

ELECTRONIC BANKING

HB KLIK

User manual for retail/residential customers and corporate clients

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What is electronic banking?

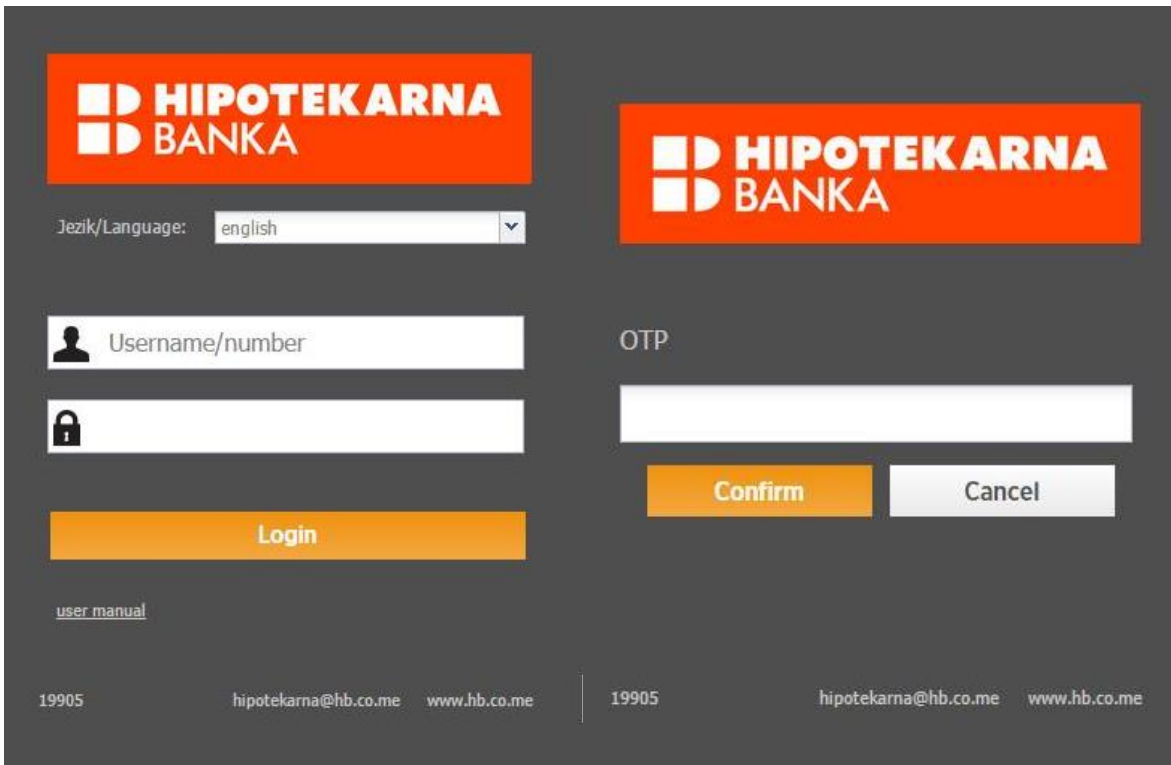
Electronic banking allows you to access your bank accounts, make payments, view the history of transactions, pay bills, and many other options, anytime and anywhere, by using internet browser on your computer (Mozilla Firefox, Google Chrome, Internet Explorer...).

Access to application

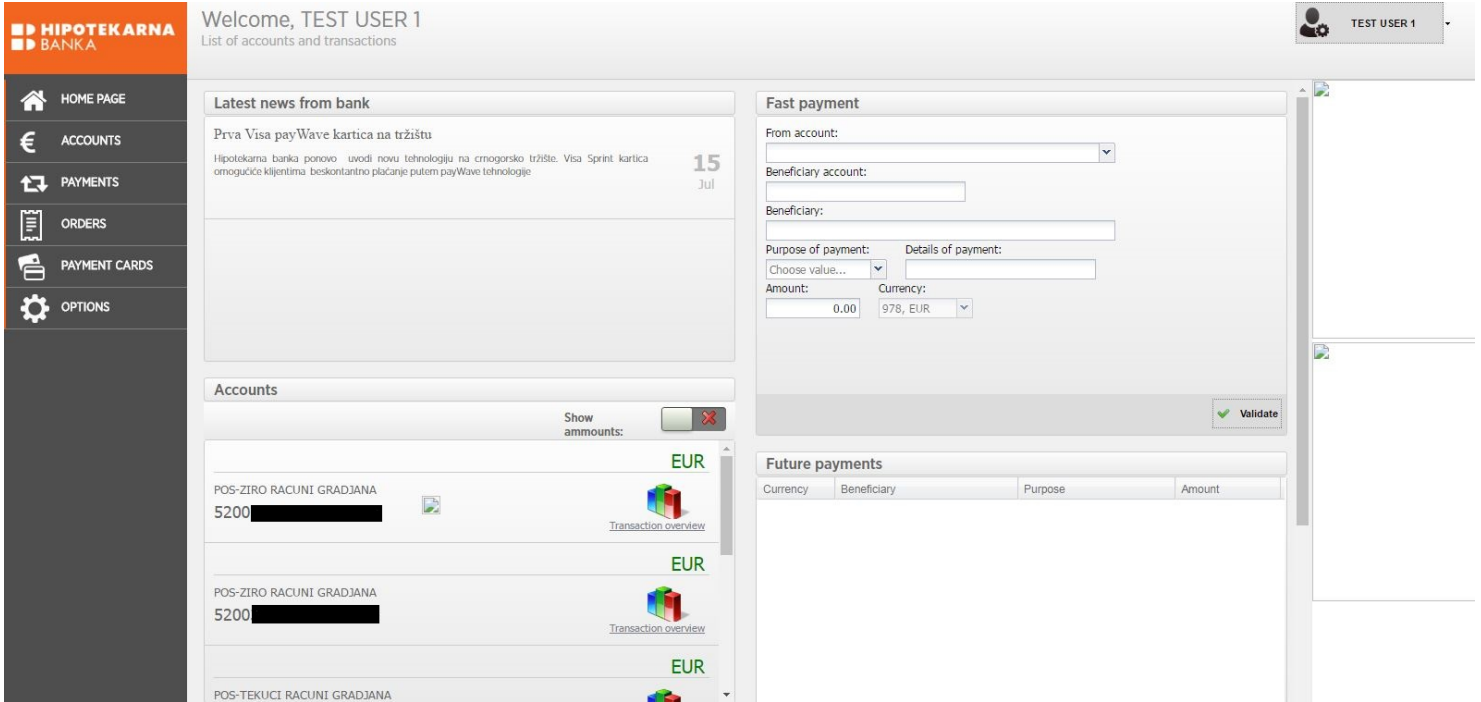
1. Application can be accessed if you visit <https://hbklik.me/New> through an internet browser on your computer.
2. The screen will display a log in form, where you need to enter your **username and password**. You can sign an agreement for electronic banking in any branch of Hipotekarna Banka, simply by signing the Application Form.
3. Once you have entered successfully the username and password, a page will be displayed for you to type in **OTP** (one time password), which you will receive by SMS or **TAN** (transaction authentication number) that you will read from the TAN list.

Note: *The same data referred to in item 3 can be requested from the application when making payment or verifying the account if so requested by the user in the Application Form.*

4. Once you have logged in successfully, **Home** page will be displayed.



The screenshot displays the login interface for Hipotekarna Banka. It features two main sections: a login form on the left and an OTP verification form on the right. The login form includes a language selector set to 'english', a 'Username/number' field with a person icon, a password field with a lock icon, and a prominent orange 'Login' button. Below the login form is a link for the 'user manual'. The OTP verification form includes an 'OTP' label, a text input field, and two buttons: 'Confirm' (orange) and 'Cancel' (grey). The footer of the interface contains the number '19905' and contact information: 'hipotekarna@hb.co.me' and 'www.hb.co.me'.



Working with the application

After logging into application, initial screen is displayed with options to choose from:

Home page

Accounts

Payments

Payment orders

Payment cards

Options

Home page

Home page allows a quick view of the most recent news from the bank, your accounts, templates, a quick payment can be made from your payment account to an account of your choice and future payments can be checked.

You can see balances on your accounts on Home page if you click on "Show balances", which is found above your accounts, and you can view transactions by accounts by clicking on "View transactions", which is found at the same level with your account number.

Menu Accounts>Balances



Account balances
deposits, loans, credit cards

TEST USER 1

Deposits Loans Credit cards

Displaying 1 - 3 of 3

Account balance overview

Account	Owner	Description	Currency	Blockade	Instalment p...	Annu...	Reserv...	Balance	Available
520034	TEST USER 1	POS-TEKUJCI RACUNI GRADJANA	EUR	Active	0.00	0.00	0.00	1,000.00	1,000.00
520034	TEST USER 1	POS-TEKUJCI RACUNI GRADJANA	EUR	Active	0.00	0.00	0.00	10,255.38	10,255.38
520034	TEST USER 1	POS-STEDNJA PO VIDJENJU (Q.75)	EUR	Active	0.00	0.00	639.27	7,937.77	7,298.50

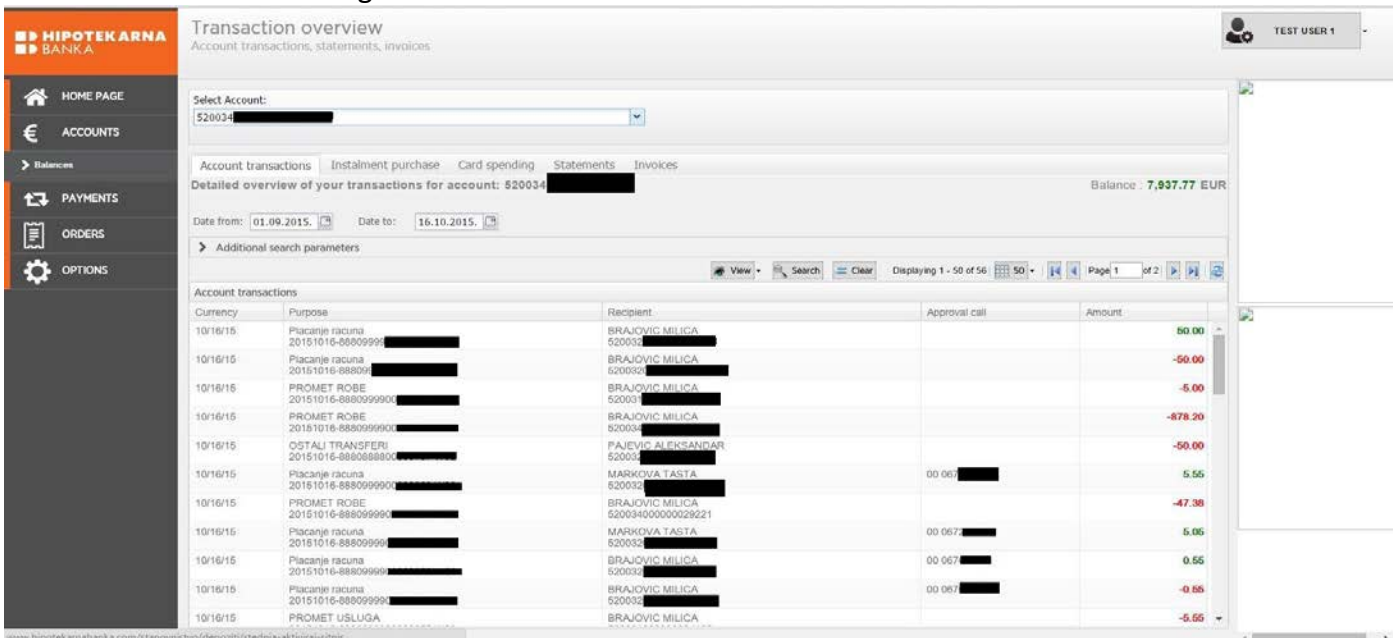
The Menu Accounts > Balances will allow you to view all of your accounts with three display tabs:

- Deposits (current, gyro, foreign currency ... accounts)
- Loans (all active loans sub-accounts)
- Credit cards (all active credit cards)

The view includes all information relating to account balances/ loans/credit cards (regular balance and instalment buying balance), reservations by your cards, announced transactions, status of accounts, credit instalment, outstanding and due portions of loans and credit cards.

Clicking on a particular account on the View opens a new page with details of that account (View transactions).

Details include the following tabs with information:



Transaction overview
Account transactions, statements, invoices

TEST USER 1

Select Account: 520034

Account transactions Instalment purchase Card spending Statements Invoices

Detailed overview of your transactions for account: 520034 Balance: 7,937.77 EUR

Date from: 01.09.2015 Date to: 16.10.2015

Additional search parameters

View Search Clear Displaying 1 - 50 of 56

Currency	Purpose	Recipient	Approval call	Amount
10/16/15	Placanje racuna 20151016-88809999	BRAJOVIC MILICA 520034		60.00
10/16/15	Placanje racuna 20151016-88809999	BRAJOVIC MILICA 520034		-50.00
10/16/15	PROMET ROBE 20151016-88809999	BRAJOVIC MILICA 520034		-5.00
10/16/15	PROMET ROBE 20151016-88809999	BRAJOVIC MILICA 520034		-878.20
10/16/15	OSTALI TRANSFERI 20151016-88809999	PAJEVIC ALEKSANDAR 520034		-50.00
10/16/15	Placanje racuna 20151016-88809999	MARKOVIC TASTA 520032	00 067	5.55
10/16/15	PROMET ROBE 20151016-88809999	BRAJOVIC MILICA 520034		-47.38
10/16/15	Placanje racuna 20151016-88809999	MARKOVIC TASTA 520032	00 067	5.05
10/16/15	Placanje racuna 20151016-88809999	BRAJOVIC MILICA 520032	00 067	0.55
10/16/15	Placanje racuna 20151016-88809999	BRAJOVIC MILICA 520032	00 067	-0.55
10/16/15	PROMET USLUGA	BRAJOVIC MILICA		-5.55

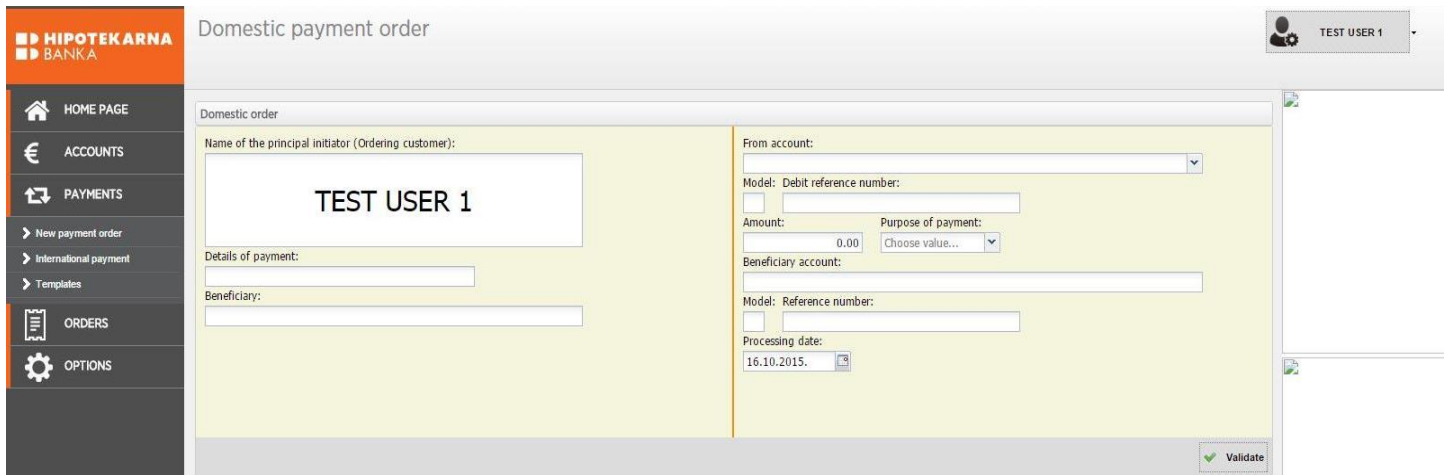
www.hipotekarnabanka.com/stanovnistvo/depoziti/stednje-aktiviraj-sihis

- **Account ledger** / here you can see all transactions on your account, and convert the data into PDF or XLS. You can also browse by particular criteria (basic and additional).
- **Instalment buying** / here you can see your entire instalment buying (outstanding and paid), and individual transactions for every instalment buying. You can also browse by particular criteria.
- **Card turnover** / here you can see all transactions for an individual payment card (Visa / MasterCard). You can also browse by particular criteria.
- **Statements** / here you can see all of your statements and convert them into PDF. It is also possible to send the statements to an e-mail in PDF and ZAP format (which is used for loading into the client's back office system).
- **Invoices** / here you can view all of your payment invoices and convert them into PDF.

Menu Payments

Menu **Payments** allows you to make payments by a new local and foreign currency payment order, and to manage templates as well.

New local payment order



- In the Menu Payments click on **New local payment order**
- In the form which is displayed, you are required to choose the account from which you are transferring funds, payment amount, purpose of payment, the account to which you are transferring funds. Other fields are optional and depend on the type of payment you are making.
- Once you have filled in all required fields, click on **Check entry** in order to verify that all the fields are accurate, and then click on **Pay** to pay the payment order.
- You will receive a message that the payment was made successfully.
- If you make a payment order successfully, an empty form will be displayed so that you can enter a new payment order if you want to.

Note: If you are a corporate client, in order to make a payment order, you must Authorize/Verify/Sign the entered payment order.

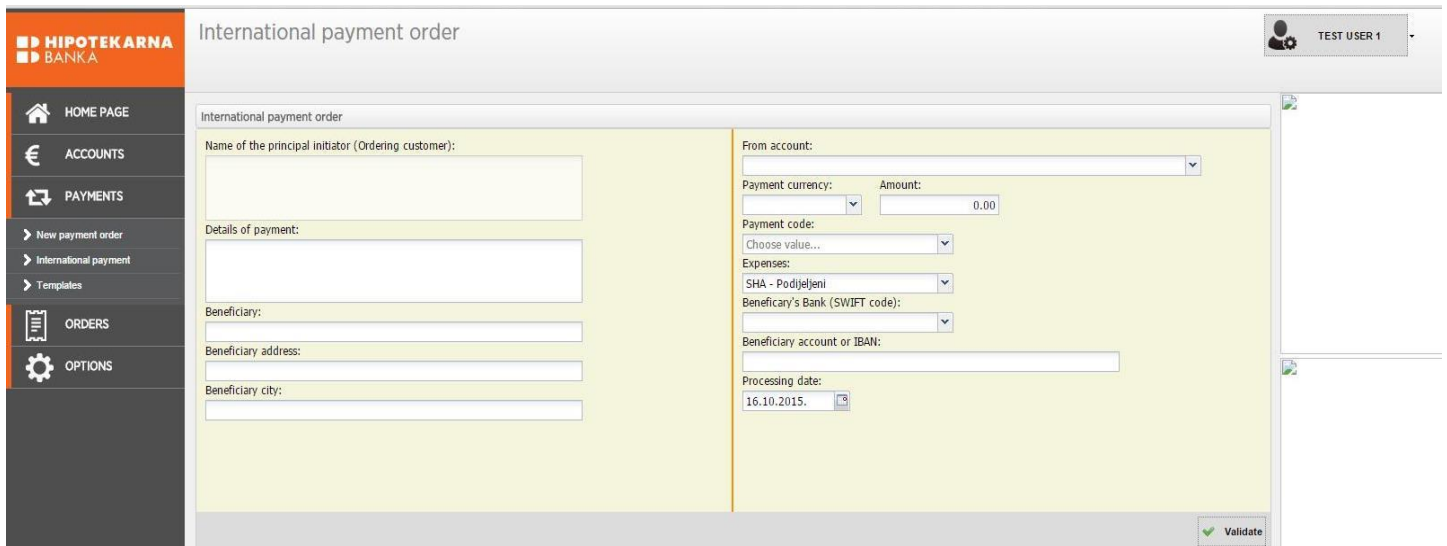
Below you will find working hours of **Payment Operations Office**, which must be complied with by all banks in payment operations system and, therefore, by users of electronic banking of Hipotekarna banka.

	Monday-Friday	Saturday	Sunday
Payment orders to other banks (up to 1000€)	Sent by 15:45 will be executed on the same day.	Will be executed on Monday .	Will be executed on Monday .
Payment orders to other banks (over 1000€)	Sent by 17:15 will be executed on the same day.	Will be executed on Monday .	Will be executed on Monday .
Payment orders within Hipotekarna Bank	Sent by 00.00 will be executed on the same day.	Sent by 00.00 will be executed on the same day.	Sent by 00.00 will be executed on the same day.

Payment orders made on a business day after closing of a banking day, and on Sundays and during holidays, will be executed on the first business day thereafter.

External payment orders - orders (for payment) to other banks
Internal payment orders – orders (for payment) within the bank.

New international payment order



The screenshot shows the 'International payment order' form in the Hipotekarna Banka online banking interface. The form is divided into several sections:

- Name of the principal initiator (Ordering customer):** A text input field.
- Details of payment:** A text input field.
- Beneficiary:** A text input field.
- Beneficiary address:** A text input field.
- Beneficiary city:** A text input field.
- From account:** A dropdown menu.
- Payment currency:** A dropdown menu.
- Amount:** A text input field with a value of 0.00.
- Payment code:** A dropdown menu with 'Choose value...' selected.
- Expenses:** A dropdown menu with 'SHA - Podjeljeni' selected.
- Beneficiary's Bank (SWIFT code):** A dropdown menu.
- Beneficiary account or IBAN:** A text input field.
- Processing date:** A date input field with the value 16.10.2015.

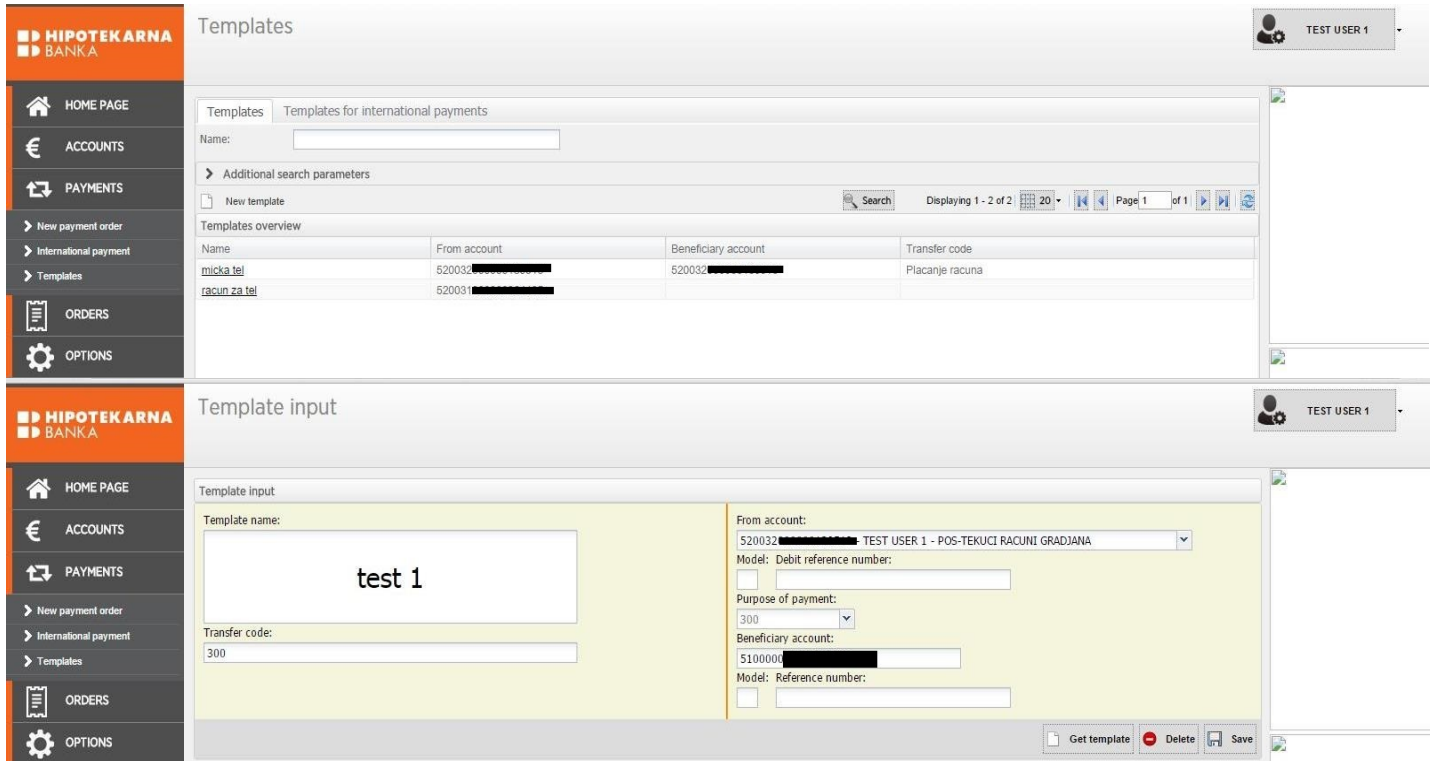
A 'Validate' button is located at the bottom right of the form area.

- In the Menu Payments click on **New international payment order**
- In the form that is displayed you are required to fill in all the fields base on payment instructions that you received from the payment beneficiary (recipient of funds).

- Once you have filled in all required fields, click on **Check entry** in order to verify that all the fields are accurate, and then click on **Pay** to make a payment order.
- You will receive a message that the payment was made successfully.
- If you executed the payment order successfully, an empty form will be displayed so that you can enter a new payment order if you want to.

Note: If you are a corporate client, in order to make a payment order, you must Authorize/Verify/Sign the entered payment order.

Templates



The screenshot displays two screenshots of the HIPOTEKARNA BANKA web interface. The top screenshot shows the 'Templates' page, which includes a sidebar with navigation options (HOME PAGE, ACCOUNTS, PAYMENTS, ORDERS, OPTIONS) and a main content area with a search bar, a 'New template' button, and a table of existing templates. The bottom screenshot shows the 'Template input' page, which is a form for creating or editing a template, with fields for name, from account, beneficiary account, transfer code, and purpose of payment.

Templates Overview Table:

Name	From account	Beneficiary account	Transfer code
micka tel	520032 [REDACTED]	520032 [REDACTED]	Placanje racuna
racun za tel	520031 [REDACTED]		

Template Input Form Fields:

- Template name: test 1
- From account: 520032 [REDACTED] TEST USER 1 - POS-TEKUCI RACUNI GRADJANA
- Model: Debit reference number: [REDACTED]
- Purpose of payment: 300
- Beneficiary account: 5100000 [REDACTED]
- Model: Reference number: [REDACTED]

- Clicking on **Templates** will display a list of created templates (local and foreign currency).
- In addition to displaying templates, the option **New template** is offered as well, and by clicking on it you will create a new template.
- Clicking on a template displays a form with details of the template (from the account, to the account, purpose of payment, etc.).
- Click **Use template** to create a payment order from the selected template, or simply change the data and click on **Save** to save the changes.
- Click on **Delete** to delete a created template.

Menu Payment orders

Menu **Payment orders** allows you to view all created and executed payment orders by using the new local and foreign currency payment order, a previously created template, and to cancel and correct a payment order. The Menu Payment allows corporate clients to authorize payment orders, verify payment orders, sign payment orders and cancel verified/signed payment orders.

Correcting payment orders



Order overview

TEST USER 1

For correction | Paid | For cancellation

Date from: 16.09.2015. | Date to: |

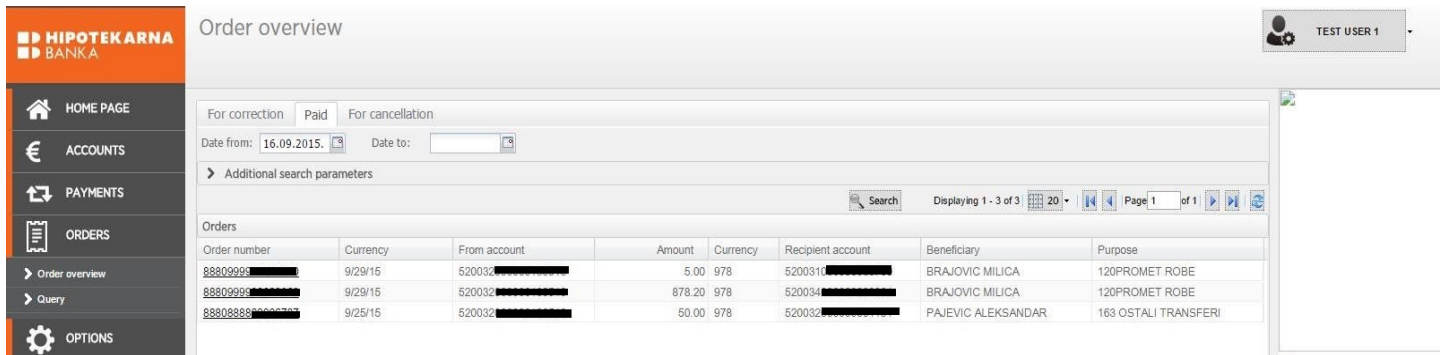
Additional search parameters

Search | Displaying 1 - 1 of 1 | Page 1 of 1

Order number	Currency	From account	Amount	Currency	Recipient account	Beneficiary	Purpose
888088800	10/16/15	520034	1,000.00	978	520032	TEST USER 1	120 TURNOVER OF GOODS

- To correct a payment order click on **Correct** in the *Payment orders* Menu.
- A list of payment orders which can be corrected is displayed, classified by the time when such payment orders were created.
- Choose from the list the payment order that you want to make changes.
- When details of the payment order are displayed, enter correct data for the payment order and choose the same options as if you were creating a new payment order.
- You will receive a message that the corrections to the payment order were made successfully.

Executed payment orders



Order overview

TEST USER 1

For correction | Paid | For cancellation

Date from: 16.09.2015. | Date to: |

Additional search parameters

Search | Displaying 1 - 3 of 3 | Page 1 of 1

Order number	Currency	From account	Amount	Currency	Recipient account	Beneficiary	Purpose
88809990	9/29/15	520032	5.00	978	520031	BRAJOVIC MILICA	120PROMET ROBE
88809995	9/29/15	520032	878.20	978	520034	BRAJOVIC MILICA	120PROMET ROBE
88808888	9/25/15	520032	50.00	978	520032	PAJEVIC ALEKSANDAR	163 OSTALI TRANSFERI

This option, which is found in the *Payment orders* Menu, will allow you to view all paid payment orders from the logged in username.

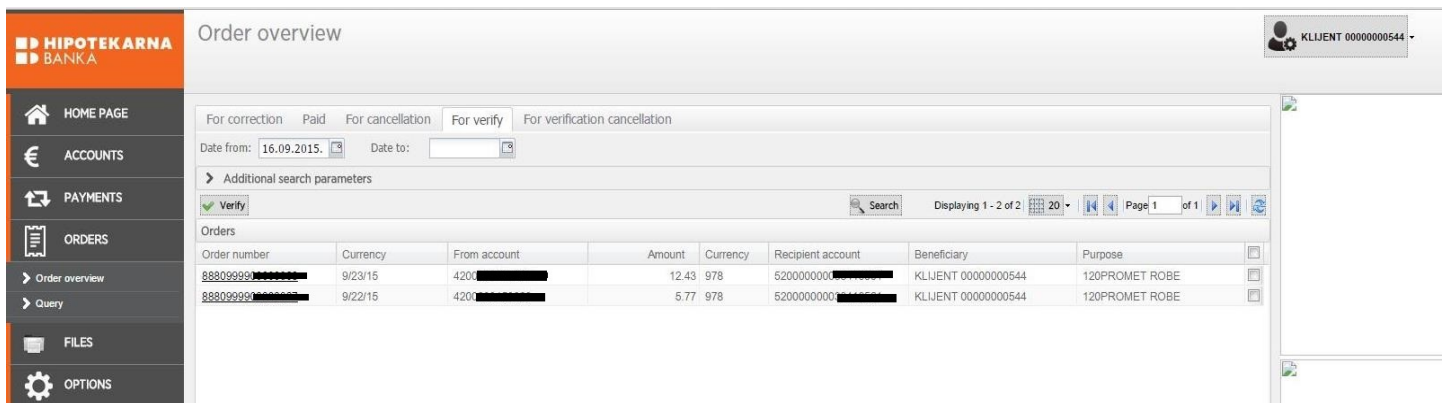
If you click on a particular payment order, you will be able to create a PDF document, create a new payment order out of the executed one and to save the payment order in templates.

Cancel a payment order



- To cancel a particular payment order, click on **Cancel** in the *Payment orders* Menu.
- A list of payment orders, which can be cancelled, is displayed, classified by the time when such payment orders were created.
- Choose from the list the payment order that you want to cancel.
- When details of the payment order are displayed, click on **Cancel** to cancel payment of the payment order.
- You will receive a message that the payment order was cancelled successfully.

Authorization / Verification / Signing of a payment order

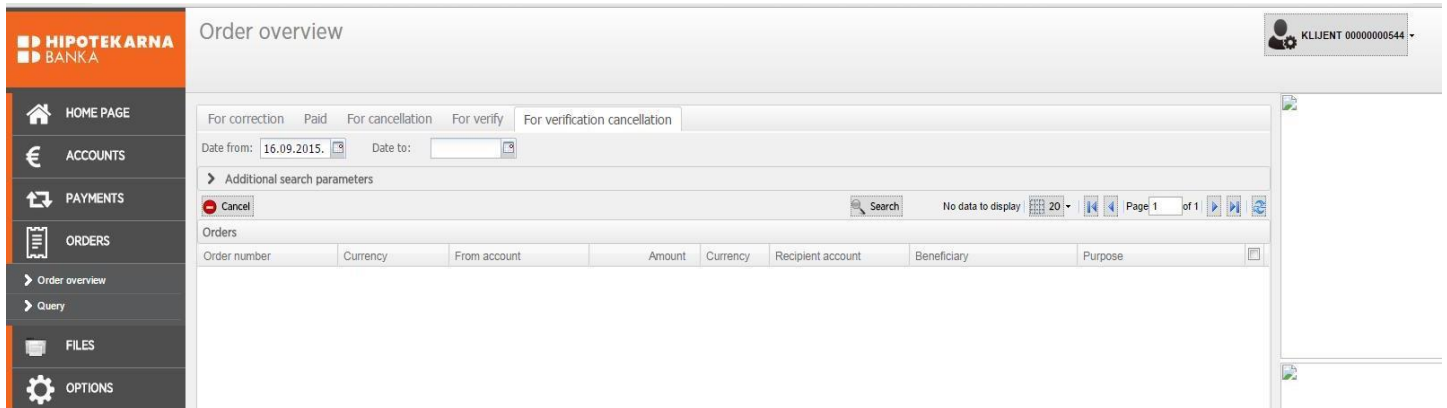


Authorization/Verification/Signing of a payment order is available to corporate clients only. If you do not have the right to authorize/verify/sign a payment order, this option is hidden.

- To authorize/verify/sign a payment order, click on **Authorize/Verify/Sign payment order** in the *Payment orders* Menu.
- A list of payment orders awaiting authorization/verification/signature is displayed, classified by the time when such payment orders were created.

- Choose from the list the payment orders, which you want to authorize/verify/sign by ticking a box on the right side of the payment order (all displayed payment orders can be checked as well) and click on **Authorize/Verify/Sign** to permit payment of the payment order. You can also open an individual payment order and choose directly to authorize/verify/sign it.
- You will receive a message that authorization/verification/signing of the payment order was successful.

Cancel verification



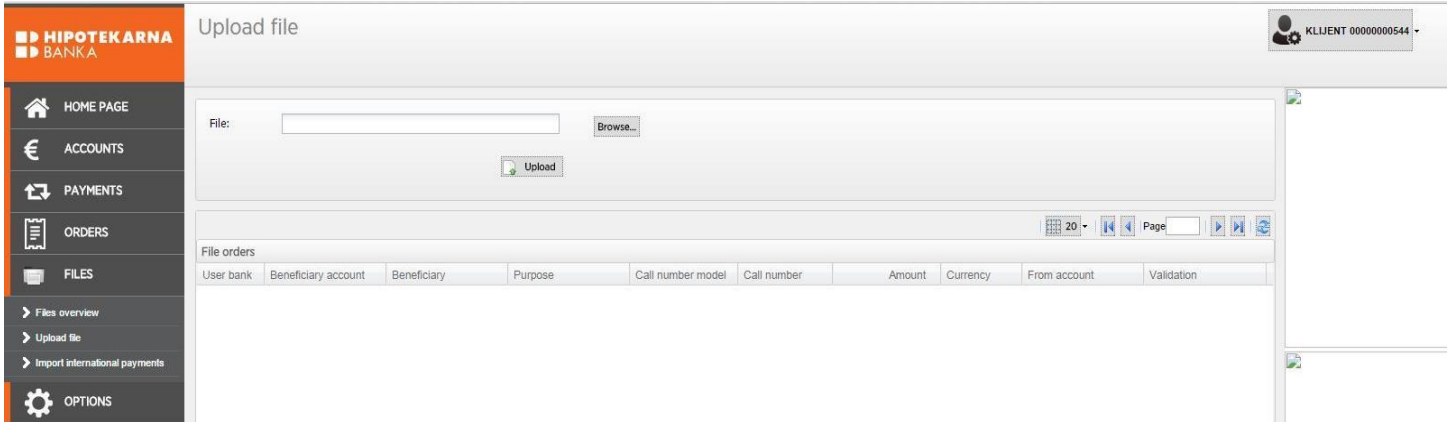
Cancellation of verification of a payment order is available to corporate clients only. If you do not have the right to cancel verified payment orders, this option is hidden.

- To cancel a verified payment order, click on **Cancel verification** in the *Payment orders* Menu.
- A list of payment orders which can be cancelled is displayed, classified by the time when such payment orders were created.
- Choose from the list the payment orders which you want to cancel and click on **Cancel** to cancel execution of the payment order.
- You will receive a message that verification was cancelled successfully.

Menu Databases

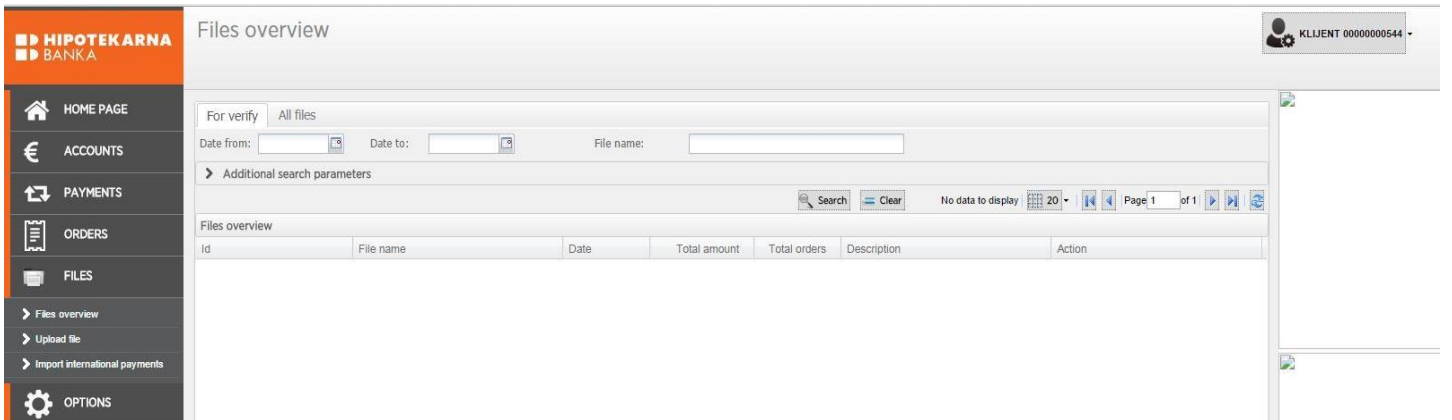
Menu **Databases** is available to corporate clients only. This Menu is used for loading files which contain transfer orders, and which are created in the e-banking user's back office system.

Sending databases



This option is found in the *Databases* Menu and is used to load a database from your computer. Click on **Browse** and **Upload**. Once the database has been stored, click *View database* in the *Databases* Menu.

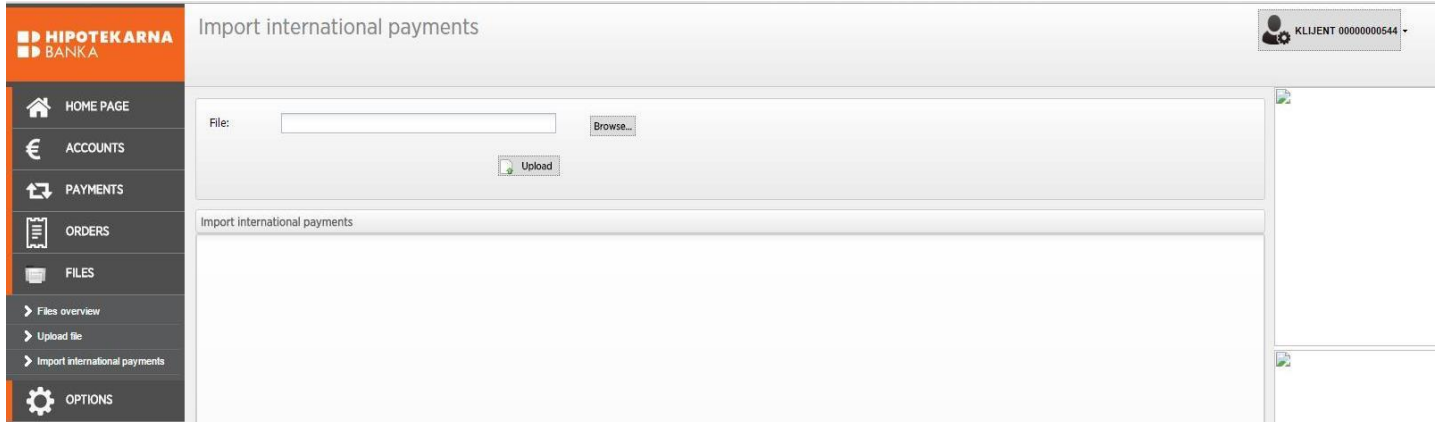
View database



This option is used to verify an uploaded database, and is found in the **Verify** tab. Once the database has been verified, payment orders will be stored in the *Payment orders* Menu and you will manage them in the same manner as you manage other payment orders.

You have a possibility here to view all loaded databases in the **All databases** tab.

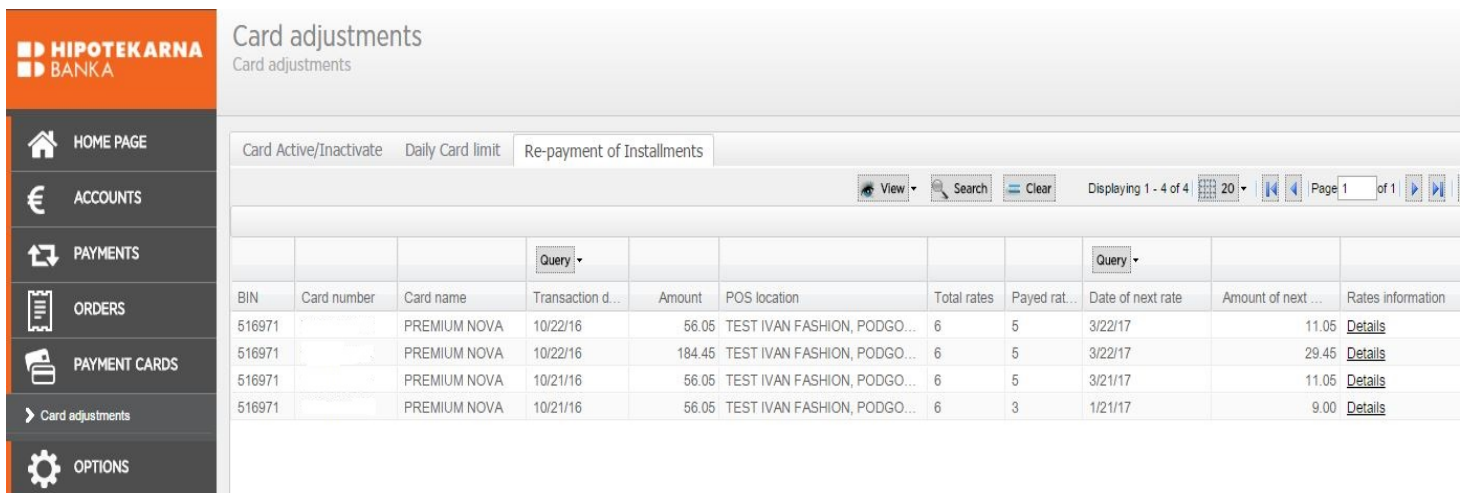
Importing foreign currency payment orders



This option is used to load a database with foreign currency payment orders from your computer. Click on **Browse** and **Upload**. Once a database has been stored and if everything is in order with payment orders, foreign currency payment orders will be created and you can find them in the Payment orders Menu. You can obtain from the Bank a specification for loading foreign currency payment orders.

Menu Payment Cards

Menu **Payment Cards** used for setting payment cards. This menu contains the following options: Card Active/Inactivate, Daily Card Limit, Re-payment of installments.



BIN	Card number	Card name	Transaction d...	Amount	POS location	Total rates	Payed rat...	Date of next rate	Amount of next ...	Rates information
516971		PREMIUM NOVA	10/22/16	56.05	TEST IVAN FASHION, PODGO...	6	5	3/22/17	11.05	Details
516971		PREMIUM NOVA	10/22/16	184.45	TEST IVAN FASHION, PODGO...	6	5	3/22/17	29.45	Details
516971		PREMIUM NOVA	10/21/16	56.05	TEST IVAN FASHION, PODGO...	6	5	3/21/17	11.05	Details
516971		PREMIUM NOVA	10/21/16	56.05	TEST IVAN FASHION, PODGO...	6	3	1/21/17	9.00	Details

- **Card active/Inactivate** / here you can temporarily block and activate again your card.
- **Daily Card Limit** / here you can change the daily limit per card. The same can increase or decrease depending on the payment.
- **Re-payment of instalments** / here you can pre-pay accrued instalments. Whether you make a transaction at the rate Premium MC or Visa Relax card, you can pre-pay the same and so increase the limit on the rate. You can pay one rate or all at once.

Menu Options

Change PIN / Change pin which was originally received from the bank.

Change user name / Change number (user name) which was originally received from the bank.

Logout / Log out from the application.

What if ...

I change my telephone number?

In case you change your telephone number, you need to provide the new telephone number to the head office of Hipotekarna banka in order to continue to use electronic banking.

You lose the card with TANs?

In case you lose the card with TANs, you need to visit the nearest branch of Hipotekarna banka and request closing of the old and opening of a new HB klik.

I want to block the service

In case blocking of the service is requested, the service user must contact the Bank and request so. Blocking of the service automatically disables functioning of electronic banking.

You can request blocking of the service in any branch during working hours of the Bank or by calling: +382 19905 any time of the day.

Note: If you enter a wrong PIN 3 times, your account will be blocked.