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 <u>wwweng.halcom.si/support</u>.

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2. CROSS-BORDER PAYMENTS AND OPERATIONS WITH FOREIGN CURRENCIES

- 3. REMOTE SIGNING
- 4. ADDRESS BOOK
- 5. QUALIFIED DIGITAL CERTIFICATE ONE FOR ALL
- 6. REVIEW OF BALANCE, TRANSACTIONS AND STATEMENTS
- 7. BANK NOTICES AND MESSAGES TO BANK
- 8. ADDITIONAL TOOLS AND SETTINGS
- 9. FILE EXCHANGE
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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.

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| P reparation | Foreign payment order Marked records No: 0/11 | | Q |

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.

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| | 🐁 Cross-border payment order | |
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| in orders 3 | Status toto Prepared 23.05.2017-10.40.59 Accepted | Cre |
| 🛄 statistics | User reference Instrument 1 - PAYNENTS, LETTERS OF CREDIT AND CHEQUES | |
| 🗃 batches | Debtor Payment data | |
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| | Payment order - UPN/SEPA | |
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- **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

| e Payment o | rder - UPN/SEPA | ? 💌 |
|---|--|--|
| | Status ID Prepared Accepted | : 102C9N3AR4FVCCTE 23.05.2017-11:03.02 |
| Debtor IBAN: Reference: Name: Address: City: Country: | SI56 0500 0001 2346 862 NRO HALCOM D.D. TRŽAŠKA CESTA 118 LJUBLJANA SLOVENIA Purpose code CMDT ? | Urgent |
| Creditor IBAN: Reference: | Amount Payment date Bank BIC EUR 23.05.2017 7 | |
| Name: Address: City: Country: | | ? |
| Comment: | | form no. 16 |
| Prepared by: Signed by: | Print | OK Exit |
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| Payment order - UPN/SEPA | | | | | | ? | × |
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| | | | Accepted: | 23.03.2 | :017-11.03 | .02 | |
| Purpose category code: | | | | | | | T |
| Ultimate debtor name: | | | | | | | ? |
| Ultimate creditor name: | | | | | | | ? |
| | | | | | | | |
| IDENTIFICATORS | | | | | | | |
| Debtor | | Creditor | | | | | |
| Type ID: | • | Type ID: | | | | | ▣ |
| | | | | | | | |
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| Ultimate debtor | | Ultimate creditor | | | | | |
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| 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.

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- 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

fields. Creditor data are pre-filled or entered manually(5b).

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.

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 + 0) (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 \checkmark [marked with an arrow on the picture \leftarrow] in the tool bar). Exchange rate lists can be reviewed, printed and exported¹.

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| | 1 06 12 2011 | AVSTRALUA | AUD 036 1 | 1,284100 | 1,303100 | 1,264600 | |
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| M INDWS | 1 01.12.2011 | VELIKA BRITANJA | GBP 826 1 | 0,831050 | 0,844100 | 0,819200 | |
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| 686 | 1 25.11.2011 | POLISKA | PLN 985 1 | 4,144500 | 4,200400 | 4,076300 | |
| 000 | 1 24 11 2011 | ŠVEDSKA | SBK 752 1 | 8,805200 | 8,948200 | 8,683700 | |
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- 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.

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| e | SWIFT receipt | Payment confirmation | (5c) ≍ |
| Preparation | Marked records No: 1/30 Sum: =1.251,30 EUR/- | | Id: 1YYYYYYSC0R7PXU Prepared: 02.06.2010 14:33:03 |
| Deliveru | Value/payment date | ✓ IBAN: SI56 9910 0055 5201 246 | ERB L UIBLIANA - DEMO |
| 63 | | Bank BIC: DEMOSI22 | TUB. |
| Beview | | ID no. VAT: 21233225 | IUB. |
| Sa balance | 電撃しる 07.12.2011 月前日 月 07.12.2011 | Register number: 11111111 | TUB. |
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- 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.