# RBA iDIREKT  Internet Banking Manual

# Entry of Instruction for Custodian Bank

**Instruction for custodian bank**

*Instruction for custodian bank* is an option within the Custody module menu which allows direct placing of instructions which will be received and processed in RBA custodian bank.
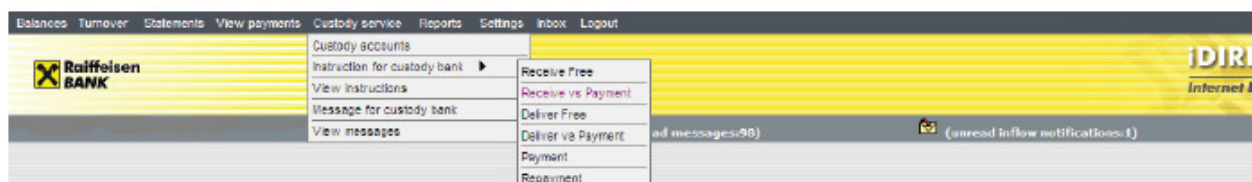
Once you select the *Instruction for custodian bank* option, you are offered another menu to select specific instruction types:

❑        Receipt without payment – if you wish to receive securities in custody account

❑        Receipt with payment – if you wish to receive securities in custody account and pay for them with the money from the custody account

❑        Delivery without payment – if you wish to deliver securities from custody account.

❑        Delivery with payment – if you wish to deliver securities from custody account and receive money to the custody account for them

❑        Payment – if you wish to instruct the custodian bank to pay a certain amount of money from your custody account

❑        Repayment – if you wish to instruct the custodian bank to receive payment you made into the custody account

<u>Example for entry of instruction to custodian bank:</u>
Receipt with payment
When you select the Receipt with payment option from the related Instruction for custodian bank menu (Picture 1) the data entry screen as shown in Picture 2 will open.
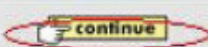


**Picture 1**

**Picture 2**

The following fields of the instruction should be completed (required -mandatory fields are marked with an asterisk):

❑ Transaction reference number (optional)

❑ Deadline for the execution of the instruction – the order is always valid "until execution".

❑ Number of custody account in RBA – number of your custody account or number of custody account for which you are authorized to place instructions* (mandatory field)

❑ Instruction type – receipt with payment* (mandatory field)

❑ Counterparty* (mandatory field)

❑ Ticker

❑ Type of the security

❑ Name of the security

❑ ISIN* (mandatory field)

❑ Quantity/nominal value of securities* (mandatory field)

❑ Trade date* (mandatory field)

❑ Settlement date* (mandatory field)

❑ Depository

❑ Safekeeping account of the counterparty* (mandatory field)

❑ Beneficiary

❑ Value date for payment* (mandatory field)

❑ Cash amount* (mandatory field)

- ❑ Currency* (mandatory field)
- ❑ Bank of the cash account * (mandatory field)
- ❑ Number of the cash account* (mandatory field)
- ❑ Payment reference

Example of a properly completed instruction is shown in Picture 3



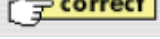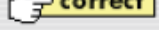**Picture 3**

Once the instruction is complete, click on button  for server control to be performed. If any of the mandatory fields was not filled in or was not properly completed, the program will bring you back to the data entry screen where data which need to be corrected will be marked. Otherwise, you will arrive to the screen on which the instruction input should be confirmed (Picture 4).

**CUSTODY INSTRUCTION**

| | |
|---|---|
| Transaction reference number: | |
| Deadline for the execution of the instruction: | until been processed |
| Name of the client: | |
| Number of the custody account: | 017-89-000780 |
| Instruction type: | Receive vs Payment |
| Counterparty: | ZAGREBAČKA BANKA D.D. |

**Instruction for securities**

| | |
|---|---|
| Ticker: | ZABA-R-A |
| Type of the security: | REDOVNA DIONICA |
| Name of the security: | ZAGREBAČKA BANKA D.D |
| ISIN: | HRZABARA0009 |
| Quantity of securities / nominal value: | 10 |
| Trade date: | 07.05.2011. |
| Settlement date: | 12.05.2011. |
| Depository: | SKDD |
| Safekeeping account of the counterparty: | ZABA -B |
| Beneficiary: | |

**Instruction for payment out of the custody account**

| | |
|---|---|
| Value date for payment: | 12.05.2011. |
| Cash amount: | 2,416.00 |
| Currency: | HRK |
| Bank of the cash account: | ZAGREBAČKA BANKA D.D. |
| Number of the cash account: | 2360000-1355995677 |
| Payment reference: | 01 : 1509 |
| Additional info: | |

confirm    confirm without authorisation    correct

**Picture 4**

In case you wish to make changes to entered data, choose button [correct] which will take you back to the data entry screen.

If you select [confirm without authorisation] the instruction can be posted now and authorized later.

By entering password and choosing button [correct] the instruction is confirmed and the customer gets a message as shown in Picture 5. Status of the instruction changes to 'authorized'.
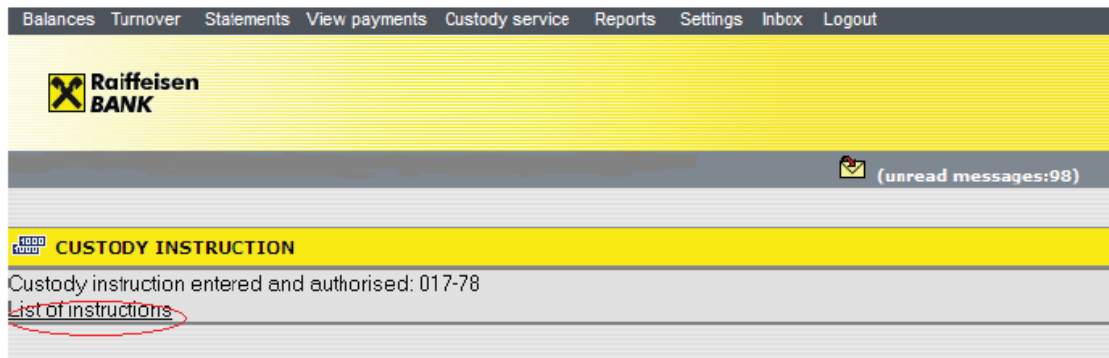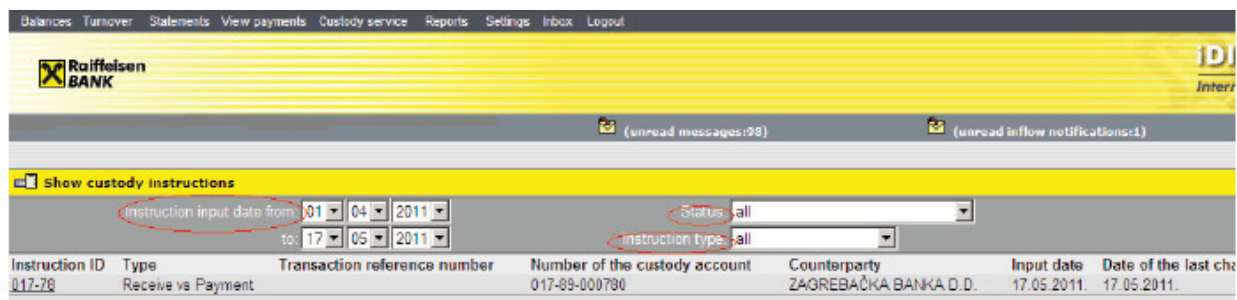
**Picture 5**

When you select «Overview of instructions» function, an overview of all instructions is displayed.

## Overview of instructions

Selection of the *Overview of instructions* function enables a group overview of instructions, as well as the tracking the instructions by various criteria (Picture 6).

The overview enables printing out instructions by:
- ❑ instruction entry date
- ❑ instruction status
- ❑ instruction type



**Picture 6**

When a specific criterion is selected, the following overview of instruction data is displayed: number and type of instruction, custody account number, counterparty, entry date, date of last change, instruction status and overview of actions.

Instruction number
Instruction number is a system-generated number under which your instruction is recorded. When you click on the instruction number, an overview of the instruction is displayed (print-out version), as shown in Picture 7.

**CUSTODY INSTRUCTION**

| | |
|---|---|
| Instruction type: | **Receive vs Payment** |
| Instruction ID: | **017-78** |
| Status: | **Revoked** |

| | |
|---|---|
| Transaction reference number: | |
| Deadline for the execution of the instruction: | until been processed |
| Name of the client: | ICAM D.O.O. CAPITAL ONE O |
| Number of the custody account: | 017-89-000780 |
| Counterparty: | ZAGREBAČKA BANKA D.D. |

**Instruction for securities**

| | |
|---|---|
| Ticker: | ZABA-R-A |
| Type of the security: | REDOVNA DIONICA |
| Name of the security: | ZAGREBAČKA BANKA D.D |
| ISIN: | HRZABARA0009 |

| | |
|---|---|
| Quantity of securities / nominal value: | 10 |
| Trade date: | 07.05.2011. |
| Settlement date: | 12.05.2011. |

| | |
|---|---|
| Depository: | SKDD |
| Safekeeping account of the counterparty: | ZABA -B |
| Beneficiary: | |

**Instruction for payment out of the custody account**

| | |
|---|---|
| Value date for payment: | 12.05.2011. |
| Cash amount: | 2.416.00 |
| Currency: | HRK |
| Bank of the cash account: | ZAGREBAČKA BANKA D.D. |
| Number of the cash account: | 2360000-1355995677 |
| Payment reference: | 01 : 1509 |

Additional info:

The Client is familiar with terms of the Custody agreement, which contains directions and conditions for delivery of instructions to the Bank, as well as with the calculation method of fee payable for the transaction.
This document has been generated electronically and is valid without signature and stamp.

**Picture 7**

Statuses
The instruction status overview allows you to check in which phase an instruction is at any time:

❑ entered, authorization incomplete – the instruction has been entered without being authorized, or the instruction was entered but deathorized later.

❑ authorized – the instruction has been entered and authorized, but has not yet been received in the custodian bank

❑ received – the instruction has been received by the custodian bank and is in the processing phase

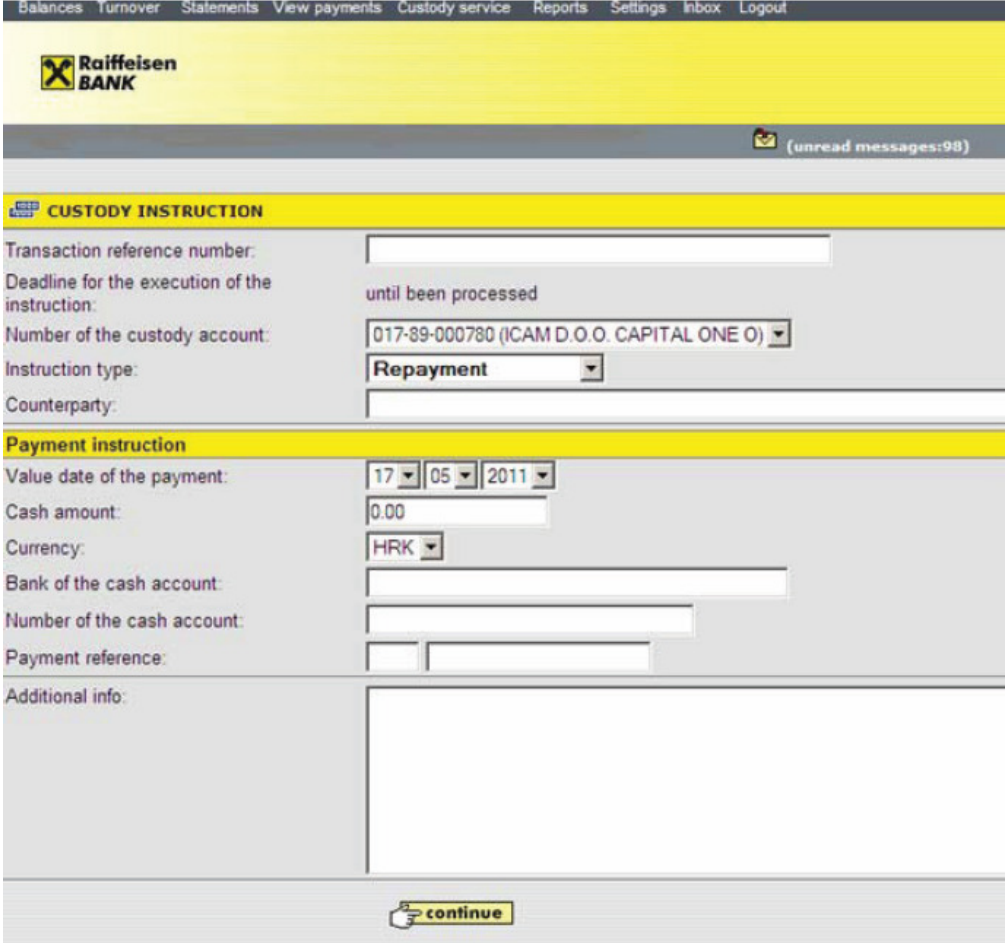❑ executed – the instruction has been settled by the custodian bank.

❑        partially executed – the instruction has been partially settled by the custodian bank

❑        revoked – the instruction has been entered and authorized, but later revoked

Actions

When you select one of the icons offered, it is possible to:

❑        copy instruction – select icon 

It is possible to copy instructions in all statuses. The copy option allows you, instead of entering a new instruction, to copy one of the existing instructions in the data entry screen, and to modify data in any field if necessary. When an instruction is copied, it a new system-generated instruction number is assigned to it, and once the instruction is received in the custodian bank it will be processed as a new instruction. The copy option opens an instruction which was previously entered in the data entry screen as shown in Picture 8.



**Picture 8**

The processing of the instruction proceeds as described in chapter *Instruction for custodian bank*.
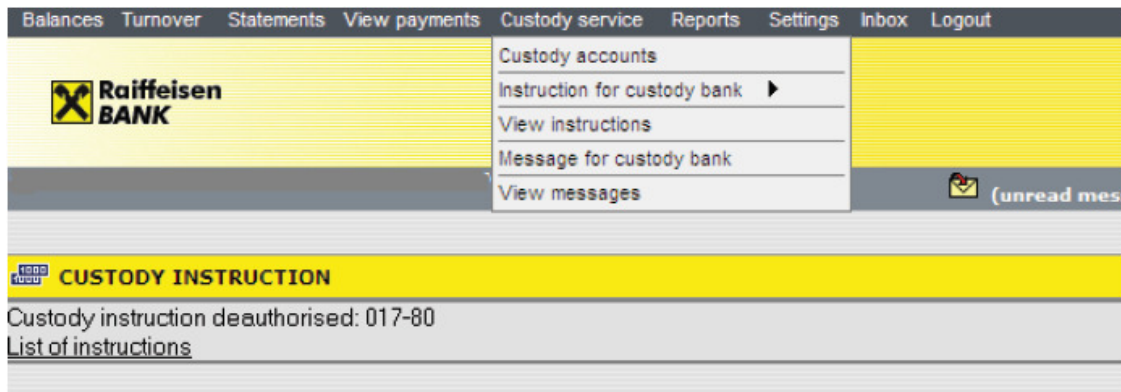
❑        Deauthorize instruction – select icon 

It is possible to deauthorize instructions which have the authorized status. These instructions have not yet been received by the custodian bank, and you do not want them to be received in the form in which they had been initially entered, i.e. you wish to modify them or you do not want them to be

received at all. With the deauthorization option, a previously entered instruction is opened as shown in Picture 9.



**Picture 9**

When you click on button , deauthorization confirmation appears in the form of the message as shown in Picture 10:
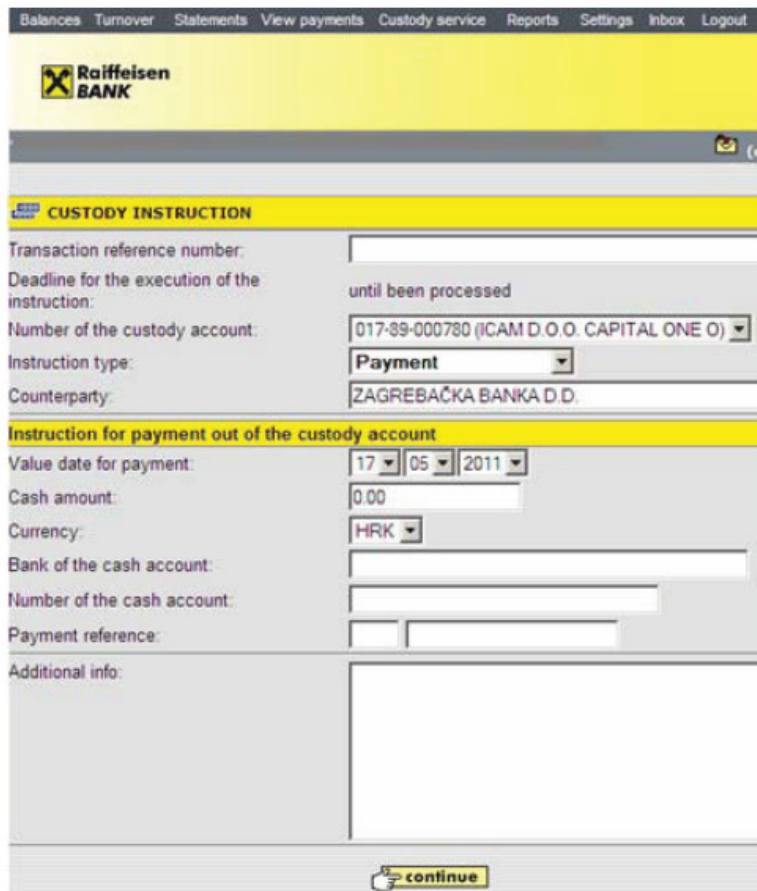
**Picture 10**

After you deauthorize the instruction, its status will change – instruction 'entered, authorization incomplete'. The new status allows you to edit, authorize or revoke the instruction.

❑ Edit instruction – select icon 

It is possible to change instructions which have the status instruction 'entered, authorization incomplete'. Those are the instructions which were entered without being authorized, or entered and authorized but deathorized later, so that they can be edited and authorized again and the changed instruction finally received in the custodian bank. The edited instruction retains the same system-generated instruction number. With the edit option, a previously entered instruction is opened as shown in Picture 11.
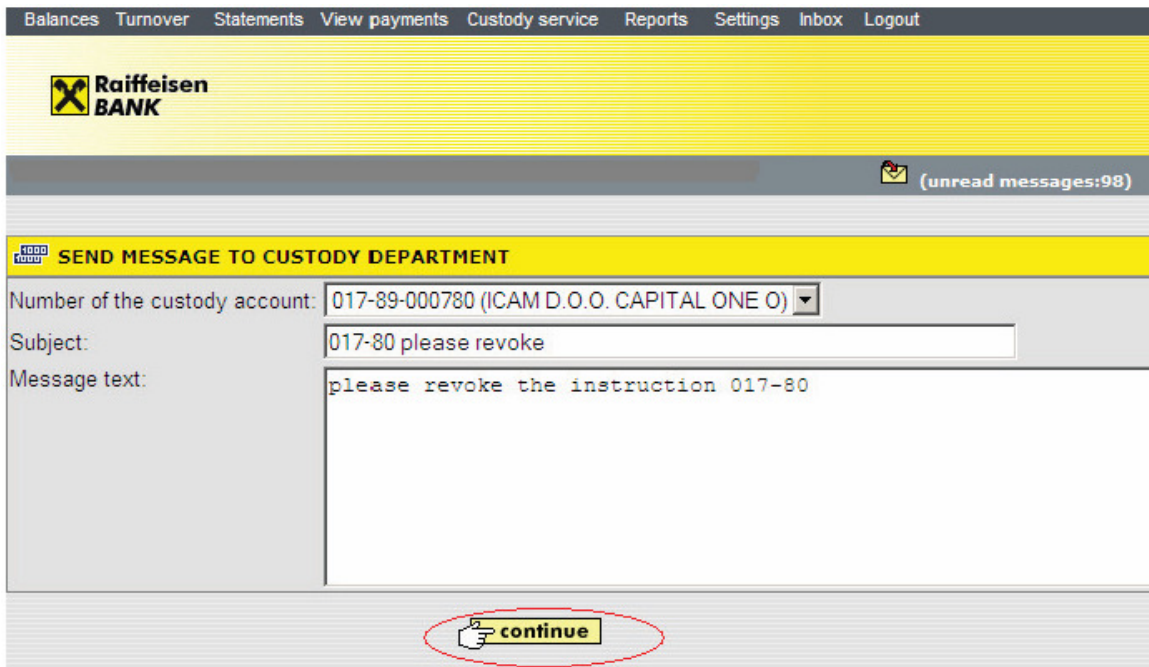


**Picture 11**

Once the instruction is changed, i.e. new data are entered, the instruction processing continues as described in chapter *Instruction for custodian bank*.

❑       Revoke instruction – select icon ⊗

The revoke action can be initiated for instructions which have the statuses 'received' and 'instruction entered, authorization incomplete'.
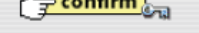
-       An instruction with the status 'instruction entered, authorization incomplete' can be revoked if you want to remove it from the list of instructions to be authorized and sent to the custodian bank

-       If you wish to revoke an instruction with the 'received' status, the revoke action is initiated to instruct the custodian bank to revoke the instruction already received, if this is possible. An instruction can be revoked only if the custodian bank has not commenced its execution, or if the bank is able to cancel the execution without causing any damage. Revoking of a transaction which has the status 'received' is subject to a fee charge according to RBA's tariff for cancellation of instructions for custodian bank. The revoke action opens the screen for sending a message to the custodian bank as shown in Picture 12.



**Picture 12**

When you click on button [continue] you arrive at the screen shown in Picture 13.

Once password is entered and button [confirm] is chosen, a message *Request to attempt to revoke received instruction* will be sent to the custodian bank.
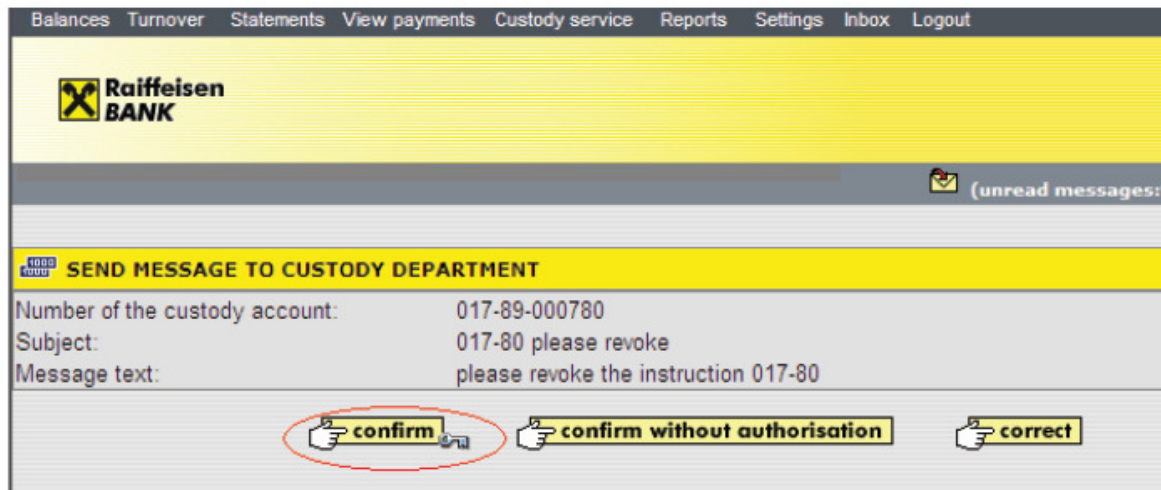
**Picture 13**

After the message is sent, the customer receives a notice as shown in Picture 14:


**Picture 14**

If the custodian bank is able to act as requested in the message *Request to attempt to revoke received instruction*, the instruction status will change to – 'revoked'. Otherwise the message *Request to attempt to revoke received instruction* will get the status– 'rejected'.