HAL E-BANK MANUAL

CROSS-BORDER PAYMENTS AND OPERATIONS WITH FOREIGN CURRENCIES

hal e bank®

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 *wwweng.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.
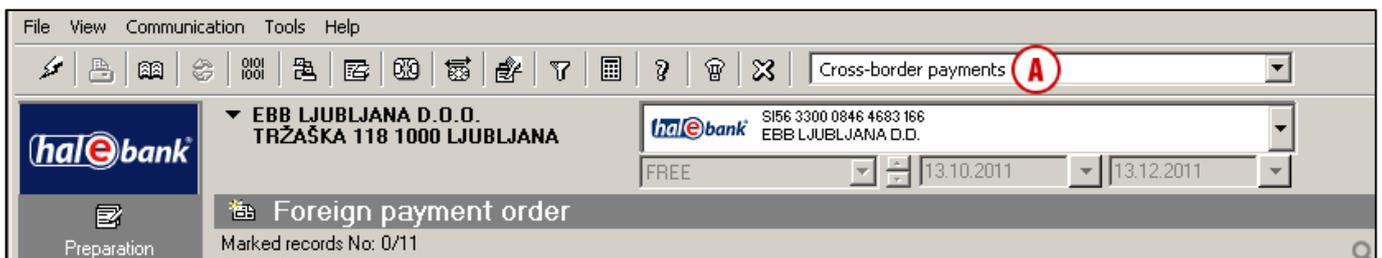
WARNING

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.

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).

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

UPN/SEPA payment order – Appearance

Transfer Order

Money transfer order enables the following[1]:

- 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 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).*

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[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.*
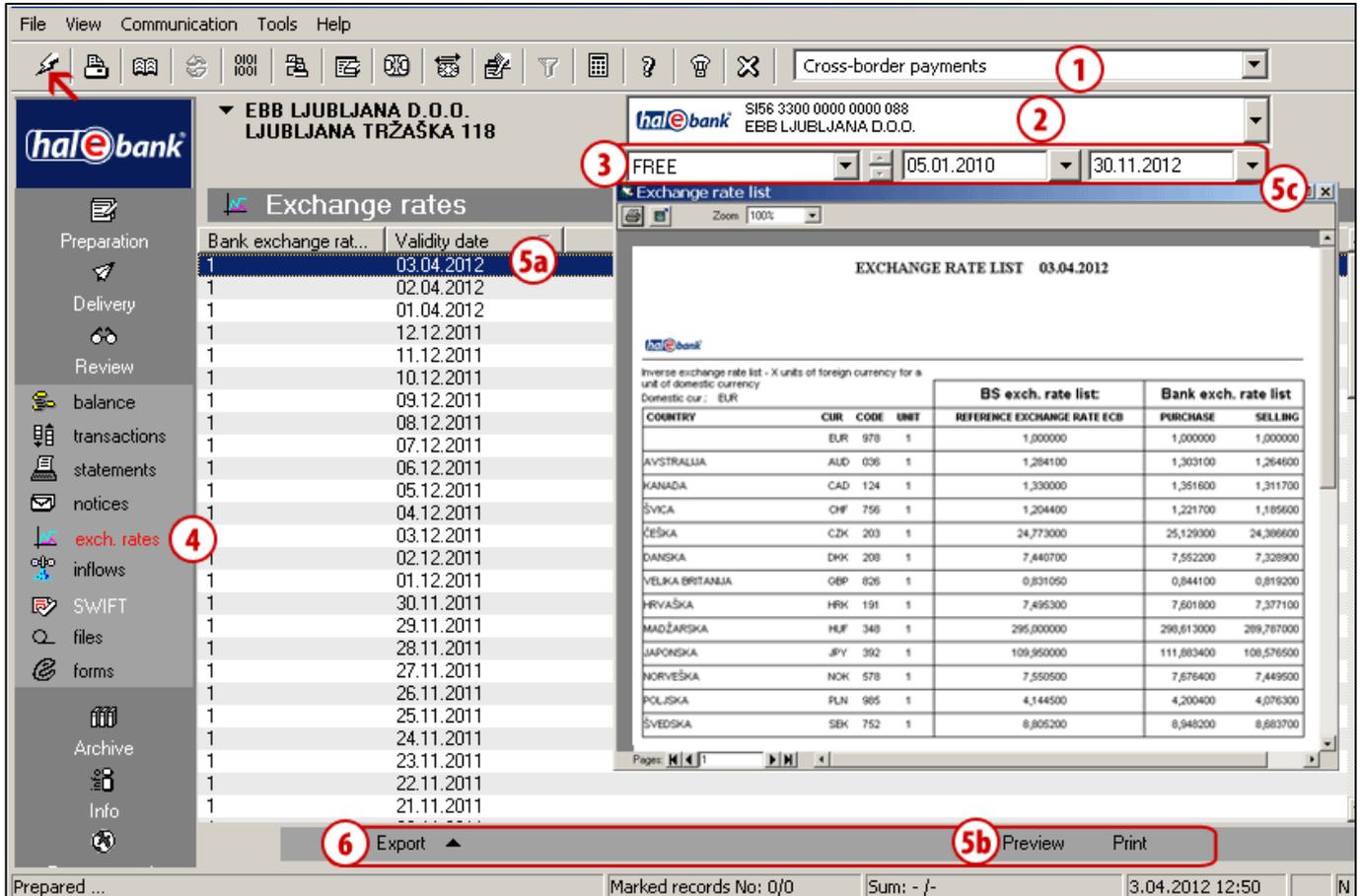
Inflows

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.

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[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 [icon] [marked with an arrow on the picture ←] in the tool bar). Exchange rate lists can be reviewed, printed and exported[1].

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 Pr**eview** **(5b)**, the exchange rate data will open. Close the window by clicking the symbol [X] **(5c)**.
6   Data can be exported, while statement can be reviewed or printed.

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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 exported[1].

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.

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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.