

# PBZCOM@NET

INTERNET BANKING FOR CORPORATES

**Instructions for sending bulk orders pain.001 through eUred channel**

**1.1**

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**Sadržaj**

- Bulk order – standard ..... 3
  - 1. Control of order format and contents..... 4
    - 1.1. Format controls ..... 4
    - 1.2. Contents-related control ..... 4
  - 2. Order execution ..... 4
    - 2.1. Batch booking..... 5
    - 2.2. Introducing the option of issuing orders for transactions with cover in different currency ..... 5
  - 3. Order rejection ..... 6

### **Bulk order – standard**

Clients of Privredna banka Zagreb d.d. (hereinafter: the Bank), who perform payment transactions and have contracted the PBZCOM@NET service, can send payment orders as a bulk order data file, using the eUred service and uploading them through PBZCOM@NET.

All types of payment orders, specifically:

- national payments in kuna
- international and cross-border payments in kuna or foreign currency
- national payments in foreign currency
- salaries, other steady income and occasional earnings

can be delivered via XML message pain.001.001.03 for initiating national, cross-border and international credit transfers according to the ISO 20022 (XML Customer Credit Transfer Initiation message) standard, delivered for execution to the payment service provider (PSP) in the Republic of Croatia.

Usually, the client's bookkeeping software allows the creation of a bulk order file in a correct format. The Bank does not provide the clients with program support for this purpose and is not responsible for the accuracy of the format in which the client sends the bulk order file.

After the file has been created, it has to be properly electronically signed. "Properly" means that persons listed in the PBZCOM@NET system as signatories authorised for payment transactions should sign the file, to make the order ready for execution.

It is important to stress that the file can contain all types of orders at one time, which, with relation to the signing of the file, means that in that case signatories have to be both left hand side and right hand side signatories having authorities for both kuna and foreign currency transactions. The same applies to single power signatories.

When the client sends the file containing orders for national payment transactions in kuna, or the client sends the file with orders for national payments in currency or the file with orders for international/cross-border payments, it is sufficient for the signatories to have required authorisations only for kuna or foreign currency transactions.

For the purpose thereof, required is:

- one signature by a super user or
- one signature by a single power signatory or
- one signature by a left hand side signatory in combination with at least one right hand side signatory or single power signatory. The left side and right side signatory may not be the same person.

Electronic signing of files is supported by the program PBZ eUred or PBZCOM@NET. Detailed instructions for the use of this program form part of a separate document:

<http://com.pbz.hr/download/PBZCom@Net> – eUred.pdf

After the bulk order file has been properly electronically signed, it is possible to crypt it. Thus, the contents of the file are protected from unauthorised approach, but it should be emphasised that the cryptic form of the data file is not a prerequisite for its receipt.

After the signing of the file and its possible turning into the cryptic form, the file is ready for the sending and the .sgn or .enc. extension is added to it. Such prepared file should be sent as attachment to the e-mail address: [zbrojni.nalog@pbz.hr](mailto:zbrojni.nalog@pbz.hr)

**Note:** If you wish to check the correctness of the file contents before you start using the new bulk order format, send the unsigned file to the e-mail address intended for receipt of test files: [zbrojni.provjera@pbz.hr](mailto:zbrojni.provjera@pbz.hr)

For any additional information or question, kindly send an e-mail message indicating the subject: **"ZN provjera" (BO verification)** to the address [com@pbz.hr](mailto:com@pbz.hr).

Having sent the file, the user will receive, via e-mail, the delivery receipt information. The User receives the message that the bulk order file has been successfully received by the Bank's IT system.

## 1. Control of order format and contents

**1.1. Format controls** – the first level of file control, following the signatures authenticity check, is the format control. It comprises the control of the file format prescribed by the document entitled "SCT pain 001 001 03 -6.5.15" and elaborated in the document "SCT-Uputa za klijente pain.001-6.5.15 [Instruction for clients]". In case of any format-related error, the whole file is rejected. The client will be notified of the reason for the rejection thereof by mail to be sent by the Bank, jointly with the attachment in the form of the file SCT pain.002.001.03.

### 1.2. Contents-related control

After the successful completion of the file format control, the Bank controls the contents of particular order elements. If content-related errors are detected during checking, the client will be notified thereof by mail to be sent by the Bank, jointly with the attachment in the form of the file SCT pain.002.001.03. Detailed instructions for fulfilling particular order elements are outlined in the document "SCT-Uputa za klijente pain.001-6.5.15 [Instruction for clients]".

## 2. Order execution

Apart from running the format and content-related control of the order, the Bank also controls if there is a cover in the account. If there is no cover in the payer's account at the moment of tented order execution, the order will not be returned to the payer but will be put on hold until the cover is provided, by the final prescribed time for the execution of a payment order for a particular type of transaction (Cut Off Time). Only if even by then there is no cover in the debiting account, the order will be returned to the payer as unexecuted to the payer via the file pain.002.

When orders are executed through the Com@net application or with a CBA payment slip at the teller, the order is received and is given the "received" status, and is also on hold until the cover is provided, by the final prescribed time for the execution of a payment order for a particular type of transaction (Cut Off Time). If even then there is no cover for the execution thereof, the order is given the status "not executed".

If there is no cover in the payer's account for the whole amount of all the orders, payment orders are executed following the sequence of their issuance without skipping.

### **2.1. Batch booking**

In pain.001 Bulk order, it will be possible to mark individual orders with a denotation Batch booking = True, which means that based on all the orders marked in this way debited will be the payer's account in one, batch amount, and the payees' accounts will be credited with individual amounts, which is especially useful for disbursement of salaries.

If the transactions in different currencies are marked with the batch booking denotation in one and the same file, then the batch debiting of the payer's account will be grouped by currencies, in such a way that currency components of the payer's account will be debited in batch amounts, but for each currency separately.

If there is no cover in the payer's account for the whole amount of all the "batch booking" orders, and if any type of error occurs in any of the group orders, all the "batch booking" orders will be rejected.

### **2.2. Introducing the option of issuing orders for transactions with cover in different currency**

The option to place an order for a transaction in one currency and the cover in another currency will be available in all the Bank's channels. The conversion of currencies will be as per the Bank's exchange rate list.

In cases of conversion specifically referring to orders issued by way of the pain 001 file, the provision stating that the exchange rate list is to be used for amounts up to HRK 200,000.00 will not apply, but the Bank's exchange rate list will be used for any amount.

The client has a possibility, in cooperation with the Treasury Department, to provide the cover in their account at a more favourable rate before sending the pain 001 file for execution. In that case, the client will not make use of the possibility to have the cover in currency other than the currency of payment, but the currency of order cover will be the same as the currency of payment.

As regards the orders received after the deadline for the receipt of orders to be executed on the same day (cut off time), all time limits will start running from the next business day. The next business day will be the date of order execution and the date with respect to which determined will be the value date of order execution in favour of payee's payment service provider pursuant to the document "Time of receipt and execution of payment order (Cut Off Time)".

### 3. Order rejection

Bulk order file will be rejected:

a) completely

- in case of technical file inaccuracy or incorrect format

b) partially

- in case there is no cover in account for a part of transactions
- in case of incorrectly entered instructions indispensable for correct execution of orders
- in case it is rejected by the NCS

Introduced will be a standardised file of replies to Bulk order – Pain.002 – in which the Bank will provide feedback on all unexecuted orders from one pain.001 file.

For each pain.001 formed can be:

- not a single pain.002 – if all orders from pain.001 have been regularly executed
- more pain.002 – if the client entered mandatory data incorrectly, if there was no cover for the order etc.

The Bank will send the pain.002 file through the same channel the client used to send the initial pain.001.file.

The Bank will return the first pain 002 to the client immediately after sending the pain 001 file for execution in the event of the format or any type of content-related errors. At the end of a business day, the Bank will create a new pain 002 for the sent pain 001, if there was no cover for some orders or if it was not possible to execute them for some other reason. The client will be able to connect each pain 002 with the sent pain 001 through the message ID data.