

HAL E-BANK MANUAL

CROSS-BORDER PAYMENTS AND OPERATIONS WITH FOREIGN CURRENCIES



Hal E-Bank version: 20.X.X.01

Content of Manual

The manual consists of several content sections. The current section is highlighted on the list. The manual's content sections are also available online at www.eng.halcom.si/support.

1. PAYMENTS

2. CROSS-BORDER PAYMENTS AND OPERATIONS WITH FOREIGN CURRENCIES

3. REMOTE SIGNING

4. ADDRESS BOOK

5. QUALIFIED DIGITAL CERTIFICATE ONE FOR ALL

6. REVIEW OF BALANCE, TRANSACTIONS AND STATEMENTS

7. BANK NOTICES AND MESSAGES TO BANK

8. ADDITIONAL TOOLS AND SETTINGS

9. FILE EXCHANGE

10. E-INVOICES

11. SEPA DIRECT DEBIT

12. SDD REFUSALS AND MANDATES

Table of Contents

Cross-border Payments and Operations with Foreign Currencies	4
VP70 Payment Orders and UPN/SEPA	5
UPN/SEPA payment order - Appearance	6
Transfer Order	7
Inflows	8
Exchange Rate Lists	9
SWIFT Receipts	10

Cross-border Payments and Operations with Foreign Currencies

In the content section Cross-border payments and operations with foreign currencies the following elements are presented:

- VP 70 payment order (cross-border payments),
- UPN/SEPA payment order (transfers in the SEPA area in EUR),
- transfer order (transfer in a currency other than EUR or exchange of currencies),
- inflow,
- exchange rate lists and
- SWIFT receipts.

Cross-border payments and operations with foreign currencies are conducted as described in the Payments section.

Cross-border payments and operations with foreign currencies will be enabled if in the drop-down menu (A) above the field with displayed account you select the »Cross-border payments« option.

The screenshot shows the 'hal ebank' application window. The title bar includes 'File View Communication Tools Help'. The menu bar contains icons for various functions. The main area displays 'Foreign payment order' with a 'Preparation' status. A dropdown menu labeled 'Cross-border payments' is highlighted with a red circle and the letter 'A'. Below this menu, there is a field for the account number 'SI56 3300 0846 4683 166' and the bank name 'EBB LJUBLJANA D.D.'. The interface also shows a 'Marked records No: 0/11' at the bottom.

WARNING

The types of operations you can select are related to the permissions, which you arrange with your bank administrator. If you don't have the »Cross-border payments« option in the selection, contact your bank administrator.

VP70 Payment Orders and UPN/SEPA

The VP70 payment order is used for payments to a creditor with headquarters outside of the territory of the Republic of Slovenia and in currency other than EUR.

UPN/SEPA payment order is used for payments in euros within the SEPA area.

- 1 Select »Cross-border payments«¹.
- 2 Select the account.
- 3 Enter the folder **Preparation > Orders**.
- 4 Select the command **Enter > Foreign payment order - UPN/SEPA** or **Foreign payment order- VP70**. The selected order opens up.
- 5 The debtor data (5a) will be completed automatically. Enter the creditor data

manually or select them from the address book by clicking the symbol »?« (5b) (See the Payments section for more information on completing orders, use of address book and sending orders to the bank).

- 6 Confirm the entry by clicking the **OK** button. The prepared order is sent to the bank in a way as described in the Payments section (see the Payments section).

¹ If you don't have the »Cross-border payments« option in the selection, contact your bank administrator.

UPN/SEPA payment order - Appearance

Payment order - UPN/SEPA		Status:
		ID: 102C9N3AR4FVCCTE
		Prepared: 23.05.2017-11:03.02
		Accepted:
Debtor		
IBAN:	SI56 0500 0001 2346 862	
Reference:	NRC	
Name:	HALCOM D.D.	
Address:	TRŽASKA CESTA 118	
City:	LJUBLJANA	
Country:	SLOVENIA	
Purpose code	Purpose / payment due date	Urgent
CMDT		<input type="checkbox"/>
Creditor		
Amount	Payment date	Bank BIC
EUR	23.05.2017	
IBAN:		
Reference:	NRC	
Name:		
Address:		
City:		
Country:		
Comment: form no. 16 Prepared by: Signed by:		
Print OK Exit		
Page 1 from 2		

Payment order - UPN/SEPA		Status:
		ID: 102C9N3AR4FVCCTE
		Prepared: 23.05.2017-11:03.02
		Accepted:
Purpose category code:		
Ultimate debtor name:		
Ultimate creditor name:		
IDENTIFIERS		
Debtor		Creditor
Type ID:		Type ID:
Ultimate debtor		Ultimate creditor
Type ID:		Type ID:
Comment: form no. 16 Prepared by: Signed by:		
Print OK Exit		
Page 2 from 2		

Transfer Order

Money transfer order enables the following¹:

- Exchange between different currencies,
- Transfer of funds among own accounts, and
- Payment to business partner's account, which is open with a bank in Slovenia.

Money transfer order can be completed in the folder **Preparation > Transfers (3)**. It shall be used when at least one currency is not EUR (credit currency **(A)** or coverage currency **(B)**). You can enter only one amount in the order - credit or coverage/debit - as the other amount is calculated by the bank by the currently valid exchange rate.

- 1 Select »Cross-border payments«².
- 2 Select the account.
- 3 Enter the folder **Preparation > Transfers**.
- 4 Select the **Enter** command. Domestic payment order in foreign currency opens up.
- 5 Debtor data **(5a)** will be completed automatically into the corresponding

- 6 Complete the remaining data. Confirm the entry by clicking the **OK** button. The prepared order is sent to the bank. (See the *Payments* section for more information on completing orders, use of address book and sending orders to the bank).

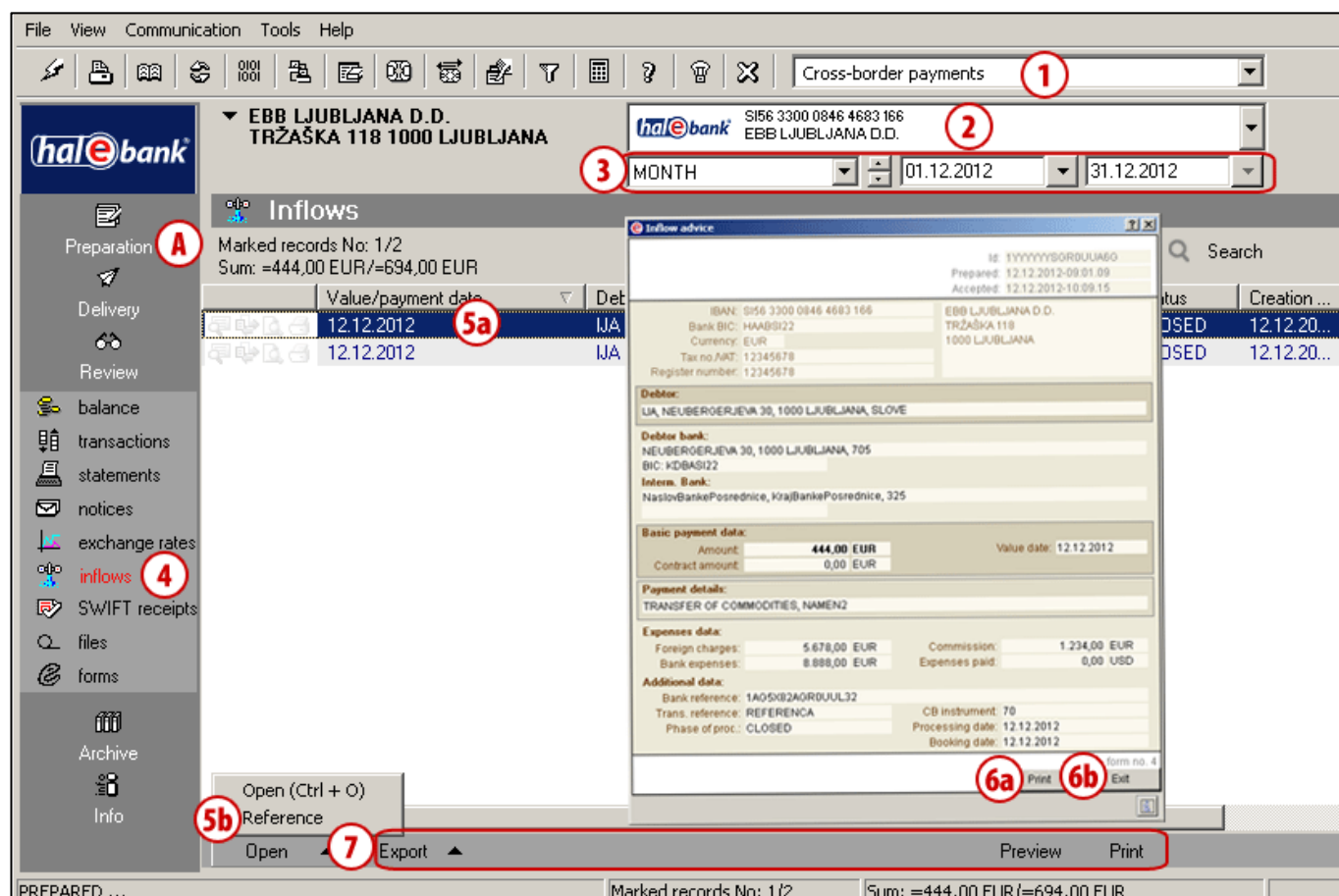
¹ Some banks only allow currency conversion within the same account (creditor data are pre-filled and cannot be changed).

Some banks allow transfers between own accounts and payments to the partner account. In this case fill out the creditor data.

² If you don't have the »Cross-border payments« option in the selection, contact your bank administrator.

Inflows



Inflows are displayed in the folder **Review > Inflows (4)**, where you can review inflows for the selected time period, print and export data.

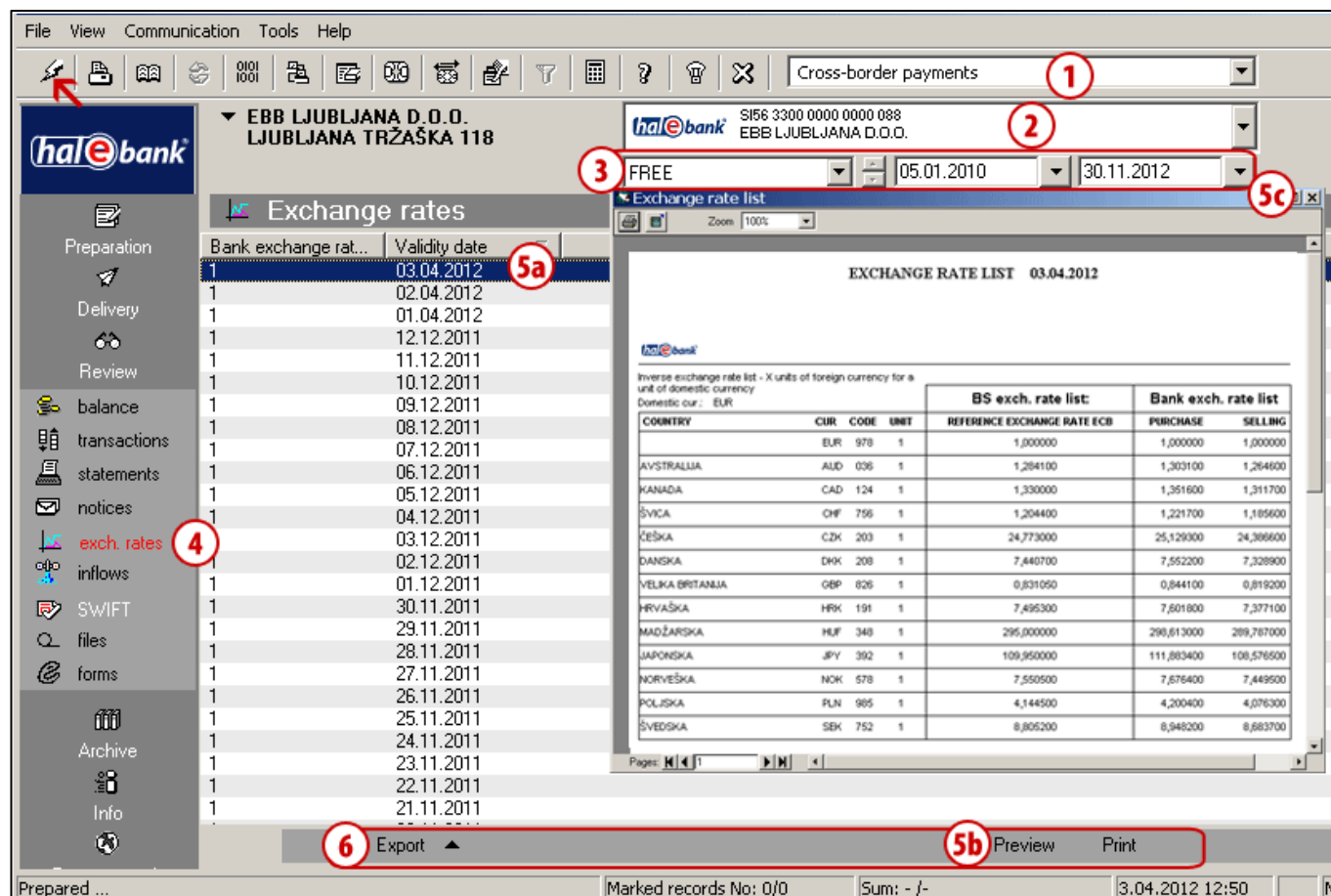


- 1 Select »Cross-border payments«¹.
- 2 Select the account.
- 3 Select the time period.
- 4 Inflows are saved in the folder **Review > Inflows**.
- 5 Select the inflow data (5a). Open the inflow by double clicking or by using the command **Open > Open (Ctrl + O) (5b)**.
- 6 The inflow data will appear. You can print them (6a). Close the window by using the **Exit** command (6b).
- 7 You can export the inflow data or you can review or print the statement.


¹ If you don't have the » Cross-border payments« option in the selection, contact your bank administrator.

Exchange Rate Lists

Exchange rate lists are located in the folder **Review > Exchange rates**. They are marked with sequence number and date. Exchange rates are sent to the e-bank by your bank; you receive the latest valid one when refreshing data (click the icon  [marked with an arrow on the picture ] in the tool bar). Exchange rate lists can be reviewed, printed and exported¹.



The screenshot shows the 'hal ebank' software interface. The main window displays a list of exchange rates under the 'Exchange rates' section. The list includes columns for 'Bank exchange rate', 'Validity date', and a list of countries with their respective exchange rates. A pop-up window titled 'Exchange rate list' is open, showing a detailed table of exchange rates for various countries, including Australia, Canada, Czech Republic, Denmark, Great Britain, Croatia, Hungary, Japan, Norway, Poland, and Sweden. The table includes columns for 'Country', 'CUR', 'CODE', 'UNIT', 'BS exch. rate list', and 'Bank exch. rate list' (Purchase and Selling). The interface is annotated with red circles and numbers 1 through 6, and 5a, 5b, and 5c, indicating specific steps in the process.

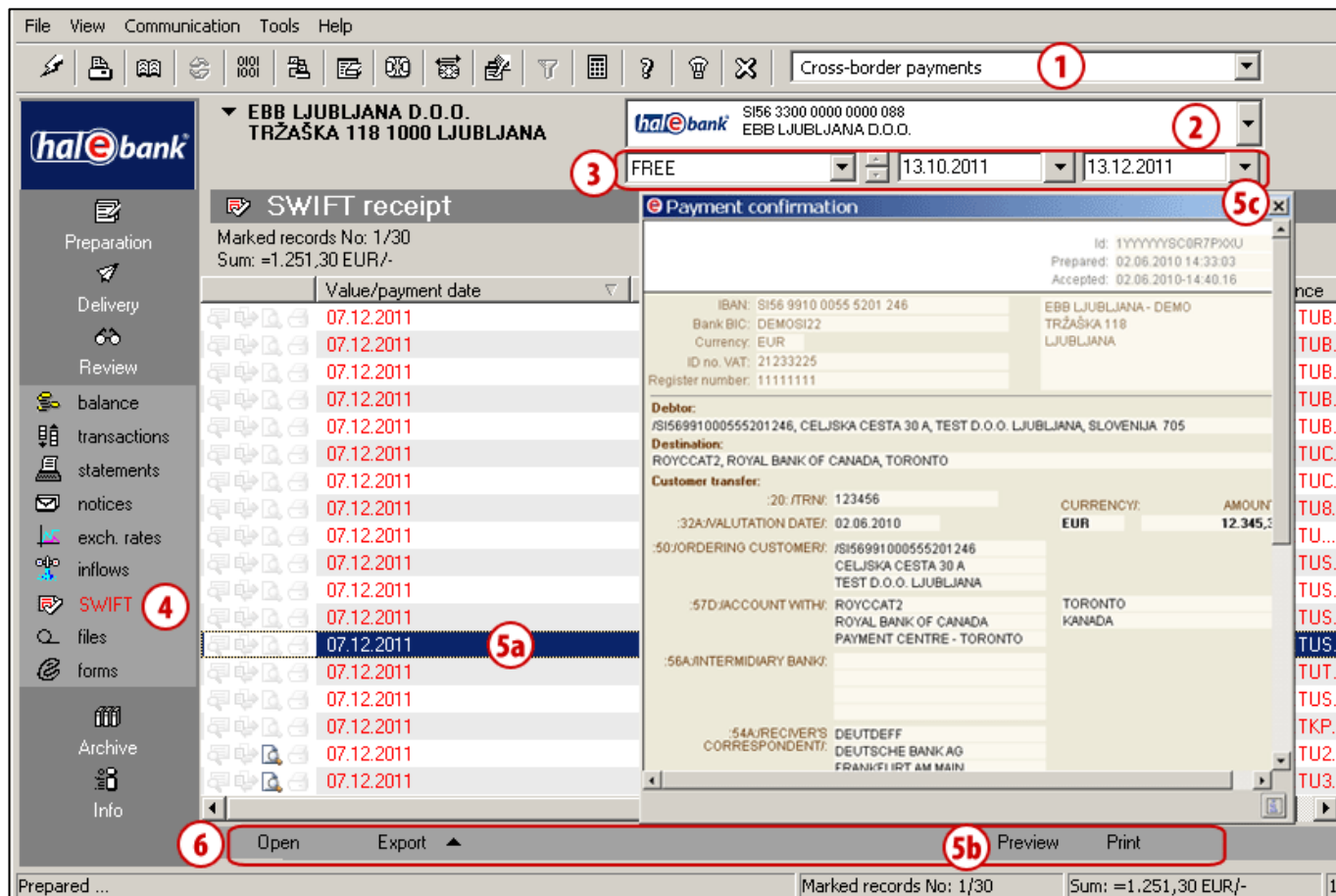
- 1 Select »Cross-border payments«².
- 2 Select the account.
- 3 Select the time period.
- 4 Exchange rate lists are saved in the folder **Review > Exchange rates**.
- 5 Select the exchange rate list (5a). By double clicking or by selecting **Preview (5b)**, the exchange rate data will open. Close the window by clicking the symbol  (5c).
- 6 Data can be exported, while statement can be reviewed or printed.


¹ The exchange rate list export procedure is the same as the standard transaction item export, which is described in the section Review of Balance, Transactions and Statements.

² If you don't have the »Cross-border payments« option in the selection, contact your bank administrator.

SWIFT Receipts

SWIFT receipts are located in the folder **Review > SWIFT**. They are sent to the e-bank by your bank, when it conveys your payment order into the execution to a bank abroad. SWIFT receipts can be reviewed, printed or exported¹.



- 1 Select »Cross-border payments«².
- 2 Select the account.
- 3 Select the time period.
- 4 SWIFT receipts are saved in the folder **Review > SWIFT**.
- 5 Select the SWIFT receipt (5a). By double clicking or by selecting **Preview (5b)**, the receipt data will open. Close the window by clicking the symbol  (5c).
- 6 Data can be exported, while the statement can be reviewed or printed.

¹ The SWIFT receipt export procedure is the same as the standard transaction item export, which is described in the section Review of Balance, Transactions and Statements.

² If you don't have the »Cross-border payments« option in the selection, contact your bank administrator.