USER GUIDE

PBZCOM@NET
INTERNET BANKING FOR CORPORATES
PAYMENTS

Zagreb, June 2019
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SECURITY WARNING

IMPORTANT NOTICE!!!

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

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 (Error! Reference source not found.).

When you click the lock icon in the Internet Explorer (IE) the image will appear (Error! Reference source not found.) displaying the correct service page.
WHAT PAYMENTS CAN BE MADE BY USING PBZCOM@NET?

Types of payments in national, cross-border and international payment system:

- National payments in local currency
- National payments in foreign currency
- International/cross-border payments in local and foreign currency

NATIONAL PAYMENTS IN DOMESTIC CURRENCY

PAYER

Payer's name - Name; address, street number; place, it is filled in automatically pursuant to selected account
Payer's account number – can be entered in the IBAN construction or chosen from the list of accounts
Cover currency – this filed should be populated from the list of accounts, the list of currencies or by entering currency codes (EUR, USD, CHF, HRK ...) in which you have funds available, the default value is HRK.
Payer remittance advice/Debit number (before debit)
- model – HR is entered, and it is necessary to add a two digit model of control over the remittance advice according to the Uniform list of basic remittance advice models and effective Ordinance on the manner of paying the budget revenue, compulsory contributions and revenues for financing other public requirements
- remittance advice – up to 22 numeric characters with dashes, as per the model

ULTIMATE DEBTOR - This field should be populated when the ultimate debtor is different from the debtor (i.e. payer).
Ultimate debtor's name – The name of the ultimate debtor
Ultimate debtor (individual/entity) – You should choose either an individual or a legal entity
Identification – Identifier of the ultimate debtor; it is recommended to use OIB (Tax ID No) of an individual or a legal entity

Amount – amount in n.nnn,dd format
Payment currency – letter characters of the currency HRK, entered value
Urgency mark – denoted with the sign „√“ and means URGENT execution through HSVP (Croatian Real Time Gross Settlement), entry is optional (option URGENT is extra charged as per the Decision on fees!)

PAYEE

IBAN/Payee's account number – entry into IBAN account construction (HRxxnnnnnnnnnnnnnnnnnn)
Payee's name – payee’s name and address (street, place, state) automatically appear when you enter the account number, excluding retail accounts held with other domestic banks for which it is necessary to enter the data

Payee remittance advice/Credit number (before credit)
- model – HR is entered, and it is necessary to add a two digit model of control of the remittance advice according to the Uniform list of basic remittance advice models and effective Ordinance on the
manner of paying the budget revenue, compulsory contributions and revenues for financing other public requirements

- remittance advice – up to 22 numeric characters with dashes, as per the model

**ULTIMATE CREDITOR** This field should be populated when the ultimate creditor is different from the creditor (i.e. payee).

**Ultimate creditor’s name** – The name of the ultimate creditor

**Ultimate creditor (individual/entity)** – You should choose either an individual or a legal entity

**Identification** – Identifier of the ultimate creditor; it is recommended to use OIB (Taxpayer ID No) of an individual or a legal entity

**External purpose code** – four-letter code according to the ISO 20022 international standard for the standardised defining of the transaction purpose, entry is optional

**Category purpose** – a four-letter code for the category purpose according to the ISO 20022 international standard, used to unambiguously identify the category purpose of a payment – the code list 'ExternalCategoryPurpose1Code', its entry is optional.

**SALA** – Payment of salary – disbursement of salaries to retail kuna accounts – filled in before entering the payee data

**Payment description** – free textual description of payment in maximum 4 lines with 35 characters, entry is mandatory

**Execution date** – date on which the payer’s transaction account is debited and payment order executed.

For regular payments (current date) **the date is not entered**, but is filled in automatically depending on the type of order (internal orders, external orders (NCS and CRTGSS) and on the time of sending the order for execution. For standby orders (with future value date), selected is the execution date up to 3 months in advance.
Figure 4 - national payments in local currency (HKR)
NATIONAL PAYMENTS IN FOREIGN CURRENCY

National payments in foreign currency refer to, i.e. cover, two types of payment orders:

- A SEPA payment order, which has the following characteristics (Figure 6):
  - payment currency is EUR
  - transaction accounts of the payer (=debtor) and the payee (=creditor) are in IBAN format
  - the payer's bank and the payee's bank are reachable within SEPA payment systems
  - Charge Bearer option is SLEV (SHA)
  - normal execution of an order (when the field URGENT is not populated)
  - additional fields (Ultimate debtor, Ultimate creditor and Category purpose)

- An order for a national payment in foreign currencies (NON SEPA), specifically:
  - An order for a national payment in EUR, where the field URGENT is populated (Figure 5)
  - An order for a national payment in other foreign currencies (Figure 5)

**PAYER**

**Payer's name** - Name; address, street number; place, it is filled in automatically pursuant to a selected account

**Payer's account** – can be selected from the list of accounts jointly with the currency cover or entered in IBAN construction

**Cover currency** – filled in from the list of accounts, list of currencies or the character denotation of the currency is entered (EUR, USD, CHF, HRK...)

**Fee account** – can be selected from the list of accounts jointly with the currency or entered in IBAN construction. If the field is blank, it implies the account specified in the field Payer's account.

**Fee currency** – filled in from the list of accounts, list of currencies or entered in the form of character denotation of the currency (HRK, EUR,...) If the field is blank, it implies that the currency of the fee is HRK.

**Payer remittance advice/Debit number (ex Payer reference)** – optional field

- model – possible following options blank (pre-defined), HR or RF
- remittance advice
  - if the model is blank, there is no control over entered value
  - if the model is HR – control of remittance advice according to the Uniform list of basic remittance advice models and effective Ordinance on the manner of paying the budget revenue, compulsory contributions and revenues for financing other public requirements
  - if the model is RF – control module as per ISO standard 11649 (international RF standard)

**ULTIMATE DEBTOR** - This field should be populated when the ultimate debtor is different from the debtor (i.e. payer).

**Ultimate debtor's name** – The name of the ultimate debtor

**Ultimate debtor (individual/entity)** – You should choose either an individual or a legal entity

**Identification** – Identifier of the ultimate debtor; it is recommended to use OIB (Tax ID No) of an individual or a legal entity

**Amount** – amount in n.nnn,dd format
Payment currency – foreign currencies can be chosen from the list of currencies or entered in the form of character denotation of the currency (EUR, USD, CHF...)

Urgency mark – denoted with the sign „√“ and means URGENT execution, entry is optional (option URGENT is extra charged as per the Decision on fees!)

PAYEE

Payee remittance advice/Credit number – optional field

• model – possible following options blank (pre-defined), HR or RF
• remittance advice
  o if the model is blank, there is no control over entered value
  o if the model is HR – control of remittance advice according to the Uniform list of basic remittance advice models and effective Ordinance on the manner of paying the budget revenue, compulsory contributions and revenues for financing other public requirements
  o if the model is RF – control module as per ISO standard 11649 (international RF standard)

Payee's account number – entry into IBAN account construction (HRxxnnnnnnnnnnnnnnnn - 21 characters)

Payee's name – (name; address; street and street number; place; state) appear automatically when you enter the account, excluding retail accounts held with other domestic banks for which you need to enter the data

ULTIMATE CREDITOR – This field should be populated when the ultimate creditor is different from the creditor (i.e. payee).

Ultimate creditor's name – The name of the ultimate creditor

Ultimate creditor (individual/entity) – You should choose either an individual or a legal entity

Identification – Identifier of the ultimate creditor; it is recommended to use OIB (Taxpayer ID No) of an individual or a legal entity

BIC/SWIFT address/Name: of the payee's bank is filled in automatically from the payee's account

External purpose code – four-letter code according to the ISO 20022 international standard for the standardised defining of the transaction purpose, entry is optional, with the exception of disbursement of salaries / disbursement of business trip allowances for private individuals holding accounts with PBZ and when issuing orders for cover transfer / fee collection for mass specifications for which data file is created.

- SALA – payment of salaries – disbursement of salaries to FX retail accounts – filled in before entering the payee data
- BEXP – business expenses – disbursement of business trip allowances – filled in before entering the payee data
- PAYR – pay roll calculation – transfer of cover/collection of fee – mass specifications – filled in before entering the payee data

Category purpose – a four-letter code for the category purpose according to the ISO 20022 international standard, used to unambiguously identify the category purpose of a payment – the code list 'ExternalCategoryPurpose1Code', its entry is optional.

Bank charges – selection of SHAR (SHA), SLEV (SHA) and DEBT (OUR)
If the field is blank, it is assumed that the charge option is SHAR (SHA).

**Payment description** - free textual description of payment in maximum 4 lines with 35 characters, entry is mandatory

**Payment instrument** – offered value is remittance; it is possible to choose also the remittance refund

**Execution date** – date on which the payer’s transaction account is debited and payment order executed.
For regular payments (current date) **the date is not entered**. The payment value date with respect to the execution date is defined by General Operating Terms/Cut Off Time. For standby payment orders (with future value dates) selected is the execution date up to 3 months in advance from the date of their receipt in the Bank’s IT system.

**Note** – used to enter additional information/message to the Bank
You may enter into the Note:

- Additional requests, info for the Bank ... (e.g. fax number/mail, if the client wishes the Confirmation of executed order to be delivered to a special number, information that the Confirmation Deal is pending, etc.)
- Other messages you wish to forward to the Bank.
### Payer
- **Name**: Tvrđa d.o.o.
- **Address**: ULICA 388481 388481
- **City**: ZAGREB
- **Cover Account**: HR15230080911100000000
- **Compensation account**: 
- **Remittance advice of the payer**: 
- **Amount and currency**: 
  - [Urgent]

### Payee
- **Payee account number**: 
- **Remittance advice of the payee**: 
- **Name**: 
- **Address, street and number**: 
- **City**: 
- **State**: 

### Payment details
- **Purposes code**: 
- **Bank fees**: Divided expense - SHA
- **Payment description**: 
- **Payment instrument**: Remittance
- **Date of execution**: 
- **Comment**: 
  - 105 characters left

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*Figure 5 – national payments in foreign currency*
### Figure 6 – national SEPA payments

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<thead>
<tr>
<th>Payer</th>
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<tbody>
<tr>
<td>Name</td>
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</tr>
<tr>
<td>Address</td>
<td>ULICAS/10221 8/10221</td>
</tr>
<tr>
<td>City</td>
<td>ZAGREB</td>
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<tr>
<td>Cover Account</td>
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<td>Compensation account</td>
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<td>Remittance advice of the payer</td>
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<td>Remittance advice of the payee</td>
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<td>Name</td>
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<td>Address, street and number</td>
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<td>State</td>
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<tr>
<td>Purposes code</td>
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<tr>
<td>Category purpose</td>
<td></td>
</tr>
<tr>
<td>Cost options</td>
<td>Divided expense - SHAR (SHA)</td>
</tr>
<tr>
<td>Payment description</td>
<td></td>
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<tr>
<td>Payment Instrument</td>
<td>Remittance</td>
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<tr>
<td>Date of execution</td>
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<td>Comment</td>
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</tbody>
</table>
INTERNATIONAL/CROSS-BORDER PAYMENTS IN DOMESTIC AND FOREIGN CURRENCY

International/cross-border payments in domestic and foreign currency refer to, i.e. cover, three types of payment orders:

- **A SEPA payment order**, which has the following characteristics (Figure 8):
  - payment currency is EUR
  - transaction accounts of the payer (=debtor) and the payee (=creditor) are in IBAN format
  - the payer's bank and the payee's bank are reachable within SEPA payment systems
  - Charge Bearer option is SLEV (SHA)
  - normal execution of an order (when the field URGENT is not populated)
  - additional fields (Ultimate debtor, Ultimate creditor and Category purpose)

- An order for a cross-border payment (NON SEPA), specifically:
  - An order for a cross-border payment in EUR, where the field URGENT is populated (Figure 7)
  - An order for a cross-border payment in HRK and in other foreign currencies (Figure 7)

**PAYER**

**Payer's name** - name; address, street number; place, it is filled in automatically pursuant to selected account

**Payer's account** – can be selected from the list of accounts jointly with the cover currency or can be entered in IBAN construction

**Cover currency** – filled in from the list of accounts, list of currencies or the character denotation of the currency is entered (EUR, USD, CHF, HRK...)

**Fee account** – can be selected from the list of accounts jointly with the currency or entered in IBAN construction

If the field is blank, it implies the account specified in the field Payer's account.

**Fee currency** – filled in from the list of accounts, list of currencies or entered in the form of character denotation of the currency (HRK, EUR,...)

If the field is blank, it implies that the currency of the fee is HRK.

**Payer remittance advice/Debit number (ex Payer reference)** – optional field

- model – possible following options blank (pre-defined), RF or HR
- remittance advice
  - if the model is blank, there is no control over entered values
  - if the model is RF – control module as per ISO standard 11649 (international RF standard)
  - if the model is RH – control of remittance advice according to the Uniform list of basic remittance advice models and effective Ordinance on the manner of paying the budget revenue, compulsory contributions and revenues for financing other public requirements
ULTIMATE DEBTOR - This field should be populated when the ultimate debtor is different from the debtor (i.e. payer).

- **Ultimate debtor’s name** – The name of the ultimate debtor
- **Ultimate debtor (individual/entity)** – You should choose either an individual or a legal entity
- **Identification** – Identifier of the ultimate debtor; it is recommended to use OIB (Tax ID No) of an individual or a legal entity

**Amount** – amount in n.nnn,dd format

**Payment currency** – foreign currencies can be chosen from the list of currencies or entered in the form of character denotation of the currency (EUR, USD, CHF...)

**Urgency mark** – denoted with the sign „√” and means URGENT execution, entry is optional. (option URGENT is extra charged as per the Decision on fees!)

PAYEE

**Payee’s account number/IBAN** – entry of account number in **IBAN construction** (up to 34 characters, depending on the country of the payee’s bank) or entry of account number when it is not in IBAN construction, it is a mandatory field except when the Payment instruments are cheques and collection of bills.

**Payee remittance advice/Credit number** – optional field

- model – possible following options blank (pre-defined), RF or HR
- remittance advice
  - if the model is blank, there is no control over entered values
  - if the model is RH – control of remittance advice according to the Uniform list of basic remittance advice models and effective Ordinance on the manner of paying the budget revenue, compulsory contributions and revenues for financing other public requirements
  - if the model is RF – control module as per ISO standard 11649 (international RF standard)

**Payee’s name** – (name; address; street and street number; place; state), mandatory entry of all data

**Payee (person/entity)** – it is possible to choose Private individual/Business entity, mandatory choice

ULTIMATE CREDITOR - This field should be populated when the ultimate creditor is different from the creditor (i.e. payee).

**Ultimate creditor’s name** – The name of the ultimate creditor

**Ultimate creditor (individual/entity)** – You should choose either an individual or a legal entity

**Identification** – Identifier of the ultimate creditor; it is recommended to use OIB (Taxpayer ID No) of an individual or a legal entity

PAYEE’s BANK

**BIC/SWIFT address/Name**: mandatory entry, if there is a BIC bank address. If there isn’t, it is mandatory to enter the data on the payee's Bank (Name, Address, Street number; Place, State), except when the Payment instrument are cheques.

**External purpose code** – four-letter code according to the ISO 20022 international standard for the standardised defining of the transaction purpose, entry is optional.
**Category purpose** – a four-letter code for the category purpose according to the ISO 20022 international standard, used to unambiguously identify the category purpose of a payment – the code list 'ExternalCategoryPurpose1Code', its entry is optional.

**Bank charges** – selection of SLEV (SHA), SHAR (SHA), DEBT (OUR) and CRED (BEN)
If the field is blank, it is assumed that the charge option is SHAR (SHA).

**Payment description** - free textual description of payment in maximum 4 lines with 35 characters each, entry is mandatory

**Payment instrument** – offered value is the remittance; it is possible to choose also: cheques, collection of bills, remittance refund, cheque refund

**Execution date** – date on which the payer’s transaction account is debited and payment order executed.
For regular payments (current date) the date is not entered. The payment value date with respect to the execution date is defined by General Operating Terms/Cut Off Time. For standby payment orders selected is the execution date up to 3 months in advance from the date of their receipt in the Bank's IT system.

**Note** – used to enter additional information/message to the Bank
You may enter into the Note:
- Additional requests, info for the Bank … (e.g. fax number/mail, if the client wishes the Confirmation of executed order to be delivered to a special number, information that the Confirmation Deal is pending, etc.)
- If the URGENT tag is entered, additional explanation of the term URGENT
- Other messages you wish to forward to the Bank.
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<tr>
<th><strong>Payer</strong></th>
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<tbody>
<tr>
<td><strong>Name</strong></td>
<td>Tvrtka d.o.o</td>
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<tr>
<td><strong>Address</strong></td>
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<tr>
<td><strong>City</strong></td>
<td>ZAGREB</td>
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<tr>
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<td><strong>Compensation account</strong></td>
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<td><strong>Remittance advice of the payer</strong></td>
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<td><strong>Recipient (person)</strong></td>
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<tr>
<td><strong>Comment</strong></td>
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</tbody>
</table>

**Figure 7 – international/cross-border payments in local and foreign currency**
Figure 8 – SEPA payments
PAYMENTS WITH THE USE OF TEMPLATES

Payment by using the templates can be made within the segment of "Payments" by selecting the link Templates within the section "New order". Templates are divided, equally as the orders, in three types: National payments in local currency, National payments in foreign currency and International/cross-border payments in kuna and foreign currency.

The list of templates contains the data on the template name, payee's name and payment description, as well as the icon for the creation of new order.

By clicking the icon for the creation of new order, the new order screen will open with the template data.

By clicking the link with the template name, the screen will open with template details, and with the possibility to change it or to create a new order using the template.

If you wish to delete the templates, tick those you wish to delete and click the button "Delete templates".

The search by template name is also possible by entering the name in the field "Template name" and by clicking the button "Search".
PROCESS OF SENDING ORDERS AND VIEWING THEM BY STATUSES

Preparation of orders

- Enter all the necessary data in the order
- Select the option "Verify order"
- If the order was duly verified, select the option "Send for signing" (the order can be just saved by selecting the option "Save" or "Save and create new order").

**NOTE:** you can choose the option "Send for signing" without previously selected option "Verify".

![Figure 10 – order preparation](image)

Signature and execution of order

- Choose the desired type of order in the section *Pregled naloga (Review of orders)*
- Choose the option *Orders for signing*
- Mark the orders you wish to sign by selecting the option "Sign the order" or to sign and immediately execute by selecting the option "Sign and execute"
- If you wish to send the order back for additional processing, select the option "Return to final processing"
- By clicking the *Number*, you can see the order details and work on it.

With each signing of a transaction, it is necessary to re-enter the PIN, to confirm the signing of transaction!
NOTE: orders marked as IMPORTANT and having only One (first) signature should be additionally confirmed with another signature, because an UNCUSTOMARY TRANSACTION is identified.

Uncustomary transaction means each first payment credited to an account which is indicated neither on the Global list of accounts nor on the White list of accounts and the transaction amount exceeds HRK 50,000 for kuna transactions or in kuna equivalent converted at mean rate of exchange applied for foreign currency transactions.

Global list of accounts

„Global list of accounts“ contains payees’ accounts (bank accounts, utility services accounts, telecommunication services accounts, government and local budget accounts and similar) – accounts held by business entities considered by the Bank to be safe payees. Global list is defined in the Bank’s system and applies to all the PBZCOM@NET service Users, and it is not possible to review the list in the PBZCOM@NET service.

White list of accounts

“White list of accounts” contains the list of payees’ accounts in national and international/cross-border payments to which you made payments in the period 6 June 2013 till 6 June 2014 via PBZCOM@NET and mPBZCOM service in National, International/Cross-border payments.

You can review the White list of accounts in PBZCOM@NET in the part Postavke -> Bijela lista računa (Settings -> White list of accounts)
Modes of additional signing of orders referring to uncustomary transactions

For each created order specifying the payee account which is not included in the "Global list of accounts and "White list of accounts" (hereinafter: Uncustomary order), the Bank reserves the right to request double/additional signing of orders from Users and End Users, following the method displayed in Error! Reference source not found.

Case 1

When there are two signatories using Smart card/USB stick, and an uncustomary order is created, such an order, to be sent for execution (authorisation), requires **double signing regardless of the authorisation role** of the signatories (Superuser, Single power signatory). If you wish to include the new payee account into the "White list of accounts" tick the denotation reading „I wish to add payee’s account(s) to the White list of Accounts" and click „OK".
**Case 2**

If you have autonomous authorisation for performing transactions as a Superuser or Autonomous user and there is no other signatory, and you use the Smart card/USB stick, you should contract the PBZmToken as the secondary device for the second signature at the nearest SINERGO desk.

Uncustomary transaction requires additional signing with PBZmToken by scanning QR code (option QR mPotpis [QR mSignature] on PBZmToken main menu). If you wish to add the new payee’s account to the „White list of accounts“, tick the denotation reading „I wish to add payee’s account(s) to the White list of accounts“ and click „OK".
Case 3

If you created an Uncustomary order, and you have autonomous authority to perform payment transactions as Superuser or autonomous user, but you have not contracted PBZmToken as the secondary device for the second signature, after the creation of such Uncustomary order and the system's notification to the Bank's Customer Call Centre thereof, the CCC employee will contact the End User who created the order by phone, and after the identification of the End User, the employee will check if it is the order created by that same End User, verifying all details of the order, and will ask the User if he/she wishes to add the payee's account from that order to the White list of accounts of that User. If the End User's answer is affirmative, the employee will add the payee's account number to your „White list of accounts“ and send the order back for processing – re-signing of such created order by the User and sending the order for execution. This means that next time you will be able to execute payments without repeated signing. Such phone conversations are recorded and the Bank is authorised to use the audio records as evidence for adding the payee's account to your „White list of accounts“, and as confirmation of the contents of the order discussed over the phone. The End User is obliged to listen, with duty of care, to everything he/she is told by the Bank's CCC employee during the phone conversation, and is responsible for all confirmations and data he/she provided over the phone, on which the Bank relied when following this Guide and executing the Master Agreement.

Case 4

When there are two signatories using PBZmToken and an Uncustomary order is created, such an order, to be sent for execution (authorisation), requires double signing regardless of the authorisation role of the signatories (Superuser, Single power signatory). If you wish to include the new payee account into the „White list of accounts“ tick the denotation reading „I wish to add payee account(s) to the White list of accounts“ and click „Confirm“ (Error! Reference source not found.).

Uncustomary order which is not double/additionally signed, as described in cases 1-4, is not deemed issued and correct, and as such will not be executed by the Bank. The document Cut Off Time will not apply to such an order.

Double/additional sign of Uncustomary orders by Users, in any of the above described ways, does not exonerate the User from the obligations and responsibilities specified in General Terms for the use of Privredna banka Zagreb d.d. electronic banking services for corporates and in General Operating Terms of Privredna banka Zagreb d.d. for transaction accounts and performance of payment and other services for non-consumers.

The User who has not accepted double signing of Uncustomary orders as described in Cases 1, 2 and 4, is responsible for the damage that could be inflicted upon him/her if executing such orders.

Uncustomary order double/additionally signed in any of the above described manner (Cases 1-4) and sent for execution (authorised) fully commits the User who may not demand from the Bank the compensation for any damage possibly inflicted upon him/her as a result of executing the Uncustomary order signed in line with described Cases 1-4.

Limits

Limits set in the PBZCOM@NET service have been introduced for security reasons. Daily limit refers solely to payment transactions (National payments in kuna, National payments in foreign currency, International and cross-border payments). They are contracted in HRK, and FX transactions are converted at the PBZ mean rate of exchange. The User of electronic banking is allowed to sign the number of payment orders having the total amount within the contracted limit for a particular service and authorisation method. Upon sending back the signed orders for processing, the unused limit increases for the amount of orders sent back.
The User stipulates the amount of limit in the Request for the contracting of Privredna banka Zagreb d.d. electronic banking services for corporates and granting of authorisations for end users.

**PBZCOM@NET internet banking** for corporates can be used by applying the PKI authorisation method and *mToken*.

- **PKI method** uses Smart cards and USB sticks as media carriers for qualified Fina certificates serving for authorisation and electronic signing of transactions
- **mToken** device supports the QR *mPotpis* (Signature) method for authorisation (signing) of transactions

**Review of orders sent for execution**

- Choose the desired **type of order** in the section *Pregled naloga* (Order review)
- Select the option **Orders received for execution**
- If you wish to cancel the orders, mark the order and select the option "**Cancel**"
- By clicking the **Order number** you can see the order details and work on it.

![Figure 16 – list of orders – in execution](image)

**NOTE** (excerpt from General Terms of electronic banking for corporates):

„7. EXECUTION OF PAYMENT TRANSACTIONS"

… 5. A payment order issued via electronic banking service, but only a standby order (with future value date), can be cancelled via that electronic banking service, if the User wishes to do so, before the cut-off time for receipt of orders on a business day which precedes the business day in the curse of which the order is to be executed in the manner provided for in the instruction for a particular electronic banking service allowing the issue and cancellation of orders, which instruction is posted on the Bank’s website ([www.pbz.hr](http://www.pbz.hr)).“
Review of executed orders

- Select the desired type of order in the section Pregled naloga (Order review)
- Select the option Executed orders
- By clicking the Order number you can see the order details and work on it

Figure 107 – executed orders

Review of rejected orders

- Select the desired type of order in the section Pregled naloga (Order review)
- Select the option Rejected orders
- By clicking the Order number you can see the order details and place a new order using the rejected one

Figure 118 – rejected orders
PROCESS OF SENDING BULK ORDERS

Bulk order files of the types 1, 2, 3 and 4 (method of execution 2) can be uploaded using the box *New order – Bulk order*.

As of February 8th 2016, it is possible to upload a new type of bulk order in XML format, pain.001!

Receiving of bulk order files.

- Select a generated file by using the option "Choose file"
- Upload the chosen file by using the option "Upload file"

**NOTE:** It is not necessary to sign a file via the application "eUred" (eOffice) before it is uploaded.

If a bulk order file is rejected, a notice will appear on the screen *Receiving of bulk order files*, showing the file name and the reason for rejection.

After a file has been successfully uploaded, the bulk order will be shown in the *Bulk orders* overview under the order type to which the relevant file belongs (National payments - Kuna, National payments – FC and International/Cross-border payments, HRK or FC). The new type of bulk order in XML format will be displayed in the *Bulk orders* overview -> *Bulk orders - pain.001*. 
In preparation

- Select the bulk order you wish to send for signing by choosing the option "Send to signing"
- By clicking on the number of a bulk order, you may view details of the order (except for the type 4 of the bulk order – payment of wages and for bulk order pain.001 with selected option Batch booking).

NOTE: If you wish to delete an uploaded file, choose "Delete".

For signing

- Select the orders you wish to sign by choosing the option "Sign" or, if you wish to sign it and promptly execute, by choosing the option "Sign and execute"
- If you wish to amend a bulk order, choose the option "Return to update"

NOTE: In order to sign pain.001 bulk orders which contain both local and foreign currency transactions it is necessary to have signatory roles for both kuna and foreign currency transactions.
NOTE: If you have the authority of a Super User, you can also choose the option "Sign and execute". If the authority is split so that there is a separate authority for signing and a separate for execution, you will be able to access a separate option "Sign" and, within the box For execution the option "Execute".
OVERVIEW OF ORDERS GIVEN VIA BULK ORDERS

Orders given via bulk orders can be viewed using links provided in the paragraph „OVERVIEW OF BULK ORDERS“.

Bulk orders are classified into 4 types: National orders - Kuna, National orders - FC, International/cross-border orders and Bulk orders – pain.001.

By clicking on the number of a particular bulk order you can access individual orders from that bulk order, and you may print out a confirmation in PDF format about the executed order and a SWIFT ACK for international payments in the domestic and foreign currency.

At the same time you will be able to revoke i.e. cancel the entire bulk order as well as to revoke an individual order within a relevant bulk order by choosing the option “REVOKE”.

NOTE: For the time being you can view the processed files via the box “PROCESSED ORDERS“.
PAYMENT OF SALARIES OR OTHER INCOME, BUSINESS TRIP ALLOWANCES AND BULK SPECIFICATIONS

National payments in local currency

In the segment of national payments in local currency (kuna), salaries can be paid to kuna retail accounts. You can pay salaries individually - as single payments to retail accounts held at PBZ and at other banks, or via the specification of the payees list, making payments to retail accounts held at PBZ.

PAYMENT OF SALARIES AND OTHER INCOME

In order to enter the specification (list) of payees i.e. of persons who receive their salaries at PBZ, you need to choose the Purpose code: **SALA** – Payment of salary and tick off the field “**Specification of payees at PBZ**” as well as choose “**Salary**” or “**Other income**” (Figure 22).

If you choose the option “**Salary**”, it is necessary to enter under the payer’s reference number the model 67, OIB (Tax ID No) of a business entity for which the salary is paid as well as the **identifier of a JOPPD report form** and data on the salary <OIB>-<YY001-365/366>-<X>. If you choose the option “**Other income**”, it is not necessary to enter the payer’s reference number. The payee’s reference number will be automatically entered, and in the field P3 you should enter TPI, TYPE of PERSONAL INCOME (Croatian: VOP, Vrsta osobnih primanja) by selecting the icon for this field and also by selecting the appropriate code. If you pay salaries on behalf of another business entity, you should choose ‘+’ under the “ULTIMATE DEBTOR” and enter the payer’s OIB (Tax ID No) in the field “Identification”, while P2 will be entered automatically.

![Figure 22 - entry of specification of salary recipients at PBZ](image-url)
The maximum number of items in the specification of salary recipients at PBZ is 50, and the specification items are not displayed in transactions history and the statement, which show only the total amount of cover for all salaries.

**National payments in foreign currency**

In the segment of national payments in foreign currency, salaries can be disbursed or business trip expenses paid to FX retail accounts held with PBZ. Salaries can be paid individually or using the payees’ accounts list specification in IBAN or a shortcut format (eleven-digit number of a foreign currency retail account 2xxxxxxxxxx) and associated amount in corresponding foreign currency (EUR, USD, GBP ...).

**DISBURSEMENT OF SALARIES AND BUSINESS TRIP EXPENSES**

In order to enter the specification (list) of payees i.e. of persons who receive their salaries at PBZ, you need to choose the Purpose code: **SALA – Payment of salary** and tick off the field “**Specification of payees at PBZ**” as well as choose “**Salary**” or “**Other income**” (Figure 22).

If you choose the option “**Salary**”, it is necessary to enter under the payer’s reference number the model 67, OIB (Tax ID No) of a business entity for which the salary is paid as well as the **identifier of a JOPPD report form** and data on the salary <OIB>-<YY001-365/366>-<X>. If you choose the option “**Other income**”, it is not necessary to enter the payer’s reference number. The payee’s reference number will be automatically entered, and in the field P3 you should enter TPI, **TYPE of PERSONAL INCOME** (Croatian: VOP, Vrsta osobnih primanja) by selecting the icon for this field and also by selecting the appropriate code. If you pay salaries on behalf of another business entity, you should choose ‘+’ under the “ULTIMATE DEBTOR” and enter the payer’s OIB (Tax ID No) in the field “**Identification**”, while P2 will be entered automatically.

Figure 23 - national payments in FX - entry of specification of salary recipients at PBZ – purposes code SALA
In order to enter the specification (list) of individual recipients for business trip expenses, you need to choose the Purpose code BEXP – Business expenses, then activate the field **Specification of recipients at PBZ**, and the list for the entry of more individual recipients will open.

![Figure 24 - national payments in FX – entry of specification of recipients at PBZ – purposes code BEXP](image)
BULK SPECIFICATIONS

To enter the order for the transfer of cover/collection of fee for bulk specifications, for which the recipient data file is created, it is required to choose the Purpose code: PAYR – Payroll calculation.

Figure 25 – Orders for transfer of cover/collection of fee – bulk specifications