

**RBA iDIREKT INTERNET BANKING USER MANUAL
for Business Entities
RAIFFEISENBANK AUSTRIA d.d.**

Zagreb, November 2017



iDIREKT
internetsko bankarstvo

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GENERAL INFORMATION

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
- Financing
- My Bank

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



Figure 1

Depending on your authority, within the basic menus the following functionalities are available to you:

- **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;
- **Term 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;
- **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;
- **Financing** – overview of placement balances and of the corresponding reports and notifications;
- **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); request for reactivation of RBA mBIZ application

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

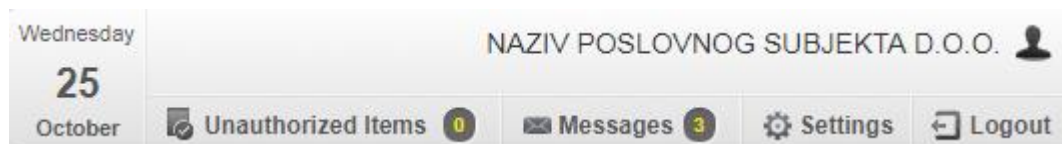


Figure 2

- **Unauthorized items** – overview of unauthorized payment orders and requests, available only to the users with authority to authorize payment orders and requests;
- **Messages** – overview of received messages from the Bank and of messages sent to the Bank, as well as automatic system messages;
- **Settings** – interface personalization;
- **Log out** – session end;
- **Switching Service** – 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

Through the web browser on the address <https://www.rba.hr> and by clicking on the right menu *iDIREKT services* (Figure 3).

- Positioning the mouse on the *iDIREKT services* menu opens the menu:
Business Entities
Internet Banking / eBroker

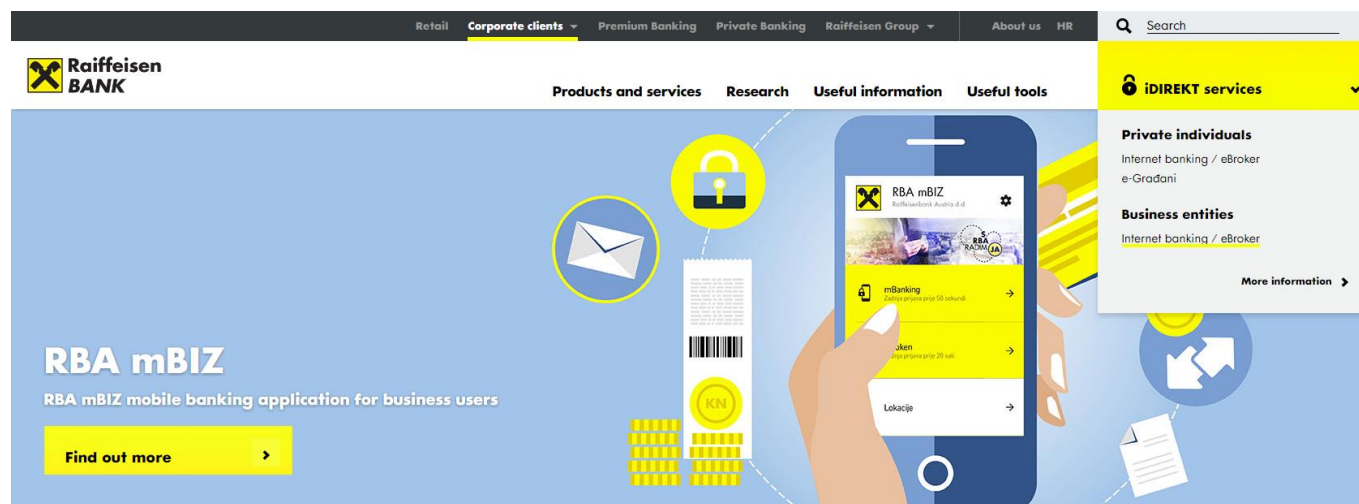


Figure 3

Log In

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

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.

Sample of user log-in by using the ActivKey USB tool

Click on the image of the tool you are logging in with (Figure 4).

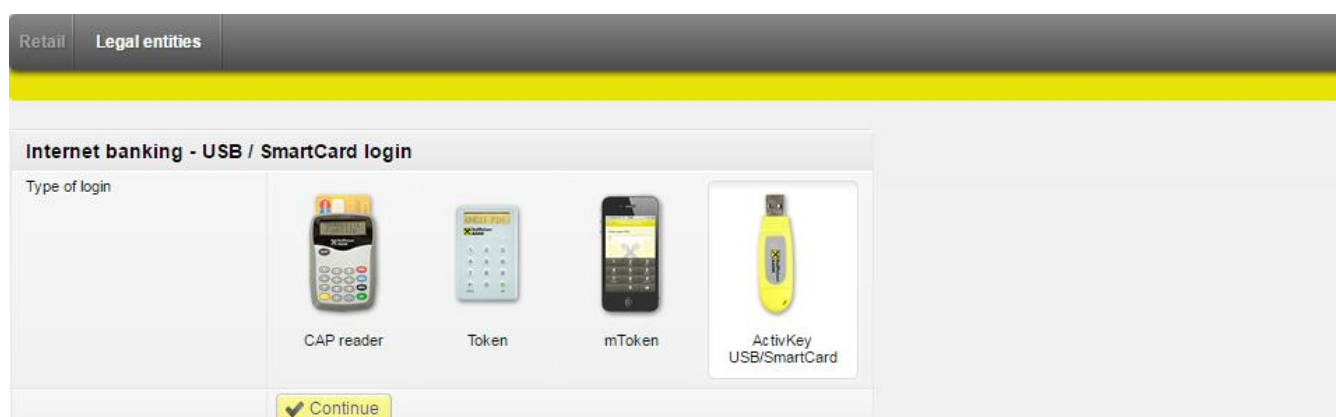
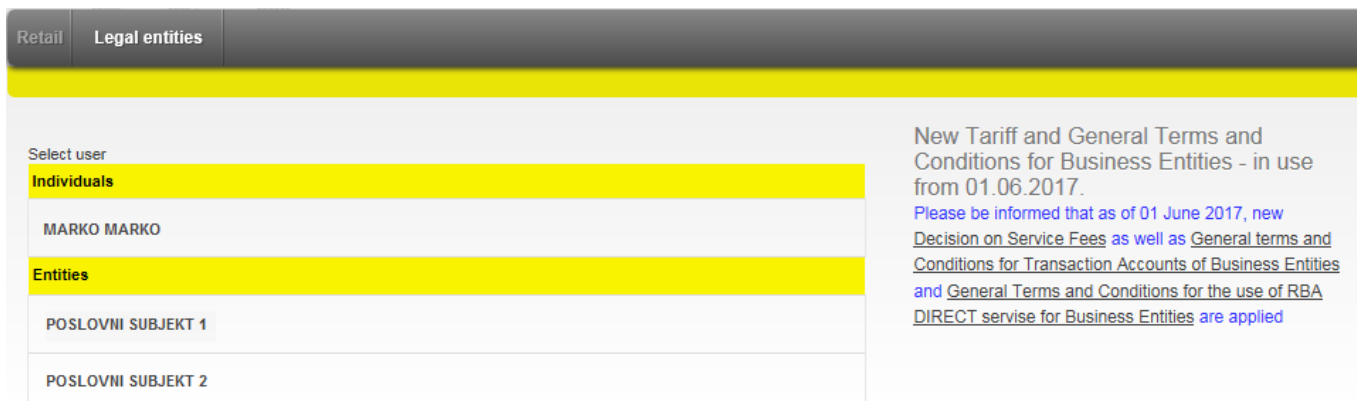


Figure 4

If you use a tool with the FINA Certificate and have authority in accounts of several business entities and you contracted the use of the Internet Banking service also in your personal account, the screen listing all users in whose accounts you have authority will be displayed (Figure 5).



Select user

Individuals

MARKO MARKO

Entities

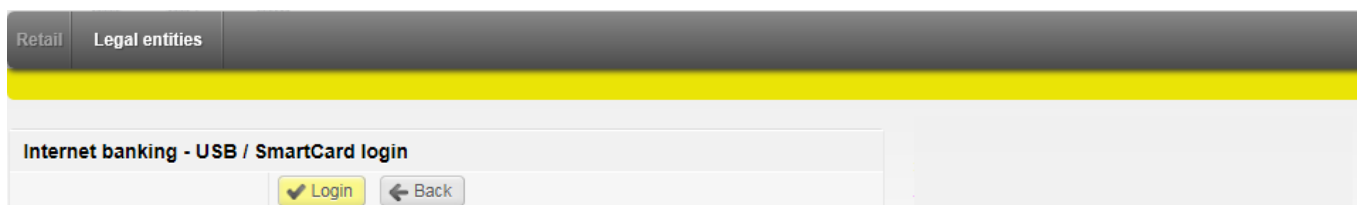
POSLOVNI SUBJEKT 1

POSLOVNI SUBJEKT 2

New Tariff and General Terms and Conditions for Business Entities - in use from 01.06.2017.
Please be informed that as of 01 June 2017, new [Decision on Service Fees](#) as well as [General terms and Conditions for Transaction Accounts of Business Entities](#) and [General Terms and Conditions for the use of RBA DIRECT service for Business Entities](#) are applied

Figure 5

After selecting the user the log-in screen opens (Figure 6).



Internet banking - USB / SmartCard login



✓ Login ← Back

Figure 6

Clicking on the button Log-In opens the screen for PIN input (Figure 7).



Select certificate

 **Raiffeisen
BANK** 

Certificate information

NAME AND SURNAME
Serial number: xxxxxxxx (device:xxxxxxxxxxxxxxxxxx)

Please enter your PIN

PIN

Ok Cancel

Figure 7

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

Account balances

Balances (Figure 8) 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 Person with authority can have different authorities for individual transaction accounts of business entities. Depending on the level of authority, different actions are available from the menu.
















Balances					
 Refresh  Download PDF  Download Excel					
Display 25 records per page		Search <input type="text"/>			
Account name	Authority level	Account number	Posted account balance	Available balance	Actions
Kuna accounts					
1100046484 HRK	Input & Authorization	1100046484	2,557.18 HRK	2,557.18 HRK	  
Foreign currency accounts					
1100046484 EUR	Input & Authorization	1100046484	113.23 EUR	113.23 EUR	  
1100046484 USD	Input & Authorization	1100046484	15.63 USD	15.63 USD	  

Figure 8

On 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 9).







Balances					
 Refresh  Download PDF  Download Excel					
Display 25 records per page				Search <input type="text" value="USD"/>	
Account name	Authority level	Account number	Posted account balance	Available balance	Actions
Foreign currency accounts					
1100046484 USD	Input & Authorization	1100046484	15.63 USD	15.63 USD	  

Figure 9

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 10).


Account details	
Account name	1100046484 HRK 
Account number	1100046484
IBAN	HR2824840081100046484
Currency	HRK
Status:	Active
Balance	
Posted account balance	2,557.18 HRK
Available balance	2,557.18 HRK
Overdraft allowed	0.00 HRK
Overdraft is valid until	
Reserved by card transactions	0.00 HRK
Received payment orders	0.02 HRK
Announcement on inflows	0.02 HRK
Reserved by enforcement	0.00 HRK
Authorizations	
Required no. of signatures per order	1
Authorizations	Input & Authorization

Figure 10

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 11).



Account details	
Account name	<input type="text" value="My kupa account"/>
	 Save  Cancel

Figure 11

Change of the account name will be visible on the screen (Figure 12.) immediately.

Balances					
Refresh Download PDF Download Excel					
Display <input type="text" value="25"/> records per page Search <input type="text"/>					
Account name	Authority level	Account number	Posted account balance	Available balance	Actions
Kuna accounts					
My kuna account	Input & Authorization	1100046484	2,557.18 HRK	2,557.18 HRK	
Foreign currency accounts					
1100046484 EUR	Input & Authorization	1100046484	113.23 EUR	113.23 EUR	
1100046484 USD	Input & Authorization	1100046484	15.63 USD	15.63 USD	

Figure 12

Turnover

Account turnover displays all turnovers in the selected account according to the entered search (Figure 13).

Account turnover					
Account	My kuna account - 1100046484				
Credits / Debits	<input checked="" type="radio"/> All <input type="radio"/> Credits <input type="radio"/> Debits				
Date	From	09.06.2017	To	12.06.2017	<input type="button" value="last 7 days"/> <input type="button" value="this month"/> <input type="button" value="last 30 days"/>
Amount	From		To		
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"/> Review				
Sequence of transactions	<input checked="" type="radio"/> Chronological <input type="radio"/> By transaction no.				
Refresh Download PDF Download Excel					

Figure 13

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 the overview type:
 - basic overview
 - Review
- by selecting *Sequence of transactions*:
 - chronologically
 - by transaction number.

You can set the criteria so as to have all turnovers 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 turnovers 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.

By clicking  **Download PDF** you can download turnover in the PDF format.

By clicking  **Download PDF** you can download turnover in the Excel format.

Account statements

This menu allows download of kuna and foreign currency statements for the RBA transaction accounts in the formats PDF, XML CAMT and HUB3. If you contracted also delivery of statements in the format MT940, XML bulk or intraday, you are offered to download statements also in these formats.

Download criteria (Figure 14) allows selection:

- 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
- unread statements.

Also, you can define the manner of statement print-out by selecting the sequence (falling or rising). Selecting the option *Unread* enables overview of unread statements according to the selected sequence and their download. Selecting the option *Last* enables overview and download of statements from the overview date backwards, chronologically.

The use of the option *By number* and *Last* is not possible for the formats MT940, XML bulk or intraday.






Regular account statements	
Account statement	1100046484
Account statements retrieval	<input checked="" type="radio"/> Within period <input type="radio"/> Last <input type="radio"/> By number <input type="radio"/> Unread
Period	From: <input type="text" value="04.07.2017"/> To: <input type="text" value="14.07.2017"/> <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 14

After selecting the criteria click *Refresh*. The print-out shows the following data:

- statement date
- information on whether you downloaded the statement
- statement type

The following statement types are available automatically:

- PDF format by clicking 
- XML CAMT format by clicking 
- HUB3 format by clicking 

For other statement types:

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

Download of statements


If there is an empty box next to the icon for a particular statement type, the statement is ready for download and print-out by clicking the corresponding statement type.

If there is no box displayed, click the icon for download of the corresponding statement type, which displays the corresponding message on the screen (Figure 15).

✓ Preparing account statement 19.05.2017 to 1100046484 is in progress. Try to reach it again in 30 seconds.

Figure 15



After the time for statement download expires, an empty box appears and the same icon is to be clicked again to download the corresponding statement type.

If you wish to download several statements at once, mark the box (by clicking the box ) next to the icon of the corresponding statement format and click **Download selected account statements** (Figure 16). A zip file containing the list of the marked statements will be created. The statements will be prepared to be printed out or saved to your local disk.


Regular account statements

Account statement: 1100046484

Account statements retrieval: ☒ Within period ☐ Last ☐ By number ☐ Unread




Period: From 20.06.2017 To 20.07.2017  today
 last 30 days

Sort: ☒ Descending ☐ Ascending

 Refresh

Display 50 records per page

Search

Account Statement Date	Currency	Downloaded	Types of account statements for download
05.07.2017		Yes	 <input type="checkbox"/>  <input type="checkbox"/>  <input type="checkbox"/>

☒ Download selected account statements

Displayed statements 1 of 1 out of 1

1


Figure 16

Reports

Review of fee calculation

This menu allows download of digitally signed PDF format *Review of fee calculation* for kuna and FCY payment transactions in the transaction accounts.


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

After selecting, click  Refresh. There will be a list of summaries within the set search period displayed on the screen (Figure 17).

Review of fee calculation

Period

From04.2017To07.2017

 Refresh

Display50records per page

Search



Account number	Number of Recapitulation	Calculation date from	Calculation date to	Total	Read	Actions
1100046484	102-2666-00088652	01.04.2017	30.04.2017	2.80 HRK	No	


Figure 17

Overview and print-out are available by clicking . Upon the first summary statements review in the column *Read* the value will switch automatically from *No* to *Yes*.

Single invoices

This menu allows download of digitally signed individual invoices in PDF format, which invoices refer to one of fee calculation for other types of services provided by the Bank (e.g. fee for Solvency Report Issuance, fee for Certificate of Payment Issuance, etc.).

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

After selecting, click  Refresh. There will be a list of invoices within the set search period displayed on the screen (Figure 18).




Single Invoices				
Period	From	01.01.2017	To	20.07.2017
 Refresh				
Display	25	records per page		
				Search
Invoice Date	Invoice Number	Total	Read	Actions
05.07.2017	102-2901-00004641	125.00 HRK	20.07.2017 10:54	


Figure 18

Invoice overview and print-out are available by clicking . At first invoice overview, in the column *Read* the date and time of review will be recorded automatically.

Overview of notice of calculated interest and fees


This menu allows the download of notice on calculated interests and fees in the PDF format.

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

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

Overview of notice of calculated interests and fees

Period
From To

 Refresh

Display records per page
Search



Account number	Calculation date	Read	Download PDF
1100111111	01.06.2016	Yes	

Figure 19

Notice overview and print-out are available by clicking . At first notification overview, in the column *Read* the value will switch automatically from *No* to *Yes*.

PAYMENTS

Kuna Payment Order

Input of a new kuna payment order

By selecting the menu *Payment Orders / Kuna*, you enter the screen *Kuna Payment Order* (Figure 20)

Kuna payment order	
Select template	<input type="text" value="Q"/>
Payer	
Payer's account	My kuna account - 1100046484
Model code & Payer's reference no.	HR <input type="text"/> <input type="text"/>
Payee	
IBAN or Payee's account number	<input type="text"/> <input type="button" value="Check data"/>
Payee's name	<input type="text"/>
Payee's address	<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	20.07.2017
Amount	0.00 HRK
Payment urgency:	NO ▼
Ultimate debtor:	<input type="text"/>
Ultimate creditor:	<input type="text"/>
<input type="button" value="Continue"/>	

Figure 20

Kuna payment order execution requires that the following fields are filled:

- *IBAN or Payee's account number* – after entering IBAN/account number and clicking , the payee's name and seat are filled automatically (if in the account registry). If the payment order is filled already, by clicking it you can check if the entered IBAN/account number corresponds to the payee's name and seat.
- *Payee's name*
- *Place of seat/residence* – payee's seat
- *Model code and payee's reference number* (if payee's reference number is not known, 99 is entered in the first field, and the second field is left unpopulated)
- *Payment description*
- *Execution date* – the current or a future date can be entered
- *amount*
- *Payment urgency* – select the value YES/NO (optional selection)
- *Ultimate debtor* (optional data)
- *Ultimate creditor* (optional data)

If you are executing payment in favour of an account with Raiffeisenbank Austria d.d. (IBAN: HR06248400810000000013), the entry of the model and payee's reference number that you received from the Bank are mandatory (the entry of the Model 99 is not allowed).

The time of payment order input can be reduced if you have already created payment order templates for payment in favour of a payee's account. The payment order is available in the field *Select Template*, after which action the fields previously defined in the respective template are, either partly or entirely, filled on the screen (details in the chapter [Templates](#)).

After entering the correct data, click *Next*. System control of entered data is performed in the required fields.

In case of an incorrect payment order entry, the message *Please correct the fields marked red* (Figure 21) appears.

X Please correct the fields marked red.

Kuna payment order	
Select template	<input type="text" value=""/>
Payer	
Payer's account	My kuna account - 1100046484
Model code & Payer's reference no.	HR <input type="text" value=""/>
Payee	
IBAN or Payee's account number	<input style="border: 2px solid red;" type="text" value=""/> Check data
Payee's name	<input style="border: 2px solid red;" type="text" value=""/>
Payee's address	<input type="text" value=""/>
Place of seat/residence	<input type="text" value=""/>
Model code & Payee's reference no.	HR <input type="text" value=""/>
Payment description	<input style="border: 2px solid red;" type="text" value=""/>
Purpose code	<input type="text" value=""/>
Execution date	20.07.2017
Amount	<input type="text" value="0.00"/> HRK
Payment urgency:	NO ▼
Ultimate debtor:	<input type="text" value=""/>
Ultimate creditor:	<input type="text" value=""/>
<input type="button" value="Continue"/>	

Figure 21

After entering correct data, click again.


The procedure of saving and/or authorizing payment orders is presented in items [Confirmation of payment order entry](#).

Entry of a new payment order from the Account Balances screen

By selecting the menu *Accounts / Balances*, you enter the *Account Balances* screen (Figure 22).

Balances					
<input type="button" value="Refresh"/> <input type="button" value="Download PDF"/> <input type="button" value="Download Excel"/>					
Display <input type="text" value="25"/> records per page		Search <input type="text"/>			
Account name	Authority level	Account number	Posted account balance	Available balance	Actions
Kuna accounts					
My kuna account	Input & Authorization	1100046484	1,867.18 HRK	1,867.18 HRK	
Foreign currency accounts					
1100046484 EUR	Input & Authorization	1100046484	113.23 EUR	113.23 EUR	
1100046484 USD	Input & Authorization	1100046484	15.63 USD	15.63 USD	

Figure 22

Entry of a new payment order requires that you click  in the column *Actions* (Figure 22). The screen *Kuna payment order* will open.

Further procedure is described in item [Kuna payment order](#).

Foreign Currency Payment Order

Entry of a new foreign currency payment order

By selecting the menu *Payment orders / Foreign currency*, you enter the *Foreign currency payment order* screen (Figure 23).

Foreign currency payment	
Select template	<input type="text" value="Q"/>
Payment instrument	10 Payment order
Amount in currency	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"/>
IBAN	<input type="text"/>
Name	<input type="text"/>
Address	<input type="text"/>
Place of seat/residence	<input type="text"/>
Country	<input type="text"/>
Payee's bank	
SWIFT address	<input type="text"/>
Name	<input type="text"/>
Address	<input type="text"/>
Place of seat/residence	<input type="text"/>
Country	<input type="text"/>
Payment details	
Payment description	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Purpose code	<input type="text"/>
Execution date	21.07.2017
Payment urgency	NO
<input type="button" value="Continue"/>	

Figure 23

IMPORTANT!

The use of characters such as &, #, \$, % in the foreign currency payment order fields is not allowed, and words are used instead (e.g. &=and, und, and the like, \$=usd, %=per cent). Also, no umlauted letters are allowed, and the letter *e* is added to the letter instead of the diacritic (e.g. instead of *ö* and *ü* you put *oe* and *ue*).

Foreign currency payment order execution requires that the following fields are 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.
 - *Payment urgency* – possible values are YES/NO; Default is NO (optional selection)

IMPORTANT!

- When placing national and cross-border payment orders in the currency EUR, on the basis of the entered payee's IBAN, the Bank routes the payment towards the corresponding payee's bank, and the fields for the payee's bank data entry are removed from the entry screen automatically.
- When placing national transactions in the currency EUR, reference number is obligatory.
- When placing national and cross-border payment orders in the currency EUR, when selecting payment urgency *YES*, the payment order IS EXECUTED through the TARGET2 clearing system.

After entering the data, click . System control of entered data is performed in the required fields.

In the case of an incorrect payment order entry, the message *Please correct the fields marked red* (Figure 24) appears.

 Please correct the fields marked red.

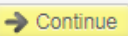
Foreign currency payment	
Select template	<input type="text" value=""/>
Payment instrument	10 Payment order ▼
Amount in currency	<input type="text" value="123.00"/> <input type="text" value="978 EUR ▼"/>
Payment to debit	1100046484 EUR ▼
Fee is charged to	1100046484 EUR ▼
Other banks' fees	SHA - charges shared ▼
Payee	
Account number	<input type="text" value=""/>
IBAN	<div style="border: 2px solid red; padding: 2px;">AT12345674890123</div> <small>IBAN format doesn't match the specification of the country</small>
Name	Test Payee
	<input type="text" value=""/>
Address	Test address
Place of seat/residence	Vienna
Country	Austria
Payment details	
Payment description	Test payment description
	<input type="text" value=""/>
	<input type="text" value=""/>
	<input type="text" value=""/>
Purpose code	<input type="text" value=""/>
Execution date	21.07.2017
Payment urgency	NO ▼
Ultimate debtor	<input type="text" value=""/>
Ultimate creditor	<input type="text" value=""/>
	

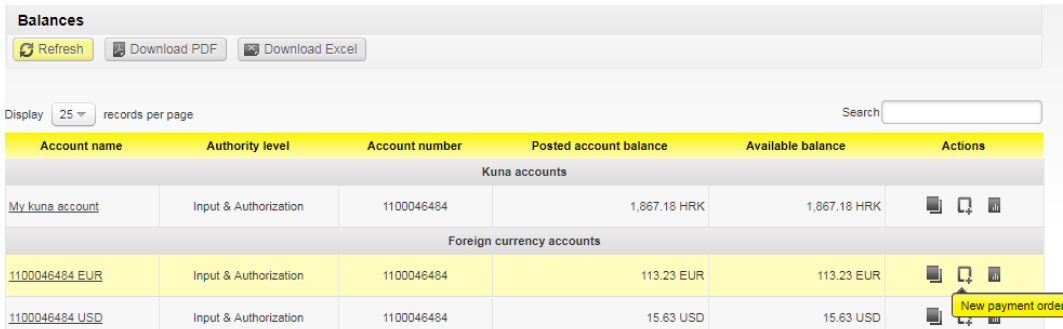
Figure 24

After entering the correct data click .

The procedure of saving and/or authorizing payment orders is described in the item [Confirmation of payment order entry](#).

Entry of a new payment order from the Account Balances screen

By selecting the menu *Accounts / Balances* you enter the *Account balances* screen (Figure 25).




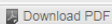
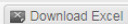










Balances					
  					
Display		records per page		Search	
Account name	Authority level	Account number	Posted account balance	Available balance	Actions
Kuna accounts					
My kuna account	Input & Authorization	1100046484	1,867.18 HRK	1,867.18 HRK	  
Foreign currency accounts					
1100046484 EUR	Input & Authorization	1100046484	113.23 EUR	113.23 EUR	  
1100046484 USD	Input & Authorization	1100046484	15.63 USD	15.63 USD	  

Figure 25

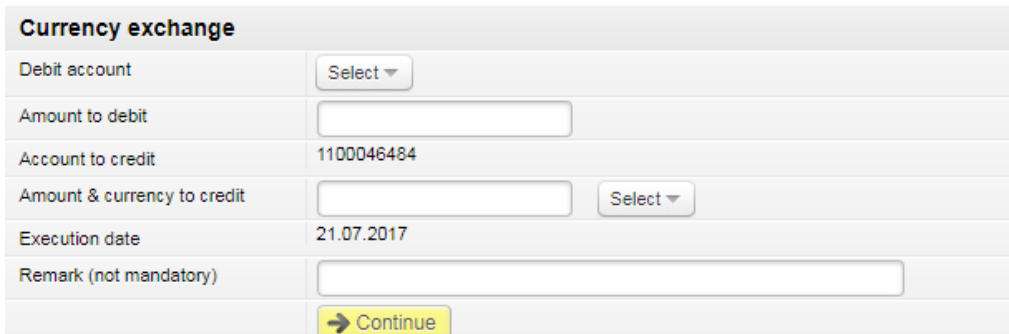
Enter a new payment order by clicking  in the column *Actions*. The *Foreign currency payment order* screen opens.

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 26):





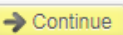
Currency exchange	
Debit account	
Amount to debit	<input type="text"/>
Account to credit	1100046484
Amount & currency to credit	<input type="text"/> 
Execution date	21.07.2017
Remark (not mandatory)	<input type="text"/>
	

Figure 26


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

- *Debit account* - 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
 - 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 [Time schedule for execution of payment transactions](#).

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

In case of an incorrect payment order entry, the following message is displayed *Please correct the fields marked red* (Figure 27).

 Please correct the fields marked red.

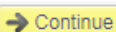
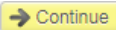
Currency exchange	
Debit account	My kuna account - 1100046484 ▼
Amount to debit	<div style="border: 2px solid red; padding: 2px;">4000000.00</div> <div style="display: inline-block; vertical-align: top; margin-left: 10px;"> HRK <small>Kuna amount to debit can be at least 10,00 HRK, maximum 3.750.000,00 HRK</small> </div>
Account to credit	1100046484
Amount & currency to credit	<div style="border: 1px solid #ccc; width: 150px; height: 20px;"></div> <div style="display: inline-block; vertical-align: top; margin-left: 10px;"> <div style="border: 1px solid #ccc; padding: 2px;">EUR ▼</div> </div>
Execution date	21.07.2017
Remark (not mandatory)	<div style="border: 1px solid #ccc; width: 250px; height: 20px;"></div>
	

Figure 27

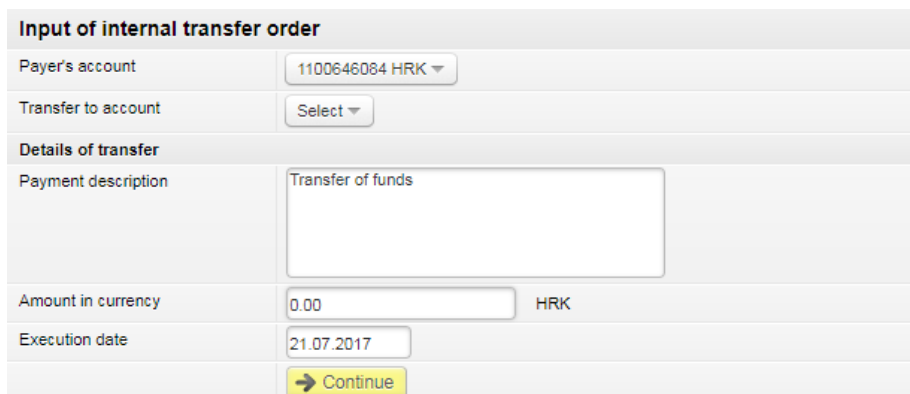
After entering the correct data, click  again.

The procedure of saving and/or authorizing payment order/s 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 *Input of internal transfer order* (Figure 28).




The form titled "Input of internal transfer order" contains the following fields:

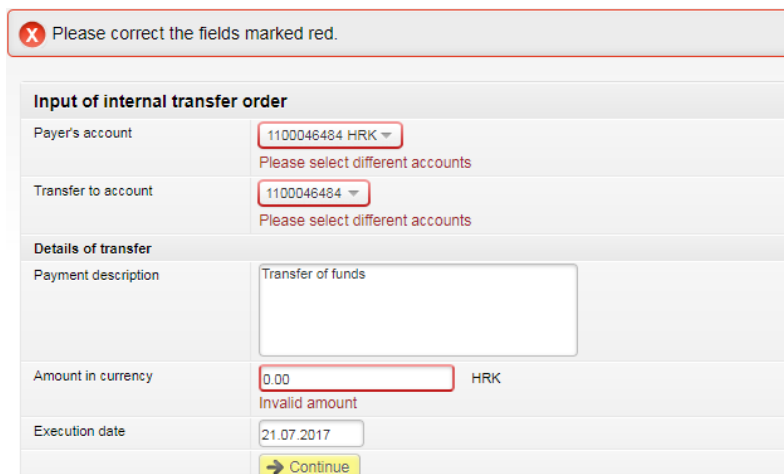
- Payer's account:** A dropdown menu showing "1100646084 HRK".
- Transfer to account:** A dropdown menu with a "Select" button.
- Details of transfer:**
 - Payment description:** A text box containing "Transfer of funds".
 - Amount in currency:** A text box showing "0.00" and a currency label "HRK".
 - Execution date:** A date picker showing "21.07.2017".
- Continue button:** A yellow button with a right arrow and the text "Continue".

Figure 28

The internal transfer order requires that the following fields are 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 (until 31/12 of the following year).

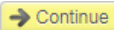
After entering data, click . System control of entered data is performed in the required fields. In the case of an incorrect data entry, the message *Please correct the fields marked red* (Figure 29) appears.



The form is displayed with a red border and a message at the top: "X Please correct the fields marked red." The fields are as follows:

- Payer's account:** A dropdown menu showing "1100046484 HRK" with a red border and the message "Please select different accounts" below it.
- Transfer to account:** A dropdown menu showing "1100046484" with a red border and the message "Please select different accounts" below it.
- Details of transfer:**
 - Payment description:** A text box containing "Transfer of funds".
 - Amount in currency:** A text box showing "0.00" and a currency label "HRK" with a red border and the message "Invalid amount" below it.
 - Execution date:** A date picker showing "21.07.2017".
- Continue button:** A yellow button with a right arrow and the text "Continue".

Figure 29

After entering the correct data, click  again.

The procedure of saving and/or authorizing payment orders is described in the item [Confirmation of payment order entry](#).

Application to issue a documentary

By selecting the menu *Payment orders / Application to issue a documentary* you enter the screen *Application to issue a documentary credit* (Figure 30).


Application to issue documentary credit	
Issuing bank Name Raiffeisenbank Austria d.d. Address MAGAZINSKA CESTA 69 1. City 10000 ZAGREB (GRAD ZAGREB) OIB (PIN-Personal Identification Number) 5305666535	Applicant (50) Name DORSI D.O.O. Address S. DOBRICHA 16 2. City 52100 PULA OIB (PIN-Personal Identification Number) 74786390334 Contact person <input type="text"/> Phone number <input type="text"/> Fax number <input type="text"/>
3. Documentary Credit Number (20) <input type="text"/>	Payment to debit <input type="radio"/> Covered <input checked="" type="radio"/> Uncovered 4. Fee <input type="text"/>
Advising bank SWIFT address <input type="text"/> 5. Name <input type="text"/> Address <input type="text"/> City <input type="text"/> Country <input type="text"/>	6. Form of documentary credit (40A) <input type="text"/> Irrevocable <input type="text"/> non-transferable <input type="text"/> 7. Date of expiry (21D) <input type="text"/> Place of expiry <input type="text"/>
Beneficiary (59) Name <input type="text"/> 8. Address <input type="text"/> City <input type="text"/> Country <input type="text"/> beneficiaries code <input type="text"/>	9. Currency code <input type="text"/> Please select <input type="text"/> Amount in currency <input type="text"/> <input checked="" type="radio"/> Without tolerance <input type="radio"/> With tolerance
10. Available with (41A) <input checked="" type="radio"/> you <input type="radio"/> Advising bank <input type="radio"/> Any bank	11. Usage mode <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
12. Partial shipments (43P) <input checked="" type="radio"/> Allowed <input type="radio"/> Not allowed	13. Transshipment (43T) <input checked="" type="radio"/> Allowed <input type="radio"/> Not allowed
14. Place of Taking in Charge/Dispatch from /Place of Receipt (44A) <input type="text"/> Port of Loading/Airport of Departure (44E) <input type="text"/>	15. Port of Discharge/Airport of Destination (44F) <input type="text"/> Place of Final Destination/For Transportation to /Place of Delivery (44B) <input type="text"/>
16. Latest date of shipment (44C) <input type="text"/>	17. Shipment period (44D) from <input type="text"/> to <input type="text"/>
Description of Goods and/or Services (45A) Terms of delivery 18. <input type="text"/>	
Documents required (46A) 19. <input type="text"/>	
20. Additional conditions (47A) <input type="text"/>	21. Foreign bank's fees (71B) <input checked="" type="radio"/> BEN - to be borne by beneficiary <input type="radio"/> OUR - to be borne by applicant
22. Period for Presentation of documents (46) <input type="text"/> days from the date of shipment, but not later than the expiry date of documentary credit	
23. Confirmation instructions <input type="radio"/> Confirm <input type="radio"/> Without <input type="radio"/> may add	
24. Number <input type="text"/> Year <input type="text"/>	
<input type="button" value="Continue"/>	

Figure 30

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

1. *Issuing bank* - automatically populated with RBA data
2. *Applicant* - name, address and OIB (PIN) will be automatically populated. Contact information (name and surname of the person entering the Request, telephone and fax 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 the correct data, select . System control of entered data is performed in the required fields.

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

After entering the correct data, select  again.

The procedure of saving and/or authorizing payment order modification is described in the item [Confirmation of payment order entry](#).

Confirmation of Payment Order Entry

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

Further actions are defined by the authority category with which you logged in to use RBA iDIREKT.

Saving payment orders – entry authority

Users with authority for entry end their procedure of preparing a particular payment order at this point. By clicking *Save*, the order is saved and prepared for authorization by the user with this authority level.

Sample of the screen for saving a kuna payment order (Figure 31).

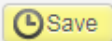
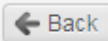
Review of order	
Payer	
Payer's account	My kuna account - 1100046484
Model code & Payer's reference no.	HR99
Payee	
IBAN or Payee's account number	HR0624840081000000013
Payee's name	RAIFFEISENBANK AUSTRIA D.D.
Payee's address	PETRINJSKA 59
Place of seat/residence	ZAGREB
Model code & Payee's reference no.	HR00 019-63-2500004894
Payment description	Test payment order
Purpose code	
Payment urgency:	NO
Execution date	02.11.2017 (today)
Amount	0.50 HRK
 	

Figure 31

Consent for payment order execution – authority of authorization

- Users with authority for authorization can authorize a prepared payment order (see chapters [Bulk authorization](#) or [Unauthorized items](#)).
- Users with authority for entry and authorization continue the authorization procedure at this point, or send the payment order for execution by clicking *Authorize*. The users can also only enter the payment order by clicking *Save*, and authorize it later (especially when placing a large number of payment orders that you wish to authorize as a bulk order – see chapters [Bulk authorization](#) or [Unauthorized items](#)).
- If authorization requires two signatures, by clicking *Authorize* the order is *Partly authorized* (by the first signature), and the final payment order execution requires the authorization of the other signatory (see chapters [Bulk authorization](#) or [Unauthorized items](#)).

Screen sample for kuna payment order authorization with the Identification mToken (Figure 32).

Review of order	
Payer	
Payer's account	HR2824840081100046484 - 1100046484
Model code & Payer's reference no.	HR99
Payee	
IBAN or Payee's account number	HR7924840081500152136
Payee's name	UNIQA osiguranje d.d.
Recipient address	10000 Zagreb
Place of seat/residence	Planinska 13 A
Model code & Payee's reference no.	HR03 174902980
Payment description	Test payment order description
Purpose code	INSU - Premija osiguranja
Payment urgency:	NO
Execution date	05.11.2017 (today)
Amount	0.01 HRK
Authorization How to authorize ?	
Signature data	<input type="button" value="Display"/>
Authorization query	14097469
Authorization	<input type="text"/>
<input type="button" value="Authorize"/> <input type="button" value="Save"/> <input type="button" value="Back"/>	

Figure 32

Screen sample for kuna payment order authorization with the FINA USB / SmartCard (Figure 33).

Authorization	
IB Transaction reference no.	IB38318834
Payer	
Payer's account	HR2824840081100046484 - 1100046484
Model code & Payer's reference no.	HR99
Payee	
IBAN or Payee's account number	HR7924840081500152136
Payee's name	UNIQA osiguranje d.d.
Recipient address	10000 Zagreb
Place of seat/residence	Planinska 13 A
Model code & Payee's reference no.	HR03 174902980
Payment description	Dospjeće: 13.10.2017.
Purpose code	INSU - Premija osiguranja
Payment urgency:	NO
Execution date	02.11.2017 (today)
Amount	0.01 HRK
Signature data	<input type="button" value="Display"/>
<input type="button" value="Authorize"/> <input type="button" value="Back"/>	

Figure 33

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.

Execution date of your transaction depends on the [Time schedule for execution of payment transactions](#).

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 in [Time schedule for execution of payment transactions](#).

Urgent payment if placed to credit the Government Budget account (IBAN HR1210010051863000160) can not be executed for orders amounting at less than HRK 1.000.000,00.

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.

Foreign currency order

In the field Payment urgency you can select:

- *NO* – Standard value date D+1 (execution date + one business day) for non-SEPA payments or D+0 (on the same day) for SEPA payments
- *YES* – D (execution date in real time)

After selecting payment urgency, the transaction is to be saved/authorized. On the *Review of order* screen you can still desist from sending the respective payment order to execution. By clicking *Back*, you return to the previous screen, where you can modify payment order elements.

Bulk Authorization

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

Bulk authorization can be performed only if you have the authority for authorization. The screen shows only those types of requests/payment orders for which you have authority.

Screen sample for bulk authorization in the *Overview of kuna payments* using FINA USB / Smartcard (Figure 34):

Overview of kuna payments

Account

HR2824840081100046484 - 1100046484

Type

☐ All
 ☐ Processed
 ☒ Unprocessed

Time period

From

01.01.2017

To

31.12.2017

today

last 7 days

last 30 days

Amount

From

To

Payee

Status

All

Refresh

Download PDF

Download Excel

Bulk actions













Bulk authorization

Display

50

records per page

Search

	Reference	Execution date	Debit account	Payee Payee's account	Model code & Payee's reference no. Payment description	Amount	Status	Actions
<input type="checkbox"/>	IB38318834	31.10.2017	1100046484 HR2824840081100046484	UNIQA osiguranje d.d. HR7924840081500152136	HR03 174902980 Dospijeće: 13.10.2017.	0.01 HRK	Saved	     
<input type="checkbox"/>	IB38372269	02.11.2017	1100046484 HR2824840081100046484	UNIQA osiguranje d.d. HR7924840081500152136	HR03 174902980 Test payment order description	0.01 HRK	Saved	     
Total amount						0.02 HRK		

Authorize selected items

Displayed transactions 1 of 2 out of 2

4

Figure 34

If you wish to authorize all orders, mark the box in the header of the first column. If you wish to authorize only individual orders, mark the box in front of the payment order IB number in the first column. After marking the payment orders, by clicking *Authorize selected items*, you enter the *Kuna payment orders* screen (Figure 35).

Kuna payment orders

Reference	Execution date	Payment urgency	Debit account	Payee Payee's account	Model code & Payee's reference no. Payment description	Amount	Status
IB38318834	02.11.2017	NO	1100046484 HR2824840081100046484	UNIQA osiguranje d.d. HR7924840081500152136	HR03 174902980 Dospijeće: 13.10.2017.	0.01 HRK	Saved
IB38372269	02.11.2017	NO	1100046484 HR2824840081100046484	UNIQA osiguranje d.d. HR7924840081500152136	HR03 174902980 Test payment order description	0.01 HRK	Saved
Total amount						0.02 HRK	

Signature data

Display

Authorize

Back

Figure 35

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

Click *Authorize* and enter the PIN to authorize the marked payment orders.

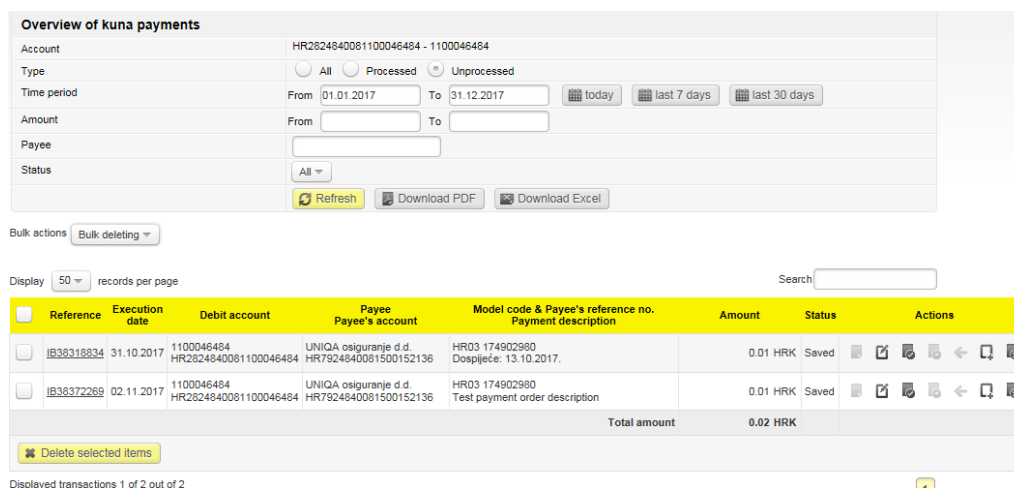
Depending on the required number of signatories, orders are given the status *Authorized* or *Partly authorized*. *Authorized* orders are sent to processing, and *Partly authorized* ones wait for the second signature.

Bulk Deleting

Bulk Deleting is enabled in kuna and foreign currency payment orders.

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

Screen sample for the Payment order bulk deleting in the menu *Overview of kuna payments* (Figure 36).



Overview of kuna payments

Account: HR2824840081100046484 - 1100046484

Type: ☐ All ☐ Processed ☐ Unprocessed

Time period: From: 01.01.2017 To: 31.12.2017 today last 7 days last 30 days

Amount: From: To:













Payee:

Status: All

Refresh Download PDF Download Excel

Bulk actions: Bulk deleting

Display: 50 records per page Search:

Reference	Execution date	Debit account	Payee Payee's account	Model code & Payee's reference no. Payment description	Amount	Status	Actions
<input type="checkbox"/> IB38318834	31.10.2017	1100046484 HR2824840081100046484	UNIQA osiguranje d.d. HR7824840081500152136	HR03 174902980 Dospijete: 13.10.2017.	0.01 HRK	Saved	     
<input type="checkbox"/> IB38372269	02.11.2017	1100046484 HR2824840081100046484	UNIQA osiguranje d.d. HR7824840081500152136	HR03 174902980 Test payment order description	0.01 HRK	Saved	     
Total amount					0.02 HRK		

Delete selected items

Displayed transactions 1 of 2 out of 2

Figure 36

If you wish to delete all orders, mark the box in the header of the first column. If you wish to delete only individual orders, mark the box in front of the payment order IB number in the first column. After marking the payment orders click *Delete selected orders*.

In the *Kuna payment orders* screen you can still desist from bulk authorization to delete the selected payment orders by clicking *Return*.

Additional functionalities

After authorizing payment orders on the screen *Overview of executed payment orders* functionalities are offered:

- *Create template* – creating of a new template from the just entered payment order, if there is the need to place payment orders in favour of the same payee frequently. Accept the offered one or enter a new template name and click *Create template*. The recommendation is not to multiply templates for the payees that you have in the file already.
- *Create new template* – on the basis of the just authorized payment order by selecting among the following 3 options:
 - retain the same payee
 - retain the same amount
 - retain the same date

This action is possible only for kuna orders. Select one or several options and click *Create payment order*. The screen *Kuna payment order* opens with the data from the previous payment order copied as you selected. If you select none of the provided options, an empty *Kuna payment order* screen opens.

- *Create new payment order from template* – enter the partial or full name of the template, select the appropriate payment order template and click *Create payment order*. By clicking *Create payment order* without previously selecting a template, an empty *Kuna payment order* screen opens.
- *Placing request for confirmation of processed transaction* – the screen *Confirmation of processed transaction* opens where you can place the confirmation of processed transaction request. See details in item [Overview of requests for payment confirmation](#).

Overview of payment orders

This menu displays only the payment orders placed through iDIREKT.

The following is available:

- Overview of kuna payment orders
- Overview of foreign currency payments
- Overview of currency exchange orders
- Overview of Cash withdrawals
- Overview of applications (documentary credit)

Overview of kuna payment orders

In this menu you can:

- search kuna orders by particular search criteria
- check payment order statuses
- request confirmation of processed transaction
- depending on your authority, perform the following actions:
 - modify elements of a payment order in the status *Saved*
 - authorize a payment order in the status *Saved* or *Partly authorized*
 - deauthorize a payment order in the status *Partly authorized*
 - recall a payment order with a future execution date
 - delete a payment order in the status *Saved*
 - copy a payment order.

Searching payment orders on the screen *Overview of kuna payment orders* (Figure 37) can be performed according to the following criteria:

- by selecting one of your accounts
- by selecting the time window (From, To) or the expression *today-in the last 7 days- in the last 30 days*
- by defining the amount range (From, To)
- by entering the payee's name
- by selecting the payment order type
- by selecting the payment order status.

Overview of kuna payments	
Account	My kuna account - 1100046484
Type	<input checked="" type="radio"/> All <input type="radio"/> Processed <input type="radio"/> Unprocessed
Time period	From <input type="text" value="06.05.2017"/> To <input type="text" value="05.06.2017"/> <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"/>
Status	<input type="button" value="All"/>
<input type="button" value="Refresh"/> <input type="button" value="Download PDF"/> <input type="button" value="Download Excel"/>	

Figure 37

Unprocessed Payment Orders

Orders are in one of the following statuses:

- *Saved* – the order is not authorized
- *Partly authorized* – the order is to be authorized by the second signatory. The order can't be modified or deleted, but it can be returned to the status *Saved* by deauthorization.
- *Authorized* – the order is signed and sent for processing.

- *Received* – the order is received, awaiting execution for the following reasons:
 - execution date is a future one
 - there are no funds in the account on the execution day; after execution date expiry, the order remains in the payment-pending queue. After funds are remitted in the account, the order will be executed but the set execution date will be changed to the realized execution date. The realized execution date is shown for processed payment orders. If the set and the realized value date are not the same (due to belated deposit), detailed data are presented in the transaction data overview, available by selecting the link in the payment order number. The customer is notified of any subsequent payment order status modification by a corresponding message to their inbox.

In order to simplify and speed up the authorization process, all orders in the status *Saved* or *Partly authorized* can be authorized in one step (see chapters [Bulk authorization](#) or [Unauthorized items](#)).

Executed orders can be in one of the following statuses:

- *Partly executed* – if the payment is in favour of the government budget, and the funds in the account were insufficient for total collection.
- *Executed* – payment order is executed successfully
- *Rejected* – payment order is not executed
- *Recalled* – payment order is recalled before sending to processing

Overview of foreign currency payment orders

In this menu you can:

- search foreign currency orders according to specific search criteria
- check payment order statuses
- depending on your authority, perform the following actions:
 - modify elements of a payment order in the status *Saved*
 - authorize a payment order in the status *Saved* or *Partly authorized*
 - deauthorize a payment order in the status *Partly authorized*
 - recall a payment order with a future execution date
 - delete a payment order in the status *Saved*
 - copy a payment order

Searching payment orders in the screen *Overview of foreign currency payment orders* (Figure 38) can be performed according to the following criteria:

- by selecting one of your accounts
- by selecting time window (From, To) or expression today-in the last 7 days-in the last 30 days
- by selecting a status group
- by selecting a payment order status
- by entering the payee's name
- by selecting payment order currency

Overview of foreign currency payments	
Payer's account	Select account ▼
Payment order type	<input checked="" type="radio"/> All <input type="radio"/> Processed <input type="radio"/> Unprocessed
Time period	From 01.01.2017 To 31.12.2017 <input type="button" value="today"/> <input type="button" value="last 7 days"/> <input type="button" value="last 30 days"/>
Status	All ▼
Payee	<input type="text"/>
Currency	All ▼
<input type="button" value="Refresh"/> <input type="button" value="Download PDF"/> <input type="button" value="Download Excel"/>	

Figure 38

Unexecuted orders

- Orders are in one of the following statuses:
- *Saved* – the order is not authorized
- *Partly authorized* – the order is to be authorized by the second signatory. The order cannot be modified or deleted, but can be returned to the status *Saved* by deauthorization.
- *Authorized* – the order is signed and sent to processing
- *Received* – the order is being processed

In order to simplify and speed up the authorization procedure, all orders in the status *Saved* or *Partly authorized* can be authorized in one step (see chapters [Bulk authorization](#) or [Unauthorized items](#)).

Executed orders

Orders are in one of the following statuses:

- *Executed* – the order is executed successfully
- *Rejected* – the order is not executed
- *Recalled* – the order is recalled before being sent to processing

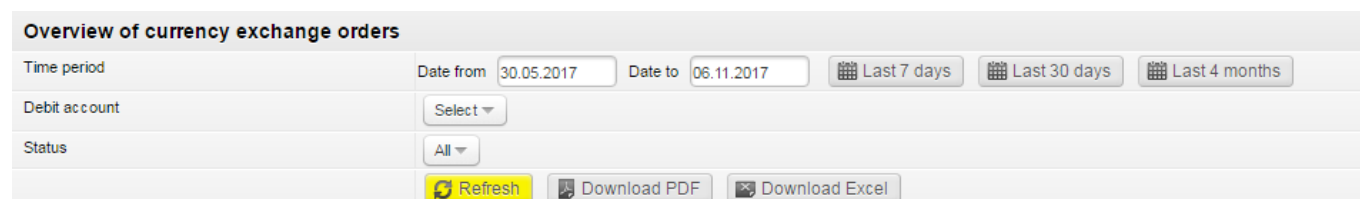
Overview of FCY exchange orders

In this menu you can:

- search orders for foreign currency exchange, by particular search criteria
- check payment order statuses
- depending on your authority, 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*

Searching payment orders in the screen *Overview of FCY exchange orders* (Figure 39) can be performed according to the following criteria:

- by selecting time period (From, To) or the expression *in the last 7 days- in the last 30 days- in the last 120 days*
- by selecting the debited account
- by selecting the payment order status



Overview of currency exchange orders			
Time period	Date from	Date to	<input type="button" value="Last 7 days"/> <input type="button" value="Last 30 days"/> <input type="button" value="Last 4 months"/>
Debit account	Select ▼		
Status	All ▼		
<input type="button" value="Refresh"/> <input type="button" value="Download PDF"/> <input type="button" value="Download Excel"/>			

Figure 39

Overview of cash withdrawal orders

In this menu you can search cash withdrawal orders by particular search criteria.

Searching payment orders in the screen *Overview of cash withdrawal orders* (Figure 40) can be performed according to the following criteria:

- by selecting time window (From, To) or the expression *in the last 7 days- in the last 30 days- in the last 120 days*
- by selecting a payment order type
- by selecting a payment order status
- by entering the payee's name and surname
- by selecting a payment 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
IPT3701998	22.01.2016	Ivan Hodak	11062015	12.50 AUD	Cancelled
IPT3701996	21.01.2016	Pero Perić	10062015	100.00 EUR	Processed
IPT3701817	18.01.2016	Tester Testerić	12345	181.00 EUR	Processed

Figure 40

Overview of applications to issue documentary credit

The screen *Overview of applications to issue documentary credit* (Figure 41) displays the overview of all requests to issue documentary credit irrespectively of their current status.

Overview of applications to issue documentary credit

Date of placement: From To

Status:

Figure 41

Requests can be searched according to the following criteria:

- by selecting time window (From, To) or the expression *in the last 30 days- in the last 120 days*
- by selecting a request status.

Overview of printed requests can be downloaded in the PDF or Excel formats.

The 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.

Bulk Payment Orders (files)

The functionality allows upload of bulk payment orders (files) in the xml 20022 format and sending of these for processing ([Instructions for clients - pain.001](#))

File sending

By selecting the menu *Payments/ Bulk payment (files) / File sending*, you enter the screen *Bulk payment order file upload - SEPA* (Figure 42).



Figure 42

File can be uploaded:

- by the action *Upload* and by selecting the location where the file is stored
- by the [Drag&drop](#) method – by dragging a file from the window of the local account to the marked space on the RBA iDIREKT application screen (available only for the Chrome and Firefox browsers).

In the field *New payment order* click *Upload*, mark the file and by clicking *Open* upload the file from your local disk (Figure 43).

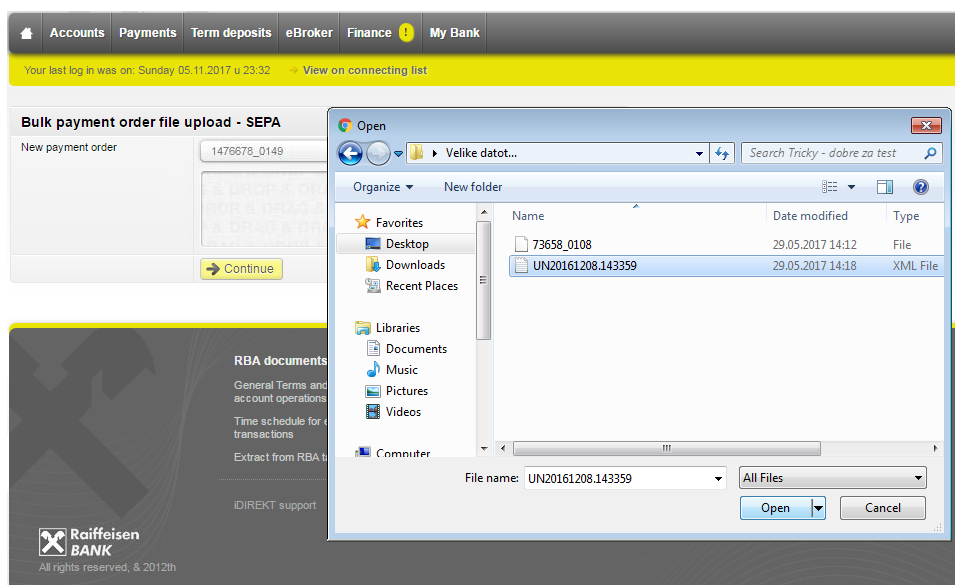


Figure 43

File is uploaded correctly (Figure 44).



Figure 44

Click *Continue*. After the file is sent, the file structure accuracy is controlled formally.

If the file is not formally accurate, you are informed of the reason for deficiency.

If it is formally correct, the file is received, sent for pre-processing (content control) and you are informed of the reference number and the current status.

Note!

- In order to receive the information on executed/rejected orders within the pain.001 file in real time, when creating the pain.001 file in your system we suggest that you record the optional reference no. of every individual payment order (Identification of payment order reference numbers). The unique identifier (reference number) is information given by the initiator/payer for the purpose of payment order identification. The reference number, if given, is returned to the customer on the account statement.
- Before uploading the pain.001 file it is to be checked whether the file is created in keeping with the prescribed instruction, in keeping with the XSD scheme – code page UTF-8 *without BOM*
- The *Batch Booking* option within the pain.001 file is used only for salary disbursement – bulk debit of account for the total amount of all salaries, and individual posting of payments to payee's (it is necessary to create the pain.001 file in keeping with the prescribed instruction).
- If the payment order 5 type – deductions are performed through the pain.001 file, the payment orders – deductions are to be placed as individual payment orders within the file, but without the Batch Booking option.

Status of a sent file can be checked by clicking *Refresh* on the *Overview of SEPA files* screen.

If the file status is *Saved*, on the *Overview of SEPA files* screen the following actions are available:

- *Authorize* – the entire file is sent for execution
- *Deauthorize* – only in the case when there are two signatures required and the first signature was signed
- *Convert into individual orders* – possible only for regular files containing up to 200 payment orders
- *Cancel*

If the file status is *Processing Error*, on the *Overview of SEPA files* screen the following actions are available:

- *Convert into individual orders* – possible only for regular files containing up to 200 payment orders
- *Cancel*

Overview of SEPA files

By selecting the option *Overview of SEPA files* from the menu *Payments/Bulk payments (files)*, you enter the screen *Overview of SEPA files* displaying all executed and unexecuted SEPA files (salaries/regular/externalization). Search is possible only for the files uploaded after 06/06/2016.

Search of the SEPA files can be performed according to the following criteria (Figure 45):

- by selecting time Date (From, To) or the expression *in the last 7 days- in the last 30 days*
- by the File name
- by the File reference number
- by the file Status

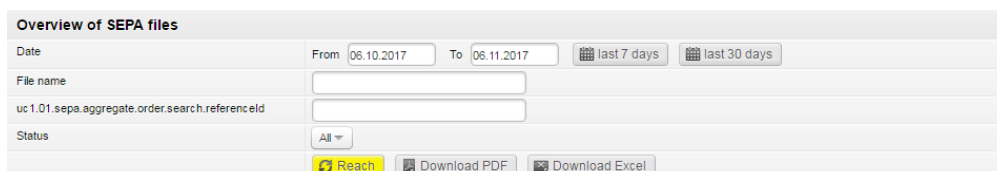
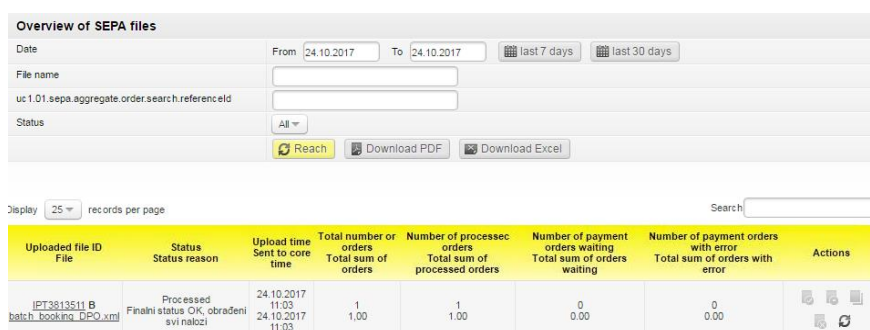


Figure 45

The following details are displayed for every individual SEPA file (Figure 46):

- *Uploaded File ID/File* – Showing the SEPA file type. Review of the uploaded file and display of detailed information on the bulk payment order. Along with detailed information, if you uploaded smaller SEPA file the list of payment orders will be shown. The list can be downloaded in PDF or Excel format. If you uploaded large SEPA file the list of payment orders will not be shown, but downloading PDF or Excel file will enable the review of all of them.
- *Status/ Status reason* – Showing the SEPA file status and explanation of it. After completing the processing, the SEPA file status is updated automatically.
- *Upload time / Sent to core time* – Showing the time of upload and time of sending the SEPA file for processing.
- *Total number of orders/Total sum of orders* – Showing the total number of payment orders and total amount of all payment orders from the uploaded SEPA file.
- *Number of processed orders/Total sum of processed orders* – Showing the total number of executed payment orders and total amount of all executed payment orders from the uploaded SEPA file.
- *Number of payment orders waiting/Total sum of orders waiting* – Showing the total number of payment orders in queue and total amount of all payment orders in queue from the uploaded SEPA file.
- *Number of payment orders with error/Total sum of orders with error* – Showing the total number of payment orders with error and total amount of all payment orders with error from the uploaded SEPA file. A link is available for detailed overview of the payment orders completed with error:
 - *Payment orders with errors* – list of payment orders with error which are not processed
 - *All unprocessed payment orders* – list of all payment orders which are not processed because of payment orders with errors
- *Actions* – Action buttons for *Authorize*, *Deauthorize*, *Convert to individual*, *Delete* and *Refresh* status of the file (by clicking the respective, individual SEPA file is refreshed).






Uploaded file ID File	Status Status reason	Upload time Sent to core time	Total number of orders Total sum of orders	Number of processec orders Total sum of processed orders	Number of payment orders waiting Total sum of orders waiting	Number of payment orders with error Total sum of orders with error	Actions
1PT3813511 B batch_booking_DPO.xml	Processed Finalni status OK, obrađeni svi naboz	24.10.2017 11:03	1 1,00	1 1,00	0 0,00	0 0,00	  

Figure 46

If the orders from the uploaded SEPA file are converted into individual orders, they have to be authorized in the menu *Overview of kuna payment orders* or *Unauthorized items* (see chapters [Bulk authorization](#) or [Unauthorized items](#)).

Overview of converted SEPA files

By selecting the option *Overview of converted SEPA files* from the menu *Payments/Bulk payment orders (files)*, you enter the screen *Overview of converted bulk payment orders* showing the regular SEPA files that were converted into individual orders. Search is possible only for the files uploaded after 06/06/2016, according to the following criteria (Figure 47):

- by selecting Date (From, To) or the expression *in the last 7 days- in the last 30 days*

Overview of converted bulk payment orders				
Date	From 06.11.2016	To 06.11.2017	last 7 days	last 30 days
Refresh Download PDF Download Excel				
Display 25 records per page	Search			
Uploaded file ID	Transaction reference ID	Status	File	
IPT3808638	GEN-ID:35351_1501572177397_70b	Partially converted	01.08.2017 09:22 (un20170801_01_001_001.xml)	
IPT3805592	GEN-ID:35351_1500469171465_688	Converted into individual payment orders	19.07.2017 14:59 (batch_booking_DPO.xml)	

Figure 47

Overview of kuna files (HUB3 format)

By selecting the option *Overview of kuna files (HUB3 format)*, you enter the screen *Overview of bulk payment orders* showing all the files in the HUB3 format uploaded before 06/06/2016 (Figure 48).

Overview of bulk payment orders

Date

From

06.11.2015

To

05.06.2016

Last 7 days

Last 30 days

Status

Correctly converted into individual payment orders

Refresh

Download PDF

Download Excel

Display

50

records per page

Search

File ID	File reference ID	Status	File	Actions
IPT3700197	1-2015-11-25	Converted into individual payment orders	<div>25.11.2015 08:37</div> <div>(35351_kunska_NKS_100_naloga_ispravna.txt.tar.gz)</div>	<div>Download PDF</div> <div>Download Excel</div>

Figure 48

Overview of FCY files (HUB3 format)

By selecting the option *Overview of FCY files (HUB3 format)*, you enter the screen *Overview of bulk payment orders* showing all the files in the HUB3 format uploaded before 06/06/2016 (Figure 49).

Overview of bulk payment orders

Date

From To

last 7 days

last 30 days

Status

All

Refresh

Download PDF

Download Excel

Display

50

 records per page

Search

File ID	Status	File	Actions
IPT3699864	Converted into individual payment orders	17.11.2015 12:32 (devizna_datoteka_DPO.txt)	

Figure 49

Direct Debit

Direct Debit is a payment service for debiting account of the payer when a payment transaction is initiated by the payee towards their payment service provider.

The SEPA direct debit service requires that the payer gives their previous approval to the payee.

The approval represents a standardized data cluster on the basis of which the payer gave their approval to the payee to initiate a payment transaction from the payer's account through the payment service provider.

The SEPA direct debit in the Republic of Croatia will be executed in kuna only, according to the SEPA regulations in keeping with the Core and Business HRK SDD scheme for placing the file payments (pain.008) and initiating the R-transactions (pain.007).

Sending direct debit files (Payee)

By selecting the menu *Payments/Direct debits (Payee)/Sending direct debit files*, you enter the screen *Sending direct debit files* (Figure 50).

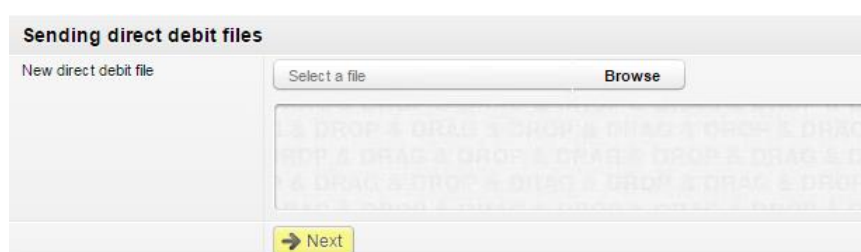


Figure 50

The recipient can upload a file:

- by the action *Upload* and by selecting the location where the file is stored
- by the [Drag&drop](#) method – by dragging a file from the window of the local account to the marked space on the RBA iDIREKT application screen (available only for the Chrome and Firefox browsers).

In the field *New direct debit file* click *Upload*, mark the file and by clicking Open, upload the file from your local disk (Figure 51).

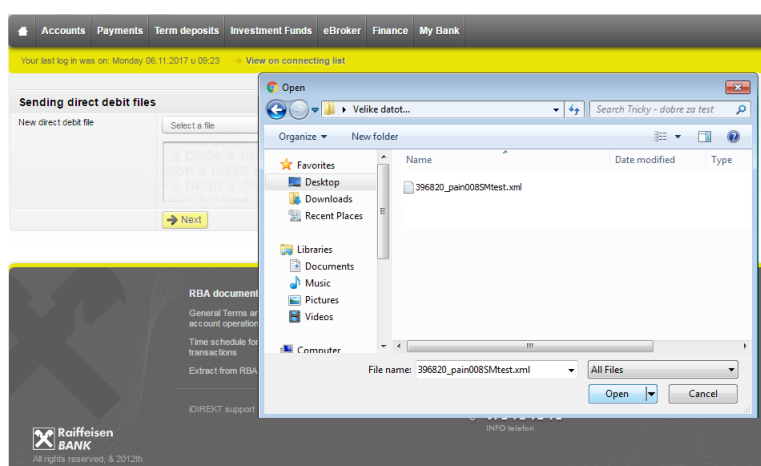


Figure 51

The file has uploaded correctly (Figure 52).

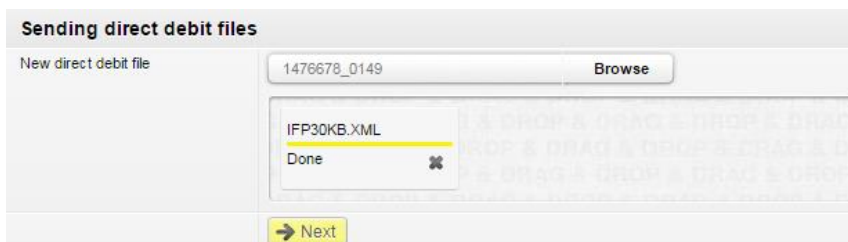


Figure 52

Click *Next*. After the file is sent, the file structure accuracy is controlled formally.

If the file is not formally accurate, you are informed of the reason for deficiency.

If it is formally correct, the file can be saved or authorized according to the authority level (Figure 53).

If the file execution requires 1 signature, after authorization it is given the status *Authorized*.

If the file execution requires 2 signatures, after authorization it is given the status *Partly authorized*, and authorization can be completed on the screen [Overview of direct debit files](#)

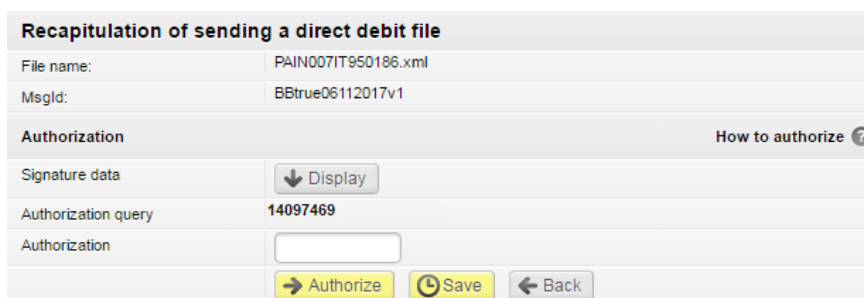


Figure 53

Note!

- before sending an SDD payment order, the payee is to notify the payers of the amount and date of execution - the preliminary notification (in the form of account) 14 days before the execution date at the earliest, or as contracted with the payers
- 14 days before the payment order execution date at the earliest, and 1 business day before the payment order execution date at the latest, the payee is to deliver the direct debit orders in the form of the pain.008 file to the bank with whom they contracted the service, in the manner as agreed
- Direct Debit is executed if collection can be made from the payer's transaction account in the full amount that was placed
- maximum file size is limited to 200 MB
- if the Direct Debit order cannot be executed from the payer's transaction account, the payer's bank notifies the recipient of this
- for every R-transaction type there are pre-defined rules and deadlines
- detailed rules and conditions are defined by the Core and Business HRK SDD scheme Regulations
- the payment file is to be adjusted to the XML format according to the ISO20022 standard – pain.008

- initiating the R-transaction pain.007 is to be enabled, software support adjusted for receipt of payment order status information and of the prescribed codes –pain.002, and receipt of *camt* statements is to be enabled
- the SEPA direct debit requires timely execution of all actions before the deadlines set for migration to the SDD scheme
- before migrating to the SDD scheme, arrange for message testing with your bank

Status of the sent file can be checked on the screen [Overview of direct debit files](#).

Overview of direct debit files (Payee)

By selecting the menu *Payments/Direct debits (Payee)/Overview of direct debit files*, you enter the screen *Overview of direct debit files*.

The recipient can search by the following criteria (Figure 54):

- Date of last change (From, To) or expression *Last month* or *Last 3 months*
- Msg ID – message identification of max 35 characters
- File name
- IB reference – reference number given by iDirekt
- Status
- Type (all, PAIN.008, PAIN.007)
- Downloaded (All, YES, NO)

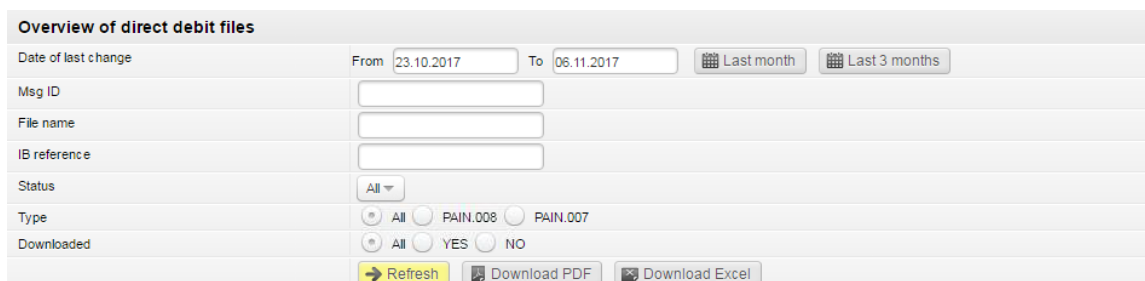


Figure 54

Possible file statuses depending on the processing phase:

- *Saved*
- *Partially authorized*
- *Authorized*
- *Sent*
- *Received*
- *Processed*
- *Rejected*

The following details are displayed for every individual direct debit file (Figure 55):

- *IB Reference/File* - also the link for file details overview
- *Msg ID/Type* - message identification code and message type
- *Date of last change/PAIN.002 File*
- *Number of orders/Total amount of orders* – number of orders in the file and total amount of orders
- *Status* – showing the current file status
- *Downloaded* – YES, NO
- *Actions* – action buttons *Authorize*, *Deauthorize*, *Delete*







IB reference File	Msg ID Type	Date of last change PAIN.002 File	Number of orders Total amount of orders	Status	Downloaded	Actions
IPT3814682 B 35351COREperftestMala.xml	coreRBA06112017v1 PAIN.008	03.11.2017 08:30 sts.IPT3814682.7700.xml	3000 2,100,000,000.00 HRK	Received	NO	  
IPT3814142 B 35351COREperftestMala.xml	coreRBA02112017v1 PAIN.008	03.11.2017 00:00 sts.IPT3814142.7696.xml	3000 2,100,000,000.00 HRK	Processed	NO	  

Figure 55

Depending the current file status (Saved/Partly authorized), the following actions are available:

- *Authorize* – file is sent to execution
- *Deauthorize* – only in the case when there are two signatures required and the first signature was signed
- *Delete* – only if the file is in the status *Saved*.

Overview of received direct debit orders (Payer)

By selecting the menu *Payments/Direct Debits (Payer)/Overview of received direct debits*, you enter the screen *Received direct debit orders* showing all received direct debit orders.

On this screen the payer can overview the active received direct debit orders, and possibly recall received direct debit orders.

For every individual direct debit order file received, the following data are shown (Figure 56):

- *SDD transaction ID*
- *Execution date*
- *Recipient*
- *Debit account* – the account which will be debited for execution of a standing payment order
- *Purpose*
- *Purpose model and reference number*
- *Amount and currency*
- *Order status* – current status of received payment order
- *Requested recall* – Yes/No
- *Actions* – Recall (shown if recall of specific Direct Debit payment order is available)

Direct Debit orders are available on the list *Received direct debit orders* until the execution date, or conclusively as on the execution date.

Search can be performed by the Payer's accounts, and the list filtered by using the field *Search*.

Also, the list can be downloaded in the *PDF* or *Excel* format.





Received direct debits										
Account			All accounts ▼							
			 Refresh  Download PDF  Download Excel							
Show 50 ▼ records per page			Search <input type="text"/>							
SDD transaction ID	Execution date	Recipient	Debit account	Purpose	Reference number	Amount and currency	Status	Requested revocation via IB	Actions	
1795628	08.11.2017	HT D.D. HR4224840081100778873	HR482484001100046484	PERFORMANCE TEST. Nalog 26	HR00456-9888	9.00 HRK	Waiting for execution	No		

Figure 56

Note!

- through the iDIREKT Internet Banking Recall of Direct Debit transactions is possible by *23:59 hours on the calendar day preceding the SDD payment order execution date* at the latest
- Recall of SDD payment order execution does not represent Recall of the Approval given by the customer to the payee, but refers solely to the individual transaction which the customer requested not to be executed.

By clicking the *SDD number of payment orders* in column 1, you can overview details of an individual payment order (Figure 57)




Reference:		1795628
Payment type:		RCUR
Description:		TEST
Status:		Waiting for execution
Consent ID:		RUBYTEST
Payer:		
Payer's IBAN:		HR482484001100046484
Payer's SWIFT:		RZBHHR2X
Payer:		Komitent 3873 RBA FO PERF TEST Magazinska 68 10000 ZAGREB Hrvatska
Model code and Payers reference no.		HR0026
Ultimate debtor:		
Recipient		
Recipient's IBAN:		HR4224840081100778873
Recipient's SWIFT:		RZBHHR2XXX
Recipient:		HT D.D. PLANINSKA 13 A 10000 ZAGREB Hrvatska
Model code and Payees reference no.		HR00456-9888
Ultimate recipient:		HT D.D.
Recipient's ID:		HR20ZZZ81793146560
Payment description:		PERFORMANCE TEST. Nalog 26
Purpose code:		OTLC
Execution date:		08.11.2017
Amount:		9.00 HRK
 Recall  Download PDF  Back		

Figure 57

Overview of suspended direct debit orders (Payer)

By selecting the menu *Payments/Direct Debit/Overview of suspended direct debits*, you enter the screen *Overview of suspended orders for direct debit* showing all suspended direct debit orders and representing to records of direct debits that are not pending for payment (Figure 58)

Provided search conditions:

- *Payer's account*
- *Period*

The list shows the following data:

- *Identification Number*
- *From account*
- *IBAN*
- *Name*
- *Status*

The list is available for download in the *PDF* and *Excel* format.

Overview of suspended orders for direct debits				
Payer account		1100046484 HRK		
Period		From	To	
		06.10.2016	06.11.2017	
		Refresh Download PDF Download Excel		
Display	50	records per page		Search: <input type="text"/>
Identification number	From account	IBAN	Name	Status
12	HR3124840081100046484	HR7824840081104330753	PRAVNA OSOBA D.O.O.	Processed

Figure 57

Details of an individual suspended payment order can be reviewed by clicking *Identification number* (Figure 58)

Overview of direct debit details	
Reference:	12
Recipient IBAN:	HR7124840081100000000
Recipient data:	PRAVNA OSOBA D.O.O.
Recipient model and reference number	HR00000054370-022014-7
Consent ID:	35351MRGRAWE
Recipient identifier:	HR82ZZZ75665455333
Creation date:	05.06.2017
Recall date:	08.06.2017
Amount:	20.00 HRK
Status:	Executed
Payment description:	Nalozi
Rejection reason:	The payer rejected (Refusal) direct debit.
← Back Download PDF	

Figure 58

Overview of recalled direct debit orders

By selecting the menu *Payments/Direct Debit/Overview of recalled direct debits*, you enter the screen *Overview of direct debit order recalls* showing the individual orders for which you requested Recall through iDIREKT (Figure 59)

Provided search conditions:

- *payer's account*
- *time window*

Overview of the recalled direct debits

Payer account

1100646084 HRK

Period

From 01.06.2017 To 06.11.2017

Refresh

Download PDF

Download Excel

Mark	Execution date	Recipient	Payer	Payment description	Model and reference number	Amount	Status
IPT3800344	05.06.2017	PRAVNA OSOBA D.O.O. HR782484008110433 0753	1100046484	Nalozi za l.	HR00000054370-022014-7	20.00 HRK	Executed

Figure 59

The list shows the following data:

- *Mark* – IB reference number of direct debit payment order
- *Execution date*
- *Recipient*
- *Payer* – account debited for the recalled direct debit payment order
- *Payment description*
- *Model and reference number*
- *Amount*
- *Status* –
 - *Executed* (successfully recalled)
 - *Rejected* (Recall of Direct Debit payment order is rejected)

Consent for Direct Debit

By selecting the menu *Payments/Direct Debit/Consent for Direct Debit*, you enter the screen *Request for Direct Debit* where you yourself can place/activate the Consent of Direct Debit (Figure 60)

Data for entry:

- *Payer's account* – from the drop-down menu select your account that you want debited for Direct Debit payment order execution
- *Recipient's IBAN* - after entering IBAN/account number and clicking the following field, the payee's name and seat are filled automatically (if in the account registry). If the payment order is filled already, by the action *Check data*, you can check if the entered IBAN/account number corresponds to the name and seat of the payee.
- *Recipient's name*
- *Recipient's address* – payee's address
- *Place of residence* – payee's seat
- *Date of consent* – date on which your approval becomes active
- *Identification (number) of Consent* – number given by the direct debit payment order recipient
- *Recipient identifier* – number given by the FINA to the recipient the payee for the service of execution
- *Payment type*:
 - *One time*
 - *Repeated*



Request for direct debit	
Payer's account	1100646084 HRK ▼
Recipient IBAN:	<input type="text"/>  Check data
Recipient name:	<input type="text"/>
Address:	<input type="text"/>
Place of residence:	<input type="text"/>
Date of Consent:	06.11.2017
Identification (number) of Consent:	<input type="text"/>
Recipient Identifier:	<input type="text"/>
Payment type:	<div>Repeated ▼</div> <div> <input type="radio"/> One time <input checked="" type="radio"/> Repeated </div> <div> Continue</div>

Figure 60

The entered Consents, depending on the authority level, can be:

- *Saved*
- *Authorized* – if Consent activation requires 2 signatures, after the first authorization the approval is given the status *Partly authorized*. Otherwise it is given the status *Authorized*.

Approvals for Direct Debit can be corrected before saving or authorizing by the action *Return*, which brings you back to the entry screen (Figure 61).





Recapitulation of Consent entry	
Payer account:	1100646084 HRK
Recipient IBAN:	HR4224840081100778873
Recipient name:	Test recipient
Recipient address:	Zagrebačka 77
Place of residence:	ZAGREB
Date of Consent:	06.11.2017
Identification (number) of Consent:	Test ID
Recipient Identifier:	HR20ZZZ81793146560
Payment type:	Repeated
Authorization How to authorize ?	
Signature data	 Display
Authorization query	89e Token serial number
Authorization	<input type="text"/>
<div>  Authorize  Save  Back </div>	

Figure 61

Overview of placed Consents for Direct Debit

By selecting the menu *Payments/Direct Debit (Payer)/ Overview of placed Consents for direct debit*, you enter the screen *Overview of requests for Consent* where you can review, authorize, deauthorize, delete consents for Direct Debit (Figure 62).

Provided search conditions:

- *Account* – payer's account
- *Status* – Saved, Partly authorized, Authorized, Cancelled, Active, Rejected

Overview of requests for Consent

Account: 1100646084 HRK

Status: All

Refresh Download PDF Download Excel

Display 25 records per page Search

IB reference SDD reference	Debit account	Recipient IBAN Recipient name	Date Consent Identifier	Recipient Identifier Payment type	Status:	Actions
IPT3800282 233	1100646084 HRK HR3124840081100646084	HR6924840081100147111 GAVRILOVIĆ D.O.O.	05.06.2017 35351MR1100	HR83ZZZ83570236060 Repeated	Cancelled	   

Figure 62

The list shows the following data:

- *IB reference /SDD reference*– by clicking the IB reference, overview of details is available for every individual Consent Request
- *Debit Account*
- *Recipient IBAN / Recipient name*
- *Date/Consent Identifier*
- *Recipient Identifier / Payment type*
- *Status*
- *Actions*
 - *Authorize* – possible for Consent in the status *Saved* or *Partly authorized*
 - *Deauthorize* – possible only for Consent in the status *Partly authorized*
 - *Modify* – possible only for Approval in the status *Saved*,
 - *Delete* - possible only for Approval in the status *Saved*

Overview of active Consents

By selecting the menu *Payments/Direct Debits/ Overview of active Consents*, you enter the screen *Overview of active Consents* (Figure 63)

On the screen you can:

- Overview details every individual active Direct Debit Consent
- *recall* an active Consent with action *Recall*






Overview of active Consents						
Account:		1100646084 HRK ▼				
		 Refresh  Download PDF  Download Excel				
Display 50 ▼ records per page		Search: <input type="text"/>				
ID	Recipient name	Recipient IBAN	Date of Consent	Consent Identifier	Recipient Identifier	Actions
<u>111</u>	STYRIA MEDIJSKI SERVISI D.O.O.	HR7824840081104330753	28.04.2017	35351MR1062275	HR82ZZZ75665455333	
<u>54</u>	GRAWE HRVATSKA D.D.	HR8325000091101007348	08.05.2017	35351MRGRAWE	HR35ZZZ28406115764	

Figure 63

Overview of requests for Consent recalls

By selecting the menu *Payments/Direct Debit/Overview of requests for Consent recalls*, you enter the screen *Overview of requests for Consent recalls*, where you can check list of Consents you recalled (Figure 64)

On the screen you can search the list of requests for Consent recalls by the criteria:

- *Payer account* – providing all accounts of the business entity whom the Authorized Person can access
- *Period* – From and To

In the field *Search* you can enter any data available on the list, which will narrow down the initially available Overview.

Overview of requests for Consent recalls


Payer account


Select ▼


Period:

From: 07.01.2017

To: 06.11.2017

 Refresh

 Download PDF

 Download Excel

Display 50 ▼ records per page

Search

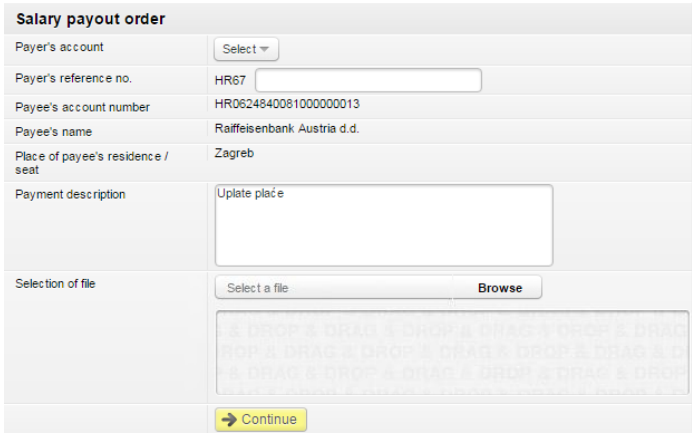
Mark	Execution date	Recipient	Payer	Date of Consent	Consent Identifier	Recipient Identifier	Status
IPT3801001	07.06.2017	GAVRILOVIĆ D.O.O. HR692484008110014 7111	1100646084	07.06.2017	35351MR1100	HR83ZZZ83570236060	Active

Figure 64

Salary Payout

Salary Payout Order

By selecting the menu *Salary payout / New salary payment order*, you enter the screen *Salary payout order* (Figure 65).



The form titled "Salary payout order" contains the following fields:

- Payer's account:** A dropdown menu with "Select" as the current value.
- Payer's reference no.:** A text field containing "HR67".
- Payee's account number:** A text field containing "HR0624840081000000013".
- Payee's name:** A text field containing "Raiffeisenbank Austria d.d."
- Place of payee's residence / seat:** A text field containing "Zagreb".
- Payment description:** A text field containing "Update place".
- Selection of file:** A section with a "Select a file" button and a "Browse" button. Below these buttons is a large, faint watermark area with the text "DRAG & DROP".
- Continue:** A yellow button with a right-pointing arrow and the text "Continue".

Figure 65

Salary payout order execution requires that the following fields are filled:

- *Payer's account* – from the drop-down menu select the account to debit for the orders
- *Payer's reference no.* – enter in keeping with regulations [OIB(VAT)-JOPPD number for the day of execution]
- *Payment description* – the system already has the predefined payment description entered, which can be changed
- *Selection of file* – the field in which you upload the file.

The file can be uploaded:

- by the action *Upload* and by selecting the location where the file is stored
- by the [Drag&drop](#) method – by dragging a file from the window of the local account to the marked space on the RBA iDIREKT application screen (available only for the Chrome and Firefox browsers).

In the field *Selection of file* click   and mark the file (Figure 66)

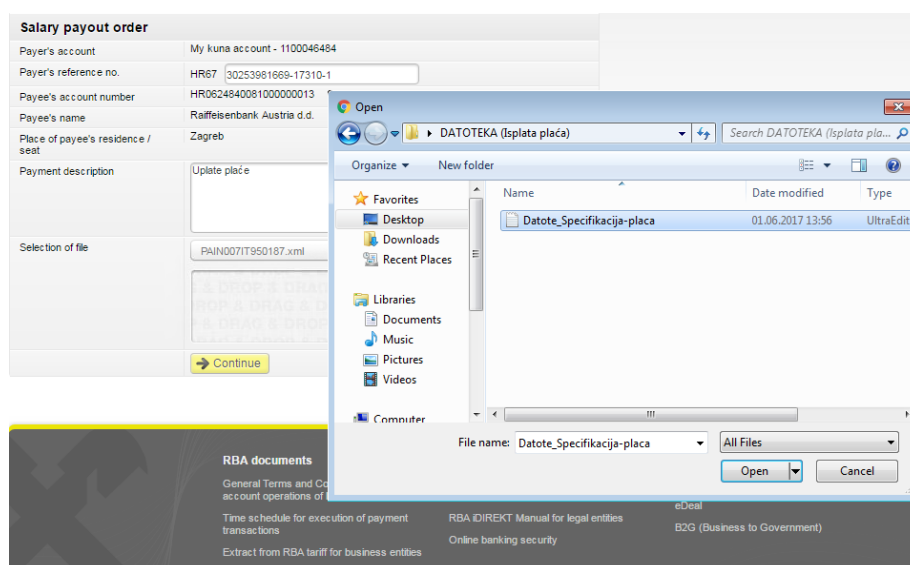


Figure 66

By clicking  upload the file from your local disk (Figure 67).

Salary payout order	
Payer's account	My kuna account - 1100046484
Payer's reference no.	HR67 30253981669-17310-1
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	<div>PAIN007IT950187.xml <input type="button" value="Browse"/></div> <div> <div>test_datoteka-specifikaci</div> <div>Done</div> </div>
<input type="button" value="Continue"/>	

Figure 67

Drag & drop method

Mark the file you wish to upload and click the left mouse key. Drag the file towards the screen *Salary payout order* into the empty field of the block *Selection of file* (Figure 68).

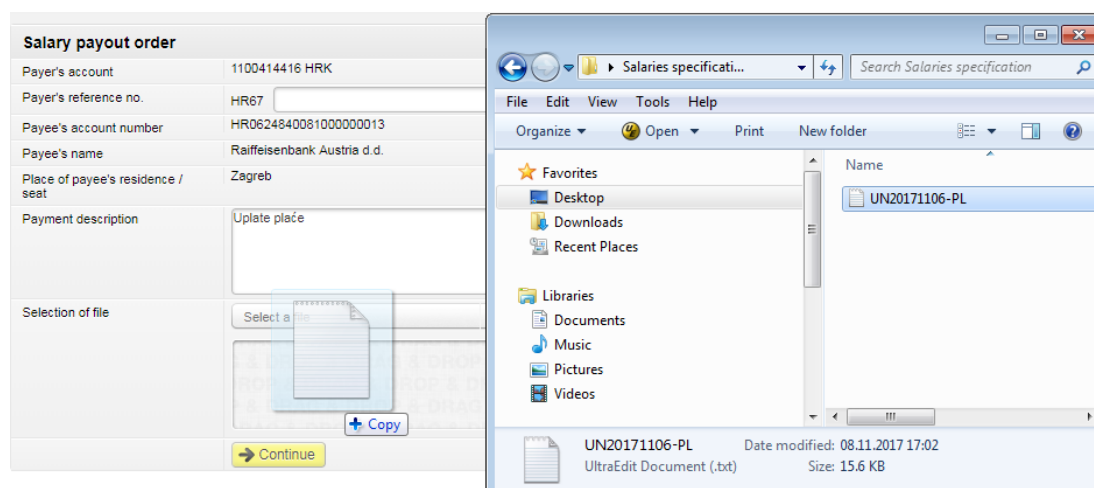
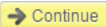


Figure 68

The file is uploaded correctly (Figure 69).


Salary payout order	
Payer's account	My kuna account - 1100046484
Payer's reference no.	HR67 30253981669-17310-1
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	<div>PAIN007IT950187.xml <input type="button" value="Browse"/></div> <div> <div>test_datoteka-specifikaci</div> <div>Done</div> </div>
<input type="button" value="Continue"/>	

Figure 69

Click . After the file is sent, the file structure is controlled formally.

If the file is not formally accurate, you are informed of the reason for deficiency.

If the file is formally accurate, the screen *Payment order recapitulation* opens.

On the *Payment order recapitulation* screen you can still desist from sending a payment order for execution by clicking , after which you are redirected to the previous screen where you can change the payment order elements.

Salary payout order is to be saved/authorized (for details see item [Confirmation of payment order entry](#)).

After authorization, file is received and sent for processing (content control) and you are informed of the identifier (reference no.) and the current status.

Depending on your authority category, after your action the order is given a particular status. You are informed of the payment order status by a corresponding system message (Figure 70)

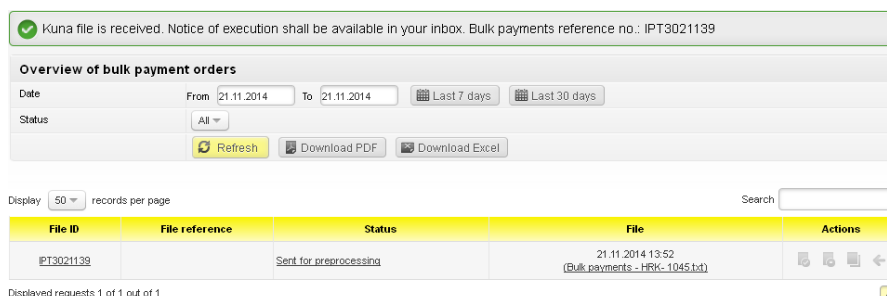


Figure 70

Payment order status can be checked in the menu [Overview of salary payout order](#).

Overview of salary payout order

On the screen *Overview of salary payout order* (Figure 71) you can:

- search salary payout orders by particular search criteria
- check payment order statuses
- depending on your authority, 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 payout orders

Date of placement

From06.01.2016To06.11.2017

last 7 days

last 30 days

Status

All

Refresh

Download PDF

Download Excel

Display50records per page


Search

Reference no.	Date of placement	Payer's account	File	Account no. In File	Execution date	Amount	Status	Actions
IPT3768121	13.03.2017	1100646084 HRK	nalog_za_isplatu_placa_DPO_20170313.txt	2	13.03.2017	16,469.75 HRK	Processed	<div><div></div><div></div><div></div></div>
IPT3776822	14.04.2017	1100646084 HRK	nalog_za_isplatu_placa_DPO_20170414.txt	2	14.04.2017	16,469.75 HRK	Processed	<div><div></div><div></div><div></div></div>

Figure 71

Confirmation of Processed Transaction

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

Clicking  opens the screen *Confirmation of processed transaction* (Figure 72). Select the delivery mode for the Confirmation:

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

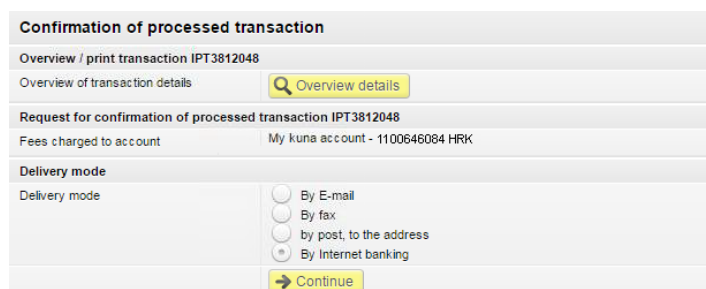



Figure 72

Click . Sample screen *Review of requests for receipts* is shown in Figure 73 - sample screen for request authorization with the ActivKey USB tool).

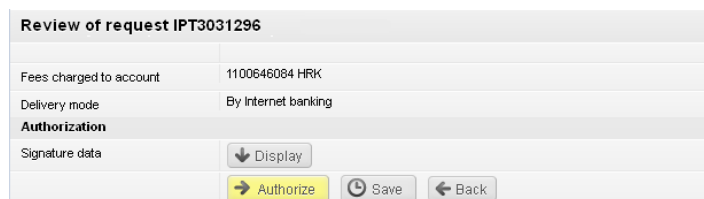



Figure 73





On the respective screen you can still desist from sending the request for execution.

Clicking  redirects you to the previous screen, where you can change the *Confirmation delivery mode*.

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:

Continuing with your actions is determined by the authority category with which you logged in to use 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 with authority for authorization can authorize a prepared request in the menu [Overview of requests for confirmation of payment](#) or [Unauthorized items](#);
- Users with authority for entry and authorization continue the (authorization) procedure at this point or send the request for execution by clicking ; also, users can only enter the request by clicking  and authorize it later in the menu [Overview of requests for confirmation of payment](#) or [Unauthorized items](#);
- If authorization requires two signatures, by clicking  the request is partly authorized (by the first signature), and the final payment order execution requires authorization of the other signatory in the menu [Overview of requests for confirmation of payment](#) or [Unauthorized items](#).

Depending on your authority category, after your action the requests are given particular statuses. You are informed of the request status by a corresponding system message.

Request status can be checked in the menu [Overview of requests for confirmation of payment](#)

Actions on the review screen

Payment order modification

Editing payment order elements can be executed only for an order in the status *Saved* (Figure 74). Payment order edit cannot be performed for salary payout orders. Payment order element edit does not alter its existing system identifier (reference no.).

<input type="checkbox"/>	Reference	Execution date	Debit account	Payee Payee's account	Model code & Payee's reference no. Payment description	Amount	Status	Actions
<input type="checkbox"/>	<u>IPT3814356</u>	02.11.2017	1100046484 My kuna account	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR00 019-63-2500004894 Test payment order	0.50 HRK	Saved	
Total amount						0.50 HRK		Edit
→ Authorize selected items								

Figure 74

Payment order authorization

The authorization procedure can be performed for all types of payment orders in the status *Saved* or *Partly authorized* (Figure 75).

<input type="checkbox"/>	Reference	Execution date	Debit account	Payee Payee's account	Model code & Payee's reference no. Payment description	Amount	Status	Actions
<input type="checkbox"/>	<u>IPT3814356</u>	02.11.2017	1100046484 My kuna account	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR00 019-63-2500004894 Test payment order	0.50 HRK	Saved	
Total amount						0.50 HRK		Authorize
→ Authorize selected items								

Figure 75

Payment order deauthorization

The payment order deauthorization procedure can be used when you wish to return an order of the status *Partly authorized* into the status *Saved*, e.g. because modification of payment order elements is required (Figure 76).

Payment order deauthorization does not alter its existing system identifier (reference no.). The payment order deauthorization procedure can be performed for all payment orders in the status *Partly authorized*.

<input type="checkbox"/>	Reference	Execution date	Debit account	Payee Payee's account	Model code & Payee's reference no. Payment description	Amount	Status	Actions
<input type="checkbox"/>	<u>IPT3814356</u>	07.11.2017	1100046484 My kuna account	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR00 019-63-2500004894 Test payment order	0.50 HRK	Partly authorized	
Total amount						0.50 HRK		Deauthorize

Figure 76

Payment order cancelation

The cancelation procedure can be used when you wish to cancel an order in the status *Received* (Figure 77) on the day preceding the execution day at the latest.

<input type="checkbox"/>	Reference	Execution date	Debit account	Payee Payee's account	Model code & Payee's reference no. Payment description	Amount	Status	Actions
<input type="checkbox"/>	<u>IPT3814841</u>	15.11.2017	1100046484 My kuna account	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR00 019-63-2500004894 Test payment order	0.50 HRK	Received	
Total amount						0.50 HRK		Cancel

Figure 77

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.

The order can be copied only from:

- Overview of kuna payment orders
- Overview of foreign currency payment orders
- Overview of applications (to issue documentary credit)

Order can be copied, irrespectively of its current status (Figure 78).

<input type="checkbox"/>	Reference	Execution date	Debit account	Payee Payee's account	Model code & Payee's reference no. Payment description	Amount	Status	Actions
<input type="checkbox"/>	IPT3814221	30.10.2017	1100046484 My kuna account	INTER EURO D.O.O. HR3123400091110181646	HR99 tetst primatelj	0.50 HRK	Partly authorized	
Total amount						0.50 HRK		Copy
→ Authorize selected items								

Figure 78

Payment order deleting

The procedure of deleting a payment order can be performed only for orders in the status *Saved* (Figure 79). After delete the payment order is no longer shown in the menu *Overview of payment*.

<input type="checkbox"/>	Reference	Execution date	Debit account	Payee Payee's account	Model code & Payee's reference no. Payment description	Amount	Status	Actions
<input type="checkbox"/>	IPT3814221	30.10.2017	1100046484 My kuna account	INTER EURO D.O.O. HR3123400091110181646	HR99 tetst primatelj	0.50 HRK	Saved	
Total amount						0.50 HRK		Delete

Figure 79

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.

Entry of 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 of 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="text"/>
Payee's account number / IBAN	<input type="text"/> <input type="button" value="Check data"/>
Payee's name	<input type="text"/>
Payee's Address	<input type="text"/>
Place of payee's residence / seat	<input type="text"/>
Model code & Payee's reference no.	HR <input type="text"/>
Payment description	<input type="text"/>
Purpose code	<input type="text"/>
Amount	0.00 <input type="text"/> HRK
Ultimate debtor:	<input type="text"/>
Ultimate creditor:	<input type="text"/>
<input type="button" value="Save template"/>	

Figure 80

Saving a template requires that the following fields are filled:

- *Template name* – enter the payee's name (short or full name or any code) under which you can find the appropriate template most easily. It is not possible to enter several templates of the same name.
If you do not enter the payee's name (nickname), the data from the field *Payee's name* is copied automatically.
- *Payee's account number /IBAN* – enter the payee's account number/IBAN (IBAN recommended). If you do not enter the payee's name whose data can be checked by clicking , the data from the field *Payee's name* is copied automatically.

After entering the data, click . The corresponding message is displayed on the screen.

Entry of foreign currency 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 81).

Input a New Template	
Type of template	Foreign currency template ▼
Template name	<input type="text"/>
Details of 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 of 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"/> <input type="button" value="Select ▼"/>
<input type="button" value="➔ Save template"/>	

Figure 81

Saving a template requires that the following fields are filled:

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

After entering data, click . The corresponding message is displayed on the screen.

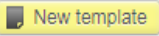


Overview of kuna / foreign currency templates

On the screens *Kuna payment templates* / *Foreign currency payment templates* all your payees are displayed, in the alphabetic order.

In 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.

Search can be performed by entering complete or partial data. Also, you can:

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

Screen sample for Overview of FCY templates (Figure 82):

Templates for foreign currency payments

Template name

Payee's name

Refresh

Download Excel

Download PDF

New template

Display

50

records per page

Search

Template name	Payee's name	Account number / IBAN	Payment description	Amount	Actions
test	test	HR3824840083291892642	test	15.00 EUR	<div><div></div><div></div></div>
Test 567	test	HR3824840083291892642	test	15.00 EUR	<div><div></div><div></div></div>

Figure 82



If a list contains several templates, at the bottom of the list you can review the previous or the following set (page) of payees.

Clicking *Download PDF* allows you to download the list of payees in the PDF format.

Clicking *Download Excel* allows you to download the list of payees in the Excel format.

EDITING KUNA / FOREIGN CURRENCY TEMPLATE

Saved templates can be modified by clicking  (Figure 83).

Template name	Payee's name	Account number / IBAN	Payment description	Amount	Actions
Test 567	test	HR3824840083291892642	test	15.00 EUR	 

Displayed templates 1 of 2 out of 2




Figure 83

Sample of FCY template editing:

The screen *Template – Modification* (Figure 84) opens.

Template - Modification	
Type of template	Foreign currency template
Template name	<input type="text" value="Test 567"/>
Details of payee	
Payee's account number	<input type="text"/>
IBAN	<input type="text" value="HR3824840083291892642"/>
Payee's name	<input type="text" value="test"/>
Payee's Address	<input type="text" value="test"/>
Place of payee's residence / seat	<input type="text" value="ZAGREB"/>
Payee's country	<input type="text" value="Croatia"/>
Details of payee's bank	
SWIFT / BIC	<input type="text" value="RZBHR2XXXX"/>
Bank's name	<input type="text" value="RAIFFEISENBANK AUSTRIA D.D. ZAGREB"/>
Bank address	<input type="text" value="PETRINJSKA STREET 59"/>
Place of bank's seat	<input type="text" value="ZAGREB"/>
Bank's Country	<input type="text" value="Croatia"/>
Payment details	
Payment description	<input type="text" value="test"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Purpose code	<input type="text"/>
Banks' fees	SHA - charges shared ▾
Amount	<input type="text" value="15.00"/> <input type="text" value="978 EUR ▾"/>
Model code & Payer's reference no.	HR <input type="text"/>
Model code & Payee's reference no.	HR <input type="text"/>
Ultimate debtor:	<input type="text"/>
Ultimate creditor:	<input type="text"/>
<input type="button" value="→ Save template"/> <input type="button" value="Delete"/>	

Figure 84

After entering the appropriate template change click .



On this screen you can also delete a template from the Overview by clicking .

CREATING A KUNA / FOREIGN CURRENCY PAYMENT ORDER FROM TEMPLATE

This functionality can be used when you wish to perform a payment with the same elements of the payment order that you have pre-defined through the template.

Sample of creating a new payment order from the kuna template:

Click  (Figure 85).

Template name	Payee's name	Account number / IBAN	Payment description	Amount	Actions
Testni primatelj	Testni primatelj	HR5024840083218163502	Test	0.00 Kn	 

Displayed templates 1 of 50 out of 641


1 2 3 4 5 Next Last 

Figure 85

The screen *Kuna payment order* opens, in which all the data from the template are copied (Figure 86). If a business entity has several accounts, in the field *Payer's account* a menu with the list of accounts is provided automatically to select the account to be debited.

Kuna payment order

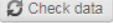
Select template

Payer

Payer's account My kuna account - 1100046484

Model code & Payer's reference no. HR

Payee

IBAN or Payee's account number HR5024840083218163502 

Payee's name Testni primatelj

Payee's address Testna ulica 1

Place of seat/residence Grad Neki

Model code & Payee's reference no. HR

Payment description Test

Purpose code

Execution date 07.11.2017

Amount 0.00 HRK

Payment urgency: NO

Ultimate debtor:

Ultimate creditor:


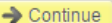


Figure 86

If needed, the copied data can be changed.

After checking (and changing) the data, click . The procedure of saving and/or authorizing payment orders is described in the item [Confirmation of payment order entry](#).

Uploading kuna/ foreign currency template file

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

Sample of uploading the file with kuna templates:

By selecting the menu *Kuna Template File Upload*, you enter the screen *Kuna Template File Upload* (Figure 87).

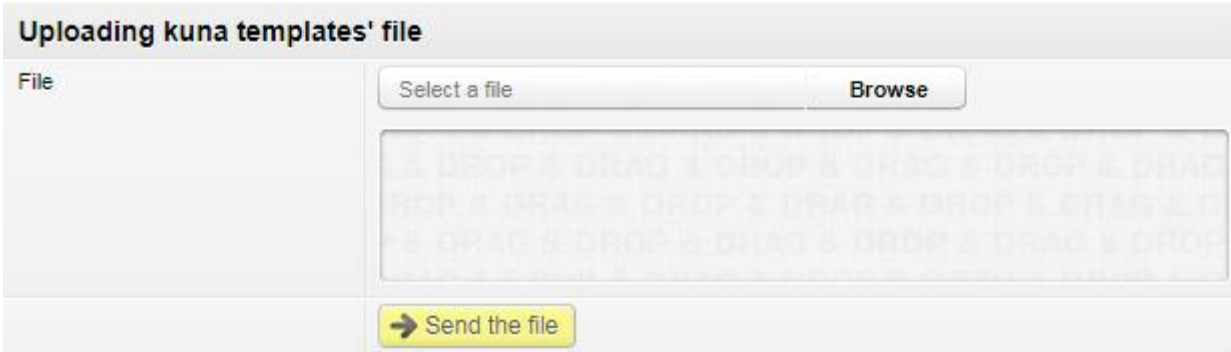


Figure 87

The file can be uploaded:

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

After file upload, click . The corresponding message is displayed on the screen.

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

Request for term deposit

By selecting the menu *Deposits / Request for term deposits / Order for term deposit*, you enter the screen *Order for term deposit* (Figure 88).

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 07.11.2017 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
→ Continue	

Figure 88

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 performed in the required fields.

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

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 EXECUTION APPROVAL (AUTHORIZATION) OF ORDERS

Continuing with actions depends on the authority category with which you logged in to use iDIREKT:

- users authorized to make entries end their procedure of preparing an individual order at this point; by clicking  the order will be saved and prepared for authorization by the user with the corresponding authority level;
- users with authority to authorize, can authorize a prepared order in the menu Overview of Requests for Term Deposits or Unauthorized Items;
- users with authority 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 category, after your action the requests are given particular statuses. You are informed of the request status by a corresponding system message.

Request status can be checked in the menu [Overview of requests for term deposits](#).

Overview of term deposit orders

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 89) 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

01.01.2017

To

31.05.2017

today

last 7 days

last 30 days

Status

All

Refresh

Download PDF

Download Excel

Display

50

records per page

Search

IB reference no.	Term deposit number	Deposit date	Deposit amount	Currency	Maturity	Maturity date	Status	Actions
IPT3797246	7000111181	31.05.2017	2,000.00	HRK	6 months	30.11.2017	Processed	<div></div> <div></div> <div></div>

Figure 89

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 requests 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 90) 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 request status.

Overview of requests for premature termination/suspension of prolongation

Date of placement

From To

today

last 7 days

Last 30 days

Status

All

Refresh

Download PDF

Download Excel

Display

50

 records per page

Search

Request number Term deposit number	Date of placement	Deposit date Maturity date	Amount	Effective rate of interest	Type	Status	Actions
IPT3799541 7000110986	01.06.2017	31.05.2017 07.06.2017	1,000.00 USD	0.160000%	Suspension of prolongation	Processed	
IPT3799531 7000111001	01.06.2017	31.05.2017 07.06.2017	2,000.00 HRK	0.000000%	Premature termination	Processed	
IPT3780706 7000106421	10.05.2017	10.05.2017 10.05.2018	1,000.00 USD	0.850000%	Suspension of prolongation	Processed	

Figure 90

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 91) 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).

















Overview of term deposits								
Deposit date		From	07.11.2016	To	07.11.2017	today	last 7 days	last 30 days
Term deposit status		Active ▼						
		 Refresh  Download PDF  Download Excel						
Display 50 records per page		Search <input type="text"/>						
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
7000110960	01.11.2017 08.11.2017	0.148500% Fixed	Yes	1,000.00 USD	Non-purpose deposit	Active	Signed	   
7000110951	01.11.2017 08.11.2017	0.000000% Fixed	Yes	2,000.00 HRK	Non-purpose deposit	Active	Signed	   
7000111181	31.05.2017 30.11.2017	0.066000% Fixed	Yes	2,000.00 HRK	Non-purpose deposit	Active	Signed	   

Figure 91

Overview


Overview of term deposit account statements

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 92).

Overview of term deposit account statements

Date of account statement
From To



Display records per page
Search




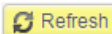
Date of account statement	Read	Download PDF
07.06.2017	Yes	
01.06.2017	No	

Figure 92

Overview and print-out are available by clicking the statement pdf icon, click . At first report overview, in the column *Read* the value *No* is changed to *Yes* automatically.

Overview of 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 93).

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
25.10.2017	7000110960	0.03 USD	Yes	
11.10.2017	7000110960	0.03 USD	No	


Figure 93

Overview and print-out are available by clicking notification pdf icon, click . At first report overview, in the column *Read* the value *No* is changed to *Yes* automatically.

Overview of notice of automatic prolongation

In this menu you can download notifications on automatic term deposit prolongation in the PDF format.


You can search by selecting the time window of notification creation.

After selecting, click . The screen shows the list of notifications created in the set time window (Figure 94).

Overview of notice of automatic prolongation

Agreement date

From07.08.2017To07.11.2017

 Refresh

Display50 records per page

Search









Agreement date	Number of agreement	Amount in currency	Read	Download PDF
04.11.2017	7000110994	1,000.00 EUR	Yes	
04.11.2017	7000110978	1,000.00 EUR	No	
04.11.2017	7000110951	2,000.00 HRK	No	
04.11.2017	7000110951	2,000.00 HRK	No	
11.10.2017	7000110994	1,000.00 EUR	No	
11.10.2017	7000110978	1,000.00 EUR	No	
11.10.2017	7000110960	1,000.00 USD	No	

Figure 1

Overview and print-out are available by clicking notification pdf icon, click . At first report overview, in the column *Read* the value *No* is changed to *Yes* automatically.

INVESTMENT FUNDS

In the main menu RBA iDIREKT the functionality *Investment Funds* is available to you (Figure 95) 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.

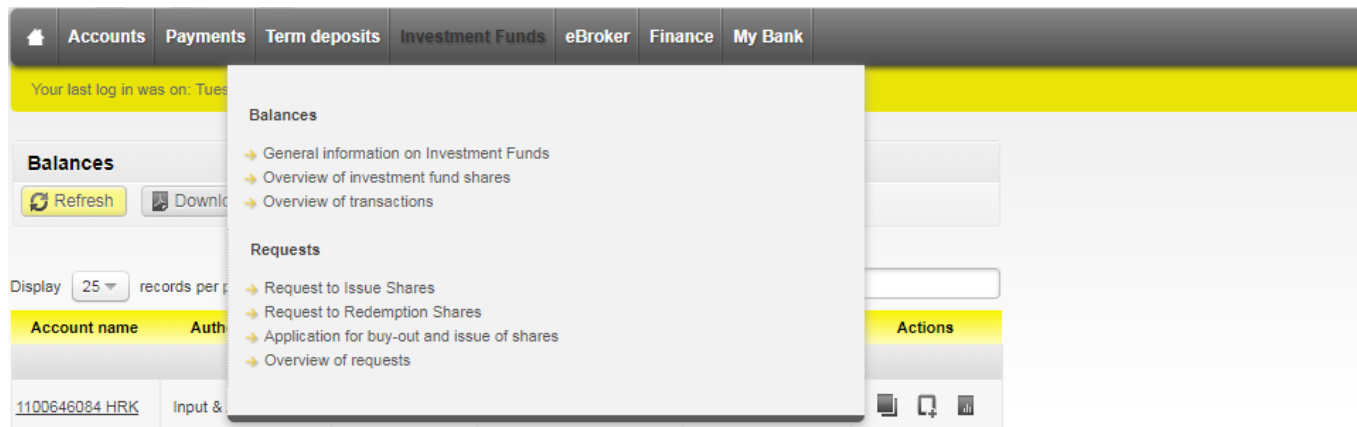


Figure 95

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 Investment funds

The menu *General information on funds* (Figure 96) 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 <https://www.rbainvest.hr/>.

General information on funds as per 07.11.2017						
Fund name	Fund price	Fund category	Payment currency	Minimum investment	Fund Prospectus and Rules	Fund website
Raiffeisen CASH fund established 25.02.2003	158.08 HRK 29.09.2017	Money market	HRK	Home - 500.00 HRK Next - 500.00 HRK		
Raiffeisen EURO CASH fund established 19.09.2011	106.14 EUR 28.09.2017	Money market	EUR	Home - 65.00 EUR Next - 65.00 EUR		
Raiffeisen DYNAMIC fund established 30.12.2011	121.25 EUR 28.09.2017	Special	EUR HRK	Home - 65.00 EUR, 500.00 HRK Next - 65.00 EUR, 500.00 HRK		
Raiffeisen HARMONIC fund established 31.12.2013	107.62 EUR 28.09.2017	Special	EUR HRK	Home - 65.00 EUR, 500.00 HRK Next - 65.00 EUR, 500.00 HRK		
Raiffeisen FLEXI CASH fund established 03.04.2017	100.51 HRK 28.09.2017	Money market	HRK	Home - 500.00 HRK Next - 500.00 HRK		

Figure 96

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 97), 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 CASH	29.09.2017	0.0000	158.08 HRK	0.00 HRK	0.00
Raiffeisen EUROCASH	28.09.2017	0.0000	106.14 EUR	0.00 EUR	0.00
Download PDF Download Excel					

Figure 97

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

Fund name: Raiffeisen CASH

Date: From 01.01.2017 To 07.11.2017
last 30 days
last 4 months

Issue / Buy-out: ☐ Issue ☐ Buy-out ☒ All

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

Search:

Value date	Type of transaction	Share price in currency	CNB middle exchange rate on day of buy-out	Gross transaction amount	Entry / exit fees	Net transaction amount	Number of shares
30.06.2017	Buy-out	158.10 HRK	1.000000	400,000.00 HRK	0.00 HRK	400,000.00 HRK	-2,530.0443
01.06.2017	Issue	158.12 HRK	1.000000	400,000.00 HRK	0.00 HRK	400,000.00 HRK	2,529.7243
21.03.2017	Issue	158.09 HRK	1.000000	500,000.00 HRK	0.00 HRK	500,000.00 HRK	3,162.7554
30.01.2017	Buy-out	158.05 HRK	1.000000	440,000.01 HRK	0.00 HRK	440,000.01 HRK	-2,783.9292

Figure 98

By clicking [Refresh](#) 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 99).

Application for issue of shares	
Fund name	Select ▼
Debit account	Select ▼
Payment amount in currency:	<input type="text"/>
Date and time of order placement	07.11.2017 16:42
	<input checked="" type="checkbox"/>
	I have read and fully accept the Prospectus and the Rules of the selected Fund.
	→ Continue

Figure 99

After filling the request, by clicking [→ Continue](#), 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 100):

Application for issue of shares	
Fund name	Raiffeisen EURO CASH ▼
Debit account	1100277421 EUR - EUR ▼
Payment amount in currency:	<input type="text" value="50.00"/> EUR Minimum amount: 65 EUR.
Date and time of order placement	07.11.2017 16:42
	<input checked="" type="checkbox"/>
	I have read and fully accept the Prospectus and the Rules of the selected Fund.
	→ Continue

Figure 100

If the request is correct, the screen *Confirming share issue order record* (Figure 101) will be displayed, where you must confirm the *Request to Issue Shares*.

Confirming share issue order record	
Request	
Fund name	Raiffeisen EUROCASH
Debit account	1100277421 EUR
Payment amount in currency:	500.00 EUR
Date and time of order placement	23.12.2014 13:23
Statement	
<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 Fund Raiffeisen EUROCASH 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 Investor's 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 Investor's 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 Fund's Transaction Account no HR2624840081300155253, 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 for the payments received by 14 hours. For the inflows received after 14 hours, the day of payment shall be the following business day. When issuing shares, the entry fee shall be charged as under the Fund's Prospectus. 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>	
Authorization How to authorize ?	
Signature data	<input type="button" value="Display"/>
Authorization query	a37 Token serial number
Authorization	<input type="text"/>
<input type="button" value="Authorize"/> <input type="button" value="Save"/> <input type="button" value="Back"/>	

Figure 101

By clicking  the selected account will be debited for the given amount with the payment purpose.

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 to Redemption Shares (to buy-out shares)

By selecting the menu *Investment funds / Requests / Request to Redemption Shares*, you will be routed to the screen *Request to buy-out* (Figure 102.)

Application for buy-out of shares	
Fund name	Raiffeisen CASH (number of shares 3,163.9458, share value 500,156.55 HRK) ▼
Credit account no	1100277421 HRK - HRK ▼
Selecting the buy-out method	<input checked="" type="radio"/> Target amount in currency after fees deduction <input type="text" value="0.00"/> HRK <input type="radio"/> Number of shares <input type="radio"/> All shares
Date and time of order placement	07.11.2017 17:36
<input checked="" type="checkbox"/> I am familiar with Prospectus and Rules of the selected Fund.	
<input type="button" value="Continue"/>	

Figure 102

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 103).

Confirmation of share buy-out orders	
Request	
Fund name	Raiffeisen CASH
Credit account no	1100277421 HRK
Target amount in currency after fees deduction	50,000.00 HRK
Date and time of order placement	07.11.2017 17:36
Statement	
<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 CASH 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>	
Authorization How to authorize ?	
Signature data	<input type="button" value="Display"/>
<input type="button" value="Authorize"/> <input type="button" value="Save"/> <input type="button" value="Back"/>	

Figure 103

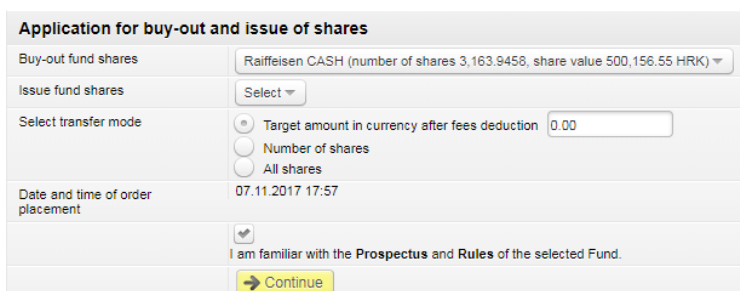
Click  to send the request.

Depending on your authority category, 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](#).

Application 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 104).



Application for buy-out and issue of shares

Buy-out fund shares: Raiffeisen CASH (number of shares 3,163,9458, share value 500,156.55 HRK) ▼

Issue fund shares: Select ▼

Select transfer mode: ☒ Target amount in currency after fees deduction 0.00
☐ Number of shares
☐ All shares

Date and time of order placement: 07.11.2017 17:57

☒ I am familiar with the Prospectus and Rules of the selected Fund.




Figure 104

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 105).



Application for buy-out and issue of shares

Request

Buy-out fund shares: Raiffeisen CASH

Issue fund shares: Raiffeisen HARMONIC

Target amount in currency after fees deduction: 20,000.00 HRK

Date and time of order placement: 07.11.2017 17:57

Statement

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 and Raiffeisen HARMONIC 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 authorized 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.

Authorization How to authorize ?

Signature data 



  

Figure 105

Click  **Authorize** to send the request.

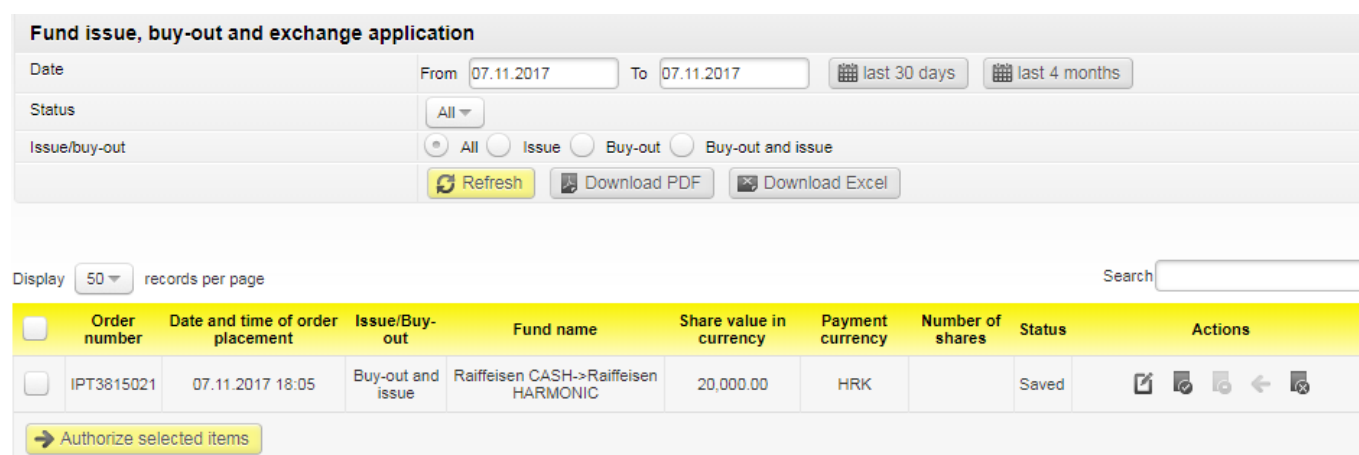
Depending on your authorization category, after your action the request is given a particular status. You are informed of the request status by a corresponding system message.

Authorization of a partly authorized request for purchase and issuance can be performed 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 106) 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.



Fund issue, buy-out and exchange application

Date From To

Status


Issue/buy-out ☒ All ☐ Issue ☐ Buy-out ☐ Buy-out and issue


Display records per page

<input type="checkbox"/>	Order number	Date and time of order placement	Issue/Buy-out	Fund name	Share value in currency	Payment currency	Number of shares	Status	Actions
<input type="checkbox"/>	IPT3815021	07.11.2017 18:05	Buy-out and issue	Raiffeisen CASH->Raiffeisen HARMONIC	20,000.00	HRK		Saved	


Figure 106

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.
- *Canceled* – 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 107), 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 107

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 108):


Custody account statement

Custody account number

017-61-00XXXX (Account balance: 8,440,988.95 HRK on date 16.12.2014) ▾

 Refresh

 Download PDF

 Download Excel

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

25 ▾

records per page

→ Overview on instructions

→ Overview on messages

Figure 108

Instructions

Instruction to the Custodian Bank

Instruction to the 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 the custodian bank* and the option *Receive against payment* from the drop-down menu you will be routed to the screen *Place custody instruction* (Figure 109).

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"/>
→ Continue	

Figure 109

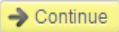
In order to execute an instruction the following fields must be filled:

- *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 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	Receipt against payment ▼
Counterparty	ZABA
Instructions 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	12.12.2014
Settlement Date	16.12.2014
Depository	SKDD
Counterparty's account number	55631
Beneficiary	<input type="text"/>
Instruction for payment	
Value date	16.12.2014
Cash amount	100000,00 HRK ▼
Bank	ZAGREBAČKA BANKA D.D.
Account no. to pay	2360000-1300002888
Reference number	HR 99 <input type="text"/>
Note:	<input type="text"/>
→ Continue	

Figure 110

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 111), where you must confirm the instruction entry.






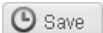


Review of custody instruction	
Client's reference	
The deadline by which the instruction is valid	until execution
Client name	BUSINESS ENTITY
Custody account number	017-61-00XXXX
Type of instruction	Receipt against payment
Counterparty	ZABA
Instruction for financial instruments	
Ticker	TISK-R-A
Type of financial instrument	DIONICA
Financial instrument name	TISAK D.D.
ISIN	HRTISKRA0008
Quantity / Nominal value	500
Transaction date	12.12.2014
Settlement Date	16.12.2014
Depository	SKDD
Counterparty's account number	55631
Beneficiary	
Instruction for payment	
Value date	16.12.2014
Cash amount	100,000.00 HRK
Bank	ZAGREBAČKA BANKA D.D.
Account no. to pay	23600000-1300002888
Reference number	HR99
Note:	
Authorization	
Signature data	   

Figure 111

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 .

Message to custodian bank

This functionality allows you communication with the custodian bank.

NOTE: This functionality can't be used to instruct transactions in the custody account. Transactions are processed only through the functionality [Instructions to the custodian bank](#).

You can send a message in the case of:

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

When sending a message to the custodian bank, filling the following fields is required:

- Custody account number
- Message subject
- Message content

By selecting the menu *Message to custodian bank*, you enter the screen *Sending a custody message* (Figure 112).



Figure 112

Example of a correctly filled message to the custodian bank (Figure 113):

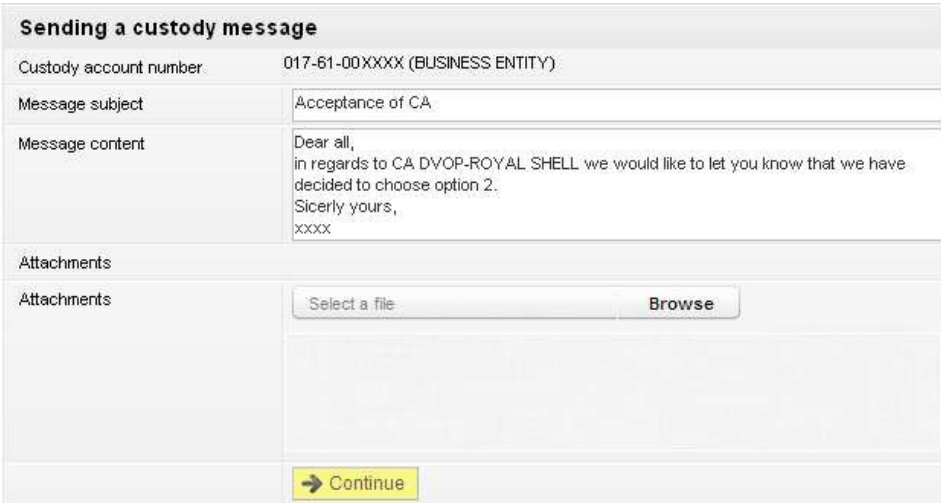
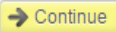


Figure 113

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:

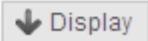
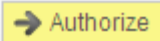
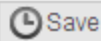
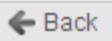

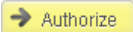

Review of custody message	
Custody account number	017-61-00XXXX
Client name	BUSINESS ENTITY
Subject	Acceptance of CA
Content	<p>Dear all,</p> <p>in regards to CA DVOP-ROYAL SHELL we would like to let you know that we have decided to choose option 2.</p> <p>Sincerely yours,</p> <p>xxxx</p>
Attachments	
Authorization	
Signature data	
  	

Figure 114

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 with authority for authorization by one signature click  to authorize the message; you receive info that the message to the custodian bank is authorized; the message changes the status into *Authorized*.
- users with authority for authorization, when authorization requires two signatures, partly authorize the message by one signature; you receive info that the message is partly authorized; the message changes the status into *Partly authorized*. Full authorization is possible by the second signatory. The message instruction is to be authorized from the menu [Overview of messages](#) by clicking .

By selecting the functionality *Overview of messages*, you are provided the overview of all messages to the custodian bank (see details in chapter [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 115).

The overview criteria provide instruction listing by:

- instruction entry date
- instruction status
- instruction type.

Overview of instructions to custodian bank

Input date From To

Instruction status

Type of instruction

Display records per page Search

	Instruction number	Type	Client's reference	Custody account number	Counterparty	Input date	Last modified	Status	Actions
<input type="checkbox"/>	IPT3011632	Receipt free of payment		017-61-00XXXX	PBZ	13.08.2014	13.08.2014	Canceled	
	IPT3011634	Payment		017-61-00XXXX	ZABA	13.08.2014	13.08.2014	Received	
	IPT3011655	Receipt free of payment		017-61-00XXXX	PBZ	13.08.2014	13.08.2014	Authorized	
	IPT3011656	Payment		017-61-00XXXX	ZABA	13.08.2014	13.08.2014	Authorized	
	IPT3011785	Payment		017-61-00XXXX	ZABA	14.08.2014	14.08.2014	Authorized	
	IPT3021783	Receipt free of payment		017-61-00XXXX	PBZ	16.12.2014	16.12.2014	Authorized	
<input type="checkbox"/>	IPT3021789	Receipt free of payment		017-61-00XXXX	PBZ	16.12.2014	16.12.2014	Saved	

Displayed requests 1 of 7 out of 7

1

Figure 115

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 116).

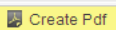
Custody instruction	
Type of instruction	Receipt free of payment
Instruction number	IPT2996445
Status	Received
Client's reference	
The deadline by which the instruction is valid	until execution
Client name	BUSINESS ENTITY
Custody account number	017-61-00 XXXX
Counterparty	PBZ
Instruction for financial 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	
Note	
Authorization	
Signature	FIHA PKI signatory: IAME AND SURNAME 04.08.2014 15:20:01
<small>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.</small>	
	

Figure 116

Instruction statuses:

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 106).


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 <input type="text"/>
Instruction for financial instruments	
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"/>
→ Continue	

Figure 117

Instruction is further processed as described in chapter [Instruction to the custodian bank](#).

DEAUTHORIZING INSTRUCTION

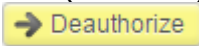
The deauthorizing procedure can be performed only for instructions in the status *Partly authorized*, e.g. in order to change elements of an instruction.

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).

Deauthorization of the custody instruction	
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
Instruction for financial instruments	
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	
Instruction for collection	
Value date	04.08.2014
Cash amount	12,335.33 HRK
Bank	ERSTE
Cash account number:	2402006-130000061
Reference number	HR99
Note:	
Authorization	
Signature data	<input type="button" value="↓ Display"/>
<input type="button" value="→ Deauthorize"/> <input type="button" value="← Back"/>	

Figure 118

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.

MODIFYING INSTRUCTION

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 119).

Modification of the custody instruction	
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
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"/>
→ Continue	

Figure 119

Further actions after the modification, i.e. entry of new data, are described in the item [Instruction to the custodian bank](#).

RECALLING INSTRUCTION

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 120).

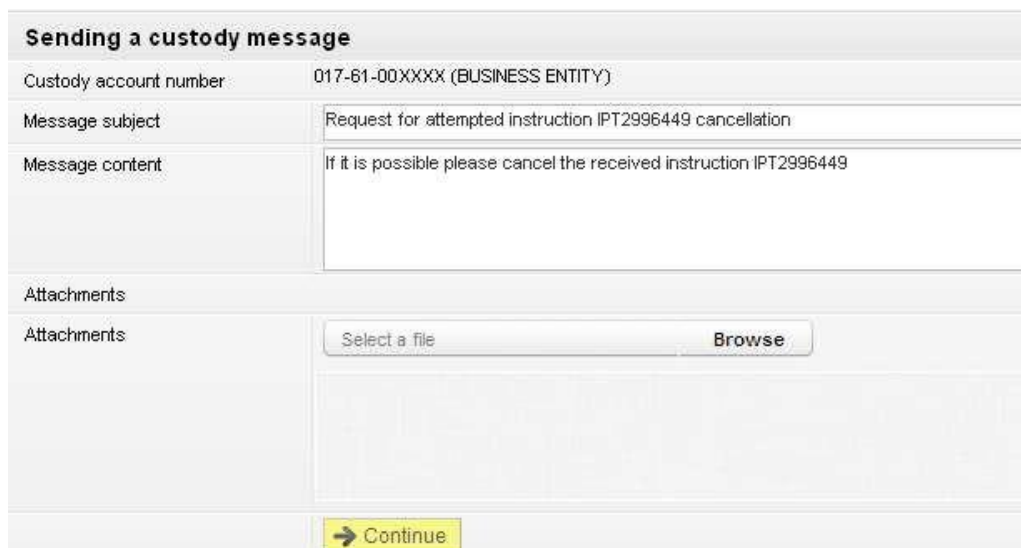
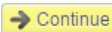


Figure 120

The fields *Message subject* and *Message content* are filled by corresponding text automatically. Clicking  opens the screen *Review of custody message* (Figure 121).

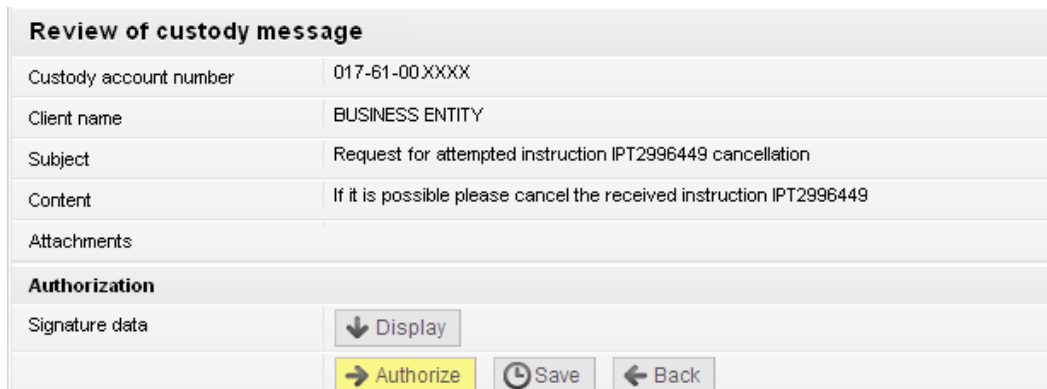
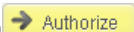



Figure 121

Users with authority for single authorization send the message *Request for attempted instruction recall* to the custodian bank by clicking  .


Users with authority for authorization requiring two signatories can authorize the message partly with one signature, whereby the message is given the status *Partly authorized*. Upon logging in, the second signatory can authorize the message from the menu [Overview of messages](#) by clicking .

After the message is sent, you are notified that the message is 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*.

DELETING INSTRUCTION

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 122).



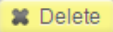
Instruction deleting	
Instruction number	IPT3021783
Client's reference	
The deadline by which the instruction is valid	until execution
Client name	BUSINESS ENTITY
Custody account number	017-61-00XXXX
Type of instruction	Receipt free of payment
Counterparty	PBZ
Instruction for financial instruments	
Ticker	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	
Note:	
 Delete  Back	

Figure 122

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.

The overview criteria provide listing of the 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 123).


Overview of messages

Date

From


To


 last 7 days


 last 4 months

Status

All

 Refresh

 Download PDF









 Download Excel

Display

25

records per page

Search

Message reference	Attachment	Subject	Input date	Last modified	Status	Actions
IPT3021788		Acceptance of CA	16.12.2014 15:05	16.12.2014 15:05	Authorized	   
IPT3021790		Acceptance of CA	16.12.2014 15:17	16.12.2014 15:33	Authorized	   

Displayed messages 1 of 2 out of 2

Figure 123

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 124).


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

Figure 124

Message statuses:

- *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 125):

Sending a custody message


Custody account number	017-61-00XXXX (BUSINESS ENTITY)
Message subject	Acceptance of CA
Message content	Dear all, in reagrd to CA DVOP-BAMBI we would like to let you know that we have decided to choose option1. Sincerly yours, xxxx
Attachments	<div> <div>Attachments</div> <div> <div>Select a file</div> <div>Browse</div> </div> </div>

Continue

Figure 125

Message is further processed as described in item [Message to the custodian bank](#).


DEAUTHORIZING MESSAGE

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 126 – example of the screen for message deauthorization 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 126

MODIFYING MESSAGE

Only messages in the status *Saved* can be modified. After modification of elements the message retains the existing system code. By clicking , you will be routed to the screen *Modifying message to the custodian bank* (Figure 127).

Modification of the custody message	
Custody account number	017-61-00XXXX
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. Sincerely yours, xxxx
Attachments	
Attachments	<input type="button" value="Select a file"/> <input type="button" value="Browse"/>

Figure 127

Further actions after the modification, i.e. entry of new data, are described in the item [Message to the custodian bank](#).

DELETING MESSAGE

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 *Deleting message to the custodian bank* (Figure 128).




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	
<div>  Delete  Back </div>	

Figure 128

By clicking  Delete, you delete the message.

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 Business MasterCard (BMC) credit card, you are provided the following:

- Overview of balances and turnovers for credit cards
- Overview of and download of credit cards 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 129).


Credit Cards account balances					
Account status		<input checked="" type="radio"/> Active <input type="radio"/> Status all			
		<input type="button" value="Refresh"/> <input type="button" value="Download PDF"/> <input type="button" value="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	<input type="button" value="Print"/> <input type="button" value="Excel"/>
Displayed balances 1 to 1 out of 1					

Figure 129

By clicking , you are provided a review of turnover in the account, also for every additional card for the selected period (Figure 130).

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	<input type="button" value="Print"/> <input type="button" value="Excel"/>
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="button" value="Excel"/>			
Balance at the end of period		all 547445*****7404 - Additional 547445*****7107 - Additional 547445*****0821 - Main kartica BUSINESS ENTITY			
Total of payments in period		35,500.00 HRK			
Minimum payment amount		34,223.53 HRK			

Figure 130

Selection of the option , allows you to review all active and inactive cards for the account (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	<input type="button" value="Print"/> <input type="button" value="Excel"/>
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			
		<input type="button" value="Refresh"/> <input type="button" value="Download PDF"/> <input type="button" value="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 131


Credit card statements

By selecting the menu *Credit Cards / Credit card statements*, you will be routed to the screen *Credit Card Statements* (Figure 132).

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	   

Figure 132

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, 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.

Further information on the eBroker service use is available in the document [eBroker User Manual](#).

MY BANK

Messages and notifications

In this menu you can:

- send messages to the Bank
- overview sent and received messages
- overview notifications on cross-border inflow
- overview SWIFT confirmations.

Sending messages


By selecting the menu *Messages and notifications / Send message*, you will be routed to the screen *Message to the administrator* (Figure 133).



Figure 133

Placing requests requires that the following fields are filled:

- Title – enter message title
- Content – enter message content
- Attachments – max. 3 attachments.

After entering data, click . On the top of the screen you are notified of the sent message. 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 yourself delete messages by clicking  (Figure 134).

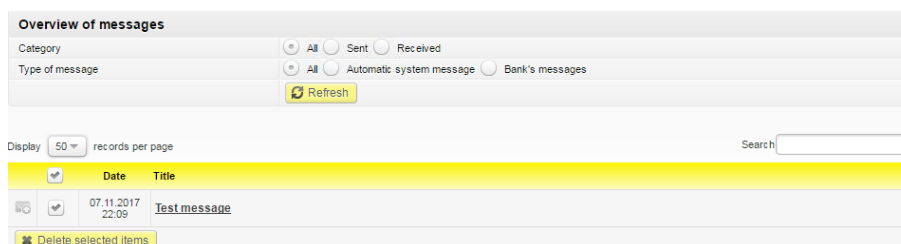


Figure 134


Overview of inflow notifications

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 135).

Overview of notices on FCY inflow				
Refresh				
Display	50	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				

Figure 135

To print out a notification, click . At first notification overview, in the column *Read* the date and time of overview are recorded automatically.

Overview of SWIFT confirmations

In this menu you can review SWIFT confirmations and download them.

By selecting the menu *My Bank / Messages and notifications / Overview of SWIFT confirmations*, you enter the screen *Overview of SWIFT confirmations* (Figure 136).

Overview of SWIFT confirmation

Refresh

Download PDF

Download Excel

Display


50

records per page

Search

Input date	Payer's reference	Read	Display
27.08.2014 15:54	040140485627	17.10.2014 12:37	

Figure 136

SWIFT confirmation print-out is available by clicking . At first SWIFT confirmation overview, in the column *Read* the date and time of overview are recorded automatically.

Solvency

The functionality allows resident business entities to:

- place requests for issuance of solvency statements and delivery to Internet Banking
- 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

Requested Solvency statements with delivery to Internet Banking, are delivered digitally signed, and can be downloaded on the [Overview of requests for solvency statement](#). Download is possible when action *Download PDF* (📄) is enabled.

Ordering a Solvency statement

By selecting the menu *Solvency / Request for solvency statement*, you will be routed to the screen *Request for issuance of solvency statement* (Figure 137).

Request for the issuance of the solvency statement.	
Solvency statements for account no.	1100646084 HRK ▼
Fee is charged to	1100646084 HRK ▼
Delivery mode	<input checked="" type="radio"/> Internet banking <input type="radio"/> By E-mail <input type="radio"/> By fax
Date of placement	07.11.2017
<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 Distrainment 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. Fee for issuance of the "Solvency statement" is HRK 100,00 + VAT</p>	
<input type="button" value="➔ Continue"/>	

Figure 137

Request for Solvency Statement – example of ordering delivery by fax


Placing the request by fax (Figure 138) requires that the following fields be filled:

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

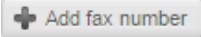
Delivery mode	<input type="radio"/> Internet banking <input type="radio"/> By E-mail <input checked="" type="radio"/> By fax
	<input type="button" value="▼"/> <input type="text"/> <input type="button" value="+ Add fax number"/>

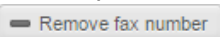
Figure 138

For report delivery to a fax number:

- in the Republic of Croatia – in the first field select the call prefix from the drop-down menu , and in the second field enter the fax number
- outside the Republic of Croatia – in the first field leave the drop-down menu unselected and enter the complete fax number in the second field (international call prefix, call prefix within the country and the fax number).

The fax number may contain digits only.

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

Click  to delete the additionally entered fax number

Example of a correctly filled request for statement delivery to (Figure 139):

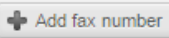
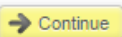

Request for the issuance of the solvency statement.	
Solvency statements for account no.	1100646084 HRK ▼
Fee is charged to	1100646084 HRK ▼
Delivery mode	<input type="radio"/> Internet banking <input type="radio"/> By E-mail <input checked="" type="radio"/> By fax <div> 01 ▼ 11111111  </div>
Date of placement	07.11.2017
<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 Distrainment 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. Fee for issuance of the "Solvency statement" is HRK 100,00 + VAT</p>	
	

Figure 139

After entering data, clicking  opens the screen *Review of request for solvency statement*. Depending on Your authority, request is to be saved/ authorized (Figure 140 – example of a screen for saving/authorizing a request by using the ActivKey USB tool).


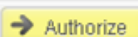


Review of request for solvency statement	
Solvency statements for account no.	1100646084 HRK
Fee is charged to	1100646084 HRK
Delivery mode	By fax 01 11111111
Date of placement	07.11.2017
<p>The Bank issue the Solvency Statement after receiving the data on the amount and the days of blockade, which data are taken from the Financial Agency in compliance with the Rules on the mode and the Procedure of Distrainment 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. Fee for issuance of the "Solvency statement" is HRK 100,00 + VAT</p>	
Authorization	
Signature data	
  	

Figure 140

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

Request for Report Issuance – e-mail delivery remark

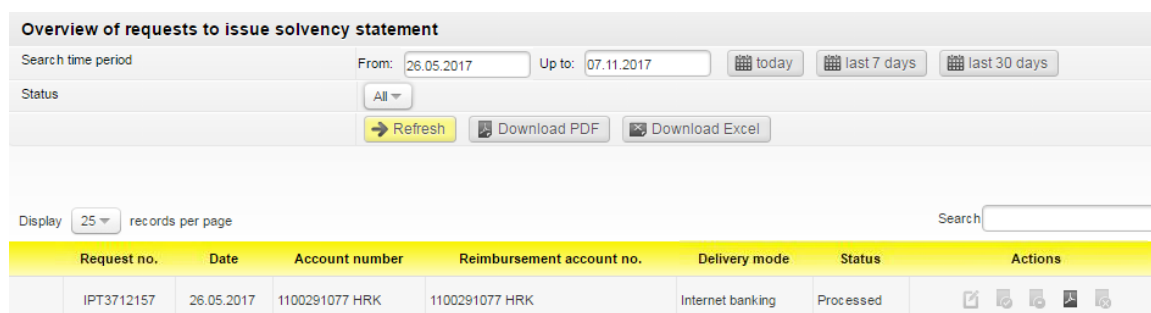
IMPORTANT!

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

Distribution can be organized also by having RBA send the e-mail to the document end-user, if you request so when sending a request. In this case the end-user will receive the document, together with the *Electronic Signature Verification User Guide*.

Overview of requests for solvency statement

By selecting the menu *Solvency / Overview of requests for solvency statement*, you enter the screen *Overview of solvency report issuance requests* (Figure 141).












Request no.	Date	Account number	Reimbursement account no.	Delivery mode	Status	Actions
IPT3712157	26.05.2017	1100291077 HRK	1100291077 HRK	Internet banking	Processed	    

Figure 141

Depending on your authority category, on the screen 3 actions are available to you:

- request authorization by clicking 
- request deauthorization by clicking 
- request delete by clicking 

Request statuses

- *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
- *Processed* - 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

This functionality allows users with authority for entry and authorization to place requests for changing the existing correspondence data or for adding new correspondence data.

By selecting the menu *Requests / Modification of correspondence data*, you enter the screen *Request to modify / add correspondence data* (Figure 142):

Request to modify / add correspondence data	
Type	<input checked="" type="radio"/> Modification <input type="radio"/> Adding
Name	NAZIV POSLOVNOG SUBJEKTA D.O.O.
Seat & Address	<input type="text" value="Zagreb"/>
Correspondence address	<input type="text" value="Magazinska 69"/>
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" value="test@rba.hr"/>
Remark	<input type="text"/>
New correspondence data from this application to modify correspondence data shall be implemented within one business day.	
<input type="button" value="→ Continue"/>	

Figure 142

In the field *Request Type* select whether you wish to:

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

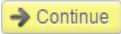
Select the request type by marking the box ☐ in front of the option *Change* or *Add*.

REQUEST FOR CHANGING CORRESPONDENCE DATA

Here you can send requests 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 turnovers in the account by post
- the main fax number
- fax number for delivery of account statements - if you receive statements on balance of and turnovers 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 needed, enter additional information on correspondence data change.

After entering data, clicking  opens the screen *Change of correspondence data* (Figure 143 – example screen for authorizing requests through the ActivKey USB tool).


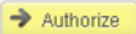


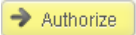
Modification of correspondence data	
Name	NAZIV POSLOVNOG SUBJEKTA D.O.O.
Seat & Address	Zagreb
Correspondence address	Magazinska 69
Address for account statements delivery	
Main fax	
Fax no. for account statements delivery	
Contact telephone number(s)	
Contact e-mail address/es	test@rba.hr
Remark	
New correspondence data from this application to modify correspondence data shall be implemented within one business day.	
Authorization	
Signature data	
  	

Figure 143

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

Clicking  redirects you to the previous screen, where you can change elements of request or desist from sending the request for processing.

Clicking  authorizes the request and sends it to the Bank for execution. On the screen top you receive a corresponding system message.

REQUEST TO ADD CORRESPONDENCE DATA

Here you can send requests for adding new data to the Bank:

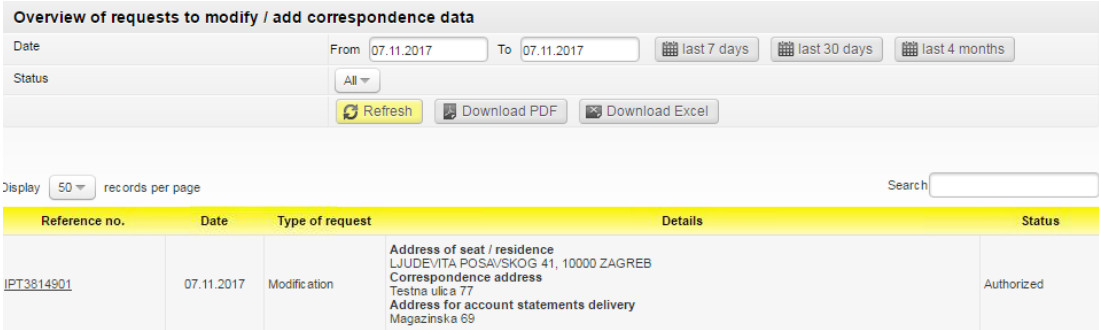
- address for account statements delivery - if you wish to receive additional statements on balance of and turnovers in the account by post in the future
- fax no. for account statements delivery - if you wish to receive additional statements on balance of and turnovers in the account by fax in the future
- Contact telephone number(s) - if you wish to enter the telephone numbers where the Bank can contact you as well
- Contact e-mail address/es - 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 needed, enter additional information on correspondence data adding.

Overview of correspondence data requests

In this menu you can review *Overview of requests to modify / add correspondence data* and request statuses.

By selecting the menu *My Bank / Requests / Overview of correspondence data requests*, you enter the screen *Overview of requests to modify/ add correspondence data* (Figure 144).

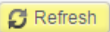


Reference no.	Date	Type of request	Details	Status
IPT3814901	07.11.2017	Modification	Address of seat / residence LJUDEVITA POSAVSKOG 41, 10000 ZAGREB Correspondence address Testna ulica 77 Address for account statements delivery Magazinska 69	Authorized


Figure 144

Search can be performed according to the following criteria:

- by Date (From, To) or the expression *in the last 7 days- in the last 30 days- in the last 4 months*
- by Status: *Authorized, Received, Processed, Rejected*

After selecting criteria, click . The requests that meet the criteria are listed.

Request details are available by clicking the link in the column *Reference no.* (IB number of a request), which opens the screen *Details of request for modification of correspondence data / Details of request for adding correspondence data* (Figure 145).



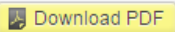
Reference no.	IPT3814901
Type of request	Modification
Name	NAZIV POSLOVNOG SUBJEKTA D.O.O.
Address of seat / residence	LJUDEVITA POSAVSKOG 41, 10000 ZAGREB
Correspondence address	Testna ulica 77
Address for account statements delivery	Magazinska 69
Main fax	
Fax no. for account statements delivery	
Contact telephone number(s)	
Contact e-mail address/es	
Note	
Status	Authorized
Signature	Mock TOKEN sno: 739439 07.11.2017 11:19:45
	

Figure 145

Overview of requests for payment confirmation

This functionality allows you to review the placed requests for payment confirmations.

By selecting the menu *Requests / Overview of requests for confirmation of payment*, you enter the screen *Overview of requests for confirmation of payment* (Figure 146).

Overview of request for confirmation of payment

Time period

From07.11.2016To14.04.2017

todaylast 7 dayslast 30 days

Status

All

Refresh

Download PDF

Download Excel

Display50records per page

Search













Request reference	Date of placement	Delivery mode	Reference no.	Fees charged to account	Status	Actions
IPT3776842	14.04.2017	Internet banking	IPT3776781	1100646084 HRK	Processed	   
IPT3772807	27.03.2017	Internet banking	IPT3772561	1100646084 HRK	Processed	   
IPT3772804	27.03.2017	Mail	IPT3772561	1100646084 HRK	Processed	   

Figure 146

Search can be performed according to the following criteria:

- by selecting a time period (From, To) or expression today-in the last 7 days-in the last 30 days
- by selecting a status: *Saved*, *Partly authorized*, *Authorized*, *In process*, *Processed*, *Rejected*

After selecting criteria, click [Refresh](#). In the bottom screen section the requests meeting the set criteria are listed.

Request details are available by clicking the link in the column *Request reference* (IB number of a request), which opens the screen *Details of request for Certificate of executed payment* (Figure 147).

Request details	
Request reference	IPT3013025
Status	Processed
Fees charged to account	HR3124840081100646084
Delivery mode	By Internet banking
Authorization	
Signature	FINA PKI signatory: NAME AND SURNAME 14.04.2017 10:09:33


Figure 147

Transaction details are available by clicking the link in the column *Reference no.* (IB number of a payment order), which opens the screen *Data on transaction* (Figure 148).

Data on transaction	
Reference	IPT3785222
Transaction number	O401700009665246
Transaction status	Processed
View on date & time	Tuesday, 07.11.2017 23:51
Payer	
Payer's name	DORSI D.O.O.
Payer's address	S. DOBRICHA 16
Place of seat/residence	52100 PULA
Payer's account number	HR3124840081100646084
Model code & Payer's reference no.	HR 99
Payee	
Payee's name	MERKUR OSIGURANJE D.D.
Payee's address	ULICA LJUDEVITA POSAVSKOG 31
Place of payee's residence / seat	ZAGREB
Payee's IBAN or Account number	HR6723300031100204992
Model code & Payee's reference no.	HR 01 08-00000729380
Purpose code	
Payment description	CUC103 Zadaj kunski nalog. PPTO40 Plaćanje u domaću banku - NKS.
Payment details	
Payment urgency	uc 105.label.payment.urgent.no
Execution date	19.05.2017
Amount to pay	101.00 HRK
Signature	FIHA PKI signatory: NAME AND SURNAME 14.04.2017 10:09:33
 Download PDF	

Figure 148

In this menu you can monitor the processing statuses of the requests for payment confirmations.

The Confirmation of payment, which you requested to be delivered through the Internet Banking, can be downloaded in the PDF format by clicking .

Complaints

Send complaint

This functionality allows you to send comment or complaint to the Bank.

By selecting the menu *Complaints / Send complaint*, you enter the screen *Send complaint/remark* (Figure 149).

Send complaint/remark	
	<div>DOMESTIC PAYMENTS</div> <div>→ Return of funds</div>
	<div>CROSS BORDER PAYMENTS</div> <div>→ Return of funds</div> <div>→ Request for modification</div>
	<div>OTHER MESSAGES</div> <div>→ Other messages</div>

Figure 149

You can select a category and sub-category of complaint/remark that you wish to send for resolution.

Depending on the selected sub-category, a structured template for entering complaint/remark opens (Figure 150).

Send complaint/remark	
Select category	Return of funds ▼
Category	Domestic payments
Sub-category	Return of funds
Debit account	Select ▼
Amount	0.00
Payee's reference no.	HR <input type="text"/>
Description	<input type="text"/>
Value date	07.11.2017
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 150

After entering data, click .

Clicking allows return to the previous screen and correction of possibly incorrectly entered data in complaint/remark.



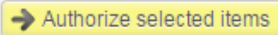
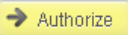
The procedure of saving and/or authorizing the comment/complaint request is described in the item [Saving / authorizing request](#).

Note

When selecting the category *Domestic payment transactions* (the menu *Refund*) and the category *Cross-border payment transactions* (the menus *Refund* and *Modification Request*), the required authorization level is checked, as well as when executing payment orders.

Overview of complaints/remarks

On the screen *Overview of complaints/remarks* (Figure 151) you can authorize the prepared complaints/remarks in one of the following manners:

- Individually – by clicking  in the column *Actions*, and then by clicking  on the confirmation screen
- Jointly – by marking several comment/complaints and then clicking , and then by clicking  on the confirmation screen.

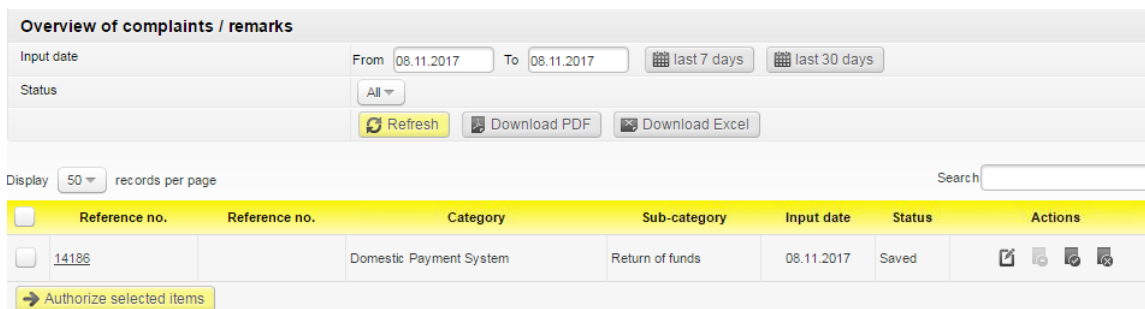


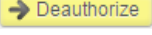




Figure 151

The following actions are available on the screen:

- changing data of comment/complaint by clicking 
- deauthorizing comment/complaint by clicking , and then by clicking  on the deauthorization screen
- deleting comment/complaint by clicking . Comment/complaint is to be deauthorized by clicking  before the delete action.

Statuses of comment/complaint:

- *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.

mToken

Request for reactivation of RBA mBIZ application

This functionality allows you to send requests for the RBA mBIZ application reactivation. It can be requested only after log-in with personal tool.

By selecting the menu *My Bank / mToken / Request for reactivation of RBA mBIZ application*, you enter the screen *Request for reactivation of RBA mBIZ application* (Figures 152 - 154).

On the screen, your official mobile phone which you stated in request for RBA mBIZ service is shown, to which we will send the second part of the activation code.

After the authorization of the reactivation request, the first part of the activation code and operating instructions are displayed on the screen (Figure 154).

Request for reactivation of RBA mBIZ application	
What is RBA mBIZ?	
RBA mBIZ - the application you use for transaction account access via mBanking, and for authentication and authorization in the RBA iDIREKT internet banking via mToken.	
Mobile phone number	385994040404
After authorization is completed successfully, You will receive additional instructions and activation codes.	
<input type="button" value="→ Continue"/>	

Figure 152

Authorization of Request for reactivation of RBA mBIZ application	
What is RBA mBIZ?	
RBA mBIZ - the application you use for transaction account access via mBanking, and for authentication and authorization in the RBA iDIREKT internet banking via mToken.	
Mobile phone number	385994040404
After authorization is completed successfully, You will receive additional instructions and activation codes.	
Authorization	How to authorize ?
Signature data	<input type="button" value="↓ Display"/>
Authorization query	8782827
Authorization	<input type="text"/>
<input type="button" value="Authorize"/> <input type="button" value="← Back"/>	



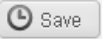

Figure 153

In a few moments You will receive an SMS message with the RBA mBIZ application download link on Your mobile device. Download the application to Your mobile device. Click mToken and enter the 16 digit activation code in the provided fields.	
First part of the activation code	26886703
Define a PIN consisting of at least 4 digits, click Confirm and this completes the RBA mBIZ activation process successfully.	
If You decide to postpone the activation process, please note that the activation code has a 24h validity period.	

Figure 154

Saving / authorizing requests

If a request is to be saved/authorized, continuing with actions depends on the authorization category with which you logged in to use iDIREKT:

- Users with authority for entry end their request preparation procedure; by clicking , the request is entered and prepared for authorization by the user with the appropriate authority level;
 - Users with authority for authorization can authorize a prepared request in the menu [Overview of requests for solvency statement](#) / [Overview of complaints/remarks](#) or [Unauthorized items](#);
 - Users with authority for entry and authorization continue the (authorization) procedure at this point, or send the request for execution by clicking ; also, users can only enter the request by clicking  and authorize it later in the menu [Overview of requests for solvency statement](#) / [Overview of complaints/remarks](#) or [Unauthorized items](#);
 - If authorization requires two signatures, by clicking  the request is partly authorized (by the first signature), and the final request execution requires authorization of the other signatory in the menu [Overview of requests for solvency statement](#) / [Overview of complaints/remarks](#) or [Unauthorized items](#).

Depending on your authority category, after your action, the requests are given particular statuses. You are informed of the request status by a corresponding system message.



















Request status can be checked in the menu [Overview of requests for solvency statement](#) / [Overview of complaints/remarks](#) or [Unauthorized items](#).

OTHER FUNCTIONALITIES

Unauthorized items

In this menu you can perform bulk authorization of payment orders, requests, complaints and messages, as well as instructions to the custodian bank that are in the status *Saved* or *Partly authorized*.

The screen displays only those types of requests/payment orders for which you have authority (Figure 155).

Kuna payment orders								
<input type="checkbox"/>	Reference	Execution date	Payment urgency	Payee Payee's account	Model code & Payee's reference no. Payment description	Amount	Status	Actions
<input type="checkbox"/>	IB38318834	31.10.2017	NO	UNIQA osiguranje d.d. HR7924840081500152136	HR03 174902980 Dospjeće: 13.10.2017.	0.01 HRK	Saved	     
<input type="checkbox"/>	IB38372269	02.11.2017	NO	UNIQA osiguranje d.d. HR7924840081500152136	HR03 174902980 Test payment order description	0.01 HRK	Saved	     
<input type="checkbox"/>	IB38510485	24.11.2017	NO	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR00 019-2709-932286 IOI	2.00 HRK	Partly authorized	     
Total amount						2.02 HRK		

FCY transactions						
<input type="checkbox"/>	Reference	Date	Debit account	Payee	Amount	Status
<input type="checkbox"/>	IB38548836	08.11.2017	1100046484 USD	Testni primatelj	0.04 USD	Saved
Total amount of displayed items					0.04 USD	

[Continue](#)
[Select all unauthorized items](#)
[Download PDF](#)
[Download Excel](#)

Figure 155

If you wish to authorize all items on the screen, click [Authorize selected items](#). Empty boxes in front of the items have to be marked ☐.

If you wish to authorize only one type of items, mark the box in the header of the first column.

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

After selecting the items for authorization, clicking [Continue](#) opens the screen with the list of items marked for authorization (Figure 156).


Kuna payment orders							
Reference	Execution date	Payment urgency	Debit account	Payee Payee's account	Model code & Payee's reference no. Payment description	Amount	Status
IB38318834	08.11.2017	NO	1100046484 HR2824840081100046484	UNIQA osiguranje d.d. HR7924840081500152136	HR03 174902980 Dospjeće: 13.10.2017.	0.01 HRK	Saved
IB38372269	08.11.2017	NO	1100046484 HR2824840081100046484	UNIQA osiguranje d.d. HR7924840081500152136	HR03 174902980 Test payment order description	0.01 HRK	Saved
IB38510485	24.11.2017	NO	1100046484 HR2824840081100046484	RAIFFEISENBANK AUSTRIA D.D. HR0624840081000000013	HR00 019-2709-932286 IOI	2.00 HRK	Partly authorized
Total amount						2.02 HRK	

FCY transactions					
Reference	Date	Debit account	Payee	Amount	Status
IB38548836	08.11.2017	1100046484 USD	Testni primatelj	0.04 USD	Saved
Total amount of displayed items				0.04 USD	

Authorization					How to authorize ?
Signature data			Display		
Authorization query			4700295		
Authorization			<input type="text"/>		
			Authorize Back		

Figure 156

For kuna orders within the *Cut-off Times Schedule for Payment Transactions* you can also change the manner of payment order executions (NKS / HSVP), and the details are available in the item [Kuna payment order](#).

If you wish to desist from authorization of all or individual payment orders, click , and you will be redirected to the previous screen.

Authorize by clicking .

After authorization, items are given the status *Authorized* or *Partly authorized* (depending on the required number of signatures). Partly authorized items are to be authorized by the second user with authority for authorization.

You will receive a system message on the status of an individual item. Item statuses can be checked in their corresponding overviews.

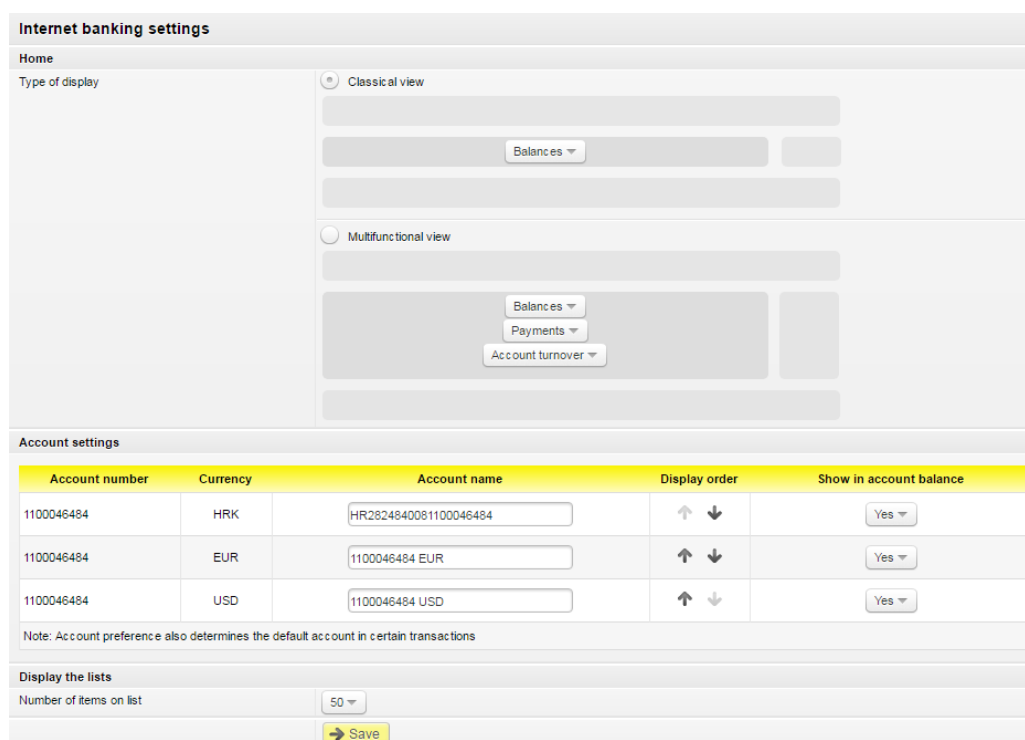
Messages

In this menu you can review the sent and received messages you exchanged with the Bank, as well as overview the notification on the statuses of payment order executions.

Details are available in the chapter *My Bank*, item [Messages and notifications](#).

Settings

System personalization to adjust the personal iDIREKT use (Figure 157). The functionality is provided only to the users accessing by the ActivKey USB, SmartCard or mToken.



Internet banking settings

Home

Type of display

☒ Classical view

☐ Multifunctional view

Account settings

Account number	Currency	Account name	Display order	Show in account balance
1100046484	HRK	HR2824840081100046484	↑ ↓	Yes ▾
1100046484	EUR	1100046484 EUR	↑ ↓	Yes ▾
1100046484	USD	1100046484 USD	↑ ↓	Yes ▾

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

Display the lists

Number of items on list: 50 ▾




Figure 157

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

Here you can:

- change account name
- select the order of displaying accounts
- **The main account** defines the account that will be supplied in the review of turnovers, 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 authorized 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.

Overview of Sessions

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

By clicking the review of log-ins, below the main menu, you will be routed to the screen *Overview of logins* which are available for the last 15 days (Figure 158)





Overview of logins for last 15 days				
Date	Time	Access	IP address	Details
06.11.2017	14:48:01	mtoken	10.239.65.9	
05.11.2017	23:03:30	mtoken	213.191.138.106	
05.11.2017	21:53:57	mtoken	10.239.65.30	
05.11.2017	21:53:07	mtoken	10.239.65.30	

Figure 158

Details are available by clicking  in the column *Details*, which takes you to the screen *Connecting*.

Logout or Switching Service

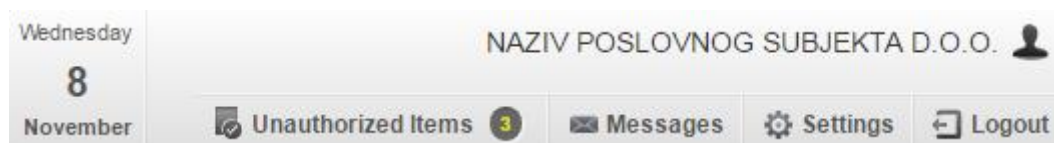



Figure 159

Logout

If you wish to log out from the RBA iDIREKT Internet Banking, click  Logout 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  Service switching 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 160).



Figure 160

If you wish to log out from the RBA iDIREKT Internet Banking, click  Logout .