

**RBA iDIREKT INTERNET BANKING  
MANUAL  
for Business Entities**

Zagreb, September 2015

## CONTENTS

<b>ACCESS .....</b>	<b>7</b>
<b>Log-In .....</b>	<b>8</b>
<b>ACCOUNTS .....</b>	<b>10</b>
<b>Balances .....</b>	<b>10</b>
Account Details .....	11
<b>Turnover .....</b>	<b>12</b>
<b>Account Statements .....</b>	<b>13</b>
Download of Statements.....	14
<b>Statements .....</b>	<b>15</b>
Recapitulation of Fees .....	15
Individual Invoices .....	15
Overview of Notice of Calculated Interests and Fees .....	16
<b>PAYMENTS .....</b>	<b>17</b>
<b>Payment Orders - Entry .....</b>	<b>17</b>
Kuna Payment Order .....	17
Foreign Currency (FCY) Payment Order .....	20
Currency Exchange Order .....	23
Internal Transfer Order .....	24
Cash Withdrawal Order.....	25
Confirmation of Payment Order Entry .....	27
Saving the Order (authority of entry) .....	27
Consent for Order Execution (authority of authorization) .....	27
Bulk Authorization .....	30
Additional Functionalities .....	32
<b>Overview of Payment Orders .....</b>	<b>33</b>
Overview of Kuna Payments .....	33
Overview of Foreign Currency Payments.....	34
Overview of Currency Exchange Orders .....	35
Overview of Cash Withdrawal Orders.....	36
<b>Bulk Payment Orders (files) .....</b>	<b>37</b>
Kuna File Uploading .....	37
Overview of Kuna Files .....	39
FCY File Uploading .....	40
Overview of Foreign Currency Files .....	41
<b>Salary Payout .....</b>	<b>42</b>
Salary Payout Order .....	42
Overview of Salary Payment Orders .....	46
<b>Actions on the Review Screens .....</b>	<b>47</b>
Confirmation of Processed Payment .....	47
Saving (entry) or Consent for Order Execution (authorization) .....	48
Payment Order Modification .....	48
Payment Order Authorization .....	49
Payment Order Deauthorization .....	50
Payment Order Cancellation.....	51
Payment Order Copying.....	52
Payment Order Deleting .....	53
<b>Templates .....</b>	<b>54</b>

Entering Kuna Payment Order Template .....	54
Entering FCY Payment Order Template.....	55
Overview of Kuna / Foreign Currency Templates .....	56
Editing KUNA / FCY Template .....	56
Creating KUNA / FCY Payment Orders from Template .....	57
Uploading Kuna / FCY Templates File .....	58
<b>DEPOSITS .....</b>	<b>59</b>
<b>Requests .....</b>	<b>59</b>
Entering Term Deposit Request.....	59
Saving (input) or Approving Execution (authorization) of Requests .....	60
Overview of Requests for Term Deposits .....	60
Overview of Request for Premature Termination / Suspension of Prolongation .....	61
<b>Term Deposit Balances .....</b>	<b>62</b>
<b>Reports .....</b>	<b>62</b>
Statement on Term Deposits.....	62
Notice of Calculated Interests .....	63
Notice of Automatic Prolongation .....	63
<b>DOCUMENTARY BUSINESS .....</b>	<b>64</b>
<b>Application to Issue a Documentary Credit .....</b>	<b>64</b>
<b>Overview of Applications.....</b>	<b>67</b>
<b>INVESTMENT FUNDS .....</b>	<b>68</b>
Balances.....	68
General Information on Investments Funds .....	68
Overview of Investment Fund Shares .....	69
Overview of Transactions .....	69
<b>Requests .....</b>	<b>70</b>
Request to Issue Shares .....	70
Request for Redemption of Shares (to buy-out) .....	72
Request for buy-out and issue of shares.....	73
Overview of Requests.....	75
<b>CUSTODY .....</b>	<b>76</b>
<b>Accounts .....</b>	<b>76</b>
Custody Account Balances .....	76
<b>Instructions .....</b>	<b>76</b>
Instruction to Custodian Bank .....	76
Message to Custodian Bank .....	80
<b>Overviews .....</b>	<b>82</b>
Overview of Instructions.....	82
Actions on the Review Screen .....	84
Instruction Copying .....	84
Instruction Deauthorization .....	85
Instruction Modification .....	86
Instruction Cancellation .....	87
Instruction Deleting .....	88
Overview of Messages.....	89
Actions on the Review Screen .....	90
Copying Message .....	90
Message Deauthorization .....	90

Message Modification	91
Message Deleting	92
<b>CARD BUSINESS</b>	<b>93</b>
<b>Balances and Turnover</b>	<b>93</b>
<b>Credit Card Statements</b>	<b>94</b>
<b>EBROKER</b>	<b>95</b>
<b>MY BANK</b>	<b>96</b>
<b>Messages and Notifications</b>	<b>96</b>
Send Message	96
Overview of Messages	96
Overview of Notices on Inflow Payments	97
Overview of SWIFT Confirmations	97
<b>Solvency</b>	<b>98</b>
Request for Statement Issuance – delivery by fax	98
Request for Statement Issuance – delivery by e-mail	99
Overview of Requests for Solvency Statement	101
<b>Requests</b>	<b>102</b>
Modification of Correspondence Data	102
Request to Modify Correspondence Data	102
Request to Add Correspondence Data	103
Overview of Requests for Correspondence Data	104
Overview of Requests for Payment Confirmation	105
<b>Complaints</b>	<b>107</b>
Send Objection/Complaint	107
Overview of Complaints	108
<b>Saving / Authorizing Requests</b>	<b>109</b>
<b>OTHER FUNCTIONALITIES</b>	<b>110</b>
<b>Unauthorized Items</b>	<b>110</b>
<b>Messages</b>	<b>111</b>
<b>Settings</b>	<b>112</b>
<b>Log-In Overview</b>	<b>113</b>
<b>Log-Out or Service Switching</b>	<b>114</b>

## GENERAL

The RBA iDIREKT service provides reviews of the current balances and turnovers in transaction accounts and balances in non-purpose time deposits, placing of kuna and FCY orders and reviews of payments, receiving of digitally signed statements concerning balances and turnovers in transaction accounts and statements regarding time deposits, as well as an authorized communication with the Bank.

Contracting authorization to use the Internet banking automatically provides you access to the following menus:

- Accounts
- Payments
- Deposits
- Documentary Business – available only by log-in via a personalized tool
- My Bank

Additional service uses, which can be agreed by filling appropriate documentation available on the Bank web site, under [Business entities](#), and/or at the Bank Retail Outlets, refer to investment funds, custody, credit cards, or eDeal.

If you have contracted use of the above functionalities, after the log-in your basic menu will be displayed as shown in Figure 1.



**Figure 1**

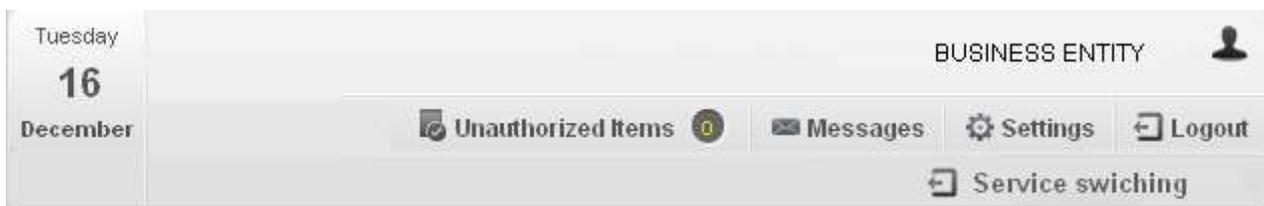
Depending on your authorizations, the following functionalities will be available to you within the basic menus:

- **Accounts** – review of accounts for which you are authorized and their respective balances; download of account turnover, statements on the account balance and turnover, and digitally signed statements (review of fees, calculation of interests for transaction account and fees for overdraft, and individual invoices);
- **Payments** – placing individual kuna and FCY payment orders, currency exchange orders and FCY cash withdrawal orders, input of kuna and FCY bulk payment orders (files) and salary payout files; review of all orders placed through the Internet banking; possibility of creating payment order templates;
- **Deposits** – placing requests for contracting non-purpose term deposits for 1-year term; review of term depositing requests or of early term deposit termination/cancellation of orders placed through the Internet banking; review of balances of all time deposits; download of digitally signed statements for deposits, notification on calculation of interests and notification on automatic agreement extension; download of digitally signed Agreement on Term Deposit if the order was placed through the Internet banking, or takeover of the Agreement on Term Deposit which requires signature if the Agreement on Term Deposit was placed through a different channel;
- **Documentary Business** – placing requests for opening a documentary letter of credit, review of requests placed through the Internet banking;;
- **Investment Funds** – placing and review of requests for purchase and/or issuance of shares; review of general information on investment funds; review of share balances and transactions;
- **Custody** – reviewing balances of custody accounts held with RBA, and review of transactions with pending settlement (if any); placing and review of instructions to the custodian bank; sending messages to the custodian bank; review of messages and their statuses;
- **Card Business** – review of balances and turnover for credit cards; review of and download of credit card account statements;
- **eBroker** - placing of orders for purchase and sale of shares on the Zagreb Stock Exchange (ZSE), overview of prices of shares at the ZSE in real time (overview of 50 best offers for sale and purchase),

display of the status of orders and executed transactions, insight in the current portfolio value along with a display of return and weight of an individual share in the portfolio, insight in the current balance of financial instruments and available cash assets, overview of balance and turnover, executing transfer of shares to/from RBA Brokers in the Central Depository and Clearing Company system, transfer of data to XLS and PDF format for further use;

- **My Bank** – sending messages to the Bank, review of received and sent messages; possibility to review and download notifications on inflow and SWIFT messages; placing and review of requests for issuance of Solvency Statements; possibility to download digitally signed Solvency Statements; placing and review of requests for change of correspondent data; review of requests for issuance of Payment Confirmations for payments placed through the Internet banking, download digitally signed Payment Confirmations; sending objections/complaints by defined templates; review of submitted objections/complaints and their statuses and conducting the actions of change, authorization, deauthorization and removal of a complaint (depending on the respective status).

Additional functionalities (Figure 2) are available in the upper right corner of the screen:



**Figure 2**

- **Unauthorized Items** – review of unauthorized orders and requests accessible only to the users with authorization authority, and authorization of orders and requests;
- **Messages** – review of messages received from the Bank and sent to the Bank;
- **Settings** – interface personalization;
- **Log-out** – ending the session;
- **Service Switching** – available only to the users who contracted the PI iDirekt service use, or who have authorization for accounts of several business entities; the possibility of logging off from the account of one user and logging on to the account of another tool user without logging off from the Internet banking.

The description of functionalities of all menus is supplied in these Instructions below.

## ACCESS

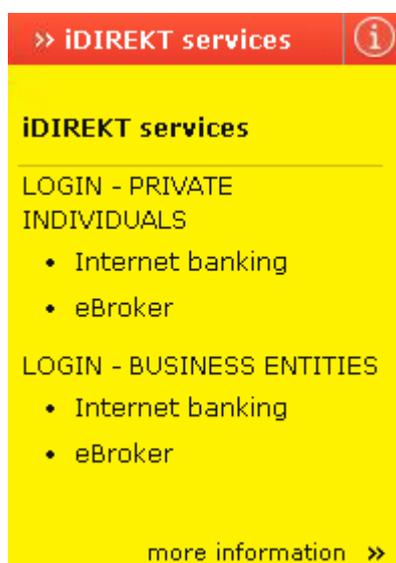
Using a web browser, on the address [www.rba.hr](http://www.rba.hr) and by clicking the right-hand menu *iDIREKT services* (Figure 3).



**Figure 3**

The log-in screen is accessible in one of the following manners:

- Position the mouse on the *iDIREKT services* menu and select the following menu:  
*LOGIN – BUSINESS ENTITIES / Internet banking*



**Figure 4**

- Enter the *iDIREKT service* menu and select the following menu:  
*RBA iDIREKT – Log-In / Legal entities, craftsmen and free professionals (pravne osobe, obrtnici i slobodna zanimanja)*



**Figure 5**

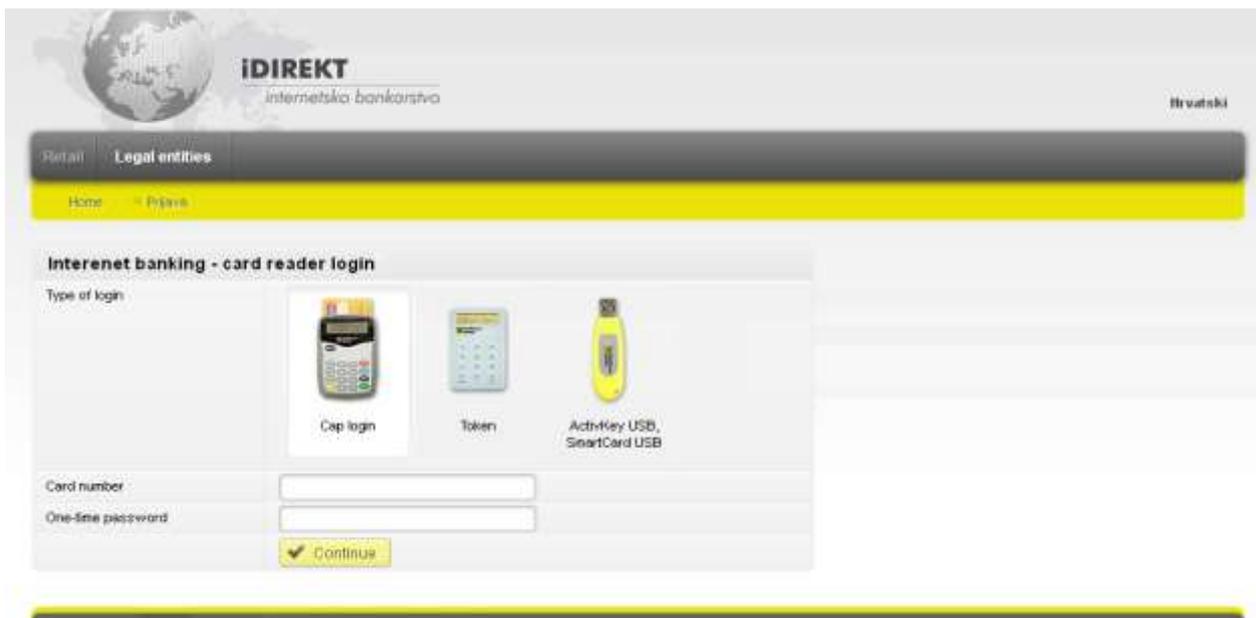
## Log-In

To use the iDIREKT service, you log-in with the device you had contracted: ActivKey USB tool, SmartCard card, identification token or cap reader.

In order to log-in successfully, you must select the correct tool type and conduct the log-in according to the written manual that you received along with the tool.

### Example of User Log-In with ActivKey USB

Select the image of the tool you are using to log-in (Figure 6).



The screenshot shows the iDIREKT login interface. At the top, there is a navigation bar with 'Retail' and 'Legal entities' tabs, and a 'Prijava' button. Below this, the main content area is titled 'Internet banking - card reader login'. It features three selectable options for login type: 'Cap login' (with a cap reader icon), 'Token' (with a token icon), and 'ActivKey USB, SmartCard USB' (with a USB device icon). Below these options are input fields for 'Card number' and 'One-time password', followed by a 'Continue' button.

**Figure 6**

If you are using a device with the certificate, and you are authorized for the accounts of several business entities, and you contracted the use of the Internet banking also for the personal account, the screen listing all users for whose accounts you are authorized will be displayed (Figure 7).



The screenshot shows the user selection screen. It has a navigation bar with 'Retail' and 'Legal entities' tabs, and a 'Prijava' button. The main content area is titled 'Select user'. It lists two categories: 'Individuals' and 'Entities'. Under 'Individuals', there is a table with one row: 'NAME AND SURNAME'. Under 'Entities', there is a table with five rows: 'BUSINESS ENTITY 1', 'BUSINESS ENTITY 2', 'BUSINESS ENTITY 3', 'BUSINESS ENTITY 4', and 'BUSINESS ENTITY 5'.

**Figure 7**

After selecting the user, the log-in screen will open (Figure 8).



**Figure 8**

Clicking  will open the screen for PIN entry (Figure 9).



**Figure 9**

The availability of the iDIREKT service functions depends on the authorization category with which you log on to use it. There are 3 basic authorization categories:

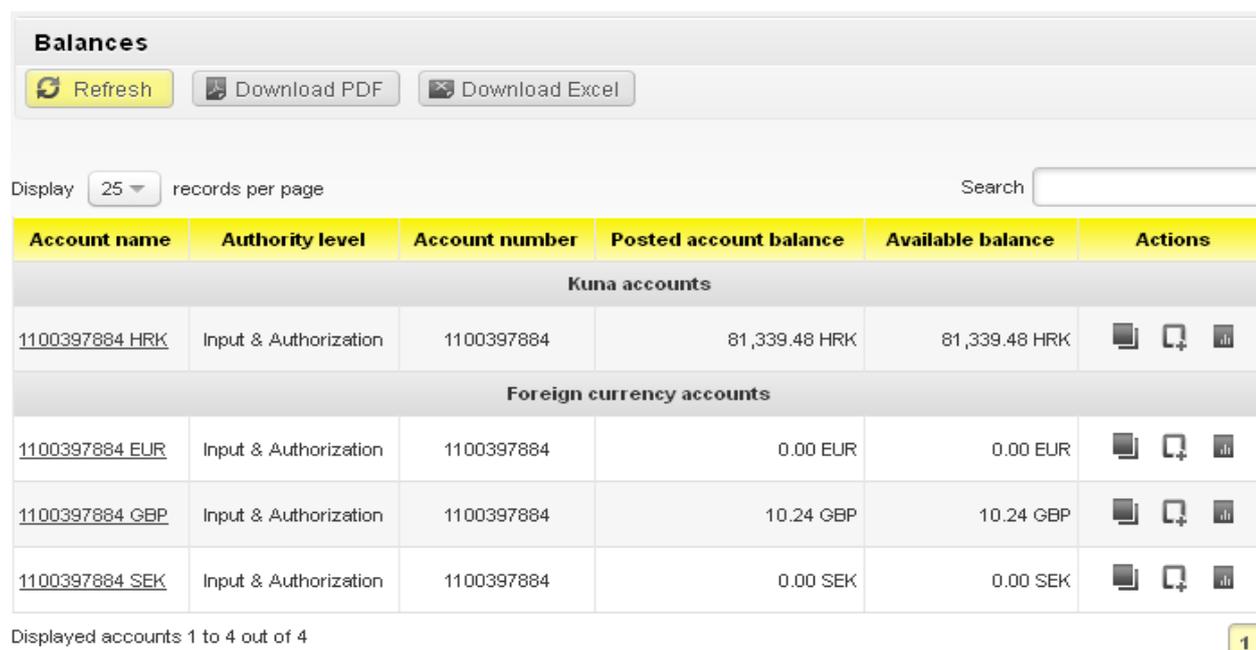
1. authority for input  
the user who logs on with this particular authorization can use the overall iDIREKT functionality, except authorization of payment orders and other request types for which the respective authorization is set (e.g. request for issuance of the Solvency Statement, request for issuance of the Payment Certificate, etc.); financial limits of authorized persons are not supported;
2. authority for authorization  
the user who logs on with this particular authorization can use the overall iDIREKT functionality, except the possibility of input of payment order data and other request types for which the authorization of another user is required;
3. authority for input and authorization  
the user who logs on with this particular authorization can use the overall iDIREKT functionality, and prepare and authorize payment orders and other request types.

## ACCOUNTS

### Balances

*Balances* (Figure 10.) is the introductory screen showing the review of the respective business entity's RBA transaction accounts for which you are authorized, and the current accounting and available account balance. Data display on the introductory screen can be changed only by authorized persons using personalized tools according to the instructions given in the section [Settings](#).

On the screen *Balances* the authorized person can have different authority for the business entities' transaction accounts. Depending on their respective authority level, different actions from the menu are available.



**Balances**

Refresh Download PDF Download Excel

Display 25 records per page Search

Account name	Authority level	Account number	Posted account balance	Available balance	Actions
<b>Kuna accounts</b>					
<a href="#">1100397884_HRK</a>	Input & Authorization	1100397884	81,339.48 HRK	81,339.48 HRK	
<b>Foreign currency accounts</b>					
<a href="#">1100397884_EUR</a>	Input & Authorization	1100397884	0.00 EUR	0.00 EUR	
<a href="#">1100397884_GBP</a>	Input & Authorization	1100397884	10.24 GBP	10.24 GBP	
<a href="#">1100397884_SEK</a>	Input & Authorization	1100397884	0.00 SEK	0.00 SEK	

Displayed accounts 1 to 4 out of 4 1

**Figure 10**

In this screen you can:

- review detailed data on account balance and account authorization, and change the account name
- review turnover for a particular account by clicking
- place a new payment order by clicking
- review payments placed through iDIREKT by clicking .

If you are authorized for several accounts, in the field *Search* you can enter any account information available on the screen *Balances* which will narrow down the initially available review (Figure 11).



Display 25 records per page Search HRK

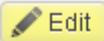
Account name	Authority level	Account number	Posted account balance	Available balance	Actions
<b>Kuna accounts</b>					
<a href="#">1100397884_HRK</a>	Input & Authorization	1100397884	81,339.48 HRK	81,339.48 HRK	

Displayed accounts 1 to 4 out of 4 1

**Figure 11**

## Account Details

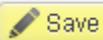
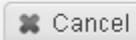
To access more detailed information on your account, it is sufficient to select the account name on the screen *Balances* and the screen *Account details* will open (Figure 12).

Account details	
Account name	1100397884 HRK 
Account number	1100397884
IBAN	HR8924840081100397884
Currency	HRK
Balance	
Posted account balance	81,339.48 HRK
Available balance	81,339.48 HRK
Overdraft allowed	0.00 HRK
Overdraft is valid until	
Reserved by card transactions	0.00 HRK
Received payment orders	0.00 HRK
Reserved by enforcement	0.00 HRK
Authorizations	
Required no. of signatures per order	1
Authorizations	Input & Authorization

**Figure 12**

On the screen *Account details* you can change the account name by clicking .

Enter the desired name in the field *Account name* and click  (Figure 13).

Account name	<input type="text" value="Kuna account"/>
	 Save  Cancel

**Figure 13**

Change of the account name will be visible on the screen *Balances* (Figure 14) immediately.

Account name	Authority level	Account number	Posted account balance	Available balance	Actions
<b>Kuna accounts</b>					
<u>Kuna account</u>	Input & Authorization	1100397884	81,339.48 HRK	81,339.48 HRK	  
<b>Foreign currency accounts</b>					
<u>1100397884 EUR</u>	Input & Authorization	1100397884	0.00 EUR	0.00 EUR	  
<u>1100397884 GBP</u>	Input & Authorization	1100397884	10.24 GBP	10.24 GBP	  
<u>1100397884 SEK</u>	Input & Authorization	1100397884	0.00 SEK	0.00 SEK	  

Displayed accounts 1 to 4 out of 4



**Figure 14**

## Turnover

Account turnover displays all movements in the selected account according to the entered search criteria (Figure 15).

Account turnover	
Account	1100397884 HRK
Date	From 07.11.2014 To 07.11.2014 <input type="button" value="last 7 days"/> <input type="button" value="this month"/> <input type="button" value="last 30 days"/>
Amount	From <input type="text"/> To <input type="text"/>
Credits / Debits	<input checked="" type="radio"/> All <input type="radio"/> Credits <input type="radio"/> Debits
Payee's / Payer's account	<input type="text"/>
Payee's / Payer's name	<input type="text"/>
Views	
View mode	<input checked="" type="radio"/> Basic overview <input type="radio"/> Display details <input type="radio"/> Summary
Sequence of transactions	<input checked="" type="radio"/> Chronological <input type="radio"/> By transaction no.
<input type="button" value="Refresh"/>	

**Figure 15**

Search can be conducted according to the following criteria:

- by selecting one of your accounts
- by setting the period (from, to), or the form *last week-this month-last 30 days*
- by setting the amount range (from, to)
- by selecting payment type (credits/debits/all)
- by entering the payee's/payer's account – available only for inflows/outflows in residents' accounts
- by entering the payee's/payer's account name – available only for inflows/outflows in residents' accounts

Also, you can define the manner of turnover print-out:

- by selecting review type:
  - basic overview
  - display details
  - summary – available only for residents if the options inflow/outflow and account/ payee's/payer's name were previously selected; displays total amount of inflows/outflows
- by selecting order (available only for turnover in kuna residents' accounts):
  - chronologically
  - according to transaction number.

You can set the criteria so as to have all movements higher than a particular amount displayed (by entering a particular amount in the field *Amount From*). Likewise, you can define the criteria so as to have all movements lower than a particular amount displayed (by entering a particular amount in the field *Amount To*).

With respect to defining the overall number of items displayed on the screen, see the section [Settings](#) of these Instructions. If a list includes more items, at the bottom of the list the review of the previous or the following set (page) of items within the required amount criteria is available. Every page shows also the total sum of inflows and outflows per page.

Turnover shows also the review of transaction details by selecting the option *Display details* in the search criteria. The transaction details for residents are the transaction number, payer's/payee's reference number, payment description and payment purpose code, and for non-residents the reference, transaction number and payment description.

By clicking   you can download turnover in the PDF format.

By clicking   you can download turnover in the Excel format.

## Account Statements

This menu provides the download of the kuna and FCY account statements for the RBA transaction accounts, in the formats PDF, XML and HUB3. If you agreed also to have the statements delivered in the formats MT940, XML bulk or intraday, the download of statements in these formats will be available to you as well.

The download criteria (Figure 16) allow you to select:

- according to the period of creating statements (from, to), or in the form *today-last 30 days*, and for the intraday statements it is possible to select *Statements as on*
- last statements
- according to the statement number with the possibility to chose from a range of numbers/years (available only for kuna residents' statements)
- undownloaded statements

Also, you can define the manner of statement print-out:

- by selecting the listing order (falling or rising).

Kuna account statement	
Account statement	1100397884 HRK
Account statements retrieval	<input checked="" type="radio"/> Within period <input type="radio"/> Last <input type="radio"/> By number <input type="radio"/> Undownloaded
Period	From <input type="text" value="28.10.2014"/> To <input type="text" value="07.11.2014"/> <input type="button" value="today"/> <input type="button" value="last 30 days"/>
Sort	<input checked="" type="radio"/> Descending <input type="radio"/> Ascending
<input type="button" value="Refresh"/>	

**Figure 16**

Selecting the option *Undownloaded* supplies the review of undownloaded statements according to the selected order, and the download of these statements.

Selecting the option *Last* supplies the review and download of statements from the review date backwards, chronologically.

For the formats MT940, XML bulk or intraday it is not possible to use the criteria *By number* and *Last*.

After selecting the criteria click . The list will display the following data:

- statement date
- number of statements (only for kuna statements of residents and MT940)
- information on whether you downloaded the statement
- statement type:

For the kuna and the FCY statement the following formats are automatically available:

PDF format which you can download by clicking 

XML format which you can download by clicking 

HUB3 format which you can download by clicking 

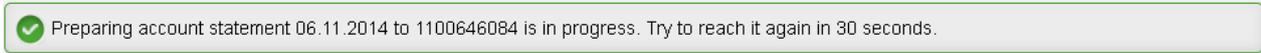
For other statement types:

- the MT940 format is available for the MT940
- the HUB3 format is available for the intraday statements
- the XML format is available for the bulk XML statements.

### Download of Statements

If there is an empty box next to the icon for a particular statement type, the statement is immediately available for download and printing by clicking the appropriate statement type.

If there is no box displayed, click the icon to download the appropriate statement type, after which a corresponding message will appear on the screen (Figure 17).



**Figure 17**

When the statement availability period expires an empty box appears and the same icon must be clicked to download the appropriate statement type.

If you wish to download several statements in one step, mark the empty box (click the box ) next to the icon of the corresponding statement format and then click **Download selected account statements** (Figure 18). A zip database will be formed that will contain the selected statements.

**Account statements in currency**

Account statement: 1100646084

Account statements retrieval:  Within period  Last  Unread

Period: From  To

Sort:  Descending  Ascending

---

Display  records per page Search

Account Statement Date	Downloaded	Types of account statements for download
06.11.2014	No	<input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
05.11.2014	No	<input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
04.11.2014	No	<input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
03.11.2014	No	<input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
31.10.2014	Yes	<input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Displayed statements: 1 of 5 out of 5 1

**Figure 18**

The statements are ready to be printed out or saved to your local disk.

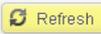
## Statements

### Recapitulation of Fees

This menu allows the download of the digitally signed specification of calculated kuna and FCY transaction fees in transaction accounts in the PDF format.

Search can be conducted by selecting the period of creating the summary.

After selecting, click . There will be a list of summaries within the set search period displayed on the screen (Figure 19).

Recapitulation of fees						
Period		From	10.2014	To	01.2015	
						
Display	10	records per page		Search <input type="text"/>		
Account number	Number of Recapitulation	Calculation date from	Calculation date to	Total	Read	Actions
1100646084	101-2666-00498792	01.11.2014	15.11.2014	508.40 HRK	Yes	
1100646084	101-2666-00449193	01.10.2014	15.10.2014	531.07 HRK	No	

Displayed invoices 1 of 2 out of 2 1

**Figure 19**

To review and print out a summary click . Upon the first summary statements review in the column *Read* the value will switch automatically from *No* to *Yes*.

### Individual Invoices

This menu provides the ability to download the digitally signed individual invoices in the PDF format, that refer to one-off calculated fees for other types of services extended by the Bank (e.g. the fee for issuing the Solvency Statement, the fee for issuing the Payment Certificate, etc.).

Search can be conducted by selecting the period of creating the invoice.

After selecting, click . There will be a list of invoices within the set search period displayed on the screen (Figure 20).

Single Invoices					
Period		From	01.08.2014	To	07.11.2014
					
Display	25	records per page		Search <input type="text"/>	
Invoice Date	Invoice Number	Total	Read	Actions	
20.10.2014	2014016	8.80 EUR	03.11.2014 12:19		

Displayed invoices 1 of 1 out of 1 1

**Figure 20**

To review and print out an invoice click . Upon the first invoice review in the column *Read* the date and time of review will be recorded automatically.

### Overview of Notice of Calculated Interests and Fees

This menu allows the download of notification on calculating a vista interest rate on kuna deposits, default interests on overdue outstanding receivables for kuna transaction fees, active interests on overdraft, and the fee for unused overdraft provisioning in the PDF format.

Search can be conducted by selecting the period of creating the notification.

After selecting, click . There will be a list of notifications within the set search period displayed on the screen (Figure 21).

**Overview of notice of calculated interests and fees**

Period From  To

 Refresh

Display  records per page Search

Account number	Calculation date	Read	Download PDF
	07.05.2014	Yes	

Displayed notifications 1 of 1 out of 1 

**Figure 21**

To review and print out a notification click . Upon the first notification review in the column *Read* the value will switch automatically from *No* to *Yes*.

## PAYMENTS

### Payment Orders - Entry

Depending on the payment type, a new payment order can be placed through the menu:

- Payment orders: [Kuna](#), [FCY](#), [Currency Exchange](#), [Internal Transfer](#), [Cash Withdrawal](#)
- Payment review: [by copying the order](#) (only for kuna, FCY and cash withdrawal orders)
- Templates: [reviews of kuna / FCY templates](#)
- Account balances: entry of a kuna order, entry of an FCY order (described in the following section **Order Entry**).

### Kuna Payment Order

By selecting the menu *Payment orders / Kuna*, you will be routed to the screen *Kuna payment order* (Figure 22)

Kuna payment order	
Select template	<input type="text"/>
<b>Payer</b>	
Payer's account	1100646084 HRK
Model code & Payer's reference no.	HR <input type="text"/> <input type="text"/>
<b>Payee</b>	
IBAN or Payee's account number	<input type="text"/> <input type="button" value="Check data"/>
Payee's name	<input type="text"/>
Place of seat/residence	<input type="text"/>
Model code & Payee's reference no.	HR <input type="text"/> <input type="text"/>
Payment description	<input type="text"/>
Purpose code	<input type="text"/>
Execution date	07.11.2014
Amount	0.00 HRK
<input type="button" value="Continue"/>	

**Figure 22**

In order to execute the kuna payment order, the following fields must be filled:

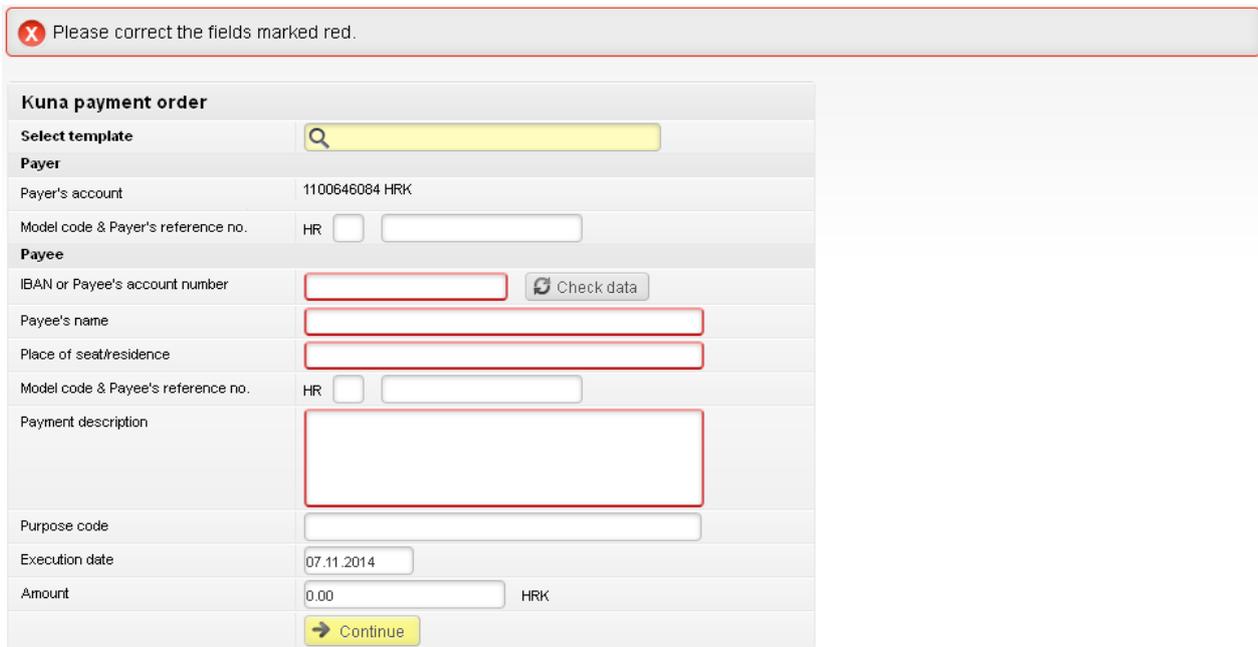
- *IBAN or Payee's account number* – after entering the IBAN/account number and clicking on the next field, the name and seat of the payee will be filled automatically (if it is included in the account registry). In the case where an order has been filled already, by clicking  you can verify whether the entered IBAN/account number corresponds to the name and seat of the payee
- *Payee's name*
- *Place of seat/residence* – refers to the seat of the payee
- *Model code & Payee's reference no.* (if the payee's reference number is unknown, 99 is entered in the first field and the second field is left unpopulated)
- *Payment description*
- *Execution date* – the current date or a future date can be set
- *Amount*.

If you are conducting a payment to the benefit of the Raiffeisenbank Austria d.d. account (IBAN: HR0624840081000000013), it is mandatory to enter the *Model code & Payee's reference no.* which you were supplied with by the Bank (the *Model 99* is not allowed).

The duration of entering a payment order can be reduced if you already have a template created for the payment order in favour of a payee's account. The order can be uploaded from the field *Select template*, after which the screen displays the selected template with partially or fully filled fields as previously defined (presented in more detail in the section [Templates](#)).

After entering the correct data, click . System control of entered data is conducted in the mandatory fields.

In the case of an incorrect payment order entry, the following message is displayed *Please correct the fields marked red* (Figure 23).



**Kuna payment order**

Select template	<input type="text"/>
<b>Payer</b>	
Payer's account	1100646084 HRK
Model code & Payer's reference no.	HR <input type="text"/>
<b>Payee</b>	
IBAN or Payee's account number	<input type="text"/> <input type="button" value="Check data"/>
Payee's name	<input type="text"/>
Place of seat/residence	<input type="text"/>
Model code & Payee's reference no.	HR <input type="text"/>
Payment description	<input type="text"/>
Purpose code	<input type="text"/>
Execution date	07.11.2014
Amount	0.00 <input type="text"/> HRK
	<input type="button" value="Continue"/>

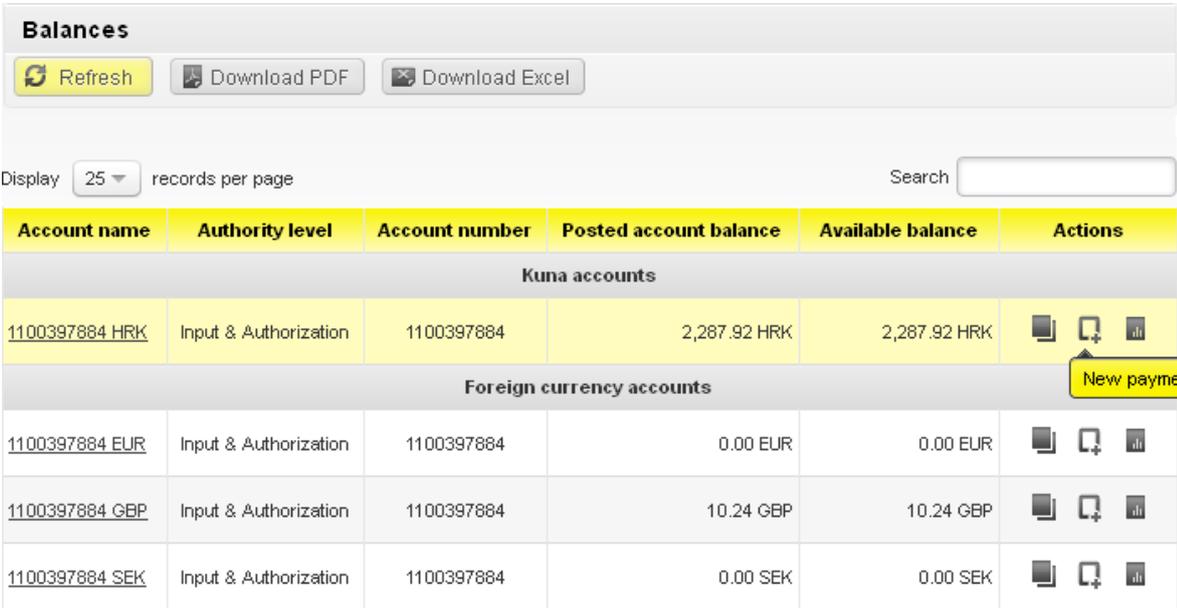
**Figure 23**

After entering the correct data, again click .

The procedure of saving and/or authorizing an order is described in the item [Confirmation of Payment Order Entry](#).

## Entering a New Payment Order from the Account Balances Screen

By selecting the menu *Accounts / Balances* you will be routed to the screen *Balances* (Figure 24).



**Balances**

Refresh Download PDF Download Excel

Display 25 records per page Search

Account name	Authority level	Account number	Posted account balance	Available balance	Actions
<b>Kuna accounts</b>					
<a href="#">1100397884_HRK</a>	Input & Authorization	1100397884	2,287.92 HRK	2,287.92 HRK	  
<b>Foreign currency accounts</b>					
<a href="#">1100397884_EUR</a>	Input & Authorization	1100397884	0.00 EUR	0.00 EUR	  
<a href="#">1100397884_GBP</a>	Input & Authorization	1100397884	10.24 GBP	10.24 GBP	  
<a href="#">1100397884_SEK</a>	Input & Authorization	1100397884	0.00 SEK	0.00 SEK	  

Displayed accounts 1 to 4 out of 4

**Figure 24**

To enter a new payment order, click  in the column *Actions*. The screen *Kuna payment order* will open (Figure 22).

Further steps are described in the item [Kuna Payment Order](#).

### Foreign Currency (FCY) Payment Order

By selecting the menu *Payment orders / Foreign currency*, you will be routed to the screen *Foreign currency payment* (Figure 25)

Foreign currency payment	
Select template	<input type="text" value=""/>
Payment instrument	10 Payment order ▼
Amount in currency	<input type="text" value="0.00"/> <input type="button" value="Select ▼"/>
Payment to debit	<input type="button" value="Select ▼"/>
Fee is charged to	<input type="button" value="Select ▼"/>
Other banks' fees	SHA - charges shared ▼
Payee	
Account number	<input type="text" value=""/>
IBAN	<input type="text" value=""/>
Name	<input type="text" value=""/>
	<input type="text" value=""/>
Address	<input type="text" value=""/>
Place of seat/residence	<input type="text" value=""/>
Country	<input type="text" value=""/>
Payee's bank	
SWIFT address	<input type="text" value=""/>
Name	<input type="text" value=""/>
	<input type="text" value=""/>
Address	<input type="text" value=""/>
Place of seat/residence	<input type="text" value=""/>
Country	<input type="text" value=""/>
Payment details	
Payment description	<input type="text" value=""/>
	<input type="text" value=""/>
	<input type="text" value=""/>
	<input type="text" value=""/>
Purpose code	<input type="text" value=""/>
Execution date	<input type="text" value="07.11.2014"/>
	<input type="button" value="→ Continue"/>

**Figure 25**

#### IMPORTANT!

Using characters such as &, #, \$, % in the fields for FCY payments is not allowed, and these must be replaced with the corresponding words (e.g. &=and, und, etc.; \$=usd; %=per cent). Also, no unlauded characters are allowed so an e must be added to the letter instead of the dieresis (e.g. instead of ö and ü use oe and ue).

In order to execute an FCY payment order, the following fields must be filled:

- *Payment instrument* – select from the drop-down menu
- *Amount in currency* – enter the amount and select the currency from the drop-down menu
- *Payment to debit* – from the drop-down menu select the account to be debited for the payment execution
- *Fee is charged to* – from the drop-down menu select the account to be debited for the fee payment
- *Other banks' fees* – from the drop-down menu select whether you will share the costs with the payee (SHA) or you will pay all costs (OUR)
- Payee
  - *Account number*, or
  - *IBAN* – enter without spacing, hyphens, dots and similar characters for all payments towards the countries that use it. The IBAN consists only of numbers and letters.
  - *Name*
  - *Address*
  - *Place of seat/residence*
  - *Country* – select from the drop-down menu
- Payee's bank
  - *SWIFT address* – enter the bank SWIFT code (when entering the initial characters of a bank's SWIFT address, containing 11 characters, the application will identify the requested address and allow that you select it)
  - *Name* – enter the bank name. The second field for the name is not mandatory and it is used to enter the bank codes for payments towards the USA, Canada and Australia. For the USA the mentioned codes are called the ABA or *Routing Number* and contain 9 digits, for Canada the *Transit Number* containing 5 digits, and for Australia the *BSB code* containing 6 digits.
  - *Address*
  - *Place of seat/residence*
  - *Country* – select from the drop-down menu
- Payment details
  - *Payment description* – enter information on the foreign partner (invoice number, and the date or purpose of payment)
- *Execution date* – you can set the current date or a future one.

After data entry, click . System control of entered data is conducted in the mandatory fields.

In the case of an incorrect payment order entry, the following message is displayed *Please correct the fields marked red* (Figure 26).

**Foreign currency payment**

Please correct the fields marked red.

Select template:

Payment instrument: 10 Payment order

Amount in currency: 1000.00 978 EUR

Payment to debit: 1100147111 EUR

Fee is charged to: 1100147111 EUR

Other banks' fees: SHA - charges shared

**Payee**

Account number:

IBAN: AT613600040100027103  
Invalid IBAN account number - incorrect check digit

Name: RAIFFEISEN-LANDESBANK

Address: KAISERFELDGASSE 5-7

Place of seat/residence: 8010 GRAZ

Country: Austria

**Payee's bank**

SWIFT address: RZSTAT2GXXX

Name: RAIFFEISEN-LANDESBANK STEIERMARK AG

Address: KAISERFELDGASSE 5-7

Place of seat/residence: GRAZ 8010

Country: Austria

**Payment details**

Payment description: INVOICE 12345

Purpose code:

Execution date: 07.11.2014

[Continue](#)

**Figure 26**

After entering correct data, click [Continue](#).

The procedure of saving and/or authorizing an order is described in the item [Confirmation of Payment Order Entry](#).

### Entering a New Payment Order from the Account Balances Screen

By selecting the menu *Accounts / Balances*, you will be routed to the screen *Balances* (Figure 27).

**Balances**

[Refresh](#) [Download PDF](#) [Download Excel](#)

Display 25 records per page Search

Account name	Authority level	Account number	Posted account balance	Available balance	Actions
<b>Kuna accounts</b>					
1100291077_HRK	Input & Authorization	1100291077	1,457,513.05 HRK	1,457,513.05 HRK	  
<b>Foreign currency accounts</b>					
1100291077_EUR	Input & Authorization	1100291077	32,389.35 EUR	3,134.46 EUR	  
1100291077_USD	Input & Authorization	1100291077	4.40 USD	4.40 USD	   <a href="#">New payment order</a>

Displayed accounts 1 to 5 out of 5

**Figure 27**

To enter a new order, click  in the column "Action". The screen *Foreign currency payment* will appear (Figure 25).

Further procedure is described in the item [Foreign Currency Payment Order](#).

## Currency Exchange Order

This menu allows the placing of an order to buy, sell or exchange foreign currencies.

By selecting the menu *Payment orders / Currency exchange*, you will be routed to the screen *Currency exchange* (Figure 28):

Currency exchange	
Account to debit	Select ▾
Amount to debit	<input type="text"/>
Account to credit	1100147111
Amount & currency to credit	<input type="text"/> Select ▾
Execution date	07.11.2014
<input type="button" value="→ Continue"/>	

**Figure 28**

In order to execute the order, the following fields must be filled:

- *Account to debit* – from the drop-down menu select the account to be debited
- *Amount to debit* – fill the field if you wish to debit the account for a particular amount (in this case the field *Amount* in the *Amount & currency to debit* cannot be filled)
- *Account to credit* – from the drop-down menu select the account to which you wish to transfer the assets
- *Amount & currency to credit*:
  - fill the first field if you wish to buy particular amount (in this case the field debit amount cannot be filled)
  - from the drop-down menu select the currency you wish to buy
- *Execution date* – the order can be placed only with the current date of execution, in keeping with the [Payment Transactions Cut-Off Time Schedule](#).

After entering data, click . System control of entered data is conducted in the mandatory fields.

In the case of an incorrect payment order entry, the following message is displayed *Please correct the fields marked red* (Figure 29).

✘ Please correct the fields marked red.

Currency exchange	
Account to debit	1100147111 HRK ▾
Amount to debit	100500.00 HRK <span style="color: red; font-size: small;">Debit amount in kuna can be at least 10 kn, and most 100.000,00 kuna.</span>
Account to credit	1100147111
Amount & currency to credit	<input type="text"/> CHF ▾
Execution date	07.11.2014
<input type="button" value="→ Continue"/>	

**Figure 29**

After entering correct data, click  again.

The procedure of saving and/or authorizing an order is described in the item [Confirmation of Payment Order Entry](#).

### Internal Transfer Order

If you hold two and more accounts, in this menu you can place orders for assets transfer between your "own" accounts in the same currency.

By selecting the menu *Payment orders / Internal transfer*, you will be routed to the screen *Internal transfer order* (Figure 30).

Internal transfer order	
Payer's account	Select ▼
Transfer to account	Select ▼
Details on transfer	
Payment description	Transfer of funds
Amount in currency	0.00
Execution date	07.11.2014
<input type="button" value="→ Continue"/>	

**Figure 30**

In order to execute the internal transfer order, the following fields must be filled:

- *Payer's account* – select the account in the appropriate currency
- *Transfer to account*
- *Amount in currency*
- *Execution date* – you can place it with the current date of execution or a future date (by 31/12 of the following year).

After entering data, click . System control of entered data is conducted in the mandatory fields. In the case of an incorrect payment order entry, the following message is displayed *Please correct the fields marked red* (Figure 31).

✘ Please correct the fields marked red.

Input of internal transfer order	
Payer's account	1101834552.HRK ▼ <span style="color: red; font-size: small;">Please select different accounts</span>
Transfer to account	1101834552 ▼ <span style="color: red; font-size: small;">Please select different accounts</span>
Details on transfer	
Payment description	Transfer of funds
Amount in currency	10.00 HRK
Execution date	07.11.2014
<input type="button" value="→ Continue"/>	

**Figure 31**

After entering correct data, again click .

The procedure of saving and/or authorizing an order is described in the item [Confirmation of Payment Order Entry](#).

### Cash Withdrawal Order

This menu allows you to place a FCY cash withdrawal order. A kuna cash disbursement order can be placed only by debiting a non-resident account.

By selecting the menu *Payment orders / Cash Withdrawal* you will be routed to the screen *Cash Withdrawal Order* (Figure 32):

Cash withdrawal order	
Amount	<input type="text" value="0.00"/> 978 EUR ▼
Payment to debit	Select ▼
Fee is charged to	Select ▼
Name and surname	<input type="text"/>
Number of identification document	<input type="text"/>
Payment details	
Payment description:	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Execution date	<input type="text" value="08.01.2015"/>
	<input type="button" value="→ Continue"/>

**Figure 32**

To execute an order the following fields must be filled:

- *Amount* – enter the amount and select currency from the drop-down menu
- *Payment to debit* – from the drop-down menu select the account to be debited for the cash withdrawal
- *Fee is charged to* – from the drop-down menu select the account to be debited for the cash withdrawal fee payment
- *Name and surname* – enter data of the person coming to the Retail Outlet to take the cash
- *Number of identification document* – enter the number of the ID card/passport of the person coming to the Retail Outlet to take the cash
- *Payment description* – enter the purpose of cash withdrawal
- *Execution date* – the current date or a future date can be set (by 31/12 of the following year).

After entering the data, click . System control of entered data is conducted in the mandatory fields.

In the case of an incorrect payment order entry, the following message is displayed *Please correct the fields marked red* (Figure 33).

 Please correct the fields marked red.

Cash withdrawal order	
Amount	<input type="text" value="20,00"/> 978 EUR ▾
Payment to debit	<input type="text" value="1100646084 HRK"/> ▾
Fee is charged to	<input type="text" value="Select"/> ▾
Name and surname	<input type="text" value="NAME AND SURNAME"/>
Number of identification document	<input type="text" value="1111111"/>
Payment details	
Payment description:	<input type="text" value="Travel expenses"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Execution date	<input type="text" value="08.01.2015"/>
<input type="button" value="→ Continue"/>	

**Figure 33**

After entering correct data, again click  .

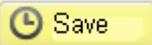
The procedure of saving and/or authorizing an order is described in the item [Confirmation of Payment Order Entry](#).

### Confirmation of Payment Order Entry

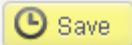
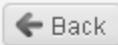
If all information in a payment order is correct formally, the order can be saved or authorized (depending on the authorization level). Persons entitled to authorize use the action *Authorize* to give their consent for order execution.

Further activities are determined by the authorization category with which you logged on to use the iDIREKT.

### SAVING THE ORDER (AUTHORITY OF ENTRY)

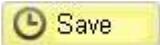
- users authorized to make **entries** end their procedure of preparing an individual order at this point; by clicking  the order will be entered and saved for authorization by the user with the corresponding authorization level.

Example of a kuna order saving screen (Figure 34):

Review of order	
<b>Payer</b>	
Payer's account	1100646084 HRK
Model code & Payer's reference no.	HR 2200-1546
<b>Payee</b>	
IBAN or Payee's account number	HR0624840081000000013
Payee's name	RAIFFEISENBANK AUSTRIA D.D.
Place of seat/residence	ZAGREB
Model code & Payee's reference no.	HR 019-63-2500004894
Payment description	RBA / MC CARD
Purpose code	
Execution mode	Internal - RBA
Execution date	08.01.2015 (today)
Amount	20.00 HRK
 	

**Figure 34**

### CONSENT FOR ORDER EXECUTION (AUTHORITY OF AUTHORIZATION)

- users entitled to **authorize** can approve a prepared payment order (described in the sections [Bulk Authorization](#) or [Unauthorized Items](#));
- users entitled to **enter and authorize** continue the authorization procedure at this point, i.e. the order is sent for execution by clicking ; users can also just enter an order by clicking  and perform the authorization subsequently (especially in the case of placing a large number of orders which you would like to authorize as a bulk – described in the sections [Bulk Authorization](#) or [Unauthorized Items](#));
- in case an authorization requires two signatures, by clicking  the respective order is authorized partly (by the first signature), and the final order execution requires the authorization of the second signatory (described in the sections [Bulk Authorization](#) or [Unauthorized Items](#)).

Examples of a kuna order authorization screen in the *Overview of Kuna Payments*:

- by using the card reader (Figure 35)

<b>Authorization</b>	
IB Transaction reference no.	<b>IPT3020867</b>
<b>Payer</b>	
Payer's account	1100646084 HRK
Model code & Payer's reference no.	2200-1546
<b>Payee</b>	
IBAN or Payee's account number	HR0624840081000000013
Payee's name	RAIFFEISENBANK AUSTRIA D.D.
Place of seat/residence	ZAGREB
Model code & Payee's reference no.	019-63-2500004894
Payment description	RBA/MASTERCARD
Purpose code	
Execution mode	Internal - RBA
Execution date	07.11.2014 (today)
Amount	20.00 HRK
<b>Authorization</b>	
Signature data	<input type="button" value="↓ Display"/>
Authorization query	<b>15612638</b>
Amount	<b>20</b>
Authorization	<input type="text"/>
<input type="button" value="→ Authorize"/> <input type="button" value="← Back"/>	

**Figure 35**

- by using the ActivKey USB tool (Figure 36)

<b>Authorization</b>	
IB Transaction reference no.	<b>IPT3020867</b>
<b>Payer</b>	
Payer's account	1100646084 HRK
Model code & Payer's reference no.	2200-1546
<b>Payee</b>	
IBAN or Payee's account number	HR0624840081000000013
Payee's name	RAIFFEISENBANK AUSTRIA D.D.
Place of seat/residence	ZAGREB
Model code & Payee's reference no.	019-63-2500004894
Payment description	RBA/MASTERCARD
Purpose code	
Execution mode	Internal - RBA
Execution date	07.11.2014 (today)
Amount	20.00 HRK
<b>Authorization</b>	
Signature data	<input type="button" value="↓ Display"/>
<input type="button" value="→ Authorize"/> <input type="button" value="← Back"/>	

**Figure 36**

- by using the identification token (Figure 37)

Authorization	
IB Transaction reference no.	<b>IP13020867</b>
Payer	
Payer's account	1100646084 HRK
Model code & Payer's reference no.	2200-1546
Payee	
IBAN or Payee's account number	HR0624840081000000013
Payee's name	RAIFFEISENBANK AUSTRIA D.D.
Place of seat/residence	ZAGREB
Model code & Payee's reference no.	019-63-2500004894
Payment description	RBA/MASTERCARD
Purpose code	
Execution mode	Internal - RBA
Execution date	07.11.2014 (today)
Amount	20.00 HRK
Authorization	
Signature data	<input type="button" value="↓ Display"/>
Amount	<b>20</b>
Date	<b>16630342</b>
Time	<b>1511</b>
Authorization	<input type="text"/>
<input type="button" value="→ Authorize"/> <input type="button" value="← Back"/>	

**Figure 37**

On the order review screen the users with the authorization to enter and authorize are provided with menus both for saving and for authorization of orders.

Depending on the authorization category that you have, after your authorization the orders are given particular statuses. You are notified by the appropriate system message of the order status given.

Order status can be verified in the menu *Overview of payment orders*. Internal transfer orders are, depending on the payment currency, shown in the review of kuna or FCY orders.

The date of execution of your transaction depends on the [Payment Transactions Cut-Off Time Schedule](#).

## Selecting the Manner of Order Execution

### Kuna Payment Order

In the field *Execution mode* the execution manner through the NKS (=National Clearing System) is automatically offered.

In the case of urgent payment on the current date to credit accounts opened with other deposit institutions, you can select the URGENT execution manner by selecting HSVP (Hrvatski sustav velikih plaćanja=Croatian Large Value Payment System) from the drop-down menu. The change in the execution manner can be performed only within the current date within the time stipulated under the [Payment Transactions Cut-Off Time Schedule](#).

Urgent payment can not be executed for orders amounting at less than HRK 1,000,000.00, placed to credit the Government Budget account (IBAN HR1210010051863000160).

Payment orders crediting the SKDD (=Central Depository & Clearing Company, IBAN HR0810010051310020013) must be placed exclusively with the execution manner by selecting HSVP.

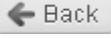
If you are placing an external payment order and enter the execution date into a non-business day, on the confirmation screen the date will be moved automatically to the first following business day, followed by a corresponding message.

### FCY Payment Order

In the field *Urgency* you can select between the following:

- standard value date D+1 (execution date + one business day)
- urgent D (execution date).

After selecting the urgency of payment, the respective transaction must be saved/authorized. On the screen *Review of order* you are still provided the option to desist from sending the payment order to be executed.

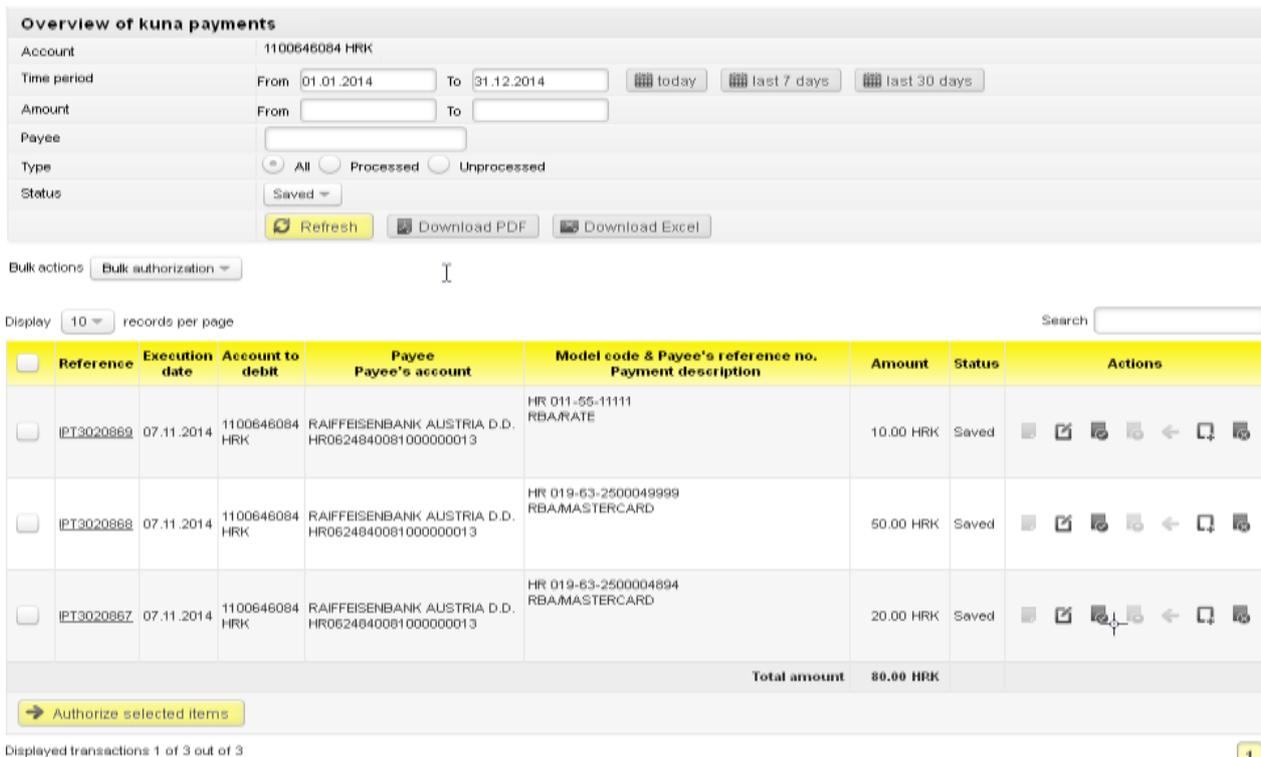
By clicking , you are routed back to the previous screen, where you can edit the order elements.

### Bulk Authorization

If you entered several orders that are in the status *Saved* or *Partly authorized*, instead of the individual payment order authorization, you can perform a bulk authorization of all or some of the payment orders.

Bulk authorization can be performed only if you are authorized to authorize. The screen will display only those types of requests/orders for which you are authorized.

Example of a bulk authorization screen when using the ActivKey USB tool in the menu *Overview of kuna payments* (Figure 38):



**Overview of kuna payments**

Account: 1100646084 HRK

Time period: From 01.01.2014 To 31.12.2014 today last 7 days last 30 days

Amount: From  To

Payee:

Type:  All  Processed  Unprocessed

Status:

Bulk actions:

Display:  records per page Search

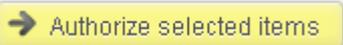
<input type="checkbox"/>	Reference	Execution date	Account to debit	Payee Payee's account	Model code & Payee's reference no. Payment description	Amount	Status	Actions
<input type="checkbox"/>	<a href="#">IPT3020869</a>	07.11.2014	1100646084 HRK	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR 011-55-11111 RBA/RATE	10.00 HRK	Saved	
<input type="checkbox"/>	<a href="#">IPT3020868</a>	07.11.2014	1100646084 HRK	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR 019-63-2500049999 RBA/MASTERCARD	50.00 HRK	Saved	
<input type="checkbox"/>	<a href="#">IPT3020867</a>	07.11.2014	1100646084 HRK	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR 019-63-2500004894 RBA/MASTERCARD	20.00 HRK	Saved	
<b>Total amount</b>						<b>80.00 HRK</b>		

Displayed transactions: 1 of 3 out of 3 1

**Figure 38**

If you wish to authorize all payment orders, mark the box in the heading of the first column.

If you wish to authorize only some particular payment orders, mark the box in front of the respective IB payment order numbers in the first column.

After marking the orders, by clicking , you will be routed to the screen *Kuna payment orders* (Figure 39).

Kuna payment orders							
Reference	Execution date	Execution mode	Account to debit	Payee Payee's account	Model code & Payee's reference no. Payment description	Amount	Status
<a href="#">IPT3020867</a>	07.11.2014	Internal - RBA	1100646084 HRK	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR 019-63-2500004894 RBA/MASTERCARD	20.00 HRK	Saved
<a href="#">IPT3020868</a>	07.11.2014	Internal - RBA	1100646084 HRK	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR 019-63-25000049999 RBA/MASTERCARD	50.00 HRK	Saved
<a href="#">IPT3020869</a>	07.11.2014	Internal - RBA	1100646084 HRK	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR 011-55-11111 RBA/RATE	10.00 HRK	Saved
<b>Total amount</b>						<b>80.00 HRK</b>	

**Authorization**

Signature data

**Figure 39**

In the screen *Kuna payment orders* you can still desist from the bulk authorization of the marked orders, by clicking .

To authorize the marked orders, click  and enter the password (PIN).

Depending on the required number of signatories, the orders will be given the status *Authorized* or *Partly authorized*. The authorized orders are sent to be processed, and the partly authorized orders wait for the second signature.

### Bulk Deleting

If you wish to delete all or only some particular payment orders in the status *Saved*, in the field *Bulk actions* select  from the drop-down menu.

Example of a bulk deleting screen in the menu *Overview of kuna payments* (Figure 40):

Overview of kuna payments								
Account	1100646084 HRK							
Time period	From	<input type="text" value="01.01.2014"/>	To	<input type="text" value="31.12.2014"/>	<input type="button" value="today"/>	<input type="button" value="last 7 days"/>	<input type="button" value="last 30 days"/>	
Amount	From	<input type="text"/>	To	<input type="text"/>				
Payee	<input type="text"/>							
Type	<input type="radio"/> All <input type="radio"/> Processed <input type="radio"/> Unprocessed							
Status	<input type="button" value="Saved"/>							
<input type="button" value="Refresh"/> <input type="button" value="Download PDF"/> <input type="button" value="Download Excel"/>								
Bulk actions:	<input type="button" value="Bulk deleting"/>							
Display	<input type="button" value="10"/>	records per page						
Search <input type="text"/>								
<input type="checkbox"/>	Reference	Execution date	Account to debit	Payee Payee's account	Model code & Payee's reference no. Payment description	Amount	Status	Actions
<input type="checkbox"/>	<a href="#">IPT3020869</a>	07.11.2014	1100646084 HRK	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR 011-55-11111 RBA/RATE	10.00 HRK	Saved	<input type="checkbox"/>
<input type="checkbox"/>	<a href="#">IPT3020868</a>	07.11.2014	1100646084 HRK	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR 019-63-25000049999 RBA/MASTERCARD	50.00 HRK	Saved	<input type="checkbox"/>
<input type="checkbox"/>	<a href="#">IPT3020867</a>	07.11.2014	1100646084 HRK	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR 019-63-2500004894 RBA/MASTERCARD	20.00 HRK	Saved	<input type="checkbox"/>
<b>Total amount</b>						<b>80.00 HRK</b>		
<input type="button" value="Delete selected items"/>								

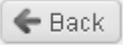
Displayed transactions 1 of 3 out of 3 1

**Figure 40**

If you wish to delete all payment orders, mark the box in the heading of the first column.

If you wish to delete only some particular payment orders, mark the box in front of the respective IB payment order numbers in the first column.

After marking the orders, click .

In the screen *Kuna payment orders* you can still desist from the bulk authorization of deleting the marked orders, by clicking .

## Additional Functionalities

After order authorization the screen *Overview of processed transaction* will offer you 4 functionalities:

- Create **template** – creating a new template from the just saved order, if it is required to place an order to the same payee often. Accept the offered, or enter a new template name and click . It is recommended not to multiply the templates for the payees whom you already have in your database.
- Create a **new payment order** on the basis of the just authorized order by marking 3 options:
  - keep the same payee
  - keep the same amount
  - keep the same date

This is possible only for kuna payment orders. Mark one or several options, and click . The screen *Kuna payment order* will open, displaying the data from the previous order which data you marked. If you do not mark any of the options offered, a blank screen *Kuna payment order* will open.

- Create a **new payment order** from template – enter the partial or full name of the template and select the appropriate order template, and click .

By clicking  without previously selecting a template, a blank screen *Kuna payment order* will open.

- Placing the request for issuance of the confirmation of processed payment – The screen *Confirmation of processed payment* will open, where you can submit a request for the issuance of a confirmation. This is described in more detail in the item [Confirmation of Processed Payment](#).

## Overview of Payment Orders

This menu displays only the payment orders placed through iDIREKT.

The following are available:

- Overview of kuna payments
- Overview of foreign currency payments
- Overview of currency exchange orders
- Overview of cash withdrawals.

### Overview of Kuna Payments

In this menu you can:

- search kuna payment orders by particular search parameters
- check payment order statuses
- request confirmation of processed payment
- depending on your authorization level, perform the following actions:
  - change elements of a payment order which is in the status *Saved*
  - authorize a payment order which is in the status *Saved* or *Partly authorized*
  - deauthorize a payment order which is in the status *Partly authorized*
  - recall a payment order of a future execution date
  - delete a payment order which is in the status *Saved*
  - copy a payment order.

Payment order search in the screen *Overview of kuna payments* (Figure 41) can be performed by the following criteria:

- by selecting one of your accounts
- by setting a period (from, to) or a form *today-last 7 days-last 30 days*
- by setting an amount range (from, to)
- by entering the payee's name
- by selecting the order type
- by selecting the order status.

Overview of kuna payments	
Account	1100646084 HRK
Time period	From <input type="text" value="01.01.2014"/> To <input type="text" value="31.12.2014"/> <input type="button" value="today"/> <input type="button" value="last 7 days"/> <input type="button" value="last 30 days"/>
Amount	From <input type="text"/> To <input type="text"/>
Payee	<input type="text"/>
Type	<input checked="" type="radio"/> All <input type="radio"/> Processed <input type="radio"/> Unprocessed
Status	All ▾
<input type="button" value="Refresh"/> <input type="button" value="Download PDF"/> <input type="button" value="Download Excel"/>	

**Figure 41**

### Unprocessed Payment Orders

Orders are in one of the following statuses:

*Saved* – order not authorized

*Partly authorized* – order requires authorization by the second signatory. The order can not be edited or deleted, but can be returned to the status *Saved* by deauthorization.

*Authorized* – order signed, but not sent to processing yet.

*Received* – order fully authorized and received, execution pending for the following possible reasons:

- execution date is a future one

- on the date of execution there are no assets in the account; expiry of the execution date causes the order to remain pending in the execution sequence. Upon inflow of assets into the account, the order will be executed but the set execution date will be changed into the realized execution date. The realized execution date is shown in processed payment orders. If the set and the realized value date are not the same (due to belated inflow), detailed data can be found in the review "Data on transaction", available by clicking the link in the order number. An appropriate message is sent to the client's inbox with reference to the subsequent order status change.

For the purpose of making the authorization procedure easier and faster, all orders in the status *Saved* or *Partly authorized* can be authorized in one step (described in the sections [Bulk Authorization](#) and [Unauthorized Items](#)).

### Processed Payment Orders

Orders are in one of the following statuses:

*Partly processed* – if payment is crediting the Government Budget, and there were no assets in the account for full collection.

*Processed* – order executed successfully

*Rejected* – order not executed

*Canceled* – order recalled before being sent to processing

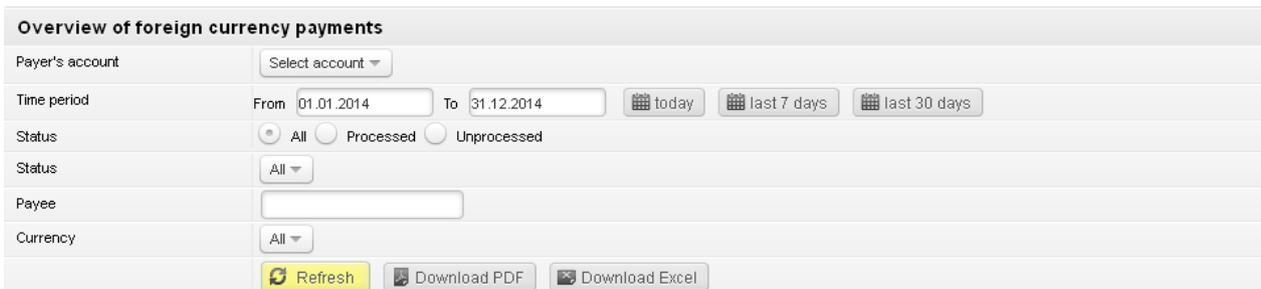
### **Overview of Foreign Currency Payments**

In this menu you can:

- search FCY payment orders by particular search parameters
- check payment order statuses
- depending on your authorization level, perform the following actions:
  - change elements of a payment order which is in the status *Saved*
  - authorize a payment order which is in the status *Saved* or *Partly authorized*
  - deauthorize a payment order which is in the status *Partly authorized*
  - recall a payment order of a future execution date
  - delete a payment order which is in the status *Saved*
  - copy a payment order

Payment order search in the screen *Overview of foreign currency payments* (Figure 42) can be performed by the following criteria:

- by selecting one of your accounts
- by setting a period (from, to) or a form *today-last 7 days-last 30 days*
- by selecting the status group
- by selecting the order status
- by entering the payee's name
- by selecting order currency



**Figure 42**

### Unprocessed Payment Orders

Orders are in one of the following statuses:

*Saved* – order not authorized

*Partly authorized* – order requires authorization by the second signatory. the order can not be edited or deleted, but can be returned to the status *Saved* by deauthorization.

*Authorized*:

- order signed, but not sent to processing yet
- insufficient assets in the account on the execution date

*Received* – order being processed

For the purpose of making the authorization procedure easier and faster, all orders in the status *Saved* or *Partly authorized* can be authorized in one step (described in the sections [Bulk Authorization](#) and [Unauthorized Items](#)).

### Processed Payment Orders

Orders are in one of the following statuses:

*Processed* – order executed successfully

*Rejected* – order not executed

*Canceled* – order recalled before being sent to processing

### **Overview of Currency Exchange Orders**

In this menu you can:

- search currency exchange orders by particular search parameters
- check payment order statuses
- depending on your authorization level, perform the following actions:
  - authorize a payment order which is in the status *Saved* or *Partly authorized*
  - deauthorize a payment order which is in the status *Partly authorized*
  - delete a payment order which is in the status *Saved*

Payment order search in the screen *Overview of currency exchange orders* (Figure 43) can be performed by the following criteria:

- by setting a period (from, to) or a form *last 7 days-last 30 days-last 120 days*
- by selecting the debit account
- by selecting the order status

**Overview of currency exchange orders**

Time period: Date from  Date to

Account to debit:

Status:

Display  records per page Search

Reference	Execution date	Account to debit	Amount & currency to debit	Account to credit	Amount & currency to credit	Exchange rate	Status	Actions
<a href="#">IPT3021488</a>	02.12.2014	1100646084 HRK	100.00 HRK	1100646084	12.94 EUR	7,725000	Processed	

Displayed transactions 1 of 1 out of 1 1

**Figure 43**

## Overview of Cash Withdrawal Orders

In this menu you can:

- search cash withdrawal orders by particular search parameters
- check payment order statuses
- depending on your authorization level, perform the following actions:
  - change elements of a payment order which is in the status *Saved*
  - authorize a payment order which is in the status *Saved* or *Partly authorized*
  - deauthorize a payment order which is in the status *Partly authorized*
  - recall a payment order of a future execution date
  - delete a payment order which is in the status *Saved*
  - copy a payment order.

Payment order search in the screen *Overview of cash withdrawal orders* (Figure 44) can be performed by the following criteria:

- by setting a period (from, to) or a form *last 7 days-last 30 days-last 120 days*
- by selecting the order type
- by selecting the order status
- by entering the payee's name and surname
- by selecting order currency

**Overview of cash withdrawal orders**

Date From  To

Type  All  Processed  Unprocessed

Status

Name and surname

Currency

Display  records per page Search

Reference	Execution date	Name and surname	Number of identification document	Amount	Status	Actions
<a href="#">PT3020309</a>	24.10.2014	NAME AND SURNAME	0808222	150.00 EUR	Rejected	
<a href="#">PT3020236</a>	22.10.2014	NAME AND SURNAME	123456	10.00 EUR	Processed	
<b>Total</b>				<b>160,00 EUR</b>		

Displayed transactions 1 of 2 out of 2 1

**Figure 44**

## Bulk Payment Orders (files)

This functionality allows you to enter bulk kuna and FCY orders (files) in the text-ASCII format, and send them to processing.

### Kuna File Uploading

By selecting the menu *Bulk orders (Files) / Kuna*, you will be routed to the screen *Sending a kuna bulk payments file* (Figure 45).

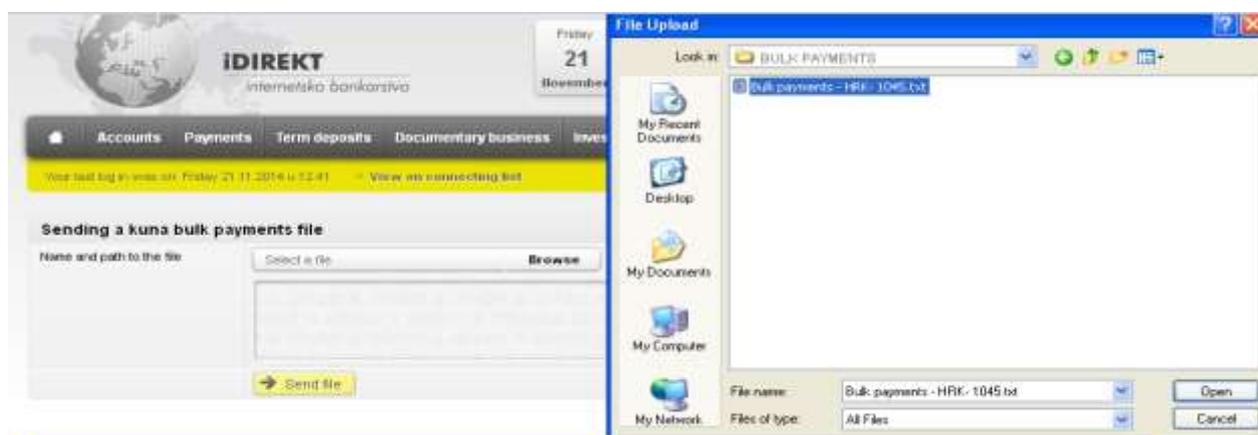


**Figure 45**

File can be uploaded:

- by the action *Browse* and selecting the location on which a file is saved
- by the [Drag&drop](#) method – "dragging" a file from the window of the local computer to the designated space on the iDIREKT application screen (available only for the Chrome and Firefox browsers).

In the field *Name and path to the file* click   and select the file (Figure 46).



**Figure 46**

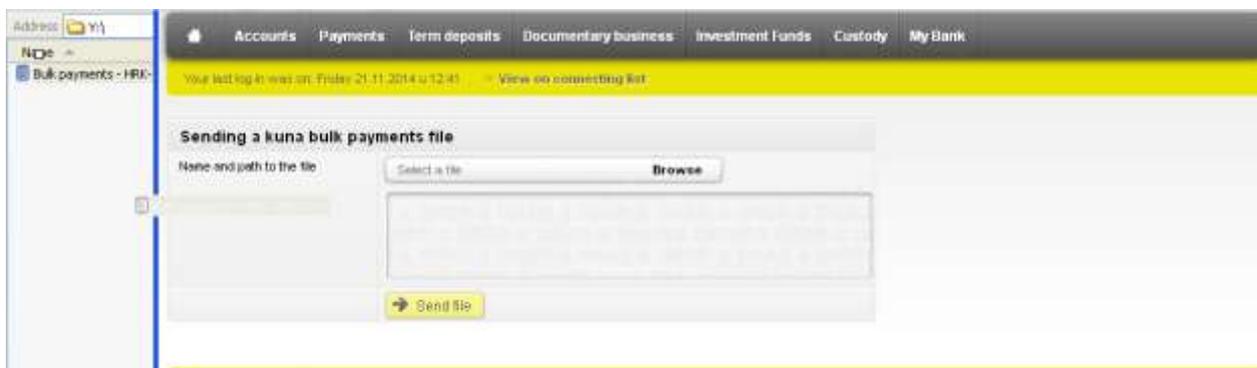
By clicking  upload the file from your local disk (Figure 47).



**Figure 47**

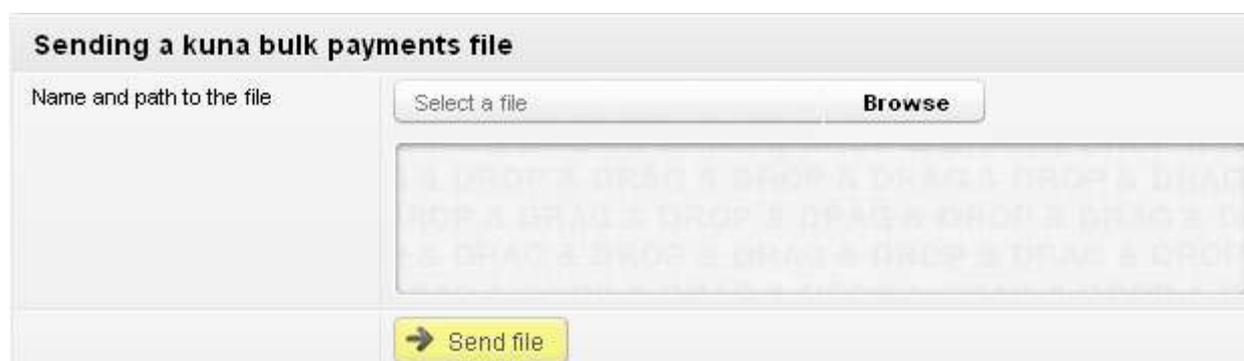
### Drag&drop Method

Select the file which you wish to upload and click left on the mouse. "Drag" the file towards the screen *Sending a kuna bulk payments file* (Figure 48)



**Figure 48**

into the empty Drag&drop field (Figure 49).



**Figure 49**

The file was uploaded correctly (Figure 50).



**Figure 50**

Click . After sending the file, the formal check of the file accuracy (structure) is performed.

If a file is not formally accurate, you will be informed of the reason for the respective inaccuracy.

If a file is formally accurate, the file will be received, sent to pre-processing (content control conducted) and you will be informed of the code (reference) and the current status (Figure 51).

✓ Kuna file is received. Notice of execution shall be available in your inbox. Bulk payments reference no.: IPT3021139

**Overview of bulk payment orders**

Date From 21.11.2014 To 21.11.2014

Status

Display  records per page Search

File ID	File reference	Status	File	Actions
<a href="#">IPT3021139</a>		<a href="#">Sent for preprocessing</a>	21.11.2014 13:52 (Bulk payments - HRK-1045.txt)	

Displayed requests 1 of 1 out of 1 1

**Figure 51**

The status of the sent file can be checked:

- by clicking  on the screen *Overview of bulk payment orders*
- in the menu *Overview of kuna files*.

If the file status is *Preprocessing completed*, the following actions will be available to you in the screen *Overview of bulk payment orders*:

- Authorize – entire file sent to execution
- Deauthorize – only when there are two signatures and the first one was effected
- Convert to single payments – available only for files containing up to 200 orders
- Cancel

If the file status is *Preprocessing failed*, the following actions will be available to you in the screen *Overview of bulk payment orders*:

- Convert to single payments – available only for files containing up to 200 orders
- Cancel

### Overview of Kuna Files

By selecting the menu *Bulk orders (Files) / Overview of kuna files*, you will be routed to the screen *Overview of bulk payment orders* (Figure 52).

**Overview of bulk payment orders**

Date From 21.11.2014 To 21.11.2014

Status

Display  records per page Search

File ID	File reference	Status	File	Actions
<a href="#">IT531094</a>	4-2014-11-21	<a href="#">Processed</a>	21.11.2014 14:02 (Bulk payments - HRK - 1045.txt)	

Displayed requests 1 of 1 out of 1 1

**Figure 52**

In this menu you can:

- search kuna files by particular search parameters
- check file statuses
- depending on your authorization level, perform the following actions:
  - authorize a file in the status *Preprocessing completed*
  - deauthorize a file

- turn files into individual orders
- cancel a file in the status *Preprocessing completed*.

If the orders from the respective file were turned into individual orders, their authorization is performed in the menu *Overview of kuna payments* in the manner as described in the section [Bulk Authorization](#) or in the menu *Unauthorized Items* in the manner as described in the section [Unauthorized Items](#).

### FCY File Uploading

By selecting the menu *Bulk orders (Files) / Foreign currency*, you will be routed to the screen *Sending a FCY bulk payments order file* (Figure 53).



**Figure 53**

File can be uploaded:

- by the action *Browse* and selecting the location on which the file is saved
- by the [Drag&drop](#) method – "dragging" a file from the window of the local computer to the designated space on the iDIREKT application screen (available only for the Chrome and Firefox browsers).

In the field *Name and path to the file* click   and mark the file (Figure 54).



**Figure 54**

By clicking , upload the file from your local disk (Figure 55).

### Sending a FCY bulk payments order file

Name and path to the file

FCY bulk paymentstxt.t

Done

**Figure 55**

Click . After sending the file, the formal check of the file accuracy (structure) is performed.

If a file is not formally accurate, you will be informed of the reason for the respective inaccuracy.

If a file is accurate, you will be notified of the code (reference) and it being received, and that you will receive a message into your inbox referring to the execution of the respective file.

The status of a sent file can be checked:

- by clicking , on the screen *Overview of bulk orders*
- in the menu *Overview of foreign currency files*.

### Overview of Foreign Currency Files

By selecting the menu *Bulk orders (Files) / Overview of foreign currency files*, you will be routed to the screen *Overview of bulk orders* (Figure 56).

Overview of bulk orders			
Date	From <input type="text" value="21.11.2014"/>	To <input type="text" value="21.11.2014"/>	<input type="button" value="last 7 days"/> <input type="button" value="last 30 days"/>
Status	<input type="button" value="All"/>		
<input type="button" value="↻ Refresh"/> <input type="button" value="Download PDF"/> <input type="button" value="Download Excel"/>			
Display	<input type="text" value="10"/>	records per page	Search <input type="text"/>
File ID	Status	File	Actions
<a href="#">IPT3021149</a>	<a href="#">Converted to single payments</a>	21.11.2014 14:25 (FCY bulk paymentstxt.t)	<input type="button" value="←"/>
<small>Displayed requests 1 of 1 out of 1</small> <span style="float: right; border: 1px solid #ccc; padding: 2px 5px;">1</span>			

**Figure 56**

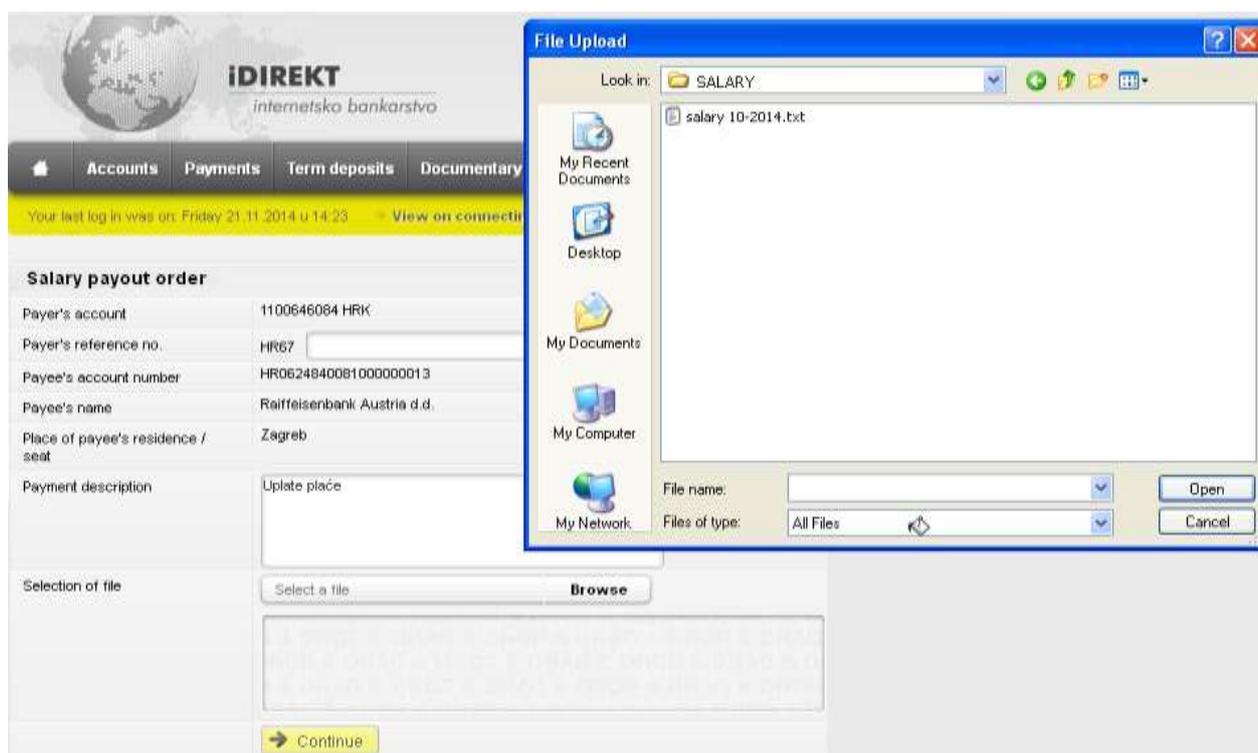
In this menu you can:

- search FCY files by particular search parameters
- check file statuses and details
- delete a file – only if it is in the status *Invalid file*.

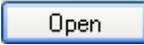
After uploading, a file is immediately given the status *Converted to single payments*.

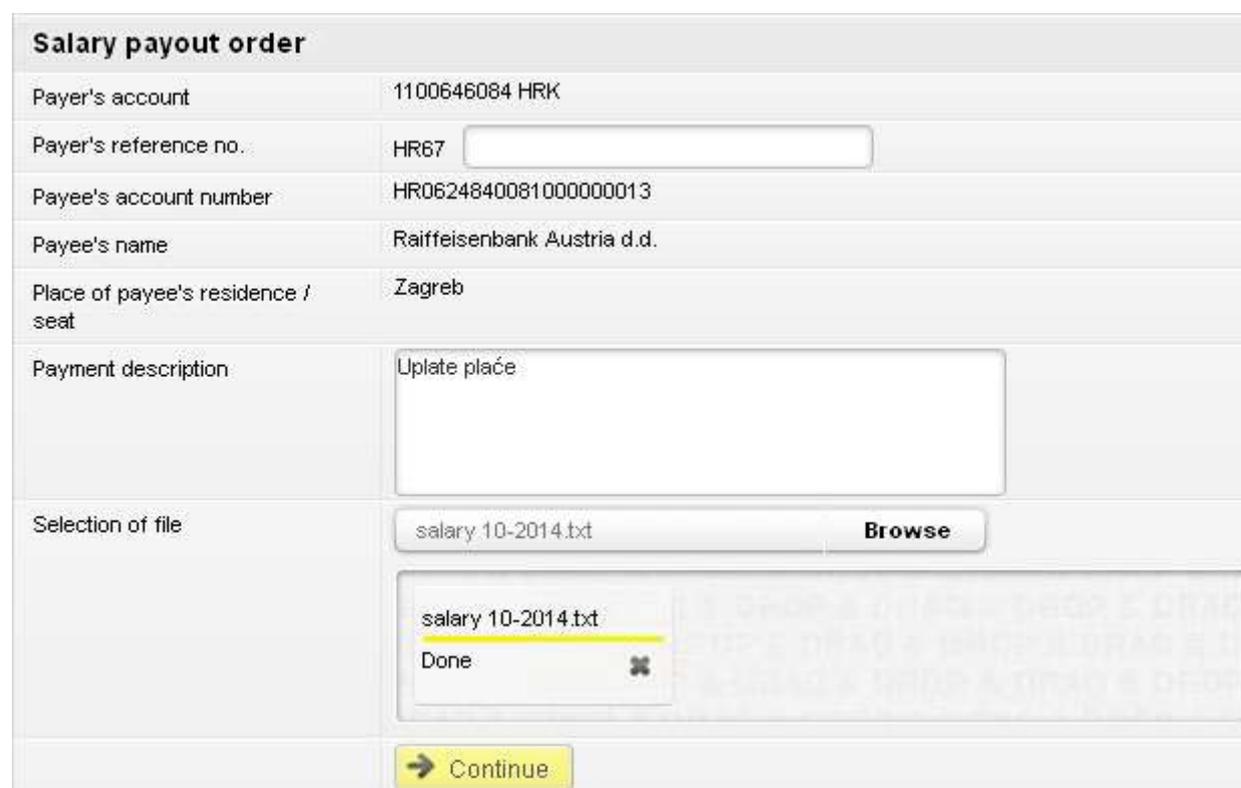
Authorization of individual orders is performed in the menu *Overview of foreign currency payments* in the manner as described in the section [Bulk Authorization](#) or in the menu *Unauthorized Items* in the manner as described in the section [Unauthorized Items](#).





**Figure 58**

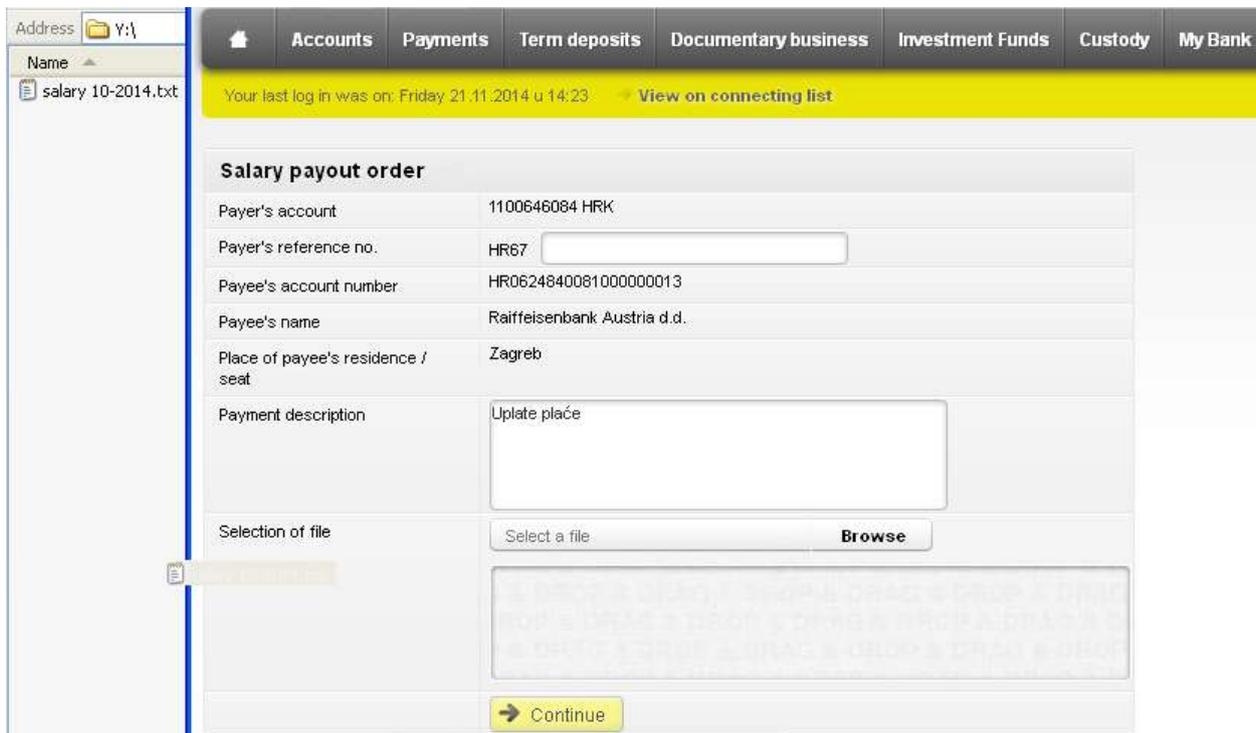
By clicking , upload the file from your local disk (Figure 59).



**Figure 59**

### The Drag&drop Method

Mark the file which you wish to upload and click left the mouse. "Drag" the file towards the screen *Salary payout order* (Figure 60)



Address Y:\

Name salary 10-2014.txt

Accounts Payments Term deposits Documentary business Investment Funds Custody My Bank

Your last log in was on: Friday 21.11.2014 u 14:23: [View on connecting list](#)

### Salary payout order

Payer's account 1100646084 HRK

Payer's reference no. HR67

Payee's account number HR0624840081000000013

Payee's name Raiffeisenbank Austria d.d.

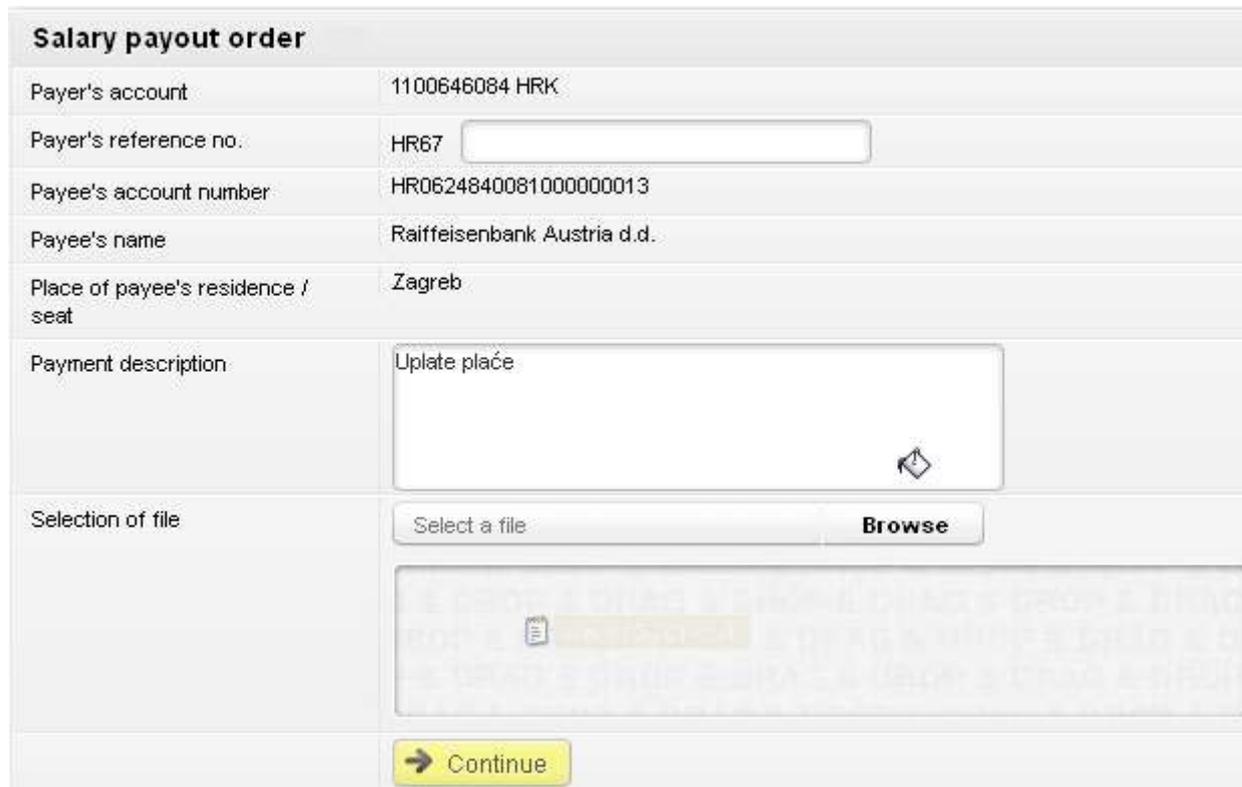
Place of payee's residence / seat Zagreb

Payment description Uplate plaće

Selection of file

**Figure 60**

into the empty Drag&drop field (Figure 61).



### Salary payout order

Payer's account 1100646084 HRK

Payer's reference no. HR67

Payee's account number HR0624840081000000013

Payee's name Raiffeisenbank Austria d.d.

Place of payee's residence / seat Zagreb

Payment description Uplate plaće

Selection of file

**Figure 61**

The file was uploaded successfully (Figure 62).

Salary payout order	
Payer's account	1100646084 HRK
Payer's reference no.	HR67 <input type="text"/>
Payee's account number	HR0624840081000000013
Payee's name	Raiffeisenbank Austria d.d.
Place of payee's residence / seat	Zagreb
Payment description	<input type="text" value="Uplate plaće"/>
Selection of file	<input type="button" value="Select a file"/> <input type="button" value="Browse"/> <div style="border: 1px solid #ccc; padding: 5px; margin-top: 5px;"> <p>salary 10-2014.txt</p> <hr/> <p>Done <input type="button" value="x"/></p> </div>
<input type="button" value="→ Continue"/>	

**Figure 62**

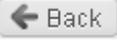
Click  . After sending the file, the formal check of the file accuracy (structure) is performed.

If a file is not formally accurate, you will be informed of the reason for the respective inaccuracy.

If a file is formally accurate, the screen *Review of order* (Figure 63 – example of the screen for order authorization by the ActivKey USB tool) will open.

Review of order	
Payer's account	1100646084 HRK
Payer's reference no.	HR67 83570236060-1014-0
Payee's account number	HR0624840081000000013
Payee's name	Raiffeisenbank Austria d.d.
Place of payee's residence / seat	Zagreb
Payment description	Uplate plaće
File name	<u>salary10-2014.txt</u>
Number of accounts in the file	3
Amount	4,952.30 HRK
Execution date	21.11.2014
Authorization	
Signature data	<input type="button" value="↓ Display"/>
<input type="button" value="→ Authorize"/> <input type="button" value="⌚ Save"/> <input type="button" value="← Back"/>	

**Figure 63**

On the screen *Review of order* you can still desist from sending an order for execution by clicking , after which you are routed to the previous screen where payment order elements can be changed.

A salary payout order must be saved/authorized (described in detail in the item [Confirmation of Payment Order Entry](#)).

After authorization a file is received and sent to processing (content control conducted) and you are informed of the code (reference number) and the current status.

Depending on your authorization level, after your action the order is given a particular status. You are notified by the appropriate system message of the order status given.

Order status can be checked in the menu *Overview of salary payment orders*.

### Overview of Salary Payment Orders

On the screen *Salary payment orders* (Figure 64) you can:

- search salary payment orders by particular search parameters
- check payment order statuses
- depending on your authorization level, perform the following actions:
  - authorize a payment order in the status *Saved or Partly authorized*
  - deauthorize a payment order in the status *Partly authorized*
  - delete a payment order in the status *Saved*.

Salary payment orders								
Date of placement		From	21.11.2014	To	21.11.2014	 last 7 days	 last 30 days	
Status		All ▾						
		 Refresh	 Download PDF	 Download Excel				
Display	50 ▾	records per page		Search <input type="text"/>				
Reference no.	Date of placement	Payer's account	File	Account no. In File	Execution date	Amount	Status	Actions
<a href="#">IPT3021166</a>	21.11.2014	1100147111 HRK	<a href="#">salary10-2014.txt</a>	3	21.11.2014	4,952.30 HRK	Received	  
<b>Total amount</b>						<b>4,952.30 HRK</b>		

Displayed requests 1 of 1 out of 1 1

**Figure 64**

Payment order statuses:

*Saved* – order not authorized

*Partly authorized* – order requires authorization by the second signatory. The order can not be edited or changed but must be deauthorized to be returned to the status *Saved*

*Authorized* – order was authorized and sent to processing

*Received* – order is being processed

*Processed* – order was executed successfully

*Rejected* – order was rejected due to error.

## Actions on the Review Screens

### Confirmation of Processed Payment

The Confirmation of processed payment can be requested only for a kuna order in the status *Processed*.

When you click  the screen *Confirmation of processed payment* (Figure 65) will be displayed. Select the manner in which you wish the confirmation delivered:

- by e-mail
- by fax
- by post, to the address
- by Internet banking.

Confirmation of processed payment	
<b>Overview / print transaction IPT3031296</b>	
Overview of transaction details	 Overview details
<b>Request for confirmation of processed transaction IPT3031296</b>	
Fees charged to account	1100646084 HRK
<b>Delivery mode</b>	
Delivery mode	<input type="radio"/> By E-mail <input type="radio"/> By fax <input type="radio"/> by post, to the address <input checked="" type="radio"/> By Internet banking
 Continue	

**Figure 65**

Click . The screen *Review of request* (Figure 66 – example of the request authorization screen by using the ActivKey USB tool).

Review of request IPT3031296	
Fees charged to account	1100646084 HRK
Delivery mode	By Internet banking
<b>Authorization</b>	
Signature data	 Display
 Authorize  Save  Back	

**Figure 66**

On the above screen you can still desist from sending the request to be executed.

By clicking  you will be routed to the previous screen, where you can change the manner of receipt delivery.

## SAVING (ENTRY) OR CONSENT FOR ORDER EXECUTION (AUTHORIZATION)

Further steps of the process are determined by the authorization category with which you logged on to use the iDIREKT:

- users authorized for **entry** end their request preparation at this point; by clicking  the request is entered and saved for authorization by the user with the appropriate authorization level;
- users authorized for **authorization** can authorize a prepared request in the menu [Overview of Requests for Payment Confirmation](#) or [Unauthorized items](#);
- users authorized for **entry and authorization** continue the authorization process at this point, i.e. they send the request to be executed by clicking ; the users can also only enter a request by clicking  and authorize later on in the menu [Overview of Requests for Payment Confirmation](#) or [Unauthorized items](#);
- if two signatures are required for authorization, by clicking  a request is partly authorized (by the first signature), and for the final request execution the second signatory's authorization is required in the menu [Overview of Requests for Payment Confirmation](#) or [Unauthorized items](#).

Depending on your authorization level, after your action the requests are given particular statuses. You are notified by the appropriate system message of the request status given.

Request status can be checked in the menu [Overview of Requests for Payment Confirmation](#).

## Payment Order Modification

Elements of an order can be edited only for an order in the status *Saved* (Figure 67). The process of order editing can not be performed for the salary payment orders. Changing order elements does not change the given system code (reference number).

Example of editing a Kuna order:

Reference	Execution date	Account to debit	Payee Payee's account	Model code & Payee's reference no. Payment description	Amount	Status	Actions
<input type="checkbox"/> IPT3020871	07.11.2014	1100646084 HRK	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR 019-63-2500004894 RBAUPLATA TROŠKOVA ZA MC	10.00 HRK	Saved	      <b>Exit</b>
<b>Total amount</b>					<b>10.00 HRK</b>		

**Figure 67**

By clicking  you will be routed to the screen *Modification of payment order* where you can make changes to entered data (Figure 68).

Modification of payment order	
Select template	<input type="text" value=""/>
IB Transaction reference no.	<b>IPT3020871</b>
<b>Payer</b>	
Payer's account	1100646084 HRK
Model code & Payer's reference no.	HR <input type="text" value="2200-1546"/>
<b>Payee</b>	
IBAN or Payee's account number	HR0624840081000000013  Check data
Payee's name	RAIFFEISENBANK AUSTRIA D.D.
Place of seat/residence	ZAGREB
Model code & Payee's reference no.	HR <input type="text" value="019-63-2500004894"/>
Payment description	RBAUPLATA TROŠKOVA ZA MC
Purpose code	<input type="text" value=""/>
Execution date	15.12.2014
Amount	10.00 HRK
	

**Figure 68**

After changing data, click . The procedure of saving and/or authorizing an order is described in the item [Confirmation of Payment Order Entry](#).

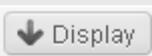
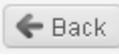
### Payment Order Authorization

The authorization procedure can be performed for all order types in the status *Saved* or *Partly authorized* (Figure 69).

<input type="checkbox"/>	Reference	Execution date	Account to debit	Payee Payee's account	Model code & Payee's reference no. Payment description	Amount	Status	Actions
<input type="checkbox"/>	<a href="#">IPT3020871</a>	07.11.2014	1100646084 HRK	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR 019-63-2500004894 RBA/UPLATA TROŠKOVA ZA MC	10.00 HRK	Saved	       
<b>Total amount</b>						<b>10.00 HRK</b>		

**Figure 69**

By clicking  you will be routed to the screen *Authorization*, where you can authorize an order (Figure 70 – example of order authorization screen when using the ActivKey USB tool).

<b>Authorization</b>	
IB Transaction reference no.	<b>IPT3020871</b>
<b>Payer</b>	
Payer's account	1100646084 HRK
Model code & Payer's reference no.	2200-1546
<b>Payee</b>	
IBAN or Payee's account number	HR0624840081000000013
Payee's name	RAIFFEISENBANK AUSTRIA D.D.
Place of seat/residence	ZAGREB
Model code & Payee's reference no.	019-63-2500004894
Payment description	RBA/UPLATA TROŠKOVA ZA MC
Purpose code	
Execution mode	Internal - RBA
Execution date	15.12.2014 (today)
Amount	10.00 HRK
<b>Authorization</b>	
Signature data	
 	

**Figure 70**

For order authorization, click  and enter password (PIN).

Order authorization by using a token or a card reader (token CAP) must be performed by entering the PIN which you will obtain by using your tool, after which you click .

## Payment Order Deauthorization

The order deauthorization procedure can be used when you wish to return an order in the status *Partly authorized* into the status *Saved*, e.g. for the need of editing payment order elements (Figure 71).

A deauthorized order retains the given system code (reference number). The order deauthorization procedure can be executed for all orders.

<input type="checkbox"/>	Reference	Execution date	Account to debit	Payee Payee's account	Model code & Payee's reference no. Payment description	Amount	Status	Actions
<input type="checkbox"/>	<a href="#">IPT3020896</a>	10.11.2014	1104784154 HRK	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR 2014 RBA MBC	2.00 HRK	Partly authorized	       
Total amount of displayed items						2,00 HRK		
Total amount						31.10 HRK		

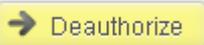
**Figure 71**

By clicking  you will be routed to the screen *Deauthorization*, where you can deauthorize an order (Figure 72 - example of a kuna payment order deauthorization screen when using the ActivKey USB tool).

Deauthorization	
IB Transaction reference no.	<b>IPT3020896</b>
<b>Payer</b>	
Payer's account	1104784154 HRK
Model code & Payer's reference no.	2014
<b>Payee</b>	
IBAN or Payee's account number	HR0624840081000000013
Payee's name	RAIFFEISENBANK AUSTRIA D.D.
Place of seat/residence	GRAD ZAGREB
Model code & Payee's reference no.	2014
Payment description	RBA MBC
Purpose code	
Execution mode	Internal - RBA
Execution date	15.12.2014 (today)
Amount	2.00 HRK
<b>Authorization</b>	
Signature data	 Display
	 Deauthorize
	 Back

**Figure 72**

For order deauthorization, click  and enter the password (PIN).

Order deauthorization by using a token or a card reader (token CAP) must be performed by entering the PIN which you will obtain by using your tool, after which click .

## Payment Order Cancellation

The cancellation procedure can be used when you wish to cancel a kuna order in the status *Received* or an FCY order in the status *Authorized* (Figure 73).

Reference	Execution date	Account to debit	Payee Payee's account	Model code & Payee's reference no. Payment description	Amount	Status	Actions
<a href="#">IPT3021704</a>	16.12.2014	1100646084 HRK	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR 019-63-2500004894 RBA/UPLATA TROŠKOVA ZA MC	10.00 HRK	Received	      
<b>Total amount</b>					<b>10.00 HRK</b>		

**Figure 73**

By clicking  you will be routed to the screen *Cancellation* where you can cancel an order (Figure 74 - example of a kuna order cancellation screen when using the ActivKey USB tool).

<b>Cancellation</b>	
IB Transaction reference no.	<b>IPT3033544</b>
<b>Payer</b>	
Payer's account	1100646084 HRK
Model code & Payer's reference no.	2200-1546
<b>Payee</b>	
IBAN or Payee's account number	HR0624840081000000013
Payee's name	RAIFFEISENBANK AUSTRIA D.D.
Place of seat/residence	ZAGREB
Model code & Payee's reference no.	019-63-2500004894
Payment description	RBA/MBC
Purpose code	
Execution mode	Internal - RBA
Execution date	12.01.2015 (in 3 day(s))
Amount	20.00 HRK
<b>Authorization</b>	
Signature data	<input type="button" value="↓ Display"/>
	<input type="button" value="← Cancel"/> <input type="button" value="← Back"/>

**Figure 74**

For order cancellation, click   and enter the password (PIN).

Order cancellation by using a token or a card reader (token CAP) must be performed by entering the PIN which you will obtain by using your tool, after which click  .

## Payment Order Copying

Copying of an order can be used when you wish to execute an order with the same elements that you had set before. When copying an order, it is given a new system code (reference number) and it is executed as a new order.

An order can be copied only from:

- Overview of kuna payments
- Overview of foreign currency payments
- Overview of cash withdrawals.

Any order from the respective review can be copied, irrespectively of its current status (Figure 75).

Example of kuna payment order copying:

<input type="checkbox"/>	Reference	Execution date	Account to debit	Payee Payee's account	Model code & Payee's reference no. Payment description	Amount	Status	Actions
<input type="checkbox"/>	<a href="#">IPT3020898</a>	10.11.2014	1100646084 HRK	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR 019-63-2500004894 uplata na kred.karticu	5.50 HRK	Processed	       
<input type="checkbox"/>	<a href="#">IPT3020898</a>	10.11.2014	1100646084 HRK	Raiffeisen CASH HR6724840081300001000	HR 74786390334 Kupnja udjela u fondu.	HRK 500.01	Processed	       
<input type="checkbox"/>	<a href="#">IPT3020871</a>	07.11.2014	1100646084 HRK	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR 019-63-2500004894 RBAUPLATA TROŠKOVA ZA MC	10.00 HRK	Saved	       
<input type="checkbox"/>	<a href="#">IPT3020872</a>	07.11.2014	1100646084 HRK	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR 019-63-2500004894 RBAUPLATA TROŠKOVA ZA MC	5.00 HRK	Processed	       
<b>Total amount</b>						<b>HRK 520.51</b>		

**Figure 75**

By clicking  you will be routed to the screen *Copying of payment order* (Figure 76).

### Copying of payment order

<b>Select template</b>	<input type="text" value=""/>
<b>Payer</b>	
Payer's account	1100646084 HRK
Model code & Payer's reference no.	HR <input type="text" value=""/> <input type="text" value="2200-1546"/>
<b>Payee</b>	
IBAN or Payee's account number	<input type="text" value="HR0624840081000000013"/> <input type="button" value="Check data"/>
Payee's name	<input type="text" value="RAIFFEISENBANK AUSTRIA D.D."/>
Place of seat/residence	<input type="text" value="ZAGREB"/>
Model code & Payee's reference no.	HR <input type="text" value=""/> <input type="text" value="019-63-2500004894"/>
Payment description	<input type="text" value="RBAUPLATA TROŠKOVA ZA MC"/>
Purpose code	<input type="text" value=""/>
Execution date	<input type="text" value="15.12.2014"/>
Amount	<input type="text" value="10.00"/> HRK
<input type="button" value="Continue"/>	

**Figure 76**

On the screen all order elements are displayed, which you can, if necessary, change.

After controlling (and editing) data, click . The procedure of saving and/or authorizing an order is described in the item [Confirmation of Payment Order Entry](#).

### Payment Order Deleting

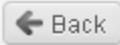
The procedure of deleting an order can be performed only for an order in the status *Saved* (Figure 77). Deleting an order will remove it from being displayed in the menu *Overview of payment orders*.

Example of deleting a kuna payment order:

<input type="checkbox"/>	Reference	Execution date	Account to debit	Payee Payee's account	Model code & Payee's reference no. Payment description	Amount	Status	Actions
<input type="checkbox"/>	<a href="#">IPT3020871</a>	07.11.2014	1100646084 HRK	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR 019-63-2500004894 RBA/UPLATA TROŠKOVA ZA MC	10.00 HRK	Saved	       
<b>Total amount</b>						<b>10.00 HRK</b>		

**Figure 77**

By clicking  you will be routed to the screen *Confirmation deleting* (Figure 78).

<b>Confirmation deleting</b>	
IB Transaction reference no.	<b>IPT3033554</b>
<b>Payer</b>	
Payer's account	1100646084 HRK
Model code & Payer's reference no.	2200-1546
<b>Payee</b>	
IBAN or Payee's account number	HR0624840081000000013
Payee's name	RAIFFEISENBANK AUSTRIA D.D.
Place of seat/residence	ZAGREB
Model code & Payee's reference no.	019-63-2500004894
Payment description	RBA / MC CARD
Purpose code	
Execution mode	Internal - RBA
Execution date	09.01.2015 (today)
Amount	7.00 HRK
 	

**Figure 78**

To delete a payment order, click .

## Templates

This functionality can be used to prepare and save the templates of kuna and FCY payment orders which you need to use repeatedly to execute payments to a particular payee.

### Entering Kuna Payment Order Template

By selecting the menu *Templates / Input a new template* you will be routed to the screen *Input a new template*. In the field *Type od template* select the option *Kuna payment template* (Figure 79).

Input a new template	
Type of template	Kuna payment template ▾
Template name	<input type="text"/>
Model code & Payer's reference no.	HR <input type="checkbox"/> <input type="text"/>
Payee's account number / IBAN	<input type="text"/> <input type="button" value="Check data"/>
Payee's name	<input type="text"/>
Place of payee's residence / seat	<input type="text"/>
Model code & Payee's reference no.	HR <input type="checkbox"/> <input type="text"/>
Payment description	<input type="text"/>
Purpose code	<input type="text"/>
Amount	<input type="text" value="0.00"/> HRK
<input type="button" value="Save template"/>	

**Figure 79**

The following fields must be filled to save a template:

- *Template name* – enter the payee's name (shortened or full name or a random code) under which you will find the adequate template easily. It is not possible to have several templates of the same name

If you did not enter the payee's name (nickname), the data from the field *Payee's name* will be copied automatically into the corresponding field.

- *Payee's account number/IBAN* – enter payee's account number/IBAN (entering IBAN is recommended). If the name of the payee, whose data can be checked by clicking  , was not entered in the field *Template name*, the data from the field *Payee's name* will be copied automatically into the corresponding field.

After entering data, click  . On the screen a corresponding message will be displayed.

## Entering FCY Payment Order Template

By selecting the menu *Templates / Input a new template* you will be routed to the screen *Input a new template*. In the field *Type of template* select the option *Foreign currency template* (Figure 80).

Input a new template	
Type of template	Foreign currency template ▼
Template name	<input type="text"/>
Details on payee	
Payee's account number	<input type="text"/>
IBAN	<input type="text"/>
Payee's name	<input type="text"/>
Payee's Address	<input type="text"/>
Place of payee's residence / seat	<input type="text"/>
Payee's country	<input type="text"/>
Details on Payee's Bank	
SWIFT / BIC	<input type="text"/>
Bank's name	<input type="text"/>
Bank address	<input type="text"/>
Place of bank's seat	<input type="text"/>
Bank 's Country	<input type="text"/>
Payment details	
Payment description	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Purpose code	<input type="text"/>
Banks' fees	SHA - charges shared ▼
Amount	<input type="text"/> Select ▼
<input type="button" value="→ Save template"/>	

**Figure 80**

The following fields must be filled to save a template:

- *Template name* – enter the payee's name (shortened or full name or a random code) under which you will find the adequate template easily. It is not possible to have several templates of the same name. If you did not enter the payee's name (nickname), the data from the field *Payee's name* will be copied automatically into the corresponding field.
- *Payee's account number* – enter the payee's account number
- *IBAN* – enter the payee's IBAN (entering IBAN is recommended)
- *Payee's name*
- *Payee's country*
- *Bank's name*
- *Bank's Country*
- *Payment description*.

After entering the data, click . On the screen a corresponding message will be displayed.

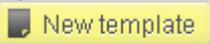
## Overview of Kuna / Foreign Currency Templates

On the screens *Templates for kuna payments* / *Templates for foreign currency payments* all your payees are displayed, alphabetically.

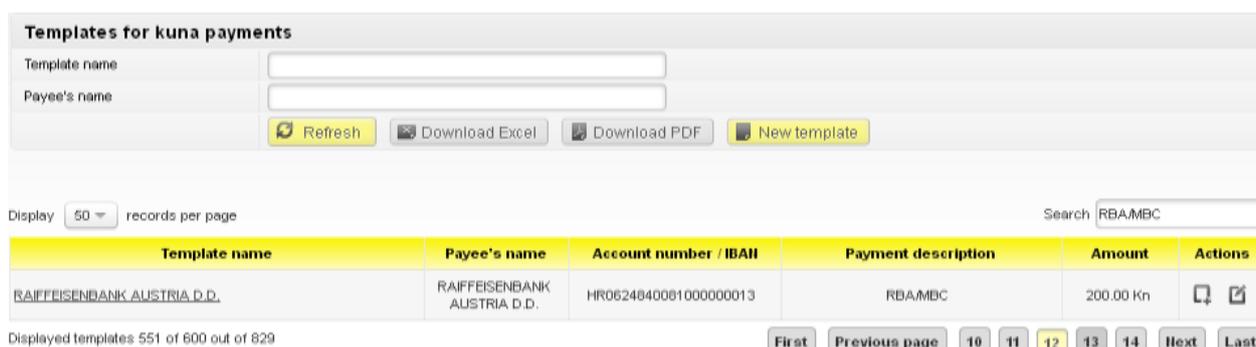
On these screens you can search the payees according to one or several entered data:

- template name
- payee's name
- account number/IBAN
- payment description
- amount.

You can search by entering complete or partial data. Also, you can:

- enter a new template by clicking 
- edit the entered data in the templates by clicking 
- create a new order by clicking .

Example of the screen *Templates for kuna payments* (Figure 81):



Templates for kuna payments

Template name

Payee's name

 Refresh  Download Excel  Download PDF  New template

Display  records per page Search

Template name	Payee's name	Account number / IBAN	Payment description	Amount	Actions
RAIFFEISENBANK AUSTRIA D.D.	RAIFFEISENBANK AUSTRIA D.D.	HR0624840081000000013	RBA/MBC	200.00 Kn	 

Displayed templates: 551 of 600 out of 829 First Previous page 10 11 12 13 14 Next Last

**Figure 81**

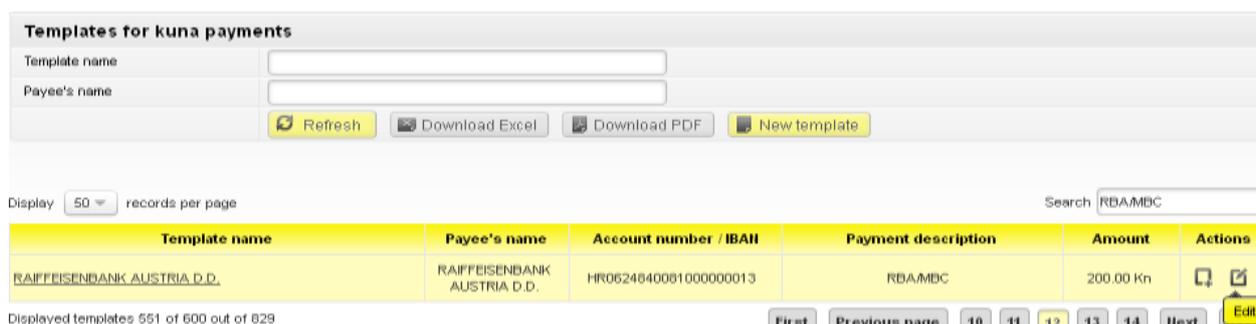
If a list contains several templates, at the bottom below the list you can click to go to the previous or the next set (site) of payees.

By clicking *Download PDF* you can download the list of payees in the PDF format.

By clicking *Download Excel* you can download the list of payees in the Excel format.

## EDITING KUNA / FCY TEMPLATE

The entered data can be changed by clicking  (Figure 82).



Templates for kuna payments

Template name

Payee's name

 Refresh  Download Excel  Download PDF  New template

Display  records per page Search

Template name	Payee's name	Account number / IBAN	Payment description	Amount	Actions
RAIFFEISENBANK AUSTRIA D.D.	RAIFFEISENBANK AUSTRIA D.D.	HR0624840081000000013	RBA/MBC	200.00 Kn	  

Displayed templates: 551 of 600 out of 829 First Previous page 10 11 12 13 14 Next Edit

**Figure 82**

Example of editing a kuna template:

The screen *Template – Modification* opens (Figure 83).

Template - Modification	
Type of template	Kuna payment template
Template name	<input type="text" value="RAIFFEISENBANK AUSTRIA D.D."/>
Model code & Payer's reference no.	HR <input type="checkbox"/> <input type="text" value="2200-1546"/>
Payee's account number / IBAN	<input type="text" value="HR0624840081000000013"/> <input type="button" value="Check data"/>
Payee's name	<input type="text" value="RAIFFEISENBANK AUSTRIA D.D."/>
Place of payee's residence / seat	<input type="text" value="ZAGREB"/>
Model code & Payee's reference no.	HR <input type="checkbox"/> <input type="text" value="019-63-2500004894"/>
Payment description	<input type="text" value="RBA/MBC"/>
Purpose code	<input type="text"/>
Amount	<input type="text" value="200.00"/> HRK
<input type="button" value="Save template"/> <input type="button" value="Delete"/>	

**Figure 83**

After entering the appropriate template change, click .

In this screen you can also delete templates from the review by clicking .

#### CREATING KUNA / FCY PAYMENT ORDERS FROM TEMPLATE

This functionality can be used when you wish to conduct payment with the same order elements previously defined in the template.

Example of creating a new order from a kuna template:

Click  (Figure 84).

Templates for kuna payments					
Template name	<input type="text"/>				
Payee's name	<input type="text"/>				
<input type="button" value="Refresh"/> <input type="button" value="Download Excel"/> <input type="button" value="Download PDF"/> <input type="button" value="New template"/>					
Display	10	records per page	Search <input type="text"/>		
Template name	Payee's name	Account number / IBAN	Payment description	Amount	Actions
RAIFFEISENBANK AUSTRIA D.D.	RAIFFEISENBANK AUSTRIA D.D.	HR0624840081000000013	RBA/MBC	200.00 Kn	<input type="button" value="New template"/> <input type="button" value="Delete"/> <input type="button" value="Create"/>
Displayed templates 1 of 1 out of 1					

**Figure 84**

The screen *Kuna payment order* opens, wherein all data from the template are copied (Figure 85). If a business entity holds several accounts, in the field *Payer's account* a menu with a list of accounts is provided automatically for the purpose of selecting an account for debiting.

Kuna payment order	
Select template	<input type="text" value=""/>
<b>Payer</b>	
Payer's account	1100646084 HRK
Model code & Payer's reference no.	HR <input type="text" value=""/> <input type="text" value="2200-1546"/>
<b>Payee</b>	
IBAN or Payee's account number	<input type="text" value="HR0624840081000000013"/> <input type="button" value="Check data"/>
Payee's name	<input type="text" value="RAIFFEISENBANK AUSTRIA D.D."/>
Place of seat/residence	<input type="text" value="ZAGREB"/>
Model code & Payee's reference no.	HR <input type="text" value=""/> <input type="text" value="019-63-2500004894"/>
Payment description	<input type="text" value="RBA/MBC"/>
Purpose code	<input type="text" value=""/>
Execution date	<input type="text" value="15.12.2014"/>
Amount	<input type="text" value="200.00"/> HRK
<input type="button" value="Continue"/>	

**Figure 85**

If necessary, the copied data can be changed.

After controlling (and editing) data, click . The procedure of saving and/or authorizing an order is described in the item [Confirmation of Payment Order Entry](#).

### Uploading Kuna / FCY Templates File

This functionality can be used when you have payment order templates prepared in the Excel format (xls, xlsx). The database structure must correspond to the RBA Specification, or to the file which you obtain by downloading the payees list in the Excel format from the screen *Templates for kuna payments* or *Templates for foreign currency payments*.

Example of importing a kuna templates file:

By selecting the menu *Uploading kuna templates file* you will be routed to the screen *Uploading kuna templates' file* (Figure 86).

Uploading kuna templates' file	
File	<input type="text" value="Select a file"/> <input type="button" value="Browse"/>
<input type="button" value="Send the file"/>	

**Figure 86**

Files can be uploaded in the following manners:

- by the action *Browse* and selecting the location on which the file is saved
- by the [Drag&drop](#) method – "dragging" a file from the window of the local computer to the designated space on the iDIREKT application screen (available only for the Chrome and Firefox browsers).

After uploading, click . On the screen a corresponding message will be displayed.

## DEPOSITS

This functionality provides the possibilities to:

- place and review time deposit orders for a standard and a revolving non-purpose deposit up to 1 year;
- place and review early time deposit termination request and cancellation of agreement extension;
- download and sign Time Deposit Agreement if the request was not placed through internet banking;
- review of all deposits, irrespectively of their respective channel of contracting;
- review and download of reports on time deposits.

Placing a request for entering a time deposit / terminating a time deposit / cancellation of agreement extension and signing of the respective Agreement can be performed only by the authorized persons using a tool with the FINA Certificate.

## Requests

### Entering Term Deposit Request

By selecting the menu *Request for term deposit / Order for term deposit*, you will be routed to the screen *Order for term deposit* (Figure 87).

Order for term deposit	
Account in the currency of debit / credit	Select ▾
Amount in currency	<input type="text"/>
Term deposit maturity	<input checked="" type="radio"/> Date from <b>15.12.2014</b> Date to <input type="text"/> <input type="radio"/> Number of months <input type="radio"/> Number of days
Purpose of term deposit	Non-purpose deposit
Interest rate	Fixed
Calculation frequency	By maturity
Automatic agreement renewal	<input checked="" type="radio"/> Yes <input type="radio"/> No
Disposal of interest (accrual / interest payment)	Transfer to account
<input type="button" value="→ Continue"/>	

**Figure 87**

In order to execute the request, the following fields must be filled:

- *Account in the currency of debit/credit* – from the drop-down menu select the account bearing the abbreviation of the currency in which the time deposit will be agreed
- *Amount in currency* – enter the amount which you wish to time deposit
- *Term deposit maturity* – select one of the options:
  - Date* – in the field *Date from* the current date is entered automatically, and in the field *Date to* enter the date by which you wish to time deposit the assets
  - Number of months* – in the unpopulated field, opening after this option is selected, enter the number of months for the time deposit
  - Number of days* – in the unpopulated field, opening after this option is selected, enter the number of days for the time deposit
- *Automatic agreement renewal* – select one of the options
  - Yes* – agreement will be extended automatically upon expiry date
  - No* – agreement will not be extended automatically upon expiry date.

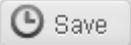
After entering the correct data, select . System control of entered data is conducted in the mandatory fields.

In the case of an incorrect payment order entry, the following message is displayed *Please correct the fields marked red.*

If all data in the payment order are formally correct, the order can be saved or authorized. Persons authorized to authorize by the action *Authorize* give their consent for order execution.

### SAVING (INPUT) OR APPROVING EXECUTION (AUTHORIZATION) OF REQUESTS

Further activities are determined by the authorization category with which you logged on to use the iDIREKT:

- users authorized to make **entries** end their procedure of preparing an individual order at this point; by clicking  the order will be entered and prepared for authorization by the user with the corresponding authorization level;
- users authorized to **authorize** a prepared payment order can do so in the menu [Overview of Requests for Term Deposits](#) or [Unauthorized Items](#);
- users authorized to **enter and authorize** continue the authorization procedure at this point, i.e. the order is sent for execution by clicking ; users can also just enter an order by clicking  and perform the authorization subsequently in the menu [Overview of Requests for Term Deposits](#) or [Unauthorized Items](#);
- in case an authorization requires two signatures, by clicking  the respective order is authorized partly (by the first signature), and the final order execution requires the authorization of the second signatory in the menu [Overview of Requests for Term Deposits](#) or [Unauthorized Items](#).

Depending on your authorization level, after your action the orders are given particular statuses. You are notified by the appropriate system message of the order status given.

Order status can be checked in the menu *Overview of term deposit orders*.

### Overview of Requests for Term Deposits

In this menu you can:

- search orders by particular search parameters; irrespectively of the channel of placing these
- check order statuses
- depending on your authorization level, perform the following actions:
  - authorize an order in the status *Saved or Partly authorized*
  - deauthorize an order in the status *Partly authorized*
  - delete an order in the status *Saved*.

On the screen *Overview of term deposit orders* (Figure 88) order search can be conducted according to the following criteria:

- by setting a period (from, to) or a form *today-last 7 days-last 30 days*,
- by selecting order status.



**Overview of term deposit orders**

Agreement date From 01.07.2014 To 11.08.2014   

Status All   

Display 10 records per page Search

IB reference no.	Term deposit number	Deposit date	Deposit amount	Currency	Maturity	Maturity date	Status	Actions
<a href="#">IPT3011496</a>	7000071960	11.08.2014	50,000.00	EUR	Overnight	12.08.2014	Processed	  

Displayed requests 1 of 1 out of 1 1

**Figure 88**

### Unprocessed Orders

The orders are in one of the following statuses:

*Saved* – order not authorized

*Partly authorized* – order requires authorization by the second signatory.

*Authorized* – order signed but not sent for processing

*Rejected* – order not executed.

### Processed Orders

The orders are in the status:

*Processed* – order executed successfully

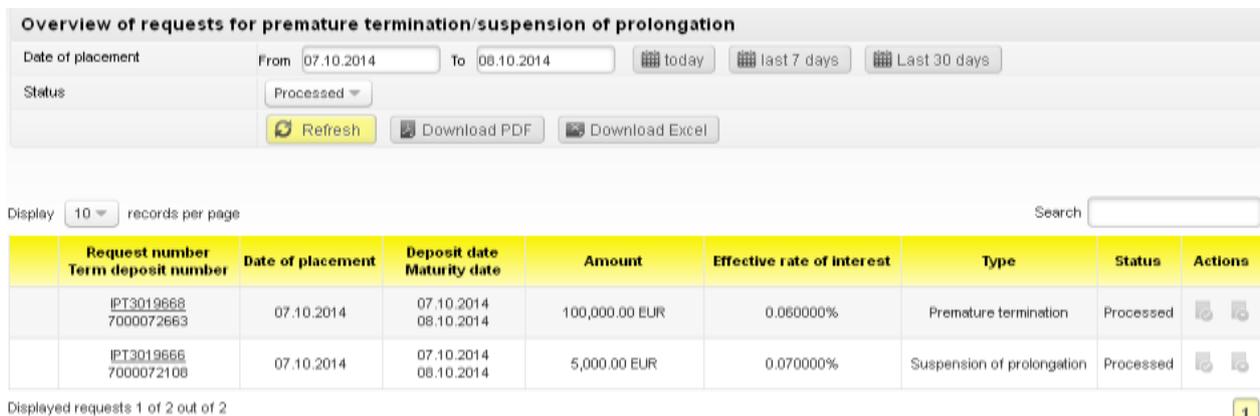
## **Overview of Request for Premature Termination / Suspension of Prolongation**

In this menu you can:

- search requests for premature termination or suspension of prolongation of term deposit, placed through internet banking, by particular search parameters
- check request statuses
- depending on your authorization level, perform the following actions:
  - authorize a request in the status *Saved* or *Partly authorized*
  - deauthorize a request in the status *Partly authorized*.

Searching requests on the screen *Overview of requests for premature termination / suspension of prolongation* (Figure 89) can be performed by the following criteria:

- by setting a period (from, until) or a form *today-last 7 days-last 30 days*
- by selecting request status.



Request number Term deposit number	Date of placement	Deposit date Maturity date	Amount	Effective rate of interest	Type	Status	Actions
IPT3019668 7000072663	07.10.2014	07.10.2014 08.10.2014	100,000.00 EUR	0.060000%	Premature termination	Processed	 
IPT3019666 7000072108	07.10.2014	07.10.2014 08.10.2014	5,000.00 EUR	0.070000%	Suspension of prolongation	Processed	 

Displayed requests: 1 of 2 out of 2

**Figure 89**

### Unprocessed requests

The requests are in one of the following statuses:

*Saved* – order not authorized

*Partly authorized* – order requires authorization by the second signatory.

*Authorized* – order signed but not sent for processing

*Rejected* – order not executed.

### Processed requests

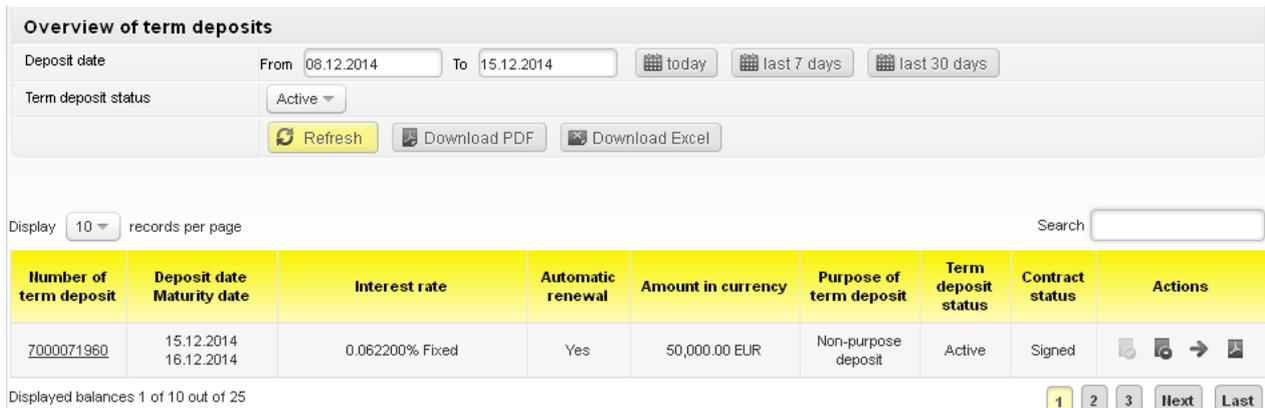
The requests are in the status:

*Processed* – order executed successfully.

## Term Deposit Balances

On the screen *Overview of term deposits* (Figure 90) you can:

- check details of term deposits (e.g. deposit status, expiry date, agreement status, etc.)
- sign an Agreement on Term Deposit that was not placed through internet banking
- take a signed Agreement on Term Deposit
- place an order for premature termination of non-purpose term deposit (only on the current date)
- place an order for suspension of prolongation (payout at maturity).



Number of term deposit	Deposit date Maturity date	Interest rate	Automatic renewal	Amount in currency	Purpose of term deposit	Term deposit status	Contract status	Actions
7000071960	15.12.2014 16.12.2014	0.062200% Fixed	Yes	50,000.00 EUR	Non-purpose deposit	Active	Signed	  

Figure 90

## Reports

### Statement on Term Deposits

This menu allows the download of statements for term deposits in the PDF format.

Search can be conducted by selecting the period of creating a statement.

After selecting, click . There will be a list of statements formed within the set search period displayed on the screen (Figure 91).



Date of account statement	Read	Download PDF
05.11.2014	No	
03.11.2014	Yes	

Figure 91

To review and print out a statement click . Upon the first statement review, the value in the column *Read* will switch automatically from *No* to *Yes*.

### Notice of Calculated Interests

This menu allows the download of notification on the interests calculated for term deposits in the PDF format.

Search can be conducted by selecting the period of creating a notification and the agreement number.

After selecting, click . There will be a list of notifications created within the set search period displayed on the screen (Figure 92).

**Overview of notice of calculated interests**

Calculation date From  To

Number of agreement



Display  records per page Search

Calculation date	Number of agreement	Amount of interest	Read	Download PDF
12.12.2014	7000072850	16.67 EUR	No	
12.12.2014	7000070934	0.01 GBP	No	
11.12.2014	7000073029	0.01 EUR	No	
11.12.2014	7000071960	0.09 EUR	No	
11.12.2014	7000070774	0.01 EUR	Yes	

Displayed notifications 1 of 5 out of 5 1

**Figure 92**

To review and print out a notification click . Upon the first notification review, the value in the column "Read" will switch automatically from *No* to *Yes*.

### Notice of Automatic Prolongation

This menu allows the download of notification on automatic prolongation of a term deposit in the PDF format.

Search can be conducted by selecting the period of creating a notification.

After selecting, click . There will be a list of notifications created within the set search period displayed on the screen (Figure 93).

**Overview of notice of automatic prolongation**

Agreement date From  To



Display  records per page Search

Agreement date	Number of agreement	Amount in currency	Read	Download PDF
13.12.2014	7000071960	50,000.00 EUR	No	
13.12.2014	7000070895	1,500.00 EUR	Yes	

Displayed notifications 1 of 2 out of 2 1

**Figure 93**

To review and print out a notification click . Upon the first notification review, the value in the column "Read" will switch automatically from *No* to *Yes*.

## DOCUMENTARY BUSINESS

This menu allows the placing and review of the requests for opening Letters of Credit.

### Application to Issue a Documentary Credit

By selecting the menu *Documentary letter of credit / Application to issue a documentary credit*, you will be routed to the screen *Application to issue documentary credit* (Figure 94).

Application to issue documentary credit	
<b>Issuing bank</b> <b>Name</b> RAFFEISENBANK AUSTRIA D.D. <b>Address</b> PETRINJSKA 59 <b>City</b> 10000 ZAGREB <b>OIB (PII-Personal Identification Number)</b> 81769224349	<b>Applicant (50)</b> <b>Name</b> NAŠA STRELICA D.O.O. <b>Address</b> S. DOBRICHA 16 <b>City</b> 52100 PULA <b>OIB (PII-Personal Identification Number)</b> 74786390334 <b>Contact person</b> <input type="text"/> <b>Phone number</b> <input type="text"/> <b>Fax number</b> <input type="text"/>
<b>Documentary Credit Number (20)</b>	<b>Advising bank</b> <b>SWIFT address</b> <input type="text"/> <b>Name</b> <input type="text"/> <b>Address</b> <input type="text"/> <b>City</b> <input type="text"/> <b>Country</b> <input type="text"/>
<b>Payment to debit</b> <input type="radio"/> Covered <input checked="" type="radio"/> Uncovered <b>Fee</b> <input type="button" value="Select"/>	<b>Form of documentary credit (40A)</b> <input type="button" value="Irrevocable"/> <input type="button" value="non-transferable"/>
<b>Date of expiry (31D)</b> <input type="text"/> <b>Place of expiry</b> <input type="text"/>	
<b>Beneficiary (59)</b> <b>Name</b> <input type="text"/> <input type="text"/> <b>Address</b> <input type="text"/> <b>City</b> <input type="text"/> <b>Country</b> <input type="text"/> <b>beneficiaries code</b> <input type="button" value="Please select"/>	<b>Currency code</b> <input type="button" value="Please select"/> <b>Amount in currency</b> <input type="text"/> <input type="radio"/> Without tolerance <input type="radio"/> With tolerance
<b>Available with (41A)</b> <input checked="" type="radio"/> you <input type="radio"/> Advising bank <input type="radio"/> Any bank	<b>Usage mode</b> <input checked="" type="radio"/> By deferred payment <input type="text"/> days from <input type="text"/> <input type="radio"/> At sight and by mixed pymt <input type="radio"/> By negotiation <input type="radio"/> By payment <input type="radio"/> By acceptance
<b>Partial shipments (43P)</b> <input checked="" type="radio"/> Allowed <input type="radio"/> Not allowed	<b>Transshipment (43T)</b> <input checked="" type="radio"/> Allowed <input type="radio"/> Not allowed
<b>Place of Taking in Charge/Dispatch from/Place of Receipt (44A)</b> <input type="text"/> <b>Port of Loading/Airport of Departure (44E)</b> <input type="text"/>	<b>Port of Discharge/Airport of Destination (44F)</b> <input type="text"/> <b>Place of Final Destination/For Transportation to/Place of Delivery (44B)</b> <input type="text"/>
<b>Latest date of shipment (44C)</b> <input type="text"/>	<b>Shipment period (44D)</b> from <input type="text"/> to <input type="text"/>

<b>Description of Goods and/or Services (45A)</b>	
<b>Terms of delivery</b>	
18.	<input type="text"/>
<b>Documents required (46A)</b>	
19.	<input type="text"/>
<b>Additional conditions (47A)</b>	<b>Foreign bank's fees (71B)</b>
20.	21. <input type="radio"/> BEN - to be borne by beneficiary <input type="radio"/> OUR - to be borne by applicant
<b>Period for Presentation of documents (48)</b>	
22.	<input type="text"/> days from the date of shipment , but not later than the expiry date of documentary credit
<b>Confirmation instructions</b>	
23.	<input type="radio"/> Confirm <input checked="" type="radio"/> Without <input type="radio"/> may add
<b>Number</b> <input type="text"/>	
24.	<b>Year</b> <input type="text"/>
<input type="button" value="Continue"/>	

**Figure 94**

In order to execute the request, the following fields must be filled:

1. *Issuing bank* – automatically populated with RBA data
2. *Applicant* – data on name, address and PIN will be automatically populated. Contact information (name and surname of the person entering the Request, telephone and facsimile number)
3. *Documentary Credit Number* – not filled
4. *Payment to debit* – select one of the options  
*covered* – if you select this option, enter data of the account for debiting the coverage and fee  
*uncovered* – if you select this option, enter only the data of the account number for debiting the fee
5. *Advising bank* – enter SWIFT address; other bank data will be populated automatically.
6. *Form of documentary credit* – select Letter of Credit type:  
*irrevocable / revocable*  
*non-transferable / transferable*
7. *Date of expiry* – select a date from the provided calendar  
*place of expiry* – enter country / town
8. *Beneficiary* – enter name and address of the beneficiary  
*beneficiaries code* – select one of the options:  
*Entity*  
*Individual*
9. *Currency code* – select a currency from the drop-down menu  
*amount in currency* – enter the amount  
 Select one of the options:  
*without tolerance*  
*with tolerance* – if you select this option, enter the percentage of departure marked with + / -

10. *Available with* – select one of the options:  
*you*  
*advising bank*  
*any bank*
11. *Usage mode* – select one of the options  
If you select *By deferred payment*, enter the number of days and the event from which the delay starts
12. *Partial shipments* – select one of the options:  
*allowed*  
*not allowed*
13. *Transshipment* – select one of the options:  
*allowed*  
*not allowed*
14. *Place of Taking in Charge/Dispatch from /Place of Receipt* – enter place
15. *Port or Discharge/Airport of Destination* – enter place
16. *Latest date of shipment* – select a date from the provided calendar
17. *Shipment period* – select dates from the provided calendars
18. *Description of Goods and/or Services* – enter data
19. *Documents required* – enter data
20. *Additional conditions* – if necessary, enter note
21. *Foreign bank's fees* – select one of the options:  
*BEN – to be borne by beneficiary*  
*OUR – to be borne by applicant*
22. *Period for Presentation of documents* – enter number of days
23. *Confirmation instructions* – select one of the options:  
*confirm*  
*without*  
*may add*
24. *Agreement from the Supervision Book* – enter data.

After entering correct data, click select . System control of entered data is conducted in the mandatory fields.

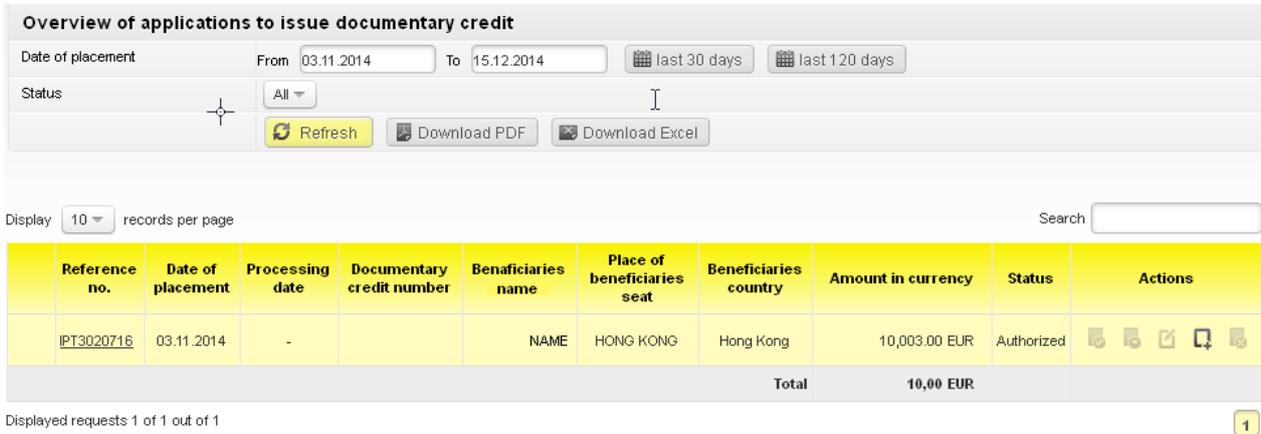
In the case of an incorrect payment order entry, the following message is displayed *Please correct the fields marked red.*

After entering correct data, again click .

The procedure of saving and/or authorizing an order is described in the item [Confirmation of Payment Order Entry](#).

## Overview of Applications

By selecting the menu *Documentary letter of credit / Overview of applications*, you will be routed to the screen *Overview of applications to issue documentary credit* (Figure 95).



**Overview of applications to issue documentary credit**

Date of placement From  To

Status

Display  records per page

Reference no.	Date of placement	Processing date	Documentary credit number	Beneficiaries name	Place of beneficiaries seat	Beneficiaries country	Amount in currency	Status	Actions
<a href="#">IPT3020716</a>	03.11.2014	-		NAME	HONG KONG	Hong Kong	10,003.00 EUR	Authorized	
<b>Total</b>							<b>10,00 EUR</b>		

Displayed requests 1 of 1 out of 1 1

**Figure 95**

This menu contains a review of all requests, irrespectively of their current status.

Search of requests can be performed by the following criteria:

- by setting a period (from, to) or a form *last 30 days-last 120 days*
- by selecting the request status.

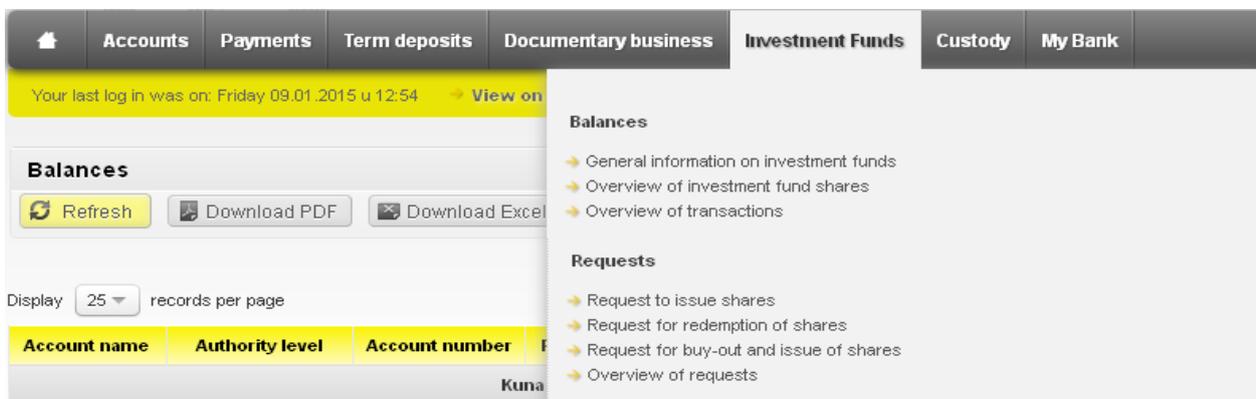
Review of printed-out requests is available in the PDF or Excel format.

A review contains the following information:

- request reference – identification number under which the request was recorded in the system
- placement date – date of request entry
- execution date – date of request execution
- L/C number – ID given by the bank
- beneficiary's name
- beneficiary's seat
- beneficiary's country
- amount in currency
- status – request can be given one of the following statuses:
  - Saved* – request not authorized
  - Partly authorized* – request requires authorization by the second signatory. The request can not be edited or changed but must be deauthorized to be returned to the status *Saved*
  - Authorized* – request signed and sent to processing
  - Received* – request is being processed
  - Processed* – request executed
  - Rejected* – request rejected by the bank for some reason
- actions – the following actions are available to you:
  - *Authorize* – initiating the authorization procedure
  - *Deauthorize* – recall authorization
  - *Edit* – possibility to change data in a request
  - *Copy L/C* – possibility to create a new request by using data from a previous one
  - *Delete* – deleting a request.

## INVESTMENT FUNDS

In the main menu RBA iDIREKT the functionality *Investment Funds* is available to you (Figure 96) if you contracted the service *Investment Funds for Business Entities through RBA iDIREKT Service*, and use the USB tool or the SmartCard with the FINA Certificate.



The screenshot shows the 'Investment Funds' menu in the RBA iDIREKT system. The menu is located at the top of the page, between 'Documentary business' and 'Custody'. Below the menu, there is a navigation bar with options: 'Balances', 'Requests', and 'Overview of transactions'. The 'Balances' section includes a 'Refresh' button, 'Download PDF', and 'Download Excel' buttons. The 'Requests' section includes options for 'Request to issue shares', 'Request for redemption of shares', 'Request for buy-out and issue of shares', and 'Overview of requests'. A table below the menu shows columns for 'Account name', 'Authority level', and 'Account number'.

**Figure 96**

The following functionalities are available to you:

- Balances:
  - General information on Investment Funds
  - Overview of Investment Fund Shares
  - Overview of Transactions
- Requests
  - Request to Issue Shares
  - Request for Redemption of Shares
  - Request for Buy-out and Issue of Shares
  - Overview of Requests.

## Balances

### General Information on Investments Funds

The menu *General information on funds* (Figure 97) provides information on investment funds (fund name, share price per day, fund category and minimum initial investment). Also available are the Prospectuses and Rules of all Raiffeisen Investment Funds and links to the site <http://www.rbainvest.hr/>.



The screenshot shows the 'General information on funds per day 23.12.2014' menu in the RBA iDIREKT system. The menu is located at the top of the page, between 'Documentary business' and 'My Bank'. Below the menu, there is a table with columns: 'Fund name', 'Fund price', 'Fund category', 'Minimum investment', 'Fund Prospectus and Rules', and 'Fund website'. The table lists six Raiffeisen investment funds with their respective details.

Fund name	Fund price	Fund category	Minimum investment	Fund Prospectus and Rules	Fund website
Raiffeisen CASH fund established 25.02.2003	156.01 HRK 24.10.2014	Money market	Home - 500.00 HRK Next - 500.00 HRK		
Raiffeisen EUROCAH fund established 19.09.2011	105.00 EUR 27.10.2014	Money market	Home - 500.00 HRK Next - 500.00 HRK		
Raiffeisen DYNAMIC fund established 30.12.2011	118.31 EUR 24.10.2014	Special	Home - 500.00 HRK Next - 500.00 HRK		
Raiffeisen BONDS fund established 27.05.2002	164.93 EUR 24.10.2014	bond	Home - 500.00 HRK Next - 500.00 HRK		
Raiffeisen HARMONIC fund established 31.12.2013	101.33 EUR 24.10.2014	Special	Home - 500.00 HRK Next - 500.00 HRK		
Raiffeisen CLASSIC fund established 03.11.2014	99.99 EUR 03.12.2014	bond	Home - 500.00 HRK Next - 500.00 HRK		

**Figure 97**

### Overview of Investment Fund Shares

By selecting the menu *Investment funds / Balances / Overview of investment fund shares* you will be routed to the screen *Balance of shares in Raiffeisen Investment Funds* (Figure 98), showing data on your shares in Raiffeisen investment funds (fund name, date, number of shares, share price, share value in currency and share value in kuna according to the mid-exchange rate as on the specified date).

Balance of shares in Raiffeisen Investment Funds					
Fund name	Date	Number of shares	Share price	Share value in currency	Share value (HRK)
Raiffeisen EUROCASH	28.10.2014	62.0727	105.01 EUR	6,518.25 EUR	49,999.97

Download PDF   Download Excel

Figure 98

### Overview of Transactions

By selecting the menu *Investment funds / Balances / Overview of transactions* you will be routed to the screen *Investment funds – Overview of Shares* (Figure 99), where you can select a fund, a period for which you wish to review transactions and the possibility of reviewing issuances, purchase or all transactions.

Investment funds - Overview of Shares							
Value date	Type of transaction	Share price in currency	CNB middle exchange rate	Gross transaction amount (HRK)	Entry / exit fees (HRK)	Net transaction amount (HRK)	Number of shares
28.10.2014	Issue	105.01 EUR	7.670766	50,000.00	0.00	50,000.00	62.0727

Displayed turnovers 1 to 1 out of 1

Figure 99

By clicking  you will be supplied with all realized requests according to the set criteria (value date, transaction type, share price in currency, mid-exchange rate as on value date, gross down-payment/disbursement HRK amount, entry/exit fee (HRK), net payment/disbursement amount, and number of shares).

## Requests

### Request to Issue Shares

The Request Submitter/ Client has to select the following options:

- Account to debit (kuna account)
- Fund name
- Amount to collect

After reading the Prospectus and the Rules of the respective fund, mark the box  *I have read and fully accept the **Prospectus** and the **Rules** of the selected Fund* (Figure 100).

Request to issue shares	
Account to debit	1300001000 HRK ▼
Fund name	Raiffeisen CASH ▼
Amount to collect	<input type="text"/>
Date and time of placement	09.01.2015 14:46
	<input checked="" type="checkbox"/>
	I have read and fully accept the <b>Prospectus</b> and the <b>Rules</b> of the selected Fund.
	<input type="button" value="→ Continue"/>

**Figure 100**

After filling the request, by clicking  the minimum amount of the next investment into the Fund is controlled, as well as whether the box  *I have read and fully accept the **Prospectus** and the **Articles of Association** of the selected Fund* was marked.

If the control requirements were not met, the application will return you to the screen with the data requiring corrections marked (Figure 101):

Request to issue shares	
Account to debit	1300001000 HRK ▼
Fund name	Raiffeisen CASH ▼
Amount to collect	400.00 Minimum amount: 500 HRK
Date and time of placement	09.01.2015 14:45
	<input checked="" type="checkbox"/>
	I have read and fully accept the <b>Prospectus</b> and the <b>Rules</b> of the selected Fund.
	<input type="button" value="→ Continue"/>

**Figure 101**

If the request is correct, the screen *Confirming share issue order record* (Figure 102) will be displayed, where you must confirm the *Request to Issue Shares*.

Confirming share issue order record	
<b>Request</b>	
Account to debit	1300001000 HRK
Fund name	Raiffeisen CASH
Amount to collect	500.00 Kn
Date and time of placement	23.12.2014 13:23
<b>Statement</b>	
<p>The Applicant submitting the Application for Issue of Shares (hereinafter: the Application) hereby states that before placing their Application, the key information for fund investors and the Prospectus, the Rules of the Fund, the semi-annual financial statement and the last audited annual financial statement were placed at their disposal, as well as that they are familiar with the Prospectus and the Rules of the Raiffeisen CASH Fund and that they are compliant with them and accept them in their entirety. The Investment Agreement (hereinafter: the Agreement) shall be deemed to have been made when the Applicant (hereinafter: the Investor) submits to Raiffeisen Invest d.o.o. (hereinafter: the Company) an orderly Application and when they effect a valid payment of the Application amount, and the Company does not refuse the making of the Agreement. The Company can refuse to make the Agreement under the provisions prescribed under the Fund Prospectus, which will be deemed as not accepting the Investors offer to make the Agreement. The Investor states that the employees of Raiffeisenbank Austria d.d. (hereinafter: RBA) have not provided any investment advice or recommendation whatsoever, and that they made the decision on investing in the Fund autonomously. Furthermore, the Investor confirms that by forwarding this Application to the Company, RBA solely execute the Investors order. RBA is authorised to offer the Fund shares pursuant to the contracted Agreement on Business Co-Operation and for their work they receive a fee from the Company in the amount of 50% of the management fee that the Company charge to the Fund. By signing the Application form, pursuant to Article 103, paragraph 1 of the Act on Open-Ended Investment Funds with a Public Offering, the investor gives consent to Raiffeisen Invest d.o.o. to make available to Raiffeisenbank Austria d.d., on its written/electronic request, the investor's personal information, statement of account and the number of units of investment funds managed by Raiffeisen Invest d.o.o., for the purpose of performing a sales analysis. By confirming the registration of this Application, the Investor pays the mentioned amount to the Funds Transaction Account no. HR6724840081300001000, to the effect of issuing shares in the Fund. The Company undertakes to calculate the issue of share at the price valid as on the day of cash payment inflow. By signing this Application, I, hereby, state that I am familiar with the entry/exit fees. Any and all payments, or any and all Applications by one Investor received within the valid term applicable to and effective also for receiving Applications, shall be deemed one payment, or one Application to the effect of issuing shares for the purpose of meeting the provision on minimum down-payment to the Fund. The Applicant is aware of the fact that Raiffeisen Invest d.o.o. will at least once a year deliver a statement of the balance and transactions of the units in the fund to the investor. This may include also forwarding all other statutory information to the contact address for sending confirmation of purchase/redemption or to the registered address if there is no other valid contact address. The investor or any authorized representative are required, without delay, to inform Raiffeisen Invest d.d. of any change of address or other personal information.</p>	
<b>Authorization</b>	
Signature data	<input type="button" value="↓ Display"/> <input type="button" value="→ Authorize"/> <input type="button" value="⌚ Save"/> <input type="button" value="← Back"/>

**Figure 102**

By clicking  the selected account will be debited for the given amount with the payment purpose *ISSUANCE OF FUND SHARES*.

If the assets in the account are insufficient, the issuance request for open investment fund shares will be recorded on the waiting list and share issuance will be effected when the request will have coverage. Such an issuance request can be deleted before execution (authorization) from the [Overview of Requests](#).

If insufficient coverage in the account causes an issuance request for shares in the open investment funds managed by Raiffeisen Invest d.o.o. to be effected on a following day, the shares in the open investment funds managed by Raiffeisen Invest d.o.o. will be calculated at the share price as on the day of payment to the Fund account.

Depending on your authorization level, after your action the order is given a particular status. You are notified by the appropriate system message of the order status given.

### Request for Redemption of Shares (to buy-out)

By selecting the menu *Investment funds / Requests / Request for redemption of shares*, you will be routed to the screen *Request to buy-out* (Figure 103).

Request to buy-out	
Amount payable to account number	1300001000 HRK
Fund name	Raiffeisen EUROCASH (number of shares 62.0727, share value 49,999.97 HRK)
Selecting the buy-out method	<input checked="" type="radio"/> Target amount after fee deduction 0.00 <input type="radio"/> Number of shares for buy-out <input type="radio"/> All shares
Date and time of placement	23.12.2014 13:25
<input checked="" type="checkbox"/> I am familiar with Prospectus and Rules of the selected Fund, and accept them in their entirety..	
<input type="button" value="Continue"/>	

Figure 103

Select the following to purchase shares:

- Amount payable to account number: only one of the provided can be selected
- Fund name (of which you wish to buy-out shares)
- one of the provided options: either the number of shares, or mark *All shares*, or the target payment amount after fee deduction.

The box  *I am familiar with the **Prospectus** and the **Rules** of the selected Fund, and accept these in their entirety* must be marked.

After filling the request, by clicking  you will proceed to control. If anything is filled incorrectly, the application will return you to the screen for entry. If the request is correct, you will be routed to the screen where you must confirm the request for share sale orders (buy-out) (Figure 104).

Confirmation of share sale orders	
<b>Request</b>	
Amount payable to account number	1300001000 HRK
Fund name	Raiffeisen EUROCASH
Target disbursement amount after fees	100.00 Kn
Date and time of placement	23.12.2014 13:25
<b>Statement</b>	
<p>By signing this Application, I, hereby, state that I am familiar with the entry/exit fees. The Applicant submitting the Application for Issue of Shares (hereinafter: the Application) hereby states that before placing their Application, the key information for fund investors and the Prospectus, the Rules of the Fund, the semi-annual financial statement and the last audited annual financial statement were placed at their disposal, as well as that they are familiar with the Prospectus and the Rules of the Raiffeisen EUROCASH and that they are compliant with them and accept them in their entirety. The Applicant (hereinafter: the Investor) states that the employees of Raiffeisenbank Austria d.d. (hereinafter: RBA) have not provided any investment advice or recommendation whatsoever, and that they made the decision on investing in the Fund autonomously. Furthermore, the Investor confirms that by forwarding this Application to Raiffeisen Invest d.o.o. (hereinafter: the Company), RBA solely execute the Investors order. RBA is authorised to offer the Fund shares pursuant to the contracted Agreement on Business Co-Operation and for their work they receive a fee from the Company in the amount of 50% of the management fee that the Company charge to the Fund. By signing the Application form, pursuant to Article 103, paragraph 1 of the Act on Open-Ended Investment Funds with a Public Offering, the investor gives consent to Raiffeisen Invest d.o.o. to make available to Raiffeisenbank Austria d.d., on its written/electronic request, the investors personal information, statement of account and the number of units of investment funds managed by Raiffeisen Invest d.o.o., for the purpose of performing a sales analysis. The Company shall pay out the Investor in the Fund as prescribed under the Prospectus and Regulations, at the price that corresponds to the value of the respective shares as determined on the day of Application receipt, lowered for the amount of the exit fee. The Applications received after 14 hours, shall be deemed to have been received on the following business day. The Company shall retain the right to reject any application or disbursement from the Fund if it does not comply with the terms and conditions as prescribed under the Funds Prospectus, the Act on Open-End Investment Funds with Public Offering, the Act on Preventing Money Laundering and Terrorism Financing, and with the regulations passed pursuant to the Act, and other positive regulations. The Applicant is aware of the fact that Raiffeisen Invest d.o.o. will at least once a year deliver a statement of the balance and transactions of the units in the fund to the investor. This may include also forwarding all other statutory information to the contact address for sending confirmation of purchase/redemption or to the registered address if there is no other valid contact address. The investor or any authorized representative are required, without delay, to inform Raiffeisen Invest d.d. of any change of address or other personal information.</p>	
<b>Authorization</b>	
Signature data	<input type="button" value="Display"/>
<input type="button" value="Authorize"/> <input type="button" value="Save"/> <input type="button" value="Back"/>	

Figure 104

Click  to send the request.

Depending on your authorization level, after your action the request is given a particular status. You are notified by the appropriate system message of the order status given.

A *Partly authorized* request can be authorized from the [Overview of Requests](#).

### Request for buy-out and issue of shares

By selecting the menu *Investment Funds / Requests / Request for buy-out and issue of shares*, you will be routed to the screen *Request to buy-out & issue* (Figure 105).

Request to buy-out & issue	
Buy-out fund shares	Raiffeisen EUROCASH (number of shares 62.0727, share value 49,999.97 HRK)
Issue fund shares	<input type="text" value="Raiffeisen CASH"/>
Select transfer mode	<input checked="" type="radio"/> Target amount after fees <input type="text" value="0,00"/> <input type="radio"/> Number of shares <input type="radio"/> All shares
Date and time of placement	23.12.2014 13:27
	<input checked="" type="checkbox"/> I am familiar with the <b>Prospectus</b> and <b>Rules</b> of the selected Fund, and accept them in entirety.
	

**Figure 105**

Select the following to purchase and issue shares:

- *Buy-out fund shares* (name of the fund from which you wish to sell shares)
- *Issue fund shares* (name of the fund in which you wish to buy shares)
- one of the provided options: either the number of shares for transfer, or mark *all shares*, or the value of shares for transfer (after exit fee deduction).

The box  *I am familiar with the **Prospectus** and the **Rules** of the selected Fund, and accept these in their entirety* must be marked.

After filling the request, by clicking  you will proceed to control.

If anything is filled incorrectly, the application will return you to the screen for entry.

If the request is correct, you will be routed to the screen where you must confirm the request for share transfer (Figure 106).

Request confirmation	
<b>Request</b>	
Buy-out fund shares	Raiffeisen EUROCASH
Issue fund shares	Raiffeisen CASH
Disbursement target amount after fees	500.00 Kn
Date and time of placement	23.12.2014 13:27
<b>Statement</b>	
<p>The Applicant submitting the Application for Issue of Shares (hereinafter:the Application) hereby states that before placing their Application, the key information for fund investors and the Prospectus, the Rules of the Fund, the semi-annual financial statement and the last audited annual financial statement were placed at their disposal, as well as that they are familiar with the Prospectus and the Rules of the Raiffeisen EUROCASH and Raiffeisen CASH and that they are compliant with them and accept them in their entirety. The Investment Agreement (hereinafter: the Agreement) shall be deemed to have been made when the Applicant (hereinafter: the Investor) submits to Raiffeisen Invest d.o.o. (hereinafter:the Company) an orderly Application and when they effect a valid payment of the Application amount, and the Company does not refuse the Agreement. The Company can refuse to make the Agreement under the provisions prescribed under the Fund Prospectus, which will be deemed as not accepting the Investors offer to make the Agreement. The Investor states that the employees of Raiffeisenbank Austria d.d. (hereinafter: RBA) have not provided any investment advice or recommendation whatsoever, and that they made the decision on investing in the Fund autonomously, and confirms that by forwarding this Application to the Company, RBA solely execute the Investors order. RBA is authorised to offer the Fund shares pursuant to the contracted Agreement on Business Co-Operation and for their work they receive a fee from the Company in the amount of 50% of the management fee that the Company charge to the Fund. By signing the Application form, pursuant to Article 103, paragraph 1 of the Act on Open-Ended Investment Funds with a Public Offering (hereinafter: the Funds Act), the investor gives consent to the Company to make available to RBA, on its written/electronic request, the investor's personal information, statement of account and the number of units of investment funds managed by the Company for the purpose of performing a sales analysis. Two transactions are executed: buy-out of shares in one fund and issue in the other. Share buy-out is executed on the day of receiving the Application, and share issue on the day when down-payment of assets to the other fund is executed. The Company shall execute the Application if the amount of shares value for buy-out, or for issue, is in keeping with the minimum investment amounts as prescribed under the funds Prospectuses, otherwise the Application shall be deemed invalid and it will be cancelled. When buying out and issuing shares, the exit and entry fees are charged as prescribed under the funds Prospectuses. The Company shall retain the right to reject any application or disbursement from the Fund if it does not comply with the terms and conditions as prescribed under the Funds Prospectus, the Funds Act, the Act on Preventing Money Laundering and Terrorism Financing, and with the regulations passed pursuant to the Act, and other positive regulations. Any and all payments, or any and all Applications by one Investor received within the valid term applicable to and effective also for receiving Applications, shall be deemed one payment, or one Application to the effect of issuing shares for the purpose of meeting the provision on minimum down-payment to the Fund. The Applicant is aware of the fact that the Company will at least once a year deliver a statement of the balance and transactions of the units in the fund to the investor. This may include also forwarding all other statutory information to the contact address for sending confirmation of purchase/redemption or to the registered address if there is no other valid contact address. The investor or any authorized representative are required, without delay, to inform Raiffeisen Invest d.d. of any change of address or other personal information.</p>	
<b>Authorization</b>	
Signature data	<input type="button" value="↓ Display"/>
	<input type="button" value="→ Authorize"/> <input type="button" value="⌚ Save"/> <input type="button" value="← Back"/>

**Figure 106**

Click  to send the request.

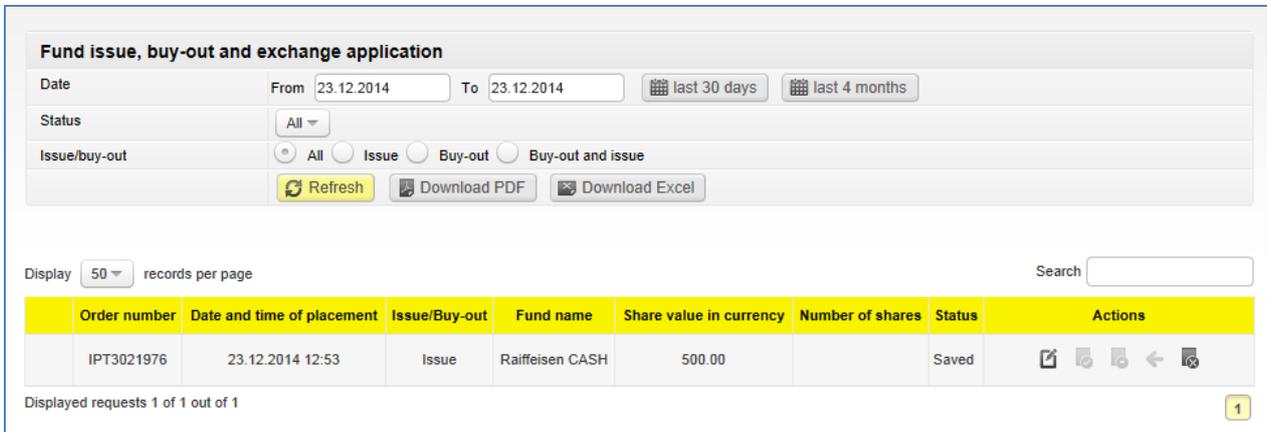
Depending on your authorization level, after your action the request is given a particular status. You are notified by the appropriate system message of the order status given.

A *Partly authorized* request for purchase and issuance can be authorized from the [Overview of Requests](#).

## Overview of Requests

The *Overview of requests*, as opposed to the *Overview of transactions*, displays all requests you placed through RBA iDIREKT and their respective current statuses.

From the *Overview of requests* (Figure 107) you can authorize a partly authorized request for issuance, purchase or transfer of shares, as well as recall a request for share issuance on the waiting list for lacking coverage.



Order number	Date and time of placement	Issue/Buy-out	Fund name	Share value in currency	Number of shares	Status	Actions
IPT3021976	23.12.2014 12:53	Issue	Raiffeisen CASH	500.00		Saved	

**Figure 107**

Request status can be:

*Saved* – another signature required for execution. By clicking  you will be routed to the screen where you can authorize the request completely;

*Partly authorized* – if the selected account requires two authorizations after the authorized person allowed to authorize selects authorization, the request will be given the status *Partly authorized*. Another authorized person allowed to authorize must perform also the second authorization in order to send the request to be executed.

*Authorized* – request was authorized, and will be sent to be executed (short-term status);

*Queued for reply* – order for issuance with account debiting under way (short-term status);

*Received* – (account debited for a share issuance) received by Raiffeisen Invest;

*Debited account* – after request authorization (sufficient number of signatures) for purchase, an authorized payment order is created to debit the respective account to the benefit of the fund.

*Processed* – request was processed by Invest and shares were issued/bought in the status *Queued for reply* – This status can be held only by a share issuance request when there was no coverage in the account. By clicking  you can recall the respective request or wait for inflow of assets. If, due to a lack of coverage in the account, a request for issuance of shares in the open investment funds managed by Raiffeisen Invest d.o.o. is realized on a following day, the respective shares in the open investment funds managed by Raiffeisen Invest d.o.o will be calculated at the price as on the day of payment to the Fund account.

Upon recalling a request on the waiting list, you will receive the following message: *Your request for share issuance was cancelled. Request No. XXXX.*

*Rejected* – request was rejected by Raiffeisen Invest.

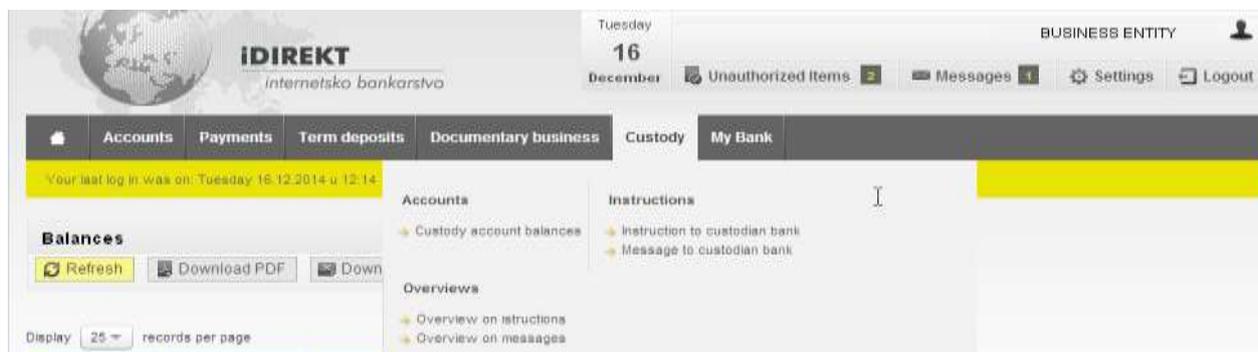
*Queued for reply* – this status can be held only by a share issuance request when there was no coverage in the account. By clicking  you can recall the respective request or wait for inflow of assets. If, due to a lack of coverage in the account, a request for issuance of shares in the open investment funds managed by Raiffeisen Invest d.o.o. is realized on a following day, the respective shares in the open investment funds managed by Raiffeisen Invest d.o.o will be calculated at the price as on the day of payment to the Fund account.

*Cancelled* – during the time when a request is on the waiting list the authorized signatory can recall both an issuance request and a payment order. Upon recalling a request on the waiting list, you will receive the following message: *Your request for share issuance was cancelled. Request No. XXXX.*

## CUSTODY

This functionality is intended for business entities, residents and non-residents who have contracted the custody service with the RBA custodian bank, or hold an open custody account with RBA.

The mentioned functionality is available on the main menu of RBA iDirekt (Figure 108), and provides you with a direct review of the balance of custody accounts, the possibility to send instructions to the custodian bank, review of the current instructions status, the possibility to communicate directly with the custodian bank by messages, as well as an insight into the status of the existing messages referring to the custody accounts.



**Figure 108**

## Accounts

### Custody Account Balances

*Custody account balances* is functionality in the menu of the *Custody* module that provides a review of the custody account balance and of the transactions with pending settlement.

Example of custody account balances and of transactions with pending settlement (Figure 109):

Custody account statement							
Custody account number 017-61-00xxxx (Account balance: 8,440,988.95 HRK on date 16.12.2014)							
<a href="#">Refresh</a> <a href="#">Download PDF</a> <a href="#">Download Excel</a>							
Custody account number 017-61-00xxxx on date 16.12.2014							
Sequence number	ISIN / Account number	Financial instrument	Quantity / Amount	Price	Currency (%)	Price (HRK)	Total value (HRK)
1	XS0492221147	SIRIUS 25	5.165,00	85,20	EUR		3.345.969,12
2	XS0653003383	SIRIUS 50-A1	17.600,00	115,05	EUR		15.396.120,41
Total							18.742.089,53
Display <input type="text" value="25"/> records per page <a href="#">Overview on instructions</a> <a href="#">Overview on messages</a>							

**Figure 109**

## Instructions

### Instruction to Custodian Bank

*Instruction to custodian bank* is a functionality that allows you to enter directly instructions which will be received and processed by the RBA custodian bank.

Selecting the functionality *Instruction to custodian bank* provides an additional menu that allows you to select specific types of instructions:

- Receipt free of payment – if you wish to receive financial instruments to your custody account
- Receipt against payment – if you wish to receive financial instruments to your custody account and pay an amount from the custody account for the instruments

- Delivery free of payment – if you wish to deliver financial instruments from your custody account
- Delivery against payment – if you wish to deliver financial instruments from your custody account and be paid an amount to the custody account for the instruments
- Payment – if you wish to instruct the custodian bank to pay from your custody account a particular amount
- Charge – if you wish to instruct the custodian bank to receive payment which you executed to the custody account.

Example of entering instruction for the custodian bank and selecting the option *Receive with payment*:

By selecting the menu *Instruction to custodian bank* and the option *Receive against payment* from the drop-down menu you will be routed to the screen *Place custody instruction* (Figure 110).

Place custody instruction	
Client's reference	<input type="text"/>
The deadline by which the instruction is valid	until execution
Custody account number	017-61-00XXXX (BUSINESS ENTITY)
Type of instruction	Delivery free of payment ▾
Counterparty	<input type="text"/>
Instruction for financial instruments	
Ticker	<input type="text"/>
Type of financial instrument	<input type="text"/>
Financial instrument name	<input type="text"/>
ISIN	<input type="text"/>
Quantity / Nominal value	<input type="text"/>
Transaction date	<input type="text"/>
Settlement Date	<input type="text"/>
Depository	<input type="text"/>
Counterparty's account number	<input type="text"/>
Beneficiary	<input type="text"/>
Note:	<input type="text"/>
<input type="button" value="→ Continue"/>	

**Figure 110**

In order to execute an instruction the following fields must be filled:

- *Client's reference* (non-mandatory)
- *The deadline by which the instruction is valid* – instruction is always valid "until execution"
- *Custody account number* – the number of your custody account or the number of the custody account for which you are authorized to place instructions (mandatory field)
- *Type of instruction* – receive with payment (mandatory field)
- *Counterparty* (mandatory field)
- *Ticker*
- *Type of financial instrument*
- *Financial instrument name*

- *ISIN* (mandatory field)
- *Quantity/Nominal value* (financial instruments) (mandatory field)
- *Transaction date* (beginning of the deal) (mandatory field)
- *Settlement date* (mandatory field)
- *Depository*
- *Counterparty's account number* (mandatory field)
- *Beneficiary* (random)
- *Value date* (mandatory field)
- *Cash amount* (mandatory field)
- *Currency* (mandatory field)
- *Bank* (mandatory field)
- *Account no. to pay* (mandatory field)
- *Reference number*.

Example of a correctly filled instruction (Figure 111):

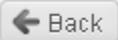
<b>Place custody instruction</b>	
Client's reference	<input type="text"/>
The deadline by which the instruction is valid	until execution
Custody account number	017-61-00XXXX (BUSINESS ENTITY)
Type of instruction	Receipt against payment ▾
Counterparty	ZABA
<b>Instruction for financial instruments</b>	
Ticker	TISK-R-A
Type of financial instrument	DIONICA
Financial instrument name	TISAK D.D.
ISIN	HRTISKRA0008
Quantity / Nominal value	500
Transaction date	12.12.2014
Settlement Date	16.12.2014
Depository	SKDD
Counterparty's account number	55631
Beneficiary	<input type="text"/>
<b>Instruction for payment</b>	
Value date	16.12.2014
Cash amount	100000,00 <span>HRK ▾</span>
Bank	ZAGREBAČKA BANKA D.D.
Account no. to pay	2360000-1300002888
Reference number	HR 99 <input type="text"/>
Note:	<input type="text"/>
<a href="#">→ Continue</a>	

**Figure 111**

After filling the instruction, by clicking  you will proceed to accuracy control. If a mandatory field is not filled or is filled incorrectly, the application will return you to the screen for entry with the data requiring correction marked. If the instruction is correct, you will be routed to the screen *Review of custody instruction* (Figure 112), where you must confirm the instruction entry.

<b>Review of custody instruction</b>	
Client's reference	
The deadline by which the instruction is valid	until execution
Client name	BUSINESS ENTITY
Custody account number	017-61-00XXXX
Type of instruction	Receipt against payment
Counterparty	ZABA
<b>Instruction for financial instruments</b>	
Ticker	TISK-R-A
Type of financial instrument	DIONICA
Financial instrument name	TISAK D.D.
ISIN	HRTISKRA0008
Quantity / Nominal value	500
Transaction date	12.12.2014
Settlement Date	16.12.2014
Depository	SKDD
Counterparty's account number	55631
Beneficiary	
<b>Instruction for payment</b>	
Value date	16.12.2014
Cash amount	100,000.00 HRK
Bank	ZAGREBAČKA BANKA D.D.
Account no. to pay	2360000-1300002888
Reference number	HR99
Note:	
<b>Authorization</b>	
Signature data	
	  

**Figure 112**

If you wish to change any of the previously entered data, click  and you will be returned to the previous, i.e. the instruction entry screen.

By clicking  you are allowed to only enter an instruction and authorize it later.

Continuing the authorization process depends on the authorization category with which a business entity defined at contracting the custody service:

- users entitled for authorization with one signature confirm the instruction by clicking ; the screen will display the message that the instruction was authorized; instruction changes the status to *Authorized*.

- users entitled for authorization requiring two signatures authorize the instruction partly with one signature; the screen will display the message that the instruction was partly authorized; instruction changes the status to *Partly authorized*.

Full authorization is allowed when the second signatory logs on. The instruction must be authorized from the menu [Overview of Instructions](#) by clicking .

Selecting the functionality *Overview of Instructions* provides review of all instructions (detailed description in section [Overview of Instructions](#)).

### Message to Custodian Bank

The functionality that allows you to communicate with the custodian bank.

NOTE: This functionality can not be used to instruct transactions in the custody account. Transactions are processed only through the functionality [Instruction to Custodian Bank](#).

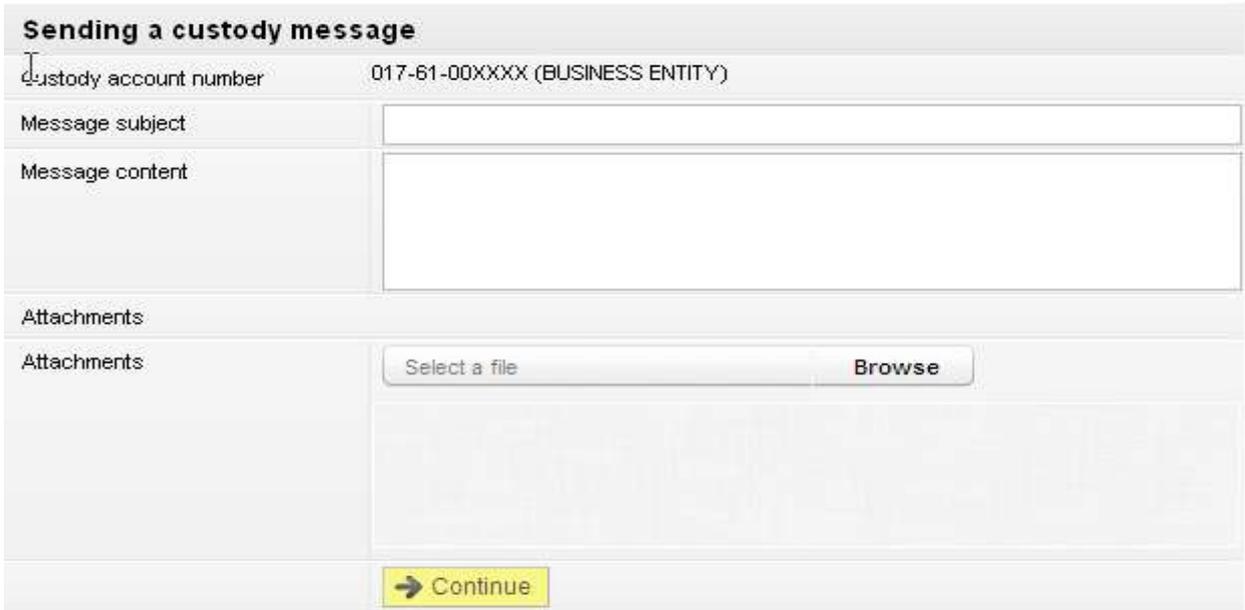
A message can be sent in the following cases:

- placing an instruction for a corporate action
- closing a contract
- other.

When sending a message to the custodian bank the following fields must be filled:

- *Custody account number*
- *Message subject*
- *Message content*.

By selecting the menu *Message to custodian bank* you will be routed to the screen *Sending a custody message* (Figure 113).



**Figure 113**

Example of a correctly filled message to the custodian bank (Figure 114):

Sending a custody message	
Custody account number	017-61-00XXXX (BUSINESS ENTITY)
Message subject	Acceptance of CA
Message content	Dear all, in regards to CA DVOP-ROYAL SHELL we would like to let you know that we have decided to choose option 2. Sicerly yours, xxxx
Attachments	
Attachments	Select a file <input type="button" value="Browse"/>
<input type="button" value="→ Continue"/>	

**Figure 114**

After you fill all the message fields, it must be confirmed by clicking  , after which it is controlled and you will be routed to the screen *Review of custody message* (Figure 115), where you must confirm message entry, i.e. authorize it.

Example of the message authorization screen when using the ActivKey USB tool:

Review of custody message	
Custody account number	017-61-00XXXX
Client name	BUSINESS ENTITY
Subject	Acceptance of CA
Content	Dear all, in regards to CA DVOP-ROYAL SHELL we would like to let you know that we have decided to choose option 2. Sicerly yours, xxxx
Attachments	
Authorization	
Signature data	<input type="button" value="↓ Display"/>
<input type="button" value="→ Authorize"/> <input type="button" value="⌚ Save"/> <input type="button" value="← Back"/>	

**Figure 115**

If you notice any mistakes when reviewing a message, you can change it by clicking  , and this will route you to the previous screen *Sending a custody message*.

By clicking  you can only enter a message and authorize it later.

Continuing the authorization process depends on the authorization category with which a business entity defined at contracting the custody service:

- users entitled for authorization with one signature confirm the message by clicking  ; the screen will display the message that the message to the custodian bank was authorized; the message changes the status to *Authorized*.

- users entitled for authorization requiring two signatures authorize the message partly with one signature; the screen will display the message that the message was partly authorized; the message changes the status to *Partly authorized*. Full authorization is allowed when the second signatory logs on. The message must be authorized from the menu [Overview of Messages](#) by clicking .

Selecting the functionality *Overview of messages* provides review of all messages to the custodian bank (detailed description in section [Overview of Messages](#)).

## Overviews

### Overview of Instructions

A functionality that allows a bulk review of instructions, as well as a review of and search of instructions by various criteria (Figure 116).

Review criteria allow print-out of instructions by:

- instruction entry date
- instruction status
- instruction type.

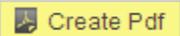
Overview of instructions to custodian bank										
Input date	From	13.08.2014	To	16.12.2014	 last 30 days	 last 6 months				
Instruction status	All ▾									
Type of instruction	All ▾									
 Refresh  Download PDF  Download Excel										
Display	50 ▾	records per page							Search	<input type="text"/>
<input type="checkbox"/>	Instruction number	Type	Client's reference	Custody account number	Counterparty	Input date	Last modified	Status	Actions	
<input type="checkbox"/>	<a href="#">PT3011632</a>	Receipt free of payment		017-61-00XXXX	PBZ	13.08.2014	13.08.2014	Canceled	     	
<input type="checkbox"/>	<a href="#">PT3011634</a>	Payment		017-61-00XXXX	ZABA	13.08.2014	13.08.2014	Received	     	
<input type="checkbox"/>	<a href="#">PT3011655</a>	Receipt free of payment		017-61-00XXXX	PBZ	13.08.2014	13.08.2014	Authorized	     	
<input type="checkbox"/>	<a href="#">PT3011656</a>	Payment		017-61-00XXXX	ZABA	13.08.2014	13.08.2014	Authorized	     	
<input type="checkbox"/>	<a href="#">PT3011785</a>	Payment		017-61-00XXXX	ZABA	14.08.2014	14.08.2014	Authorized	     	
<input type="checkbox"/>	<a href="#">PT3021783</a>	Receipt free of payment		017-61-00XXXX	PBZ	16.12.2014	16.12.2014	Authorized	     	
<input type="checkbox"/>	<a href="#">PT3021789</a>	Receipt free of payment		017-61-00XXXX	PBZ 	16.12.2014	16.12.2014	Saved	     	
 Authorize selected items										
Displayed requests 1 of 7 out of 7 <span style="float: right;">1</span>										

**Figure 116**

Selecting particular criteria provides a review of the following instruction data: instruction number, custody account number, counterparty, input date, date of last change, instruction status, and review of actions.

### Instruction Number

Instruction number is a system number under which your instruction was recorded. By clicking an instruction number the screen with the respective instruction details will be displayed (Figure 117).

<b>Custody instruction</b>	
Type of instruction	Receipt free of payment
Instruction number	IPT2996445
Status	Received
Client's reference	
The deadline by which the instruction is valid	until execution
Client name	BUSINESS ENTITY
Custody account number	017-61-00 XXXX
Counterparty	PBZ
<b>Instruction for financial instruments</b>	
Ticker	TISK-R-A
Type of financial instrument	DIONICA
Financial instrument name	TISAK D.D.
ISIN	HRTISKRA0008
Quantity / Nominal value	500
Transaction date	30.07.2014
Settlement date	04.08.2014
Depository	SKDD
Counterparty's account number	55631
Beneficiary	
Note	
<b>Authorization</b>	
Signature	<b>FIHA PKI signatory: IAME AND SURNAME 04.08.2014 15:20:01</b>
Client is familiar with the terms and conditions under the Custody Agreement that contains instructions and terms for submitting the instruction, and with the fee calculation and payment method. This document is created electronically and is valid without stamp and signature.	
	

**Figure 117**

Statuses of an instruction:

*Saved* – instruction was not authorized

*Partly authorized* – instruction requires authorization by the second signatory. It can not be edited or deleted, but can be returned to the status *Saved* by deauthorization

*Authorized* – instruction was signed, but still not received by the custodian bank

*Received* – instruction was received by the custodian bank and is being processed

*Executed* – instruction was settled by the custodian bank

*Partly executed* – instruction was partly settled by the custodian bank

*Canceled* – instruction was recalled before being sent to processing

*Rejected* – instruction was rejected by the custodian bank.

## Actions on the Review Screen

### INSTRUCTION COPYING

You can copy instructions in any status, and this allows you to copy one of the already existing instructions into the entry screen without having to enter a new instruction all over, and, if necessary, to change particular fields. Authorization of a copied instruction attaches a new system code (reference no.) to the instruction, and when it is received by the custodian bank it is processed as a new instruction.

By clicking  you will be routed to the screen *Place custody instruction*, where you can initiate order copying (Figure 118).

Place custody instruction	
Client's reference	<input type="text"/>
The deadline by which the instruction is valid	until execution
Custody account number	017-61-00XXXX (BUSINESS ENTITY)
Type of instruction	Receipt free of payment ▼
Counterparty	PBZ
Instruction for financial instruments	
Ticker	TISK-R-A
Type of financial instrument	DIONICA
Financial instrument name	TISAK D.D.
ISIN	HRTISKRA0008
Quantity / Nominal value	500
Transaction date	30.07.2014
Settlement Date	04.08.2014
Depository	SKDD
Counterparty's account number	55631
Beneficiary	<input type="text"/>
Note:	<input type="text"/>
<input type="button" value="→ Continue"/>	

**Figure 118**

The instruction is processed further in the manner as described in the section [Instruction to Custodian Bank](#).

## INSTRUCTION DEAUTHORIZATION

The deauthorizing procedure can be performed only for instructions in the status *Partly authorized* or *Authorized*, e.g. in order to change elements of an instruction.

By clicking  you will be routed to the screen *Deauthorization of the custody instruction* (Figure 119 – example of instruction deauthorizing screen with the ActivKey USB tool).

<b>Deauthorization of the custody instruction</b>	
Instruction number	IPT2996448
Client's reference	
The deadline by which the instruction is valid	until execution
Client name	BUSINESS ENTITY
Custody account number	017-61-00XXXX
Type of instruction	Delivery versus payment
Counterparty	ERSTE
<b>Instruction for financial instruments</b>	
Ticker	KORF-R-A
Type of financial instrument	DIONICA
Financial instrument name	DOM HOLDING D.D.
ISIN	HRKORFRA0005
Quantity / Nominal value	25
Transaction date	24.07.2014
Settlement Date	04.08.2014
Depository	SKDD
Counterparty's account number	564321
Beneficiary	
<b>Instruction for collection</b>	
Value date	04.08.2014
Cash amount	12,335.33 HRK
Bank	ERSTE
Cash account number:	2402006-130000061
Reference number	HR99
Note:	
<b>Authorization</b>	
Signature data	<input type="button" value="↓ Display"/>
	<input type="button" value="→ Deauthorize"/> <input type="button" value="← Back"/>

**Figure 119**

Deauthorize an instruction by clicking  and enter the password (PIN).

Instruction deauthorizing when using the token or card reader (token CAP) must be performed by entering the PIN which you will obtain by using your tool, after which click .

After instruction deauthorizing, the instruction is returned to the previous status *Saved*, which allows you to edit, authorize or delete the respective instruction.

## INSTRUCTION MODIFICATION

You can edit only instructions in the status *Saved*. When changing its elements, an instruction retains its current system code.

By clicking  you will be routed to the screen *Modification of the custody instruction* (Figure 120).

<b>Modification of the custody instruction</b>	
Instruction number	IP3021783
Client's reference	<input type="text"/>
The deadline by which the instruction is valid	until execution
Custody account number	017-61-00XXXX (BUSINESS ENTITY)
Type of instruction	Receipt free of payment ▼
Counterparty	PBZ <input type="text"/>
<b>Instruction for financial instruments</b>	
Ticker	TISK-R-A <input type="text"/>
Type of financial instrument	DIONICA <input type="text"/>
Financial instrument name	TISAK D.D. <input type="text"/>
ISIN	HRTISKRA0008 <input type="text"/>
Quantity / Nominal value	500 <input type="text"/>
Transaction date	30.07.2014 <input type="text"/>
Settlement Date	04.08.2014 <input type="text"/>
Depository	SKDD <input type="text"/>
Counterparty's account number	55631 <input type="text"/>
Beneficiary	<input type="text"/>
Note:	<input type="text"/>
<a href="#">→ Continue</a>	

**Figure 120**

Further actions after editing, i.e. entering new data, are described in item [Instruction to Custodian Bank](#).

## INSTRUCTION CANCELLATION

The cancellation procedure can be performed only for instructions in the status *Received*.

By recalling an instruction you are placing a request to the custodian bank to cancel an already received instruction, if possible. An instruction can be canceled only if the custodian bank had not started to execute it, or if the bank can halt instruction execution without causing damages.

By clicking  you will be routed to the screen *Sending a custody message* (Figure 121).

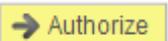
Sending a custody message	
Custody account number	017-61-00XXXX (BUSINESS ENTITY)
Message subject	Request for attempted instruction IPT2996449 cancellation
Message content	If it is possible please cancel the received instruction IPT2996449
Attachments	
Attachments	<input type="text" value="Select a file"/> <input type="button" value="Browse"/>
<input type="button" value="→ Continue"/>	

**Figure 121**

The fields *Message subject* and *Message content* are filled by corresponding text automatically. Clicking  will open the screen *Review of custody message* (Figure 122).

Review of custody message	
Custody account number	017-61-00XXXX
Client name	BUSINESS ENTITY
Subject	Request for attempted instruction IPT2996449 cancellation
Content	If it is possible please cancel the received instruction IPT2996449
Attachments	
Authorization	
Signature data	<input type="button" value="↓ Display"/>
<input type="button" value="→ Authorize"/> <input type="button" value="⌚ Save"/> <input type="button" value="← Back"/>	

**Figure 122**

Users authorized to perform one-factor authorization are allowed to send the message *Request for attempt to recall instruction* will be sent to the custodian bank by clicking  .

Users of authorization category requiring two signatories' authorization can authorize a message partly with one signature, and the message will be given the status *Partly authorized*. When the second signatory logs on, the message can be authorized from the menu [Overview of Messages](#) by clicking  .

After sending the message you will be notified that the message was authorized.

If the custodian bank will be able to act as requested, the message *Request for attempt to recall received instruction* will change the instruction status to *Canceled*. Otherwise, the message *Request for attempt to recall received instruction* will change the status to *Rejected*.

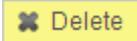
## INSTRUCTION DELETING

The deleting procedure can be initiated only for the instructions in the status *Saved*.

By clicking  you will be routed to the screen *Instruction deleting* (Figure 123).

<b>Instruction deleting</b>	
Instruction number	IPT3021783
Client's reference	
The deadline by which the instruction is valid	until execution
Client name	BUSINESS ENTITY
Custody account number	017-61-00XXXX
Type of instruction	Receipt free of payment
Counterparty	PBZ
<b>Instruction for financial instruments</b>	
Ticker	TISK-R-A
Type of financial instrument	DIONICA
Financial instrument name	TISAK D.D.
ISIN	HRTISKRA0008
Quantity / Nominal value	500
Transaction date	30.07.2014
Settlement Date	04.08.2014
Depository	SKDD
Counterparty's account number	55631
Beneficiary	
Note:	
 	

**Figure 123**

Clicking  will delete the instruction.

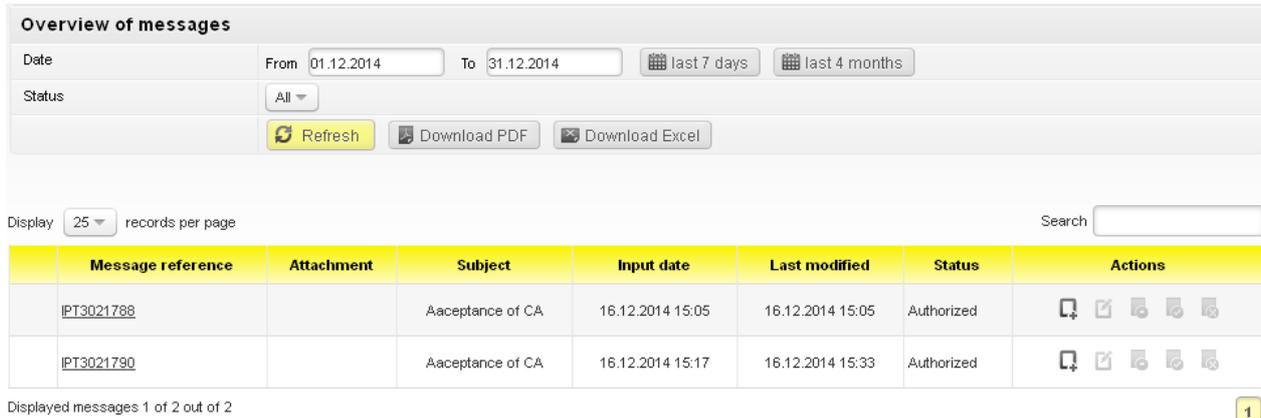
## Overview of Messages

This functionality allows a bulk review of messages, and also reviewing and searching messages by various criteria.

Review criteria allow print-out of messages by:

- message entry date
- message status.

Selecting particular criteria provides a review of the following data referring to messages: message code, message subject, entry date, date of last change, status, and review of actions (Figure 124).



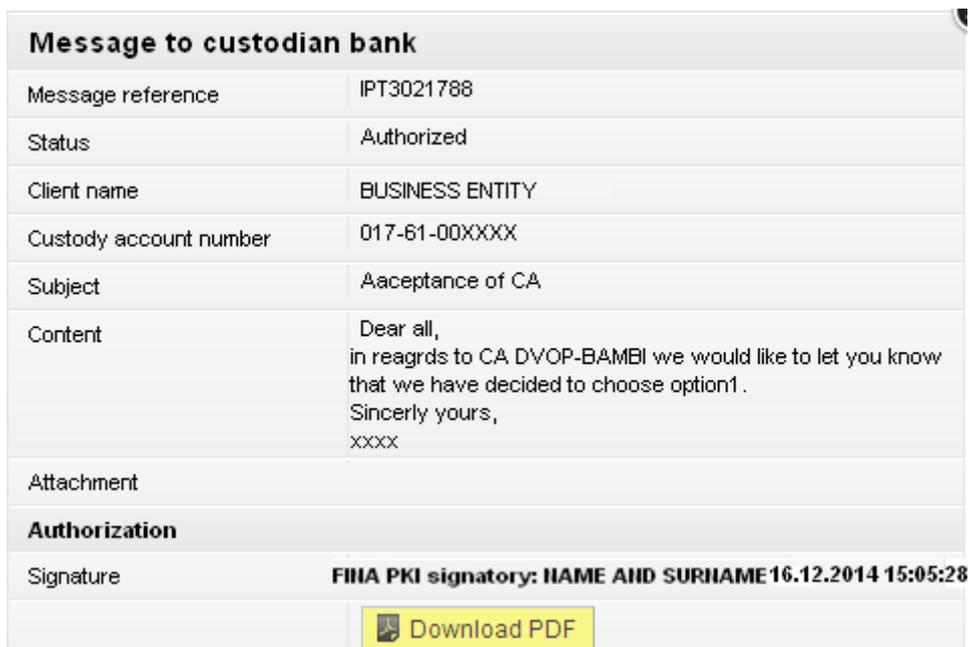
Message reference	Attachment	Subject	Input date	Last modified	Status	Actions
<a href="#">IPT3021788</a>		Acceptance of CA	16.12.2014 15:05	16.12.2014 15:05	Authorized	
<a href="#">IPT3021790</a>		Acceptance of CA	16.12.2014 15:17	16.12.2014 15:33	Authorized	

Displayed messages 1 of 2 out of 2

**Figure 124**

## Message Code

Message code is a system number under which your message was recorded. By clicking a message code the screen with the respective message details will be displayed (Figure 125).



<b>Message to custodian bank</b>	
Message reference	IPT3021788
Status	Authorized
Client name	BUSINESS ENTITY
Custody account number	017-61-00XXXX
Subject	Acceptance of CA
Content	Dear all, in reagrds to CA DVOP-BAMBI we would like to let you know that we have decided to choose option1 . Sincerly yours, xxxx
Attachment	
<b>Authorization</b>	
Signature	FIHA PKI signatory: IIAEME AND SURNAME 16.12.2014 15:05:28

**Figure 125**

Statuses of a message:

*Saved* – message was not authorized

*Partly authorized* – message requires authorization by the second signatory. It can not be edited or deleted, but can be returned to the status *Saved* by deauthorization

*Authorized* – message was signed, but still not received by the custodian bank

*Received* – message was received by the custodian bank and is being processed

*Executed* – message was executed by the custodian bank

*Partly executed* – message was partly executed by the custodian bank

*Canceled* – message was recalled before being sent to processing

*Rejected* – message was rejected by the custodian bank.

### Actions on the Review Screen

#### COPYING MESSAGE

You can copy messages in any status, and this allows you to copy one of the already existing messages into the entry screen without having to enter a new one all over again, and, if necessary, to change particular fields. When copied, a message will be given a new message code, and upon being received by the custodian bank, it will be processed as a new message.

By clicking  you will be routed to the screen *Sending a custody message* (Figure 126):

Sending a custody message	
Custody account number	017-61-00XXXX (BUSINESS ENTITY)
Message subject	Acceptance of CA
Message content	Dear all, in reagrds to CA DVOP-BAMBI we would like to let you know that we have decided to choose option1. Sincerly yours, xxxx
Attachments	
Attachments	<input type="text" value="Select a file"/> <input type="button" value="Browse"/>
<input type="button" value="→ Continue"/>	

**Figure 126**

The message will be processed further in the manner as described in item [Message to Custodian Bank](#).

#### MESSAGE DEAUTHORIZATION

The deauthorizing procedure can be performed only for messages in the status *Partly authorized*, e.g. in order to change elements of a message. By clicking  you will be routed to the screen *Deauthorization of custody message* (Figure 127 – example of message deauthorizing screen with the ActivKey USB tool).

Deauthorization of the custody message IPT3021113	
Custody account number	017-61-00XXXX
Client name	BUSINESS ENTITY
Subject	Test 3
Content	prijevod session-a
Attachments	
Authorization	
Signature data	<input type="button" value="↓ Display"/>
	<input type="button" value="→ Deauthorize"/> <input type="button" value="← Back"/>

**Figure 127**

Deauthorize a message by clicking  and enter the password (PIN).

Message deauthorizing when using the token or card reader (token CAP) must be performed by entering the PIN which you will obtain by using your tool, after which click .

After message deauthorizing, a message is given a new status *Saved*, which allows you to edit, authorize or delete the respective message.

#### MESSAGE MODIFICATION

You can edit only the messages in the status *Saved*. When changing its elements, a message retains its current system code. By clicking  you will be routed to the screen *Modification of the custody message* (Figure 128).

Modification of the custody message	
Custody account number	017-61-00 XXXX
Message subject	Acceptance of CA
Message content	Dear all, in reagrds to CA DVOP-BAMBI we would like to let you know that we have decided to choose option1. Sincerly yours, xxxx
Attachments	
Attachments	<input type="button" value="Select a file"/> <input type="button" value="Browse"/>

**Figure 128**

Further actions after editing, i.e. entering new data, are described in item [Message to Custodian Bank](#).

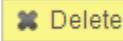
## MESSAGE DELETING

The deleting procedure can be initiated only for the messages in the status *Saved*. By initiating the action *Delete*, the previously entered message is displayed in the screen *Message deleting*.

By clicking  you will be routed to the screen *Message deleting* (Figure 129).

Message deleting IP3021790	
Custody account number	017-61-00XXXX
Client name	BUSINESS ENTITY
Subject	Aacceptance of CA
Content	Dear all, in reagrds to CA DVOP-BAMBI we would like to let you know that we have decided to choose option1. Sincerly yours, xxxx
Attachments	
 	

**Figure 129**

By clicking  the message will be deleted.

### NOTE:

Messages are available for 120 days from the date of receiving them. Upon the expiry of the mentioned period the messages are removed from your inbox automatically.

## CARD BUSINESS

If you contracted the credit card Business MasterCard (BMC), the following is provided to you:

- review of balances and turnover for credit cards
- review of and download of credit card account statements.

### Balances and Turnover

In this menu you can check the available balance, spending limit and booked payments for the credit card account.

By selecting the menu *Credit Cards / Balances and turnover*, you will be routed to the screen *Credit Cards account balances* (Figure 130).

Credit Cards account balances					
Account status		<input checked="" type="radio"/> Active	<input type="radio"/> Status all		
		Refresh	Download PDF	Download Excel	
					Search <input type="text"/>
Account number	Type of card	Available balance	Spending limit	Posted credits	Actions
2500018836	Business MasterCard-credit card	6,185.19 HRK	355,000.00 HRK	0.00 HRK	
Displayed balances 1 to 1 out of 1					

**Figure 130**

By clicking you are provided a review of turnover in the account, also for every additional card for the selected period (Figure 131).

Account number	Type of card	Available balance	Spending limit	Posted credits	Actions
2500018836	Business MasterCard-credit card	6,185.19 HRK	355,000.00 HRK	0.00 HRK	
Displayed balances 1 to 1 out of 1					
Account turnover for : 2500018836					
Period		2014/01 : 09.12.2013 - 09.01.2014			
Card		547445*****7107 - Additional			
		<input type="text" value="all"/> <input type="text" value="547445*****7404 - Additional"/> <input type="text" value="547445*****7107 - Additional"/> <input type="text" value="547445*****0821 - Main kartica BUSINESS ENTITY"/> <input type="button" value="Excel"/>			
Balance at the end of period					
Total of payments in period		35,500.00 HRK			
Minimum payment amount		34,223.53 HRK			

**Figure 131**

Selection the option allows you to review all active and inactive cards for the account (Figure 132).

Account number	Type of card	Available balance	Spending limit	Posted credits	Actions
2500018836	Business MasterCard-credit card	-6,185.19 HRK	355,000.00 HRK	0.00 HRK	
Displayed balances: 1 to 1 out of 1					
Cards for the account: 2500018836					
Card status		<input checked="" type="radio"/> Active <input type="radio"/> Status all			
		Refresh  Download PDF  Download Excel			
					Search <input type="text"/>
Card number	Name and surname	Main - additional card	Expiry	Status	Available balance
547445*****7404		Additional	11/2014	Active	6,185.19 HRK
547445*****7107		Additional	05/2015	Active	6,185.19 HRK

**Figure 132**

## Credit Card Statements

By selecting the menu *Credit Cards / Credit card statements*, you will be routed to the screen *Credit Card Statements* (Figure 133).

**Credit Card Statements**

Year: 2014 Refresh

Search

Account Statement Date	Card name	Read	Total debt (-) / overpayment (+)	Maturity date	Actions
09.01.2014	Business MasterCard-credit card	07.10.2014 12:55	-342,235.25 HRK	25.01.2014	   
07.02.2014	Business MasterCard-credit card	07.10.2014 14:34	-337,673.55 HRK	25.02.2014	   
10.03.2014	Business MasterCard-credit card	No	-352,930.95 HRK	25.03.2014	   
09.04.2014	Business MasterCard-credit card	07.10.2014 13:10	-355,117.70 HRK	25.04.2014	   
09.05.2014	Business MasterCard-credit card	No	-349,373.96 HRK	25.05.2014	   
09.06.2014	Business MasterCard-credit card	29.08.2014 10:22	-349,520.58 HRK	25.06.2014	   
10.07.2014	Business MasterCard-credit card	No	-348,829.26 HRK	25.07.2014	   
08.08.2014	Business MasterCard-credit card	No	-353,825.28 HRK	25.08.2014	   
09.09.2014	Business MasterCard-credit card	07.10.2014 11:17	-354,029.78 HRK	25.09.2014	   
02.10.2014	Business MasterCard-credit card	No	-349,874.74 HRK	25.10.2014	   
03.11.2014	Business MasterCard-credit card	No	-352,028.24 HRK	25.11.2014	   

Displayed statements 1 to 11 out of 11 1

**Figure 133**

In order to review the BMC credit card statements, select the set period (year) and click Refresh.

If there exists a statement for the requested period, the screen will display the statement date, the card name, whether the statement had been read already, total debt/overpayment, and maturity date.

Statements are available for download in the Excel, PDF or CSV format, and also you can place a new credit card payment order.

## **EBROKER**

This functionality is intended for clients who have contracted the brokerage and eBroker service with the RBA.

eBroker allows: placing of orders for purchase and sale of shares on the Zagreb Stock Exchange (ZSE), overview of prices of shares at the ZSE in real time (overview of 50 best offers for sale and purchase), display of the status of orders and executed transactions, insight in the current portfolio value along with a display of return and weight of an individual share in the portfolio, insight in the current balance of financial instruments and available cash assets, overview of balance and turnover, executing transfer of shares to/from RBA Brokers in the Central Depository and Clearing Company system, transfer of data to XLS and PDF format for further use.

The service can be arranged by the users of the iDIREKT Internet banking by delivering the filled out and certified application/request for arranging the service in one of the RBA outlets stated in the [list of outlets](#). The Application, General Terms and Instructions for the use of application are available on [www.rba.hr](http://www.rba.hr), or in a RBA outlet.

If private individual, authorized user of the service, does not possess the ActivKey USB device or a SmartCard with the FINA certificate, then on the occasion of arranging the eBroker service it is also necessary to fill out the Request for the use of the RBA iDIREKT service.

For more information on using the eBroker service please use the [eBroker user manual](#).

## MY BANK

### Messages and Notifications

This menu allows that you:

- send a message to the Bank
- review sent and received messages
- review notifications of cross-border inflow
- review SWIFT receipts.

#### Send Message

By selecting the menu *Messages & Notifications / Send message*, you will be routed to the screen *Message to the administrator* (Figure 134).



**Figure 134**

The following fields must be filled to place a request:

- *Title* – enter message subject
- *Content* – enter message content
- *Attachments* – up to 3 attachments can be attached.

After entering the data, click . On the top of the screen the information on sent message will be displayed. Message status can be checked in the [Overview of Messages](#) (your inbox).

#### Overview of Messages

The menu provides sent messages, news and notifications on successfulness of an order execution. Messages are available for 120 days from the date of receiving them, after which they are removed automatically.

You can delete messages on your own by clicking  (Figure 135).

**Overview on messages**

Category  All  Sent  Received

Type of message  All  Automatic system message  Bank's messages

Refresh

Display  records per page Search

<input type="checkbox"/>	Date	Title
<input type="checkbox"/>	16.12.2014 13:22	Dostava izvotka br.5

Delete selected items

Displayed messages 1 of 1 out of 1 1

**Figure 135**

### Overview of Notices on Inflow Payments

This menu allows the review of cross-border inflow notifications and their download. By selecting the menu *My Bank / Messages & Notifications / Overview of notices on inflow payments*, you will be routed to the screen *Overview of notices on FCY inflow* (Figure 136).

**Overview of notices on FCY inflow**

Refresh

Display  records per page Search

Notification date	Transaction reference no.	Payer	Collected amount	Read	
16.12.2014	100140480577	PAYER'S NAME	53,462.50 EUR	No	

Displayed notifications 1 of 1 out of 1 1

**Figure 136**

Print out notifications by clicking . When reviewing notifications for the first time, in the column "Read" the date and time of review will be recorded automatically.

### Overview of SWIFT Confirmations

This menu allows the review of SWIFT receipts and their download. By selecting the menu *My Bank / Messages & Notifications / Overview of SWIFT confirmations*, you will be routed to the screen *Overview of SWIFT confirmation* (Figure 137).

**Overview of SWIFT confirmation**

Refresh Download PDF Download Excel

Display  records per page Search

Input date	Payer's reference	Read	Display
27.08.2014 16:54	040140485627	17.10.2014 12:37	
27.08.2014 16:54	052140485997	No	

Displayed confirmations 1 of 2 out of 2 1

**Figure 137**

Print out SWIFT receipts by clicking . Upon the first SWIFT receipt, in the column "Read" the date and time of review will be recorded automatically.

SWIFT confirmations are available also on the screen *Overview of FCY payment*, which is opened by selecting a corresponding link in the column *Reference*, in the *Overview of Foreign Currency Payments*.

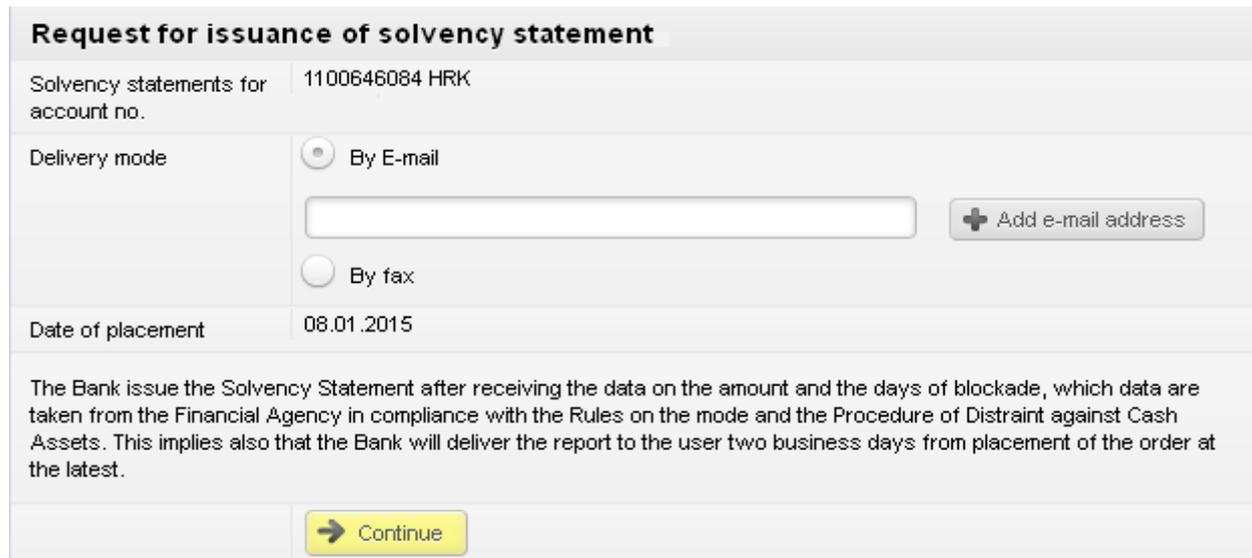
## Solvency

The functionality allows resident business entities to:

- place requests for issuance of solvency statements and delivery by fax
- place requests for issuance of solvency statements and delivery by e-mail
- review the above requests placed through iDIREKT and their respective statuses.

The statement contains only financial data of the kuna component of a multi-currency transaction account.

By selecting the menu *Solvency / Request for solvency statement*, you will be routed to the screen *Request for issuance of solvency statement* (Figure 138).

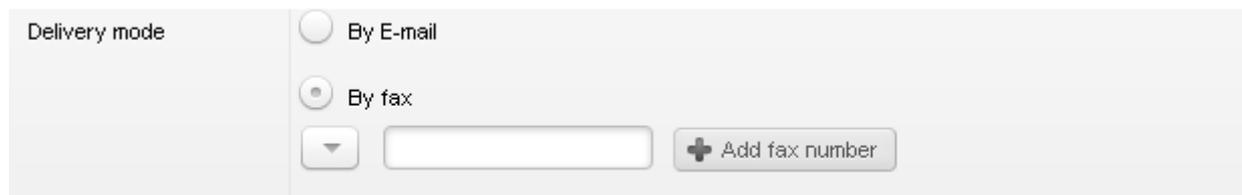


**Figure 138**

### Request for Statement Issuance – delivery by fax

The following fields must be filled to place a request for delivery by facsimile (Figure 139):

- *Solvency statements for account no.* – from the drop-down menu select the account
- *Delivery mode* – mark the circle  in front of the option *By fax*.



**Figure 139**

For statement delivery to a fax number:

- in the Republic of Croatia – in the first field from the drop-down menu  select the area code, and in the second field enter the fax number
- outside the Republic of Croatia – in the first field do not select anything, and enter the entire fax number in the second field (country code, area code within the country and the fax number).

A fax number must contain only digits.

If you wish to receive a statement to several numbers, click  and a new field will open to enter another number. You can enter up to 3 fax numbers.

Delete an additionally entered fax number by clicking .

Example of a correctly filled request for statement delivery to fax (Figure 140):

Request for issuance of solvency statement	
Solvency statements for account no.	1100646084 HRK
Delivery mode	<input type="radio"/> By E-mail <input checked="" type="radio"/> By fax <input type="text" value="01"/> <input type="text" value="1111111"/> <input type="button" value="+ Add fax number"/>
Date of placement	08.01.2015
<p>The Bank issue the Solvency Statement after receiving the data on the amount and the days of blockade, which data are taken from the Financial Agency in compliance with the Rules on the mode and the Procedure of Distrainst against Cash Assets. This implies also that the Bank will deliver the report to the user two business days from placement of the order at the latest.</p>	
<input type="button" value="→ Continue"/>	

**Figure 140**

After entering the data, clicking  will open the screen *Review of request for solvency statement*. Depending on your authorization, a request must be saved/authorized (Figure 141 – example of a screen for saving/authorizing a request by using the ActivKey USB tool).

Review of request for solvency statement	
Solvency statements for account no.	1100646084 HRK
Delivery mode	By fax 01 1111111
Date of placement	08.01.2015
<p>The Bank issue the Solvency Statement after receiving the data on the amount and the days of blockade, which data are taken from the Financial Agency in compliance with the Rules on the mode and the Procedure of Distrainst against Cash Assets. This implies also that the Bank will deliver the report to the user two business days from placement of the order at the latest.</p>	
Authorization	
Signature data	<input type="button" value="↓ Display"/>
<input type="button" value="→ Authorize"/> <input type="button" value="⌚ Save"/> <input type="button" value="← Back"/>	

**Figure 141**

The procedure of saving and/or authorizing a request is described in the item [Saving / Authorizing Requests](#).

### Request for Statement Issuance – delivery by e-mail

#### **IMPORTANT!**

If you wish to distribute the document Solvency Statement, it will be valid if you send it to the target user in the electronic form with the accompanying [Electronic Signature Verification User Guide](#).

Distribution can be organized also by having RBA send an e-mail to the end user of the document, if you should request so when sending the request. In that case the end user will receive the document, together with the [Electronic Signature Verification User Guide](#).

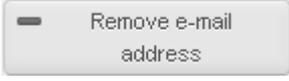
The following fields must be filled to place a request for delivery by e-mail (Figure 142):

- *Solvency statements for account no.* – from the drop-down menu select the account
- *Delivery mode* – mark the circle  in front of the option *By E-mail*, and enter the e-mail address to which the statement is to be delivered

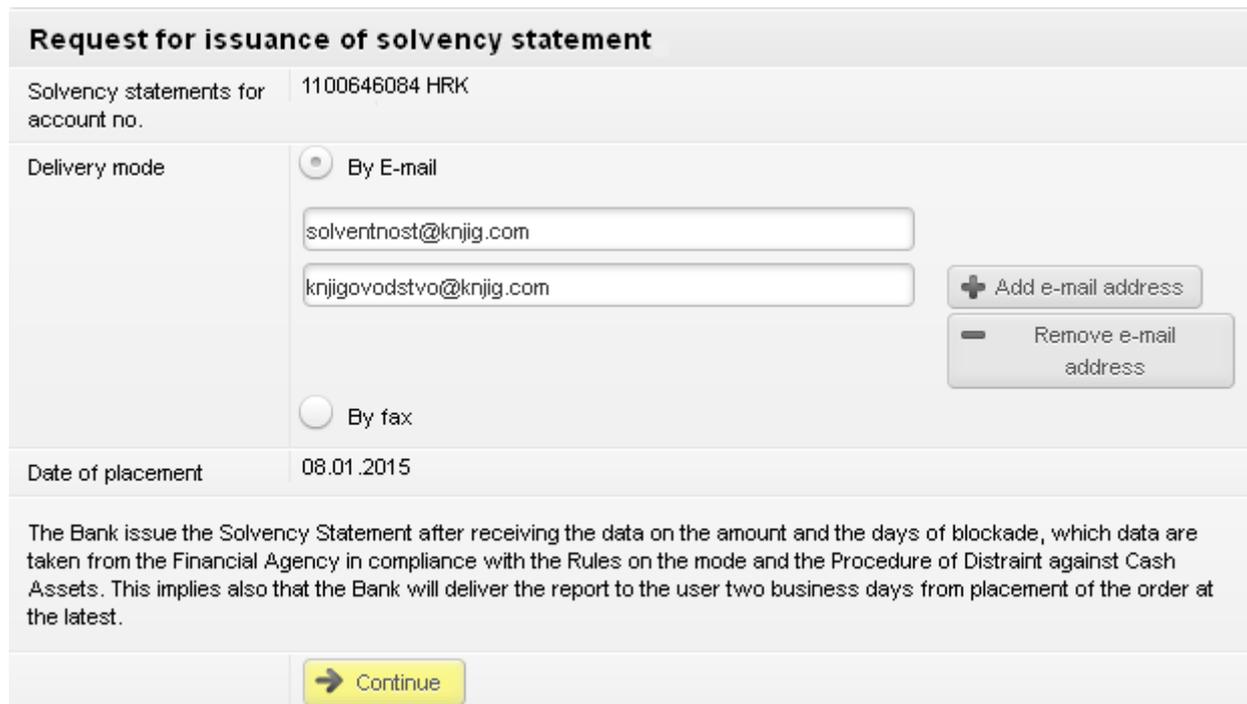


**Figure 142**

If you wish to receive a statement to several e-mail addresses, click , and a new field will open to enter another e-mail address. You can enter up to 3 e-mail addresses.

Delete an additionally entered e-mail address by clicking .

Example of a correctly filled request for statement delivery to an e-mail address (Figure 143):



**Request for issuance of solvency statement**

Solvency statements for account no. 1100646084 HRK

Delivery mode  By E-mail

solventnost@knjig.com

knjigovodstvo@knjig.com

By fax

Date of placement 08.01.2015

The Bank issue the Solvency Statement after receiving the data on the amount and the days of blockade, which data are taken from the Financial Agency in compliance with the Rules on the mode and the Procedure of Distraint against Cash Assets. This implies also that the Bank will deliver the report to the user two business days from placement of the order at the latest.



**Figure 143**

After entering the data, clicking  will open the screen *Review of request for solvency statement*. Depending on your authorization, a request must be saved/authorized (Figure 144 – example of a screen for saving/authorizing a request by using the ActivKey USB tool).

Review of request for solvency statement	
Solvency statements for account no.	1100646084 HRK
Delivery mode	By E-mail solventnost@knjig.com knjigovodstvo@knjig.com
Date of placement	08.01.2015
The Bank issue the Solvency Statement after receiving the data on the amount and the days of blockade, which data are taken from the Financial Agency in compliance with the Rules on the mode and the Procedure of Distraint against Cash Assets. This implies also that the Bank will deliver the report to the user two business days from placement of the order at the latest.	
Authorization	
Signature data	<input type="button" value="↓ Display"/>
<input type="button" value="→ Authorize"/> <input type="button" value="⌚ Save"/> <input type="button" value="← Back"/>	

**Figure 144**

The procedure of saving and/or authorizing a request is described in the item [Saving / Authorizing Requests](#).

### Overview of Requests for Solvency Statement

By selecting the menu *Solvency / Overview of requests for solvency statement*, you will be routed to the screen *Overview of requests to issue solvency statement* (Figure 145).

Overview of requests to issue solvency statement						
<input type="button" value="Refresh"/>						
Display <input type="text" value="10"/> records per page						Search <input type="text"/>
<input type="checkbox"/>	Request no.	Date	Account number	Delivery mode	Status	Actions
<input type="checkbox"/>	IP3021778	16.12.2014	1100646084 HRK	By fax:01 3035311	Saved	<input type="button" value="Authorize"/> <input type="button" value="Deauthorize"/> <input type="button" value="Delete"/>
<input type="button" value="→ Authorize selected items"/>						
Displayed requests: 1 of 7 out of 7						

**Figure 145**

Depending on your authorization category, the screen will provide 3 actions:

- authorize request by clicking 
- deauthorize request by clicking 
- delete request by clicking 

#### Statuses of a request:

*Saved* – request was not authorized

*Partly authorized* – requires authorization by the second signatory. Authorization is available by clicking , after which the screen for authorization confirmation is displayed

*Authorized* – request was authorized and sent to processing

*Forwarded* – request was forwarded to processing

*Received* – request was received

*In processing* - request is being processed

*Realized* – request was processed and the statement sent by the requested delivery channel

*Rejected* – request was rejected by the Bank, e.g. due to: insufficient assets in the debit account to collect the fee, and a request for the entered account, date and message type already exists.

## Requests

### Modification of Correspondence Data

The functionality allows the users authorized for entering and authorizing to place requests for change in the existing correspondence data, or for adding new contact information.

By selecting the menu *Requests / Modification of correspondence data*, you will be routed to the screen *Request to modify / add correspondence data* (Figure 146):

Request to modify / add correspondence data	
Type	<input checked="" type="radio"/> Modification <input type="radio"/> Adding
Name	NAŠA STRELICA D.O.O.
Seat & Address	S. DOBRICHA 16, 52100 PULA
Correspondence address	<input type="text"/>
Address for account statements delivery	<input type="text"/>
Main fax	<input type="text"/>
Fax no. for account statements delivery	<input type="text"/>
Contact telephone number(s)	<input type="text"/>
Contact e-mail address/es	<input type="text"/>
Note	<input type="text"/>
New correspondence data from this Application to amend corresponding data shall be implemented within one business day.	
<input type="button" value="→ Continue"/>	

**Figure 146**

In the field *Type* you must mark whether you wish to:

- change the existing correspondence data
- add new correspondence data.

Select the request type by marking the circle  in front of the option *Modification* or *Adding*.

### REQUEST TO MODIFY CORRESPONDENCE DATA

Allows you to send to the Bank a request for change of the existing (previously contracted) data:

- addresses and places of seats registered in the competent registry
- correspondence addresses
- addresses for delivery of account statements – if you receive statements on balance of and movements in the account by post
- the main fax number
- fax number for delivery of account statements – if you receive statements on balance of and movements in the account by fax
- contact phone numbers – if you wish to enter the telephone numbers where the Bank can contact you
- contact e-mail addresses – if you wish to enter the e-mail addresses to which the Bank can deliver the communication.

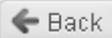
In the field *Note* you can, if necessary, enter additional information on change of the correspondence data.

After entering the data, clicking  the screen *Modification of correspondence data* will open (Figure 147 – example of the request authorization screen by using the ActivKey USB tool).

Modification of correspondence data	
Name	NAME
Seat & Address	SEAT AND ADDRESS
Correspondence address	
Address for account statements delivery	
Main fax	01/111-1111
Fax no. for account statements delivery	
Contact telephone number(s)	
Contact e-mail address/es	kontakt@knjig.com
Note	
New correspondence data from this Application to amend corresponding data shall be implemented within one business day.	
Authorization	
Signature data	
 	

**Figure 147**

On the screen *Modification of correspondence data* you can still desist from saving / authorizing the request.

By clicking  you will be routed to the previous screen, where you can change the request elements or refrain from sending the request to be processed.

By clicking  the request was authorized and sent to the Bank to be executed. On the top of the screen the corresponding system message will be displayed.

#### REQUEST TO ADD CORRESPONDENCE DATA

Allows you to send to the Bank a request for adding new data:

- correspondence addresses – if you wish to receive the correspondence to an address different from the official address of the business entity in the future
- addresses for delivery of account statements –if you wish to receive additional statements on balance of and movements in the account by post in the future
- the main fax number
- fax number for delivery of account statements – if you wish to receive additional statements on balance of and movements in the account by fax in the future
- contact phone numbers – if you wish to enter the telephone numbers where the Bank can contact you as well
- contact e-mail addresses – if you wish to enter the e-mail addresses to which the Bank can deliver the communication as well.

In the field *Note* you can, if necessary, enter additional information on adding the correspondence data.

## Overview of Requests for Correspondence Data

This menu allows the review of requests to change / add correspondence data and the request status.

By selecting the menu *Requests / Overview of requests for correspondence data*, you will be routed to the screen *Overview of requests to modify / add correspondence data* (Figure 148).



**Overview of requests to modify / add correspondence data**

Date From: 16.12.2014 To: 16.12.2014 last 7 days last 30 days last 4 months

Status: All

[Refresh](#) [Download PDF](#) [Download Excel](#)

Display: 10 records per page Search:

Reference no.	Date	Type of request	Details	Status
<a href="#">IPT3021779</a>	16.12.2014	Amendment	Address of seat / residence SEAT AND ADDRESS Main fax 01/111-1111 Contact e-mail address/es kontakt@knjig.com	Authorized

Displayed requests 1 of 1 out of 1

**Figure 148**

Search can be performed by the following criteria:

- by selecting a period (from, to), or a form *last 7 days- last 30 days-last 4 months*
- by selecting a status: *Authorized, Received, Processed, Rejected*

After selecting your criteria, click [Refresh](#). In the lower part of the screen the requests meeting the set criteria will be displayed.

Request details are available by clicking the corresponding link in the column *Reference no.* (IB number of the respective request), after which the screen *Details of request for modification of correspondence data | Details of request for adding of correspondence data* (Figure 149) will open.



**Details of request for modification of correspondence data**

Reference no.	IPT3021779
Type of request	Amendment
Name	NAME
Address of seat / residence	SEAT AND ADDRESS
Correspondence address	
Address for account statements delivery	
Main fax	01/111-1111
Fax no. for account statements delivery	
Contact telephone number(s)	
Contact e-mail address/es	kontakt@knjig.com
Note	
Status	Authorized
Signature	<b>FIHA PKI signatory: NAME AND SURNAME 16.12.2014 14:13:47</b>

[Download PDF](#)

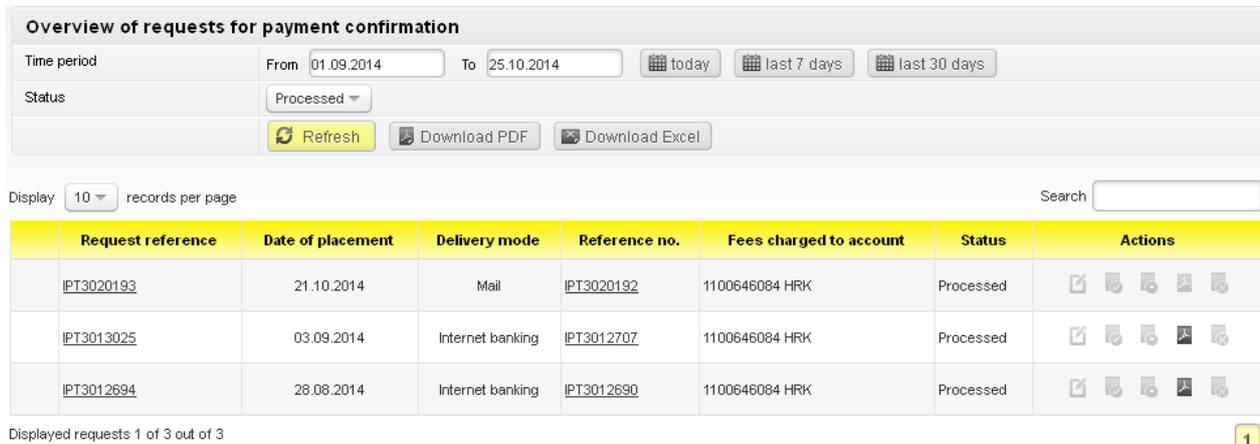
**Figure 149**

The data can be printed out by clicking [Download PDF](#).

## Overview of Requests for Payment Confirmation

This functionality allows the review of requests placed for issuance of a kuna payment receipt.

By selecting the menu *Requests / Overview of requests for payment confirmation*, you will be routed to the screen *Overview of requests for payment confirmation* (Figure 150).



**Overview of requests for payment confirmation**

Time period: From 01.09.2014 To 25.10.2014

Status:

Display  records per page Search

Request reference	Date of placement	Delivery mode	Reference no.	Fees charged to account	Status	Actions
<a href="#">IPT3020193</a>	21.10.2014	Mail	<a href="#">IPT3020192</a>	1100646084 HRK	Processed	
<a href="#">IPT3013025</a>	03.09.2014	Internet banking	<a href="#">IPT3012707</a>	1100646084 HRK	Processed	
<a href="#">IPT3012694</a>	28.08.2014	Internet banking	<a href="#">IPT3012690</a>	1100646084 HRK	Processed	

Displayed requests 1 of 3 out of 3 1

**Figure 150**

Search can be performed by the following criteria:

- by setting a period (from, to) or a form *today-last 7 days-last 30 days*
- by selecting a status: *Saved, Partly authorized, Authorized, In processing, Processed, Rejected*

After selecting your criteria, click . In the lower part of the screen the requests meeting the set criteria will be displayed.

Request details are available by clicking the corresponding link in the column *Request reference* (IB number of the respective request), after which the screen *Request details* (Figure 151) will open.



**Request details**

Request reference	IPT3013025
Status	Processed
Fees charged to account	HR31 24840081100646084
Delivery mode	By Internet banking
<b>Authorization</b>	
Signature	<b>FIINA PKI signatory: NAME AND SURNAME 03.09.2014 10:09:33</b>

**Figure 151**

Transaction details are available by clicking the corresponding link in the column *Reference no.* (IB number of the respective request), after which the screen *Data on transaction* (Figure 152) will open.

<b>Data on transaction</b>	
Reference	IPT3012707
Transaction number	0971410359853588
Transaction status	Processed
View on date & time	Tuesday, 16.12.2014 14:31
<b>Payer</b>	
Payer's name	NAME
Payer's address	ADDRESS
Place of seat/residence	52100 PULA
Payer's account number	HR3124840081100646084
Model code & Payer's reference no.	HR 2200-1546
<b>Payee</b>	
Payee's name	RAIFFEISENBANK AUSTRIA D.D.
Place of payee's residence / seat	ZAGREB
Payee's IBAN or Account number	HR0624840081000000013
Model code & Payee's reference no.	HR 019-63-2500004894
Purpose code	
Payment description	RBA/UPLATA TROŠKOVA ZA MC
<b>Payment details</b>	
Required mode of execution	Internal - RBA
Execution date	29.08.2014
Amount to pay	30.00 HRK
Signature	<b>FIIA PKI signatory: NAME AND SURNAME 28.08.2014 14:44:22</b>
 <a href="#">Download PDF</a>	

**Figure 152**

In this menu you can review the statuses of payment receipt requests during processing.

The payment receipt requests, which you requested to be delivered by internet banking, can be downloaded in the PDF format by clicking .

## Complaints

### Send Objection/Complaint

This functionality allows sending objections/ complaints to the Bank.

By selecting the menu *Complaints / Send complaint*, you will be routed to the screen *Send complaint/remark* (Figure 153).

Send complaint/remark	
<b>DOMESTIC PAYMENTS</b>	<b>CROSS BORDER PAYMENTS</b>
→ Return of funds	→ Return of funds
→ Other	→ Request for modification
<b>STATEMENT</b>	<b>FEES</b>
→ Item interpretation	→ Calculation
	→ Other
<b>IIINTEREST (A VISTA, LOAN, TIME DEP.)</b>	<b>STANDING ORDERS</b>
→ Calculation	→ Execution
→ Other	
<b>RBA DIREKT SERVICES</b>	<b>CARDS</b>
→ Certificate expiry	→ Rejected card
→ Other	→ Rejected transaction
<b>OTHER MESSAGES</b>	
→ Other messages	

**Figure 153**

You can select the category and subcategory of the complaint/remark which you wish to send to be solved. Depending on the selected subcategory, a structured form for entering the complaint/remark will open (Figure 154).

Send complaint/remark	
Select category	Return of funds ▼
Category	Domestic payments
Sub-category	Return of funds
Account to debit	Select ▼
Amount	0.00
Payee's reference no.	HR <input type="checkbox"/> <input type="text"/>
Description	<input type="text"/>
Value date	16.12.2014
Payee's name	<input type="text"/>
Payee's account number	<input type="text"/>
Transaction number	<input type="text"/>
Reason	Multiple payments ▼
	<input type="button" value="→ Continue"/>

**Figure 154**

After entering the data, click .

By clicking  you can return to the previous screen, and correct any possibly incorrectly entered data concerning a complaint/remark.

The procedure of saving and/or authorizing a request is described in the item [Saving / Authorizing Requests](#).

### Note

When selecting the category *Domestic payments* (the menu *Return of funds*) and the category *Cross-border payments* (the menus *Return of funds* and *Request for modification*), the required authorization level is controlled, as well as when conducting payment orders.

### Overview of Complaints

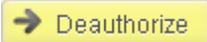
On the screen *Overview of complaints/remarks* (Figure 155) you can authorize the prepared complaints/remarks in one of the following ways:

- individually – by clicking  in the column *Actions*, and then on the confirmation screen by clicking 
- jointly – by selecting several complaints/remarks with a tick, and clicking , and then on the confirmation screen by clicking .



**Figure 155**

On the screen the following actions are available as well:

- changing data of a complaint/remark by clicking 
- deauthorizing a complaint/remark by clicking , and then by clicking  on the deauthorization screen
- deleting a complaint/remark by clicking . Before the delete action you need to deauthorize a complaint/remark by clicking .

Statuses of objections/ complaints:

*Saved* – objection/complaint was not authorized

*Partly authorized* – objection/complaint requires authorization by the second signatory

*Authorized* – objection/complaint was authorized and sent to processing

*Recorded* – objection/complaint was received to be solved

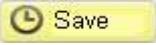
*Closed* – objection/complaint was solved and a reply was sent to you

*Sent* – objection/complaint was sent to be solved.

The Bank's reply to a complaint/remark is available to you by selecting a link in the column *Reference no.*, in the status *Closed*. By clicking the code, you will open the screen *Complaint details*, and the Bank's reply will be at the bottom of the screen.

## Saving / Authorizing Requests

If a request needs to be saved/authorized, further actions depend on the authorization category with which you log on to use iDIREKT:

- users authorized to make **entries** end their procedure of preparing an individual request at this point; by clicking  the order will be entered and prepared for authorization by the user with the corresponding authorization level;
- users entitled to **authorize** can approve a prepared request in the menu [Overview of Requests for Solvency Statement](#) / [Overview of Complaints](#) or [Unauthorized items](#);
- users authorized to **enter and authorize** continue the authorization procedure at this point, i.e. the order is sent for execution by clicking ; users can also just enter an order by clicking  and perform the authorization subsequently in the menu [Overview of Requests for Solvency Statement](#) / [Overview of Complaints](#) or [Unauthorized items](#);
- in case an authorization requires two signatures, by clicking  the respective request is authorized partly (by the first signature), and the final order execution requires the authorization of the second signatory in the menu [Overview of Requests for Solvency Statement](#) / [Overview of Complaints](#) or [Unauthorized items](#).

Depending on your authorization level, after your action the requests are given corresponding statuses. You are notified by the appropriate system message of the request status given.

Request statuses are available in the menu [Overview of Requests for Solvency Statement](#) / [Overview of Complaints](#).

## OTHER FUNCTIONALITIES

### Unauthorized Items

This menu provides you with the possibility to perform bulk authorization of orders, requests, complaints, messages, and instructions to the custodian bank that are in the status *Saved* or *Partly authorized*.

The screen displays only those types of orders/ requests for which you are authorized (Figure 156).

Kuna payment orders								
<input type="checkbox"/>	Reference	Execution date	Account to debit	Payee Payee's account	Model code & Payee's reference no. Payment description	Amount	Status	Actions
<input type="checkbox"/>	<a href="#">IPT3020871</a>	07.11.2014	1100646084 HRK	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR 019-63-2500004894 RBAUPLATA TROŠKOVA ZA MC	10.00 HRK	Saved	     
<input type="checkbox"/>	<a href="#">IPT3021724</a>	16.12.2014	1100646084 HRK	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR 019-63-2500004894 RBAUPLATA TROŠKOVA ZA MC	10.00 HRK	Saved	     
<b>Total amount</b>						<b>20.00 HRK</b>		

FCY transactions							
<input type="checkbox"/>	Reference	Date	Account to debit	Payee	Amount	Status	Actions
<input type="checkbox"/>	<a href="#">IPT3021243</a>	24.11.2014	1100646084 EUR	NAME AND SURNAME	120.00 EUR	Saved	     
<input type="checkbox"/>	<a href="#">IPT3021244</a>	24.11.2014	1100646084 EUR	NAME AND SURNAME	75.00 EUR	Saved	     
<b>Total amount of displayed items</b>					<b>19.500,00 EUR</b>		

Overview on Requests						
<input type="checkbox"/>	Request no.	Date	Account number	Delivery mode	Status	Actions
<input type="checkbox"/>	<a href="#">IPT3021778</a>	16.12.2014	1100646084 HRK	By fax01 3035311	Saved	  

**Figure 156**

If you wish to authorize all items on the screen, click  **Select all unauthorized items**. The empty boxes in front of the items will be ticked .

On the other hand, If you wish to authorize only one type of the items, tick the box in the heading of the first column.

If you wish to authorize only individual items, tick the box in front of the IB no. of the item in the first column.

After marking the items for authorization clicking  will open a screen with a list of the items selected for authorization (Figure 157).

Kuna payment orders							
Reference	Execution date	Execution mode	Account to debit	Payee Payee's account	Model code & Payee's reference no. Payment description	Amount	Status
<a href="#">IPT3020871</a>	16.12.2014	Internal - RBA	1100646084 HRK	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR 019-63-2500004894 RBAUPLATA TROŠKOVA ZA MC	10.00 HRK	Saved
<a href="#">IPT3021724</a>	16.12.2014	Internal - RBA	1100646084 HRK	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR 019-63-2500004894 RBAUPLATA TROŠKOVA ZA MC	10.00 HRK	Saved
<b>Total amount</b>						<b>20.00 HRK</b>	

FCY transactions					
Reference	Date	Account to debit	Payee	Amount	Status
<a href="#">IPT3021243</a>	17.12.2014	1100646084 EUR	NAME AND SURNAME	120.00 EUR	Saved
<a href="#">IPT3021244</a>	17.12.2014	1100646084 EUR	NAME AND SURNAME	75.00 EUR	Saved
<b>Total amount of displayed items</b>				<b>19.500,00 EUR</b>	

Overview on Requests				
Request no.	Date	Account number	Delivery mode	Status
<a href="#">IPT3021778</a>	16.12.2014	1100646084 HRK	By fax:01 3035311	Saved

Authorization	
Signature data	<input type="button" value="↓ Display"/>
	<input type="button" value="→ Authorize"/> <input type="button" value="← Back"/>

**Figure 157**

For the kuna payment orders within the [Payment Transactions Cut-Off Time Schedule](#) you can change also the method of order execution (NKS / HSVP), and this is described in more detail in the item [Kuna Payment Order](#).

If you wish to desist from authorizing all or individual payment orders, click  , after which you will return to the previous screen.

To authorize, click .

After authorization items are given the status *Authorized* or *Partly authorized* (depending on the required number of signatures). Partly authorized items must be approved by the second user authorized to give consent.

You are notified by the appropriate system message of the item status. Item statuses can be checked in their corresponding reviews.

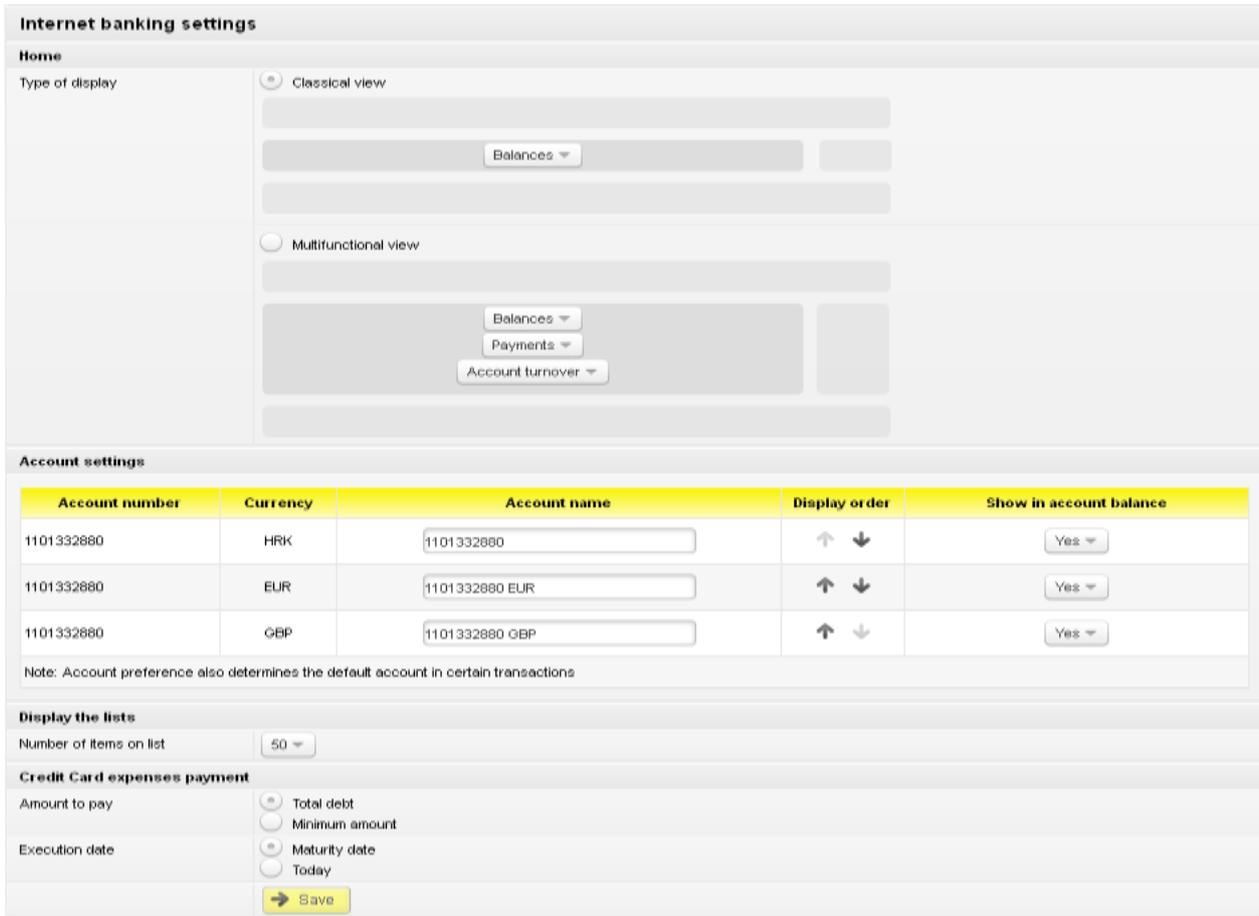
## Messages

This menu allows the review of sent and received messages exchanged with the Bank, as well as the review of notifications on the status of the order execution.

Details are provided in the section *My Bank*, item [Messages and Notifications](#).

## Settings

Personalizing the system in order to adjust it for personal use of iDIREKT. This functionality is available only to the users logging on with the ActivKey USB, SmartCard or card reader (token CAP) tools.



**Internet banking settings**

**Home**

Type of display

Classical view

Multifunctional view

**Account settings**

Account number	Currency	Account name	Display order	Show in account balance
1101332880	HRK	1101332880	↑ ↓	Yes ▾
1101332880	EUR	1101332880 EUR	↑ ↓	Yes ▾
1101332880	GBP	1101332880 GBP	↑ ↓	Yes ▾

Note: Account preference also determines the default account in certain transactions

**Display the lists**

Number of items on list: 50 ▾

**Credit Card expenses payment**

Amount to pay:  Total debt,  Minimum amount

Execution date:  Maturity date,  Today

**Figure 158**

### Type of Display

This allows you to choose a display of the home page. The classic display allows you to select only one service which you use through iDIREKT. The multi-functional display allows you to select three services which you use through iDIREKT.

### Account Settings

These allow you to:

- change account name
- select the order of displaying accounts
- **The main account** defines the account that will be supplied in the review of movements, payments through internet banking or in the payment order itself as the account from which a transaction is executed. The main account is often the one with the highest number of transactions.
- select whether you wish that account balance is displayed on the home screen
- select the number of items on lists
- define the amount for settling credit card expenses and the execution dates for these payments.

The user who is also the authorised representative of a business entity is provided the functionality to select receiving an automatic message on an executed transaction into the *Messages* inbox or only message on unprocessed transactions, i.e. the ones completed with an error or cancelled.

## Log-In Overview

The functionality provides the review of your log-ins and actions that you conducted in the internet banking.

Every user has access to the review of their log-ins, irrespectively of type of the personalized tool they used.

The users who are also the authorised representatives of a business entity are provided the review of the log-ins of all users (authorised persons) and of the log-in data for a non-personalized tool (identification token).

The data are available for 15 days back.

By clicking the review of log-ins, below the main menu, you will be routed to the screen *Overview of logins for last 15 days* (Figure 159).

Overview of logins for last 15 days				
Date	Time	Access	IP address	Details
16.12.2014	15:48:34	SmartCard	XXXXXXXXXX	🔍
16.12.2014	13:15:19	SmartCard	XXXXXXXXXX	🔍
16.12.2014	09:38:47	SmartCard	XXXXXXXXXX	🔍
16.12.2014	09:34:12	SmartCard	XXXXXXXXXX	🔍
16.12.2014	09:33:24	SmartCard	XXXXXXXXXX	🔍

**Figure 159**

Details are available by clicking 🔍 in the column *Details*, after which you will be routed to the screen *Connecting*.

## Log-Out or Service Switching

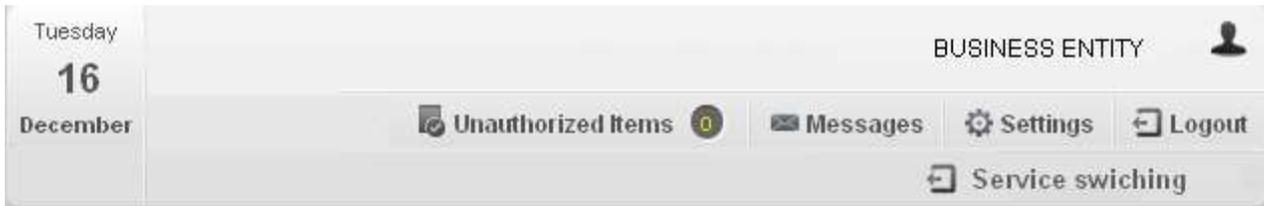


Figure 160

### Log-Out

If you wish to log off from the RBA iDIREKT internet banking, click  in the upper right corner of the screen.

### Service Switching

If you use the ActivKey USB tool or the SmartCard with the FINA Certificate and are authorized for the accounts of several business entities and/or you use the internet banking service in a personal account, the functionality *Service Switching* is available to you by clicking  in the upper right corner of the screen.

When using this functionality you do not log off from the RBA iDIREKT internet banking, but only as the person authorized for the account/s of the business entity in which you were active.

Every log-in to an account of a particular business entity, or to a personal account, must be confirmed on the home screen by entering the PIN (Figure 161).



Figure 161

If you wish to log-out from the RBA iDIREKT internet banking, click .