

Erste NetBanking User Guide For Corporate Customers

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1. INTRODUCTION

Erste NetBanking service allows the customer to have overview of the balance and transactions in his/her accounts, manage finances, pay bills, 24 hours a day, every day in the week.

The service may be accessed from any location in the world where the customer has Internet access (including public locations such as hotels, airports, Internet cafés and similar). You only need to access the Erste Bank website via the following address: <http://www.erstebank.me>. On that page you need to select the “NetBanking” option which opens the Erste NetBanking login page.

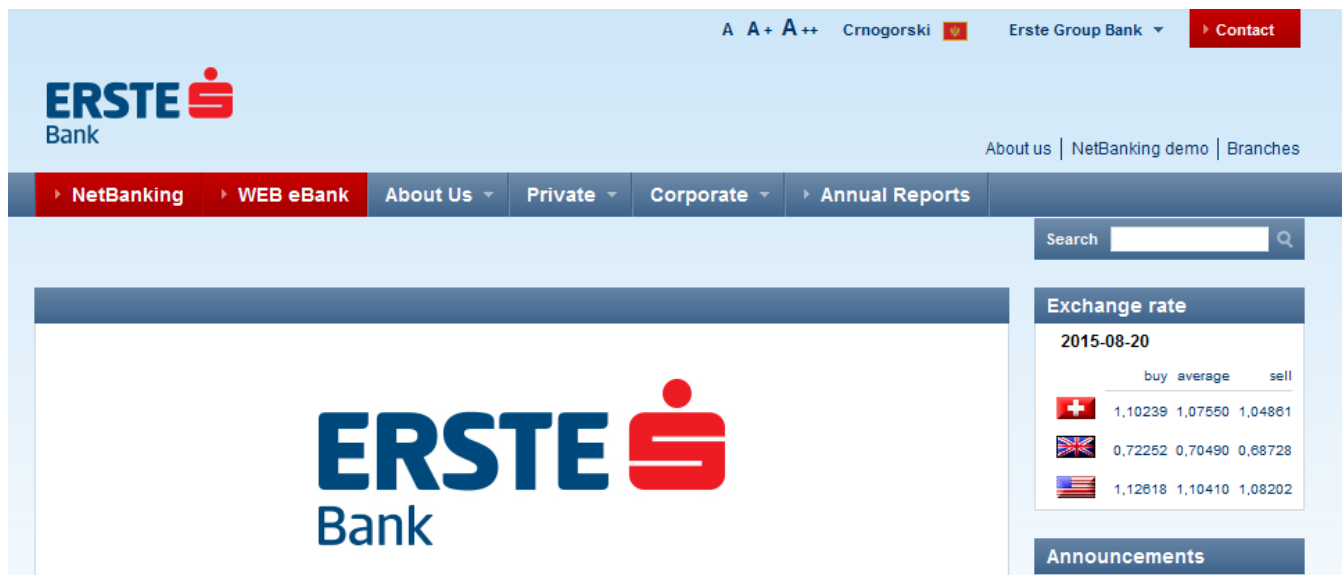


Figure 1. Access to Erste NetBanking service

2. SECURITY ON ERSTE NETBANKING

Internet banking brings many benefits with its fast and easy access to accounts and financial assets. Along with all benefits and easy use provided by the Erste NetBanking service, working online must be additionally secured.

For that purpose, the Erste Bank takes multiple protection measures:

- Provider authenticity

In order to have secure communication with the Erste NetBanking service provider (server) as a customer, we have obtained a certificate confirming our identity from the VeriSign company, a world renowned Internet authority. You can see the certificate by clicking on the VeriSign icon on the Erste NetBanking homepage. The name of the provider indicated in the address bar of your Internet browser must at all times be identical with the one indicated in the certificate – netbanking.erstebank.me.

- 128-bit SSL encryption

All data exchanged with the Erste NetBanking server are protected with 128-bit SSL encryption which is currently the latest encryption technology.

The link between your computer and the Erste NetBanking provider is established by using the Secure Sockets Layer. Each piece of information in communication with the Bank is encrypted (“encoded”) prior to transfer to the Erste NetBanking server where it is again decoded by using a key in possession solely by the Bank. The similar applies for the protection of the data sent to you by the Bank.

- Customer identification

By identifying the customer, the Bank verifies whether the person logging in to Erste NetBanking is the actual customer who is authorized to do so, and the customer him/herself is at the same time sure that no other person has access to his/her accounts and funds.

Customer identification when logging in to Erste NetBanking is based on the use of the following: unique username and one-time password generated by the Erste Display card. It is also important for the customer identification security that the owner of the username and the one-time password does not disclose the mentioned parameters used in identification to third persons.

- Automatic logout

If you do not use the Erste NetBanking for more than 30 minutes after logging in (for example because you need to deal with something else urgently in another location), Erste NetBanking will log you out automatically. In order to continue to use Erste NetBanking, you need to log in once again. This prevents any unauthorized access to overview of your accounts and transactions while you are away from your computer.

For the purpose of protecting their computers, the Erste Bank recommends its clients who are Erste NetBanking service customers to perform mandatory installation of security patches for operative systems and applications, along with installation of anti-virus program and firewall, which need to be updated regularly.

2.1. RULES OF SAFE INTERNET USE

- Use adequate web browser. Browsers recommended for the use of the Erste NetBanking service are Microsoft Internet Explorer version 9.0 and later and Mozilla Firefox version 3.0 and later;
- Avoid downloading programs from the Internet from unknown sources;
- Do not use your customer information to access other online programs or websites;
- Memorize your customer information. Do not write them down, do not share them with other people and do not record them on a computer or mobile phone;
- Do not send confidential information via e-mail or through social networks (e.g. Facebook, Twitter, LinkedIn...);
- Do not follow links from suspicious e-mails, insert the address you wish to look up in the Internet browser address bar;
- Ensure adequate protection on the computer (installation of security patches, firewalls and antivirus programs);
- Close your browser after you finish using the Internet;
- If you have finished using the computer, do not leave it in hibernate mode and shut it down.

2.2. PREVENTION OF ABUSE

- Check the security of the website you are visiting. The small padlock icon in the lower part of the Internet browser proves that the website is secured. If the website you are visiting is on a secure server, the address must start with "https://" ("s" as in "secure"), and not with the usual "http://".
- Do not open attachments and links in e-mail messages from unknown or suspicious senders.
- When defining your personal password, make sure that the combination of numbers is not simple and easy to remember and change it as often as possible.
- Perform regular cleaning of "temporary Internet files" (Cookies & files).
- Check e-mail confirmations each time after you log in to Erste NetBanking and ask for e-mail confirmation to be sent after the execution of each transaction.
- Monitor the balance in your account regularly. If you notice any suspicious transactions, report them to the Bank immediately.
- We recommend that you do not open other windows and do not run other programs while you are logged on the Erste NetBanking service.
- In case you receive a request to enter personal information or you receive an e-mail requesting from you to forward your personal information via e-mail while you are using the Erste NetBanking service or browsing the Erste Bank website, do not reply to such request.

Information usually requested in such cases includes the payment card number, PIN, username and password used to access internet banking. The Bank will never ask such information from you so if you receive such an e-mail, please inform the Bank immediately.

- If you access the website you suspect to be fake, e.g. the Erste NetBanking login page without the certificate confirming the provider authenticity, please inform the Bank immediately.
- If the Erste NetBanking homepage appears strange, e.g. there are two boxes for entry of one-time password, please inform the Bank immediately.
- If additional authorization is requested when logging in to the Erste NetBanking by pressing key 9 on the card please inform the Bank immediately.
- If you believe that an unauthorized person has come into possession of your password, you can change it within the Erste NetBanking application (more details in the text below) or you can block access to the system. You can also ask the blocking to be done in the Bank's branch offices or by calling the Call Centre on +382(0)20 440 440.
- In case of any doubts or suspicions please contact the Call Centre on +382(0)20 440 440.

2.3. HOW TO RECOGNIZE FRAUD

- Appearance of suspicious Internet browser windows (pop-ups or adverts) which may be used to obtain personal information. Such windows may be hidden in free files such as e.g. screensavers or music programs, so please avoid program downloading from unknown Internet sources and update antivirus programs on your computer regularly.
- Suspicious e-mail messages with links to fake websites which appear authentic and professional as if created by a bank, card company, financial agency or a business entity providing internet services, where the customer is required to enter personal information, code, password, account information, card number with an explanation stating that this is required due to alleged loss of information or due to alleged transaction verification. Although some of those e-mail messages/websites may appear very professional and identical to the original ones, it is possible to observe poorly structured sentences and unprofessionally formulated English language if you inspect them closely. The Bank will never ask you to provide such information via e-mail.

Example of a fake e-mail message:

—Original Message—

From: erstebank.me support [mailto:king@erstebank.me]

Sent: Monday, April 26, 2014 4:46 AM

To: king@erstebank.me

Subject: erstebank.me account notification

Dear Customer,

This e-mail was send by erstebank.me to notify you that we have temporarily prevented access to your account. We have reasons to beleive that your account may have been accessed by someone else. Please run this file and Follow instructions: <http://emailsupport.zxq.net/settings.zip> (C) erstebank.me

- Suspicious telephone calls, most frequently telephone answering machines presenting to the customer as a new service or verification of information on behalf of a financial institution, asking the customer to provide his/her personal information. The Bank will never ask for such information from you via telephone.

3. LOGIN

The customer uses Display card to log in to Erste NetBanking.

3.1. INSTRUCTION FOR LOGIN BY USING DISPLAY CARD

- I. Enter your username in the box "username"

Erste bank AD Podgorica 20.08.2015 08:52:42

Customer service: 020 440 440

- II. You need your Erste Display card to generate one-time password:



- Turn the card on by long pressing the key with symbol O. (1.)
 - Tap digit 6 on the card. (3.)
 - After the text "ZP____" is displayed, enter the four-digit password by tapping the digits. In case of incorrect entry, tap key "C" to enable new entry. Correct password is confirmed by tapping the key "OK". (5., 6.)
 - Copy the number shown on the card display into the screen box "One Time Password". (7.)
- III. Click the "Login" button.

3.2. PASSWORD CHANGE

When you log in for the first time, a new screen for password change will appear (Figure 1). Enter the current password for Display card into the “Current password” box. Then choose a new password and enter it twice, and that will be the password you will enter into the Display card the next time you log in.

Settings

- ▶ **Change password**
- ▶ Change contact information
- ▾ Application form
- ▾ General conditions
- ▾ Data change request

Uzorci
Kreirajte uzorak naloga za prenos između računa
[▶ više](#)

Change password for Display karticu

user IME PREZIME

Password for your Display card must consist only of numbers, and must contain 4 digits (eg 5190).

Current password* 4-digit password which you entered into your Display card

New password * 4-digit password of your choice which you will enter into your Display card from now on

Repeat new password * Repeat the 4-digit password of your choice

* Mandatory field

Change

Figure 1. Change of password for Erste Display card

3.3. CLIENT SELECTION

If the customer is using the same username and one-time password generated by Display card to access services for a number of different clients (for himself as a retail client and for other corporate clients), a new screen will appear after login to select the client to whose accounts he/she wishes to access (Figure 2).

Select client

Erste NetBanking for citizens

▶ [IME PREZIME](#)

Erste NetBanking for legal entities

▶ [FIRMA D.O.O.](#)

Figure 2. Client selection

After selecting the client whose accounts the customer wishes to operate, the balance overview will show a list of all accounts the customer is authorized to operate within the NetBanking account of the given corporate customer (Figure 3).

User notifications

- ▶ Messages
- ▶ NetBanking News

Unsigned

- ▶ Payment orders
- ▶ FX orders
- ▶ Domestic currency files
- ▶ Foreign currency files

Balance overview

user IME PREZIME for FIRMA

▶ **Accounts**

Number	Type of account	Stat.	Inv.	Curr.	Overdraft	Balance	To be charged	Available
1100000000	Poslovni račun			EUR	0,00	21.451,96	1,00	21.450,96
100009	Žiro računi			EUR	0,00	1.450,00	0,00	1.450,00

Figure 3. Balance overview

After each successful login to the NetBanking, the customer will receive a login confirmation on his/her e-mail for the purpose of additional control and security.

For the purpose of increasing security within the Erste NetBanking service itself, control of the customer's activities is in place. If the customer logs in to the application, but does not use it for a certain period of time, the application will log out automatically. In order to continue using the service, the customer will have to log in again.

3.4. SCREEN OPTIONS

The following options are also available on the login screen:

- NETBANKING;
- Demo;
- FAQs;
- User instructions.

3.5. USER OPTIONS

After logging in to the NetBanking application, the customer is offered options located in the tool bar, as follows:

- HELP

By selecting the "Help" option, the "FAQs" screen is displayed where answers to some of the most common uncertainties and ambiguities in using the NetBanking service may be found.

In addition to frequently asked questions, this option also includes the Erste NetBanking user guide. Prior to logging in for the first time, each customer should read the Erste NetBanking user guide.

- CONTACT

By selecting the "Contact" option, a form opens through which you can send an enquiry to the Bank. In order to send an enquiry you need to fill in the boxes shown and select the "Send" option".



- TRANSACTION CHECK

Checking the status of individual transactions is possible by selecting the "Transaction check" option and entering the transaction number and the account number of the recipient of the funds.

The transaction number may be found:

- in the transaction confirmation received by the customer on his/her e-mail address;
- in the transaction confirmation within the "Payments overview" menu under the Payment Orders – "Executed" option.

By entering the transaction number and the recipient's account number and selecting the "Check" option, the screen displays a message on the status of the selected transaction. To check the status of another transaction you need to select the "New check" option.

To use this option you do not need to be a NetBanking service customer, or to be logged in to the service. It is sufficient to have the transaction number and the number of the recipient of the funds.

- TOOLS

By selecting the "TOOLS" option, the following options are offered to the customer:

- Exchange rates;
- Loan calculator;
- Savings calculator.
- CUSTOMER SUPPORT

On the login screen, and on every other screen within the Erste NetBanking application, the customer support number 020 440 440 is displayed and is available every business day in the period from 8.00 a.m. to 4.00 p.m., where the customers may obtain any information related to the Erste NetBanking service.

4. MENUS

All options of the NetBanking service are divided into five main menus:

1. BALANCE OVERVIEW

- Accounts
- Savings and term deposits
- Loans
- Credit cards

2. PAYMENTS

Payments

- Payment order
- Purchase and sale of foreign currency
- International payments

Templates

- Transfer between accounts
- Payment order
- International payments

3. PAYMENTS OVERVIEW

Payment orders

- Announced
- Being processed
- Executed
- Non-executed
- Cancelled

International payments

- Announced
- Being processed
- Executed
- Non-executed
- Cancelled

Order cancellation

- Cancellation of domestic payment orders and foreign currency orders

4. FILES

Entry

- File uploading
- Disbursement of salaries to employees

File overview

- Domestic payment operations
- Foreign currency payment operations
- Disbursement of salaries

File formats

- Domestic payment operations
- Foreign currency payment operations
- Salaries

5. SERVICES

Service activation

- SMS for account
- SMS for payment cards

Active menu is marked by blue background, and its options are listed in the column on the left part of the screen (Figure 4). The contents of each individual menu and all options within the menu are displayed after clicking on the menu name or the name of an individual option within the menu.

Figure 4. Basic screen appearance

4.1. BASIC TOOL BAR

At the top of each Erste NetBanking screen (tool bar) there is a basic tool bar which includes the following options in addition to the options available on the login screen:

4.1.1. SETTINGS

By selecting the “Settings” option, the menu at the top of the screen allows changing of the customer’s Erste NetBanking settings.

The “Settings” menu allows changing of the following:

– Password

By selecting the “Password change” link, a screen appears where you can change the current password for the Display card. You should enter the current password into the “Password” box, and the new chosen password into the boxes “New password” and “Repeat new password” and then click on the “Change” option.

The password consists of only numeric signs and contains 4 numbers.

– Contact information

By selecting the “Change contact information” link, the customer may change his/her contact information. By changing the e-mail address, the e-mail address to which the following is sent to the customer is changed:

- confirmations of NetBanking login;
- confirmations of transactions made through the NetBanking service;
- statements.

If you wish to change the information, you need to enter the new information and click on the “Check” option in order to verify the correctness of the entered information, and then “Confirm” in order to save the information.

4.1.2. CANCELLATION

By selecting the “Cancellation” option you can send a request to cancel a transaction. You need to complete the boxes with the information on the order you wish to cancel and click the “Send” option.

This is not an automatic order cancellation, it only forwards the request for cancellation to the Bank and the customer is subsequently notified of the result. If the order is still not executed or forwarded to the Central Bank of Montenegro, it will be possible to cancel it.

4.1.3. CLIENT SELECTION

If the customer uses the same username and password generated by the Display card to access services of a number of clients (for himself as a retail client and for other corporate clients), he/she can log in on behalf of another client by selecting the “Client selection” option, without the need to enter the customer information once again.

In addition to the “Help” option at the top of the screen, the customers may also find assistance through the “instruction” on each screen providing a brief description of how to use the selected option (Figure 5).

The screenshot displays the 'National Payment Order' screen. On the left, there is a navigation menu with 'Payments' and 'Templates' sections. The 'Payments' section includes 'Payment order', 'Purchase and sale of foreign currency', and 'International payment'. The 'Templates' section includes 'Payment orders' and 'International payments'. The main content area is titled 'National Payment Order' and shows the user 'IME PREZIME for FIRMA'. Below the title, there is a red arrow icon and an information icon. The main text explains that this option allows transferring funds to accounts within the Erste Bank or to other banks. It lists several fields to be filled: 'payer's account number', 'mode - charge reference No.', 'recipient's account number', 'mode - reference No.', 'amount', 'payment description code', 'description', 'date of execution', and 'Urgent' (with a note about higher tariffs for urgent payments). It also mentions a 'send e-mail confirmation' option. At the bottom, there is a 'Close' button.

Figure 5. User instructions on each NetBanking application page

Each page may be printed out by selecting the “print” option:



4.2. BALANCE OVERVIEW

The “Balance overview” menu allows overview of the current balance and transactions on the customer’s transaction accounts, term deposits, credit cards, credit accounts. Such overview also includes an overview of the accounts for which the customer has a power of attorney. It also provides a summary of the key information from the finance management.

Each account is displayed with its account number, account description, an icon for ordering statements, account currency, overdraft limit, account balance, amount pending to be charged and the amount available in the account (Figure 6).

Number	Type of account	Stat.	Inv.	Curr.	Overdraft	Balance	To be charged	Available
1100000000	Poslovni račun			EUR	0,00	21.451,96	1,00	21.450,96
100009	Žiro računi			EUR	0,00	1.450,00	0,00	1.450,00

Figure 6. Balance overview

By clicking on the arrow you can disable displaying of a certain group of accounts.

Within the balance overview menus, the left menu shows three important segments: Customer notifications, Non-verified orders and order files (in case there are two signatories or the files have only been uploaded and not signed) and Statements (these options will be described in more detail in the text below).

4.3. TRANSACTIONS

By clicking the account number, a screen with an overview of transactions on that account appears.

Options for the overview of transactions on account are the following:

- chronological overview of the last 50 transaction items on the screen, and by selecting the “next” option you can have overview of the next 50 transactions, and you return to the previous 50 items by selecting the option “previous”,
- searching transactions on account according to the value date,

User notifications		Transactions per account			
<ul style="list-style-type: none"> ▶ Messages ▶ NetBanking News 		user IME PREZIME for FIRMA i			
Unsigned <ul style="list-style-type: none"> ▶ Payment orders ▶ FX orders ▶ Domestic currency files ▶ Foreign currency files 		Poslovni račun, 1100000000 (EUR)			
Statements <ul style="list-style-type: none"> ▶ Order statements ▶ Change method of delivery of statements 		from date of execution <input type="text"/> <input type="calendar"/> till date of execution <input type="text"/> <input type="calendar"/> Display			
		Reserved funds 1,00 Available 21.450,96 ◀ previous next ▶			
Date of entry	Date of execution	Description	Outbound payments	Inbound payments	Balance
08.02.2010.	08.02.2010.	DEVIZNA DOZNAKA	0,00		2.999,99
04.02.2010.	04.02.2010.	DEVIZNA DOZNAKA	0,00		4.203,99
04.02.2010.	04.02.2010.	Naknada za devizne dnevnice	8.796,00		5.587,78
04.02.2010.	04.02.2010.	Devizne dnevnice	0,00		5.675,74
03.02.2010.	03.02.2010.	J00A		0,00	14.471,74
03.02.2010.	03.02.2010.	Naknada za devizne dnevnice	6.000,00		4.471,74
03.02.2010.	03.02.2010.	Devizne dnevnice	733,00		4.531,74
03.02.2010.	03.02.2010.	Naknada za devizne dnevnice	6.000,00		4.539,07

Figure 7. Transactions on account

- overview of details of each transaction item – if the name of the transaction description is underlined, click on the description to show the details of that item
 - displaying of the ATM address in the account transactions: for each transaction made on our ATM (Erste Bank) the address of the ATM where the transaction was made is displayed.

4.4. ACCOUNT DETAILS

By clicking on the account name, details of the selected account are displayed, with a description of the account by various parameters.

User notifications		Business account details																					
<ul style="list-style-type: none"> ▶ Messages ▶ NetBanking News 		user IME PREZIME for FIRMA i																					
Unsigned <ul style="list-style-type: none"> ▶ Payment orders ▶ FX orders ▶ Domestic currency files ▶ Foreign currency files 		Poslovni račun, 1100000000 (EUR) Invoice																					
Statements <ul style="list-style-type: none"> ▶ Order statements ▶ Change method of delivery of statements 		<table border="1"> <tr> <td>Account description</td> <td colspan="2">Poslovni račun</td> </tr> <tr> <td>Account number</td> <td colspan="2">1100000000</td> </tr> <tr> <td>Date of opening account</td> <td colspan="2">24.01.2002.</td> </tr> <tr> <td>Account balance</td> <td colspan="2">21.451,96</td> </tr> <tr> <td>Available amount</td> <td colspan="2">21.450,96</td> </tr> <tr> <td rowspan="2">Mastercard Business Debit</td> <td>Name of card user</td> <td>The card is valid till:</td> </tr> <tr> <td>IVANA SEKULIĆ</td> <td>08/16</td> </tr> </table>		Account description	Poslovni račun		Account number	1100000000		Date of opening account	24.01.2002.		Account balance	21.451,96		Available amount	21.450,96		Mastercard Business Debit	Name of card user	The card is valid till:	IVANA SEKULIĆ	08/16
Account description	Poslovni račun																						
Account number	1100000000																						
Date of opening account	24.01.2002.																						
Account balance	21.451,96																						
Available amount	21.450,96																						
Mastercard Business Debit	Name of card user	The card is valid till:																					
	IVANA SEKULIĆ	08/16																					

Figure 8. Account details

4.5. STATEMENTS

If the customer wishes to order a statement of the account transactions, he/she can do so by selecting the “statement” option.

User notifications

- ▶ Messages
- ▶ NetBanking News

Unsigned

- ▶ Payment orders
- ▶ FX orders
- ▶ Domestic currency files
- ▶ Foreign currency files

Statements

- ▶ **Order statements**
- ▶ Change method of delivery of statements

Balance overview

user IME PREZIME for FIRMA

▶ **Accounts**

Number	Type of account	Stat.	Inv.	Curr.	Overdraft	Balance	To be charged	Available
1100000000	Poslovni račun			EUR	0,00	21.451,96	1,00	21.450,96
100009	Žiro računi			EUR	0,00	1.450,00	0,00	1.450,00

Figure 9. Statement ordering

The statement screen may be accessed by clicking on the “Stat.” icon or by clicking on the “Statement ordering” icon in the Statements menu. A statement of account transactions may be requested for a certain period of time and in a preferred format and sent to e-mail.

User notifications

- ▶ Messages
- ▶ NetBanking News

Unsigned

- ▶ Payment orders
- ▶ FX orders
- ▶ Domestic currency files
- ▶ Foreign currency files

Statements

- ▶ **Order statements**
- ▶ Change method of delivery of statements

Order statements

user IME PREZIME for FIRMA

Charge to account: 100009, Žiro računi

Currency: EUR

Sorting of items: Processing Currencies

Sorting of items: book (first debt, then demand entry) chronological

Method of delivery: e-mail (firma@firma.me)

Format: HTML format * Electronic format Excel (csv) format MT 940

Selection: by date (from: 24.08.2015 to: 24.08.2015) by statement number ** (from number: 0 / 2015 to number: 0 / 2015)

Send

Figure 10. Statement formats

4.5.1. CHANGE OF ORDER DELIVERY METHOD

This option allows change in the automatic statement delivery method. (monthly Master Card Revolving invoices and daily statement from transaction account)

By selecting an account, a screen will appear with an overview of the arranged statement delivery method for the selected account:

User notifications	Delivery of statements																															
<ul style="list-style-type: none"> ▶ Messages ▶ NetBanking News 	<p>user IME PREZIME for FIRMA</p> <p>▶ Select the account for which you wish to contract/modify the delivery of statements:</p> <p>Account: 100009, Žiro računi</p> <p>Account change</p>																															
<p>Unsigned</p> <ul style="list-style-type: none"> ▶ Payment orders ▶ FX orders ▶ Domestic currency files ▶ Foreign currency files 	<p>Present delivery method</p> <table border="1"> <thead> <tr> <th rowspan="2">Method of delivery</th> <th colspan="3">Period</th> </tr> <tr> <th>daily (by change)</th> <th>weekly</th> <th>monthly</th> </tr> </thead> <tbody> <tr> <td><input type="text" value="firma@firma.me"/></td> <td></td> <td></td> <td></td> </tr> <tr> <td><input type="checkbox"/> HTML format</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td><input checked="" type="checkbox"/> E-mail</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/> Electronic format</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/> Excel (csv) format</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td><input type="checkbox"/> MT 940</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table> <p><input type="checkbox"/> I agree that we the selected account Bank performed by e-mail at the above mentioned address. I agree that the pre-selected method of sending statement is no longer valid.</p> <p>* After you activate e-mail, Bank will send all correspondence to this e-mail address (Invoices, payments, notices)</p> <p>Change Cancel</p>	Method of delivery	Period			daily (by change)	weekly	monthly	<input type="text" value="firma@firma.me"/>				<input type="checkbox"/> HTML format	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/> E-mail	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Electronic format	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Excel (csv) format	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> MT 940	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Method of delivery	Period																															
	daily (by change)	weekly	monthly																													
<input type="text" value="firma@firma.me"/>																																
<input type="checkbox"/> HTML format	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																													
<input checked="" type="checkbox"/> E-mail	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																													
<input type="checkbox"/> Electronic format	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																													
<input type="checkbox"/> Excel (csv) format	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																													
<input type="checkbox"/> MT 940	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																													
<p>Statements</p> <ul style="list-style-type: none"> ▶ Order statements ▶ Change method of delivery of statements 																																

This screen may be used to change the previously arranged delivery method and arrange a new method of statement delivery to an e-mail address.

After completing all required boxes, click on Change to arrange a new delivery method for your statements.

4.6. RESERVED FUNDS

By selecting the "Reserved funds" box, a detailed overview of the announced items will be displayed, i.e. the funds for which the account still has not been debited, but the available amount in the account has been reduced. Those may be announced card transactions, various debts and similar.

▶ Credit cards

Number	Type of account	Curr.	Overdraft	Balance	To be charged	Available
5300000000	MasterCard	EUR	15.000,00	4.904,85	1.141,93	8.953,22
5300000001	MasterCard	EUR	13.000,00	2.904,85	-1.141,93	6.953,22

Figure 11. Reserved funds

4.7. ERSTE NETBANKING NEWS AND MESSAGES

Via "NetBanking news" and "Messages" options within the "Customer notifications" menu you can see all news related to Erste NetBanking and other Erste bank services. Individual notification is opened by clicking the notification title.

4.8. CONTACT

By clicking the Contact option, the customer opens a form through which he/she may send an enquiry to the bank and select the method in which he/she wishes to receive the reply from the Bank.

The screenshot displays the ERSTE Bank NetBanking DEMO interface. At the top, there is a navigation bar with the ERSTE Bank logo, the language 'Crnogorski', and various utility links: Help, Settings, Transaction status, Cancellation, Tools, Fees, Select client, and Log off. Below this is a secondary navigation bar with 'NetBanking DEMO' and menu items: Balance, Payments, Overview of payments, Files, and Services. The main content area is divided into a left sidebar and a central panel. The sidebar contains sections for 'User notifications' (Messages, NetBanking News), 'Unsigned' (Payment orders, FX orders, Domestic currency files, Foreign currency files), and 'Statements' (Order statements, Change method of delivery of statements). The central panel is titled 'Contact' and shows the user 'IME PREZIME for FIRMA'. It features a 'Contact us' form with fields for 'Name and surname *', 'E-mail *', and 'Telephone number *'. Below these is a large text area for 'Your message *'. At the bottom of the form, there are radio buttons for 'Please contact me *' (selected 'by telephone', 'by e-mail') and a dropdown for 'Contact time *' set to 'Any'. A 'Send' button is located at the bottom center. A red box highlights the envelope icon in the top right corner of the contact panel.

Figure 12. Contact

5. PAYMENTS

The payment menu includes the possibility of making several types of payments, creating templates of the most frequently used orders and creating standing orders.

Payments

- Payment order
- Purchase and sale of foreign currency
- International payments

Templates

- Payment order
- International payments

5.1. PAYMENT ORDER

This option allows payments and transfer of funds to accounts of other banks' clients.

Payments	National Payment Order
<ul style="list-style-type: none"> ▶ Payment order ▶ Purchase and sale of foreign currency ▶ International payment 	<p>user IME PREZIME for FIRMA ✉ 🛡️</p> <hr/> <p>Payer</p> <p>IBAN or payer's account number * 1100000000, Poslovni račun ▼</p> <p>Mode - Charge Reference No. * 00 ▼ <input type="text"/></p> <p>Recipient</p> <p>Recipients name <input type="text"/></p> <p>Recipient's account number * Select bank ▼ - <input type="text"/></p> <p>Mode - Reference No. * 00 ▼ <input type="text"/></p> <p>Payment</p> <p>Amount * <input type="text"/> EUR</p> <p>Purpose Code * 120 ▼ Payment description codes</p> <p>Description: * <input type="text"/></p> <p>Date of execution * 25.08.2015 📅</p> <p>Urgent <input type="checkbox"/></p> <p>Send e-mail confirmation of transaction <input checked="" type="checkbox"/></p> <p style="text-align: right;">* compulsory fields</p> <p style="text-align: center;"> <input type="button" value="Check"/> <input type="button" value="Cancel"/> </p>

Figure 13. Payments

An order needs to be completed as follows:

- in the box "account number of the payer" select the account from which you wish to make the payment;
- in the box "model – debit number reference" copy the payment order number you received from the issuer of the invoice or reference to the number in accordance with the rules of payment operations. Models 99 and 00 do not need to be selected since they are default models for the Bank and the application will insert one of those models as required if you do not select model 18 or 05;
- in the box "recipient name" enter the name of the recipient of the funds;
- in the box "recipient account number" enter the number of the account to which the funds are to be paid;
- in the box "model – credit reference number" copy the payment order number you received from the issuer of the invoice or reference to the number in accordance with the rules of payment operations. Models 99 and 00 do not need to be selected since they are default models for the Bank and the application will insert one of those models as required if you do not select model 18 or 05;
- in the box "amount" enter the amount of the funds you wish to transfer;
- in the box "payment description code" enter the corresponding payment code, for the list of all codes click on "Payment code list"
- in the box "payment description" enter a brief purpose or description of payment;
- select the date on which you wish to execute the payment;

- option "Urgent" – this option applies to orders sent to other banks, in the amount of less than EUR 1,000. If you wish your order to be processed in RTGS, check the "Urgent" option. Orders with URGENT option checked are executed at a higher rate;
- by clicking "send e-mail transaction confirmation" you choose whether you wish to receive a confirmation of the executed payment to your e-mail address.

After you complete all boxes, you need to click on Check in order to check the correctness of the entered information. If there are any errors, a message will appear pointing to the error that needs to be corrected.

If the order is completed correctly, after checking you need to confirm the order by clicking Confirm in order to execute the payment. If you wish to change anything, click on Cancel in order to go back to the option of completion or change of the payment order.

If the customer has marked that he/she wishes to receive e-mail confirmation, he/she will receive a notification on the executed transaction after the order is executed.

A payment order may be made in advance and will be executed on the set date. If there are insufficient funds in the account at the moment of execution, the order will be attempted several times during the day. If there are still insufficient funds in the account even after that period, the transaction will not be executed at all and the order will be displayed in the Payments overview menu among the non-executed orders.

Note: Execution of an order made in interbank payment system also depends on the clearing cycles defined by the Central Bank of Montenegro, and the times of order execution are defined in the Time Schedule which may be downloaded from the bank's website www.erstebank.me. If the customer is authorized to sign the orders collectively, the order will be located under Verified and will wait for the other signatory to sign and confirm it to be sent for payment.

5.2. PURCHASE AND SALE OF FOREIGN CURRENCY

This option allows purchase and sale of foreign currency as follows:

- for purchase of foreign currency select your transaction account in the box "Account to be debited";
- for foreign currency transaction account in the box "Own account to be credited" and the corresponding currency, and the opposite for the sale of foreign currency;
- by selecting the "currency" you choose the foreign currency you wish to sell/purchase;
- enter the amount you wish to purchase or sell in the box "amount";
- in the box "purpose of order" enter a brief purpose or description of the transfer;
- select the date on which you wish the purchase/sale to be executed;
- by clicking on "send e-mail transaction confirmation" checkbox, you choose whether you wish to receive a confirmation of the payment executed to your e-mail address or not.

Payments	Sale of foreign currency
<ul style="list-style-type: none"> ▶ Payment order ▶ Purchase and sale of foreign currency ▶ International payment 	<div style="text-align: right;"> </div> <p>user IME PREZIME for FIRMA i</p> <hr/> <p>Payer</p> <p>Charge to account * 1100000000, Poslovni račun ▼</p> <p>Currency * 978 EUR ▼</p> <p>Recipient</p> <p>In benefit of account * 1100000000, Poslovni račun ▼</p> <p>Currency * 978 EUR ▼</p> <p>Payment</p> <p>Amount ** <input type="text"/> EUR</p> <p>Purpose of the order * <input type="text"/></p> <p>Date of transaction. * 25.08.2015 </p> <p>Send e-mail confirmation of transaction <input checked="" type="checkbox"/></p> <p style="text-align: right;">* compulsory fields ** compulsory entry of amount in benefit or amount at expense of</p> <p style="text-align: center;"> <input type="button" value="Check"/> <input type="button" value="Cancel"/> </p> <div style="border: 1px solid red; padding: 5px; margin-top: 10px;"> <p>Orders can be set to 16:00 o'clock with the current date, after which they will be set for the next working day. Orders can be set up to 30 days in advance, in which case the current exchange rate on the day of execution will be applied.</p> </div>

Figure 14. Purchase and sale of foreign currency

After you complete all boxes, you need to click the Check button in order to check the correctness of the entered information.

If there are any errors, a window with a warning will appear pointing to the error that needs to be corrected.

If the order is completed correctly, after checking you need to confirm the order by clicking Confirm in order to execute the sale/purchase.

If you wish to change anything, click on Cancel in order to go back to the option for completion or change of the foreign currency sale/purchase order.

A foreign currency sale/purchase order may be made in advance and will be executed at the exchange rate effective on the given date. If there are insufficient funds in the account at the moment of execution, the order will be attempted several times during the day. If there are still insufficient funds in the account even after that period, the sale/purchase will not be executed at all and the order will be displayed in the Payments overview menu among the non-executed orders.

5.3. INTERNATIONAL PAYMENTS

An international payment order allows you to transfer funds from an account in the Erste Bank to an account abroad.

In order to realize an order you need to complete the following information:

- Recipient's name;
- Recipient's address;
- Recipient's town;
- IBAN or account number of the recipient;

- Country code of the recipient – code is a three-digit number, and may be selected from the list which appears when you click on the “List of countries” link;
- Name of the recipient’s bank;
- Address and town of the recipient’s bank;
- Recipient’s bank code or BIC (SWIFT) address of the recipient’s bank;
- Recipient’s bank country code – code is a three-digit number, and may be selected from the list which appears when you click on the “List of countries” link;
- Payment instrument;
- Payment amount and currency;
- Payment date;
- Charge option;
- Payment basis – payment basis code is a three-digit number, and may be selected from the list which appears when you click on the “List of payment bases”;
- Description of payment;
- Order cover accounts.

Payments		International Payment Order											
<ul style="list-style-type: none"> ▶ Payment order ▶ Purchase and sale of foreign currency <li style="color: red;">▶ International payment 		user IME PREZIME for FIRMA ✉ 🗎											
<ul style="list-style-type: none"> ▶ Payment orders ▶ International payments 		1. Ordering customer FIRMA Registration code: 0000009876543											
		2. Bank Erste bank AD Podgorica											
		3. Order No.											
		Beneficiary name * <input type="text"/>											
		Address (street and number) * <input type="text"/>											
		4. City * <input type="text"/>											
		Beneficiary IBAN/account number <input type="text"/>											
		Country code * <input type="text"/> List of countries											
		Name of Beneficiary's Bank * <input type="text"/>											
		Address and city <input type="text"/>											
		5. Beneficiary bank code <input type="text"/> <small>(bank code BLZ, ABICAB, SCN, ex. BLZ 20 111)</small>											
		BIC address (SWIFT) <input type="text"/>											
		Country code * <input type="text"/> List of countries											
		Instrument of payment * <input type="text" value="01 - Remittance, letters of credit and cheques"/>											
		6. Payment amount * <input type="text"/> Payment Currency <input type="text" value="978 EUR"/>											
		Date of execution * <input type="text" value="25.08.2015"/>											
		Fee option * <input checked="" type="radio"/> 1 - debit to ordering (OUR) <input type="radio"/> 2 - debit to beneficiary (BEN) <input type="radio"/> 3 - shared costs (SHA)											
		7. Basis of payment * <input type="text"/> List of basis of payment											
		Payment description <input type="text"/>											
		8. Place and date Signature and stamp of the order-issuing authority											
		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Order cover *</th> <th>Currency</th> <th>Amount charged for order</th> <th>Type of amount cover</th> <th>Registration code</th> </tr> </thead> <tbody> <tr> <td><input type="text" value="- Select account -"/></td> <td><input type="text" value="EUR"/></td> <td><input type="text"/></td> <td><input type="text" value="0 - all"/></td> <td><input type="text"/></td> </tr> </tbody> </table>		Order cover *	Currency	Amount charged for order	Type of amount cover	Registration code	<input type="text" value="- Select account -"/>	<input type="text" value="EUR"/>	<input type="text"/>	<input type="text" value="0 - all"/>	<input type="text"/>
Order cover *	Currency	Amount charged for order	Type of amount cover	Registration code									
<input type="text" value="- Select account -"/>	<input type="text" value="EUR"/>	<input type="text"/>	<input type="text" value="0 - all"/>	<input type="text"/>									

Figure 15. International payment order

An order is correct if all coverages are secured and any required documents are delivered. Documents must be delivered in scanned form to e-mail address swift@erstebank.me.

After you complete all mandatory boxes, you need to click the Check option in order to check the correctness of the entered information. If there are any errors, a window with a warning will appear pointing to the error that needs to be corrected. When all information is correct. If the order is completed correctly, after checking you need to confirm the order by clicking Confirm in order to execute the payment. If you wish to change anything, click on Cancel in order to go back to the option for completion or change of the international payment order.

An international payment order may be made in advance and will be executed on that date at the exchange rate effective on the given date. If there are insufficient funds in the account at the moment of execution, it will not be possible to execute the order and it will be displayed in the Payments overview menu among the non-executed orders.

Note: For international payment order execution on the current value date it is necessary to submit the order and all required documents not later than by 2 p.m. Otherwise the order will be executed on the following business day.

5.4. TEMPLATES

Use of templates simplifies payments that are made frequently. A template is an order created in advance based on which you can make a new payment easily and fast by changing certain information if required.

It is possible to create samples for the following types of orders:

- Payment order;
- International payments.

5.4.1. TEMPLATE OVERVIEW

The customer may overview the created templates by selecting the template type in the “payments” menu. A page will appear with a list of templates which may also be searched according to the initial letter.

In the template overview, you can click on:

- template name;
- An order will appear with the boxes completed when the template was created. If required, any information may be changed and the order may be made in accordance with the rules set out in the previous chapters;
- “change”;
- A template will appear with the possibility of changing all boxes. By clicking “Check” you check the entered information, and by clicking “Confirm” the template is saved. If the customer wishes to delete the template from the list of his/her payment templates he/she may do so by selecting this option and clicking on “Delete template”;
- “transactions”;
- A list of the last 50 transactions made based on the template will appear, and you need to select the option “next” to see the next 50 transactions. To have a detailed overview of an individual order, click on the account number in the order overview.



Figure 16. List of created templates

Payer's account number		Description of transaction	Charge to		In benefit of		Amount in EUR	Cancellation*
Date of entry	Date of execution		Curr.	Amount	Curr.	Amount		
1100000000		AGENT						
21.04.2009.	21.04.2009.		978	123,99	978	123,99	123,99	
National payment		Racun za usluge						

Figure 17. Transactions per template

5.4.2. TEMPLATE CREATION

At the top of the screen with the list of templates there is a button for creation of a new template.

After you click on “Create new template” option, a screen will appear which contains the same information and is completed in the same way as the selected order type. Unlike the order, the template has only one additional box – “Template name”.

The procedure of template creation is almost identical to the completion of an order with somewhat less mandatory boxes and with less control of information (e.g. control of number reference is not done, only of the correctness of the entered account). Template creation is confirmed by options “Check” and after that “Confirm”.

Template of national Payment Order
✉
🔍

user IME PREZIME for FIRMA !

Template name*

Payer

IBAN or payer's account number* ▼

Mode - Charge Reference No.

Recipient

Recipients name

Recipient's account number* ▼ -

Mode - Reference No.

Payment

Amount EUR

Purpose Code [Payment description codes](#)

Description:

Urgent

* compulsory fields

Figure 18. Creation of a new template

6. PAYMENTS OVERVIEW

By selecting the “**Payments overview**” menu on the screen, overview of the payment orders executed will open. Payments overview is an overview of all orders credited and debited to the account of the Erste Bank customer via Erste NetBanking.

The “**Payments overview**” menu allows the following options:

Payment orders

- Non-verified
- Verified
- Being transferred
- Executed
- Non-executed
- Cancelled

International payments

- Non-verified
- Verified
- Being processed
- Executed
- Non-executed
- Cancelled

Payment orders		Payment orders - completed									
▶ Unsigned (1)		user IME PREZIME for FIRMA									
▶ Signed (1)											
▶ Being processed											
▶ Completed											
▶ Non-completed											
▶ Canceled											
International payment orders											
▶ Unsigned											
▶ Signed											
▶ Pending transactions											
▶ Completed											
▶ Non-completed											
▶ Canceled											

Broj računa uplatioca:		Opis transakcije			Na teret		U korist		Iznos u eurima	Potvrda
Datum dokumenta	Datum valute				Val.	Iznos	Val.	Iznos		
1100000000		ADRIAGENT								
02.05.2015.	02.05.2015.	540-1100333800	99		978	100,00	978	100,00	100,00	
Nalog za plaćanje		Usluga po spec.m								
Potpisao: IME PREZIME, 24.01.2010. u 18:06:46.										
1100000000		ADRIAGENT								
02.05.2015.	02.05.2015.	540-1100333800	99		978	100,00	978	100,00	100,00	
Nalog za plaćanje		Usluga po spec.m								
Potpisao: IME PREZIME, 24.01.2010. u 18:06:46.										
UKUPNO									200,00	

Figure 19. Overview of executed orders

6.1. NON-VERIFIED ORDERS

If an order is entered by a customer who is not authorized to sign it or if two signatures are required to execute the order, after signing the order is first located in the overview of Non-verified orders.

Payment orders		Payment orders - unsigned									
▶ Unsigned (1)		user IME PREZIME for FIRMA									
▶ Signed (1)											
▶ Being processed											
▶ Completed											
▶ Non-completed											
▶ Canceled											
International payment orders											
▶ Unsigned											
▶ Signed											
▶ Pending transactions											
▶ Completed											
▶ Non-completed											
▶ Canceled											

Order designation	Payer's account number		Description of transaction			Charge to		In benefit of		Amount in EUR	Cancellation*
	Date of entry	Date of execution				Curr.	Amount	Curr.	Amount		
<input type="checkbox"/>	1100000000		ADRIAGENT								
	02.05.2015.	02.05.2015.	540-1100333800	99		978	100,00	978	100,00	100,00	
Nalog za plaćanje		Usluga po spec.m									
<input type="checkbox"/>	1100000000		ADRIAGENT								
	02.05.2015.	02.05.2015.	540-1100333800	99		978	100,00	978	100,00	100,00	
Nalog za plaćanje		Usluga po spec.m									
UKUPNO									200,00		
UKUPNO označenih za potpisivanje									0,00		

End of review.

* If the order is already pending, or has been executed, you will not be able to cancel it

Select all

Figure 20. Overview of non-verified orders

6.2. VERIFIED ORDERS

The overview of verified orders includes all orders waiting for the payment date (orders with value date set in advance) or if there are insufficient funds in the account for their execution.

6.3. BEING TRANSFERRED / BEING PROCESSED

An order is transferred into order overview Being transferred when all requirements for its execution are met (sufficient funds in the account, execution date reached and similar), and payments are made to an account outside the Erste Bank (in domestic or international payment system). The orders will be located in this overview until the bank receives feedback (from the bank to which the funds are sent) that the order has been executed. Upon receipt of such information, the order is transferred to the overview of executed orders. In case of international payments, orders are transferred from the Being processed status to Executed at the moment when the funds are sent to the receiving bank.

6.4. OVERVIEW OF EXECUTED ORDERS

Overview of executed payment orders shows all orders that have been successfully debited to the account and the funds have been forwarded to the recipient.

6.5. OVERVIEW ON NON-EXECUTED ORDERS

Overview of non-executed payment orders includes all non-executed orders i.e. orders that could not be executed on the set payment date, due to e.g. insufficient funds available in the account.

6.6. OVERVIEW OF CANCELLED ORDERS

Overview of cancelled payment orders shows all cancelled orders (the ones cancelled by the client him/herself by selecting the "Cancel" option).

All overviews have the following common options:

- **search**

By clicking the "**Search**" option, a possibility to set the search terms according to various criteria is opened.

- **previous/next**

The screen displays the last 50 orders, and to see the next 50 ones you need to select the option "next", and to return to the previous 50 orders you need to select the option "previous". These options are inactive until the requirement for their use is met, i.e. until the order list includes less than 51 orders.

- **individual order overview**

By clicking the account number next to each order, you can get a detailed overview of that order. In the detailed overview of an individual order you can:

- enter a new one based on the displayed order, by clicking the link **<enter new>**
- create a template based on the displayed order, by clicking the link **<template>**
- in case the order has been executed, you can use the cancel option by clicking the link **<cancel>**

Payment orders	Payment orders - signed																																																																																								
<ul style="list-style-type: none"> ▶ Unsigned (1) ▶ Signed (1) ▶ Being processed ▶ Completed ▶ Non-completed ▶ Canceled 	<div style="text-align: right;">✉ 🛡</div> <p>korisnik IME PREZIME za FIRMA !</p> <p>▶ Search</p> <p>Charge to account: 1100000000</p> <p>Amount: <= [] -- []</p> <p>In benefit of account: Account number: -- [] - []</p> <p>Amount: <= [] -- []</p> <p>Type of payment: <input checked="" type="radio"/> All orders <input type="radio"/> Payment order <input type="radio"/> Purchase and sale of foreign currency</p> <p>Date of entry: from [] to []</p> <p>Date of execution: from [] to []</p> <p style="text-align: center;">Begin search</p> <table border="1"> <thead> <tr> <th colspan="4">Broj računa uplatioca</th> <th colspan="2">Na teret</th> <th colspan="2">U korist</th> <th rowspan="2">Iznos u eurima</th> <th rowspan="2">Storno*</th> </tr> <tr> <th>Datum dokumenta</th> <th>Datum valute</th> <th colspan="2">Opis transakcije</th> <th>Val.</th> <th>Iznos</th> <th>Val.</th> <th>Iznos</th> </tr> </thead> <tbody> <tr> <td colspan="4">1100000000</td> <td colspan="2">ADRIAGENT</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>02.05.2015.</td> <td>02.05.2015.</td> <td>540-1100333800</td> <td>99</td> <td>978</td> <td>100,00</td> <td>978</td> <td>100,00</td> <td>100,00</td> <td style="text-align: center;">✘</td> </tr> <tr> <td colspan="2">Nalog za plaćanje</td> <td colspan="2">Usluga po spec.m</td> <td colspan="6"></td> </tr> <tr> <td colspan="10" style="text-align: right;">Potpisao: IME PREZIME, 24.01.2010. u 18:06:46.</td> </tr> <tr> <td colspan="4">1100000000</td> <td colspan="2">ADRIAGENT</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>02.05.2015.</td> <td>02.05.2015.</td> <td>540-1100333800</td> <td>99</td> <td>978</td> <td>100,00</td> <td>978</td> <td>100,00</td> <td>100,00</td> <td style="text-align: center;">✘</td> </tr> <tr> <td colspan="2">Nalog za plaćanje</td> <td colspan="2">Usluga po spec.m</td> <td colspan="6"></td> </tr> </tbody> </table>	Broj računa uplatioca				Na teret		U korist		Iznos u eurima	Storno*	Datum dokumenta	Datum valute	Opis transakcije		Val.	Iznos	Val.	Iznos	1100000000				ADRIAGENT						02.05.2015.	02.05.2015.	540-1100333800	99	978	100,00	978	100,00	100,00	✘	Nalog za plaćanje		Usluga po spec.m								Potpisao: IME PREZIME, 24.01.2010. u 18:06:46.										1100000000				ADRIAGENT						02.05.2015.	02.05.2015.	540-1100333800	99	978	100,00	978	100,00	100,00	✘	Nalog za plaćanje		Usluga po spec.m							
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Figure 21. Payments overview options.

7. FILES

By selecting the “files” menu at the top of the screen, the customer will be offered the options of entering orders by uploading files.

In the menu on the left, the customer has the following options offered (Figure 22):

Entry:

- File uploading;
- Disbursement of salaries to employees.

File overview

- Domestic payment operations
- Foreign currency payment operations
- Disbursement of salaries.

File formats

- Domestic payment operations
- Foreign currency payment operations
- Salary.

Figure 22. File uploading

7.1. ENTRY

In NetBanking, you do not need to enter manually one order at a time; it is possible to enter several orders at once by uploading a file. A file is created, most often, in the accounting program, and must be created in accordance with the instruction located on the left side of the screen under the title “File formats”.

For all file types, uploading is done according to the same principle. You need to select the file type to be uploaded, then click on “Browse” and find the file in the window that is opened. After selecting the file, the customer needs to select the “Send” option in order to upload the file into NetBanking.

Upon completion of the file uploading, it is automatically transferred to the screen “Overview of domestic payment operations files”.

In order to execute the uploaded files, they need to be signed in the manner described in chapter 7.2 File overview.

7.2. DOMESTIC PAYMENT ORDER FILES OVERVIEW

The screen “Order files overview” includes all received files with the transfer number, transfer date, total number of orders in an individual file, total amount of all orders in the file, number and amount of executed orders, number and amount of signed orders and the number of incorrect orders in an individual file.

Figure 23. Overview of files uploaded in domestic payment operations

The new screen will offer the following options:

overview of orders in the file

By clicking the transfer number, all individual orders in the file will be displayed. The possibilities of such overview are identical to the ones in the overview of Non-verified payment orders described in the previous chapter.

✓ By clicking the sign (✓) you will be able to sign all orders in the file at once. The screen will show an additional section for order signing. This option is not possible if the file contains orders with errors. If the orders have been signed by the first signatory, but still required the other signature, signing will be disabled for the first signatory (the box will be dark), and signing will be enabled to the other signatory.

✗ By clicking the sign (X) all orders in the file will be cancelled and transferred to the overview of cancelled payment orders.

! By clicking the exclamation sign (!) all incorrect orders in the file will be displayed with the description of the error for each order. In order to sign and execute them, the orders need to be corrected by clicking on the account number and selecting the “change” option.

7.3. OVERVIEW OF FOREIGN CURRENCY PAYMENT OPERATIONS FILES

Overview of foreign currency payment operations files includes all received files with the transfer number, file status, total number of orders in an individual file, number of executed, signed and incorrect orders.

By clicking the transfer number, all individual orders in the file will be displayed. The possibilities of such overview are identical to the ones in the overview of Non-verified foreign currency orders described in the previous chapter.

After all required signatories have signed the orders, they are transferred to signed orders or to orders being processed and may be seen in the payments overview.



Figure 24. Overview of foreign currency order files

7.4. OVERVIEW OF SALARY DISBURSEMENT FILES

Overview of salary disbursement files includes all files with the file number, disbursement date, total number of orders in an individual file, total amount of all orders in the file, number of incorrect orders in an individual file, total amount of all incorrect orders in an individual file, and the possibility of deleting an entire file. In order to have overview of such information you need to indicate in the application form the users who can have overview of the salary disbursement files.



Figure 25. Overview of salary disbursement files

You can also create such file via NetBanking application by selecting the option Disbursement of salaries to employees and then entering the account numbers of all employees and the salary amount in the list:

The screenshot displays the 'Payment of employees salaries' interface. On the left, a sidebar contains navigation options: 'Entry' (with sub-options 'File upload' and 'Payment of employees salaries'), 'File overview' (with sub-options 'Domestic currency transactions', 'Foreign currency transactions', and 'Salary payment'), and 'File format' (with sub-options 'Domestic currency payment', 'Foreign currency payment', and 'Salaries'). The main content area is titled 'Payment of employees salaries' and shows the user 'IME PREZIME for FIRMA'. It includes a 'Charge to account' field set to '1100000000, Poslovni račun', a 'Date of execution' field set to '08.02.2010', a 'File number' field set to '10/000511', and a 'Total' of '5.000,00 EUR'. Below this is a table for entering employee details:

Num.	In behalf of	Amount in EUR	Description
1.	3200000000	5000	
2.			
3.			
4.			

Figure 26. Creating a salary disbursement file via NetBanking

After you complete the entry of all salaries of the employees you will have the possibility to select two options Save and Crediting (it is possible to enter 50 salaries of employees on one page, and in order to enter more than 50 you need to click on the option Next).

Save option – The file will only be saved and be visible in the salary disbursement file overview (previously described overview), but the salaries will not be disbursed until signing of the file is done.

Crediting option – By selecting the “Crediting” option, a payment order in the total amount of the listed individual amounts is automatically created. In order to execute the order it needs to be signed in the non-signed order overview in the manner described in the previous chapter Overview of non-verified payment orders. After signing, the account will be debited for the total amount of the disbursements, and individual amounts will be credited to the employees’ accounts automatically.

If any incorrect information is entered, the screen will display a message describing what needs to be corrected.

8. SERVICES

You have 2 offered options for arranging SMS service – SMS for account and SMS for payment cards.

The screenshot displays the 'Services overview' interface. On the left, a sidebar contains navigation options: 'Erste SMS' (with sub-options 'Overview services of SMS', 'Activate service the SMS by account', and 'SMS for payment cards'). The main content area is titled 'Services overview' and shows the user 'IME PREZIME for FIRMA'. It includes a section 'Services you can activate' with two options:

- SMS by account**
 - Information about SMS by account
 - [Detailed fees](#)
 - [SMS by account service activation](#)
- SMS for payment cards**
 - Information about SMS for payment cards
 - [Detailed fees](#)
 - [SMS for payment cards service activation](#)

Figure 27. Services

8.1. SMS FOR ACCOUNT

This option allows arrangement of SMS service for account, for which you need to do the following:

- select the account for which you wish to receive SMS messages on the account balance;
- select the alert type and time when you wish to receive the messages;
- enter the mobile telephone number on which you wish to receive the notifications;
- accept the General Terms and Conditions of the Erste SMS service.

After completing the required boxes, click **Check** and then **Confirm** if everything is all right.

If the service has already been arranged for the selected account, you can change the entered information by clicking **Change**.

In case you wish to cancel SMS for account, you need to visit the closest branch office and complete the required form.

The screenshot shows the 'Active Erste SMS' configuration page for user 'IME PREZIME for FIRMA'. The interface includes a sidebar with navigation options: 'Overview services of SMS', 'Activate service the SMS by account' (highlighted in red), and 'SMS for payment cards'. The main content area is titled 'Active Erste SMS' and contains the following fields and options:

- Charge to account ***: A dropdown menu set to '100009, Žiro računi'.
- Message type ***: A section with two sub-sections:
 - Standard alarms**: Includes checkboxes for 'Inflow greater than' and 'Outflow greater than', each followed by an input field.
 - Additional alarms**: Includes checkboxes for 'Balance below the', 'Balance above the', 'Time alarm 1', and 'Time alarm 2'. Each has an input field or a time selection dropdown (format: -- : --).
- Mobile phone number: ***: A dropdown for country (set to 'MONTENEGRO') and three input fields for the number (starting with '382').
- I accept [General conditions](#)

At the bottom right, there is a note '* compulsory fields' and two buttons: 'Check' and 'Cancel'.

Figure 28. SMS for transaction account

8.2. SMS FOR PAYMENT CARDS

This option allows arrangement of SMS service through which you receive notifications on transactions made by using payment cards. This type of SMS service may be arranged only for the accounts which include payment cards (Business debit or credit card).

To arrange the service you need to do the following:

- select the account for which you wish to receive SMS messages on the card transactions;
- click on the **Change** option;
- enter the mobile telephone number on which you wish to receive the SMS messages (for this type of service the mobile telephone number must be only in a Montenegrin mobile network);
- accept the General Terms and Conditions of the Erste SMS service;
- if you wish to activate the SMS service for a card of an additional user you need to check the option “Activate service for additional users” and select the additional user for whom you wish to activate the service.

After you complete the required boxes, you need to click the **Check** option and then **Confirm** if everything is all right.

In case you wish to cancel SMS for payment cards, you need to visit the closest branch office and complete the required form.

Erste SMS

- Overview services of SMS
- Activate service the SMS by account
- SMS for payment cards**

SMS service for payment cards

user IME PREZIME for FIRMA

Charge to account * 100009, Žiro računi

Activate the service for an additional cardholder

Mobile phone number: * 382

I accept [General Terms and Conditions](#)

* compulsory fields

Check Cancel

Figure 29. Arranging SMS service for payment cards

9. LOGOUT

After you finish using it, you need to click on the Log off button to log out of the NetBanking application (Figure 30)

ERSTE Bank

Crnogorski Help Settings Transaction status Cancellation Tools Fees Select client Log off

NetBanking DEMO Balance Payments Overview of payments Files Services

Are You familiar with the new functionalities of Your Netbanking? You can now easily look through your accounts, contract services such as SMS by account, SMS for payment cards, standing orders or open a savings account.

User notifications

- Messages
- NetBanking News

Unsigned

- Payment orders
- FX orders
- Domestic currency files
- Foreign currency files

Statements

- Order statements
- Change method of delivery of statements

Balance overview

user IME PREZIME for FIRMA

Accounts

Number	Type of account	Stat.	Inv.	Curr.	Overdraft	Balance	To be charged	Available
1100000000	Poslovni račun			EUR	0,00	21.451,96	1,00	21.450,96
100009	Žiro računi			EUR	0,00	1.450,00	0,00	1.450,00

Figure 30. Logout