

INSTRUCTIONS AND METHODS OF COMPLETING PAYMENT ORDERS

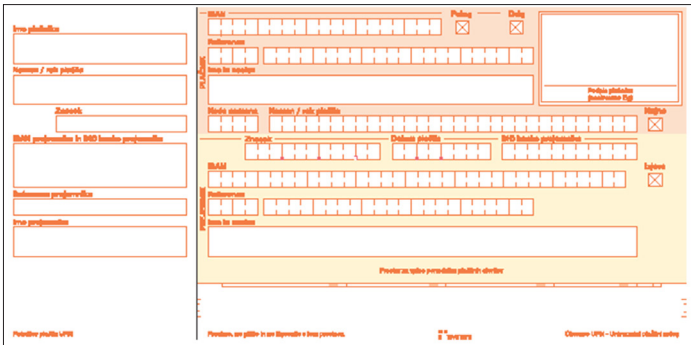
I. Purpose

The Instructions and methods of completing payment orders form part of the General Terms and Conditions and are intended for the user of payment services. The main function of payment services is fast and quality transfer of funds. Speed and quality of conducting payment services depend on a large extent on accuracy of data, contained in payment orders. Incomplete data do not ensure enough information for booking and processing payment orders, at the same time they cause additional costs due to longer procedure of acquiring additional information, processing claims and consequently time delays at booking.

Within the Bank Association of Slovenia, technical standards for the UPN – Universal Payment Order (hereinafter referred to as: UPN) have been prepared. For conducting domestic internal, cross-border and other international payment transactions, internal forms are also in use at the Bank. In continuation, instructions and methods of correct completing of payment orders and forms are provided.

II. UPN

Payment order UPN is a standardized form, which is intended for non-cash payment transactions as well as cash payment transactions in **domestic and cross-border payments in euros**, the form without logotype is unified.



The Payer shall complete the left part of the talon from which it is evident:

- Payer's name,
- Purpose of payment / Payment date,
- Amount,
- Recipient's IBAN (SI56 is denomination for Slovenia, for cross-border payments appropriate code shall be used), which is Recipient's account number,
- Recipient's bank BIC code – optional,
- Recipient's reference,
- Recipient's name.

The Payer's Bank shall complete the field »Confirmation of UPN payment«.

Payer shall complete in the right part of the talon the field »Payer«, from which it is evident whether the Payer conducts:

- Withdrawal of cash,
- Cash deposit and
- Urgent (marks the urgency of order).

The Payer shall enter the following data into the fields marked with the »Payer« inscription:

- IBAN, which is Payer's account number,
- Reference,
- Name and address,
- The purpose code, which is published and available on the web page <http://www.zbs-giz.si/news.asp?StructureId=886&ContentId=1889>
- Purpose of payment/Deadline for payment and
- Payer's signature and optionally a stamp if the Payer decides to use the stamp.

The Recipient shall enter the following data into the fields marked with the »Recipient« inscription:

- Amount,
- Date of payment in the DDMMLLL form,
- BIC of the Recipient's bank - optional,
- IBAN (SI56 is denomination for Slovenia, for cross-border payments appropriate code shall be used), which is Recipient's account number,
- Reference and
- Name and Address.

III. UPN with OCR line or QR code

The Recipient which is issuer of the UPN with OCR line or QR code shall issue the UPN:

- with the completed OCR line in accordance with the instruction Form, contents and usage of the universal payment order or
- with QR code in accordance with the instruction Form, contents and usage of the universal payment order QR.

Instructions are published on the web page of The Bank Association of Slovenia www.zbs-giz.si and www.upn-qr.si.

IV. Payment order for cross-border and other payment transactions abroad and domestic payment transactions in foreign currency

Payment order for cross-border and other payment transactions abroad and domestic payment transactions in foreign currency does not have a prescribed form, but it must contain the elements listed below and it must be completed according to the following instructions.

The debtor (payer) shall enter the following data in the »Ordering client« category:

- Name of transaction account user or the debtor (payer),
- Debtor's street and city,
- Debtor's identification number (e.g. number of ID card, passport or driving license), if the debtor (payer) is a consumer and is not a bank's client.

In the category »Currency code«, the debtor (payer) shall enter the following:

- Currency code (based on the code book as prescribed by the Bank of Slovenia).

In the category »Currency denomination«, the debtor (payer) shall enter the following:

- Currency denomination (based on the code book of currency denominations as prescribed by the Bank of Slovenia).

In the category »Amount in currency«, the debtor (payer) shall enter the following:

- Payment amount, which the debtor (payer) wants to transfer to the creditor (recipient of payment).

In the »Beneficiary« category, the debtor (payer) shall enter the following:

- Creditor's name,
- Creditor's address and city.

In the »Beneficiary's account« category, the debtor (payer) shall enter the following:

- The creditor's (recipient of payment) account in the IBAN structure or account number, if it does not exist in the IBAN structure.

In the category »Beneficiary's bank«, the debtor (payer) shall enter the following:

- The creditor's (recipient of payment) bank name,
- The creditor's (recipient of payment) bank address,
- The creditor's (recipient of payment) bank SWIFT code.

In the category »Purpose of payment«, the debtor (payer) shall enter the following:

- Purpose of payment (payment details).

In the category »Submission date«, the debtor (payer) shall enter the following:

- The submission date in the format DDMMYYYY.

In the category »Ordering client's signature«, the debtor (payer) shall enter the following:

- When the debtor (payer) is a consumer, it must equip the form with its own signature,
- When the debtor (payer) is not a consumer, the order must be signed and equipped with stamp in accordance with the agreement on signature, concluded between the debtor (payer) and the bank.

In the category »Debit account«, the debtor (payer) shall enter the following:

- Account number or suspense account number in case of payment by a non-client, to the debit of which the payment order is executed.

In the »Costs« category, the debtor (payer) shall enter instruction for charges (OUR, SHA or BEN) by which the payer of costs in connection with a payment transaction is determined:

- OUR option means that charges of payer's bank, any intermediary bank and the beneficiary's bank are paid by the payer. The payer's bank debits the payer for charges of foreign banks after receiving information about charges from foreign banks.
- SHA option means that charges of payer's bank are paid by the payer, while charges of beneficiary's bank and any intermediary bank are paid by the beneficiary. Charges of any intermediary bank are deducted from the amount of payment.
- BEN option means that charges of payer's bank, any intermediary bank and the beneficiary's bank are paid by the beneficiary. Charges of payer's bank and any intermediary bank are deducted from the amount of payment.

The »SHA« option is mandatory for all payments within the European Economic Area*.

* European Economic Area = member states of EU, Iceland, Norway and Liechtenstein.

V. Internal Bank Forms

The forms for withdrawal and deposit of cash at the cash desk for consumers

This form is titled 'IZPLAČILO' (Withdrawal) and 'BLAGAŃNSKO POTRDILO' (Receipt). It includes fields for:

- Ime in priimek (Name and surname)
- Datum (Date)
- Poslovna enota (Business unit)
- RE (Reference)
- Ime in priimek osebe, ki prejema plačilo (Name and surname of recipient)
- Načrt zneska (Amount)
- Št. računa (Account number)
- Znesek izplačila (Amount of withdrawal) with fields for Valuta, Šifra, and Znesek.
- V imenu valjega računa sme biti (Valid account number) with fields for Valuta, Šifra, and Znesek.
- Stranba in pravila (Branch and rules) with fields for Valuta, Šifra, and Znesek.
- Obdobje izplačila (Withdrawal period) with a note: 'Na blagajni sem (smo) vam posredoval(i) naročilo za oprijem plačila.' (I/We have forwarded the order for cash withdrawal to the cashier.)
- Podpis naročnika (Signature of client) and Podpis blagajnika (Signature of cashier).

This form is titled 'VPLAČILO' (Deposit) and 'BLAGAŃNSKO POTRDILO' (Receipt). It includes fields for:

- Ime in priimek (Name and surname)
- Datum (Date)
- Poslovna enota (Business unit)
- RE (Reference)
- Ime in priimek osebe, ki prejema plačilo (Name and surname of recipient)
- Načrt zneska (Amount)
- Št. računa (Account number)
- Vplačilo (Deposit) with fields for Valuta, Šifra, and Znesek.
- V imenu valjega računa sme biti (Valid account number) with fields for Valuta, Šifra, and Znesek.
- Stranba in pravila (Branch and rules) with fields for Valuta, Šifra, and Znesek.
- Obdobje izplačila (Withdrawal period) with a note: 'Na blagajni sem (smo) vam posredoval(i) naročilo za oprijem plačila.' (I/We have forwarded the order for cash withdrawal to the cashier.)
- Podpis naročnika (Signature of client) and Podpis blagajnika (Signature of cashier).

All the data are automatically transferred to the mentioned forms for withdrawal and deposit of cash from the bank's internal applications.

The forms for withdrawal and deposit of cash at the cash desk for Legal Entities, Entrepreneurs and Independent Professional Occupations

This form is titled 'ORDER FOR CASH WITHDRAWAL FROM ACCOUNT OF DOMESTIC AND FOREIGN LEGAL ENTITIES'. It includes fields for:

- PASSWORD
- Ordering client (Name and registered office of ordering client – legal entity)
- Name and surname, address of ordering client's authorized person
- To be booked to debit of authorized person (Transaction account no. of ordering client)
- Reference (REF)
- Purpose of transaction
- Statistical code
- Authorization for acceptance of cash (I hereby authorize the following natural person for acceptance of cash according to this order on my behalf and account.)
- Name and surname, address, date and place of birth, tax no. of authorized third person
- Place and date, Stamp or seal, Signature of ordering client
- Date on authorized security officer's (courier) in compliance with the bank
- Name and surname, address of authorized security officer (courier)
- Bank number and name of public document of authorized security officer (courier)
- Identify and existence of authorization (with or without stamp)

This form is titled 'ORDER FOR CASH DEPOSIT ON ACCOUNT OF DOMESTIC AND FOREIGN LEGAL ENTITIES'. It includes fields for:

- Ordering client (Name and registered office of ordering client – legal entity)
- Name and surname, address of ordering client's authorized person
- To be booked to credit of authorized person (Transaction account no. of beneficiary)
- Reference (REF)
- Purpose of transaction
- Statistical code
- Authorization for cash delivery (I hereby authorize the following natural person for delivery of cash according to this order to the bank on my behalf and account.)
- Name and surname, address, date and place of birth, tax no. of authorized third person
- Place and date, Stamp or seal, Signature of ordering client
- Date on authorized security officer's (courier) in compliance with the bank
- Name and surname, address of authorized security officer (courier)
- Bank number and name of public document of authorized security officer (courier)
- Identify and existence of authorization (with or without stamp)

a) Order for cash withdrawal from account of domestic and foreign legal entities

In case that order for cash withdrawal is submitted to the bank by legal representative or authorized person for disposing with funds on transaction account, the following data shall be entered:

- Name and registered office of ordering client – legal entity,
- Name and surname, address of ordering client's authorized person,
- Transaction account no. of ordering client,
- Reference,
- Amount,
- Purpose of transaction,
- Statistical code,
- Place and date,
- Stamp (if used),
- Signature of ordering client.

In case that order for cash withdrawal is submitted to the bank by an authorized third person additionally the field »Password« and in the field »Authorization for acceptance of cash« shall be marked a) and filled out:

- Name and surname, address, date and place of birth, tax no. of authorized third person,
- Type, number and issuer of personal document of authorized third person.

In case that order for cash withdrawal is submitted to the bank by security/courier service additionally the field »Password« and in the field »Authorization for acceptance of cash« shall be marked b) and filled out:

- Name and address of authorized security/courier service.

b) Order for cash deposit on account of domestic and foreign legal entities

In case that order for cash deposit is submitted to the bank by legal representative or authorized person for disposing with funds on transaction account, the following data shall be entered:

- Name and registered office of ordering client – legal entity,
- Name and surname, address of ordering client's authorized person,
- Transaction account no. of ordering client,
- Reference,
- Amount,
- Purpose of transaction,
- Statistical code,
- Place and date,
- Stamp (if used),
- Signature of ordering client.

In case that order for cash deposit is submitted to the bank by an authorized third person additionally in the field »Authorization for cash delivery« shall be marked a) and filled out:

- Name and surname, address, date and place of birth, tax no. of authorized third person,
- Type, number and issuer of personal document of authorized third person.

In case that order for cash deposit is submitted to the bank by security/courier service additionally in the field »Authorization for cash delivery« shall be marked b) and filled out:

- Name and address of authorized security/courier service.

VI. Final provision

By signing the payment order, the Payer or the User of payment services shall confirm that he/she has previously received and has been acquainted with the General Terms and Conditions of the Bank's Operations.

Validity of instructions: 1st March 2018