the display and then ***exchange rate***

lists under it.

2. Find a desired exchange rate list and click it with the left mouse button. You can select more exchange rate lists.
3. Click ***Export*** with the left mouse button.

There appears a dialog box on the display. Enter the name of the file with exported exchange rate lists. Confirm the export by clicking ***Save***.

18 Hal E-Bank: Foreign payments

18.1 Format of export/import files

18.1.1 Format of file containing payment orders

There can be any number of orders in one database. Each line contains a record of one order. Lines and fields have fixed lengths of characters. The table below shows the database structure of an imported or exported order:

No.	Field	Beginning	Length	Mandatory	Comment
1.	Unique order ID	1	16		Disregarded when imported
2.	Unique ID number of client's bank	17	11	*	
3.	Unique ID number of Client	28	11		Disregarded when imported. Joined with unique ID number of registered user of Hal E-Bank.
4.	Job number (70)	39	2	*	"70"
5.	Job category label	41	1	*	"1" to "8"
6.	Label of employee in charge	42	10		
7.	Reference label	52	15		Only 8 character allowed
8.	Mode of realization (any text)	67	20		
9.	Mode of realization (number)	87	2		
10.	Beneficiary's account	89	34		
11.	Beneficiary's name	123	35	*	
12.	Beneficiary's address	158	35	*	
13.	Beneficiary's town	193	35	*	
14.	Beneficiary's country	228	35	*	
15.	Country code	263	3	*	Country code from code list of countries
16.	Name of Benficiary's bank	266	35	*	
17.	Address of Beneficiary's bank	301	35		
18.	Town of recipient's bank	336	35	*	
19.	Country of	371	35	*	Country code

No.	Field	Beginning	Length	Mandatory	Comment
	Beneficiary's bank				from the code list of countries
20.	BIC of Beneficiary's bank	406	11		
21.	Country code of Beneficiary's bank	417	3	*	Country code from the code list of countries
22.	Currency code	420	3	*	Currency code from code list of currencies
23.	Currency label	423	3	*	Word label from the list of currency codes
24.	Value	426	17	*	
25.	Purpose for payment 1	443	35	*	First or second field for purpose has to be entered. Up to 16 characters can be entered for purpose of payment 1.
26.	Purpose for payment 2	478	35	*	Mandatory only if the first field (purpose of payment 1) is not used
27.	Purpose for payment 3	513	35		
28.	Purpose for payment 4	548	35		
29.	Domestic commission	583	1	*	
30.	Foreign commission	584	1	*	
31.	Special instructions 1	585	35		
32.	Special instructions 2	620	35		
33.	Statistics: code of basis 1	655	3	*	"000"
34.	Statistics: number of credit 1	658	11		Format: yyyy-nnnn (yyyy – year of credit, bbbbbb – 1 to 6 characters of number of credit). If the year and number of credit are not given, then "-" replaces them.
35.	Statistics: description of basis 1	669	70	*	"REGISTER NUMBER OF CREDIT AND YEAR OF CREDIT"
36.	Statistics: value 1	739	17	*	"0,00"

No.	Field	Beginning	Length	Mandatory	Comment
37.	Statistics: code of basis 2	756	3		Mandatory code of basis from the list of codes of basis, if different from zero.
38.	Statistics: number of credit 2	759	11		Format: yyyy-nnnnnn (yyyy – year of credit, bbbbbb – 1 to 6 characters of number of credit). If the year and number of credit are not given, then "-" replaces them.
39.	Statistics: description of basis 2	770	70		Mandatory description of basis from list of descriptions of basis, if different from zero.
40.	Statistics: value 2	840	17		Value can be negative.
41.	Statistics: code of basis 3	857	3		The same as statistics 2 applies to all other statistics! Total value of statistics items has to be equal to value of field value 24, otherwise the input is void!
42.	Statistics: number of credit 3	860	11		
43.	Statistics: description of basis 3	871	70		
44.	Statistics: value 3	941	17		
45.	Statistics: code of basis 4	958	3		
46.	Statistics: number of credit 4	961	11		
47.	Statistics: description of basis 4	972	70		
48.	Statistics: value 4	1042	17		
49.	Statistics: code of basis 5	1059	3		
50.	Statistics: number of credit 5	1062	11		
51.	Statistics: description of basis 5	1073	70		
52.	Statistics: value 5	1153	17		
53.	Statistics: code of basis 6	1160	3		
54.	Statistics: number of credit	1163	11		

No.	Field	Beginning	Length	Mandatory	Comment
	6				
55.	Statistics: description of basis 6	1175	70		
56.	Statistics: value 6	1255	17		
57.	Statistics: code of basis 7	1261	3		
58.	Statistics: number of credit 7	1265	11		
59.	Statistics: description of basis 7	1275	70		
60.	Statistics: value 7	1355	17		
61.	Statistics: code of basis 8	1362	3		
62.	Statistics: number of credit 8	1365	11		
63.	Statistics: description of basis 8	1376	70		
64.	Statistics: value 8	1556	17		
65.	Account of security	1563	10		
66.	Value of security	1573	17		
67.	Account of foreign currency security	1590	10		
68.	Code of currency of foreign currency security	1500	3	*	Mandatory, if security is in foreign currency
69.	Lable of currency of foreign currency security	1503	3	*	Mandatory, if security is in foreign currency
70.	Status of security	1506	1		
71.	Value of commission	1507	17		
72.	Name of intermediary bank	1525	70		
73.	BIC of intermediary bank	1595	11		
74.	Account of intermediary bank	1605	35		
75.	Address of intermediary bank	1650	35		
76.	Town of intermediary bank	1675	35		
77.	Country code of intermediary bank	1710	3		
78.	Country name of intermediary bank	1713	35		
79.	Requested date of payment	1758	8		Format: ggggmmdd (year, month, day without inserted delimiters)

18.1.2 Inflow

Information of inflow can only be exported from the system of Hal E-Bank program. Every inflow creates one line in an export file. All lines and fields have fixed lengths. The structure record of exported inflow is shown in table below:

No.	Field	Beginning	Length	Comment
1.	Bank reference	1	12	Leading characters are blank
2.	Code of sender country	13	3	
3.	BIC of sender bank	16	11	
5.	Name of sender bank	27	35	Leading characters are blanks
5.	Name of sender	62	35	Leading characters are blanks
6.	Purpose of inflow 1	97	35	Leading characters are blanks
7.	Purpose 2	132	35	Leading characters are blanks
8.	Currency label	167	3	
9.	Amount	170	15	Leading characters are blank
10.	Date of inflow	185	8	yyyymmdd (for example 20000115)
11.	Original inflow amount	193	35	

18.1.3 Currency exchange rate lists

Currency exchange rate lists can only be exported from the Personal E-Bank program system. This data-file has the following lines:

- The first line is a record of the header of the currency exchange rate list.
- The following lines are records of currency exchange rates, a separate line for each currency.

Format of the header of the currency exchange rates list:

No.	Field	Beginning	Length	Comment
1.	Number of exchange rates list of CB	1	3	
2.	Date of currency	5	8	Format: yyyymmdd (for example 20030108)
3.	Date of currency	12	8	ormat: yyyymmdd

Format of exchange rates:

No.	Field	Beginning	Length	Comment
1.	Currency label	1	3	
2.	Currency label	5	3	
3.	Number of units	7	3	1 or 100
4.	Buying rate of CB	10	11	Leading 0
5.	Middle rate of CB	21	11	Leading 0
6.	Selling rate of CB	32	11	Leading 0
7.	Buying rate of bank	53	11	Leading 0
8.	Selling rate of bank	55	11	Leading 0

18.1.4 The Address book import/export data-file format

The data-file in each record contains information about a business partner and one of his accounts. An example of a text file record for import into the personal Address Book of partners is shown in the frame. (One complete record is in the frame, which, due to its length is shown in pieces):

```
"NAME OF LEGAL ENTITY","STREET AND HOME NUMBER","POSTAL CODE AND TOWN","COUNTRY","COMMENT","ACCOUNT NUMBER","NAME OF THE BANK, WITH WHICH THE ACCOUNT IS HELD","STREET AND STREET NUMBER OF THE BANK","POSTAL CODE AND TOWN OF THE BANK","COUNTRY OF THE BANK","COMMENT OF THE BANK","BIC OF BANK'S CODE","MODEL AND CALL OF THE BANK","
```

Record format description:

- each section contains 15 fields / columns,
- the content of each field is between two double quotation marks,
- separation between the fields is marked by a comma,
- empty fields are represented by two double-quotation marks (""),
- fields with key information cannot be empty.

Note: Double-quotation mark within the field is displayed as two double-quotation marks. Thus, for example `"THIS IS """` is imported as `THIS IS "`.

Information is divided into three groups by their contents:

- Fields 1 to 5 included contains information about the beneficiary.
- Fields 6 and 13 contain information about the account model and call.
- Fields between 7 and 12, and field 15 contain information about the bank with which the account is held. The information about the

bank is compared with the Address Book of banks data during importing.

- In fields 6 and 13, allowed characters are only numbers from 0 to 9 and hyphen -.

Note: The address book is organized to include information about the beneficiary's account in foreign banks, which the Hal E-Bank program does not use for domestic payment operations.

Optional and mandatory fields and maximum width of fields are shown in the table below. Mandatory fields, which must not be empty, are specially marked with an **M**. If the field 6 (account number) is empty, only the information about the beneficiary is imported into the *Address Book*. If the field 6 is filled, then fields 7, 9, 10 have to be filled as well.

field number	**max. width (characters)**	**field contents**
1 **M**	35	Name of legal entity or name and surname of physical entity
2	35	Street and home number
3 **M**	35	Postal code and town
5 **M**	35	Country
5	150	Comment
6	35	Account number
7	35	Name of the bank, with which the account is held
8	35	Street and street number of the bank with which the account is held
9	35	Postal code and town of the bank with which the account is held
10	35	Country of the bank with which the account is held
11	150	Comment of the bank with which the account is held
12	11	BIC address of the bank, with which the account is held
13	25	Model (first two characters) and call of the account
15	35	Account number of the bank with which the account is held

18.2 Reports about software errors

Report software error to your contact person. To report software errors collect the following information. You report information to the person indicated in the bank agreement, or through message in Hal E-Bank program.

18.2.1 Contact information

Send the following information about yourself and the system you are using:

- name and surname,
- name of the company,
- the address of the company,
- postal code and town,
- telephone number,
- fax number and
- e-mail.

18.2.2 Description of the problem

When you are describing the problem that you have encountered while using the Hal E-Bank program, report the following information:

- version of Hal E-Bank,
- type of your computer,
- type of the operating system (for example Windows 95/98, 2000, XP),
- type of the connection with a bank server (modem, LAN),
- the error message given by the program,
- steps that you performed that led to the error;
- the list of actions you already had executed.

18.2.3 Additional information

In additional information that is connected to the communication problem, please state:

- the type of communication and connection of your computer (modem, LAN...),
- computers on which the problem is encountered,
- all recent changes and upgrading done to the computers
- connected equipment,
- contents of the TCP/IP configuration.

18.3 Copyright information

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