

USER MANUAL FOR THE ELECTRONIC BANKING SERVICE - ELBA



 **INTESA SANPAOLO BANKA**
Bosna i Hercegovina

**FOR ALL THAT
COUNTS**

Bank of **INTESA**  **SANPAOLO**



www.intesasanpaolobanka.ba

SADRŽAJ

1	STARTUP OF APPLICATION.....	3
1.1	Additional authentication	3
1.2	Choosing of account owner.....	5
2	HOMEPAGE.....	6
2.1	Messages Section	7
2.2	The Last Transactions Section.....	7
3	SETTINGS.....	8
3.1	Profile.....	8
3.2	Choosing the owner	9
3.3	Locking up	10
4	BANK ACCOUNTS.....	11
5	BANK CARDS	13
6	ORDERS	14
6.1	Status Menu	15
6.2	List of orders display	15
6.2.1	Order details display.....	16
6.3	Searching orders	18
6.3.1	Orders display without date filtering	19
6.4	Data sorting	20
6.5	Actions for group and individual work on orders	20
6.5.1	Selecting orders in the list of orders.....	20
6.5.2	Signing of orders	22
6.5.3	Copying orders	22
6.5.4	Cancelling orders.....	23
6.5.5	Grouping orders.....	23
6.5.6	Ungrouping orders.....	25
6.5.7	Overview of actions by order status	26
6.6	Creation of orders.....	26
6.6.1	Creation of a new empty order	26
6.6.2	Creation from the samples package	27
7	ORDER CREATION BY IMPORT.....	28
7.1	Filling in the orders	28
7.1.1	First step of filling in the orders - choosing accounts and templates	28
7.1.2	Second step – filling in the orders	28
7.1.3	Third step in filling in the orders – Advanced settings.....	32
7.1.4	Fourth step in filling in the orders	32
8	IMPORT – EXPORT.....	34
8.1	Orders.....	34

8.1.1	Orders import.....	34
8.1.2	Orders export.....	36
8.2	Bank statements.....	42
8.2.1	Data file formats	42
8.3	Transactions	43
8.3.1	Data file formats	44
8.4	Exchange rate and conversion calculator	45
8.4.1	Data file formats	45
9	OVERVIEW	46
9.1	Bank Statements	46
9.2	Transactions	47
9.3	Scheduled orders	48
10	E-PAY.....	49
10.1	Activation of service	49
10.2	E-Pay Issuers/Contracts overview	50
10.3	E-Pay bills overview and payments	51
10.4	Service deactivation	52
11	ONLINE REQUESTS	53
12	COMMUNICATION	54
12.1	News.....	54
12.2	Online banker	55
13	ADDITIONAL.....	56
13.1	Exchange rates and conversion calculator	56
13.2	M-Intesa.....	57

1 STARTUP OF APPLICATION

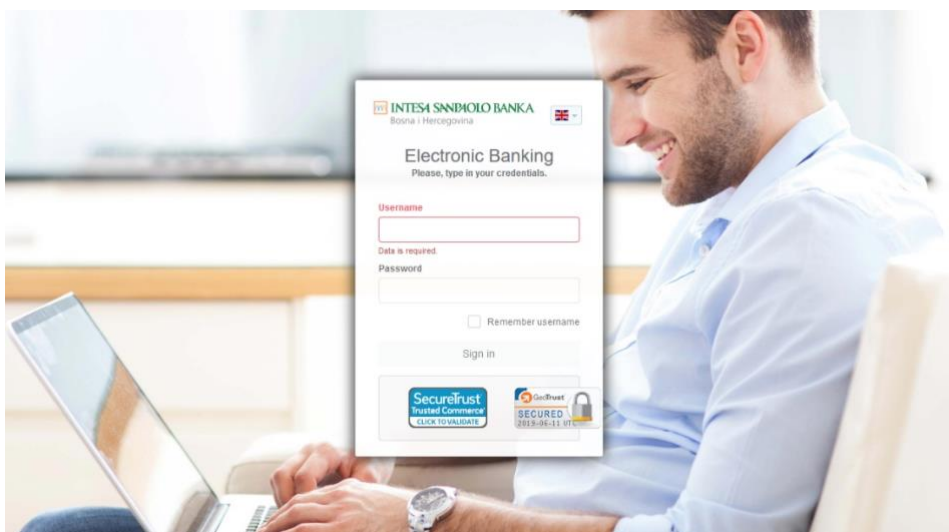


Figure 1. User login

When you start the application the window opens, as displayed on the above Figure, which allows the following functions:

- **Login** – system authentication by entering username and password.
- **Language option** – the option which allows change of the application language.
- **Remember me** – makes the application remember the user name so that any future sign in would be made easier.

1.1 Additional authentication

After successful entering of user name and password, only in case when user has additional authentication, it is necessary to enter additional **code (token)**.

Intesa Sanpaolo Bank offers:

- **mToken (mobile token)** - smartphone application, software that ensures the highest level of security in using the service. The bank is the only authorized source that provides the mToken application and the latest version of it. More about the application itself is available in the user guide for mToken on the Bank's website;
- **mini token (physical token)** - a hardware identification device that ensures the security of using the service, it is the property of the Bank and the user is obliged to return it at the request of the Bank.

Additional authentication window is shown in the Figure below. The message on the screen depends on the type of additional authentication.

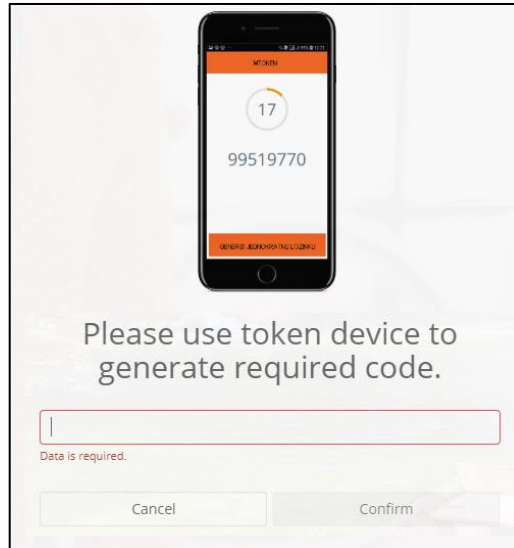


Figure 2a. Additional authentication window_mToken

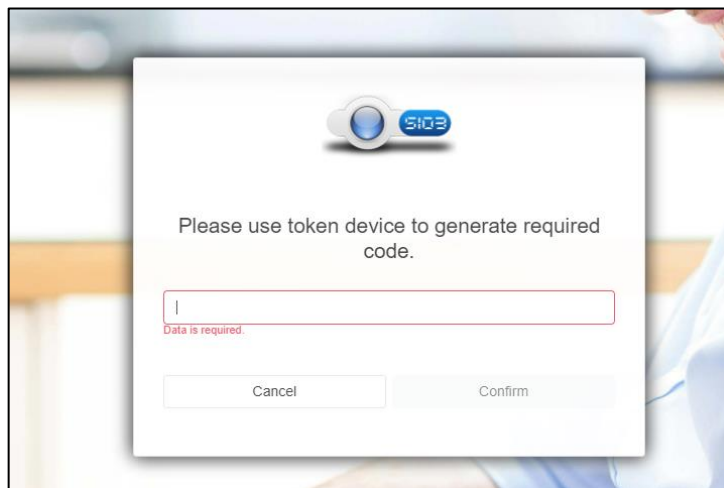


Figure 3b. Additional authentication window_mini token

Note: There can be only one authentication type (mini token or mToken) under the same user login (user name). If the user of the application uses it as an individual for his own accounts and as a legal entity, i.e. is authorized for the accounts of a legal entity, he can use only one token.

1.2 Choosing of account owner



only for legal entities

After successful application signing in, only in cases in which application user has a right to work with multiple accounts of various companies, it is necessary to choose the owner of the account. After choosing the account owner the user application process is complete.

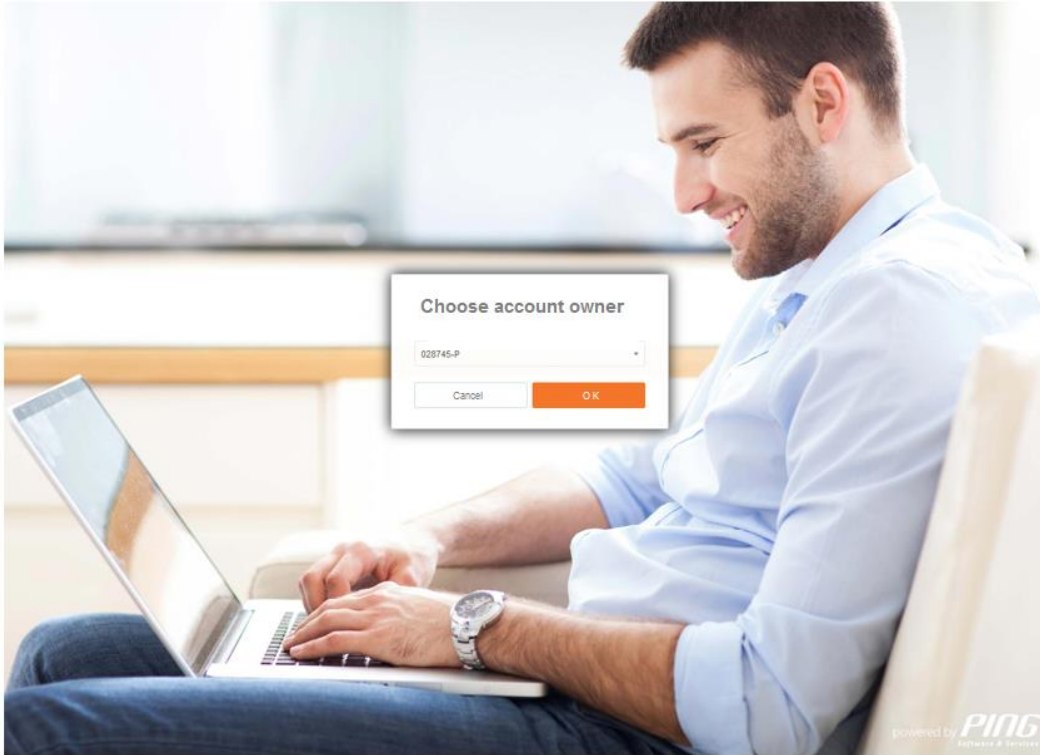


Figure 4. Choosing the owner

2 HOMEPAGE

Application homepage is designed in such a way that on one place you have the overview of the latest information.

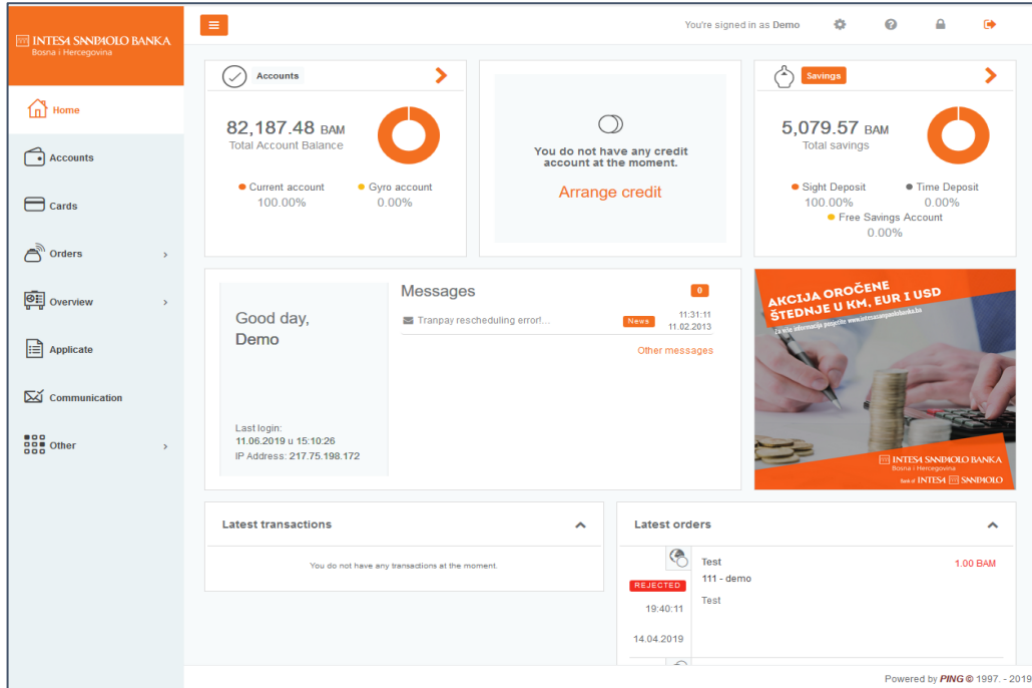


Figure 5- Homepage for individuals



Only for legal entities

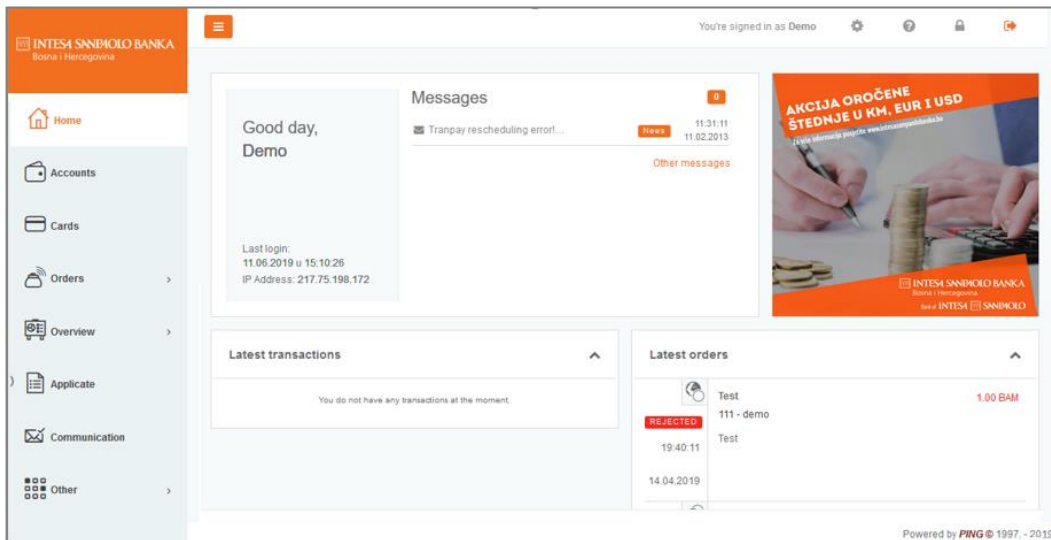


Figure 6. Homepage for legal entities

It is possible that on one place you see following overview:

- in case of individuals, graphs are available showing three groups of bank account: transaction, credit and save accounts. Graphs are not available for legal entities;
- last login and IP address;
- overview of the last five messages from the bank;
- last five transactions.

2.1 Messages Section

Messages section gives an overview of the last five received messages from the bank.

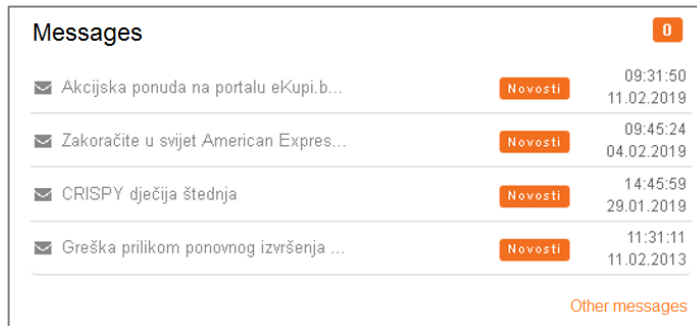


Figure 7- Last messages

On the left side of the section, beside greeting message, you have the information about the date and time of the last system log in, and the information about the IP address from which the last login was done.

In the upper part of the section you have the total number of the received messages you have not read yet:



The message consists of the message title and date and time. Clicking on the title of the message you open the content of the message. Clicking on the lower left link **Other Messages** you open the homepage of the **Messages module**, where you can find the list of all available messages.

2.2 The Last Transactions Section

This section provides overview of the last five transactions of all of your accounts.

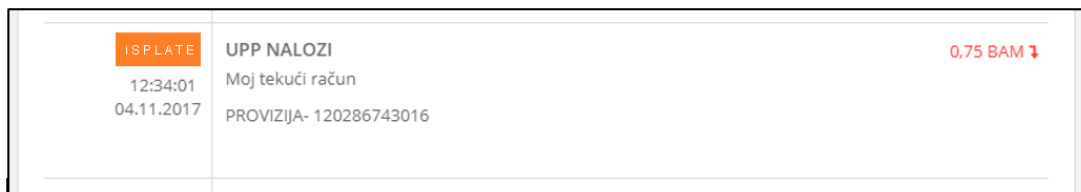


Figure 8. Last transactions

- Type of transaction:
 - Withdrawal – withdrawal of money from one of the accounts
 - Payment – deposit money on one of the accounts;
- Date and time of the transaction execution;
- Name of sender;
- Account alias;
- Transaction description;
- Transaction amount.

3 SETTINGS

Menu **Settings** offers the following functions:

- **Profile** – display and update of user settings.
- **Choose the owner** – changing the owner of the account.
- **Lock up** – temporary locking up of the application.
- **Log out** – logging out from the application.

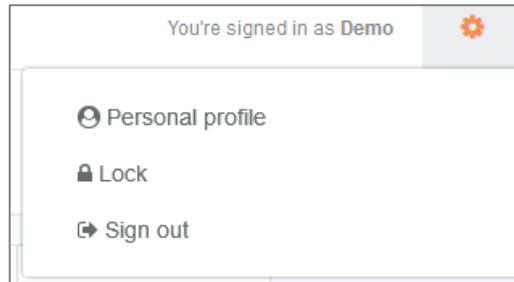


Figure 9. Settings

3.1 Profile

Within the user profile action, it is possible to:

- Review personal information;
- Have overview of the list of the accounts and corresponding user rights;
- Change the password.

The screenshot shows a 'Personal data' form with the following sections:

- Personal data:** A table with fields for Username (demo), Telephone (1234), City (Sarajevo), First Name (Demo), E-mail (hsafet@ping.ba), Postal Code (71000), LastName (Demo), Fax (-), and Address (-).
- Accounts list:** A section with a downward arrow indicating it is collapsed.
- Password:** A section with three input fields: 'Old password', 'New password', and 'Confirm new password', each with a red asterisk indicating a required field. Below the fields are 'Cancel' and 'Change' buttons.

Figure 10. User profile

Contract ID	Alias	Type	Status	
00000	TEKUČI RAČUN	TEKUČI RACUN	AKTIVAN	
000002	AVISTA ŠTEDNJA EUR TEST	A VISTA STEDNJA	AKTIVAN	
000002003	A VISTA Ĺ TEDNJA	A VISTA STEDNJA	AKTIVAN	

Figure 11. Account list for individuals



Only for legal entities

Contract ID	Alias	Type	Status	
111	TRANSAKCIJSKI RAČUN	TRANSAKCIJSKI RAČUN	AKTIVAN	
111	DEVIZNI RAČUN	DEVIZNI RAČUN	AKTIVAN	

Figure 12. Account list for legal entities

In order to be able to change password, it is necessary to enter old password and then two times new password and to use option **Change**.

Note: The new password must contain an upper letter, lower letter, number and special character and have a length of min. 8 characters.

Password validity period is 180 days.

Figure 13. Password setup

3.2 Choosing the owner

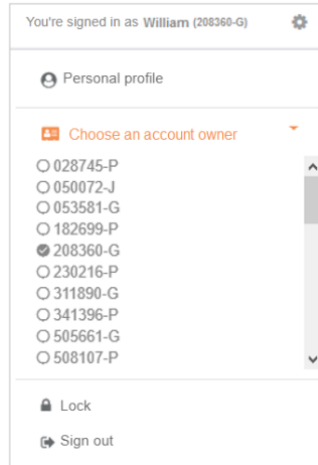


Figure 14. Choosing the owner

Option **Choose the owner** is placed within the menu **Settings** and is available only if the user has the license to work with multiple accounts of various companies. For more details, see the Figure above.

3.3 Locking up

This option allow user to temporary lock up the application, mostly used because of the need to leave the computer for the short time, and in this way, it is easier to return to the application (without using additional authentication check-ups).

Reactivation of the application require entering the password of the user who has locked up the application, as showed in the Figure below.

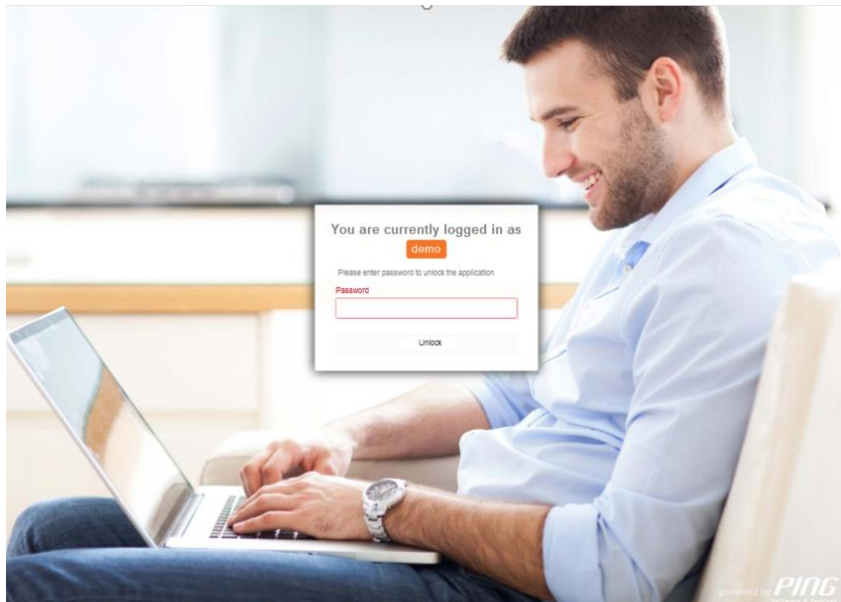


Figure 15. Locking up the application

4 BANK ACCOUNTS

This module allow user preview to all bank accounts for which user is authorised to use and to work with them through ELBA system. Within this module it is also possible for user to preview all bank account details. In case of the multiple currency account, user can choose preferred currency from the drop-down menu placed on the right side. For more details please refer to figure below.

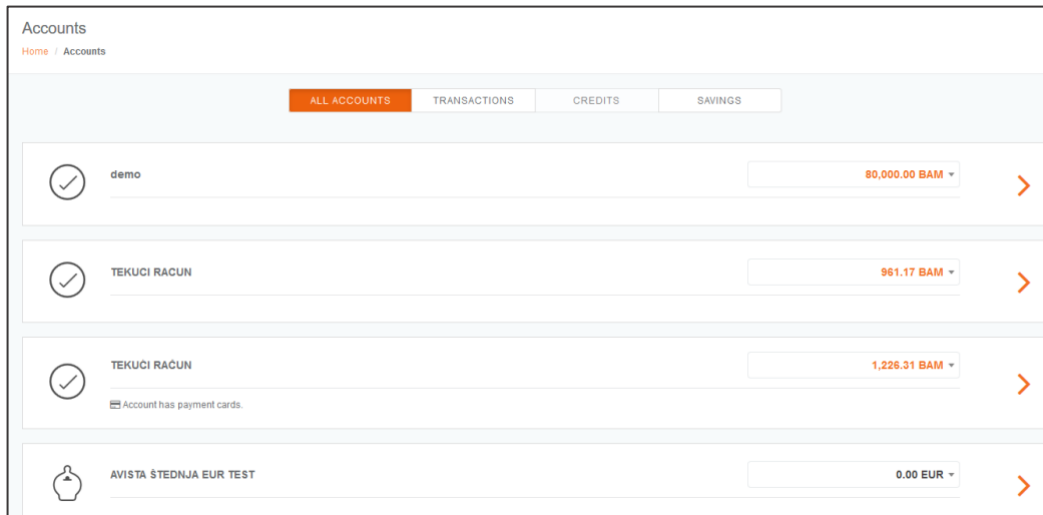


Figure 16. List of accounts for individuals



Only for legal entities

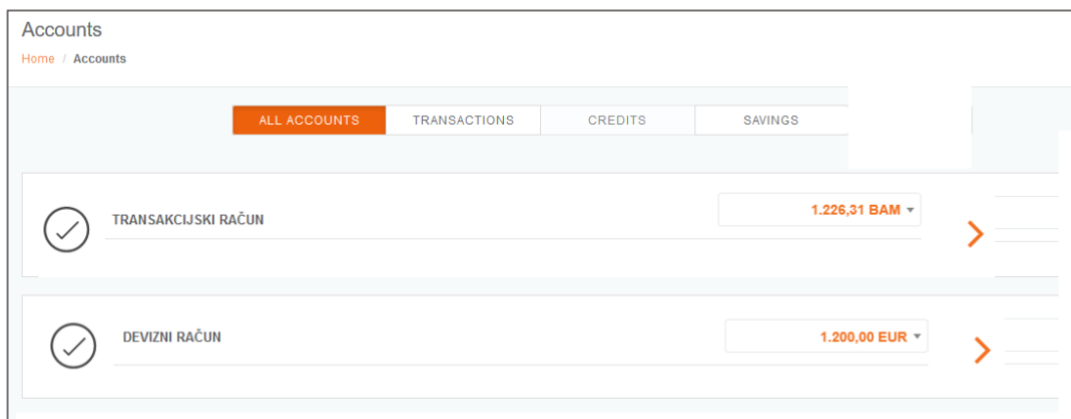


Figure 17.. List of accounts for legal entity

Except list of bank accounts, client can open bank account details shown on figure below.

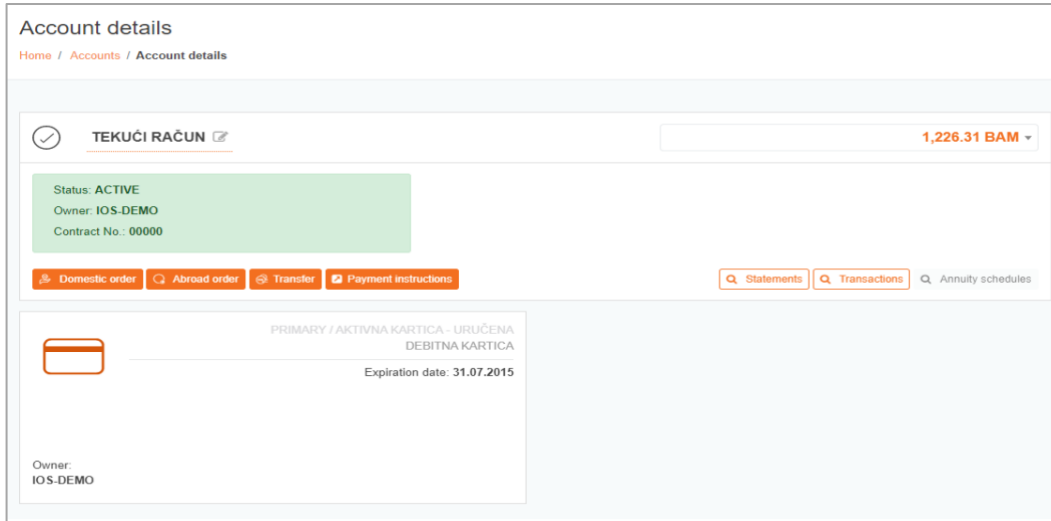


Figure 18. Account details for individuals



Only for legal entities

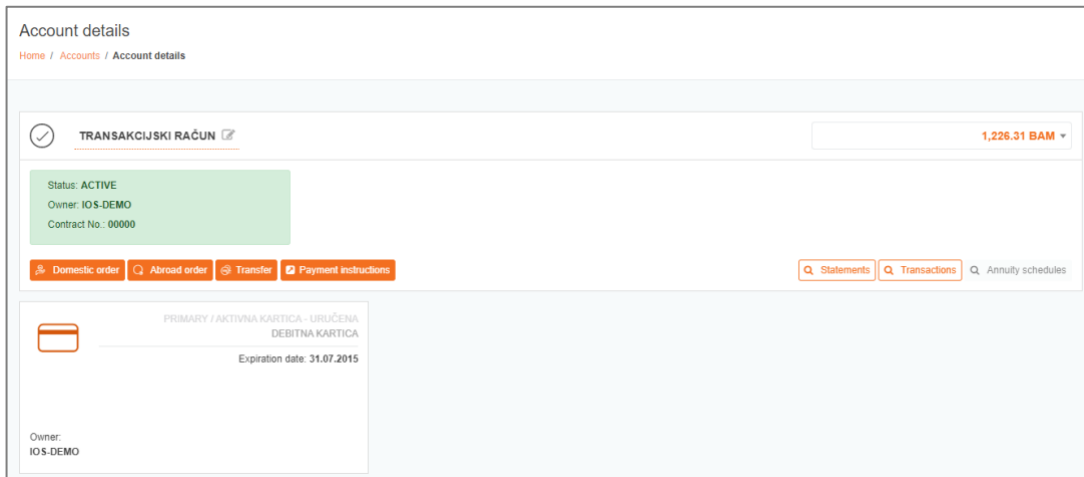


Figure 19. Account details for legal entity

This form is used for preview of all account details. It can be also a starting point for all operations regarding the chosen bank account.

The screen is visually divided in two sections, the main section and the section related to the bank cards (for the accounts that have bounded cards). The main section includes basic information about the account like: account details, currency details. Also, in the lower part of the section the operational buttons are placed, which serves as a shortcut towards the operations which are allowed for that account, like: domestic or abroad payments, transfers, transaction details or bank statements, overview of maturity, instalments etc.

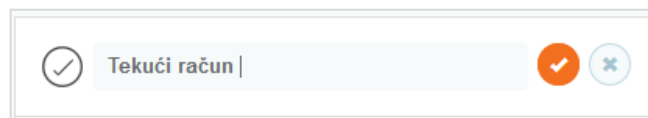


Figure 20. Change of alias

It is also possible to give the account some alias, so the account can have the name that is the most suitable for the user.

5 BANK CARDS

This module is used for cards overview and it is available only for natural persons/individuals. With the list of all cards, card details are shown as shown on the picture below. By selecting the "i" icon, additional information about the card is provided.

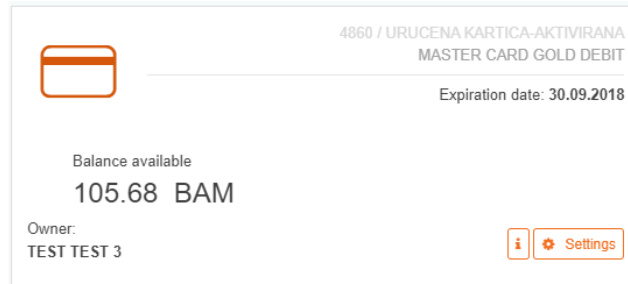


Figure 21. Card details

By selecting **Settings** option, it is possible to make following actions on the cards (as shown in the picture below):

- make the card active or inactive;
- enable / disable the right to use a debit card at a particular place of spending: ATM, POS in store or Internet;
- enable / disable accessibility of card by country: in BiH, Europe or other countries in the World.

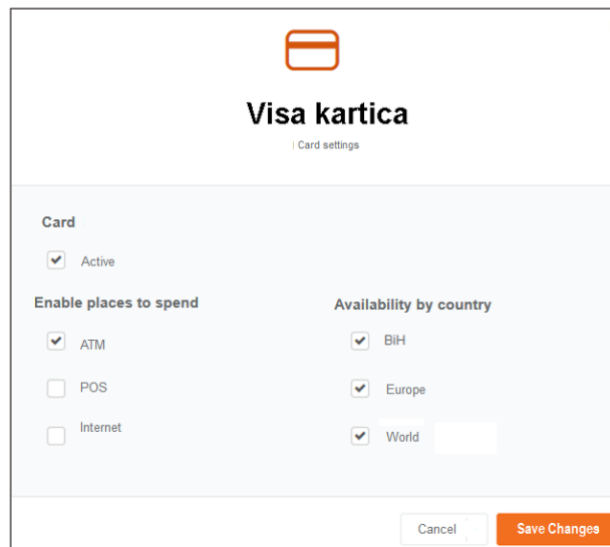


Figure 22. Card settings

This option is available for all debit cards of individuals.

6 ORDERS

Orders module, beside standard operation of the creation of payment orders, allows complete access to existing orders in various statuses. It is possible to perform various operations with the help of adequate actions for working with orders in certain status. For example, it is possible to access to details of every order, cancel, copy and export / print order, as well as to group orders.

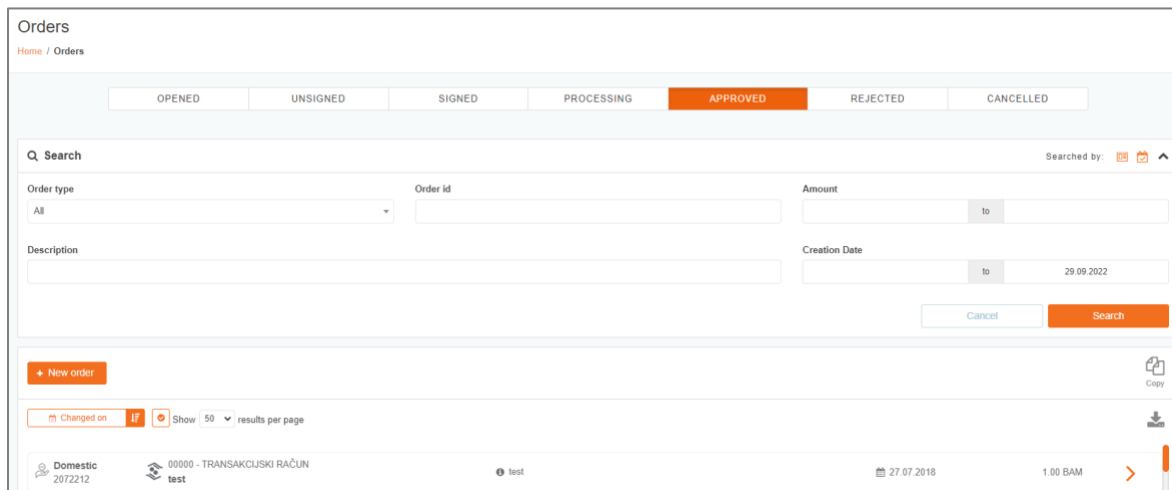


Figure 23. Orders module

Module **Orders** offers:

- display of the list of orders with basic details according their status;
- search of existing orders by one or more criteria;
- display of individual order;
- sorting of orders;
- actions for group and individual work on orders;
- creation of new orders.

In this module, overview of orders by status is available. There are seven different statuses:

- **Open orders** – incomplete orders that are prepared but cannot be considered as finished or ready for signature. Orders can be edited.
- **Unsigned orders** – orders that are created, finalized and are waiting to be signed by one or more signatories. When order reaches signature of minimum 100% it automatically goes into the next phase – it gets the status of signed order.
- **Signed orders** – orders that are not yet taken over by the bank for processing. Automatically up on being taken over it goes into next phase.
- **Order that are being processing** – orders that bank took over from the electronic banking system and that are being processing.
- **Approved orders** – orders that are successfully accepted and successfully processed by the bank.
- **Rejected orders** – orders that are not successfully processed by the bank. During processing bank has entered the reason for rejection which can be seen in the details of the order.
- **Cancelled order** – orders that user have cancelled in one of first three phases.

6.1 Status Menu

Status menu is the component of the application which is used during the work on created orders, whether they are payments or transfers. As shown on Figure 17 -Status menu, status menu consists of elements – **statuses**. Every element of this menu represents **set of orders in certain status**.

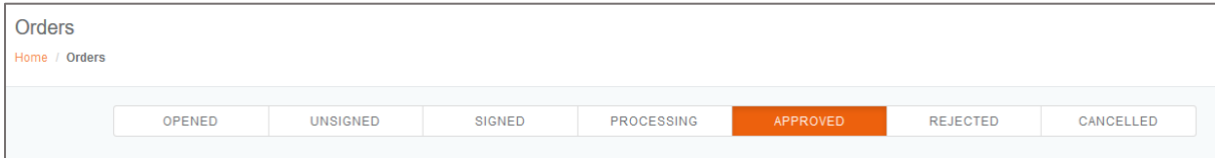


Figure 24. Status menu

Statuses represent the path (steps) of the order from its creation to its execution.

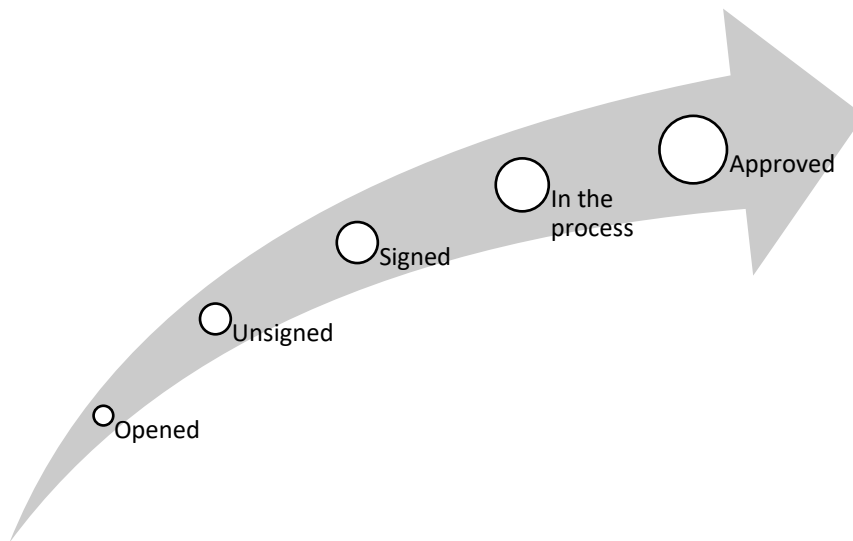


Figure 25. Path (steps) of the order through ELBA application

6.2 List of orders display

List of orders consists of basic orders details, depending on the status of order.

Initially all types of orders are shown in the status Open, that are created within the last month.

In order to have more efficient work with huge number of orders and for the better organization of work, orders in statuses *Open*, *Unsigned* and *Signed* can be grouped.

At the beginning of work with ELBA application, all orders in certain status are placed in the group NOT GROUPED. More about the method of group creation can be find in chapter Orders grouping

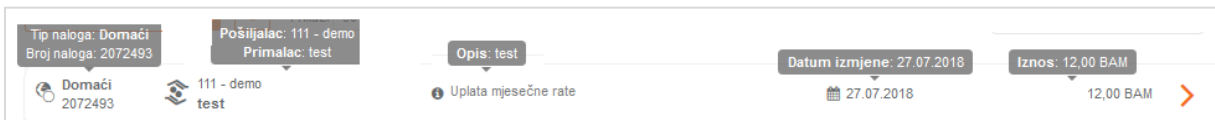


Figure 26. List of orders display

By crossing over certain data with mouse pointer full description of that data is shown.

In the list of orders, you can see:

- **Type of transaction** (domestic or abroad payment or transfer) / **ID number of transactions;**
- **Sender / Receiver;**

- **Transaction description** – purpose of payment. If the order has a status *Rejected* this field represents information about the reason why it is rejected, or if the order has a status *Cancelled* the information about the reason for cancellation of the transaction;
- **Date of modification** – date of the last modification on the order;
- **Amount** – the amount of the transaction. In the case of transfer, there is an information about the amount from account and the amount to account.

6.2.1 Order details display

In order to see the detailed information about the certain order click on the button [>](#).

Depending on the type of the order you have the different kinds of order forms. Figures are showing samples of the orders in the status *Open*:

- Figure 26. Order sample – domestic payment
- Figure 27. Order sample – abroad payment
- Figure 28. Order sample – transfer

The screenshot shows a web-based payment order form. At the top, there is an information icon, an account dropdown menu set to '00000 - TEKUĆI RAČUN', and utility icons for 'Save as template', 'Download', and 'Share'. The form is divided into several sections:

- Payee (name, address, phone):** A text area containing 'IOS-DEMO', 'NEMA ADRESE', and a dash.
- Payee's account:** A numeric input field with the value '1 5 4 0 0 1 0 0 0 0 0 0 0 1 9 1 0'.
- Beneficiary's account:** A numeric input field with the value '1 6 1 0 0 0 0 0 0 0 0 0 0 0 0 1 1'.
- Payment reference:** An empty text field.
- Amount:** A numeric input field with the value '20.00' and a checkbox for 'URGENT'.
- Note:** A text area containing the word 'test'.
- Beneficiary:** A text area containing the word 'test'.
- Taxation and Payment Details:** A section with a checkbox 'FOR PUBLIC REVENUE ONLY', a 'Tax Payer ID' field, a 'Revenue type' dropdown, a 'Municipality' dropdown, a 'Payment type' dropdown, a 'Taxation period' section with 'From' and 'To' date pickers, and a 'Budgetary unit' field.
- Payee Tax Ref.No.:** A series of empty numeric input boxes.
- Confirmation:** A checkbox 'I want to receive confirmation of an approved order to an email.' and an 'Email' input field.
- Execution:** A status indicator 'Executed on: IMMEDIATE'.

Figure 27. Order sample – domestic payment

Figure 28. Order sample – abroad payment

Figure 29. Order sample – transfer

If it is about the orders which are in the statuses *Open* and *Unsigned*, it is possible for orders to be:

- **Edited** – modification of the entered data (status *Open*);
- **Finalized** – to finalize order which is filled and ready for signature, without possibility for further modifications (status *Open*);
- **Signed** – statuses *Open*, *Unsigned*.

For all approved orders, the user can:



Choose the format of the order in PDF or TXT and print it;



Forward the order to the e-mail address.

6.2.1.1 Additional order information

Beside entered information for order, you can see the additional information like: order status, user that created the order, date of creation, date of signature, date of processing etc.

Show / hide additional information

In the upper left side of saved order is the button **Additional Information** together with the ID number of orders.

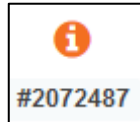


Figure 30. Button – Additional order information

1. Click on the button **Additional Information**.
Module showing additional information is opened. Additional information depends on the status in which the order is in.
2. For closing this screen, click again on the button **Additional Information**.

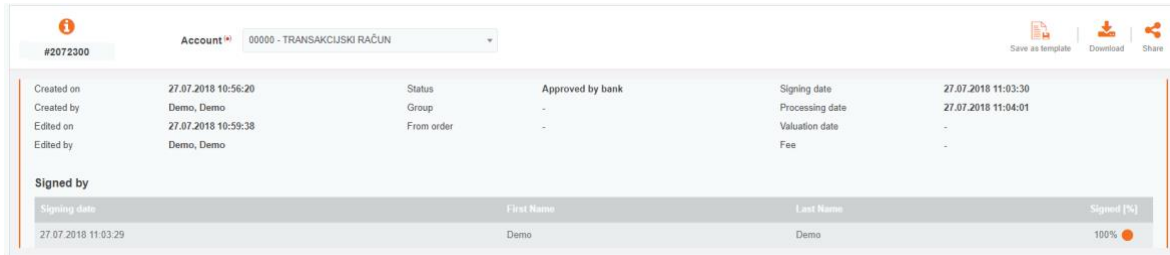
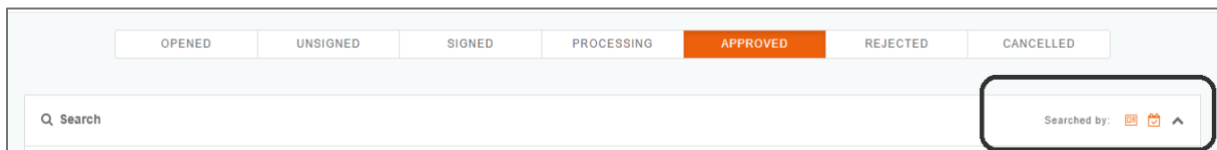


Figure 31. Additional order information

6.3 Searching orders

Upon choosing an option **Orders overview** it is possible to use searching orders option. This option is given in below figure. More searching details are available by using button .



Using button screen shows searching data as on Figure below. To allow more simplified and efficient way of working with orders you can perform searching by one or more data.

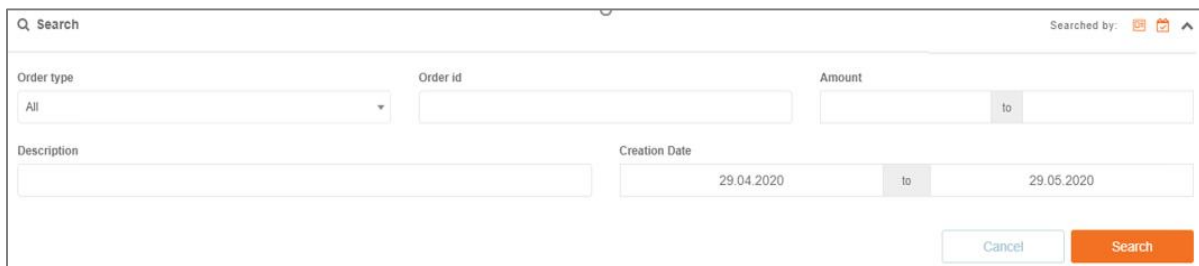


Figure 32. Initial search of orders

Depending on used searching criteria, on the right side of screen an icon appears showing that data are filtered by certain data.

The Initial Search of orders is set by the date of the last modification – orders that are shown are the orders that are modified within the last month.

By choosing the certain type of payment in the field **Type of order** you have the possibility to downsize shown data by additional fields.

Figure 33. Searching of orders

6.3.1 Orders display without date filtering

If you want to show the data without the date filtering, it is necessary to cancel predefined filter.

1. Position yourself on the field *From date*.
2. In calendar that has opened, click on the button **Erase**.

Figure 34. Search – erasing of date

Steps 3 and 4 are optional.

3. Position yourself on the field *Until date*.
4. In calendar that has opened click on the button **Erase**.
5. Click on the button **Search**.

6.4 Data sorting

It is possible to sort the data shown in the list of orders by one of the following criteria:

- Date of the last modification (initially set sorting);
- Type of order;
- Transaction description;
- Sender;
- Receiver;
- Amount.

Data in the table are initially sorted by criteria Last modification, from the newest to the oldest date of the order modification.

Click on the button **Sorting** (*Last modification*).

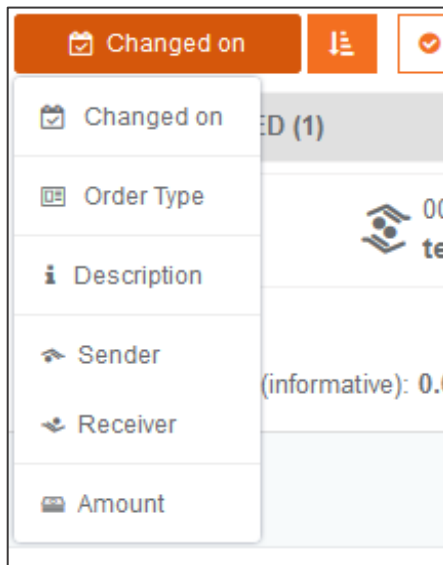


Figure 35. Data sorting

1. From the offered list choose desired criteria.
After you choose the criteria by which you want to sort the data, the data in the table will be sorted from the data of the biggest to lowest value (for example from latest to oldest date, from highest to lowest value, from Z-A).
2. If you wish to change the sequence in sorting, click on the button:



6.5 Actions for group and individual work on orders

For the orders in the list you can make actions of finalizing, copying, unmaking, export, grouping or ungrouping, both on individual or on multiple orders at the same time. Some options are available only for particular statuses.

6.5.1 Selecting orders in the list of orders

In order to perform any of mentioned actions on order/orders in the list you need to select it.

- In order to select one or more orders, it is enough to click on it.

- If you wish to remove selection from the order, click on it again.
- For selection of all orders in one group it is enough to select the field in front of the group name:



Figure 36. Selecting of the entire group of orders

- When selection of one or more orders is made at the bottom of the section the total number of selected orders with their total value in local currency (BAM) is shown. Shown value is of informational character (Figure 36).



Figure 37. Display of total number of selected orders and their total value

Actions on orders depend on the type of status in which the order is in, as well as on your permissions. Action for marking of orders is allowed in each order status. Actions are active when you select one or more orders.

6.5.1.1 Completing orders

✓ Finish

During the creation of order, it is possible to save the uncompleted order, due to various situations in which there is a need for later modification of the order. This kind of orders are placed in the status *Open orders*.

After you have entered all the data, open order needs to be marked as finalized.

1. Select order(s).
2. Click on the button **Finish**.
3. In dialogue window *Finalizing orders* confirm the action of finalizing by clicking on the button **Yes, finalize order(s)**.
If you wish to cancel finalizing then click on the button **No, cancel**.

Finalized orders after this action are placed into status *Unsigned orders*.

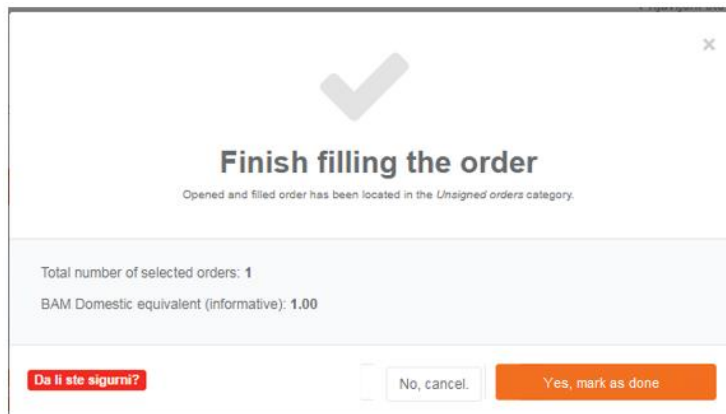


Figure 38. Dialog window – Finalizing the order

6.5.2 Signing of orders



Sign

For the order to be processed by the bank, it is necessary that the authorized user or users of electronic banking sign it.

This option is available only for the orders that are placed in the status *Unsigned orders*.

Signed orders are going into status *Signed orders*. Completely signed order goes into the processing by the bank.

1. Select order(s).
2. Click on the button **Sign**.
3. In a dialog window *Sign order* confirm the action with click on the button **Yes, sign order(s)**.

If you wish to cancel signing then click on the button **No, cancel**.

Along with the signature right the percentage of signature is defined. For individual persons this percentage is mostly 100%, while companies can define persons that will be signatories and the percentage for their signature, and with that it is made possible that multiple signatories share the right to sign in certain ratio (for example, the director has 100% and deputies 50%). **The order is considered signed only when it is signed with 100% or more.**

By reviewing the additional information about the order, it is possible to see the current percentage of signature and signatories that have signed the order so far.

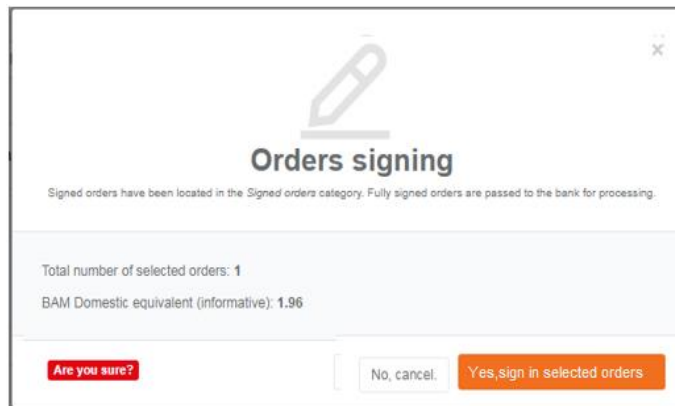


Figure 39. Dialogue window – Signing the order

6.5.3 Copying orders



Copy

In case of a need for fast creation of order which is similar to already existing one, it is possible to copy order as follows:

1. Select order(s).
2. Click on a button **Copy**.
3. In dialog window *Copying orders* confirm the action of copying by clicking on a button **Yes, copy order(s)**.

If you wish to cancel copying then click on a button **No, cancel**.

Copied orders after this action are placed into the status *Open orders*.

This option is available for orders regardless of its status.

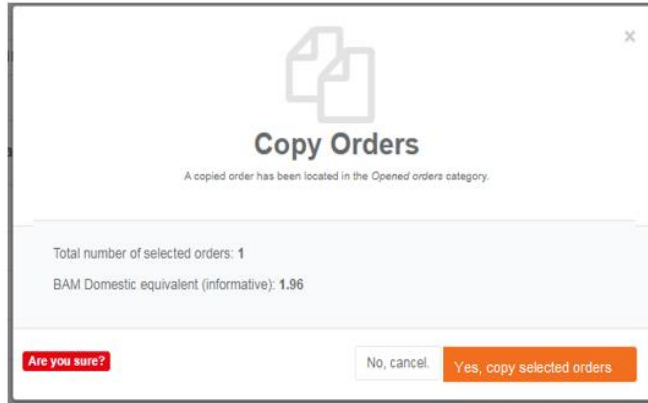


Figure 40. Dialogue window – Copying orders

6.5.4 Cancelling orders



If you have made a mistake or simply do not want to execute order and want to remove it from the status of active orders, by clicking on the button **Cancel** the order is being transferred to status *Canceled orders*.

In order to know at any moment, the reason for cancellation in a field *Reason* enter the reason for cancellation. Also, if it is about the order that repeats periodically, by clicking the option *Cancel and reeling* (if it exists) you cancel all future iterations of this order.

Canceling of the order is possible only for orders that have status: Open, Unsigned and Signed.

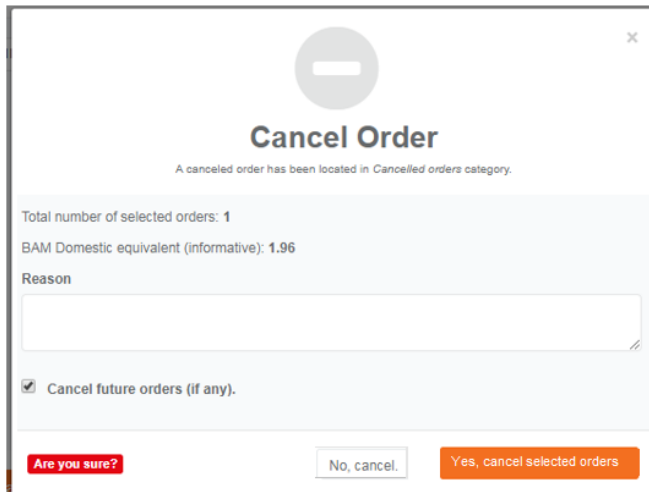


Figure 41. Dialogue frame – Cancelling order

6.5.5 Grouping orders



When working with large number of orders or simply out of the need for better organization and administration of orders, very useful option is orders grouping. Grouping makes easier signing of orders, because by signing the group, all orders

within it are signed. For better organization of groups of orders, you can give them name and description.

1. Select order(s).
2. Click on the button **Group**.
3. In a dialogue window *Grouping orders* you have two options: grouping into already available group or creation of a new group.
 - a) Grouping into already available group
 - Click on the option **Available group**.
 - From the menu **Choose group** choose the group in which you wish to add the order(s).
 - b) Creation of a new group
 - In a field **Name** enter the name of the group.
 - In a field **Description** enter the short description of the group.
4. Confirm the action of grouping by clicking on a button **Yes, add order(s) into group**.
5. If you want to cancel from grouping click on the button **No, cancel**.

Selected orders after the execution of the action are grouped into chosen/newly created group.

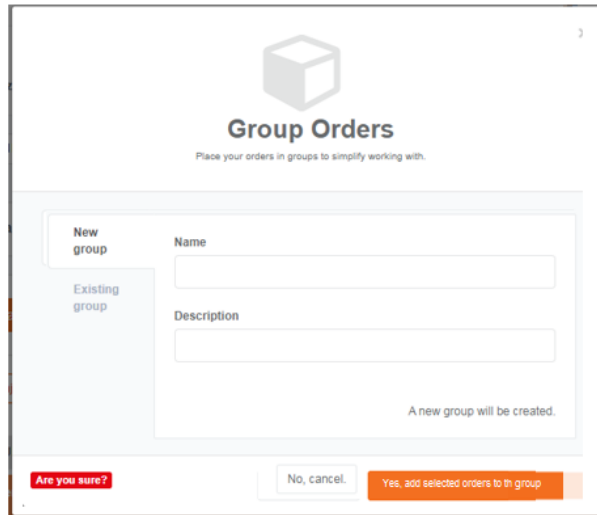


Figure 42. Dialogue window Orders grouping – Creation of a new group

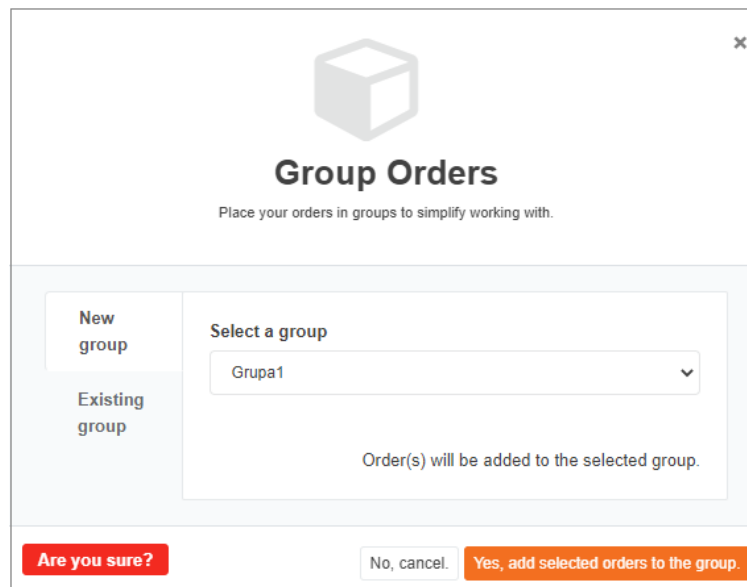


Figure 43. Dialogue window Orders grouping – Creation of a new group from existing

6.5.6 Ungrouping orders



Grouped orders is possible to ungroup.

1. Select order(s) that you wish to ungroup.
2. Click on the button **Ungroup**.
3. In dialogue window *Ungrouping orders* confirm the action by clicking on a button **Yes, ungroup order(s)**.

If you wish to cancel ungrouping then click on a button **No, cancel**.

Ungrouped orders are part on the unnamed group.

If all orders from one group are ungrouped, the group is still available and can be used for some other future orders.

Option is available only for opened and unsigned orders.

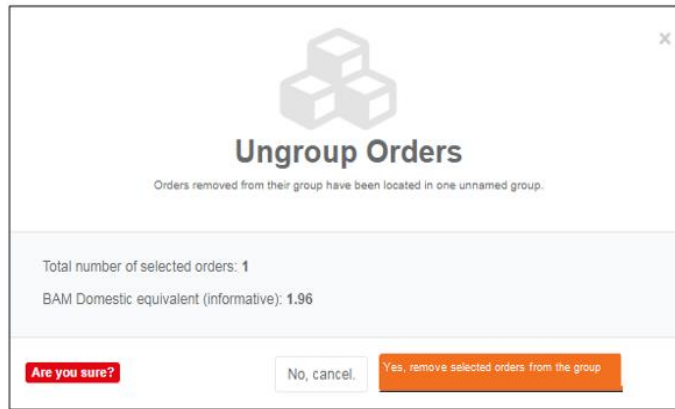


Figure 44. Ungrouping orders – action confirmation

6.5.7 Overview of actions by order status

Action / Order status	Opened	Unsigned	Signed	Processed	Approved	Rejected	Cancelled
Selecting orders	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Completing order	<input checked="" type="checkbox"/>						
Signing order	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
Copying order	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Cancelling order	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>				
Grouping orders	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					
Ungrouping orders	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>					

6.6 Creation of orders

Orders can be created individually, from earlier created package of predefined samples, or by importing already prepared orders from the text document, which can be made by hand or exported from some application that has the interface for the ELBA system.

6.6.1 Creation of a new empty order

1. Click on the button **New order**.
2. From drop down menu choose the option **Domestic payment**, **Abroad payment** or **Transfer**, depending on the transaction you want to do.

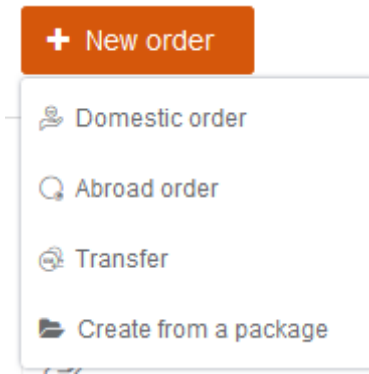


Figure 45. Creating new order

- By choosing one of the three options you will open the form/slip that you need to fill (more about filling see under chapter Filling in the orders).

6.6.2 Creation from the samples package

Samples can be grouped into packages. It is possible to place several samples in one package of samples, and use them when creating an order. By using the option to create from a sample package, as many orders as there are samples in the selected package are created in just one step.

- Click on a button **New order**.
- From drop down menu choose the option **From the samples package**.
The dialogue window *Creation of orders from the samples package* is opened.

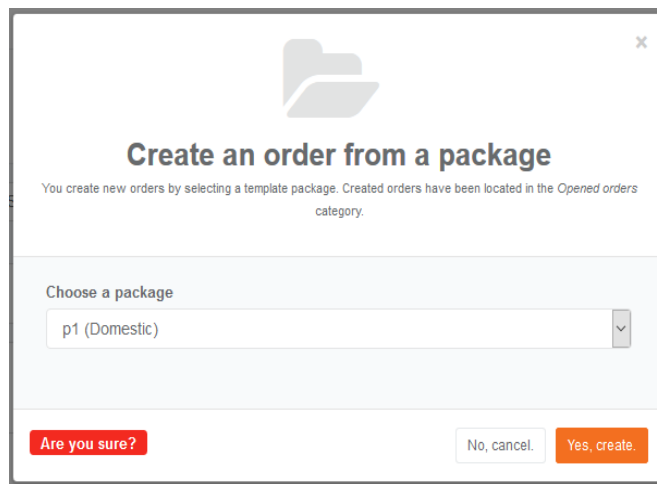


Figure 46. Dialogue window Creation of orders from the samples package

- In the field **Choose package** choose already created package. Next to the name of the package within the brackets the type of order is shown.
- Click on the button Yes, create order(s).
If you want to cancel creation click on the button **No, cancel**.

New orders are placed into the status *Open*.

7 ORDER CREATION BY IMPORT

See chapter **Import-Export** of orders.

7.1 Filling in the orders

Filling in the orders has four parts:

1. Choosing sample based on which the order is being filled and/or account from which transaction will be made,
2. Filling in the order,
3. Defining the schedule for execution,
4. Storing the order for later modification and signing, or as a template for future orders.

All mandatory fields in the form will have mark next to the name of the field (*).

7.1.1 First step of filling in the orders - choosing accounts and templates

In the first step of filling in the orders you need to choose the order template and/or the account from which the transaction will be made.

- **Choosing the order template**

ELBA is offering the possibility to create orders based on previously created orders (template). In order to create a template, after you finish filling of the order which data can be used again later, it is sufficient to save that order as a template.

In the **Template** field choose the template based on which you wish to create a new order. Depending on the type of order you are creating (domestic, abroad or transfer) in drop down list you will see only the samples that are suitable to the chosen type of order.

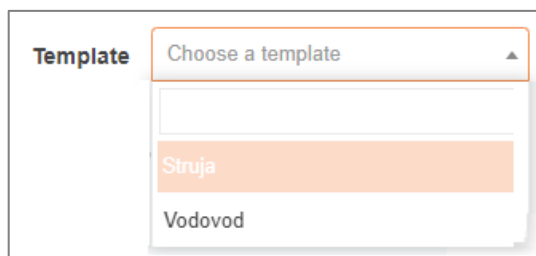


Figure 47. Choose template

- **Choosing the account for transaction**

In order to have better efficiency during the creation of the order it is not necessary to enter the data regarding the *Sender*. By choosing the account, all the details about *Sender* necessary for the transaction execution will automatically be filled.

7.1.2 Second step – filling in the orders

Next step is entering the data necessary for the execution of the transaction. The form for order filling in depends on the type of the order.

7.1.2.1 Domestic payments

Form for filling the order for domestic payment looks the same as the standard paper order form.

All fields regarding the *Sender* will be filled by choosing the account and/or sample (see First step of filling in the orders - choosing accounts and templates).

If it is about orders for public revenues it is necessary to include the field **Public Revenues Payment**.

Figure 48. Order for domestic payment

7.1.2.2 Abroad payment

Form for filling the order for abroad contains all fields that are necessary in order to enable Bank to realize this type of payment.

Figure 49. Order for abroad payment

After you have filled the data for abroad payment, it is necessary to attach adequate documentation based on which the order should be done.

1. In the header of the order on a right side click on the button **Attachment**.



The dialog window *Attachments* will open.

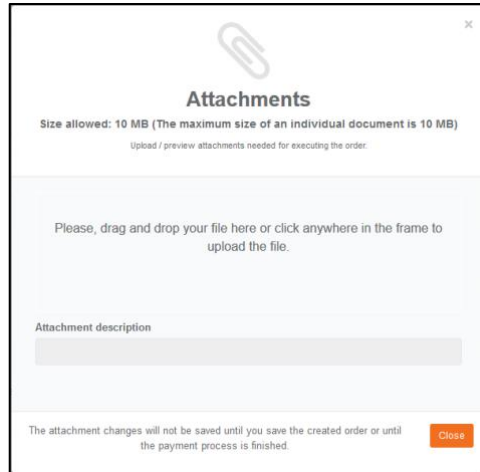



Figure 50. Dialog window Attachments

2. To attach the document(s) follow the instructions in the dialogue window.
3. For the attached documents you can:
 - a. Edit description: click on the text **Edit description** under the icon which marks document whose description you want to edit. In the field **Attachment description** enter the text. Changes are automatically saved during typing.
 - b. Remove the document: click on the text **Remove document** under the icon that is marking the document you want to remove.
4. When you have entered the document(s) click on the button **Close**.

Change on the attachments will not be permanently saved until the created order is not saved or until the realization of payment is not finalized.

5. When you attached documents and close the dialogue window the icon  is indicating that the order has attached documents.

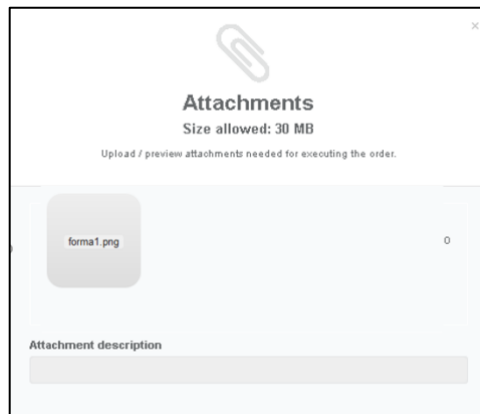


Figure 51. Attachments

7.1.2.3 Transfer

Transfer is being used when we are transferring the money between your accounts in our bank. When transferring the money from the accounts with different currency the automatic conversion is being done.

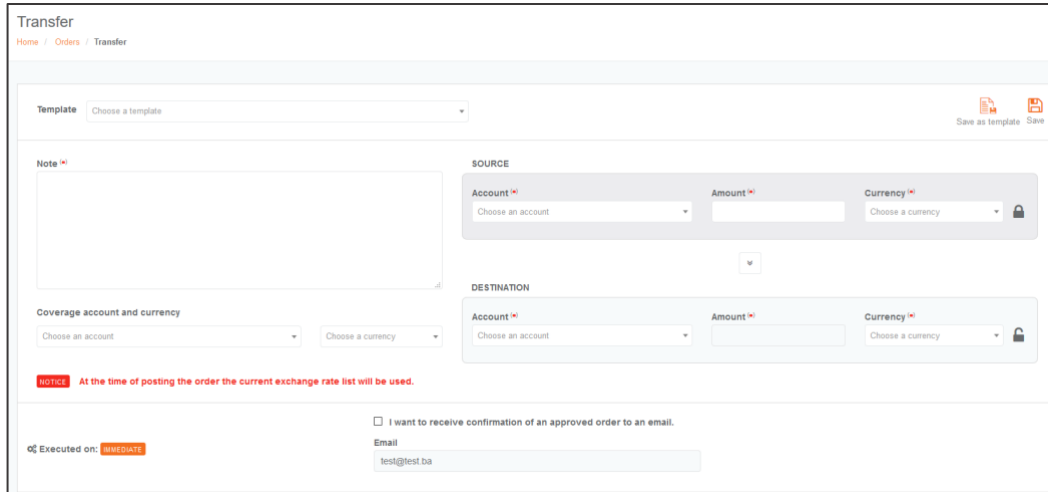





Figure 52. Transfer

It is necessary to choose the account from which the transfer of money should be done and the account on which the transfer should be made, choose the currency of both accounts and enter the amount into one of the fields with the label **Amount**.


After you choose the account its balance is shown.

By predefined settings, based on the amount which you wish to send from originating account automatically the amount on the designated account will be calculated. ELBA offers another option as well – based on the amount that you wish to get on designated account to calculate how much money you should pay in.

1. Click on button  Block *Designation* and field *Amount* in a given block are becoming active.
2. Enter the amount.
The amount that you should pay in is being  automatically calculated.
3. If you wish to return the settings it is necessary to click  on a button.
4. If it is about the transfer of money between the accounts with the same currency, the amount in the both fields will be identical, while for the transfer of different currencies, first the **conversion** between currencies will be made, and then the amount in the second field will be automatically filled with the equivalent value to the amount from the other field.

Note: Conversion is done according the current exchange rate. At the time of booking the order maybe the order exchange rate will be valid so the converted amount could be different.

From the time of order creation to its booking some time could pass so it is possible that exchange rate differences appear.

Because of that it is useful to choose the amount that will be “fixed” by using the option **Fixed amount**  and with that show the processing center of this transaction that the amount is not changeable in the case of different exchange rate.

Possible options are:

- **Origin** – amount that will be transferred from origin account will be fixed.
- **Designation** – amount which will be transferred on designation account will be fixed.
- **Both** – both amounts will be identical, while in a case of changed exchange rate this order most probably will be denied due to incorrect conversion ratio.

Beside mentioned options, it is possible to choose the account and the currency from which the fee for this order will be paid.

7.1.3 Third step in filling in the orders – Advanced settings

The third step of filling in the orders enables setting the schedule for order execution.

Schedule of the orders execution is useful in various situations: payments of monthly or weekly obligations, various memberships, utilities, payments of the orders in future (useful during the vacation season) etc.

In the combination with the basic rules of execution, it represents powerful tool that is possible to use in various situations, so it is for example possible to define the payment of the due credit Installments with the exact due date, both first (date **Not before**) and last Installments (date **Not after**).

By clicking the option **Advance settings**, you open additional part of the screen.

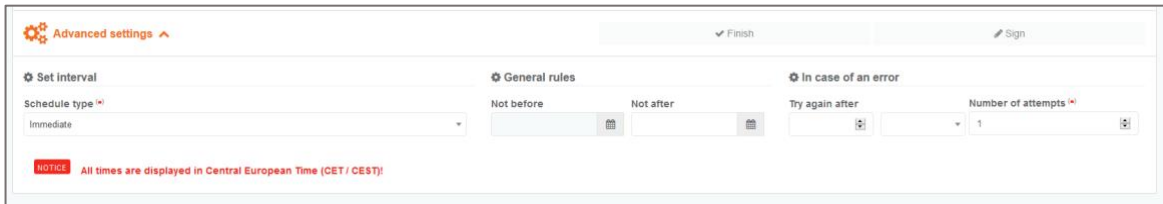


Figure 53. Advance settings

7.1.3.1 Option Choose interval

Beside the creation of standard order (option **Now**), which is being realized immediately upon the sending to the bank, it is possible to create orders with precisely defined schedule of realization.

By clicking on the option **Period** (predefined value of *Now*) menu with the following options is open:

- **Once** – execution once in designated time in future (while it is possible the complete defining of time and date of execution),
- **Periodic execution with the options Daily, Weekly, Monthly or Annually**, with the option for detailing the time component of that schedule (hour and minute of the execution, day and month, depending on the chosen option).

7.1.3.2 Basic rules option

Beside the schedule itself, it is possible to define the Basic rules on which the behaviour of the system is based in cases when the application is executing the order independently.

It is possible to set that scheduled order cannot be executed before (option **Not before**) and/or after certain date (option **Not after**).

7.1.3.3 Option in case of an error

ELBA offers option of specification of what happens in cases in which there is an error in order execution, on which the time is specified (**Number of hours/Days**) after which the application will try again to execute (option **Try again later**) and number of additional tries (option: Additional tries).

7.1.4 Fourth step in filling in the orders

Fourth step represents finalizing the order. Order can be: saved for later editing, saved as a template for new orders, finalized and saved for signing, and signed.

- **Finalizing order**

When you have filled in the order and you want to send it for signature (unless you have the right to sign the order) click on the button **Finalize**. Order is saved into the status *Unsigned*. It is not possible to edit order after it is in *Unsigned* status.

- **Signing order**

For order to be processed by the bank it has to be signed by the authorized user or users of electronic banking.

By clicking on the button **Sign** the order goes to the status *Signed* orders. Completed order with signatures is going into the processing by the bank.

- **Saving order**



Sometimes in a process of filling in the data it is necessary to stop the work for some reason before you have finished the order. By clicking the button **Save** the order is saved into the status *Open*.

By simple opening of the order from the status *Open* you can continue to work on it.

- **Saving order as a template**



Once you have filled in the order which entries can be used for the creation of new orders, by clicking the button **Save as a template** you can save the order as a template.

8 IMPORT – EXPORT

8.1 Orders

Import and export of the orders are options that are making easier the work with orders for the users that have huge volume of bank transactions.

8.1.1 Orders import



Import

ELBA is offering the option of import of in advance prepared orders from text (.txt) document, which can be made by hand or imported from some financial application that has an interface towards ELBA.

In order to make possible undisturbed usage of the application during the import of a huge number of orders, the process of importing is being done in the background and the client is informed about its finalization by message.

Imported orders will be saved into the status *Open* orders and grouped within the group named *Imported orders – <date and time of the import>*.

This option is available only from the status Open orders.

1. Click on the button **Import**.

The dialogue window *Orders import* will open. Process of the import consists of three steps: **Import, Status and Saving.**

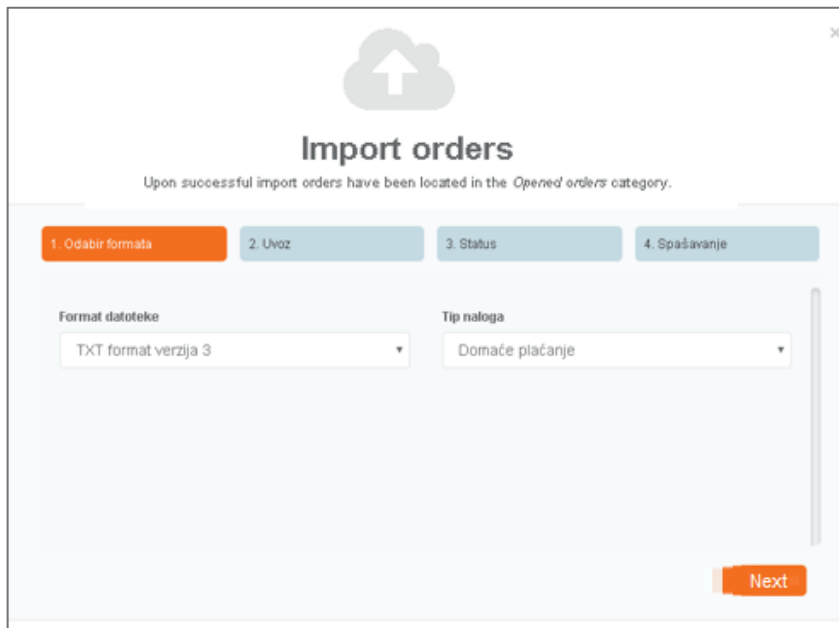
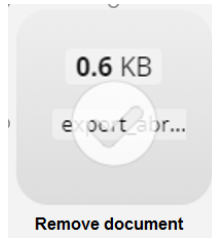


Figure 54. Import orders - first step

2. In the first step (import) choose:
 - a) In the field **Data file format** – the data file format that you are importing.
 - b) In the field **Order Type** choose the type of the order which you are importing: domestic or abroad.
 - c) In the field **Account** choose the account from which the transactions will be made. This field is available only if in the first step you choose the data file format: *TXT format version 2*.
 - d) Click on the right side of the window, on the part where it is written *Move your data file here or press anywhere within the frame to download the data file*. The dialogue window *Open* is opened.
 - e) Choose the data file from which you wish to import the orders and click Open. If the document satisfies the standards of the chosen format you will receive the visual confirmation about success. You can see the name and the size of the document.



- f) Click on the button *Next step*.

3. In the second step (*Status*) the information about the status and the validity of downloaded orders are shown.
 - *Total: total number of orders in document;*
 - *Correct: number of downloaded correct orders;*
 - *Incorrect: number of downloaded incorrect orders.*
 - If you have at least one incorrect order you will receive the message which explains the error, for example: "The control sum of the order value is not correct. Format of the imported orders is not correct."
 - For every incorrect order from the downloaded document you will receive the information: order number of the order in the document and type of the error.

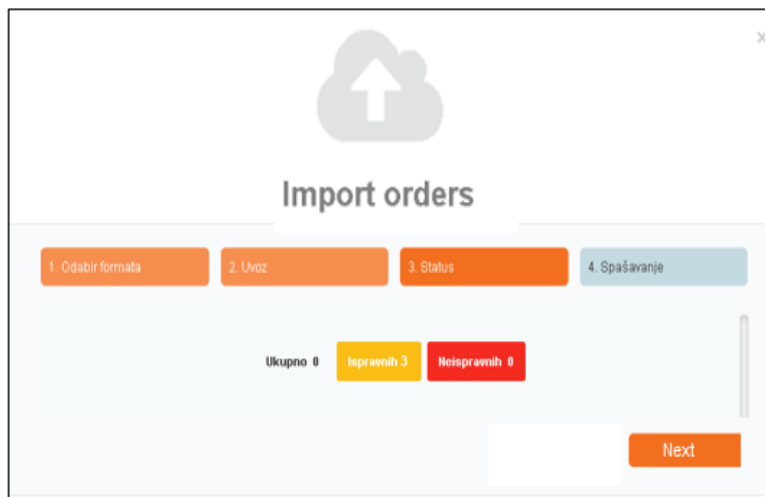


Figure 55. Dialogue window Orders import – Second step – successfully downloaded orders

If only one correct order is download it is possible to finalize the import of that one correct order. Click on the button Next step.



Figure 56. Dialogue window Orders import – Second step – unsuccessfully downloaded orders

4. Third step (*Saving*) represents the finalization of orders import. You will receive the message about successfully imported orders (total number of orders / numbers of successfully downloaded orders), as well as the message about the name of the group in which the successfully imported orders will be saved.
5. To import orders into the application, click on the button **Import**.



Figure 57. Dialogue window Orders import – third step

8.1.2 Orders export

ELBA offers possibility of exporting orders like a data file, in order to import the result of the export into ELBA or some other financial application that has an interface with ELBA. Unlike the previous versions of ELBA system, this version supports the simultaneous export of several different types of orders.

This option is available from all statuses except the status *Open orders* and *Cancelled orders*.

1. Select one or more orders and then click on the button **Take** on the upper right part of the table.



2. The dialogue window will open Choose report format, with a list of possible formats of export.

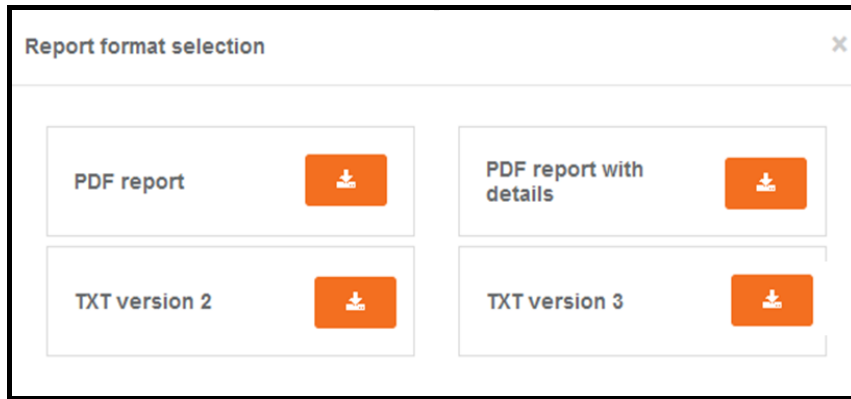


Figure 58. Choose report format

3. By clicking the button **Take** beside the name of the chosen format you are taking over corresponding data file.

8.1.2.1 Data file formats

There are two general versions of the content of export data file:

- **Version 2** (compatible with previous versions of ELBA Fat Client)
- **Version 3**

Version 2 is format used in previous versions of ELBA, which had deficiency in inability to record orders that charge several different accounts. As latest version of ELBA supports simultaneous work with more accounts the format version 3 was brought in. Due to the reason of compatibility with some applications on a client side, version 2 was kept although it was limited only for text data file.

Export of orders is possible in data file formats: **TXT**, **PDF**, where for **TXT** format both mentioned versions are supported. **PDF** export comes in two separate versions (with and without details).

8.1.2.1.1 Specification of version 2

Format characteristics of version 2:

- Orders in this document are separated with *CR*
- Fields in one order are separated with *TAB*
- Fields can be in three types: (*varchar*, *number*, *date*)
 - *varchar(N)* – character type length N character
 - *numeric (N, M)* – numeric type with floating point with maximum of N digit in front of floating point and M numeric type behind floating point. Floating point is interpreted with “.” (point).
 - *datetime* – date type in format “yyyy-mm-dd hh:mi:ss” or “yyyy-mm-dd” where:
 - **yyyy** denotes year
 - **mm** denotes month in a year
 - **dd** denotes day in a month
 - **hh** denotes hour
 - **mi** denotes minutes
 - **ss** denotes seconds
- Fields cannot contain *CR* or *TAB*
- Line that starts with # is considered as comment and at import is being ignored
- First line of the document contains control information about included orders. In that line there have to be two fields (fields are numeric and between themselves separated by *TAB*): first field with total number of orders included in document, and second with calculated control amount of orders (total sum of all orders amounts).

8.1.2.1.2 Domestic order

Import/export data file for domestic orders has the following fields that appear in the following order.

Field name	Type	Obligato ry	Description	Length
RBR_NALOGA	NUMERIC	YES	Ordinal number of the record (starts from 1 for the first record and it increments for every next one)	4
NAZIV_POŠILJAOCA	VARCHAR	YES	Sender Name (field "Paid by")	100
RAČUN_PRIMAOCA	VARCHAR	YES	Receivers Account (UPP)	16
NAZIV_PRIMAOCA	VARCHAR	YES	Receivers Name	80
IZNOS	VARCHAR	YES	Order amount	18 (14,4)
OPIS_PLAĆANJA	VARCHAR	YES	Order description	100
HITNOST	VARCHAR	YES	Urgency: T – urgent F – not urgent	1
JP_TAX_NO	VARCHAR		<i>Public revenues</i> – Taxpayer's number	13
JP_VRSTA_UPLATE	VARCHAR		<i>Public revenues</i> – Type of payment: 0 – REGULAR 1 – ORDERED 2 – MONEY RETURN 3 – ENFORCED COLLECTION	1
JP_VRSTA_PRIHODA	VARCHAR		<i>Public revenues</i> – Receiver's Bank ID. Valuation from Banks Code Book.	6
JP_PERIOD_OD	DATETIME		<i>Public revenues</i> – Tax period from	19
JP_PERIOD_DO	DATETIME		<i>Public revenues</i> – Tax period to	19
JP_OPĆINA	VARCHAR		<i>Public revenues</i> – Municipality Valuation from Municipalities Code Book	3
JP_BUDŽ_ORG	VARCHAR		<i>Public revenues</i> – Budget organization	7
JP_POZIV_NA_BROJ	VARCHAR		<i>Public revenues</i> – Reference number	10

All fields of public revenues are obligatory only if any of the mentioned fields of public revenues is placed.

If the bank is not allowing the creation of order with the name of the sender different than the name of user account, then the field SENDER NAME will be ignored.

8.1.2.1.3 Abroad order

Import/export data file for abroad orders has the following fields that appear in given order.

Field name	Type	Obligatory	Description	Length
RBR_NALOGA	NUMERIC	YES	Ordinal number of the record (starts from 1 for the first record and it increments for every next one)	5
NAZIV_POŠILJAOCA	VARCHAR	YES	Sender Name (field "Paid by")	100
IZVORNA_VALUTA	VARCHAR	YES	Currency code of the account from which payment will be made	3
ODREDIŠNA_VALUTA	VARCHAR	YES	Order currency code	3
IZLAZNI_IZNOS	VARCHAR	YES	Order amount in currency: ODREDIŠNA_VALUTA (DESIGNATED_CURRENCY)	18 (14,4)
OPIS_PLAĆANJA	VARCHAR	YES	Order description	100
TROŠKOVI	VARCHAR	YES	Cost will be paid by: S – sender O – receiver D – divided	1
RAČUN_PRIMAOCA	VARCHAR	YES	Account of the receiver	35
NAZIV_PRIMAOCA	VARCHAR	YES	Name of the receiver	35
BANKA_ID	VARCHAR	YES ako nije zadan BANKA_NAZIV	Receiver's Bank ID. Valuation from Banks Code Book	11
BANKA_NAZIV	VARCHAR	YES ako nije zadan BANKA_ID	Bank name of the receiver	200

If the bank is not allowing the creation of order with the name of the sender different than the name of user account, then the field SENDER NAME will be ignored.

8.1.2.1.4 Specification of Version 3

Format characteristics of version 3:

- Orders in this document are separated with *CR*
- Fields in one order are separated with *TAB*
- Fields can be in three types: (*varchar*, *number*, *date*)
 - *varchar*(N) – character type length N character
 - numeric (N, M) – numeric type with floating point with maximum of N digit in front of floating point and M numeric type behind floating point. Floating point is interpreted with "." (point).
 - *datetime* – date type in format "yyyy-mm-dd hh:mi:ss" or "yyyy-mm-dd" where:
 - **yyyy** denotes year
 - **mm** denotes month in a year
 - **dd** denotes day in a month
 - **hh** denotes hour
 - **mi** denotes minutes

- **ss** denotes seconds
- Fields cannot contain *CR* or *TAB*
- Line that starts with # is considered as comment and at import is being ignored
- First line of the document contains control information about included orders. In that line there have to be two fields (fields are numeric and between themselves separated by *TAB*): first field with total number of orders included in document, and second with calculated control amount of orders (total sum of all orders amounts).

8.1.2.1.5 Domestic order

Import/export data file for domestic orders has the following fields that appear in given order.

Field name	Type	Obligatory	Description	Length
RBR_NALOGA	NUMERIC	YES	Ordinal number of the record (starts from 1 for the first record and it increments for every next one)	4
NAZIV_POŠILJAOCA	VARCHAR	YES	Sender Name (field "Paid by")	100
RAČUN_PRIMAOCA	VARCHAR	YES	Receiver Account (UPP)	16
NAZIV_PRIMAOCA	VARCHAR	YES	Receiver Name	80
IZNOS	VARCHAR	YES	Order amount	18 (14,4)
OPIS_PLAĆANJA	VARCHAR	YES	Order description	100
HITNOST	VARCHAR	YES	Urgency: T – urgent F – not urgent	1
JP_TAX_NO	VARCHAR		Public revenues – Taxpayer's number	13
JP_VRSTA_UPLATE	VARCHAR		Public revenues – Type of payment: 0 – REGULAR 1 – ORDERED 2 – MONEY RETURN 3 – ENFORCED COLLECTION	1
JP_VRSTA_PRIHODA	VARCHAR		Public revenues – Receiver's Bank ID. Valuation from Banks Code Book.	6
JP_PERIOD_OD	DATETIME		Public revenues – Tax period from	19
JP_PERIOD_DO	DATETIME		Public revenues – Tax period to	19
JP_OPĆINA	VARCHAR		Public revenues – Municipality Valuation from Municipalities Code Book	3
JP_BUDŽ_ORG	VARCHAR		Public revenues – Budget organization	7
JP_POZIV_NA_BROJ	VARCHAR		Public revenues – Reference number	10
REFERENCA_PLAĆANJA	VARCHAR	NO	Reference for payment	30
RAČUN_POŠILJAOCA	VARCHAR	YES	Sender Account Number	40

All fields of public revenues are obligatory only if any of the mentioned fields of public revenues is placed.

If the bank is not allowing the creation of order with the name of the sender different than the name of user account, then the field SENDER NAME will be ignored.

8.1.2.1.6 Abroad order

Import/export data file for abroad orders has the following fields that appear in given order

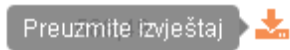
Field name	Type	Obligatory	Description	Length
RBR_NALOGA	NUMERIC	YES	Ordinal number of the record (starts from 1 for the first record and it increments for every next one)	5
NAZIV_POŠILJAOCA	VARCHAR	YES	Sender Name (field "Paid by")	100
IZVORNA_VALUTA	VARCHAR	YES	Currency code of the account from which payment will be done	3
ODREDIŠNA_VALUTA	VARCHAR	YES	Order currency code	3
IZLAZNI_IZNOS	VARCHAR	YES	Order amount in currency: ODREDIŠNA_VALUTA (DESIGNATED_CURRENCY)	18 (14,4)
OPIS_PLAĆANJA	VARCHAR	YES	Order description	100
TROŠKOVI	VARCHAR	YES	Costs paid by: S – sender O – receiver D – divided	1
RAČUN_PRIMAOCA	VARCHAR	YES	Receiver Account	35
NAZIV_PRIMAOCA	VARCHAR	YES	Receiver Name	35
ADRESA	VARCHAR	NO	Receiver address	60
ADRESA_2	VARCHAR	NO	Postal code/city/state	40
BANKA_ID	VARCHAR	YES, if not added BANKA_NAZIV	Receiver's Bank ID. Valuation from Banks Code Book.	11
BANKA_NAZIV	VARCHAR	YES, if not added BANKA_ID	Receiver Bank Name	200
RAČUN_POŠILJAOCA	VARCHAR	YES	Sender Account number	40

If the bank is not allowing the creation of order with the name of the sender different than the name of user account, then the field SENDER NAME will be ignored.

8.2 Bank statements

The option for generating the report is offered for every bank statement that corresponds to the parameters of the search. It is possible to export bank statement in the following formats: **PDF and TXT**. Every report includes the list of transactions that belong to the chosen bank statement. There are two ways to reach this option. One is by the button *Download report* which is placed on the right side of the line of the chosen bank statement within the table with all bank statements. Second way is to click on a button *Download* placed in upper right corner of the table with details on review page.

1. Click on a button **Download report** or button **Download**.



2. The dialogue window *Choose report format* with the list of supported formats will open.

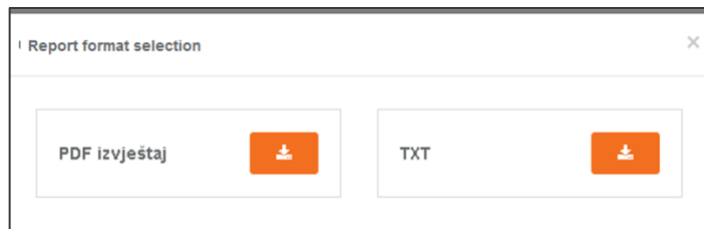


Figure 59. Report format selection

3. By clicking on a button **Download** beside chosen format you are downloading corresponding data file.

8.2.1 Data file formats

At the moment only one version of content of export data file is supported.

- **Version 2** (compatible with previous ELBA versions)

Export of bank statements in format of version 2 is possible as data file: **TXT**. While PDF data file for export has the unique format

8.2.1.1 Version 2 specification

Format characteristics of version 2:

- Orders in this document are separated with *CR*
- Fields in one order are separated with *TAB*
- Fields can be in three types: (*varchar*, *number*, *date*)
 - *varchar(N)* – character type length N character
 - *numeric (N, M)* – numeric type with floating point with maximum of N digit in front of floating point and M numeric type behind floating point. Floating point is interpreted with “.” (point).
 - *datetime* – date type in format “yyyy-mm-dd hh:mi:ss” or “yyyy-mm-dd” where:
 - **yyyy** denotes year
 - **mm** denotes month in a year
 - **dd** denotes day in a month
 - **hh** denotes hour
 - **mi** denotes minutes
 - **ss** denotes seconds

- Fields cannot contain *CR* or *TAB*
Line that starts with # is considered as comment and at import is being ignored
- First line of the data file has the information about shown bank statement. In that line there are three fields (fields are between themselves separated by TAB): first field with number of bank statement, second and third with the period of included transactions in the bank statement (format dd.mm.yyyy)

Export data file for bank statements has the following fields that appear in given order

Field name	Type	Obligatory	Description
DIRECTION	NUMERIC	YES	Transaction Direction (+ / -)
VALIDITY_DATE	DATETIME	YES	Transaction Execution Date
REFERENCE	VARCHAR		Transaction Reference
DOCUMENT_TYPE	VARCHAR	YES	Transaction Type (according to internal code book for bank transactions)
DOCUMENT_ID	VARCHAR	YES	Transaction Identifier
ELBA_ORDER_ID	NUMERIC	YES	Identifier of ELBA order who initiated transaction.
REF_BANK	VARCHAR	YES	<i>BIC</i> code of the bank connected to transaction
REF_ACCOUNT_ID	VARCHAR	YES	Transaction Account Number
REF_ACCOUNT_NAME	VARCHAR		Name of the transaction account
DESCRIPTION	VARCHAR		Transaction Description
CURRENCY	VARCHAR	YES	Transaction Currency
AMOUNT	NUMERIC		Transaction Amount

8.3 Transactions

It is possible to generate report for all transactions which are suitable to parameters of the search. Export is supported for the formats: **PDF**. Every report has header with the data corresponding to the parameters of search, and additional information regarding the balance on the account as well as the list of data that represents the details about each single transaction.

1. Click on the button **Download report** in upper right corner of table with the transactions list



2. The dialogue window *Choose report format* will open, with the list of supported formats

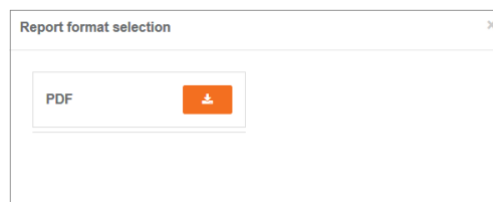


Figure 60. Report format selection

- By clicking on the button **Download** beside the name of the chosen format you are downloading corresponding data file.

8.3.1 Data file formats

At the moment only one version of content of export data file is supported:

- **Version 2** (compatible with previous ELBA versions)

8.3.1.1 Version 2 specification

Export data file for transactions has the following fields:

Field name	Type	Obligatory	Description
TITLE	VARCHAR	YES	Report title
ACCOUNT	VARCHAR	YES	Transaction Account
CURRENCY	VARCHAR	YES	Transaction Currency
FROM_DATE	DATETIME	NO	Starting date of the research
TO_DATE	DATETIME	NO	Final date of the research
REPORT_DESCRIPTION	VARCHAR	NO	Description of Transaction to be used for search
INDICATOR	VARCHAR	NO	Transaction Direction (ingoing / outgoing)
LOCATION	VARCHAR	NO	Location
MIN_AMOUNT	NUMERIC	NO	Minimum amount for search
MAX_AMOUNT	NUMERIC	NO	Maximum amount for search
BALANCE_BEFORE	NUMERIC	YES	Starting Balance
BALANCE_AFTER	NUMERIC	YES	Final Balance
AVAILABLE_BALANCE_AFTER	NUMERIC	YES	Final Available Balance
DATE_CREATED	DATETIME	YES	Date of Transaction
DESCRIPTION	VARCHAR	NO	Transaction Description
AMOUNT	NUMERIC	YES	Transaction Amount
REFACTCOUNT_DESC	VARCHAR	NO	Sender/Receiver Description
REFACTCOUNT_ID	VARCHAR	YES	Sender/Receiver Account

8.4 Exchange rate and conversion calculator

Export of exchange rate list is supported only in format: **CSV**. Every report contains header with the name of the columns and the list of data which represents rates for every currency based on nominal value of the unit. For downloading of the report, it is necessary to click on the button **Download showed exchange rate list** in the upper right corner above the table with exchange rates.

8.4.1 Data file formats

Export of exchange rate list is supported only in one format:

- **Version 1**

8.4.1.1 Version 1 specification

Export data file for exchange rate list has the following fields:

Field name	Type	Obligatory	Description
CURRENCY_ID	VARCHAR	YES	Identification currency code
UNIT	NUMERIC	YES	Nominal Currency unit
BUY	NUMERIC	YES	Buying exchange rate
MID	NUMERIC	YES	Middle exchange rate
SELL	NUMERIC	YES	Selling exchange rate

9 OVERVIEW

Module **Overview** enables the user to have approach to modules for search, transaction and bank statements overview and overview of scheduled orders. By clicking on the option **Overview** from the main menu the access to all mentioned modules is enabled, while the navigation, beside from the main menu, is enabled through the navigational bar that is placed at the top of every module.

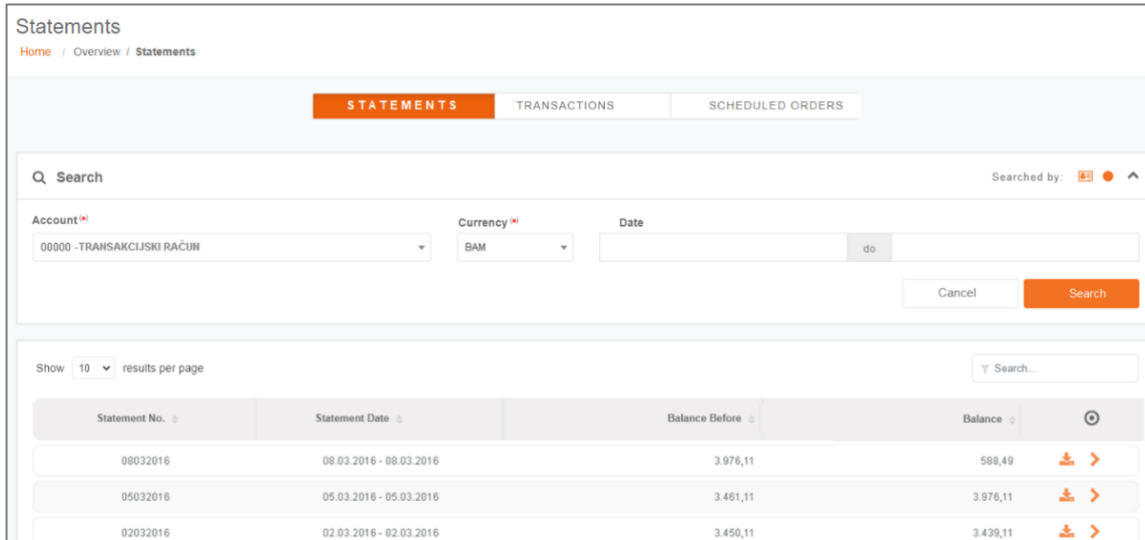


Figure 61. Bank Statements

9.1 Bank Statements

The display **Bank Statements** is user enabled only for certain types of accounts. This tool is very easy to use. On the top of the module there are fields for the result filter, where it is necessary to choose the account and the currency and you can set the time period. By clicking on the button **Search**, the Bank Statements that are fulfilling the criteria set will appear on the table below.

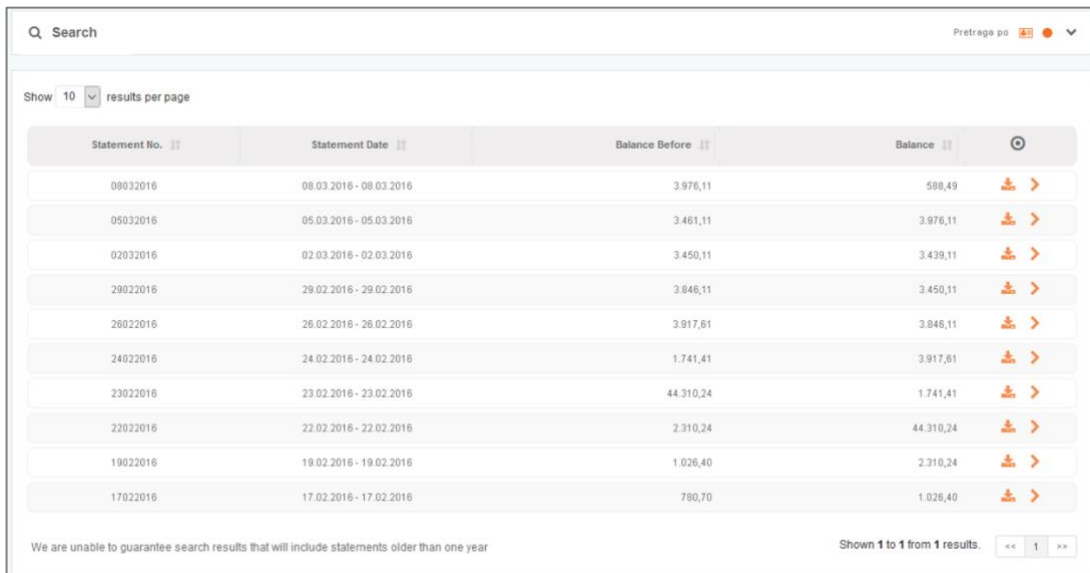


Figure 62. Bank Statements

It is possible to perform two actions for each bank statement showed in the table:

- save bank statement in some of the offered formats
- overview the bank statement details.

Details of the bank statements are shown in the Figure below.

Statement details

Home / Overview / Statements / Statement details

[Return to the statements overview](#)

08032016 Statement No.	08.03.2016 - 08.03.2016 Statement Date	3.976,11 BAM Balance Before	588,49 BAM Balance
----------------------------------	--	---------------------------------------	------------------------------

Statement Details

Show 10 results per page

Transaction No.	Transaction Date	Valuation date	Account	Description	Amount	Domestic equivalent
3465	03.08.2016	03.08.2016		PROVIZIJA ZA INO DOZNAKU, THURINGER LANDE...	-50,00 BAM	50,00 BAM
3466	03.08.2016	03.08.2016		KONVERZIJA ZA KLUJENTE - PRODAJA DEVIZA SA...	-3.337,62 BAM	3.337,62 BAM

Figure 63. Bank Statements details

9.2 Transactions

Tool for search **Transaction** is similar to the tool for bank statement review, both by function and by appearance. In the field for the result filter it is necessary to choose the account and the currency and, as an option, the user can enter time period and other filters in order to have more precise search. By clicking the button **Search** the transactions that are fulfilling the criteria set will appear on the table below.

Transactions

Home / Overview / Transactions

STATEMENTS **TRANSACTIONS** SCHEDULED ORDERS

Search Searched by: [Icons]

Account: 111 - TEKUCI RACUN Currency: BAM Date: [] to 29.05.2020 Amount: [] to []

Description: [] Direction: All

Cancel Search

Show 10 results per page

Datum kreiranja	Opis	Primaoc / Pošiljatelj	Račun primaoc / pošiljatelj	Iznos	Novo stanje
28.05.2018 09:21:41	Ostala placanja	IME135257 PREZIMES4499	1401*****S	-30,00	
25.05.2018 11:03:09	Ostala placanja	IME135257 PREZIMES4499	1401*****S	-100,00	

Prilazano 1 do 2 od 2 rezultata. << 1 >>

Figure 64. Transactions

All transactions received by search can be saved in PDF or JSON format. Also, for every individual transaction it is possible to overview the details. Layout of the details of one transaction is shown in the Figure below.

Creation date	Description	Sender / Receiver	Sender / Receiver Account	Amount	New balance	
10.08.2017 15:14.51	UPLATA PARTIJE 1035905	-	20836003100103590597	1,000.00		

Transaction ID	Amount	Valuation Date
5023972214	1,000.00	10.08.2017
Transaction Type	Order No.	Booking Date
BU - BLAGAJNICE UPLATE	-	10.08.2017
Sender Bank	Reference	ELBA reference
ABSBBA22XXX - 000001-B	-	5023972214
Sender / Receiver Account	Description	
208360021001035905977	UPLATA PARTIJA 1035905	

Figure 65. Transaction details

9.3 Scheduled orders

During creation of new payment order and/or transfer it is possible to schedule order execution in several ways. That means that user can set various conditions for order execution while creating the order, like time of execution, schedule or balance on the account. That kind of orders are called “set” and they can be executed once or periodically. For better visibility this kind of orders are placed separately. Overview of scheduled orders is shown in the Figure below.

Scheduled orders

[Home](#) / [Overview](#) / [Scheduled orders](#)

STATEMENTS TRANSACTIONS SCHEDULED ORDERS

Scheduled orders overview Cancel order

Execute at IF Show 50 results per page

No data in the table

<< >>

Figure 66. Scheduled orders

For every order it is possible to review the order details (by clicking the button for the order in question). Also, you can cancel order – by selecting one or more orders and then clicking on the button (for the button to become active, at least one order must be selected):



Figure 67. Cancelling order action

10 E-PAY

The e-Pay option allows you to pay pre-filled invoices of service providers electronically. With this service, the issuer's monthly invoice arrives directly into one of the electronic services, after which you simply forward it for payment with just a few clicks

This option is not available for legal entities.

10.1 Activation of service

Activation of the e-Pay service is done by selecting the **Issuers/Contracts** option.

When entering a new e-pay service, it is necessary to select the issuer from the list of invoice issuers for which you want to contract receipt of invoices and then enter the necessary data for service activation as shown in the image below. When choosing a payment reference, it is possible to use the reference display on the screen to enter the correct one.

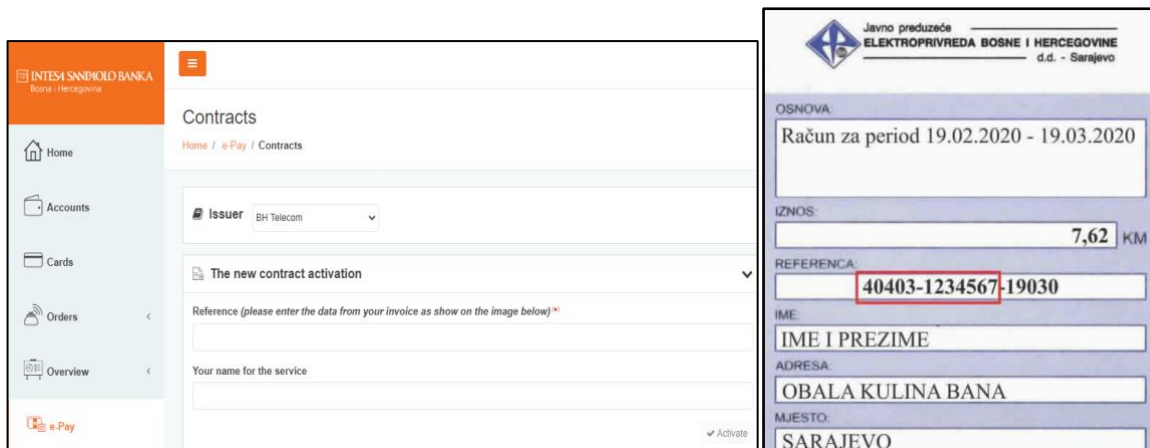


Figure 67. Contracts for issuer

Contract issuer	Field	Description
JP Elektroprivreda BiH d.d.	Your name for the service (optional)	Enter the name of the account that you activate for the service, and it will be the name of the account that you will pay in the future and to make it easier to distinguish between the accounts that you pay (if you register several different accounts).
	Reference number	<p>Example of a reference from the account of JP EPBiH: 40403-1234567-19030</p> <p>The numbers from the reference represent the following:</p> <ul style="list-style-type: none"> • organizational part (40403) • user code (1234567) • invoice reading date (19030; DDMMYY) <p>In the reference field, it is necessary to enter only the organizational part and the user's code, without entering the date of reading the invoice, that is, in the form 40403-1234567 for the reference mentioned above.</p>

<p>BH Telecom d.d.</p>	<p>Reference number</p>	<p>The reference number is equal to the information in the <i>ACCOUNT NUMBER</i> section. The whole account number is entered.</p> <p>NOTE: Bill payment service issued by BH Telecom d.d. via the e-Pay option, it is possible to activate it in the same way, with a note that the delivery of an electronic payment slip with information on the calculated costs for using the BH Telecom service is only possible for those Bank clients who are subscribers to BH Telecom services where they receive an invoice in their own name, provided that the client has an activated service called "bht e-invoice", on the basis of which invoices are delivered to his e-mail address instead of by post. The specific conditions of the "bht e-account" service are available on the website www.bhtelecom.ba.</p>
<p>KJKP Toplane-Sarajevo d.o.o.</p>	<p>Reference number</p>	<p>The reference number is equal to the data in the <i>USER CODE</i> section.</p>
<p>KJKP Vodovod i kanalizacija d.o.o. Sarajevo</p>	<p>Reference number</p>	<p>The reference number is equal to the data in the <i>REFERENCE</i> section.</p>

After reference and name of the service is entered, by selecting the **Activate** option, the terms of use of the given service are displayed. Process of activation of service will be continued, as soon as terms of use is accepted.

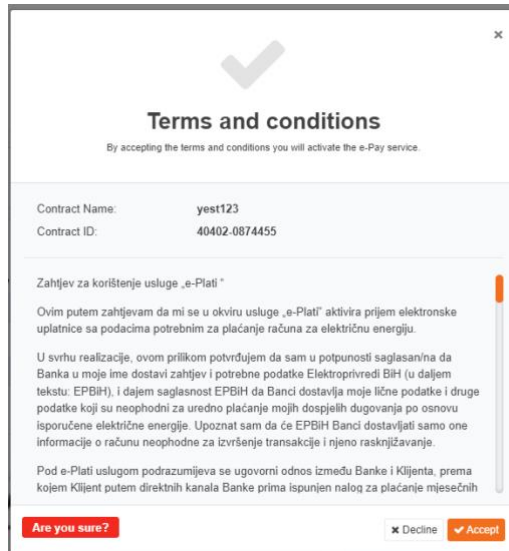


Figure 68. Activation of e-pay

10.2 E-Pay Issuers/Contracts overview

By selecting the **Issuers/Contracts** option, it is possible to access all active service issuers and accounts for which the service is activated. It is also possible to activate new as well as deactivate existing services for the selected issuer and given contract number.

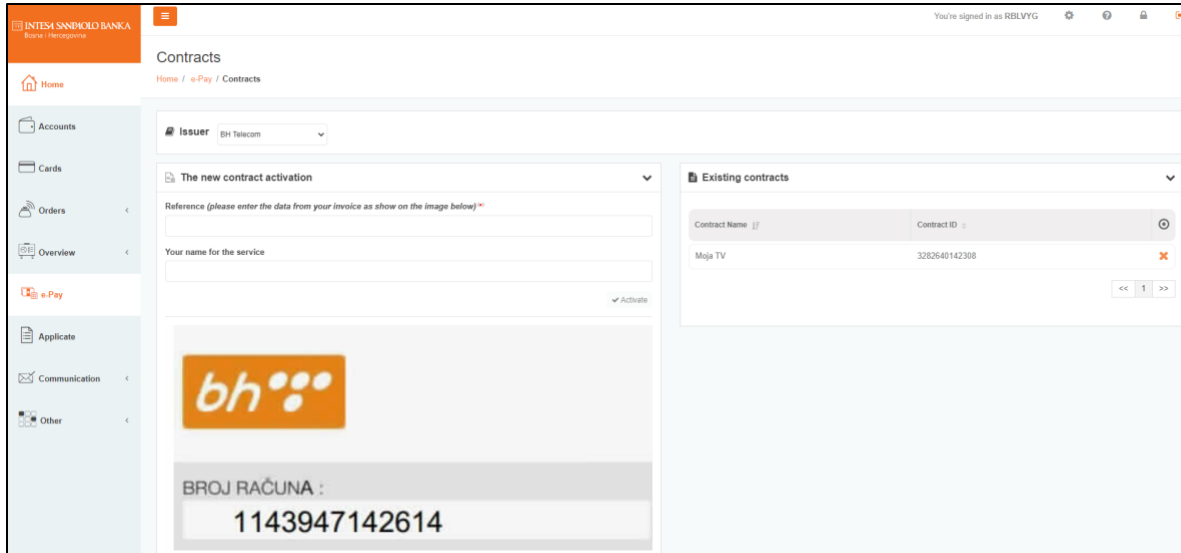


Figure 69. E-Pay Issuers/Contracts overview

10.3 E-Pay bills overview and payments

By selecting the E-Pay option, the invoices processed through this option are displayed on the screen, with name of the issuer of the invoice, amount of the invoice, the paid amount of the invoice, the status of the invoice as well as the date of activity.

The client receives a notification about the invoice that has arrived in the form of an SMS message every month.

To pay the bill, it is enough to check it and click on **Pay**.

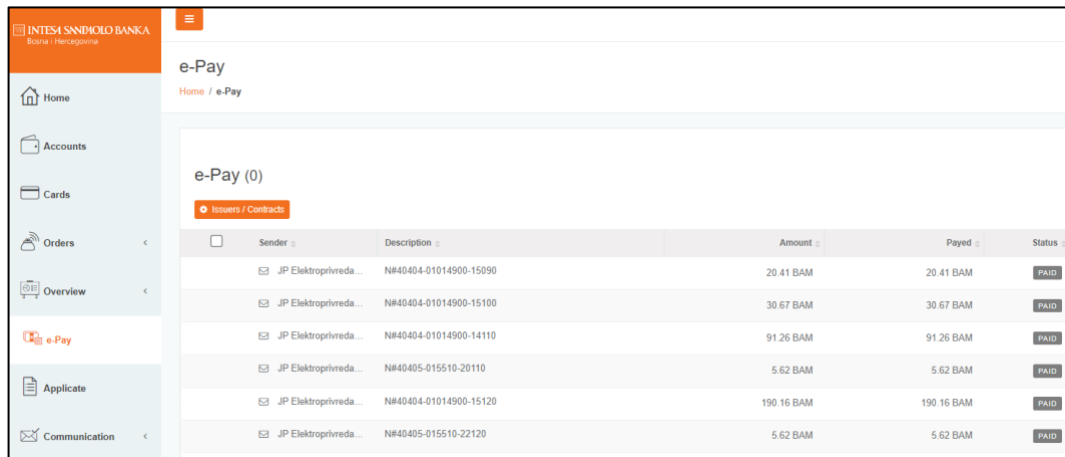


Figure 7068. E-Pay overview and payments

Note: Depending on the issuer, for some invoices it is possible to pay a higher and/or lower amount than the invoice amount. In these cases, you will be able to change the value in the **Amount** field.

The e-Pay order will always refer to the last amount of the bill (e.g. for consumed electricity), without displaying the debt or subscription.

10.4 Service deactivation

By selecting the Issuers/Accounts option, it is possible to display existing active contracts for a given issuer, through which it is possible to unsubscribe from the E-service. After selecting the option "Unsubscribe e-service", it is possible to deactivate the selected contract or cancel the deactivation (as shown in the image below).

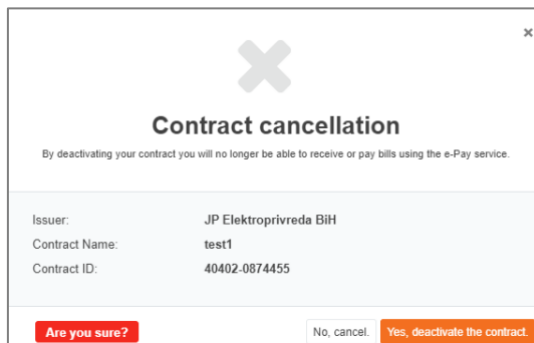


Figure 71. Deactivation of e-pay

11 ONLINE REQUESTS

The option Apply enables the creation of on-line demands for certain bank service. It is only available for individuals and not for legal entities.

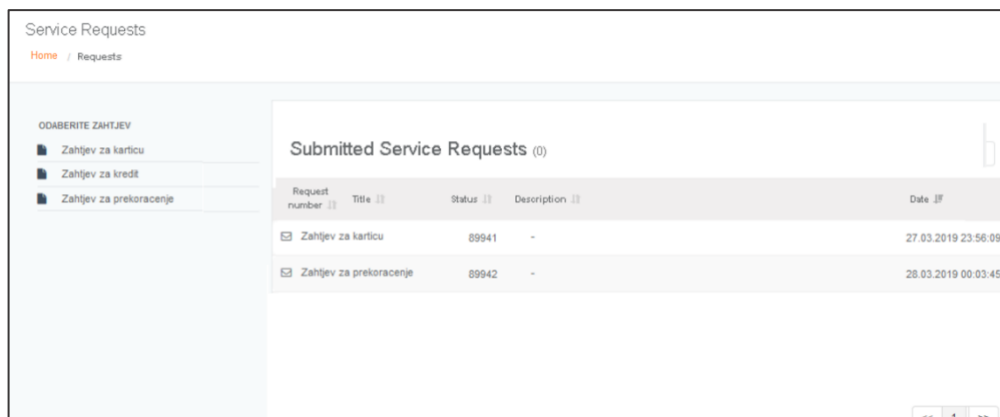


Figure 72. Online request

After the creation of a new request it is send to the bank. The user will be contacted by the bank after the request is processed. Module enables review of previously created requests.

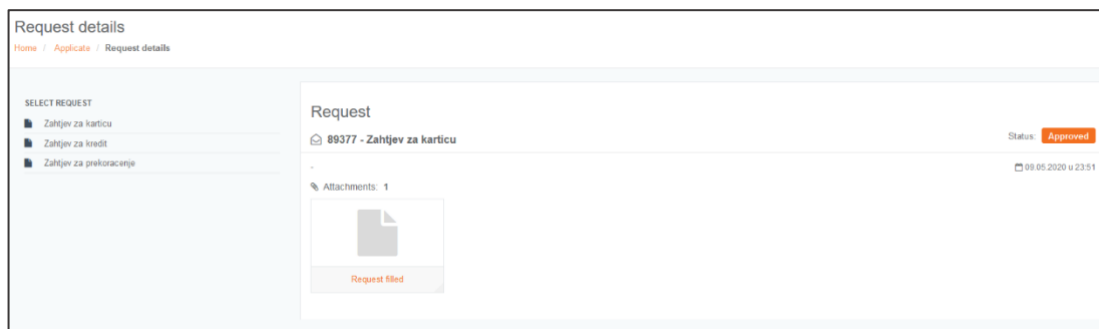


Figure 73. Request details

12 COMMUNICATION

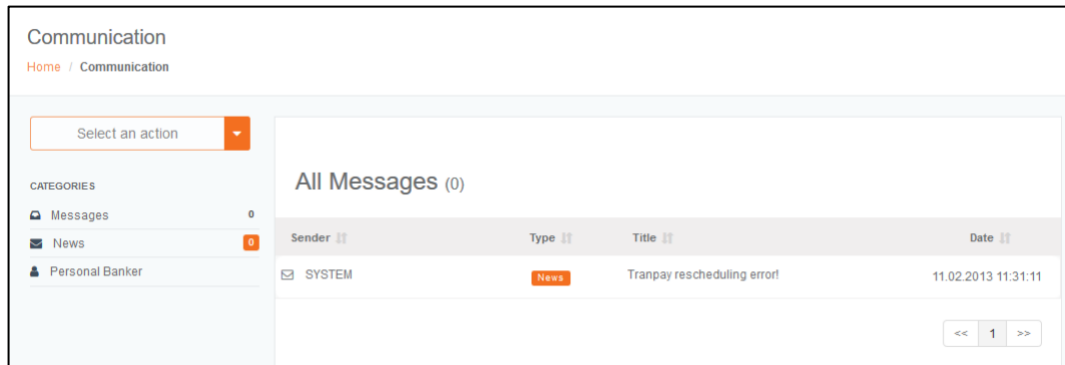


Figure 74. Screen for overview of messages

Module for communication provides review of the interaction between user and the bank.

It consists of:

- News;
- Your banker.

On the screen for messages browser it is possible to start the interaction with the bank, by choosing the desired action. Also, the user has summary of all messages in a table. It is possible to filter and sort the table.

12.1 News

Section for news display, beside its informational and promotional character, is a source of very important information so it is recommended that every news should be read. The bank often sends important information regarding the electronic banking service.



Figure 75. Message example

12.2 Online banker

The screenshot shows a web interface for contacting a personal banker. The page title is "Your Personal Banker" with a breadcrumb trail: "Home / Communication / Your Personal Banker". A navigation menu on the left includes "Your personal banker" (highlighted), "Messages", "News", and "Personal Banker". The main content area is titled "Contact Your personal banker" and contains a form with the following fields: "To" (with a contact icon), "Subject" (with a pencil icon), and "Description" (a large text area). At the bottom, there is a "Contact me via" dropdown menu set to "e-mail", a text input field containing "test@test.ba", and "Cancel" and "Send" buttons.

Figure 696. Contact personal banker

It enables e-mail contact with personal banker or other person in charge for help in doing business with the bank.

13 ADDITIONAL

The module **Additional** provides the user with additional features and options such as a conversion calculator and exchange rate list, sample management and mobile ELBA.

13.1 Exchange rates and conversion calculator

This module offers the possibility of reviewing the exchange rates for the chosen date, as well as the conversion calculator according to the exchange rate for that date. Beside review, it is possible to save the shown exchange rate list in CSV format.

Exchange rates and currency converter
[Home](#) / [Other](#) / Exchange rates and currency converter

Select an exchange rate date: 29.05.2020

Conversion calculator

Amount: 100.00 From currency: BAM **Convert** To currency: EUR Amount: 51.13

Forex list for: 29.05.2020

Currency	Currency unit	Buying	Middle	Selling
EUR (EVROPSKA UNIJA)	1	1.955830	1.955830	1.955830
USD (SAD)	1	1.739936	1.775445	1.809178
HRK (HRVATSKA)	100	25.343331	25.768511	26.193691
CHF (ŠVICARSKA)	1	1.800030	1.830787	1.861178

Figure 77. Exchange rate and conversion calculator

Conversion calculator

Amount: 100.00 From currency: BAM **Convert** To currency: EUR Amount: 51.13

Figure 7870. Conversion calculator

Forex list for: 05.03.2019

Currency	Currency unit	Buying	Middle	Selling
EUR (EVROPSKA UNIJA)	1	1.955830	1.955830	1.955830
USD (SAD)	1	1.739936	1.775445	1.809178
HRK (HRVATSKA)	100	25.343331	25.768511	26.193691
CHF (ŠVICARSKA)	1	1.800030	1.830787	1.861178
RSD (SRBIJA)	100	1.580068	1.663230	1.746392
CAD (KANADA)	1	1.265385	1.290551	1.312103
DKK (DANSKA)	1	0.257126	0.262373	0.266309
NOK (NORVEŠKA)	1	0.176660	0.180173	0.183632

Figure 79. Exchange Rate

13.2 M-Intesa

Module m-Intesa enables review of all authorized mobile devices for the access to mobile application.

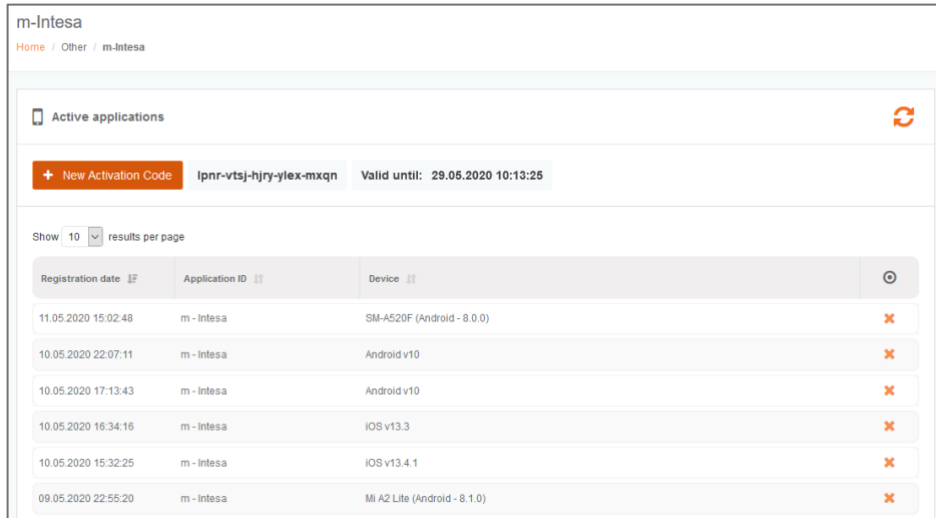


Figure 8071. m-Intesa

User has available two actions:

- Generating code for adding a new authorized mobile device** *Figure 80. New activation code)*
 By clicking on a button **New activation number**, the user is generating the activation code which can be used for the activation of the application on mobile device. The code is active only for certain time, after which it cannot be used and the new number must be generated.

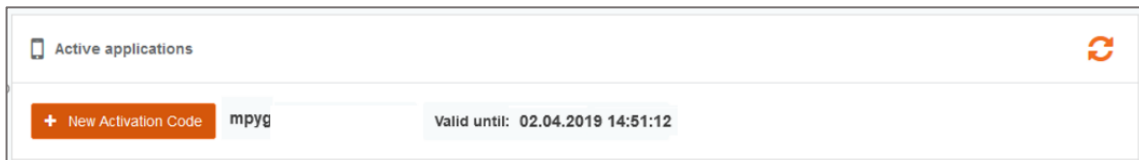



Figure 81. New activation code

- Removing device, meaning deactivation of application from that device** *Figure 81. Removing device*
 In the review of authorized devices, at every one of them the option is given that the device can be removed, meaning the activation on that device can be deactivated by clicking on the button , after what the window appears where the user needs to confirm the action. With this action the approach to the mobile application from that device is disabled.

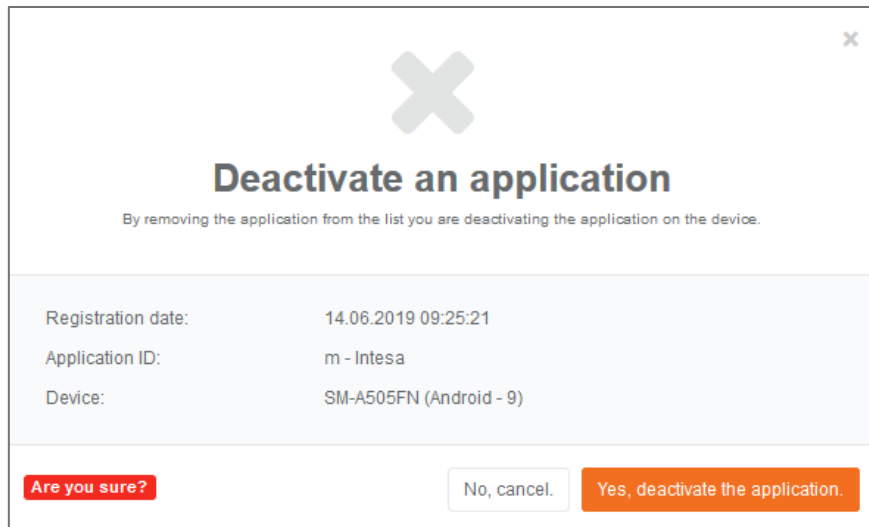


Figure 8272. Removing device