

USER GUIDE

PBZCOM@NET

INTERNET BANKING FOR CORPORATES PAYMENTS

Zagreb, June 2015

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SECURITY WARNING

IMPORTANT NOTICE!!!

Upon finishing the work in the service, please act according to instructions set out in the image (Figure 1)



Figure 1 – security warning for PBZCOM@NET service

If you notice that the web page does not start with <https://comnet.pbz.hr/>, end your work immediately because you are not on the Bank's web pages. By clicking the lock placed in front of or beside the web address for accessing the PBZCOM@NET service, make sure you check if the address is correct (**Pogreška! Izvor reference nije pronađen.**).



Figure 2 – correct web page check (IE)

When you click the lock icon in the Internet Explorer (IE) the image will appear (**Pogreška! Izvor reference nije pronađen.**) displaying the correct service page.

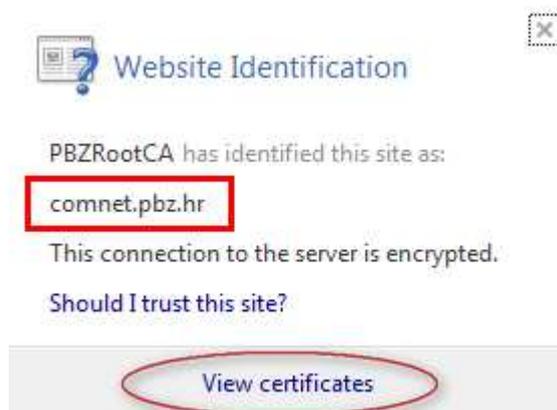


Figure 3 – correct result of security check (IE)

WHAT PAYMENTS CAN BE MADE BY USING PBZCOM@NET?

Types of payments in national, cross-border and international payment system:

- National payments in local currency
- National payments in foreign currency
- International/cross-border payments in local and foreign currency

NATIONAL PAYMENTS IN DOMESTIC CURRENCY

Payer's name - Name; address, street number; place, it is filled in automatically pursuant to selected account

Payer's account number – can be entered in the IBAN construction or chosen from the list of accounts

Payer remittance advice/Debit number (before debit)

- model – HR is entered, and it is necessary to add a two digit model of control over the remittance advice according to the Uniform list of basic remittance advice models and effective Ordinance on the manner of paying the budget revenue, compulsory contributions and revenues for financing other public requirements
- remittance advice – up to 22 numeric characters with dashes, as per the model

Amount – amount in n.nnn,dd format

Payment currency – letter characters of the currency HRK, entered value

Urgency mark – denoted with the sign „√“ and means URGENT execution through HSVP (Croatian Real Time Gross Settlement), entry is optional (**option URGENT is extra charged as per the Decision on fees!**)

IBAN/Payee's account number – entry into **IBAN account construction** (HRxxnnnnnnnnnnnnnnnnnn)

Payee's name – payee's name and address (street, place, state) automatically appear when you enter the account number, excluding retail accounts held with other domestic banks for which it is necessary to enter the data

Payee remittance advice/Credit number (before credit)

- model – HR is entered, and it is necessary to add a two digit model of control of the remittance advice according to the Uniform list of basic remittance advice models and effective Ordinance on the manner of paying the budget revenue, compulsory contributions and revenues for financing other public requirements
- remittance advice – up to 22 numeric characters with dashes, as per the model

External purpose code – four-letter code according to the ISO 20022 international standard for the standardised defining of the transaction purpose, entry is optional

SALA – Payment of salary – disbursement of salaries to retail kuna accounts – filled in before entering the payee data

Payment description – free textual description of payment in maximum 4 lines with 35 characters, entry is mandatory

Execution date – date on which the payer's transaction account is debited and payment order executed.

For regular payments (current date) **the date is not entered**, but is filled in automatically depending on the type of order (internal orders, external orders (NCS and CRTGSS) and on the time of sending the order for

execution. For standby orders (with future value date), selected is the execution date up to 3 months in advance.

The screenshot shows the PBZCOM@NET web interface. The top navigation bar includes 'ACCOUNTS', 'PAYMENTS', 'FX DEALS', 'TERM DEPOSITS', 'FINANCIAL OPERATIONS', 'INVESTMENT', and 'CARDS'. The 'PAYMENTS' section is active. On the left, there are menu items for 'New order', 'Overview order', 'Bulk orders', 'Matured obligations', and 'Solvency information'. The main form is titled 'National orders - Kuna' and contains the following fields:

- Payer:**
 - Name: Tvrtka d.o.o
 - Address, street and nbr.: ULICA388481 388481
 - City: ZAGREB
 - Account number: HR152340009XXXXXXXXXX
 - Remittance advice of the payer: HR
 - Amount: [input field] HRK
 - Urgent:
- Payee:**
 - Payee account number: [input field]
 - Remittance advice of the payee: HR
- Payment details:**
 - Purposes code: [input field]
 - Payment description: [input field]
 - Date of execution: [input field]

At the bottom of the form, there are buttons: 'Check', 'Save', 'Save and New', 'Send to a signature', 'New template', and 'Return'.

Figure 4 - national payments in local currency (HRK)

NATIONAL PAYMENTS IN FOREIGN CURRENCY

Payer's name - Name; address, street number; place, it is filled in automatically pursuant to a selected account

Payer's account – can be selected from the list of accounts jointly with the currency cover or entered in IBAN construction

Cover currency – filled in from the list of accounts, list of currencies or the character denotation of the currency is entered (EUR, USD, CHF, HRK...)

Fee account – can be selected from the list of accounts jointly with the currency or entered in IBAN construction. If the field is blank, it implies the account specified in the field Payer's account.

Fee currency – filled in from the list of accounts, list of currencies or entered in the form of character denotation of the currency (HRK, EUR,...) If the field is blank, it implies that the currency of the fee is HRK.

Payer remittance advice/Debit number (ex Payer reference) – optional field

- model – possible following options blank (pre-defined), HR or RF
- remittance advice

- if the model is blank, there is no control over entered value
- if the model is HR – control of remittance advice according to the Uniform list of basic remittance advice models and effective Ordinance on the manner of paying the budget revenue, compulsory contributions and revenues for financing other public requirements
- if the model is RF – control module as per ISO standard 11649 (international RF standard)

Amount – amount in n.nnn,dd format

Payment currency – foreign currencies can be chosen from the list of currencies or entered in the form of character denotation of the currency (EUR, USD, CHF...)

Urgency mark – denoted with the sign „√“ and means URGENT execution, entry is optional (**option URGENT is extra charged as per the Decision on fees!**)

Payee remittance advice/Credit number – optional field

- model – possible following options blank (pre-defined), HR or RF
- remittance advice
 - if the model is blank, there is no control over entered value
 - if the model is HR – control of remittance advice according to the Uniform list of basic remittance advice models and effective Ordinance on the manner of paying the budget revenue, compulsory contributions and revenues for financing other public requirements
 - if the model is RF – control module as per ISO standard 11649 (international RF standard)

Payee's account number – entry into **IBAN account construction** (HRxxnnnnnnnnnnnnnnnnnn - 21 characters)

Payee's name – (name; address; street and street number; place; state) appear automatically when you enter the account, excluding retail accounts held with other domestic banks for which you need to enter the data

BIC/SWIFT address/Name: of the payee's bank is filled in automatically from the payee's account

External purpose code – four-letter code according to the ISO 20022 international standard for the standardised defining of the transaction purpose, entry is optional, with the exception of disbursement of salaries / disbursement of business trip allowances for private individuals holding accounts with PBZ and when issuing orders for cover transfer / fee collection for mass specifications for which data file is created.

SALA – payment of salaries – disbursement of salaries to FX retail accounts – filled in before entering the payee data

BEXP – business expenses – disbursement of business trip allowances – filled in before entering the payee data

PAYR – pay roll calculation – transfer of cover/collection of fee – mass specifications – filled in before entering the payee data

Bank charges – selection of OUR, BEN or SHA option.

If the field is blank, it is assumed that the charge option is 3 (SHA).

Payment description - free textual description of payment in maximum 4 lines with 35 characters, entry is mandatory

Payment instrument – offered value is remittance; it is possible to choose also the remittance refund

Execution date – date on which the payer's transaction account is debited and payment order executed. For regular payments (current date) **the date is not entered**. The payment value date with respect to the

execution date is defined by General Operating Terms/Cut Off Time. For standby payment orders (with future value dates) selected is the execution date up to 3 months in advance from the date of their receipt in the Bank's IT system.

Note – used to enter additional information/message to the Bank

You may enter into the Note:

- Additional requests, info for the Bank ... (e.g. fax number/mail, if the client wishes the Confirmation of executed order to be delivered to a special number, information that the Confirmation Deal is pending, etc.)
- Other messages you wish to forward to the Bank.

Payer	
Name	Tvrtka d.o.o
Address	ULICA388481 388481
City	ZAGREB
Cover Account	HR15234000911100XXXX  
Compensation account	<input type="text"/>  
Remittance advice of the payer	<input type="checkbox"/> <input type="checkbox"/> <input type="text"/>
Amount and currency	<input type="text"/> <input type="text"/>  Urgent <input type="checkbox"/> 
Payee	
Payee account number	<input type="text"/> 
Remittance advice of the payee	<input type="checkbox"/> <input type="checkbox"/> <input type="text"/>
Name	<input type="text"/>
Address, street and number	<input type="text"/>
City	<input type="text"/>
State	<input type="text"/> 
Payment details	
Purposes code	<input type="text"/>  
Bank fees	Divided expense - SHA <input type="text"/>
Payment description	<input type="text"/> <input type="text"/> <input type="text"/>
Payment instrument	Remittance 
Date of execution	<input type="text"/>  
Comment	<input type="text"/> 105 characters left

Figure 5 – national payments in foreign currency

INTERNATIONAL/CROSS-BORDER PAYMENTS IN DOMESTIC AND FOREIGN CURRENCY

Payer's name - name; address, street number; place, it is filled in automatically pursuant to selected account

Payer's account – can be selected from the list of accounts jointly with the cover currency or can be entered in IBAN construction

Cover currency – filled in from the list of accounts, list of currencies or the character denotation of the currency is entered (EUR, USD, CHF, HRK...)

Fee account – can be selected from the list of accounts jointly with the currency or entered in IBAN construction

If the field is blank, it implies the account specified in the field Payer's account.

Fee currency – filled in from the list of accounts, list of currencies or entered in the form of character denotation of the currency (HRK, EUR,...)

If the field is blank, it implies that the currency of the fee is HRK.

Payer remittance advice/Debit number (ex Payer reference) – optional field

- model – possible following options blank (pre-defined), RF or HR
- remittance advice
 - if the model is blank, there is no control over entered values
 - if the model is RF – control module as per ISO standard 11649 (international RF standard)
 - if the model is RH – control of remittance advice according to the Uniform list of basic remittance advice models and effective Ordinance on the manner of paying the budget revenue, compulsory contributions and revenues for financing other public requirements

Amount – amount in n.nnn,dd format

Payment currency – foreign currencies can be chosen from the list of currencies or entered in the form of character denotation of the currency (EUR, USD, CHF...)

Urgency mark – denoted with the sign „√“ and means URGENT execution, entry is optional. **(option URGENT is extra charged as per the Decision on fees!)**

Payee's account number/IBAN – entry of account number in **IBAN construction** (up to 34 characters, depending on the country of the payee's bank) or entry of account number when it is not in IBAN construction, it is a mandatory field except when the Payment instruments are cheques and collection of bills.

Payee remittance advice/Credit number – optional field

- model – possible following options blank (pre-defined), RF or HR
- remittance advice
 - if the model is blank, there is no control over entered values
 - if the model is RH – control of remittance advice according to the Uniform list of basic remittance advice models and effective Ordinance on the manner of paying the budget revenue, compulsory contributions and revenues for financing other public requirements
 - if the model is RF – control module as per ISO standard 11649 (international RF standard)

Payee's name – (name; address; street and street number; place; state), mandatory entry of all data

Payee (person/entity) – it is possible to choose Private individual/Business entity, mandatory choice

BIC/SWIFT address/Name: mandatory entry if there is a BIC bank address. If there isn't, it is mandatory to enter the data on the payee's Bank (Name, Address, Street number; Place, State), except when the Payment instrument are cheques

External purpose code – four-letter code according to the ISO 20022 international standard for the standardised defining of the transaction purpose, entry is optional.

Bank charges – selection of OUR, BEN or SHA option

If the field is blank, it is assumed that the charge option is 3 (SHA).

Payment description - free textual description of payment in maximum 4 lines with 35 characters each, entry is mandatory

Payment instrument – offered value is the remittance; it is possible to choose also: cheques, collection of bills, remittance refund, cheque refund

Execution date – date on which the payer's transaction account is debited and payment order executed. For regular payments (current date) **the date is not entered**. The payment value date with respect to the execution date is defined by General Operating Terms/Cut Off Time. For standby payment orders selected is the execution date up to 3 months in advance from the date of their receipt in the Bank's IT system.

Note – used to enter additional information/message to the Bank

You may enter into the Note:

- Additional requests, info for the Bank ... (e.g. fax number/mail, if the client wishes the Confirmation of executed order to be delivered to a special number, information that the Confirmation Deal is pending, etc.)
- If the URGENT tag is entered, additional explanation of the term URGENT
- Other messages you wish to forward to the Bank.

Payer	
Name	Tvrtka d.o.o
Address	ULICA388481 388481
City	ZAGREB
Cover Account	HR15234000911100 XXXXX  
Compensation account	<input type="text"/>  
Remittance advice of the payer	<input type="checkbox"/> <input type="checkbox"/> <input type="text"/>
Amount and currency	<input type="text"/> <input type="text"/>  Urgent <input type="checkbox"/> 
Payee	
Payee's account/IBAN	<input type="text"/> 
Remittance advice of the payee	<input type="checkbox"/> <input type="checkbox"/> <input type="text"/>
Recipient (person)	<input type="radio"/> Individual <input checked="" type="radio"/> Legal
Name	<input type="text"/>
Address, street and number	<input type="text"/>
City	<input type="text"/>
State	<input type="text"/> <input type="text"/> 
Payee's Bank	
BIC/SWIFT	<input type="text"/>
Name	<input type="text"/>
Payment details	
Purposes code	<input type="text"/> 
Bank fees	<input type="text"/> <input type="checkbox"/>
Payment description	<input type="text"/> <input type="text"/> <input type="text"/>
Payment instrument	Remittance 
Date of execution	<input type="text"/>  
Comment	<input type="text"/>

Figure 6 – international/cross-border payments in local and foreign currency

PAYMENTS WITH THE USE OF TEMPLATES

Payment by using the templates can be made within the segment of "Payments" by selecting the link Templates within the section "New order". Templates are divided, equally as the orders, in three types: **National payments in local currency, National payments in foreign currency and International/cross-border payments in kuna and foreign currency.**

The list of templates contains the data on the template name, payee's name and payment description, as well as the icon for the creation of new order.

By clicking the icon for the creation of new order, the new order screen will open with the template data.

By clicking the link with the template name, the screen will open with template details, and with the possibility to change it or to create a new order using the template.

The screenshot shows the 'New order' screen in the 'PAYMENTS' section. The left sidebar contains navigation options: 'New order' (with sub-items for National orders - Kuna, National orders - FC, International/crossborder orders, and Templates), 'Overview order' (with sub-items for National orders - Kuna, National orders - FC, International/crossborder payments), 'Bulk orders' (with sub-items for National orders - Kuna, National orders - FC, International/crossborder orders), 'Matured obligations' (with sub-item for Display of arrears), and 'Solvency information' (with sub-item for Issue BON-2). The main content area is titled 'Kuna Foreign currency International/crossborder' and features a 'Filtering' section with a 'Template name:' input field and a 'Search' button. Below this is a table of templates with columns for 'Template name', 'Payee', and 'Description'. The table contains six rows of data, each with a checkbox for selection and a calendar icon for scheduling.

	Template name	Payee	Description	
<input type="checkbox"/>	1. AR		NETTO PLAĆA 12/2009	
<input type="checkbox"/>	2. AUT		PLAĆANJE RCN	
<input type="checkbox"/>	3. Au		PLAĆANJE RCN	
<input type="checkbox"/>	4. B		PLAĆANJE RCN	
<input type="checkbox"/>	5. Croa			
<input type="checkbox"/>	6.		Kratkoročna pozajmica po ugovoru	

Figure 7 - templates

If you wish to delete the templates, tick those you wish to delete and click the button "Delete templates".

The search by template name is also possible by entering the name in the field "Template name" and by clicking the button "Search".

PROCESS OF SENDING ORDERS AND VIEWING THEM BY STATUSES

Preparation of orders

- Enter all the necessary data in the order
- Select the option **"Verify order"**
- If the order was duly verified, select the option **"Send for signing"** (the order can be just saved by selecting the option **"Save"** or **"Save and create new order"**).

NOTE: you can choose the option **"Send for signing"** without previously selected option **"Verify"**.

The screenshot displays a web form for preparing an order, organized into three main sections: Payer, Payee, and Payment details. Each section contains several input fields and dropdown menus. At the bottom of the form, there is a row of six buttons: 'Check', 'Save', 'Save and New', 'Send to a signature', 'New template', and 'Return'. The 'Send to a signature' button is highlighted in orange.

Payer	
Account number	<input type="text"/>
Remittance advice of the payer	HR <input type="checkbox"/> <input type="text"/>
Amount	<input type="text"/> HRK Urgent <input type="checkbox"/>

Payee	
IBAN/Payee's account	<input type="text"/>
Remittance advice of the payee	HR <input type="checkbox"/> <input type="text"/>

Payment details	
Purposes code	<input type="text"/>
Payment description	<input type="text"/> <input type="text"/> <input type="text"/>
Date of execution	<input type="text"/>

Figure 8 – order preparation

Signature and execution of order

- Choose the **desired type of order** in the section **Pregled naloga (Review of orders)**
- Choose the option **Orders for signing**
- Mark the orders you wish to sign by selecting the option **"Sign the order"** or to sign and immediately execute by selecting the option **"Sign and execute"**
- If you wish to send the order back for additional processing, select the option **"Return to final processing"**
- By clicking the **Number**, you can see the order details and work on it.

With each signing of a transaction, it is necessary to re-enter the PIN, to confirm the signing of transaction!

NOTE: orders marked as IMPORTANT and having only One (first) signature should be additionally confirmed with another signature, because an UNCUSTOMARY TRANSACTION is identified.

Uncustomary transaction means each first payment credited to an account which is indicated neither on the Global list of accounts nor on the White list of accounts.

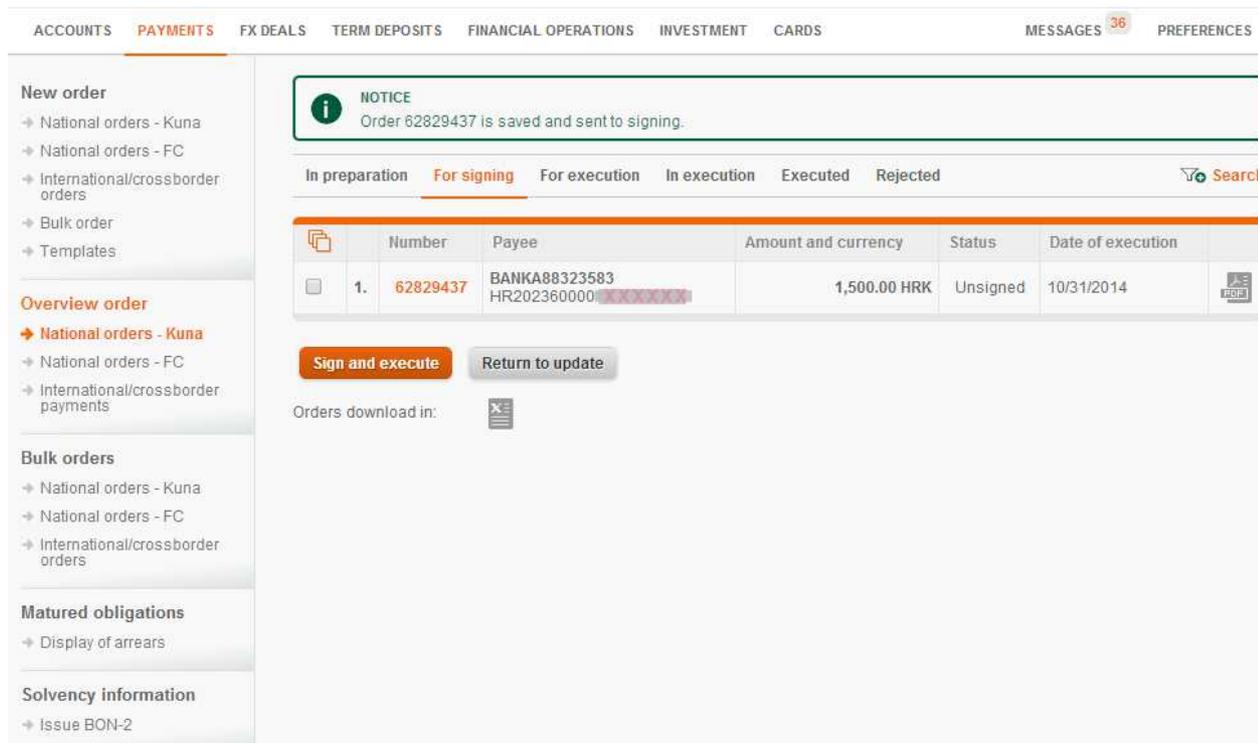


Figure 9 – order signing and execution

Global list of accounts

„Global list of accounts“ contains payees' accounts (bank accounts, utility services accounts, telecommunication services accounts, government and local budget accounts and similar) – accounts held by business entities considered by the Bank to be safe payees. Global list is defined in the Bank's system and applies to all the PBZCOM@NET service Users, and it is not possible to review the list in the PBZCOM@NET service.

White list of accounts

“White list of accounts” contains the list of payees' accounts in national and international/cross-border payments to which you made payments in the period 6 June 2013 till 6 June 2014 via PBZCOM@NET and mPBZCOM service in National, International/Cross-border payments.

You can review the White list of accounts in PBZCOM@NET in the part *Postavke* -> *Bijela lista računa* (*Settings* -> *White list of accounts*)

ACCOUNTS		PAYMENTS	FX DEALS	TERM DEPOSITS	FINANCIAL OPERATIONS	INVESTMENT	CARDS	MESSAGES 4	PREFERENCES												
User preferences → My preferences → White List of Accounts		White List of Accounts																			
Authorisations → Orders for authorization → Authorisation rights		<table border="1"> <thead> <tr> <th></th> <th>IBAN</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>HR83234000911XXXXXXXX</td> </tr> <tr> <td>2.</td> <td>HR31234000911XXXXXXXX</td> </tr> <tr> <td>3.</td> <td>HR75248100011XXXXXXXX</td> </tr> <tr> <td>4.</td> <td>HR37233000313XXXXXXXX</td> </tr> <tr> <td>5.</td> <td>HR79240200611XXXXXXXX</td> </tr> </tbody> </table>									IBAN	1.	HR83234000911XXXXXXXX	2.	HR31234000911XXXXXXXX	3.	HR75248100011XXXXXXXX	4.	HR37233000313XXXXXXXX	5.	HR79240200611XXXXXXXX
	IBAN																				
1.	HR83234000911XXXXXXXX																				
2.	HR31234000911XXXXXXXX																				
3.	HR75248100011XXXXXXXX																				
4.	HR37233000313XXXXXXXX																				
5.	HR79240200611XXXXXXXX																				
SERVICES → eUred, FX i MM → Prepared orders → Executed orders → Settings																					

Figure 80 – Display of the White list of accounts

Modes of additional signing of orders referring to uncustomary transactions

For each created order specifying the payee account which is not included in the “Global list of accounts and “White list of accounts” (hereinafter: Uncustomary order), the Bank reserves the right to request double/additional signing of orders from Users and End Users, following the method displayed in **Pogreška! Izvor reference nije pronađen..**

CASE	First signature	First signature
1	 Person 1 (signatory)	 Person 2 (signatory)
2	 Person 1	 Person 1
3	 Person 1	 White list of accounts
4	 Person 1	 Person 2

Figure 91 – procedure of additional/double signing of order

Case 1

When there are two signatories using Smart card/USB stick, and an uncustomary order is created, such an order, to be sent for execution (authorisation), requires **double signing regardless of the authorisation role** of the signatories (Superuser, Single power signatory). If you wish to include the new payee account into the „White list of accounts“ tick the denotation reading „I wish to add payee’s account(s) to the White list of Accounts“ and click „OK“.



Figure 102 – confirmation for adding payee account(s) to the White list of accounts

Case 2

If you have autonomous authorisation for performing transactions as a Superuser or Autonomous user and there is no other signatory, and you use the Smart card/USB stick, you should contract the PBZmToken as the secondary device for the second signature at the nearest SINERGO desk.

Uncustomary transaction requires additional signing with PBZmToken by scanning QR code (option QR mPotpis [QR mSignature] on PBZmToken main menu). If you wish to add the new payee's account to the „White list of accounts“, tick the denotation reading „I wish to add payee's account(s) to the White list of accounts“ and click „OK“.

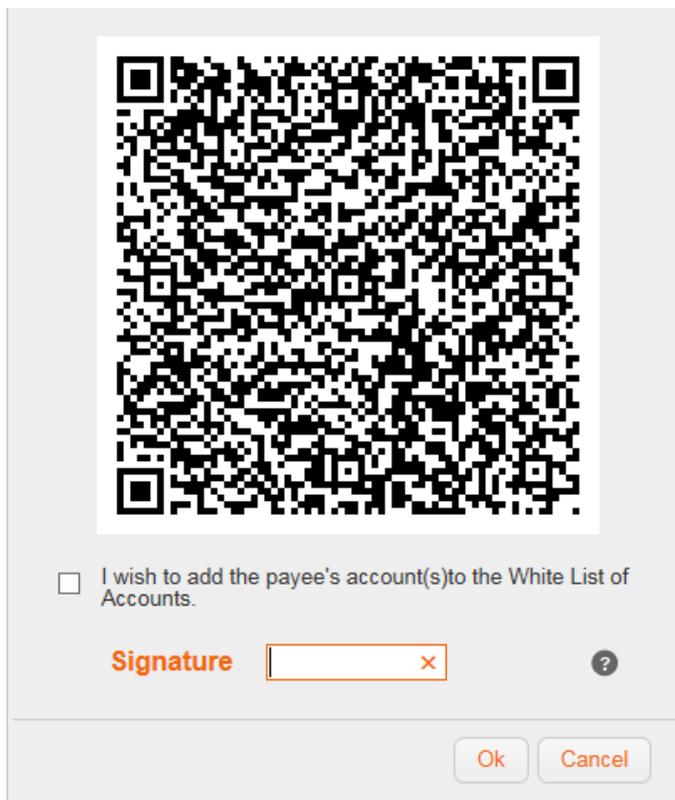


Figure 113 – secondary authorisation with QR code

Case 3

If you created an Uncustomary order, and you have autonomous authority to perform payment transactions as Superuser or autonomous user, but you have not contracted PBZmToken as the secondary device for the second signature, after the creation of such Uncustomary order and the system's notification to the Bank's Customer Call Centre thereof, the CCC employee will contact the End User who created the order by phone, and after the identification of the End User, the employee will check if it is the order created by that same End User, verifying all details of the order, and will ask the User if he/she wishes to add the payee's account from that order to the White list of accounts of that User. If the End User's answer is affirmative, the employee will add the payee's account number to your „White list of accounts“ and send the order back for processing – re-signing of such created order by the User and sending the order for execution. This means that next time you will be able to execute payments without repeated signing. Such phone conversations are recorded and the Bank is authorised to use the audio records as evidence for adding the payee's account to your „White list of accounts“, and as confirmation of the contents of the order discussed over the phone. The End User is obliged to listen, with duty of care, to everything he/she is told by the Bank's CCC employee during the phone conversation, and is responsible for all confirmations and data he/she provided over the phone, on which the Bank relied when following this Guide and executing the Master Agreement.

Case 4

When there are two signatories using **PBZmToken** and an Uncustomary order is created, such an order, to be sent for execution (authorisation), requires **double signing regardless of the authorisation role** of the signatories (Superuser, Single power signatory). If you wish to include the new payee account into the „White list of accounts“ tick the denotation reading „I wish to add payee account(s) to the White list of accounts“ and click „Confirm“ (**Pogreška! Izvor reference nije pronađen.**).

Uncustomary order which is not double/additionally signed, as described in cases 1-4, is not deemed issued and correct, and as such will not be executed by the Bank. The document Cut Off Time will not apply to such an order.

Double/additional signign of Uncustomary orders by Users, in any of the above described ways, does not exonerate the User from the obligations and responsibilities specified in General Terms for the use of Privredna banka Zagreb d.d. electronic banking services for corporates and in General Operating Terms of Privredna banka Zagreb d.d. for transaction accounts and performance of payment and other services for non-consumers.

The User who has not accepted double signing of Uncustomary orders as described in Cases 1, 2 and 4, is responsible for the damage that could be inflicted upon him/her if executing such orders.

Uncustomary order double/additionally signed in any of the above described manner (Cases 1-4) and sent for execution (authorised) fully commits the User who may not demand from the Bank the compensation for any damage possibly inflicted upon him/her as a result of executing the Uncustomary order signed in line with described Cases 1-4.

Limits

Limits set in the PBZCOM@NET service have been introduced for security reasons. **Daily limit** refers solely to payment transactions (National payments in kuna, National payments in foreign currency, International and cross-border payments). They are contracted in HRK, and FX transactions are converted at the PBZ mean rate of exchange. The User of electronic banking is allowed to sign the number of payment orders having the total amount within the contracted limit for a particular service and authorisation method. Upon sending back the signed orders for processing, the unused limit increases for the amount of orders sent back.

The User stipulates the amount of limit in the Request for the contracting of Privredna banka Zagreb d.d. electronic banking services for corporates and granting of authorisations for end users.

PBZCOM@NET internet banking for corporates can be used by applying the PKI autorisation method and mToken.

- *PKI method* uses Smart cards and USB sticks as media carriers for qualified Fina certificates serving for authorisation and electronic signing of transactions
- *mToken* device supports the QR mPotpis (Signature) method for authorisation (signing) of transactions

Review of orders sent for execution

- Choose the **desired type of order** in the section *Pregled naloga* (Order review)
- Select the option **Orders received for execution**
- If you wish to cancel the orders, mark the order and select the option **"Cancel"**
- By clicking the **Order number** you can see the order details and work on it.

The screenshot displays the 'Orders received for execution' section of the PBZCOM@NET internet banking interface. The top navigation bar includes 'ACCOUNTS', 'PAYMENTS', 'FX DEALS', 'TERM DEPOSITS', 'FINANCIAL OPERATIONS', 'INVESTMENT', 'CARDS', 'MESSAGES 36', and 'PREFERENCES'. The left sidebar contains sections for 'New order', 'Overview order', 'Bulk orders', 'Matured obligations', and 'Solvency information'. The main content area shows a filter for 'In execution' orders. Below the filter is a table with the following data:

Order number	Payee	Amount and currency	Status	Receiving time Date of execution
1. 2014906273596	BANKA88323583 HR202360000	1,500.00 HRK	In processing	10/31/2014 14:56:34 10/31/2014

Figure 124 – list of orders – in execution

NOTE (excerpt from General Terms of electronic banking for corporates):

„7. EXECUTION OF PAYMENT TRANSACTIONS

... 5. A payment order issued via electronic banking service, but only a standby order (with future value date), can be cancelled via that electronic banking service, if the User wishes to do so, before the cut-off time for receipt of orders on a business day which precedes the business day in the course of which the order is to be executed in the manner provided for in the instruction for a particular electronic banking service allowing the issue and cancellation of orders, which instruction is posted on the Bank's website (www.pbz.hr).“

Review of executed orders

- Select the **desired type of order** in the section *Pregled naloga* (Order review)
- Select the option **Executed orders**
- By clicking the **Order number** you can see the order details and work on it

The screenshot displays the 'Executed orders' section. The left sidebar includes navigation options for 'New order', 'Overview order', 'Bulk orders', 'Matured obligations', and 'Solvency information'. The main content area features a filter section with fields for 'Date from' (10/26/2014), 'Date to', 'Amount from', 'Amount to', 'Payee's account', and 'Payee's name'. A 'Search' button is located below the filters. The table below shows the following data:

Order number	Payee	Amount and currency	Receiving time	Date of execution	PDF
1. 2014906273436	HR142340009 XXXXXXXX	401.00 HRK	10/31/2014 11:52:07	10/31/2014	
2. 2014906242960	IME0805724673036 PREZIME0805724673036 HR472340009 XXXXXXXX	50.00 HRK	10/30/2014 13:45:22	10/30/2014	
Total		451.00 HRK			

At the bottom, there is a section for 'Orders download in:' with a download icon.

Figure 135 – executed orders

Review of rejected orders

- Select the **desired type of order** in the section *Pregled naloga* (Order review)
- Select the option **Rejected orders**
- By clicking the **Order number** you can see the order details and place a new order using the rejected one

The screenshot displays the 'Rejected orders' section. The left sidebar is the same as in Figure 135. The main content area shows the 'Rejected' tab selected. The filter section is identical. The table below shows the following data:

Order number	Payee	Amount and currency	Status	Receiving time	Rejection date	The reason for rejection
1. 2014904015767	HR162340009	133.00 HRK	Recalled	06/16/2014 10:11:41	06/16/2014	Recalled
2. 2014904015766	HR162340009	120.00 HRK	Recalled	06/16/2014 10:11:38	06/16/2014	Recalled
3. 2014904015765	HR1623400099€	150.00 HRK	Recalled	06/16/2014 10:11:36	06/16/2014	Recalled
4. 2014904015708	HR1623400099	133.00 HRK	Recalled	06/16/2014 09:35:01	06/16/2014	Recalled

Figure 146 – rejected orders

PROCESS OF SENDING BULK ORDERS

Bulk order files of the types 1, 2, 3 and 4 (method of execution 2) can be uploaded using the box **New order – Bulk order**.

Receiving of bulk order files

- Select a generated file by using the option "**Choose file**"
- Upload the chosen file by using the option "**Upload file**"

NOTE: It is not necessary to sign a file via the application "eUred" (eOffice) before it is uploaded.

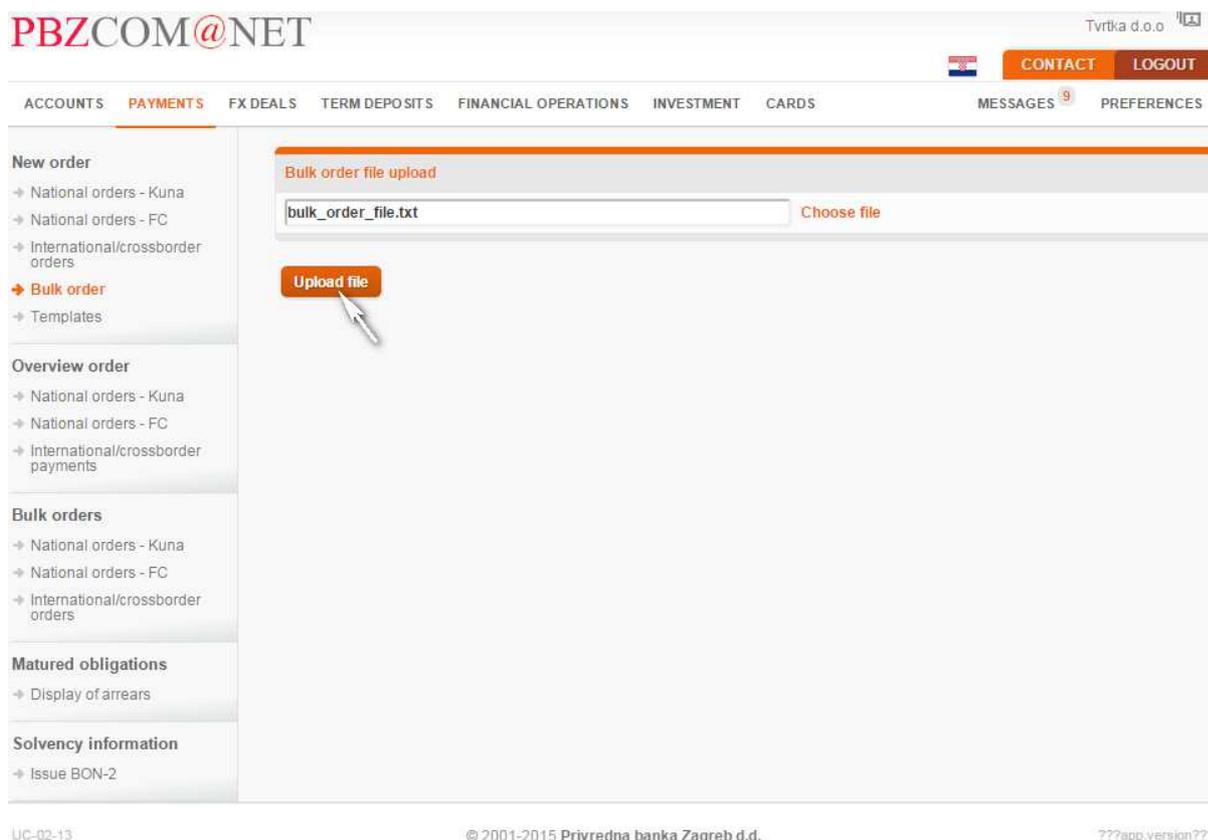


Figure 17 – Uploading of bulk order files

If a bulk order file is rejected, a notice will appear on the screen *Receiving of bulk order files*, showing the file name and the reason for rejection.

After a file has been successfully uploaded, the bulk order will be shown in the **Orders Overview** under the order type to which the relevant file belongs (**National payments - Kuna**, **National payments – FC** and **International/Cross-border payments, HRK or FC**).

In preparation

- Select the bulk order you wish to send for signing by choosing the option "**Send to signing**"
- By clicking on the number of a bulk order, you may view details of the order (except for the type 4 of the bulk order – payment of wages)



New order

- National orders - Kuna
- National orders - FC
- International/crossborder orders
- Bulk order
- Templates

Overview order

- National orders - Kuna
- National orders - FC
- International/crossborder payments

Bulk orders

- National orders - Kuna
- National orders - FC
- International/crossborder orders

Matured obligations

- Display of arrears

Solvency information

- Issue BON-2

NOTICE

Bulk order file bulk_order_file.txt is successfully uploaded under bulk order number 20150001468552.

In preparation For signing For execution In processing Processed Rejected

Search

Filtering

Date from: 01/16/2015

Date to:

Search

	Order	Receiving time	Order number	Status	Amount and currency
<input checked="" type="checkbox"/>	1. 20150001468552	02/16/2015 14:44:53	6	Entered	4,500.00 HRK

Send to signing

Delete

Figure 18 – overview of uploaded files

NOTE: If you wish to delete an uploaded file, choose "Delete".

For signing

- Select the orders you wish to sign by choosing the option "Sign" or, if you wish to sign it and promptly execute, by choosing the option "Sign and execute"
- If you wish to amend a bulk order, choose the option "Return to update"



New order

- National orders - Kuna
- National orders - FC
- International/crossborder orders
- Bulk order
- Templates

Overview order

- National orders - Kuna
- National orders - FC
- International/crossborder payments

Bulk orders

- National orders - Kuna
- National orders - FC
- International/crossborder orders

Matured obligations

- Display of arrears

Solvency information

- Issue BON-2

NOTICE

Number of orders sent to signing: 1.

In preparation For signing For execution In processing Processed Rejected

Search

Filtering

Date from: 01/16/2015

Date to:

Search

	Order	Receiving time	Order number	Status	Amount and currency
<input checked="" type="checkbox"/>	1. 20150001468550	02/16/2015 14:35:43	6	Unsigned	4,500.00 HRK

Sign and execute

Return to update

Figure 19 – signing and execution of a file

NOTE: If you have the authority of a Super User, you can also choose the option **"Sign and execute"**. If the authority is split so that there is a separate authority for signing and a separate for execution, you will be able to access a separate option **"Sign"** and, within the box **For execution** the option **"Execute"**.

OVERVIEW OF ORDERS GIVEN VIA BULK ORDERS

Orders given via bulk orders can be viewed using links provided in the paragraph **„OVERVIEW OF BULK ORDERS“**.

Bulk orders are classified in the same way as individual orders, into 3 types: **National payments in the domestic currency, National payments in foreign currencies and International/cross-border payments in the domestic and foreign currency.**

By clicking on the number of a particular bulk order you can access individual orders from that bulk order, and you may print out a confirmation in PDF format about the executed order and a SWIFT ACK for international payments in the domestic and foreign currency.

At the same time you will be able to revoke i.e. cancel the entire bulk order as well as to revoke an individual order within a relevant bulk order by choosing the option **“REVOKE”**.

NOTE: For the time being you can view the processed files via the box **“PROCESSED ORDERS”**.

The screenshot displays a web application interface for managing bulk orders. At the top, there are navigation tabs: ACCOUNTS, PAYMENTS (selected), FX DEALS, TERM DEPOSITS, FINANCIAL OPERATIONS, INVESTMENT, CARDS, MESSAGES (36), and PREFERENCES. A left-hand sidebar contains several menu sections: 'New order' (with links to National orders - Kuna, National orders - FC, International/crossborder orders, Bulk order, and Templates), 'Overview order' (with links to National orders - Kuna, National orders - FC, and International/crossborder payments), 'Bulk orders' (with links to National orders - Kuna, National orders - FC, and International/crossborder orders), 'Matured obligations' (with a link to Display of arrears), and 'Solvency information' (with a link to Issue BON-2). The main content area features a filter bar with tabs: 'In preparation' (selected), 'For signing', 'For execution', 'In processing', 'Processed', and 'Rejected'. Below this is a 'Filtering' section with 'Date from:' set to 09/30/2014 and 'Date to:' set to an empty field. A 'Search' button is present. The main area contains a table with the following data:

	Order	Receiving time	Order number	Status	Amount and currency
1.	2014000XXXXXXXX	10/30/2014 10:45:05	37218	Entered	169,909,462.13 HRK

Below the table, there are two buttons: 'Send to signing' and 'Delete'.

Figure 20 - bulk orders

DISBURSEMENT OF SALARIES, BUSINESS TRIP ALLOWANCES AND BULK SPECIFICATIONS

National payments in local currency

In the segment of national payments in local currency (kuna), salaries can be paid to retail accounts. You can pay the salaries individually or using the payees' accounts list specification in IBAN or shortcut format (ten-digit number of a retail account 3xxxxxxx) and corresponding HRK amount.

In order to enter the specification (list) of persons receiving their salary at PBZ, you need to choose the Purpose code: **SALA – Payment of salary**. The debit reference number consists of the following: model 67, the reference number specifying the OIB (tax ID number) of the company for which the salary is disbursed, and the month and year for which the salary is disbursed, as well as the salary detail <oib>-<MMYY>-<X>.

Maximum number of specification items for salary recipients at PBZ is 50, and specification items are not displayed in the turnover and statement, which show only the total amount of cover for all salaries.

The screenshot shows a banking application interface for entering salary recipient specifications at PBZ. The interface is divided into several sections:

- Navigation Menu (Left):** Includes sections for "New order" (National orders - Kuna, International/crossborder orders, Bulk order, Templates), "Overview order" (National orders - Kuna, National orders - FC, International/crossborder payments), "Bulk orders" (National orders - Kuna, National orders - FC, International/crossborder orders), "Matured obligations" (Display of arrears), and "Solvency information" (Issue BON-2).
- Main Form Area:**
 - Payer:** Fields for Name, Address, street and nbr., City (ZAGREB), and Account number (HR2123400091510575904).
 - Remittance advice of the payer:** Currency (HR), Model (67), and a reference number field.
 - Amount:** Value (30,000.00) and Currency (HRK).
 - Payee:** A checkbox for "Specification of recipient in PBZ" is checked.
 - Table:** A table with columns: No., Account party, First and Foreign name / Recipient information, and Amount. A plus sign (+) is visible in the Amount column.
 - Total sum:** 0.00
 - Payment details:** Fields for Purposes code (SALA), Payment description, and Date of execution.
- Bottom Toolbar:** Buttons for "Check", "Save", "Save and New", "Send to a signature", "New template", and "Return".

Figure 21 - entry of specification of salary recipients at PBZ

National payments in foreign currency

DISBURSEMENT OF SALARIES AND BUSINESS TRIP EXPENSES

In the segment of national payments in foreign currency, salaries can be disbursed or business trip expenses paid to FX retail accounts held with PBZ. Salaries can be paid individually or using the payees' accounts list specification in IBAN or a shortcut format (eleven-digit number of a foreign currency retail account 2xxxxxxx) and associated amount in corresponding foreign currency (EUR, USD, GBP ...).

In order to enter the specification (list) of individual recipients, you need to choose the Purpose code **SALA** – Payment of salary or **BEXP** – Business expenses, which will activate the field *Specification of recipients at PBZ*, and after the Check box is turned on, the list for the entry of more individual recipients will open.

After entering the number of individual recipient's account and the corresponding amount in foreign currency, by pressing the key Dodaj primatelja [Add recipient] (plus +), all the data on the recipient (full name/address/place) are retrieved and the recipient is added to the list. When adding one recipient, these same blank fields for entering other recipients will reopen.

Payer

Name	Tvrtka d.o.o
Address	ULICA388481 388481
City	ZAGREB
Cover Account	HR15234000911100XXXX
Compensation account	
Remittance advice of the payer	<input type="checkbox"/> <input type="checkbox"/>
Amount and currency	<input type="text"/> <input type="text"/> URGENT <input type="checkbox"/>

Payee

Specification of recipient in PBZ

No.	Account party	First and Foreign name / Recipient information	Amount
	<input type="text"/>		<input type="text"/> +

Total sum: 0.00

Payment details

Purposes code	SALA
Bank fees	Divided expense - SHA
Payment description	<input type="text"/> <input type="text"/> <input type="text"/>
Payment instrument	Remittance
Date of execution	<input type="text"/>
Comment	<input type="text"/> 105 characters left

Check **Save** **Save and New** **Send to a signature** **New template** **Return**

Figure 22 - national payments in FX – entry of specification of recipients at PBZ

In the field **Amount and currency**, on the order mask entered is the total amount of order that should correspond to the *Total amount and currency* on the recipients list (sum of individual amounts), and in the field **Amount** on the list of the recipients/specification of recipients entered is the amount corresponding to each individual recipient.

BULK SPECIFICATIONS

To enter the order for the transfer of cover/collection of fee for bulk specifications, for which the recipient data file is created, it is required to choose the Purpose code: **PAYR – Payroll calculation**.

Payer	
Name	Tvrtka d.o.o
Address	ULICA388481 388481
City	ZAGREB
Cover Account	HR15234000911100XXXX  
Compensation account	 
Remittance advice of the payer	<input type="checkbox"/> <input type="checkbox"/>
Amount and currency	<input type="text"/>  Urgent <input type="checkbox"/> 
Payee	
According to the recipient specification in a file number	<input type="text"/>
Payment details	
Purposes code	PAYR  
Bank fees	Divided expense - SHA 
Payment description	<input type="text"/> <input type="text"/> <input type="text"/>
Payment instrument	Remittance 
Date of execution	<input type="text"/>  
Comment	<input type="text"/> 105 characters left

Check Save Save and New Send to a signature New template Return

Figure 23 – Orders for transfer of cover/collection of fee – bulk specifications