

User manual for the Sberbank Online Banking application

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1 Introduction

Today's society identifies on day-to-day basis new methods of using the Internet in order to save up valuable time and money in the performance of day-to-day activities. By developing advanced applications in the electronic business segment it has been proven that the Internet - as a media for exchanging information – enables a very high level of availability of various information and content in general and expands the services offered to the customers. Moreover, the concept of electronic business speeds up the process, downsizes the paper work and offers 24 hour working hours of the Internet branch-office. Of course, all from the comfortableness of the own home or from any other location where the customer has access to the Internet!

The systems for electronic business have been applied from the beginning in the banking business; the evolution of the applications which can also be used by private customers for personal banking and account processing purposes was inevitable.

A large number of researches have shown that the number of the private users of Internet banking services worldwide is constantly rising; moreover, many customers choose their main bank, both in Europe and in the USA, based on the integrity and intuitiveness of its Internet banking solution. We hope that our application will comply with all of your needs and that our efforts will manifest in your satisfaction with the Sberbank Online Banking system.

Many regards,
Sberbank d.d.

Minimum technical requirements for the installation and operation of the application:

- access to the Internet
- Internet browser

2 First login

Before you start to use the Internet banking system we recommend that you set your Internet Explorer (IE) browser in accordance with these instructions (chapter 'Setting the Internet Explorer browser' - [Setting the Internet Explorer browser](#)). This is not a mandatory step; however, if you fail to do so, the application will in some parts not be able to provide all of its functionalities.

When you first login into the Sberbank Online Banking system, it is necessary to enter the following address www.sberbank.hr in the Internet browser. Then, click on the Sberbank Online Banking link or enter the address <https://eb.sbhr.hr/> directly. If you have entered the correct address, the following screen will appear:



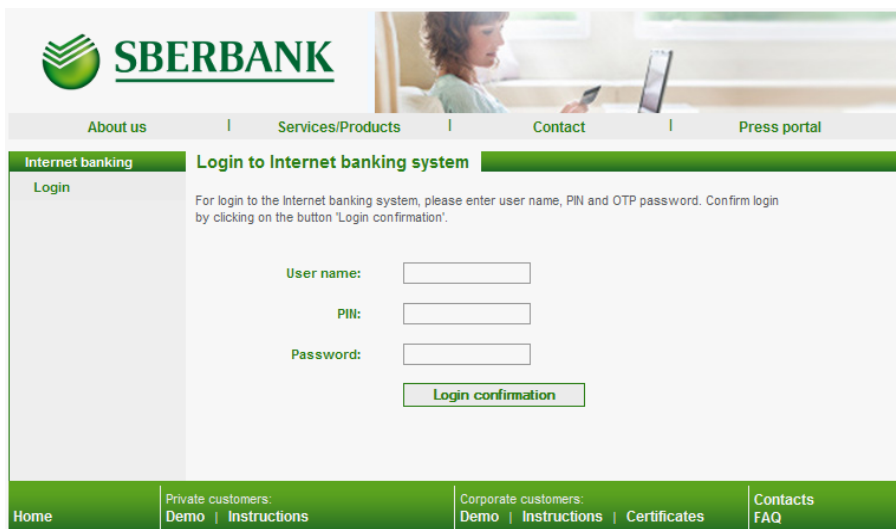
On the application's homepage you can select the desired language (Croatian or English). You can also select the application type (for Private or Corporate customers).

At the bottom of the homepage (see upper image) in the blue line the link to the demo version of the Internet banking system, as well as the Instructions are located. It is strongly recommended that you read the instructions prior to first use, in order to set and provide for a smooth operation of the application and to set the payment orders, i.e. the procedure starting from the creation till the final sending of the orders to the Bank correctly and completely.

After you have selected the **Internet banking for Private customers**, the following screen appears in which you must enter the personal data necessary for a login into the Internet banking system which you have received in the Internet banking package in the Bank. The following data has to be entered:

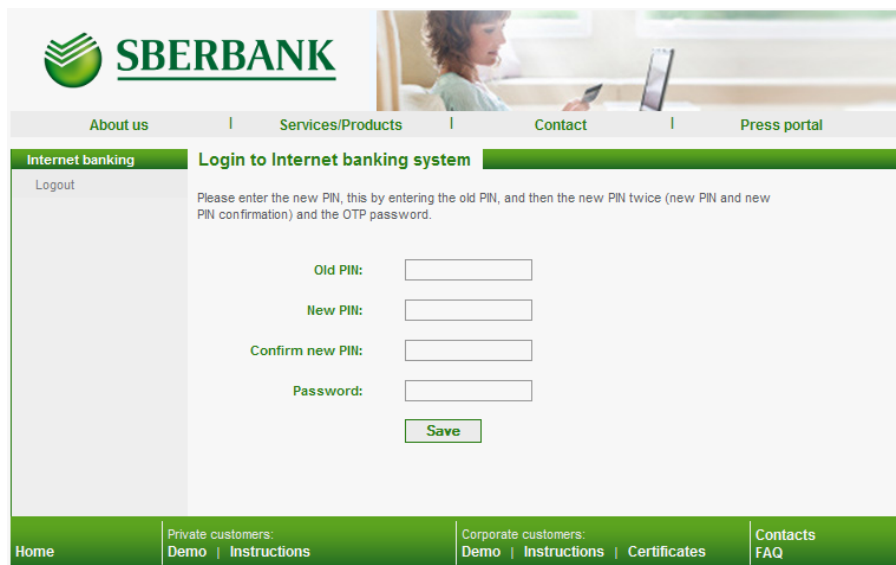
- User name (please refer to the Application for activation which you have received in the Bank)
- the PIN number (the initial PIN is also provided in the package)
- the password (the password is nonrecurring and generated by the token device which is also part of the package)

Appearance of the Login screen:



After you have entered all the required data (provided the data is correct), the application will open the following screen in which the user is asked to change the initial PIN number (bottom image). In order to do so, the user must enter:

- the old PIN number (the initial PIN received in the Sberbank Online Banking package)
- the new PIN number (this new PIN will be used for all subsequent logins. The new number must have between 4-6 alphanumerical characters)
- confirmation of the new PIN number (re-enter the new number)
- password (the nonrecurring password is generated by the token device)



After you have entered the required data in the upper form, it is necessary to save these entries permanently. In order to do so, click on the **Save** option. In this moment the new PIN number becomes valid.

NOTE: in case you have entered the PIN number or the password incorrectly for three times, you must visit your nearest Sberbank d.d. branch-office and file a request for a new PIN number or for a de-blocking of the login instrument.

3 Usage of the Sberbank Online Banking system

The following chapter describes in-detail the usage of the Sberbank Online Banking system.

3.1 Authorizations

If you are authorized to manage in the Internet banking system accounts apart from your own, that is accounts for which you have been authorized, upon successful login on the initial screen of the Sberbank Online Banking application the option 'Authorizations' will be displayed automatically, and it serves for an insight in all accounts for which you have been duly authorized.

There are 3 levels of authorization:

- authorization of payment orders
- data input
- information

The accounts of the customer within the Internet banking system and the authorizations given are defined in the moment the Internet banking service is arranged in the Bank at the request of the customer. Of course, these issues can also be modified subsequently, if necessary.

In order to select the desired account click on the account number.

Internet banking		Pregled računa	
Ovlasti		Komitent:	Robert Knez
Poruke		Adresa:	Nova Cesta 50, 10000 Zagreb
Pregled računa		Trenutni korisnik:	Testni2 HUB2
Dodatni podaci			
Pregled prometa			
Zadavanje naloga			
Pregled zadanih naloga			
Kredit i oročenja			
Tečajna lista			
Odjava			

Računi							
Broj računa / Vrsta računa	Dozvoljeno prekor.	Knjig. Stanje	Raspoloživo	Valuta	Autorizacije	Neobr. nal.	Promet
HR8625030073201012436							
TEKUĆI RAČUN				HRK	0,00		
HR6525030073201572601							
TEKUĆI RAČUN				HRK	258,78		
HR2225030073100039013							
ŽIRO RAČUN				HRK	0,00		
HR3125030073201386003							
DEVIZNI RAČUN				USD	0,00		
DEVIZNI RAČUN				CHF	0,00		
DEVIZNI RAČUN				EUR	0,00		
HR5125030073201841737							
B-FREE RAČUN				EUR	0,00		
HR5325030073201563311							
B-FREE RAČUN				HRK	0,00		

Na glavnom pregledu računa po svakom računu prikazana su polja:

Authorized overdraft: amount of the authorized overdraft facility

Account balance: amount available on bank account, without authorized overdraft

Available: sum of the authorized overdraft and the account balance

Currency: account currency

Authorizations: overview of the account authorizations – e.g. cash withdrawals at ATMs not yet processed (registered)

Unprocessed (pending) transactions: overview of all unprocessed account transactions – e.g. payment orders with future value date

Account movements: overview of all transactions (credit and debit) on the selected account

3.2 Account overview

Upon successful login, the start screen of the Sberbank Online Banking application shows the 'Account overview' option. This option has been selected automatically and enables an insight in selected accounts and the account balances.

In this form the User is able to gain information on the following elements:

- Customer: first and last name of the customer using the Sberbank Online Banking application, the address of the customer and the first and last name of the user currently logged in;
- data on the individual bank accounts;
- data on the outstanding (non-processed) transactions: by clicking the number of the non-processed transactions a list displaying such transactions is displayed.

By clicking the desired account number details on the selected account are displayed. You can also access the account detail data by selecting the „Account overview – Additional data“ option on the left.

If there are several bank accounts managed in the Sberbank Online banking application, all accounts are listed in the bottom part of the screen. In order to select the desired account, just click on the account type or currency.

Also, by clicking on the  icon next to the account number you can gain information on the account movements.

Internet banking

Messages

Account overview

Additional data

Account movements overview

Enter new Payment orders

Overview of set payment orders

Loans and term deposits

Exchange rate list

Modification of the PIN

Logout

Account overview

Customer:

EB TEST 2

Address:

Nova Cesta 50, 10000 Zagreb

Accounts

Account number / Account type	Overdraft	Bookkeeping Balance	Available balance	Currency	Non-processed transactions	Account overview
HR8625030073201012436						
TEKUĆI RAČUN	0,00	593,81	593,81	HRK		
HR3125030073201386003						
HR5125030073201841737						
HR5325030073201563311						

3.3 Account overview – Additional data

In this submenu you can access the details on the selected customer and account number, as shown below:

Internet banking	Overview of additional account data								
Messages	Customer:		EB TEST 2						
Account overview	Address:		Nova Cesta 50, 10000 Zagreb						
Additional data	E-mail:		eb@gmail.com					Save	
Account movements overview	HR8625030073201012436								
Enter new Payment orders	Account type	Status	Overdraft	Bookkeeping balance	Available	Ccy.	Non-processed transactions	Non-processed amount	Open. date
Overview of set payment orders	TEKUĆI RAČUN	AKTIVAN	0,00	593,81	593,81	HRK	0	0,00	20.12.2005
Loans and term deposits									
Exchange rate list									
Modification of the PIN									
Logout									

In this screen you can also enter your e-mail address onto which you would like to receive the response of the Bank regarding your reclamations and questions.

3.4 Account movements overview

Upon the selection of this option, the application generates and displays an overview of all account movements for the last 10 days. The criteria you can select in this screen are Incoming payments, Outgoing payments and All (payments). The displayed account movements can be limited by selecting the desired number of items to be displayed in the drop-down menu 'Period'. Once you have selected all search filters/criteria, click on the **Display** option.

Finally, the overview of the account movements can be printed or saved to your hard disc in the PDF format.

Internet banking	Account movements overview			
Messages	Customer:		EB TEST 2	
Account overview	Address:		Nova Cesta 50, 10000 Zagreb	
Account movements overview	Selected account:		HR8625030073201012436 HRK	
by criteria	Available balance:		593,81 HRK	
Enter new Payment orders	Period:	10 days	Account movement type:	All
Overview of set payment orders	Display			
Loans and term deposits	Account movements as of 24.05.2013 till 03.06.2013:			
Exchange rate list	Account movements: PDF-format			
Modification of the PIN				

Note: All movements initiated through the Internet banking system show on the left side a small letter e.

3.5 Account movements overview – by criteria

In this submenu you can access the account movements and search them by pre-defined search criteria, as shown below.

Finally, the overview of the account movements can be printed or saved to your hard disc in the PDF format.

Internet banking	Account movements overview by criteria
Messages	Customer: EB TEST 2
Account overview	Address: Nova Cesta 50, 10000 Zagreb
Account movements overview	Selected account: HR8625030073201012436 HRK
by criteria	Available balance: 593,81 HRK
Enter new Payment orders	Search: ☐ Incoming ☐ Outgoing ☒ All
Overview of set payment orders	and: execution date 03. 06. 2013 till: 03. 06. 2013
Loans and term deposits	where: account contains Display first 100
Exchange rate list	
Modification of the PIN	
Logout	Select criteria and press 'Display'.

Note: All movements initiated through the Internet banking system show on the left side a small letter e.

3.6 Enter new payment orders

Description of the input fields:

- a) **Payment currency** - this input field is automatically filled with "HRK" and cannot be changed
- b) **Amount** - payment amount
- c) **Debit reference number model** - the first input field is automatically filled with "HR" and cannot be changed. If no model is available, please enter model "99" or "00" if the user has a reference number, but no model
- d) **Sender (paying party)** - this predefined data cannot be changed
- e) **IBAN or bank account number of Sender (paying party)** - this predefined bank account number cannot be changed. The account number is based on the IBAN bank account number format
- f) **Recipient** - the data is entered manually or can be selected in the "?" menu on the right
- g) **Credit reference number model** - the first input field is automatically filled with "HR" and cannot be changed. If no model is available, please enter model "99" or "00" if the user has a reference number, but no model
- h) **IBAN or bank account number of Recipient** - the user enters the account number which is to be credited. The format of the bank account number may be the VBDI format of the Bank + bank account number (old format) or the new IBAN format
- i) **Payment description** - the user must enter a payment description (maximally 140 characters)
- j) **Payment purpose code** - non-mandatory input field. If available, the code may be entered here manually or selected in the "?" menu on the right
- k) **Execution date** - the user must enter the desired date of payment order execution (up to a maximum of 365 days in advance)
- l) **Payment order receipt date** - filled automatically
- m) **'Save as template as' checkbox** - mark this checkbox if you would like to save this payment order as a payment order template for future use
- n) **'Save amount in template' checkbox** - mark this checkbox if you would like to save the amount from the created payment order, as well.

1. Once completed, click **Send**.

PAYMENT ORDER			
ORDERING PARTY name: Rober Knez 12345678465165 address: Nova Cesta 50 city: 10000 Zagreb		Urgent ☐ Currency HRK Amount Model HR 99 IBAN or ordering party account number HR8625030073201012436 Debit information number	
BENEFICIARY PARTY name: address: city:		Model HR IBAN or beneficiary party account number Credit information number ? Payment description	
		Purpose code ? Execution date 03.06.2013 Submission date 03.06.2013	
☐ Save as template		☐ Save amount in template	
Send			

- In this step you can make a final review of the created payment order. If there is an error, you may click on 'Edit data' and correct the data.

PAYMENT ORDER			
		Urgent ☐	Currency HRK Amount 1,00
ORDERING PARTY		Model IBAN or ordering party account number	
name:	EB TEST 2	HR99	HR8625030073201012436
address:	VARŠAVSKA 9	Debit information number	
city:	10000 Zagreb		
BENEFICIARY PARTY		Model IBAN or beneficiary party account number	
name:	HEP-OPERATOR DISTRIBUCUSKOG SUSTAV	HR01	2340009-1510077598
address:		Credit information number	
city:		0137644037-120106-4	
		Payment description	
		STRUJA	
		Purpose code	Execution date Submission date
			15.01.2013 15.01.2013
Payment fee: 2,00 kn			
Edit data		Confirmation of payment order	

- In this step you can select whether a new payment order will be entered or the order(s) awaiting authorization authorized.

Payment order reception

Input of payment order successful.

[Enter new payment order](#)
[Set payment orders overview \(Authorization\)](#)

Payment order awaits authorization.

Transaction reference number: 4087669
 Amount: 1,00 HRK
 Date of execution: 15.01.2013

Description: STRUJA
 Urgency: NO
 Purpose code:
 Entered: 15.01.2013 19:35:23, EB TEST

To be debited to account:

Name: EB TEST 2
 Address: VARŠAVSKA 9, 10000 Zagreb
 Account: HR8625030073201012436 Information number: HR 99

To be credited to account:

Name: HEP-OPERATOR DISTRIBUCUSKOG SUSTAV
 Address: ,
 Account: 2340009-1510077598 Information number: HR 01 0137644037-120106-4

Select 'Overview of set orders' in the Menu in order to verify the correctness of the Payment order(s).

Note: please refer to the chapter "Authorization of payment orders" for details regarding the authorization process.

Internal payment orders with the current value date may be set by 8 PM at the latest, and payment orders transferred for execution to another bank with the current value date by 2 PM. If the internal payment order is set after 3 PM, and if the payment order is to be executed with the current value date, the Execution date needs to be changed manually.

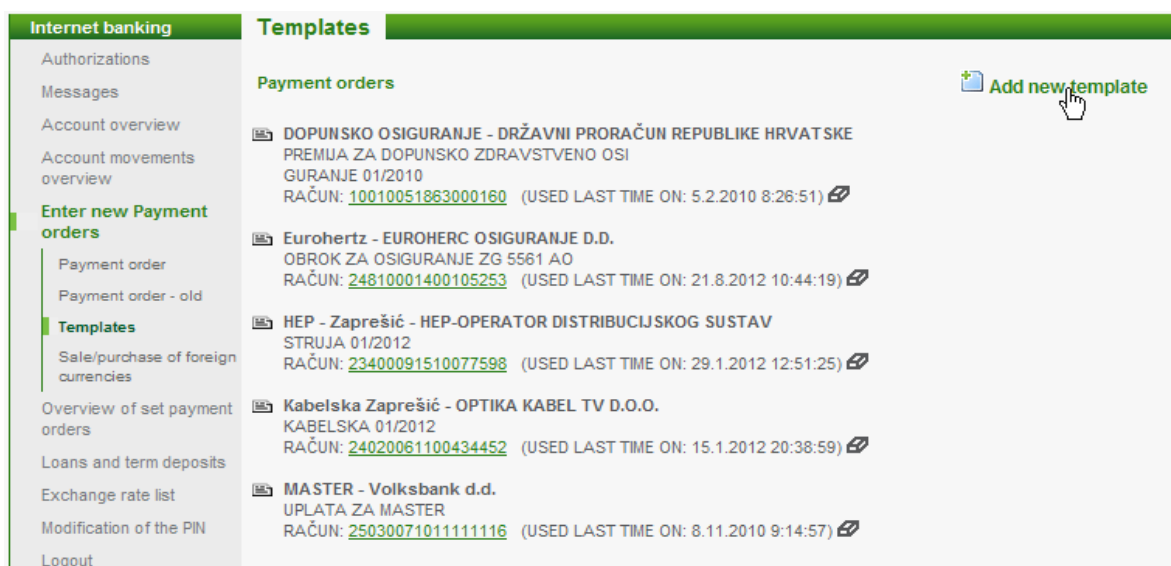
All payment orders are executed on the basis of the Execution schedule of the Bank which is available on the corporate website of the [Bank](#).

3.7 Enter new payments order - templates

If you would like to create a new or use a previously saved payment order template, you can do this by selecting the **Enter new payment orders – Templates** option in the Main menu. After you have selected this option, you can create a new template by selecting the option **Add new template**. This opens the payment order form which you can complete as required. To close, save the payment order template under a name which you can freely choose.

If you would like to use a previously saved template, just click on the icon on the left side of the template or the underlined account number (in blue). This will open the desired template, which you now must modify, if necessary, and authorize (for the authorization procedure please refer to the chapter '[Authorization of payment orders](#)').

If you would like to delete previously saved templates, you can do so by clicking on the rubber  icon on the right side.



NOTE: When working with templates please pay special attention to the models and reference numbers in order to avoid that incorrect orders are entered. This warning is given due to the fact that the accounts do not always have the same reference number.

3.8 Enter new payment orders – Sale / purchase of foreign currencies

In order to sell or purchase foreign currencies in the Sberbank Online Banking system you must have at least two accounts open in different currencies. Select in the Main menu the **Enter new payment orders – Sale / purchase of foreign currencies** option.

In the respective screen you must:

- designate the desired accounts
- select the desired amount (the amount you wish to exchange or the amount of the desired foreign currency you wish to purchase)

After you have entered the desired amount, the application will automatically calculate the counter value (based on the Exchange list valid on the day of the transaction).

1. Click the ">>" button:

Enter new Payment orders Payment order Templates Sale/purchase of foreign currencies Overview of set payment orders Loans and term deposits Exchange rate list Modification of the PIN Logout	Date of Payment order execution: 03.06.2013	
	Amount to be exchanged:	Targeted amount:
	10,00	1,31
	From account:	To account:
	HR8625030073201012436 HRK	HR3125030073201386003 EUR
	By the exchange rate:	By the exchange rate:
		7,630000
>>		

2. Click 'Confirm'

Account HR8625030073201012436 HRK will be debited with the amount of 10,00 HRK , account HR3125030073201386003 EUR will be credited with the amount of 1,31 EUR.

3. You can choose between the options of entering new payment orders or authorizing the order(s) you have just entered.

Payment order reception

Input of payment order successful.

Payment order awaits additional signatures.

Transaction reference number: 4265520

Payment description: Kupovina valute EUR
 Execution date: 03.06.2013
 Debiting amount: 10,00 HRK
 Crediting amount: 1,31 EUR
 Entered: 03.06.2013 14:04:50, EB TEST 2

Exchange rate : 7,630000

Ordering party:

Name: EB TEST 2
 Address: Nova Cesta 50, 10000 Zagreb
 Account: HR8625030073201012436 HRK

Beneficiary party:

Name: EB TEST 2
 Address: Nova Cesta 50, 10000 Zagreb
 Account: HR3125030073201386003 EUR

By selecting 'Overview of set Payment orders' in the Menu, verify the correctness of the Payment order.

NOTE: foreign exchange transactions are limited to 20:00 hours each day. The daily limit for currency exchange transactions is 30.000,00 € (by 15:00 hours) or 10.000,00 € (after 15:00 hours). If by 15:00 hours one or several currency exchange transactions amounting to or exceeding 10.000,00 € have

been executed, no additional currency exchange transactions can be executed till the following business day!

3.9 Authorization of payment orders

Prior to the authorization itself it is necessary to checkmark the checkboxes on the left side of the listed payment orders awaiting authorization, thus confirming the authorization step. Then, click on the **Authorize** button.

Payment orders awaiting authorization:

☒	Beneficiary party account and name	Execution date	Description	Amount Reclamation number
☒	HR1123600001300000283 ZAPREŠIĆ D.O.O.	03.06.2013	PAYMENT	11,00 HRK 4265521
☒	HR3125030073201386003 EB TEST 2	03.06.2013	Kupovina valute EUR	1,31 EUR 4265520
Total:				11,00 HRK 1,31 EUR

Authorize **Delete**

After you have check marked the desired payment orders and clicked on the **Authorize** button (previous image), the following screen is displayed. In order to complete the authorization process and to send the payment orders for execution to the Bank, the PIN number and the password must be entered in the respective fields (the PIN is identical to the number used in the login process, while the password is generated by the token device). After you have entered this data, click on the '**Authorize group of payment orders**' button. If the data you have entered is correct, the payment orders will be authorized.

Payment orders group authorization

Account and name of Beneficiary party	Execution date	Description Credit information number	AMOUNT Reclamation number Fee
HR1123600001300000283 ZAPREŠIĆ D.O.O.	3.6.2013	PAYMENT 99	11,00 HRK 4265521 2,00 HRK
HR3125030073201386003 EB TEST 2	3.6.2013	Kupovina valute EUR	1,31 EUR 4265520 0,00 HRK

Total number of payment orders: 2
Total amount of the payment orders: 11,00 HRK
1,31 EUR
Total fee: 2,00 HRK

PIN:

Password:

Authorize group of payment orders

After this action and provided the entered data (PIN-number and password) is correct, the application returns to the 'Overview of set payment orders' screen (image below). Here you can review the statuses of the individual payment orders (for in-detail information on the statuses please refer to the chapter '[Overview of set payment orders](#)').

3.10 Printing out confirmations on the executed payment orders

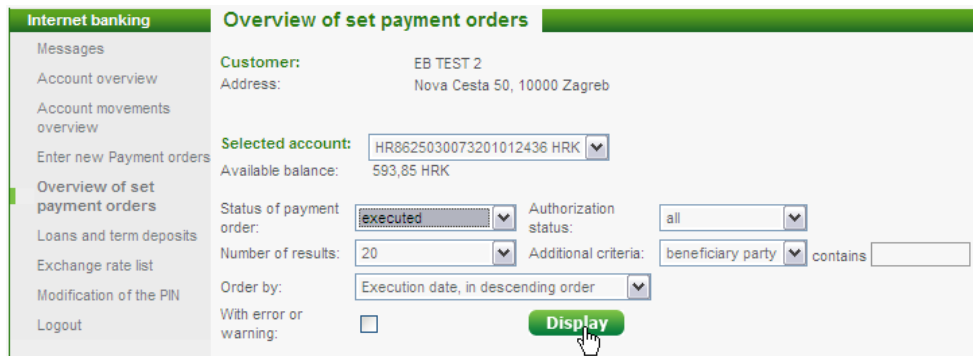
You can print out confirmations on the executed payment orders, but only if the payment order has been set in the Internet banking system and that the order has been executed in a duly manner.

The confirmations can be reviewed and printed by selecting one of the following two options:

- the **Overview of set payment orders** option (in the menu on the left side of the screen)
- the **Account movements overview** option (also in the menu on the left side of the screen)

3.10.1 Printing out confirmations in the Overview of set payment orders option

1. In the drop-down menu '**Status of payment order**' select the option **executed** and click '**Display**'.

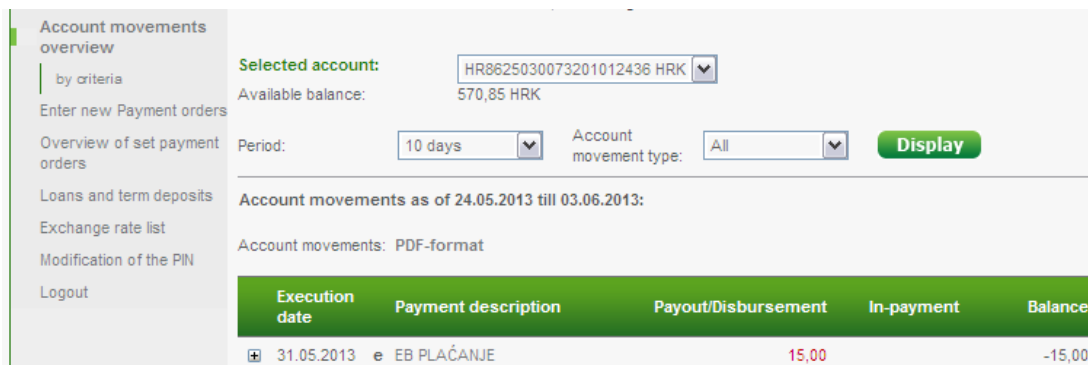


2. Click the printer icon next to the payment order for which a confirmation is to be printed.

HR1123600001300000283 ZAPREŠIĆ D.O.O.	31.05.2013	KUNSKI VANJSKI IBAN	10,00 HRK 4265379	
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3.10.2 Printing out confirmations in the Account movements overview option

1. In the menu on the left side of the screen select the '**Account movements overview**' option and click on '**Display**'.



Execution date	Payment description	Payout/Disbursement	In-payment	Balance
31.05.2013	e EB PLAĆANJE	15,00		-15,00

- Click the „+“ (plus) icon of the account movement for which a confirmation is to be printed. Then, click the account number of the recipient marked in blue.

Execution date	Payment description	Payout/Disbursement	In-payment	Balance
31.05.2013	EB PLAĆANJE	15,00		-15,00
Beneficiary party account: HR1123600001300000283				
Name of Beneficiary party: ZAPREŠIĆ D.O.O.				
Value date: 31.05.2013				
Reference: IB20130530000002				

3.11 Deleting payment orders

The procedure of deleting payment orders resembles the procedure for the authorization of the orders (required authorization for the deleting). The payment orders can be deleted in the following cases:

Procedure:

- Checkmark the payment order you wish to delete – on the left side of the payment order checkmark the checkbox and click on **Delete**.

Payment orders awaiting authorization:

☐	Beneficiary party account and name	Execution date	Description	Amount	Reclamation number
☒	HR1123600001300000283 ZAPREŠIĆ D.O.O.	03.06.2013	PAYMENT	11,12 HRK	4265522
Total:				11,12 HRK	

- Enter the PIN number and the password, then click on '**Delete group of payment orders**'.

Payment orders group deletion

Account and name of Beneficiary party	Execution date	Description	Credit information number	AMOUNT	Reclamation number
HR1123600001300000283 ZAPREŠIĆ D.O.O.	3.6.2013	PAYMENT	99	11,12 HRK	4265522
				2,00 HRK	

Total number of payment orders: 1
 Total amount of the payment orders: 11,12 HRK
 Total fee: 2,00 HRK

PIN:
 Password:

3.12 Overview of set payment orders

By clicking on the **Overview of set payment orders** option the application displays the statuses of all payment orders and the processing phases. The following image shows all options.

In this part of the process, you can execute the following actions:

- overview and search of payment orders by different criteria
- authorization of the payment orders
- deletion of the payment orders
- rectification of data incorrectly entered in the payment orders

These are the offered search criteria:

- status of the order (Received, In the processing phase, Executed, Deleted)
- status of the authorization (All, Authorized, Non-authorized)
- additional criteria (beneficiary account number, value date, amount, number of the reclamation, credit reference number, name of the beneficiary party)

It is also possible to limit the number of search results to be displayed in the drop-down menu Number of results:

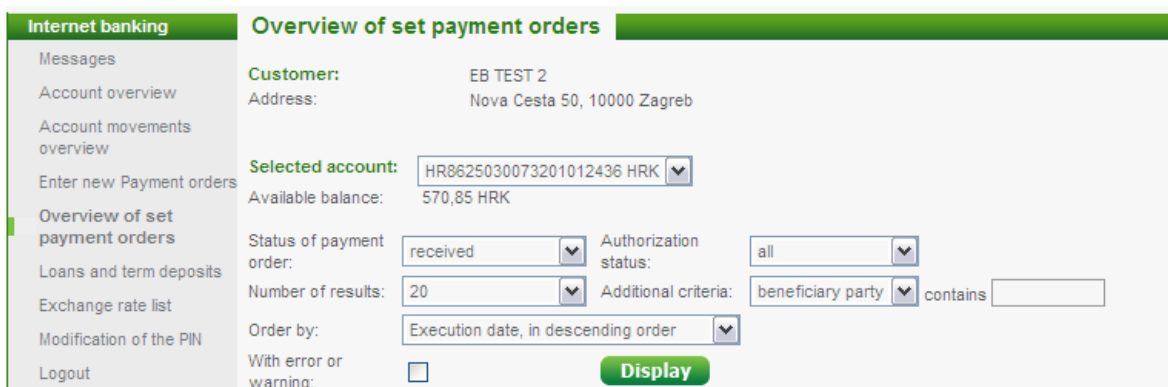
- 20, 50, 100, 200, 500, 1000, 2000 or 3000

After the desired criteria have been set, click on **Display**.

The following statuses are possible:

- received (orders with errors, orders awaiting authorization, announced authorized orders)
- in the processing phase (authorized orders)
- executed
- deleted (by the User)
- not executed (payment orders with errors; payment orders awaiting authorization; announced and authorized payment orders; pending payment orders (in the processing phase)

Orders with errors - all payment orders which have not been executed successfully. By sliding the cursor over the red mark X, you can access the error description. Such orders can only be deleted.



Internet banking | **Overview of set payment orders**

Messages
Account overview
Account movements overview
Enter new Payment orders
Overview of set payment orders
Loans and term deposits
Exchange rate list
Modification of the PIN
Logout

Customer: EB TEST 2
Address: Nova Cesta 50, 10000 Zagreb

Selected account: HR8625030073201012436 HRK
Available balance: 570,85 HRK

Status of payment order: received
Authorization status: all

Number of results: 20
Additional criteria: beneficiary party contains

Order by: Execution date, in descending order

With error or warning: ☐

Display

3.13 Filing a reclamation

A unique reclamation reference number is assigned to each payment order set in the internet banking system. In order to file a reclamation, in the Overview of set payment orders click on the reclamation number displayed.

Payment orders awaiting authorization:

☐	Beneficiary party account and name	Execution date	Description	Amount Reclamation number	
☐	HR1123600001300000283 ZAPREŠIĆ D.O.O.	03.06.2013	PAYMENT	11,12 HRK 4265522	
Total:				11,12 HRK	Reclamation

Then, enter a short remark (description) with respect to the reclamation.
The field "This reply will be sent to" must contain your e-mail address at which you will receive the reply of the Bank regarding your reclamation.

Reclamation of transaction

Reclamation number:

Please enter your remarks here:

The reply will be sent to:

Once a short description of the reclamation has been entered, click "Send". The delivery of the reclamation is then confirmed.

3.14 Loans and term deposits

By clicking on the **Loans and term deposits** option in the Main menu, the User can gain an insight in all loans utilized and deposits held with Sberbank d.d.

For loans at Sberbank d.d.:

- Loan number
- Loan type
- Non-due principle amount
- Annuity
- Interest rate
- Disbursement date
- Maturity date

For deposits at Sberbank d.d.:

- Deposit number
- Term deposit type
- Amount

- Interest rate
- Opening of term deposit
- Expiration date of term deposit

Internet banking		Overview of loans and term deposits					
Authorizations		Customer: EB TEST 2					
Messages		Address: VARŠAVSKA 9, 10000 Zagreb					
Account overview		Current user: EB TEST					
Account movements overview		Loans:					
Enter new Payment orders		Loan number	Loan type	Non-due principle amount	Annuity	Interest rate	Disbursement date
Overview of set payment orders		240240	nenamjenski kredit	1.176,73 EUR	171,44 EUR	5,25%	06.08.2012
							06.08.2013
		Term deposits:					
		Term deposit number	Term deposit type	Amount	Interest rate	Opening of term deposit	Expiration date of term deposit
		8598777383	Bonus štednja	171,44 EUR	4,4%	25.07.2012	25.07.2013

3.15 Exchange rate list

By clicking on the **Exchange rate list** option in the main menu the valid exchange rate list of Sberbank d.d. for the reference date is displayed.

The Exchange rate list can be viewed by dates and also printed out, saved on your hard disc (in a printable format) or as a file formatted with TABs. The following image shows the appearance of the exchange rate list.

Should you require an insight in exchange rate lists for previous dates, please select in the 'Date of exchange rate list' drop-down menu the desired date and click on **Display**.

Exchange rate list

For an overview of previous exchange rate lists select date and click Display.

Date of exchange rate list:

16

1

2013

Display

Exchange rate list applied as of 16.1.2013.

Currency Banking Code	Currency Numeric Code	Unit	Buying rate for cash exchange transactions	Buying rate for non-cash exchange transactions	Middle exchange rate	Selling rate for foreign currency	Selling rate for cash exchange transactions
EUR	978	1	7.5100	7.5300	7.55589	7.6300	7.6500
USD	840	1	5.6639	5.6929	5.809095	5.9543	5.9834
AUD	36	1	5.9229	5.9531	6.043745	6.1646	6.1948
DKK	208	1	0.9918	0.9968	1.01303	1.0323	1.0373
GBP	826	1	9.1051	9.1516	9.309869	9.5054	9.5519
JPY	392	1	0.064172	0.064502	0.065818	0.067792	0.068121
CAD	124	1	5.7545	5.7838	5.860005	5.9889	6.0182
HUF	348	100	2.5296	2.5426	2.5945	2.6723	2.6853
NOK	578	1	1.0135	1.0186	1.03626	1.0549	1.0601
PLN	985	1	1.7989	1.8081	1.835602	1.8723	1.8815
RUB	643	1	-	0.1867	0.190536	0.1943	-
SEK	752	1	0.8684	0.8728	0.886072	0.9038	0.9082
CHF	756	1	6.1257	6.1570	6.250736	6.4383	6.4695
CZK	203	1	0.2900	0.2915	0.298404	0.3065	0.3080

Formatted print-out

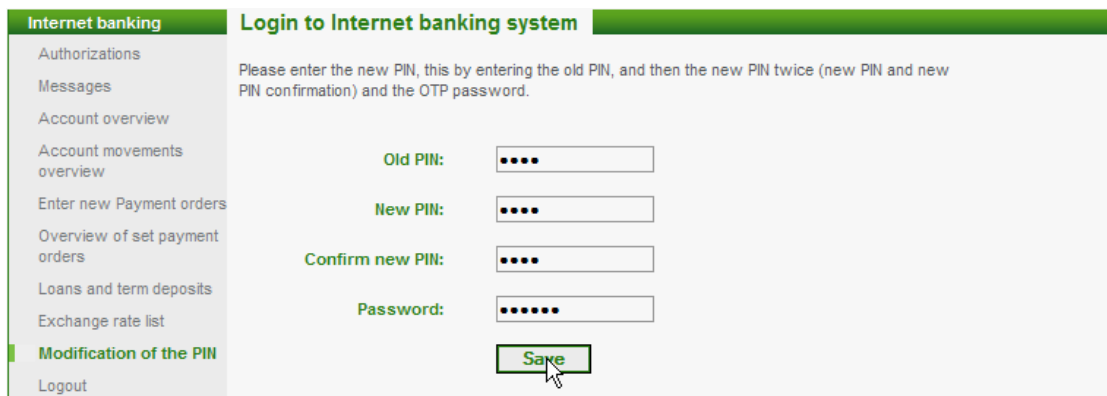
Formatted print-out

NOTE: foreign exchange transactions are limited to 20:00 hours each day. For in-detail information please refer to the chapter '[Setting of payment orders – Sale and purchase of foreign currencies](#)'.

3.16 Changing the PIN

If you would like to change your PIN number, select in the menu on the left side the option '**Modification of the PIN**'. This opens the following screen with the data fields which need to be completed:

- the old PIN number (the PIN used in the login process)
- the new PIN number (this new PIN will be used for all subsequent logins. The new number must have between 4-6 alphanumerical characters)
- confirmation of the new PIN number (re-enter the new PIN number)
- password (the nonrecurring password is generated by the token device)



The screenshot shows the 'Login to Internet banking system' interface. On the left is a navigation menu with options: Authorizations, Messages, Account overview, Account movements overview, Enter new Payment orders, Overview of set payment orders, Loans and term deposits, Exchange rate list, **Modification of the PIN** (highlighted), and Logout. The main area contains a form with the following fields and labels: 'Old PIN:' with a 4-dot input field, 'New PIN:' with a 4-dot input field, 'Confirm new PIN:' with a 4-dot input field, and 'Password:' with a 6-dot input field. Below these fields is a green 'Save' button with a mouse cursor pointing at it. A message at the top of the form reads: 'Please enter the new PIN, this by entering the old PIN, and then the new PIN twice (new PIN and new PIN confirmation) and the OTP password.'

After you have entered the required data in the upper form, it is necessary to save these entries permanently. In order to do so, click on the **Save** option. In this moment the new PIN number becomes valid.

NOTE: in case you have entered the PIN number or the password incorrectly for three times, you must visit your nearest Sberbank d.d. branch-office and file a request for a new PIN number or for a de-blocking of the login instrument.

3.17 Messages

The application also contains a segment in which the Users have access to all messages put at disposal by the Bank directly in the application (messages on the Internet banking system, greetings, information on new products and the like). To access this functionality, click on the main menu on the 'Messages' option or click directly on the 'You have new message' notification which is visible until the message is opened.

Internet banking
 Authorizations
Messages
 Account overview
 Account movements overview
 Enter new Payment orders
 Overview of set payment orders
 Loans and term deposits
 Exchange rate list
 Modification of the PIN
 Logout

Messages
 Customer: EB TEST 2
 Address: VARŠAVSKA 9, 10000 Zagreb
 Current user: EB TEST
☐ Display read messages as well

Message entered	Message title

3.18 Log-off

After you have concluded all transactions in the Sberbank Online Banking system, prior to the closing of the browser, it is recommended that you log off. In order to log off, just click on 'Log-off' option in the Main menu.

Internet banking
 Messages
Account overview
 Additional data
 Account movements overview
 Enter new Payment orders
 Overview of set payment orders
 Loans and term deposits
 Exchange rate list
 Modification of the PIN
 Logout

Account overview
 Customer: EB TEST 2
 Address: Nova Cesta 50, 10000 Zagreb

Account number / Account type	Overdraft	Bookkeeping Balance	Available balance	Currency	Non-processed transactions	Account overview
HR8625030073201012436 ▶ TEKUĆI RAČUN 0,00 570,85 570,85 HRK						
HR3125030073201386003 DEVIZNI RAČUN 0,00 7,57 7,57 USD						
DEVIZNI RAČUN 0,00 28,37 28,37 CHF						
DEVIZNI RAČUN 0,00 70,06 70,06 EUR						

Internet banking
 Logoff from the Internet banking system
 Thank you for using the Sberbank Online service. If you are using a USB minkey device for logging into the internet banking system, please remove your login device from your PC once you have completed all activities in the system and close your internet browser.

Home
 Private customers:
 Instructions

Corporate customers:
 Instructions | Certificates

Contacts
 FAQ

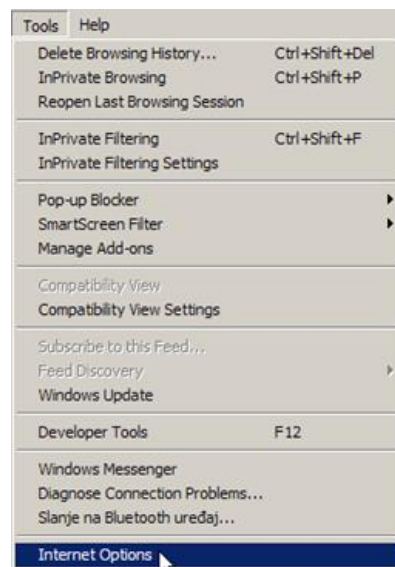
4 Setting the Internet Explorer (IE) browser

In order to provide for a smooth usage of the Internet banking system with all functionalities, several settings in the Internet Explorer browser need to be adjusted.

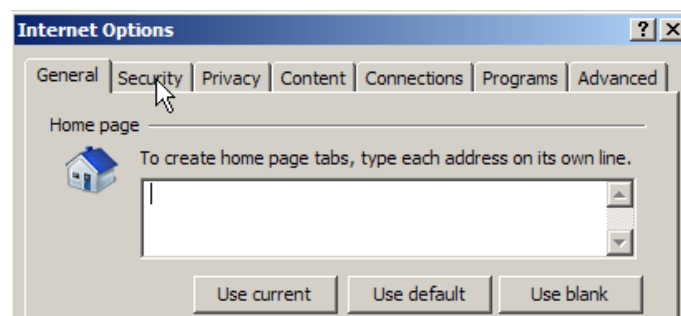
4.1 Adding of the Internet banking site to the list of trusted sites

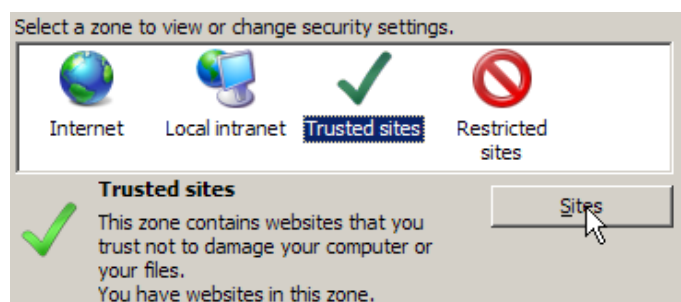
By following the next few steps you will add the <https://eb.sbhr.hr> site to the List of trusted sites within the Internet Explorer browser.

1. Click on 'Tools' / 'Internet Options'.

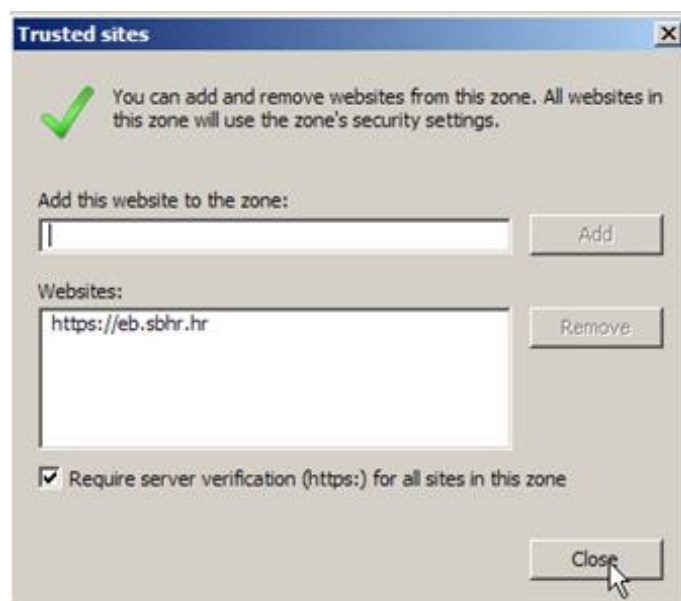
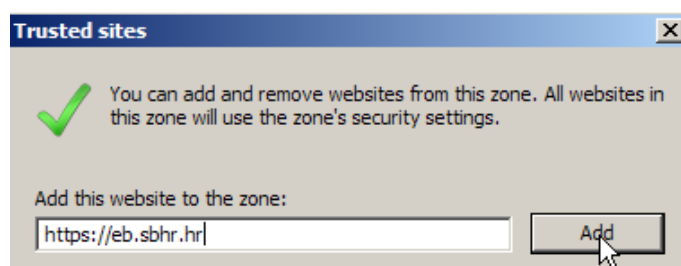


2. Then, click on the **Security** tab, then on the '**Trusted sites**' zone and finally on the '**Sites**' button.





3. Enter the address in the field as shown below. Then, click on the **'Add'** button on the right side. Deactivate the checkmark at the bottom (as shown) and click on **'Close'** (or **'OK'** in IE 6).



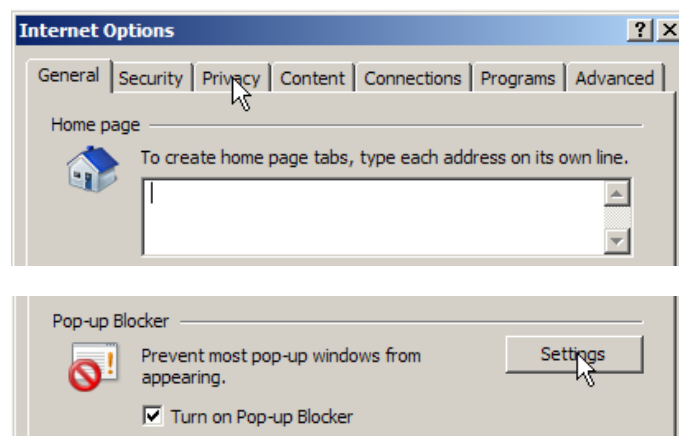
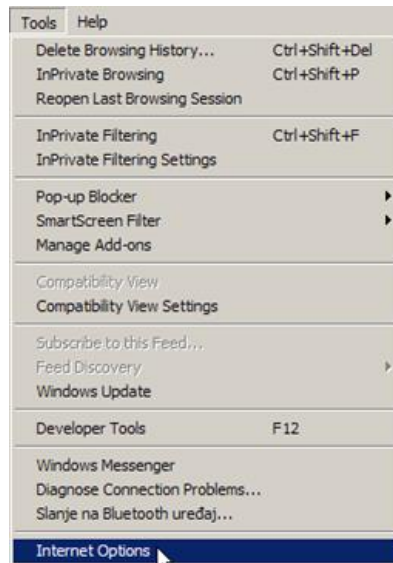
4. Click **OK**.



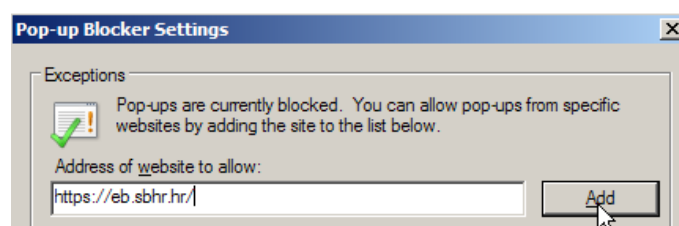
4.2 Setting the Pop-up Blocker

In order to use the Internet banking system the Pop-up blocker for the <https://eb.sbhr.hr> site has to be modified:

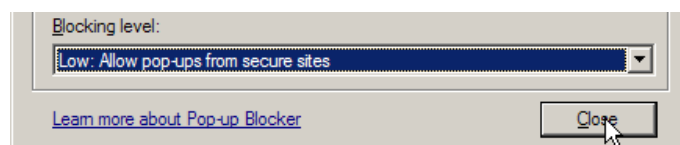
1. First, click on **'Tools' / 'Internet Options'**. Then, click on the **'Privacy'** tab; if the **'Turn on Pop-up Blocker'** option is check-marked, click on the **'Settings'** button on the right side. Otherwise, click on **'OK'** and log in.



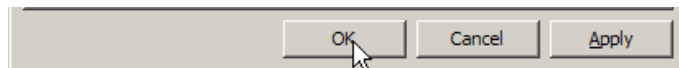
2. Enter the address in the field as shown below (<https://eb.sbhr.hr>). Then, click on the **'Add'** button on the right side.



3. In the drop-down menu below, select the '**Low**' filter level and click on '**Close**'.



4. Click '**OK**'.



5 Information

You can also try out the demo version of the Sberbank Online Banking system: access <https://eb.sbhr.hr> and click on "**Private customers: Demo**" which activates the demo version of the application.

For any questions, click on 'Contacts' and write us an e-mail. By clicking on 'Questions & Answers', you will gain access to the FAQ of our users and our answers to those questions.

If you have any questions, suggestions, criticism, commendations or advice, regarding the Sberbank Online Banking feel free to contact us at eb@sberbank.hr or our free-of-charge telephone number 0800-0600 (09:00 – 16:00 on a working day). We are here for you.