

HAL E-BANK MANUAL

CROSS-BORDER PAYMENTS AND OPERATIONS WITH FOREIGN CURRENCIES



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Content of Manual

The manual consists of eight content sections and two sub-sections. The current section is highlighted on the list. The manual's content sections are also available online at www.halcom.rs.

1. PAYMENTS

2. CROSS-BORDER PAYMENTS AND OPERATIONS WITH FOREIGN CURRENCIES

3. REMOTE SIGNING

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Cross-border Payments and Operations with Foreign Currencies

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

- VP 70 payment order (cross-border payments),
- transfer order (exchange of currencies),
- Inflow from abroad statistics,
- 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 »Foreign payments« option.



WARNING

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

VP70 Payment Orders

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

The screenshot shows the HAL ebank software interface for creating a VP70 payment order. The interface includes a menu bar (File, View, Communication, Tools, Help), a toolbar, and a main window titled "Foreign payment order - VP 70". The window is divided into several sections: "Debtor" (with fields for account no., name, address, city), "Creditor" (with fields for account no., name, address, city, country), and "Creditor bank" (with fields for Swift BIC, name, address, city, bank id, country). A "Data for statistics" table is also present. A "Selection of statistic code and tran..." dialog box is open, showing a list of codes and descriptions. The interface is annotated with red circles and numbers 1 through 7, indicating the steps for creating the order.

- 1 Select »Foreign payments«¹.
 - 2 Select the account.
 - 3 Enter the folder Preparation > Orders.
 - 4 Select the command Enter > Foreign payment order- VP70 or Payment order - SEPA01. 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 If the order amount is higher than the regulatory prescribed amount, you will also have to complete the statistics data.
- Statistical code can be entered manually (6a) or you select it from the list (6b), which opens up by clicking number 1 at the beginning of the row next to the »Stat. code« field. Complete the remaining data.
- 7 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 »Foreign payments« option in the selection, contact your bank administrator.

Transfer Order

Money transfer order enables the following:

- Exchange between different currencies,
- Transfer of funds among own accounts, and
- Payment to business partner account.

Money transfer order can be completed in the folder **Preparation > Transfers (3)**. It shall be used when at least one currency is not RSD (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 »Foreign payments«¹.
- 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. Enter creditor data from the address book **(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 If you don't have the »Foreign payments« option in the selection, contact your bank administrator.

Inflow Statistics

Statistical report must be completed when the inflow amount from abroad is higher than the regulatory prescribed amount. In such cases, a bank sends a form for the preparation of the statistical report.

The statistical report must be completed and sent to the bank within the set deadline.

The screenshot shows the HAL ebank software interface. The main window is titled 'Statistical report on the inflow'. The interface includes a menu bar (File, View, Communication, Tools, Help), a toolbar, and a sidebar with navigation options like 'Preparation', 'orders', 'transfers', 'statistics', 'batches', 'files', 'forms', 'messages', 'Delivery', 'Review', 'Archive', and 'Info'. The main window displays the 'Statistical report on the inflow' form with fields for debtor information, inflow details, and a table for statistics. A dialog box titled 'Selection of statistic code and tran...' is open, showing a list of codes such as '112 PAYMENT FOR EXPORT OF GOODS' and '147 EXPORT OF GOODS WITH CUSTOMS DECL.'. Red circles with letters (1-7) and (5a-5d) mark specific steps in the process.

- 1 Select »Foreign payments«¹.
- 2 Select the account.
- 3 Unsent statistical reports are saved in the folder **Preparation > Statistics**.
- 4 Select the statistics. You can open the statistical report form by double clicking on the statistics data or by using the command **Prepare > Open**. An additional warning window opens up, which you shall confirm.
- 5 Complete the statistical code, which you can either:
 - a. Enter manually (5a) or
 - b. Open the list of codes by clicking on number 1 (5b), select a code from the list (5c) and click **Select** (5d).
- 6 Confirm the prepared statistical report by clicking **OK**.
- 7 The statistical report is ready and is waiting in the **Delivery** folder to be sent to the bank.
(See the *Payments* section for more information on sending orders to the bank).

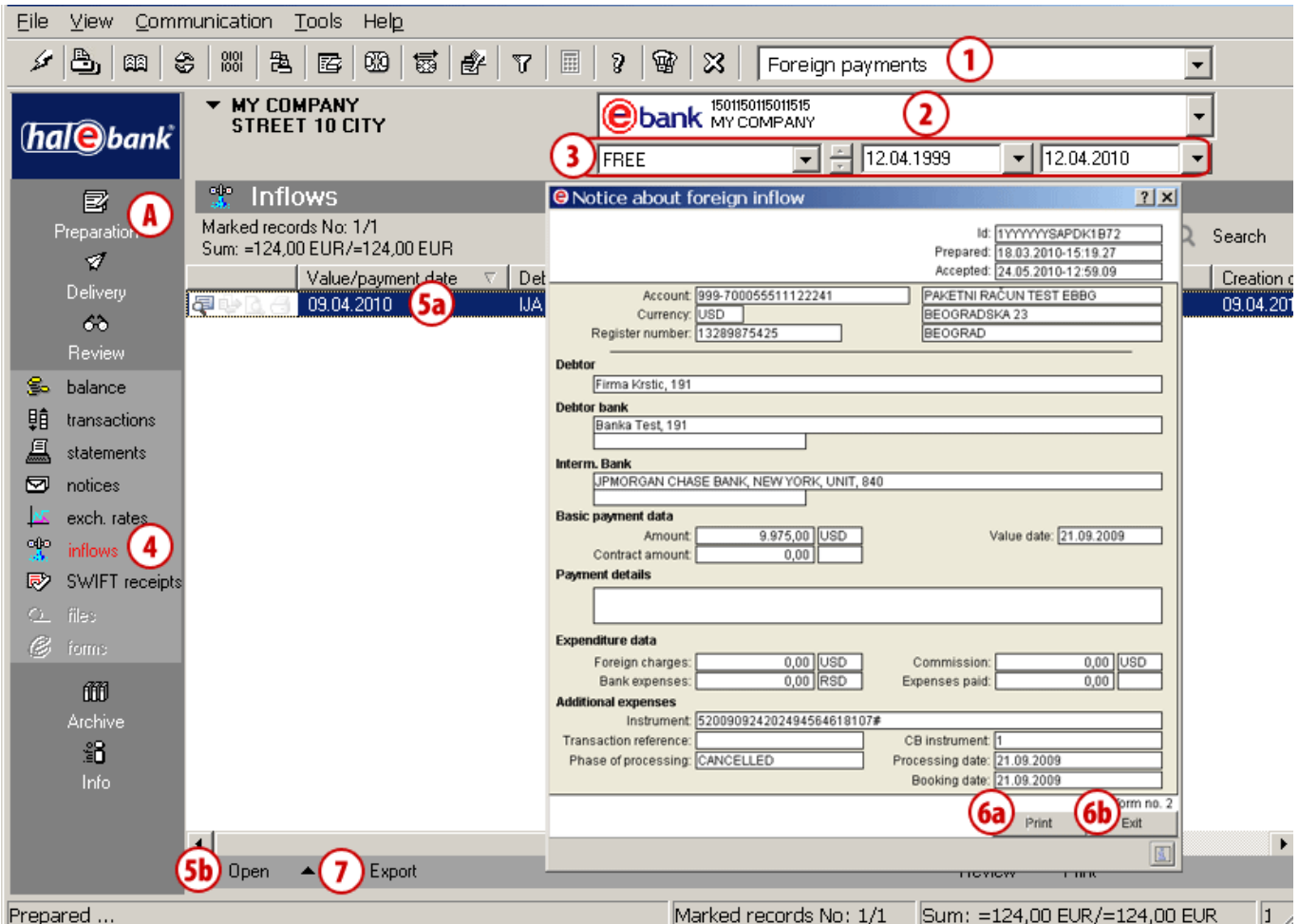
TIP

By clicking the command **Prepare > Reference**, you open an inflow to which the selected statistical report relates.

¹ If you don't have the »Foreign 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.

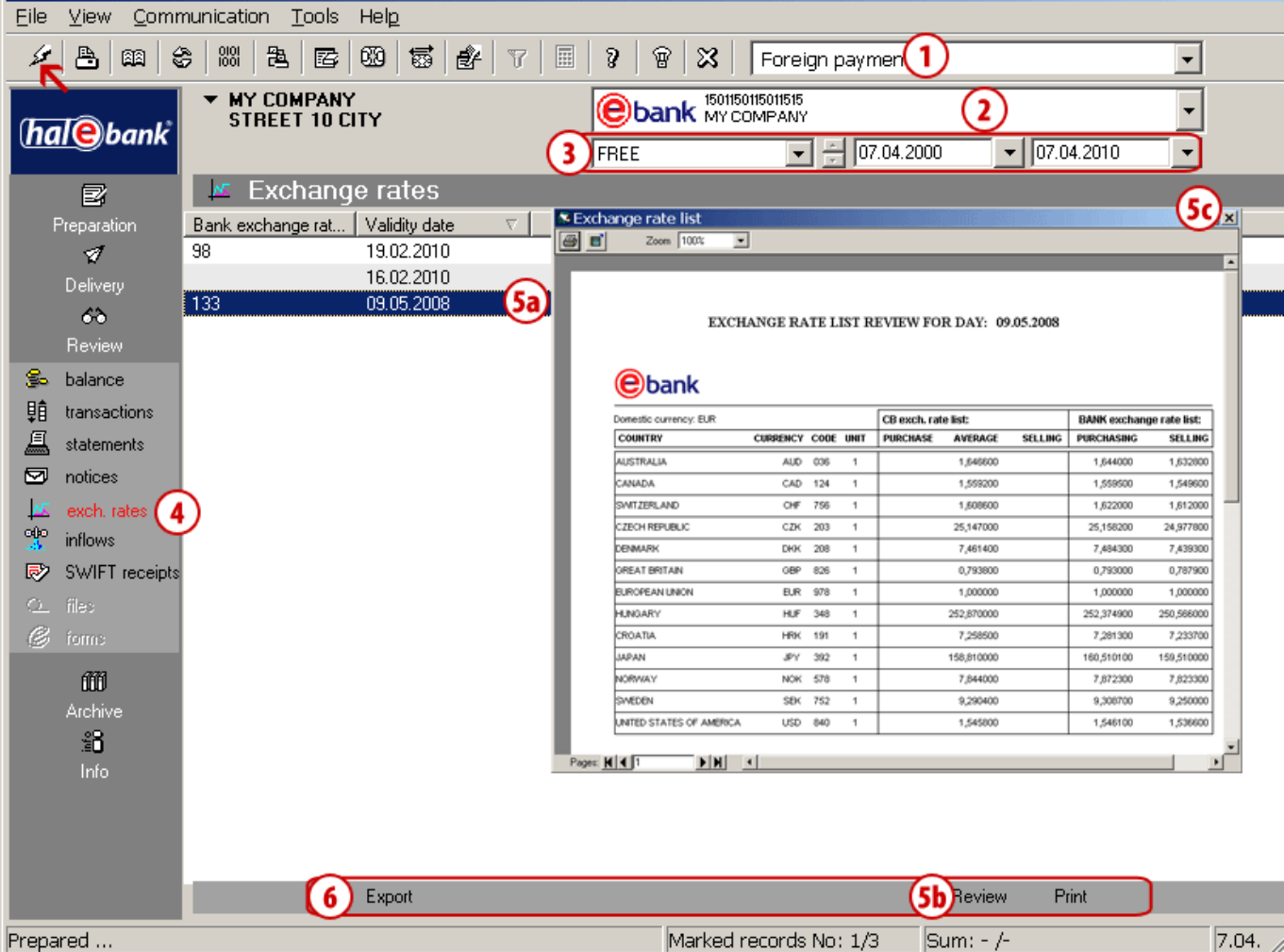


- 1 Select »Foreign payments«¹.
 - 2 Select the account.
 - 3 Select the time period.
 - 4 Inflows are saved in the folder **Review > Inflows**.
 - 5 Select the inflow data (5a). Open the inflow by double clicking or by using the command **Open > Open** (5b).
 - 6 The inflow data will appear. You can 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.
- A** You can conduct insight into the inflow statistics by using the command **Open > Reference** (5b), which opens a message saved also in the folder **Preparation > Statistics** (A), when it is sent by the bank for the selected inflow (see page 7).

¹ If you don't have the »Foreign 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  in the tool bar). Exchange rate lists can be reviewed, printed and exported¹.




The screenshot shows the 'hal ebank' software interface. The main window is titled 'Exchange rates' and displays a table with the following data:

Bank exchange rat...	Validity date
98	19.02.2010
	16.02.2010
133	09.05.2008

The 'Exchange rate list' window is open, showing the following table:

COUNTRY	CURRENCY CODE	UNIT	CB exch. rate list:			BANK exchange rate list:	
			PURCHASE	AVERAGE	SELLING	PURCHASING	SELLING
AUSTRALIA	AUD	036	1	1,546600		1,544000	1,532800
CANADA	CAD	124	1	1,559200		1,559500	1,549600
SWITZERLAND	CHF	756	1	1,508600		1,522000	1,512000
CZECH REPUBLIC	CZK	203	1	25,147000		25,158200	24,977800
DENMARK	DKK	208	1	7,461400		7,484300	7,439300
GREAT BRITAIN	GBP	826	1	0,793800		0,793000	0,787900
EUROPEAN UNION	EUR	978	1	1,000000		1,000000	1,000000
HUNGARY	HUF	348	1	252,870000		252,374900	250,586000
CROATIA	HRK	191	1	7,258500		7,281300	7,233700
JAPAN	JPY	392	1	158,810000		160,510100	159,510000
NORWAY	NOK	578	1	7,844000		7,872300	7,823300
SWEDEN	SEK	752	1	9,290400		9,308700	9,250000
UNITED STATES OF AMERICA	USD	840	1	1,545600		1,546100	1,536600

- 1 Select »Foreign 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 **Review** (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 » *Foreign payments*« option in the selection, contact your bank administrator.