

USER GUIDE

PBZCOM@NET

INTERNET BANKING FOR CORPORATES

FX PURCHASE & SALE

Zagreb, June 2015

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SAFETY WARNING

IMPORTANT NOTICE!!!

Upon finishing the work in the service, please act according to instructions set out in the image (Figure 1)



Figure 1 -safety warning for PBZCOM@NET service

If you notice that the web page does not start with <https://comnet.pbz.hr/>, end your work immediately because you are not on the Bank's web pages. By clicking the lock placed in front of or beside the web address for accessing the PBZCOM@NET service, make sure you check if the address is correct (**Pogreška! Izvor reference nije pronađen.**).



Figure 2 - correct web page check (IE)

WHAT DOES PBZCOM@NET PROVIDE IN THE SEGMENT OF PURCHASE AND SALE OF FOREIGN CURRENCY?

Functionalities associated with the purchase and sale of foreign currency:

- FX purchase and sale at regular exchange rate
- FX purchase and sale at agreed exchange rate (FX Deal Confirmations)
- Preview of the exchange rates list

FX PURCHASE AND SALE AT REGULAR EXCHANGE RATE

This functionality allows you to buy, to sell and to buy and sell foreign currency at regular rates up to the **limited** equivalent of HRK **200,000.00** per single transaction. Each transaction can be performed on a business day between 8:00 AM and 3:30 PM. The purchase and sale of foreign currency is effected promptly, and is visible in your transaction accounts movements.

NOTE: in order to perform a transaction of buying and selling foreign currency, the phone number has to be entered within the option "Settings".

The screenshot displays the PBZCOM@NET web interface. At the top, the logo 'PBZCOM@NET' is on the left, and the user's name 'IVANA HORVAT TVRTKA D.O.O.' is on the right. Below the logo, there are navigation tabs: ACCOUNTS, PAYMENTS, FX DEALS (highlighted), TERM DEPOSITS, INVESTMENT, and CARDS. On the right side, there are buttons for CONTACT and LOGOUT, and links for MESSAGES and PREFERENCES. A sidebar on the left contains 'New Order' with links to 'Exchange rate list' and 'FX deals', and 'Overview order' with a link to 'List of orders'. The main content area features a 'NOTICE' box stating 'Working time with the foreign exchange orders is from 8:00 to 15:30'. Below this is the 'FX deals' form, which is divided into 'Purchase/Sale' and 'Purchase/sale details' sections. The 'Purchase/Sale' section includes fields for 'Debit account (Payer's account)', 'Selling', 'In credit of account (Payee's account)', and 'Buying'. The 'Purchase/sale details' section includes a 'Comment' field with a character count of '105 characters left'. At the bottom of the form, there are buttons for 'Calculate', 'Check', 'Save', 'Send to a signature', and 'Return'.

Figure 3 - new order – FX deals

Required entries for **purchase/sale of foreign currency**:

- **selection of payer's account and currency of sale** – currency and transaction account to be debited
- **sale amount** – debit amount, amount you wish to sell
- **selection of payee's account** – transaction account to be credited
- **selection of buying currency** – currency you wish to buy
- **purchase amount** – credit amount, amount you wish to buy
- **note** – User's note to the Bank

Entered is only the amount, amount of purchase or amount of sale. By pressing the button Calculate the screen shows the calculated value at the regular exchange rate applied by Privredna banka Zagreb d.d..

After the calculation it is possible to check the accuracy of order – **Check**, to store the order – **Save** or to save it and send it immediately for signing – **Save and send for signing**. To execute the order, it is required to **click on the number of order** and to select one of the offered options (Sign, Sign and Execute ..). The order is executed in real time, and the existing orders can be viewed by selecting the option Order Preview within the section Order Preview.

PURCHASE AND SALE OF FOREIGN CURRENCY AT AGREED EXCHANGE RATE (FX DEAL CONFIRMATIONS)

The process of negotiating the purchase, sale or purchase and sale of foreign currency with the Treasury Division has been optimised with the possibility to receive and digitally sign the deal confirmations via PBZCOM@NET. For this, you have to sign an FX Master Agreement with the Bank. After you have opted for PBZCOM@NET to be the channel for sending FX deal confirmations and after the authorisations have been given by the administrator to chosen persons in your company, you will be allowed to sign and view the FX deal confirmations.

The menu for viewing and signing of FX deal confirmations is on the left side in the segment of FX purchase and sale, and it is visible only after you contracted the signing of FX deal confirmations through COM@NET application.

The screenshot shows the PBZCOM@NET interface. At the top right, it says 'IVANA HORVAT TVRTKA D.O.O.' with a logo. Below that are 'CONTACT' and 'LOGOUT' buttons. The main navigation bar includes 'ACCOUNTS', 'PAYMENTS', 'FX DEALS' (highlighted), 'TERM DEPOSITS', 'INVESTMENT', 'CARDS', 'MESSAGES', and 'PREFERENCES'. On the left, there's a sidebar with 'New Order' (Exchange rate list, FX deals), 'Overview order' (List of orders), and 'FX deals' (FX deals). The main content area shows a table of FX deals under the 'For signing' tab. The table has 8 rows of data, each with a transaction number, sell/buy amounts in different currencies, exchange rates, status (all 'Unsigned'), trade dates, and value dates. A 'PDF' icon is next to each row. At the bottom of the table, there's a 'Number of rows' dropdown set to '20' and navigation arrows.

Transaction number	Sell	Ex. rate	Buy	Status	Trade Date	Value date	PDF
1. 120604 0529357	1,999,240.00 HRK	7.550000	264,800.00 EUR	Unsigned	06/04/2012	06/06/2012	
2. 120601 0529085	5,000.00 USD	1.234824	4,049.16 EUR	Unsigned	06/01/2012	06/06/2012	
3. 120601 0529083	190,180.56 USD	1.234834	154,013.06 EUR	Unsigned	06/01/2012	06/06/2012	
4. 120601 9529000 2. leg SWAP	193,827.83 USD	1.234400	157,021.90 EUR	Unsigned	06/01/2012	06/06/2012	
5. 120503 0524204	20,000.00 USD	5.720500	114,410.00 HRK	Unsigned	05/03/2012	05/03/2012	
6. 120503 0524203	100,000.00 USD	5.720500	572,050.00 HRK	Unsigned	05/03/2012	05/03/2012	
7. 110907 0004559	33,049.48 HRK	5.297240	6,239.00 USD	Unsigned	09/07/2011	09/07/2011	
8. 110906 0479230	6,239.00 USD	5.297240	33,049.48 HRK	Unsigned	09/06/2011	09/07/2011	

Figure 4 – FX deals

By selecting the adequate option from the pull down menu, it is possible to see FX deal confirmations that are ready for signing (option "For Signing"), then those that are signed and currently in processing (option "In processing"), those that are executed (option "Executed") and the cancelled deal confirmations (option "Cancelled").

The list of FX deal confirmations displays: the number of deal confirmation, amount and currency you are buying, current deal confirmation status, FX deal contracting date, FX deal value date and the icon for displaying the FX deal confirmation in PDF format.

By clicking the number of deal confirmation, the screen will open showing the FX deal details, as presented in Figure below.

PBZCOM@NET IVANA HORVAT
TVRTKA D.O.O.

[CONTACT](#) [LOGOUT](#)

ACCOUNTS PAYMENTS **FX DEALS** TERM DEPOSITS INVESTMENT CARDS MESSAGES PREFERENCES

New Order

- Exchange rate list
- FX deals

Overview order

- List of orders

FX deals

- **FX deals**

FX deal confirmation details

FX deal confirmation details	
Transaction number:	120601 0529083
Bank buys/Client sells	
Currency:	USD
Amount:	190,180.56
Ex. rate:	1.234834
Account:	001122-77888
Bank sells/Client buys	
Currency:	EUR
Amount:	154,013.06
Account:	001122-77888
Contracting date:	06/01/2012
Value date:	06/06/2012

[Save](#) [Order history](#) [Return](#)

Figure 5 – deal confirmation details

The left hand side and single power signatory is allowed to change the number of settlement account and credit account immediately before the signing of a deal confirmation. Change can be made by clicking the icon located next to corresponding account number, and the corresponding account is selected from the menu that opens. The selection of accounts is limited only to accounts in corresponding currency. After changing any of those two accounts, it is required to click the button "Save the order" so as to store the changes made to the account number in the deal confirmation.

If you click the button "Order history", you can view the history of the deal confirmation (all actions taken therein by the User), which is also specified in the FX deal confirmation details.

Deal confirmation is signed in such a way that on the list of deal confirmations, in the first column (before the ordinal number), deal confirmations to be signed are marked and the button "Sign" (left hand signatory) or "Sign and execute" (right hand and single power signatory) clicked. After the deal confirmation has been properly signed (single power signatory, left hand side plus right hand side or left hand side plus single power signatory), it is automatically sent for execution to the bank, and can be seen in the option "In processing" until it has been settled. In case of a combination: left hand side signatory plus right hand side signatory, the

right hand side signatory is allowed to return the deal confirmation to be re-signed by a left hand side signatory if the selection of settlement / credit account turns out illogic (given that this is the only data a client can change). Also, if the deal confirmation is signed in pair, it is not allowed for a single person to sign it both on the left and right hand side. When signing SWAP deals, it is necessary to sign in the first place the first deal leg and only after that the second leg.

EXCHANGE RATE LIST PREVIEW

By selecting the link Exchange rate list on the left menu displayed is the valid exchange rate list for the current date. If you wish to retrieve the exchange rate list for a particular date, choose the date from the calendar and press the button "Update".

The screenshot shows the PBZCOM@NET website interface. At the top right, the user is identified as IVANA HORVAT TVRTKA D.O.O. with a contact and logout button. The navigation menu includes ACCOUNTS, PAYMENTS, FX DEALS (highlighted), TERM DEPOSITS, INVESTMENT, CARDS, MESSAGES, and PREFERENCES. The sidebar on the left contains sections for 'New Order' (with 'Exchange rate list' selected), 'Overview order', and 'FX deals'. The main content area is titled 'Privredna banka Zagreb exchange rate list' and features a 'Filtering' section with a date selector set to '06/15/2012' and a 'Search' button. Below this is a table of exchange rates.

Currency	Currency code	Unit	Buying (ef.)	Buying	Mean	Selling	Selling (ef.)
AUD	036	1	5.824037	5.882866	5.972453	6.062040	6.122660
CAD	124	1	5.702167	5.759765	5.847477	5.935189	5.994541
CZK	203	1	0.285157	0.289499	0.295407	0.301315	0.304328
DKK	208	1	0.990090	1.000091	1.015321	1.030551	1.040857
HUF	348	100	2.449366	2.486666	2.537414	2.588162	2.614044
JPY	392	100	7.312072	7.423423	7.574921	7.726419	7.803683
NOK	578	1	0.979766	0.989663	1.004734	1.019805	1.030003
SEK	752	1	0.831380	0.839778	0.852566	0.865354	0.874008
CHF	756	1	6.064714	6.125974	6.284050	6.440126	6.504527
GBP	826	1	9.092884	9.184731	9.324600	9.464469	9.559114
USD	840	1	5.795188	5.853725	6.003820	6.153916	6.276994
BAM	977	1	3.735177	3.811405	3.857697	3.903989	3.913749
EUR	978	1	7.485000	7.495000	7.545000	7.595000	7.605000
PLN	985	1	1.687036	1.712727	1.747681	1.782635	1.800461

Figure 6 – exchange rate list