

HAL E-BANK MANUAL

SEPA MASS PAYMENTS



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

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SEPA Mass Payments

In this section, you will learn how to prepare SEPA mass payments (MP SEPA), import them into Hal E-Bank, review them, send them to the bank, cancel them, etc. MP SEPA replaced the existing transactions with NPI DC (New payment instruments - direct credits).

The bank offers the following two modes when working with the MP SEPA batches:

- the MP SEPA batches preparation mode,
- the files exchange mode.

Differences between the batch preparation method and the files exchange method

- **MP SEPA batch exchange:** in order to work with MP SEPA batches, you will need authorizations for performing domestic payments for the preparation of the batches, for signing and for sending data. The authorizations may be separated, using a defined number of required left-side and right-side signatures. The batches can also be signed via remote signing (NLB Proklik WEB). The batch type is set by the user preparing the batch. When importing data into the batch, you can choose between the options of importing open or closed MP SEPA batches. Depending on the batch type, the e-bank allows you to review the details of the batch - the individual orders - open package or only collective data - closed package. The type of package that is being imported is not determined by the authorizations.
- **MP SEPA exchange through files exchange:** in order to work with the files exchange mode, you will need authorizations for preparing, signing and sending files. For mass payment documents, the data is encrypted and cannot be viewed, which is specified in advance in the Document Types Codebook. In the review of the documents, the data related to the sent MP SEPA documents is not available to the user (collective or individual order data, the total number, the number of orders, the value date). The same applies to the signature of the documents, as the data cannot be reviewed by the person signing the documents.

The bank recommends that the users choose the first mode for working with MP SEPA - by preparing MP SEPA batches, which combines data and financial flows. To work in this mode, the user requires the same authorizations needed to work with ordinary payment orders. Working with these batches is similar to working with other types of payment order batches.

Performing transactions with the MP SEPA batch mode is described in chapter SEPA Mass Payments - ¹.

Performing transactions with the document exchange mode is described in chapter Exchanging MP SEPA

WARNING

Not all banks that use the Hal E-Bank solutions support transactions with the MP SEPA batches and with the document exchange modes. Consult your bank for further information on the MP SEPA transactions options.

¹ The procedure for preparing MP SEPA batches is also described in the Payments Manual.

SEPA Mass Payments - Batch Mode

In this section, you will learn how to prepare SEPA mass payments batches (MP SEPA), import them into Hal E-Bank, review them, send them to the bank, cancel them, etc., using a similar procedure to the one used for other types of payment order batches.

The **MP SEPA batch** represents an n-number of payment orders, which you prepare in the back-office application and combine them into the MP SEPA batch. The MP SEPA batch is imported into the e- bank and sent to a bank for execution. For the received MP SEPA batch, a bank sends only **one** (summary) **debit item** for all orders. A bank can also entirely reject the MP SEPA batch.

In order to work with the MP SEPA batches, you need the authorization for working with a selected account (batch preparation, signing, sending data, reviewing).

Import of the MP SEPA batch is enabled in the Domestic payments channel.

When importing the MP SEPA batch, you can choose between the options of importing a closed or open MP SEPA batch (details in continuation).

WARNING

Not all banks that use the Hal E-Bank solutions support transactions with the MP SEPA batches. Consult your bank for further information on MP SEPA batch transactions options.

Preparation of an MP SEPA Batch

The MP SEPA batch is prepared in the back-office application. During preparation, follow the instructions for the preparation of the MP SEPA batch, otherwise the batch with MP SEPA payments will be rejected at import. A detailed description of the procedure for MP SEPA batch preparation is available on Halcom's Website: www.halcom.si/ebanka/pomoc in the **Priročniki (Manuals)** section, chapter **Mass Payments SEPA - Instruction for Preparation of MP SEPA Batch**.

Authorizations for Working with MP SEPA Batches

For importing, signing, reviewing and sending the MP SEPA batches, you need authorizations for the Domestic Payments channel for a selected account, which contains the following authorizations for working with batches:

- preparation and review of batches,
- signing,
- sending.

The authorizations for a trustee are defined by the company's legal representative.

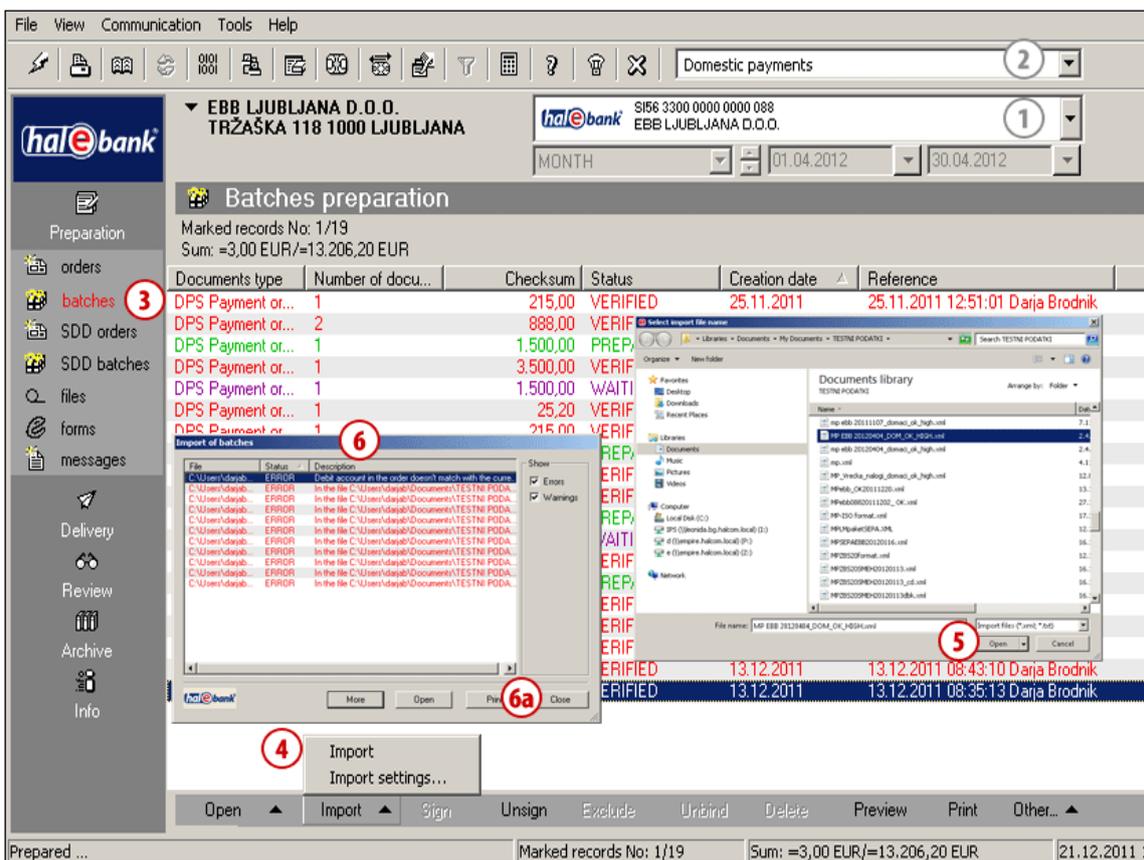
Importing an MP SEPA Batch

The procedure for importing an MP SEPA batch is similar to the procedure for importing order batches. Importing is enabled in the Domestic payments channel. Prior to importing the MP SEPA batch, make sure that you have set the selected value »NO« in the import converter settings at »Import MP SEPA Batches as Ordinary Orders«. Otherwise, the MP SEPA batch will be imported as a batch with ordinary orders.²

When importing an MP SEPA batch, choose the type in which you would like to import the MP SEPA batch, based on your authorizations. You can choose between the options of importing an **open** or **closed** MP SEPA batch.

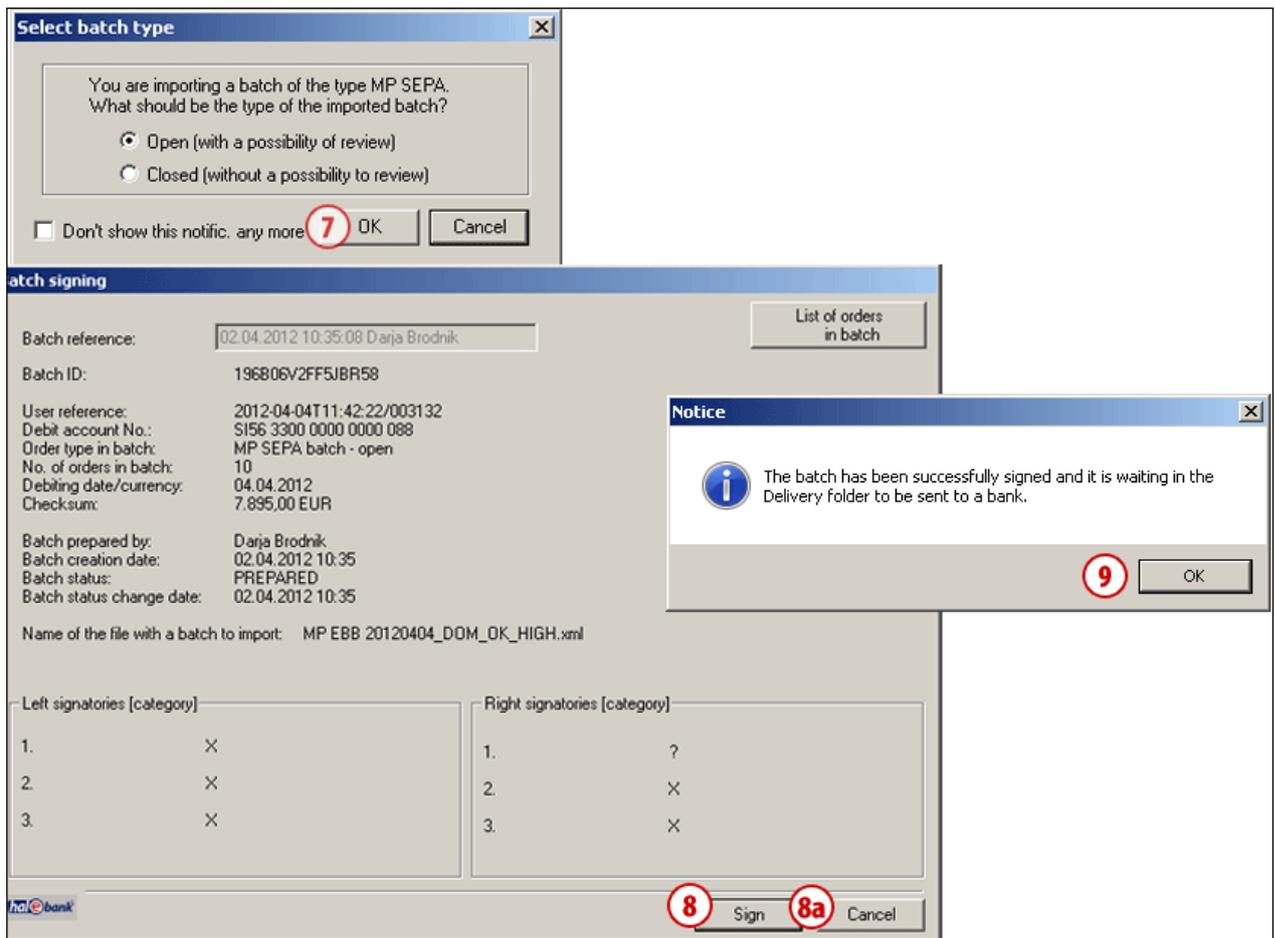
If you decide to import the MP SEPA batch - **open**, you will be able to review the orders from the batch as you continue to work. If you decide to import the MP SEPA batch - **closed**, reviewing individual orders from the batch will not be enabled.

Import the prepared MP SEPA batch into the electronic bank.



- 1 Select a debit account.
- 2 Select the »Domestic payments« type payment transaction type.
- 3 Enter the folder Preparation > Batches.
- 4 Select the command Import > Import.
- 5 In the window »Select the name of entry file«, find your file and select it and click Open.
- 6 In case the MP SEPA batch which you are importing contains an error, the application will notify you about this. Close the window by clicking Close (6a).

² You will find more information on the settings for import/export converters in the Additional Tools and Settings Manual.

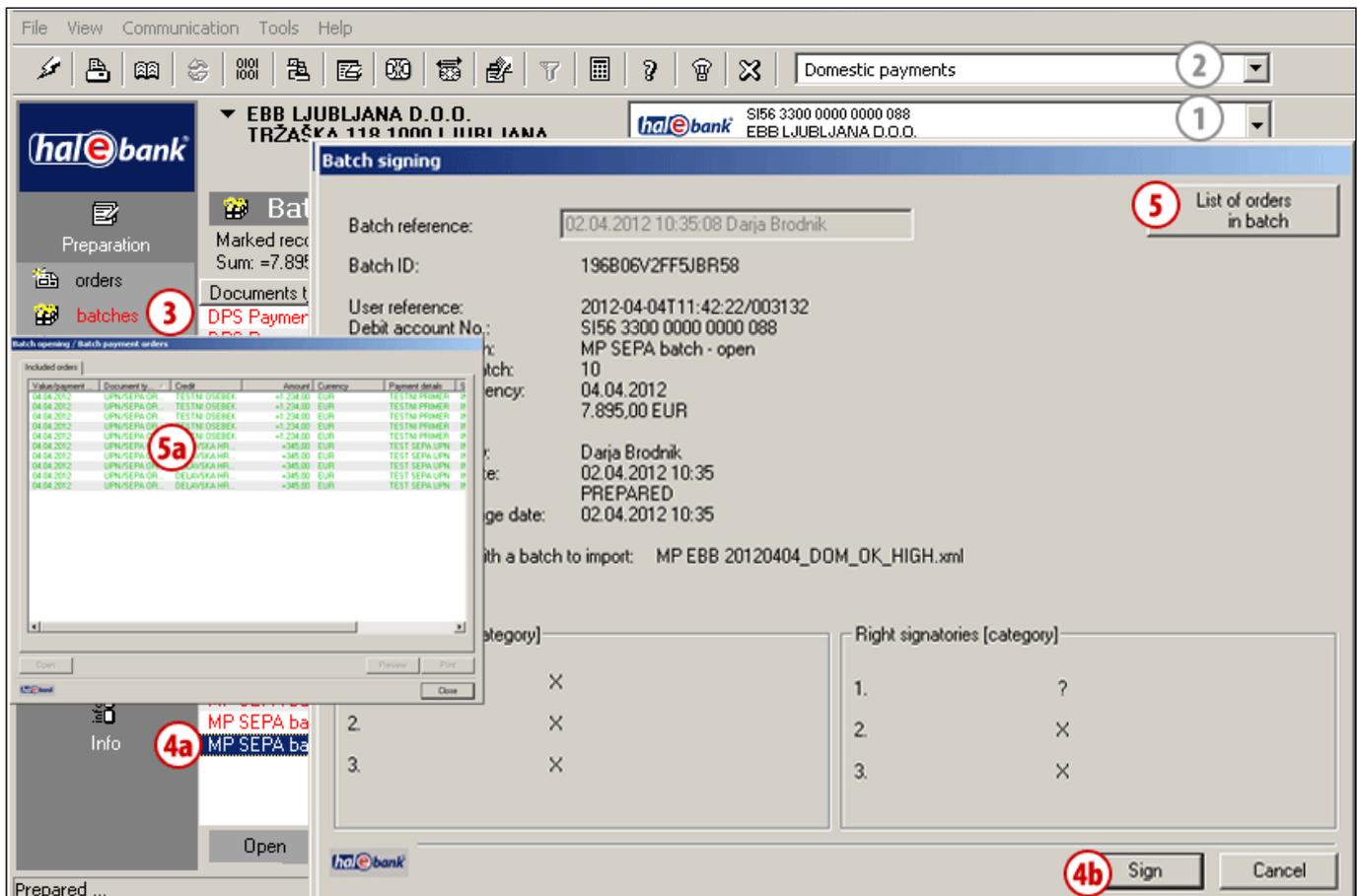


- 7 If the MP SEPA batch that you are importing is prepared correctly, a window opens where you can specify the batch type - **open/closed** and confirm the selection by clicking **OK** (7). If you have selected to receive a notification when you successfully import an MP SEPA batch in the notifications settings, the application will notify you about the successful import. Close the window by clicking Close.
- 8 In the window »Batch signing«, sign a batch by using the command »**Sign**« (8) or cancel it by using the command »**Cancel**« (8a).
- 9 After signing, you will receive a notification stating that the MP SEPA batch is waiting for you in Delivery. Confirm the notification by clicking **OK**. You can then send the MP SEPA batch to the bank in the same way as described in Step 3 of chapter: Send MP SEPA Batch to Bank.

Working with MP SEPA Batches

For the MP SEPA batches, in addition to the Import option, the following actions are enabled: Open, Sign, Delete, Preview, Print, Other. Performing individual actions depends on the status of the MP SEPA batch (prepared, verified...) and the batch type (open/closed).

Opening an MP SEPA Batch



- 1 Select a debit account.
- 2 Select the Domestic payments payment transaction type.
- 3 Enter the folder Preparation > Batches.
- 4 Select the batch (4a). If the batch status is set to PREPARED (the batch is not signed yet), sign it (following the same procedure that is applied to batches with ordinary orders) (4b).
- 5 In the »open« batch type (regardless of its status), you can see orders by clicking the command List of orders in batch. A dialogue »Batch opening/ Batch payment orders« opens displaying the list of orders (5a). If you have selected the MP SEPA batch »closed«, the command for reviewing List of orders in batch is not visible.

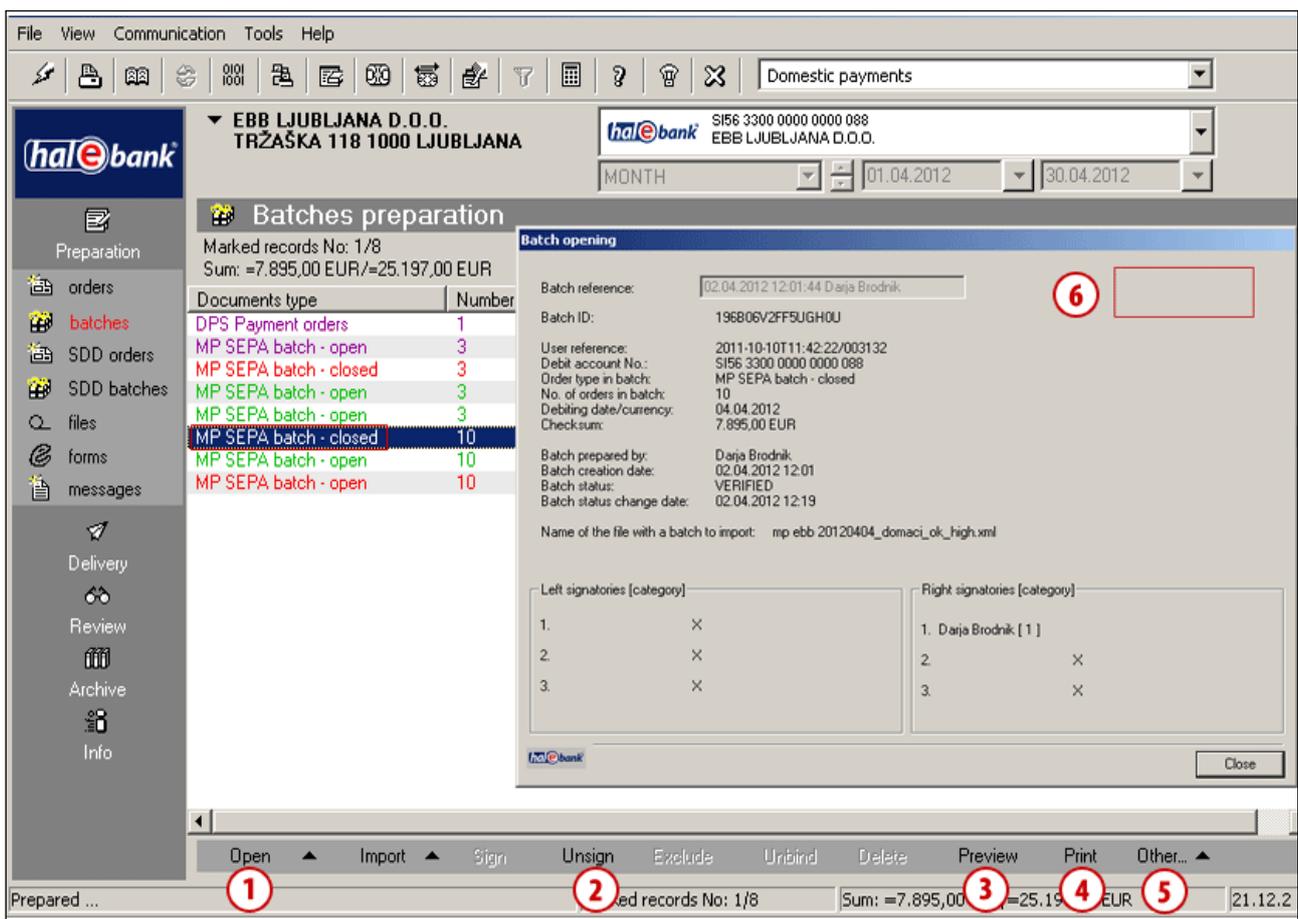
Editing an MP SEPA Batch

An MP SEPA batch or the orders contained in it **cannot be edited**. This means that in the MP SEPA batch, the user cannot correct individual orders, remove them and save them elsewhere or delete them from the batch.

View/Print an MP SEPA Batch

You can open (1), unlock (2), view (3), print (4) the MP SEPA batch or you can choose the option Other (5). When opening/previewing/printing a closed MP SEPA batch, only the batch data is visible, while the data on individual orders is not visible (6). In case of an open MP SEPA batch, the individual orders data is also visible.

Data visible in a closed MP SEPA batch:



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Data visible in an open MP SEPA batch:

The screenshot shows the 'Batch signing' window in the halebank software. The window title is 'Batch signing' and it contains the following information:

- Batch reference:** 02.04.2012 10:35:08 Darja Brodnik
- Batch ID:** 196806V2FF5JBR58
- User reference:** 2012-04-04T11:42:22/003132
- Debit account No.:** SI56 3300 0000 0000 088
- Batch type:** MP SEPA batch - open
- Batch ID:** 10
- Batch date:** 04.04.2012
- Batch amount:** 7.895,00 EUR
- Batch description:** Darja Brodnik
- Batch date:** 02.04.2012 10:35
- Batch status:** PREPARED
- Batch creation date:** 02.04.2012 10:35
- Batch file:** MP EBB 20120404_DOM_OK_HIGH.xml

The 'Included orders' table shows the following data:

Batch reference	Document No.	Credit	Amount	Currency	Document details
02.04.2012	UPN/SEPA/01	TESTIN OSEBEK	+1.234,00	EUR	TESTIN PRIMER
02.04.2012	UPN/SEPA/01	TESTIN OSEBEK	+1.234,00	EUR	TESTIN PRIMER
02.04.2012	UPN/SEPA/01	TESTIN OSEBEK	+1.234,00	EUR	TESTIN PRIMER
02.04.2012	UPN/SEPA/01	TESTIN OSEBEK	+1.234,00	EUR	TESTIN PRIMER
02.04.2012	UPN/SEPA/01	DELAVSKA HR.	+345,00	EUR	TEST SEPA UPN
02.04.2012	UPN/SEPA/01	DELAVSKA HR.	+345,00	EUR	TEST SEPA UPN
02.04.2012	UPN/SEPA/01	DELAVSKA HR.	+345,00	EUR	TEST SEPA UPN
02.04.2012	UPN/SEPA/01	DELAVSKA HR.	+345,00	EUR	TEST SEPA UPN

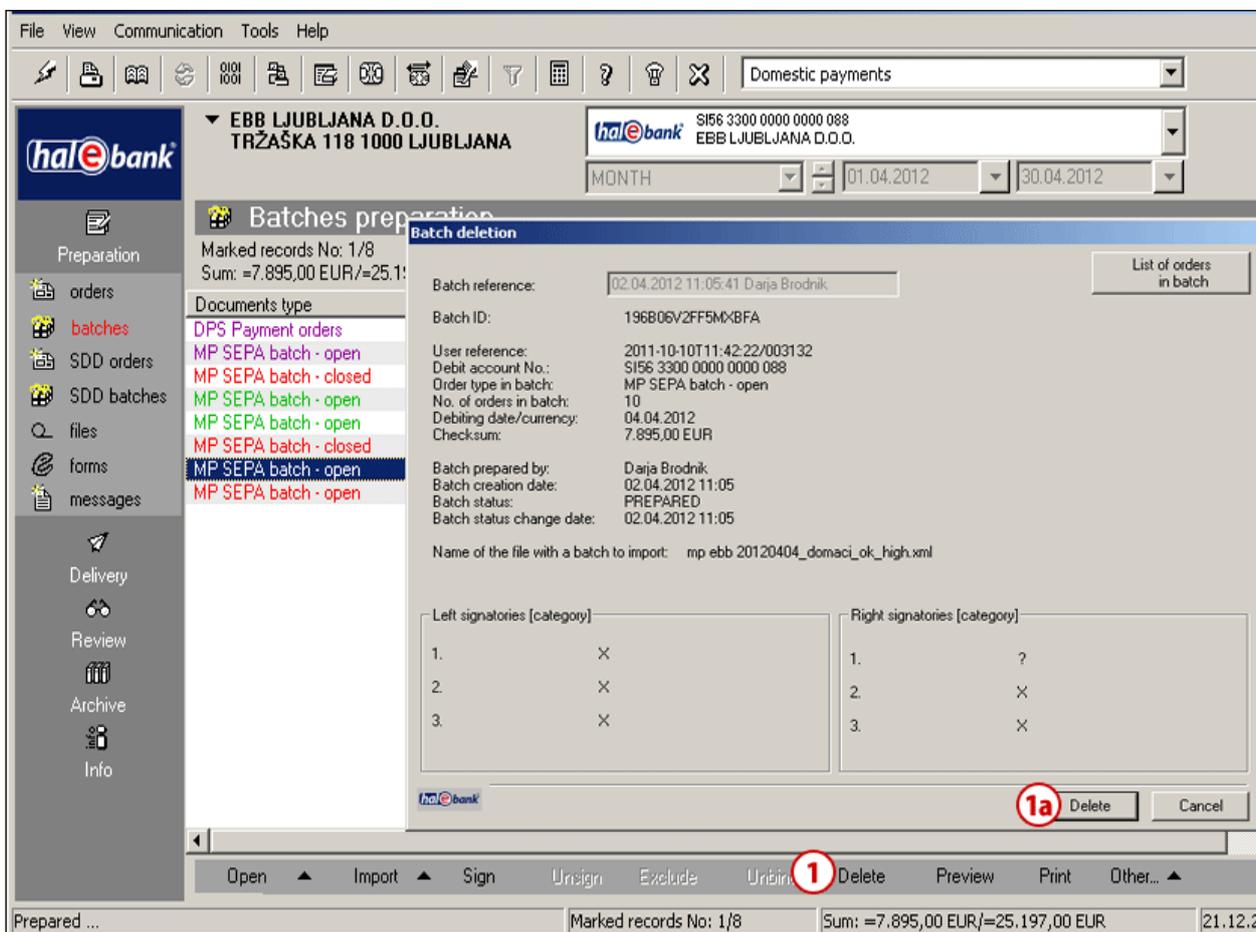
The 'Right signatories (category)' table shows the following data:

Category	Right signatories (category)
1.	X
2.	X
3.	X

The 'Batch signing' window also includes a 'List of orders in batch' button and 'Sign' and 'Cancel' buttons at the bottom right.

Deleting an MP SEPA Batch from Batches Preparation

You can delete the entire MP SEPA batch in the Batches preparation window. The deletion is performed following the same procedure that applies to the deletion of individual payment orders (see the Payments Manual). In the bottom toolbar, select Delete (1), confirm the deletion by using the command Delete in the window »Batch deletion (1a) or simply with Alt+D.

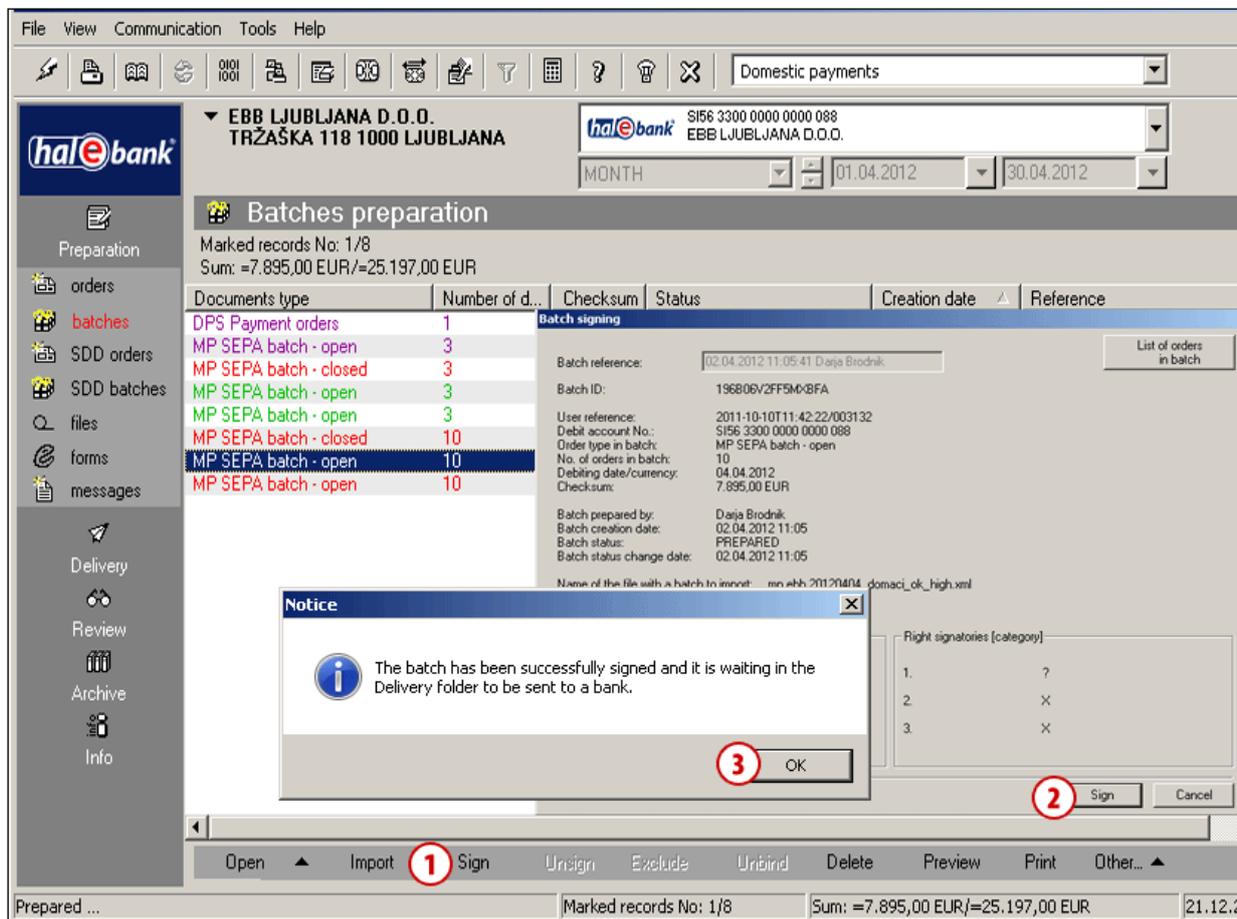


Other

Within this action, you can select the option »Send in Signing«, if your bank supports this service and select the option »View«.

Signing an MP SEPA Batch

The signing of an MP SEPA batch is performed in the same way as the signing of a batch with ordinary payment orders. In the bottom toolbar, select Sign (1), then confirm the selection in the window »Batch signing« (2) and confirm the notification by clicking the OK button (3).

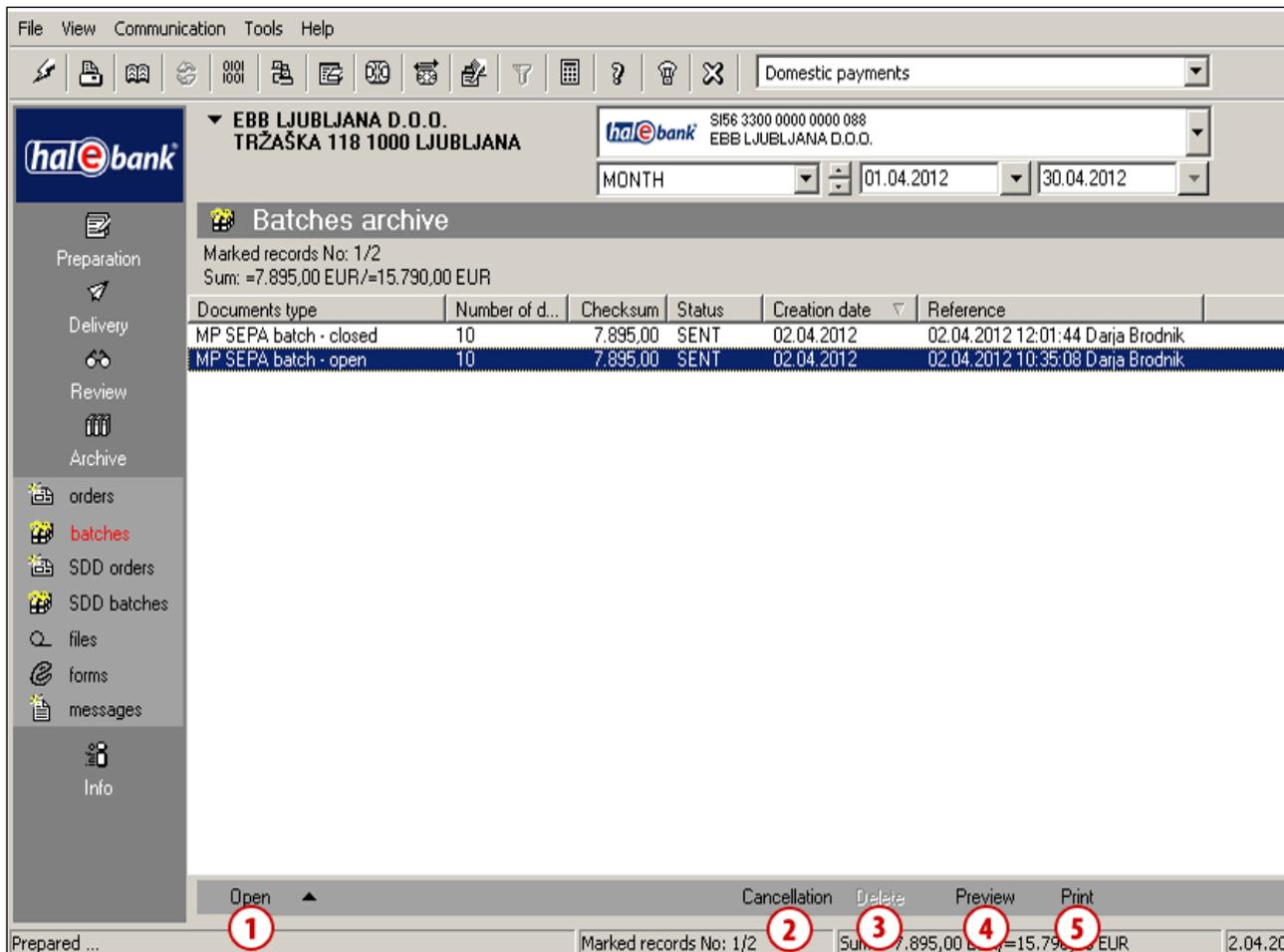


Sending an MP SEPA Batch to a Bank

The signed MP SEPA batch is located in the folder **Delivery**, where it is waiting to be sent to a bank. The procedure for sending the MP SEPA batch to a bank is the same as the procedure for sending batches with payment orders (see Step 3: Send to Bank of the Payments Manual).

MP SEPA Batches Archive

The sent MP SEPA batch is located in the folder **Archive > Batches**.



In the folder **Archive > Batches**, you can perform the following operations with the MP SEPA batches:

- open them (1) - depending on the batch type **open/closed**,
- cancel them (2) - depending on the batch status. You can cancel the MP SEPA batch, if it has the status **SENT, IN WAITING**,
- delete them (3) - depending on the batch status. You can delete the MP SEPA batch, if it has the status **EXECUTED, CANCELLED, REJECTED**,
- preview them (4) and
- print them (5).

Each procedure with the MP SEPA batches is performed following the same procedure that applies to individual payment orders.

In the MP SEPA batches Archive, you can also check the statuses of the batches. The statuses of the MP SEPA batches in the Archive are the following:

SENT, EXECUTED, IN WAITING, IN CANCELLATION, CANCELLED and REJECTED. The meanings of the statuses are the same as the meanings applied to the statuses of payment orders (see chapter **Verifying Order Status in Archive of Orders in the Payments Manual**).

Exchanging MP SEPA Documents with the Bank

In this section, you will learn how to use Hal E-Bank to send documents - data on SEPA mass payments (MP SEPA) to the bank. The procedure for sending SEPA mass payments in the form of documents is the same as the procedure for sending NPI files - new payment instruments to the bank. As the batch mode for working with MP SEPA described in the previous chapters is more user-friendly, we recommend that you choose to work with MP SEPA batches.

Hal E-Bank enables the exchange of optional files between the user and the bank.

WARNING
Not all banks that use the Hal E-Bank solutions support transactions with the MP SEPA batches through the files exchange mode. Consult your bank for further information on the MP SEPA transactions options.

On the basis of your signed contract for the exchange of MP SEPA and your decision to forward data to the bank in file format, the bank will provide you with a codebook with added MP SEPA files. You will receive your codebook as you refresh your data.

SEPA mass payments are treated as individual payments by banks, which is why the user will not receive feedback in the form of MP SEPA files for SEPA mass payments, but in the form of individual direct debit transaction items for each MP SEPA file executed.

The process of preparing and importing MP SEPA files:

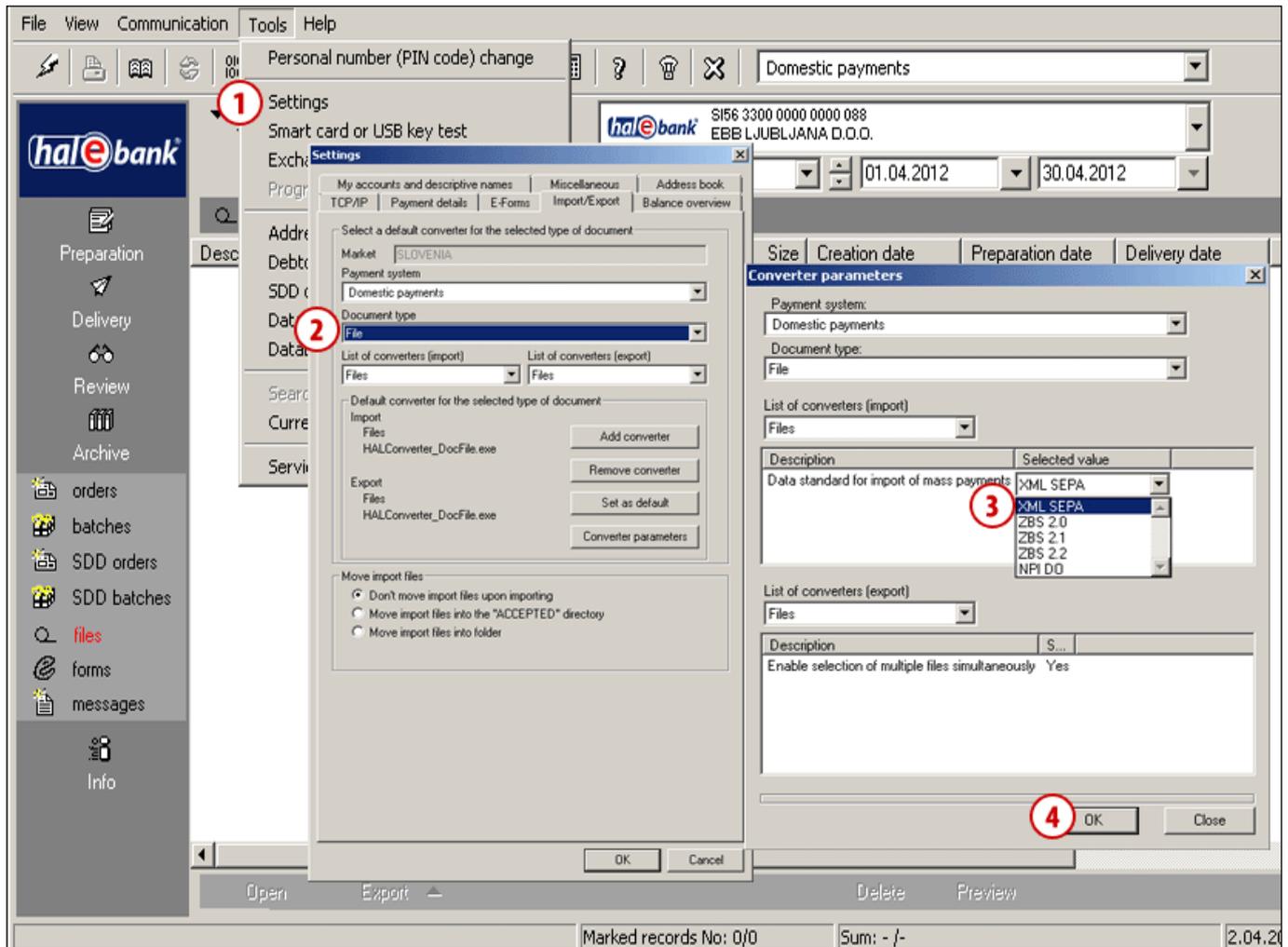
- 1) set the parameter for the Import / Export of files to enable importing the SEPA MP files (step 1),
- 2) enter the files prepared in the back-office system (accounting program) into Hal E-Bank (Step 2),
- 3) sign the files (step 3),
- 4) send or deliver to the bank (step 4).



The structure of the MP SEPA files is prescribed by the SEPA rules on credit transfers (ISO SEPA XML). As the files are entered, the accuracy of each individual MP SEPA file structure is verified.

Setting the Parameter for Importing MP SEPA Files (step 1)

Before entering an MP SEPA file, the user must select the option for importing MP SEPA files in the Hal E-Bank settings.

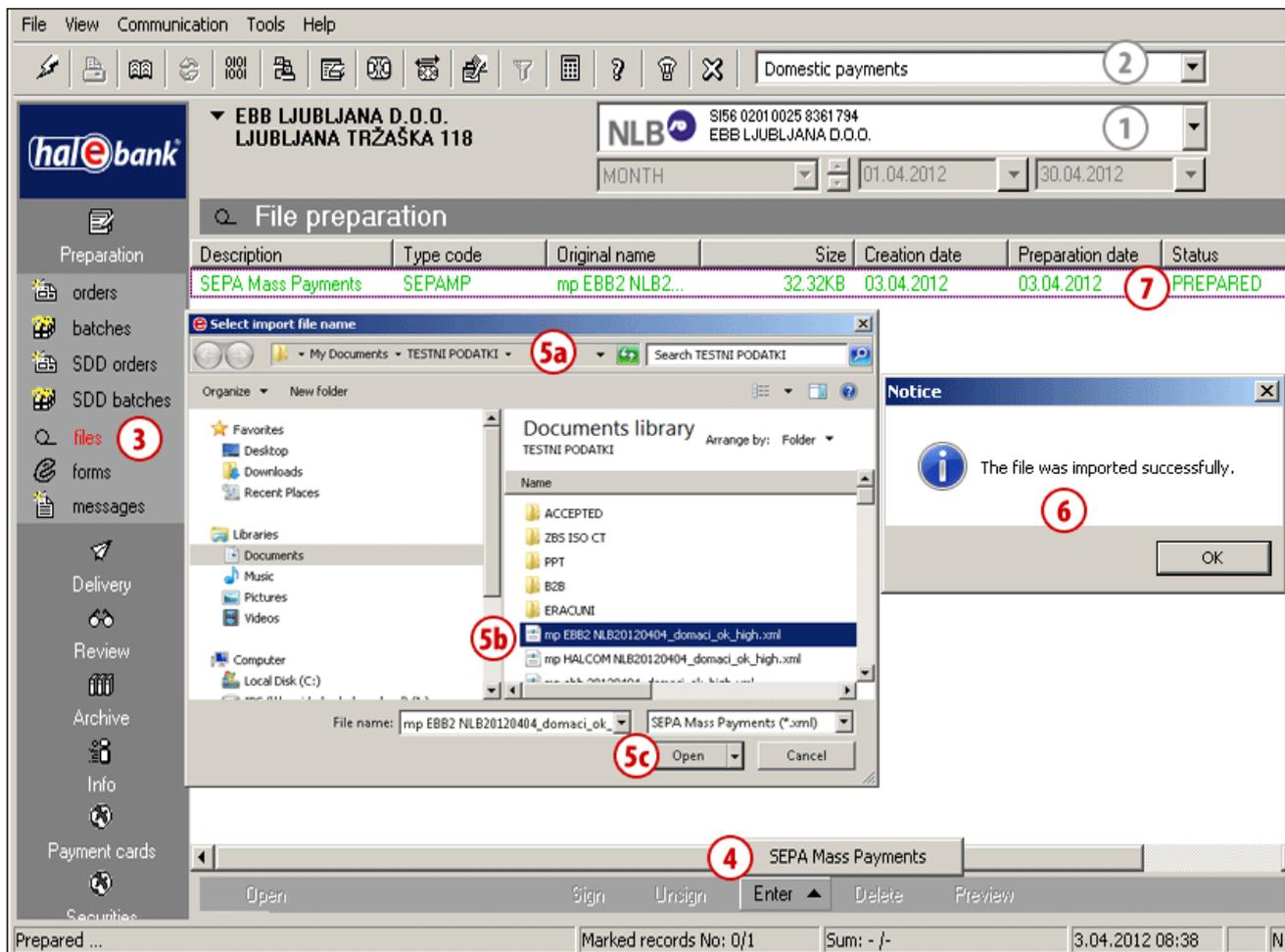


- 1 In the toolbar, select **Tools > Settings (Alt + O)**.
- 2 In the Import / Export tab, box select **File** in the **Document type** box.
- 3 After you click the **Converter parameters** button, the **Converter parameters** window opens, where you can select the import parameter by double-clicking the text below the **Selected values** box.
- 4 Confirm your selection by clicking **Confirm** and **OK**.

You will find more information on the settings for import/export converters in the **Additional Tools and Settings Manual**.

Entering an MP SEPA File (step 2)

After setting the converter, you can enter the MP SEPA files.

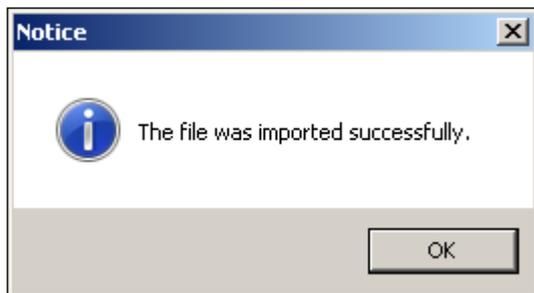


- 1 Select a debit account.
- 2 Select a payment transaction type. MP SEPA files can be prepared in both Domestic and Cross-border payments.
- 3 Enter the folder **Preparation > Files**.
- 4 Select the **Enter** command and choose the requested operation from the list (**SEPA mass payment**). If the Enter command is not active or it doesn't display SEPA Mass payments, the program doesn't have a file codebook. Try to refresh the data. The set of possible operations or file types depends on an agreement with the bank.
- 5 A window for the selection of files opens up. Find a path to the file (5a), which you would like to enter. Select the file (5b) and confirm by clicking Open (5c).
- 6 A window with a notification on the number of successfully imported files or on errors appears (see following chapters for more details). Confirm the notification. In case of errors, it is necessary to fix the structure of the file being entered and to re-enter it into Hal E-Bank.
- 7 The entered file is listed on the list of prepared files. The file is displayed in green color and its status is "PREPARED".

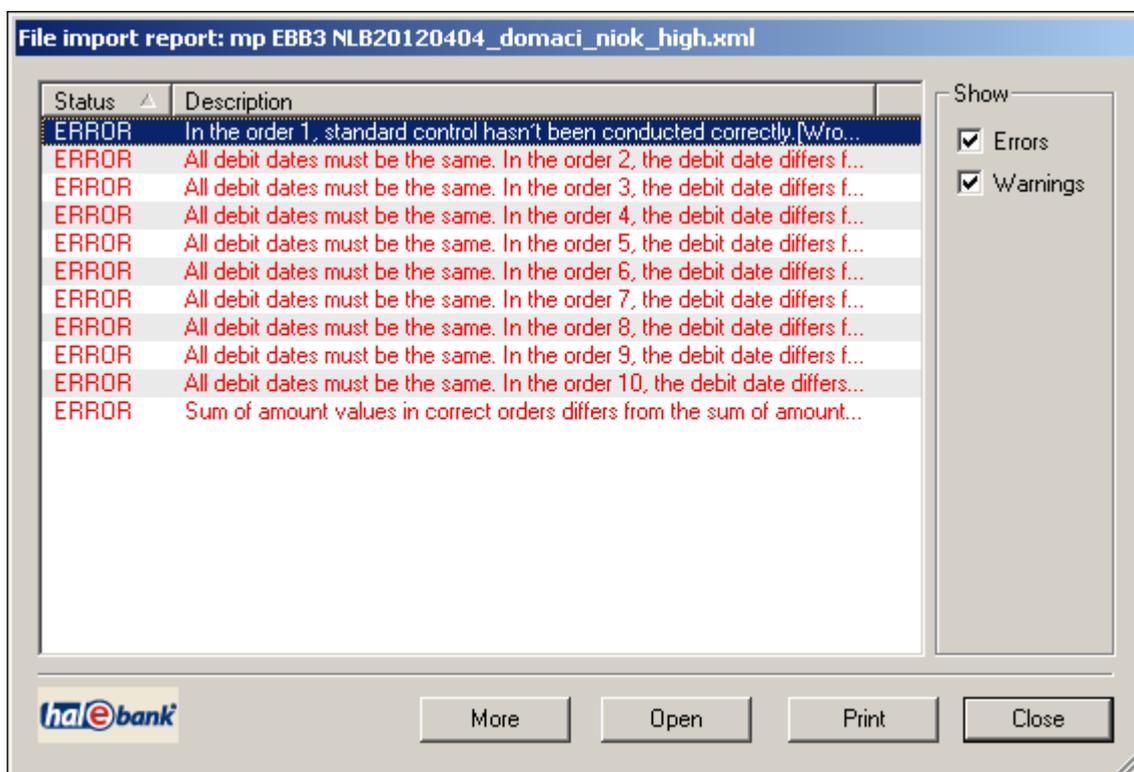
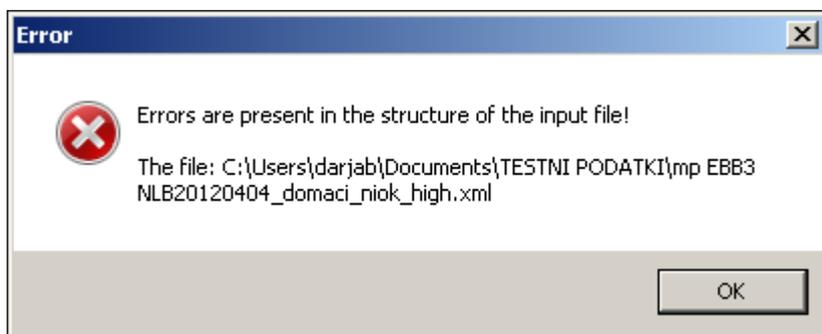
Additions to point 6:

6a

If you have chosen the XML SEPA ISO converter for importing the files, the application will inform you if importing was successful



or unsuccessful.



After confirming, you can continue working in Hal E-Bank.

6b

If you have chosen the ZBS converter (ZBS 2.0, 2.1 or ZBS 2.2), after successful verification of the structure according to the ZBS scheme, the application will notify you about the creation of collective data (of the total - control sum of entries and the number of entries in the MP SEPA file).

After you have confirmed the notification, the application will notify you about the successful/unsuccessful importing of the MP SEPA file.

6c

If you have chosen the NPI DC converter, the same procedure applies as for imports using the SEPA XML ISO converter (see point 6a). If you wish to successfully import files using the NPI DC converter, follow the instructions (see below).

Instructions for Successfully Importing MP SEPA Files with the NPI DC Converter

A SEPA mass payment can also be prepared from a properly prepared NPI DC FILE (NPI DC - direct credits) and additional information. The SEPA XML ISO format requires a set of data that is not contained in the structure of the NPI DC file. Additional information can be added to the structure of the SEPA ISO XML from the address book, based on a unique account number (the account must exist in the address book), on additionally installed codebooks in Hal E-Bank (published by your bank) and from your profile (user profile).

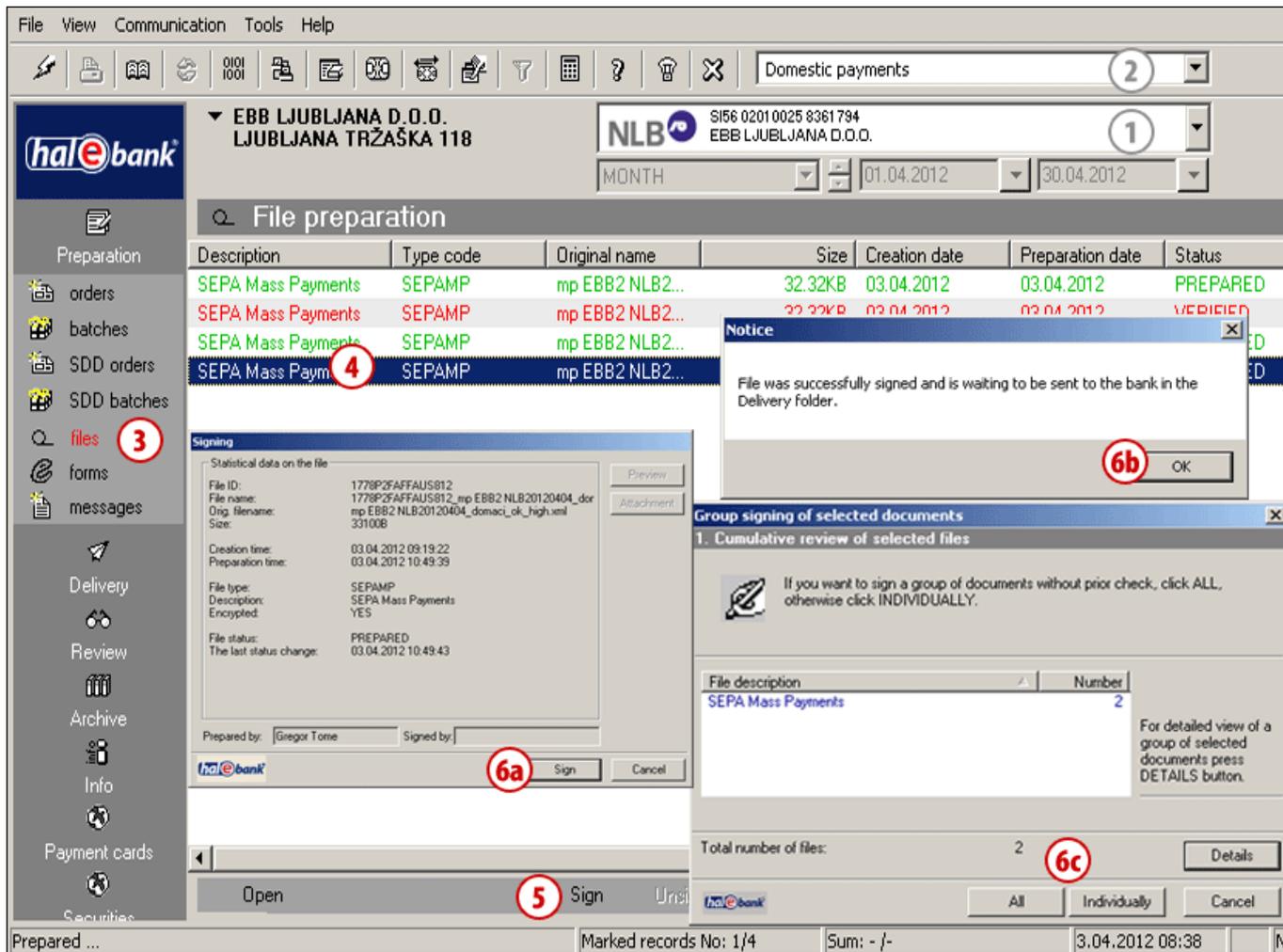
Before importing an MP SEPA file using the NPI DC converter, make sure that the NPI DC file is prepared in accordance with the Instructions and Standards for Data Exchange through the Collection Center and that the address book contains data on the recipients of the funds. In the event that there is not data on the recipients' accounts in the address book, simply add the information. Learn how to add data to the address book in the **Hal E-Bank - Address Book Manual**.

WARNING

Not all banks that use the Hal E-Bank solutions support transactions with the MP SEPA batches and with the files exchange mode. Consult your bank for further information on MP SEPA transactions options.

Signing a File (step 3)

Only the files that appear in green with the status »PREPARED« can be signed.



- 1 Select a debit account.
- 2 Select a payment transaction type.
- 1 Enter the folder **Preparation > Files**.
- 2 Select one or more prepared files that you would like to send (see tip).
- 3 Select the **Sign** command.
- 4 If you selected:
 - a. One file, in the Signing dialogue window confirm file signature with the **Sign** command (6a).
(You can cancel the signing of a file by using the **Cancel** command or pressing the <Esc> button.)
A notification about the successful signing of the file will appear; you should confirm it (6b).

- b. Multiple files, in the window »Group signing of selected documents«, sign all files (the **All** button) or an individual file (the **Individual** button) (6c);

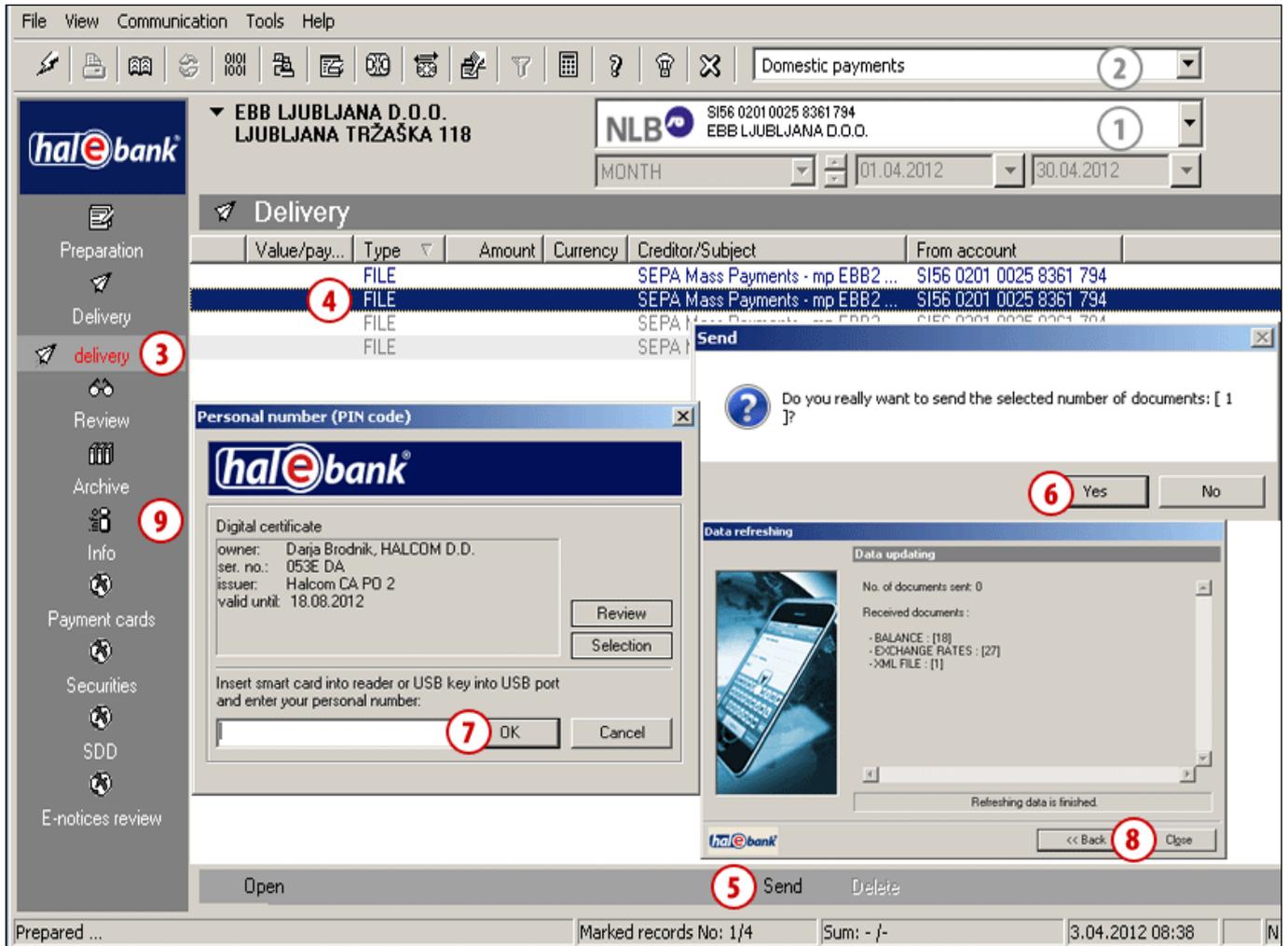
The signed file is displayed in red color, with the status »VERIFIED«. Such a file is also visible in the **Delivery** folder, where it waits to be sent to the bank.

TIP

How can you select multiple files? While pressing CTRL on the keyboard (for individual selection) or SHIFT (for a group), select files by using the left mouse key. The selected files are highlighted.

Sending a File to the Bank (step 4)

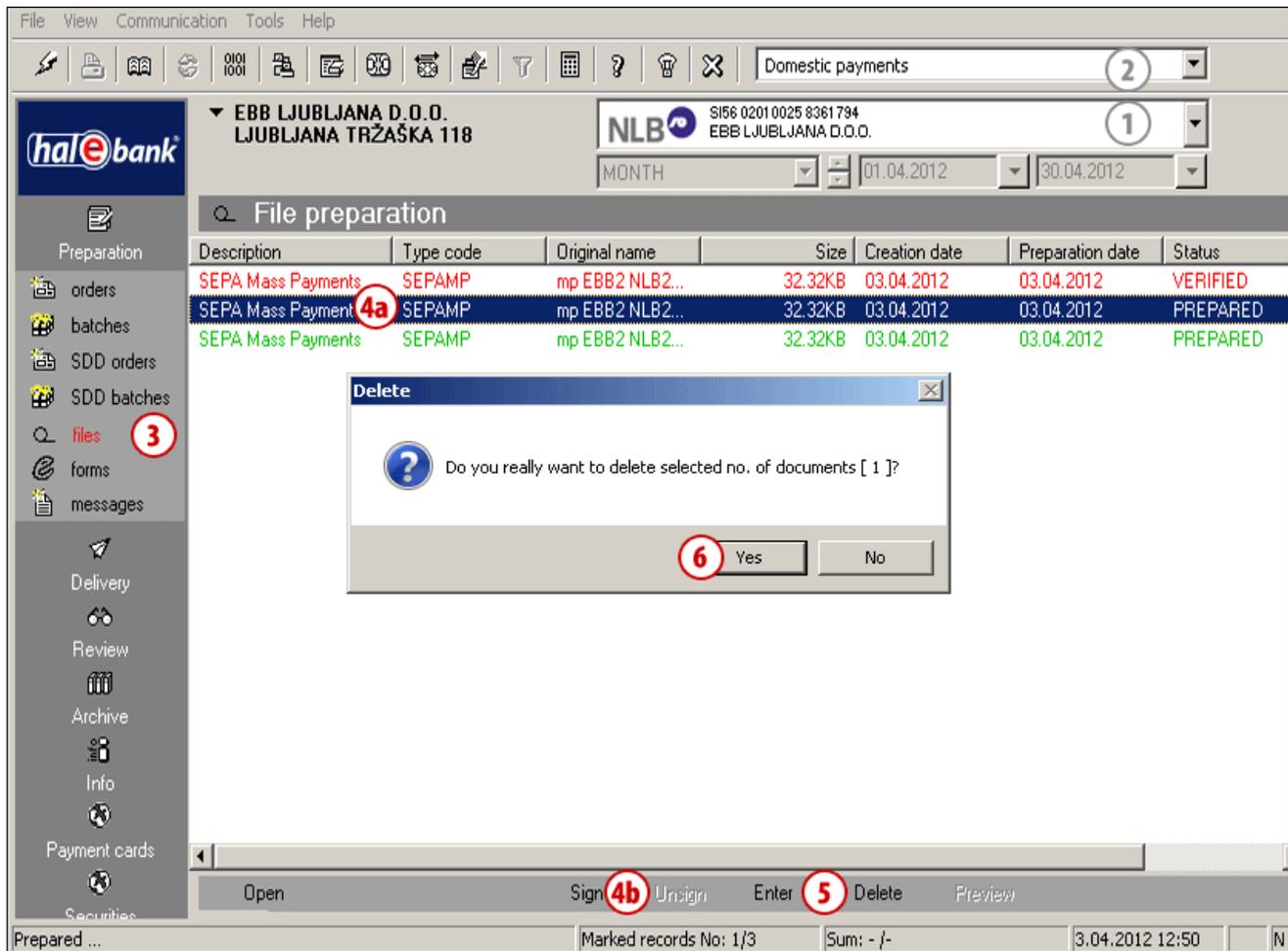
Signed files are located in the **Delivery** folder.



- 1 Select a debit account.
- 2 Select a payment transaction type.
- 3 Enter the **Delivery** folder.
- 4 Select one or more files, which you would like to send (see tip).
- 5 Select the Send command (Alt + S).
- 6 In the »Send« window, confirm that you would like to send the files.
- 7 In the »Personal number (PIN code)« window, enter your PIN code and click **OK**.
- 8 The window »Data refreshing data« appears. Wait until the end of sending documents and refreshing, then click **Close**.
- 9 Sent files are located in the file archive (**Archive > Files**).
 - a. (Successfully sent files are moved from the folder **Preparation > Files** into the folder **Archive > Files**, where they obtain the status "SENT". They are also removed from the **Delivery** folder. If you don't see them, check the settings of the selected time period (on the picture, marked with an arrow)).

Deleting a File

Files can be deleted. The procedure depends on the status of the files.



- 1 Select a debit account
- 2 Select a payment transaction type.
- 3 Enter the folder Preparation > Files.
- 4 Select the file (4a). If the file has the status PREPARED (file is not signed yet), continue with step 5.
 - a. If the file has the status VERIFIED (file is already signed), it has to be unlocked first.
 - b. Select the Unlock command (4b).
(If the Unlock command cannot be found among the commands, you are using the batch mode - you can continue to step 5)
- 5 Select the Delete command (Alt + D)(see tip).
- 6 Confirm file deletion.

TIP

Selected files can be deleted by using the »Delete« button. The Delete command is also available by right-clicking the file that you want to delete.