UniCredit Bank

INSTRUCTIONS ON THE USE OF THE BUSINESSNET ONLINE BANKING SYSTEM

UniCredit Banka Slovenija d.d.

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CONTENT

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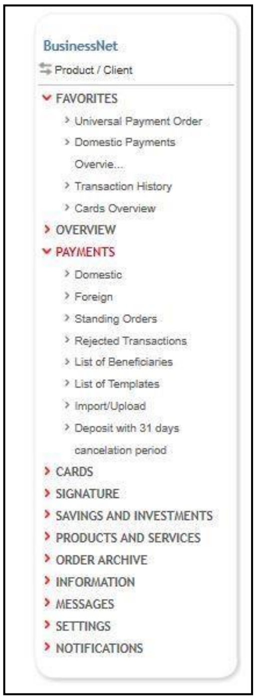
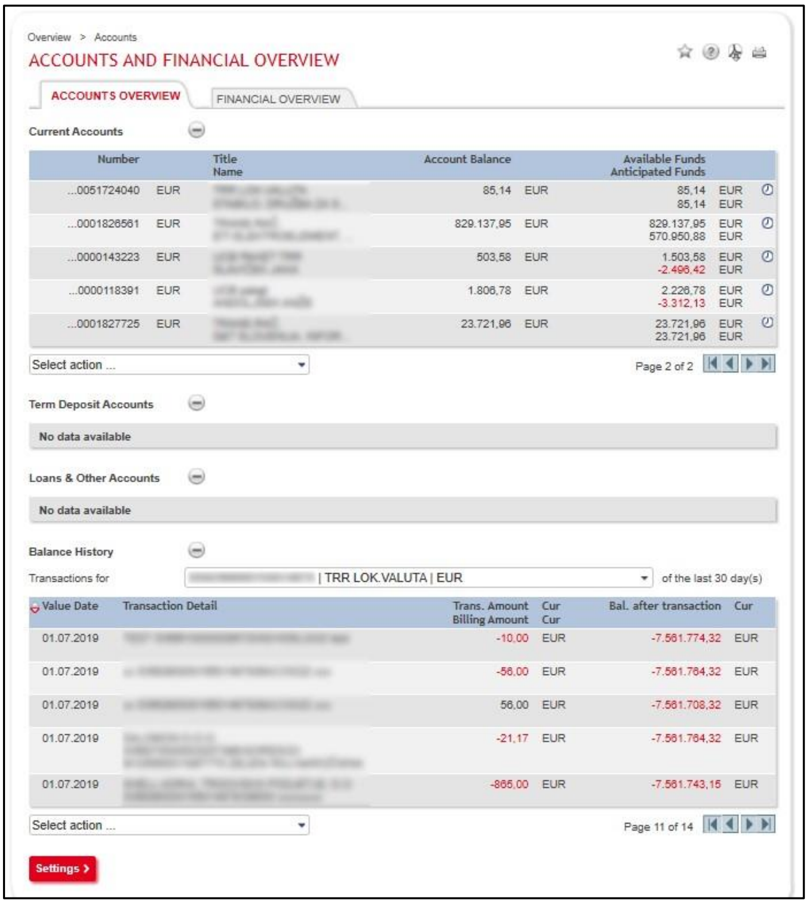
1 INSTRUCTIONS FOR MAKING PAYMENTS IN BUSINESSNET

For executing payments in BusinessNet, enter the online banking system with your username and a password that you generate with your token (mToken or physical token). After BusinessNet opens, you are presented with the basic page with your past transactions.

For making payments, choose “PAYMENTS” in the selection menu on your left side. An expanded menu opens where you can choose between payments (Domestic, SEPA and Foreign), rejected transactions and importing orders.

Figure 1: Basic view and selection menu on the left





1.1 DOMESTIC PAYMENTS

To execute a domestic payment choose the option “PAYMENTS” – “DOMESTIC” - “UNIVERSAL PAYMENT ORDER”.

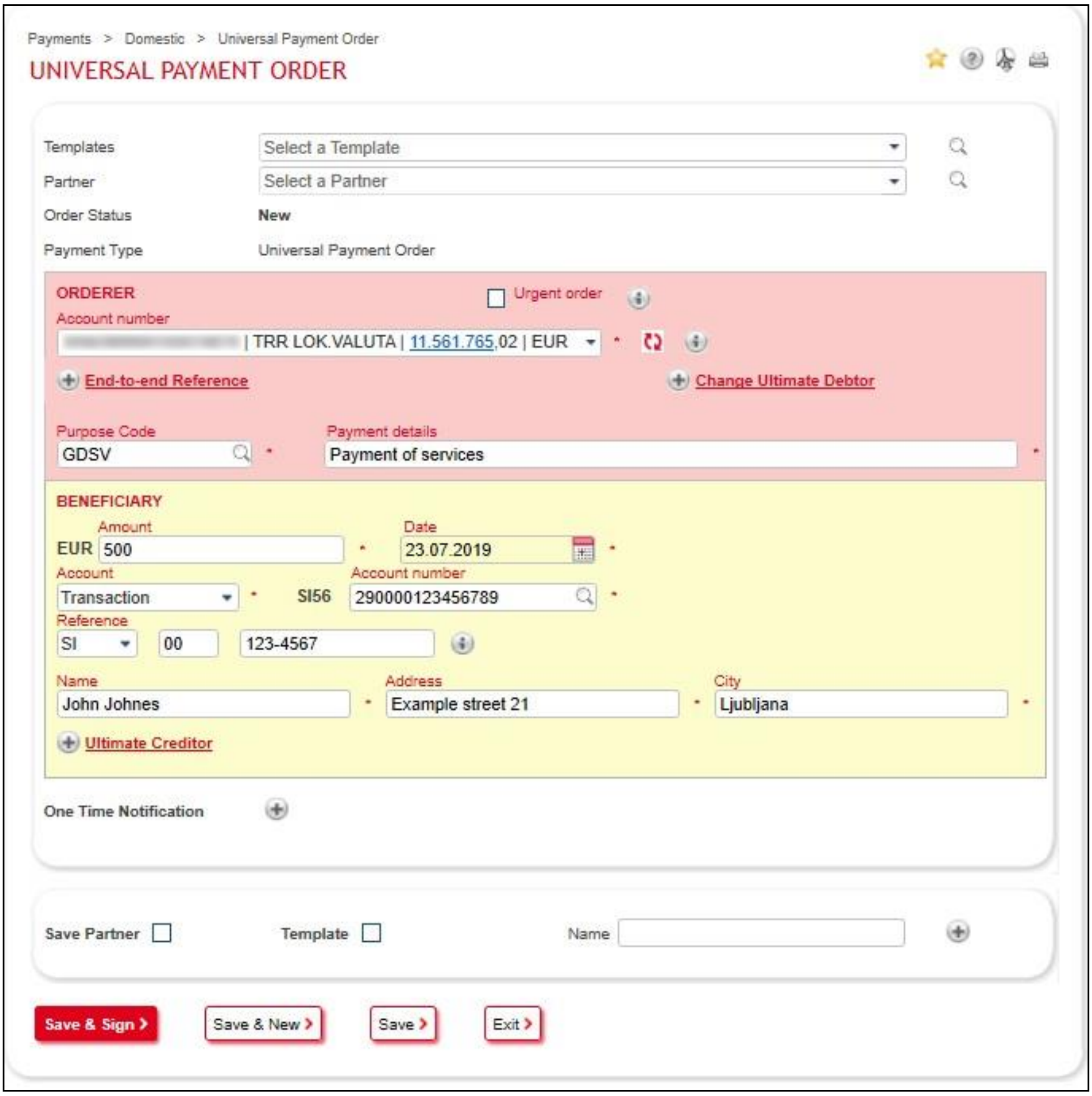
A universal payment order form opens where you need to fill in all the requested information about the debtor and beneficiary:

- Your account number
- Purpose code
- Payment details
- Amount
- Date
- Beneficiary account number

- First and last name of beneficiary and address
- Beneficiary reference code[1]

If you have a payment order saved as a template, you can find it in the "LIST OF TEMPLATES". If you have a stored beneficiary, you can choose an appropriate beneficiary from the "LIST OF BENEFICIARIES". All fields marked with a red asterisk (*) are mandatory. An example of a universal payment order is presented in Figure 2 to help you fill in the form.

Figure 2: Completed universal payment order form



[1] In case of a payment where your beneficiary has a bank account open at another bank and you fill in a reference number, the beneficiary will not get the payment details. They will only be notified about the reference. In case of a payment when your beneficiary has a bank account open at another bank and you do not fill in a reference code (for example you only type in SI99), the beneficiary will receive unchanged information about payment details (e.g. Payment of invoice No. 1). With internal payments (from an account at UniCredit Bank to an account at UniCredit Bank), both the reference and the payment details are transferred.

You may also fill in non-obligatory fields:

- Payer reference
- Change the payer details
- Ultimate creditor

When a payment order is complete, you have the following options available:

- By choosing "SAVE & SIGN" you will pay the payment order.
- By choosing "SAVE & NEW" you will save your order into the "SIGNATURE" folder and create a new payment order for your next payment.
- By choosing "SAVE" you will save your order into the "SIGNATURE" folder.
- By choosing "EXIT" you will leave the payment order without saving it.

If you wish to save a new beneficiary or template choose the option "SAVE PARTNER" or "TEMPLATE".
The signing of payments is described further in the document.

1.2 FOREIGN PAYMENTS

If you want to create a foreign payment, click on "PAYMENTS" – "FOREIGN" - "FOREIGN PAYMENT WIZARD". Fill in the requested details about the debtor and beneficiary. You must fill in two (2) forms.

On the 1st form fill in:

- Payment type
- Your account number
- Beneficiary account number
- Country code
- SWIFT / BIC of the beneficiary's bank[2]
- Currency
- Amount

If you have a payment order saved as a template you can find it on the "LIST OF TEMPLATES".

If you have a stored beneficiary, you can choose an appropriate beneficiary from the "LIST OF BENEFICIARIES". All fields marked with a red asterisk are mandatory. An example of a foreign payment order is presented in Figure 3 to help you fill in your form.

If you completed the form correctly, the "CONTINUE" button will turn red, which will enable you to continue filling out the form on the next page.

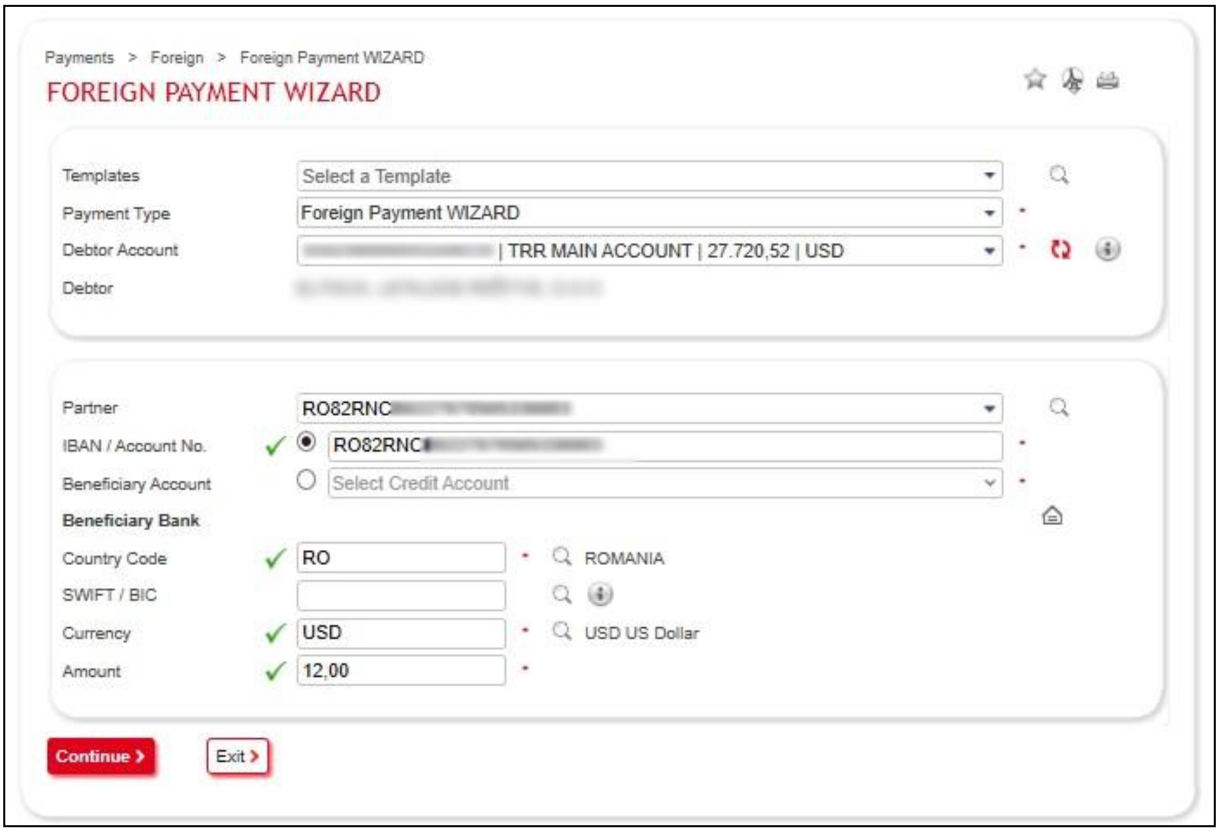
On the 2nd form fill in:

- Beneficiary
- Address

[2] For SEPA payments the entry of a SWIFT (BIC) code is unnecessary, because it is filled in automatically in the background, based on the account number. For other types of payments, the code entry is necessary.

- Town
- Country
- Date of payment
- Charges[3]
- Payment details
- Beneficiary reference

Figure 3: Foreign payment form number 1



If you have a payment order saved as a template you can find it under "TEMPLATES".

If you have a stored beneficiary, you can choose an appropriate beneficiary under "PARTNER". All fields marked with a red asterisk are mandatory.

When the payment order is complete, you have the following options available:

- By choosing "SAVE & SIGN" you will pay the payment order.
- By choosing "SAVE & NEW" you will save your order into the "SIGNATURE" folder and create a new payment order for your next payment.
- By choosing "SAVE" you will save your order into the "SIGNATURE" folder.

[3] Debtor inputs the chosen type of charge (OUR, SHA or BEN) that determines the payer of charges concerning the transaction. The SHA tag is necessary for any payments in any currency inside the European Economic Area (EU Member States, Iceland, Norway and Liechtenstein).

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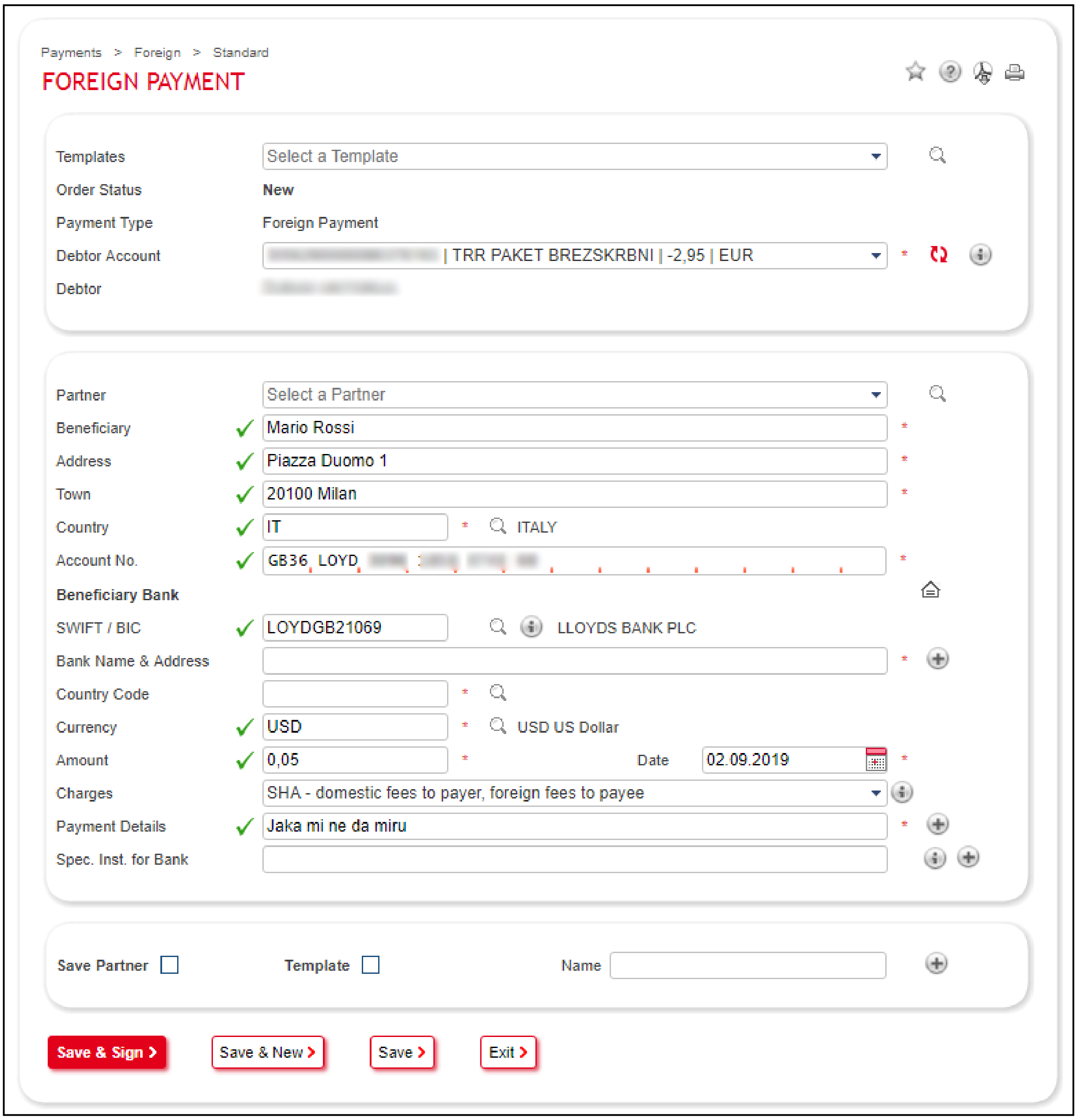
- By choosing “EXIT” you will leave the payment order without saving it.

If you wish to save a new beneficiary or template choose “SAVE PARTNER” or “TEMPLATE”.

Figure 4: Foreign payment form number 2



1.3 STANDING ORDERS

If you want to create a new standing order, choose “PAYMENTS” - “STANDING ORDERS” - “DOMESTIC STANDING ORDER”. A form for a new standing order is opened into which you fill in the requested details about the debtor and beneficiary:

- Payment type
- Start date

- End date
- Payment frequency
- Your account number
- Beneficiary account number
- Beneficiary reference
- Partner
- Address
- City
- Amount
- Payment information

All fields marked with a red asterisk are mandatory. An example of a standing order is presented in Figure 5 to help you fill in your form.

If you have a payment order saved as a template you can find it under "TEMPLATES". If you have a stored beneficiary, you can choose an appropriate beneficiary under "PARTNER".

When the payment order is complete, you have the following options available:

- By choosing "SAVE & SIGN" you will pay the payment order.
- By choosing "SAVE & NEW" you will save your order into the "SIGNATURE" folder and create a new payment order for your next payment.
- By choosing "SAVE" you will save your order into the "SIGNATURE" folder.
- By choosing "EXIT" you will leave the payment order without saving it.
- If you wish to save a new beneficiary or template choose "SAVE PARTNER" or "TEMPLATE".

1.4 REJECTED TRANSACTIONS

To see your rejected transactions, choose "PAYMENTS" - "REJECTED TRANSACTIONS".

To view rejected transactions you must fill in:

- Chosen Account
- Period (History)
- Direction (Incoming, Outgoing)

After entering all the requested details, click on "SEARCH" to retrieve a list of rejected transactions. You can export the list by clicking "EXPORT".

An example is presented in Figure 6 to help you fill in your form.

Figure 5:Domestic standing order form

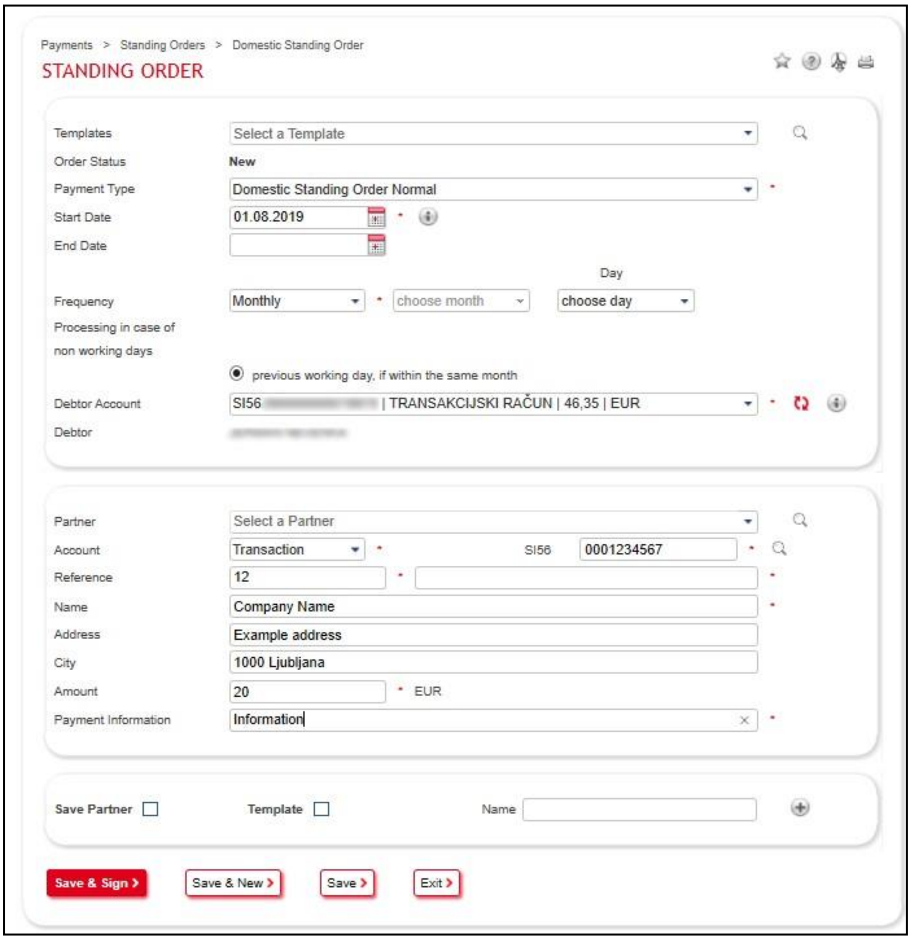
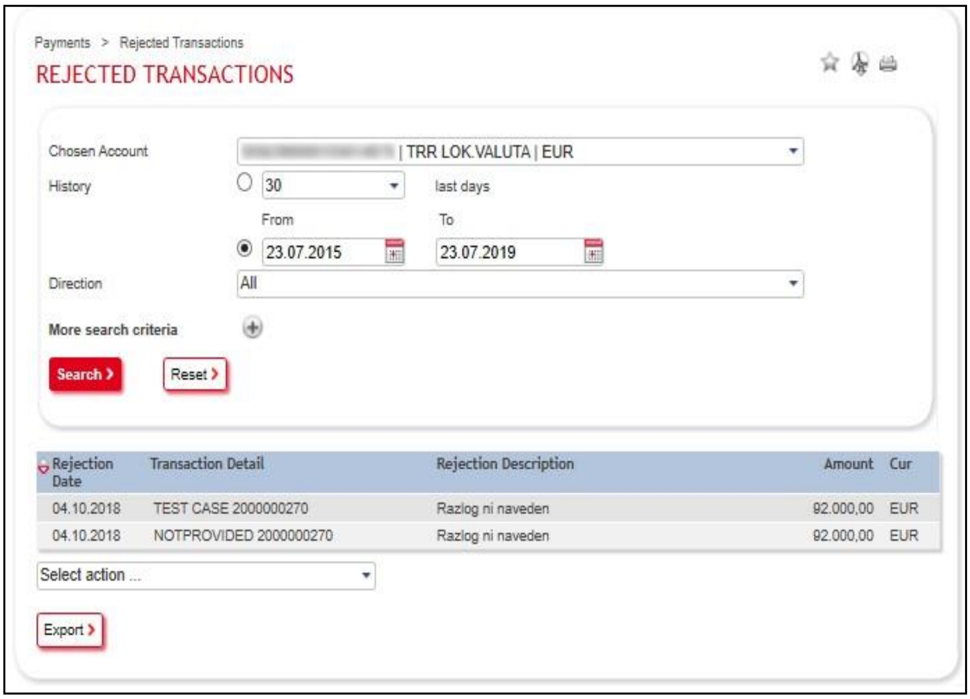


Figure 6: Rejected transactions overview



1.5 IMPORTS / UPLOADS

To import a payment order, choose “PAYMENTS” - “IMPORTS / UPLOADS” - “START IMPORT/START UPLOAD”.

A new form is opened into which you must input the following details:

- Order type
- Description
- Upload a file for import
- File encoding
- File structure

When you fill in all the details, click on the “START” button and you will be presented with the package overview. Here you decide which packages you would like to confirm. You confirm them by checking the selection boxes and choosing “SEND TO SIGNATURE FOLDER” inside the option menu below.
You can search for orders by filling in the requested search parameters in the “PACKAGE OVERVIEW” field and clicking “SEARCH”.

You can fill in one or more of the following criteria:

- Status
- Order type
- Checksum
- Timestamp
- Package details

Examples are presented in Figures 7 and 8 to help you fill in your order.

Figure 7: Importing an order

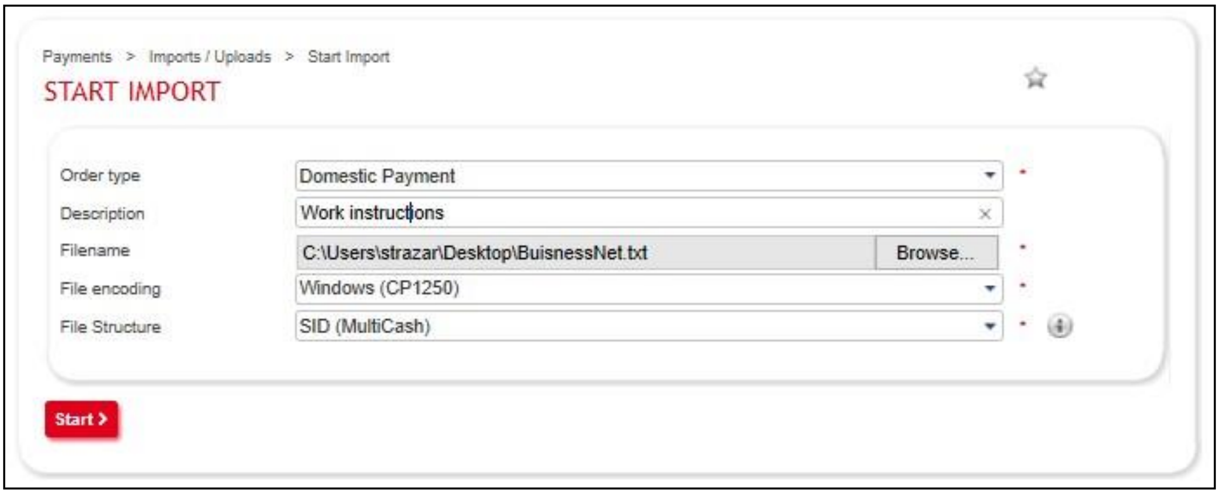
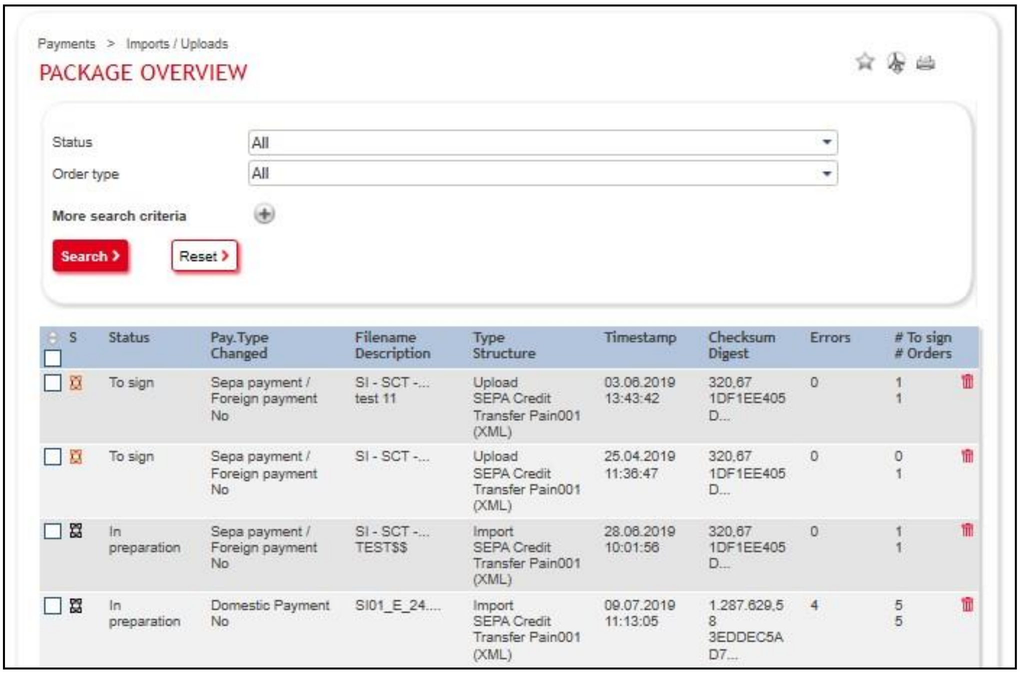


Figure 8: Package overview



2. SIGNATURE

To sign saved payment orders choose “SIGNATURE” in the menu on the left side of the page.

On the form that opens, you can search for individual payment orders according to criteria that you enter in the form:

- Status
- Order type
- Debit account
- Date
- Transactions

When you fill in all the details, click “SEARCH”. The “RESET” button allows you to re-enter the search criteria. By clicking on “SEARCH”, a list of orders waiting for signature is displayed.

2.1 SIGNING ORDERS WITH THE PHYSICAL TOKEN

Select the order you want to sign. There are two steps when signing a payment order with a physical token. First enter the password generated by the physical token in the field “TOKEN” and click on “GENERATE AUTHENTICATION CODE”. Please see example in Figure 10 for reference.

Second, the authentication code will be displayed diagonally (Figure 11: code “mc77ya”). Enter the generated code in the field “Authentication code” and click on “Sign and send”. Your payment order is signed.

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Figure 9: Form signing – search menu

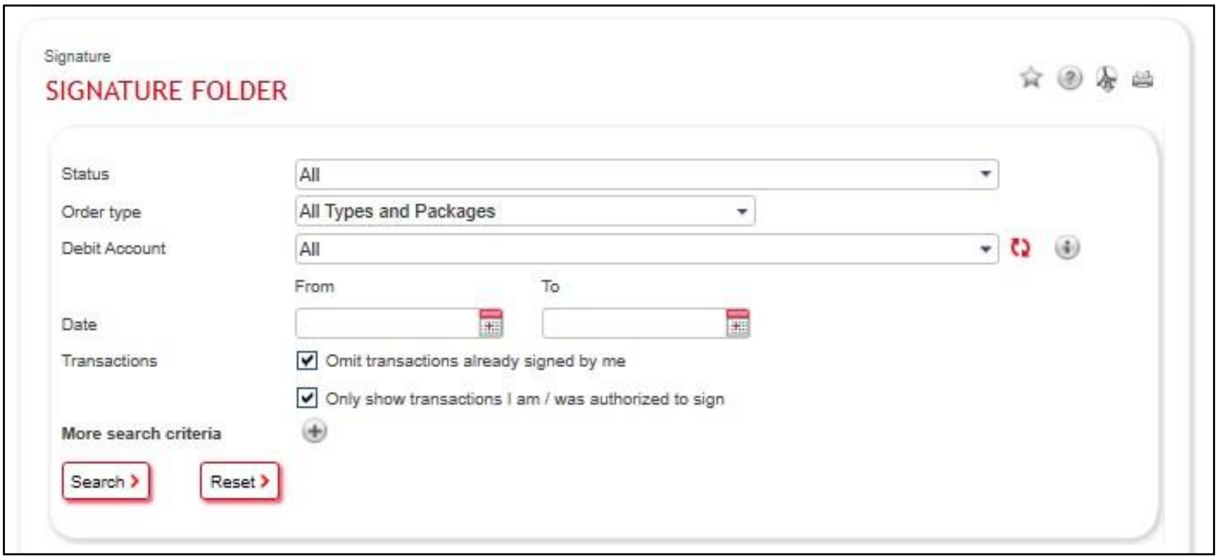


Figure 10: Generating an authentication code

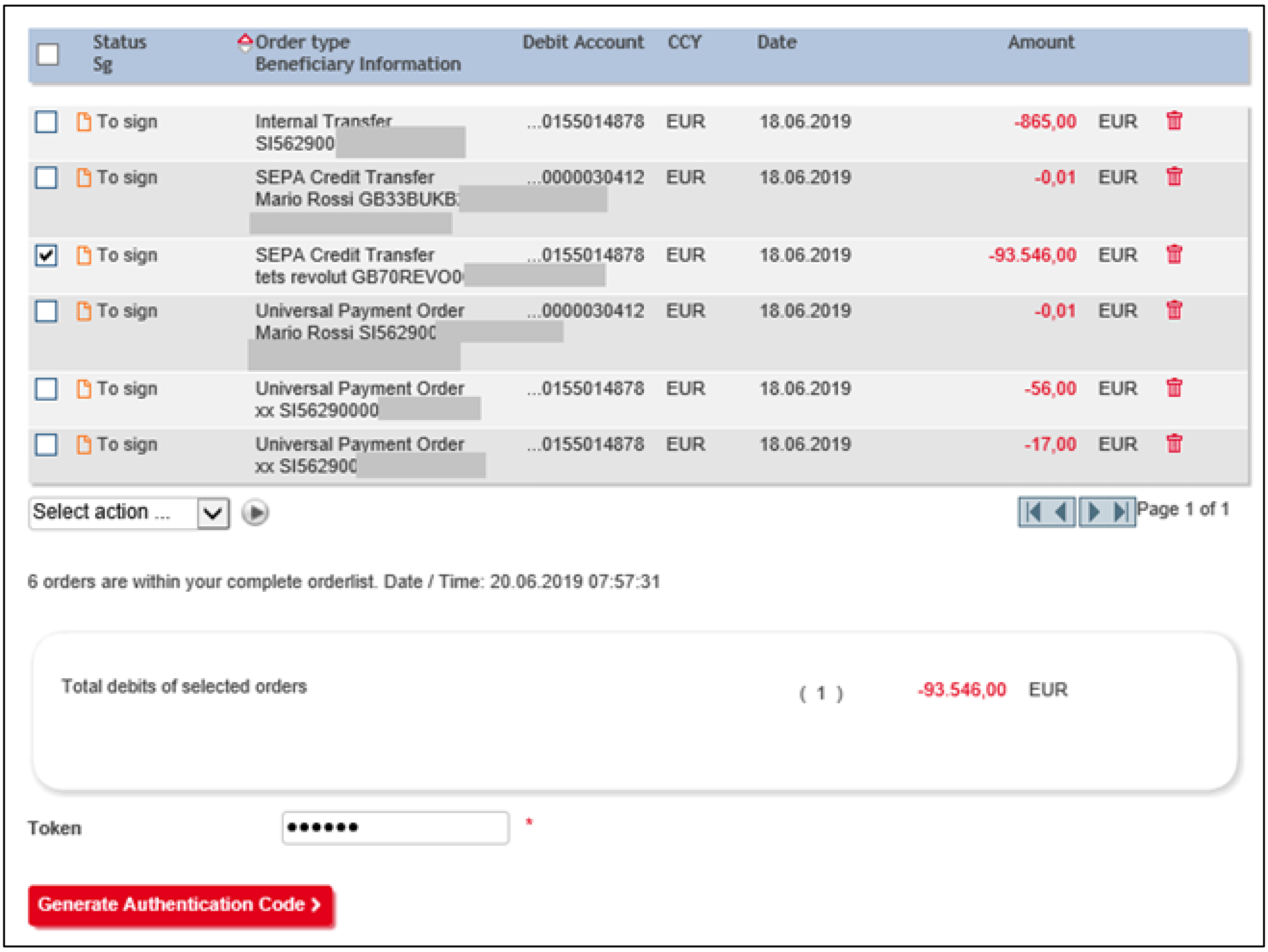


Figure 11: Enter the authentication code

2.2 SIGNING WITH THE MOBILE TOKEN

Quick sign

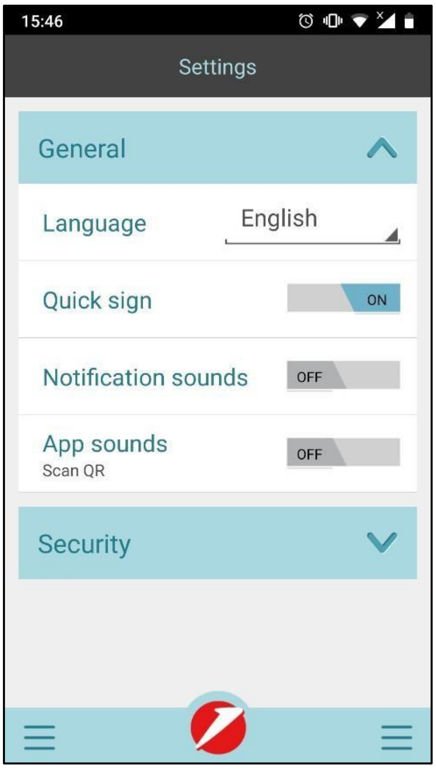
This option means signing by way of a push notification. Users can use this option if push notifications are enabled on their phone and in the application. The mobile phone must be connected to a Wi-Fi network or have mobile data enabled.

Sign with token

The second option means signing by generating a password in the mobile token. You can use it if your push notifications are turned off, or if you are not connected to a Wi-Fi network or do not have mobile data enabled.

You can quickly enable push notifications at the activation of the mobile token or later in the application settings, where you need to change the option “Quick sign” from “OFF” to “ON” as seen in Figure 12.

Figure 12: Enabling push notifications in application settings



2.2.1 SIGNING WITH PUSH NOTIFICATIONS

In the BusinessNet system, create a payment order and send it into signing.

In the "Signature folder", mark all the orders you would like to sign and click on "Quick sign". You will get a push notification on your phone. Open and check the notification, then confirm it with "Authorize".

After confirmation, you should get a message saying authorization was successful. After you confirm the order with the push notification, you need to confirm it again in BusinessNet by clicking on "Sign". Your payment order will then be signed.

You can see an example of payment order signing in Figures 13, 14 and 15.

Figure 13: Signing with a push notification – BusinessNet start

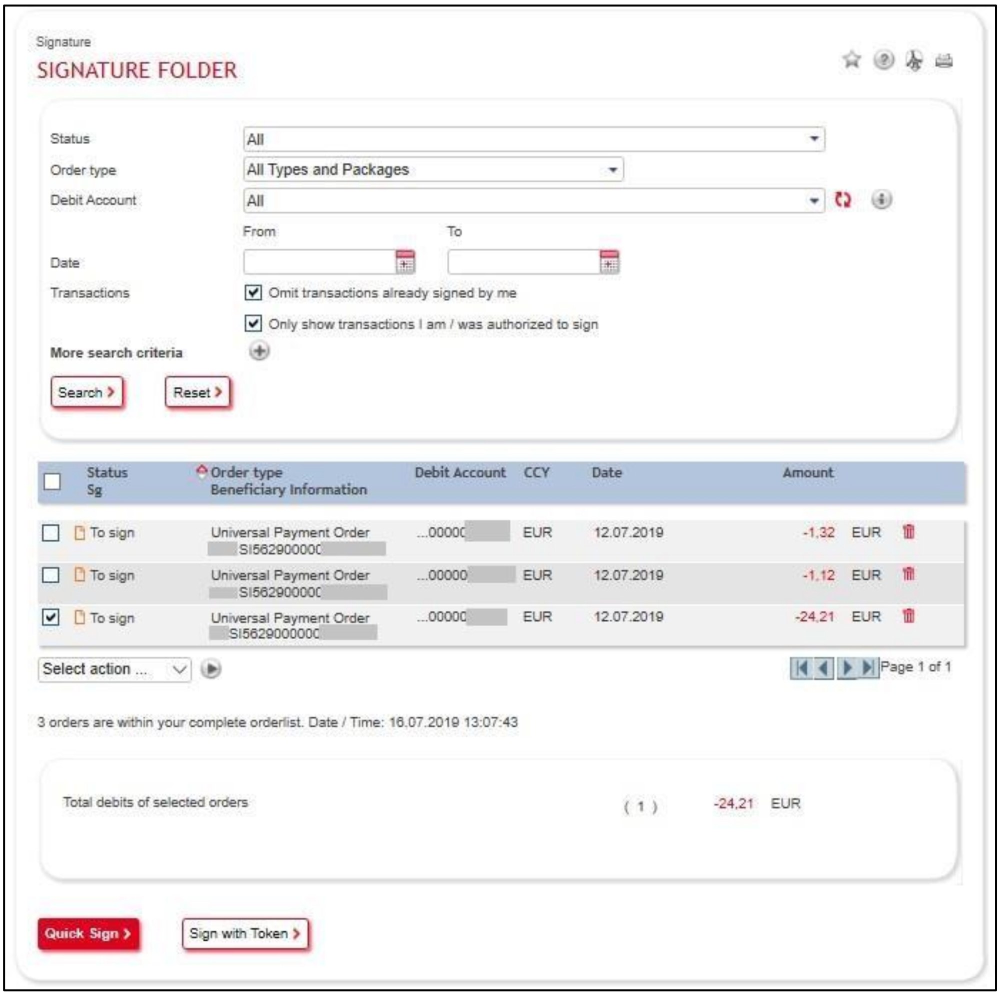


Figure 14: Receiving the push notification on your phone and opening the signature order

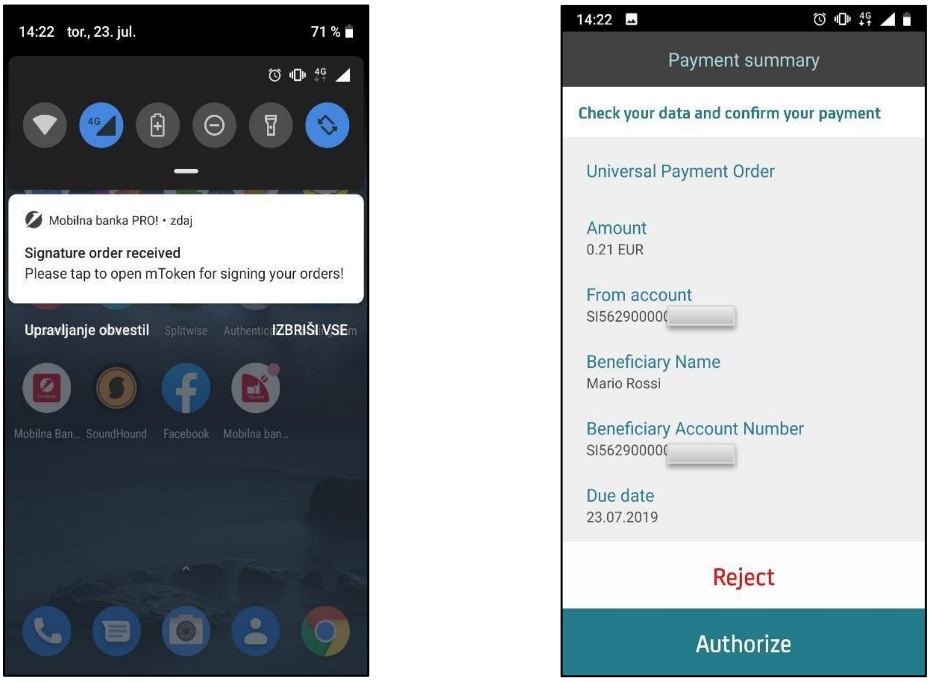


Figure 15: Signing with a push notification – BusinessNet finish

2.2.2 SIGNING WITHOUT AN INTERNET CONNECTION

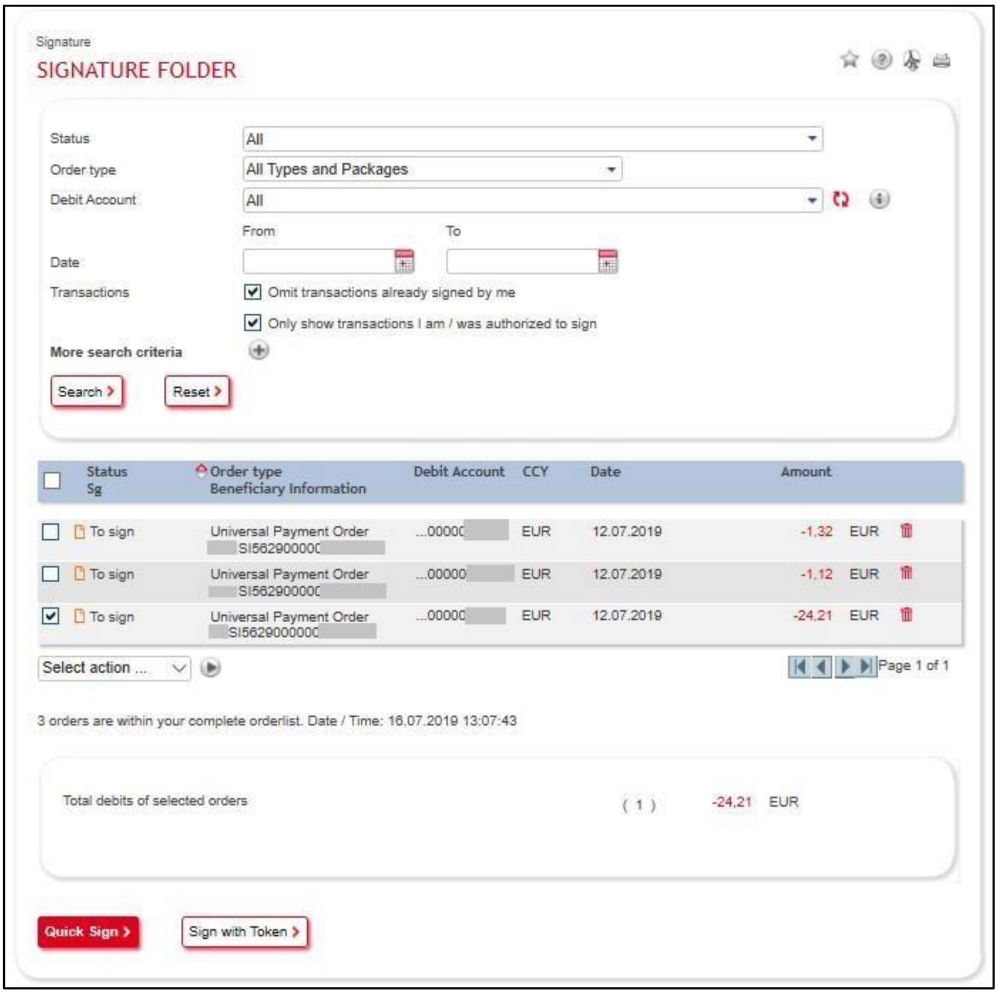
In the BusinessNet system, create a payment order and send it into signing. In the "Signature folder", mark all the requests you would like to sign and click on "Sign with token".

Open the Mobile token and choose the option "eSign token". Enter the values that you get from BusinessNet into the entry fields in the mobile token after clicking on "Sign with token" in BusinessNet.

Click on the "Generate" button and the mobile token will generate a token that you type into BusinessNet and click on "Sign and send". You can see an example of signing in Figures 16, 17 and 18.

Please note the following when entering the amount: if the amount you are paying has no decimal values/is a whole number, you need to add a dot and two zeros after the amount, otherwise the generated token will be incorrect.

Figure 16: Signing without an internet connection – BusinessNet start



3 ORDER ARCHIVE

For an overview of all orders in BusinessNet, choose “ORDER ARCHIVE” in the menu on the left of the page. A list is shown containing all orders that have been signed, cancelled, booked or declined.

The form that opens allows you to search for specific orders and payments according to criteria that you specify:

- Status
- Order type
- Account
- Date
- History
- Amount
- Transaction details

After you specify your desired criteria, click on “SEARCH”. If you wish to change the criteria, click on “RESET” and specify the criteria again. If you would like to see details of specific orders or payments, click on the appropriate record on the list.

An example is presented in Figure 19 to help you fill in your order.

Figure 17: Choosing the eSign token and generating the token for signing the transaction

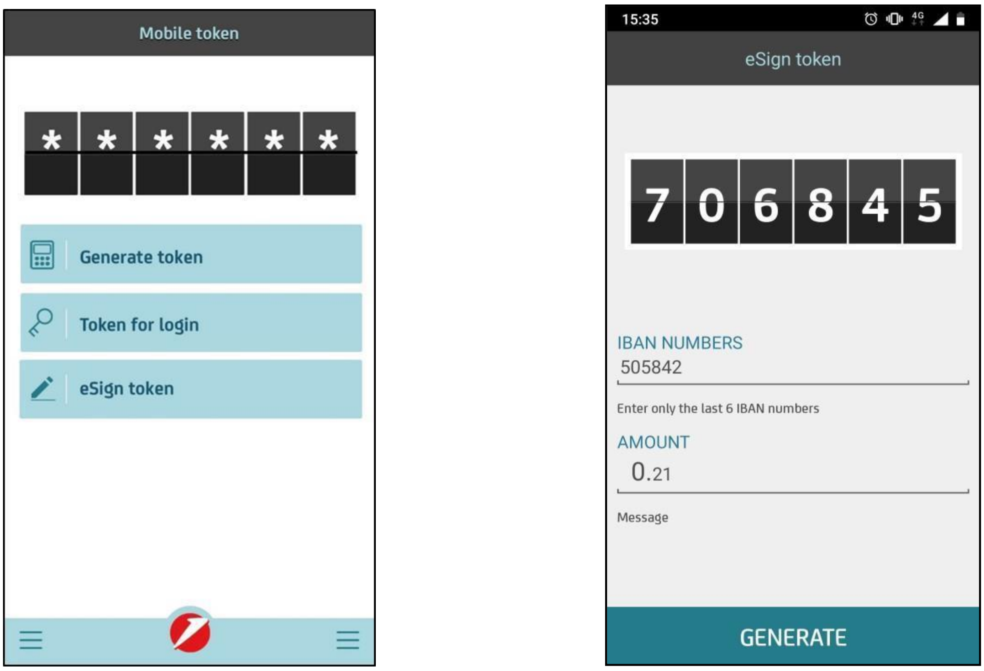


Figure 18: Signing without an internet connection – BusinessNet finish

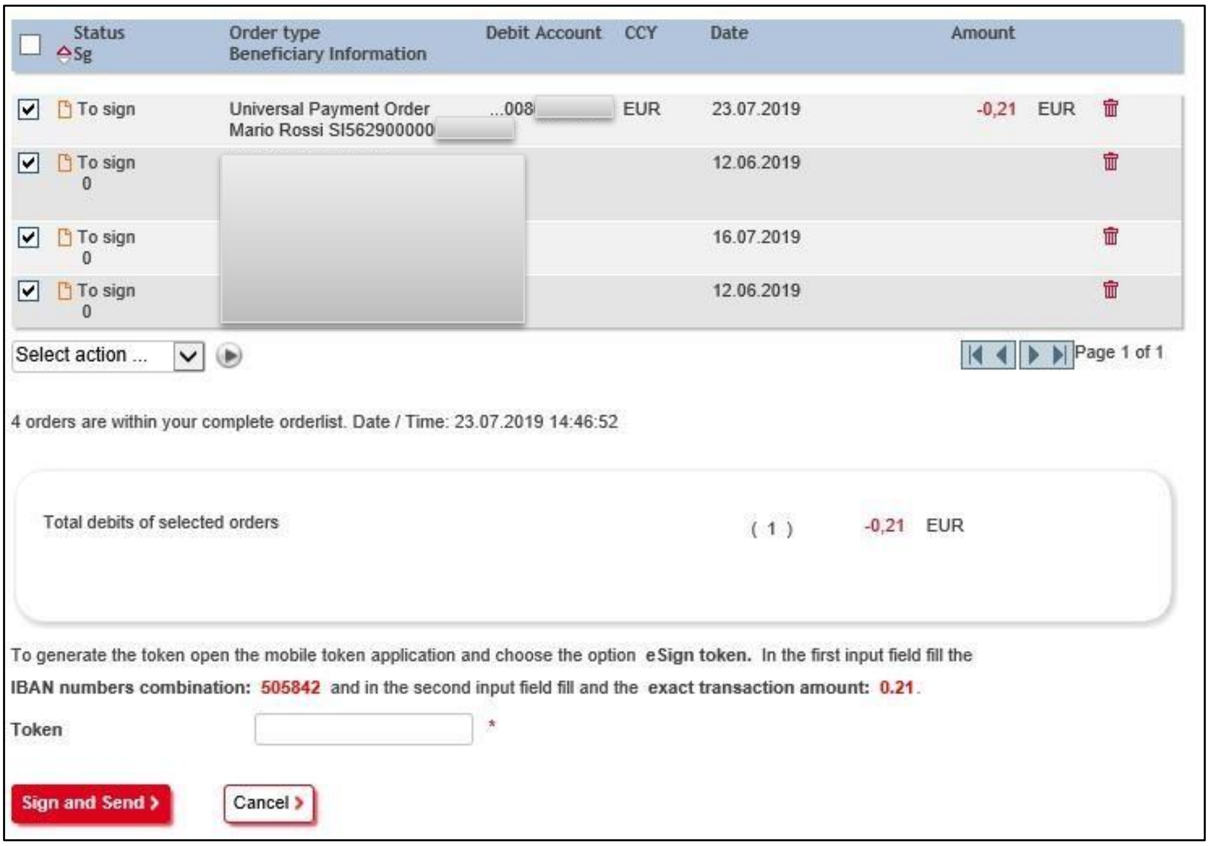
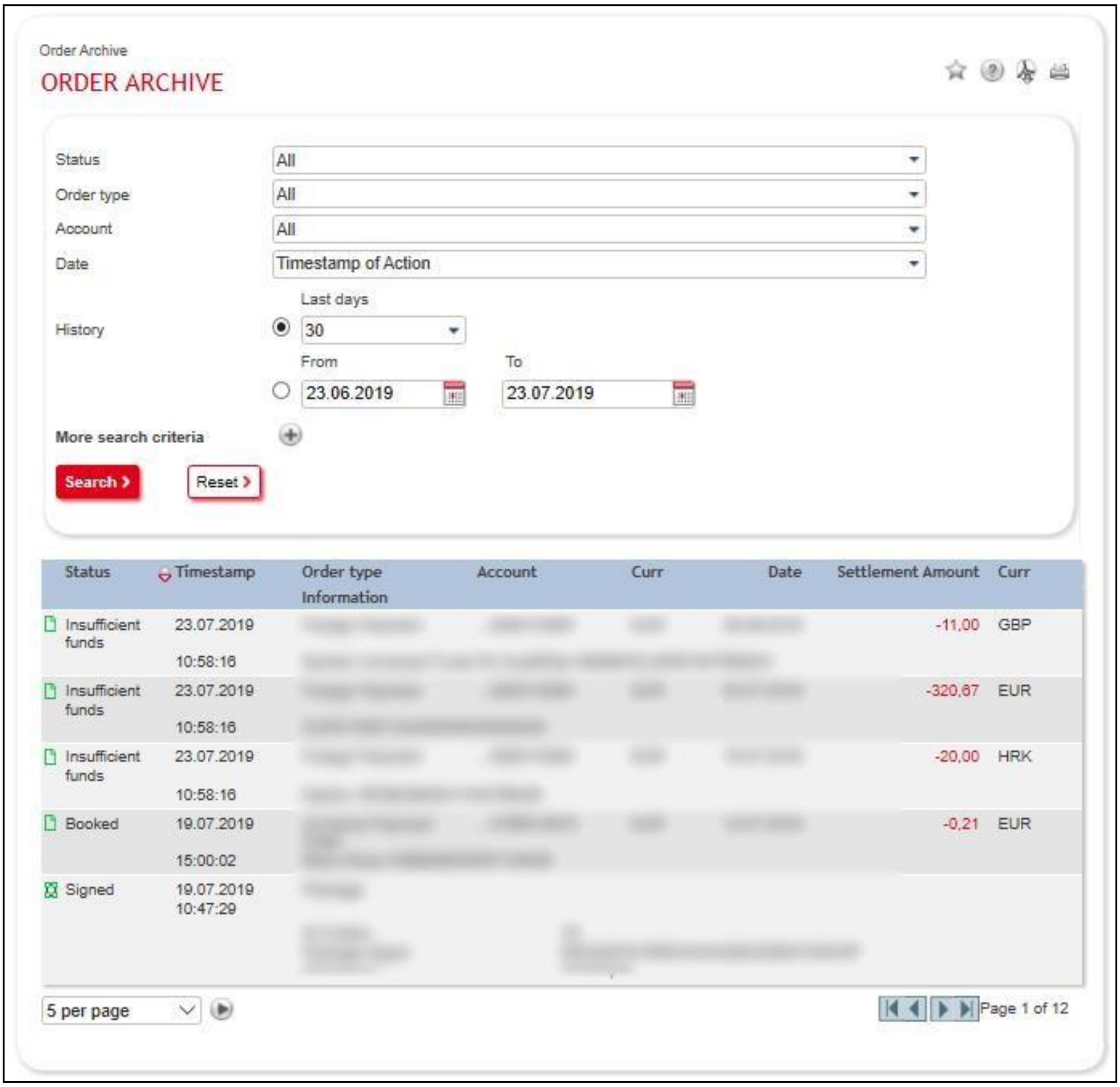


Figure 19: Order archive



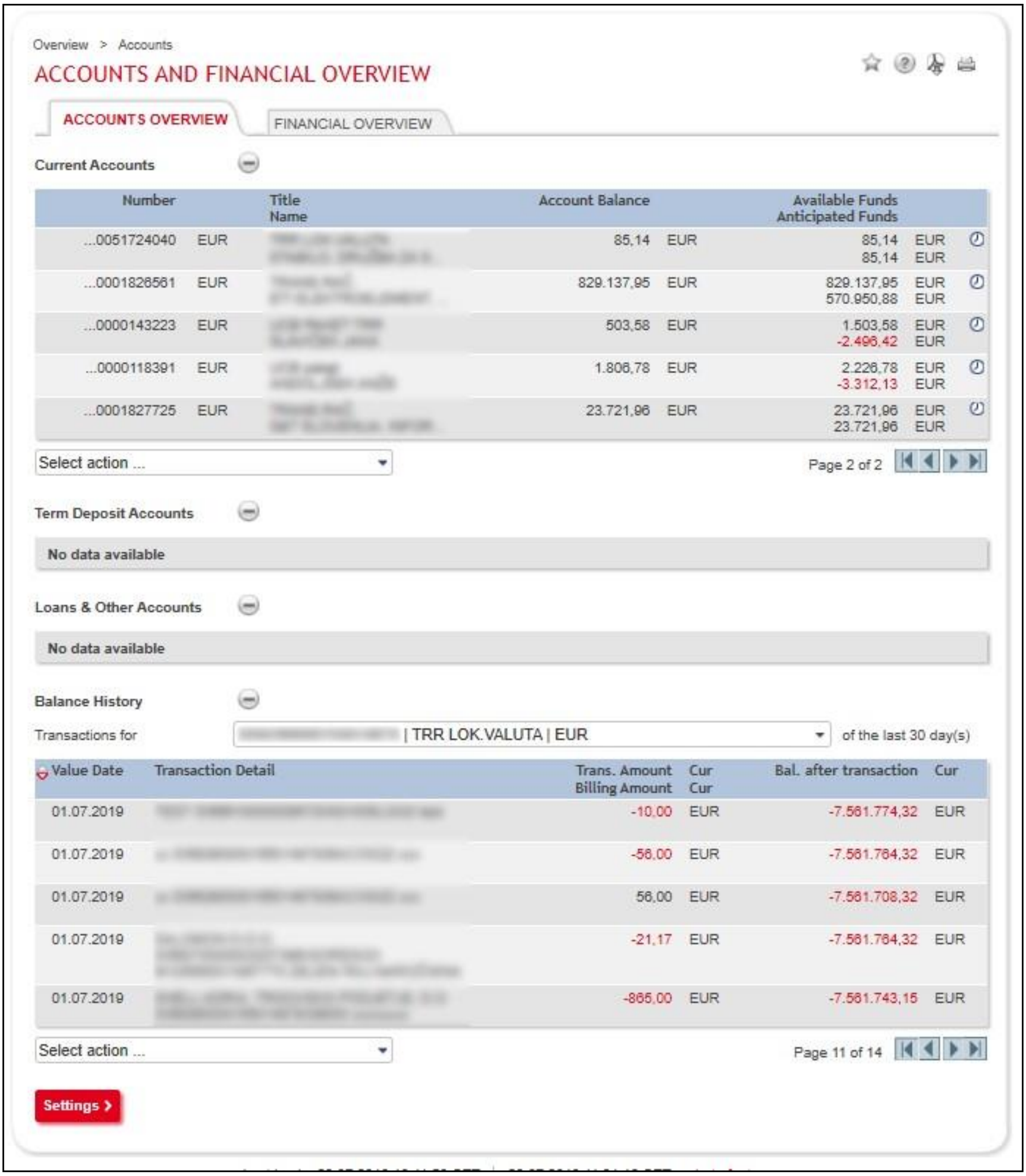
4 OVERVIEW

In the menu on the left, choose “OVERVIEW” for general information about your accounts, cards and transactions, and an insight into your financial overview.

4.1 ACCOUNTS

If you choose “OVERVIEW” - “ACCOUNTS” in the menu on the left side, the “ACCOUNTS AND FINANCIAL OVERVIEW” window opens. Under the “ACCOUNTS OVERVIEW” tab you see your account balance, available funds, your deposit and credit accounts, and their bookkeeping status. Under the accounts is the transaction history according to transactional accounts. If you click on a specific account on the list you can see details of that account.

Figure 20: Accounts overview


Overview > Accounts

ACCOUNTS AND FINANCIAL OVERVIEW

ACCOUNTS OVERVIEW | FINANCIAL OVERVIEW

Current Accounts

Number		Title Name	Account Balance		Available Funds Anticipated Funds	
...0051724040	EUR		85,14	EUR	85,14 85,14	EUR EUR
...0001826561	EUR		829.137,95	EUR	829.137,95 570.950,88	EUR EUR
...0000143223	EUR		503,58	EUR	1.503,58 -2.496,42	EUR EUR
...0000118391	EUR		1.806,78	EUR	2.226,78 -3.312,13	EUR EUR
...0001827725	EUR		23.721,96	EUR	23.721,96 23.721,96	EUR EUR

Select action ...

Page 2 of 2

Term Deposit Accounts

No data available

Loans & Other Accounts

No data available

Balance History

Transactions for | TRR LOK.VALUTA | EUR of the last 30 day(s)

Value Date	Transaction Detail	Trans. Amount Billing Amount	Cur Cur	Bal. after transaction	Cur
01.07.2019		-10,00	EUR	-7.561.774,32	EUR
01.07.2019		-56,00	EUR	-7.561.764,32	EUR
01.07.2019		56,00	EUR	-7.561.708,32	EUR
01.07.2019		-21,17	EUR	-7.561.764,32	EUR
01.07.2019		-865,00	EUR	-7.561.743,15	EUR

Select action ...

Page 11 of 14

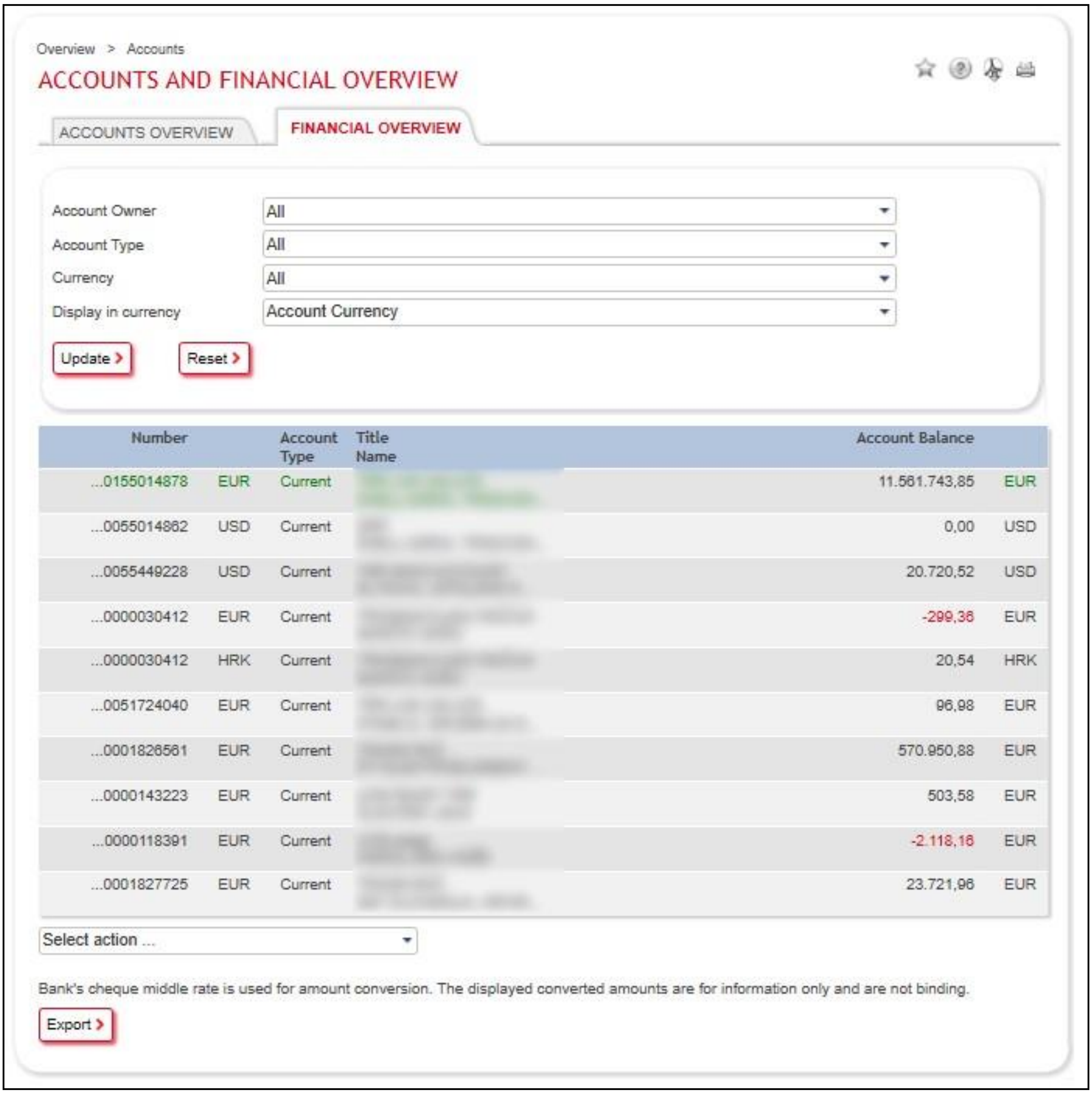
Settings >

Under the “FINANCIAL OVERVIEW” tab you can export a CSV file of your account balances. To export a file you must specify:

- Account type
- Currency
- Display in currency

When you specify all the criteria, click “UPDATE”. If you wish to change search criteria, click on the “RESET” button and specify the criteria again.
When you click “REFRESH” a list that matches the criteria is shown. To export the file, click on “EXPORT”.

Figure 21: Financial overview



Number		Account Type	Title Name	Account Balance	
...0155014878	EUR	Current		11.561.743,85	EUR
...0055014862	USD	Current		0,00	USD
...0055449228	USD	Current		20.720,52	USD
...0000030412	EUR	Current		-299,36	EUR
...0000030412	HRK	Current		20,54	HRK
...0051724040	EUR	Current		96,98	EUR
...0001826561	EUR	Current		570.950,88	EUR
...0000143223	EUR	Current		503,58	EUR
...0000118391	EUR	Current		-2.118,16	EUR
...0001827725	EUR	Current		23.721,96	EUR

4.1.2 TRANSACTION HISTORY

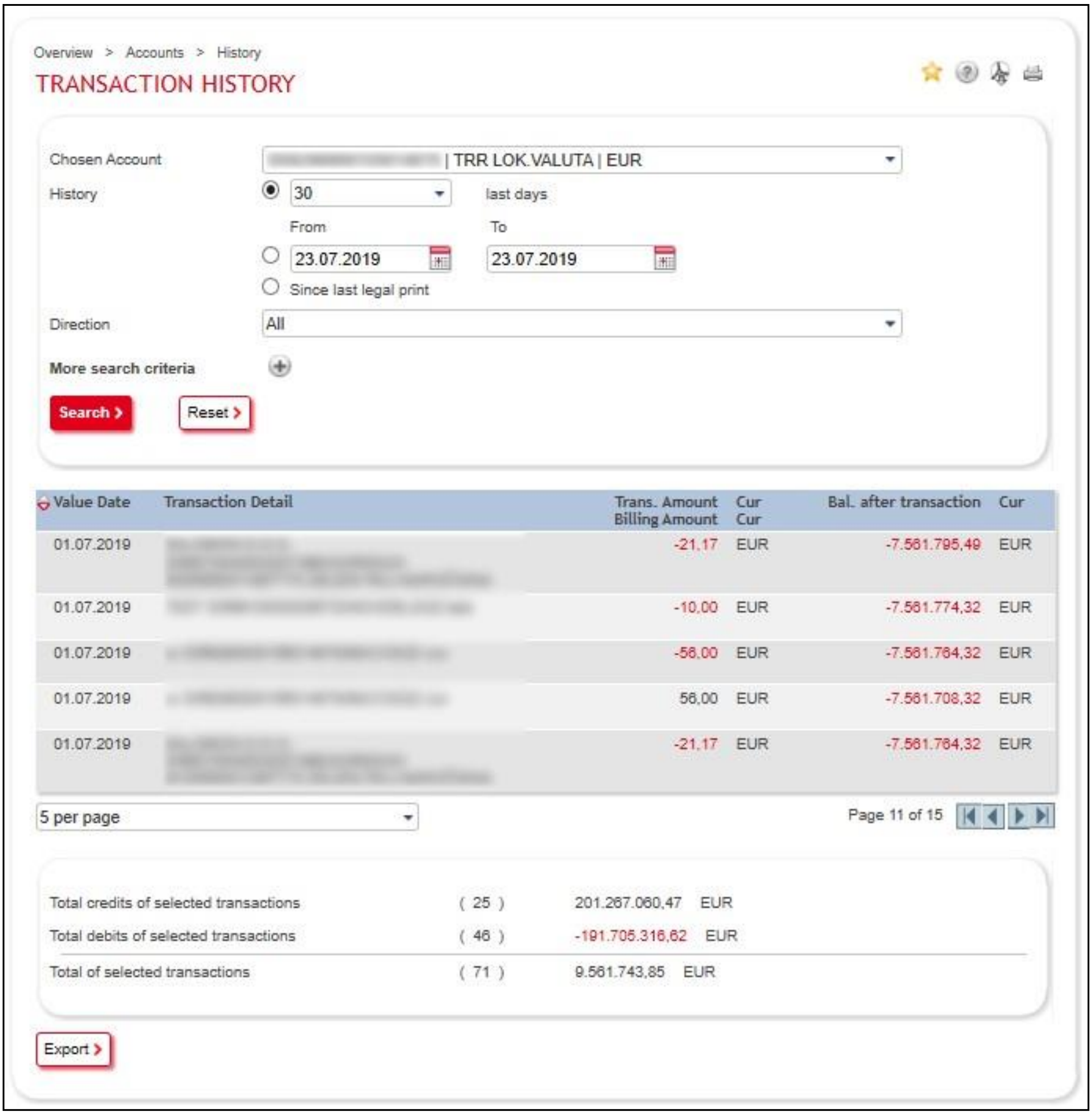
To view the transaction history on your accounts, click “OVERVIEW” - “ACCOUNTS” - “HISTORY”. You can export a CSV file containing a detailed overview of your transactions on a specific account. To export the file, you must specify the following:

- Chosen account
- History
- Direction

When you specify all the criteria, click “SEARCH”. If you wish to change the search criteria, click on the “RESET” button and specify the criteria again.

When you click “SEARCH”, a list that matches the criteria is shown. To export the file, click on “EXPORT”.

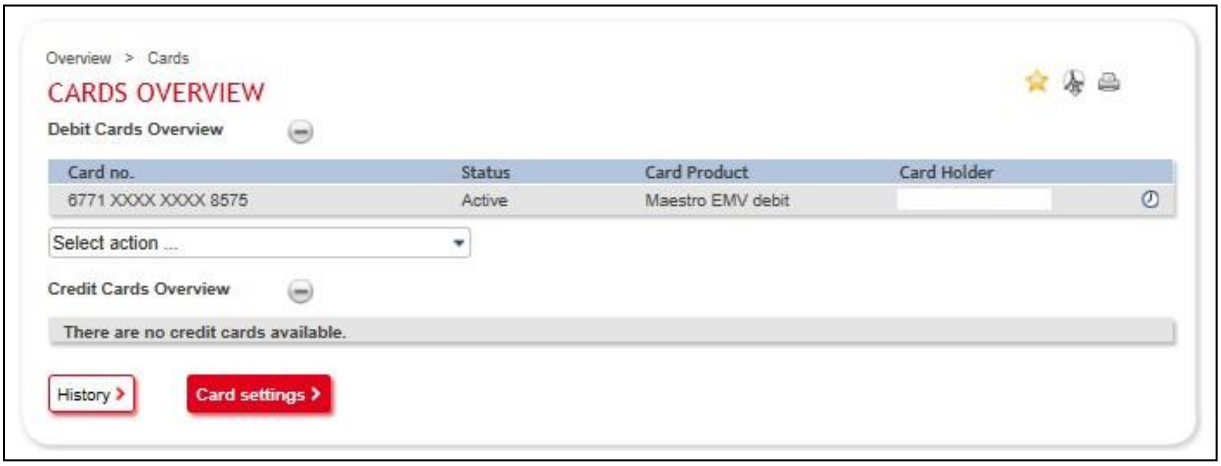
Figure 22: Transaction history



4.2 CARDS

For an overview of your cards, click on “OVERVIEW” - “CARDS”. An overview of all your business cards is available here. Clicking on a specific card on the list will provide more details.

Figure 23: Cards overview



4.2.1 CARDS HISTORY

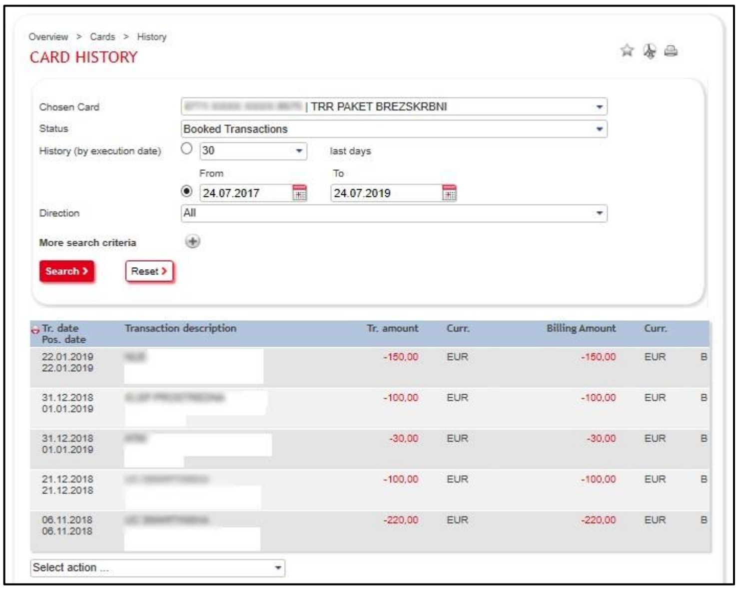
To view a history of the transactions on your cards, click “OVERVIEW” – “CARDS” - “HISTORY”. You can export a CSV file containing a detailed overview of your transactions with a specific card. To export the file, you must enter the following:

- Chosen card
- Transaction status
- History
- Direction

When you specify all the criteria, click “SEARCH”. If you wish to change search criteria, click on the “RESET” button and specify the criteria again.

When you click “SEARCH”, a list that matches the criteria is shown. To export the file, click on “EXPORT”.

Figure 24: Card history



4.3 STATEMENTS

4.3.1 EXPORTING STATEMENTS IN XML FORMAT

1. For a statements overview in BusinessNet, enter the online banking platform.
2. For exporting statements in XML format, click on “OVERVIEW” - “STATEMENTS ISO XML AND MT940/MT942” - “STATEMENTS (MT940)”.
3. To show a statement, you must specify the following details:

- For
- Account number
- Statements

4. When you specify all the criteria, click “SEARCH”. If you wish to change search criteria, click on the “RESET” button and specify the criteria again. When you click “SEARCH”, a list that matches the criteria is displayed.
5. Mark the statement that you want to export and the format you wish to export it to (ISO XML) and click “DOWNLOAD”. A new window opens with a link to start the file transfer.

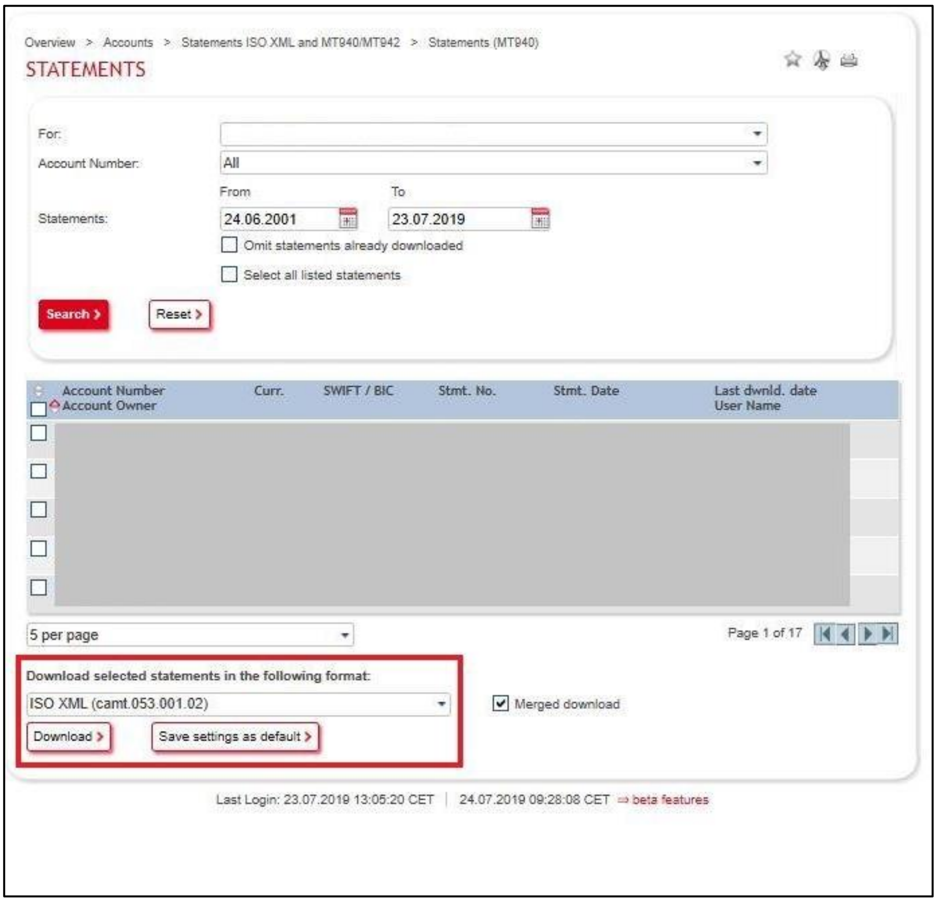
4.3.2 EXPORTING DAILY STATEMENTS MT940

1. For a statements overview in BusinessNet, enter the online banking platform.
2. For exporting statements in XML format, click on “OVERVIEW” - “ACCOUNTS” - “STATEMENTS ISO XML AND MT940/MT942” - “STATEMENTS (MT940)”.
3. To show a statement, you must specify the following details:

- For
- Account number
- Statements

4. When you specify all the criteria, click “SEARCH”. If you wish to change the search criteria, click on the “RESET” button and specify the criteria again. When you click “SEARCH”, a list that matches the criteria is shown.
5. Daily statements show up only if you have had active transactions on the chosen date on a specified account.
6. If you wish to export only the initial and final balance on a specific date, mark an appropriate statement and click the PDF file export icon in the upper right corner.
7. If you want a statement of transaction history on a specific date, double click on an appropriate statement on the list to view the transactions for a specific date and then click on the icon for exporting a PDF file. Daily statements can be printed by clicking on the printer icon in the upper right corner.

Figure 25: ISO XML statements



4.3.3 OTHER TYPES OF STATEMENTS

1. For a statements overview in BusinessNet, enter the online banking platform.

2. To export a specific statement, click on “OVERVIEW” - “STATEMENTS”. Here you will find different types of statements.

3. To show a statement, you must specify the following details:

    - Addressed to
    - User
    - Statement type
    - Statement period

4. You can choose from among the following types of statements: All statement types, Account statements, Card statements, Contracts, Securities and General Terms and Conditions.

5. When you specify all the criteria, click “SEARCH”. If you wish to change the search criteria, click on the “RESET” button and specify the criteria again. When you click “SEARCH”, a list that matches the criteria is displayed.

6. Clicking on a statement opens a new transfer window with a link to start the PDF file transfer. The file can be saved on your computer and used as needed.

   You can also transfer multiple files simultaneously by clicking “SELECT ACTION” - “DOWNLOAD ZIP FILE”.

7. If you use POS terminals, the statements for your POS terminals can be found here in CSV format. The CSV file can be saved on your computer and used as needed.

5 OVERVIEW OF TRANSACTION HISTORY

1. For exporting history according to account numbers, click on “OVERVIEW” - “ACCOUNTS” - “HISTORY”. An overview of history is shown for the accounts.
2. For generating statements, you must specify the following details:

   - Chosen Account
   - History
   - Direction
   - You can also check the “SINCE LAST LEGAL PRINT“ field

3. When you specify all the criteria, click “SEARCH”. If you wish to change the search criteria, click on the “RESET” button and specify the criteria again. When you click “SEARCH”, a list that matches the criteria is shown.
4. Clicking on a specific transaction shows details of that transaction, which differ according to the account type they were created with. With the “BACK” button you will return to the history overview.
5. By clicking “EXPORT”, a new window opens containing a link to start the CSV file transfer.
6. To view the transaction history on the cards, click “OVERVIEW” - “CARDS” - “HISTORY”. To export the card history, follow the same instructions as for viewing and exporting the transaction history for accounts.

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Figure 26: Overview of transaction history

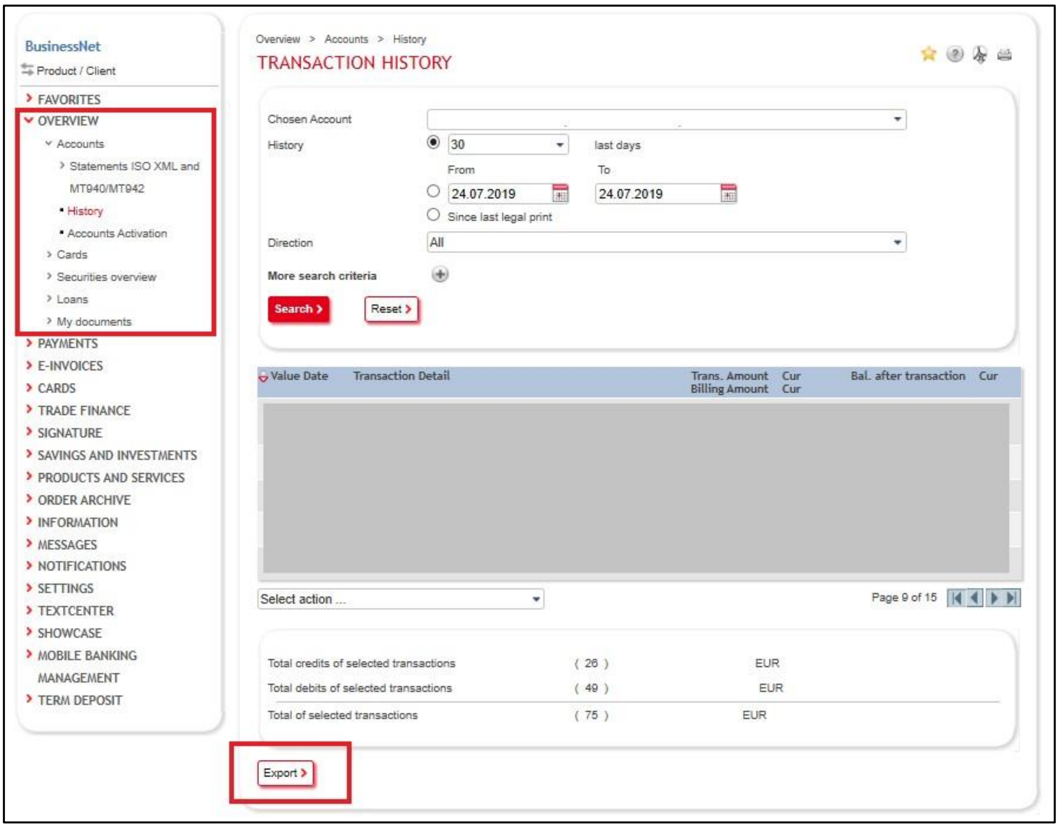


Figure 27: Transaction details

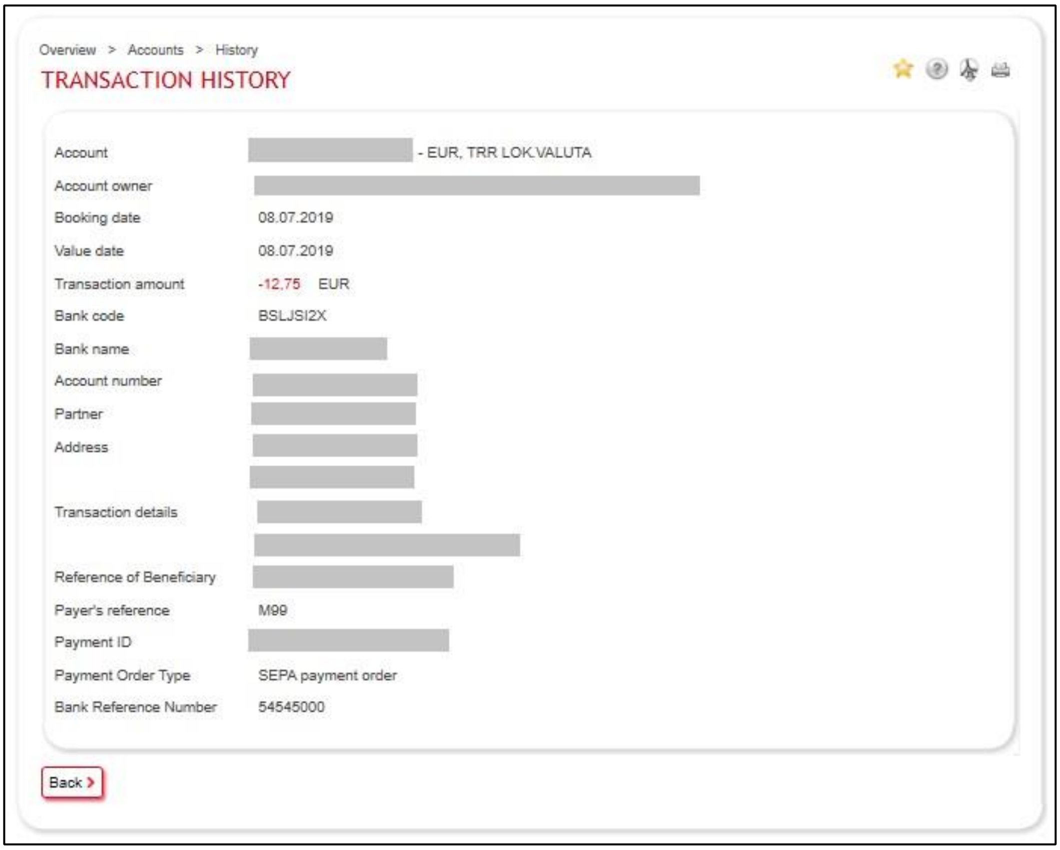
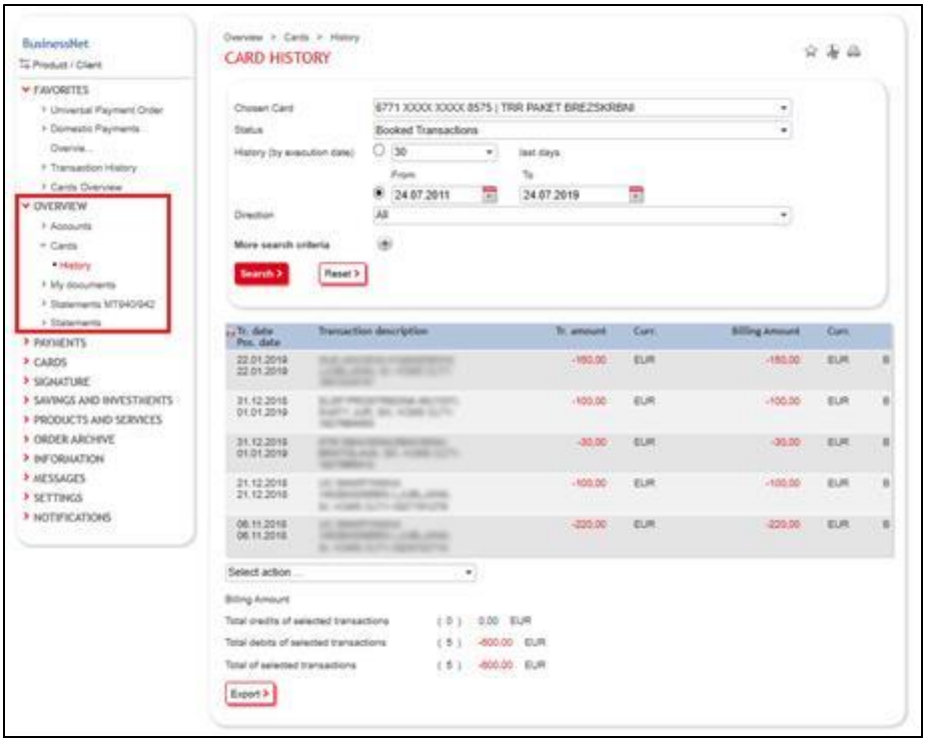


Figure 28: Overview of card history



6 SETTING UP TRANSACTION NOTIFICATIONS

For setting up transaction notifications, click “NOTIFICATIONS” - “TRANSACTIONS” in the menu on the left. The form that opens allows you to set transaction notifications based on criteria that you specify.

To set notifications you must specify:

- Available accounts
- Direction
- If amount is
- Email

Additionally you can set:

- Aggregated notification
- Bank code
- Account
- Transaction details

After entering the requested details, click “SAVE”. A message saying the notification has been saved will appear.

An overview of all set notifications is shown if you click on “NOTIFICATIONS”. By completing this form, you can specify which notifications you will see.

For an overview of notifications, you must specify:

- Notification type
- Status
- Notifications

When you specify the desired criteria, click on “SEARCH”. The “RESET” button enables you to specify your criteria again. By clicking on “SEARCH”, a list of notifications will be generated under the form.

A “SELECT ACTION” window appears under the generated table. Here you can deactivate or activate individual notifications. Before you can select actions for notifications, you must check the box at the beginning of the row of the particular notification on the list. A deactivated notification has the status ”Inactive”.

Figure 29: Form for enabling notifications for transactions

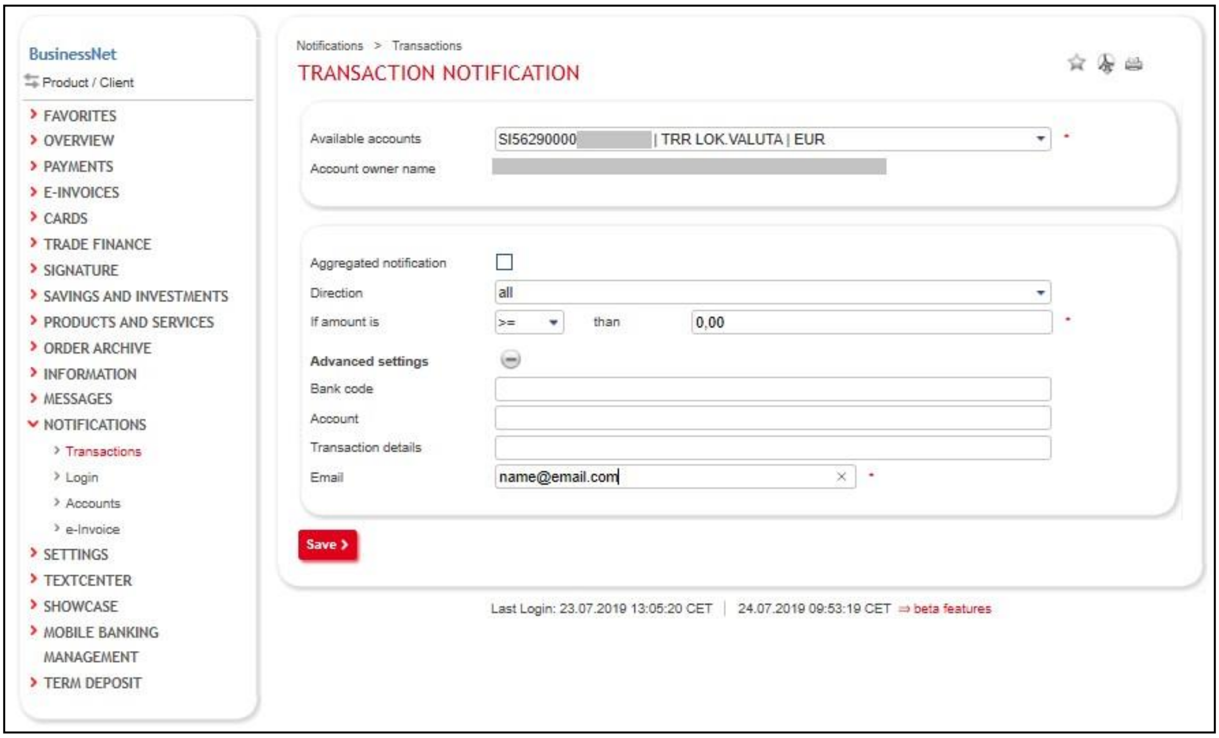


Figure 30: Message about a successfully set notification

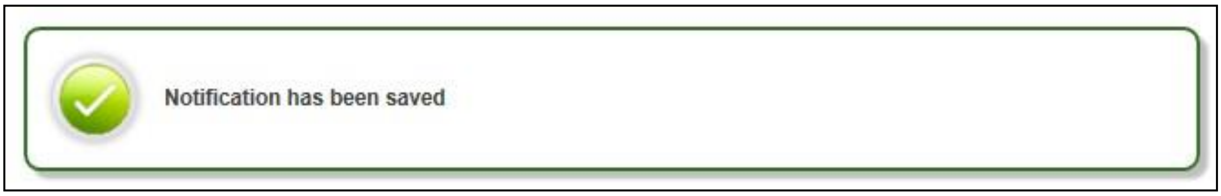
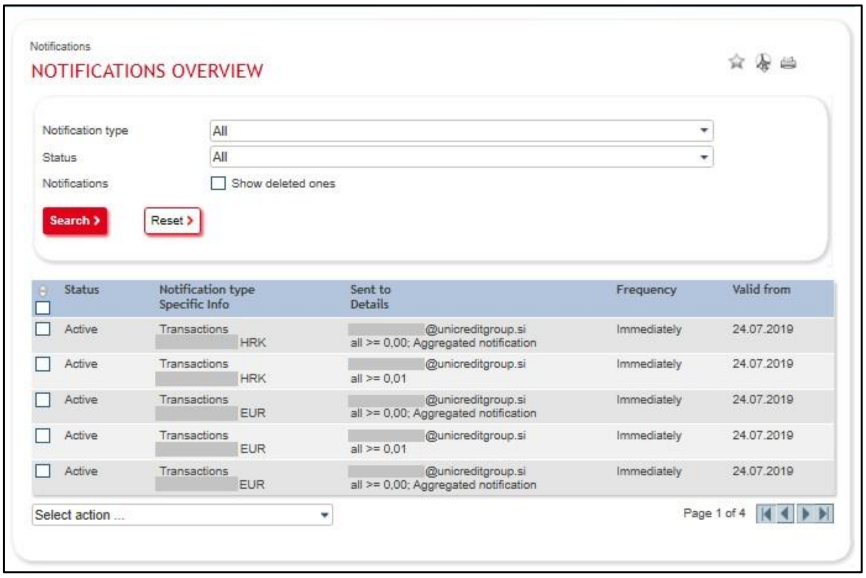


Figure 31: Overview of set notifications



7 ADDITIONAL INFORMATION

Select "INFORMATION" in the selection menu on the left. You can choose from the following:

- User Assistance
- Activity Log
- Payment clearing times
- My Banking Advisor
- Contact Data
- Exchange Rates
- Homepage UCB

To view your received and sent messages, select "MESSAGES" in the selection menu on the left.

The selection menu also offers "SETTINGS" where you can set your shortcuts, general settings and online banking settings. Your set shortcuts can be accessed at the top of the selection menu by clicking "MY SHORTCUTS".