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

Zagreb, November 2017

iDIREKT
internetsko bankarstvo

CONTENTSmark

ACCESS **8**
Log In **8**
ACCOUNTS **10**
Account balances **10**
Account Details 11
Turnover **12**
Account statements **13**
Download of statements 14
Reports **15**
Review of fee calculation 15
Single invoices 15
Overview of notice of calculated interest and fees 16
PAYMENTS **17**
Kuna Payment Order **17**
Input of a new kuna payment order 17
Entry of a new payment order from the Account Balances screen 19
Foreign Currency Payment Order **19**
Entry of a new foreign currency payment order 19
Entry of a new payment order from the Account Balances screen 22
Currency exchange order **22**
Internal Transfer Order **24**
Application to issue a documentary **25**
Confirmation of Payment Order Entry **27**
Saving payment orders – entry authority 27
Consent for payment order execution – authority of authorization 28
Selecting the Manner of Order Execution **29**
Kuna payment order 29
Foreign currency order 29
Bulk Authorization **30**
Bulk Deleting **31**
Additional functionalities **31**
Overview of payment orders **32**
Overview of kuna payment orders 32
Overview of foreign currency payment orders 33
Overview of FCY exchange orders 34
Overview of cash withdrawal orders 35
Overview of applications to issue documentary credit 35
Bulk Payment Orders (files) **37**
File sending 37
Overview of SEPA files 39
Overview of converted SEPA files 40
Overview of kuna files (HUB3 format) 40
Overview of FCY files (HUB3 format) 40
Direct Debit **41**
Sending direct debit files (Payee) 41
Overview of direct debit files (Payee) 43
Overview of received direct debit orders (Payer) 44

Overview of suspended direct debit orders (Payer) 46
Overview of recalled direct debit orders 47
Consent for Direct Debit 47
Overview of placed Consents for Direct Debit 49
Overview of active Consents 50
Overview of requests for Consent recalls 50
Salary Payout 51
Salary Payout Order 51
Overview of salary payout order 53
Confirmation of Processed Transaction 54
Actions on the review screen 55
Payment order modification 55
Payment order authorization 55
Payment order deauthorization 55
Payment order cancelation 55
Payment order copying 56
Payment order deleting 56
Templates 57
Entry of kuna payment order template 57
Entry of foreign currency payment order template 58
Overview of kuna / foreign currency templates 59
Editing kuna / foreign currency template 59
Creating A kuna / foreign currency payment order from template 61
Uploading kuna/ foreign currency template file 62

DEPOSITS 63
Requests 63
Request for term deposit 63
Saving (Input) or Execution Approval (authorization) of orders 64
Overview of term deposit orders 64
Overview of requests for premature termination/suspension of prolongation 65
Term Deposit Balances 66
Overview 67
Overview of term deposit account statements 67
Overview of notice of calculated interests 67
Overview of notice of automatic prolongation 68

INVESTMENT FUNDS 69
Balances 69
General information on Investment funds 69
Overview of Investment Fund Shares 70
Overview of Transactions 70
Requests 71
Request to issue shares 71
Request to Redemption Shares (to buy-out shares) 73
Application for buy-out and issue of shares 74
Overview of requests 75

CUSTODY 77
Accounts 77
Custody Account Balances 77
Instructions 78

Instruction to the Custodian Bank 78
Message to custodian bank 81
Overviews 83
Overview of instructions 83
Actions on the review screen 85
Instruction copying 85
Deauthorizing instruction 86
Modifying instruction 87
Recalling instruction 88
Deleting instruction 89
Overview of messages 90
Actions on the Review screen 91
Copying message 91
Deauthorizing message 92
Modifying message 92
Deleting message 93

CARD BUSINESS 94
Balances and Turnover 94
Credit card statements 95

EBROKER 95

MY BANK 96
Messages and notifications 96
Sending messages 96
Overview of messages 96
Overview of inflow notifications 97
Overview of SWIFT confirmations 97
Solvency 98
Request for Solvency Statement – example of ordering delivery by fax 98
Request for Report Issuance – e-mail delivery remark 100
Overview of requests for solvency statement 100
Requests 101
Modification of correspondence data 101
Request for changing correspondence data 101
Request to add correspondence data 102
Overview of correspondence data requests 103
Overview of requests for payment confirmation 104
Complaints 106
Send complaint 106
Overview of complaints/remarks 107
mToken 108
Request for reactivation of RBA mBIZ application 108
Saving / authorizing requests 109

OTHER FUNCTIONALITIES 110
Unauthorized items 110
Messages 111
Settings 111
Type of Display 112
Account settings 112

Overview of Sessions **112**
Logout or Switching Service **113**
Logout 113
Service switching 113

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.

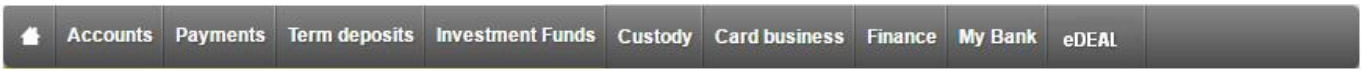


Figure 1

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:

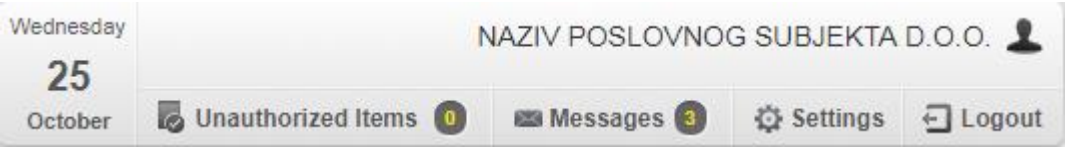


Figure 2

- **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

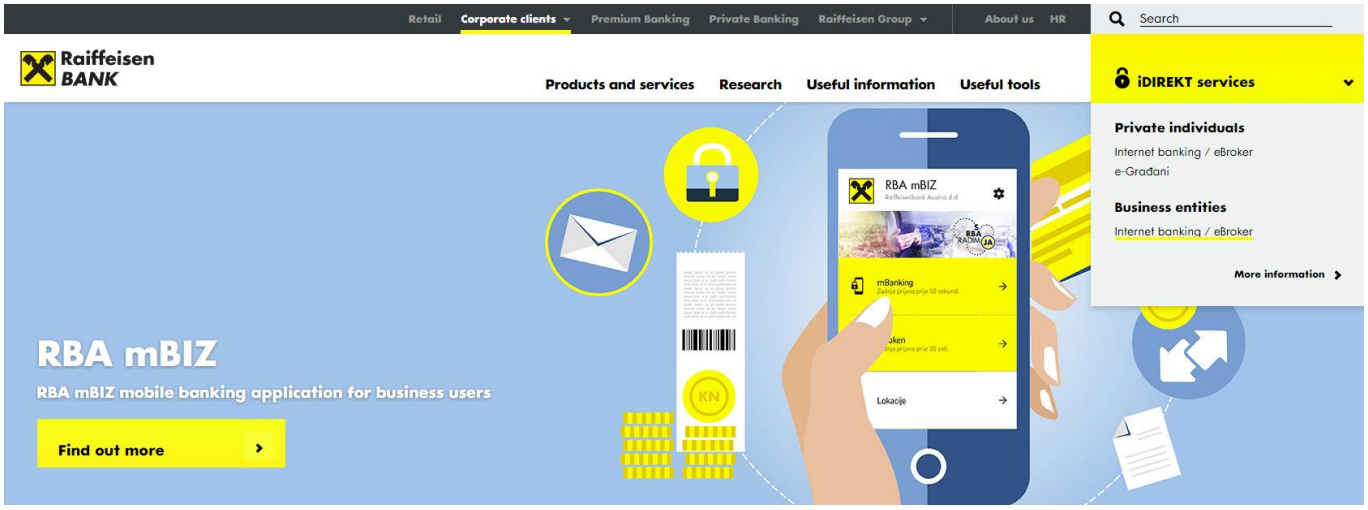


Figure 3

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).

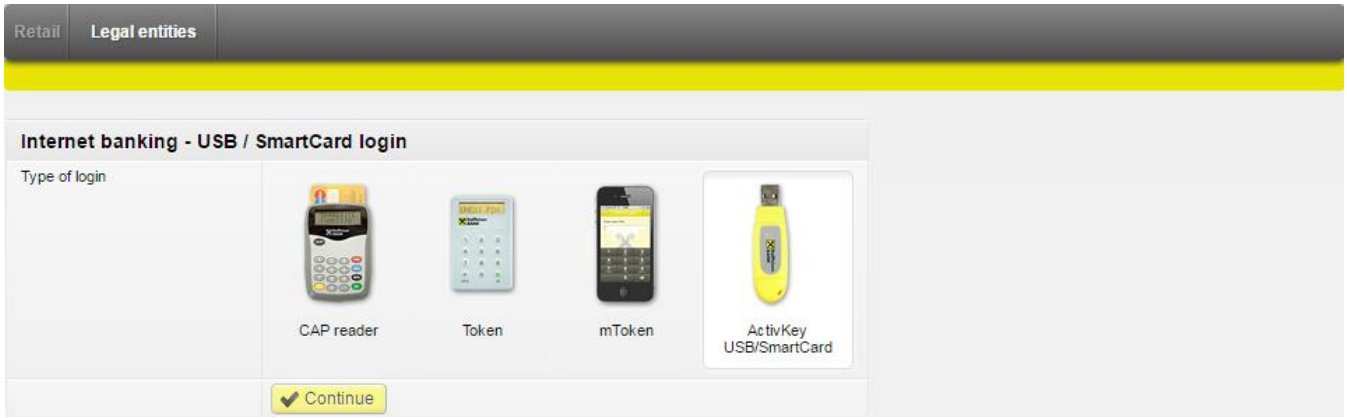


Figure 4

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).

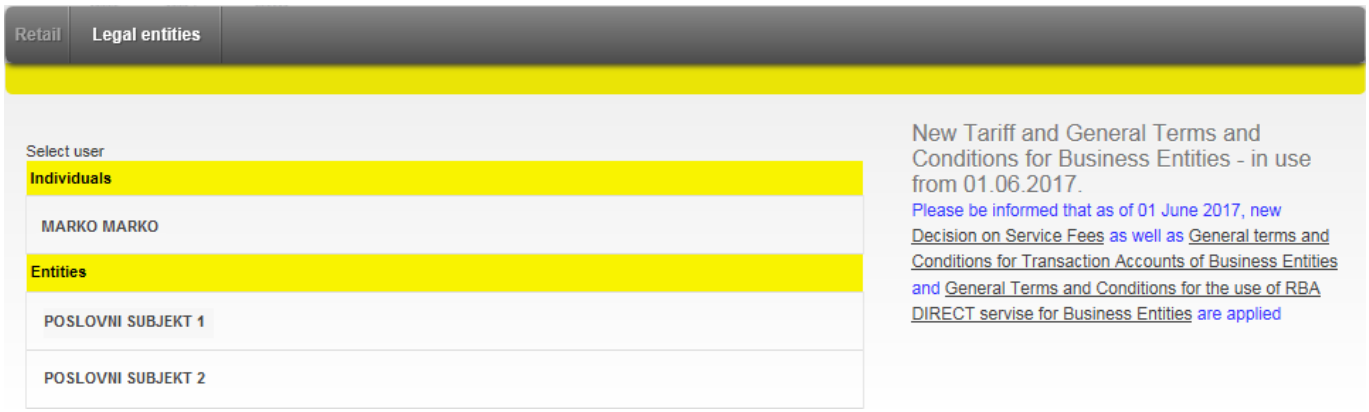


Figure 5

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

Figure 6

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

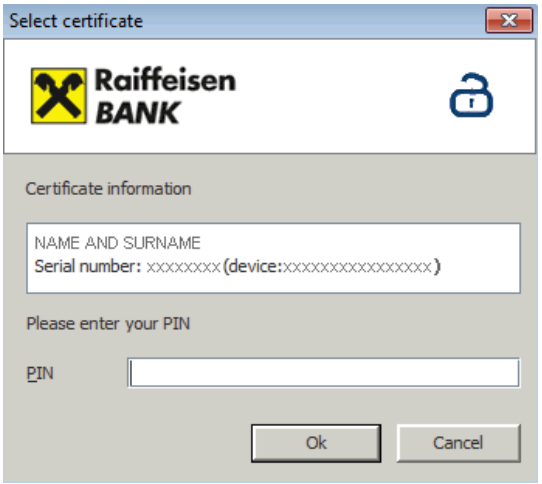


Figure 7

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.

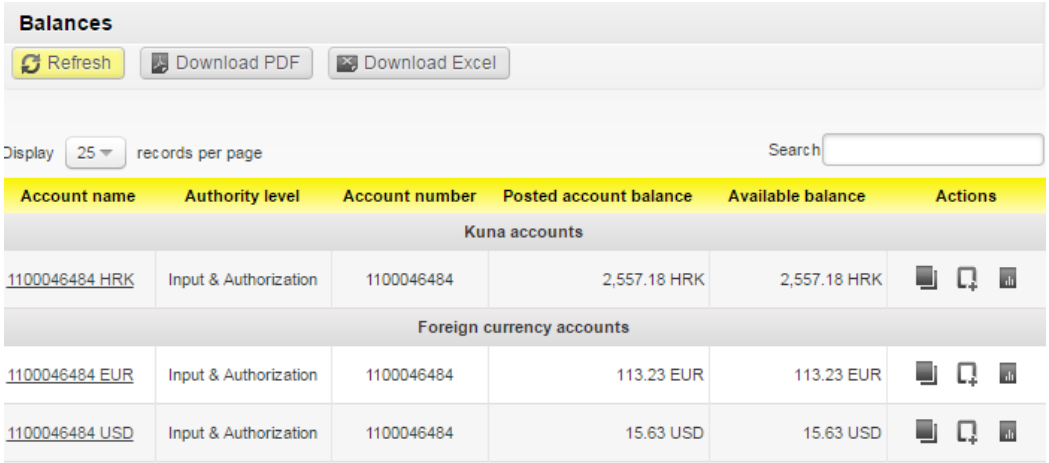


Figure 8

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).

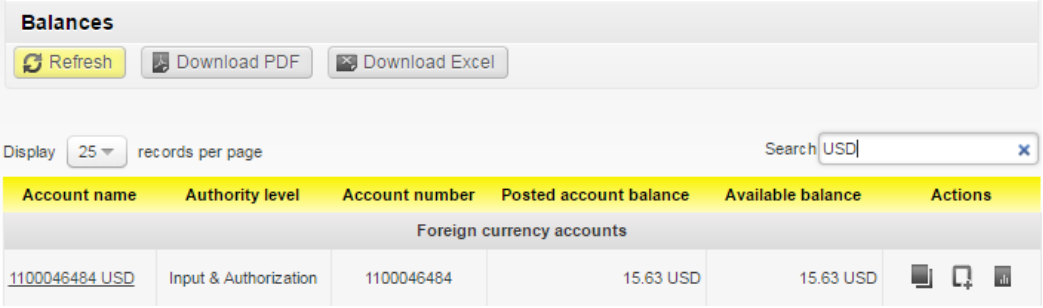


Figure 9

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).

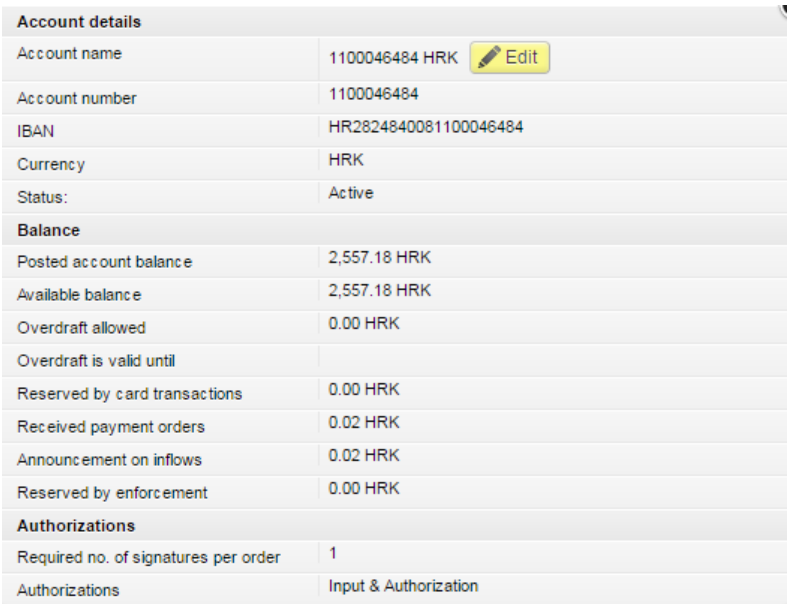


Figure 10

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

Enter the desired name in the field Account name and click Save (Figure 11).

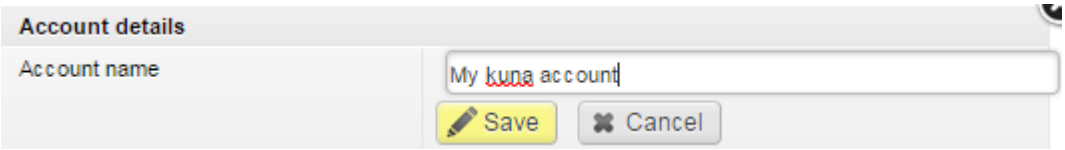


Figure 11

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

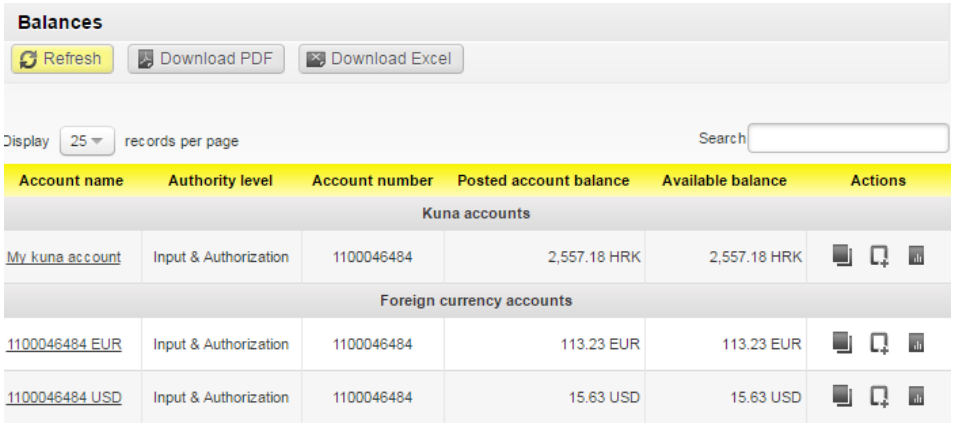


Figure 12

Turnover

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

Review of account turnovers is available as of 01.01.2015. Older turnovers are available in Account statements.

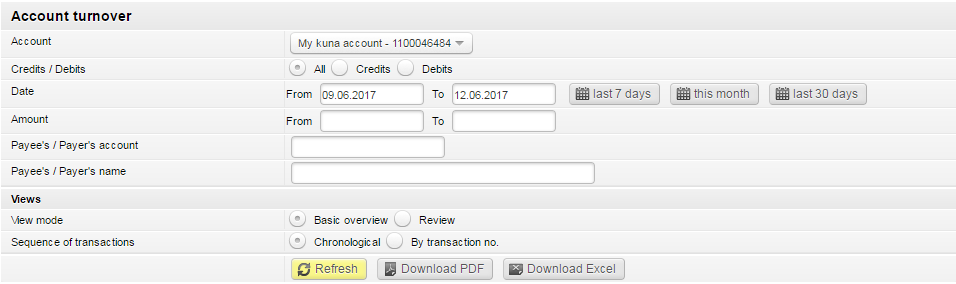


Figure 13

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.

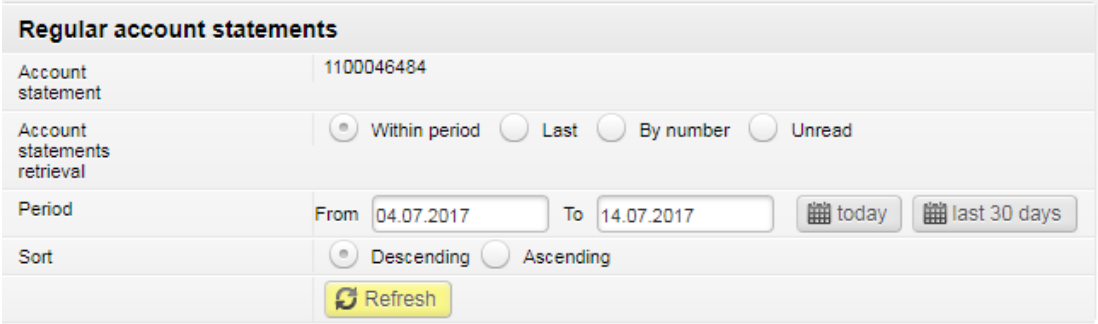


Figure 14

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).

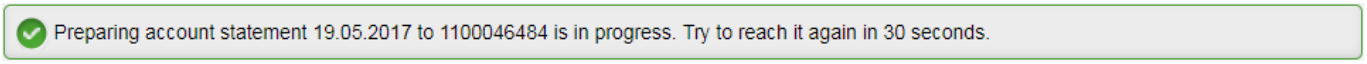


Figure 15

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 preprared to be printed out or saved to your local disk.

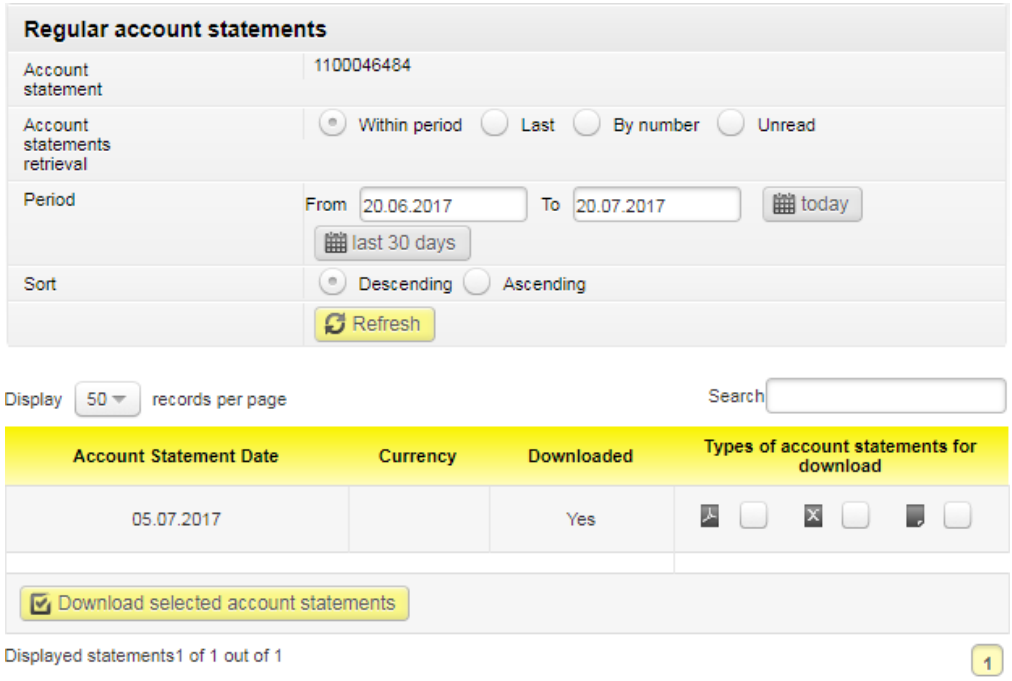


Figure 16

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).

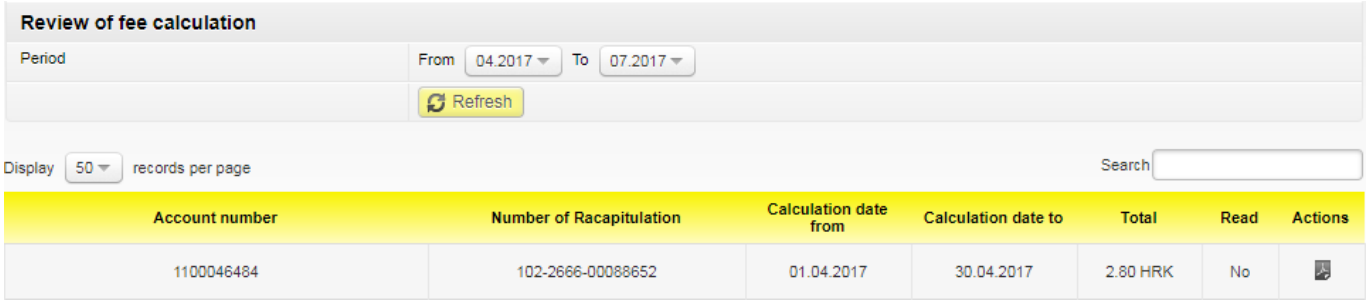


Figure 17

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).

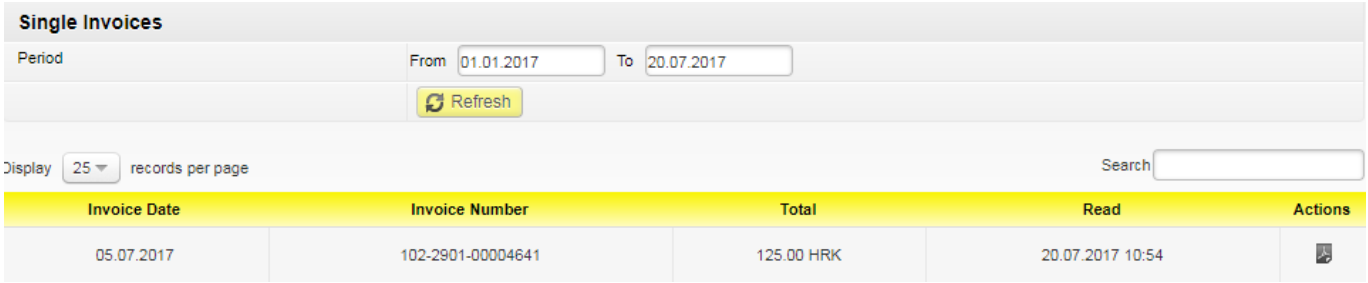


Figure 18

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).

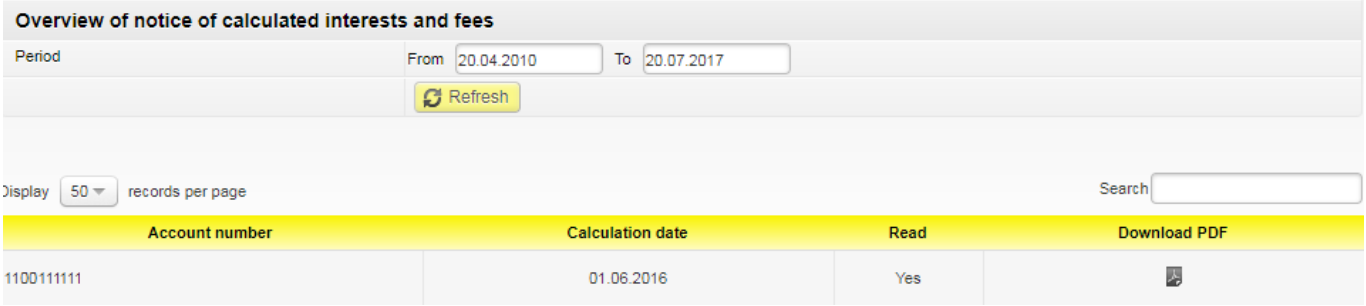


Figure 19

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)

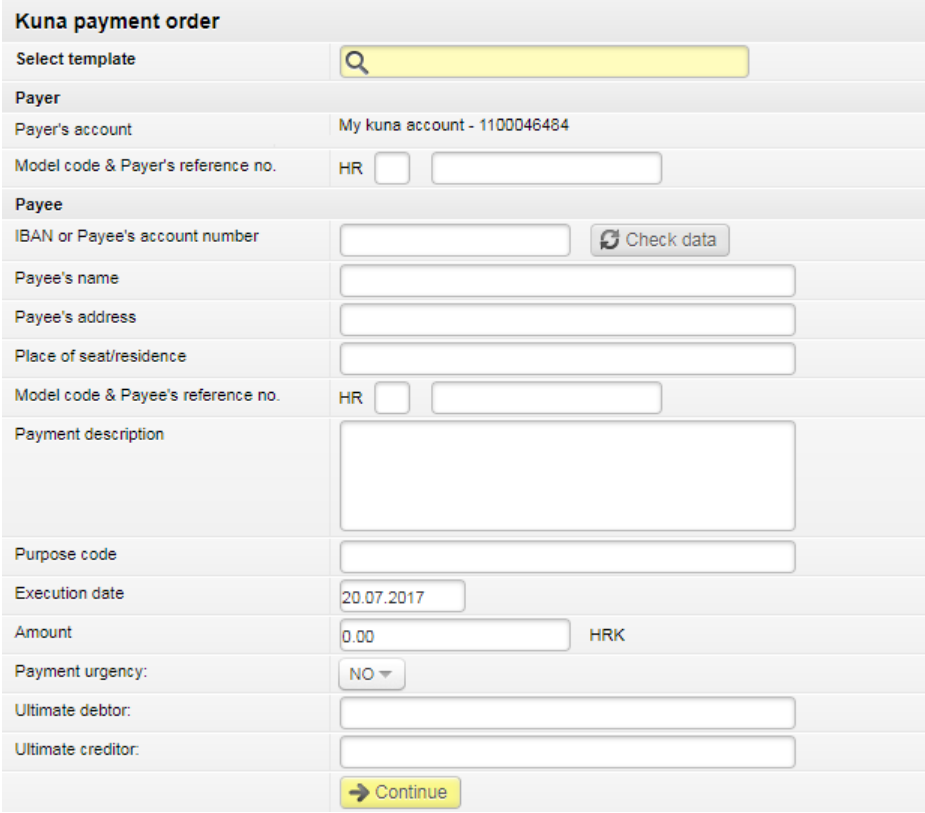


Figure 20

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

- *IBAN or Payee's account number* – after entering IBAN/account number and clicking Check data, 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: HR0624840081000000013), 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.

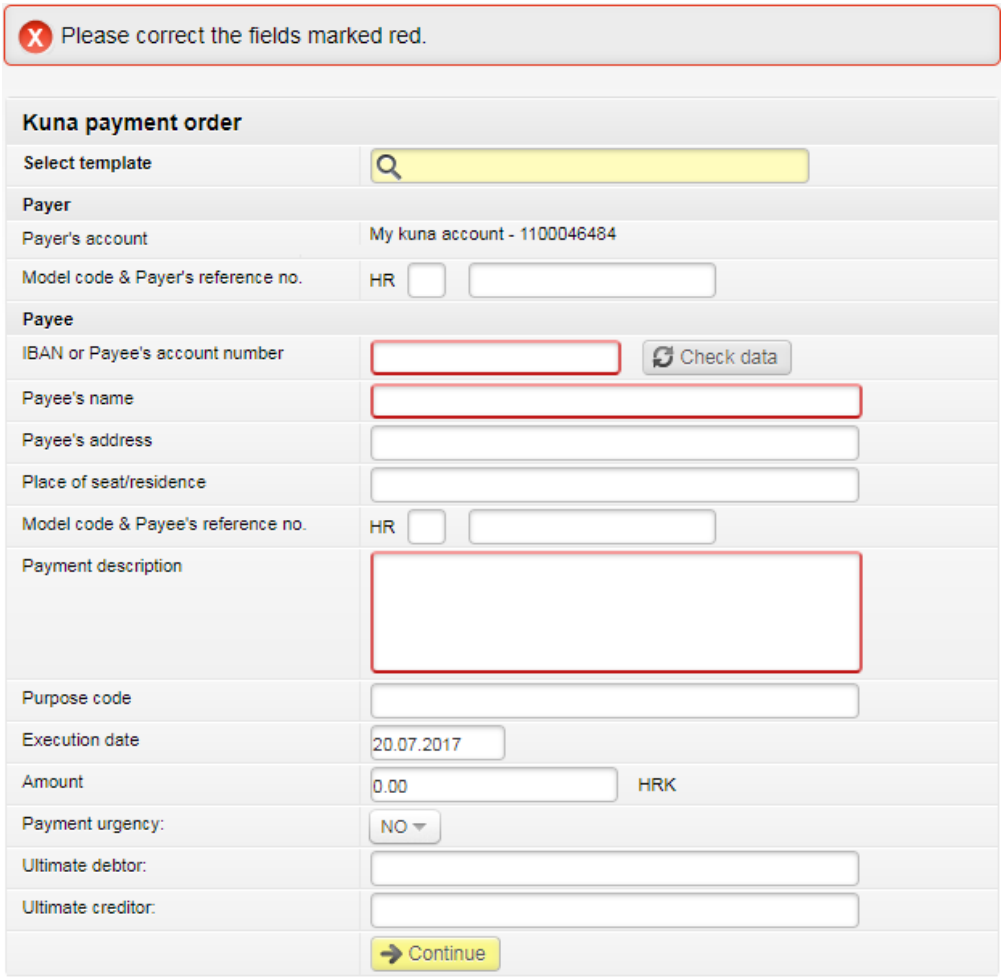
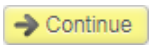


Figure 21

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).

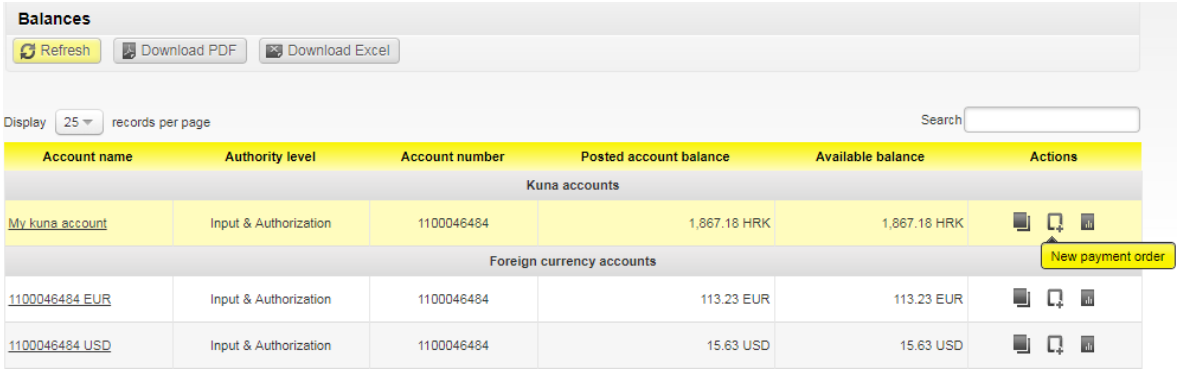


Figure 22

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).

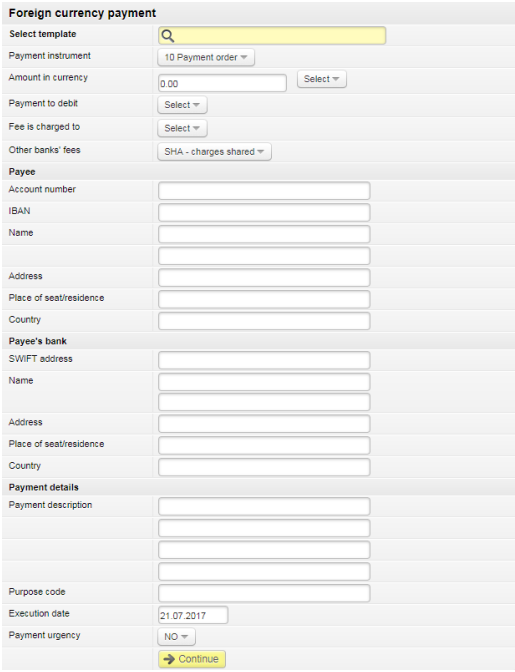


Figure 23

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; Defalut 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 Continue. 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.

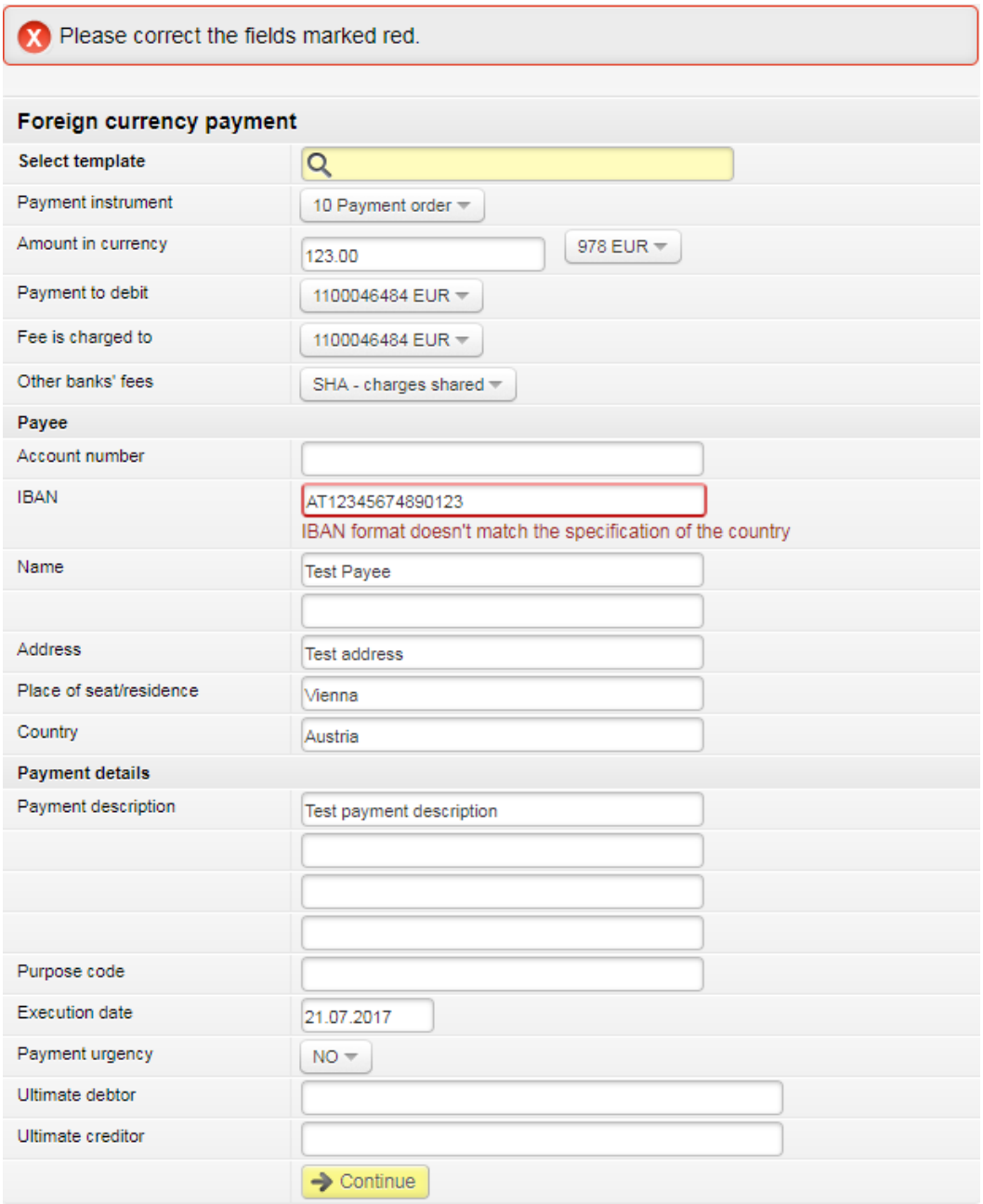


Figure 24

After entering the correct data click Continue.

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).

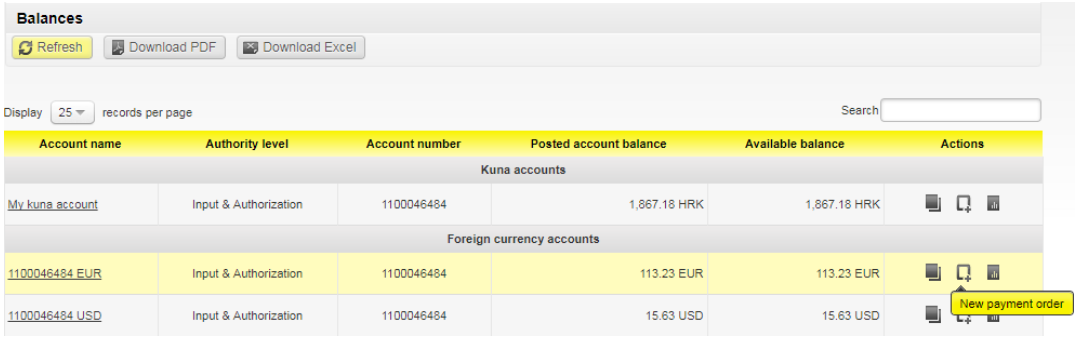


Figure 25

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):

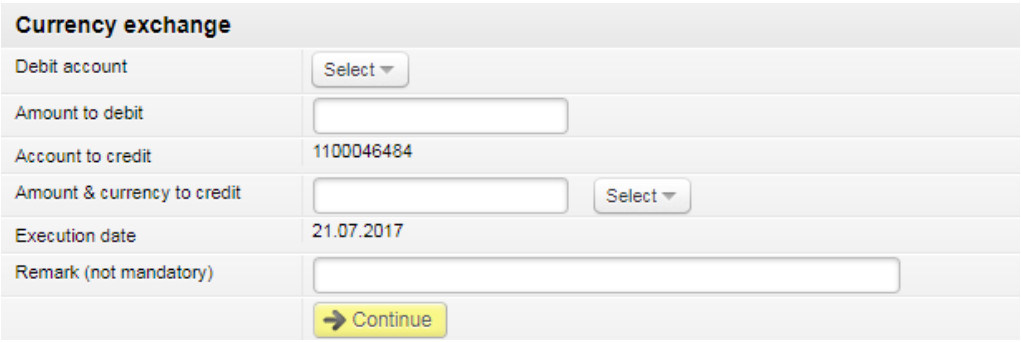


Figure 26

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 Continue. 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).

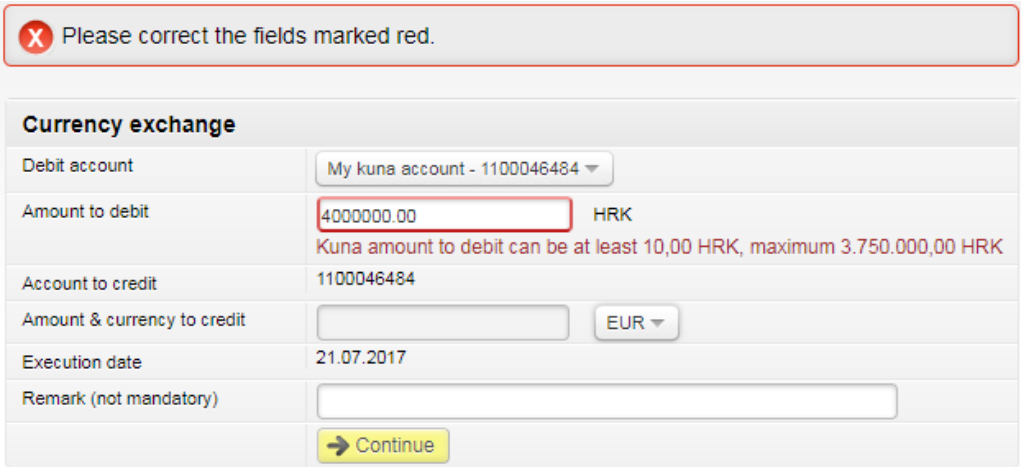


Figure 27

After entering the correct data, click Continue 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).

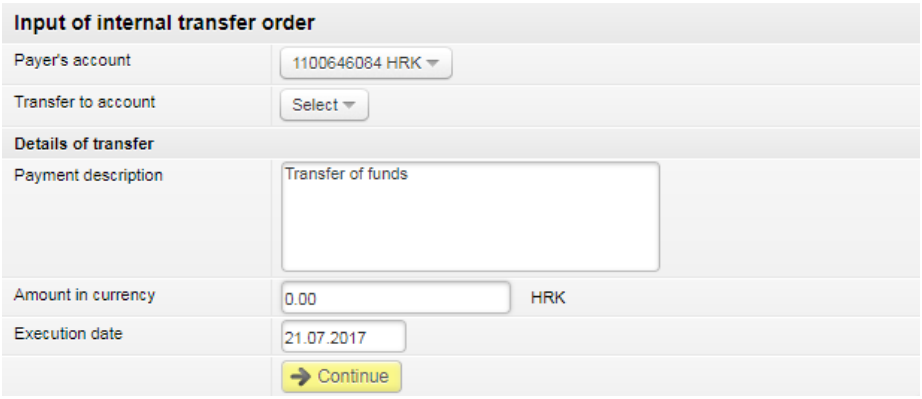


Figure 28

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 Continue. 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.

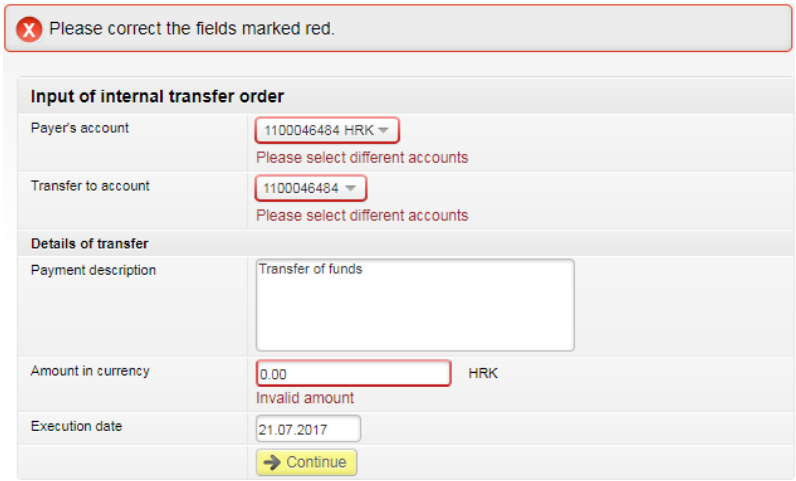


Figure 29

After entering the correct data, click Continue 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).

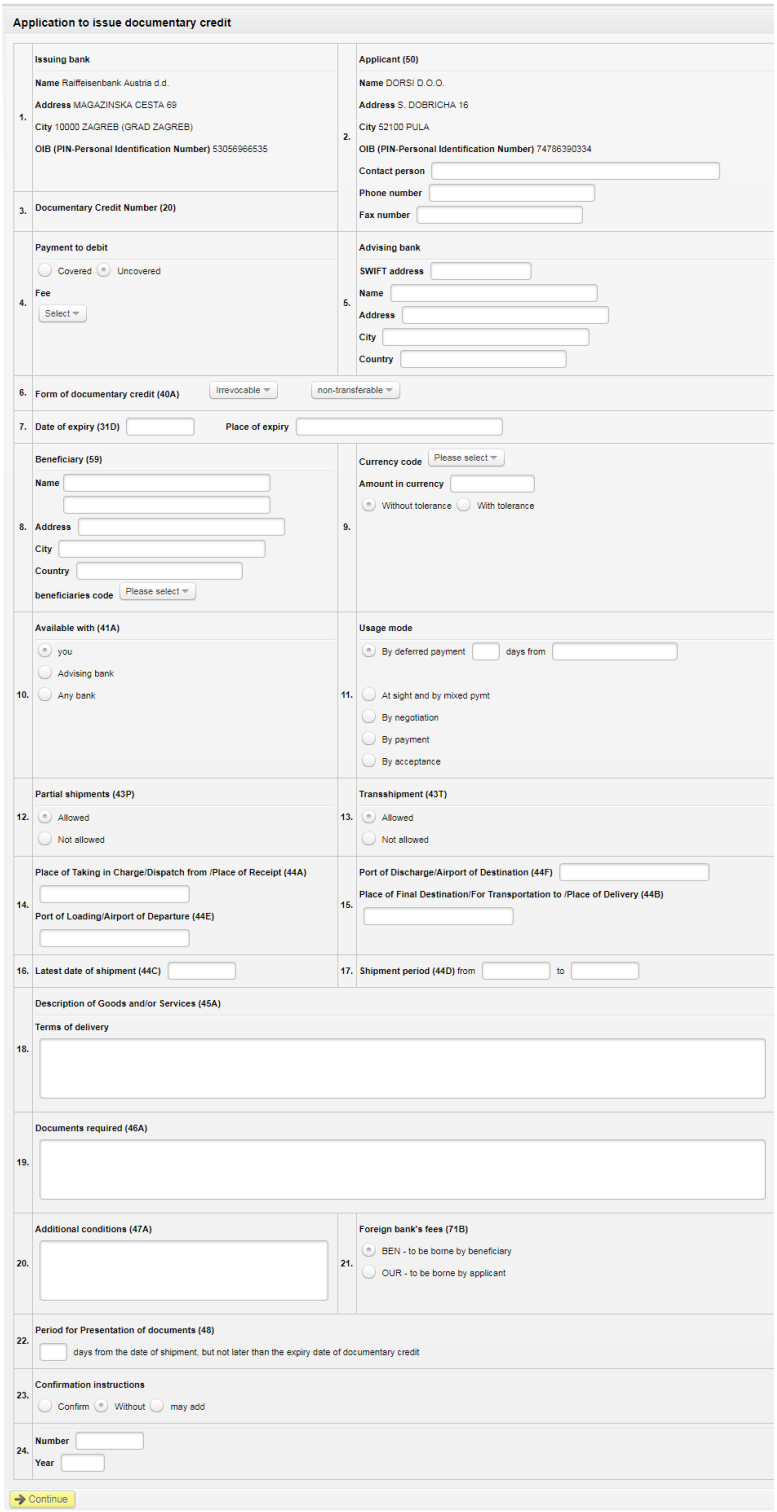


Figure 30

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 Continue. 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 Continue 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
	Save Back

Figure 31

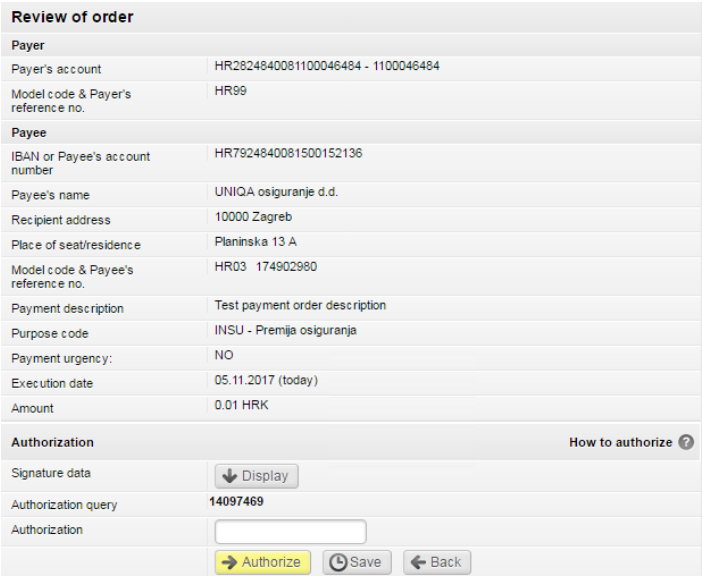
Consent for payment order execution – authority of authorization

- 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).

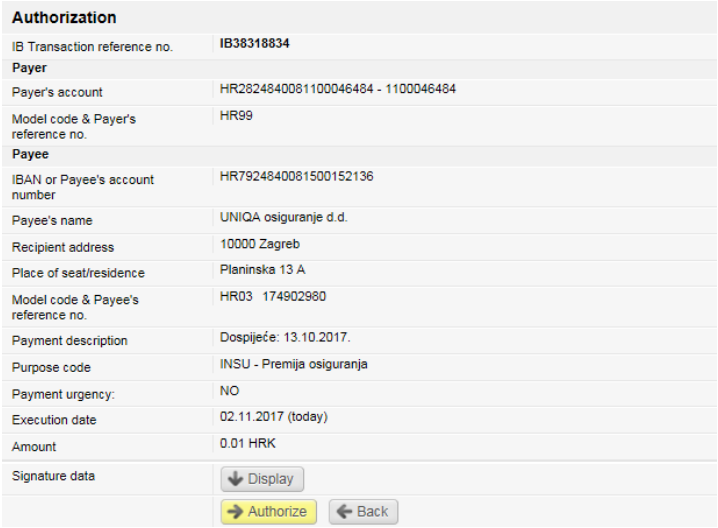
Screen sample for kuna payment order authorization with the Identification mToken (Figure 32).



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	Display
Authorization query	14097469
Authorization	
	Authorize Save 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	Dospijeće: 13.10.2017.
Purpose code	INSU - Premija osiguranja
Payment urgency:	NO
Execution date	02.11.2017 (today)
Amount	0.01 HRK
Signature data	Display
	Authorize 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):

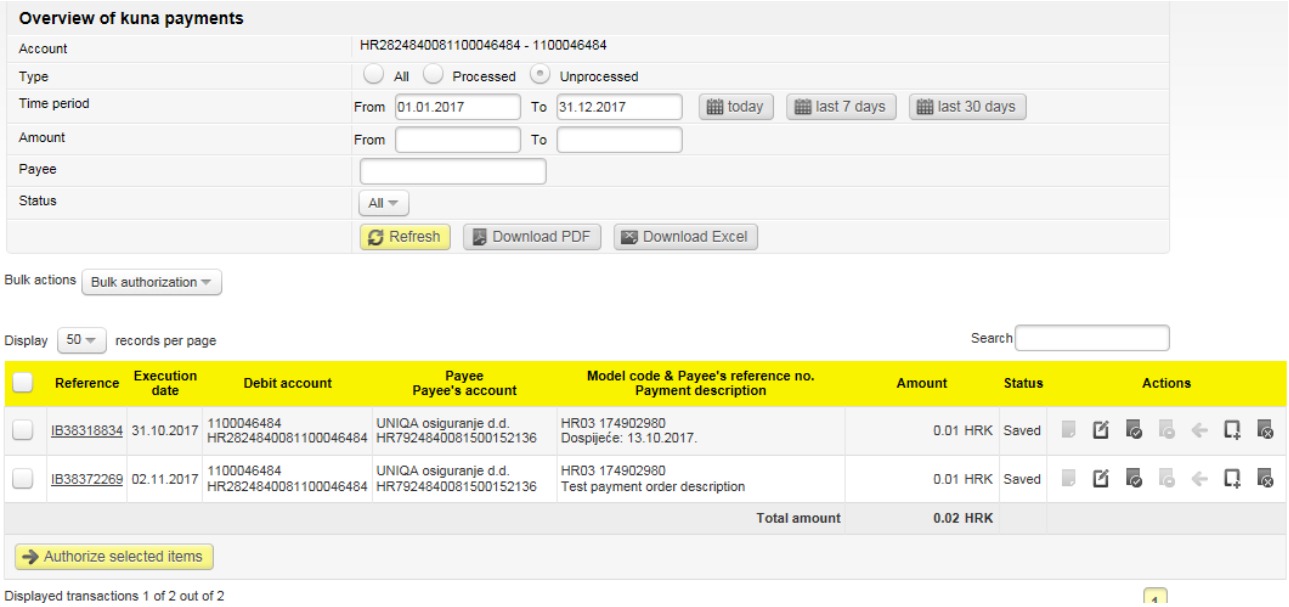


Figure 34

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).

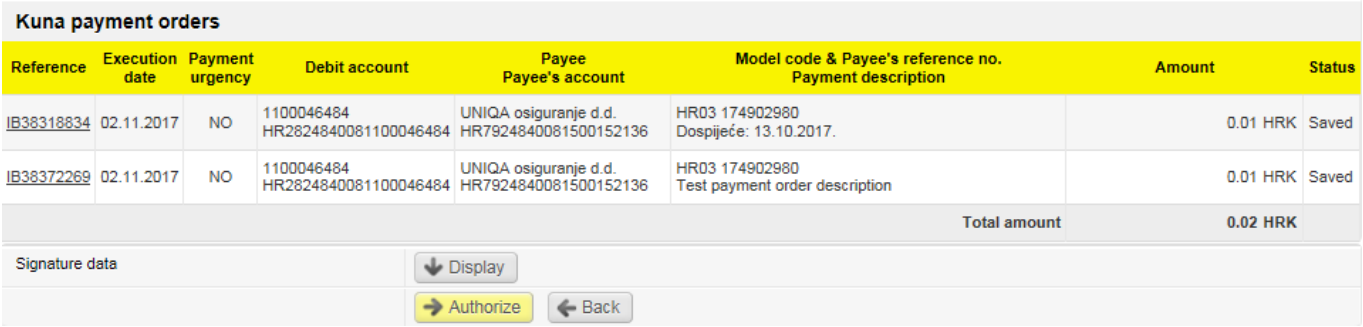


Figure 35

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).

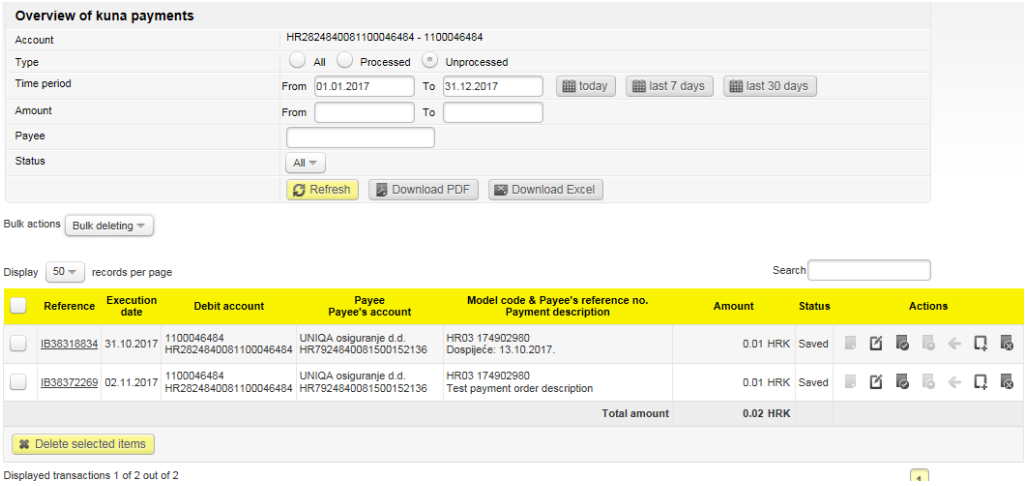


Figure 36

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.

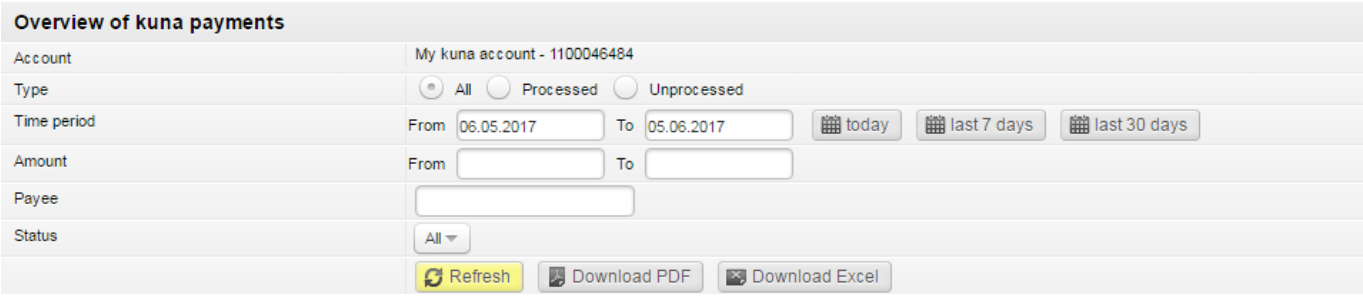


Figure 37

<u>Unprocessed Payment Orders</u>

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

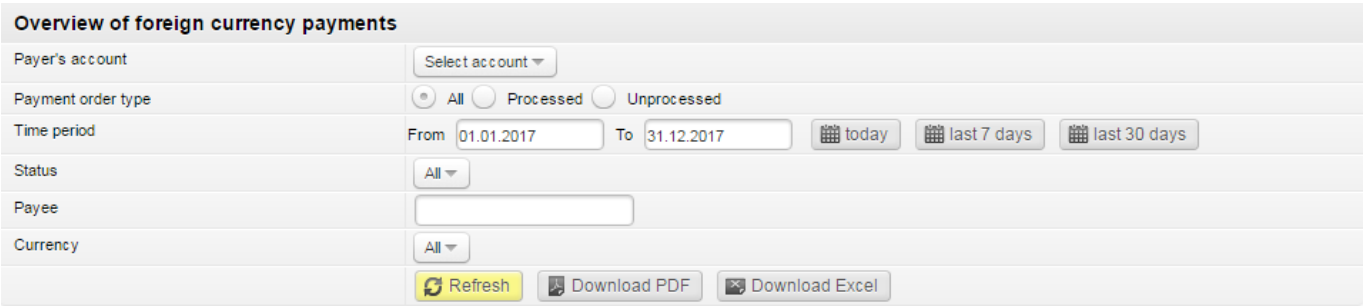


Figure 38

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

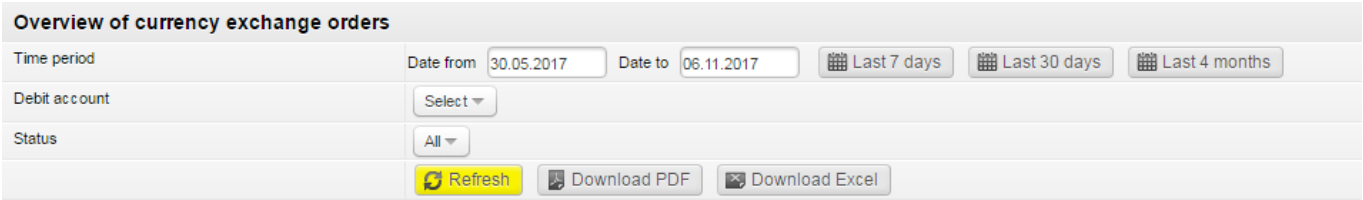


Figure 39

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.

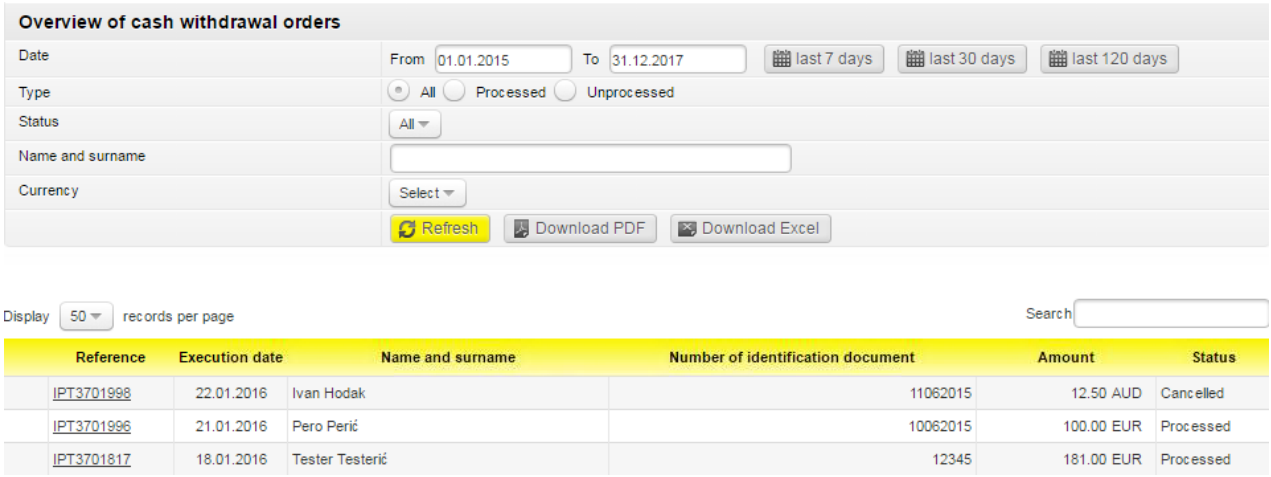


Figure 40

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.

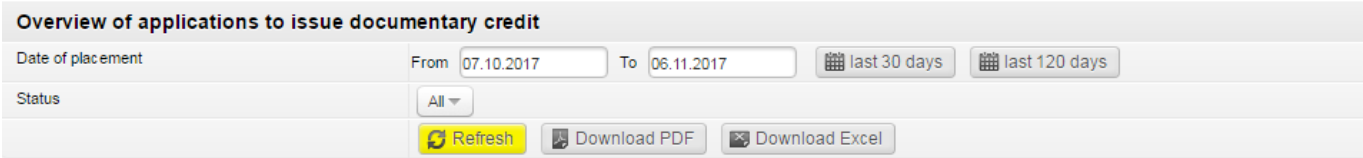


Figure 41

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
    - *Deauthoriz*e - 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).

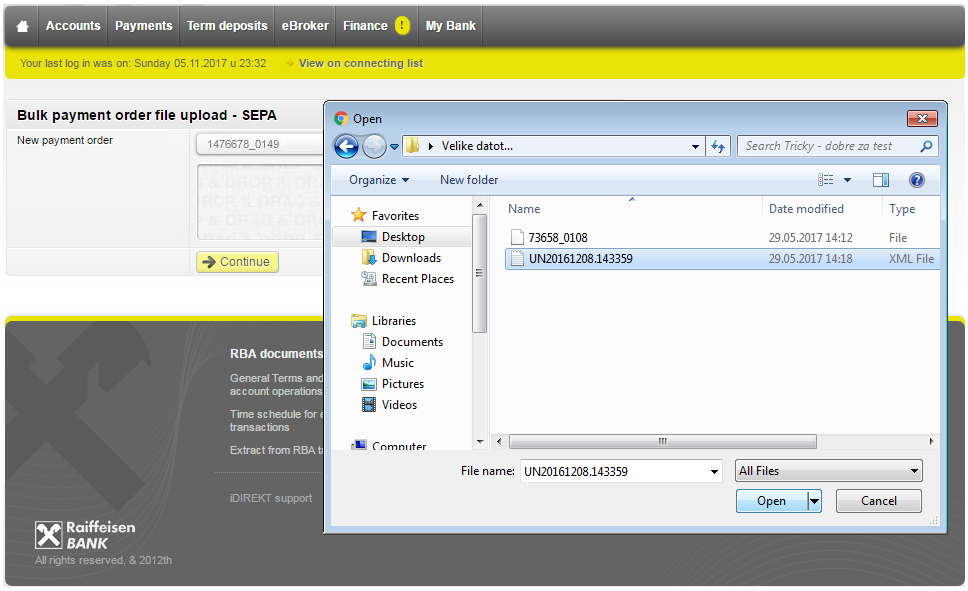


Figure 43

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

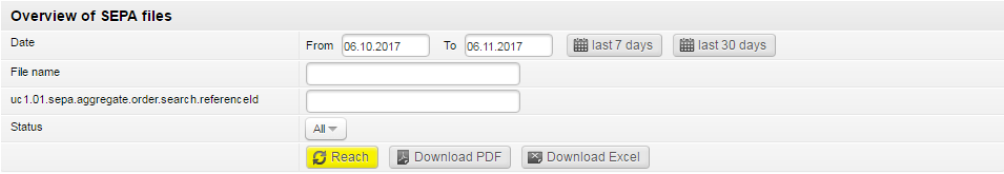


Figure 45

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).

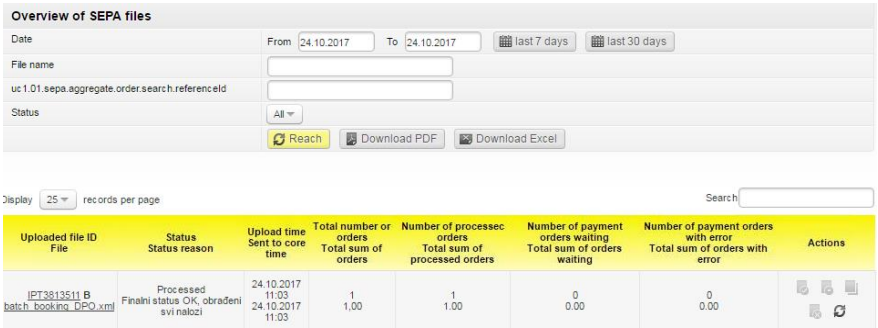


Figure 46

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*

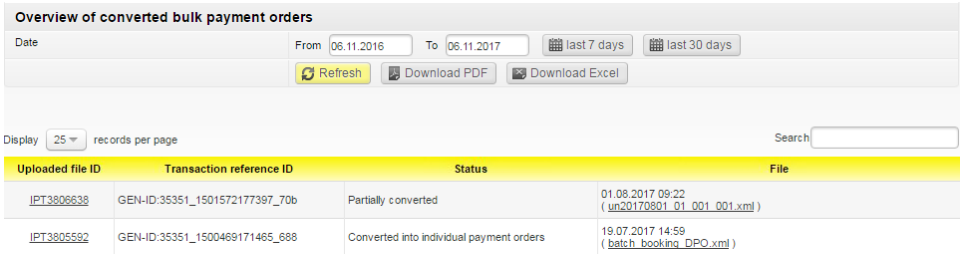


Figure 47

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).

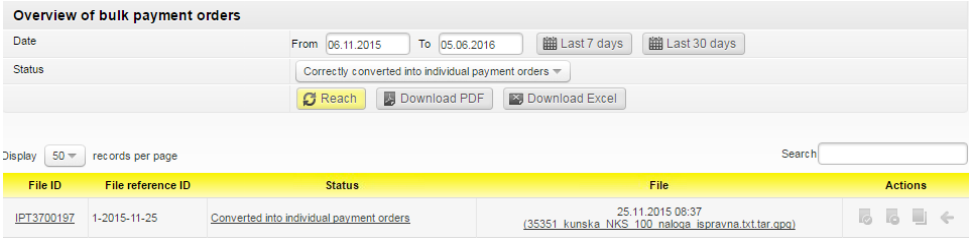


Figure 48

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).

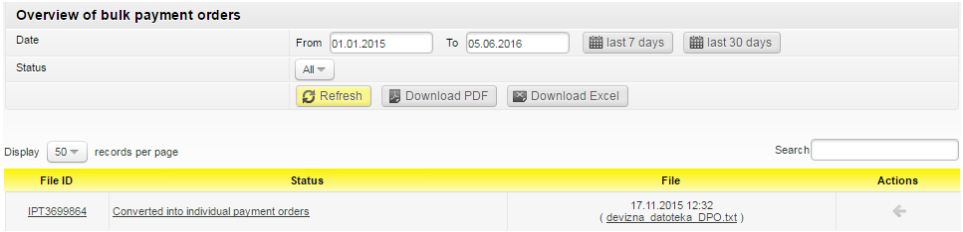


Figure 49

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).

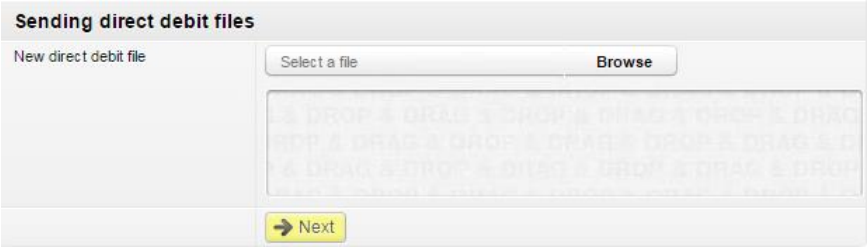


Figure 50

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).

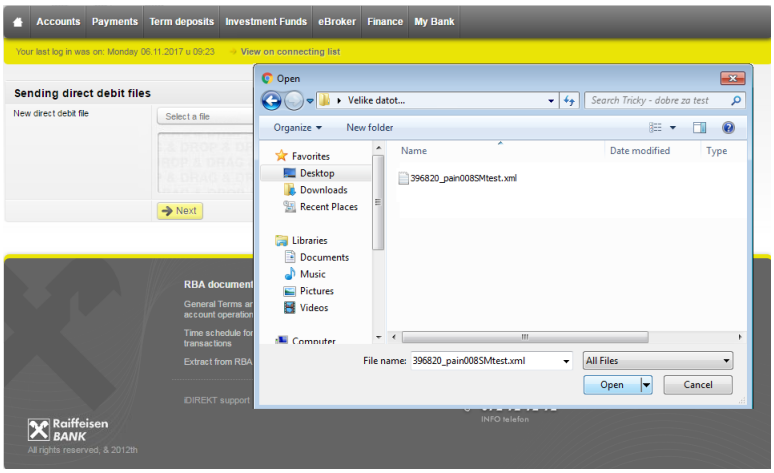


Figure 51

The file has uploaded correctly (Figure 52).

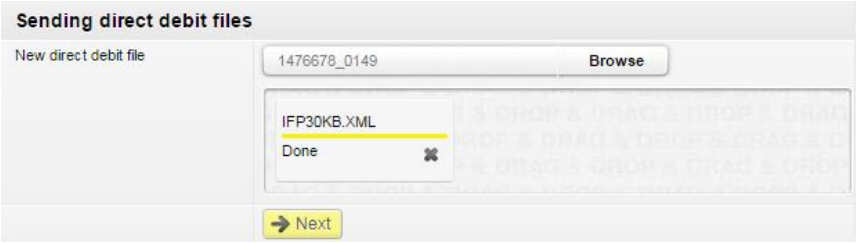


Figure 52

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

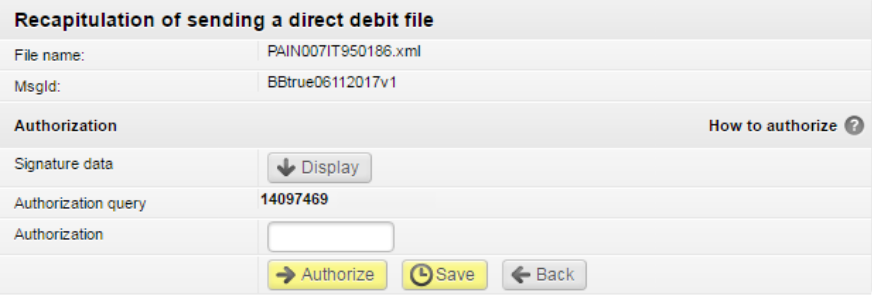


Figure 53

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)

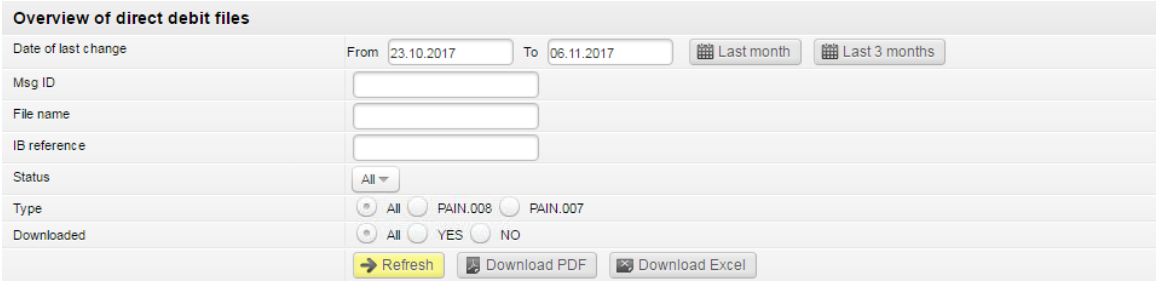


Figure 54

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

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 69 10000 ZAGREB Hrvatska
Model code and Payers reference no.	HR0026
Ultimate debtor:	

Recipient

Recipient`s IBAN:	HR4224840081100778873
Recipient`s SWIFT:	RZBHHR2XXXX
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.

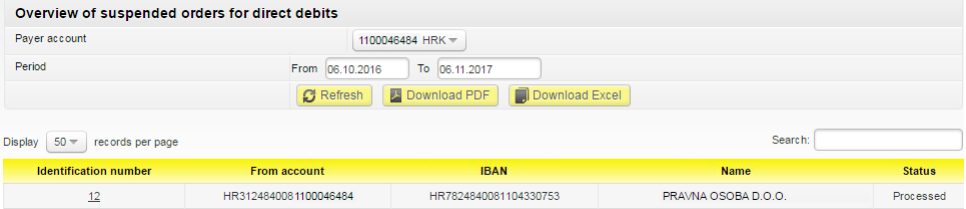


Figure 57

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

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*

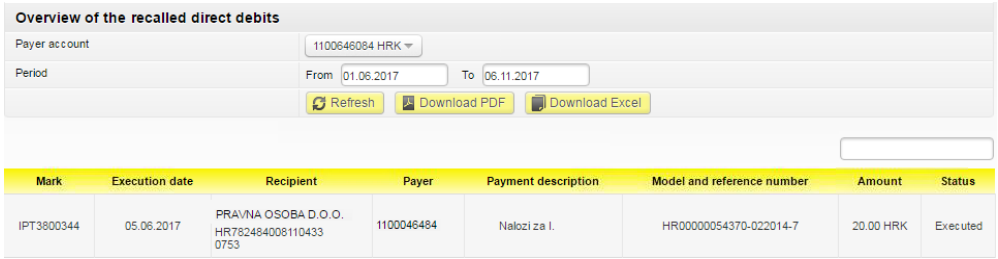


Figure 59

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*

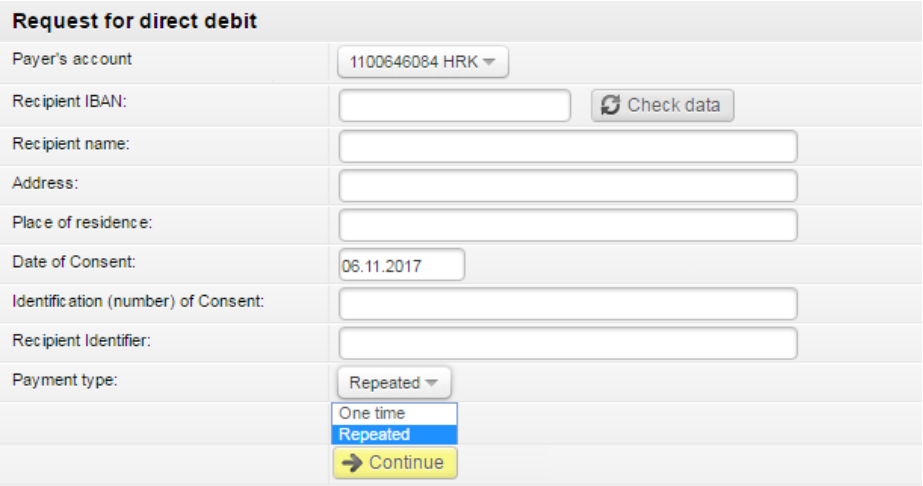


Figure 60

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).

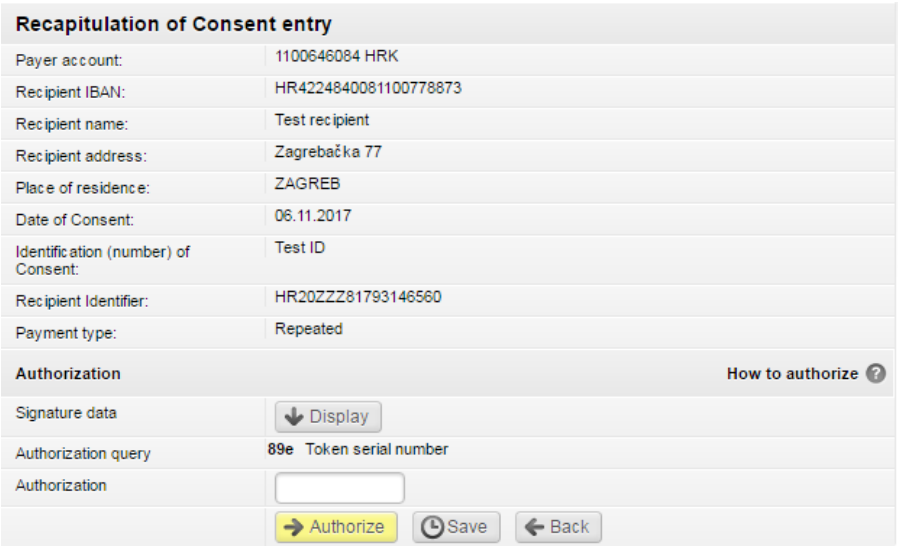


Figure 61

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

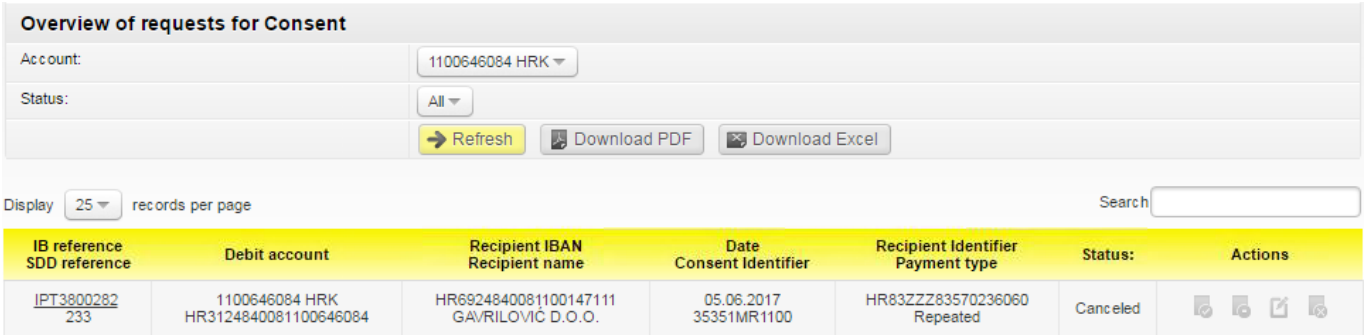


Figure 62

The list shows the following data:

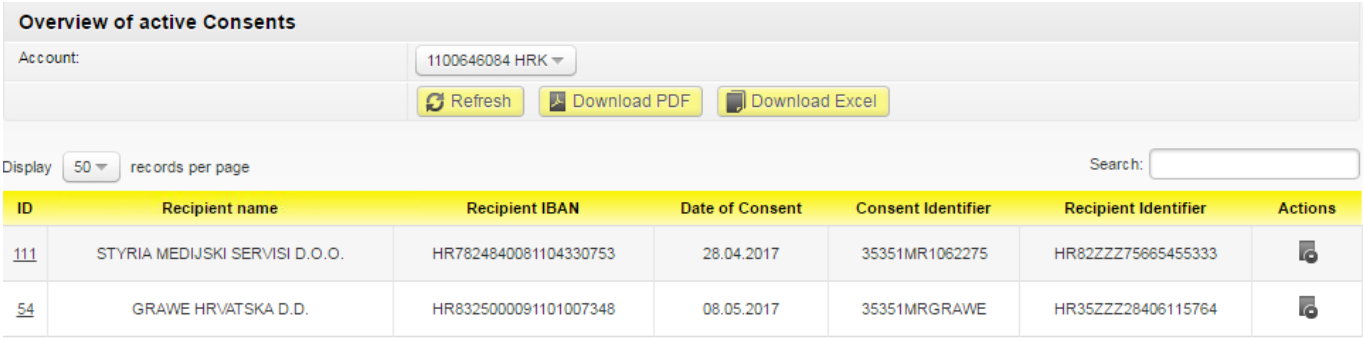
- *IB reference /SDD reference*– by clicking the IB reference, overview of details is available for every individual Consent Request
- *Debit Account*
- *Recipient IBAN / Recipient name*
- *Date/Consent Identifier*
- *Recipient Identifier / Payment type*
- *Status*
- *Actions*
    - *Authorize* – possible 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*



ID	Recipient name	Recipient IBAN	Date of Consent	Consent Identifier	Recipient Identifier	Actions
111	STYRIA MEDIJSKI SERVISI D.O.O.	HR7824840081104330753	28.04.2017	35351MR1062275	HR82ZZZ75665455333	
54	GRAWE HRVATSKA D.D.	HR8325000091101007348	08.05.2017	35351MRGRAWE	HR35ZZZ28406115764	

Figure 63

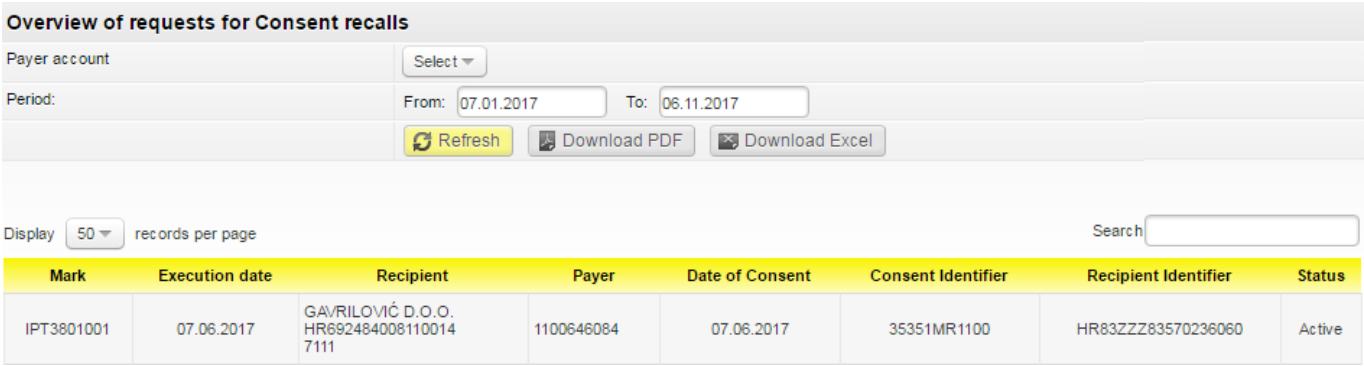
Overview of requests for Consent recalls

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.



Mark	Execution date	Recipient	Payer	Date of Consent	Consent Identifier	Recipient Identifier	Status
IPT3801001	07.06.2017	GAVRILOVIĆ D.O.O. HR6924840081100147111	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).

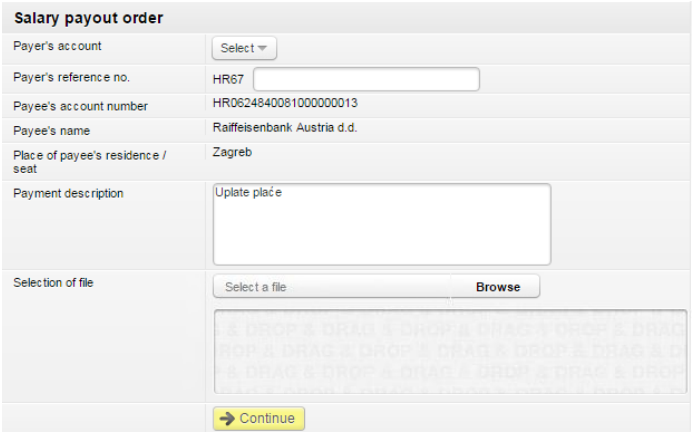


Figure 65

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 Select a file Browse and mark the file (Figure 66)

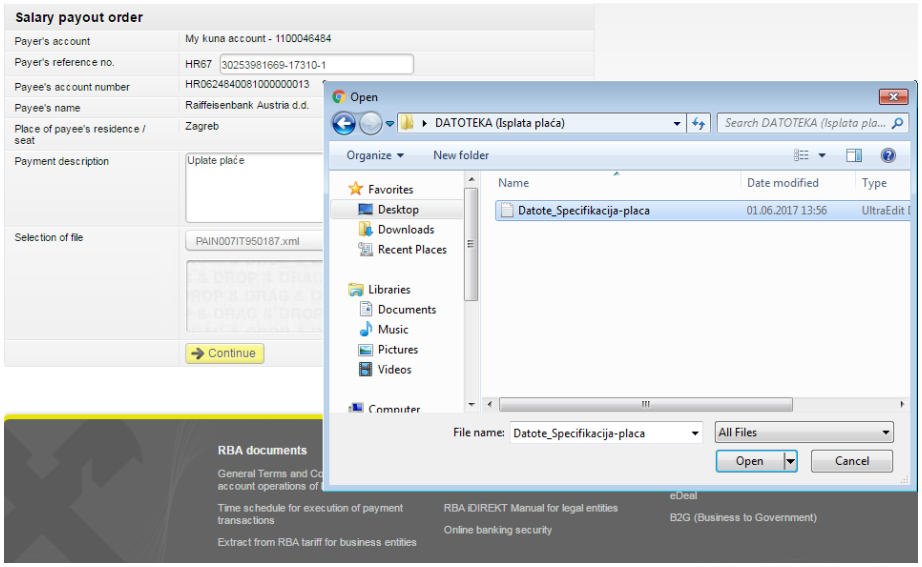


Figure 66

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

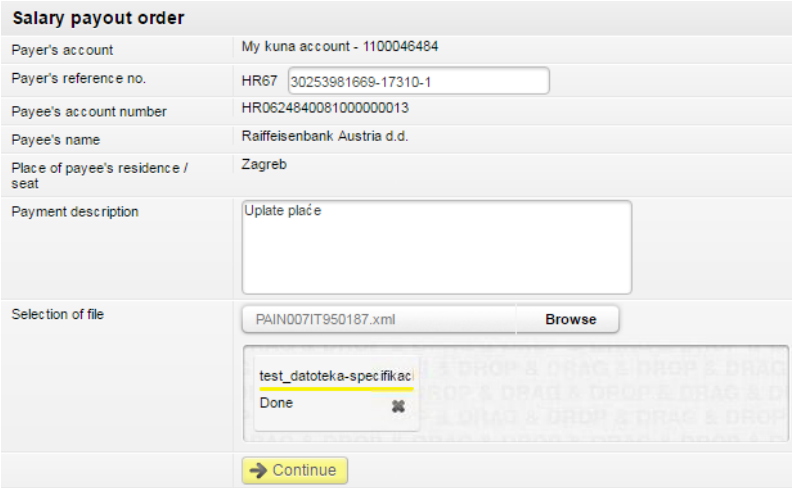


Figure 67

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).

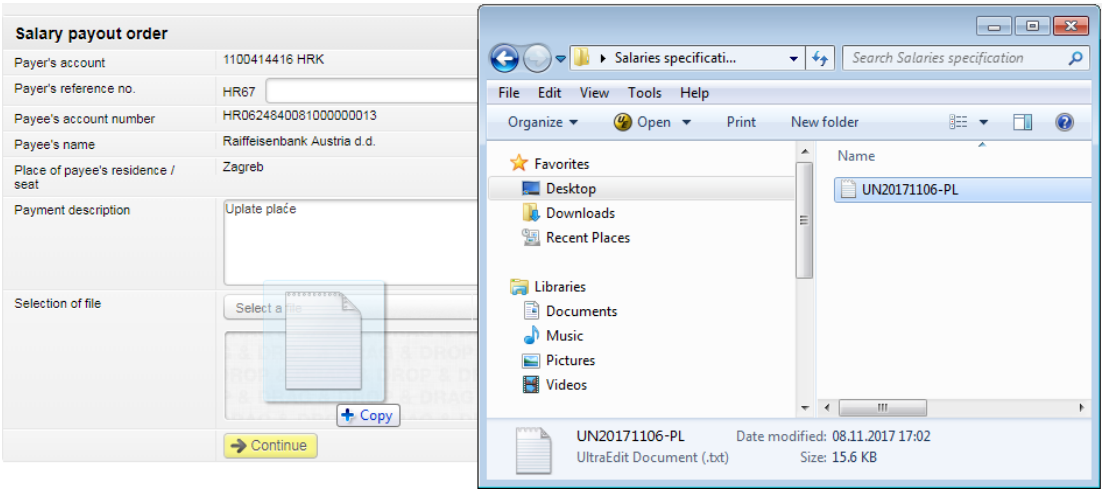


Figure 68

The file is uploaded correctly (Figure 69).

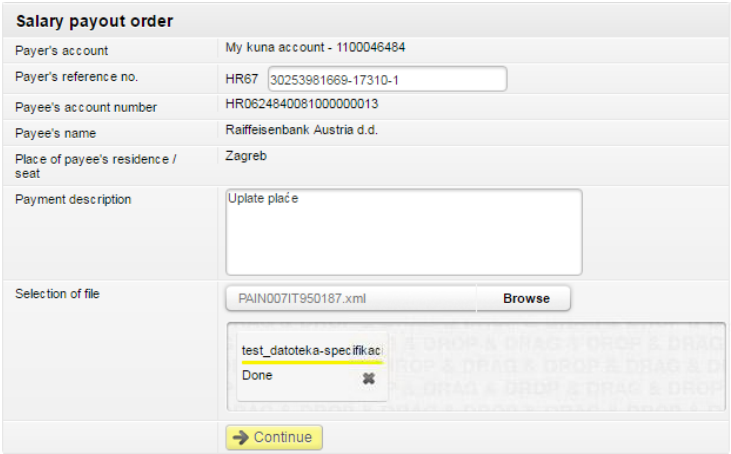


Figure 69

Click Continue. 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 Back, 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)

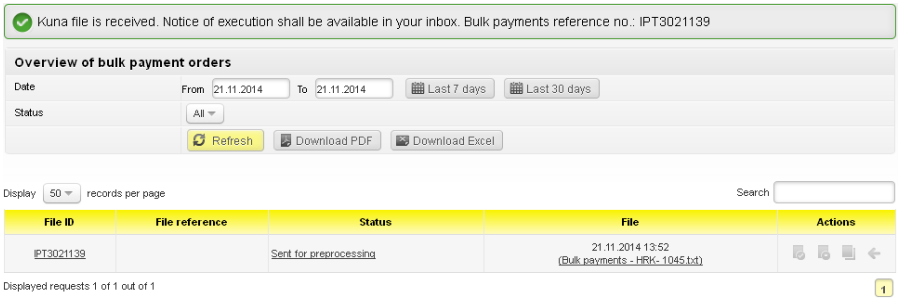


Figure 70

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.*

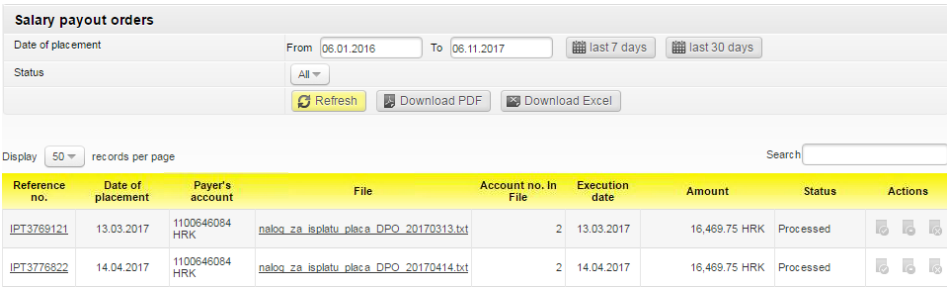


Figure 71

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.

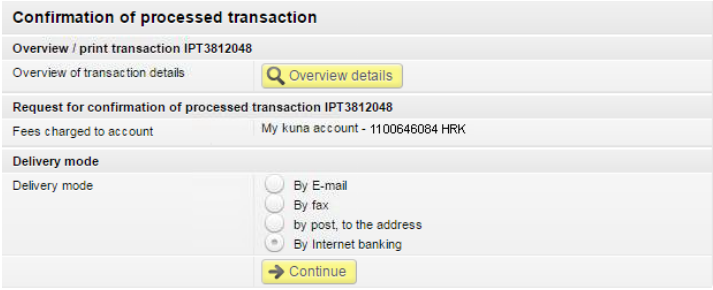


Figure 72

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

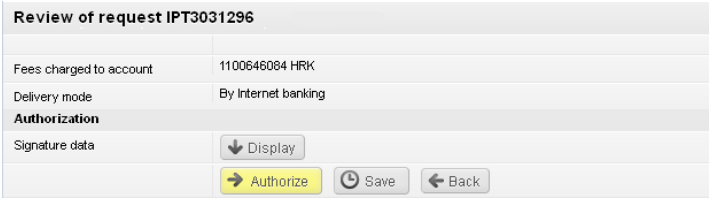


Figure 73

On the respective screen you can still desist from sending the request for execution.
Clicking Back 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 Save 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 Authorize; also, users can only enter the request by clicking Save and authorize it later in the menu *Overview of requests for confirmation of payment* or *Unauthorized items*;
- If authorization requires two signatures, by clicking Authorize 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.).

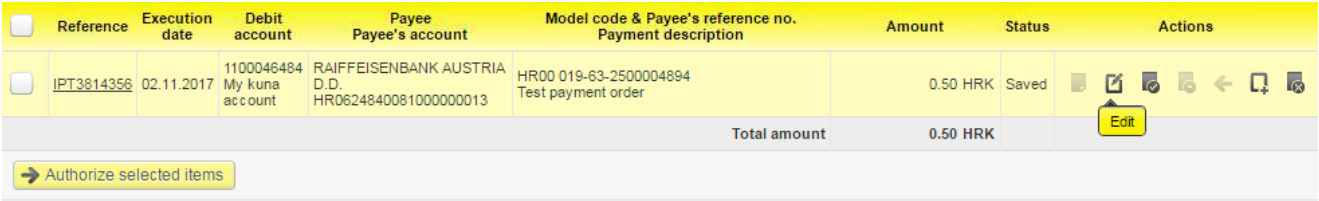


Figure 74

Payment order authorization

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

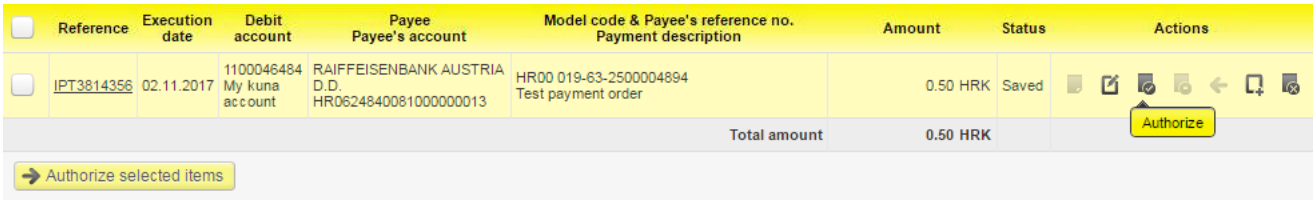


Figure 75

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*.

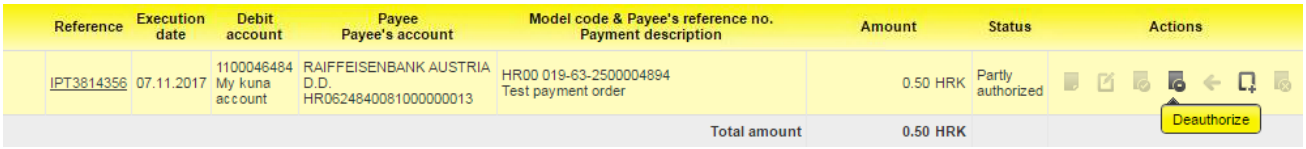


Figure 76

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.

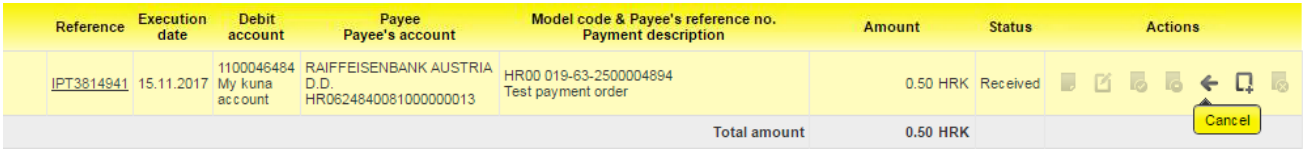


Figure 77

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).

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.*

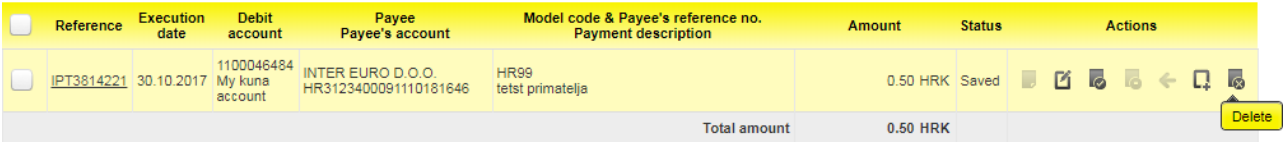


Figure 79

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).

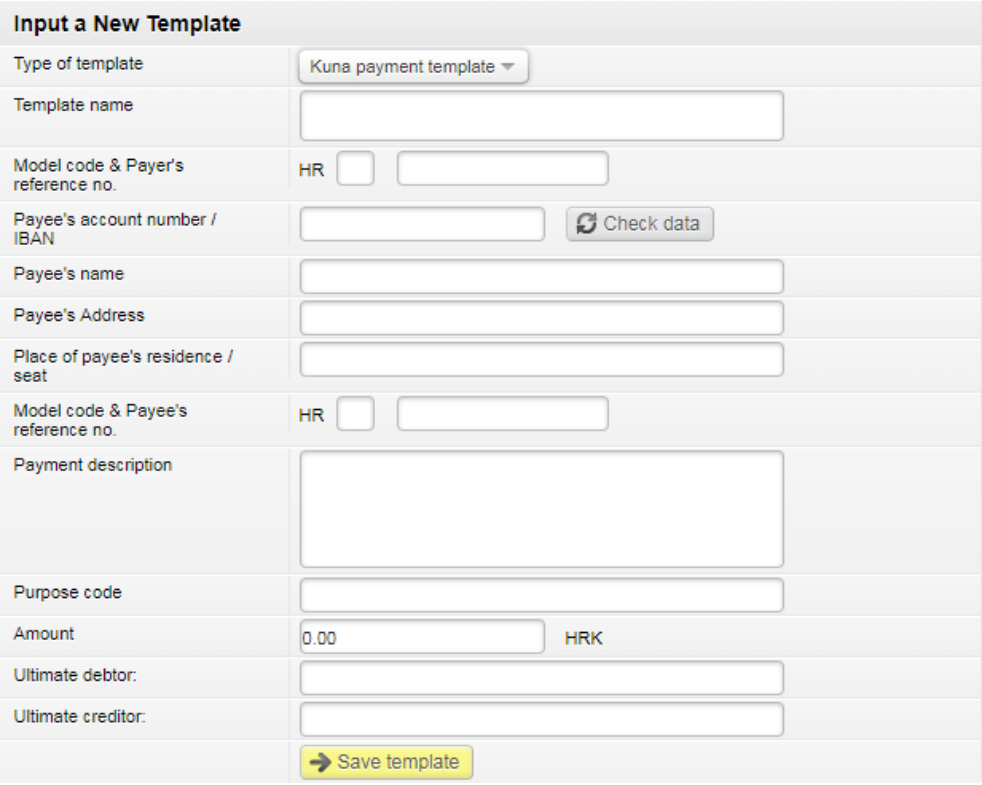


Figure 80

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 Check data, the data from the field *Payee's name* is copied automatically.

After entering the data, click Save template. 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).

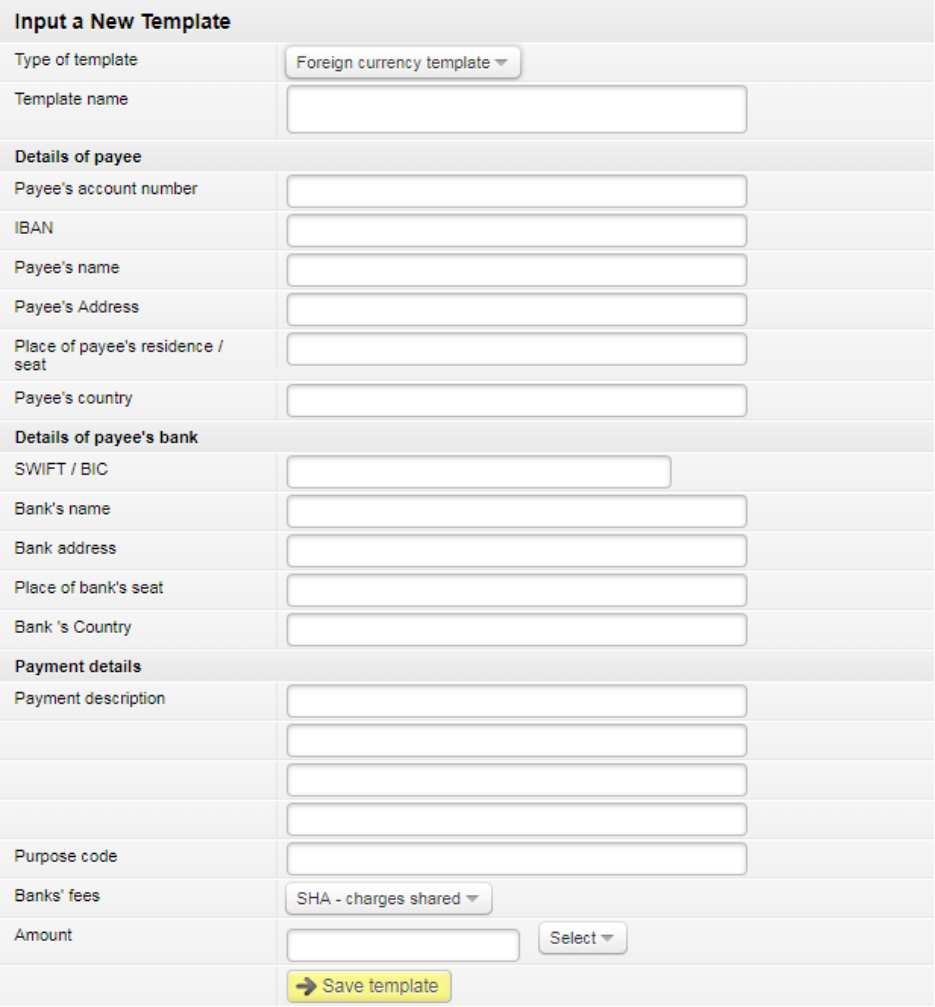


Figure 81

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

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

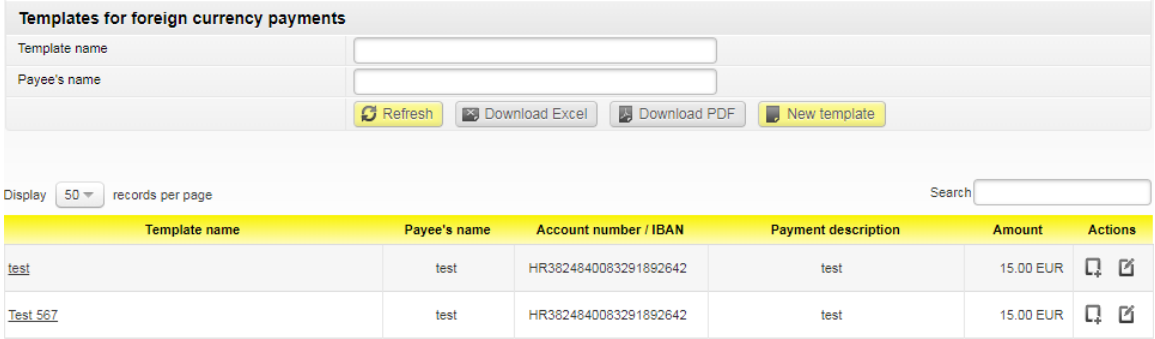


Figure 82

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).

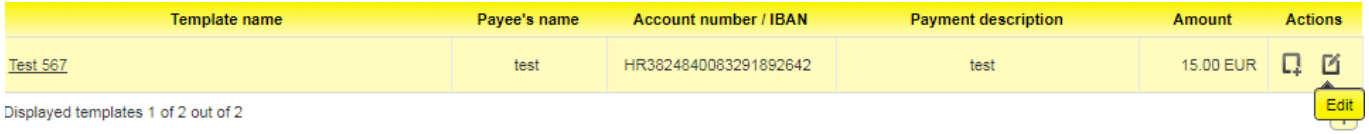
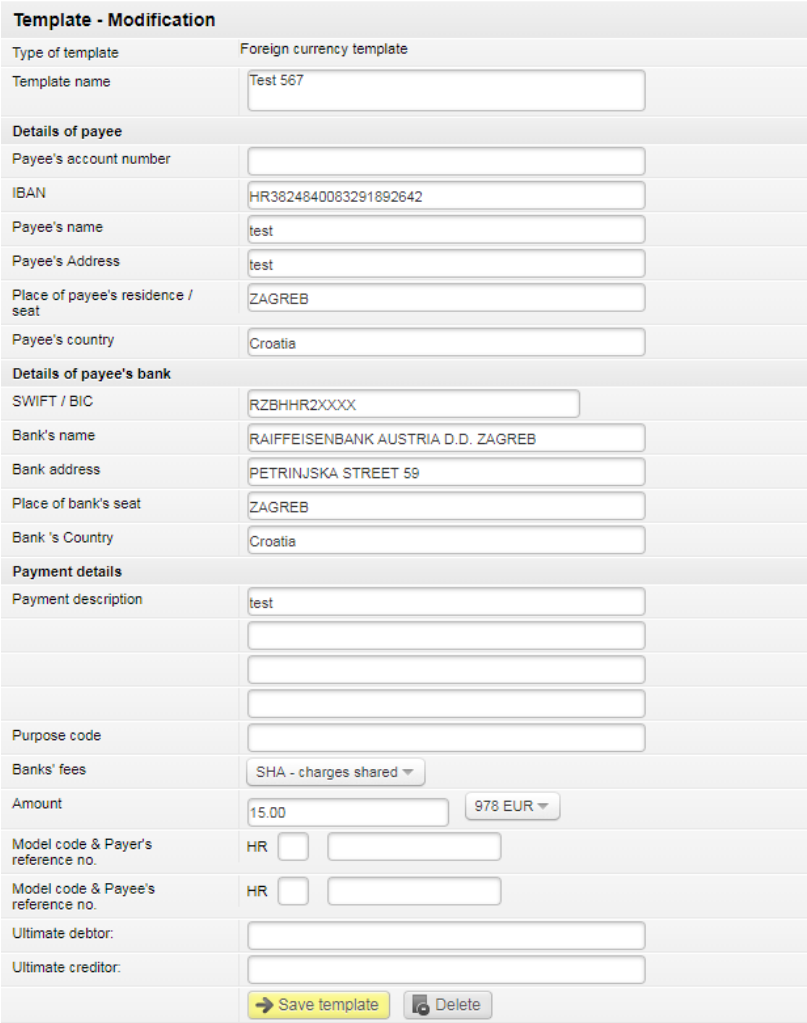


Figure 83

Sample of FCY template editing:

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



Template - Modification	
Type of template	Foreign currency template
Template name	Test 567
Details of payee	
Payee's account number	
IBAN	HR3824840083291892642
Payee's name	test
Payee's Address	test
Place of payee's residence / seat	ZAGREB
Payee's country	Croatia
Details of payee's bank	
SWIFT / BIC	RZBHHR2XXXX
Bank's name	RAIFFEISENBANK AUSTRIA D.D. ZAGREB
Bank address	PETRINJSKA STREET 59
Place of bank's seat	ZAGREB
Bank 's Country	Croatia
Payment details	
Payment description	test
Purpose code	
Banks' fees	SHA - charges shared
Amount	15.00 978 EUR
Model code & Payer's reference no.	HR
Model code & Payee's reference no.	HR
Ultimate debtor:	
Ultimate creditor:	
	Save template Delete

Figure 84

After entering the appropriate template change click Save template.

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

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).

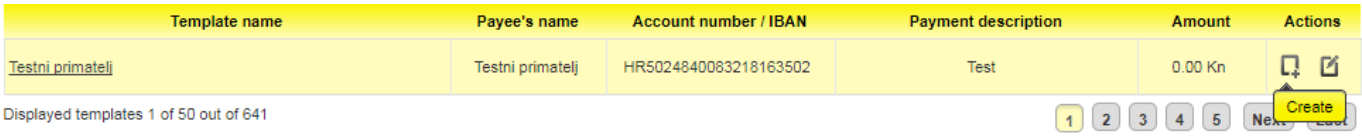


Figure 85

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.

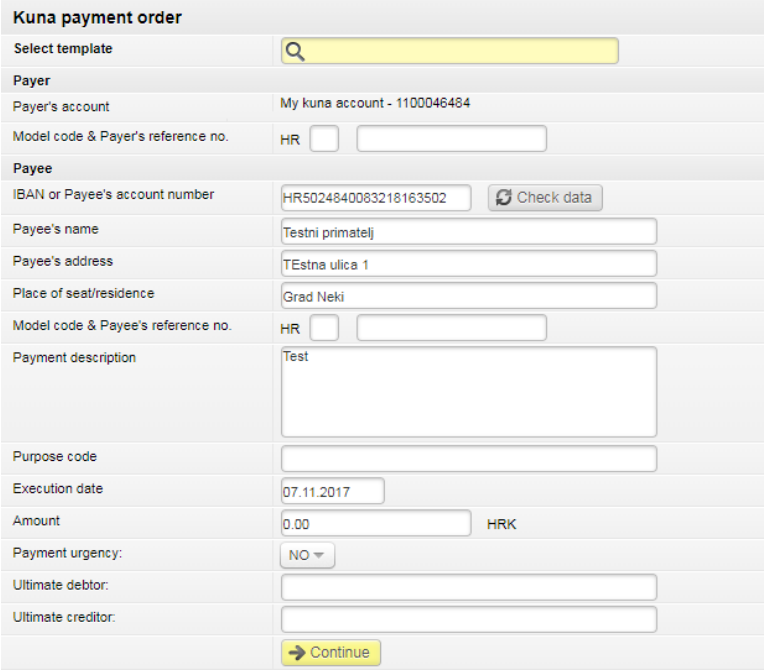


Figure 86

If needed, the copied data can be changed.

After checking (and changing) the data, click Continue. 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).

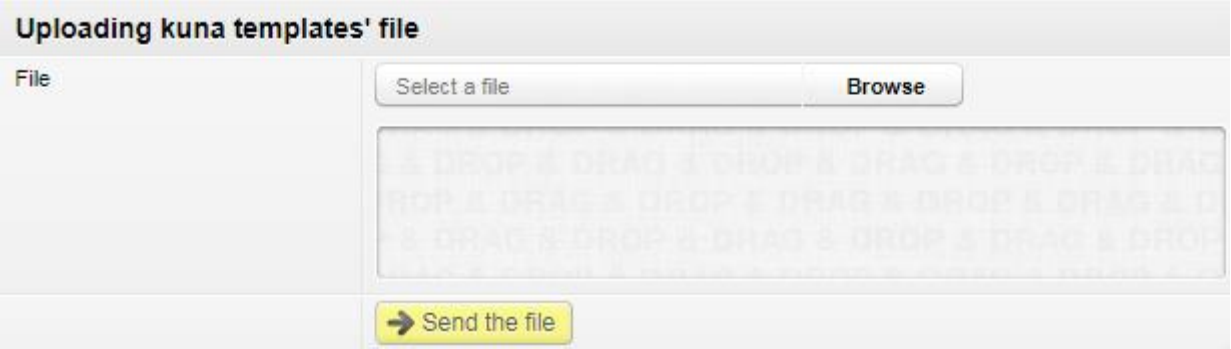


Figure 87

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 Send the file. 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).

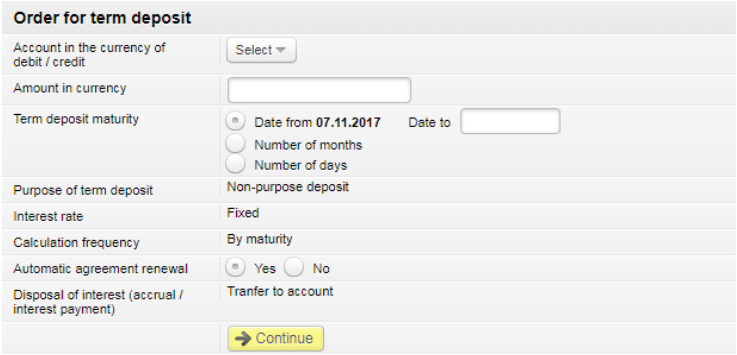


Figure 88

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 Continue. 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 Save 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 Authorize; users can also just enter an order by clicking Save 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.

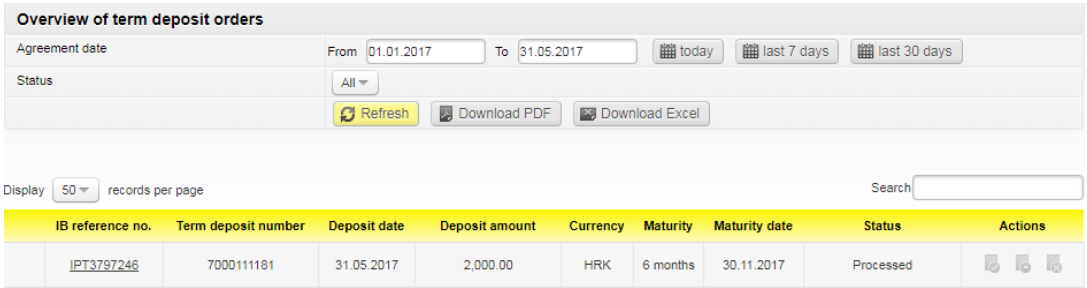


Figure 89

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

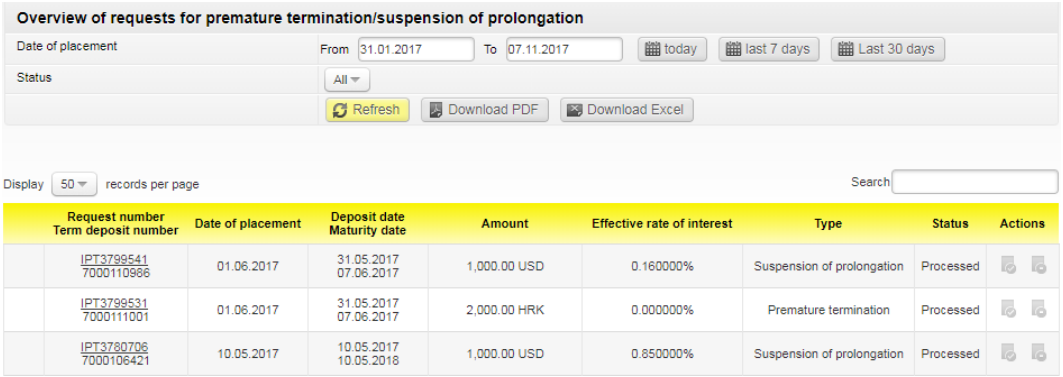
Overview of requests for premature termination/suspension of prolongation

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.



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).

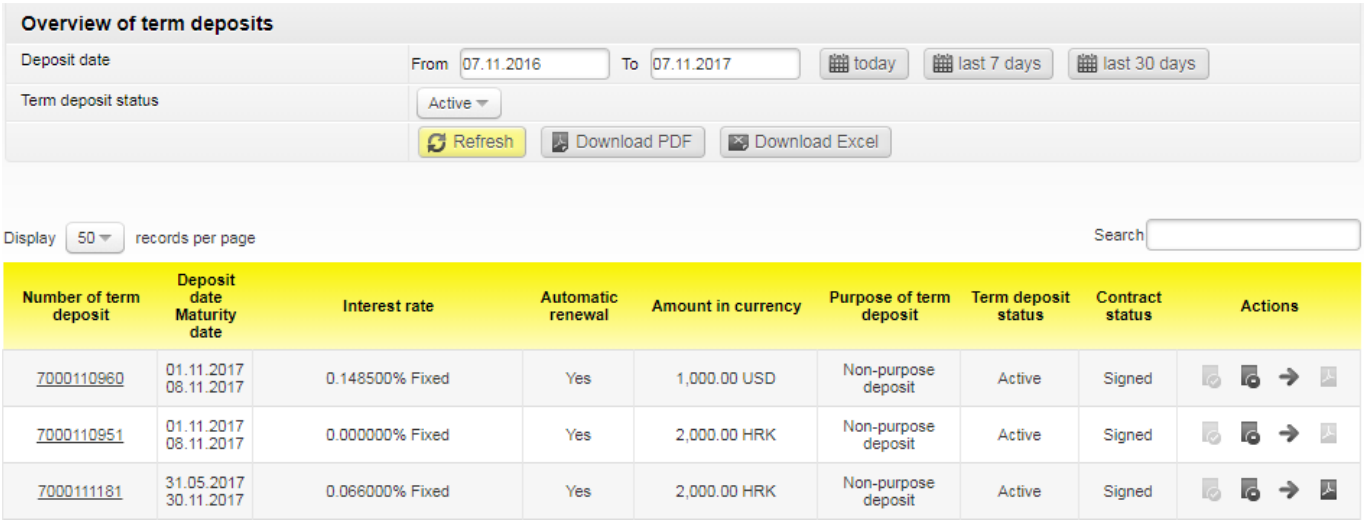


Figure 91

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 Refresh. There will be a list of statements formed within the set search period displayed on the screen (Figure 92).

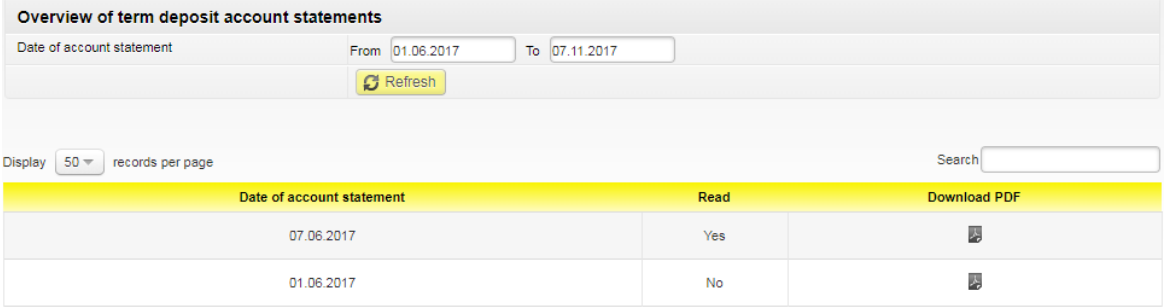


Figure 92

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

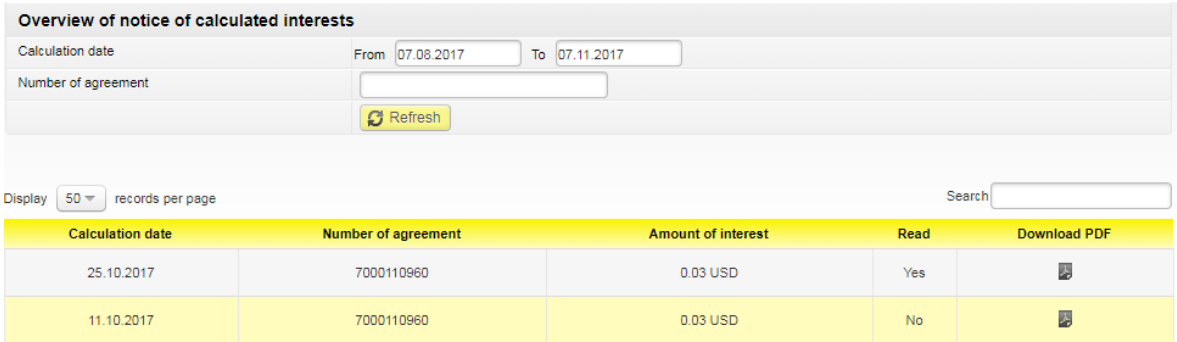


Figure 93

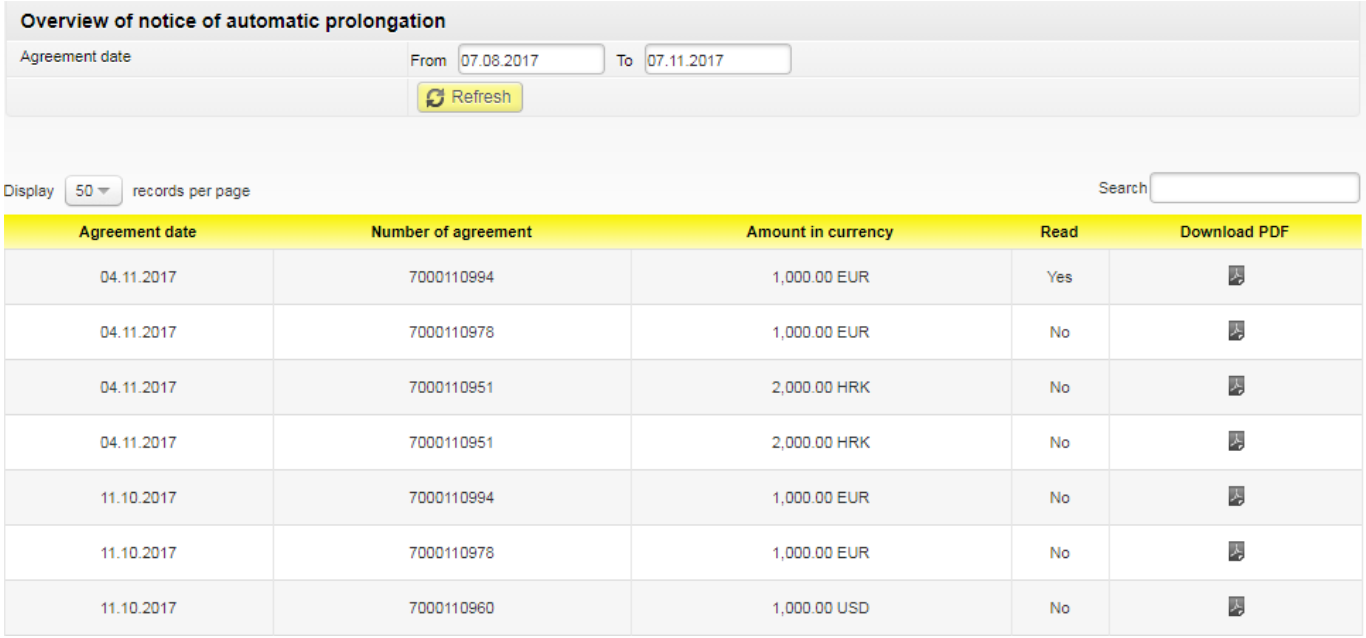
Overview and print-out are available by clicking notification pdf icon, click . At first report overview, in the column *Read* the value *No* is changed to *Yes* automatically.

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 Refresh. The screen shows the list of notifications created in the set time window (Figure 94).



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.

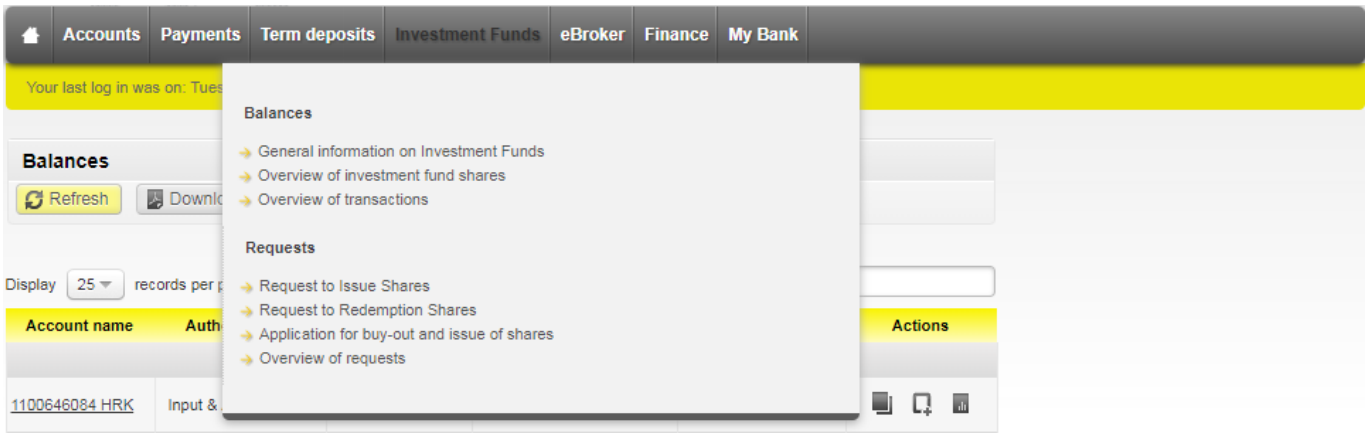


Figure 95

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 EUROCASH 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.

Investement 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 excahnge 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).

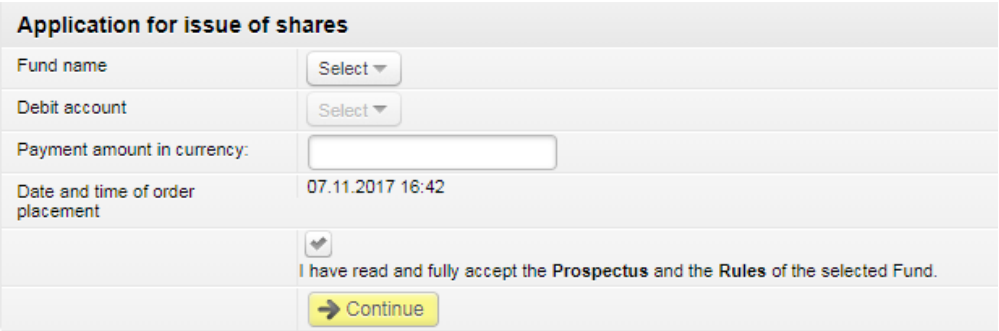


Figure 99

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):

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

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 Raifffeisen 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 HR2824840081300155253, 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.

Authorization How to authorize

Signature data	Display
Authorization query	a37 Token serial number
Authorization	
	Authorize Save Back

Figure 101

By clicking Authorize 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.)

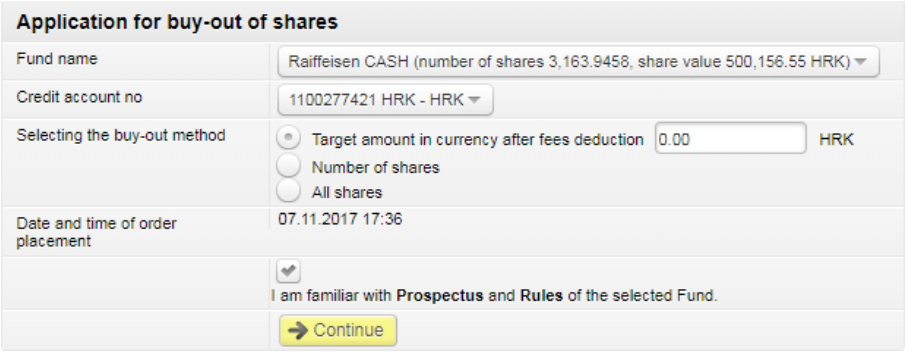


Figure 102

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 Continue 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).

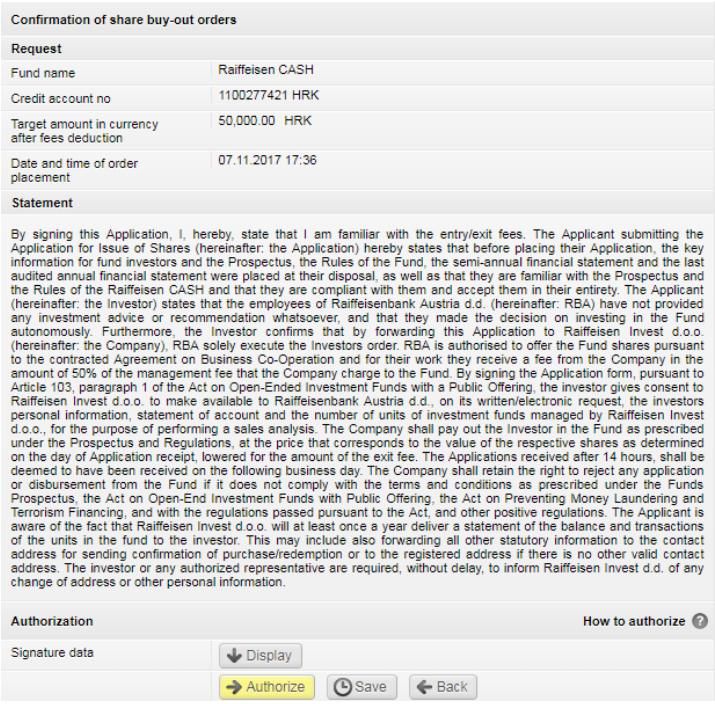


Figure 103

Click Authorize 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).

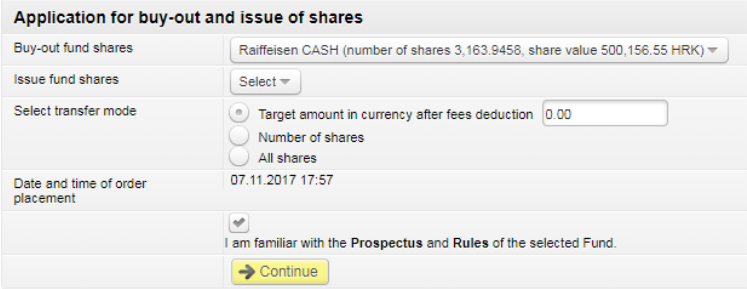


Figure 104

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 Continue 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).

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.

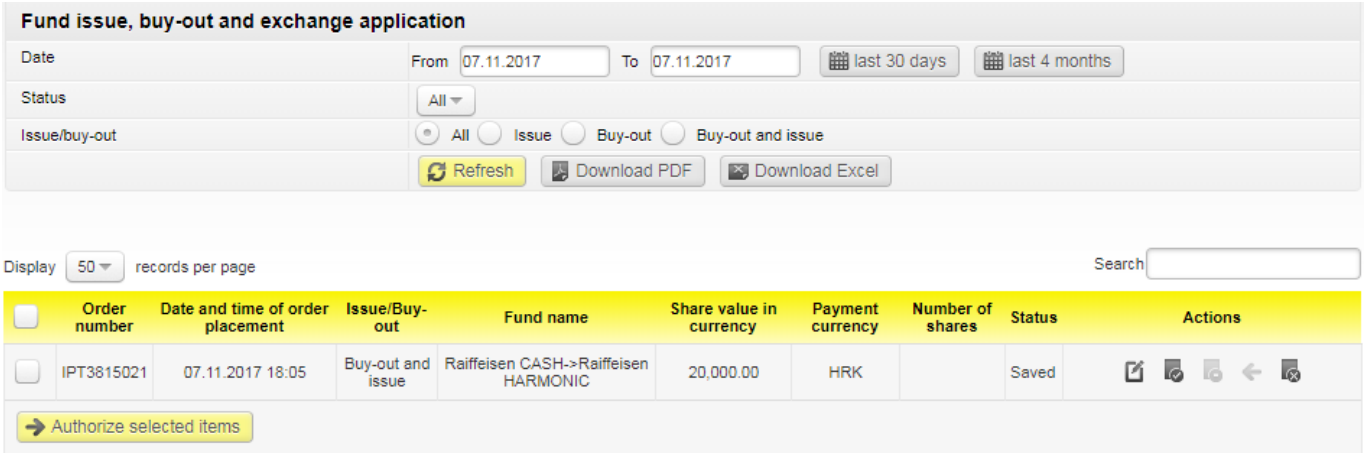


Figure 106

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.

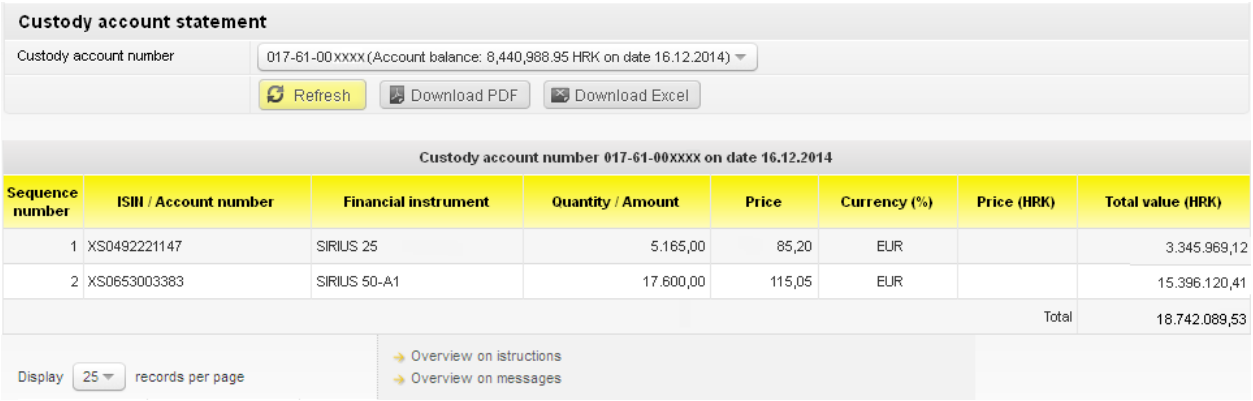
Figure 107

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 istructions
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).

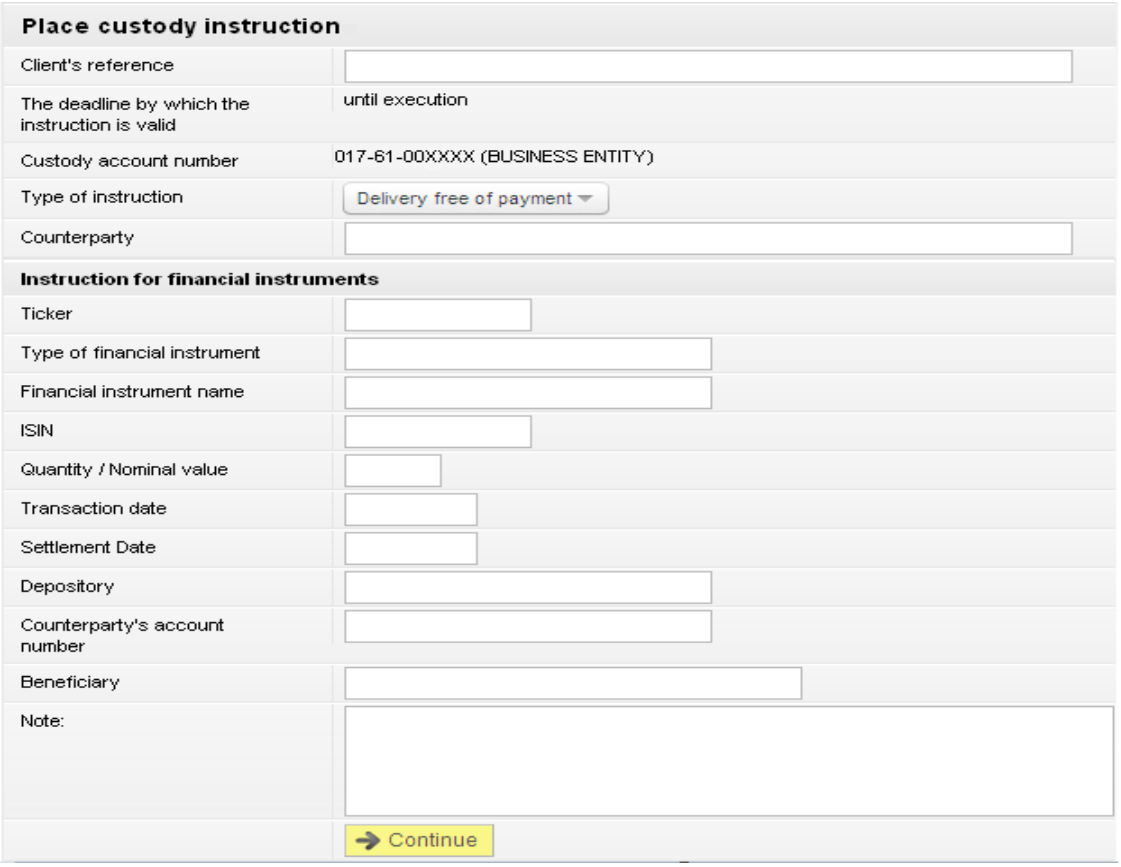
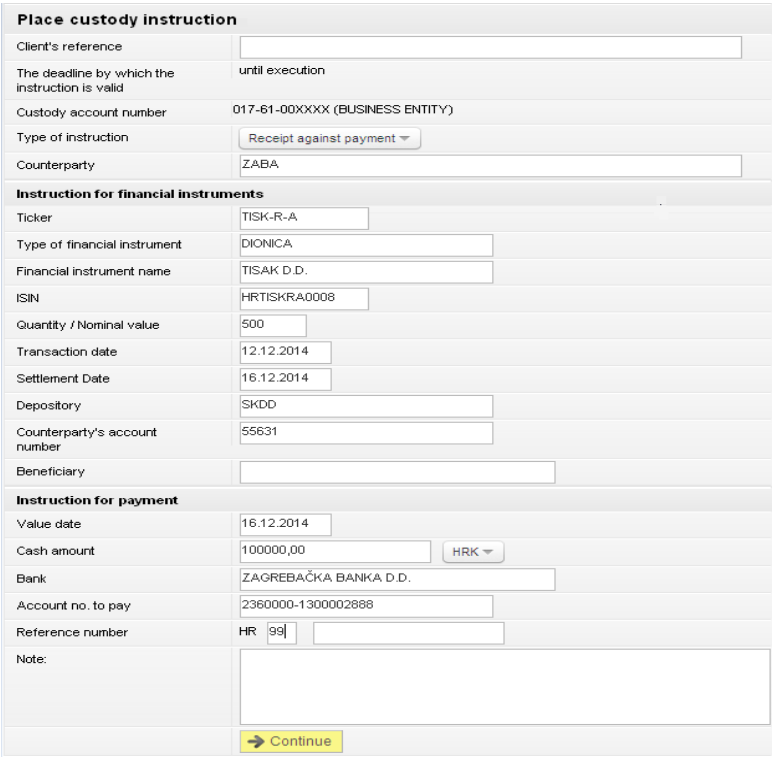


Figure 109

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	
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
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	100000,00 HRK
Bank	ZAGREBAČKA BANKA D.D.
Account no. to pay	2360000-1300002888
Reference number	HR 99
Note:	
	Continue

Figure 110

After filling the instruction, by clicking Continue 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	2360000-1300002888
Reference number	HR99
Note:	
Authorization	
Signature data	Display
	Authorize Save Back

Figure 111

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

By clicking Save 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).

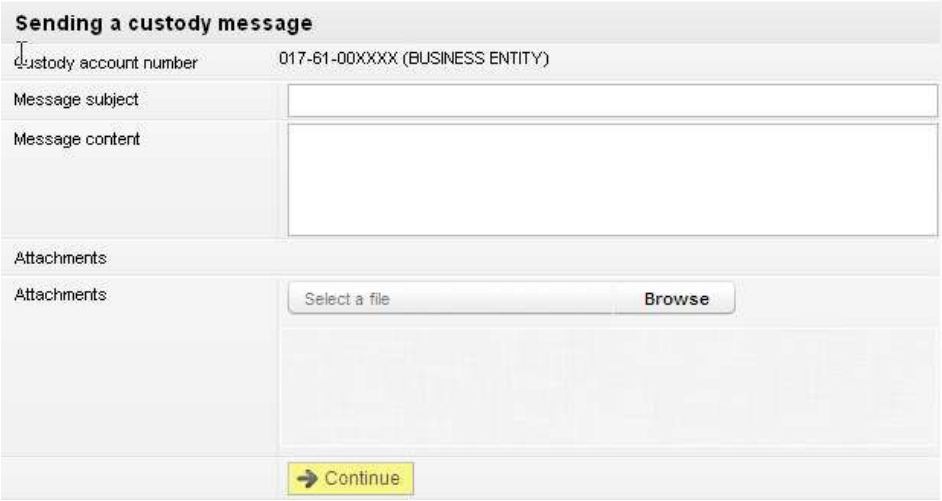


Figure 112

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

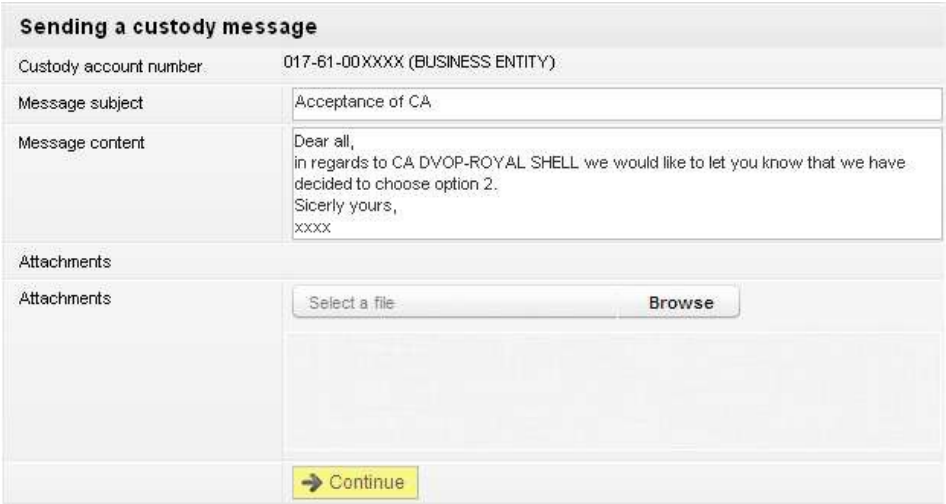


Figure 113

After you fill all the message fields, it must be confirmed by clicking Continue, 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:

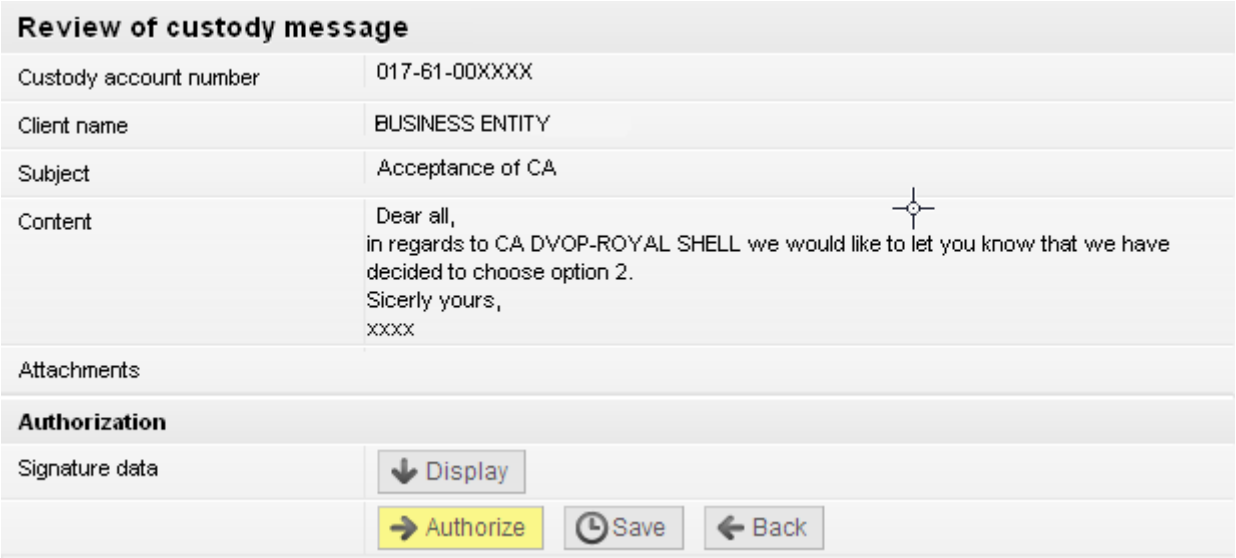


Figure 114

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

By clicking Save 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 Authorize 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.

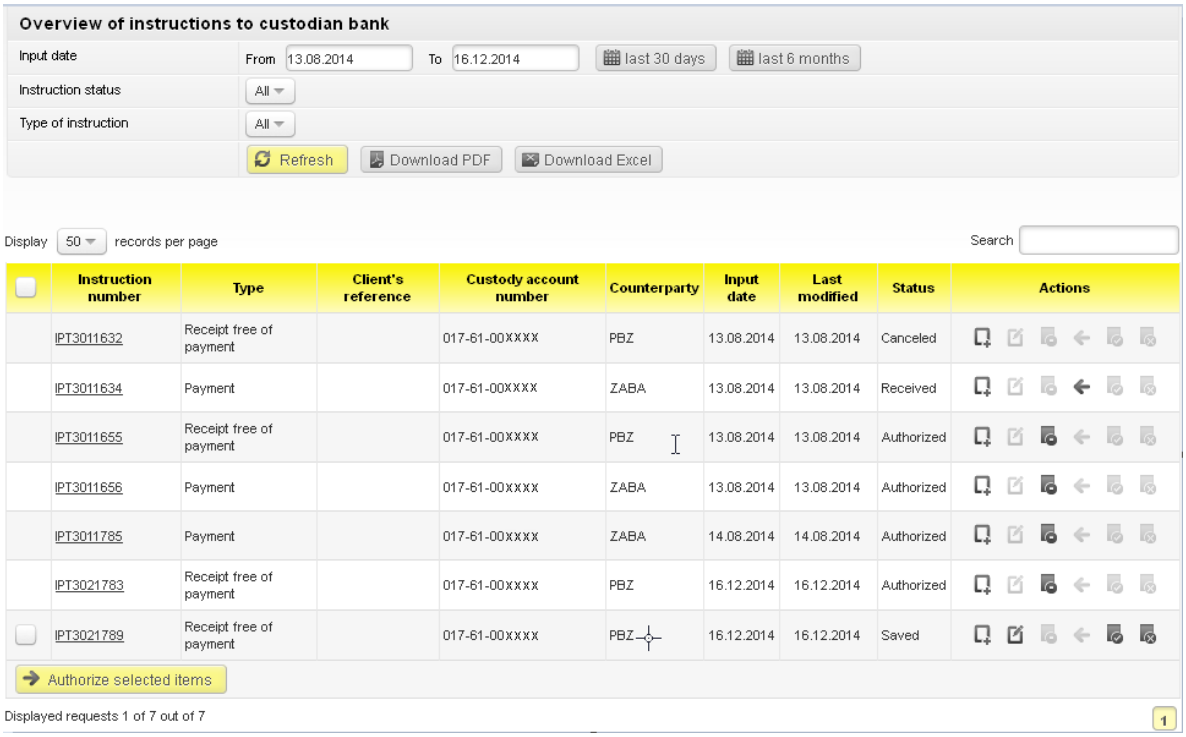


Figure 115

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	**FINA PKI signatory: NAME AND SURNAME 04.08.2014 15:20:01**

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.

Create Pdf

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

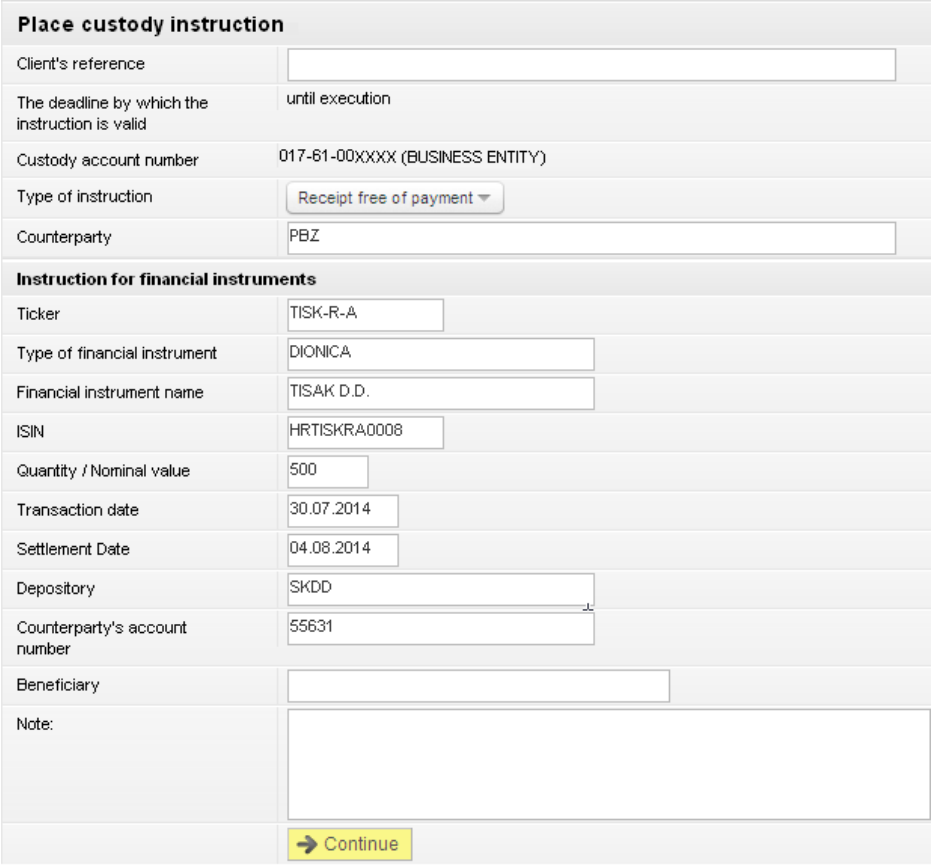
Rejected - instruction was rejected by the custodian bank.

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	
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	
Note:	
	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	Display
	Deauthorize Back

Figure 118

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

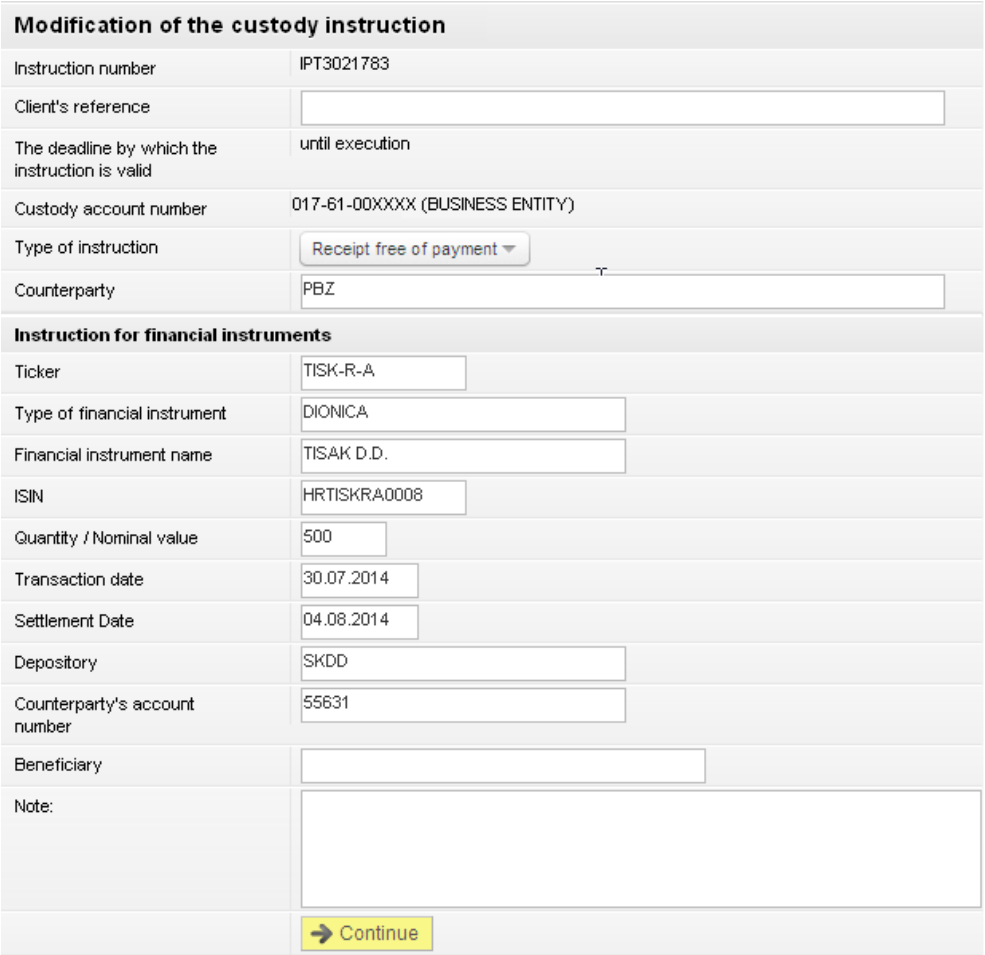
Instruction deauthorizing when using the token or card reader (token CAP) must be performed by entering the PIN which you will obtain by using your tool, after which click Deauthorize.

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	IPT3021783
Client's reference	
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	
Note:	
	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).

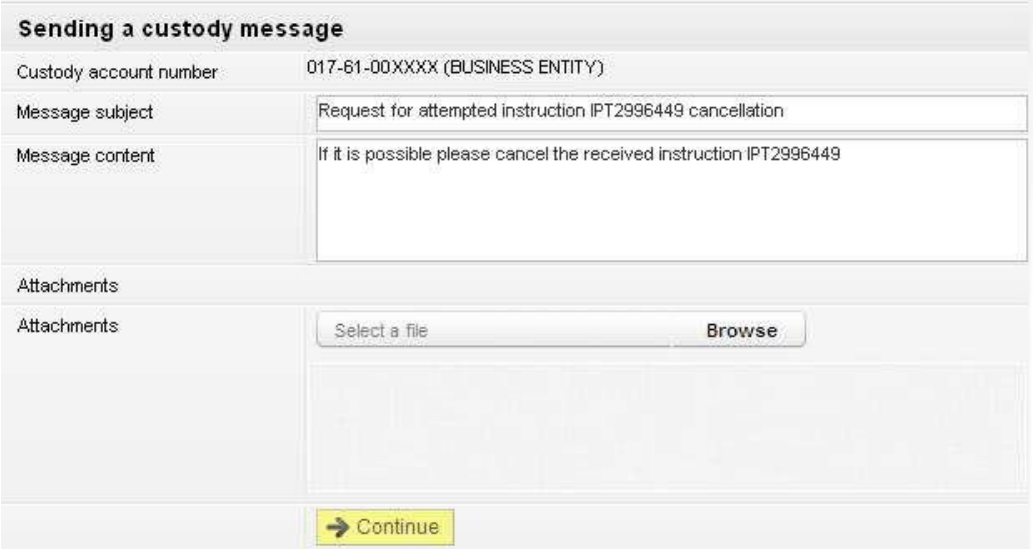


Figure 120

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

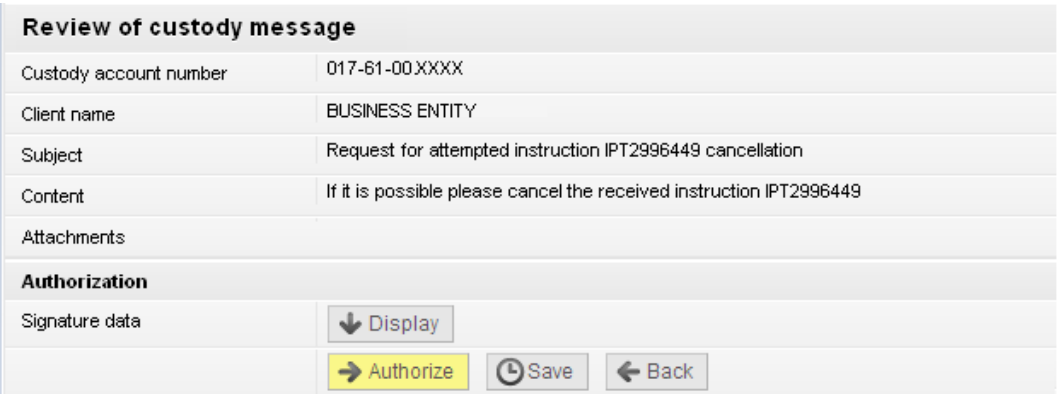


Figure 121

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

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 Delete, 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).

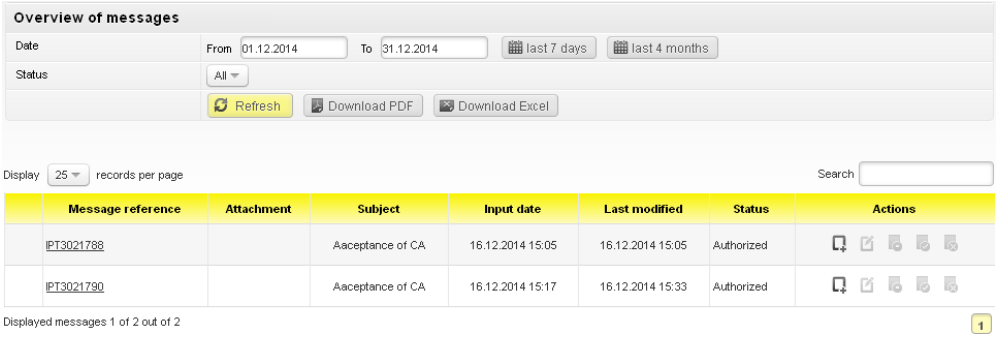


Figure 123

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).

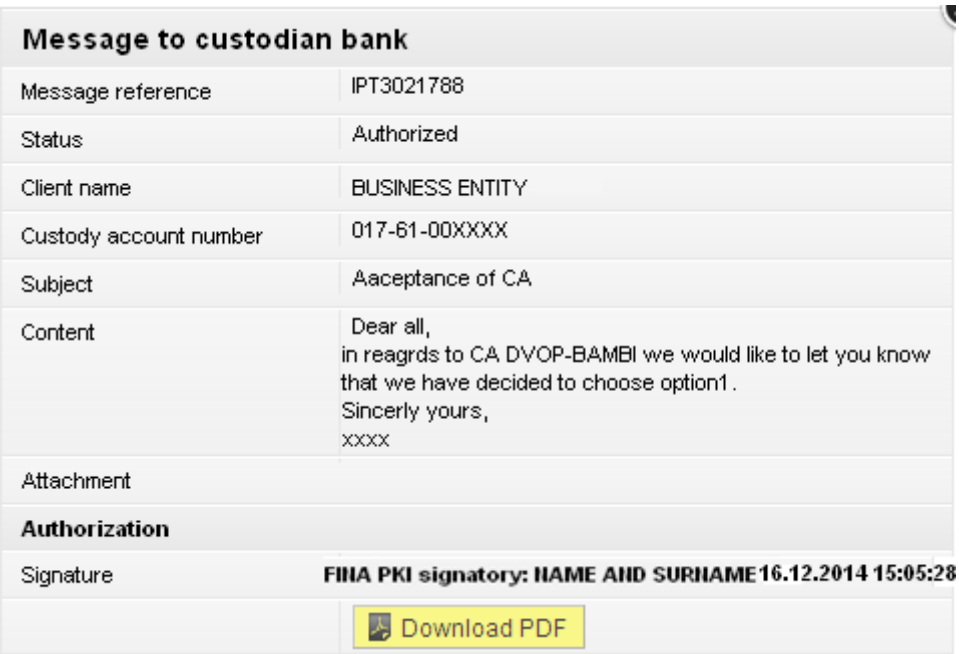


Figure 124

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):

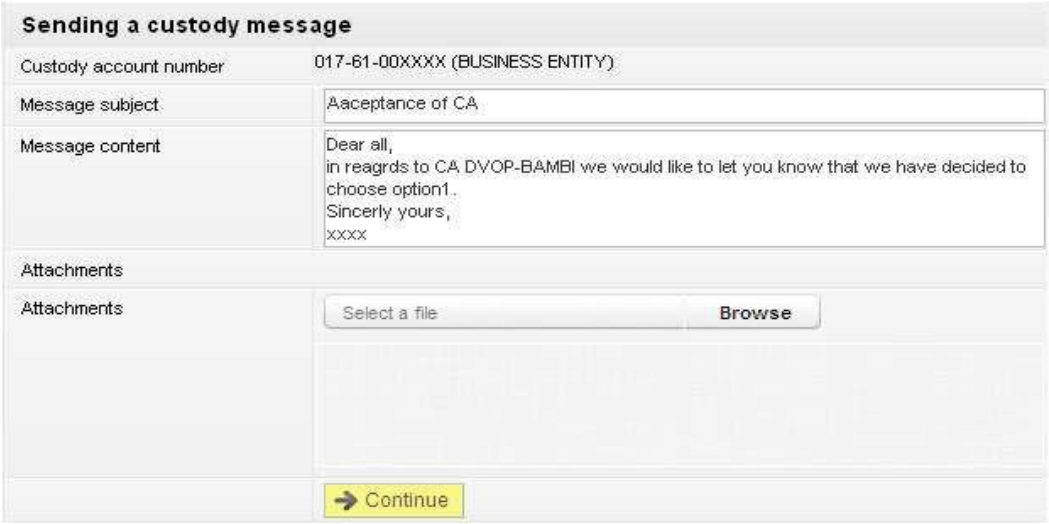


Figure 125

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).

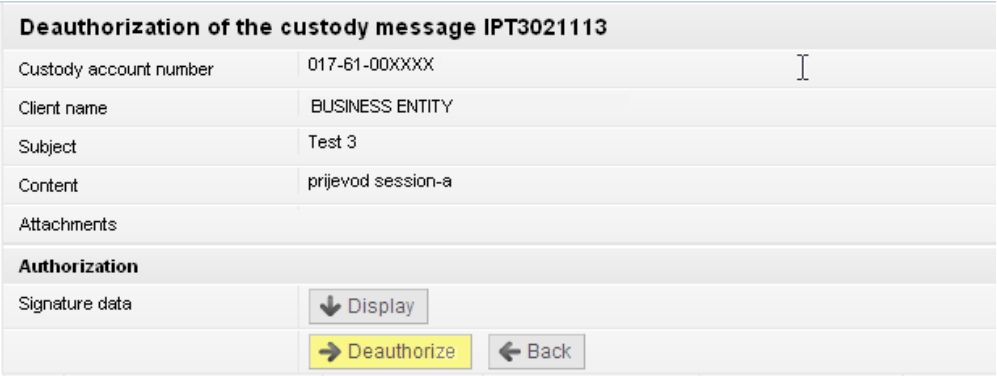


Figure 126

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).

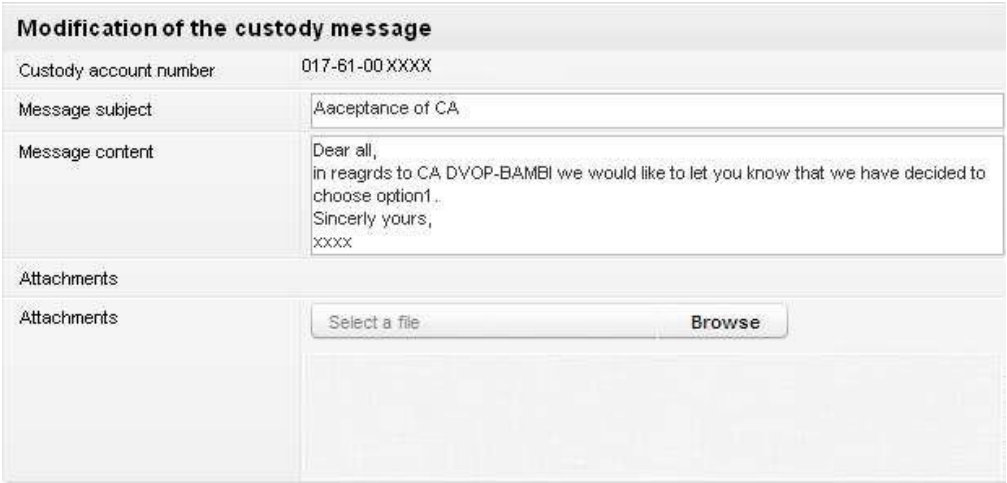


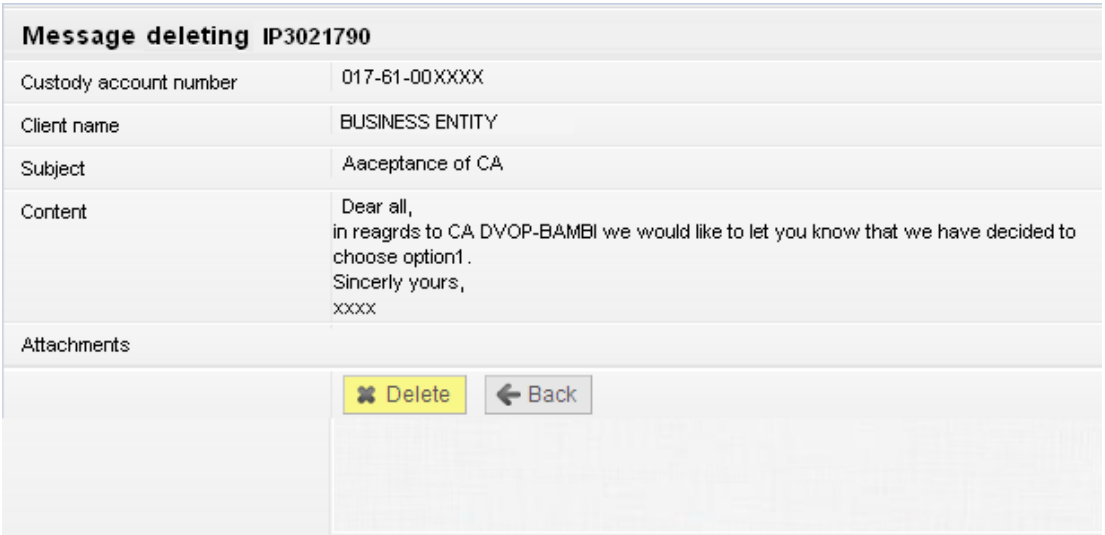
Figure 127

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	Aaceptance 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	

Delete Back

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).

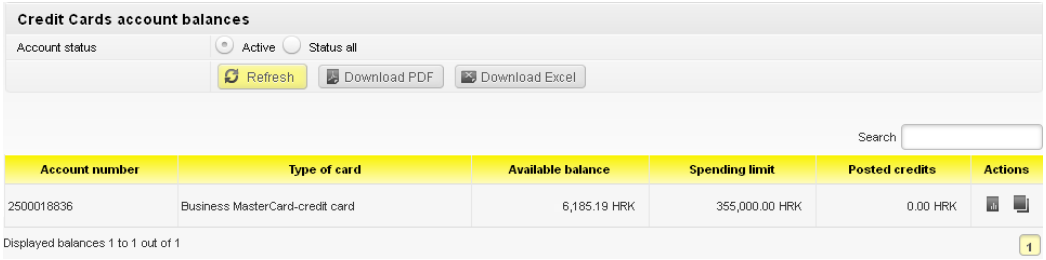


Figure 129

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

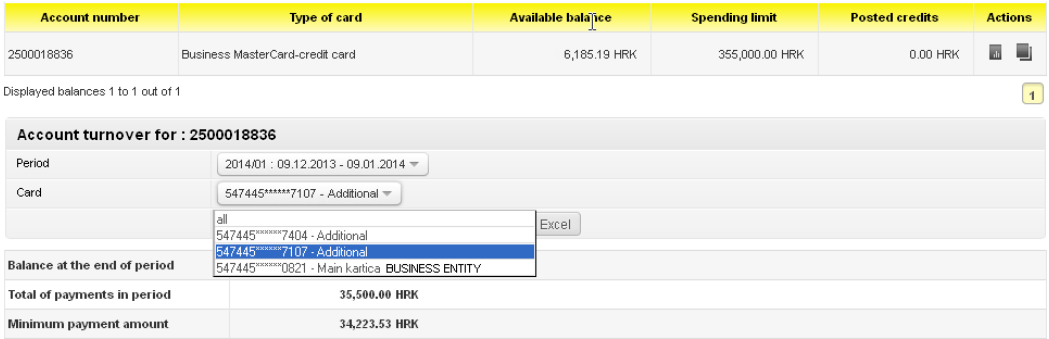


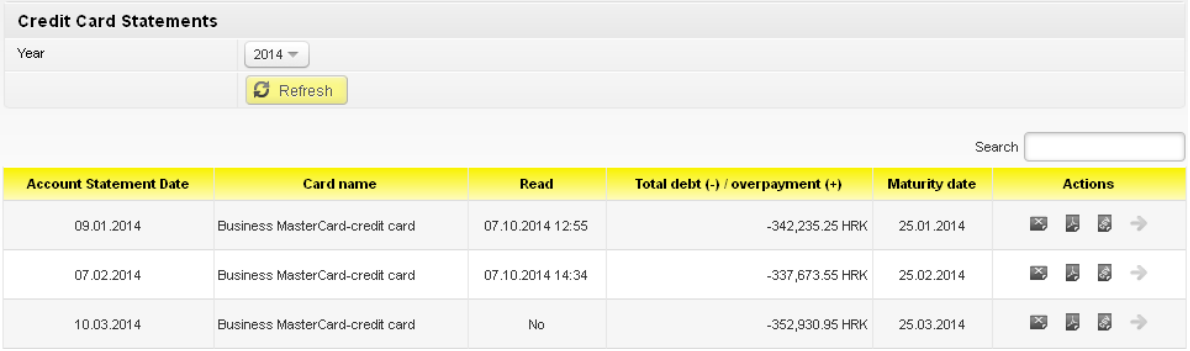
Figure 130

Selection of the option , allows you to review all active and inactive cards for the account (Figure 131).

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).



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 Send. 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 Delete selected items (Figure 134).

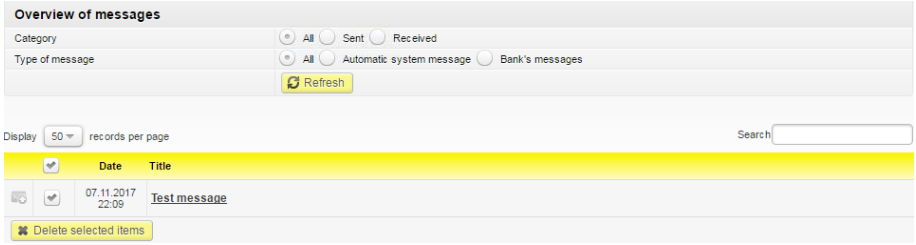


Figure 134

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).

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).

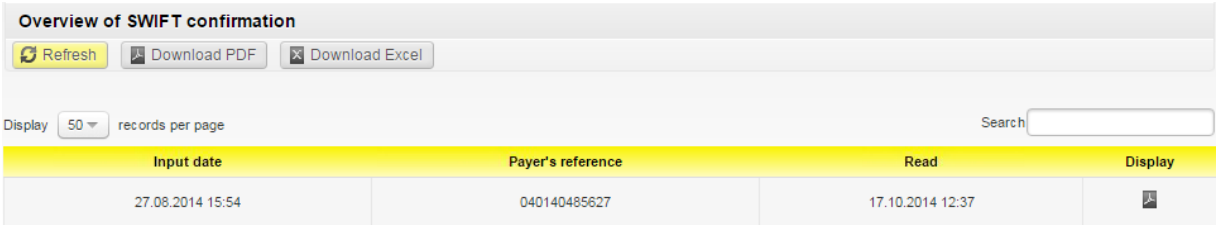


Figure 136

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).

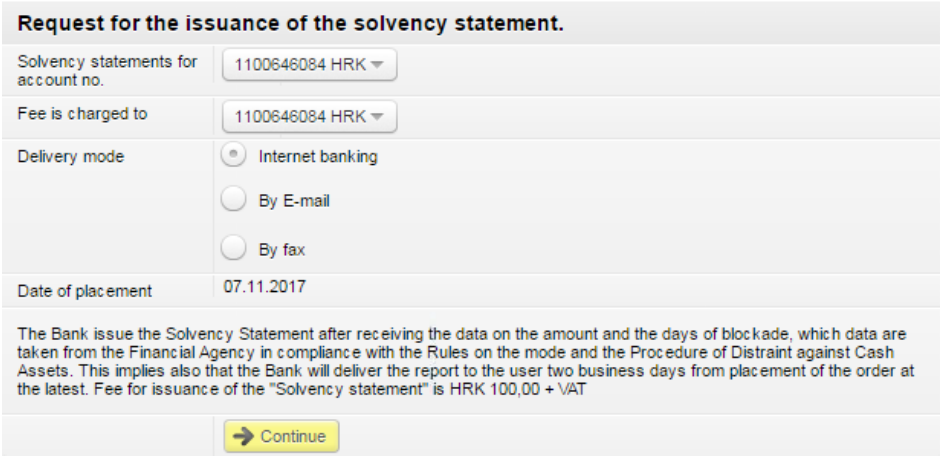


Figure 137

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*.
-

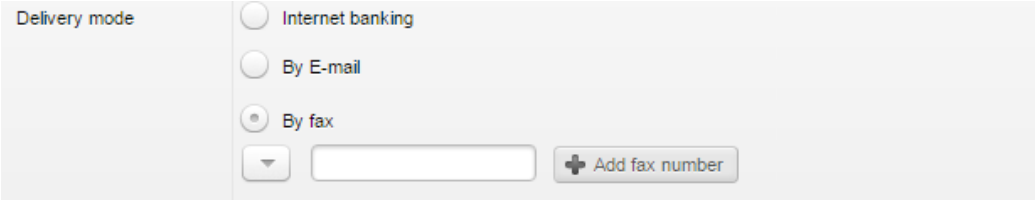


Figure 138

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 Add fax number and a new field for entering another number will open. You can enter up to 3 fax numbers.

Click Remove fax number to delete the additionally entered fax number

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

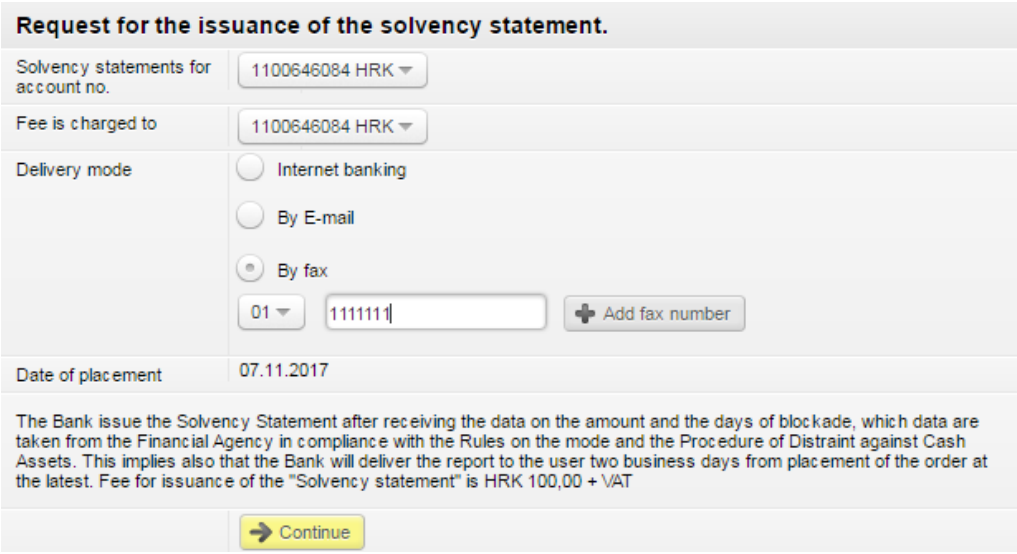


Figure 139

After entering data, clicking Continue 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).

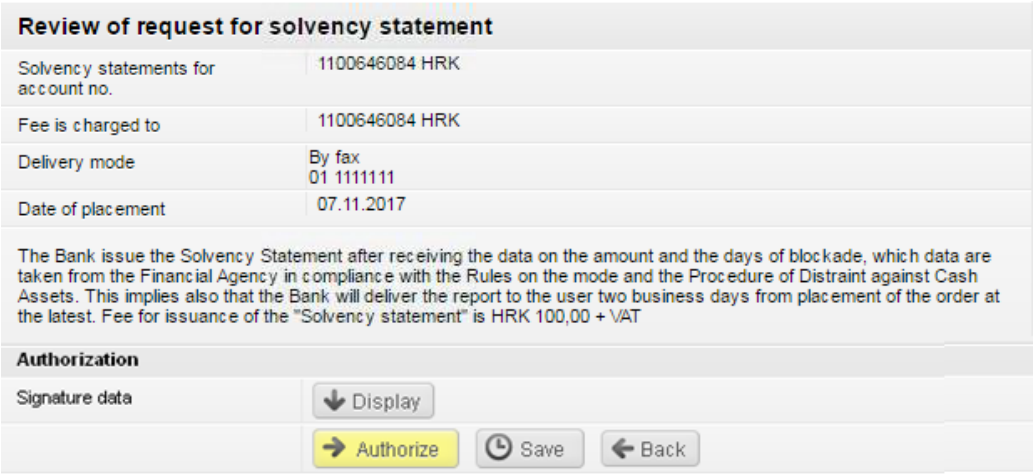


Figure 140

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).

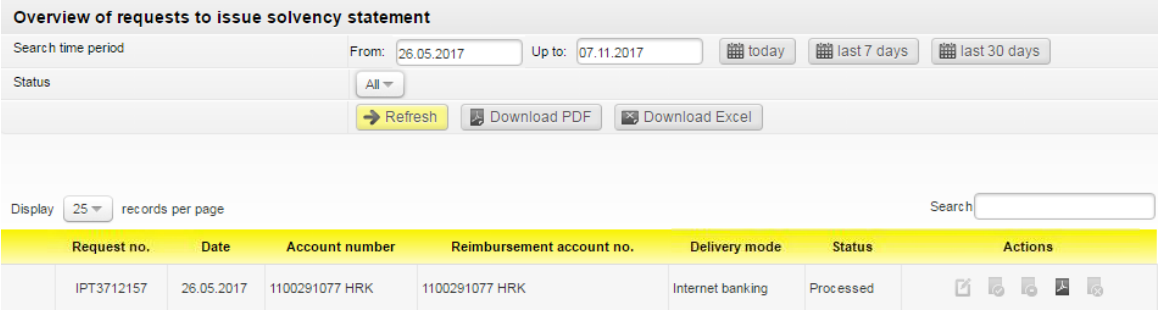


Figure 141

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

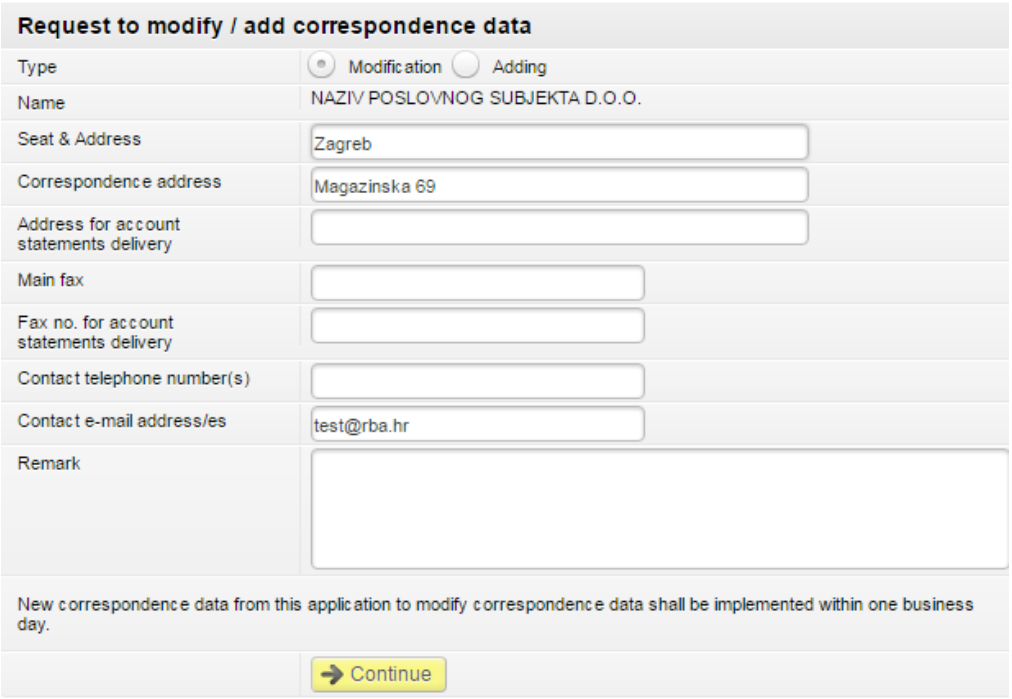
- *Saved* - request was not authorized
- *Partly authorized* - requires authorization by the second signatory. Authorization is available by clicking , after which the screen for authorization confirmation is displayed
- *Authorized* - request was authorized and sent to processing
- *Forwarded* - request 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	Modification / Adding
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.

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*.

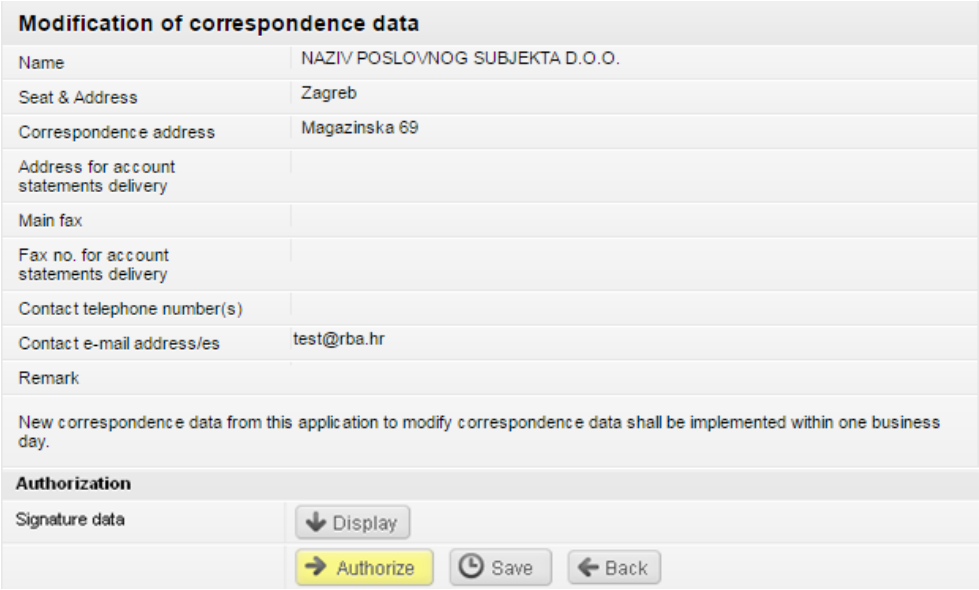
REQUEST FOR CHANGING CORRESPONDENCE DATA

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 Continue 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	Display

Authorize Save Back

Figure 143

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

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

Clicking Authorize 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).

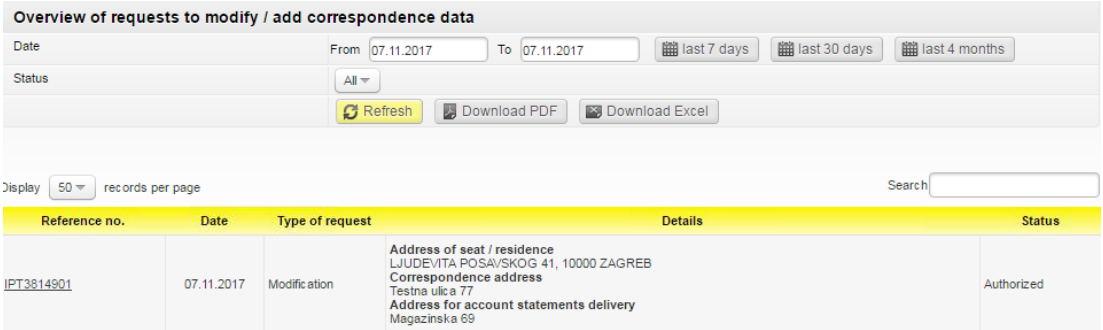


Figure 144

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 Refresh. 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).

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).

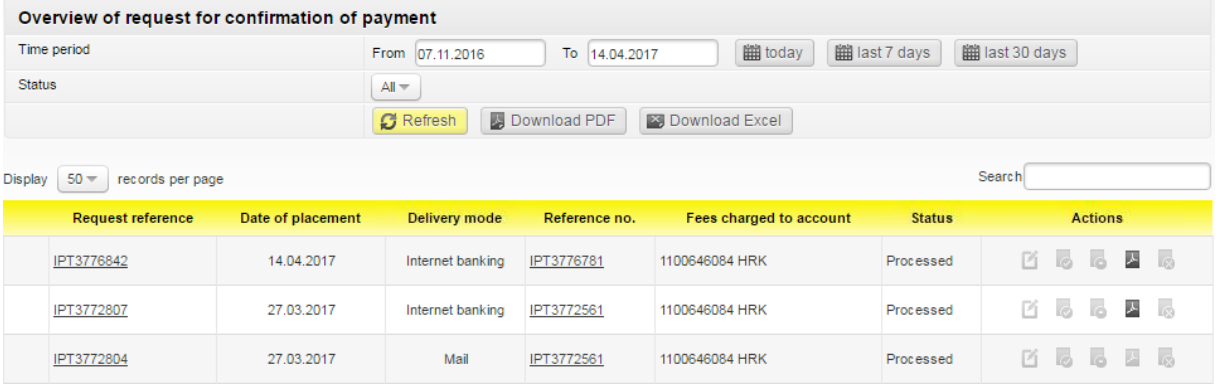


Figure 146

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).

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 Plać anje u domaću banku - NKS.
Payment details	
Payment urgency	uc105.label.payment.urgent.no
Execution date	19.05.2017
Amount to pay	101.00 HRK
Signature	**FINA 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).

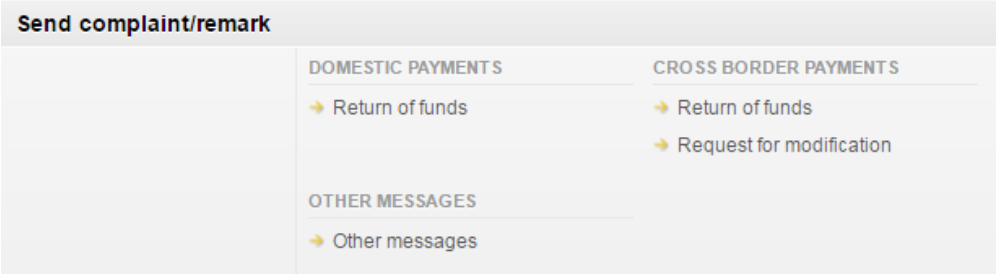


Figure 149

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).

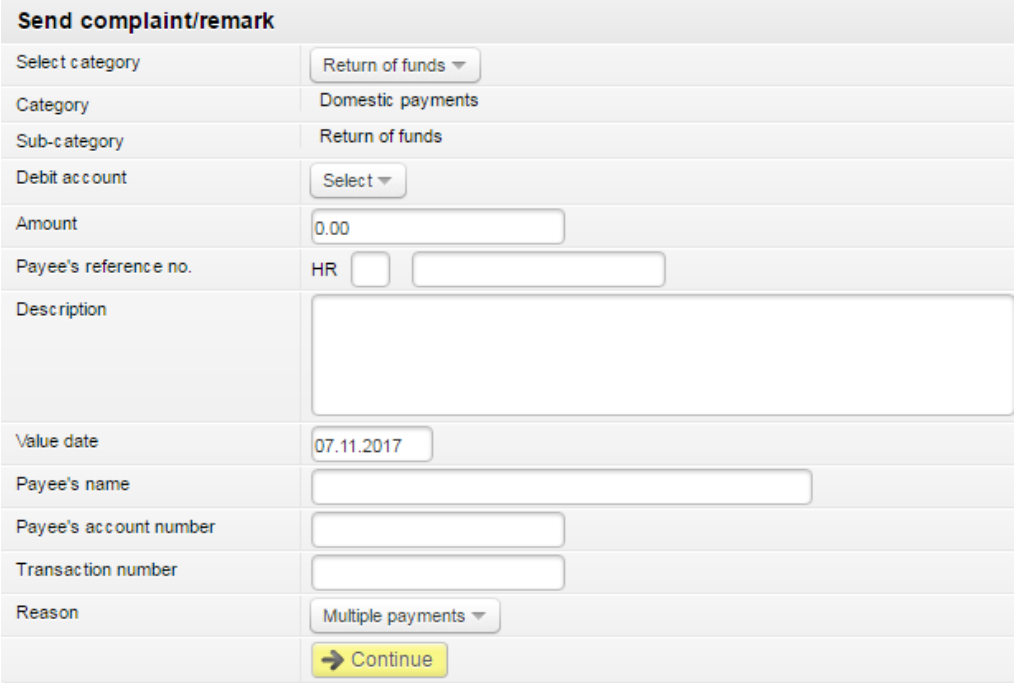


Figure 150

After entering data, click Continue.

Clicking Back 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 Authorize on the confirmation screen
- Jointly – by marking several comment/complaints and then clicking Authorize selected items, and then by clicking Authorize on the confirmation screen.

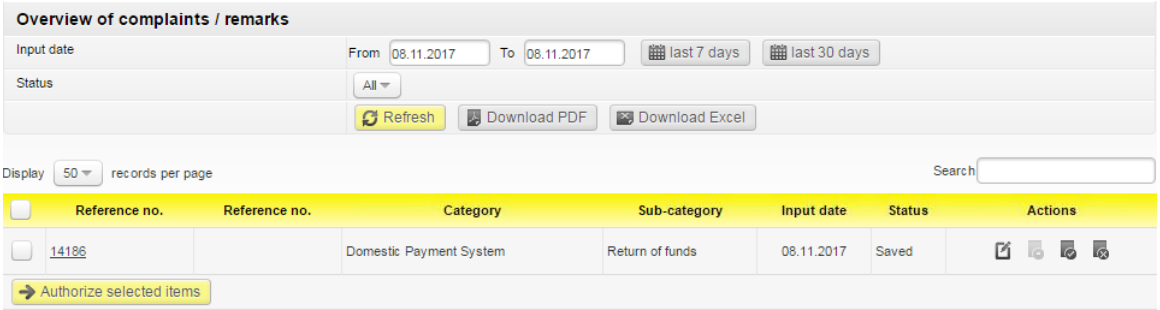


Figure 151

The following actions are available on the screen:

- changing data of comment/complaint by clicking
- deauthorizing comment/complaint by clicking , and then by clicking Deauthorize 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).

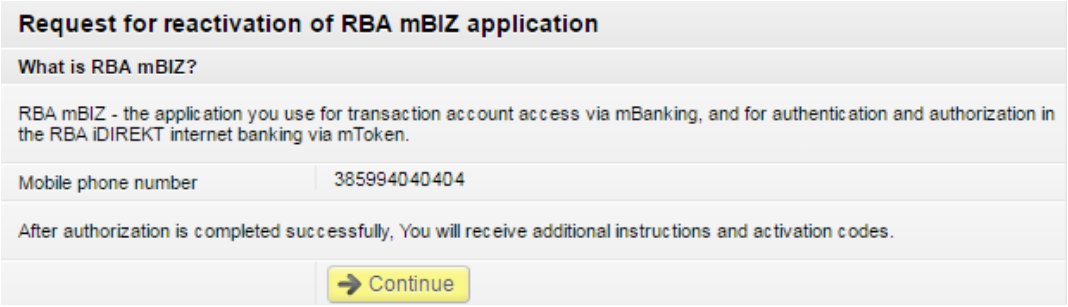


Figure 152

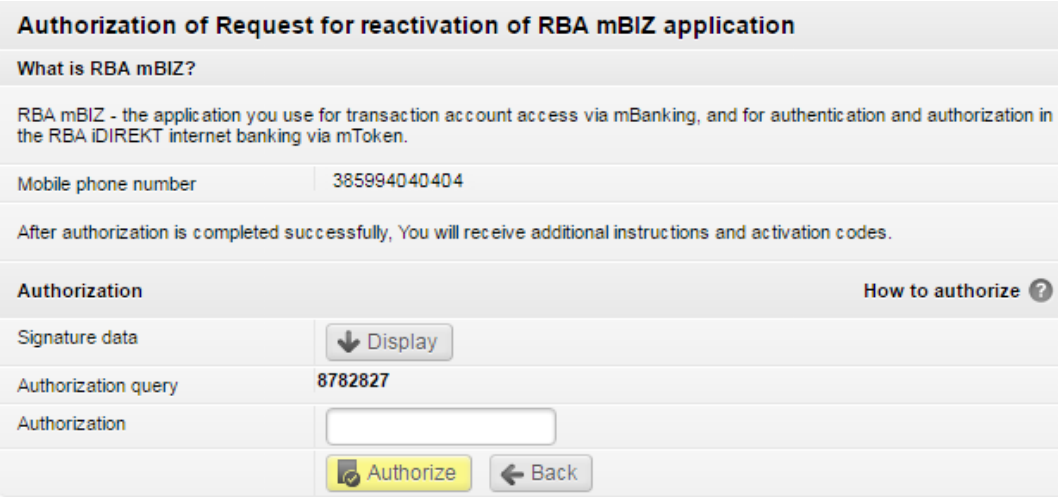


Figure 153

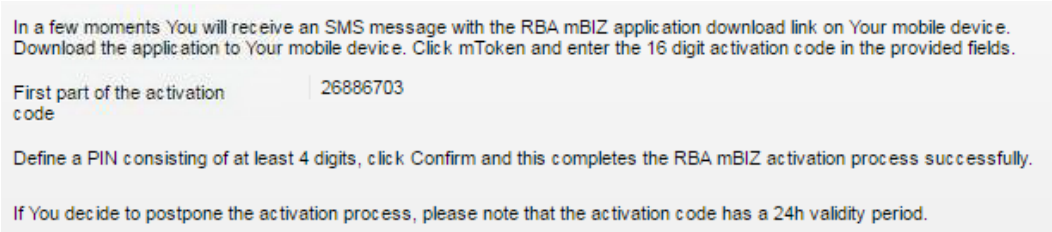


Figure 154

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 Save, 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 Authorize; also, users can only enter the request by clicking Save 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 Authorize 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*.

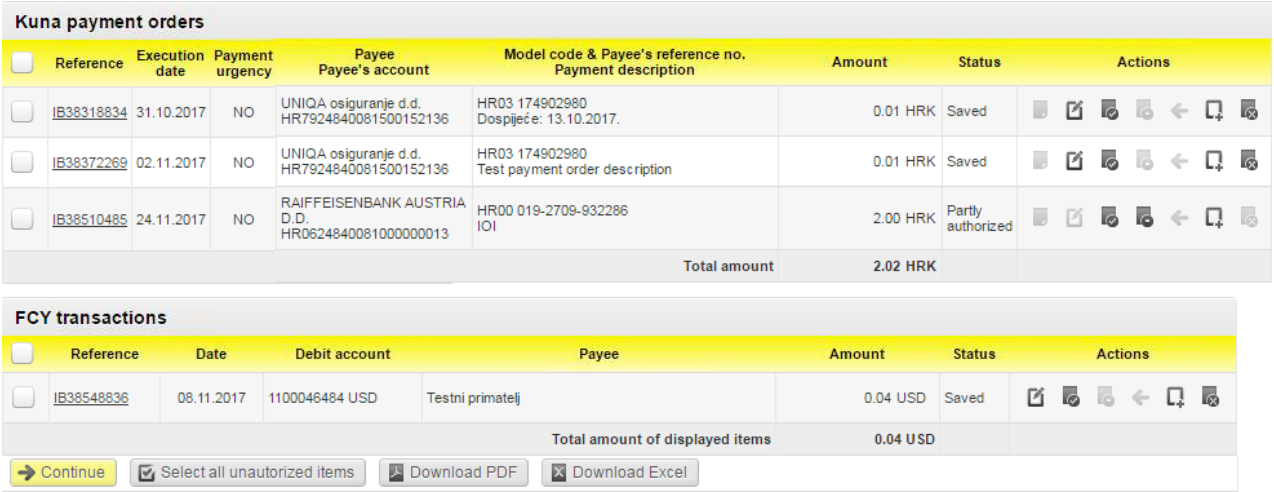
Depending on your authority category, after your action, the requests are given particular statuses. You are informed of the request status by a corresponding system message.
Request status can be checked in the menu *Overview of requests for solvency statement* / *Overview of complaints/remarks* or *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

Reference	Execution date	Payment urgency	Payee Payee's account	Model code & Payee's reference no. Payment description	Amount	Status	Actions
IB38318834	31.10.2017	NO	UNIQA osiguranje d.d. HR7924840081500152136	HR03 174902980 Dospijeće: 13.10.2017.	0.01 HRK	Saved	
IB38372269	02.11.2017	NO	UNIQA osiguranje d.d. HR7924840081500152136	HR03 174902980 Test payment order description	0.01 HRK	Saved	
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

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

Continue | Select all unautorized items | Download PDF | Download Excel

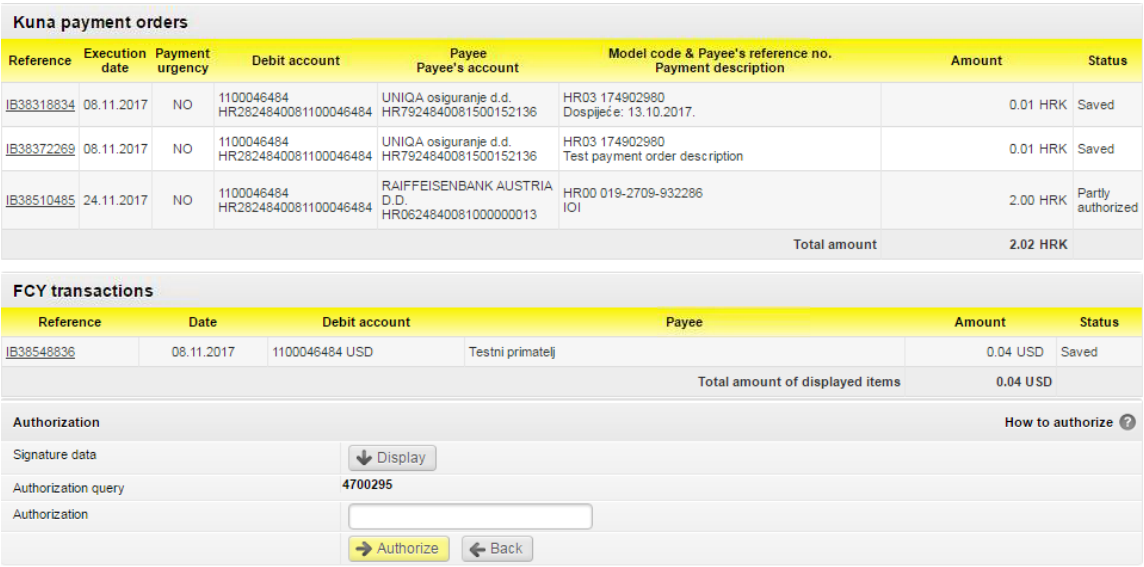
Figure 155

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 Dospijeće: 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

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 Back, and you will be redirected to the previous screen.

Authorize by clicking Authorize.

After authorization, item 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.

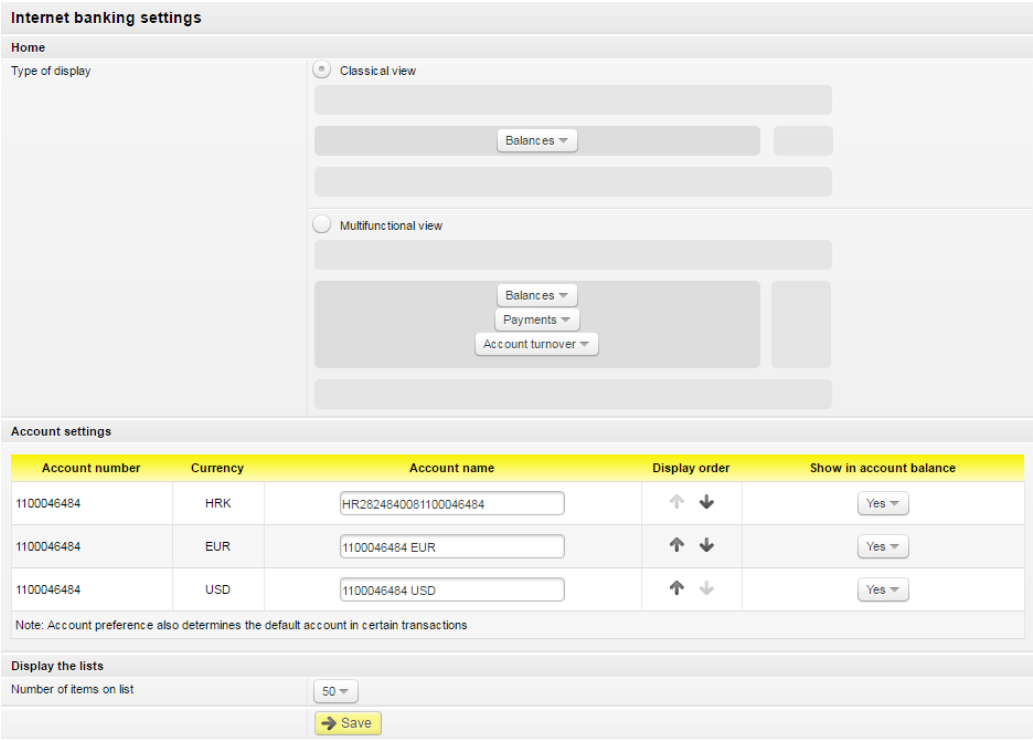


Figure 157

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 the 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 swiching 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).

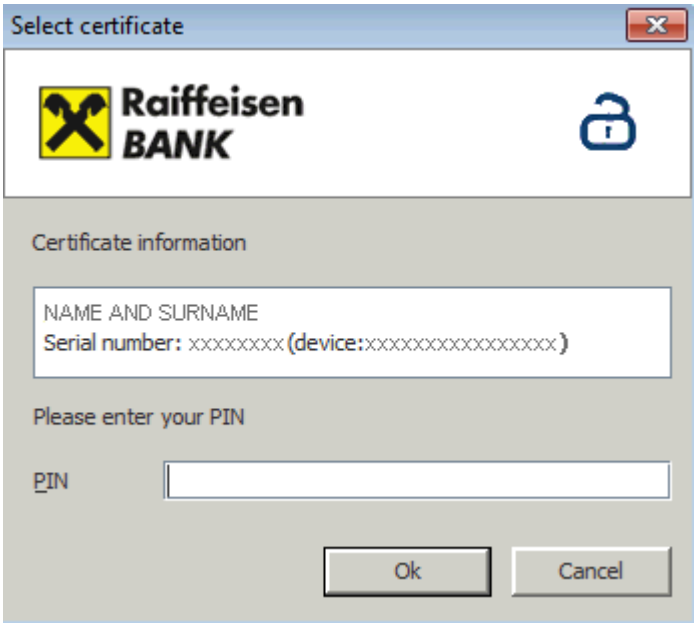


Figure 160

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