

HAL E-BANK MANUAL

CROSS-BORDER PAYMENTS AND OPERATIONS WITH FOREIGN CURRENCIES



Hal E-Bank version: 21.X.X.01

Content of Manual

The manual consists of several content sections. The current section is highlighted on the list. The manual's content sections are also available online at www.eng.halcom.si/support.

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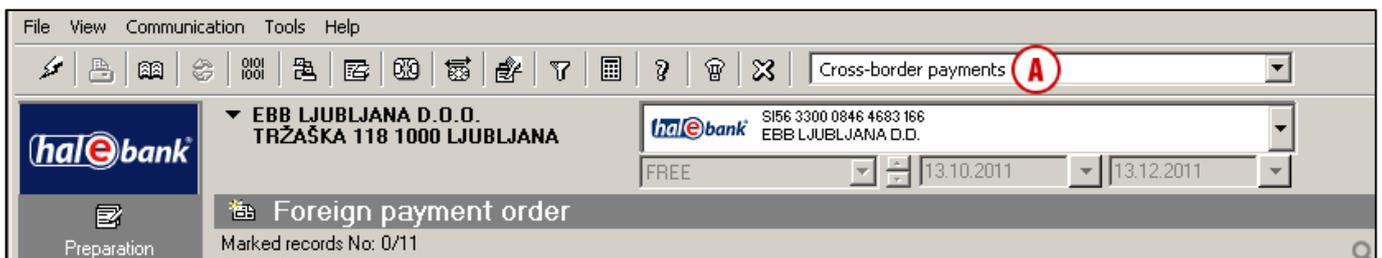
Cross-border Payments and Operations with Foreign Currencies

In the content section Cross-border payments and operations with foreign currencies the following elements are presented:

- VP 70 payment order (cross-border payments),
- UPN/SEPA payment order (transfers in the SEPA area in EUR),
- transfer order (transfer in a currency other than EUR or exchange of currencies),
- inflow,
- exchange rate lists and
- SWIFT receipts.

Cross-border payments and operations with foreign currencies are conducted as described in the Payments section.

Cross-border payments and operations with foreign currencies will be enabled if in the drop-down menu (A) above the field with displayed account you select the »Cross-border payments« option.



WARNING

The types of operations you can select are related to the permissions, which you arrange with your bank administrator. If you don't have the »Cross-border payments« option in the selection, contact your bank administrator.

VP70 Payment Orders and UPN/SEPA

The VP70 payment order is used for payments to a creditor with headquarters outside of the territory of the Republic of Slovenia and in currency other than EUR.

UPN/SEPA payment order is used for payments in euros within the SEPA area.

The screenshot shows the 'Cross-border payment order' form in the Hal E-Bank/Corporate system. The form is titled 'Payment order - VP70' and contains the following fields and sections:

- Debtor:** Account (5a), Name (5b), Address, City.
- Creditor:** Account, Name, Address, City, Country.
- Creditor bank:** Name, Address, City, Country.
- Intermediary bank:** Name, Address, City, Country.
- Payment data:** Currency/Amount, Value date, Coverage currency.
- Expenditure data:** Payer of expenditure.
- Additional data:** Comment, Prepared by, Signed by.

Red circles with numbers 1 through 6 highlight the following elements:

1. The account selection dropdown.
2. The 'Cross-border payments' menu.
3. The 'orders' folder in the left navigation.
4. The 'Enter' button at the bottom.
- 5a. The Debtor account field.
- 5b. The Debtor name field.
6. The OK button at the bottom right.

- 1 Select »Cross-border payments«¹.
- 2 Select the account.
- 3 Enter the folder **Preparation > Orders**.
- 4 Select the command **Enter > Foreign payment order - UPN/SEPA** or **Foreign payment order- VP70**. The selected order opens up.
- 5 The debtor data (5a) will be completed automatically. Enter the creditor data

manually or select them from the address book by clicking the symbol »?« (5b) (See the Payments section for more information on completing orders, use of address book and sending orders to the bank).

- 6 Confirm the entry by clicking the **OK** button. The prepared order is sent to the bank in a way as described in the Payments section (see the Payments section).

¹ If you don't have the »Cross-border payments« option in the selection, contact your bank administrator.

UPN/SEPA payment order - Appearance

Payment order - UPN/SEPA

Status: ID: 102C9N3AR4FVCCTE
Prepared: 23.05.2017-11:03.02
Accepted:

Debtor

IBAN: SI56 0500 0001 2346 862
Reference: NRC
Name: HALCOM D.D.
Address: TRŽAŠKA CESTA 118
City: LJUBLJANA
Country: SLOVENIA

Purpose code: CMTD
Purpose / payment due date:
Urgent:

Creditor

Amount: EUR
Payment date: 23.05.2017
Bank BIC:
IBAN:
Reference: NRC
Name:
Address:
City:
Country:

Comment: form no. 16
Prepared by:
Signed by:
Print OK Exit

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Payment order - UPN/SEPA

Status: ID: 102C9N3AR4FVCCTE
Prepared: 23.05.2017-11:03.02
Accepted:

Purpose category code:
Ultimate debtor name:
Ultimate creditor name:

IDENTIFICATORS

Debtor Type ID:
Creditor Type ID:

Ultimate debtor Type ID:
Ultimate creditor Type ID:

Comment: form no. 16
Prepared by:
Signed by:
Print OK Exit

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Transfer Order

Money transfer order enables the following¹:

- Exchange between different currencies,
- Transfer of funds among own accounts, and
- Payment to business partner's account, which is open with a bank in Slovenia.

Money transfer order can be completed in the folder **Preparation > Transfers (3)**. It shall be used when at least one currency is not EUR (credit currency **(A)** or coverage currency **(B)**). You can enter only one amount in the order - credit or coverage/debit - as the other amount is calculated by the bank by the currently valid exchange rate.

- 1 Select »Cross-border payments«².
- 2 Select the account.
- 3 Enter the folder **Preparation > Transfers**.
- 4 Select the **Enter** command. Domestic payment order in foreign currency opens up.
- 5 Debtor data **(5a)** will be completed automatically into the corresponding

- 6 Complete the remaining data. Confirm the entry by clicking the **OK** button. The prepared order is sent to the bank. (See the *Payments* section for more information on completing orders, use of address book and sending orders to the bank).

¹ Some banks only allow currency conversion within the same account (creditor data are pre-filled and cannot be changed).

Some banks allow transfers between own accounts and payments to the partner account. In this case fill out the creditor data.

² If you don't have the »Cross-border payments« option in the selection, contact your bank administrator.

Inflows

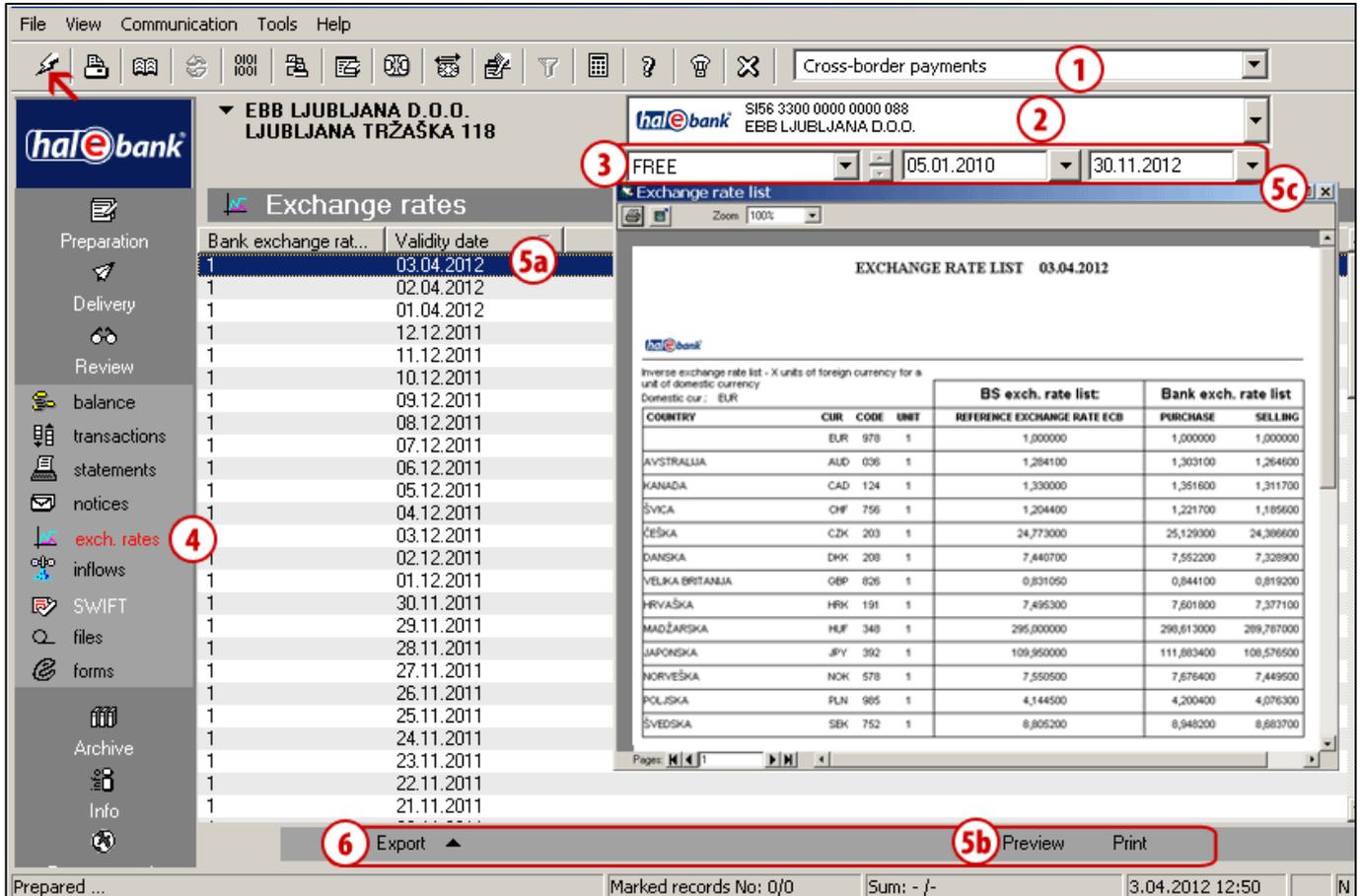
Inflows are displayed in the folder **Review > Inflows (4)**, where you can review inflows for the selected time period, print and export data.

- 1 Select »Cross-border payments«¹.
- 2 Select the account.
- 3 Select the time period.
- 4 Inflows are saved in the folder **Review > Inflows**.
- 5 Select the inflow data (5a). Open the inflow by double clicking or by using the command **Open > Open (Ctrl + O) (5b)**.
- 6 The inflow data will appear. You can print them (6a). Close the window by using the **Exit** command (6b).
- 7 You can export the inflow data or you can review or print the statement.

¹ If you don't have the »Cross-border payments« option in the selection, contact your bank administrator.

Exchange Rate Lists

Exchange rate lists are located in the folder **Review > Exchange rates**. They are marked with sequence number and date. Exchange rates are sent to the e-bank by your bank; you receive the latest valid one when refreshing data (click the icon  [marked with an arrow on the picture 1.



The screenshot shows the 'hal ebank' interface. The main window displays a list of exchange rates with columns for 'Bank exchange rat...' and 'Validity date'. The first row is highlighted with a red circle labeled '5a'. A pop-up window titled 'Exchange rate list' is open, showing a table of exchange rates for various countries. The table has columns for 'COUNTRY', 'CUR', 'CODE', 'UNIT', 'REFERENCE EXCHANGE RATE ECB', and 'Bank exch. rate list' (subdivided into 'PURCHASE' and 'SELLING'). The table lists countries like AUSTRALIA, KANADA, ŠVICA, ČESKA, DANSKA, VELIKA BRITANIJA, HRVAŠKA, MADŽARSKA, JAPONSKA, NORVEŠKA, POLJSKA, and ŠVEDSKA. The interface also shows a toolbar with various icons, a menu bar, and a status bar at the bottom with 'Prepared ...', 'Marked records No: 0/0', 'Sum: - /-', and '3.04.2012 12:50'. Red circles and arrows highlight specific elements: 1. 'Cross-border payments' dropdown menu; 2. Account selection dropdown; 3. Date range selection; 4. 'exch. rates' menu item; 5a. Selected row in the exchange rates list; 5b. 'Preview' button; 5c. Close button; 6. 'Export' button.

- 1 Select »Cross-border payments«².
- 2 Select the account.
- 3 Select the time period.
- 4 Exchange rate lists are saved in the folder **Review > Exchange rates**.
- 5 Select the exchange rate list (5a). By double clicking or by selecting **Preview (5b)**, the exchange rate data will open. Close the window by clicking the symbol  (5c).
- 6 Data can be exported, while statement can be reviewed or printed.

¹ The exchange rate list export procedure is the same as the standard transaction item export, which is described in the section Review of Balance, Transactions and Statements.

² If you don't have the »Cross-border payments« option in the selection, contact your bank administrator.

SWIFT Receipts

SWIFT receipts are located in the folder **Review > SWIFT**. They are sent to the e-bank by your bank, when it conveys your payment order into the execution to a bank abroad. SWIFT receipts can be reviewed, printed or exported¹.

The screenshot shows the hal ebank software interface. The main window displays a list of SWIFT receipts under the 'Review' tab. The table has columns for 'Value/payment date' and 'Status'. A 'Payment confirmation' window is open, showing details for a transaction on 07.12.2011. The window includes fields for IBAN, Bank BIC, Currency, ID no. VAT, Register number, Debitor, Destination, and Customer transfer details. The interface also shows a sidebar with navigation options like 'Preparation', 'Delivery', 'Review', 'balance', 'transactions', 'statements', 'notices', 'exch. rates', 'inflows', 'SWIFT', 'files', 'forms', 'Archive', and 'Info'. The bottom of the window has buttons for 'Open', 'Export', 'Preview', and 'Print'. Red circles and labels (1-6, 5a, 5b, 5c) highlight specific UI elements and actions.

- 1 Select »Cross-border payments«².
- 2 Select the account.
- 3 Select the time period.
- 4 SWIFT receipts are saved in the folder **Review > SWIFT**.
- 5 Select the SWIFT receipt (5a). By double clicking or by selecting **Preview (5b)**, the receipt data will open. Close the window by clicking the symbol  (5c).
- 6 Data can be exported, while the statement can be reviewed or printed.

¹ The SWIFT receipt export procedure is the same as the standard transaction item export, which is described in the section Review of Balance, Transactions and Statements.

² If you don't have the »Cross-border payments« option in the selection, contact your bank administrator.