RBA iDIREKT Internet banking User manual for Business Entities

Raiffeisenbank Austria d.d.

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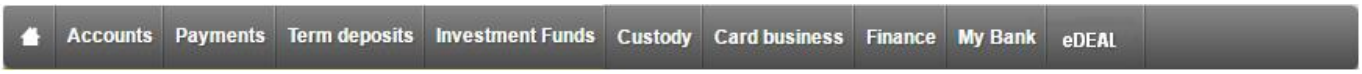
General

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

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

- Accounts
- Payments
- Deposits
- 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.



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 the balances of the frame and all products from frames, placing and overview of orders for use products from frame, placing instruction on existing credit, and overview and download invoices 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 are available in the upper right screen section:

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 RBA 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.

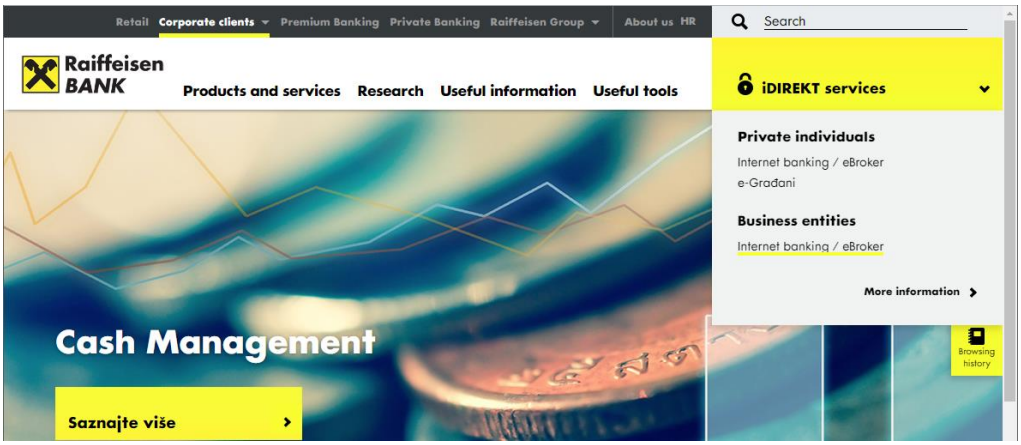
The description of functionalities of all menus is supplied in these Instructions below.

Access

Through the web browser on the address https://www.rba.hr and by clicking on the right menu iDIREKT services.

Positioning the mouse on the iDIREKT services menu opens the menu:

Business Entities
Internet Banking / eBroker



Login

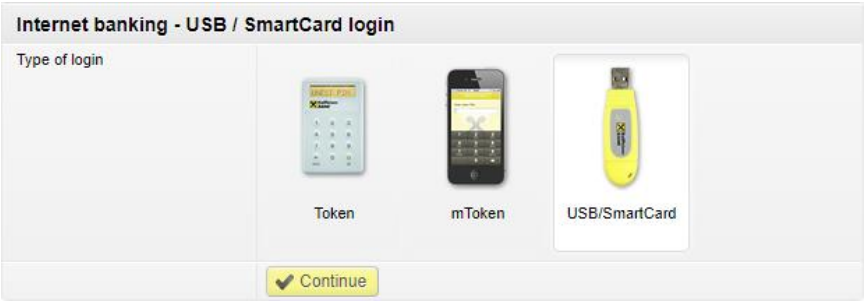
To use the RBA iDIREKT service, you log-in with the device you had contracted:

- Identification token
- mToken
- USB/SmartCard with FINA Certificate

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.

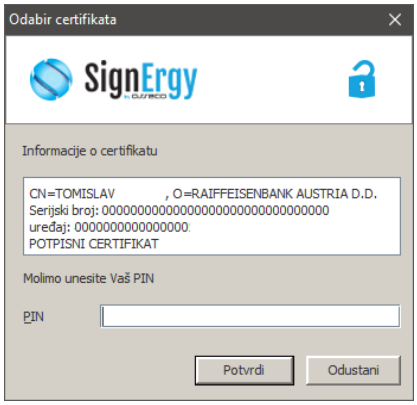
Login by using the USB/SmartCard with FINA Certificate

Click on the image of the tool you are logging in with.

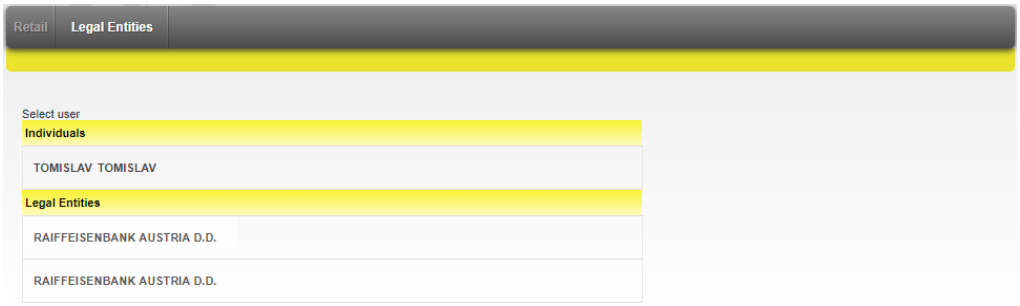


After selecting the user the log-in screen opens.

Clicking on the button **Login** opens the screen for PIN input.



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.



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

Authority for input – The user who logs on with this particular authorization can use the overall RBA 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.

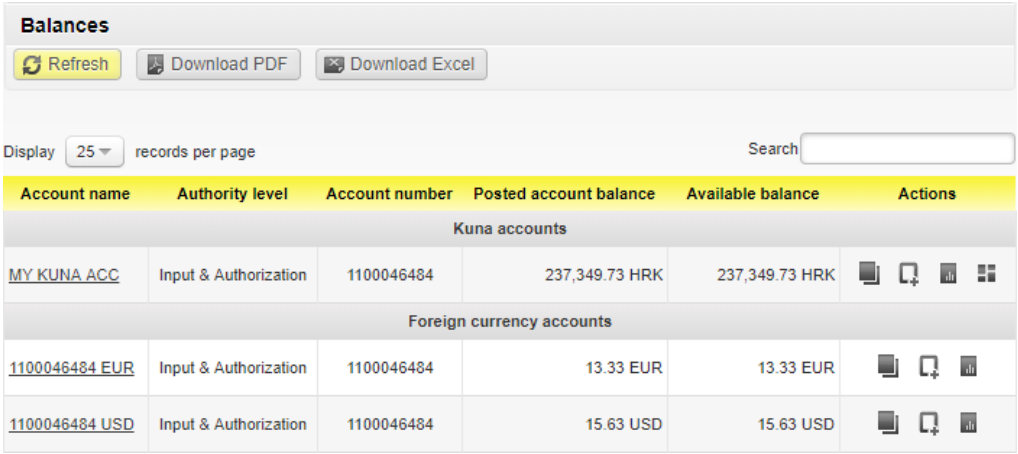
Authority for authorization – The user who logs on with this particular authorization can use the overall RBA iDIREKT functionality, except the possibility of input of payment order data and other request types for which the authorization of another user is required.

Authority for input and authorization – The user who logs on with this particular authorization can use the overall RBA iDIREKT functionality, and prepare and authorize payment orders and other request types.

Accounts

Account balances

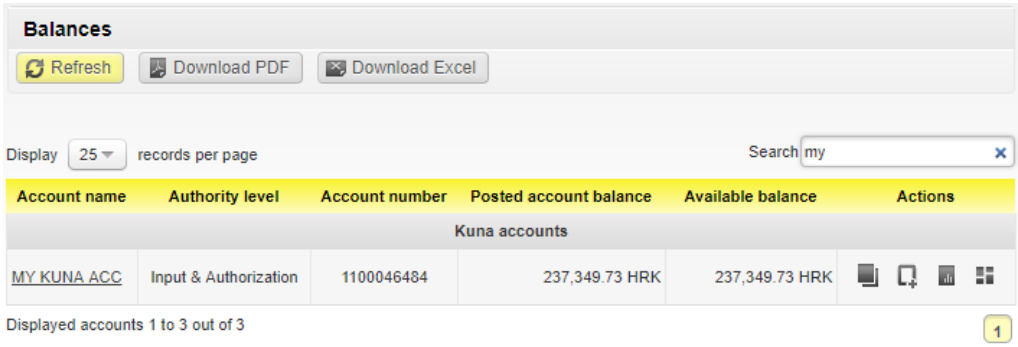
Balances is the introductory screen showing the review of the respective business entity's RBA transaction accounts for which you are authorized, and the current accounting and available account balance. Data display on the introductory screen can be changed only by authorized persons using personalized 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.



On this screen you can:

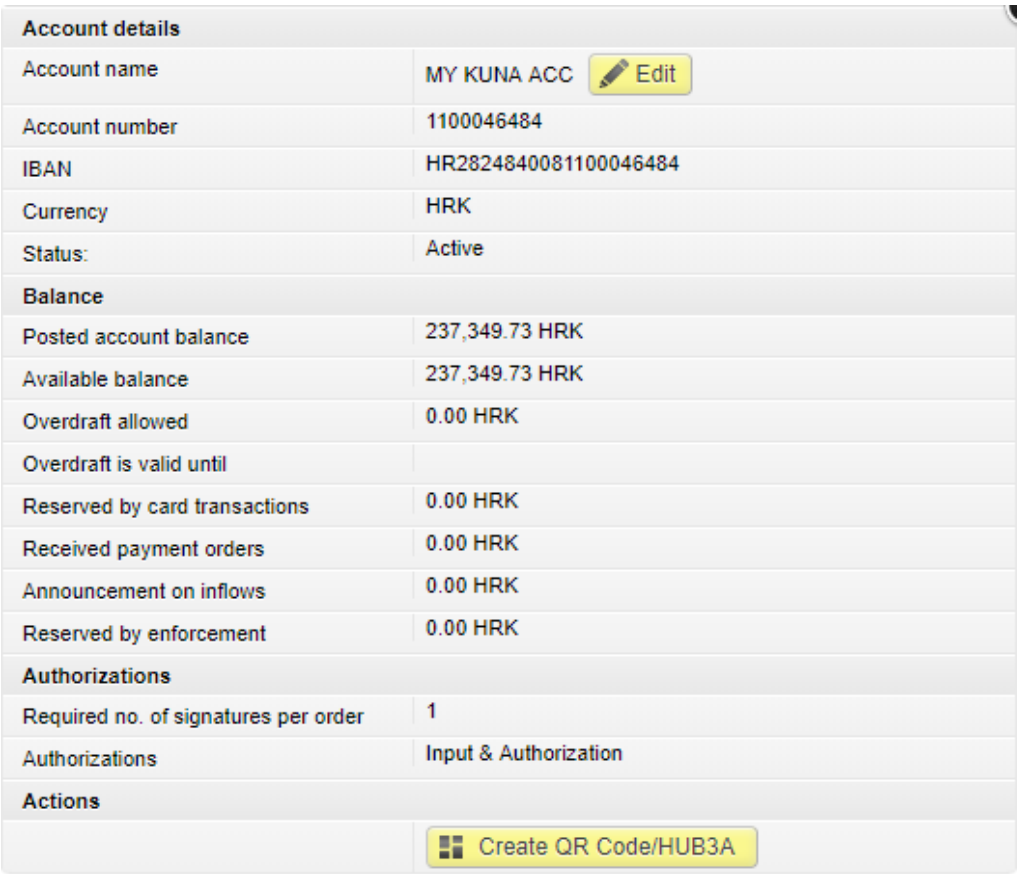
- review detailed data on account balance and account authorization, and change the account name
- review turnover for a particular account by clicking
- place a new payment order by clicking
- review payments placed through RBA iDIREKT by clicking
- create QR code or HUB3A payment slip by clicking

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.



Account details

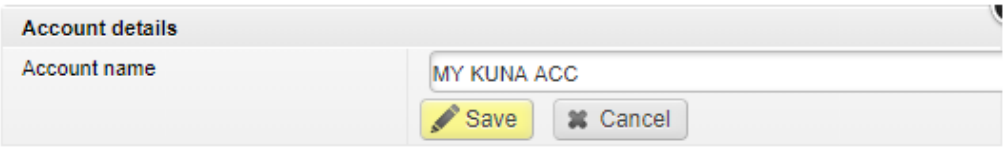
To access more detailed information on your account, it is sufficient to select the account name on the screen Balances and the screen **Account details** will open.



Account details	
Account name	MY KUNA ACC Edit
Account number	1100046484
IBAN	HR2824840081100046484
Currency	HRK
Status:	Active
Balance	
Posted account balance	237,349.73 HRK
Available balance	237,349.73 HRK
Overdraft allowed	0.00 HRK
Overdraft is valid until	
Reserved by card transactions	0.00 HRK
Received payment orders	0.00 HRK
Announcement on inflows	0.00 HRK
Reserved by enforcement	0.00 HRK
Authorizations	
Required no. of signatures per order	1
Authorizations	Input & Authorization
Actions	
	Create QR Code/HUB3A

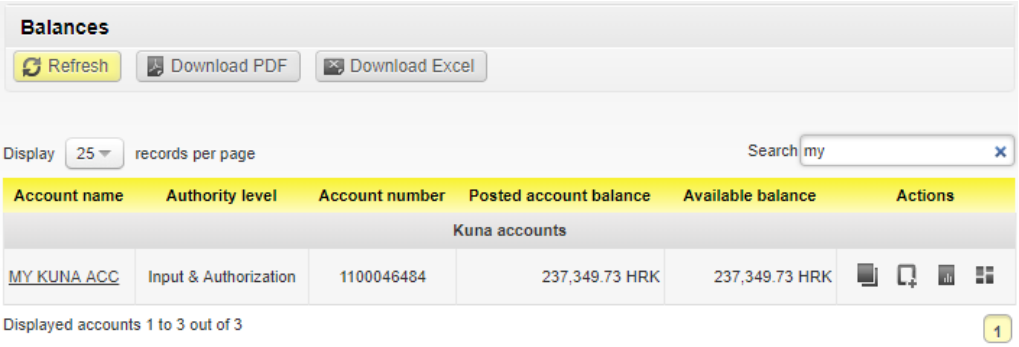
On the screen **Account details** you can change the account name by clicking **Edit**.

Enter the desired name in the field **Account name** and click **Save**.



Account details	
Account name	MY KUNA ACC Save Cancel

Change of the account name will be visible on the screen **Balances** immediately.



Balances

Refresh | Download PDF | Download Excel

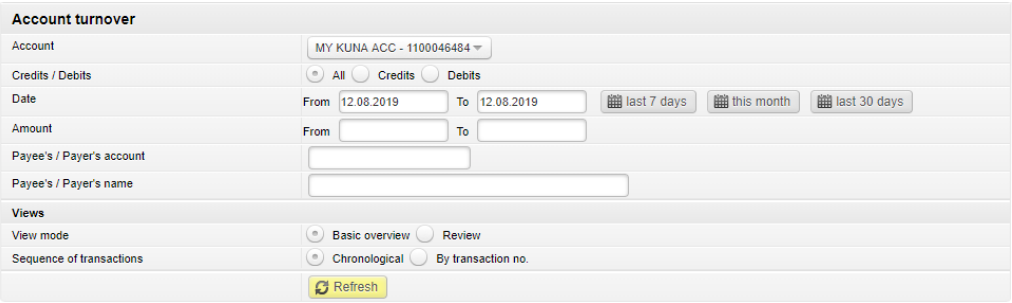
Display 25 records per page Search my

Account name	Authority level	Account number	Posted account balance	Available balance	Actions
Kuna accounts					
MY KUNA ACC	Input & Authorization	1100046484	237,349.73 HRK	237,349.73 HRK	

Displayed accounts 1 to 3 out of 3 1

Turnover

Account turnover displays all turnovers in the selected account according to the entered search. Review of account turnovers is available as of 01.01.2015. Older turnovers are available in **Account statements**.



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, detail overview or review
- by selecting Sequence of transactions – chronologically or 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 Excel** you can download turnover in the Excel format.

Regular account statements

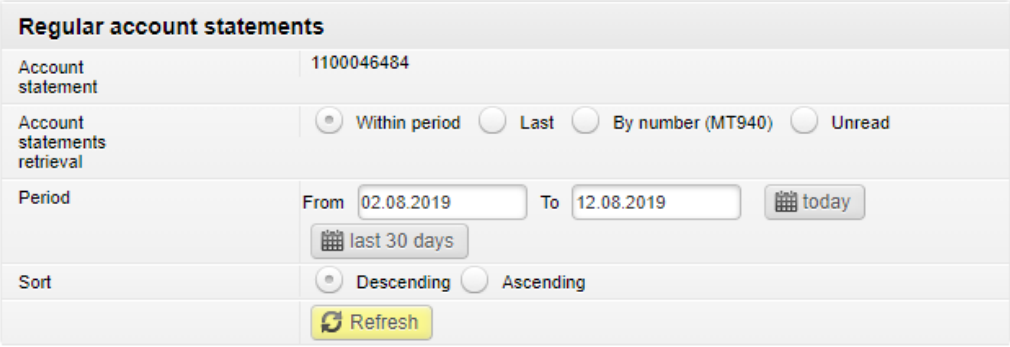
This menu allows download of kuna and foreign currency statements for the RBA transaction accounts in the formats PDF, XML CAMT and HUB3. If you contracted also delivery of statements in the format MT940, XML bulk or intraday, you are offered to download statements also in these formats.

Search can be conducted according to the following criteria:

- 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.



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

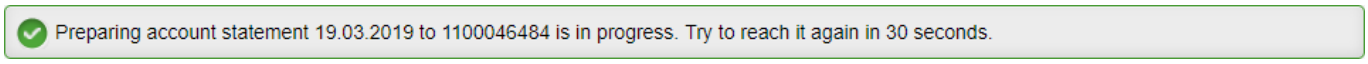
For other statement types:

- 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 statements

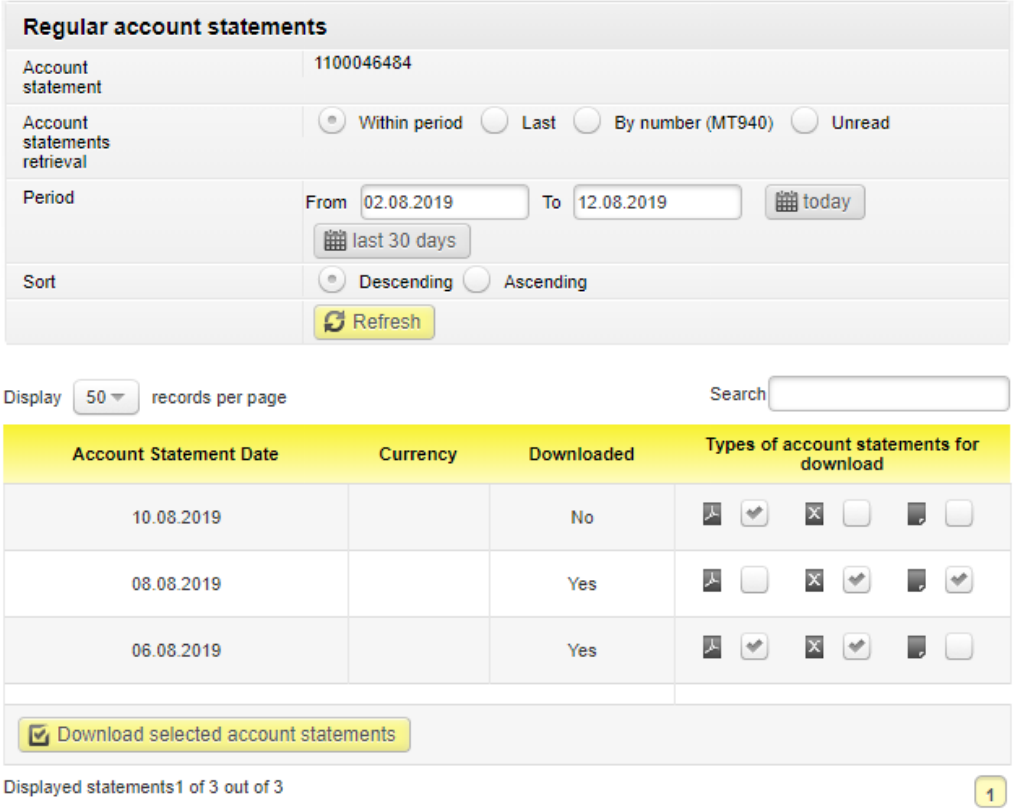
If there is an empty box next to the icon for a particular statement type, the statement is ready for download and print-out by clicking the corresponding statement type.

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



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 next to the icon of the corresponding statement format and click **Download selected account statements**. 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.

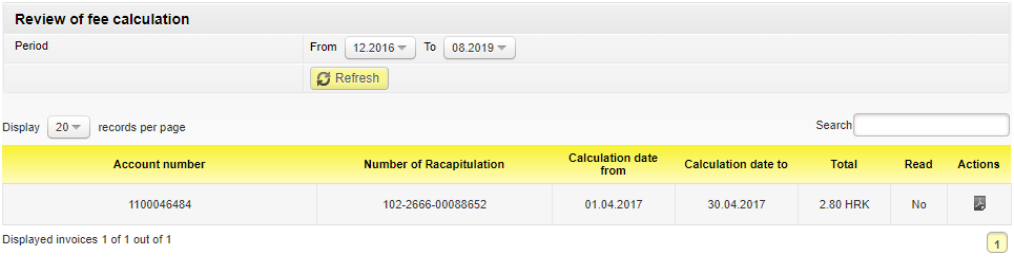


Statements are ready for printing on the printer or saving to your local disk.

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.

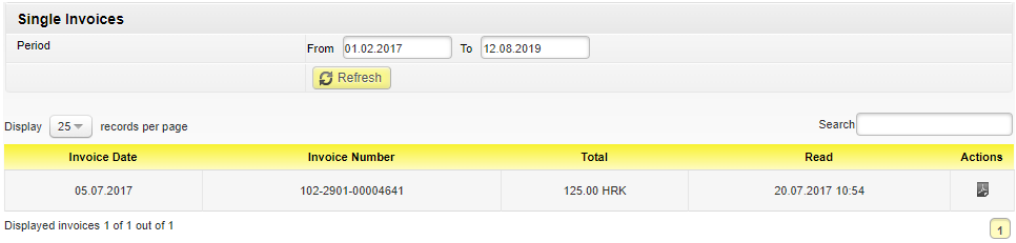


Overview and print-out are available by clicking . Upon the first overview, in the column **Read** the value will switch automatically from **No** to **Yes**.

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.

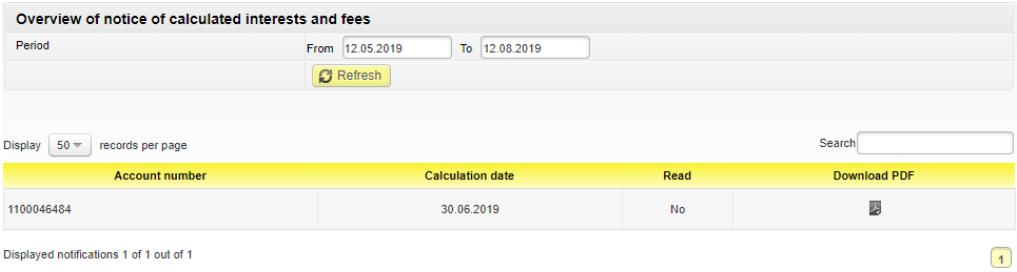


Overview and print-out are available by clicking . Upon the first overview, in the column **Read** the value will switch automatically from **No** to **Yes**.

Overview of notice of calculated interest and fees

This menu allows you to download notice of a vista interest calculation on kuna deposits, default interest on outstanding claims on kuna payment transactions, active interest on overdraft and booking fees for unused overdraft in PDF format.

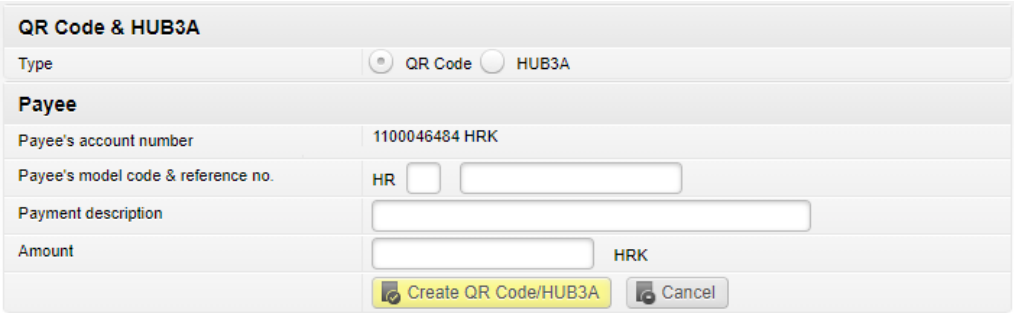
Search can be conducted by selecting the period of creating the notice. After selecting, click **Refresh**. There will be a list of notifications within the set search period displayed on the screen.



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

QR code & HUB3A payment slip

This menu allows you to create and overview created QR codes or HUB3A payment slips.

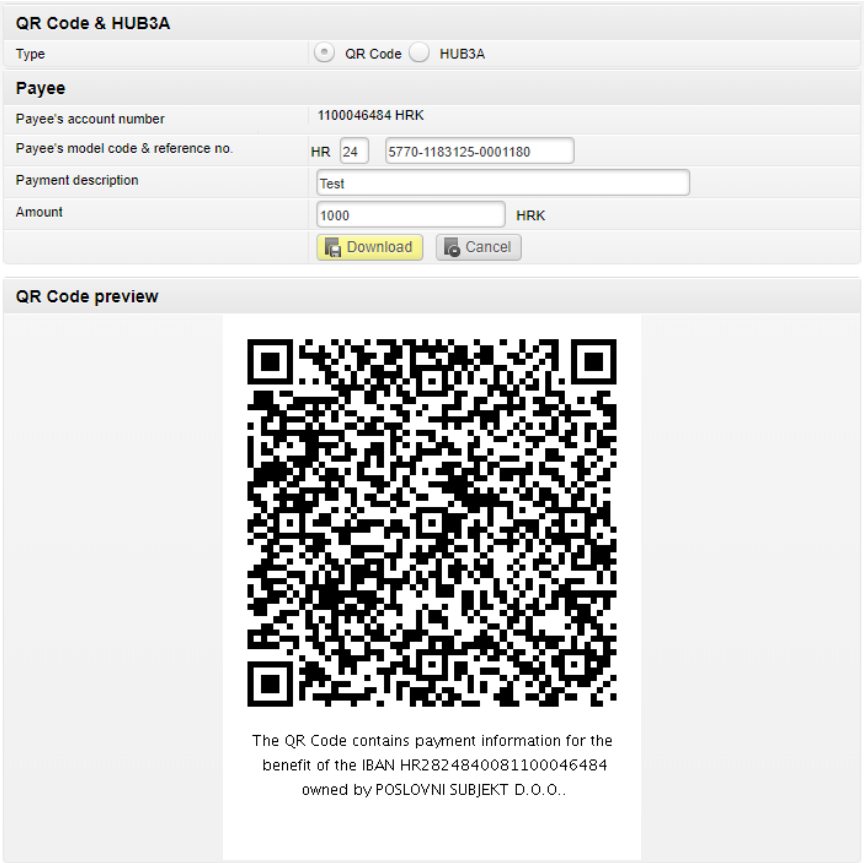


Creating QR code

By selecting option **Create QR code or HUB3A** opens a screen where you need to fill in the following fields:

- Select the **QR code** type
- Payee's account number
- Payee's model and payment reference number
- Payment description
- Amount

After entering the data select **Create QR code/HUB3A**. The created QR code based on the entered payment information will be displayed below. You can save the created QR code to your computer by selecting **Download**. QR code is created in PNG format.



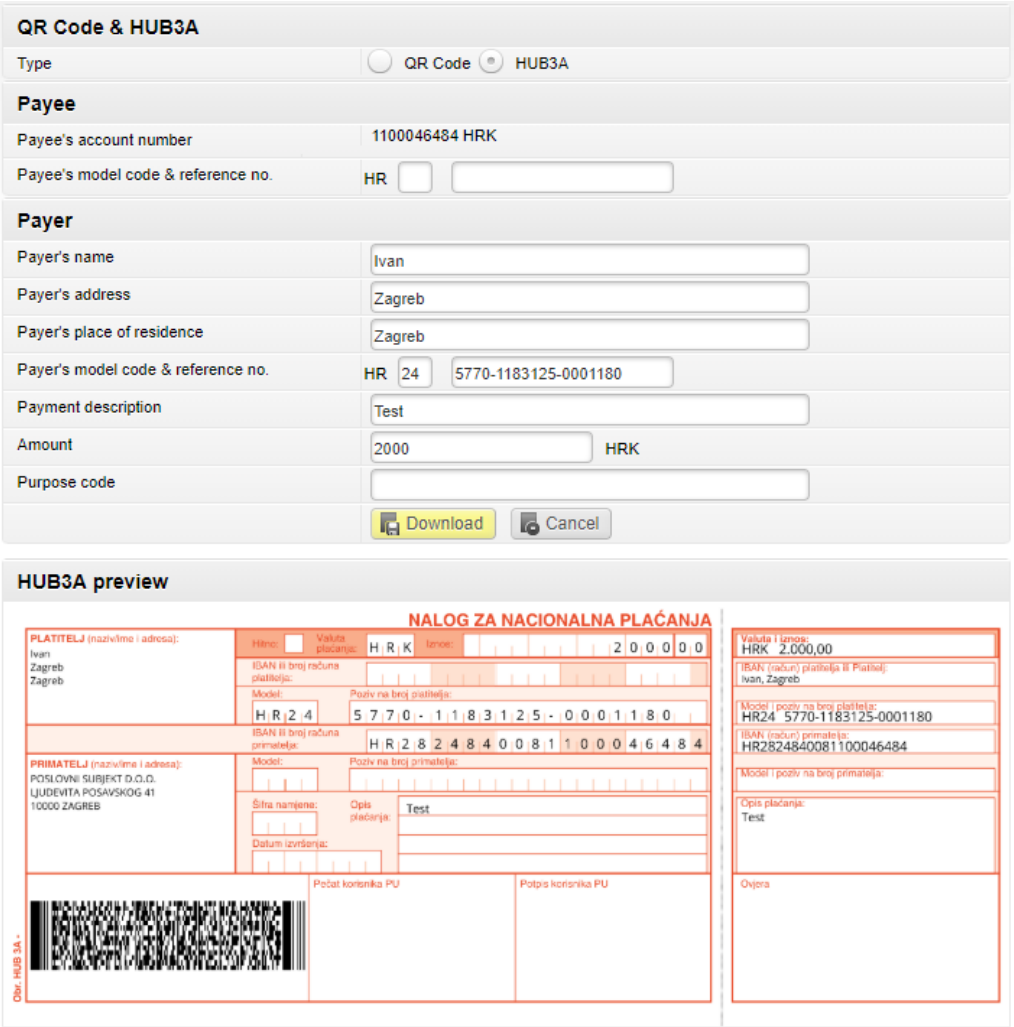
Creating HUB3A payment slip

By selecting option **Create QR code or HUB3A** opens a screen where you need to fill in the following fields:

- Select the **HUB3A** type
- Payee's account number
- Payee's model and payment reference number
- Payer's name
- Payer's address
- Payer's place of residence
- Payer's model and payment reference number
- Payment description
- Amount
- Pupose code

After entering the data select **Create QR code/HUB3A**. The created HUB3A payment slip based on the entered payment information will be displayed below.

You can save the created HUB3A payment slip to your computer by selecting **Download**. HUB3A is created in PDF format.



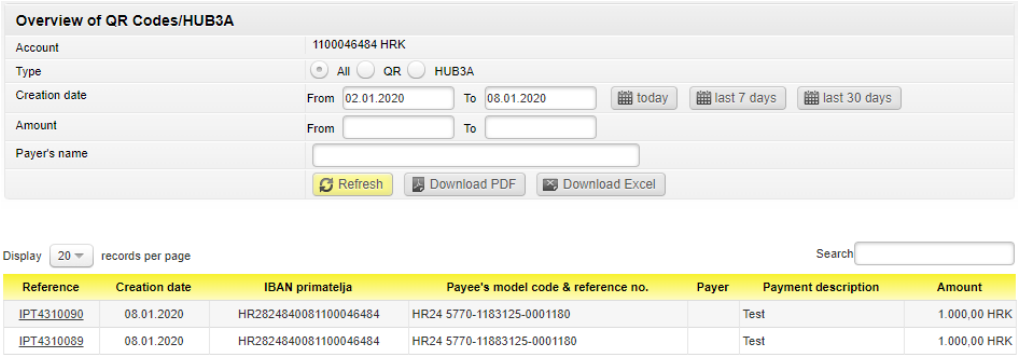
Overview of QR codes/HUB3A

By selecting option **Overview of QR codes/HUB3A** opens a screen where you can see all previously created QR codes and HUB3A payment slips.

Searching can be performed according to the following criteria:

- by selecting the type
- 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 payer's name

By clicking **Download PDF** will allow you to download the items in PDF format. By clicking **Download Excel** allows you to download items in Excel format.

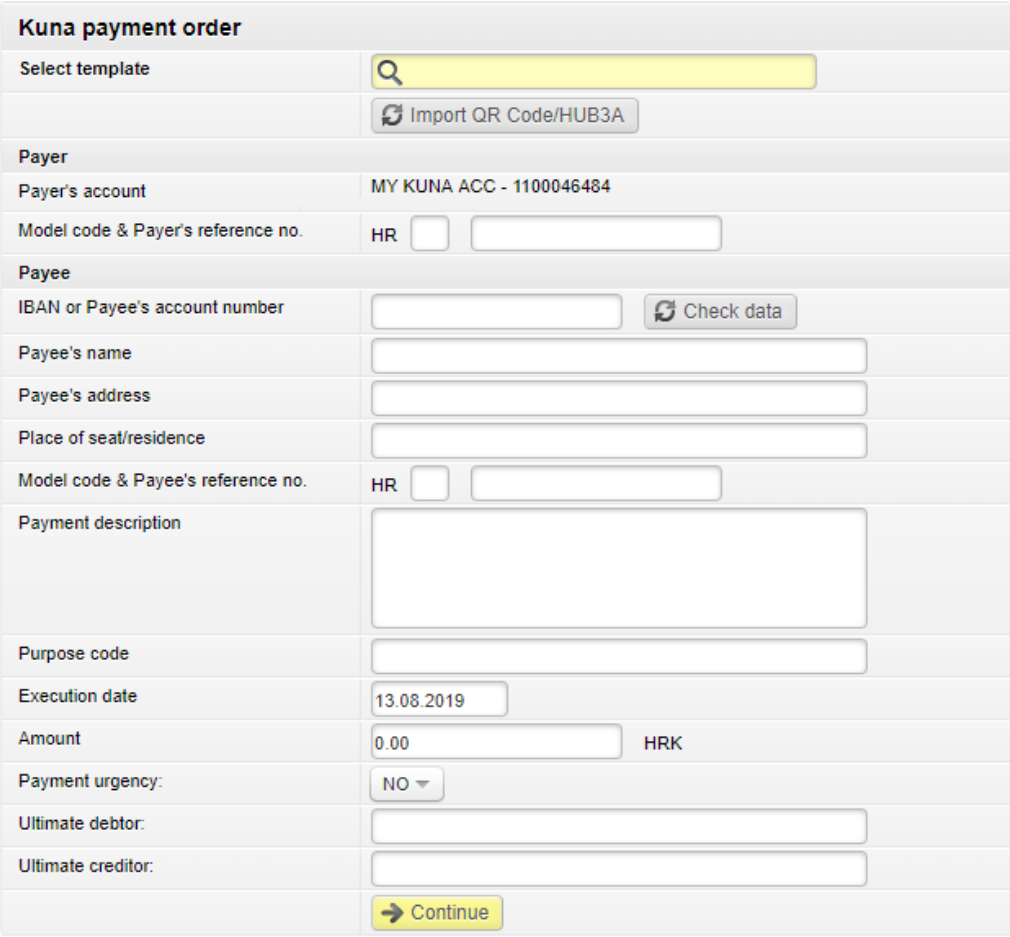


Payments

Kuna payment order

Input of a new kuna payment order

By selecting the option **Kuna Payment Order** you enter a entry screen.



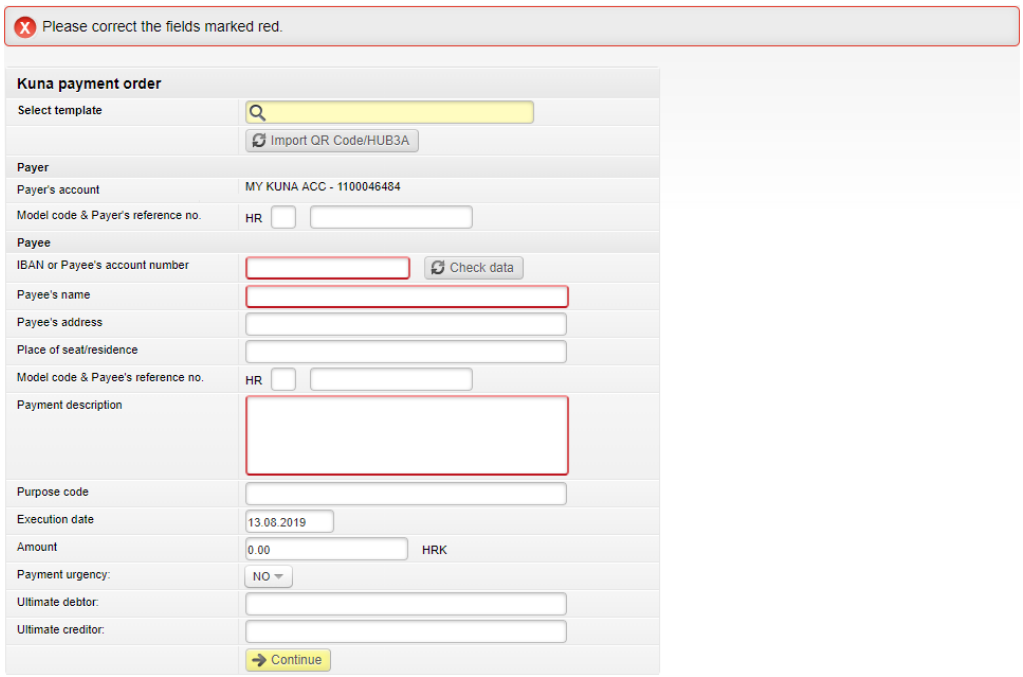
Kuna payment order execution requires that the following fields are filled:

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

If you are executing payment in favour of an account with Raiffeisenbank Austria d.d. (IBAN: 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).

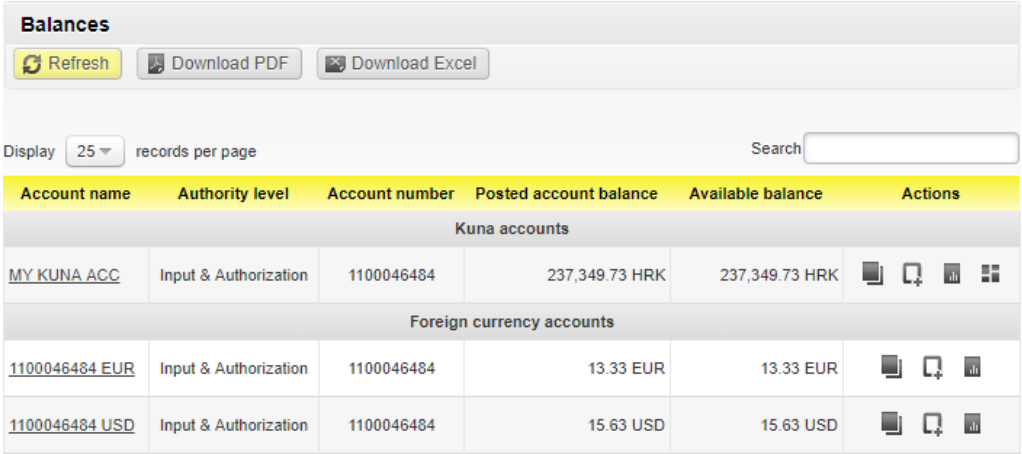
After entering the correct data, click **Next**. System control of entered data is performed in the required fields. In case of an incorrect payment order entry, the message **Please correct the fields marked red** (Figure 25) appears.



After entering correct data, click **Continue** 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 option **Balances**, you enter the **Account balances** screen.

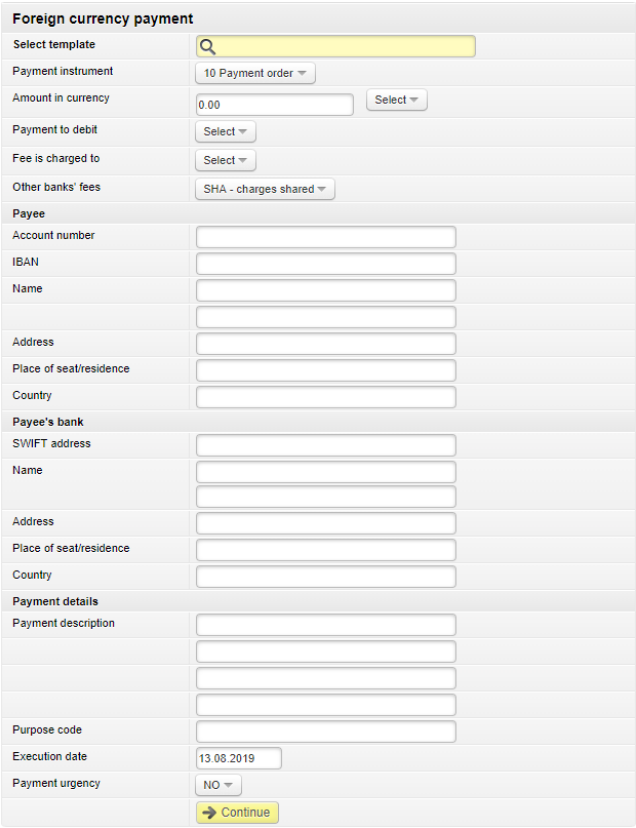


Entry of a new payment order requires that you click in the column **Actions**. The screen **Kuna payment order** will open. Further procedure is described in item Kuna payment order.

Foreign currency payment order

Entry of a new foreign currency payment order

By selecting the option **Foreign currency**, you enter the **Foreign currency payment** order screen.



Remark!

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)
- Ultimate debtor – optional data
- Ultimate creditor – optional data

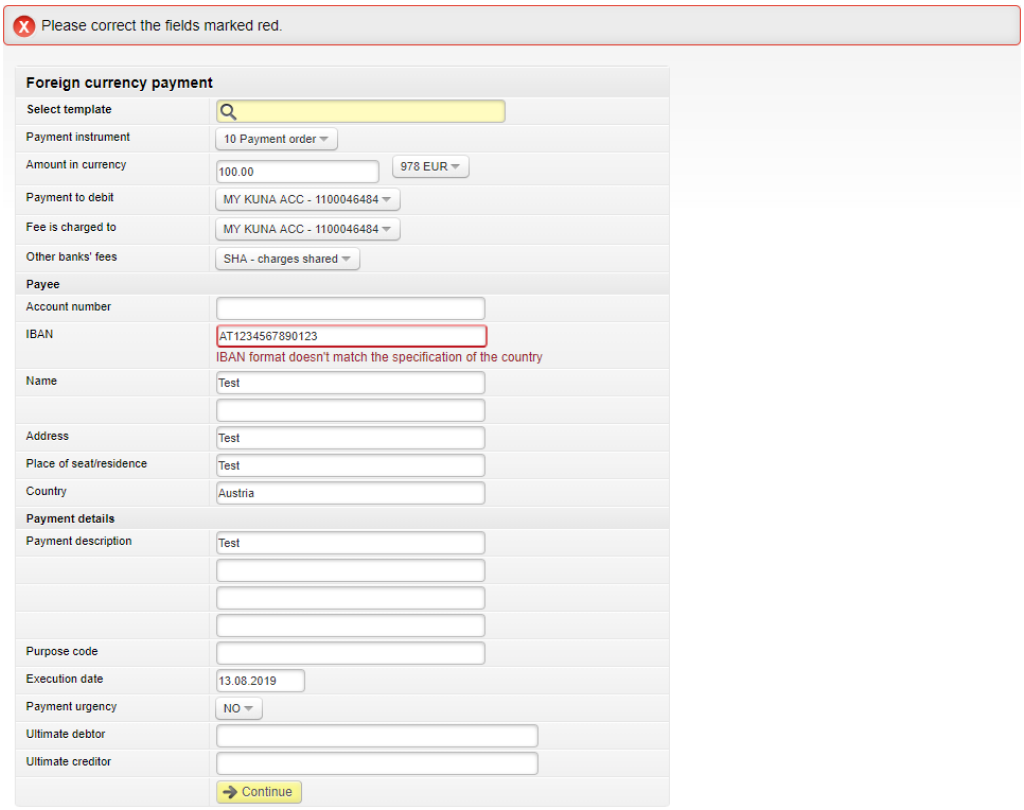
Remark!

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.

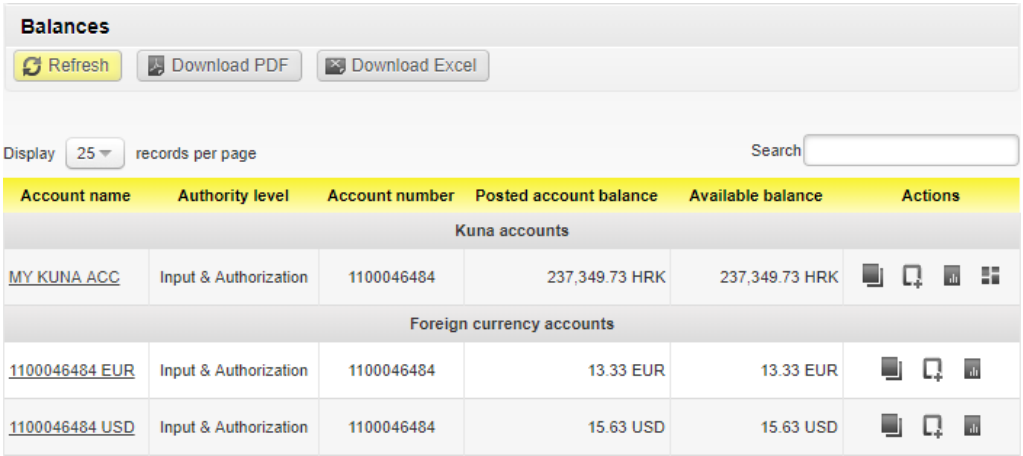
After entering the data, click **Continue**. System control of entered data is performed in the required fields. In the case of an incorrect payment order entry, the message **Please correct the fields marked red** appears.



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 **Balances** you enter the **Account balances** screen.

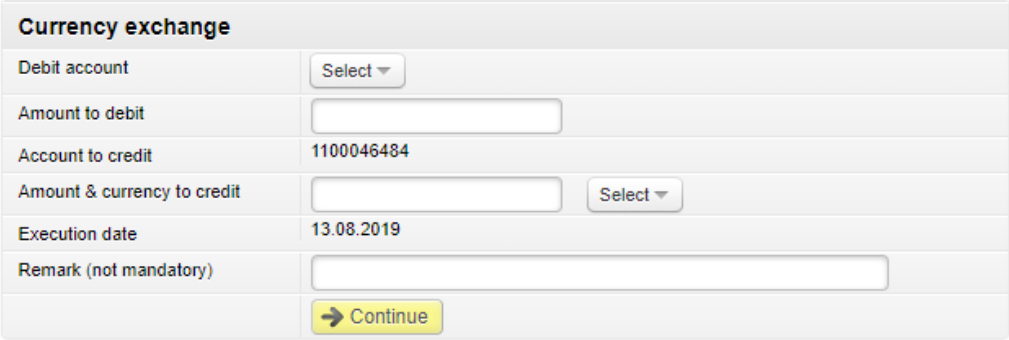


Entry of a new payment order requires that you click in the column **Actions**. The screen **Foreign currency payment order** will open. Further procedure is described in item Foreign currency payment order.

Currency exchange order

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

By selecting the menu **Currency exchange**, you will be routed to the screen **Currency exchange**.



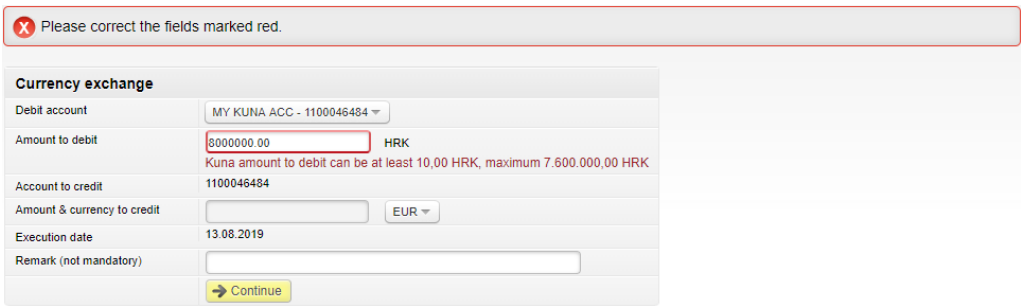
In order to execute the order, the following fields must be filled:

- 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.
- Amount & currency to credit – fill the first field if you wish to buy particular amount (in this case the field debit amount cannot be filled), from the drop-down menu select the currency you wish to buy

Remark!

The order can be placed only with the current date of execution, in keeping with the Time schedule for execution of payment transactions for business entities.

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**.

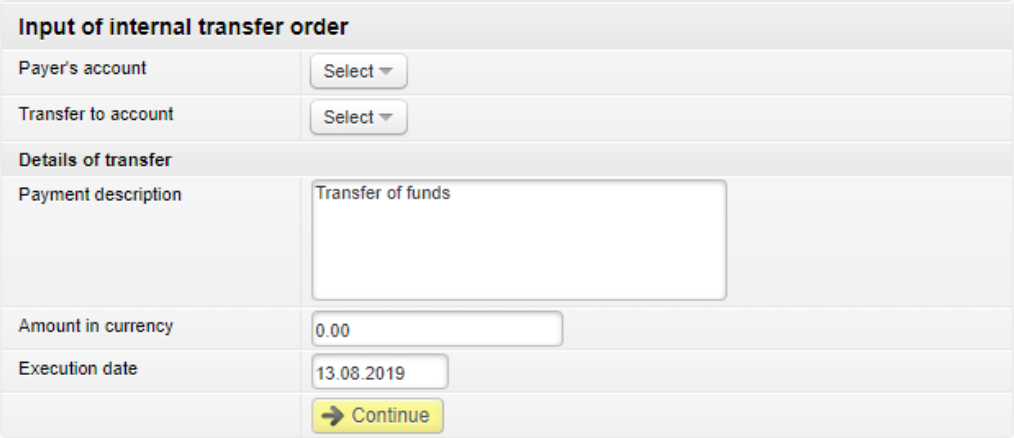


After entering the correct data, click **Continue** again. The procedure of saving and/or authorizing payment order/s is described in the item Confirmation of payment order entry.

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.

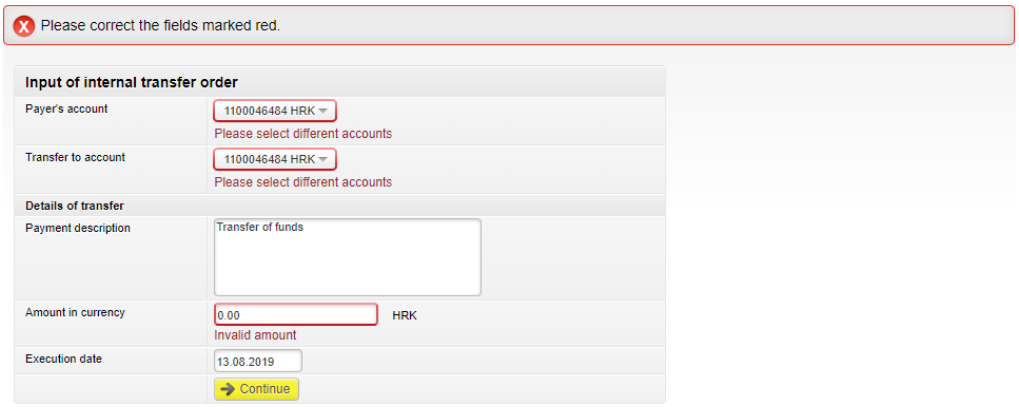
By selecting the menu **Internal transfer**, you will be routed to the screen **Input of internal transfer order**.



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** appears.



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.

Documentary letter of credit

By selecting the option **Application to issue a documentary** you enter the screen **Application to issue a documentary credit**.

Application to issue documentary credit

1. **Issuing bank**
   Name Raiffeisenbank Austria d.d.
   Address MAGAZINSKA CESTA 69
   City 10000 ZAGREB (GRAD ZAGREB)
   OIB (PIN-Personal Identification Number) 53056966535

2. **Applicant (50)**
   Name POSLOVNI SUBJEKT D.O.O.
   Address LJUDEVITA POSAVSKOG 41
   City 10000 ZAGREB
   OIB (PIN-Personal Identification Number) 30253981669
   Contact person
   Phone number
   Fax number

3. **Documentary Credit Number (20)**

4. **Payment to debit**
   Covered Uncovered
   Fee
   Select

5. **Advising bank**
   SWIFT address
   Name
   Address
   City
   Country

6. **Form of documentary credit (40A)** Irrevocable non-transferable

7. **Date of expiry (31D)** **Place of expiry**

8. **Beneficiary (59)**
   Name
   Address
   City
   Country
   beneficiaries code Please select

9. **Currency code** Please select
   Amount in currency
   Without tolerance With tolerance

10. **Available with (41A)**
    you
    Advising bank
    Any bank

11. **Usage mode**
    By deferred payment days from
    At sight and by mixed pymt
    By negotiation
    By payment
    By acceptance

12. **Partial shipments (43P)**
    Allowed
    Not allowed

13. **Transshipment (43T)**
    Allowed
    Not allowed

14. **Place of Taking in Charge/Dispatch from /Place of Receipt (44A)**
    Port of Loading/Airport of Departure (44E)

15. **Port of Discharge/Airport of Destination (44F)**
    Place of Final Destination/For Transportation to /Place of Delivery (44B)

16. **Latest date of shipment (44C)**

17. **Shipment period (44D) from** to

18. **Description of Goods and/or Services (45A)**
    Terms of delivery

19. **Documents required (46A)**

20. **Additional conditions (47A)**

21. **Foreign bank's fees (71B)**
    BEN - to be borne by beneficiary
    OUR - to be borne by applicant

22. **Period for Presentation of documents (48)**
    days from the date of shipment, but not later than the expiry date of documentary credit

23. **Confirmation instructions**
    Confirm Without may add

24. **Number**
    Year

Continue

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.

Review of order	
Payer	
Payer's account	1100046484 HRK
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
Purpose code	
Payment urgency:	NO
Execution date	13.08.2019 (today)
Amount	1,000.00 HRK
	Save Back

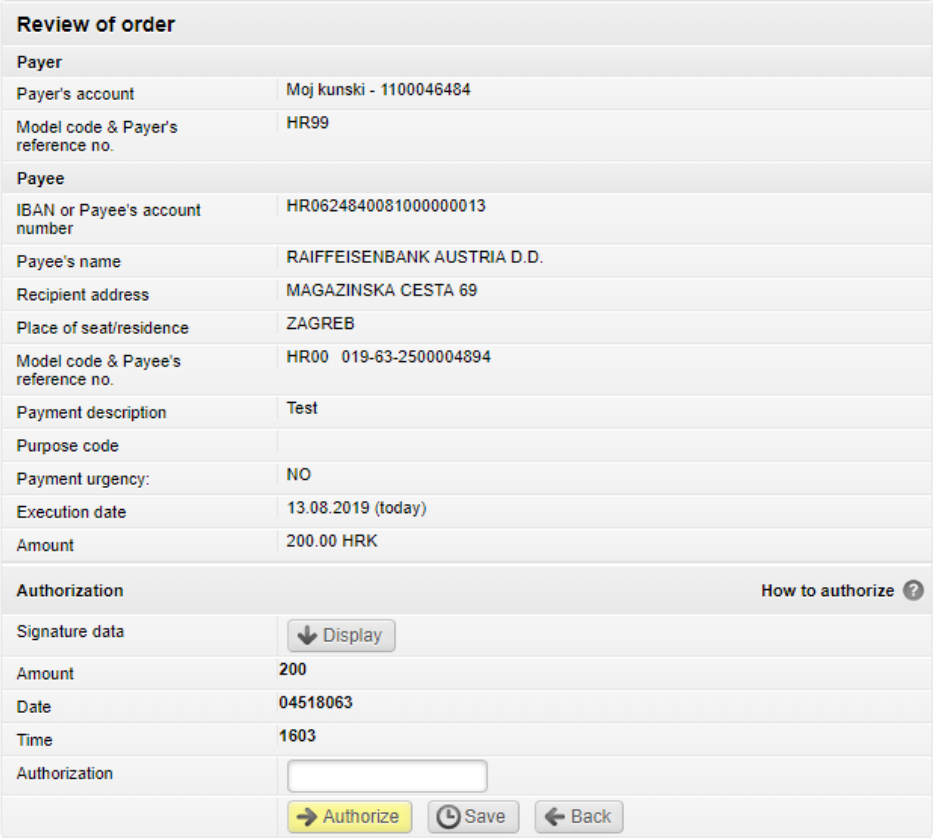
Consent for payment order execution – Authority of authorization

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).

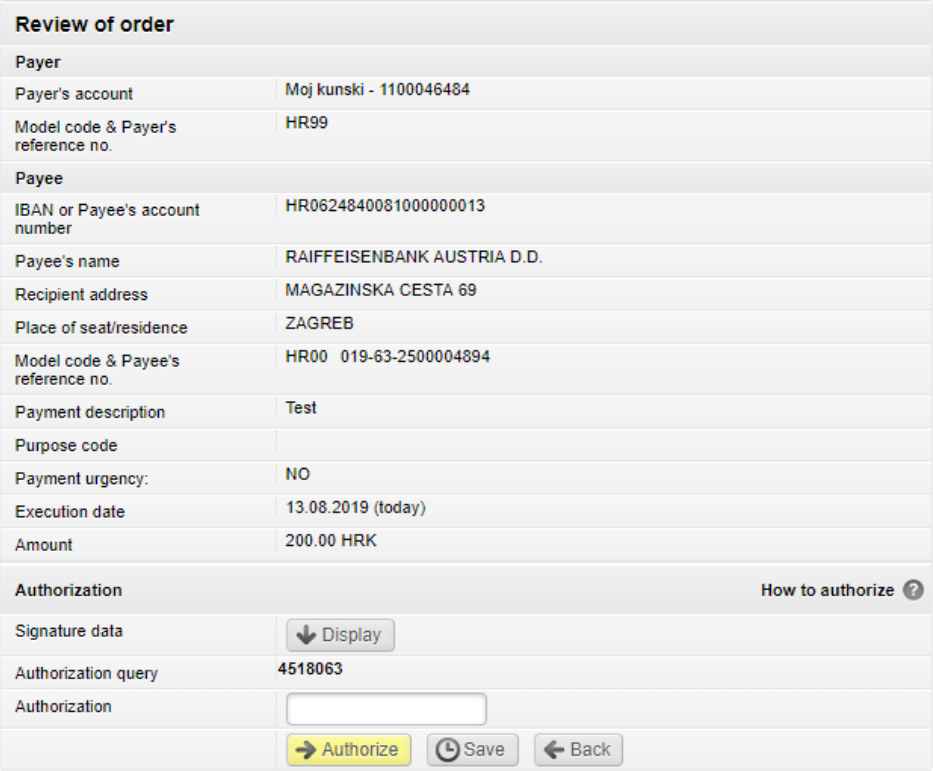
If authorization requires two signatures, by clicking **Authorize** the order is Partly authorized (by the first signature), and the final payment order execution requires the authorization of the other signatory (see chapters Bulk authorization or Unauthorized items).

Screen sample for kuna payment order authorization with the Identification mToken.



Review of order	
Payer	
Payer's account	Moj kunski - 1100046484
Model code & Payer's reference no.	HR99
Payee	
IBAN or Payee's account number	HR0624840081000000013
Payee's name	RAIFFEISENBANK AUSTRIA D.D.
Recipient address	MAGAZINSKA CESTA 69
Place of seat/residence	ZAGREB
Model code & Payee's reference no.	HR00 019-63-2500004894
Payment description	Test
Purpose code	
Payment urgency:	NO
Execution date	13.08.2019 (today)
Amount	200.00 HRK
Authorization	How to authorize
Signature data	Display
Amount	200
Date	04518063
Time	1603
Authorization	
	Authorize Save Back

Screen sample for kuna payment order authorization with the mToken.



Review of order	
Payer	
Payer's account	Moj kunski - 1100046484
Model code & Payer's reference no.	HR99
Payee	
IBAN or Payee's account number	HR0624840081000000013
Payee's name	RAIFFEISENBANK AUSTRIA D.D.
Recipient address	MAGAZINSKA CESTA 69
Place of seat/residence	ZAGREB
Model code & Payee's reference no.	HR00 019-63-2500004894
Payment description	Test
Purpose code	
Payment urgency:	NO
Execution date	13.08.2019 (today)
Amount	200.00 HRK
Authorization	How to authorize
Signature data	Display
Authorization query	4518063
Authorization	
	Authorize Save Back

Screen sample for kuna payment order authorization with the USB/SmartCard with FINA Certificate.

Review of order	
Payer	
Payer's account	Moj kunski - 1100046484
Model code & Payer's reference no.	HR99
Payee	
IBAN or Payee's account number	HR0624840081000000013
Payee's name	RAIFFEISENBANK AUSTRIA D.D.
Recipient address	MAGAZINSKA CESTA 69
Place of seat/residence	ZAGREB
Model code & Payee's reference no.	HR00 019-63-2500004894
Payment description	Test
Purpose code	
Payment urgency:	NO
Execution date	13.08.2019 (today)
Amount	200.00 HRK
Signature data	Display
	Authorize Save Back

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 for business entities**.

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 for business entities**.

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. After selecting the urgency of the payment, the transaction can be saved or authorized. On the **Recapitulation screen**, you still have the option to cancel sending a payment order for execution. Pressing the **Back** button returns to the previous screen, where you can change the order elements.

Foreign currency payment order

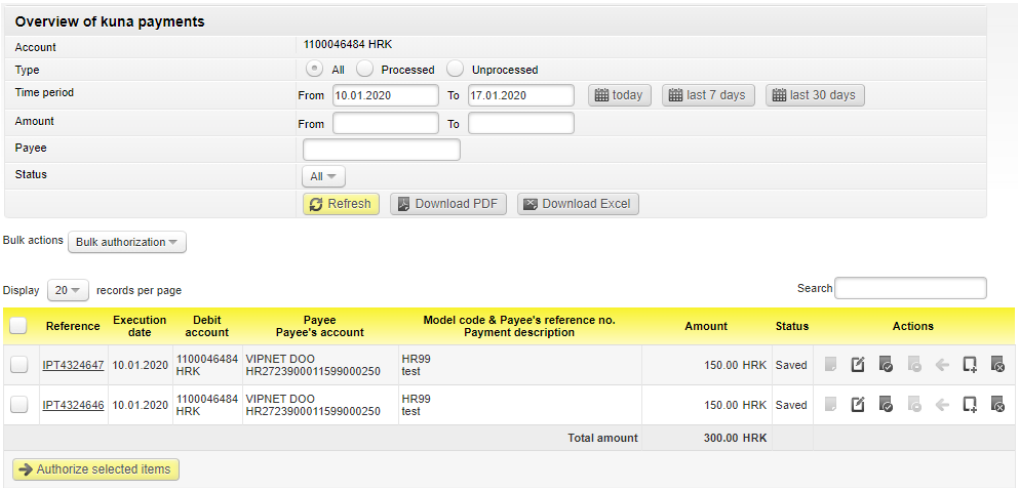
In the field Payment urgency you can select:

- 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)

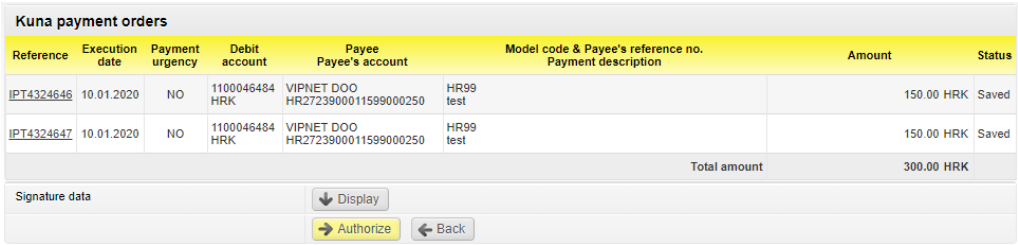
After selecting payment urgency, the transaction must be saved/authorized. On the **Review of order** screen you can still desist from sending the respective payment order to execution. By clicking **Back**, you return to the previous screen, where you can modify payment order elements.

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.



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 IB reference in the first column. After marking the payment orders, by clicking **Authorize selected items**, you enter the **Kuna payment orders** screen.

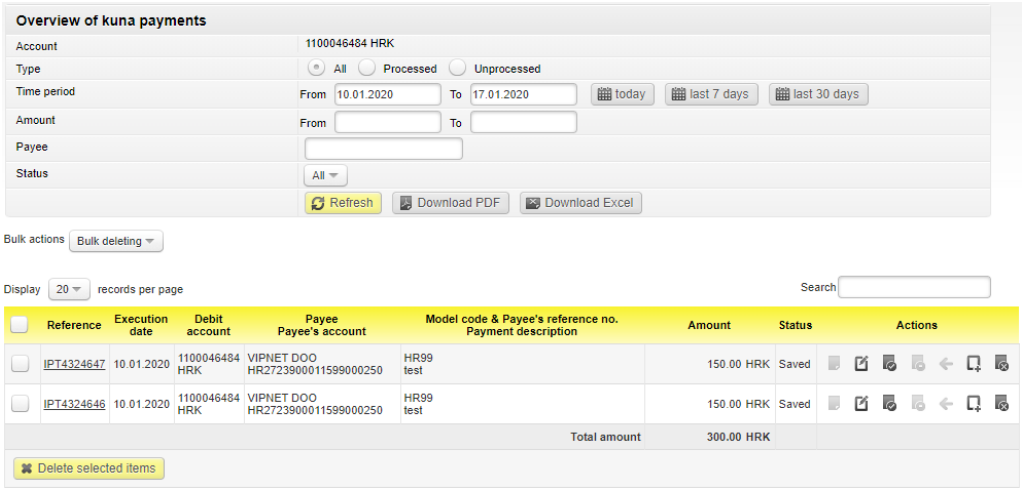


In the **Kuna payment orders** screen you can still desist from bulk authorization of the selected payment orders, by clicking **Back**.

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 **Partially authorized**. Authorized orders are sent to processing, and Partly authorized ones wait for the second signature.
Bulk Deleting

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**.



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 IB reference in the first column. After marking the payment orders click **Delete selected items**, you enter the **Kuna payment orders** screen.

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 Confirmation of processed transaction.

Overview of payment orders

This menu displays only the payment orders placed through RBA iDIREKT internet banking. 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)

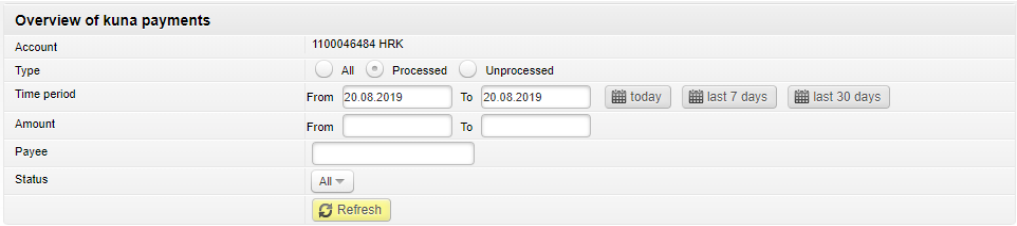
Overview of kuna payment orders

In this menu you can:

- search kuna orders by particular search criteria
- check payment order statuses
- request confirmation of processed transactions
- 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 **Partially authorized**
    - deauthorize a payment order in the status **Partially 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** 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



Unprocessed kuna payment orders

Orders are in one of the following statuses:

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

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

Processed kuna payment orders

Executed payment 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

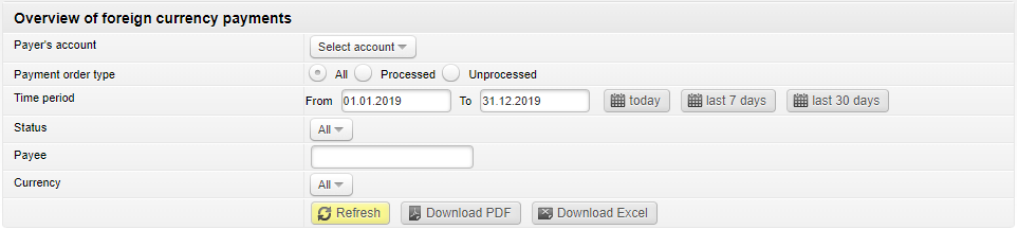
Overview of foreign currency payment orders

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** 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



Unprocessed foreign currency payment orders

Orders are in one of the following statuses:

- Saved – the order is not authorized
- Partly authorized – the order is to be authorized by the second signatory. The order 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 process, all orders in the status **Saved** or **Partly authorized** can be authorized in one step (see chapters Bulk authorization or Unauthorized items).

Processed foreign currency payment 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

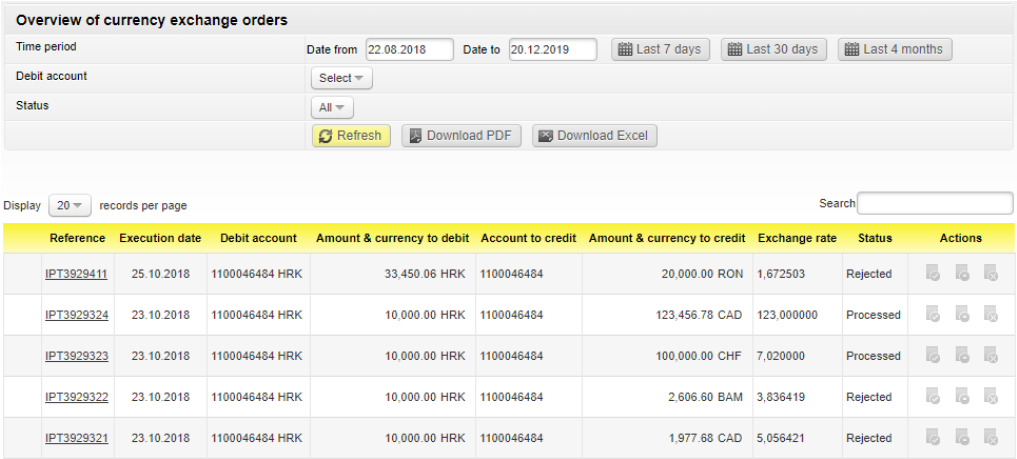
Overview of FCY exchange orders

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** can be performed according to the following criteria:

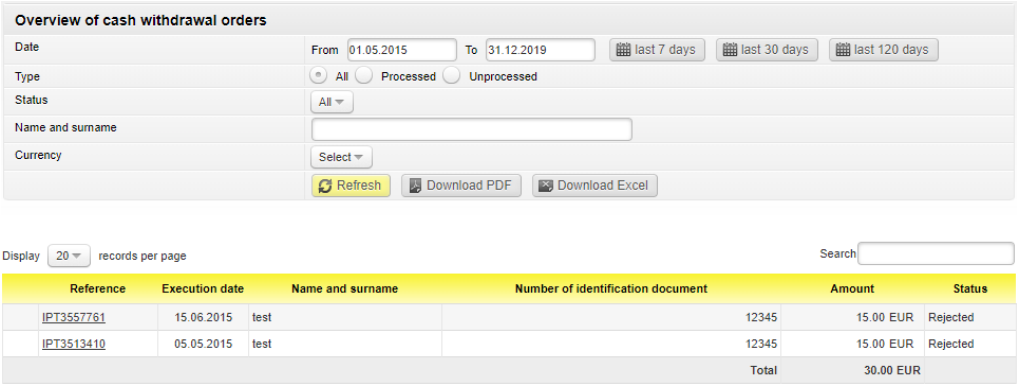
- by selecting time period (From, To) or the expression in the last 7 days-in the last 30 days-in the last 120 days
- by selecting the debited account
- by selecting the payment order status



Overview of cash withdrawal orders

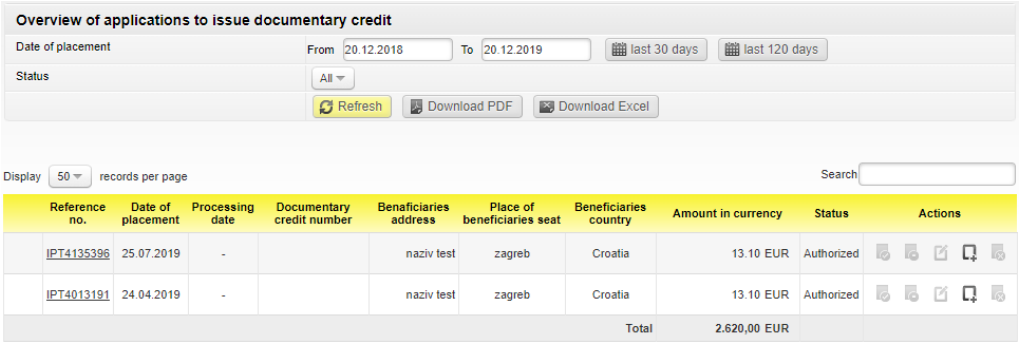
Searching payment orders in the screen **Overview of cash withdrawal orders** can be performed according to the following criteria:

- 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 payment order type
- by selecting payment order status
- by entering the payee's name and surname
- by selecting payment order currency



Overview of applications to issue documentary credit

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



Searching orders 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 order 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 residence
- Beneficiary's country
- Amount in currency
- Status – request can be given one of the following statuses:
    - Saved – request not authorized
    - Partly authorized – request requires authorization by the second signatory. The request can not be edited or changed but must be deauthorized to be returned to the status Saved
    - Authorized – request signed and sent to processing
    - Received – request is being processed
    - Processed – request executed
    - Rejected – request rejected by the bank for some reason
- Actions – the following actions are available to you:
    - Authorize – initiating the authorization procedure
    - Deauthorize – recall authorization
    - Edit – possibility to change data in a request
    - Copy – possibility to create a new request by using data from a previous one
    - Delete – deleting a request.

SEPA Bulk payment order (files)

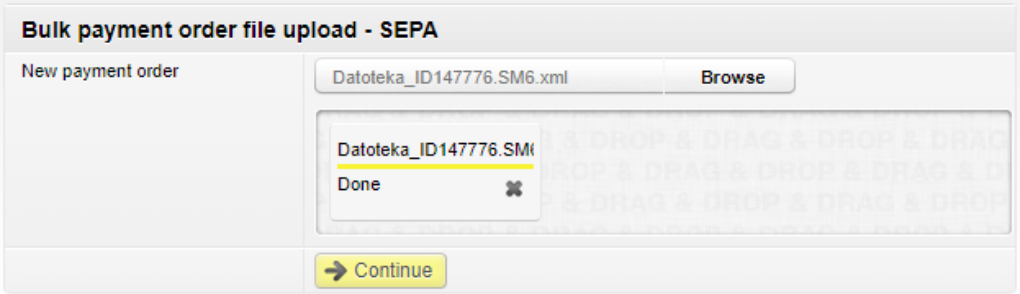
The functionality allows upload of SEPA bulk payment orders (files) in the xml 20022 format and sending of these for processing.

File sending

On the screen **Bulk payment order file upload – SEPA** file can be uploaded:

- by the action **Browse** 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. File is uploaded correctly.



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.

Remark!

- 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 (Detailed information is available in Instructions for implementation pain.001, element 2.65 – Indentification payment reference). 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:

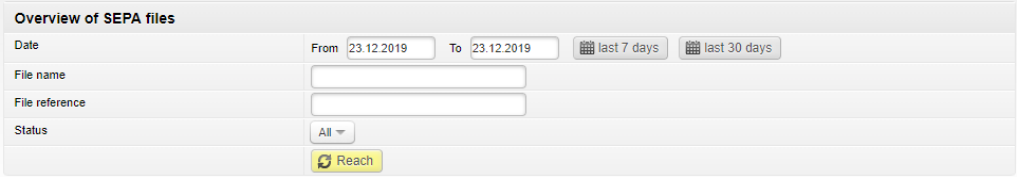
- Convert into individual orders – possible only for regular files containing up to 200 payment orders.
- Cancel

Overview of SEPA files

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

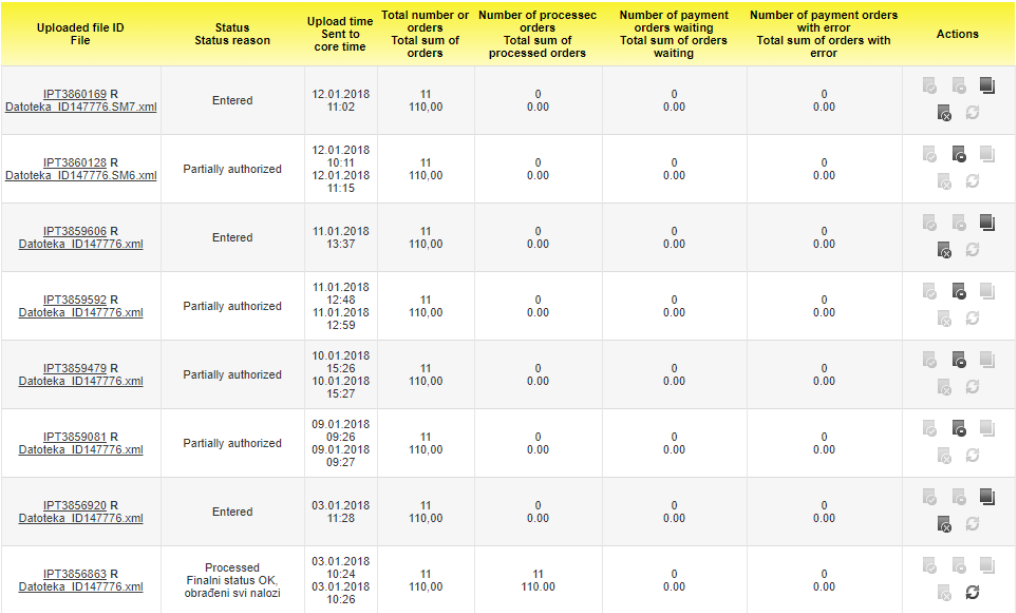
Search of the SEPA files can be performed according to the following criteria:

- 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



The following details are displayed for every individual SEPA file:

- 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.
- Actions – Action buttons for **Authorize**, **Deauthorize**, **Convert to individual**, **Delete** and **Refresh status of the file** (by clicking the respective, individual SEPA file is refreshed).



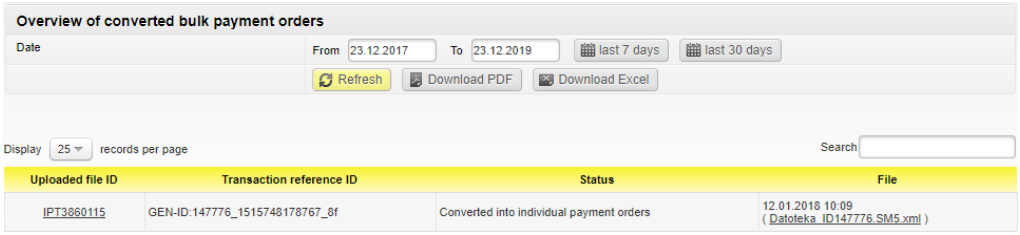
Uploaded file ID File	Status Status reason	Upload time Sent to core time	Total number or orders Total sum of orders	Number of processec orders Total sum of processed orders	Number of payment orders waiting Total sum of orders waiting	Number of payment orders with error Total sum of orders with error	Actions
IPT3860169 R Datoteka_ID147776.SM7.xml	Entered	12.01.2018 11:02	11 110,00	0 0.00	0 0.00	0 0.00	
IPT3860128 R Datoteka_ID147776.SM6.xml	Partially authorized	12.01.2018 10:11 12.01.2018 11:15	11 110,00	0 0.00	0 0.00	0 0.00	
IPT3859606 R Datoteka_ID147776.xml	Entered	11.01.2018 13:37	11 110,00	0 0.00	0 0.00	0 0.00	
IPT3859592 R Datoteka_ID147776.xml	Partially authorized	11.01.2018 12:48 11.01.2018 12:59	11 110,00	0 0.00	0 0.00	0 0.00	
IPT3859479 R Datoteka_ID147776.xml	Partially authorized	10.01.2018 15:26 10.01.2018 15:27	11 110,00	0 0.00	0 0.00	0 0.00	
IPT3859081 R Datoteka_ID147776.xml	Partially authorized	09.01.2018 09:26 09.01.2018 09:27	11 110,00	0 0.00	0 0.00	0 0.00	
IPT3856920 R Datoteka_ID147776.xml	Entered	03.01.2018 11:28	11 110,00	0 0.00	0 0.00	0 0.00	
IPT3856863 R Datoteka_ID147776.xml	Processed Finalni status OK, obrađeni svi nalozi	03.01.2018 10:24 03.01.2018 10:26	11 110,00	11 110.00	0 0.00	0 0.00	

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

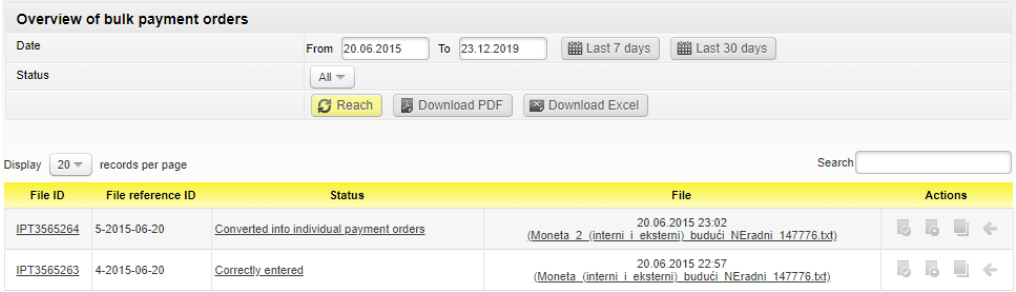
By selecting the option **Overview of converted SEPA files** you enter the screen showing the regular SEPA files that were converted into individual orders. Search is possible only for the files uploaded after 06/06/2016, according to the following criteria:

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



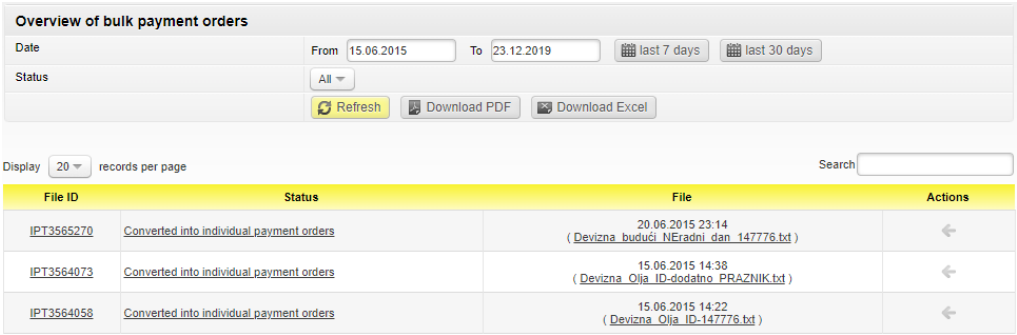
Overview of kuna files (HUB3 format)

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



Overview of FCY files (HUB3 format)

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



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.

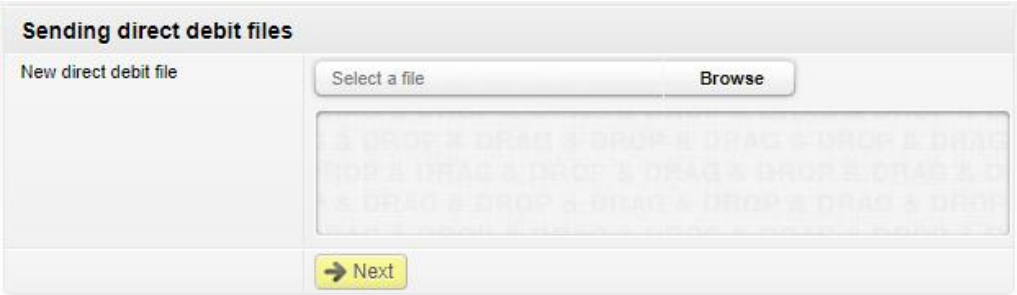
The approval represents a standardized data cluster on the basis of which the payer gave their approval to the payee to initiate a payment transaction from the payer's account through the payment service provider.

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.

More information about placing the file payments (pain.008) and initiating the R-transactions (pain.007) you can read at the link Direct debit.

Sending direct debit files (Payee)

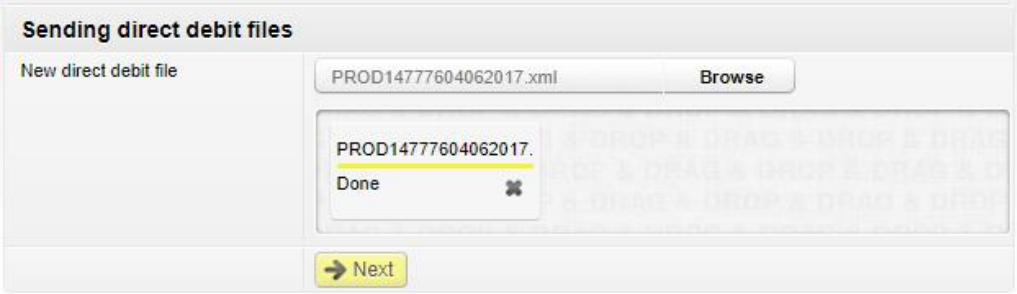
By selecting option **Sending direct debit files** you enter the screen for sending files.



Payee can upload file:

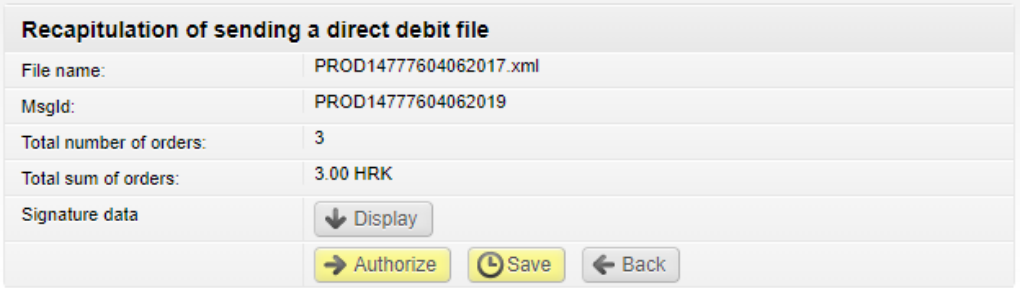
- by the action **Browse** and by selecting the location where the file is stored
- by the Drag&drop method – by dragging a file from the window of the local account to the marked space on the RBA iDIREKT application screen (available only for the Chrome and Firefox browsers).

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



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.



Recapitulation of sending a direct debit file	
File name:	PROD14777604062017.xml
MsgId:	PROD14777604062019
Total number of orders:	3
Total sum of orders:	3.00 HRK
Signature data	Display
	Authorize Save Back

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.

Remark!

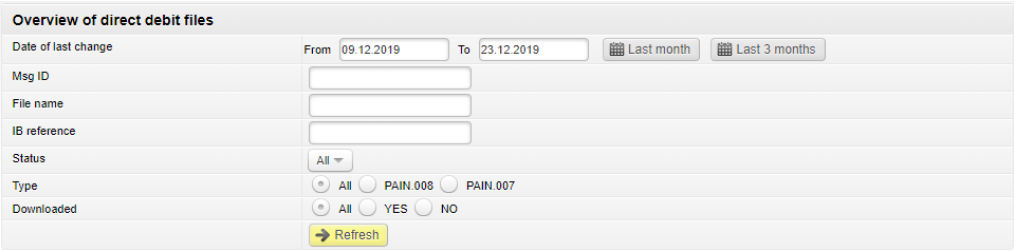
- Before sending an SDD payment order, the payee is to notify the payers of the amount and date of execution - the preliminary notification (in the form of account) 14 days before the execution date at the earliest, or as contracted with the payers.
- 14 days before the payment order execution date at 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 od direct debit files (Payee)

By selecting the option **Overview of direct debit files** you enter the screen with files. The recipient can search by the following criteria:

- date of last change (From, To) or expression Last month or Last 3 months
- by msg ID – message identification of max 35 characters
- by file name
- by IB reference – reference number given by RBA DIREKT
- status
- type (all, PAIN.008, PAIN.007)
- downloaded (All, YES, NO)



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:

- 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** and **Delete**

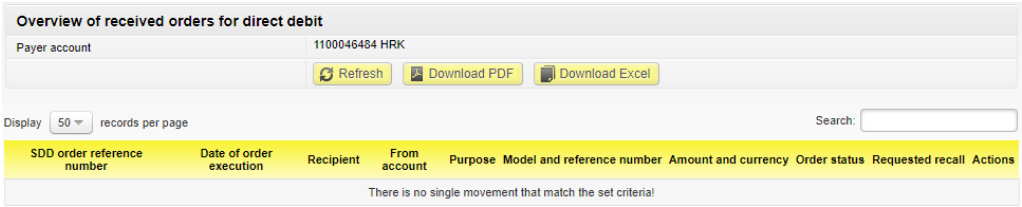
IB reference File	Msg ID Type	Date of last change PAIN.002 File	Number of orders Total amount of orders	Status	Downloaded	Actions
IPT3799361 R OLJAPRODTEST1.xml	OLJAPRODTEST PAIN.008	09.06.2017 17:32 -	4 0.10 HRK	Processed	-	
IPT3799961 R PROD147776060620173.xml	PROD147776060620173 PAIN.008	09.06.2017 17:32 -	2 2.00 HRK	Processed	-	
IPT3799845 R PROD14777604062017.xml	PROD14777604062017 PAIN.008	09.06.2017 17:32 -	3 3.00 HRK	Processed	-	
IPT3799866 R PROD14777606062017.xml	PROD14777606062017 PAIN.008	09.06.2017 17:32 -	3 3.00 HRK	Processed	-	

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 od received direct debit orders (Payer)

By selecting the option **Overview of received direct debits orders** you enter the screen 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:

- 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

By clicking the **SDD order reference number** in column 1, you can overview details of an individual payment order.

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

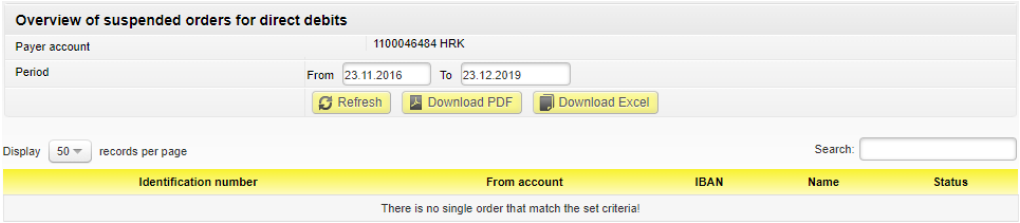
Search can be performed by the Payer's accounts, and the list filtered by using the field **Search**. Also, the list can be downloaded in the PDF or Excel format.

Remark!

Through the RBA 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.

Overview of suspended direct debit orders

By selecting the option Overview of suspended direct debits you enter the screen showing all suspended direct debit orders and representing to records of direct debits that are not pending for payment.



Provided search conditions:

- Payer's account
- Period

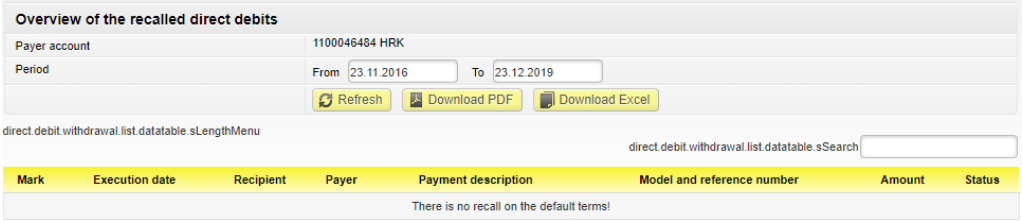
The list shows the following data:

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

Details of an individual suspended payment order can be reviewed by clicking **Identification number**.The list is available for download in the PDF and Excel format.

Overview of recalled direct debit orders

By selecting the option **Overview of recalled direct debits** you enter the screen showing the individual orders for which you requested recall through RBA iDIREKT.



Provided search conditions:

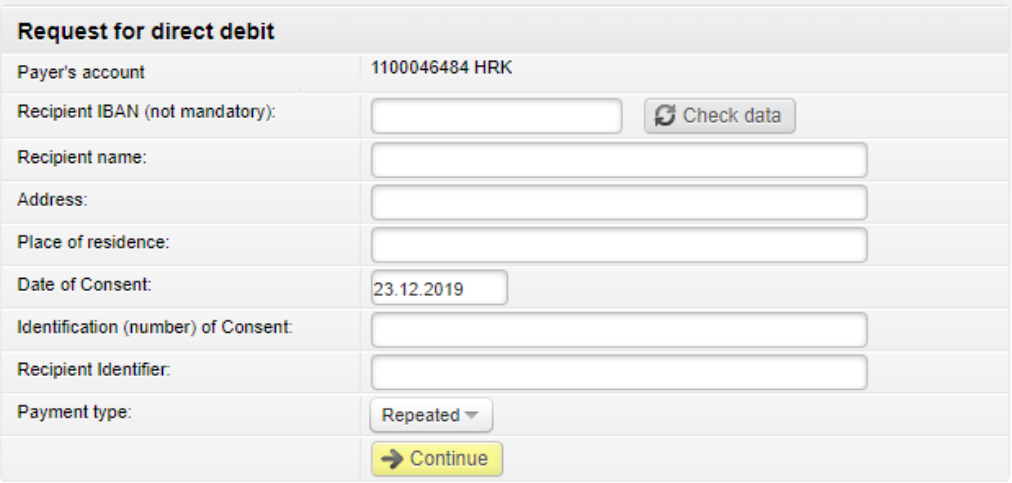
- Payer's account
- Period

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 option **Consent for Direct Debit** you enter the screen where you yourself can place/activate the Consent of Direct Debit.



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

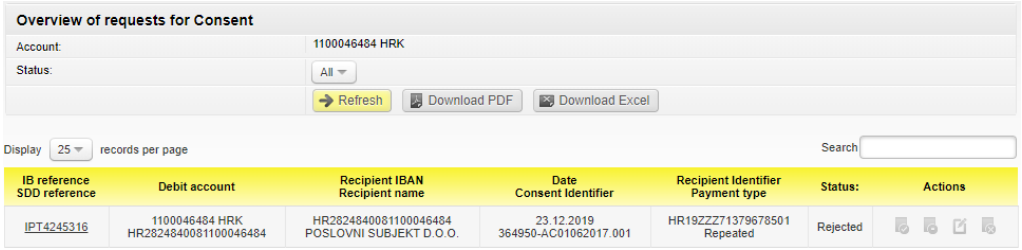
The entered Consents, depending on the authority level, can be:

- 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**.

Consent for direct debit can be corrected before saving or authorizing by the action **Back**, which brings you back to the entry screen.

Overview of placed consents for direct debit

By selecting the option **Overview of placed Consents for direct debit** you enter the screen where you can review, authorize, deauthorize, delete consents for Direct Debit.



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 consent in the status **Saved**
    - Delete – possible only for consent in the status **Saved**

Provided search conditions:

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

Overview of active consents

By selecting the option **Overview of active consents** you enter the screen with list of active consents.

On the screen you can:

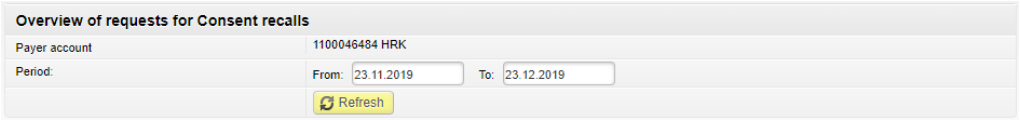
- overview details of every individual active direct debit consent
- recall an active consent with action **Recall**

Overview of requests for consent recall

By selecting the option **Overview of requests for consent recalls** you enter the screen where you can check list of requests for consents you recalled 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 initial overview.



Salary payout

Salary payout order

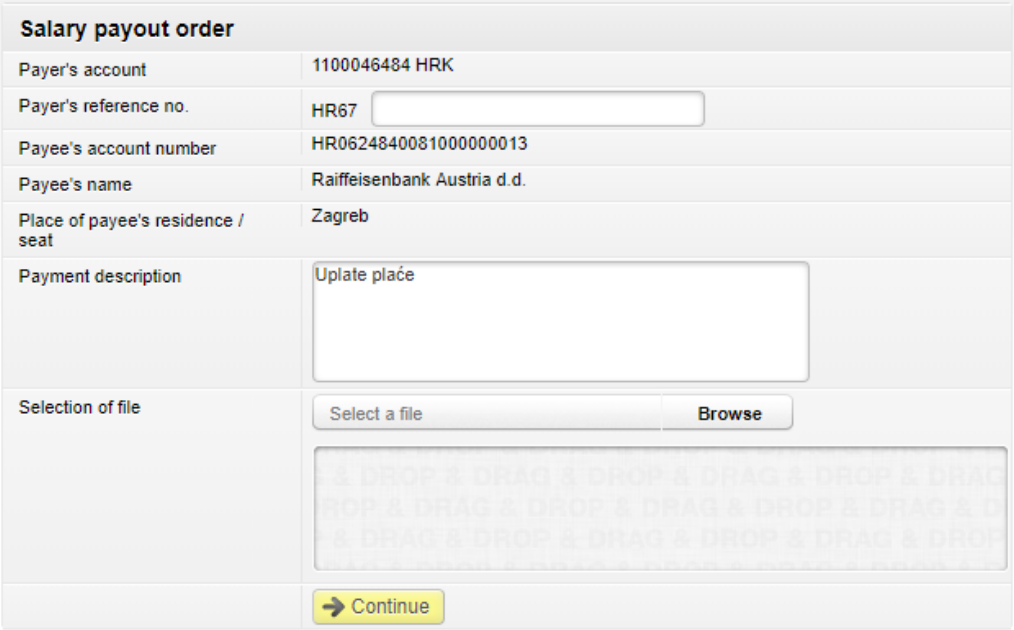
By selecting the option **New salary payment order** you enter the screen for initiating salary payout order.

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
- 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.

You can upload file:

- by the action **Browse** 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).



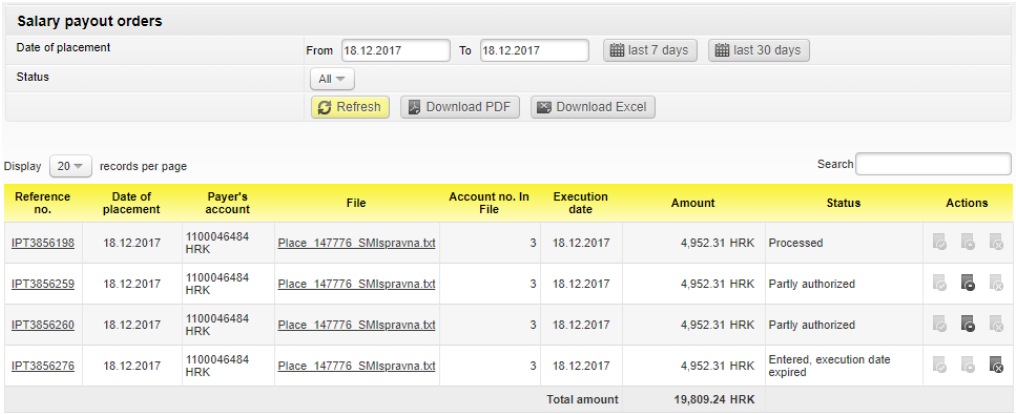
After the file is sent, the file structure is controlled formally. If the file is not formally accurate, you are informed of the reason for deficiency. If the file is formally accurate, the recapitulation screen opens. On the recapitulation screen you can still desist from sending a payment order for 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). After authorization, file is received and sent for processing (content control) and you are informed of the reference number 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. You can check payment status in the **Overview of salary payout order**.

Overview of salary payout order

On the screen **Overview of salary payout order** 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**



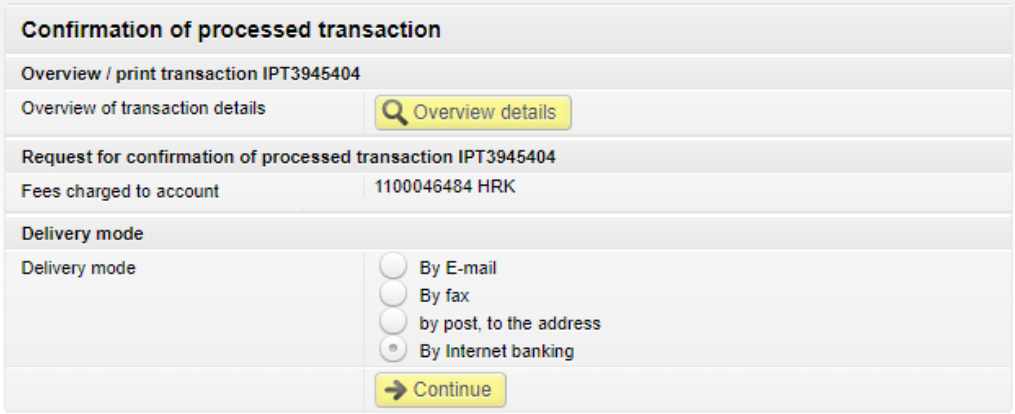
Order statuses:

- 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
- Processed – the order is successfully executed
- Rejected – the order was rejected due to error

Confirmation of processed transaction

The Confirmation of processed transaction can be requested only for a kuna order in the status **Processed**. By clicking opens the screen Confirmation of processed transaction. Select the delivery mode for the Confirmation:

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



Click on **Continue**. Screen **Review of requests for receipts** is shown. On the respective screen you can still desist from sending the request for execution. Click on **Back** will redirect you to the previous screen, where you can change the Confirmation delivery mode.

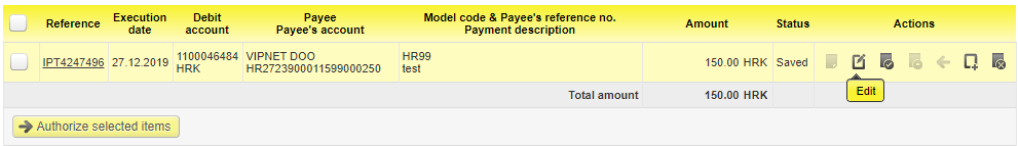
Saving (Entry) or consent for request execution (Authorization)

Further steps of the process are determined by the authorization category with which you logged on to use the RBA 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 Overview of request 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 Overview of request 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 request execution requires authorization of the other signatory in the Overview of request for confirmation of payment or Unauthorized items.
- Depending on your authority category, after your action the orders/requests are given particular statuses. You are informed of the request status by a corresponding system message.
- Request status can be checked in the Overview of request for confirmation of payment.

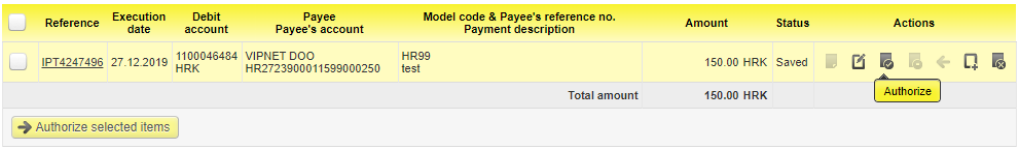
Payment order modification

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



Payment order authorization

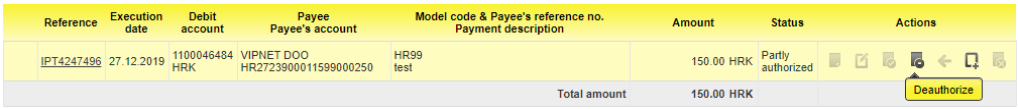
The authorization procedure can be performed for all types of payment orders in the status **Saved** or **Partly authorized**.



Payment order deauthorization

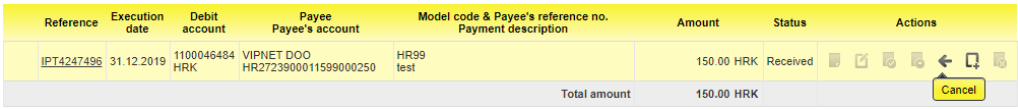
The payment order deauthorization procedure can be used when you wish to return an order of the status **Partly authorized** into the status **Saved**, e.g. because modification of payment order elements is required.

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**.



Payment order cancelation

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



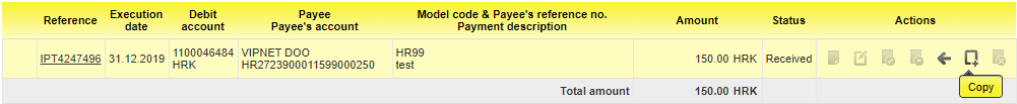
Payment order copying

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:

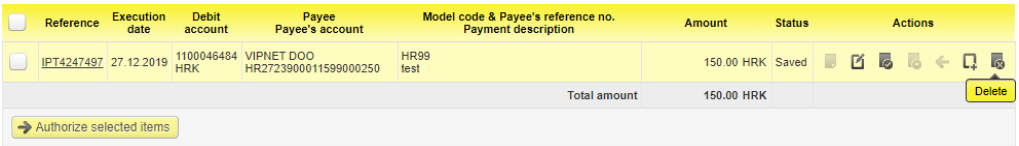
- Overview of kuna payment orders
- Overview of foreign currency payment orders
- Overview of applications (to issue documentary credit)

Order can be copied, irrespectively of its current status.



Payment order deleting

The procedure of deleting a payment order can be performed only for orders in the status **Saved**. After delete the payment order is no longer shown in the menu overview of payments.

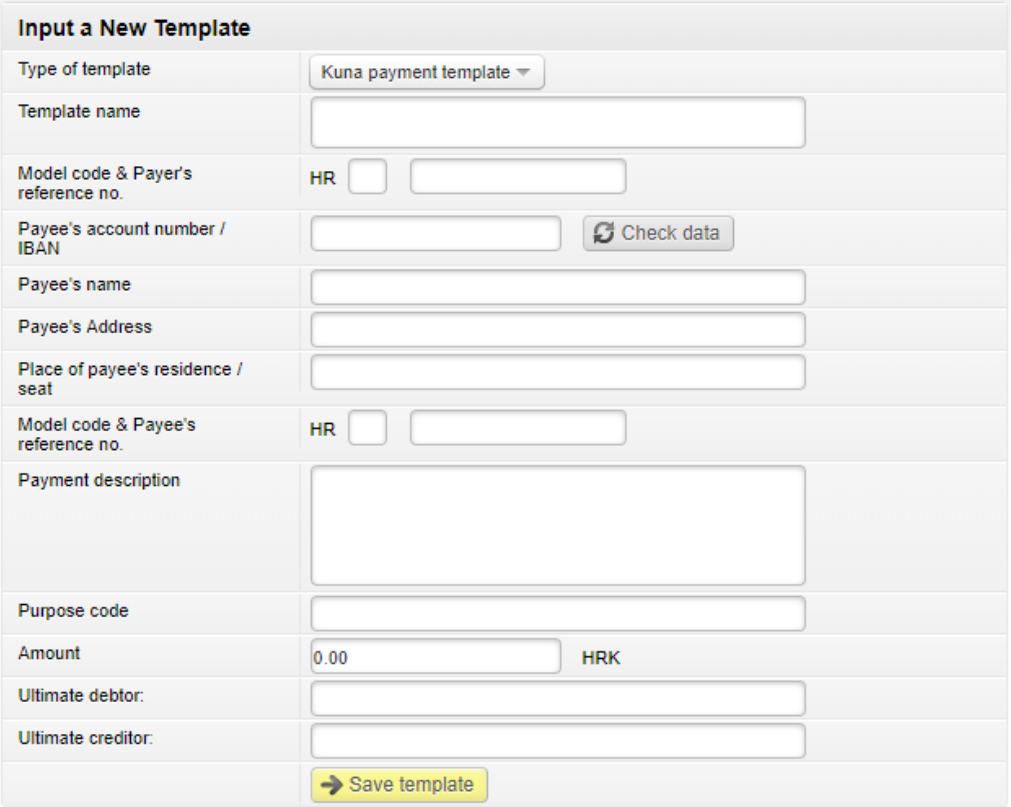


Templates

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 option **Input a new template** you will be routed to the screen for template entry. In the field **Type of template** select the option **Kuna payment template**.



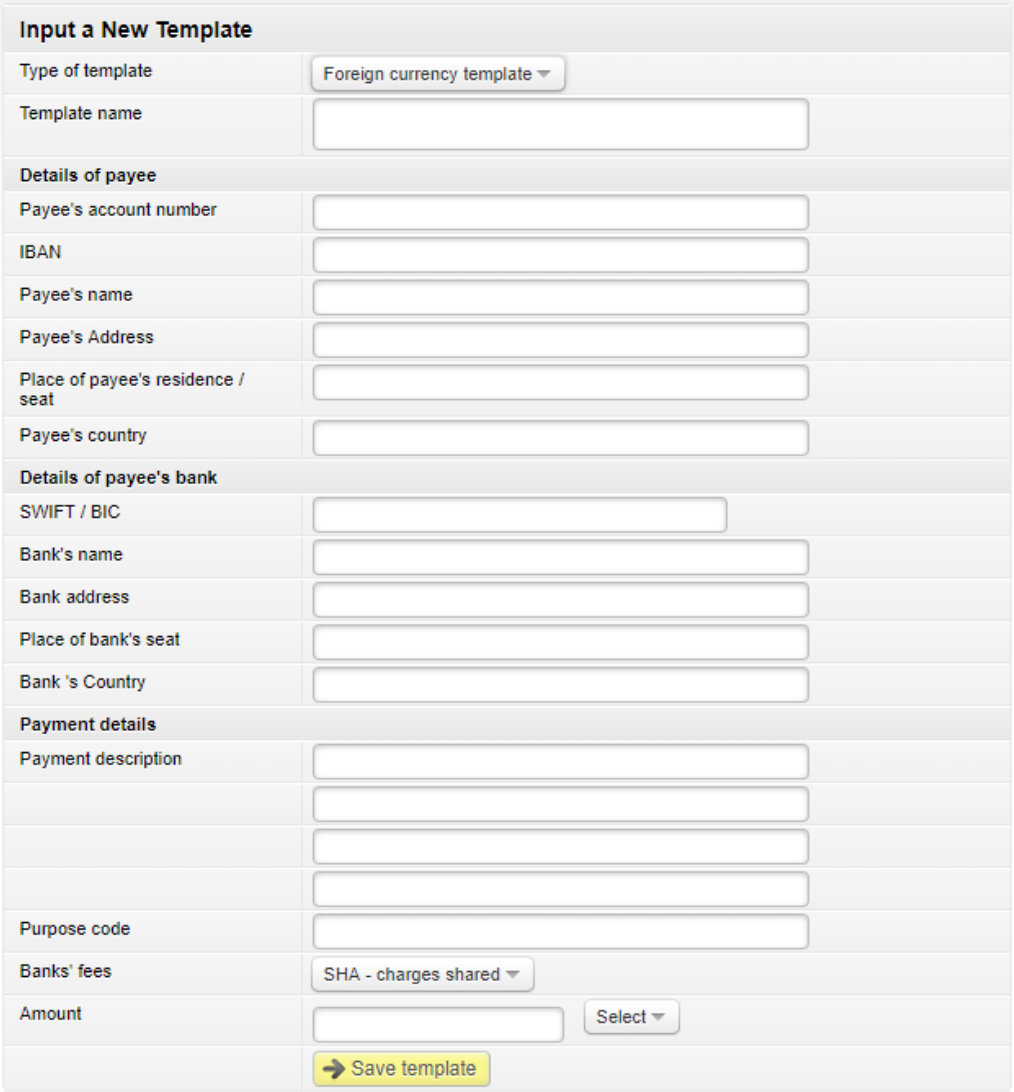
Saving a template requires that the following fields are filled:

- 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, data can be checked by clicking **Check data**.

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 option **Input a new template** you will be routed to the screen for template entry. In the field **Type of template** select the option **Foreign Currency template**.



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
- IBAN – enter the payee's IBAN (IBAN recommended)
- Payee's name
- Payee's country
- Bank name
- Bank country
- Payment description

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

Overview of kuna/foreign currency templates

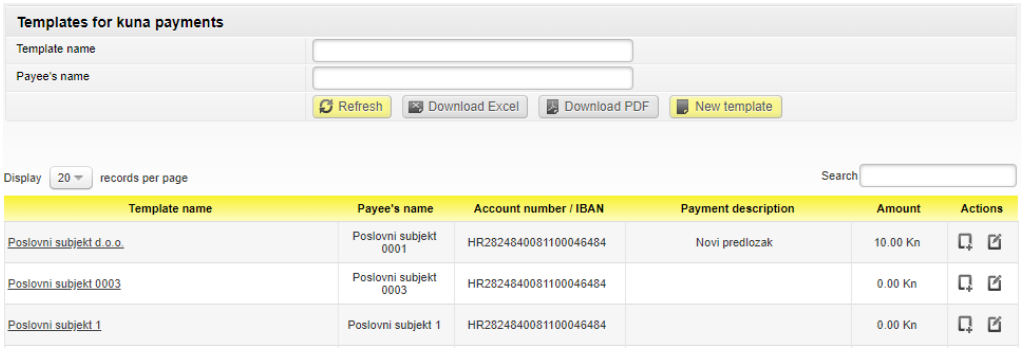
On the screens **Kuna payment templates**/**Foreign currency payment templates** all your payees are displayed, in the alphabetic order.

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
- modify the data entered in templates
- create a new order

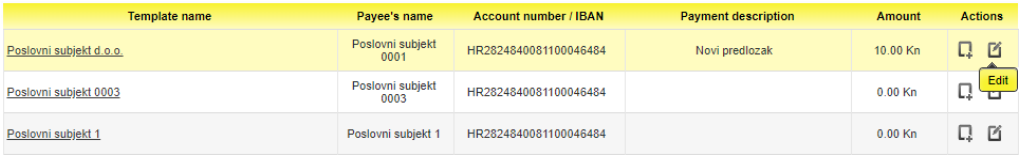


If a list contains several templates, at the bottom of the list you can review the previous or the following set (page) of payees.

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.

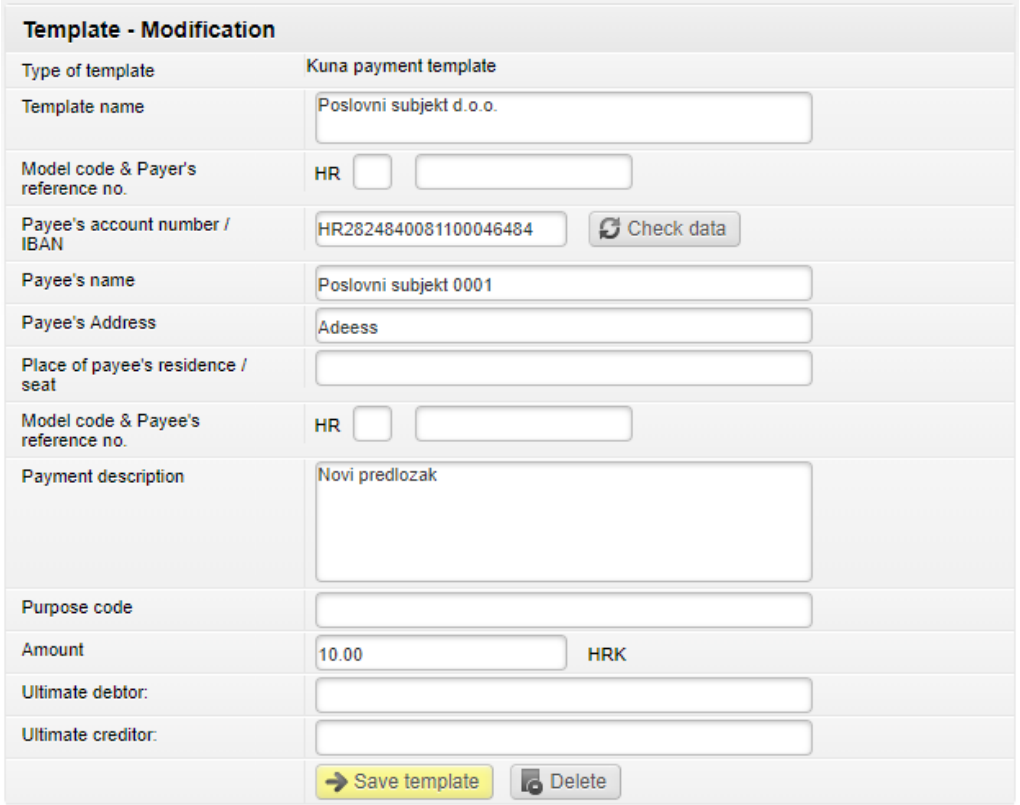
Editing kuna/foreign currency template

Saved templates can be modified by clicking **Edit**.



Template name	Payee's name	Account number / IBAN	Payment description	Amount	Actions
Poslovni subjekt d.o.o.	Poslovni subjekt 0001	HR2824840081100046484	Novi predlozak	10.00 Kn	Edit
Poslovni subjekt 0003	Poslovni subjekt 0003	HR2824840081100046484		0.00 Kn	
Poslovni subjekt 1	Poslovni subjekt 1	HR2824840081100046484		0.00 Kn	

The screen **Template – Modification** opens.



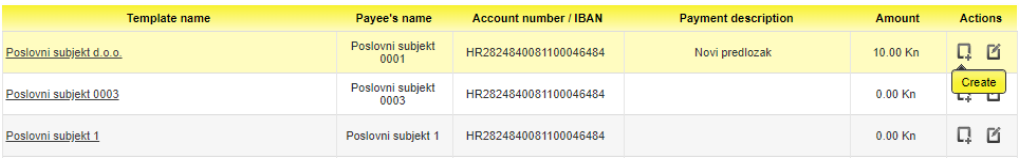
Template - Modification

Type of template	Kuna payment template
Template name	Poslovni subjekt d.o.o.
Model code & Payer's reference no.	HR
Payee's account number / IBAN	HR2824840081100046484 Check data
Payee's name	Poslovni subjekt 0001
Payee's Address	Adeess
Place of payee's residence / seat	
Model code & Payee's reference no.	HR
Payment description	Novi predlozak
Purpose code	
Amount	10.00 HRK
Ultimate debtor:	
Ultimate creditor:	
	Save template Delete

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

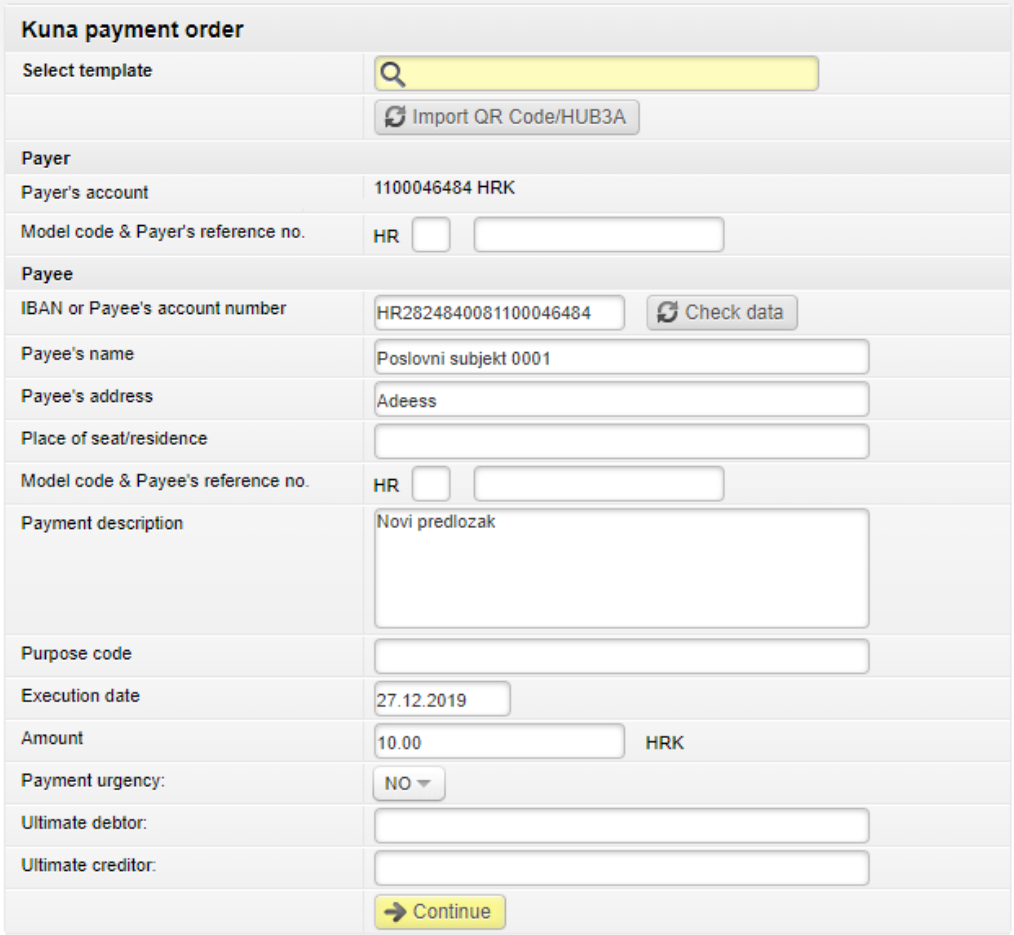
This functionality can be used when you wish to perform a payment with the same elements of the payment order that you have pre-defined through the template. You can create payment order from template by clicking **Create**.



Template name	Payee's name	Account number / IBAN	Payment description	Amount	Actions
Poslovni subjekt d.o.o.	Poslovni subjekt 0001	HR2824840081100046484	Novi predlozak	10.00 Kn	Create
Poslovni subjekt 0003	Poslovni subjekt 0003	HR2824840081100046484		0.00 Kn	
Poslovni subjekt 1	Poslovni subjekt 1	HR2824840081100046484		0.00 Kn	

The screen **Kuna payment order** opens, in which all the data from the template are copied. 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.

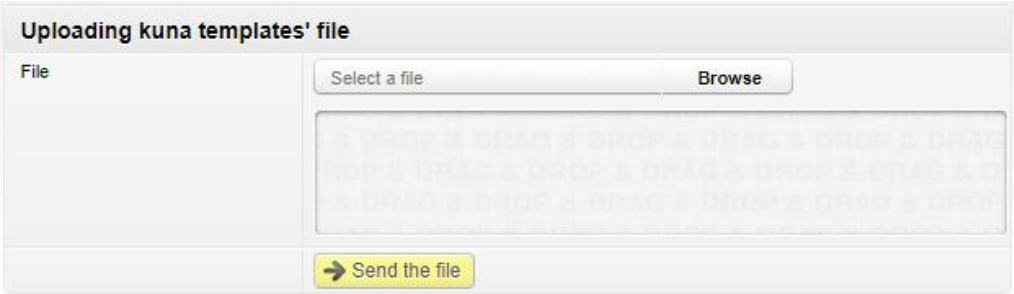
If needed, the copied data can be changed. After checking (and changing) the data, click **Continue**. The procedure of saving and/or authorizing payment orders is described in the item Confirmation of payment order entry.



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**.

By selecting the option Kuna template file upload you enter the upload file screen.



You can upload file:

- by the action **Browse** 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).

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

Recall request

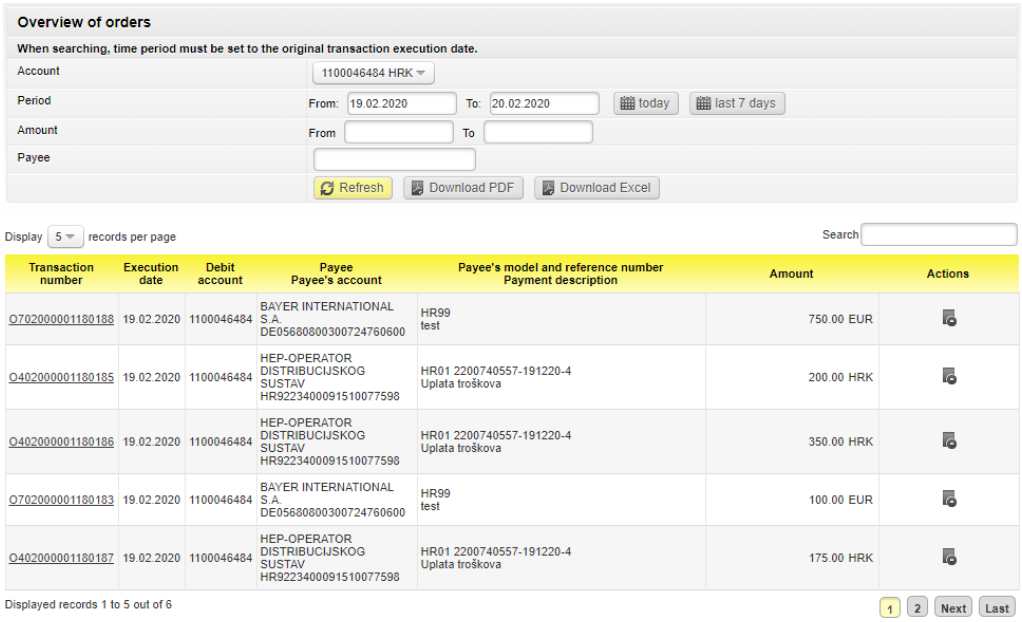
This functionality can be used to place and overview placed recall requests of payment orders. Recall request is only available for NKS, EURONKS/SEPA payment orders in status **Processed**.

Overview of payment orders

By selecting the option **Overview of payment orders** you enter the screen with an overview of payment orders for which is possible to place recall request.

On the screen **Overview of orders** order search can be conducted according to the following criteria:

- by debit account
- by setting a period (From, To) or a form today-last 7 days
- by amount
- by Payee



By selecting **Transaction number** opens a screen with an overview of the payment order details. If a list contains several payment orders, at the bottom of the list you can review the previous or the following set (page) of payment orders.

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

Remark!

When searching payment orders time period must be set to the original payment order execution date.

Placing recall request

To recall payment order requires that you click in the column **Actions**. The screen **Recall details** will open on which is necessary to fill fields:

- Reason for initiating recall request
- Additional recall request information – optional

Recall details	
Payer's reference	IPT4546162
Transaction number	O702000001180188
Payer	
Payer's account number	HR2824840081100046484
Payer's model and reference number	HR99
Payee	
Payee's name	BAYER INTERNATIONAL S.A.
Payee's address	Route de Beaumont 10
Place (Payee's residence)	1701 FREIBURG
Payee's IBAN or account number	
Payee's model and reference number	HR99
Payment description	test
Payment information	
Payment execution date	19.02.2020
Amount	750.00 EUR
Payer	
Date of placing request for recall	06.03.2020
Reason for initiating recall request	On request of the user
Additional recall request information	
	Continue Back

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** appears.

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

- Users authorized for entry end their recall request preparation at this point. By clicking **Save** the recall request is entered and saved for authorization by the user with the appropriate authorization level.
- Users with authority for authorization can authorize a prepared recall request in the Overview of placed recall requests.
- Users with authority for entry and authorization continue the (authorization) procedure at this point or send the recall request for execution by clicking **Authorize**. Also, users can only enter the recall request by clicking **Save** and authorize it later in the Overview of placed recall requests.
- If authorization requires two signatures, by clicking **Authorize** the recall request is partly authorized (by the first signature), and the final recall request execution requires authorization of the other signatory in the Overview of placed recall requests.
- Depending on your authority category, after your action the recall requests are given particular statuses.
- Recall request status can be checked in the Overview of placed recall requests.

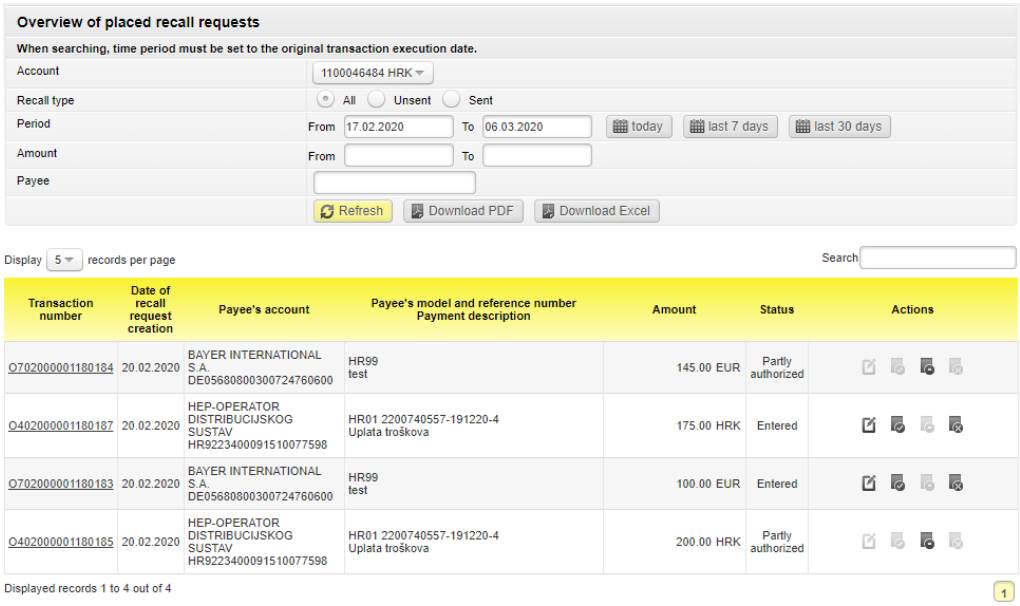
Overview of placed recall requests

In this menu you can:

- search payment order recall requests by particular search criteria
- check payment order recall request statuses
- depending on your authority, perform the additional actions

Searching payment order recall requests on the screen **Overview of placed recall requests** 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



Additional functions in the column **Actions**:

- To change entered recall request select
- To authorize entered recall request select
- To delete entered recall request select
- To deauthorize partly authorized recall request select

Payment order recall requests can be in one of the following statuses:

- Entered – recall request is entered without authorization
- Partly authorized – recall request is partly authorized
- Processed – recall request is executed
- Rejected – recall request is not executed
- Processing – recall request is in processing

Remark!

When searching placed payment order recall requests time period must be set to the original payment order execution date.

Deposits

This functionality provides the possibilities to:

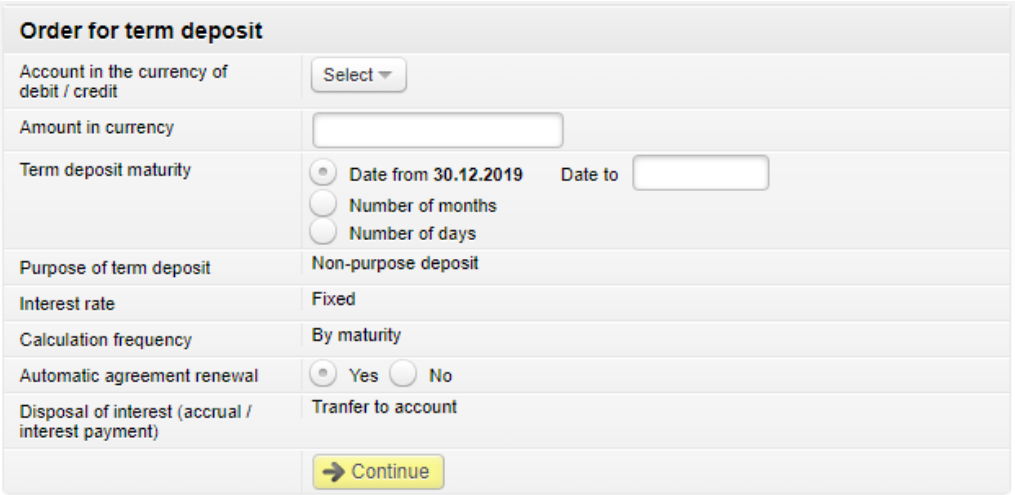
- place and review time deposit orders for a standard and a revolving non-purpose deposit up to 1 year
- place and review early time deposit termination request and cancellation of agreement extension
- download and sign Time Deposit Agreement if the request was not placed through Internet Banking
- 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

Placing request for term deposit

By selecting the option **Order for term deposit**, you enter the screen.



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 (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 RBA 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 Overview of term deposit orders 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 Overview of term deposit orders 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 Overview of term deposit orders or Unauthorized items.
- Depending on your authority category, after your action the orders/requests are given particular statuses. You are informed of the request status by a corresponding system message.
- Request status can be checked in the Overview of term deposit orders.

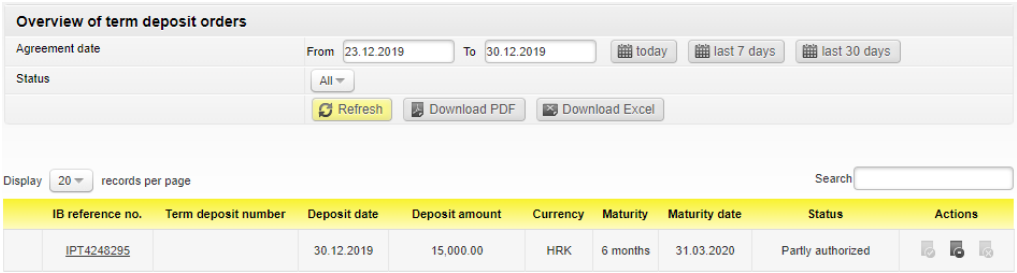
Overview of term deposit orders

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** 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



Unprocessed term deposit 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 term deposit orders

The orders are in the status:

- Processed – order executed successfully

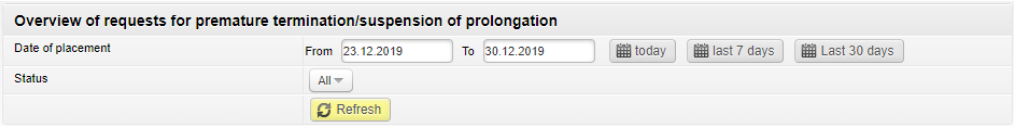
Overview of requests for premature termination/suspension of prolongation

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** 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



Unprocessed requests for termination

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 for termination

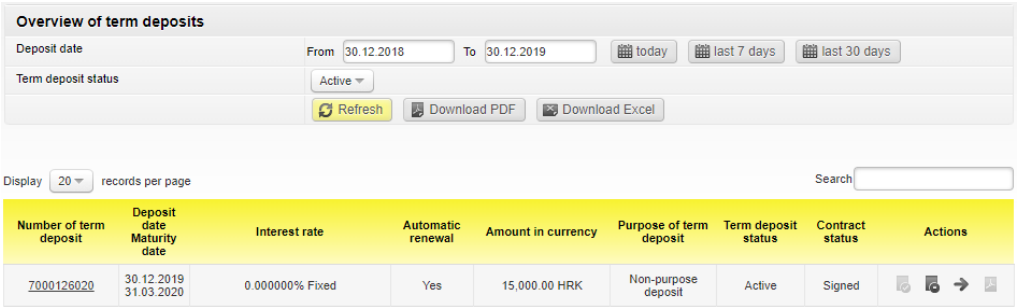
The requests are in the status:

- Processed – order executed successfully

Term deposit balances

On the screen **Overview of term deposits** you can:

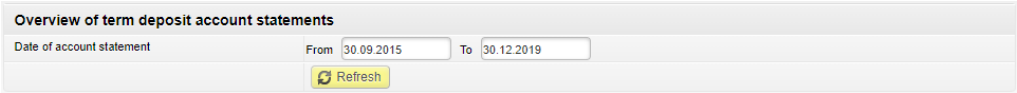
- check details of term deposits (e.g. deposit status, expiry date, agreement status, etc.)
- sign an Agreement on Term Deposit that was not placed through Internet Banking
- take a signed Agreement on Term Deposit
- place an order for premature termination of non-purpose term deposit (only on the current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



Overview of term 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 time period, click **Refresh**. There will be a list of statements formed within the set search period displayed on the screen.

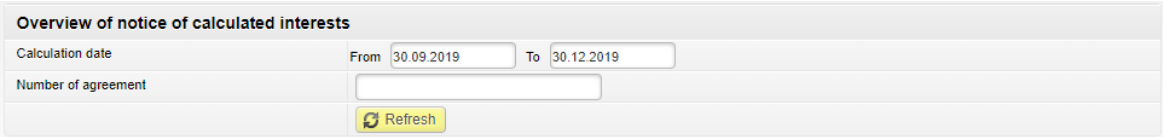


Overview and print-out are available by clicking the statement pdf icon, click . At first report overview, in the column **Read** the value **No** is changed to **Yes** automatically.

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.

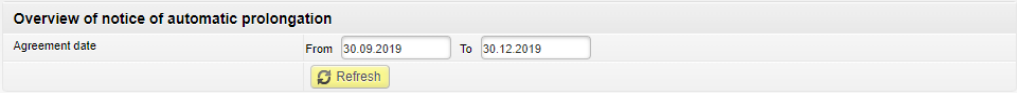


Overview and print-out are available by clicking the statement pdf icon, click . At first report overview, in the column **Read** the value **No** is changed to **Yes** automatically.

Overview of notice of 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.



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.

Investicijski fondovi

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

Balances

General information on Investment funds

The option **General information on funds** 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 30.12.2019

Fund name	Fund price	Fund category	Payment currency	Minimum investment	Fund Prospectus and Rules	Fund website
Raiffeisen Flexi USD kratkorocni obveznicki fund established 17.10.2019	100.1937 USD 27.12.2019	bond	USD	Home - 100.00 USD Next - 100.00 USD		
FWR Multi Asset Strategy I fund established 11.03.2015	109.5861 EUR 27.12.2019	Special	EUR HRK	Home - 3,000.00 EUR, 25,000.00 HRK Next - 1.00 EUR, 1.00 HRK		
Raiffeisen EURSKI VAL 2025 BOND fund established 03.06.2019	102.6673 EUR 27.12.2019	bond	EUR	Home - 100.00 EUR Next - 100.00 EUR		
Raiffeisen FLEXI EURO kratk obv fund established 19.09.2011	106.5250 EUR 24.12.2019	bond	EUR	Home - 65.00 EUR Next - 65.00 EUR		

Overview of Investment fund shares

By selecting the option **Overview of investment fund shares** you will be routed to the screen 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

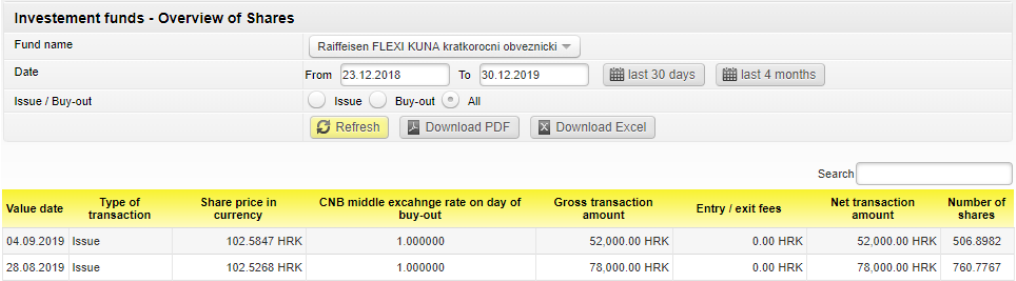
Fund name	Date	Number of shares	Share price	Share value in currency	Share value (HRK)
Raiffeisen FLEXI KUNA kratkorocni obveznicki	04.10.2019	4,854.7402	103.0717 HRK	500,386.33 HRK	500,386.33

Download PDF Download Excel

Overview of transactions

By selecting the option **Overview of transactions** you will be routed to the screen 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.

By clicking **Refresh** you will be supplied with all realized requests according to the set criteria (value date, ransaction 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.



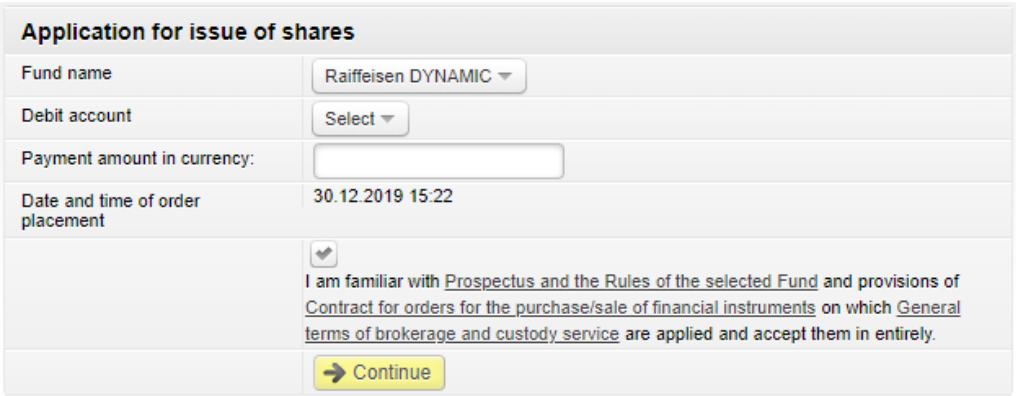
Value date	Type of transaction	Share price in currency	CNB middle excahnge rate on day of buy-out	Gross transaction amount	Entry / exit fees	Net transaction amount	Number of shares
04.09.2019	Issue	102.5847 HRK	1.000000	52,000.00 HRK	0.00 HRK	52,000.00 HRK	506.8982
28.08.2019	Issue	102.5268 HRK	1.000000	78,000.00 HRK	0.00 HRK	78,000.00 HRK	760.7767

Requests

Request to issue shares

To issue shares the following must be selected:

- Account to debit
- Fund name
- Amount to collect



After filling the request, by clicking **Continue** the minimum amount of the next investment into the Fund is controlled, as well as whether the diclaimer is marked. In case of an incorrect entry, the message **Please correct the fields marked red** appears. If all data in the request are formally correct, the request can be saved or authorized.

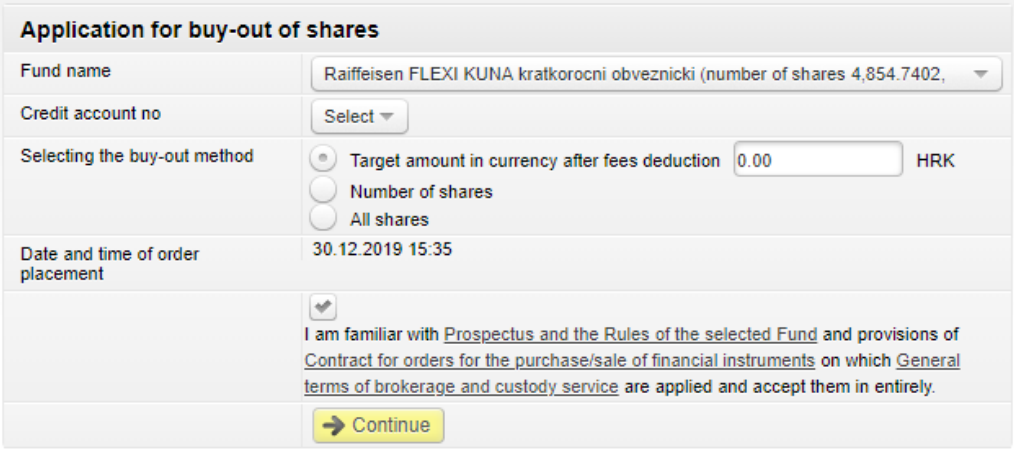
By clicking **Authorize** the selected account will be debited for the given amount with the payment purpose **Issuing shares in fund**. If the assets in the account are insufficient, the issuance request for open investment fund shares will be recorded on the waiting list and share issuance will be effected when the request will have coverage. Such an issuance request can be deleted before execution (authorization) from the Overview of requests for issue/buy-out shares.

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 buy-out shares

To buy-out shares the following must be selected:

- 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 – target amount in currency, number of shares or all shares

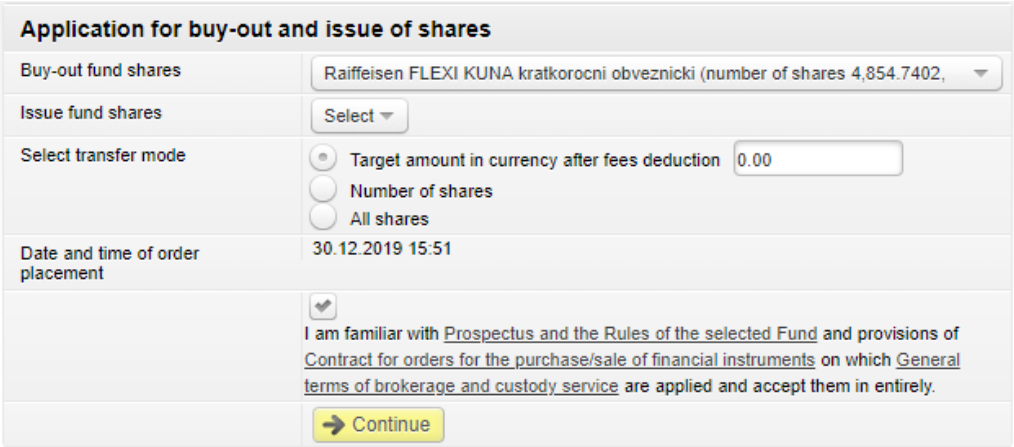


After filling the request, by clicking **Continue** the minimum amount of the next investment into the Fund is controlled, as well as whether the diclaimer is marked. In case of an incorrect entry, the message **Please correct the fields marked red** appears. If all data in the request are formally correct, the request can be saved or authorized.

Request for buy-out and issue of shares

To buy-out and issue shares the following must be selected:

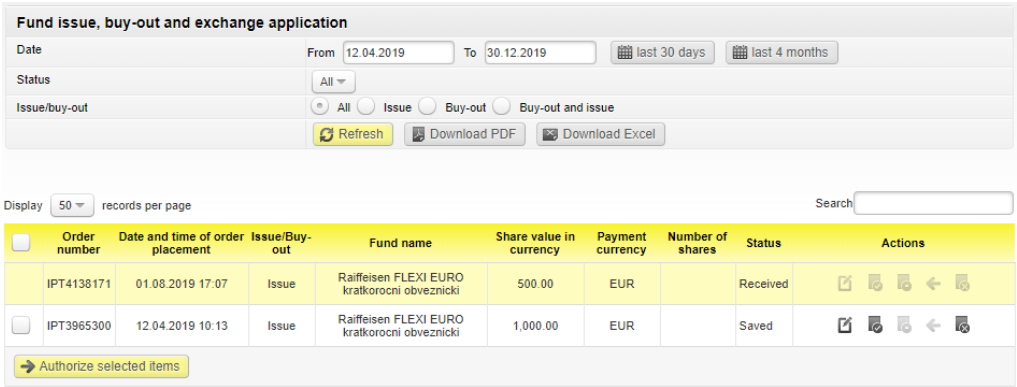
- Fund name from which you wish to buy-out shares
- Fund name in which you wish to buy shares
- One of the provided options – target amount in currency, number of shares or all shares



After filling the request, by clicking **Continue** the minimum amount of the next investment into the Fund is controlled, as well as whether the diclaimer is marked. In case of an incorrect entry, the message **Please correct the fields marked red** appears. If all data in the request are formally correct, the request can be saved or authorized.

Overview of requests for issue/buy-out shares

From the **Overview of requests** 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.



Request status can be:

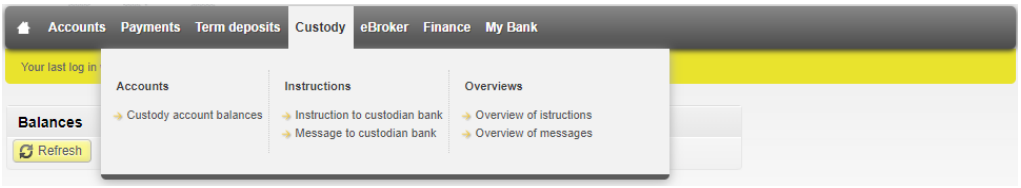
- Saved – another signature required for execution. By clicking you will be routed to the screen where you can authorize the request completely.
- Partly authorized – if the selected account requires two authorizations after the authorized person allowed to authorize selects authorization, the request 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.
- 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.

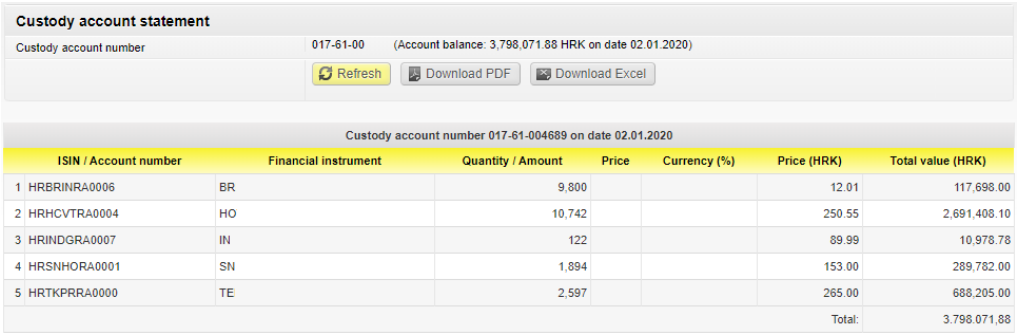
The mentioned functionality is available on the main menu, and provides you with a direct review of the balance of custody accounts, the possibility to send instructions to the custodian bank, review of the current instructions status, the possibility to communicate directly with the custodian bank by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



Accounts

Custody account balances

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



Custody account statement

Custody account number 017-61-00 (Account balance: 3,798,071.88 HRK on date 02.01.2020)

Refresh | Download PDF | Download Excel

Custody account number 017-61-004689 on date 02.01.2020

	ISIN / Account number	Financial instrument	Quantity / Amount	Price	Currency (%)	Price (HRK)	Total value (HRK)
1	HRBRINRA0006	BR	9,800			12.01	117,698.00
2	HRHCVTRA0004	HO	10,742			250.55	2,691,408.10
3	HRINDGRA0007	IN	122			89.99	10,978.78
4	HRSNHORA0001	SN	1,894			153.00	289,782.00
5	HRTKPRRA0000	TE	2,597			265.00	688,205.00
						Total:	3.798.071,88

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.

Place custody instruction.

Client's reference	
The deadline by which the instruction is valid	until execution
Custody account number	CUST- (APRIVATE - OOIF)
Type of instruction	Delivery free of payment
Transaction type	Select
Counterparty	
Instruction for financial instruments	
Ticker	
Type of financial instrument	
Financial instrument name	
ISIN	
Quantity / Nominal value	
Transaction date	
Settlement Date	
Depository	
Counterparty's account number	
Beneficiary	
Note:	
	Continue

Selecting the option **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

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

- Client's reference – optional
- 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 paymen, 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 – optional
- Value date – mandatory field
- Cash amount – mandatory field
- Currency – mandatory field
- Bank – mandatory field
- Account no. to pay – mandatory field
- Reference number

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**, where you must confirm the instruction entry.

If you wish to change any of the previously entered data, click **Back** and you will be returned to the 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 **Authorize**. The screen will display the information 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 information 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

Custody message is functionality that allows you communication with the custodian bank.

You can send a message in the case of:

- Placing an instruction for a corporate action
- Closing a contract
- Other reasons

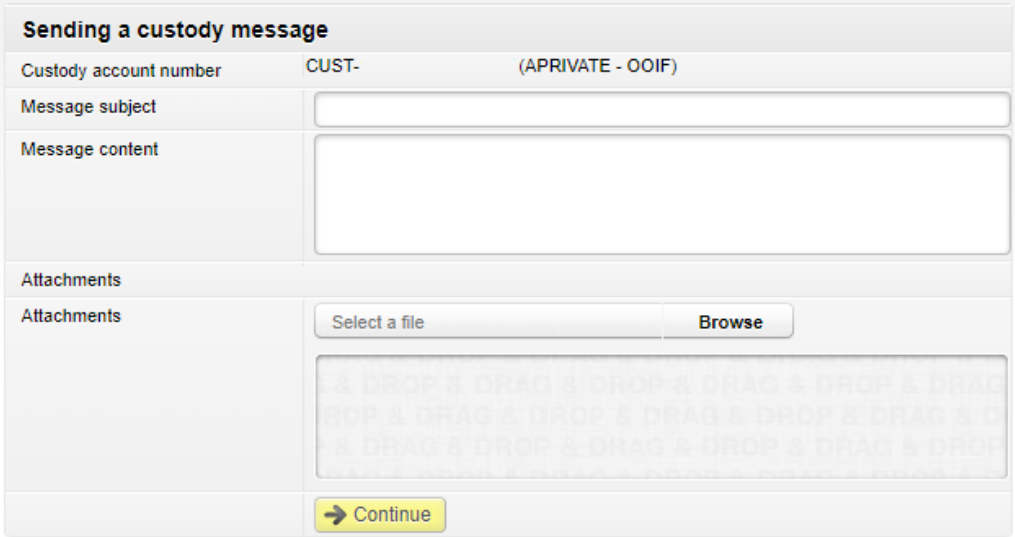
When sending a message to the custodian bank, filling the following fields is required:

- Custody account number
- Message subject
- Message content

Remark!

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.

By selecting the option **Message to custodian bank**, you enter the screen for sending message.



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**, where you must confirm message entry.

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. 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 entitled for authorization with one signature confirm the message by clicking **Authorize**. The screen will display the information that the message was authorized. Message changes the status to **Authorized**.
- Users entitled for authorization requiring two signatures authorize the message partly with one signature. The screen will display the information that the message was partly authorized. Message changes the status to **Partly authorized**. Full authorization is allowed when the second signatory logs on. The message must be authorized from the menu Overview of messages by clicking .

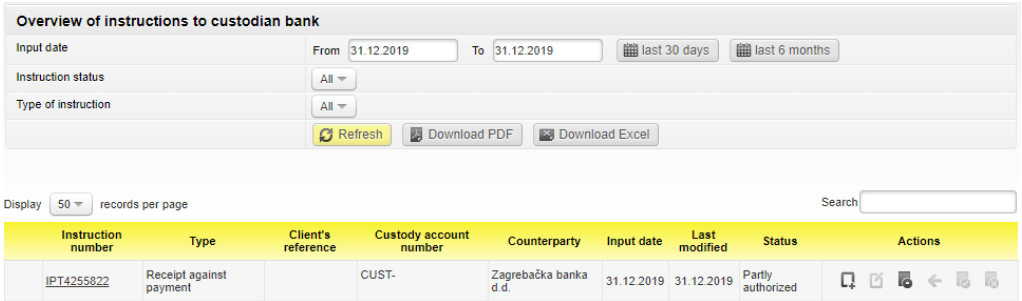
Overviews

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.

The overview criteria provide instruction listing by:

- Instruction entry date
- Instruction status
- Instruction type



Selecting particular criteria provides a review of the following instruction data:

- Instruction number – overview of details
- Type
- Client's reference
- Custody account number
- Counterparty
- Input date
- Last modified
- Instruction status
- Actions

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

On the overview of instructions the following actions are available:

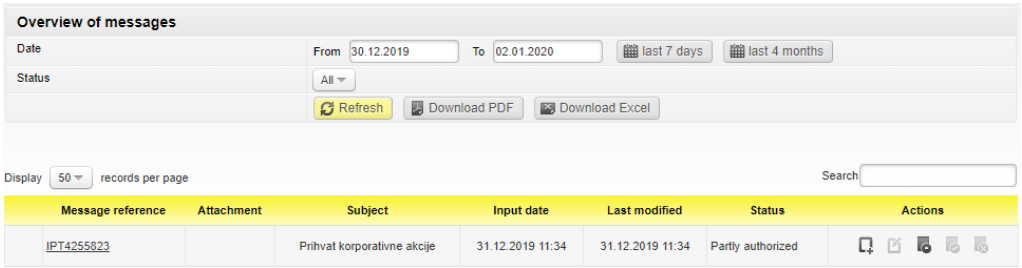
- Copying instruction – You can copy instructions in any status, and this allows you to copy one of the already existing instructions into the entry screen without having to enter a new instruction all over, and, if necessary, to change particular fields. Authorization of a copied instruction attaches 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.
- Deauthorizing instruction – The deauthorizing procedure can be performed only for instructions in the status **Partly authorized** or **Authorized**, e.g. in order to change elements of an instruction. 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.
- 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.
- Deleting instruction – The deleting procedure can be initiated only for the instructions in the status **Saved**.

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 message data:

- Message reference – overview of message details
- Message subject
- Input date
- Last modified
- Status
- Actions

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

On the overview of messages the following actions are available:

- 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 message all over, 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.
- Deauthorizing message – The deauthorizing procedure can be performed only for messages in the status **Partly authorized**, e.g. in order to change elements of an message. After deauthorizing, the message is returned to the previous status **Saved**, which allows you to edit, authorize or delete the respective instruction.
- Modifying instruction – You can edit only messages in the status **Saved**. When changing its elements, an message retains its current system code.
- Deleting instruction – The deleting procedure can be initiated only for the instructions in the status **Saved**.

Remark!

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.

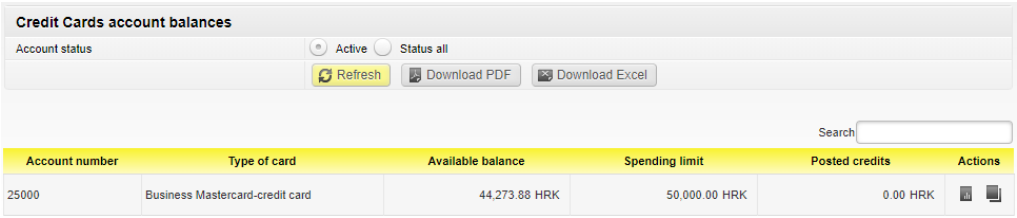
Card business

If you contracted the Business MasterCard (BMC) credit card, you are provided the overview of balances and turnovers for credit cards, and overview of and download of credit cards statements.

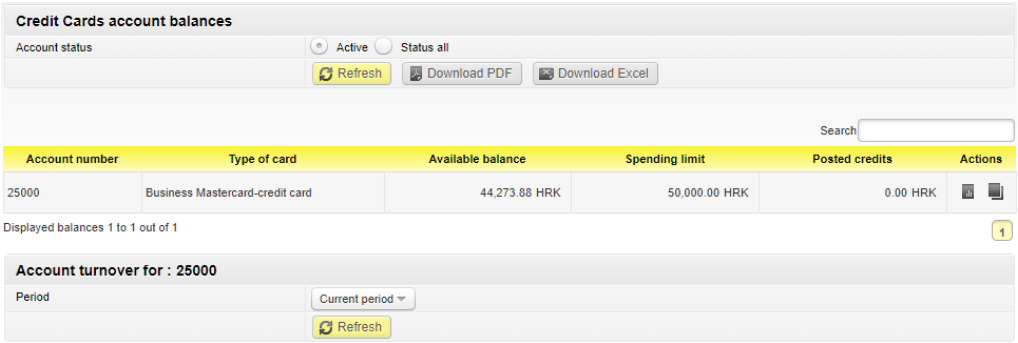
Balances and turnovers

In this menu you can check the, and booked payments for the credit card account. By selecting the option **Balances and turnover**, you will be routed to the screen where you can check:

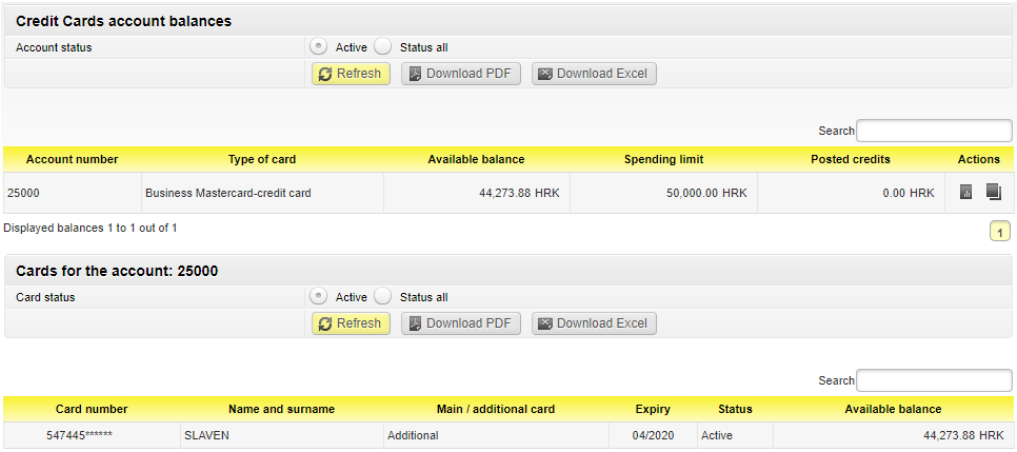
- Available balance
- Spending limit
- Posted credits



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

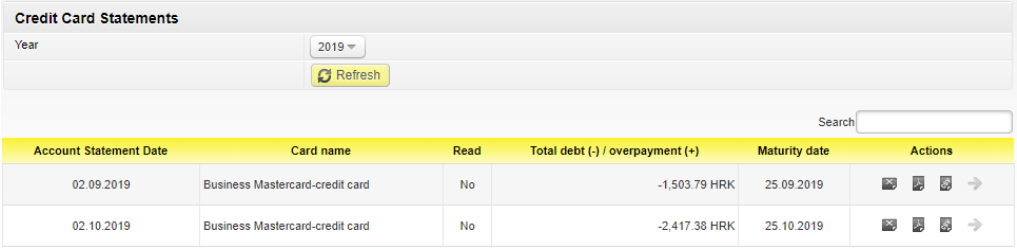


By clicking allows you to review all active and inactive cards for the account.



Credit card statements

By selecting the option **Credit card statements**, you will be routed to the screen on which you can check created statements.



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:

- Statement date
- Card name
- Read (Yes/No)
- Total debt/overpayment
- Maturity date
- Actions – Statements are available for download in the Excel, PDF or CSV format
- Placing 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 RBA 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.

A prerequisite for using the eBroker service is a personalized authentication device (mToken or USB/SmartCard with FINA Certificate) issued to an authorized person to use the service.

Further information on the eBroker service use is available in the document eBroker User Manual.

Financing

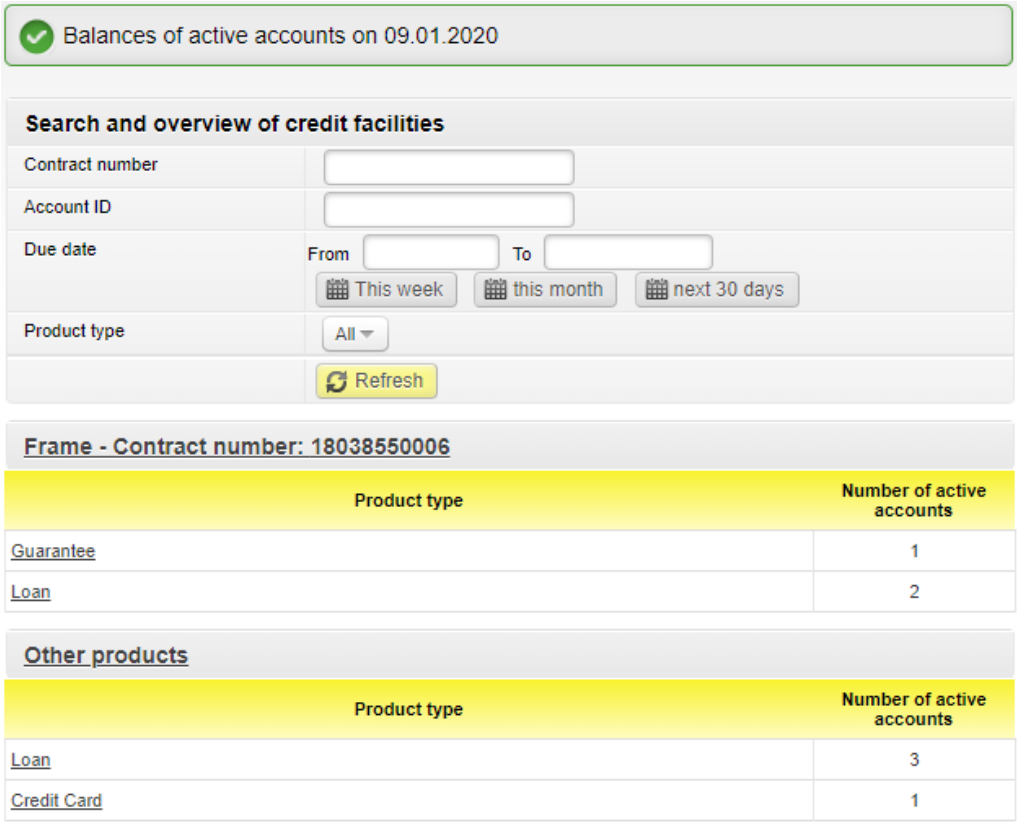
This menu allows you to:

- Overview the balances of the frame and all products from frames
- Placing and overview of orders for use products from frame
- Placing instruction on existing credit
- Overview and download invoices and notifications

Products

Overview the balances of the frames and all products from frames

By selecting option **Status** opens a screen with list of types and number of active products on the date from the message at the top of the screen.



Searching can be performed according to the following criteria:

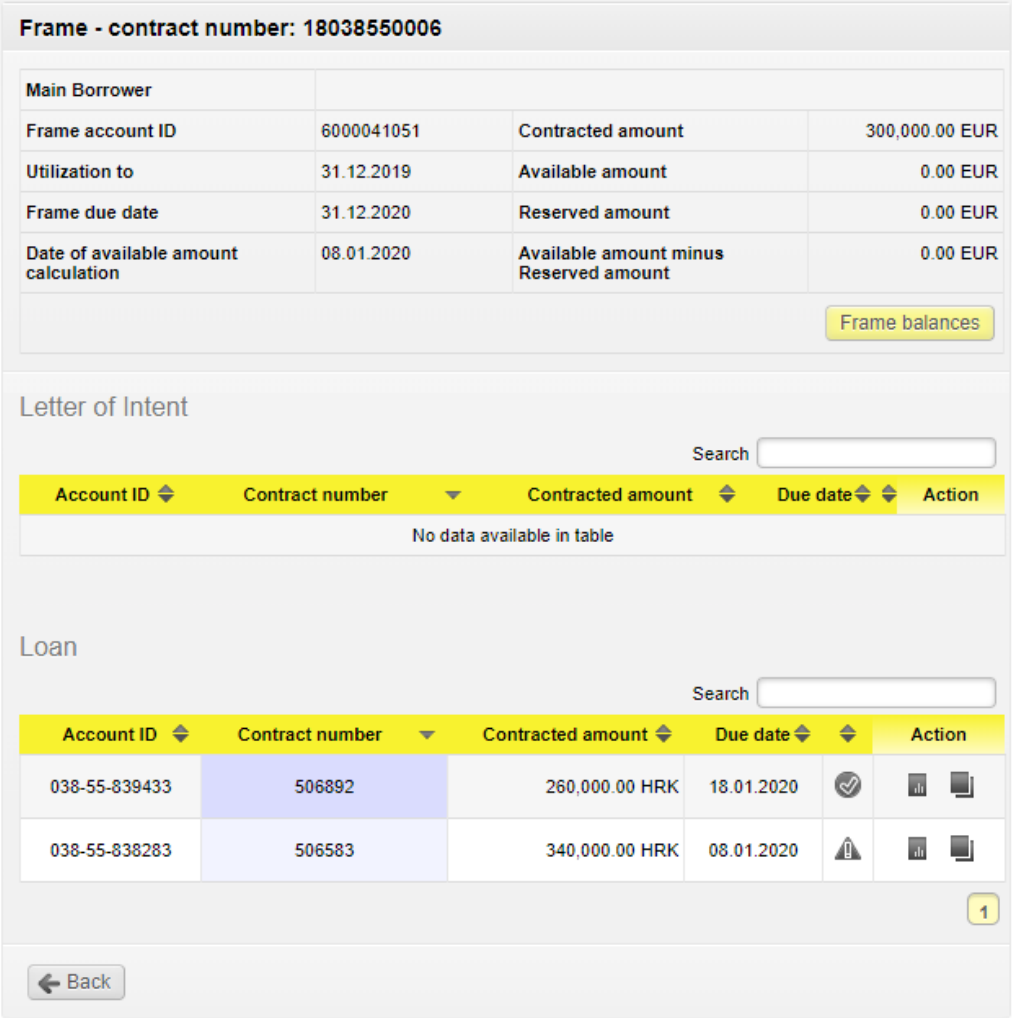
- Contract number – get products according to the entered contract number
- Account ID – get products according to the entered account ID
- Due Date - by selecting a time period (From, To) or format this week-this month-next 30 days
- Product type – Select from the drop-down menu (All, Credit, Overdraft, Guarantee, SBLC, Letter of Intent, Letter of Credit and Credit Card)

By selecting **Refresh** opens a screen with a list and basic contract information of all active frames and products.

Active products are presented in two categories:

- **Frame** – list of types of active products and the number of active products from frame
- **Other products** - list of types of stand-alone products and number of active parties

By selecting product opens a screen with details of the frame and all products from the approved frame.

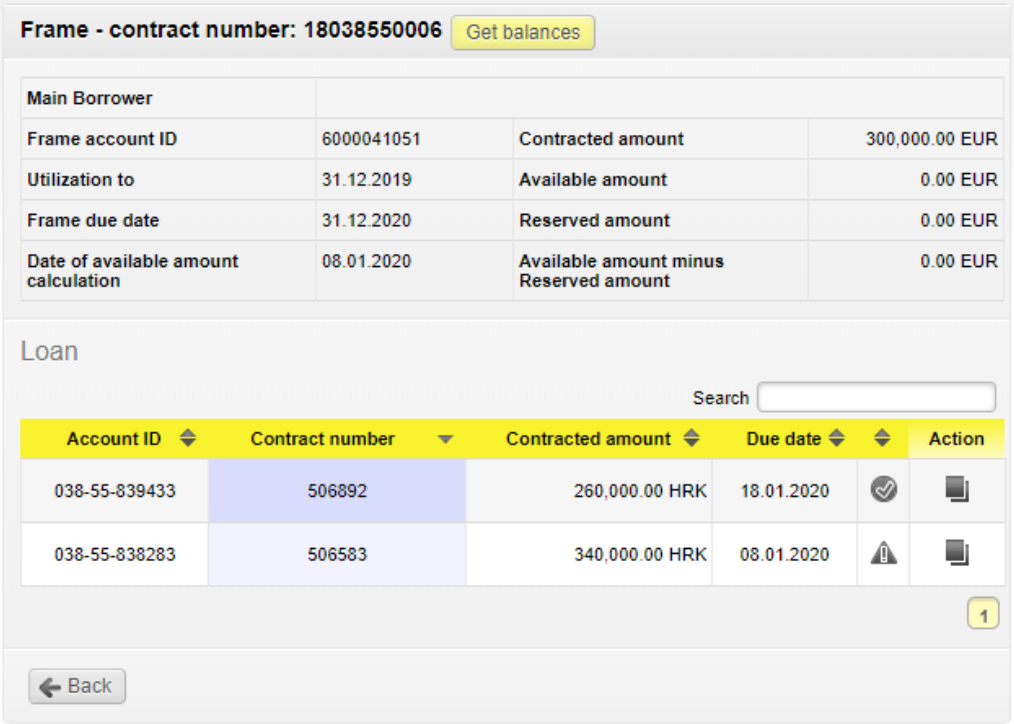


The available amount for the use frame takes into account the balance of the booked products. The reserved amount of the frame takes into account products that have not yet been booked.

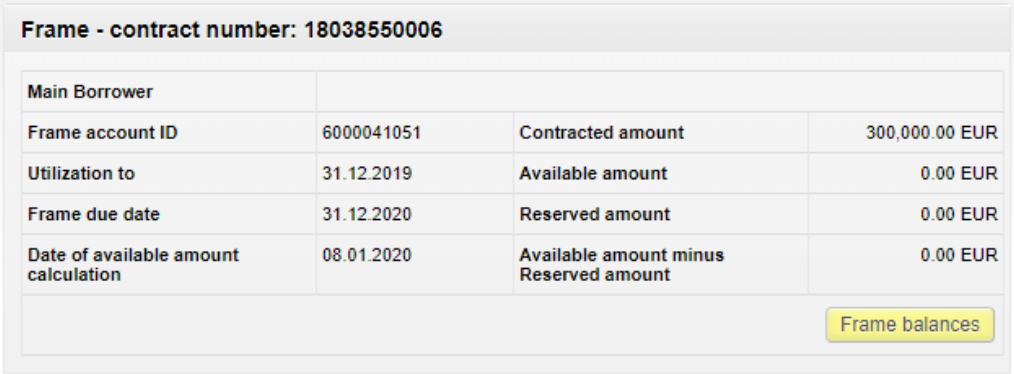
If the placement has not yet been booked, the product partie will not be displayed. If a certain type of product is not active/used, a message is displayed indicating that there is no movements that meets the specified criteria.

The mark indicates the calculated and due obligation for a particular product. The mark indicates that there ar no due obligation on a particular product.

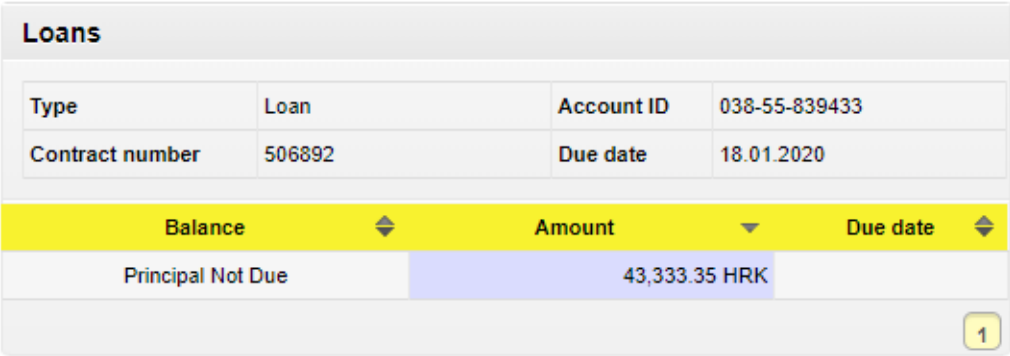
To view balance details of the frame or any product from the frame select Retrieve **Get balances**.



To view frame balance details select **Frame balances**, and pop-up screen will open to view frame balances details.



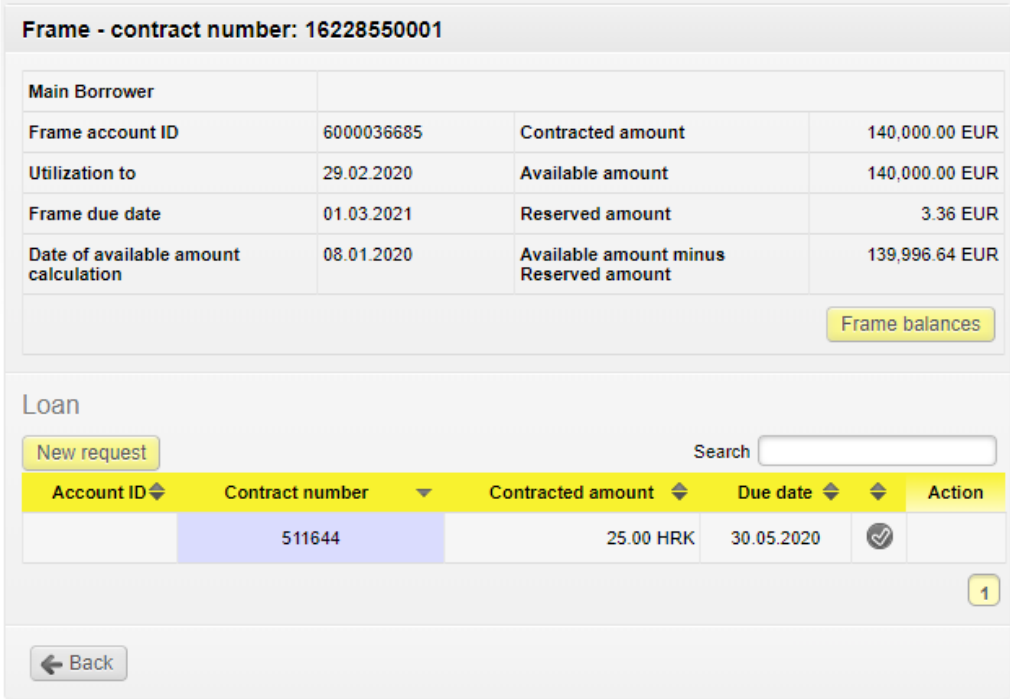
To view the balance details of the each product from the frame select and pop-up screen with the details overview opens.



Placing and overview of orders for use products from frame

If so defined in the Framework Contract, you can place orders for new products through RBA iDIREKT.

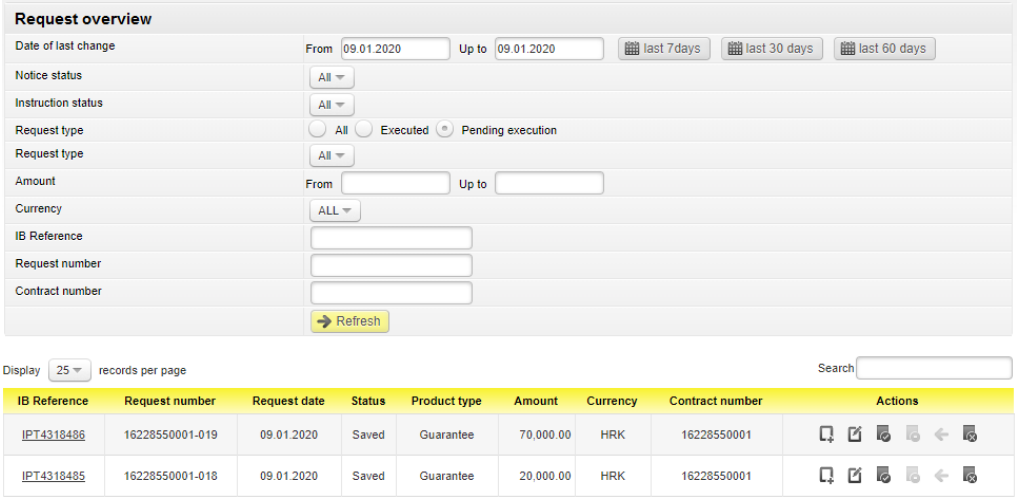
Below the name of the individual products that is defined in the contract, select **New request**, which opens the screen with entry fields, as on the editable PDF Order, which is annexed to the Framework Contract.



The new order can be initiated, completed and saved by any authorized service user who has been granted authorization to use RBA iDIREKT Internet banking (minimum entry authorization, regardless of the type of authentication device). The order can be authorized by any authorized service user, who, in accordance with the valid registration, is an authorized representative of the business entity registered in the Bank's system (minimum authorization, and contracted personalized autehntication device mToken or USB/SmartCard with FINA Certificate):

- If the authorized representative represents jointly, the partial authorization of the order is carried out, and the execution of the order requires the authorization of another person authorized to represent (jointly or individual representation).
- If the authorized representative represents individually, the full authorization of the order is carried out.
- Beside authorized representative, the order can also be authorized by a person authorized for framework, who has previously signed the Authorization to use the Order out of the frame, is registered in the Bank's system and has a contracted personalized authentication device.

By selecting option **Overview of frame requests** opens a screen with an overview of all orders placed through RBA iDIREKT Internet Banking in the last 60 days.



Overview automatically displays a list of orders that had the last change on the day of view, in any of the unexecuted order statuses.

Searching can be performed according to the following criteria:

- Date of last change – gives an initial view on the day of the view, and it is possible to extend the overview of the order to any period in the last 60 days or in the form of the last 7 days-the last 30 days-the last 60 days
- Notice status
- Instruction status – you can select an overview by Instruction status for the type of product order Loan
- Request type – view orders that are in a status during processing:
    - Unexecuted – Received, Verified and Unprocessed
    - Executed – Executed, Revoked and Rejected
- Request type – view orders by product type (Credit, Overdraft, Guarantees, SBLC, Letter of Credit, Letter of Intent, Credit Card)
- Amount – by order amount
- Currency – display by the currency specified in the order
- IB reference
- Request number
- Contract number

Order statuses:

- Entered – the order is entered and ready for authorization
- Authorized – the order is fully authorized
- Partially authorized – the order is partially authorized and execution requires the authorization of another authorized person to represent
- Received – with successful authorization, the system validates the conditions for receiving the order
- Unprocessed – the order has not been completed in accordance with the terms of the indicative debit amount or for some other reason. In order to process the order further, it is necessary to contact the competent business relationship manager.
- Verified – the Bank has started booking products and the order can no longer be recalled

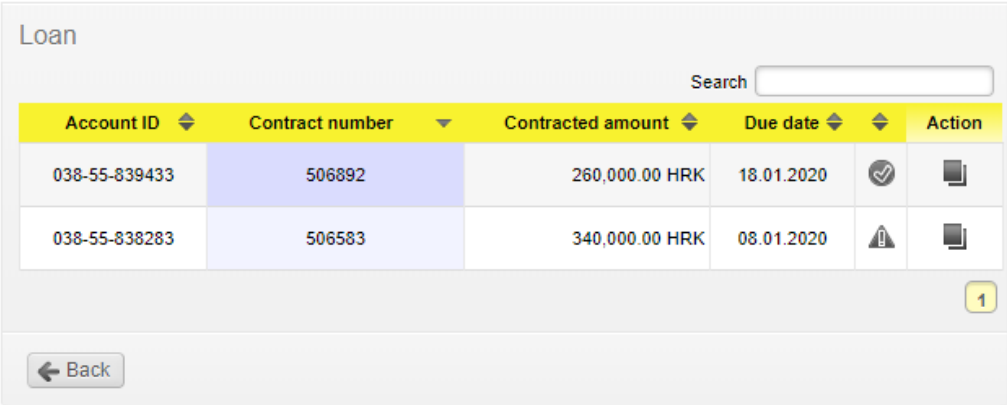
Additional functions in the column **Actions**:

- To copy existing order select
- To change entered order select
- To authorize entered order select
- To delete entered order select
- To deauthorize partly authorized order select

Placing instruction on existing credit

For the loans with successive use and/or Revolving loans initiated through the RBA iDIREKT Internet Banking is possible to place a new instruction if the loan amount has not been fully utilized and/or the loan deadline has not expired.

You can place new instruction from an overview of pproduct details by selecting . The action is available after selecting **Get balances**.



A screen opens with an overview of the basic credit information and an overview of the first instruction and all subsequent instructions. By selecting **Place new instruction** opens a screen for entering new instruction, which needs to be filled in and authorized in the same way as the order for use.

You can also specify a new instruction from the **Overview of frame requests**. You can check the execution status of the instruction in the **Overview of frame requests**.

Remark!

If the order for the specified type of placement is not initiated through the RBA iDIREKT Internet Banking, the following instruction cannot be initiated.

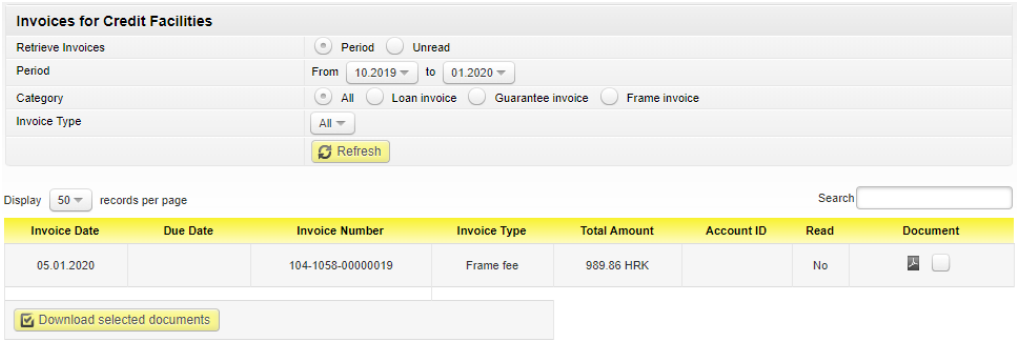
The new instruction can be assigned after the previous instruction is in one of the completed statuses for orders initiated through the RBA iDIREKT Internet Banking.

The RBA iDIREKT Internet Banking does not allow the change order to be placed on an existing products. In this case it is necessary to use the PDF Form of the Order for modification from the annex to the Framework Agreement.

Reports

Invoices

By selecting option **Invoices** opens a screen with an overview of all invoices received for the shown types of products.



Searching can be performed according to the following criteria:

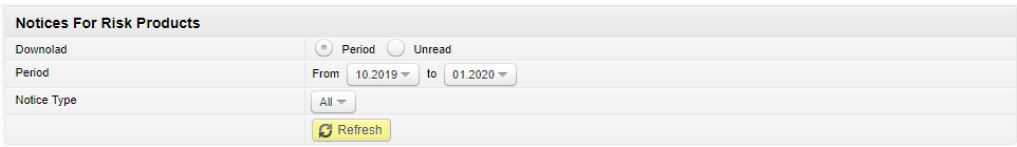
- Document retrieval – retrieve invoices for the selected time period or view only the invoices that have not been downloaded
- Period – select a time period from the calendar
- Category – select invoices by financial product type (All, Credit Invoices, Guarantee Invoices, and Box Invoices)
- Invoices type – select the type of obligation from the drop-down menu (Fees-Guarantees, Fees-Loans, Fees-Frames, Reminders, Regular Interest-Loans, Default Interest-Guarantees, Default Interest-Loans and Default Interest-Frames)

You can also search for invoices by typing a keyword in the **Search** field. By selecting the **Refresh** below the screen will display a list of retrieved invoices according to the selected search criteria.

In order to download the invoice, you must select in the Document column. For bulk downloading, you need to mark invoices by checking the boxes and then selecting the **Download selected documents**.

Notices

By selecting option **Notices** opens a screen with an overview of all notices received for the shown types of products.



Searching can be performed according to the following criteria:

- Download – retrieve invoices for the selected time period or view only the invoices that have not been downloaded
- Period – select a time period from the calendar
- Notice type – select notification by type (All, Loan Statement, Commitment Notice, Credit Maturity Notice, and Costing Notice)

My bank

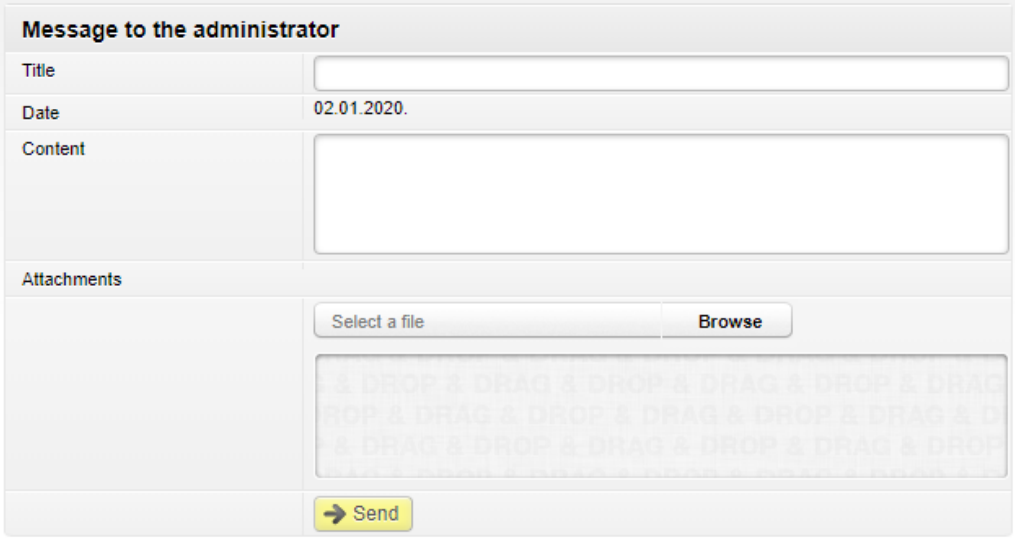
Messages and notifications

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 message

By selecting the option **Send message**, you will be routed to the screen for sending message.



For sending message the following fields must be filled:

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

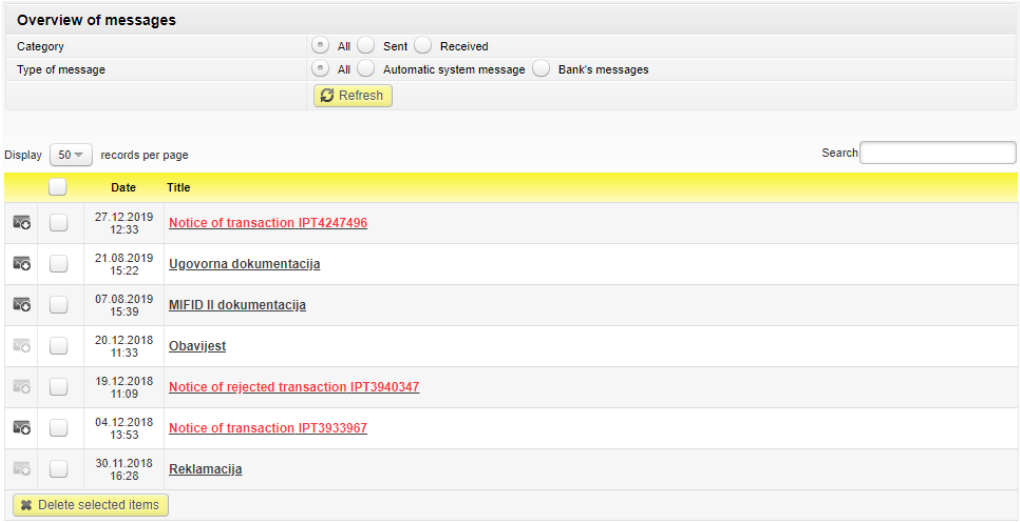
After entering data, click **Send**. On the top of the screen you are notified of the sent message. Message status can be checked in the **Overview of messages**.

Overview of messages

By selectin option Overview of messages you can view:

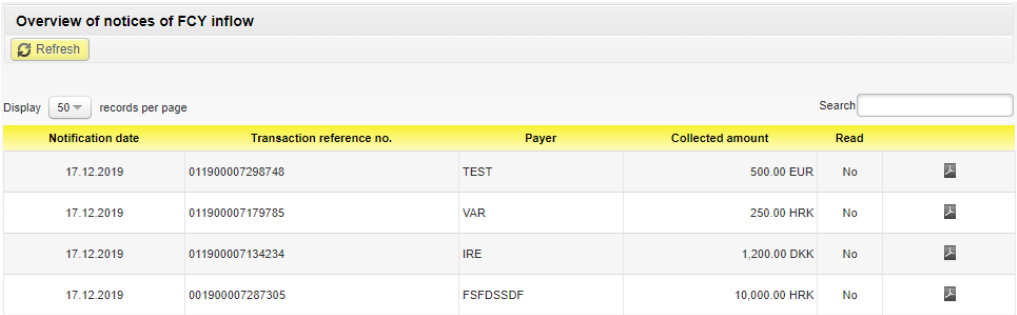
- Send messages
- Received messages
- Messages of an order execution

Messages are available for 120 days from the date of receiving them, after which they are removed automatically. You can delete messages by clicking **Delete selected items**.



Overview of inflow notifications

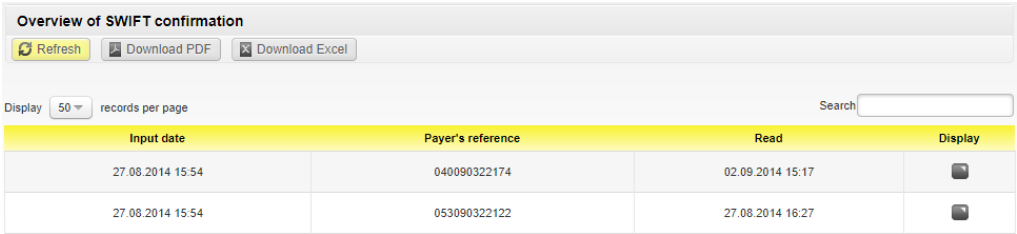
This menu allows the review of cross-border inflow notifications and their download.



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.



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.

SWIFT confirmation is also available in the **Overview of foreign currency payment orders** by selecting the link in the **Reference** column.

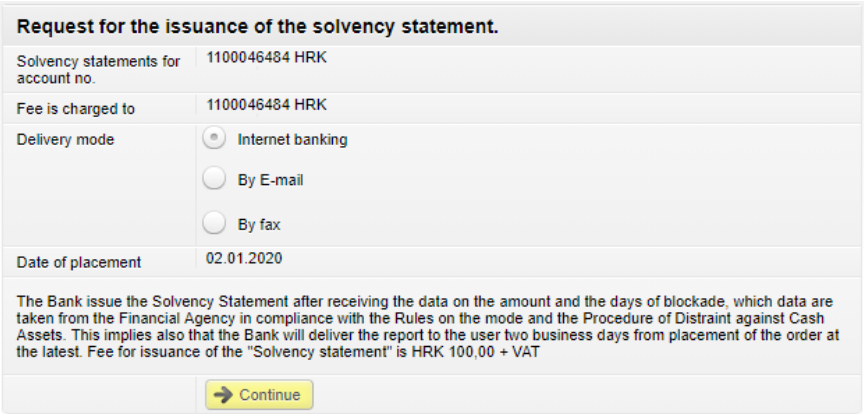
Solvency

The functionality allows resident business entities to place requests for issuance of solvency statements (delivery to RBA iDIREKT, by e-mail or fax), and review the above requests placed through RBA iDIREKT and their respective statuses

Request for issuance of solvency statement

For placing **Request for the issuance of the solvency statement with delivery to Internet banking** it is mandatory the following fields to be filled:

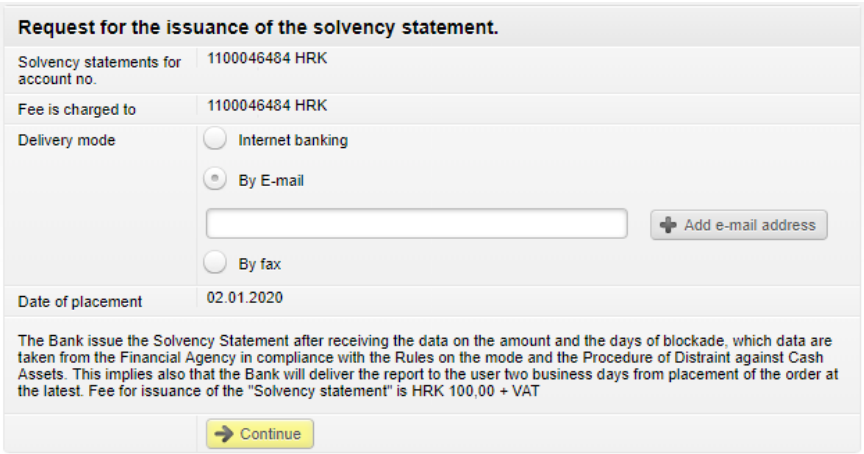
- Solvency statements for account no.– select the account from the drop-down menu
- Delivery mode – mark the option **Internet banking**



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

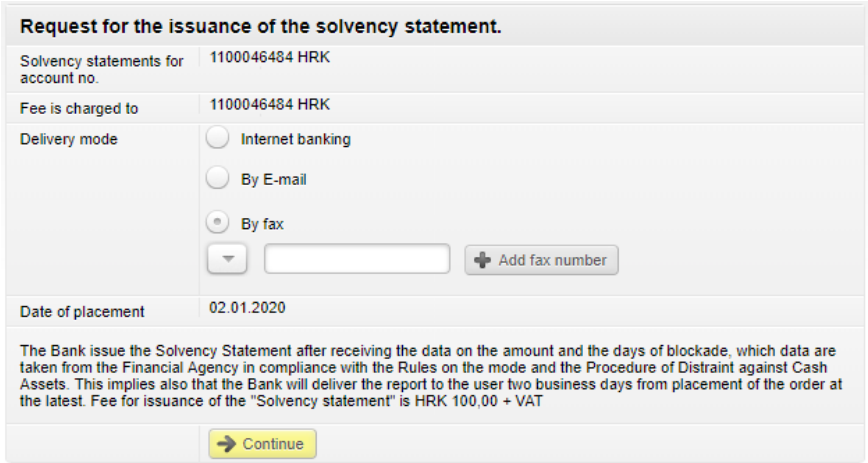
For placing **Request for the issuance of the solvency statement with delivery by E-mail** it is mandatory the following fields to be filled:

- Solvency statements for account no.– select the account from the drop-down menu
- Delivery mode – mark the option **By E-mail** and in the blank field enter the e-mail address for statement delivery



For placing **Request for the issuance of the solvency statement with delivery by Fax** it is mandatory the following fields to be filled:

- Solvency statements for account no.– select the account from the drop-down menu
- Delivery mode – mark the option **By fax**. For statement delivery to a fax number:
  - Inside the Republic of Croatia – From the drop down menu select call prefix and in the blank field enter the fax number
  - Outside the Republic Croatia – Drop down menu leave unselected, and in the blank field enter complete fax number (international call prefix, call prefix within the country and the fax number)

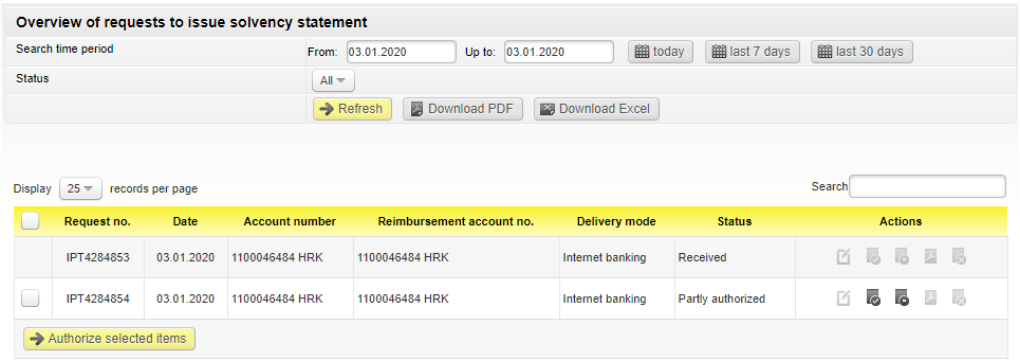


The fax number may contain digits only. If you wish to receive the report to several numbers, click **Add fax number** and a new field for entering another number will open. You can enter up to 3 fax numbers. Click **Remove fax number** to delete the additionally entered fax number.

After entering data, clicking **Continue** opens the screen **Review of request for solvency statement**. Depending on Your level of authority, request can be saved or authorized.

Overview of requests for solvency statement

By selecting the option **Overview of requests for solvency statement** you enter the screen with the list of placed requests.



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 for solvency statement 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. insufficient assets in the debit account to collect the fee, and a request for the entered account, date and message type already exists.

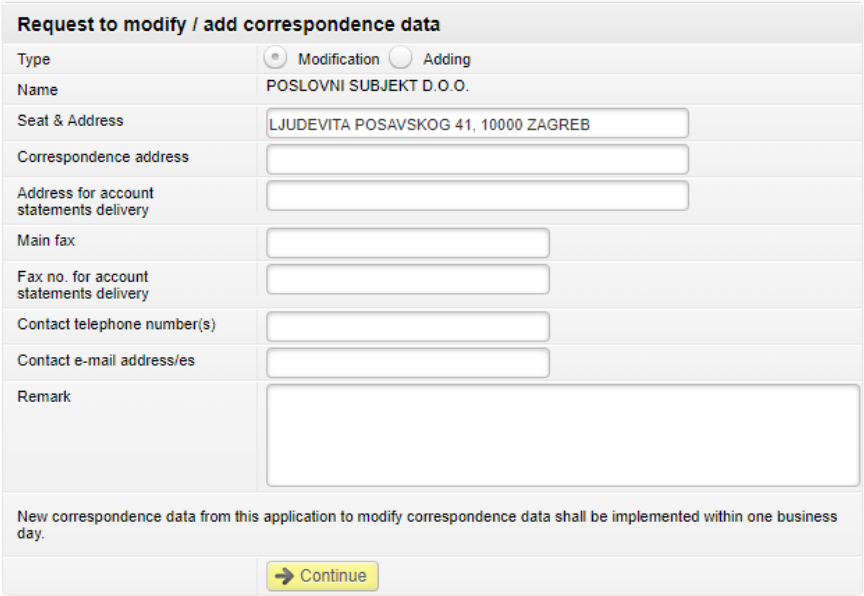
Requests

Request for correspondent data change

By selecting **Request for correspondent data change** you enter the input screen of the predefined request.

By selecting the request type **Modification**, you can send a request to change the existing (previously agreed) data:

- Seat & Address – places of seats registered in the competent registry
- Correspondance addresses
- Addresses for account statements delivery – if you receive statements on balance of and turnovers in the account by post
- Main fax number
- Fax number for account statements delivery – if you receive statements on balance of and turnovers in the account by fax
- Contact telephone 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



Request to modify / add correspondence data

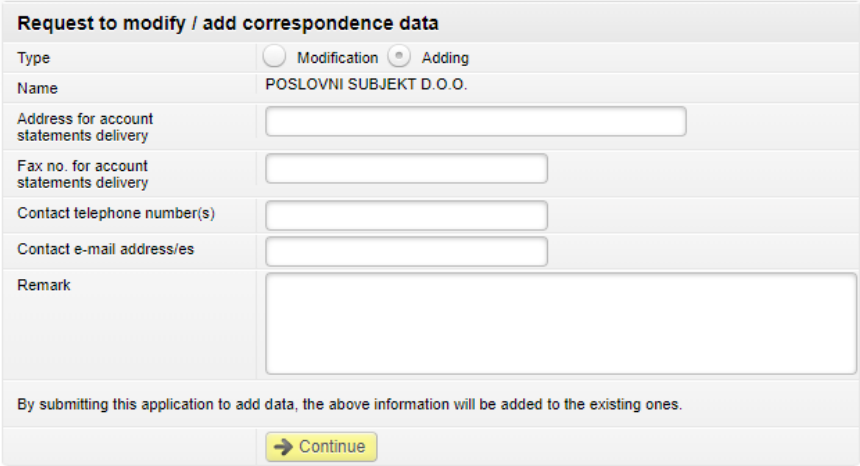
Type	Modification Adding
Name	POSLOVNI SUBJEKT D.O.O.
Seat & Address	LJUDEVITA POSAVSKOG 41, 10000 ZAGREB
Correspondence address	
Address for account statements delivery	
Main fax	
Fax no. for account statements delivery	
Contact telephone number(s)	
Contact e-mail address/es	
Remark	

New correspondence data from this application to modify correspondence data shall be implemented within one business day.

Continue

By selecting the request type **Adding**, you can send a request to add new data:

- 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 number 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 numbers – if you wish to enter the telephone numbers where the Bank can contact you as well
- Contact e-mail addresses – if you wish to enter the e-mail addresses to which the Bank can deliver the communication as well

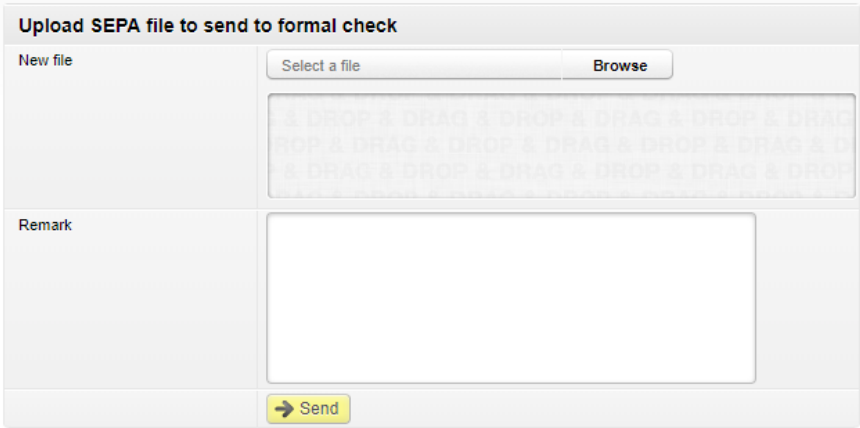


After entering the data, select **Continue** to open recapitulation screen. Depending on your level of authority, the request can be saved or authorized. By clicking **Back** you are return to the previous screen, where it is possible to modify the request elements or to cancel sending the request for processing. By clicking **Authorize** the request is authorized and sent to the Bank for execution. You will receive a corresponding system message at the top of the screen.

Request for formal verification of SEPA files

By selecting **Request for formal verification of SEPA files** you enter the input screen of the predefined request which allows you to send the prepared SEPA file for formal verification. You can upload file:

- by the action **Browse** 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)

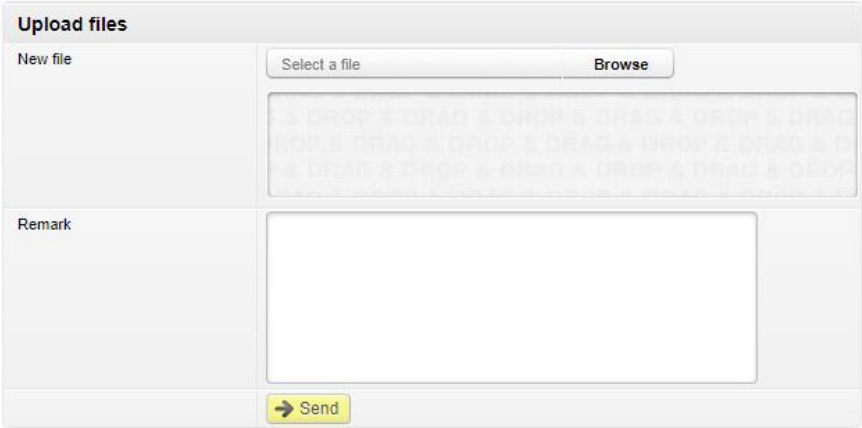


By clicking **Send** request is sent to the Bank for execution. You will receive an appropriate system message at the top of the screen.

Sending documentation at Banks request

By selecting **Sending documentation at Banks request** you enter the input screen of the predefined request which allows you to send documents to the Bank. You can upload file:

- by the action **Browse** 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)

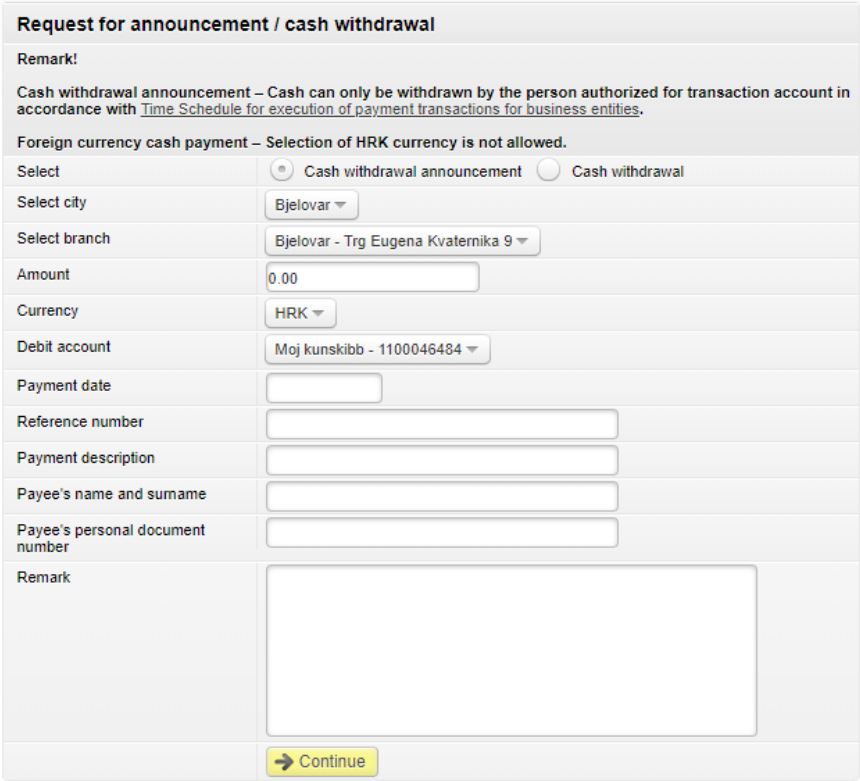


By clicking **Send** request is sent to the Bank for execution. You will receive an appropriate system message at the top of the screen.

Request for announcement/cash withdrawal

By selecting **Request for announcement/cash withdrawal** you enter the input screen of the predefined request which allows you to send notification of cash announcement withdrawal to the selected RBA branch:

- Select city – select a city from the drop-down menu
- Select branch – select a branch from the drop-down menu
- Amount – target amount of cash withdrawal
- Currency – currency of cash withdrawal
- Debit account – select a transaction account from the drop-down menu
- Payment date – target payout date
- Reference number – enter the model and payment reference number
- Payment description – enter a payment description
- Payee's name and surname – payee name and surname
- Payee's personal document number – payee personal document number



After entering the data, press **Continue** to perform the formal validity of the entered data and the recapitulation screen opens. Depending on your authority, the request can be saved or authorized.

By clicking **Back** you are return to the previous screen, where it is possible to modify the request elements or to cancel sending the request for processing.

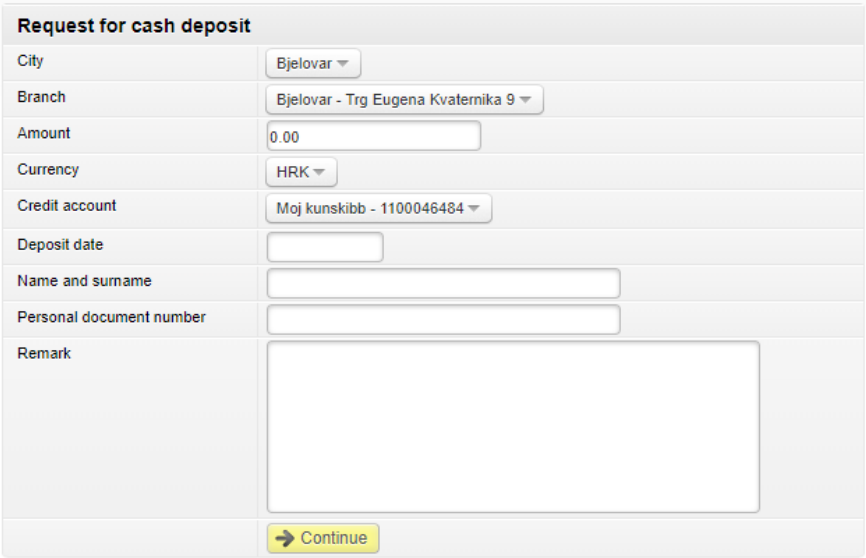
Further steps of the process are determined by the authorization category with which you logged on to use the RBA iDIREKT:

- 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 Overview of requests.
- Users with authority for entry and authorization continue the (authorization) procedure at this point and send the request for execution by clicking **Authorize**. Also, users can only enter the request by clicking **Save** and authorize it later in the Overview of requests.
- 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 Overview of requests.
- Depending on your authority category, after your action the orders/requests are given particular statuses. You are informed of the request status by a corresponding system message.
- Request status can be checked in the Overview of requests.
- With complete authorization, the request is automatically forwarded to the selected RBA branch for execution. You will receive a corresponding system message at the top of the screen.

Request for deposit cash

By selecting **Request for deposit cash** you enter the input screen of the predefined request which allows you to send notification of deposit cash to the selected RBA branch:

- City – select a city from the drop-down menu
- Branch – select a branch from the drop-down menu
- Amount – target amount of cash deposit
- Currency – currency of cash deposit
- Credit account – select a transaction account from the drop-down menu
- Deposit date – target deposit date
- Name and surname – enter the name and surname of the depositor
- Personal document number – depositor personal document number



After entering the data, press **Continue** to perform the formal validity of the entered data and the recapitulation screen opens. Depending on your authority, the request can be authorized.

By clicking **Back** you are return to the previous screen, where it is possible to modify the request elements or to cancel sending the request for processing.

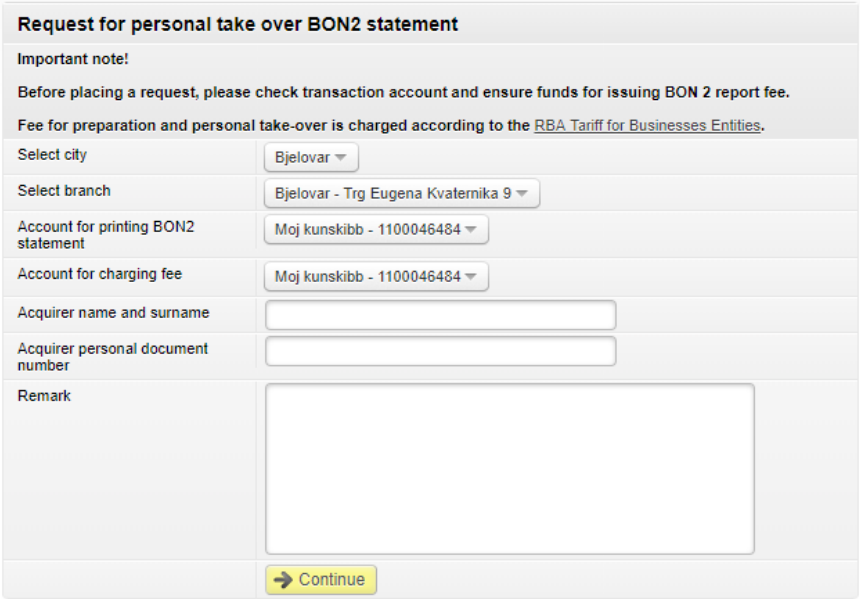
Further steps of the process are determined by the authorization category with which you logged on to use the RBA iDIREKT:

- Users with authority for entry and authorization continue the (authorization) procedure at this point and send the request for execution by clicking **Authorize**.
- 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 Overview of requests.
- Depending on your authority category, after your action the orders/requests are given particular statuses. You are informed of the request status by a corresponding system message.
- Request status can be checked in the Overview of requests.
- With complete authorization, the request is automatically forwarded to the selected RBA branch for execution. You will receive a corresponding system message at the top of the screen.

Request for personal take over BON2 statement

By selecting **Request for personal take over BON2 statement** you enter the input screen of the predefined request which allows you to send notification of personal take over BON2 statement to the selected RBA branch:

- Select city – select a city from the drop-down menu
- Select branch – select a branch from the drop-down menu
- Account for printing BON2 statement – select account from the drop-down menu
- Account for charging fee – select account from the drop-down menu
- Acquirer name and surname – enter the name and surname of the acquirer
- Acquirer personal document number – acquirer personal document number



After entering the data, press **Continue** to perform the formal validity of the entered data and the recapitulation screen opens. Depending on your authority, the request can be authorized.

By clicking **Back** you are return to the previous screen, where it is possible to modify the request elements or to cancel sending the request for processing.

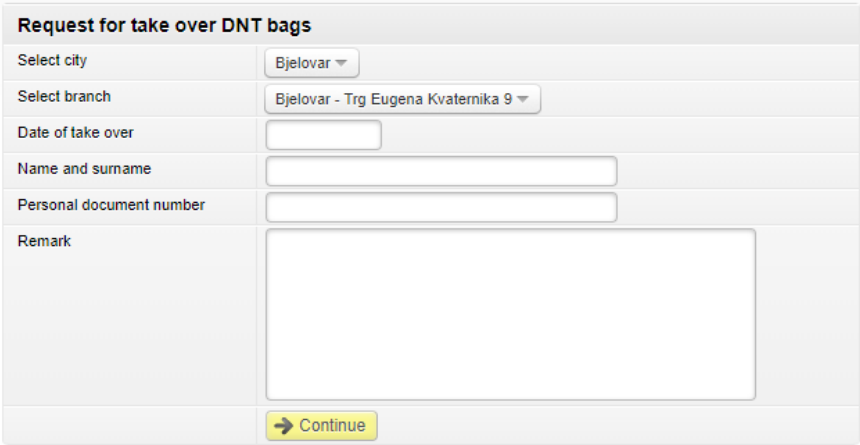
Further steps of the process are determined by the authorization category with which you logged on to use the RBA iDIREKT:

- 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 Overview of requests.
- Users with authority for entry and authorization continue the (authorization) procedure at this point and send the request for execution by clicking **Authorize**. Also, users can only enter the request by clicking **Save** and authorize it later in the Overview of requests.
- 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 Overview of requests.
- Depending on your authority category, after your action the orders/requests are given particular statuses. You are informed of the request status by a corresponding system message.
- Request status can be checked in the Overview of requests.
- With complete authorization, the request is automatically forwarded to the selected RBA branch for execution. You will receive a corresponding system message at the top of the screen.

Request for take over DNT bags

By selecting **Request for take over DNT bags** you enter the input screen of the predefined request which allows you to send notification of personal take over DNT bags to the selected RBA branch:

- Select city – select a city from the drop-down menu
- Select branch – select a branch from the drop-down menu
- Date of take over – select the date
- Name and surname – enter the name and surname
- Personal document number – personal document number



After entering the data, press **Continue** to perform the formal validity of the entered data and the recapitulation screen opens. Depending on your authority, the request can be authorized.

By clicking **Back** you are return to the previous screen, where it is possible to modify the request elements or to cancel sending the request for processing.

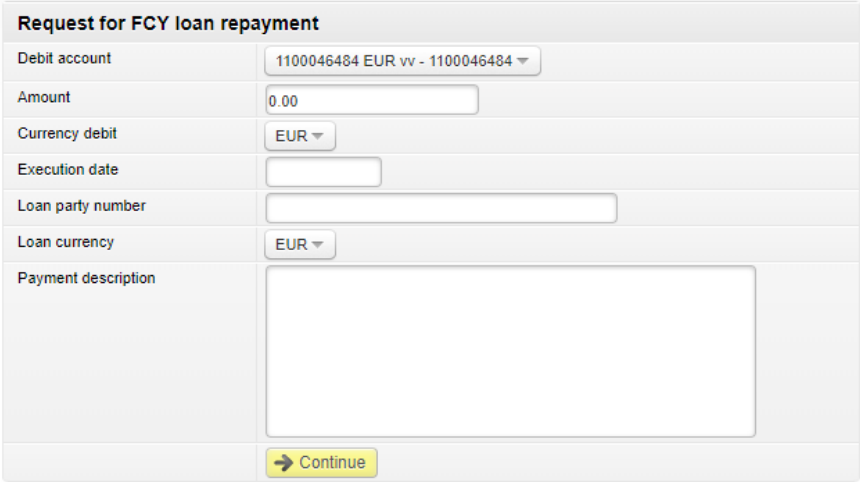
Further steps of the process are determined by the authorization category with which you logged on to use the RBA iDIREKT:

- Users with authority for entry and authorization continue the (authorization) procedure at this point and send the request for execution by clicking **Authorize**.
- 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 Overview of requests.
- Depending on your authority category, after your action the orders/requests are given particular statuses. You are informed of the request status by a corresponding system message.
- Request status can be checked in the Overview of requests.
- With complete authorization, the request is automatically forwarded to the selected RBA branch for execution. You will receive a corresponding system message at the top of the screen.

Request for FCY loan repayment

By selecting **Request for FCY loan repayment** you enter the input screen of the predefined request which allows you to send instructions for FCY loan repayment:

- Debit account – select account from the drop-down menu
- Amount – enter target loan installment amount
- Currency debit – select the currency from the drop-down menu
- Execution date – select target execution date
- Loan party number – enter loan party number
- Loan currency – select the currency from the drop-down menu



After entering the data, press **Continue** to perform the formal validity of the entered data and the recapitulation screen opens. Depending on your authority, the request can be authorized.

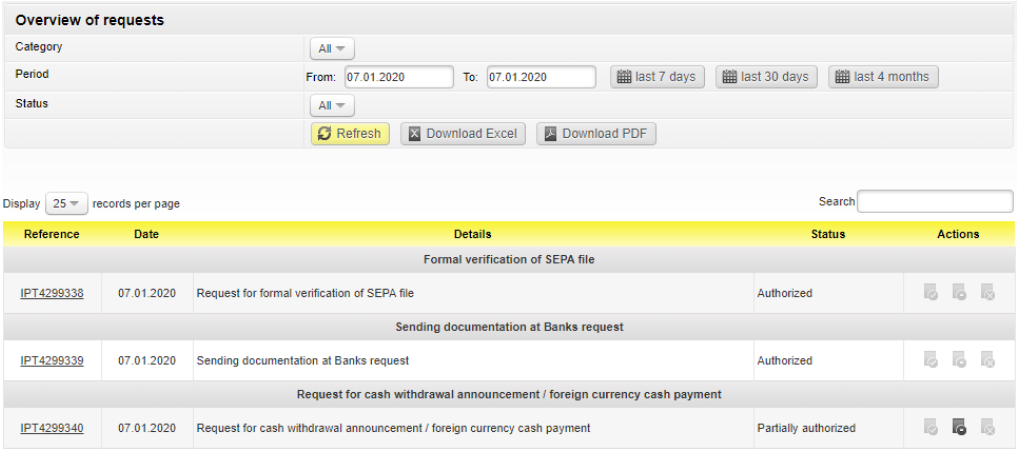
By clicking **Back** you are return to the previous screen, where it is possible to modify the request elements or to cancel sending the request for processing.

Further steps of the process are determined by the authorization category with which you logged on to use the RBA 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 Overview of requests.
- Users with authority for entry and authorization continue the (authorization) procedure at this point and send the request for execution by clicking **Authorize**. Also, users can only enter the request by clicking **Save** and authorize it later in the Overview of requests.
- 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 Overview of requests.
- Depending on your authority category, after your action the orders/requests are given particular statuses. You are informed of the request status by a corresponding system message.
- Request status can be checked in the Overview of requests.

Overview of requests

By selecting option **Overview of requests** you enter the screen with list of placed requests.

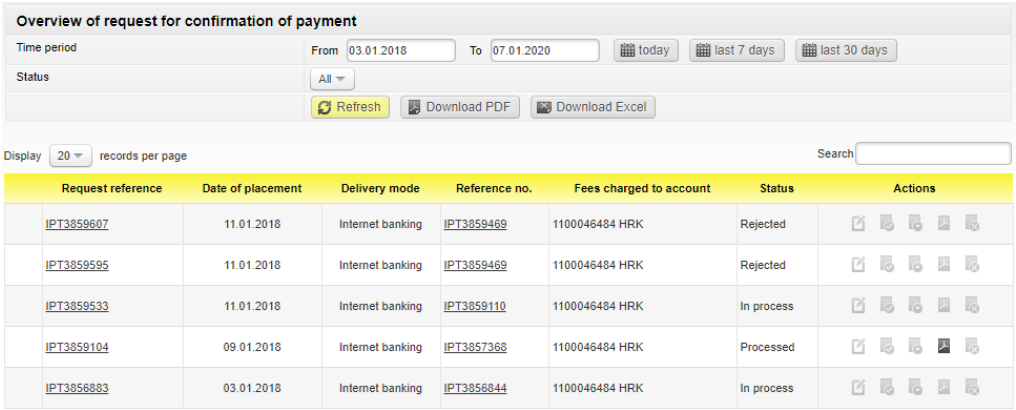


In this menu you can:

- search predefined requests placed through Internet Banking, by particular search parameters:
  - 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**, **Partly authorized**, **Received**, **Processed** and **Rejected**
- 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**
- By selecting a request reference see the details of the selected request

Overview of request for payment confirmation

By selecting option **Overview of requests for payment confirmation** you enter the screen with list of placed requests.



Search can be performed according to the following criteria:

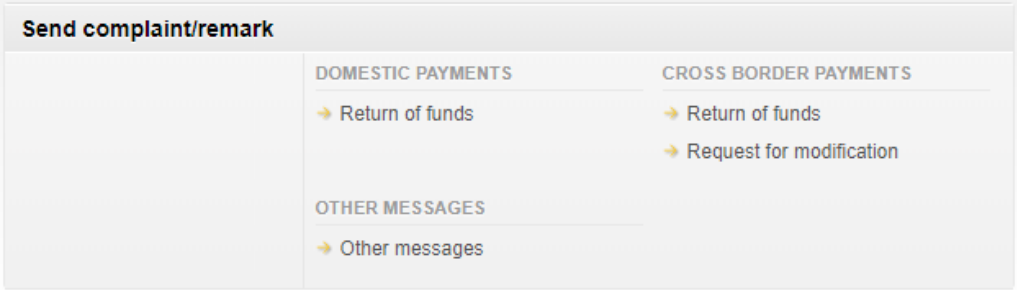
- by selecting a time period (From, To) or expression today-in the last 7 days-in the last 30 days
- by selecting a status – **Saved**, **Partly authorized**, **Authorized**, **In process**, **Processed** and **Rejected**

Selecting a request reference opens a screen with an overview of the details of the selected request, and selecting a transaction reference displays the details of the payment transaction for which a confirmation was requested. The Confirmation of payment, which you requested to be delivered through the Internet Banking, can be downloaded in the PDF format by clicking .

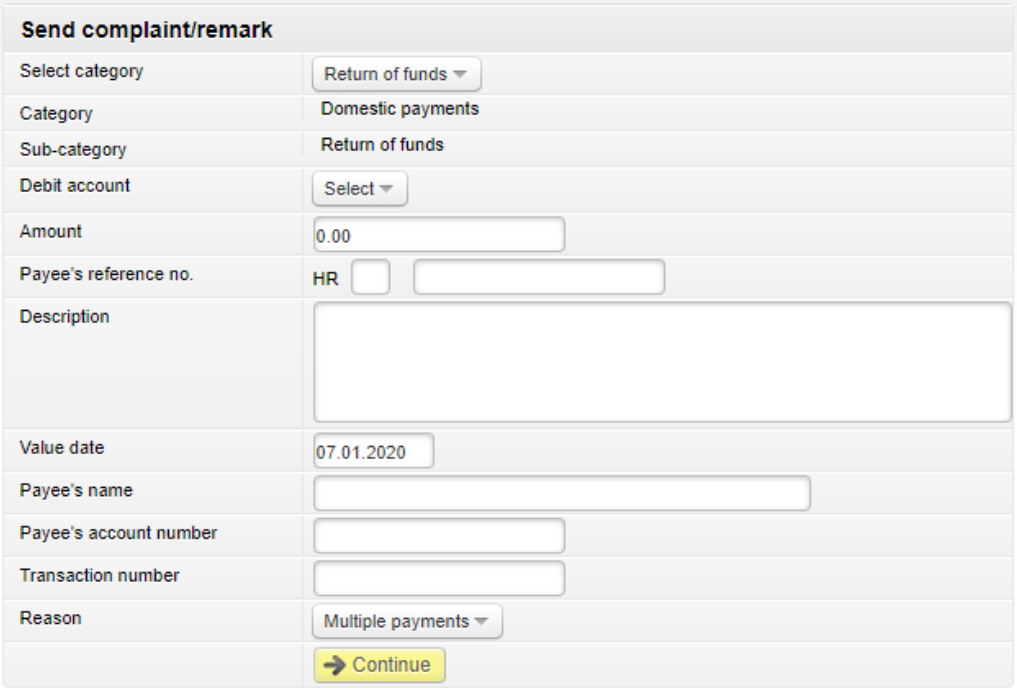
Complaints

Send complaint/remark

This functionality allows you to send complaint to the Bank. By selecting option **Send complaint/remark** you enter the entry screen for complaint.



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.



After entering the data, press **Continue** to perform the formal validity of the entered data and the recapitulation screen opens. Depending on your authority, the complaint/remark can be authorized. By clicking **Back** you are return to the previous screen, where it is possible to modify the elements or to cancel sending the complaint/remark for processing.

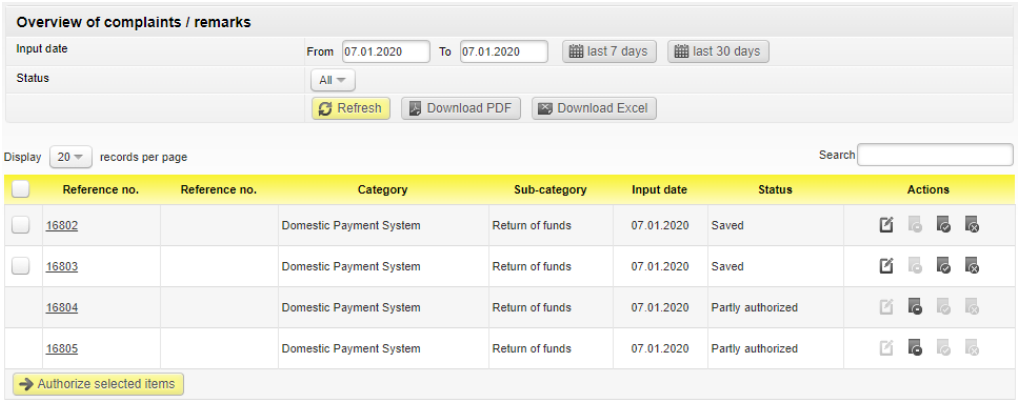
Remark!

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.

Ovreview of complaints/remarks

On the screen **Overview of complaints/remarks** 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 complaints/remarks and then clicking **Authorize selected items**, and then by clicking **Authorize** on the confirmation screen.



The following actions are available on the screen:

- Changing data of complaint/remark by clicking .
- Deauthorizing complaint/remark by clicking , and then by clicking **Deauthorize** on the deauthorization screen.
- Deleting complaint/remark by clicking . Complaint/remark must be deauthorized by clicking before the delete action.

Statuses of complaints/remarks:

- Saved – complaint/remark is not authorized
- Partly authorized – complaint/remark requires authorization by the second signatory
- Authorized – complaint/remark is authorized and sent to processing
- Recorded – complaint/remark is received to be solved
- Closed – complaint/remark is solved and a reply was sent to you
- Sent – complaint/remark is sent to be solved

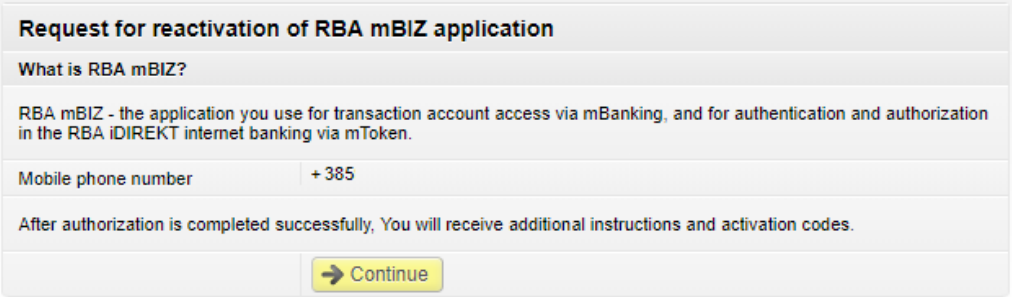
The Bank's reply to a complaint/remark is available to you by selecting a link in the column **Reference no.**, in the status **Closed**. By clicking the code, you will open the screen **Complaint details**, and the Bank's reply will be at the bottom of the screen.

mToken

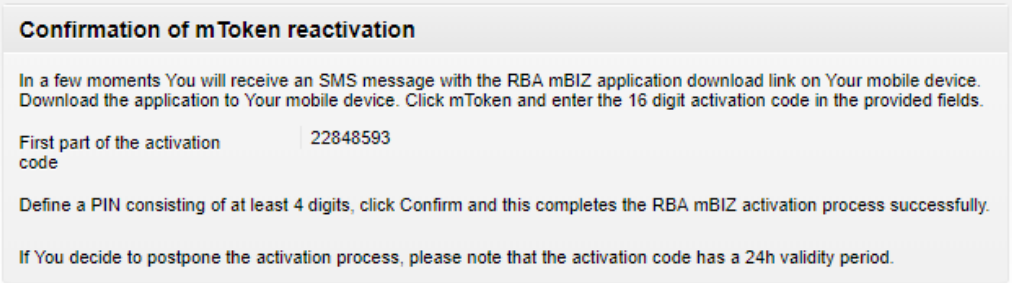
Request for reactivation of RBA mBIZ application

This functionality allows you to send requests for the RBA mBIZ application reactivation. Reactivation is possible if you login to the RBA iDIREKT Internet Banking with mToken or USB/SmartCard device with FINA Certificate.

By selecting the option **Request for reactivation of RBA mBIZ application**, you enter the screen of predefined request. The screen shows the business mobile number for which you have register the RBA mBIZ service, to which we will provide you with the second part of the activation code.



After authorization of the reactivation request, the first part of the activation code and instructions is displayed on the screen.

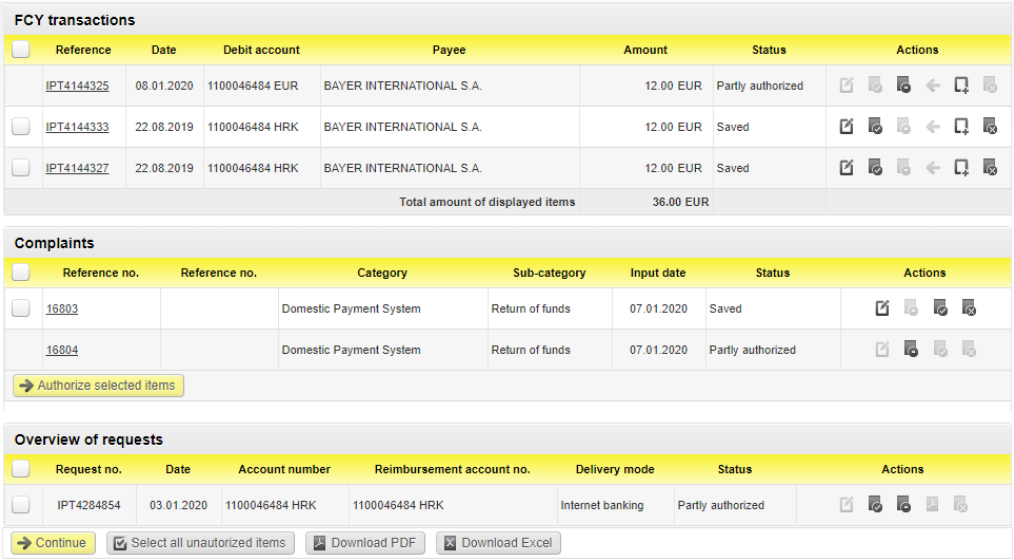


Other functionalities

Unauthorized items

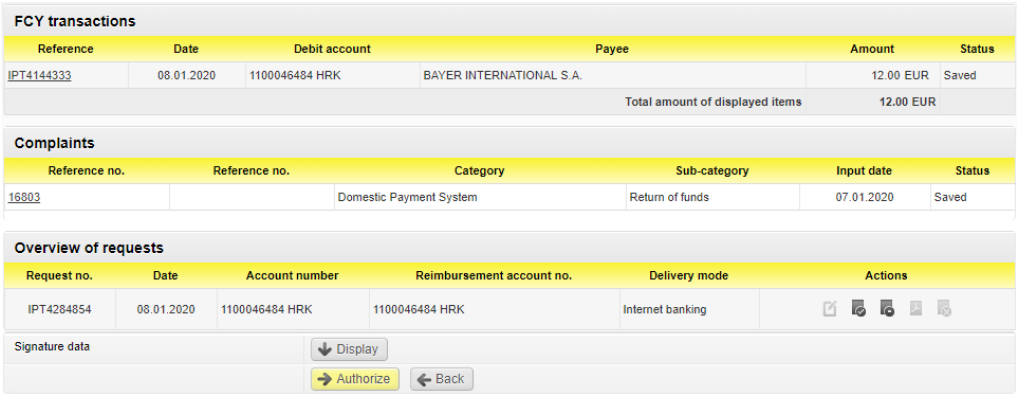
In this menu you can perform bulk authorization of payment orders, requests, complaints and messages, as well as instructions to the custodian bank that are in the status **Saved** or **Partly authorized**.

The screen displays only those types of payments/requests for which you have authority.



If you wish to authorize all items on the screen, click **Sellect all unauthorized items**. Empty boxes in front of the items will 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.



FCY transactions

Reference	Date	Debit account	Payee	Amount	Status
IPT4144333	08.01.2020	1100046484 HRK	BAYER INTERNATIONAL S.A.	12.00 EUR	Saved
			Total amount of displayed items	12.00 EUR	

Complaints

Reference no.	Reference no.	Category	Sub-category	Input date	Status
16803		Domestic Payment System	Return of funds	07.01.2020	Saved

Overview of requests

Request no.	Date	Account number	Reimbursement account no.	Delivery mode	Actions
IPT4284854	08.01.2020	1100046484 HRK	1100046484 HRK	Internet banking	

Signature data

Display

Authorize Back

For kuna orders within the **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. For authorization click **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

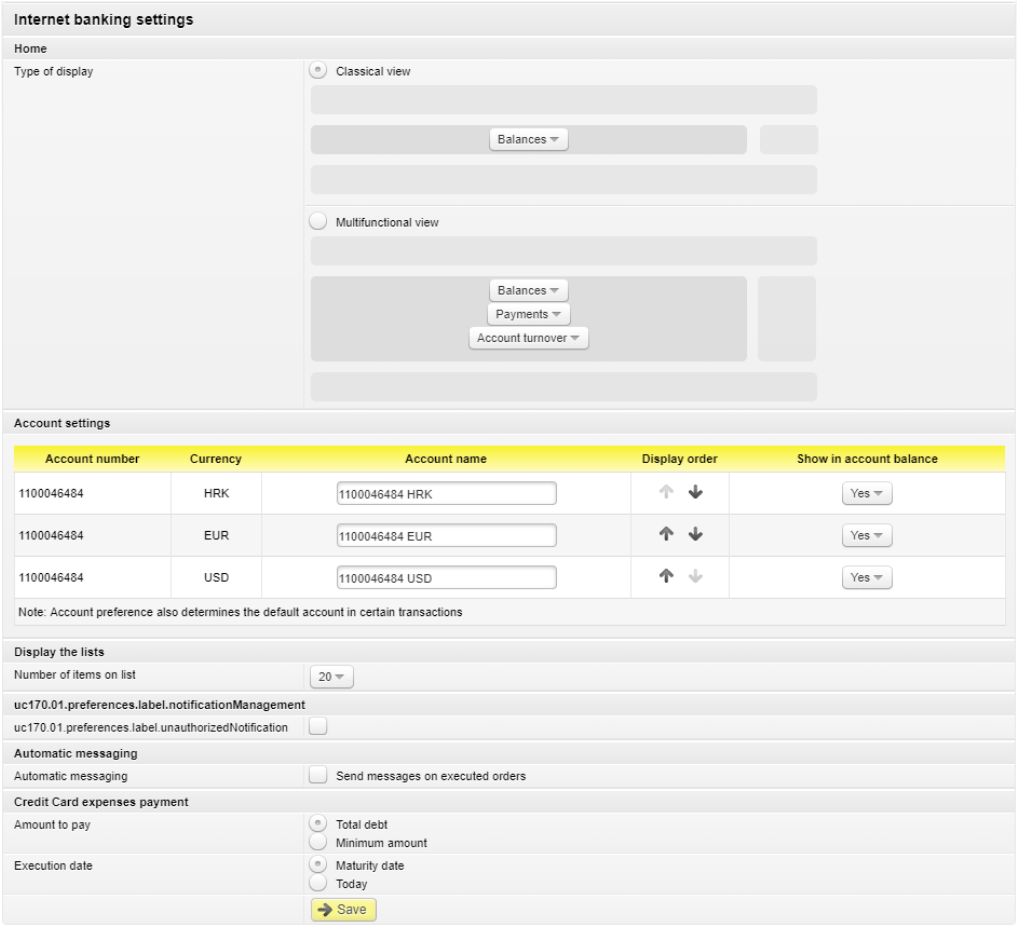
In this menu you can review the sent and received messages you exchanged with the Bank, as well as overview the notification on the statuses of payment order executions.

Details are available in the chapter Messages and notifications.

Settings

Personalization of the application in order to customize the personal use of RBA iDIREKT Internet banking. The functionality is only available to users who log in with an **mToken** or **USB/SmartCard with FINA Certificate**.

Type of display allows you to choose a display of the home page. The classic display allows you to select only one service which you use through RBA iDIREKT. The multi-functional display allows you to select three services which you use through RBA 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
- Select whether you wish to see notifications about unauthorized items (available to users with multiple business entities)
- Select whether you want to receive messages on executed payment orders
- 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.

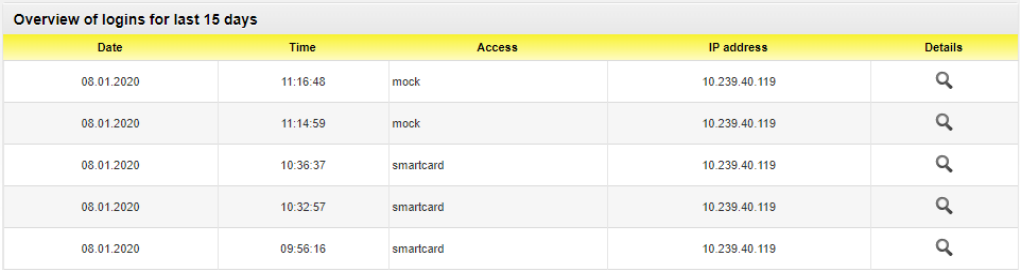
Overview of sessions

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).

The overview shows sessions for the last 15 days.

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.



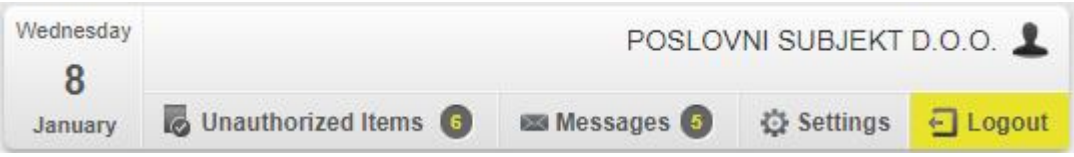
Overview of logins for last 15 days

Date	Time	Access	IP address	Details
08.01.2020	11:16:48	mock	10.239.40.119	
08.01.2020	11:14:59	mock	10.239.40.119	
08.01.2020	10:36:37	smartcard	10.239.40.119	
08.01.2020	10:32:57	smartcard	10.239.40.119	
08.01.2020	09:56:16	smartcard	10.239.40.119	

Logout or switching service

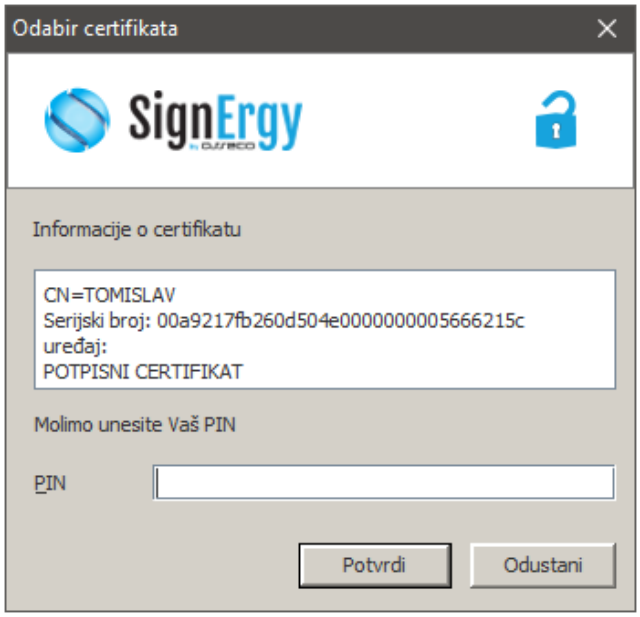
Logout

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 USB/SmartCard device with FINA Certificate and are authorized for the accounts of several business entities and/or you use the Internet Banking service in a personal account, the functionality service switching is available to you by clicking Service switching in the upper right corner of the screen (Figure 144).

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.