Hal E-Bank
Instruction Manual
(Domestic payment system – DPS)

Hal E-Bank Instruction manual for domestic payment system (DPS)
Version: 14.0.4.01

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1   About this instruction manual

This instruction manual will help you use the Hal E-Bank electronic bank. It introduces you to the program capabilities one step at a time. Special warning windows contain information alerting you about possible errors or irregularities.

*All program functionalities are described in this manual. The functionalities not enabled by the bank are invisible or inactive (grayed out) in the program.

The information given in this manual may contain technical or printing errors. The information in this manual will change from time to time. The changes will be incorporated into new versions of the manual. Some functions described in this manual may be different depending on version of the program you are using.

1.1   Terminology

The instruction manual contains activities, programs, tools, and references, which can help you use the **Hal E-Bank** solution.

Hal E-Bank contains electronic payment solutions for domestic payment system, foreign payment system and cross-border payment system. The system serves three types of customers: individuals (persons), individual entrepreneurs, legal entities, and non-settlement banks.

Hal E-Bank/Corporate is a multi-user version of the program for electronic banking. It is intended for simultaneous use on multiple computers connected into a local area network.

Hal E-Bank/Personal is a single-user version, intended for use on one computer.

The name **Hal E-Bank** will be used in continuation for electronic bank, for any of the previously stated versions of program.

Personal identification number or **PIN** is a code for using qualified digital certificate. It should be entered for every use of qualified digital certificate (for entering the program, for sending documents to the bank, for refreshing data and Hal E-Bank program and for changing personal number). A PIN code can be changed.

User name and password for dial-up access are pieces of data you need to establish a dial-up connection with bank's network.

In order to achieve more transparency, text, menu options, commands and file names are written in different styles. When stating menu selections, the latter are separated by commas. If for example you find a sequence *File, Exit*, it means that in *File* menu you should select *Exit* option. With a sequence of selections you conduct a certain action. When

selecting the entry that you would like to send, export, import, delete etc., you can use certain shortcuts on computer's keyboard. These shortcuts are stated in the manual between the symbols < and > and are written in bold letters. For example: **<Ctrl>, <Shift>, <Enter>, <F1>, <Home>**. File names are written in regular typewriter font with equal letter width, for example: `directory.txt`

Bold letters are used for important parts of the text.

2   Introduction

2.1   Electronic banking

Under the term electronic bank, we define a way of offering and using bank services, which you as the bank client can perform from remote terminal via telecommunication channels, without direct help of the bank employee, any time of day (24 hours a day, 365 days a year). Other terms related to this type of banking business are: banking over distances or telebanking, banking from home (home banking), corporate banking. This indicates that there are many types of electronic banking, and each is tailored to certain segment of bank clients.

By using a computer, you can carry out different types of non-cash transactions in electronic bank (for example: transfers between accounts, payment of bills, reviewing and preparing statements for balance and transactions of your accounts, exchanging messages, files, forms with the bank). All transactions are sent directly to the bank's server, without any mediation by bank clerks. The bank clerk is informed only about those clients' requests, which can not be processed automatically. Transactions are processed immediately or as soon as possible. A payment order also can be rejected during bank's processing. In this case, a user receives information about the rejection of the transaction.

The transactions in electronic bank are carried out through public communication media; therefore, the transactions protection is of essential importance. We achieved protection integrity within electronic banking by:

- Making the data secret and available only to those whom they are intended for; the data is encrypted on the sender's side and decrypted on the receiver's side;

- Ensuring the authenticity and integrity of data by using client's digital signature;

- Certifying the source of data (by certifying, we check if the sender is who he or she claims to be or someone is trying to present himself/herself falsely); by ensuring presence we exclude the possibility of sender denying sending the information or hiding them. Presence is ensured through qualified digital certificates of bank clients.

- Proper protection, which makes impossible the intrusion into bank's central system.

The integrity of protection is of key importance in electronic banking, since it has to be trusted by clients (users) and by banks as well. Modern electronic banks use a protection using advanced qualified digital certificates.
The protection used by Hal E-Bank is based on supreme user identification technology and digital signing of transactions based on public key infrastructure and public keys system (PKI).

2.2   What is Hal E-Bank?

Hal E-Bank is a modern software product for supporting electronic banking. It supports operations with multiple banks and multiple accounts for multiple companies. With Hal E-bank, you can carry out all non-cash transactions, that you would normally conduct through the bank counter, from office or from home at any time. Hal E-Bank is not limited such as bank counters, which are opened only during a specific period of time.

The Hal E-Bank program is installed on your personal computer. For entering the program, you will need a connection with the bank server and a qualified digital certificate, issued by Halcom CA. If your qualified digital certificate was issued on smart card, you will also need a smart card reader. The smart card reader should be connected to a personal computer. To enter Hal E-Bank, you should enter your qualified digital certificate personal number (PIN code).

Data protection in Hal E-Bank is based on qualified digital certificates, which currently offer the highest level of protecting electronic business in commercial world. Qualified digital certificates were developed specifically for protection of data, encryption and certification. Verifying identity, data encryption and electronic signing of all payment orders are conducted on a digital certificate medium (smart card or USB flash drive).

If you loose the qualified digital certificate and if the dishonest finder tries to use it, it will automatically lock itself after three failed attempts of entering a personal identification number. User certification, electronic signature and data integrity of all documents that you send to the bank via Hal E-Bank, are based on a pair RSA keys (private and public) principle. Data encryption is conducted on a standardized algorithm DES principle.

2.3   What does Hal E-Bank offer?

Hal E-Bank offers a series of possibilities to decrease costs, improve productivity and simplify connecting with other programs (e.g. financial).

With E-Bank you can conduct the following activities:

- Transfer funds,
- Review your accounts' balance,
- Send payment orders (also orders with payment due date in advance),
- Review account transactions for different time periods,
- Exchange electronic messages with the bank,
- When preparing payment orders, you can use address book of beneficiaries and their accounts,
- Save permanent payment orders as templates for multiple   use

(regular or similar monthly payments),

- Import already prepared payment orders from files of different formats (TKDIS, SWIFT, B2B, XML…),

- Exchange payment orders and other transactions with other programs,

- Exchange different data, forms etc. with the bank

- Print out payment orders, transactions items etc.

3   Basic requirements

In order to use Hal E-Bank, you must have the following:

- personal computer, with operating system Windows 2000/XP/2003[1] or Vista installed,

- Hal E-Bank software,

- Qualified digital certificate issued by Halcom CA or your bank,

- connection with the bank's server (e.g. Internet access or dial-up connection) and

- Business agreement on doing business via the Hal E-Bank solution, which you will make with your bank.

- If a qualified digital certificate was issued to you on a smart card, you will also need a smart card reader (to connect to your personal computer).

3.1   Personal computer

3.1.1   Hal E-Bank/Personal

We recommend the following computer configuration:

- A processor, which corresponds to the operating system you are using:

   - **Windows 2000/2003/XP:** at least 550 MHz, recommended 1,6 Ghz 32-bite processor,

   - **Windows Vista:** at least 800 MHz, recommended 2 GHz 32-bite processor.

- Amount of memory (RAM), which corresponds to the operating system you are using:

   - **Windows 2000/2003/XP:** at least 128 MB of RAM, recommended 512 MB of RAM,

   - **Windows Vista:** at least 512 MB RAM, recommended 1 GB of RAM.

- Available space on hard disk: at least 200 MB and recommended 1 GB of free space on hard disk;

- CD-ROM or DVD-ROM unit for reading CDs or enabled access to such unit in the local network.

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[1] Operating system Microsoft Windows 2003 is also supported for work with Hal E-Bank, though it must be properly configured.

- Communication ports depending on a type of smart card reader used:

  - **Reader with a USB interface**: you need a free USB port,

  - **Reader with a COM interface and its own power supply**: you need a free 9 full COM port,

  - **Reader with a COM port and a power supply via PS/2**: in addition to the requirements stated in the previous bullet, the computer must also have a PS/2 plug-in.

  - **PCMCIA reader**: you need an adequate free PCMCIA port.

You need a smart card reader only if a qualified digital certificate was issued for you on a smart card.

- You need one of the Windows operating systems, 2000/XP/2003[1] (with installed TCP/IP protocol) or Windows Vista.

- If you are using a dial-up connection, a "Dial-Up Networking" support should also be installed and an adequate modem driver. If you are using the Windows 2000, XP or 2003 operating system, a RAS (Remote Access Service) should also be installed.

- Modem, mouse and smart card reader should be set to interrupt request (IRQ).

- Internet connection must be configured properly and must work flawlessly.

- Screen: resolution of at least 800x600 pixels is required.

- The Internet browser Microsoft Internet Explorer (version 6.0 or higher) should also be installed.

- Acrobate Reader or Adobe Acrobate (version 6.0 or higher) should also be installed.

3.1.2   Hal E-Bank/Corporate

Multi-user version **Hal E-Bank/Corporate** is intended for use by legal entities, performing payment operations on many local area network computers.

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[1] Operating system Microsoft Windows 2003 is also supported for work with Hal E-Bank, though it must be properly configured.

The multi-user Hal E-Bank/Corporate version works in a client/server mode and therefore requires common database, usually installed on a more powerful computer operating as a server. A server must have the IBM DB2 UDB Universal Database Express Edition software installed, while individual workstations are required to have the IBM DB2 client application and the Hal E-Bank software. The software and mutual connections should be adequately configured. The installation should be performed by a skilled technician.

Work stations have to meet requirements stated in the Hal E-Bank/Personal chapter. In addition, they also have to be connected to a local area network by a TCP/IP protocol.

3.1.2.1 Server for IBM DB2 database

We recommend the following configuration of the base server:

- The base server for joint use of database should have an adequate operating system depending on a version of the IBM DB2 database:
    - **IBM DB2 ver. 6.1**:
        o Windows 2000,
        o Windows XP.
    - **IBM DB2 ver. 7.2:**
        o Windows 2000,
        o Windows XP,
        o Windows 2003[1].
    - **IBM DB2 ver. 8.2:**
        o Windows 2000, for Windows Terminal Server installed SP2 or newer,
        o Windows XP,
        o Windows 2003,
    - **IBM DB2 ver. 9:**
        o Windows 2003,
        o Windows XP,
        o Windows Vista.

In order for Hal E-Bank/Corporate to operate flawlessly, same version of IBM DB2 database and IBM DB2 client should be used.

Besides the above mentioned, a server should also meet the following requirements:

- At least one of the computers should have a CD-ROM or DVD-ROM unit for reading CDs, which will be used for installing a

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[1] Operating system Microsoft Windows 2003 is also supported for work with Hal E-Bank, though it must be properly configured.

software.

- It should have a static IP number within the local network (not DHCP).

- A computer's name can only contain alphanumeric characters (letters and numbers).

- A required space on disk for installation of IBM DB2 program:

  - **IBM DB2 ver. 6.1**, at least 120 Mb
  - **IBM DB2 ver. 7.2**, at least 200 Mb
  - **IBM DB2 ver. 8.2**, at least 1 Gb
  - **IBM DB2 ver. 9.0**, at least 1 Gb.

  Given a possibility of receiving files, it is difficult to estimate a required space on disk for flawless functioning of a database. An approximate calculation: 5000 transactions = 20 Mb of space + files.

  In a multi-user version, files are deposited in the common folder, to which all users of Hal E-Bank/Corporate must have access. They should have Read and Write authorization. A common folder is created when installing a multi-user version.

- The size of memory (RAM) depending on operating system:

  - **Windows 2000/XP:** at least 512 MB, for each simultaneous user additional 4 MB,
  - **Windows 2003[1]:** at least 512 MB, for each simultaneous user additional 4 MB,
  - **Windows Vista:** at least 1GB, for each simultaneous user additional 4 MB.

  Recommended size of memory also depends on other applications, running on a server. The key prerequisite is that a server has enough available memory, that it doesn't use hard disk as a memory (Swap), which means roughly 256Mb.

- Processor:

  - **Windows 2000/2003:** at least Pentium II 400 MHz. A more capable processor is recommended, particularly for newer operating systems.
  - **Windows XP/2003/Vista:** at least 1,6 GHz processor.

- At least during the installation procedure, the Slovenian regional settings should be set as default (»Regional Settings – Slovenian«; »Set as system default locale«).

- During the installation of a multi-user version at least one restart of server should be ensured, while during the installation of IBM DB2 v. 7.2 to Windows XP or Windows 2003, at least two server restarts should be conducted.

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[1] Operating system Microsoft Windows 2003 is also supported for work with Hal E-Bank, though it must be properly configured.

3.2 Smart card readers

You will need a smart card reader to work with Hal E-Bank if the qualified digital certificate was issued to you on a smart card.

A smart card reader can be ordered from the smart card suppliers (including Halcom d.d.), smart card readers are also offered by some banks. A smart reader that is already installed on your computer can also be used.

Readers differ among themselves primarily by the interface for connecting them to the computer. Therefore, before purchase check the communication port on your computer. For newer desktop computers we recommend readers with a USB interface, while for laptop computers readers with a PCMCIA interface are recommended.

Readers′ drivers should be adapted to Windows Vista environment. Some manufacturers have not yet adapted their drivers to the new environment, so these readers do not operate in Windows Vista. We recommend that you check the compatibility of a reader with your operating system prior to purchase.

3.3 Connection with Hal E-Bank server

You can connect to the Hal E-Bank server via the Internet or via a dial-up line. The type of connection is determined by the bank, which should provide you with all required information (user name and password for dial-up connection, numbers for communication ports which should be open on fire-walls, etc.).

Any type of the Internet access is sufficient (analog or ISDN connection, LAN, ADSL, cable connection, leased line …). Internet connection must operate flawlessly.

Your bank will provide you with the parameters settings. A service program, **ConnectionSettings.exe**, can be used for entering the correct settings chapter **4.4 - Connection settings**.

For a direct connection to the bank′s server (via a dial-up line), you need an adequate modem (analog, ISDN) and drivers, and a properly configured dial-up connection. The procedure for creating a new dial-up connection depending on the operating system you are using is described in chapters **4.5**, **4.6** and **4.7**

3.4 Hal E-Bank software

The bank will provide you with information related to obtaining the required Hal E-Bank software. You will receive all information necessary on how to connect to the Hal E-Bank server.

The Hal E-Bank solutions enable you to do business with multiple banks. If you have the Hal E-Bank program already installed and you use it, you can add the additional account of another bank to the existing program installation.

If the installation of Hal E-Bank is out of date, you can upgrade the program (chapter 4.3 - Upgrading older Hal E-Bank version to version 14.0.4.0).

3.5   Contract with bank

In the first place, you make a business contract with the bank on operations via Hal E-Bank solutions. You will obtain all the required information from the bank, while you can find all current information on the Hal E-Bank electronic bank on the web site of [Halcom d.d.](http://www.halcom.si/) (http://www.halcom.si/).

3.6   Qualified digital certificate

ONE FOR ALL qualified digital certificates ensure a high level of security and confidentiality of payment transactions. They offer the highest level of electronic business protection currently available on the market.

You can use **ONE FOR ALL** qualified digital certificates for doing business with all banks using Hal E-Bank solutions. Banks offer Hal E-Bank solutions under different brand names: Abacom, E-Bank, Hal E-Bank, HYPOnet, Multi SKB Net, Net.StikPRO, NLB Proklik, PROSLPETPlus and RB-online. **ONE FOR ALL** qualified digital certificates are issued by Halcom's certificate agency, Halcom CA. More information about the agency is available on the Halcom CA website (http://www.halcom-ca.si/index.php?section=3).

You can also order the qualified digital certificate from your bank. If you receive a qualified digital certificate which is not **ONE FOR ALL**, it means that this certificate is valid only for this particular bank and its solutions.

ONE FOR ALL qualified digital certificates make business easier, since you can use one qualified digital certificate for multiple accounts and multiple banks. People who have **ONE FOR ALL** qualified digital certificates can manage the liquidity of their portfolio at their individual banks. At the same time, the sum of all accounts together in a selected currency can be shown, which makes business more transparent.

ONE FOR ALL qualified digital certificates can also be used for other types of e-business or for other applications requiring a high level of security and data protection:

- Digital signing of documents, electronic forms, files, etc.
- Verifying the sender's identity
- Secure business with public administration within e-applications
- Applications for secure business between legal entities

You will receive the **ONE FOR ALL** qualified digital certificate by mail, while the next day you will receive your personal identification number (PIN) along with the number for unlocking the security card (PUK). Do

not keep these security codes together with the qualified digital certificate. We recommend that you save the codes in a safe place. Do not give out the qualified digital certificate or security codes to other persons.

PIN

In line with the public rules by the Halcom CA certificate authority, we recommend that after the first log-in and later on at least once a month you change your personal identification number (PIN). You should also change your PIN if you suspect that an unauthorized person has become acquainted with it. The personal identification number can be changed by using the corresponding function of the Hal E–Bank program (chapter Changing the digital certificate personal identification number (PIN). The PIN should be no shorter than six and no longer than eight alphanumeric characters.

PUK

The qualified digital certificate will automatically lock after entering the wrong personal identification number (PIN) three times in a row. By using the personal unlocking key (PUK), you can unlock your qualified digital certificate. Incorrectly entering the PUK code three times in a row will permanently destroy the smart card.

3.6.1 Unlocking a locked qualified digital certificate

Qualified digital certificate is locked after three consecutive entries of wrong personal identification number (PIN). The locked qualified digital certificate can not be used, so it has to be unlocked.

For unlocking **ONE FOR ALL** digital certificates, issued by Halcom CA, you will need a program for unlocking the card. It can be found on Halcom CA CD, which you received together with the qualified digital certificate. The program can also be found online at web page Halcom d.d. (http://www.halcom.si/halcom_exp/UserFiles/File/UnblockPIN.exe).

Users of *Nexus Personal* are advised to unlock a locked digital certificate directly from the *Nexus Personal,* using function *Unblock.* Open the program from *Start → All programs → Personal → Personal*. Enter menu *File → PIN management*. Click *Next*. Select the second option *Unblock PIN.* Enter PUK code in field *PUK* (PUK code was delivered together with the digital certificate). Enter a new PIN code in bottom fields.

3.6.2 Renewal of ONE FOR ALL qualified digital certificates

ONE FOR ALL qualified digital certificates, whose 3-year validity will expire soon, can be renewed on the existing media (smart card or USB

flash drive). A simple renewing procedure is available for all **ONE FOR ALL** qualified digital certificates. The qualified digital certificates are renewed for a period of three years.

The renewal procedure is carried out without any additional paper work and without visiting bank's branch. Please, make sure that you conduct the renewal process **with a still valid ONE FOR ALL digital certificate**.

The procedure to renew the validity of qualified digital certificate is the following:

- 30 days prior to expiration of a qualified digital certificate you will receive a notification on its validity expiration.

- Order the renewal of your qualified digital certificate in three simple steps at Obnova digitalnega Confirmla (http://obnova.halcom.si).

- You will receive a pro forma invoice for the renewal to the address stated in this application,.

- Upon receiving a payment confirmation, Halcom CA will send you further instructions for the renewal process.

4   Hal E-Bank software installation

4.1   Smart card reader installation

You will need a smart card reader to work with Hal E-Bank only if **ONE FOR ALL** qualified digital certificate was issued for you on a smart card.

If a card reader is already installed and works properly, it should not be installed again. When installing Hal E-Bank (chapter *4.2 - Hal E-Bank software installation*) select *Custom installation*, components *Program Files.*

For using or reading a qualified digital certificate, the adequate software should be installed on a computer. For ONE FOR ALL qualified digital certificates, you can use the following software:

Program to work with digital certificate	Win 2000	Win XP	Win 2003[1]	Win Vista
SmartTrust Personal	yes	yes	yes	x
Nexus Personal	yes	yes	yes	yes

4.1.1   Smart card readers with serial port (COM)

In the first place, install the drivers, as described in the following chapter, then plug-in the reader.

Plug-in the 9-full RS-232 connector to a free serial port (recommended COM1). If the reader is supplied via PS/2 port, plug-in a PS/2 connector into PS/2 computer port. If a mouse or keyboard are connected to that port, plug-in reader connector between the mouse or keyboard and a computer.

4.1.1.1   Installation of Oberthur OCR 136 (Cardman 1010) reader

When installing Hal E-Bank, select *Installation with support for Oberthur readers*. You should be careful when selecting COM ports. If you are not sure about the label of the port, to which you will plug the reader (COM1, COM2, COM3 etc.), check this in the computer's motherboard instructions. The installation is different for different versions of Windows operating system.

- **Windows 2000 or XP**

When installing Hal E-Bank, select *Custom installation* and select the components: Program Files, Nexus Personal and Oberthur. The hardware installation wizard will start. Accept license agreement, select the correct COM port and when asked, if you want to restart your computer select *NO* option. **Plug-in the reader only after a successful drivers installation. Restart your computer.**

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[1] Operating system Microsoft Windows 2003 is also supported for work with Hal E-Bank, though it must be properly configured.

If you don't install the reader during the installation of Hal E-Bank, you should run `setup.exe` file from the Hal E-Bank installation CD, folder `X:\Oberthur\CM1010\Win2k_WinXP`. Further procedure is the same as if the reader is installed via the Hal E-Bank installation.

- **Windows 2003 or Vista**

The driver installation is the same as for Windows XP. If the operating system warns that »Windows can not check the software issuer«, select »*Install this software anyway*« option. The **Smart Card** settings should not be changed, as the automatically selected option locks on its own.

4.1.2 USB smart card readers

A smart card reader is connected to the computer by plugging it into a computer's USB port.

4.1.2.1 Installation of USB reader Oberthur OCR 150 (Cardman 2020 and 3121)

The installation is different for different versions of Windows operating system.

- **Windows 2000**

Plug in a reader to a running computer. The operating system will recognize new hardware. Select **Search for a suitable driver for my device** and **Next**. **Specify location** (CD ROM, Floppy, Microsoft Windows update leave unmarked) and **Next**. Click **Browse** and search for driver location on the installation CD `X:\Oberthur\CM2020` or `X:\Omnikey\CM3x21`and then *OK*, **Next** and **Finish**. Restart your computer. When installing Hal E-Bank, select custom installation and install components *Program Files* and *Nexus Personal.*

- **Windows XP, 2003 or Vista**

You can plug in the reader into the running computer, and the previous installation of drivers is not required (drivers for the reader are already included into the list of operating system's drivers). When installing Hal E-Bank select *Custom installation* and install components *Program Files* and *Nexus Personal.*

4.2 Hal E-Bank software installation

Prior to the installation, it is recommended to check the following:

- Make sure that the basic requirements for hardware configuration are met (chapter *3.1.1 -Hal E-Bank/Personal*). Usually, it is a free space on a hard disk drive that is critical. The Hal E-Bank program usually requires approximately 200 MB, which depends on the number of entries you want to keep in the files.

- Make sure that the Windows operating system version, you are using, works flawlessly. Eliminate all potential errors, before installing the Hal E-Bank software.

Only the Windows operating systems, supported by the manufacturer, are supported to work with Hal E-Bank.

You received the Hal E-Bank software on the installation CD. Insert the CD in to the CD drive. A greeting window appears, where you can select components you would like to install. User manuals are also available.

4.2.1   Hal E-Bank/Personal

The installation of a single-user version of the Hal E-Bank program is a simple procedure, which does not require substantial computer knowledge.

In a dialog box, select *Installation of a single-user version – Hal E-Bank/Personal.* If a smart card reader is not installed on a computer yet, you can select *Installation with a support for reader* for the *Type of installation.* If a reader is already installed on a computer or if you have a reader, not listed on a list, select option *Custom installation* and install only *Program files* component. Should any software for digital certificate handling not be installed, install *Nexus Personal* as well. Smart card reader drivers are offered by their distributors.

THE COMPONENT MS BASE COMPONENTS SHOULD NEVER BE INSTALLED ON OPERATING SYSTEM NEWER THAN WINDOWS 2000. These components are already included in the newer operating systems. Reinstallation can permanently damage the operating system register!

Confirm a selection. Specify the directory, to which you want to install the software. Restart the computer, if prompted.

4.2.2   Hal E-Bank/Corporate

The network version of Hal E-Bank software contains all the functions of the non-network Hal E-Bank/Personal version, but it also offers additional multi-user functionalities. The network version of Hal E-Bank is based on the common database. Many users with different authorization levels can be connected to the network version of Hal E-Bank program within a company at the same time.

The multi-user Hal E-Bank/Corporate version functions on a client/server basis and therefore needs a common database, usually installed on a special, better performance computer, which acts as a server. The database server software IBM DB2 UDB Universal Database Express Edition must be installed on this computer, while IBM DB2 client and Hal E-Bank software have to be installed on all

work stations – clients. All software and connections have to be adequately configured and this has to be performed by a qualified person.

4.3 Upgrading older Hal E-Bank version to version 14.0.4.01

When necessary, the Hal E-Bank software can be upgraded. The data in the program will be saved. The bank will inform you about the available upgrades.

4.3.1 Upgrading Hal E-Bank/Personal from Hal E-Bank installation CD

Run `Setup.exe` file from the installation CD on a work station with functioning Hal E-Bank system. For **Type of installation**, select **Upgrade.** Specify a directory, where the older program version is installed.

4.3.2 Upgrading Hal E-Bank/Corporate from Hal E-Bank installation CD

The same version of the Hal E-Bank/Corporate program must be installed on all work stations. During the upgrade, all users of Hal E-Bank/Corporate should be logged-off the program. The upgrade should be carried out on each client separately

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Run the `Setup.exe` file from the installation CD, on a work station with functioning Hal E-Bank/Corporate program.

- At the first work station, where you are upgrading Hal E-Bank/Corporate, select **Upgrade**. Install the **Program Files** and **E-Forms** components. Specify a directory, in which the older version of the program is installed. Start the new version of Hal E-Bank/Corporate program.

- At other work stations, select **Upgrade,** but install only **Program Files.**

During the upgrade to the version 14.0.4.01, the program will perhaps warn you that a database should also be upgraded. Database upgrade should be performed by a qualified person.

4.3.3 Upgrading Hal E-Bank/Personal or Hal E-Bank/Corporate through bank server*

*Software upgrading through bank server is not supported by all

banks.

If you haven't received the installation CD with a new version of the program, try to update the program vithe bank server. Within Hal E-Bank program, enter into menu **Tools, Check for updates.** The procedure for upgrading the Hal E-Bank software via the bank's server is described in chapter *18.4 - Upgrading Hal E-Bank.*

4.4   Connection settings

In order to set parameters of connection with the bank's server, use service program ***ConnectionSettings.exe***. The program is located in installation folder of Hal E-Bank program. You can access the program also from Hal E-Bank. Enter the menu ***Communication, Connection settings.***

With ***ConnectionSettings.exe*** program (Picture 1), you can specify for each bank separately a type of connection, an IP address, a name of dial-up connection (if you are using one). In case of HTTPS connection, you can specify also an HTTPS IP address.

Picture 1: Connection settings

From a drop-down menu, select your bank. When necessary, change the settings and confirm the entry by clicking **OK.** If you accessed the program ***ConnectionSettings.exe*** directly from Hal E-Bank, close the Hal E-Bank program after changing settings parameters and restart it.

The connection with the bank's server will be successful only if connection parameters are correctly defined. Correct settings should be entered even before the first start of a client. Your bank will provide you with detailed information on settings.

4.5   Creating a new dial-up connection - Windows 2000

Prior to creating a new dial-up connection make sure dial-up networking and modem are installed correctly.

Enter **Start → Settings → Control Panel → Network and dial-up**

connections (Picture 2). Double click *Make New Connection*.
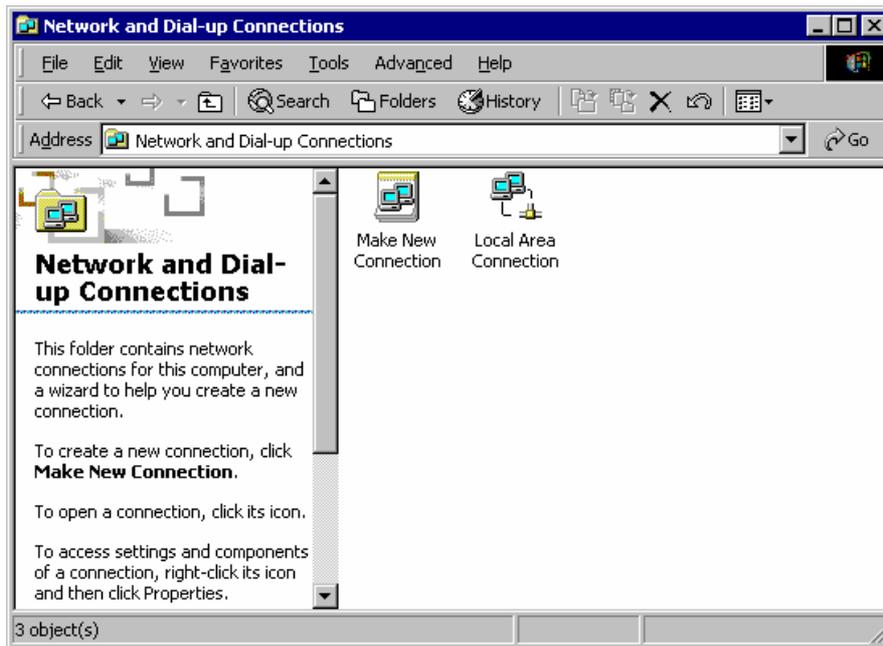
Picture 2: Creating a new connection

Network connection wizard starts (Picture 3). Click *Next>*.

Picture 3: The Network Connection Wizard

Select *I want to set up my Internet connection manually..* in the Internet Connection Wizard (Picture 4) and click *Next>.*
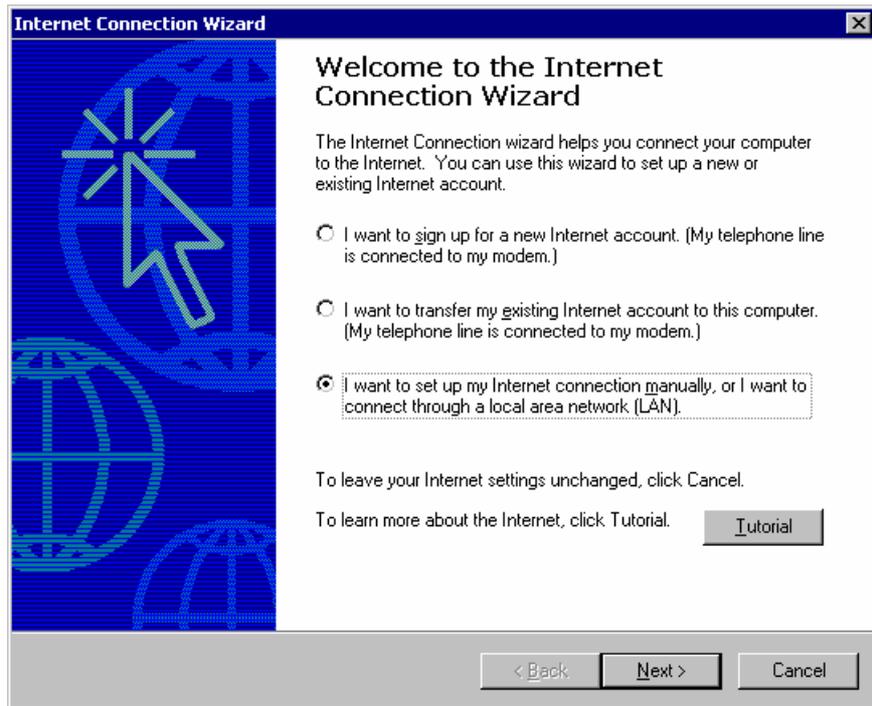
Picture 4: Internet Connection Wizard

Select **Dial-up to the Internet** in the next window (Picture 5) and click **Next>.**

Picture 5: Connection type

In the next window select **I connect through a phone line and a modem** (Picture 6) and click **Next>**.
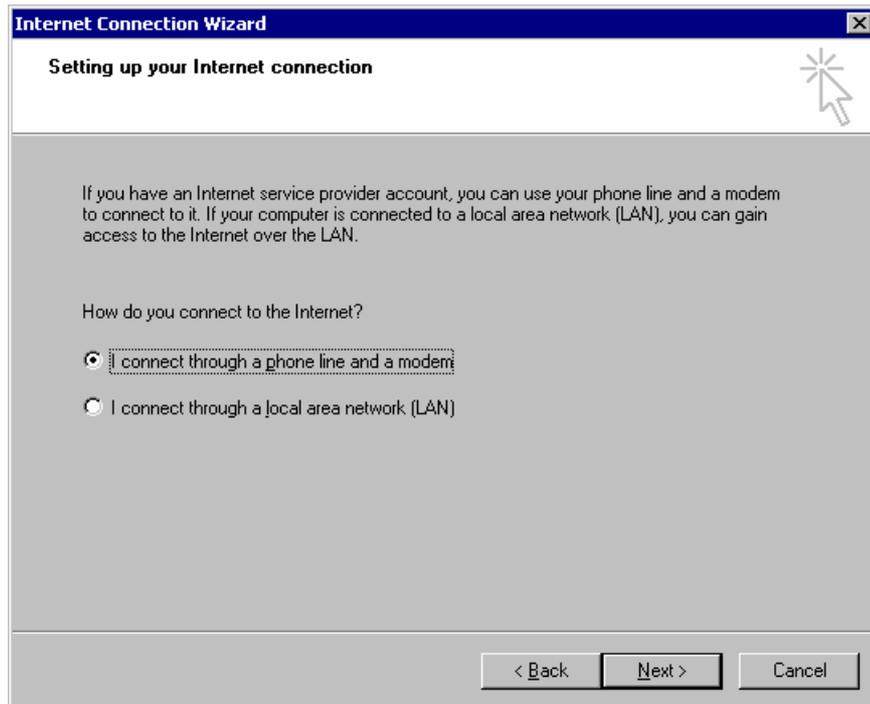
Picture 6: Way of connecting to the Internet

Operating system will detect the modem you are using (Picture 7). Click **Next.** Confirm any notifications on modem detection.

Picture 7: Modem detection

Enter phone number to be dialed for the dial up connection in the next step (Picture 8). Click **Next**.
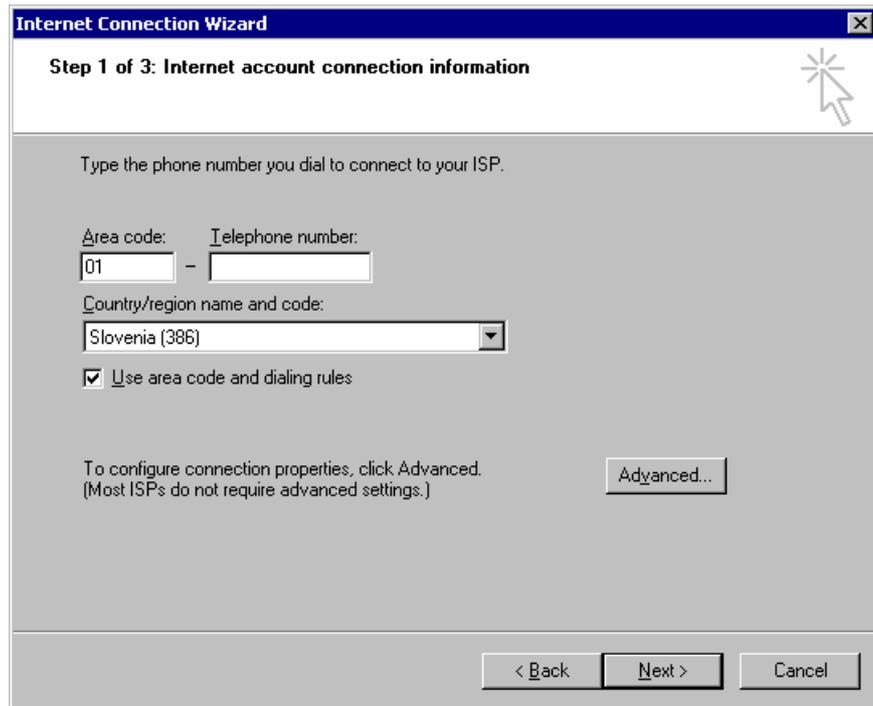
Picture 8: Phone number for dial up connection

Enter username and password for the dial up connection in the next step (Picture 9). This information is provided by the bank. Confirm by clicking *Next.*
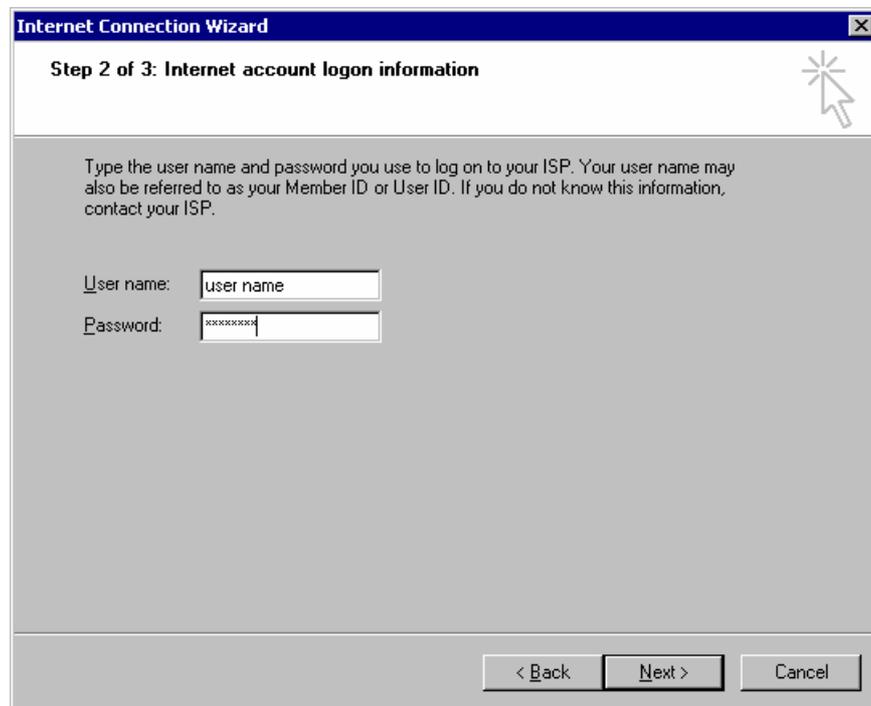
Picture 9: Username and password for dial up connection

The wizard may ask you whether you want to connect to a dial up network using your smart card. Choose not to use this option. Continue by clicking *Next*.

Enter the name for dial up connection in the next step (Picture 10). Confirm by clicking *Next.*
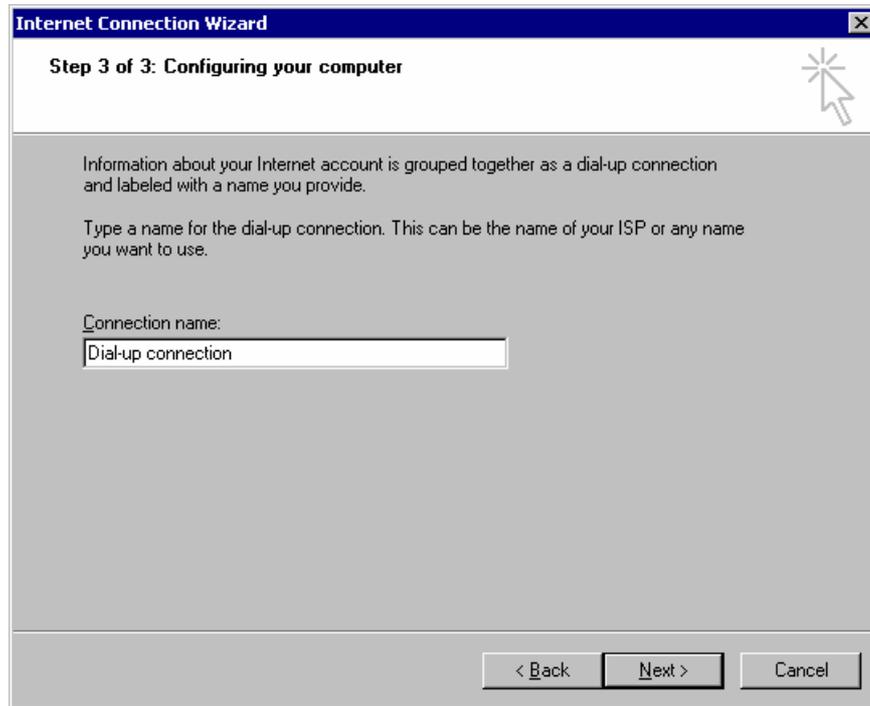
Picture 10: Name of dial up connection

Creation of a new dial up connection is completed. Unmark option *To connect to the Internet immediately..* Click *Finish* in the next window (Picture 11).
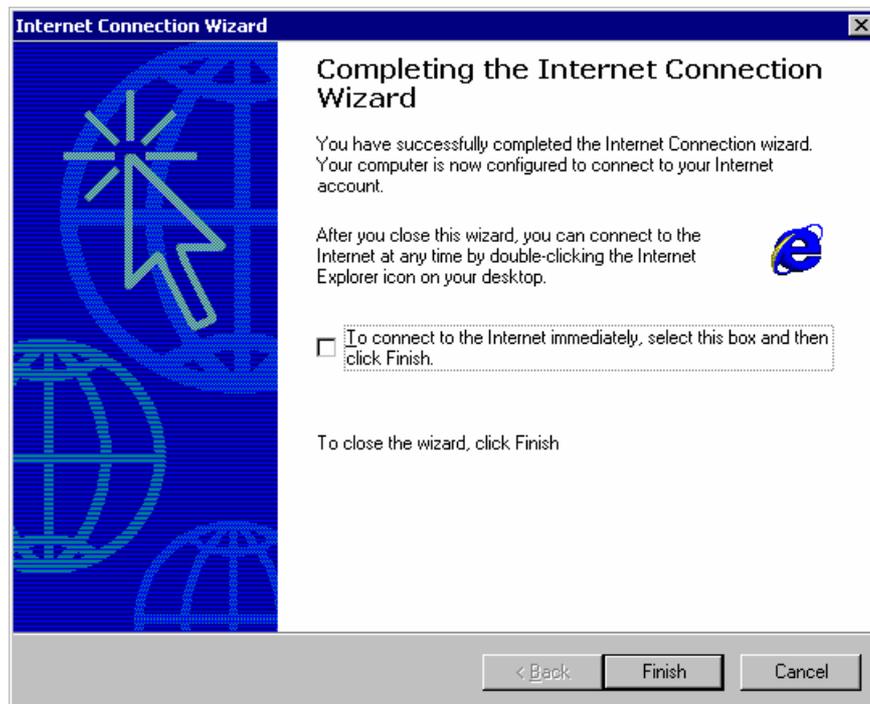
Picture 11: Completing the network connection wizard

In **Network and dial-up connections** (Picture 2) right-click the icon for the new dial up connection. Select **Properties** and tab **Networking** (Picture 12).
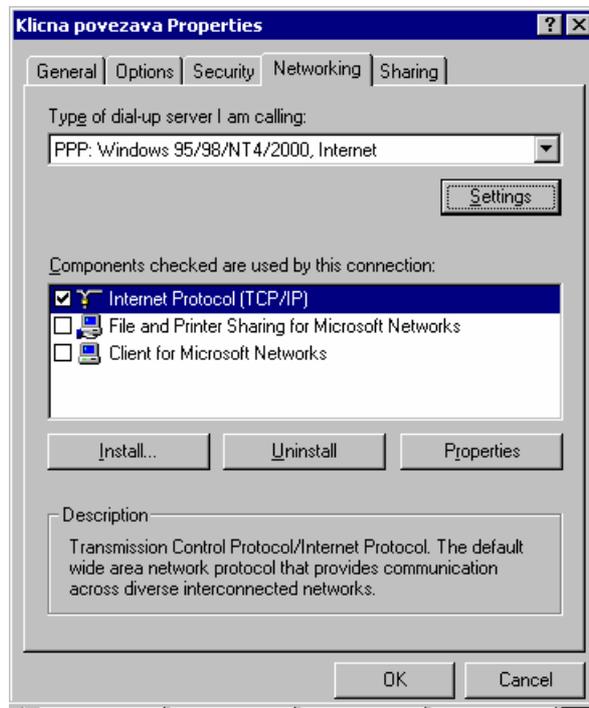
Picture 12: Properties, tab Networking

Click **Settings**. Unmark all fields in the **PPP Settings** window (Picture 13). Click **OK.**
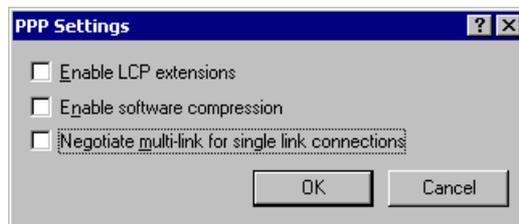
Picture 13: PPP Settings

Click **Properties.** Select fields **Obtain an IP address automatically** and **Obtain DNS server address automatically** (Picture 14).
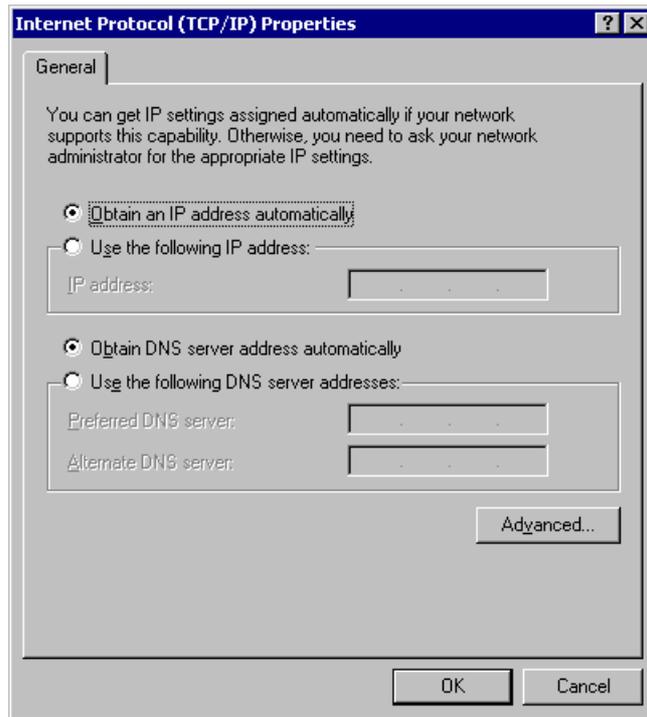
Picture 14: TCP/IP Properties

Click **Advanced.** Select tab **General**. Unmark **Use default gateway on remote network**. Confirm all settings by clicking **OK**.
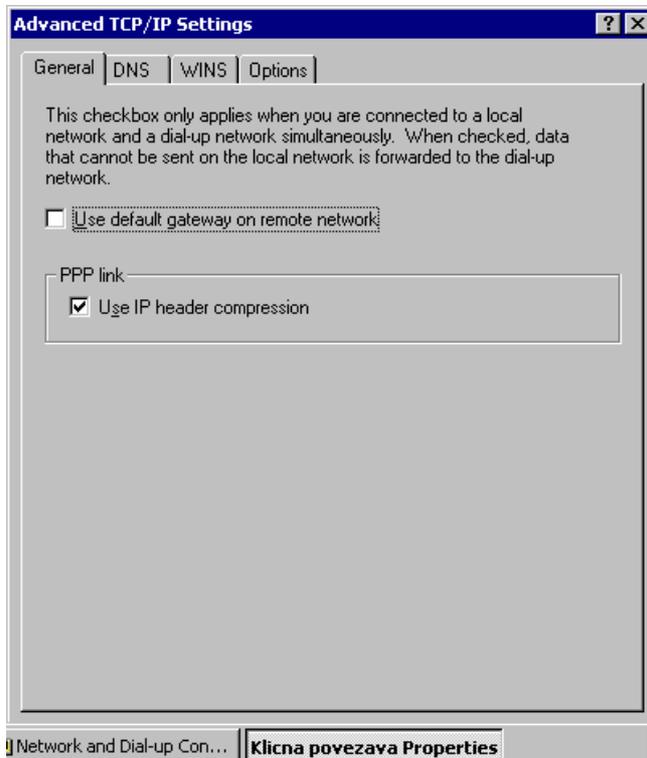
Picture 15: Advanced TCP/IP Settings

4.6 Creating a new dial-up connection - Windows XP and 2003[1]

Enter *Start* → *Control Panel* → *Network and Internet Connections* (Picture 16).
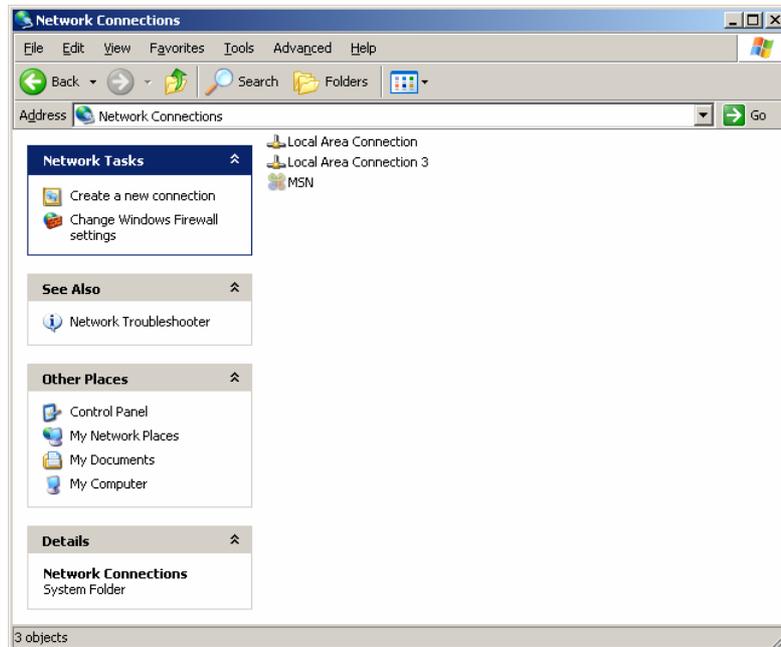
Picture 16: Network connections

Click *Create a new connection*. In Windows 2003 the New connection wizard is run from *File* → *New connection*.

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[1] Operating system Microsoft Windows 2003 is also supported for work with Hal E-Bank, though it must be properly configured.

Picture 17: New connection wizard

Click **Next**. Network connection type is selected in the next window (Picture 18).
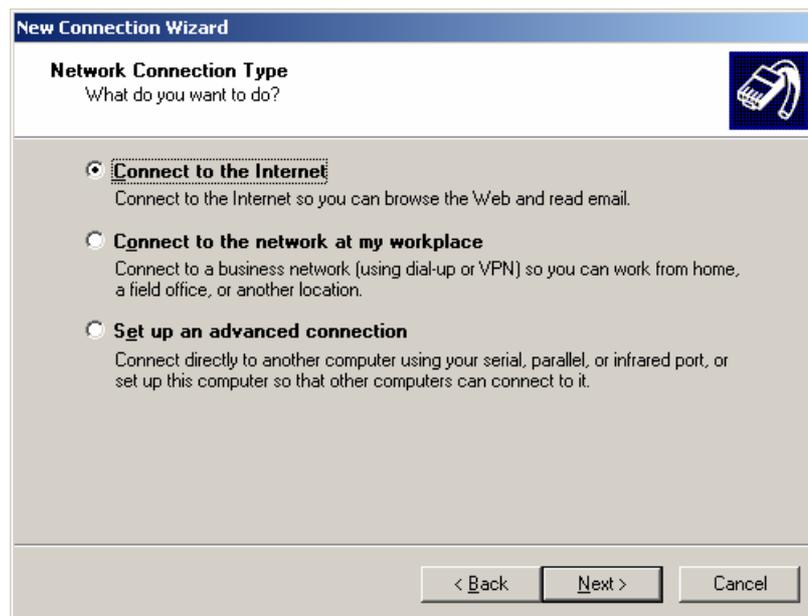
Picture 18: Network connection type

Select **Connect to the Internet** and click **Next**. Way of setting up the new connection is selected in the next windows (Picture 19).

Picture 19: Way of setting up a new connection

Select *Set up my connection manually*. Click *Next.* Internet connection type is selected in the next window (Picture 20).
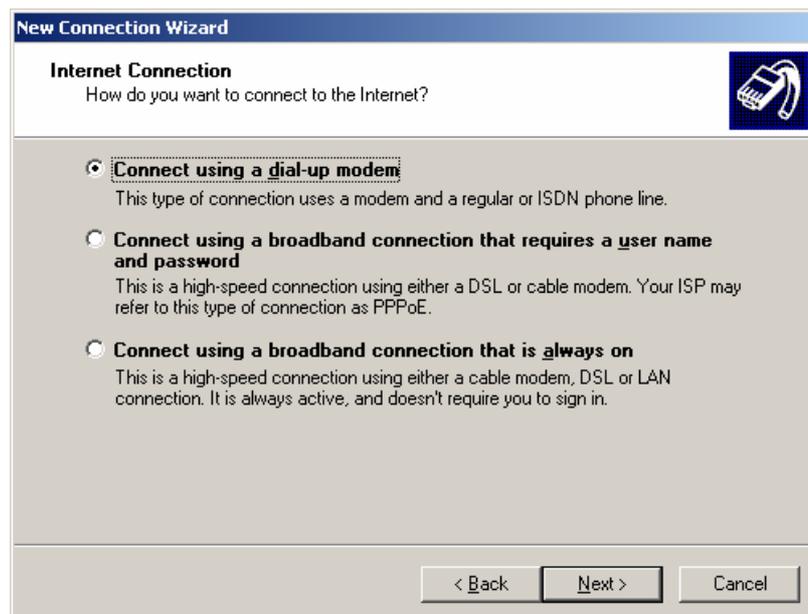
Picture 20: Internet connection type

Select *Connect using a dial-up modem*. Click *Next*.

Select the modem to be used for the connection. Click *Next.*

Enter a name for the new dial-up connection in the next window (Picture 21). Click *Next*.
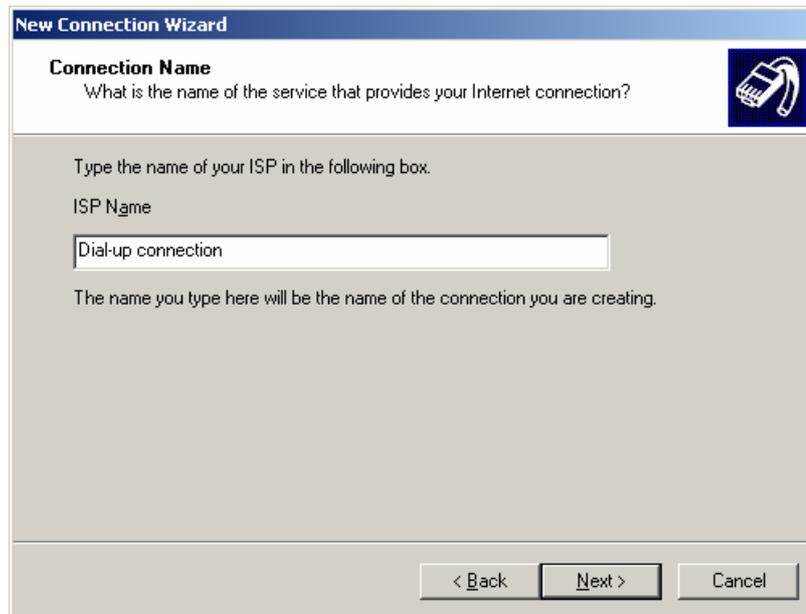
Picture 21: Name of dial-up connection

Enter the phone number to be dialed in the next window (Picture 22). Click **Next**.
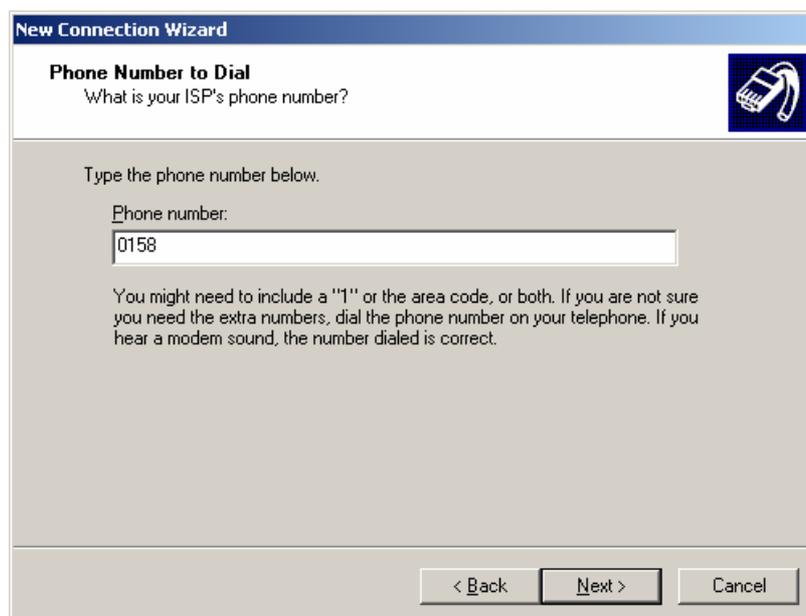
Picture 22: Phone number for dial-up connection

Enter username and password for dial-up connection in the next window (Picture 23). This information is provided by the bank.

Picture 23: Username and password for dial-up connection

Click **Next**. New connection wizard may prompt you whether you want to use your smart card to connect to the network. Disable this function. Setup of the new dial-up connection is completed by clickong **Finish** (Picture 24).

Picture 24: Completing the new connection wizard

In **Network connections** (Picture 16) right-click icon for the new dial-up connection. Select **Properties**. Click on **Networking** tab (Picture 25).

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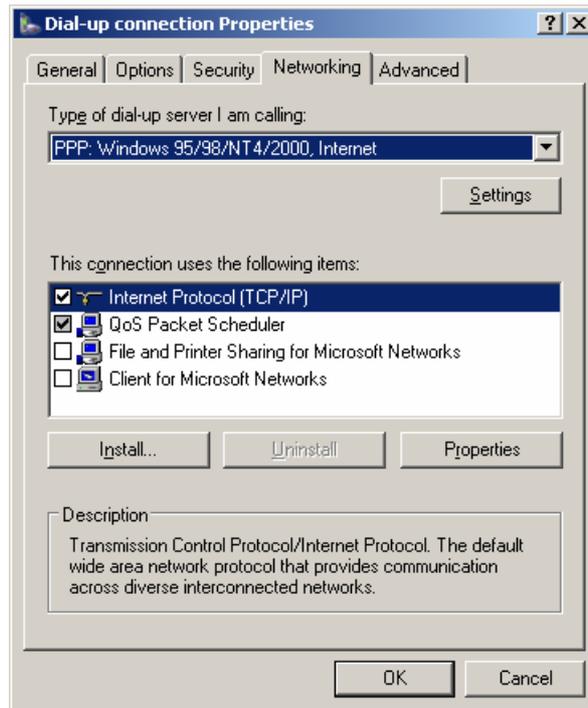
Picture 25: Tab Networking

Click *Settings.* Window *PPP Settings* opens (Picture 26).
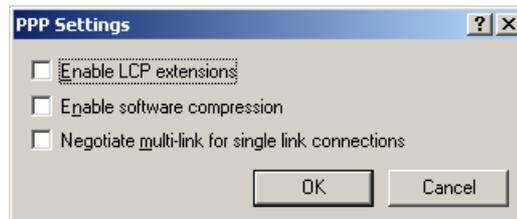
Picture 26: PPP settings

Remove all checkmarks. Click *OK.*

Click *Properties* (Picture 25). Check options **Obtain an IP address automatically** and **O**btain DNS server address automatically (Picture 27). Click **OK**.
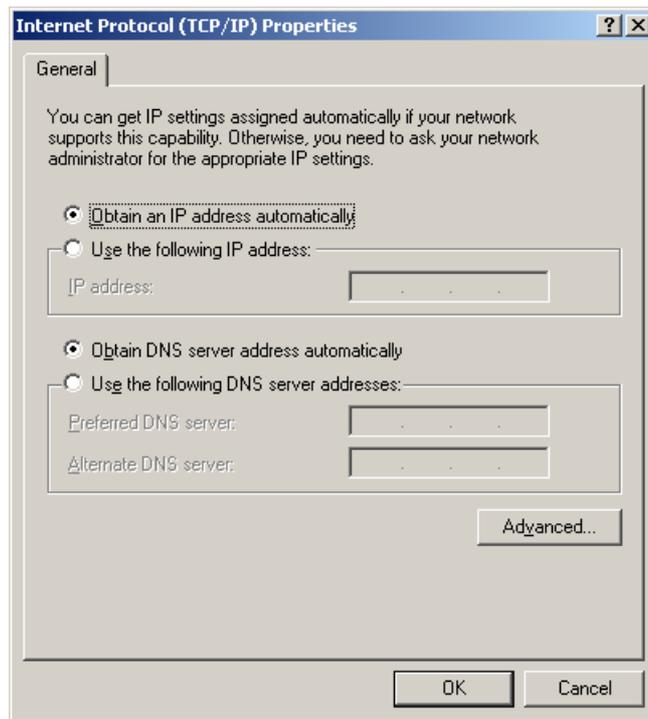
Picture 27: Properties

4.7 Creating a new dial-up connection - Windows Vista

Enter *Start* → *Control Panel* → *Network and Sharing Center* (Picture 28).
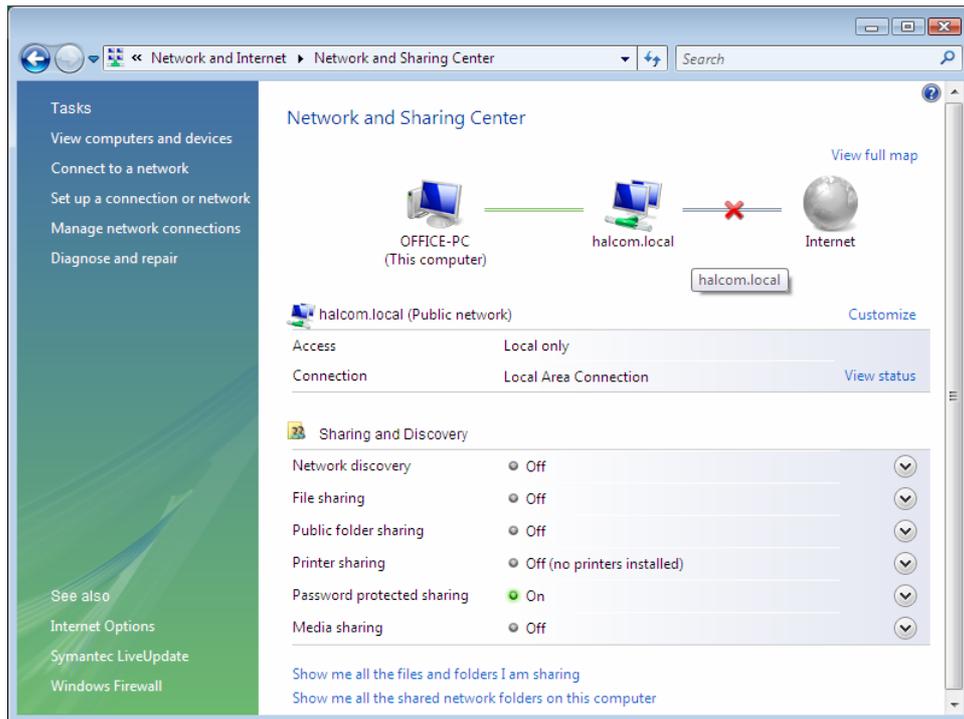
Picture 28: Network and sharing center

Select **Setup a connection or network**. Type of connection is selected in the next window (Picture 29). Select **Set up a dial-up connection**. Click **Next>.**
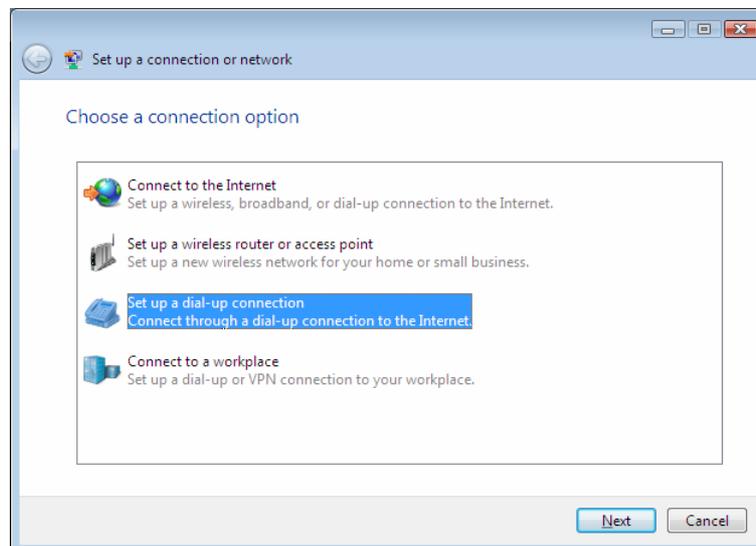
Picture 29: Choose a Connection Option

Phone number to dial, username and password for dial up connection are entered in the next window (Picture 30). Username and password for dial-up connection are provided by the bank.
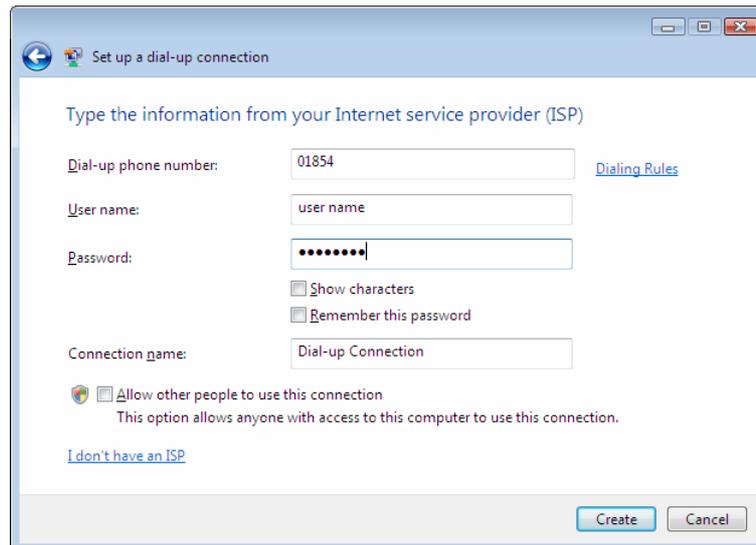
Picture 30: Information on dial-up connection

Setup of the new dial-up connection is completed by clicking **Create**. Successful setup is confirmed (Picture 31). Close the confirmation by clicking **Close.**
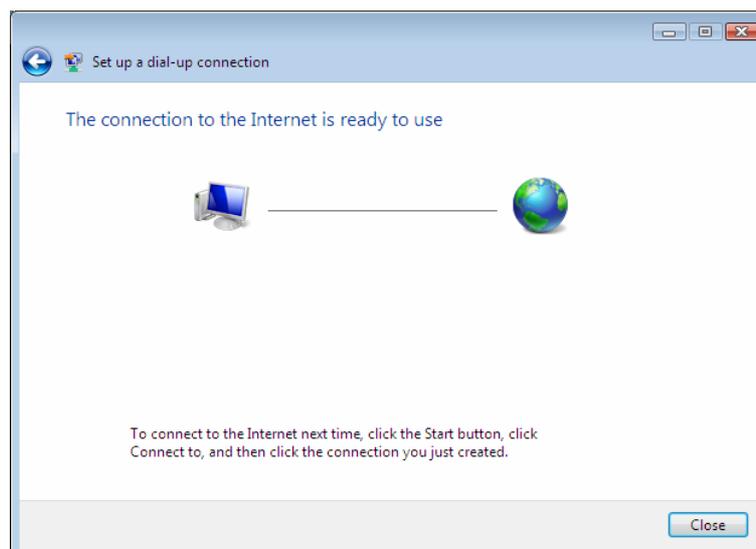
Picture 31: Setup of new dial-up connection is completed

In **Network and Sharing Center** (Picture 27) select **Connect to a network**. A list of available network connections is displayed (Picture 32).
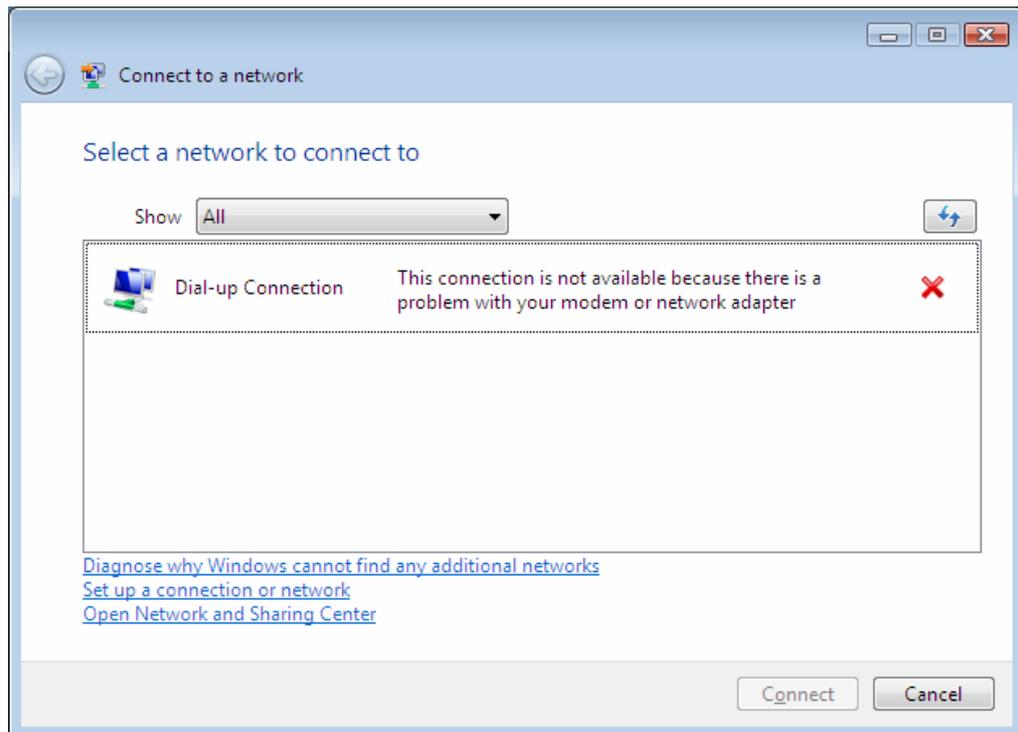
Picture 32: Connecting to a Network

Right-click the new dial-up connection. Select **Properties**. Click **Options** (Picture 33).
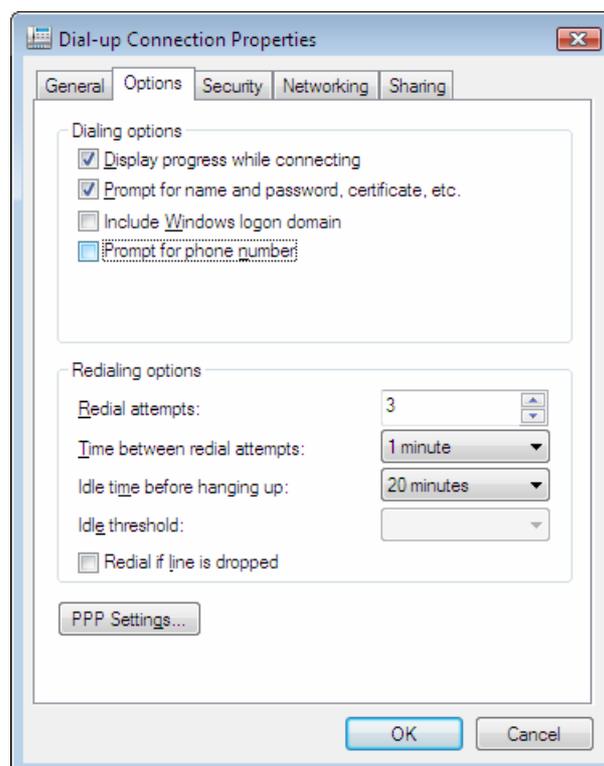
Picture 33: Properties, tab Options

Click **PPP Settings**. Unmark all options in **PPP Settings** window (Picture 34). Confirm ba clicking **OK.**
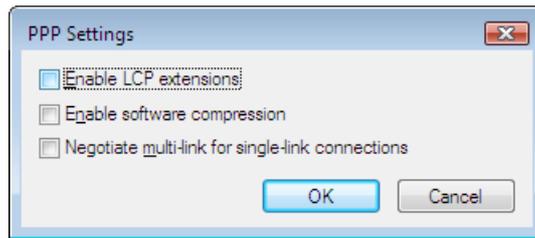
Picture 34: PPP Settings

Select tab *Networking* (Picture 35).
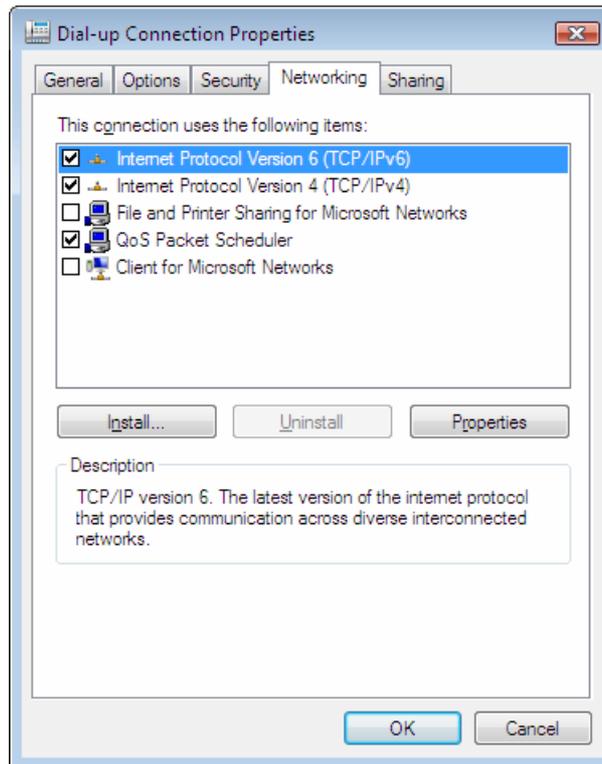
Picture 35: Properties, tab Networking

Click **Properties** (Picture 36). Select option *Obtain DNS server address automatically*. Confirm by clicking *OK*.
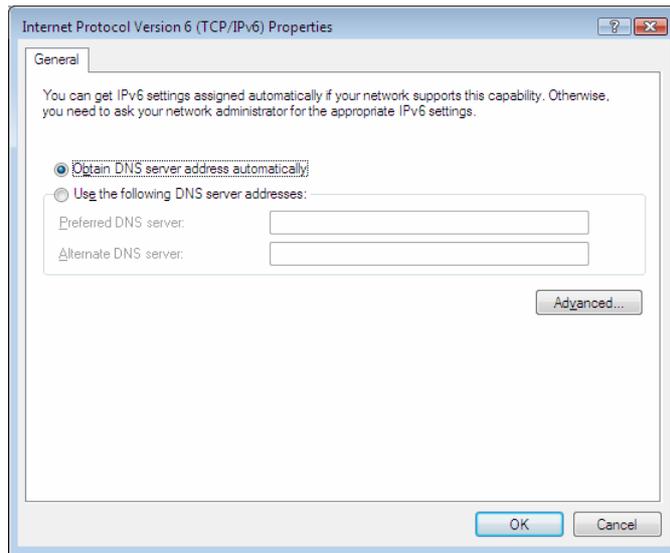
Picture 36: Properties

5   First steps

5.1   Running Hal E-Bank program

Connect the qualified digital certificate to the computer (plug in the USB flash drive or properly insert the security card into the security card reader- Picture 37).
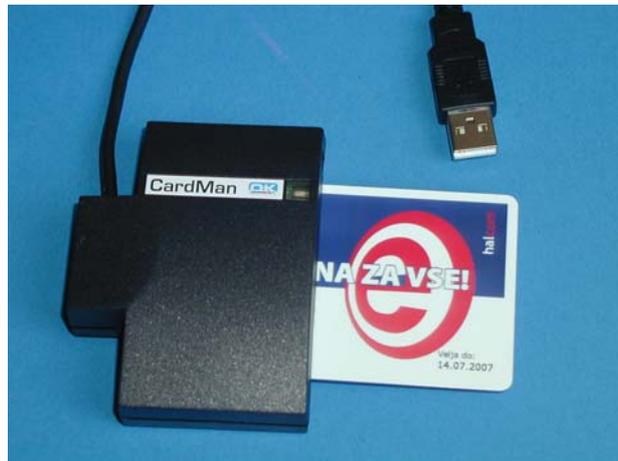
Picture 37: Inserting a smart card

The Hal E-Bank program can be started in two ways:

- by double-clicking with the left mouse button the Personal E-Bank or Corporate E-Bank icon on your desktop, or

- by clicking Start and then selecting Programs, Halcom, and Personal E-Bank or Corporate E-Bank.

After starting the program, the Welcome window will open. Enter your personal identification number (PIN) for the qualified digital certificate and press <Enter>.

Before typing, verify where on the keyboard the letters Y and Z are located. These two letters can switch positions on the keyboard, so you can unknowingly type the wrong personal number several times and thus destroy the qualified digital certificate. If your PIN contains the letters Y and Z, we recommend changing it (chapter **18.1** - **Changing the digital certificate personal** identification number (PIN) .

Picture 38: Greeting window for typing personal number (PIN)

If the typed personal number is not correct, the program will warn you about this.

If you enter the wrong PIN successively, the qualified digital certificate will lock itself. A locked qualified digital certificate can not be used. The unlocking procedure for the locked digital certificate is described in chapter *3.6.1 - Unlocking a locked qualified digital certificate.*

After entering the correct PIN, the Hal E-Bank program window or the dialog box for making the first connection with the bank will open (Picture 39).

5.2   Setting-up the first connection to the bank

During the entering of any authorized person into Hal E-Bank, the data on the digital certificate and on the user of bank accounts is looked for in the local database. When a new authorized person enters the program (data on user is not in the local database), the program offers a list of banks (Picture 39), to which you can connect.
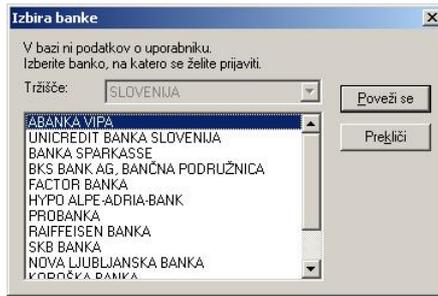
Picture 39: First connection to the bank

Select market (this selection is available only in case your bank uses a multi-market client). Select the bank, to which you want to connect. The selected bank is highlighted. Confirm the selection by clicking **Connect.**

A dialog box for **entering personal identification number (PIN)** of qualified digital certificate appears (Picture 40).

Picture 40: PIN entry

Enter the personal number (PIN) and click **OK** or press the <**Enter**> button. You can also cancel the connection setting up by clicking **Cancel.**

If a user is authorized by the bank to work with specific account, the program will open. The data on user's digital certificate will be saved in the local database – when the same user enters again, the program will open immediately.

If a user doesn't have appropriate authorizations, the bank's server rejects user's access to account and cuts off the connection. The data on user is not saved in the local database. The program will close.

5.2.1 First connection to an additional bank

If you are already using the Hal E-Bank program and would like to connect for the first time to a new bank, select **Communication, My first connection with the bank** in the toolbar (Picture 41).

Picture 41: First connection to an additional bank

A dialog box opens, (Picture 39), where you select the bank to which you would like to connect for the first time. Follow the instructions in chapter *5.2 - Setting-up the first connection to* the bank.

If by mistake you tried to establish a connection with a wrong digital certificate, not authorized to work with a selected bank, the bank will reject the connection. You can close the warning by clicking **OK** or by using the <**Enter**> button.

5.3   Exiting Hal E-Bank program

Do not force the program to close, as this may damage files necessary for the Hal E-Bank program to work. Working with the program could therefore be temporarily impossible.

If you want to terminate your work with the Hal E-Bank program, select the option **Exit** from the **File** menu or click the white X sign in the toolbar.

5.4   Setting up a modem connection to the bank

During its operations, the Hal E-Bank program must connect to the bank's network from time to time in order to exchange data with the bank's server. If you are connecting to one of the banks via your own modem or dial-up line, your computer must identify itself with a user name and password at each connection. User name and password are provided to you by your bank.

Warning: The dial-up password for bank's network is NOT the same as the personal identification number (PIN) for a qualified digital certificate, which is required for entering the Hal E-Bank program and for perform transactions.

When establishing a connection with the bank's network via a dial-up line, a dialog box will open for entering user name and password (Picture 42).

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Picture 42: Username and password for dial-up connection

Type the required data and confirm by clicking **OK**. When typing the password, be particularly careful about capital or small letters and about the location of letters Z and Y on your keyboard.

If you would like to avoid Hal E-Bank asking you for the password for a dial-up access to the bank's network in the future, leave the field **Save password** marked, as shown in the picture.

6   Authorizations for using Hal E-Bank

The Hal E-Bank program operates based on a system of authorizations which are given by the bank upon client's request. The account owner can authorize several persons to work with Hal E-Bank. If the data on user's qualified digital certificate is not yet entered in the local database (new user of Hal E-Bank in that local network), the program informs the user about this.

Confirm the warning by clicking **OK**. A list of banks will open, to which a new user can connect. Follow the instructions in chapter **5.2 - Setting-up the first connection to the bank**.

The user's authorizations are linked to a selected account. An individual user of electronic banking can have different authorizations for accessing the accounts at different banks and by different account owners. The authorizations related to the currently selected account are always being used. A user can have combined authorizations.

Depending on the user's authorizations, some buttons, icons and menu commands might be inactive (grayed-out), therefore those functions can not be used. The icons for changing personal identification number (PIN), first connection with the bank and exiting the program (white cross) are not related to authorizations and are therefore always active. The authorizations are saved by the bank in an encrypted format. The bank keeps a record of all the users and their authorizations. The client's profile is synchronized with the authorization status upon every connection established with the bank.

6.1   System of authorizations for Hal E-Bank

The authorizations to work with Hal E-Bank are divided into authorizations to work with the selected account and authorizations to work with files.

1. **Authorizations to work with the selected account:**

   - The **authorization for data entry** serves only for using the Address book of beneficiaries and their accounts and for preparation or import of payment orders;

   - The **authorization for batches preparation** serves for forming payment orders into batches (if you don't have authorizations for batches preparation, you must prepare payment orders individually),

   - The **authorization for signing** serves for reviewing payment orders and signing batches, while at the same time also for

changing and updating the address book. For signing payment orders and batches, the signature category as described in continuation is also important.

- The **authorization to send data** serves for transferring data between the bank's server and the local Hal E-Bank database;

- The **authorization to review** serves for reviewing transactions, statements, balance and messages etc.

- The **authorization for administration** allows administrative actions in the Hal E-Bank program, such as deleting the local database, program upgrading through the bank's server, etc.

2. **Authorizations to work with files:**

- The **authorization for entering files** serves only for the preparation and import of files,

- The **authorization for signing** serves only for reviewing files and for signing,

- The **authorization for sending files** serves for transferring files between the bank's server and the local Hal E-Bank database,

- The **authorization for reviewing** files serves for reviewing files.

Beside the above described authorizations, there is also a **signature category**, which does not limit the program functionalities, but it states which signatures a trustee can realize on a specific account. A particular number of required left-side (at least 0 and a maximum of 3) and right-side signatures (at least 1 and a maximum of 3) can be set for each account.

The users, who sign the documents, are divided into four signature categories as follows:

- The **first (1.) category** enables the user to realize all missing left-side and right-side signatures, which means that he or she alone can sign all documents;

- The **second (2.) category** enables the user left-side or right-side signature, depending on signing order;

- The **third (3.) category** enables only left-side signing;

- The **fourth (4.) category** enables only right-side signing.

You can check the trustee authorizations, who is currently using Hal E-Bank, by clicking the button next to the name of account owner (Picture 43).
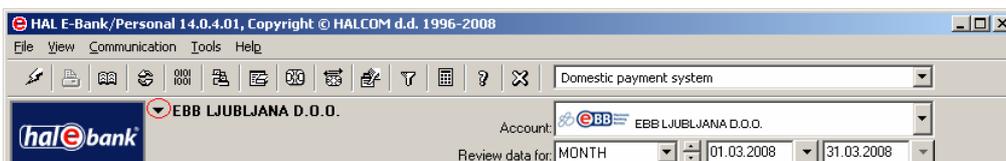
Picture 43: Displaying trustee authorizations

***Data on the account owner and on the trustee for the
selected account*** (Picture 44) is displayed. The authorizations for the
trustee, who is currently using the Hal E-Bank program, are displayed for
the selected account.

**Picture 44: Data on the account owner and on the trustee for the
selected account**

You can leave the review of authorizations by clicking the button ⇐
back.

7   Everyday activities

7.1   Selecting payment type

Hal E-Bank offers transactions in domestic payment system (DPS), foreign payment system (FPS) and foreign payments (FP). These options are available in the toolbar, above the **Account** field (Picture 45, outlined in red).

By clicking the arrow to the right of the selection field, a drop-down menu will open, where you can select the required type of transaction. In the selection field, the selected type of business will show up. All further activities will be related to the selected type of business.

The selection of a type of business influences the folder content, which is displayed. If you can not find a certain document, first make sure that you the correct type of business is selected.

Picture 45: Payment type, account and review period

Types of business that you can choose from are related to trustee authorizations by the bank. Authorization changes can only be arranged with your bank.

7.2   Selecting an account

You can have multiple accounts open with a specific bank or with multiple banks for different companies. The data is processed for each account separately. All presented data relate to the account displayed in the upper right corner of the screen, in the **Account:** field (Picture 45, outlined in blue).

Another account can be selected by clicking the arrow to the right of the selection field. A drop-down menu of accounts will open, which you can access with digital certificate you are using at that moment. Bank accounts are accompanied by banks' logos. An account is selected by clicking it. The selected account will appear in the selection field. All subsequent actions are related to the selected account.

The account selection influences the presented folder content. If you can not find a certain document, first make sure that the correct account is selected.

If you don't have the authorization to work with currently active folder for a selected account, a notification will appear in the folder instead of data. This notification will contain data on the authorized person and his

authorizations. You must select the appropriate folder taking into account the displayed authorizations.

7.3   Defining period for data review

By limiting the time period, only data related to a specific time period is displayed. The time period can only be defined in certain folders, in the **Data review** field (Picture 45, outlined in green).

If you would like to display all documents in the selected folder for a selected day, week or month, select **DAY, WEEK** or **MONTH** in the first field. Then, by clicking the arrow to the right of that field, you can change the period for a previous or next day, week or month.

The other option for selecting a period is a direct selection of the start and end date. In the first field, select **FREE**, then select the start and end date.

The two options, defining time period and filtering (chapter **7.5 - Filtering document folders**), are mutually exclusive. If the filter is activated, then the fields for defining time period are colored grey. If despite this you would like to display all documents for the selected period, first remove the filter and set a required period as a filter parameter.

7.4   Working with document folders

Each line, displayed in the central part of the Hal E-Bank program, represents one document: payment order, batch, transaction, statement, notification, file, form etc. In each line, only the basic data, necessary for identification of individual document, is displayed. The content of this part of the window changes depending on the currently selected folder (Preparation of payment orders, Transactions review etc.), currently selected account, time period, and filter. The details on individual document can be reviewed by mouse clicking of the document, followed by clicking **Open, Review** or **Details**, depending on the currently displayed folder.

If there are too many columns to be displayed on one screen, you can use a scrollbar for reviewing, located on the bottom edge of the sub window. You can change the width of individual column by moving the mouse pointer to the border between the fields with names of neighboring columns. When a mouse pointer changes its shape, form the border with a left mouse button, so that the left column gets wider or narrower as you require.

7.4.1   Selecting folder

In order to achieve more transparency, the folders are combined into groups: **Preparation**, **Delivery**, **Review**, **Archive** and **Info**. The group names are located on the left side and equipped with images for easier recognition as well ad displayed on a darker surface. When you click a folder group, a list of folders from the selected group will appear below it. The folder names are also equipped with images for easier recognition and are shown on a brighter surface. The presented folders are dependant on the selected type of business.

If you would like to select a folder, which belongs to a currently open group, click the image or folder name. If you would like to select a folder, which doesn't belong to a currently open group, first click the image or

group name, to which it belongs, and then click the image or selected folder.

The colors of the presented images or folder names have the following meaning:

red folder name:	Currently displayed (active) folder,
grey image and name:	You don't have the authorization to work with this folder,
black folder name:	You have the authorization to work with this folder.

7.4.2 Selecting multiple items

Many times, we would like to conduct a certain function for multiple documents simultaneously.

In order to mark multiple lines on the screen, use the buttons **<Shift>** and **<Control>**. By using the **<Control>** button, you can select the lines (e.g. payment orders or transactions), not listed one after another. The required lines can be selected by holding the **<Control>** button and then marking them with the left mouse button individually. All selected lines will be displayed as bold.

By using the **<Shift>** button, you can select the lines, which are listed successively. With a left mouse button, click the first line, hold the **<Shift>** button and click the required last line. All lines between the first selected and including the last line will be displayed as bold.

If there are too many lines to be displayed on one screen, when searching you can use a scrollbar which located on the right edge of the sub window.

7.4.3 Changing the order of documents in folders

You can change the order, in which the lines containing document's data are displayed in each folder, by clicking the field, which contains the data name in a specific column. In the payment order preparation folder, you can for example, sort the displayed lines by the amount. This is done by clicking the field, which contains the title *Amount* (Picture 46). If you click the same field again, the lines will be sorted in the opposite order.

Picture 46: Order of documents in folders

The order, in which lines are sorted according to values in a selected column, is marked by triangles/arrows, which are directed upwards or downwards. They are displayed to the right of the name of the column, according to which the lines are sorted.

7.5 Filtering document folders

When dealing with a large amount of documents, changing the order of lines on a list is not sufficient any more. In such cases, you can use filters for limiting the values of certain data (e.g. payment order amount) to a certain interval or even to a selected value.

When the filter is activated, only the documents meeting the filter criteria, will be displayed in the active folder. In other words, the filter hides each document, which doesn't correspond to any of the defined criteria. This, of course, doesn't mean that the document in not in the database – the document is just not displayed.

The filters also represent a simple tool for executing queries and in addition they increase the data transparency.

The filters are different in different folders, since the documents contain different data by which to filter it. However, the basic methods and procedures for using filters are the same. In continuation, the procedures common to all filters are described first, and after that the specific filters, depending on the selected folder, are described.
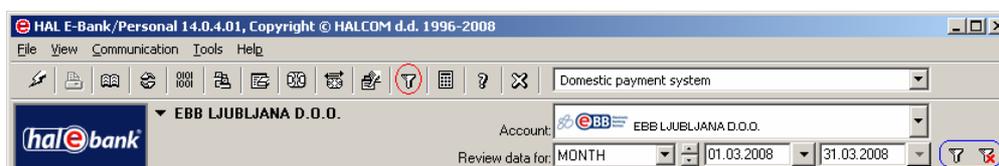
Picture 47: Activated data filtering

If the folder displayed on the screen contains an activated filter, two buttons are visible to the right of the *Data review:* button: *Change filter parameters* and *Remove filter* (Picture 47, outlined in blue). If the folder doesn't contain an activated filter, these buttons are invisible.

7.5.1 Activating a filter

When starting the program, the filter is deactivated.

In the currently active folder, you activate a filter by clicking *Filter* in the toolbar (Picture 47, outlined in red), or by selecting *Filter* from the *Tools* menu. The filter can only be activated in folders, which enable data filtering: *Preparation/Orders*, *Archive/Orders* and *Review/Transactions*.

The window for entering filter parameters will open (Picture 48). The window differs according to the folder, which you would like to filter.
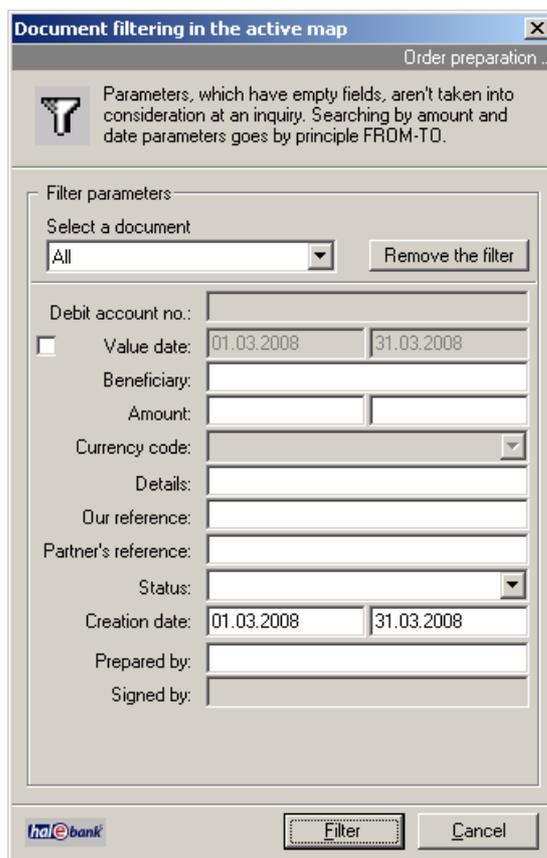
Picture 48: Filter parameters

Enter the filter parameters or the limit values you would like to use for filtering documents.

Empty fields don't influence the filtering – all values suit them.

By clicking the **Filter** button, you confirm the entered criteria and therefore activate the filter, while by clicking **Cancel,** you cancel the entered parameters.

After the activation, the filter remains active and the folder remains filtered until you change the filter or exit the Hal E-Bank program. If, for example, with an activated filter in **Preparation/Orders** folder you continue to work with **Review/Transactions** folder, where among other activities you can also change a filter, and then return to **Preparation/Orders** folder, the latter will still be filtered in the same way as when you left it.

7.5.2   Changing filter parameters

If a filter in the folder, you are currently working with, is already activated, you can change it by clicking **Change filter parameters** and by entering new limitations and/or removing the old ones.

7.5.3   Removing the filter

If a filter is activated in the folder, you are currently working with, you can remove it by clicking the **Remove filter** button.

When you activate a filter of the same folder next time, you will be offered the same criteria that were used for the last filtering. The last entered and confirmed criteria are saved even after removing the filter, but only until you exit the Hal E-Bank program.

7.5.4   Filtering orders in preparation

The window for entering filter parameters into the **Preparation/Orders** folder filter is displayed above (Picture 48). The folder can be filtered according to the following parameters:

- **Select a document** – select a type of document from a drop-down menu (payment order, Special payment slip, compensation and European payment). The selection **All** encompasses all documents.

- **Value date** – you can change the start and end date only if the field to the left of the value date is marked.

- **Beneficiary** – enter a sequence of characters from beneficiary's name – payment receiver.

- **Amount** – enter the lowest and the highest amount. The empty field for the lowest amount is treated as value 0, while the empty field for the highest amount means that the amount is not limited.

- **Purpose** - enter a sequence of characters from the purpose of a transfer.

- **Our reference** – enter your reference.

- **Partner's reference** – enter partner's reference.

- **Status** – select a status from a drop-down menu. An empty field encompassed all status.

- **Creation date** – enter the start and end date.

- **Prepared by** – enter the first few characters of a name of the person, who created the document.

- **Signed by** – enter the first few characters of a name of the person, who signed the document.

7.5.5   Filtering archived orders

The window for entering conditions into the **Archive/Orders** folder filter is shown below (Picture 49). The folder can be filtered according to the following parameters:

- **Select a document -** select a type of document from a drop-down menu (payment order, Special payment slip, compensation and European payment). The selection **All** encompasses all documents.

- **Value date -** enter the start and end date.

- **Beneficiary –** enter a sequence of characters from beneficiary's name – payment receiver.

- **Amount** - enter the lowest and the highest amount. The empty field for the lowest amount is treated as value 0, while the empty

field for the highest amount means that the amount is not limited.

- **Purpose** - enter a sequence of characters from the purpose of transfer.

- **Our reference** – enter your reference.

- **Partner's reference** – enter partner's reference.

- **Status** - select a status from a drop-down menu. An empty field encompassed all status.

- **Creation date** – you can change the start and end date only if the field to the left of the creation date is marked.

- **Prepared by** – enter the first few characters of a name of the person, who created the document.

- **Signed by** – enter the first few characters of the name of a person, who signed the document.

Picture 49: Filtering *Archive/Orders*

7.5.6   Filtering transactions

The window for entering conditions into the *Review/Transactions* folder filter is shown below (Picture 50). The folder can be filtered according to the following parameters:

- **Select a document** - select a type of document from a drop-down menu. The only parameter *Transactions* is selected.

- **Booking date** – enter the start and end date.

- **Value date -** you can change the start and end date only if the

field to the left of the value date is marked.

- **Rejected orders** – there are three options available: included, not included and rejected orders only. If you select rejected orders only, you can not filter according to type of booking entry nor according to name (these fields are grayed out).

- **Booking entry type** – select a booking entry type from a drop-down menu. An empty field encompasses all types of booking entry.

- **Amount** - enter the lowest and the highest amount. The empty field for the lowest amount is treated as value 0, while the empty field for the highest amount means that the amount is not limited.

- **Name** – enter the sequence of characters from a name.

- **Purpose** - enter the sequence of characters from a transfer purpose.

- **Our reference** – enter your reference.

- **Partner's reference** – enter partner's reference.

Picture 50: Filtering *Review/Transactions*

8 Address book of beneficiaries and their accounts

The address book of beneficiaries and their accounts simplifies the entry of data into payment orders. You can enter a business partner data through the user interface, integrated into the application. When installed, the address book already contains only data on commercial banks and savings-credit departments.

You can open the address book in the menu **Tools, Address book** or by clicking the icon **Address book of beneficiaries and their accounts** in the toolbar.

The address book will also open when entering the first letter of a payment beneficiary's name in any payment order.

The list of entered beneficiaries be displayed (Picture 51). You can look up the individual beneficiary by entering a name into the **Beneficiary name** field. You can enter only the initial letter – only beneficiaries whose names begin with this letter will appear. Furthermore, you can search for beneficiary by entering its account into the **User's account** field. The scrollbar on the right side of the screen will help you find an individual beneficiary.
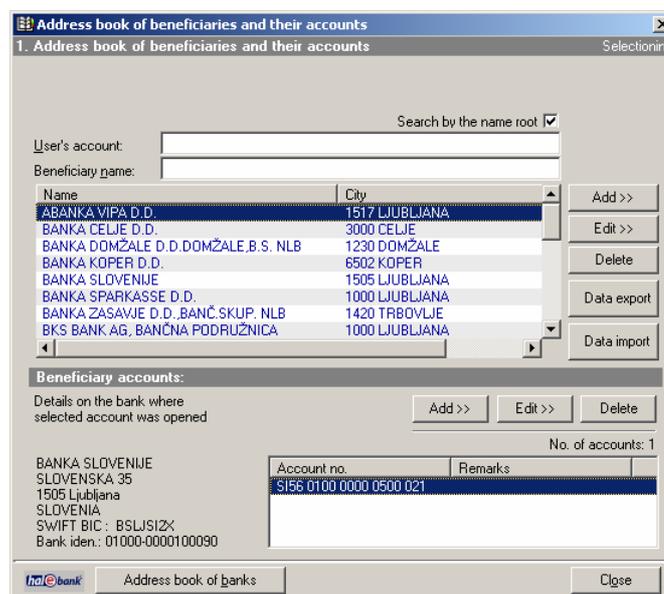
Picture 51: Address book of beneficiaries and their accounts

Choose a beneficiary by clicking the name. Selected beneficiary is highlighted. List of beneficiary's accounts (**Beneficiary accounts**) is in the bottom window. If the individual beneficiary has multiple accounts, the individual account can be chosen by clicking it. The selected account will be highlighted.

8.1 Entering a new beneficiary into the address book

8.1.1 Entering beneficiary's data into address book

The procedure for entering a new beneficiary is as follows:

1. Open the **Address book of beneficiaries and their accounts.**

2. Click the **Add >>** button to the right of the beneficiaries' names list (Picture 52).
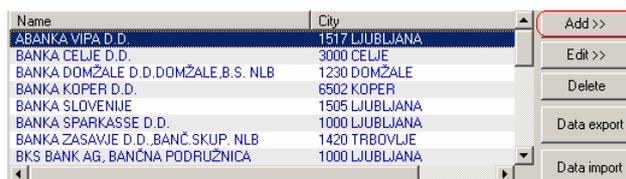
Picture 52: Entering a new beneficiary

3. The dialogue box for entering new beneficiary data will open (Picture 53). Enter the name, address and city of the beneficiary. When this data is entered, the **OK** button will be highlighted. Save entered data by clicking **OK** or you can cancel the entry by clicking **Cancel**. You can enter a maximum of 70 characters for the name and also a maximum of 70 characters for the beneficiary's address.
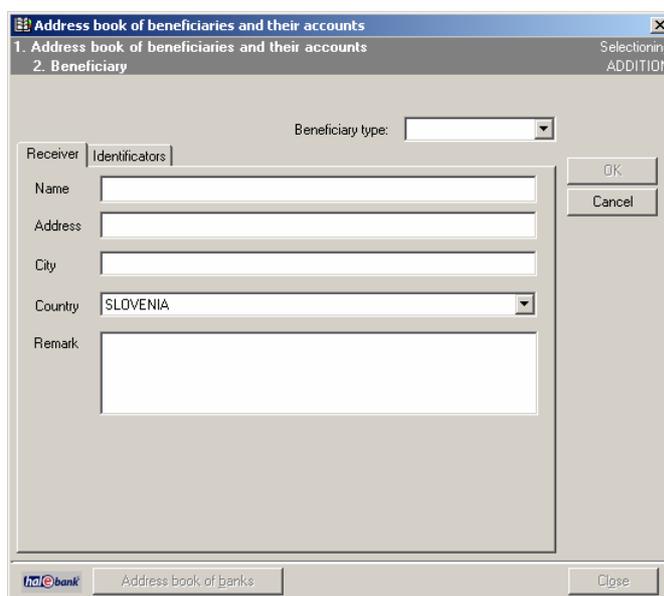
Picture 53: Entering a new beneficiary 2

4. A newly entered beneficiary will be highlighted on the list of beneficiaries. A beneficiary account must also be entered.

8.1.2 Entering beneficiary's domestic account

You can add the beneficiary's account to the address book if the basic data about the beneficiary is already saved (chapter **8.1.1 - Entering**

beneficiary's data into address book).

The accounts of beneficiaries can be entered into the address book in the BBAN or IBAN format. The account in the IBAN format is composed of three sections:

- two letter characters – country's label by ISO standard (SI for Slovenia),
- two numeric control characters (56 for Slovenia) and
- 15 numeric characters composed of the bank's number and a client's number (BBAN account format).

You can transfer the accounts of beneficiaries from the address book into the European payment order SEPA01 only in the IBAN format. The accounts entered into the address book in the BBAN format can be converted into IBAN form (chapter *8.5 - Converting accounts from BBAN into IBAN format*).

The procedure for adding beneficiary's account is as follows:

1. Open the **Address book of beneficiaries and their accounts.**

2. Find the beneficiary whose account you want to enter. The selected beneficiary is highlighted.

3. Click the bottom left button **Add >>** in the bottom part of the address book window **Beneficiary's accounts** (Picture 54).

Picture 54: Entering beneficiary account

4. The dialogue box for entering the new beneficiary's account will open (Picture 55). Select the option **Domestic account** (the default value). Enter the new beneficiary's account. The account may be entered without any spaces and – characters, as the program will correct the structure of the account by itself. The fields **Model** and **Reference** don't need to be filled out. When this data is entered, the **OK** button displays in bold. Validate or cancel the data entry by clicking the corresponding button **OK** or **Cancel.**

Picture 55: Entering a domestic account

5. The newly entered beneficiary will be displayed on a list of beneficiaries and will it appear in bold letters. Its account is displayed in the bottom window (***Beneficiary's accounts***).

6. If you would like to enter multiple accounts for one beneficiary, re-select the beneficiary and repeat the procedure for adding beneficiary's account. You can add an additional account for any beneficiary, even for the one that has been in the address book for some time already.

8.1.3   Entering beneficiary's foreign account

You can add the beneficiary's foreign currency account to the address book, if the beneficiary's basic data is already saved (chapter ***8.1 - Entering a new beneficiary into the address book***).

The accounts of beneficiaries can be entered into the address book either in the BBAN or IBAN format. The account in the IBAN form is composed of three sections:
- two letter characters – country's label by ISO standard (SI for Slovenia),
- two numeric control characters (56 for Slovenia) and
- 15 numeric characters composed of the bank's number and the client's number (BBAN account format).

The procedure for adding the beneficiary's foreign currency account is as follows:

1. Open the Address book of beneficiaries and their accounts.

2. Look up the beneficiary whose account you want to enter. Click it. The selected beneficiary will appear in bold.

3. Click the bottom right button ***Add >>*** in the bottom part of the address book window ***Beneficiary account*** (Picture 54).

4. The dialogue box for entering the new beneficiary's account will open. Choose the option **Foreign currency account**, and then click **Select bank** (Picture 56, marked in red).
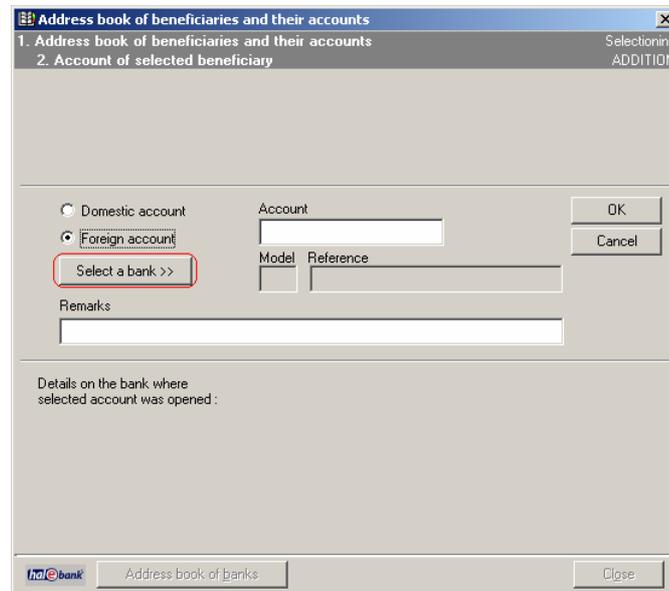
Picture 56: Entering a foreign account

5. The **Address book of banks** opens (chapter **8.8 - Address book of banks**). From the list, select the bank, where the beneficiary has an open account. You can enter the initial letters of the bank's name in the **Bank's name** field and therefore limit a number of displayed banks. Click the bank. The selected bank will be highlighted. Click **Select**.

6. Return to the window for entering the beneficiary's foreign currency account (Picture 56). Enter the beneficiary's account into the **Account number** field. The account may be entered without spaces and »-« characters, as the program will correct the structure of the account by itself. Validate or cancel the data entry by clicking the corresponding button **OK** or **Cancel.**

7. The newly entered beneficiary will be displayed on the list of beneficiaries in bold. Its account is displayed in the bottom window (**Beneficiary accounts**).

8. If you would like to enter multiple accounts for one beneficiary, re-select the beneficiary and repeat the procedure for adding a beneficiary's account. You can add the additional account for any beneficiary, even for the one that has been in the address book for some time already.

8.1.4   Entering beneficiary's identificators

Identificators of the individual beneficiary also can be added to the Address book of beneficiaries and their accounts. Identificators of the beneficiary can be added to the address book, when the basic data about the

beneficiary has already been saved.

The procedure for adding a beneficiary's identificators is the following:

9. Open the Address book of beneficiaries and their accounts.

10. Look up the beneficiary for whom you want to add identificators. Click on it. The selected beneficiary will be highlighted.

11. Click the **Add >>** button to the right of the beneficiaries names list. Select the second tab – **Identificators** (Picture 57 and Picture 58, marked in red). You can enter the identificators for a legal entity or an individual.

Picture 57: Entering legal entity identificators

- Choose the **Legal entity** tab to enter identificators of a legal entity (Picture 57, marked in blue). You can enter the BIC of the bank, IBEI, BEI, EANGLIN, CHIPS, DUNS, bank number, tax ID number or the number of any document and its publisher.

- Choose the **Individuals** tab for entering identificators of an individual (Picture 58, marked in blue). Click on the arrow by the field **Type of identificator**. You can choose the following identificators: driver's license number, customer/client number, social security number, alien registration number, passport number, tax ID number, identification card number, employee identification number, date of birth or other identification numbers.
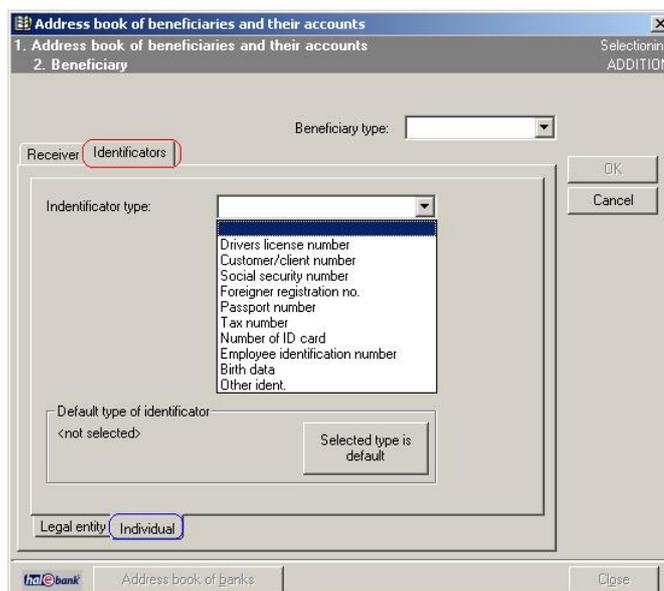
Picture 58: Entering individual's identificators

Only one identificator of an individual can be transferred into the European payment order SEPA01. The default identificator for the individual is verified by clicking the button *Selected type default.*

8.2   Entering sender identificators

You can also enter the identificators of the sender. Enter: *Tools → Sender's identificators.* The window for entering identificators pops up.
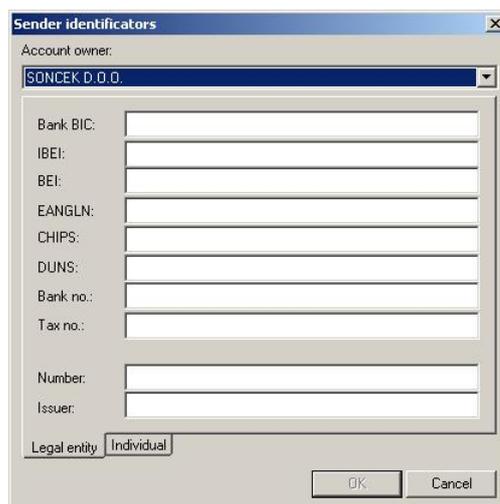
Picture 59: Entering sender identificators

Determine the account, for which you want to enter identificators in the *Account owner* field. The procedure for entering these identificators is the same as entry of the beneficiary's identificators.

8.3 Correcting data already saved in address book

8.3.1 Editing beneficiary's data

The procedure for editing the beneficiary's data is as follows:

1. Open the **Address book of beneficiaries and their accounts.**

2. Find the beneficiary whose data you want to correct. Click it. The selected beneficiary will be highlighted.

3. Click the **Edit** button in the displayed window next to the list of beneficiaries (Picture 60, marked in red).
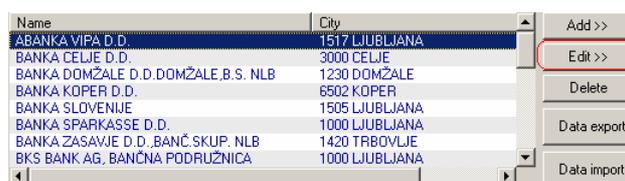
Picture 60: Editing beneficiary information

4. The dialogue box for changing the beneficiary's data will pop up (Picture 53). The window consists of the same fields as the window for entering a new beneficiary.

5. Correct the content of the fields.

6. Accept the changes of data by clicking **OK**. If you don't want to save the changes, click the **Cancel** button.

8.3.2 Editing beneficiary's account

The procedure for changing the beneficiary's account is as follows:

1. Open the **Address book of beneficiaries and their accounts.**

2. Find the beneficiary whose account you want to change. Click it. The selected beneficiary will be highlighted.

3. The bottom window (**Beneficiary accounts**) will display all the accounts of the selected beneficiary, which are already entered into the address book. If the list contains two or more accounts, mark the account you would like to change.

4. Click the **Edit>>** button next to the list of the selected beneficiary's accounts (Picture 61).

Picture 61: Editing beneficiary account

5. The dialog box for changing the beneficiary account data will pop up (Picture 55). This window consists of the same fields as the window for entering a new beneficiary's account.

6. Correct the content of the beneficiary's account data.

7. Click the **Ok** button, if you would like to save the changed data into the address book. If you don't want to save the changes, click the **Cancel** button.

8.4 Deleting beneficiary and beneficiary accounts from address book

If you would like to delete the beneficiary's data (including the data on beneficiary accounts) from the address book, follow the next steps:

1. Open the **Address book of beneficiaries and their accounts.**

2. Find the beneficiary you would like to delete. Select the beneficiary. The selected beneficiary will be highlighted.

3. Click the **Delete** button next to the list of beneficiaries (Picture 62).

Name	City	
ABANKA VIPA D.D.	1517 LJUBLJANA	Add >>
BANKA CELJE D.D.	3000 CELJE	Edit >>
BANKA DOMŽALE D.D.DOMŽALE,B.S. NLB	1230 DOMŽALE	
BANKA KOPER D.D.	6502 KOPER	Delete
BANKA SLOVENIJE	1505 LJUBLJANA	
BANKA SPARKASSE D.D.	1000 LJUBLJANA	Data export
BANKA ZASAVJE D.D.,BANČ.SKUP. NLB	1420 TRBOVLJE	
BKS BANK AG, BANČNA PODRUŽNICA	1000 LJUBLJANA	Data import
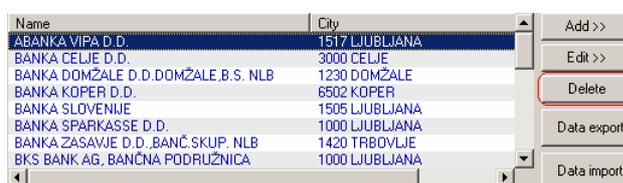
Picture 62: Deleting beneficiary and beneficiary accounts

4. The window containing data on the selected beneficiary and beneficiary accounts will appear.

5. You can finally confirm the data and selected beneficiary's accounts deletion by clicking **Yes.** The deletion can be revoked by clicking **No**.

Once the beneficiary is deleted from the address book, you can not recall the information back. The data on all beneficiary accounts is also deleted. Please, make sure that you really want to delete the selected beneficiary.

If you want to use the deleted beneficiary again later, you will have to re-enter all of beneficiary data again, including the data on beneficiary accounts.

8.4.1 Deleting beneficiary account from the address book

The procedure for deleting the individual account of the beneficiary is as follows:

1. Open the **Address book of beneficiaries and their accounts.**

2. Find the beneficiary, whose account you want to delete. Select the beneficiary. The selected beneficiary will be highlighted.

3. The bottom window (**Beneficiary accounts**) will display the accounts of the selected beneficiary, which are already in the address book. If the list of beneficiary accounts contains two or more accounts, mark the one you would like to delete.

4. Click the **Delete** button next to the list of the selected beneficiary's accounts (Picture 63).

Picture 63: Deleting beneficiary account

5. The window containing the beneficiary data and data on the selected account will pop up. You finally confirm the deletion of the selected beneficiary's account data by clicking **Yes.** The deletion can be revoked by clicking **No**.

Once the beneficiary accounts are deleted from the address book, you can not recall them back. If you want to use the deleted beneficiary account again later, you will have to re-enter it again.

8.5 Converting accounts from BBAN into IBAN format

The account in the IBAN form is composed of three sections:
- two letter characters – country's label by ISO standard (SI for Slovenia),
- two numeric control characters (56 for Slovenia) and
- 15 numeric characters composed of the bank's number and the client's number (BBAN account format).

You can transfer the beneficiaries' accounts from the address book into the European payment order SEPA01 only in the IBAN format.

The accounts, entered into the address book in the BBAN format, can be converted into the IBAN format. Use the service program **Conversion of BBAN accounts into IBAN form**.

The procedure for converting the accounts from the BBAN into IBAN format is as follows:

1. Enter menu **Tools → Service programs** in Hal E-Bank program. Select **Conversion of BBAN accounts into IBAN form**.

2. The window with program description will pop up (Picture 64):

Picture 64: Starting AccountConverter.exe

3. After clicking **Next**, the window with a list of all accounts in the BBAN format in the local address book, will appear (Picture 65). You can select the accounts to be converted into the IBAN format. By clicking

the **Other accounts** button, a list of all accounts in the IBAN format in the local address book, will pop up.
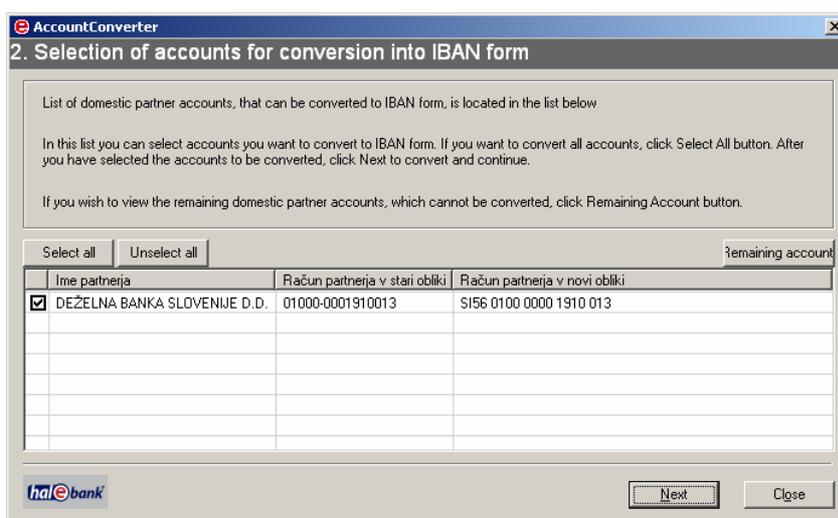
Picture 65: List of accounts in BBAN format in local database

4. After clicking **Next**, the program converts the selected accounts into the IBAN format. The window containing a message on successful conversion of the selected accounts into the IBAN format will follow. The program reports the error in case of problems. The message includes descriptions of errors (Picture 66).
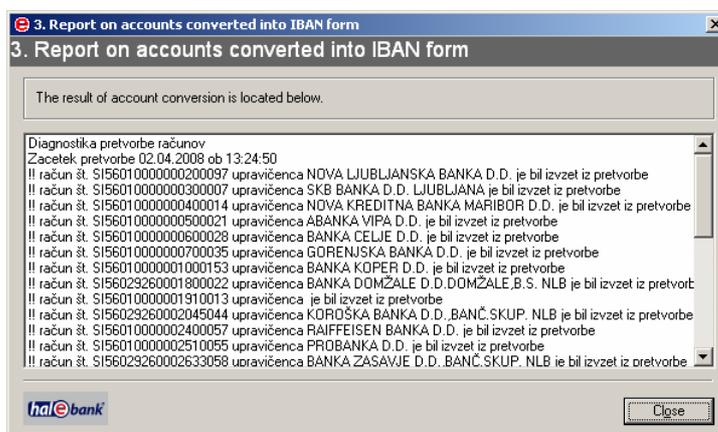
Picture 66: List of errors in conversion

8.6 Importing data on beneficiaries and their accounts into address book

You can import data from a text (ASCII) file, which was prepared in advance, into the address book of beneficiaries and their accounts. The format of the import/export file is described in the chapter **20.1.5 - Address book of beneficiaries and their accounts**.

The Hal E-Bank program records the data on payments beneficiaries and their accounts of imported payment orders into the file `Beneficiaries.txt`. The file is created in the Hal E-Bank's installation folder. Only the data on the beneficiaries who are not yet in the address

book of beneficiaries and their accounts is saved. Data on new beneficiaries and their accounts can be imported into the address book.

The procedure for importing the data on new beneficiaries and their accounts is described in chapter *19.3 - Importing beneficiary information of imported* orders into Address book of beneficiaries and their accounts .

8.7 Exporting data on beneficiaries and their accounts from address book

The data on beneficiaries and their accounts can also be exported from the address book. The data is saved in a text file, which is written in the ASCII format.

1. Open the **Address book of beneficiaries and their accounts**. Enter **Tools, Address book** or click the icon **Address book of beneficiaries and their accounts** in the toolbar.

The address book also will open when entering the initial letter of the beneficiary's name in any of the payment orders.

2. Click the **Data export** (Picture 67, outlined in red).
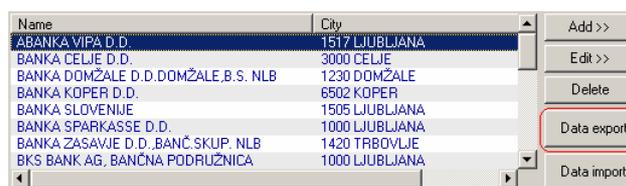
Picture 67: Exporting address book data

3. The standard **Save** window will open. Specify the name of the file where you would like to save the exported data. Confirm by clicking **Save**.

4. The data on beneficiaries and their accounts is exported into the file with the selected name.

The successfully exported data on beneficiaries and their accounts is not deleted from the address book.

8.8 Address book of banks

The address book of banks enables to add banks and also to delete and change the data for additionally entered banks.

Enter the Address book of banks by clicking the **Address book of banks** button on the bottom of the window (Picture 51).

The Address book of banks will pop up (Picture 68). Select the bank by clicking it. The bank's name is written in bold and the bank's details are displayed in the bottom left corner of the window.
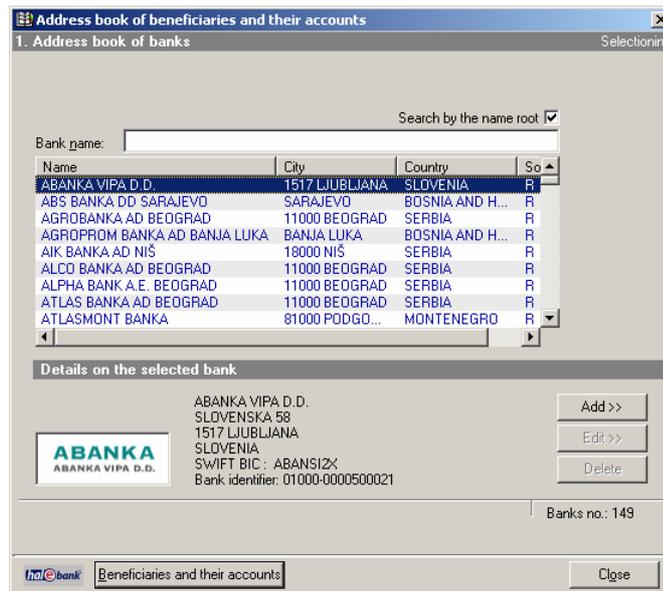
Picture 68: Address book of banks

The data for the pre-entered banks can not be deleted or changed. These banks are marked with an R in the *Source* column.

8.8.1   Adding new bank into Address book of banks

The procedure for adding a new bank into the Address book of banks is as follows:

1. Click **Add>>** (Picture 68). The dialogue box for entering the bank's data will pop up (Picture 69).
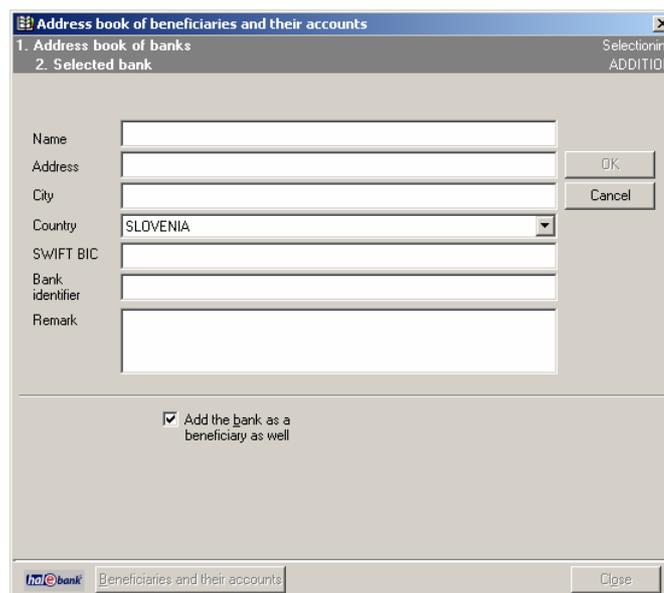
Picture 69: Entering a new bank

2. Enter the required data. Write the bank's 11-digit international identification code into the **SWIFT BIC** field. Write the bank's account number into the field **Bank's identificator**. You may

also write the note/comment, up to 140 characters long, into the **Note** field.

Mark the field ***I want to add the bank also as the beneficiary***, if you would like to have the bank on the list of beneficiaries. Every pre-entered bank (marked with an R on the list of banks) is the beneficiary as well.

3. Confirm the entry by clicking the **OK** button. You can also revoke the entry by clicking **Cancel.**

The added bank is marked with the letter U in the *Source* column of the Address book of banks.

8.8.2   Editing information on added bank

Only the data of the additionally entered banks, which means the banks marked with the value **U** in the **Source** column, can be changed.

The procedure for changing the entered bank data is as follows:

1. Open the ***Address book of banks***.

2. Find the bank whose data you would like to change. Click it. The selected bank will be highlighted.

3. Click the **Edit>>** button (Picture 68). The window for changing the bank's data will open. The difference between this window and the one for entering bank's data (Picture 69) is that the entry of the bank's data into the address book of the beneficiaries is disabled here.

4. Correct the data. Confirm the change by clicking the **OK** button or revoke it by clicking **Cancel**.

8.8.3   Deleting added bank from address book

Only the additionally entered banks, which means the banks marked with the value **U** in the **Source** column in the Address book of banks, can be deleted*.*

The procedure for deleting the additionally entered banks from the Address book of banks is as follows:

1. Open the ***Address book of banks***.

2. Find the bank you want to delete. Click it. The selected bank will be highlighted.

3. Click **Delete**. Confirm the deletion with **Yes**. The deletion can be revoked by clicking **No.**

Once you delete the bank's data from the address book, you can not recall it back. If you would like to use the deleted bank again later, you will have to re-enter the data.

If you have entered the bank as a beneficiary as well, according to the described procedure you only delete it from the Address book of banks and you may still use it as a beneficiary.

9   Payment orders

The payment orders processing is conducted through the following steps: data entry, batch creation, batch signing and sending documents to the bank. Each step can be performed only by an authorized person with suitable authorizations.

In the domestic payment system, Hal E-Bank enables operations with the following payment orders:

- general payment order BN02,
- special payment slip,
- compensation,
- European payment order SEPA01.

The screens for entering data into the payment orders are similar to the actual payment orders. The sender's data (your data) is automatically filled into the appropriate payment order fields.

When entering the data into the payment order fields, you can move between the fields by clicking the desired field or by using the standard keyboard keys for moving through the text:

<Tab>............................ move to the next field,

<Shift>+<Tab> .... move to the previous field,

<End> .... move to the end of the field,

<Home> .... move to the beginning of the field,

arrow left **<←>** .... move to the previous sign in the field,

arrow right **<→>** .... move to the next sign in the field,

<Backspace> .... delete the sign to the left of the indicator,

<Delete>........................delete the sign to the right of the indicator.

The colors of payment orders in the preparation folder are as follows:

Color of payment order in the preparation of payment orders folder	The payment order (PO) status	Description in the "Status" column
Green	PO ready	READY
Blue	PO with error	WITH ERROR
Red	Signed PO	SIGNED
Violet	PO sample (template)	TEMPLATE
Marks in the first column of the folder for preparation of the payment orders		
N		Urgent PO
?		PO with error

A payment order can be bound into a batch only after it wad correctly completed (the correctly completed payment order is displayed in green color, with the status **»READY«**). When a batch is equipped with all necessary

signatures, it can be sent to the bank.

Payment orders can be dated in advance.

9.1 Payment order - BN02

The BN02 payment order is a general payment system instrument.

9.1.1 Entering new payment order - BN02
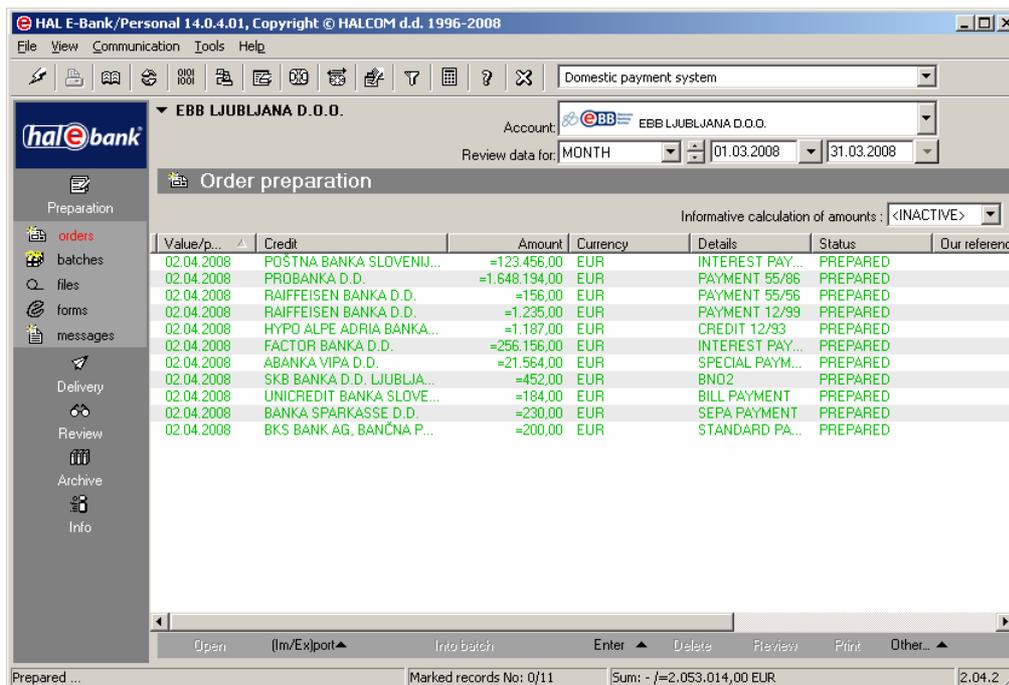
Picture 70: Folder *Preparation/Orders*

The procedure for entering the BN02 payment order is as follows:

1. Open the **Preparation/Orders** folder by clicking **Preparation** in the left part of the window and then click **Orders** below it. The list of the prepared payment orders will pop up (Picture 70). If there are no prepared payment orders, the list will be empty,

2. Click the **Enter▲** button.

3. Select **Payment order - BN02**.

4. The BN02 payment order will open (Picture 71).
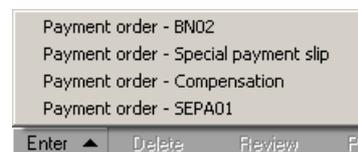
Picture 71: BN02 payment order

- The *Orderer* data (your data) is automatically written into the appropriate payment order fields (name, street, city and account number).

- The default *Statistics code* is also filled in (chapter 18.12 - Specifying default). The code can be corrected depending on the payment purpose. Clicking the arrow to the right of the field for entering the code may help you, as all allowed options are displayed in a drop-down menu. First, select the content of the left part of the code, only then choose the right one. The type of business code list may help you; it appears by clicking the icon ? to the right of the fields for entering a code.

- The default payment date is the current date. You can change it, but not to past dates.

- The pre-prepared shortcuts simplify the entry of the *Payment details* text. Use the button ? to the right of the field Payment details or the function keys F1 – F12 (chapter *18.6 - Creating shortcuts for entering Payment details*).

- Enter your model and debit reference in the two *Reference* fields.

- Enter the debit amount into the *Currency* field.

- Enter the first letter of a beneficiary's name into the *Beneficiary -Name* field. The *Address book of beneficiaries and their accounts* will open (Picture 51). You can limit the search by entering the initial part of a name into the *Beneficiary name* field. Select the desired beneficiary by using a mouse and a scrollbar on the right side. The selected beneficiary will be highlighted. If one beneficiary has multiple accounts in the address book, choose one of the accounts from the bottom window (*Beneficiary accounts*). The selected account is highlighted. Confirm the selection by clicking *Select.* The data on the selected beneficiary and the account will be copied into the appropriate fields in the lower part of the payment order. Working with the *Address book of*

beneficiaries and their accounts is described in details in chapter *8 - Address book of beneficiaries and their accounts*.

- If you want to process a payment order as a priority, mark it as urgent. Check the field *Urgent orders*. Urgent orders are marked with **N**.

5. Conclude the payment order completion by clicking *OK*. The entered payment order is placed on a list of prepared payment orders in *Preparation/Orders*. The dialogue box is ready for entering a new payment order. Click *Cancel* to terminate the entry or continue with the entry of a new payment order.

6. You can open and correct the entered payment order (double-click it or mark it and choose the option *Open*).

If you have not completed all required fields of the payment order or if you have entered the values that are not allowed in some fields, the program will warn you about this. Despite missing data, you can save the payment order to the list of orders by clicking *OK*. Such orders will be displayed in blue, with the status »WITH ERROR« and with a question mark. Payment orders with an error can not be bound in a batch nor sent to the bank.

The correctly entered data on payment orders ensure that funds are transferred to a beneficiary quickly and accurately. Prior to sending it to the bank, a payment order should be formed in a batch. The batch can only be signed by a responsible person with adequate authorizations.

9.2 Payment order - compensation

Compensation is an instrument known from the old payment system. It serves for communicating the data about the compensation.

9.2.1 Entering new payment order - compensation

The procedure for entering the compensation payment order is as follows:

1. Open the *Preparation/Orders* folder by clicking *Preparation* in the left part of the window and then click *Orders* below it.

2. Click the *Enter* ▲ Button.

3. Select *Payment order - Compensation*.

4. The compensation payment order will pop up (Picture 72). In the compensation payment order the sender and the beneficiary data is the same (the data is automatically entered into the appropriate payment order fields). Furthermore, default date of payment and default type of statistics code are also automatically entered.
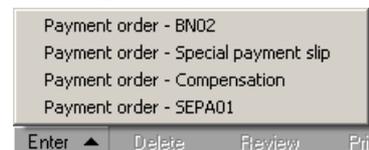
Picture 72: Compensation payment order

Entering content into individual fields of the compensation form is the same as entering content for the BN02 payment order. Further details on entering the individual fields can be found in chapter *9.1.1 - Entering new payment order - BN02.*

9.3 Payment order – Special payment slip

A Special payment slip serves for payment of regular monthly expenses like subscriptions, tuitions, services etc.

9.3.1 Entering new payment order – Special payment slip

The procedure for entering a special payment slip is as follows:

1. Open the *Preparation/Orders* folder by clicking *Preparation* in the left part of the window and then click *Orders* below it.

2. Click the *Enter ▲* Button.

3. Select *Payment order – Special payment slip.*

4. A special payment slip will pop up (Picture 73). The sender's data (your data) is automatically entered into the payment order fields (name, street, city and account number). Furthermore, default payment term is also entered.
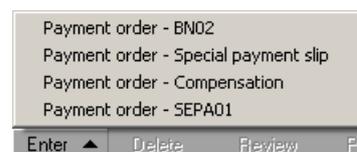
Picture 73: Special payment slip

Entering content into the Special payment slip fields is the same as entering content for the BN02 payment order. Further details on the entries into the individual fields can be found in chapter ***9.1.1 - Entering new payment order - BN02.***

> **When transferring the data from the address book, the credit reference data is not transferred with them even if they are entered in the address book.**

If you would like to transfer the data from a Special payment slip into a BN02 payment order, enter the fields with data on payment details, name, account number and the amount of payment into the appropriate BN02 payment order fields. The only missing data is the reference model as it is not written on a special payment slip. Use model reference 12. Enter the reference just as it is on a special payment slip. With the transfer of the data from a special payment slip into a BN02 payment the option of entering the debit reference is gained.

9.4   European payment order – SEPA01

SEPA represents a single area of payments in euros. It includes 13 euro-zone countries, 14 remaining members of the EU, Iceland, Norway, Liechtenstein, Switzerland and the nine areas under the EU administration. In this area, customers, businesses and other users of payment services can make and receive payments in euros under the same basic conditions, with the same rights and obligations, within each EU country as well as between EU countries.

The specifics of the SEPA01 payment order are as follows:

- Currency of payment is always EUR.

- The sender's and beneficiary's accounts must be entered in the IBAN format.

- The SWIFT codes (BIC) of the beneficiary's and the sender's banks must be entered.

- The payment execution costs are shared between sender and

beneficiary (SHA – shared expenditure).

9.4.1 Entering new payment order – SEPA01

The procedure for entering the European payment order SEPA01 is as follows:

1. Open the **Preparation/Orders** folder by clicking **Preparation** in the left part of the window and then click on **Orders,** below.

2. Click the **Enter▲** Button.

3. Select **Payment order – SEPA01.**

4. The first page of the payment order SEPA01 will pop up (Picture 74).

| Payment order - BN02 |
| Payment order - Special payment slip |
| Payment order - Compensation |
| Payment order - SEPA01 |
| Enter ▲   Delete   Review   Pri |

Picture 74: SEPA01 payment order, first page

- The user's data (your data) is automatically entered into the payment order fields (name, address, city, country, account number and bank BIC code).

- Enter the beneficiary's data into the **Beneficiary** field. You can either write in or select the beneficiary's country from the list that will open by clicking ⌴. The BIC code of the beneficiary's bank must also be entered.

   Data on beneficiary can be transferred from the address book. The **Address book of beneficiaries and their accounts** can be opened by clicking ⌴ ? ⌴ above the field **Bank BIC** of the beneficiary's bank. The selected beneficiary is highlighted. If one beneficiary has multiple accounts in the address book, select one of the accounts in the bottom window (**Beneficiary accounts**). The selected account is highlighted. Confirm the selection by clicking **Select**. The

data on the selected beneficiary and account is copied into the appropriate fields of the payment order.

- Enter the payment amount into the field **Payment/Amount**. The payment order SEPA01 can be paid only in euros – the payment currency is written automatically.

- The default date of the payment is written in the field **Requested execution date**.

- The length of the description in the **Payment details** field depends on the type of the selected beneficiary reference. You can enter up to 35 characters into the **Payment details** field for the reference type **SIB**, and up to 140 characters for the reference type **NRC**.

- The sender reference can be either of type **NRC** or of type **SIO.**

- The European payment order SEPA01 contains two pages. The second page of the payment order opens by clicking the arrow on the bottom of the form (Picture 75). The second page serves for entering beneficiary identificators. The identificators are identical to the ones you can enter into the **Address book of beneficiaries and their accounts** (chapter **8.1.4 - Entering beneficiary's identificators**).

Picture 75: SEPA01 payment order, second page

You can enter only one identificator for an individual; however, you can enter multiple identificators for a legal entity.

5. Complete the payment order by clicking **OK**. The entered payment order is placed on a list of prepared payment orders in **Preparation/Orders**.

6. You can open and change the entered payment order (double-click it or mark it and choose the option **Open**).

If you have not completed all required fields of the payment order or if you have entered values that are not allowed in some fields, the program will warn you about this. Despite missing data, you can save the payment order to the list of orders by clicking _OK_. Such orders will be displayed in blue, with status »WITH ERROR« and with a question mark. Payment orders with an error can not be bound in a batch nor sent to the bank.

Correctly entered data on payment orders ensures that funds will be transferred to the beneficiary quickly and accurately. Prior to sending it to the bank, a payment order should be formed in a batch. The batch can only be signed by a responsible party with proper authorization.

9.5 Using payment order templates

The Hal E-Bank program enables the use of the pre-prepared sample payment order - templates. The templates simplify the entry of payment orders with repeating data, such as payment orders for regular monthly expenses.

9.5.1 Saving templates

A group of payment orders can be saved as a template, which can be used several times. The templates can be saved from the folders **Preparation/Orders** and **Archive/Orders**.

9.5.1.1 Creating new template in Preparation/Orders folder

The procedure for creating a new template is as follows:

1. Open the **Preparation/Orders** folder by clicking **Preparation** in the left part of the window and then click **Orders** below it. Prepare the payment orders you would like to save as a template.

2. Mark the payment orders you would like to save as a template. The selected payment orders will be highlighted.

3. Click the **Import/Export▲** button. Select **Save template**.

4. The **Saving of templates** window will pop up (Picture 76). Click the **New template** button.
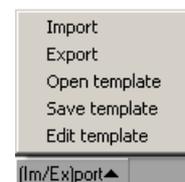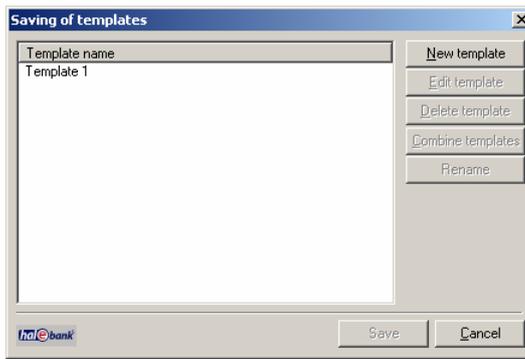
Picture 76: Saving templates

5.   Enter a name of a new template. Enter a name of the group and confirm the export by clicking **OK**. The export can also be revoked by clicking **Cancel**. You can also select the existing template.

If you select the name of the existing template, the new data will overwrite the previous data. The new payment orders will not be added to the previous ones, only the new payment orders will be in the selected group. Merging of the templates is described in chapter *9.5.4 - Combining templates.*

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6.   When the template is successfully saved, the message with the number of exported templates opens. Confirm the message by clicking **OK**.

9.5.1.2   Creating new template in Archive/Orders folder

The procedure for creating a new template is as follows:

1.   Open the **Archive/Orders** folder by clicking **Archive** in the left part of the window and then click **Orders** below it. The list of archived payment orders will pop up.

2.   Mark the payment orders you would like to save as a template.

3.   Click the **Export▲** button and then select **Export templates** among the offered options.
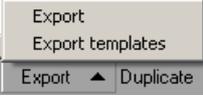
4.   The dialogue box **Saving templates** will appears (Picture 76). If you would like to add a template, click the **New template** button.

5.   Enter a name of a new template. Enter a group's name and confirm the export by clicking **OK**. The export can also be revoked by clicking **Cancel**. You can also select the existing template.

If you select the name of the existing template, the new data will overwrite the previous data. The new payment orders will not be added to the previous ones, only the new payment orders will be in the selected group. Merging templates is described in the chapter *9.5.4 - Combining templates*.

6. When a template is successfully saved, the message with the number of exported samples opens. Confirm the message by clicking **OK.**

9.5.2 Opening payment orders templates

A group of payment orders that you saved as a template can be used again.

The procedure for opening the templates is as follows:

1. Open the **Preparation/Orders** folder by clicking the **Preparation** in the left part of the window and then click **Orders** below it.

2. Click the **Import/Export▲** button. Select **Open template**.

3. The dialogue box **Open the template** will pop up (Picture 77).

| Import |
| Export |
| Open template |
| Save template |
| Edit template |
| (Im/Ex)port▲ |
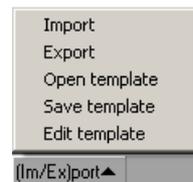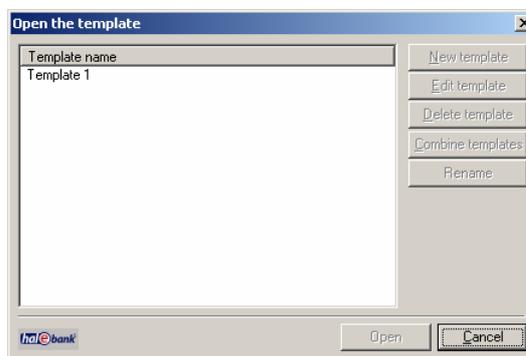
Picture 77: Opening templates

4. Select the template you would like to open. The selected name of the template is highlighted. Confirm the selection by clicking **Open**, the dialogue box can be closed by clicking **Cancel**.

5. When a template is successfully opened, the message with the number of open payment orders will appear. Confirm the message by clicking **OK**.

6. The list of payment orders in **Preparation/Orders** now also contains the payment orders that you imported from the selected template. They are written in violet. If you can not see the payment orders from the template on the list of prepared payment orders, change the time limit for displaying documents.

7. Open the payment orders written in violet. Correct the data if necessary and confirm the orders by clicking **OK**. The payment orders from the template change into ordinary payment orders.

You can change several payment orders into ordinary payment orders at the same time by changing the debit date/currency for multiple payment orders at the same time – details are available in chapter **9.6.3 - Changing value/payment date for multiple payment orders**.

9.5.3 Editing templates

The saved payment order templates can be edited.

The procedure for editing the payment order templates is as follows:

1. Open the **Preparation/Orders** folder by clicking **Preparation** in the left part of the window and then click **Orders** below it

2. Click the **Import/Export▲** button. Select **Edit template**. The dialogue box **Open template** pops up (Picture 77).

3. Mark the template you would like to edit. The selected template is highlighted. Click **Edit template**.

4. A list of payment orders in the template will pop up (Picture 78).
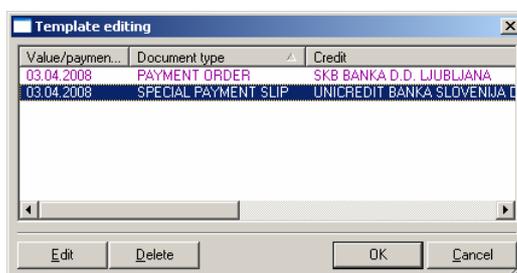
Picture 78: Editing templates

5. You can correct the payment order data in the template. Mark the payment order you want to edit. The selected payment order is highlighted. Click **Edit**. The selected payment order will open. Enter the desired changes. Validate the changes by clicking **OK.**

6. A payment order can also be removed from a template. Mark the payment order you would like to remove. The selected payment order is highlighted. Click **Delete**.

9.5.4 Combining templates

The individual templates can be merged into one template.

The procedure for merging the templates is as follows:

1. Open the **Preparation/Orders** folder by clicking **Preparation** in the left part of the window and then click **Orders** below it.

2. Click the **Import/Export▲** button. Select **Edit template**. The dialogue box **Open template** pops up (Picture 77).

3. Select the templates you want to merge into one template. The selected templates are highlighted. Click **Merge templates**.

4. Enter a name of a template into which the selected templates will be merged. Validate the name entry by clicking **OK**.

9.6   Changing entered payment orders

9.6.1   Changing payment order data

The procedure for changing the entered payment order data in the *Preparation/Orders* folder is as follows:

1. Open the *Preparation/Orders* folder by clicking *Preparation* in the left part of the window and then click *Orders* below it. The list of prepared payment orders will open.

2. Find the payment order you would like to edit. Click it. The selected payment order will be highlighted.

3. Click the *Open* button or click the selected payment order twice. The window with the selected payment order will appear on the screen.

4. Click the field, in which you would like to change the data. Enter the change into the field.

5. If you would like to change any other field, repeat step 4.

6. Validate all the data in the payment order by clicking *OK*. If you would like to revoke the changes, click *Cancel* or press the **<Esc>** Key.

9.6.2   Changing data in payment order bounded into batch

The data in a payment order bounded into a batch can also be changed. You can change only a payment order in a prepared batch. The prepared batch is displayed in green, with the status »**READY**«.

The procedure for changing the data of a payment order, bound in a batch, is as follows:

1. Open the *Preparation/Batches* folder by clicking *Preparation* in the left part of the window and then click *Batches* below it.

2. Mark the batch with the payment order you would like to change. The selected batch is highlighted.

3. Click *Open*, *Open.*

4. Click O*rders in the batch.*

5. Select the payment order you would like to correct. Click *Open*. Enter the changes. Confirm the changes by clicking *OK*.

6. You can change the debit date for payment orders in the prepared batch. Select the payment order whose debit date you would like to change. Click *Change value/payment date.*

9.6.3   Changing value/payment date for multiple payment orders

The procedure for changing the debit date for multiple payment orders at

once in the **Preparation/Orders** folder is as follows:

1. Open the **Preparation/Orders** folder by clicking **Preparation** in the left side of the window and then click **Orders** below it. A list of entered payment orders will pop up.

2. Find the payment orders whose value/payment date you would like to change. Mark these payment orders. The selected payment orders are highlighted.

3. Select **Other** and then **Change value/payment date**.

4. Enter the date and confirm the change by clicking the **OK** button, or press the **<Enter>** key.
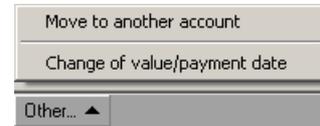
Changing the debit date for payment orders, bound into a batch, is described in chapter **9.6.2 - Changing data in payment order bounded into batch.**

9.7 Moving payment orders between accounts

If you would like to pay the payment order(s) from another account, you can move them to that account by following the next procedure:

1. Open the **Preparation/Orders** folder by clicking **Preparation** in the left side of the window and then click **Orders** below it.

2. Find the payment order you would like to move. Click it. The selected payment order is highlighted. You may select more than one payment order.

3. Click **Other** and then **Move to another account**.

4. A list of accounts, with which you conduct your business through the Hal E-Bank program, will appear.

5. Select the account to which you would like to move the selected payment order. Confirm the selection by clicking **OK**. The list of accounts can be closed by clicking **Cancel.**

6. After the successful re-placement of payment orders, the message on the number of replaced payment orders appears.

7. In the **Account** field, select the account to which you wanted to move a payment order. The replaced payment orders are placed on a list of entered payment orders in the **Preparation/Orders** folder.
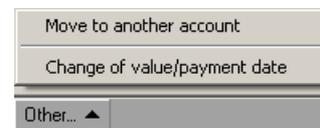
9.8 Duplicating rejected or cancelled payment orders

Information on payment order, which was rejected by the bank or cancelled after you had sent it to the bank, does not to be re-entered manually. Follow the instructions in chapter **9.10.2 - Duplicating archived payment orders.** Every payment order receives a unique number, which can not be changed. This means the rejected payment order can not be

sent for payment directly; instead, such payment order has to be duplicated to obtain a new unique number.

A payment order can be rejected if, for example, there were not enough funds on the account from which payment orders were sent to the bank. A payment order can be rejected for other reasons too, e.g. due to incorrectly entered data.

9.9   Deleting payment orders

The procedure for deleting payment orders from a list of prepared payment orders in the *Preparation/Orders* folder is as follows:

1. Open the *Preparation/Orders* folder by clicking *Preparation* in the left part of the window and then click *Orders* below it.

2. Find the entered payment order you would like to delete. Click it. The selected payment order is highlighted. You may select more than one payment order.

3. Click *Delete*.

4. Confirm the deletion by clicking *Yes.* The selected payment orders will be erased from a list of prepared payment orders. The deletion can be revoked by clicking *No.*

Once the payment orders are deleted, you can not recall them back. Prior to deletion, please make sure that you really want to delete the selected payment orders.

9.10   Payment orders archive

The payment orders sent to the bank are placed on a list of archived payment orders in the *Archive/Orders* folder. The archived payment orders can be reviewed, exported, duplicated, deleted, and printed. The sent payment orders with the debit date later than the current date can also be cancelled.

If you don't see the desired payment orders in the *Archive/Orders* folder, then perhaps you haven't chosen the right time period for the displayed documents. The selected period must include the debit date of a sent payment order and not the date of preparation or delivery to the bank.

9.10.1   Displaying archived payment order

The procedure for displaying a detailed content of an archived payment order is as follows:

1. Open the **Archive/Orders** folder by clicking **Archive** in the left part of the window and then click **Orders** below it. The list of payment orders you sent to the bank will pop up.

2. Find a payment order you would like to display. Click it. The selected payment order will be highlighted. Click **Open** or double-click the selected order. A window with the selected payment order will pop up.

3. A payment order can be displayed as if it was printed on paper. Mark the order. Click **Review.** You may also select multiple payment orders.

4. You can open a reference of a batch, in which the payment order was sent to the bank. Select the payment order. The selected payment order is highlighted. Click **Open, Reference.**

5. A payment order can also be printed. Click the payment order you would like to print. Click **Print.** You may also select multiple payment orders at once.

9.10.2   Duplicating archived payment orders

The payment order which you have already sent to the bank can be sent again - it is not necessary to enter all the data again.

The procedure for duplicating an archived payment order is as follows:

1. Open the **Archive/Orders** folder by clicking **Archive** in the left side of the window and then click **Orders** below it.

2. Find a payment order you would like to duplicate. Click it. The selected payment order is highlighted. You may select multiple payment orders at once.

3. Click the **Duplicate** button.

4. A list of your accounts in the Hal E-Bank program will appear.

5. Select the account, from which you want to send the selected payment orders. Confirm the selection by clicking **OK**. The list can be closed by clicking **Cancel.**

6. After a successful duplication, the message about the number of payment orders that were duplicated for the selected account will pop up.

7. In the **Account** field, select the account from which you want to submit payment orders again. The duplicated payment orders are on the list of entered payment orders in the **Preparation/Orders** folder.

9.10.3 Canceling sent payment orders

By deleting a payment order from a list of archived payment orders, you don't cancel the payment request!!

A cancellation request can only be sent for payment orders with the status »SENT«.

Due to a fast processing of payment orders via modern banking methods, banks don't ensure a successful cancellation of payment orders with a current value/payment debit date. You can submit the cancellation, but it is not assured that the termination of payment order with current value/payment date will be successful.

However, payment orders with value/payment date set on a future date can be successfully cancelled.

The procedure for sending a cancellation request for payment order is as follows:

1. Open the *Archive/Orders* folder by clicking *Archive* in the left part of the window and then click *Orders* below it.

2. Find a payment order you would like to cancel. Click it. The selected payment order is highlighted. You may also select multiple payment orders at once.

3. Click *Cancellation.*

4. Enter the personal identification number (**PIN**) and click the *OK* button or press <**Enter**>.

5. The Hal E-Bank program connects to the bank's server immediately and communicates a request for cancellation. A status of the selected payment order changes from **»SENT«** into **»IN CANCELLATION«** in the *Archive/Orders*.

6. Refresh the data in a while. If the payment order cancellation was successful, the status will change from **»IN CANCELLATION«** into **»CANCELLED«.**

9.10.4 Deleting archived payment orders

By deleting a payment order from a list, the payment request isn't canceled! If you want to cancel tahe payment order, follow the instructions in chapter *9.10.3 - Canceling sent payment orders.*

You can delete only payment orders with status **»BOOKED«** or **»REJECTED«**. The payment orders with a different status are still being processes by the bank.

The procedure for deleting payment orders from the list of archived payment orders is as follows:

1. Open the *Archive/Orders* folder by clicking *Archive* in the left part of the window and then click *Orders* below it.

2. Find a payment order you would like to delete. Click it. The selected payment order is highlighted. You may also select multiple payment orders.

3. Click **Delete.** Confirm the deletion by clicking **Yes.** The selected payment orders will be deleted from a list of archived payment orders. The deletion of payment orders can be revoked by clicking **No.**

Once the payment orders are deleted, you can not recall them back. Therefore, before deletion, please make sure you really want to delete the selected payment orders.

9.10.5   Exporting archived payment orders

Hal E-Bank payment orders can also be exported. The prepared payment orders are exported into a text file, which can then be imported into other programs. You can also save the regular payment orders, which can be imported later if needed. The procedure for exporting archived payment orders is described in details in chapter **19.2.3 - Exporting orders into a file.**

10 Batches

Before sending them to the bank, bind the prepared payment orders in payment batches. The appropriate authorization is required for creating batches. A batch should be signed by one or more authorized persons with appropriate authorizations and singing categories.

The colors of prepared packages in *Preparation/Batches* folder are the following:

Color in batches preparation folder	Batch status	Description in "Status" column
Green	Prepared batch	PREPARED
Red	Signed batch	SIGNED
Purple	Batch sent to remote signing	WAITING FOR SIGNATURE
Purple	Batch returned from remote signing	RETURNED FROM REMOTE SIGNING
Grey	Batch sent to remote signing without confirmation	IN REMOTE SIGNING WITHOUT CONFIRMATION

Only the batches with all necessary signatures can be sent to the bank. Such batches are displayed in red with the status »**SIGNED**«.

10.1 Binding payment orders into a batch

Only the correctly prepared payment orders can be bound. Such payment orders are displayed in green with the status »**SIGNED**«.

1. Open the *Preparation/Orders* folder by clicking *Preparation* button on the left side of the window and then *Orders*.

2. Select payment orders, which you would like to bind in a batch. The selected payments orders will be highlighted.

3. Click *Into batch*. The window containing basic batch data will open (Picture 79).

Picture 79: Batch statistics

4. By clicking *Details*, you can review a list of payment orders, which will be included into the batch.

5. Confirm the batch creation by clicking **OK** or cancel it by clicking **Cancel** or **<Esc>**. A window containing information on batch signatures will open (Picture 80). A batch can be fully or partially signed in this phase depending on the number of left and right signatures, required for the account, and depending on user's signature category.

Picture 80: Batch signatures

6. Upon binding the payment orders into the batch, the highlighted orders disappear from the **Preparation/Orders** folder. The new batch moves into **Preparation/Orders** folder. In this folder the batches can be finally signed (chapter **10.6 – Signing batch**)

If the batch was prepared and signed by the person with first signature category, the signed batch moves to **Delivery** folder (the batch for sending doesn't need additional signatures).

10.2 Including additional payment orders into already prepared batch

You can include prepared payment orders from the **Archive/Orders** folder into an already prepared batch. The prepared batches are displayed in green with the **»PREPARED«** status. Only a correctly prepared payment order can be included into a batch (displayed in green and with the **»PREPARED«** status).

The procedure for including payment order into a prepared batch is as follows:

1. Open the **Preparation/Batches** folder by clicking **Preparation** on the left side of the window and then below it click **Batches.** Click a batch to which you would like to include a payment order. The selected batch will be highlighted.

2. Click **Open, Open.**

3. Click **Orders in the batch.**

4. Click **Add.** A list of prepared payment orders will open in the **Preparation/Orders** folder.

5. Mark a payment order, which you would like to include into a batch. The selected payment order will be highlighted. You can also select multiple payment orders.

6. By clicking **OK**, the selected payment orders will be included into a batch. By clicking **Cancel**, you can return to the list of payment orders in the batch.

Signed batches were already signed by an authorized person. They are displayed in red with the status »SIGNED«. Before making any changes, the signed batches should be unlocked.

10.3 Unbinding batches

Only prepared batches can be unbound. They are displayed in green with the status **»PREPARED«**.

A batch with the status »SIGNED« is already signed by the authorized person and it has to be unlocked prior to any changes. The unlocking procedure is described in chapter *10.7 – Unlocking batch*.

The procedure for unbinding a batch is as follows:

1. Open the **Preparation/Batches** folder by clicking **Preparation** on the left side of the window and then below it to **Batches.** The list of prepared batches appears.

2. Find a batch you would like to unbind. Click it. The selected batch is highlighted.

3. Click **Unbind**.

4. The window with a batch data opens. Confirm the unbinding by clicking **Unbind**. The payment orders from the batch are moved into the **Preparation/Orders** folder. Unbinding can be canceled by clicking **Cancel.**

The package unbinding data is saved in the **Archive/Batches** folder. The unbound batch obtains the status "**BROKEN**".

10.4 Excluding payment orders from a batch

Individual payment orders can be excluded from a batch. They can be excluded only from prepared batches, which are displayed in green and have the status **»PREPARED«**.

Payment orders can only be excluded from a batch with the status »PREPARED«. A batch with the status »SIGNED« was already signed by the authorized person and it should be unlocked prior to any changes. The unlocking procedure is described in chapter *10.7 – Unlocking batch.*

The procedure for excluding individual payment orders from a batch is as follows:

1. Open the **Preparation/Batches** folder by clicking **Preparation** on the left side of the window and then below it to **Batches**. A list of prepared batches will appear.

2. Find a batch, from which you would like to exclude payment orders. Click it. The selected batch will be highlighted.

3. Click **Exclude**.

4. The window containing batch data will open.

5. Click **Orders in the batch**. The window containing a list of payment orders in a batch will open.

6. Select a payment order, which you would like to exclude from a batch. The selected payment order will be highlighted. You can also select multiple orders. Click **Exclude**.

7. The selected payment orders move to the list of excluded payment orders and they are deleted from a list of orders in the batch. You can select between a display of excluded or included payment orders. According to the selected display, by using buttons **Exclude** and **Add** you can exclude payment orders from the batch or include payment orders back into the batch.

8. By clicking **OK**, you return to the window with data on batches and additional statistics on excluding payment orders. You can finally confirm the exclusion of payment orders by clicking **OK** or by canceling with **Cancel** or **<Esc>** button.

9. Payment orders that were excluded from a batch are moved into **Preparation/Orders** folder.

10.5   Deleting payment orders from a batch

You can also delete payment orders from the prepared batch. The prepared batches are displayed in green with the status **»PREPARED«**.

The procedure for deleting payment order from a batch is as follows:

1. Open the **Preparation/Batches** folder by clicking **Preparation** in the left part of the window and then to **Batches** below it. Click a batch, from which you want to delete a payment order. The selected batch will be displayed highlighted.

2. Click **Open, Open.**

3. Click **Orders in the batch.**

4. Mark a payment order you would like to delete. The selected payment order will be displayed highlighted. You can also select multiple

payment orders.

5. Click **Delete**.

6. Confirm the deletion of payment orders by clicking **Yes**. By clicking **No**, you can cancel the deletion of orders from the batch and return to the list of payment orders in the batch.

Once you delete payment orders, you can not recall them back. Therefore, before deleting please make sure that you really want to delete the selected orders.

10.6 Signing batches

To sign a batch, up to six signatures may be required, depending on the individual account. The number and type of signatures, required for a particular batch, is evident from the window with the batch data, which opens when signing a batch (Picture 80).

The types of signatures a user can ensure depend on user's signature category. You can read more on authorizations and signature categories in the chapter **6.1 - System of authorizations for Hal E-Bank.**

Only prepared batches can be signed. They are displayed in green and have the status **»PREPARED«**.

The procedure for signing a prepared batch is as follows:

1. Open the **Preparation/Batches** folder by clicking **Preparation** in the left part of the window and then below it to **Batches**. A list of prepared batches will appear.

2. Find a batch you would like to sign. Click it. The selected batch will be displayed highlighted.

3. Click **Sign**.

4. The window with a batch data opens.

5. Confirm the batch signing by clicking **Sign,** if you want to sign the selected batch. If you don't want to sign the displayed batch, click **Cancel** or the **<Esc>** button.

6. The batch, containing all required signatures, is displayed in red, with the status "**SIGNED**". Such batch is also visible in the **Delivery** folder, where it is waiting to be sent to the bank.

The procedure for sending batches into the payment is described in chapter **15.2 - Sending documents to the bank.**

10.7 Unlocking batches

A batch with the status **»SIGNED«** has already been signed by an authorized person and it has to be unlocked prior to any changes. Only the signed documents can be unlocked. They are displayed in red and with the status **»SIGNED«**.

The procedure for unlocking a signed batch is as follows:

1. Open the *Preparation/Batches* folder by clicking *Preparation* in the left part of the window and then below it to *Batches*. A list of prepared batches will appear.

2. Find a batch you would like to unlock. Click it. The selected batch will be displayed highlighted.

3. Click *Unsign*.

4. The unlocked batch is displayed in green with the status "*PREPARED*".

10.8   Reviewing batches and payment orders in batches

In the *Preparation/Batches* folder you can select between a view of a list of batches and a view of payment orders in those batches You can switch between the views by clicking *Other*, *View* and then you can decide for either *Batches* or *Orders*.
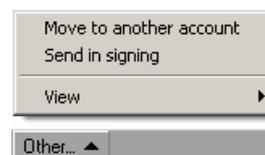
In both views, you can review a certain batch or a certain payment order. Mark the batch or payment order and click *Open.* If you have chosen a batch, a window containing a batch data will open. If, however, you have chosen an order, a window containing the selected order will open.

10.9   Moving batches to another account

If you would like to pay a batch or multiple batches at the same time from a different account, you can move a batch to another account. Only a prepared batch can be moved. It is displayed in green and has the status »**PREPARED**«.

The procedure for moving a batch to a different account is as follows:

1. Open the *Preparation/Batches* folder by clicking *Preparation* in the left part of the window and then to *Batches* below it. A list of prepared batches will appear.

2. Find a batch you would like to move to another account. Click it. The selected batch will be displayed highlighted. You can also select multiple accounts.

3. Click *Other*, *Move to another account*.

4. A list of accounts you are conducting operations with via Hal E-Bank will appear. Select the account to which you want to move a batch. Confirm your selection by clicking *OK*. You can close a list of accounts by clicking *Cancel.*

5. In the *Account* field, select the account, to which you wanted to move a batch. The moved batch is placed on a list of batches in the *Preparation/Batches* folder*.*

10.10 Reviewing archived batches

The data on sent and unbound batches is displayed in the *Archive/Batches* folder.

The procedure for reviewing detailed information is as follows:

1. Open the **Archive/Batches** folder by clicking **Archive** in the left part of the window and then below it to **Batches**. A list of prepared and unbound batches will appear.

2. Find a batch you would like to review. Click it. The selected batch will be displayed highlighted. You can also select multiple batches.

3. Click **Open** and **Review.**

4. The window containing batch data will open. By clicking O**rders in the batch**, you open a list of payment orders included in this batch.

10.11 Deleting batches

You can delete batches from the **Preparation/Batches** folder only if they haven't been signed yet. The batches with the status **»SIGNED«** were already signed by the authorized person and they must be unlocked prior to any activity.

In the **Archive/Batches** folder all batches can be deleted.

Once you delete batches, you can not recall them back any more. Therefore, before deleting please make sure that you really want to delete the selected batches.

The procedure for deleting batches is as follows:

1. Open the **Archive/Orders** folder or the **Preparation/Batches** folder.

2. Find a batch you want to delete. Click it. The selected batch will be displayed highlighted. You can also select multiple batches simultaneously.

3. Click **Delete.** Confirm the deletion by clicking **Yes.** The selected batches will be deleted from the list of batches. The deletion of batches can be canceled by clicking **No.**

10.12 Sending batches to the bank

The signed batches are located in the **Delivery** folder and waiting to be sent to the bank. The delivery of documents to the bank is described in chapter **15.2 - Sending documents to the bank**.

The successfully sent batches are moved from the **Preparation/Batches** folder to the **Archive/Batches** folder, while they are also removed from the **Delivery** folder**.**

10.13 Sending batches into remote signing

The remote signing enables signing of batches from a remote location. Through the web portal Hal E-Bank/Web, an authorized person can sign the batches, which were sent to remote signing from the Hal E-Bank program.

The procedure for sending a batch to remote signing is as follows:

1. Open the Preparation/Batches folder by clicking **Preparation** in the left part of the window and then below it **Batches**.

2. A list of prepared batches will appear.

3. Find a batch you want to send to remote signing. The batch must be displayed in green, with the status "**PREPARED**". Click it. The selected batch will be displayed highlighted. You can also select multiple batches.

4. Click **Other, Send in signing**.

5. Enter your personal number (PIN).

6. The batch, which you sent to remote signing, is written in violet in the **Preparation/Batches** folder. The status of the batch has changed from "**PREPARED**" to "**IN REMOTE SIGNING**".

11 Files *

*The exchange of files is not supported by all banks. In such case, this functionality is either invisible or inactive in the program.

The Hal E-Bank program enables the exchange of different files between a user and the bank. The bank defines a type of files, which it accepts for further processing, with a register. The user receives the register when refreshing data.

11.1 Preparing files

11.1.1 Entering new file

The procedure for entering a new file is as follows:

1. Open the **Preparation/Files** folder by clicking **Preparation** in the left part of the window and then **Files** below it.

2. Click the button **Enter**.

3. From a displayed list, select a type of document you want to enter. If, after clicking **Enter**, the list of files doesn't pop up or it is empty, the program doesn't have a register of files. Try to refresh data.

4. The window for selecting files will pop up. Find a path to the file, which you want to enter. Confirm the selection by clicking **Open**.

5. The window with a notice on the number of successfully imported files or errors will pop up.

6. Close the window. The entered file is placed on a list of prepared files. The file is displayed in green with the status »**PREPARED**«.

11.1.2 Deleting files

The procedure for deleting files from a list of prepared files is as follows:

1. Open the **Preparation/Files** folder by clicking **Preparation** in the left part of the window and then below it click **Files**.

2. A list of prepared files will pop up.

3. Find a file you would like to delete. Click it. The selected file will be highlighted.

4. Click **Delete**.

5. Confirm the deletion by clicking **Yes.** The selected file will be deleted from the list of prepared files. If you don't want to delete the file, you can cancel the deletion by clicking **No.**

You can not delete files with »SIGNED« status. These files were already signed by an authorized person and they have to be unlocked prior to any changes. The unlocking procedure is described in chapter *11.2.2 - Unlocking files*.

11.2   Signing and unlocking files

Only signed files can be sent to the bank. The signed files are displayed in red with the status »**SIGNED**«. A file can only be signed by an authorized person with an adequate authorization for signing.

11.2.1   Signing files

Only files displayed in green with the status »**PREPARED**« can be signed.

The procedure for signing a prepared file is as follows:

1. Open the *Preparation/Files* folder by clicking *Preparation* in the left part of the window and then below it click *Files*.

2. A list of prepared files will pop up.

3. Find a prepared file you would like to sign. Click it. The selected file will be displayed highlighted. Only one file can be marked.

4. Click *Sign*.

5. A dialog box with file statistical data will pop up.

6. Confirm the file signing by clicking *Sign.* The selected file will be signed. You can cancel the signing of files by clicking *Cancel* or the **<Esc>** button.

7. The file with all required signatures is displayed in red with the status »**SIGNED**«. Such file is also visible in the *Delivery* folder, where it is waiting to be sent to the bank.

11.2.2   Unlocking files

The signed file, displayed in red and with the status »**SIGNED**«, can be unlocked only by an authorized person.

The procedure for unlocking the signed file is as follows:

1. Open the *Preparation/Files* folder by clicking *Preparation* in the left part of the window and then below it click *Files*.

2. A list of files will pop up. Find a file you would like to unlock. Click it. The selected file will be displayed highlighted. Only one file can be marked.

3. Click *Unlock*.

4. The unlocked file is displayed in green on the list of prepared files and has the status "**PREPARED**".

11.3   File delivery

The signed files are moved to the **Delivery** folder, where they are waiting to be sent to the bank. The delivery of documents to the bank is described in chapter **15.2 - Sending documents to the bank.**

The successfully sent files are moved from the **Preparation/Files** folder to the **Archive/Files** folder, where they obtain the status "**SENT**", while they are also removed from the **Delivery** folder.

11.4   Reviewing received files

In the **Review/Files** folder the files you received from the bank are displayed (Picture 81).
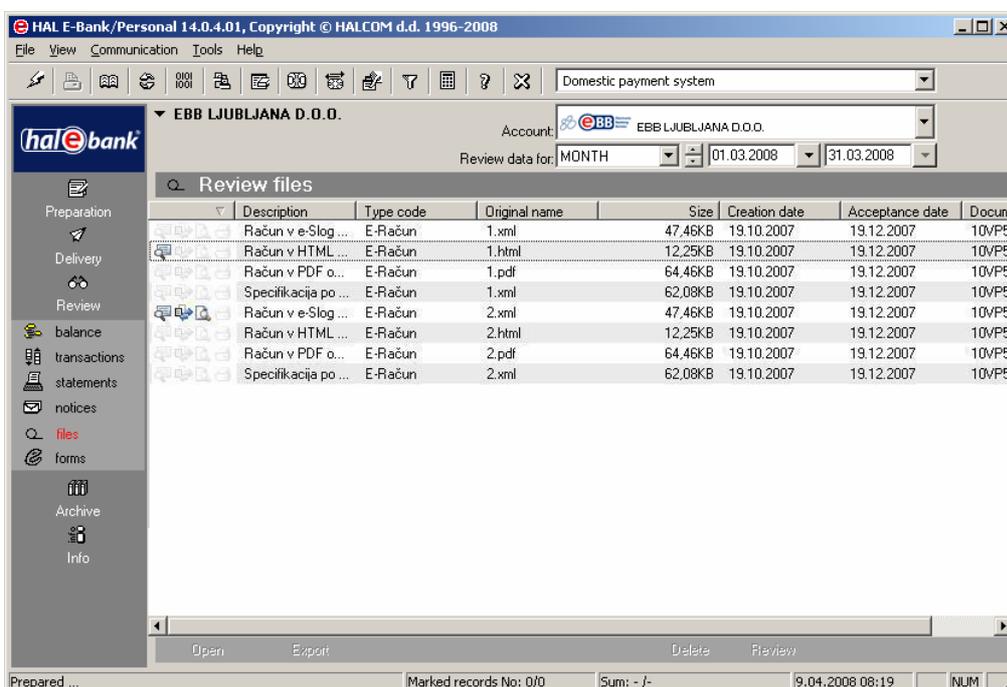
Picture 81: Reviewing files

When reviewing files, the following options are available:

1. You can open the file. Double click it or click **Open**. The files, which were open, are marked with the icon 🖳 .

2. You can display the file, as if it is printed on the paper. Mark the file. Click **Review**. You can also select multiple files. The files, which were reviewed in this way, are marked with the icon 🔍 .

3. The files can also be printed. Click the file you would like to print. The selected file is displayed as highlighted. Click **Print**. The files, which were printed, are marked with the icon 🖨 .

4. The files can also be exported. Exporting files is the same as exporting transactions or statements (chapter **19.4 - Exporting transactions and statements**)**.** The exported files

are marked with the icon 🖎 .

5. You can delete the selected file by clicking **Delete**. Confirm the selection by clicking **Yes.** You can cancel the file deletion by clicking **Cancel.**

Once you delete files, you can not recall them back any more. Therefore, before deleting, please make sure that you really want to delete the selected files.

11.5   Reviewing archived files

In the **Archive/Files** folder there is a list of files, which you sent to the bank.

The same options for reviewing are available as for reviewing the received files (chapter **11.4 - Reviewing received files**).

12 Forms *

*Not all banks support forms. In such case, this functionality is either invisible or inactive.

The forms serve for additional services offered by banks. The bank specifies a type of form the user receives upon refreshing data. A user completes a form and sends it to the bank.

12.1 Preparing forms

12.1.1 Entering new form

The procedure for entering data into a form is as follows:

1. Open the **Preparation/Forms** folder by clicking **Preparation** in the left part of the window and then below it click **Forms**.

2. A drop-down menu with different types of forms (Picture 82) will pop up. Select a type of form by using a drop-down menu (it can also be empty). By clicking **Set as default**, the form will become default.

Picture 82: Selecting e-form

3. Click the button **Enter**.

4. The selected form will open.

5. Complete the form.

6. By clicking **Save**, you save the completed form. You can sign the form right away by clicking **Sign.**

12.1.2 Deleting forms

Only the prepared forms can be deleted. They are displayed in green. The signed forms (displayed in red) were already signed by an authorized person. Prior to any changes, the signed forms must be unlocked (chapter *12.2.2 - Unlocking*).

The procedure for deleting a prepared form is as follows:

1. Open the **Preparation/Forms** folder by clicking **Preparation** in the left part of the window and then below it click **Forms.**

2. A list of prepared forms will pop up.

3. Find a form you would like to delete. Click it. The selected form will be displayed highlighted.

4. Click **Delete**. Confirm the selection by clicking **Yes.** The selected form will be deleted from the list of prepared forms. You can cancel the deletion by clicking **No.**

12.2   Signing and unlocking forms

Only the signed forms can be sent to the bank. They are displayed in red, with the status »SIGNED«. Only a responsible person with an adequate authorizations can sign the form.

12.2.1   Signing forms

Only the prepared forms can be signed. They are displayed in green, with the status **»PREPARED«**. The form can only be signed by a responsible person with an adequate authorization.

The procedure for signing a prepared form is as follows:

1. Open the **Preparation/Forms** folder by clicking **Preparation** in the left part of the window and then below it click **Forms.**

2. A list of prepared forms will pop up. Find a form you would like to sign. Click it. The selected form will be displayed highlighted.

3. Click **Sign.**

4. The signed form is displayed in red. It is visible also in the **Delivery** folder, where it is waiting to be sent to the bank.

12.2.2   Unlocking forms

Only the signed forms can be unlocked. They are displayed in red. Prior to any changes, such forms must be unlocked.

The procedure for unlocking a signed form is as follows:

1. Open the **Preparation/Forms** folder by clicking **Preparation** in the left part of the window and then below it click **Forms.**

2. A list of prepared forms will pop up. Only the signed forms can be unlocked. They are displayed in red.

3. Find a form you would like to unlock. Click it. The selected form will be displayed highlighted.

4. Click **Unlock.**

5. The unlocked form is on the list of prepared forms displayed in green.

12.3   Sending forms to the bank

The signed forms are moved to the **Delivery** folder, where they are waiting to be sent to the bank. The documents delivery to the bank is described in chapter **15.2 - Sending documents to the bank**.

The successfully sent forms are moved from the **Preparation/Forms** folder to the **Archive/Forms** folder, while they are also removed from the **Delivery** folder.

12.4   Reviewing e-forms/ e-invoices

The procedure for reviewing the received e-forms is as follows:

1.   Open the **Review/Forms** folder by clicking **Review** in the left part of the window and then below it click **Forms.**

2.   From a drop-down menu, select a type of e-form (Picture 83).
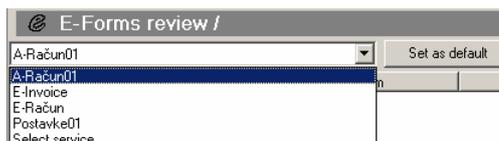
Picture 83: Selecting an e-form

3.   A list of e-forms, corresponding to a selected period, will appear.

When reviewing forms, the following options are available:

1.   You can open the form. Double click it or click **Open**. The forms, which were open, are marked with the icon .

2.   The form can also be exported. Exporting forms is the same as exporting transactions or statements. (chapter **19.4 - Exporting transactions and statements**). The exported forms are marked with the icon .

3.   The selected form can be deleted by clicking **Delete**. Confirm the selection by clicking **Yes.** You can cancel the form deletion by clicking **Cancel.**

Once forms are deleted, you can not recall them back any more. Therefore, before deleting, please make sure that you really want to delete the selected forms.

12.5   Reviewing archived forms

The e-forms, which you sent to the bank, are placed on a list of archived e-forms in the **Archive/Forms** folder.

Open the **Archive/Forms** folder by clicking **Archive** in the left part of the window and then below it click **Forms**. A list of archived forms will pop us, which corresponds to a selected period.

The reviewing options are the same as for the received forms (chapter **12.4 - Reviewing e-forms**).

13 Messages

A user can send a message to its bank clerk via electronic channel.

13.1 Preparing messages

The bank defines types of messages, which are available for you. If your bank doesn't support certain type of message, that message is not included on the list of messages.

A prepared message can be changed. Find a message you would like to correct in the **Preparation/Messages** folder. Click it. The selected message will be displayed highlighted. Click **Open,** correct the content and confirm the changes by clicking **OK**.

A prepared message can also be deleted. In the **Preparation/Messages** folder, find a message you would like to delete. Click it. The selected message will be displayed highlighted. Click **Delete** and confirm the selection.


The message already sent to the bank, can not be changed any more. If you would like to review its content, select a message in the *Archive/ Messages* folder. The selected message is displayed highlighted. Click *Open*.

13.1.1   Preparing messages of type Message

The procedure for preparing a new message for the bank clerk is as follows:

1. Open the **Preparation/Messages** folder by clicking **Preparation** in the left part of the window and then below it click **Messages**.

2. Click the button **Enter**.

3. A list of messages you can prepare will pop up. Select **Message.**

4. A dialog box will pop up **Message preparation for a bank clerk** (Picture 84).
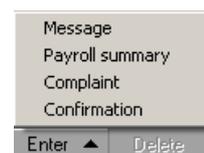
**Picture 84: Message preparation – Message
for a bank clerk**

5.   In the line **Subject**, enter a short message title.

6.   Click into the window below or press **<Tab>** button. Write the content of your message here.

7.   Confirm the entered data by clicking **OK**. You can cancel the entered data by clicking **Cancel.**

8.   The confirmed message is placed on a list of prepared messages. It is displayed in black and highlighted. At the same time, the message is placed on a list of documents in the **Delivery** folder, where it is waiting to be sent to the bank.

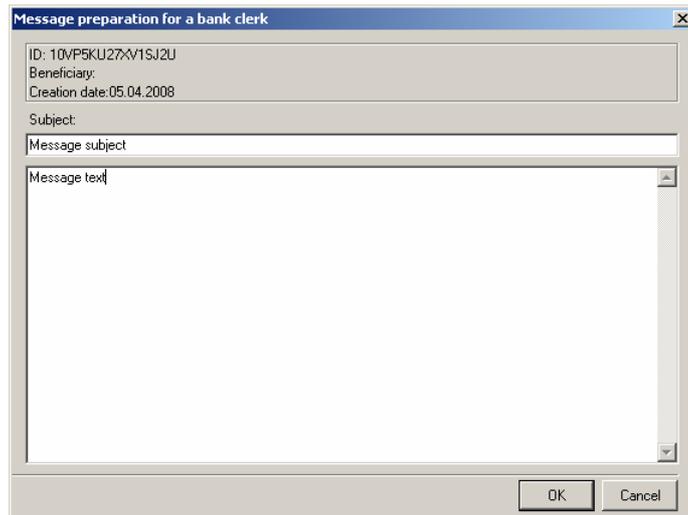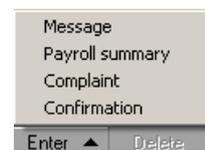An entered message can be changed or deleted, as described for a general message.

13.1.2   Preparing message of type Complaint

The procedure for preparing a new message of type Complaint is as follows:

1.   Open the **Preparation/Messages** folder by clicking **Preparation** in the left part of the window and then below it click **Messages**.

2.   Click the button **Enter**.

3.   A list of messages you can prepare will pop up. Select **Complaint.**

4.   A dialog box **Complaint** will pop up (Picture 85).

Picture 85: Message preparation - Complaint

5. From a drop-down menu in the field **Account number**, select the account, to which a complaint relates.

6. The account owner data is automatically transferred (the field **Account owner).**

7. The date of complaint preparation is also transferred automatically (the field **Complaint sending date**).

8. In the **Complaint type** field, specify which type of complaint you would like to convey to the bank clerk. The entry field content depends on the selected type of complaint. You select the type of complaint by clicking a circle in front of listed options. You can select between a photocopy of a received inflow, inquiry on expected inflow, statement complaint or other type of complaint.

    If you select option Other, you can choose among additional options for types of complaints: duplicate bookings, missing statement, incorrect debit transaction. If you would like to send a type of complaint, which is not on the list, select the option **Other**. An additional field will pop up, where you can write the type of complaint.

    *   If you have selected **A photocopy of a received inflow** or **Inquiry on expected inflow**, enter a payment date and sender's account.

    *   If you have chosen **Statement complaint** or **Other**, enter a statement and select a reason for the complaint.

9. In the **Amount** field, enter the amount, to which the complaint refers.

10. In the **Informing method** field**,** select how the bank should inform you about its answer to the required complaint. You can choose among fax number, phone number, postal address or electronic banking. The type of informing is selected by clicking a circle in front of listed options. A point appears in the empty circle (the option is selected). Enter a number or address in the field, which

will pop up next to the selected option.

11. Confirm the entered complaint by clicking **OK.** The entry can be canceled by clicking **Cancel.**

12. The confirmed complaint is placed on a list of prepared messages. It is displayed in black and highlighted. At the same time, the complaint is placed on a list of documents in the **Delivery** folder, where it is waiting to be sent to the bank.

An entered complaint message can be changed or deleted, as described for a general message.

13.1.3   Preparing message of type Confirmation

By sending a confirmation type of message, you actually order an official confirmation about the execution of a payment order, which you sent via Hal E-Bank. The price of issuing an official confirmation is set by the bank's valid price list.

The procedure for preparing a new message of type Confirmation is as follows:

1. Open the **Preparation/Messages** folder by clicking **Preparation** in the left part of the window and then below it click **Messages**.

2. Click the button **Enter**.

3. A list of messages you can prepare will pops up. Select **Confirmation.**

4. The dialog box **Confirmation** will pop up (Picture 86).
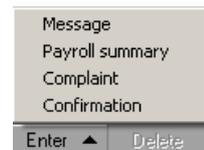
Picture 86: Message preparation - Confirmation

5. Your account number is automatically transferred to the filed **Account no**.

6. The account owner data is automatically transferred (the field **Account owner).**

7. The date of preparing confirmation request is also transferred automatically (the field **Request sending date**).

8. Click **Select order.** A list of orders sent from the selected bank account will pop up. You can select only among successfully executed orders (with the status **»SENT«**). You select an order from the list by clicking it (the selected order is displayed highlighted) and click **Select**. An order's identification number is transferred into the confirmation request form.

9. In the **Informing method** field*,* select how the bank should send you the requested confirmation. You can select among fax number and postal address. A type of informing is selected by clicking a circle in front of listed options. A point appears in the empty circle (the option is selected). In the field, which will pop up next to the selected option, enter a number or address

10. Confirm the entered data by clicking **OK.** The entry can be canceled by clicking **Cancel.**

11. The confirmed request for conveying a confirmation is placed on a list of prepared messages. It is displayed in black and highlighted. At the same time, the request for conveying confirmation is placed on a list of documents in the **Delivery** folder, where it is waiting to be sent to the bank.

An entered confirmation message can be changed or deleted, as described for a general message.

13.1.4   Preparing message of type Payroll summary

Electronic banking offers entering information on payroll summary and sending them to the bank.

The procedure for preparing messages of type Salary specification is as follows:

1. Open the **Preparation/Messages** folder by clicking **Preparation** in the left part of the window and then below it click **Messages**.

2. Click the button **Enter.**

3. A list of messages, you can prepare will pop up. Select **Payroll summary.**

4. The dialog box **Data on disbursement of gross salaries and compensation for annual vacation** will pop up on the screen (Picture 87).

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Picture 87: Message preparation – Payroll summary

5. Enter the required data. Confirm the entry by clicking **OK.** You can print the form by clicking **Print.** The entry can be canceled by clicking **Exit.**

6. The entered payroll summary message is placed on a list of prepared messages. It is displayed in black and highlighted. At the same time, the salary confirmation form is placed on a list of documents in the **Delivery** folder, where it is waiting to be sent to the bank.

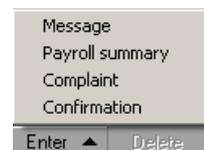A salary payroll summary message can be changed or deleted, as described for a general message.

13.2 Message delivery

The prepared messages are placed on a list of documents in the **Delivery** folder, where they are waiting to be sent to the bank. The delivery of document to the bank is described in chapter **15.2 - Sending documents to the bank**.

The successfully sent messages are moved from the **Preparation/Messages** folder to the **Archive/Messages** folder, while they are also removed from the **Delivery** folder.

13.3 Reviewing archived messages

The messages you sent to the bank are placed on a list of archived messages in the **Archive/Messages** folder.

The procedure for reviewing archived messages is as follows:

1. Open the **Archive/Messages** folder by clicking **Archive** in the left part of the window and then below it click **Messages.**

2. The archived messages, corresponding to the selected period, are listed.

3. Find a message you want to see. Double-click the message or click

Open.

4. You can display a message as if it was printed on a paper. Click the message. The selected message will be displayed highlighted. Click *Review.* You can also select multiple messages.

5. You can also print a message. Click a message that you want to print. The selected message will be displayed highlighted. Click *Print.* You can also select multiple messages.

6. You can delete the selected message from a list by clicking *Delete*. Confirm the selection.

Once you delete the messages, you can not recall them back any more. Therefore, before deleting, please make sure that you really want to delete the selected messages.

---

14   Notices

Notices facilitate the electronic communication between the bank clerk and Hal E-Bank users. They are prepared by the bank clerk and sent to Hal E-Bank users.

14.1   Reviewing and deleting notices

Open the *Review/Notices* folder by clicking *Review* in the left part of the window and then *Notices* below it. The list of received notices for the selected period will open.

The following options are available when reviewing the files:

1.   Urgent notices are marked with the icon .

2.   The notices can be opened. Click twice on the notice you wish to open. The notice that was opened is marked with the icon .

3.   The notices can be displayed as if they were printed on a paper. Click the notice you would like to see. The selected notice is highlighted. Click *Review*. The notice viewed in this way is marked with the icon .

4.   The notices can also be printed. Click the notice you would like to print. The selected notice is highlighted. Click *Print*. The notice that was printed is marked with the icon .

5.   The notices can be deleted from the list. Click the notice you would like to delete. The selected notice is highlighted. Click *Delete*. Confirm the deletion by clicking *Yes* or cancel it by clicking *No.*

Once the notices are deleted, they can not be recalled back. Before deleting them, please make sure that you really want to delete the notices.

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15   Exchanging documents with the bank

Hal E-Bank uses two-way data exchange; information is transferred from the user to the bank (sending documents to the bank's server), information is then sent back from the bank to the user (refreshing data, receiving messages and forms).
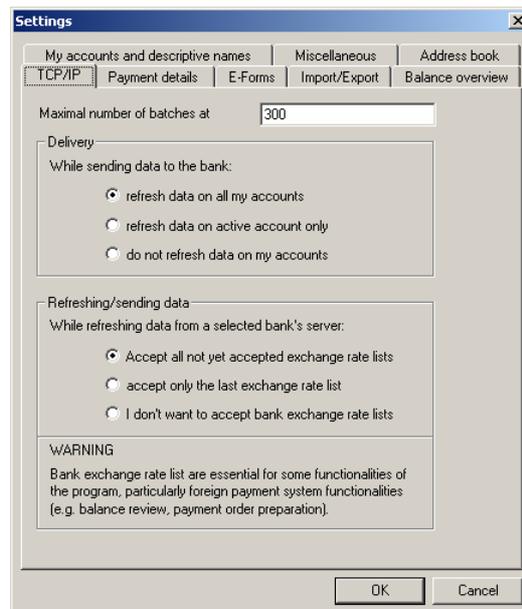
15.1   Refreshing settings

Default refreshing settings can be changed.

The option that suits you the most can be determined by following the next procedure:

1.   Enter the menu **Tools**, **Settings** or click the icon **Settings**.

2.   Choose the **TCP/IP** tab (Picture 88).

Picture 88: Refreshing settings

3.   You can set refreshing settings for sending documents to the bank's server and data refreshing. Three options are available:

    a.   The data for all accounts with the bank, to which you are connecting, is being refreshed.

    b.   Only the data for the currently selected account is being refreshed.

    c.   The data is not refreshed.

4.   You can also specify how exchange rate list should be downloaded. Three options are available:

    •   All exchange rate lists that have not been received yet are received at that time.

- Only the latest exchange rate list is received.

- The exchange rate lists are not received.

5. Select the option that suits you best. A specific setting can be selected by clicking a circle (mark) in front of the desired option. A dot appears in a circle (the option is selected).

6. Confirm the selection by clicking **OK.**

15.2   Sending documents to the bank

All the documents (payment order batches, files, forms, messages, and notices) prepared to be sent to the bank are in the *Delivery* folder.

1. Open the *Delivery* folder. If you have authorizations for several accounts, select the account you wish to send the documents from.

2. A list of documents ready to be sent to the bank will open.

3. Mark the documents you would like to send to the bank. The selected documents will be highlighted. Click *Send*.

4. The window for entering a qualified digital certificate personal number will open (PIN -Picture 89).


Picture 89: PIN entry

5. Enter personal number (PIN). Confirm it by clicking *OK* or press **<Enter>**.

6. The program connects to the bank's server (Picture 90).
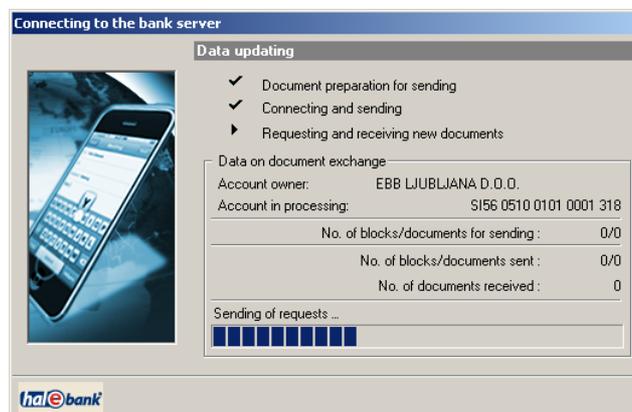
Picture 90: Connecting to bank server

7. The selected documents from the **Delivery** folder are sent to the bank's server. According to the settings (chapter **15.1 - Refreshing settings**), the processed documents data and the latest status are refreshed.

8. After a successful transfer of data, the connection terminates automatically. The window with information on sent and received documents will open (Picture 91).
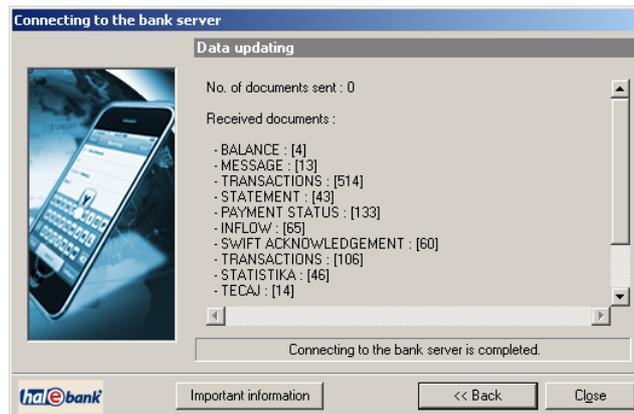
Picture 91: Details on sent/received documents

9. A more detailed information on the received documents can be seen by clicking **Important information.** Close the window by clicking **Close.**

10. The successfully sent documents are moved from the **Delivery** folder to the appropriate **Archive** folders.

If the connection with the bank's server is not established, the documents can not be transferred. In this case, the proper message appears on the screen.

15.2.1 Processing "grey" documents in the Delivery folder

If problems occur with the server connection or with reading the digital certificate during the sending of documents, some documents may be left in the **Delivery** folder. Due to the described communication problems, the bank doesn't confirm the receipt of these documents. The documents are marked as so called "grey" documents.

There "grey" documents are not in the **Preparation** folder, but they haven't yet been moved to the **Archive** folder.

The Hal E-Bank program will warn you about the "grey" documents:

1. During the setting-up, the program checks all the accounts for all the banks with which you conduct business. If there are any "grey" documents, the program sends you a notice about that. The notice contains the data about the accounts containing such documents.

2. When refreshing the data, the program checks all the accounts of the bank with which you are establishing the connection. If there are any "grey" documents, the program sends a notice.

3. A notice on the "grey" documents appears also when entering the *Delivery* folder, if the folder contains "grey" documents.

In case of »grey« documents refresh the data first.

The procedure for working with the "grey" documents is as follows:

- If the "grey" documents are still in the *Delivery* folder, you can send them again. Even if the bank has already received them the first time, they will not be duplicated at the bank.

- The grey documents in the *Delivery* folder can be deleted and hence moved to the *Archive* folder, where they obtain the status **»WITHOUT CONFIRMATION«**.

The grey documents can be deleted and therefore moved to the *Archive* folder. Prior to sending the documents again, check if the bank really haven't received them. If you duplicate the documents in the *Archive* folder and send them again, the documents can be duplicated at the bank.

15.3 Refreshing data

When connecting to the bank's server, the Hal E-Bank program transports the processed documents and the status data status. The refreshed data are: account balance, transactions, statements, bank notices, codepages, new authorizations, files etc.

The procedure for refreshing the data is as follows:

1. Click the lightning button on the toolbar (***Connecting to the bank server***) or use the command from the ***Communication*** menu.
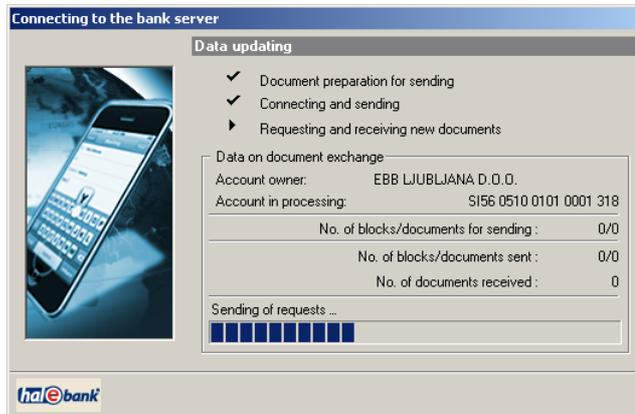

2. The window for entering the qualified digital certificate personal number will pop up (PIN code - Picture 1):


Picture 92: PIN entry

3. Enter the personal number and confirm it by clicking **OK** or press **<Enter>.**

4. The program will connect to the bank's server (Picture 93).

Picture 93: Connecting to bank server

5. The Hal E-Bank program transports the processed documents and the latest status data from the bank's server. After successfully completed data transfer, the connection automatically terminates. The window with information on sent and received documents will pop up (Picture 94). Close the window by clicking **Close.**
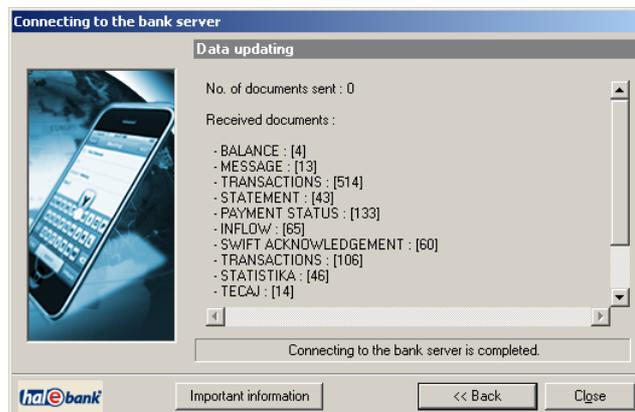
Picture 94: Details on sent/received documents

A warning will pop up when the important information is transferred from the bank's server. Close the warning by clicking **OK.**

The **Review important information at data exchange** will open (Picture 95). If you would like to review information details, click an individual item and open it by clicking **Open**.

Close the window by clicking **Close.**

Picture 95: Reviewing important information

6. The received documents are placed in the appropriate **Overview** folders.

15.4 Sending orders into remote signing*

* Some banks don't support the sending into remote signing feature.

The Hal E-Bank program offers preparation of payment orders and sending them to the bank without the final signature. Such payment orders are waiting to be signed at the bank's server. A user can sign the order via the Internet by using the online application Hal E-Bank/Web.

15.4.1 Preparing payment orders

Prepare the payment orders (chapter **9 - Payment orders**).

The payment orders you would like to send to a remote signing have to be without any errors. Such orders are displayed in the **Preparation/Orders** folder in green, with the status »**READY**«.

### 15.4.2 Sending orders into signing

The procedure for sending payment orders into the remote signing is as follows:

1. Open the **Preparation/Orders** folder by clicking **Preparation** in the left part of the window and then click **Orders** below it, or **Batches** (if you are sending payment orders batches).

2. A list of payment orders will open. Select the orders you would like to send to a remote signing. The selected orders will be highlighted.

3. Click **Other** and select the option **Send into signing** on the menu. The window for entering qualified digital certificate personal number will pop up (PIN code).

Picture 96: PIN entry

4. Enter a personal number and confirm it by clicking **OK** or press **<ENTER>**.

5. The program connects with the bank's server (Picture 97).
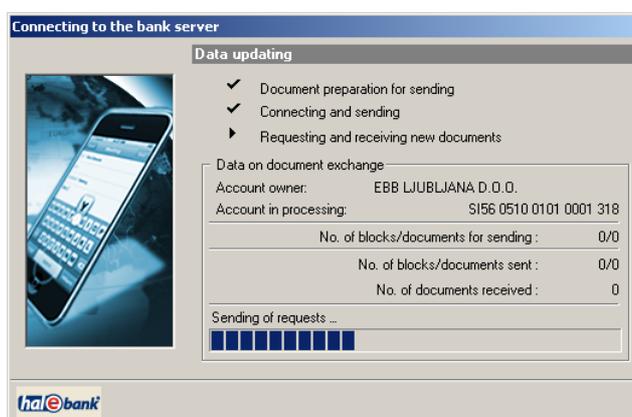

Picture 97: Connecting to bank server

6. The selected documents from the **Delivery** folder are transferred to the bank's server. After a successfully completed transfer, the connection is automatically terminated. The window containing the sent payment orders information will open. Close the window by clicking **Close.**

7. The successfully sent payment orders are placed in the folder **Preparation/Orders** or **Preparation/Batches** (if you are sending batches) and obtain the status **»IN REMOTE SIGNING«**.

8. The authorized person signs a payment order via the Internet with the online application Hal E-Bank/Web. Once the order is sent into signing, you can not change it or delete it from Hal E-Bank. You can return a payment order from Hal E-Bank/Web back to Hal E-Bank.

16 Reviewing transactions, balance and statements

16.1 Transactions

The bank prepares and sends transactions for all account balance changes: credits, debits, rejected orders, rejected inflows, rejected credits and cancelled orders.

In the **Review** folder, select **Transactions**. A list of transactions for the selected account and period will open (Picture 98).
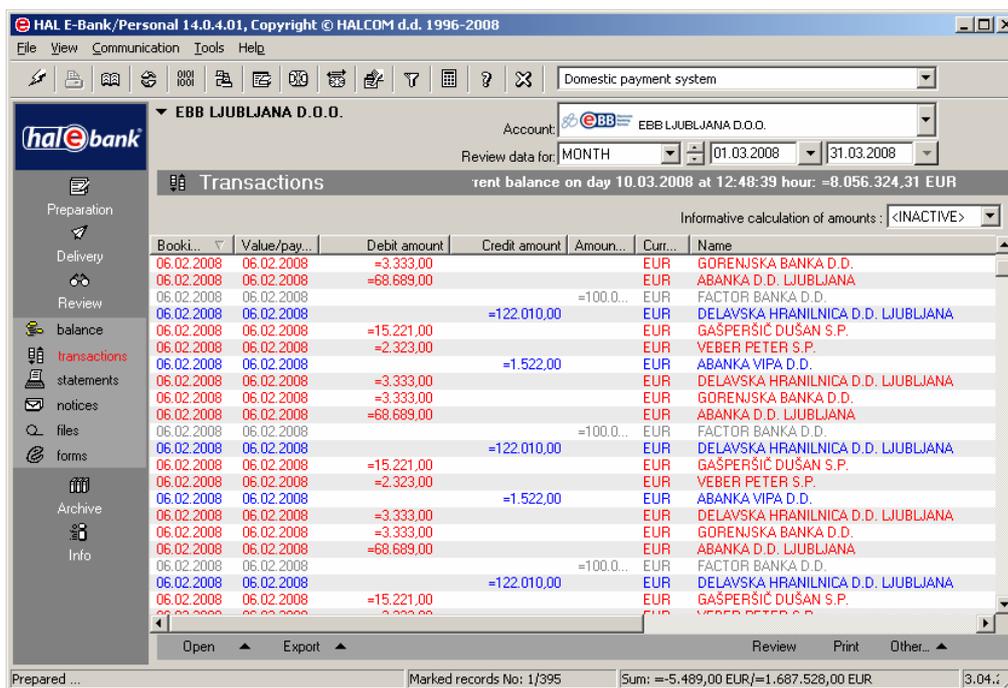
Picture 98: Transactions review

The different colors of transactions have the following meanings:

Color	Balance
Red	Booked debit transaction
Purple	Current balance (all types)
Grey	Rejected, cancelled payment orders
Blue	Booked credit transaction
Orange	Bank's fee
Black	Cancellation/ Reversal

16.1.1 Reviewing transactions

Open the **Review/Transactions** folder by clicking **Review** in the left part of the window and then click **Transactions** below it. A list of transactions for a selected period will open (Picture 98).

The procedure for reviewing transactions is as follows:

1. Open the **Review/Transactions** folder by clicking the **Review** in the left part of the window and then click **Transactions** below it.

2. A list of transactions for a selected period will open (Picture 98).

3. You can open transactions. Click **Open** or click the item twice.

4. A transaction can be displayed as if it was printed on a paper. Click **Review**. You can mark several items at once.

5. If a transaction applies to a payment carried out through the Hal E-Bank solutions, you can open the reference of the payment order the transaction is referring to. Click the transaction for which you want to see a reference. Click **Open, Reference.**

6. You can add a comment to a transaction. Click the item you want to add a comment to. The selected item will be displayed highlighted. Click **Other, User comment**. The additional comment is displayed in the column **User comment/Details** in the **Review/Transactions** folder.

7. The transactions can be printed as well. Click an item you would like to print. The selected item will be displayed highlighted. Click **Print.**

8. The transactions can be exported too (chapter **19.4 - Exporting transactions and statements**).
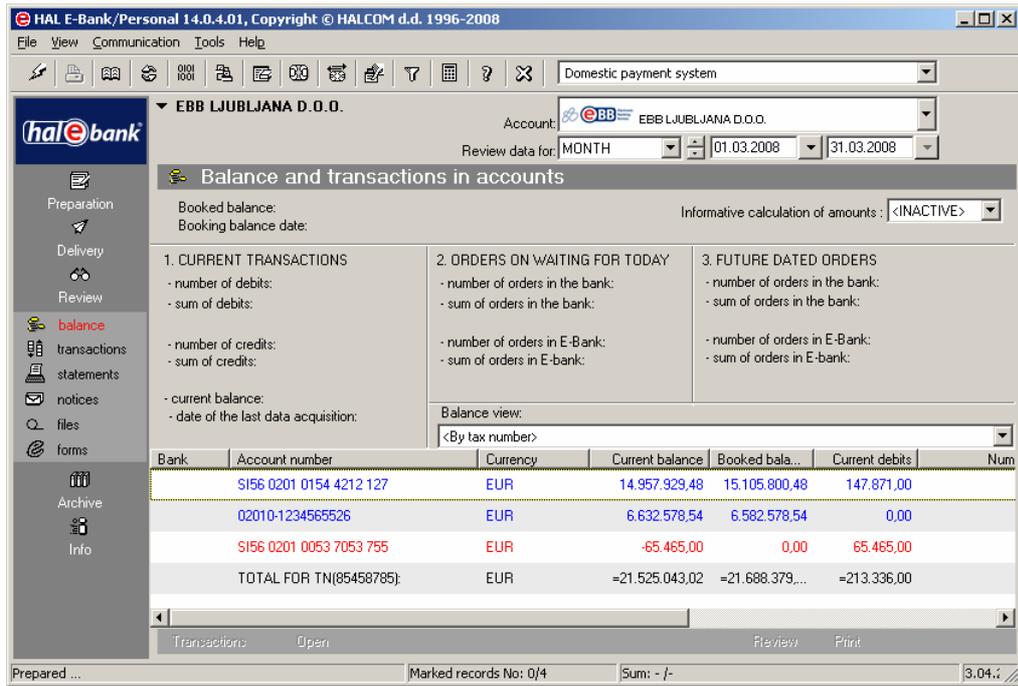
16.1.2   Exporting transactions

The transactions data can be exported into a text file. This file can then be imported into other (accounting) programs. Further details are described in chapter **19.4 - Exporting transactions and statements.**

16.2   Account balance

16.2.1   Reviewing balance

A balance review is displayed in the **Review/Balance** folder (Picture 99).

Picture 99: Account balance review

The window displays the basic information on account balance, transactions and payment orders in waiting. Account balance review can be customized (chapter *18.8 - Customizing account balance*).

Transactions details for a selected account can be reviewed by clicking *Transactions.* The window with the transactions details for the selected account will open (Picture 100). The data are divided into three windows and you can shift among them by clicking the relevant tab.

The details of the individual transaction can be reviewed by selecting a desired item and clicking *Review.* The window containing details will opens. Close the window by clicking *Close*.
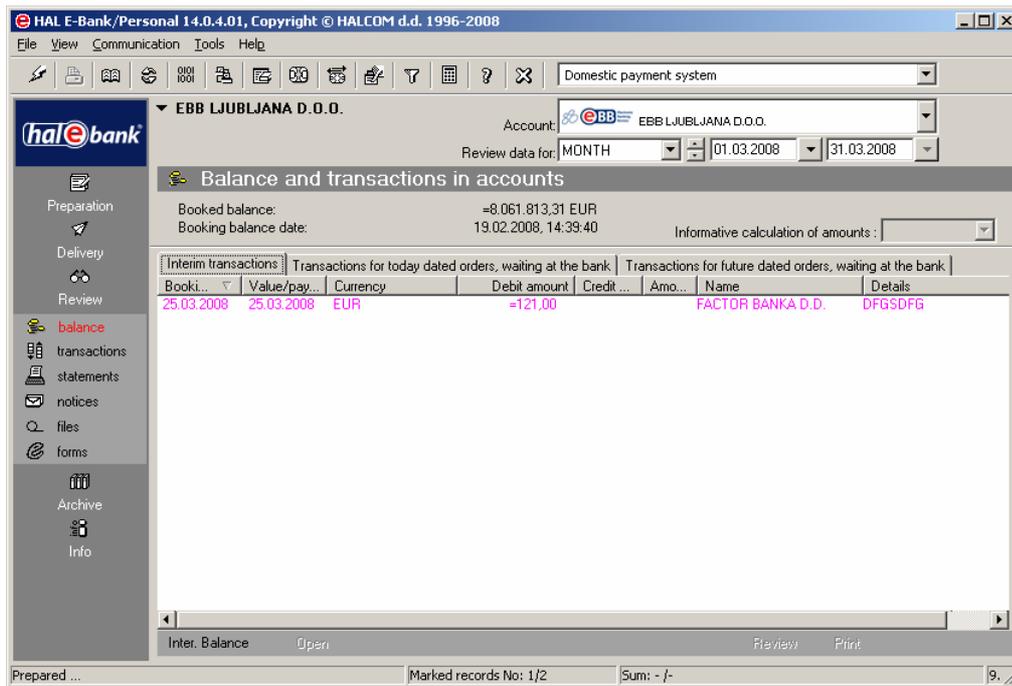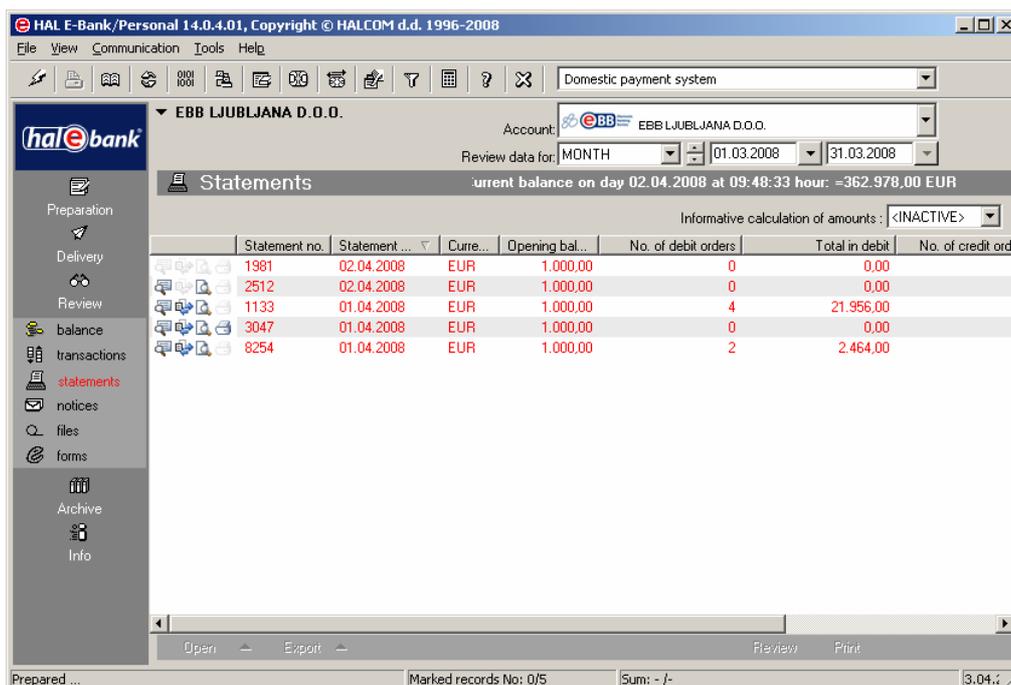
Picture 100: Transaction details

Return to the window with basic information by clicking ***Inte. balance***.

16.3 Statements

The statements portray the booked balance. The bank sends them for each account separately and for a defined time period.

16.3.1 Reviewing statements

The received statements are placed on a list in the ***Review/Statements*** folder (Picture 101).

Picture 101: Statements review

The following options for reviewing statements are available:

1. You can open the statement main data. Click **Open, Main data** or click twice the statement you would like to open. The statements that were opened are marked with the icon ⬚ .

2. The statement can be displayed as if it was printed on a paper. Mark the statement. Click **Review**. You can select several statements at once. The statements that were reviewed in this way are marked with the icon ⬚ .

3. The statements can be printed. Click the statement you would like to print. The selected statement will be displayed highlighted. Click **Print.** The printed statements are marked with the icon ⬚ .

4. The statements can be exported as well (chapter **19.4 - Exporting transactions and statements**). Exported statements are marked with the icon ⬚ .

16.3.2   Exporting statements

9.   The statements data can be exported into a text file. This file can then be imported into other (accounting) programs. Further details are described in chapter **19.4 - Exporting transactions and statements**

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17 Reviewing and printing documents

Most of the documents in Hal E-Bank can be reviewed and printed. Use the buttons *Print* and *Review*.

17.1 Reviewing documents

The lists of documents that allow review contain the *Review* button in the function bar. If none of the documents are chosen, the button is inactive (grayed out). Mark the document you would like to see and click *Review*. The document will open in a format as if it was printed on a paper.

Print the document by clicking the button in the upper left corner of the screen. Next to it is the button , which serves for exporting the document into a file.

The window with the displayed document can be closed by clicking the button , which is located in the upper right corner.

17.2 Printing documents

The lists of documents that allow printing contain the *Print* button in the function bar. If none of the documents are chosen, the button is inactive (grayed out).

1. Mark the document you would like to print. Start printing by:

   - clicking the function button *Print*,

   - clicking the button *Print* in the toolbar,

   - selecting the menu option *File/Print.*

2. A system window for selecting a printer and its settings will open. Confirm the selection by clicking *Print*. The selected document will be printed.

You can also print some forms. The forms that can be printed have the button *Print* at the bottom. You will need the Adobe Acrobate Reader program for printing the forms.

18 Infrequent activities and customizing Hal E-Bank

18.1 Changing the digital certificate personal identification number (PIN)

The personal identification number (PIN) can be changed. Pay attention to capital letters and the position of the letters Z and Y on the keyboard when typing passwords.

The procedure for changing the personal identification number (PIN) of the qualified digital certificate is as follows:

1. In the **Tools** menu, select the option **Personal number (PIN code) change** or click the icon in the toolbar*.*

2. A notice about the termination of Hal E-Bank due to the changing of the number will pop up. Confirm by clicking **Yes**. The Hal E-Bank program will close.

3. The **Personal number (PIN code) change** window will pop up (Picture 102). Enter the existing PIN code into the first field. Enter the new code into the bottom two fields. We recommend the new code to have the same number of characters as the code you received with the new qualified digital certificate.
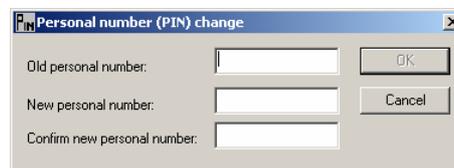
Picture 102: Changing personal number (PIN)

4. Confirm the entry by clicking **OK**. You can revoke the change by clicking **Cancel**.

5. The program will send a notice on successfully changing your personal number (PIN). You will be entering this code when using the qualified digital certificate from now on.
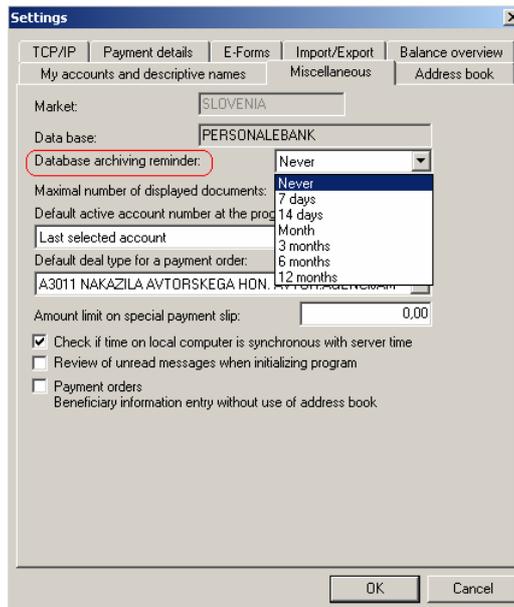
18.2 Periodic database archiving

The Hal E-Bank/Personal program offers the option of periodically backing up database. The database contains all the data you can see in the Hal E-Bank program. We usually don't realize the importance of the backup copies until we lose the data. It is highly recommended to archive the databases.

The procedure for enabling the database archiving reminder is as follows:

1. Enter **Tools**, **Settings.**

2. Choose the **Miscellaneous** tab (Picture 103).

Picture 103: Database archiving reminder

3. Specify the time period. After this period, the program will offer you the option of archiving the databases. Choose the appropriate option from the list.

The procedure for archiving the databases is as follows:

1. The dialogue box **Database archiving** will pop up (Picture 104), which offers the option of archiving the databases.

Picture 104: Archiving database

The **Time of last archiving** displays the of the last backup copy.

2. The following options are available:

- deleting the old archive copies,

- deleting the old archive copies with the exception of the latest and

- keeping all archive copies.

3. Choose the option which you like and confirm it by clicking **OK**. The option of archiving can be revoked by clicking **Cancel**.

4. The **BACKUP** folder is created in the setup directory of the Hal E-Bank program, which contains the archive copies of the databases (**PersonalEBankOLD.mdb** and **EImenikOLD.mdb**).

18.3 Deleting old data (archiving the database)

Hal E-Bank offers a fast and simple method for archiving the old and unnecessary data. The older data is removed from the current (in use) databases (it is not visible in the program anymore). You can choose the option of saving the removed data in a special file. You can open this file when necessary.

The procedure for archiving the old data is as follows:

1. In the *Tools* menu, select the option *Database cleanup* or click the icon *Delete old data* in the toolbar.

2. A notice about termination of the Hal E-Bank program due to the archiving of database will open. Confirm by clicking *Yes*.

3. The dialogue box *Database archiving* will pop up (Picture 104). Further details on archiving are described in chapter *18.2 - Periodic database archiving*.

4. The *Cleaning database* program will open (Picture 105). Enter a date into the field *Delete from*. Older data will be deleted from the database.

   If you would like to save the deleted data as an archive file, mark the option *Create archive file.*

Picture 105: Cleaning database

5. Confirm archiving by clicking *Clean database*.

6. The program will ask again whether you really want to delete the data. Confirm by clicking *Yes*. Archiving can be revoked by clicking *No*.

7. The data, older than a certain date, are deleted from the database.

   When option *Create archive file* is selected, an archive file **Archivedd.mm.llll.mdb** is created in program directory.

18.4 Upgrading Hal E-Bank program via the bank's server

You should run the Hal E-Bank program update when you want to

download the latest version of the program to your computer. The bank will notify you about the new version. Codepages are updated continuously during the data refreshing.
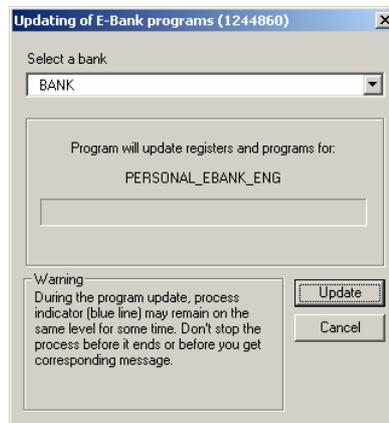
The Hal E-Bank program upgrading will terminate the work with the program. The multi-user version of the Hal E-Bank program (Hal E-Bank/Corporate) must be updated on every computer separately. We recommend logging off all other users from the program during the upgrade.

The procedure for upgrading the Hal E-Bank program is as follows:

1. In the **Tools** menu, select the option **Check for updates** or click the icon in the toolbar.

2. A notice about termination of the Hal E-Bank program due to the updating will open. Confirm by clicking **Yes.** The Hal E-Bank program closes.

3. The dialogue box **Database archiving** will open. The procedure for archiving is described in details in chapter **18.2 - Periodic database archiving.**

4. The dialogue box for updating the program will open (Picture 106). Select the bank you conduct your business with. Start the update by clicking **Update.** If you don't want to update the program, click **Cancel.**

Picture 106: Program upgrading

5. The program establishes a connection with the bank's server. The latest version of the codepages and the Hal E-Bank program is downloaded to your computer. The download time depends on the computer speed and quality of Internet connection.

If you already have the latest version of the program on your computer, the program will send you a notice that an update isn't necessary.

18.5   Service programs

The service programs help you work with the Hal E-Bank program.

Do not run the service programs on your own! They should be used under expert supervision of the technical support for electronic banking.

Enter *Tools*, *Settings, Service programs*.

- By selecting **Correct database**, you run the program that verifies the databases used by the Hal E-Bank program. The program is used when the program runs slowly, when the data is missing or when the problems of entering the new beneficiaries in the address book occur.
- By selecting **Gather system information,** you run the program that gathers the information about the computer where Hal E-Bank is used. Run the program before you contact the technical support team for the use of electronic banking.
- By selecting **Delete client profiles**, you delete the list of accounts for which you have the authorization.
- By selecting **Update bookmarks**, you run the program that transfers the data from the bank's server again. You can determine the data you would like to transfer, date (the newer data will be transferred) and account for which you wish to transfer the data again.
- By selecting **Import bank directory**, you run the program that updates the address book of banks in Hal E-Bank. The program is run only if needed and when the bank sends the relevant files.
- By selecting **Update bank register**, you run the program that updates the list of banks that are using the Hal E-Bank solutions. The program is run only if needed and when the bank sends the relevant files.
- By selecting **Convertsion of BBAN accounts into IBAN form**, you run the program that converts the accounts in the address book from the BBAN format into the IBAN format.

18.6 Creating shortcuts for entering Payment details

You can make preparing the payment orders for domestic transactions easier by creating up to 12 different purposes in the *Payment details* field.

The procedure for creating the shortcuts for entering the purposes of payments is as follows:

1. Enter into *Tools*, *Settings.*

2. Select the *Payment details* tab (Picture 107).
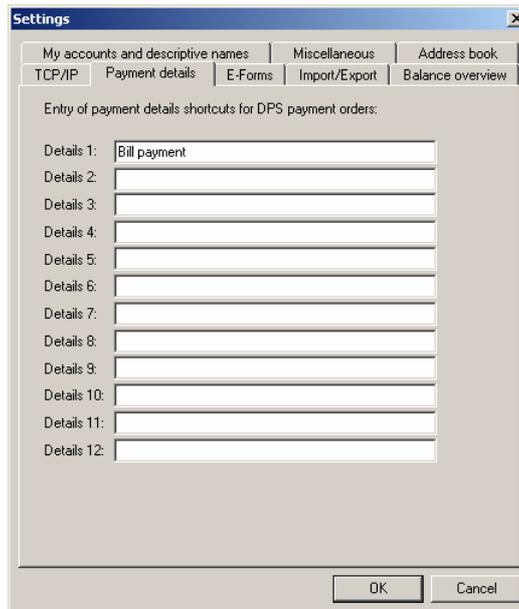
Picture 107: Entering payment details shortcuts

3. Enter the text into the **Details** fields. The shortcut can be changed at any time.

4. Confirm the entry by clicking **OK** or revoke it by clicking **Cancel**.

5. When entering the payment orders, in the **Payment details** field you can recall the created shortcuts with the function keys **<F1>** through **<F12>**. The data in the **Payment details** field can be completed or changed later on as well.

The shortcuts are saved even after you close the Hal E-Bank program.

In the network version (Hal E-Bank/Corporate), every user can create his/her own shortcuts.

18.7 Beneficiary information entry without use of address book

You can enter the payment beneficiary data into the European payment order SEPA01 directly (without using the **Address book of beneficiaries and their accounts**).

The procedure for the direct entry of the beneficiary's data is as follows:

1. Enter **Tools, Settings.**

2. Select the **Other** tab. Mark the option **Enter beneficiary data without use of address book** (Picture 108, outlined in red).
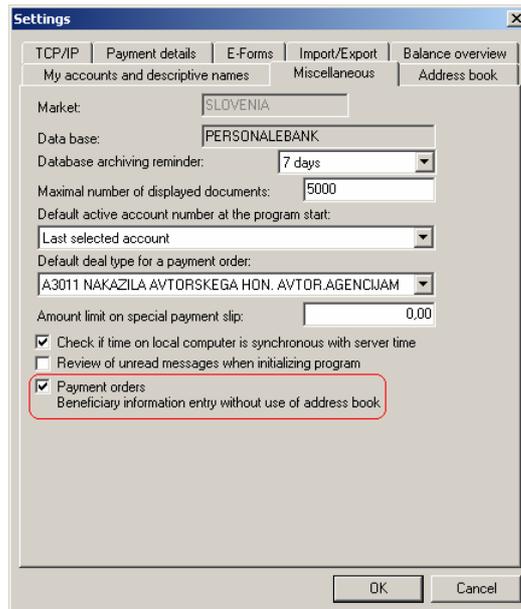
Picture 108: Beneficiary information entry without use of address book

3. When entering the initial letter of the name into the European payment order SEPA01 the ***Address book of beneficiaries and their accounts*** will not open. Enter the beneficiary's data. The beneficiary's account has to be entered in IBAN format.

4. The ***Address book of beneficiaries and their accounts*** can be manually opened by clicking $\boxed{?}$ above the ***Bank BIC*** field*.*

18.8   Customizing account balance overview

You can adapt the review of accounts balance in order to increase the transparency when handling several accounts:

1. Enter into ***Tools, Settings***.

2. Select the ***Balance overview*** tab (Picture 109).
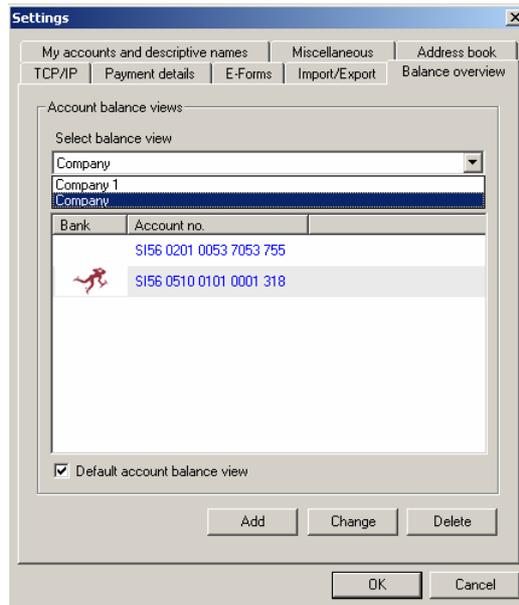
Picture 109: Customizing balance overview

3. From a drop-down menu, select balance review. You can add a new view by clicking **Add**. The window **Add/Change into account balance view** will open (Picture 110).
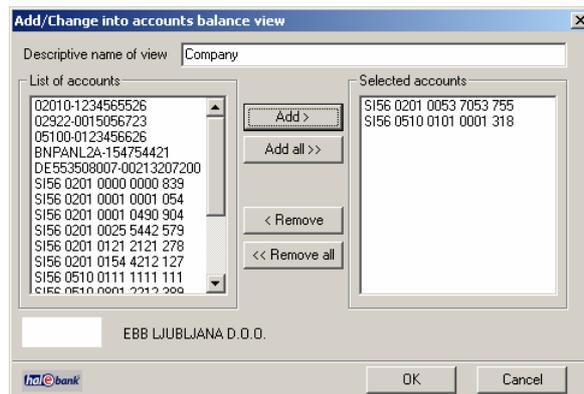

Picture 110: Entering a new balance view

The procedure for entering a new view is as follows:
a. Enter any name in the field **Descriptive name of view**. If you are authorized to work with several companies, you can for example enter the name of a company as a view entry name.
b. Select the accounts that the view should contain from the **List of accounts** in the left window. The selected accounts are highlighted. Click **Add>** or **Add all>>** if you want the new view to include all the accounts. The selected accounts are copied into the field **Selected accounts**. Individual account can be removed from the **Selected accounts** window by clicking **<Remove.**
c. Once the window **Selected accounts** contains all the accounts you want in the new view, confirm the selection by clicking **OK.**

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4.   The new view of the account balance is placed on the list of the views in the window (Picture 109).

5.   Choose the view from the list **Select balance view** (Picture 109).

6.   Confirm the selection by clicking **OK.**

7.   The program offers the option of setting the view as default. If you confirm the question, the **Review/Balance** folder will contain only the accounts that are included into this view.

Different views of account balance can be selected from the list in the **Review/Balance** folder (Picture 111).
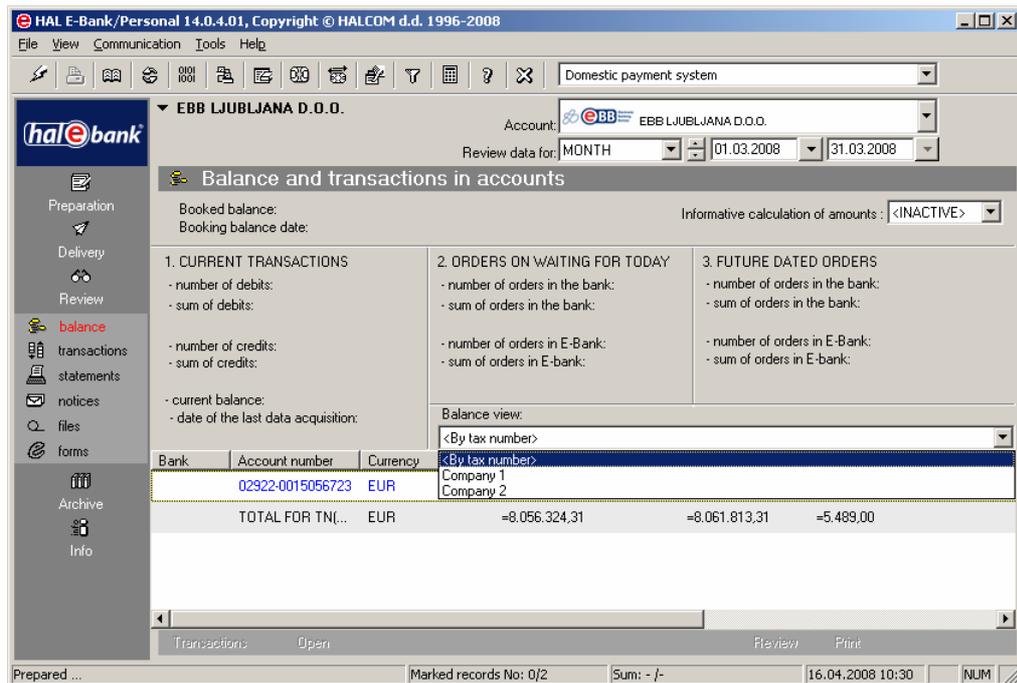
Picture 111: Selecting balance view

18.9   Preparing descriptive names of accounts

The accounts that can be selected in the Hal E-Bank program can also be renamed.

The procedure for describing the accounts is as follows:

1.   Enter **Tools**, **Settings.**

2.   Select the **My accounts and descriptive names** tab (Picture 112).
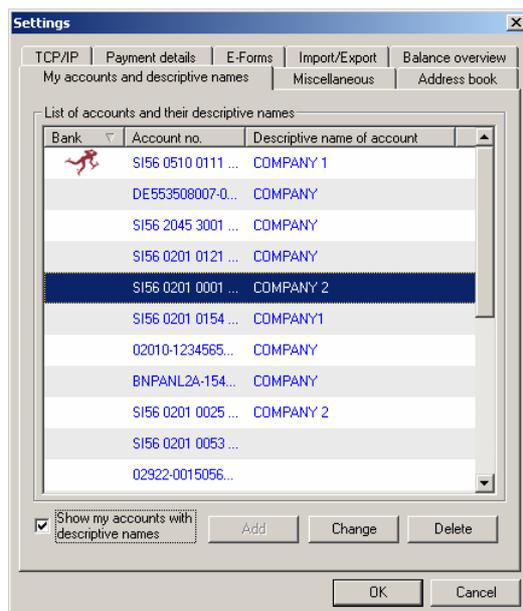
Picture 112: Entering descriptive names for accounts

3. Select the account, for which you wish to add the descriptive name. The selected account will be highlighted. Click **Add**.

4. The window **Add descriptive name of account** will open (Picture 113).

Picture 113: Adding a descriptive name to an account

The accounts' descriptive names can be changed. From the list of accounts, select the account whose descriptive name you would like to change and click **Change**. By clicking **Delete** you erase the name of the account.

5. Select **Display my accounts with descriptive names**, if you would like to display the accounts with their descriptive names instead of the IBAN code.

18.10 Limiting number of displayed documents

You can limit the number of displayed documents in the program.

1. Enter into **Tools, Settings.**

2. Select the **Miscellaneous** tab.

3. Enter the maximum number of documents to be displayed into the field **Maximum number of displayed documents** (Picture 114,

marked in red).
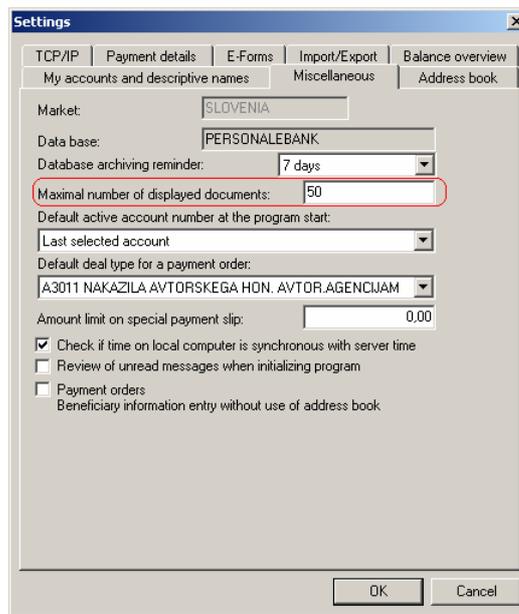
Picture 114: Limiting number of displayed documents

4.   Confirm the selection by clicking **OK.**

If the number of documents is higher than the limited number, the program will send a warning.

18.11 Specifying default account

You can specify an account as a default account which will automatically be selected when starting the program.

The procedure for specifying a default account is as follows:

1.   Enter into **Tools, Settings.**

2.   Select the **Miscellaneous** tab.

3.   In the field **Default active account number at the program start**, from a drop-down menu, select the account (Picture 115, outlined in red).
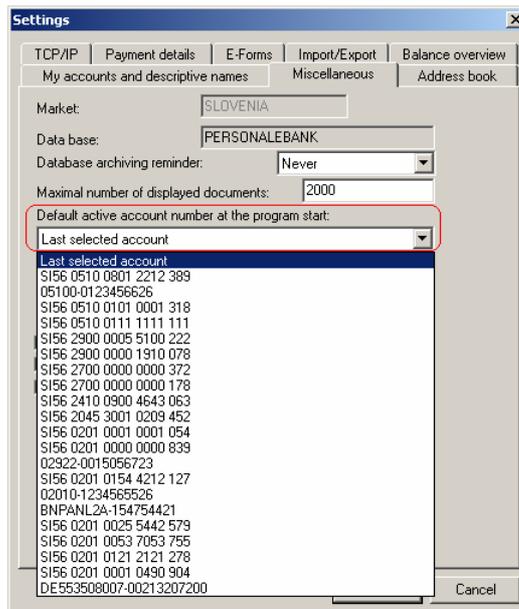
Picture 115: Specifying a default account

4. Confirm the selection by clicking **OK.** When the program starts, the default account will be displayed.

18.12 Specifying default deal type

You can also determine the deal type that will be automatically selected when preparing a new payment orders of type BN02, compensation or European payment order SEPA01.

The procedure for determining the default type of business is as follows:

1. Enter into **Tools, Settings.**

2. Select the **Miscellaneous** tab.

3. Select a deal type from a drop-down menu in the field **Default deal type for a payment order** (Picture 116, outlined in red).
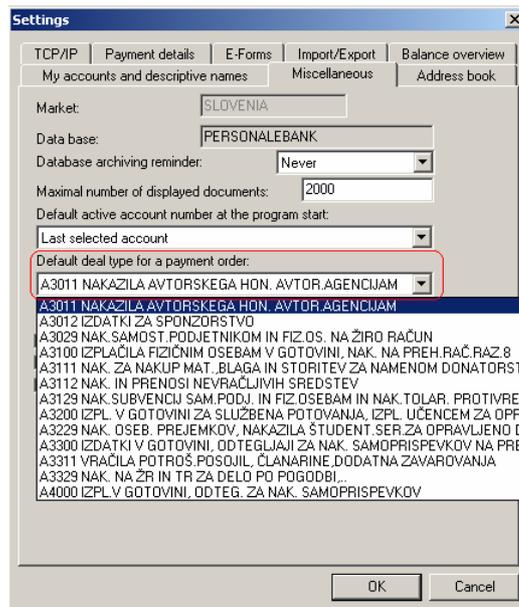
Picture 116: Specifying default deal type

4. Confirm the selection by clicking **OK.** The selected type of business will be automatically entered when entering a new payment order BN02, compensation or the European payment order SEPA01.

18.13 Limiting amount of special payment slip

Amount of special payment slip can be limited in order to prevent accidental overpay. Amount of any individual special payment slip cannot exceed the specified amount. If the amount is exceeded, the program will warn you. However, you can send an order with higher amount to the bank, but with the confirmation that you really want the amount to be that high.

The procedure for limiting the amount on a special order is as follows:

1. Enter into **Tools, Settings**.

2. Select the **Miscellaneous** tab.

3. Enter the maximum amount of a special order into the field **Amount limit on special payment slip** (Picture 117, outlined in red).
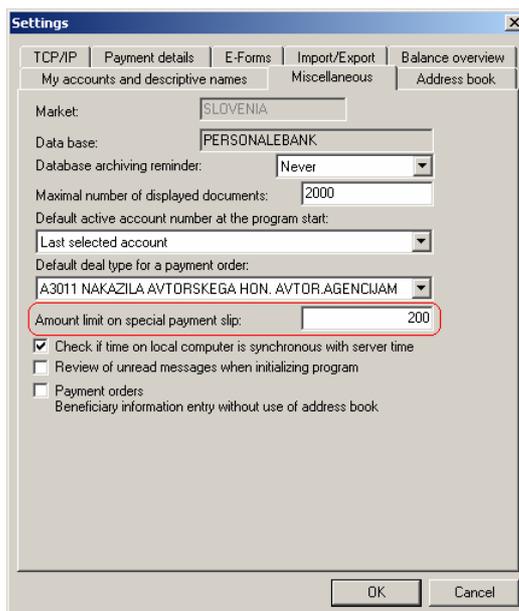
Picture 117: Limiting amount of special payment slip
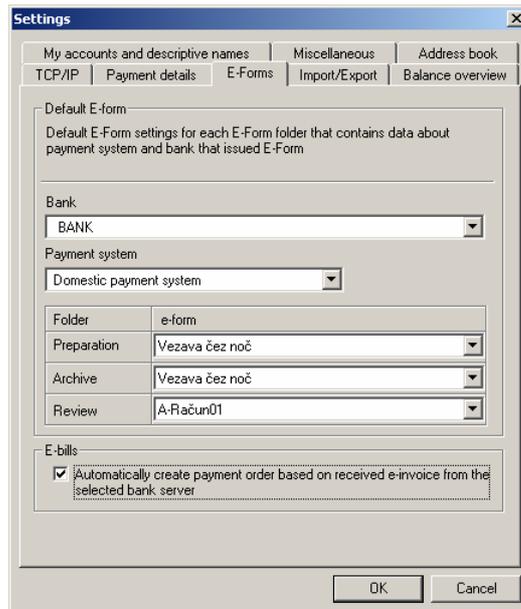
4. Confirm the entry by clicking **OK.**

If you exceed the limit amount when entering a special order, the program will warn you.
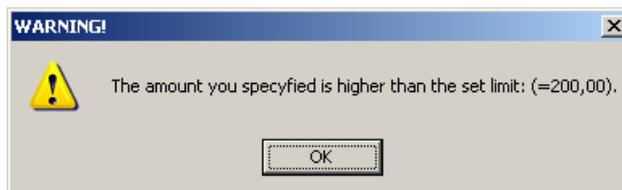
18.14 Specifying default e-form

The procedure for specifying the default e-form is as follows:

1. Enter into **Tools, Settings**.

2. Select the **E-Forms** tab (Picture 118).

**Picture 118: Specifying default e-form**

3. In the **Bank** field, select the bank from a drop-down menu.

4. In the **Payment system** field, select a payment system from a drop-down menu.

5. Select the document type from the list in the folders **Preparation**, **Archive**, **Review**.

6. Confirm the settings by clicking **OK.**

The default form will open when entering the selected folder.

18.15 Checking program versions (available for multi-user version only)

The multi-user (network) version – Hal E-bank/Corporate offers the option of checking all software versions connecting to the local database. This feature is available from version 14.0.1.00 on. It is recommended that all users use the same version of the program in order for the Hal E-Bank/Corporate solution to operate flawlessly.

The function for verifying the program version is available in the menu **Tools**, **Settings**, **Miscellaneous** (Picture 119, outlined in red).
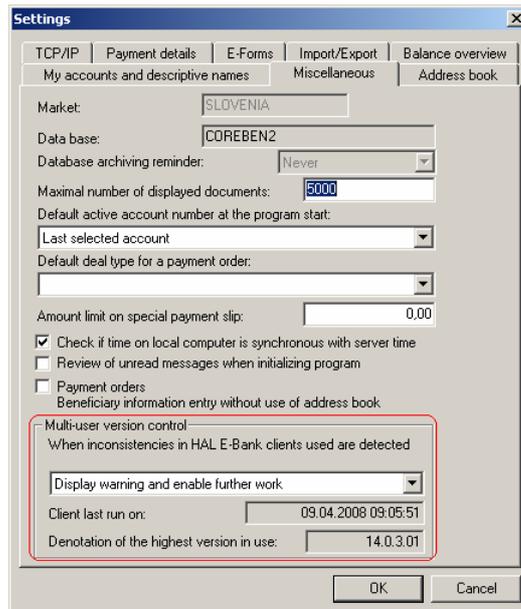
Picture 119: Checking program versions

Three options are available:
   a. **Do not notify** – the program doesn't notify you about the possible differences of program versions at the local clients.
   b. **Notify and enable further work –** the program notifies you about the differences of program versions at the local clients, but the notice doesn't affect the work with the program.
   c. **Notify and disable further work** – the program notifies you about the possible differences of program versions at the local clients. It's not possible to continue the work.

19   File exchange with other programs

Information can be exchanged between Hal E-Bank and other software using text files. Files for exporting and importing must conform to Hal E-Bank standards. All software used must have read and write permissions on these files.

The specifications of Hal E-Bank import – export formats are included in chapter **20.1 - Import/export formats**.

19.1   Setting import and export converters

The import orders for domestic payment system can be prepared in two formats:

- The text file, which corresponds to specification of Hal E-Bank import – export formats.

- The orders can prepared according to *Navodilu za predložitev in prevzem podatkov s plačilnih navodil in izpiska o prometu in stanju v računalniški oblik,* published in the Official Gazette of the Republic of Slovenia.

You can select whether cover and header information are mandatory when importing files:

1.   Enter **Tools**, **Settings.**

2.   Select the **Import/Export** tab (Picture 120).
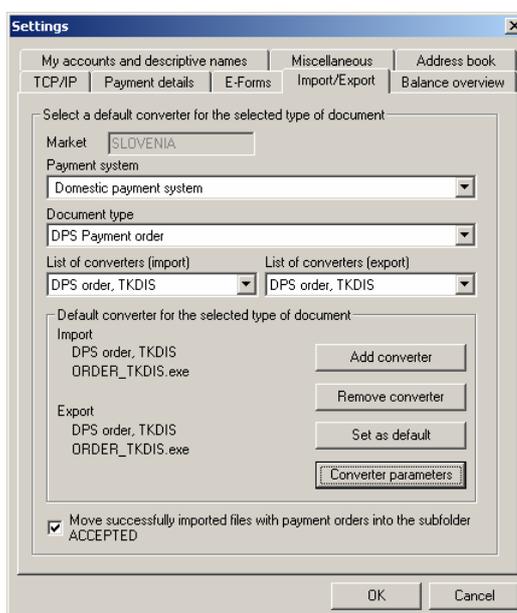
Picture 120: Import/Export settings

3.   Select **Market**, if that option is available.

4.   Select a type of payment system from a drop-down menu in the **Payment system** field.

5. In the field **Document type**, select a type of document from a drop-down menu (e.g. domestic payment system, foreign payment system,...).

6. In the field **Default converters for the selected type of document**, select the import or export converter from the list of converters.

7. Confirm the settings by clicking **Set as default.**

8. Close the settings window by clicking **OK**.

19.2   Payment orders

19.2.1   Importing orders from a file

Payment orders can be prepared in another program and exported into a text file. The file has to correspond to import – export Hal E-Bank formats. A correctly prepared text file can then be imported into Hal E-Bank. By importing already prepared orders you can avoid the manual entry of payment orders.

The procedure for importing payment orders into Hal E-Bank is as follows:

1. Open the **Preparation/Orders** folder by clicking **Preparation** in the left part of the window and then below it click **Orders**.

2. Click **Import/Export▲** and then select **Import**.

3. A standard **Open** window will appear. Find the file you would like to import. Click **Open**. The procedure for selecting a path and a file is standard for MS Windows environment. A detailed description of the procedure can be found in MS Windows instructions.

4. The orders are imported from a file. A number of successfully imported orders from the file appears. Close the message by clicking **OK.**
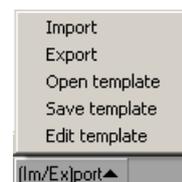
   During the import, a program can report an error claiming that there are no valid orders in the file.

Make sure that the file, you are importing, corresponds to import – export Hal E- Bank formats. The program will decline the import of orders even due to the smallest deviation from the required format.

5. The successfully imported orders are placed on a list of prepared orders in the **Preparation/Orders** folder.

19.2.2   Moving imported files to ACCEPTED subfolder

By default, the file with successfully imported orders is marked by the program as imported and moved to the ACCEPTED subfolder. This prevents accidental re-importing of the same file again.

The procedure for activating the moving of imported files file into the ACCEPTED folder is as follows:

1. Enter **Tools, Settings**.

2. Select the **Import/Export** tab (Picture 121).

3. Mark the field **Move successfully imported files with orders into the subfolder ACCEPTED.**
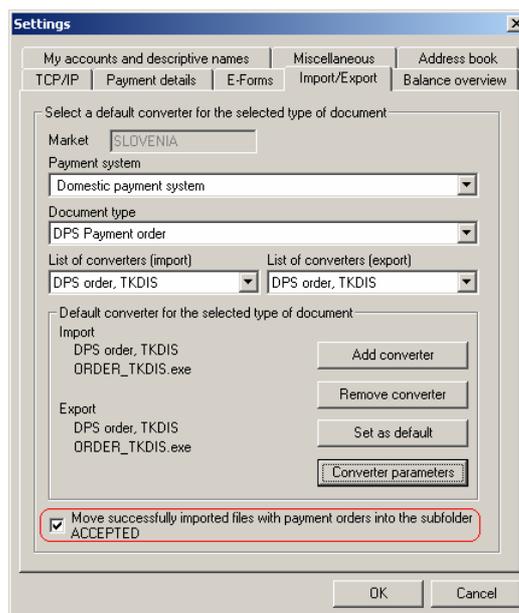
Picture 121: Moving successfully imported files into the ACCEPTED subfolder

4. Confirm the selection by clicking **OK**. The ACCEPTED subfolder is created in the folder, from which you are importing files. For instance: you import the file *Payments* into Hal E-Bank from *My documents* folder. The folder ACCEPTED is created in *My documents* folder; the *Payments* file is transferred to the ACCEPTED file*.* Therefore, you can not import *Payments* file again by mistake, as it is not in *My documents* folder any more.

If the option of moving successfully imported files into the ACCEPTED folder is not activated, the successfully imported file remains at the same place, unchanged.

19.2.3   Exporting orders into a file

Payment orders can also be exported from Hal E-Bank. The prepared orders are exported in a text file, which you can subsequently import into other programs. You can also save regular payment orders and import them as needed. The orders can be exported from the folders *Preparation/Orders* or *Archive/Orders.*

The procedure for exporting the prepared orders is as follows:

1. Open the *Preparation/Orders* folder or *Archive/Orders*. A list of prepared or archived orders will pop up.

2. Click the payment order you would like to export. The selected payment order will be highlighted. You can also select multiple payment orders.

3. Click *Import/Export* ▲ in the *Preparation/ Orders* folder, or *Export* in the *Archive/ Orders* folder. Select *Export*.

4. A standard *Save* window will open. Specify a name of the file to which you want to save the exported orders. Confirm by clicking *Save*.

5. The selected payment orders are exported into the file with a specified name. A number of orders, which were successfully exported into the file, will appear.
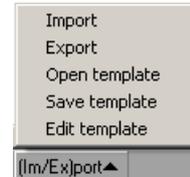
The successfully exported orders are not deleted from the list of prepared or archived orders.

19.2.4   Import/Export of European payment orders SEPA01

The European payment order offers entry of more information. Since the TKDIS format supports entry of a limited number of characters, the entries into the imported SEPA01 order fields from a TKDIS file, may be shorter.

The use of XML ISO SEPA converter offers import/export of SEPA01 payment orders without losing any data.

You also can export the European payment order SEPA01 into a TKDIS structure file. Such file can be imported into the program as a SEPA01 order as well.

The settings of the SEPA01 payment order import/export converter are as follows:

1. Enter *Tools*, *Settings.*

2. Select the *Import/Export* tab.

3. In the *Payment system* field, select **Domestic payment system**.

4. In the *Type of document* field, select **DPS Payment order.**

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5. In the field **Import of old orders into SEPA order**, select the option **Yes.**

6. In the field **Export of SEPA orders**, select the option **Export as old orders.**

    The correct settings for the TKDIS converter enabling the import/export of European payment orders SEPA01 are shown below (Picture 122).
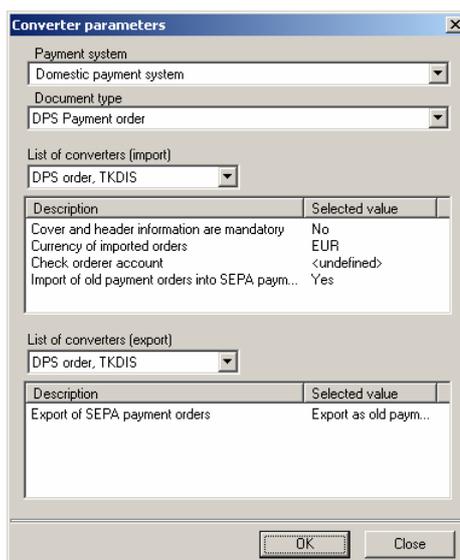
Picture 122: TKDIS converter settings for import/export of SEPA01 payment orders

7. Confirm the selected settings by clicking **OK.**

8. Confirm the settings by clicking **Selected converter as default.**

9. Close the settings window by clicking **OK**.

19.3 Importing beneficiary information of imported orders into Address book of beneficiaries and their accounts

Hal E-Bank records the data on payment beneficiaries and their accounts into the file `Beneficiaries.txt`. The file is created in the Hal E-Bank program installation folder. Only the data on beneficiaries, which haven't yet been entered into the Address book of beneficiaries and their accounts, is saved. The data on new beneficiaries and their accounts can be imported into the address book.

The procedure for importing data on new beneficiaries and their accounts into the Address book of beneficiaries and their accounts is as follows:

1. Open the **Address book of beneficiaries and their accounts**.

Enter **Tools, Address book** or click the icon **Address book of beneficiaries and their accounts** in the toolbar.


The address book also will opens when typing the first letter of a beneficiary's name in any payment order.

2. Click **Import data** (Picture 123, outlined in red).
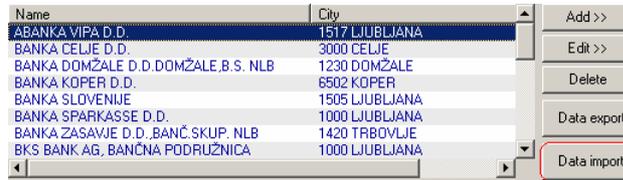
Picture 123: Importing beneficiary information into the address book

3. The window **Import of beneficiaries and their accounts** will pop up (Picture 124). Click **Open**. Find the file Register.txt. Click **Open**. The procedure for selecting a path and file is standard for the MS Windows environment. A detailed procedure description can be found in the MS Windows instructions.
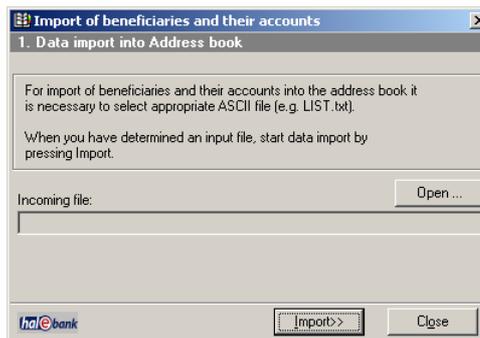
Picture 124: Importing data into address book

4. Confirm the import of new beneficiaries and their accounts by clicking **Import>>**.

5. The data is imported into the address book. Possible errors are displayed. Close the window by clicking **Close.**

6. The data on new beneficiaries and their accounts is entered into the address book.

19.4   Exporting transactions and statements

19.4.1   Exporting transactions and statements

You can export transactions data into a text file. Afterwards, the file can be imported into other (accounting) programs.

You can export transactions from the **Review/Transactions** folder. From the **Transactions** folder, you can export data for an individual transaction or for multiple transactions together within the selected account and time period. The statements can be exported from the **Review/Statement** folder. We recommend exporting statements, as you export all transactions, belonging to the selected period with one operation.

The procedure for exporting transactions is identical as for exporting statements. The procedure for exporting statements is as follows:

1. Open the **Review/Statements** folder. A list of received statements will pop up.

2. Click a statement you would like to export. The selected statement will be displayed highlighted. You can also select multiple statements.

3. Click **Import/Export▲**. Select **Export**.
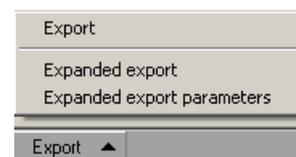
4. The standard **Save** window will open. Specify a name of a file to which you would like to save the exported statements. Confirm by clicking **Save**.

5. The selected statements are exported into a file with a specified name. A number of statements, which were successfully exported into the file, will appear.

The successfully exported statements are not deleted from the list of received statements. They are marked with the icon .

19.4.2   Expanded export of transactions and statements

The transaction items can be exported from the **Review/Transactions** folder. From the **Transactions** folder, you can export data for individual transaction or for multiple transactions together within the selected account and time period. The statements can be exported from the **Review/Statements** folder. We recommend exporting statements, as you export all transactions, belonging to the selected period with one operation.

The advanced transactions and statements export offers more options than the standard export. You can define the export parameters. You can

also define a sign for separating data, which enables the creation of file format for an easy import of data into any other application, table etc.

Settings of advanced export parameters are saved, so changing them every time is not necessary.

The procedure for exporting transactions is identical to exporting statements. The procedure for exporting statements is as follows:

1. Open the **Review/Statements** folder. A list of received statements will pop up.

2. Click the statement you would like to export. The selected statement will be highlighted. You can also select multiple statements.

3. Click **Import/Export▲**. First, set the parameters for advanced export. Select **Expanded export parameters**.

4. The window **Parameters of expanded export** will open (Picture 125). Specify the parameters to be included in the header of exported file and the parameters to be included into the statement transactions. In the **Data delimiter** field, select from a drop-down menu a separator to divide separate data in the exported file.
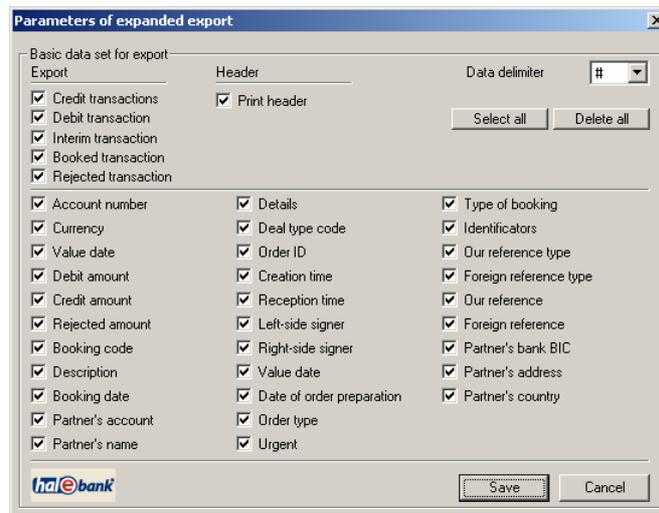
Picture 125: Expanded export parameters

5. Confirm the selection by clicking **Save**.

6. The folder **Review/Statements** opens. Now, you can export statements with the parameters specified in step 4. Click **Import/Export▲**. First, set the advanced export parameters. Select **Expanded export.**

7. The standard **Save** window will open. Specify a name of a file, to which you would like to save the exported statements. Confirm by clicking **Save**.

8. The selected statements are exported into a file with the selected name. A number of statements, successfully exported into the file will appear.

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The successfully exported statements are not deleted from the list of received statements. They are outlined with the icon .

20 Appendix (Hal E-Bank: Domestic payment system)

20.1 Import/export formats

20.1.1 Payment orders - export

Files of exported payment orders (chapter Settings of domestic payment of payment orders) are composed of rows with header sentence, row with summary sentence and one or more rows with individual sentences containing payment orders data.

Legend; N - numeric, C – alphanumeric, D – date

The line of header sentence has the format as follows:

Position	Length	Type	Contents	
1	18	N	Ordering party account number	Account number, name and city are copied from first order in the file.
1	3		Bank code and organization unit	
4	13		Ordering party account number	
17	2		Control number	
19	35	C	Ordering party name	
54	10	C	Ordering party city	
64	6	D	Valuation date – only if valuation date is the same for all orders (DDMMYY)	
70	98		Empty (Spaces)	
168	12	C	Spaces or string "MULTI E–BANK"*	
180	1	N	Sentence type (0 – main sentence)	
181	2	C	Line brake (0x0D, 0x0A)	

The line of summary sentence has the format as follows:

Position	Length	Type	Contents	
1	18	N	Ordering party account number	Account number, name and location are copied from first order in the file.
1	3		Bank code and organization unit	
4	13		Ordering party account number	
17	2		Control number	
19	35	C	Ordering party name	
54	10	C	Ordering party city	
64	15	N	Total amount of all orders (last 2 digits are decimal places without coma)	
79	5	N	Number of debit orders	
84	96		Empty (Spaces)	
180	1	N	Sentence type (9 –summary sentence)	
181	2	C	Line brake (0x0D, 0x0A)	

The line of individual sentence has next format:

Position	Length	Type	Contents	
1	18	N	Beneficiary account	
1	3		Beneficiary bank code and organization unit	
4	13		Beneficiary account number	
17	2		Empty (spaces)	
19	35	C	Beneficiary name	
54	10	C	Beneficiary address	
64	1		Space	
65	2	N	Model of Debit reference	
67	23	C	Debit reference	
89	36	C	Payment details	
125	6		Spaces	
131	1	C	Deal value type (A, B, M, S)	Bank of Slovenia, stat. Code; EX. : A3011
132	2	C	Debit statistic code	
134	2	C	Credit statistic code	
136	13	N	Amount E.g.: 2546400 = 25.464,00	
149	2	N	Model of Credit reference	
151	22	C	Credit reference	
173	6	D	Valuation date (DDMMYY)	
179	1	N	Document type 1 - payment order, 2 - NOT in USE , 3 - special payment order "posebna položnica", 4 - compensation	
180	1	N	Sentence type (1 – individual sentence)	
181	2	C	Line brake (0x0D, 0x0A)	

File ends with symbol 0x1A.

20.1.2 Payment orders - import

Imported orders should be in format, which is described in previous chapter.

In E-Bank you can import payment orders prepared by instruction for presentation and take over information from payment instruction and statement about transactions and balance in computer form published in Uradni list RS št. 56/2002 and you can find it on the web: http://objave.uradnilist.si/bazeul/URED/2002/056/B/5227712312.htm.

20.1.3 Transactions and statement

Size of line file for export transactions and statement is :

Position	Length	Type	Contents
1	18	N	Partner's account (debit or credit – depends of transaction type) *
1	5		Partner's bank code and organization unit E.g.: 24302
6	10		Partner's account number E.g.: 9004674293
16	3		Empty (spaces)
19	2	C	Source of information (booking mark 1x, 2x)
21	8	D	Processing date - booking date (DD.MM.LL)

29	2	C	Transaction reversal (S) (NLB – empty)
31	35	C	Ordering party name ***
66	1	C	Method of payment
67	6	D	Valuation date (DDMMLL)
73	18	N	Ordering party account number
73	5		Bank code and organization unit E.g.: 02241
78	10		Ordering party account number E.g.: 0015771808
88	3		Empty (Space)
91	15	N	Amount E.g.: 88018 = 880,18
106	1		Empty (Space)
107	1	C	Deal value type (A, B, M, S)
108	2	C	Debit statistic code
110	2	C	Credit statistic code
112	2	N	Model of Debit reference **
114	22	C	Debit reference **
136	2	N	Model of Credit reference **
138	22	C	Credit reference **
160	36	C	Payment details ***
196	10	C	Beneficiary address ***
206	35	C	Beneficiary name
241	22	C	Complaint number (transaction mark)
263	18		Empty (Space) *
281	2	C	Line brake (0x0D, 0x0A)

File ends with symbol 0x1A.

*- Account is exported in BBAN format. When account in IBAN format is given, only first 18 characters are exported.

** - Credit/debit model and reference are exported only when given in slovenian form, with or without reference type (SIO/SIB). When model and redference are not given in slovenian form, data is not included into export file.

*** - Only first 10 characters of partner address are exported.

20.1.4 Statement recapitulation

Format of line file for export recapitulation statement is:

Position	Length	Type	Contents
1	2	N	Type of sentence: (01 – account balance)
3	18	N	Ordering party account number
3	5		Bank code and organization unit E.g.: 02241
8	10		Ordering party account number E.g: 0015771808
18	3		Empty (space)
21	8	D	Process date - booking date (DD.MM.LLLL)
29	8	D	Previous statement date (DD.MM.LLLL)
37	18	N	Previous statement balance
55	6	N	Number of debit transactions
61	18	N	Sum of debit transactions per day
79	6	N	Number of credit transactions

85	18	N	Sum of credit transactions per day
103	18	N	Closing balance
121	6	N	Number of transactions in waiting row per day
127	18	N	Summary amount in waiting row per day
145	3	N	Statement number
148	2	C	Line brake (0x0D, 0x0A)

File ends with symbol 0x1A.

20.1.5 Address book of beneficiaries and their accounts

File in every row contains information about business partner and one of his accounts. In the frame is shown example of texture file to enter the business partner names (In the frame is one row, which is because of the big length shown in several rows):

```
"HALCOM INFORMATIKA D.O.O.","TRŽAŠKA 118","1000 LJUBLJANA",
"SLOVENIJA","","50102-601-000-0124580","","","","","","",
"00100-50005",""
```

Row format description:

- Each row contains 14 fields / columns,

- Contents of each field cling pair of double inverted commas,

- Punctuation marks between fields are commas,

- Empty fields are presented with two sequence quotation marks (""),

- Row ends with sign 0x0D and 0x0A.

  Comment: double inverted commas within field present two, quotation marks. For example "TO JE """ imported as TO JE ".

Information is divided in three complexes. Fields from one to including five contain information about beneficiary, fields six and thirteen contains information about account, model and beneficiary, fields from seven to twelve and field fourteen and information about bank where account is opened. Information about bank at home accounts imports replaced with information from bank nominal list. In the fields six and thirteen are allowed only signs numbers and hyphen -.

  Comment: Information model of nominal list is created like that, that enables presentation of information about beneficiary accounts from outside banks, which E-bank for domestic payment don't use.

Table shows meaning and largest allowed width fields. If the field six (account number) is empty, than you enter only information about beneficiary.

Field number	The largest width (signs)	Mandatory	Contents
1	35	*	Last name and first name
2	35		Address
3	35	*	Post code

4	35	*	Country
5	140		Comment
6	34		Account number in APP or TRR format
7	35		Bank name
8	35		Bank address
9	35		Post number
10	35		Country of bank
11	140		Comment about bank
12	11		Bank BIC code
13	24		Model of debit reference and Debit reference
14	35		Bank number

20.2   Reports on software errors

Report software error to your contact person. To report software errors collect the following information. You report information to the person indicated in the bank agreement, or through message in Hal E-Bank program.

20.2.1   Contact information

Send the following information about yourself and the system you are using:

- name and surname,

- name of the company,

- the address of the company,

- postal code and town,

- telephone number,

- fax number and

- e-mail.

20.2.2   Description of the problem

When you are describing the problem that you have encountered while using the Hal E-Bank program, report the following information:

- version of Hal E-Bank,

- type of your computer,

- type of the operating system (for example Windows 95/98, 2000, XP),

- type of the connection with the bank server (modem, LAN),

- the error message given by the program,

- steps that you performed that led to the error;

- the list of actions you already had executed.

20.2.3 Additional information

In additional information that is connected to the communication problem, please state:

- the type of communication and connection of your computer (modem, LAN…),

- computers on which the problem is encountered,

- all recent changes and upgrading done to the computers

- connected equipment,

- contents of the TCP/IP configuration.

20.3 Copyright information

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