

Overview of important program features



ELBA-business 5.8.2

Table of contents

1 Getting Started.....	5
1.1 Authorise communication	5
1.2 Request bank data	5
1.3 Register certificate	5
1.4 Account administration.....	6
1.5 Authorise disposer/accounts	6
1.6 User	6
1.7 Data transfer (updating your account statements)	6
1.8 Account information.....	6
1.9 Instructing Payment Orders.....	6
2 Detail data.....	8
2.1 General Information	8
2.2 Control of the basic settings	8
2.3 List options	9
2.4 Displaying Detail data	10
2.5 Displaying Detail data on collective documents.....	10
3. e-statement (eAz)	11
3.1 General information.....	11
3.2 Requirements	11
3.3 Digitally signed	12
3.3.1 General	12
3.3.2 Define as trusted certificate	12
4. Data Import.....	14
4.1. Selection of Data for import	14
4.2. Import of XML-Data.....	14
4.3. Import of CSV-Data.....	14
4.3.1 Data selection.....	14
4.3.2 Structure of Import files.....	14
5. Export data	16
5.1 Data selection.....	16
5.2. Export settings.....	16
6. Authorization methods	17
6.1. smsTAN	17
6.1.1 Requirements	17
6.1.2 Signing with smsTAN.....	17
6.2 cardTAN.....	19
6.2.1 Requirements	19
6.2.2 Signing with cardTAN	19
6.3 Digital Signature	21
6.3.1 What is the digital signature?.....	21
6.3.2 Basic information about the digital signature.....	21
6.3.3 Requirements	21
6.3.4 Summary	23
7. Dislocated signature.....	24
7.1 General	24
7.2 Signature options (procedures) in ELBA-business	25
7.3 Revoking dislocated orders	26
7.4 Requesting order details.....	27
7.5 Signature options (procedure) via ELBA-internet	28
7.6 Frequently asked questions (FAQs)	30
7.6.1 What do the various status messages for dislocated orders mean?	30
7.6.2 What do the status messages in the send orders of ELBA-business mean?.....	30
7.6.3 What do the status messages in the Status of orders of ELBA-business mean?	30
7.6.4 What happens to unsigned orders?	31
7.6.5 Which data does the electronic dispatch note contain in order to be signed?	31
7.6.6 Sample of an electronic dispatch note.....	32
7.6.7 Which orders can be found in the ELBA-internet MBS- archive?.....	32
7.6.8 How long will orders be visible in the ELBA-internet MBS-archive?	32
8. Automatic-Mode	33
8.1 Settings for an automatic transmission	33
8.2 Activating the automatic mode.....	34
8.2.1. Manual start.....	34

8.2.2. Automatic start	34
8.3 Setting for info-advice after automatic tasks.....	35
9. Update via download server	36
9.1 General Information	36
9.2 Process description	36
10. SEPA (Single Euro Payments Area).....	38
10.1 General information about SEPA.....	38
10.2 SEPA Credit Transfer.....	38
10.2.1 Essential product characteristics.....	38
10.2.2 Creating SEPA Credit Transfers in ELBA-business	38
10.3 SEPA-Direct Debit	39
10.3.1 Direct Debit procedure.....	39
10.3.2 Requirements for the payee	39
10.3.3 Creating SEPA-Direct Debits in ELBA-business	39
11. International Account Information – (SWIFT MT940)	40
11.1 Definition.....	40
11.2 Requirements	40
11.3 SWIFT MT940 Statement.....	40
12. Request for Transfer (SWIFT MT101)	42
12.1 Definition.....	42
12.2 Requirements	42
12.3 Request for Transfer MT101	42
13. Online Function	44
13.1 General Information	44
13.2 Requirements	44
13.3 Settings in ELBA-business.....	44
13.4 Calling-up the “Online Function”.....	45
14. Archive data base	46
14.1 Advantages of the archive data base	46
14.2 Required configurations	46
14.3 Handling of the archive function.....	46
15. Defining Password Rules	47
16. Additional Functions	48
16.1 Extended options for foreign payment orders.....	48
16.1.1 Entering a correspondent bank.....	48
16.1.2 SWIFT Confirmation	48
16.1.3 Intra-Company Payment.....	49
17. EBICS	50
18. Tips and Tricks.....	51
18.1 Online-help in ELBA-business	51
18.2 Advice marking in the booking line.....	51
18.3 Scale settings	51
18.4 Display options for account information	52
18.5 Creating your individual layout	53
18.6 Right mouse button.....	53
18.7 Internet bookmarks	54
18.8 Creating favorites.....	54
18.9 Data Export Assistant	55

Preamble:

This document was designed to provide an overview of optional program features. Moreover it contains hints and tricks concerning the use of the program.

Please note that some of the program features can vary dependent on the bank issuing the ELBA licence. For further information please contact your Raiffeisen account manager.

What does MBS – Multi Bank Standard stand for?

ELBA-business is MBS-compatible.

The Multi Bank Standard for Electronic Banking, primarily established for commercial customers holding accounts with several Austrian banks, enables to use them with only one local software package and offers to transfer your data directly from your FIBU-system. (Import/Export)

1 Getting Started

After successful installation and entering of the licence number a checklist will appear. Data for communication account and disposer have to be entered. (You can find these items also via << **Individual settings** >> and << **Access data** >>).

Checklist

1. Authorise communication
2. Transfer settings
3. Request bank data
4. Account administration
5. Authorise disposer/accounts
6. User administration
7. Individual settings
8. System settings

1.1 Authorise communication

Via authorise communication you can integrate every Austrian bank if they support the multi-bank-standard (MBS). With these access data you have the permission to choose the individual bank server.

Info	Please note that in some banks the data for the communication account and the disposer are identical.
-------------	---

1.2 Request bank data

After entering the data for the communication account and the password please click „Request bank data“. The first dialing to the bank server can be started here. Institution data (disposer and accounts) will be picked up.

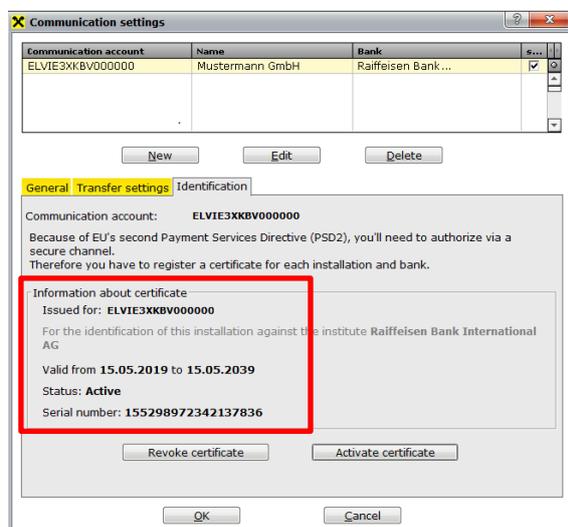
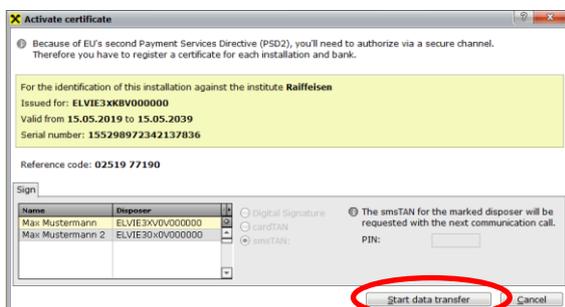
Info	Not all Austrian banks support the automated transmission of their bank data. The installation of disposers and accounts then has to be done manually.
-------------	--

You can also start the dialing to the bank servers via << **Communication** >> and << **Broadcast all** >> in the Navigator on the left side

1.3 Register certificate

After requesting the “bank data” you will be asked to register a certificate for your account. Select your preferred disposer and authorization method and press <<**Start data transfer**>> .

If the signature is successful, detailed information about the certificate are displayed for the Communication account.



1.4 Account administration

After the successful data transmission your account data are presented under „Account administration“. In the account administration it can be specified which data should be requested from the bank server and which one should be exported. For more information please see chapter 4 „Export data“.

1.5 Authorise disposer/accounts

A PIN has to be inserted by at least one disposer. You can find the access data on the “PIN letter”, that you have received from your bank.

Via „Authorise disposer/account“ you can monitor the permissions of the disposers, which have been provided by the bank.

1.6 User

In the user administration it is possible to create new users as well as to adjust account and menu permissions for them.

Info	<p>The first logon can be done with the standard operator “SYSADMIN” using the initial password „ELBAW“. This password has to be changed after the first logon.</p> <p>The system administrator “SYSADMIN” is the user who automatically has all authorisations for all menu items and all accounts. (e.g. to create new users or to provide account and menu permissions).</p>
-------------	---

When starting ELBA please insert Username and password in the logon screen.

1.7 Data transfer (updating your account statements)

◆ How to update your account statements?

1. Choose the menu item <<**Communication**>>
2. Select the option <<**Broadcast call**>>
3. The connection to the bank server will be established
4. After finishing the data transfer confirm by clicking the button <<**Close**>>.

1.8 Account information

◆ How to view your account information?

1. Choose the menu item <<**Accounts**>>
2. Select <<**Account overview**>>
3. Your current account balance and value date summary are displayed on the screen
4. Choose your desired account
5. Click the push button <<**Account statement**>>

1.9 Instructing Payment Orders

◆ How to execute a payment order?

1. Choose the menu item <<**Payments**>>
2. Select the desired order type in the category <<**Transfer**>>
3. A window of the chosen <<**Order type**>> will be opened
4. Complete the record and fill in the execution date
(Payment orders with a future execution date of 28 days are possible)
5. Subsequently click the button <<**Save order**>>

• How to send a saved order?

1. Choose the menu item <<**Payments**>>
2. Select <<**Order overview**>><<**Sign Orders**>>
All payable orders in the column  are automatically marked with for the data transfer
3. Subsequently click <<**Sign + Send**>>
4. Choose the “Disposer” and sign the payment with a TAN, smsTAN, cardTAN or digital signature
5. Confirm by clicking <<**OK**>>
6. ELBA MBS executes now the transfer
7. Please press <<**Close**>> after the data transfer
8. To print the record (as a confirmation of the executed transfer) click the button <<**Print**>>

2 Detail data

2.1 General Information

Additional information as enclosure to your account statement is called detail data.

The instructing payment form was transferred into text and is transmitted in this form to the beneficiary – or: the ordering party uses electronic banking and enters additional text lines, which cannot all be displayed on the account statement.

ELBA-business makes it possible to receive this additional information in electronic form with your account statement.

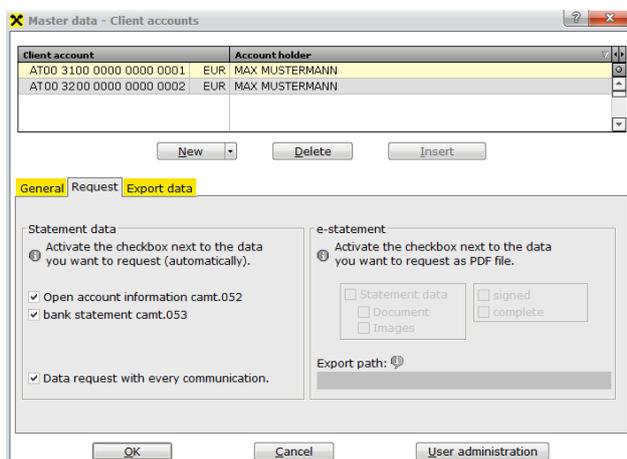
In order to use this function you have to change settings in the program ELBA-business. These settings are described in the following guideline.

2.2 Control of the basic settings

- Open the ELBA-business program with your user
- Choose the option << **Settings** >> << Access data >> and continue with <<**My accounts**>>.

Info

If the mentioned functions are “not available” please open ELBA-business with the user who has the rights of the system administrator (standard user: SYSADMIN and your possibly changed password – standard password: ELBAW) and repeat the steps mentioned before.



In this mask you see the authorized accounts of ELBA.

You receive detail data automatically via camt- statement; “**bank statement camt.053**” has to be selected for the appropriate account.

INFO:

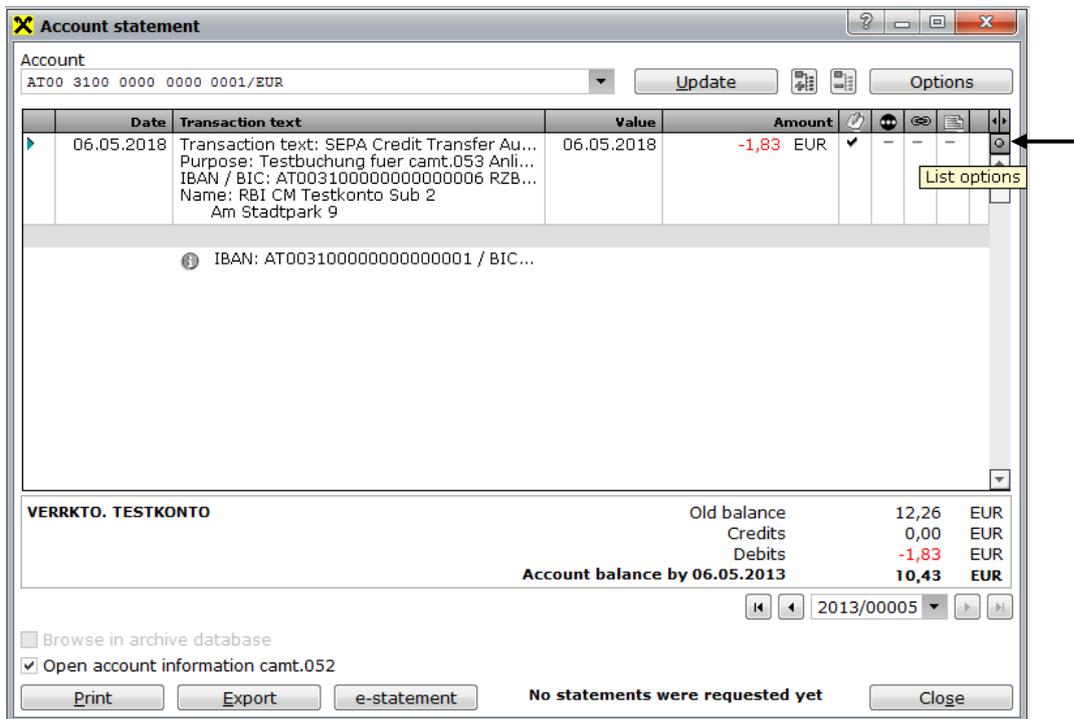
In ELBA it is also possible to display detail data of other Austrian MBS-banks (if delivery is supported by that bank)!

If the option “**bank statement camt.053/052**” is activated for all highlighted accounts, of which you would like to receive additional information, confirm by clicking <<**OK**>>.

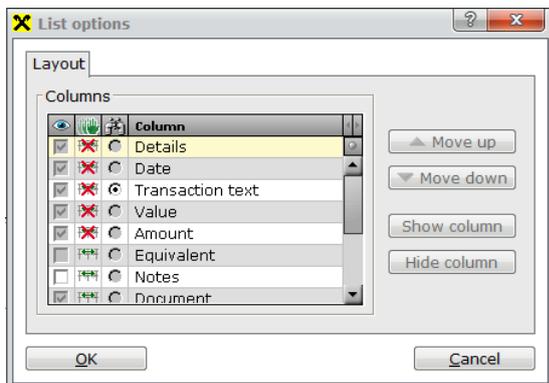
2.3 List options

Info	Please note that the following described settings have to be changed PER USER! However the settings count for all accounts!
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- Choose the option <<**Accounts**>> of the ELBA-business menu and follow with <<**Account statement**>>. Subsequently, the account statement of your standard account opens.



- Click at the following symbol  (List options)
- Subsequently, the following windows opens:

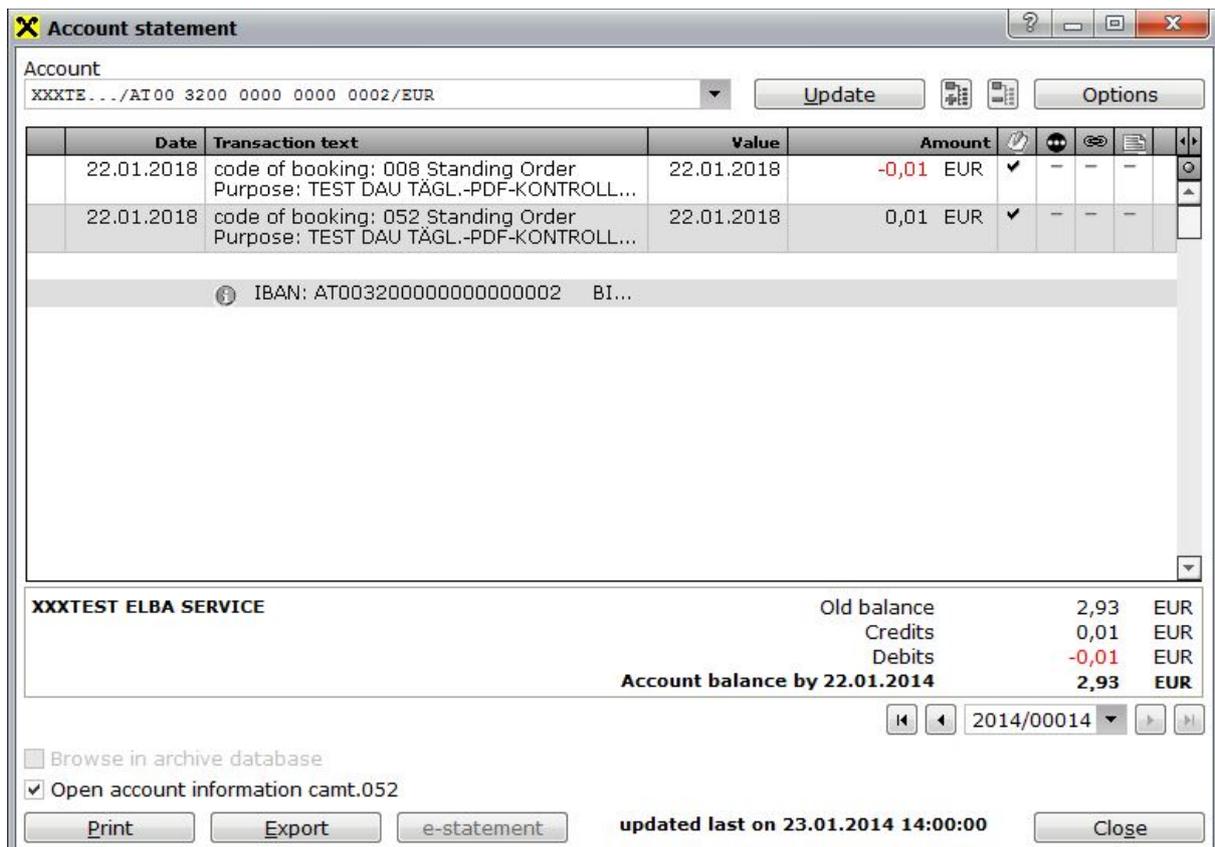


At this window, you can fade in and fade out as well as define the position of the appropriate column.

2.4 Displaying Detail data

If there are **Detail data** available for a turnover it is highlighted by a check mark in the column . A double click with the left mouse button on the check mark opens the detail data.

2.5 Displaying Detail data on collective documents



The screenshot shows a window titled "Account statement" with the following content:

Account: XXXTE.../AT00 3200 0000 0000 0002/EUR

Date	Transaction text	Value	Amount					
22.01.2018	code of booking: 008 Standing Order Purpose: TEST DAU TAGL.-PDF-KONTROLL...	22.01.2018	-0,01 EUR	<input checked="" type="checkbox"/>	-	-	-	
22.01.2018	code of booking: 052 Standing Order Purpose: TEST DAU TAGL.-PDF-KONTROLL...	22.01.2018	0,01 EUR	<input checked="" type="checkbox"/>	-	-	-	

IBAN: AT003200000000000002 BI...

XXXTEST ELBA SERVICE

Old balance	2,93	EUR
Credits	0,01	EUR
Debits	-0,01	EUR
Account balance by 22.01.2014	2,93	EUR

2014/00014

Browse in archive database
 Open account information camt.052

Print Export e-statement updated last on 23.01.2014 14:00:00 Close

If there are detail data available for a collective document it is highlighted by a check mark in the column . A double click with the left mouse button on the check mark opens an overview of the included detail data.

Info

Your imported details can also be recalled by double clicking on the respective booking line instead of clicking on the check mark in the column. As a consequence the window "Transaction details" is opened.

3. e-statement (eAz)

3.1 General information

With ELBA-business you have the opportunity to receive your account statement from Raiffeisen accounts as PDF e-statements.

3.2 Requirements

Please contact your Raiffeisen account manager in order to activate pdf e-statements for your accounts.

After setup on bank side the checkbox **“e-statement available”** within the menu **<<Settings>>** **<<Access data>>** **<<My accounts>>** in the register **“General”** is activated (see mask below).

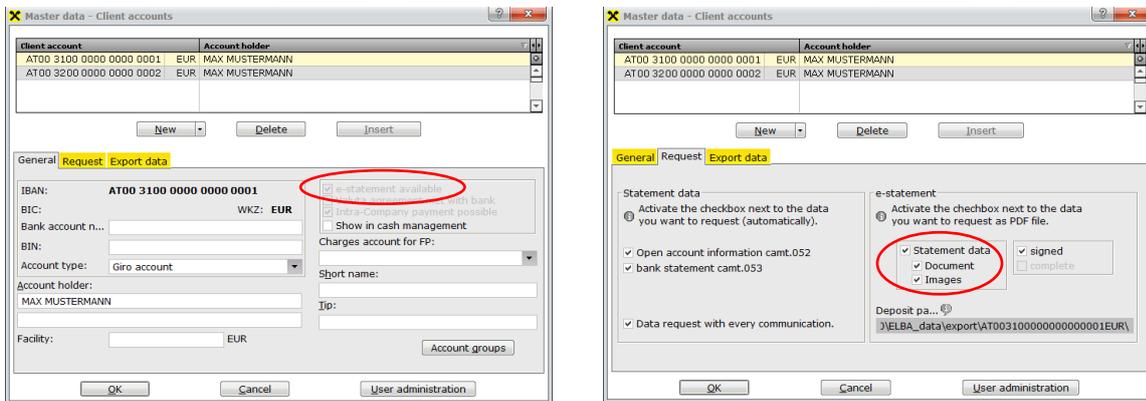
In order to receive the e-statement you have to activate the checkboxes **<<statement data>>**, **<<Document>>** and **<<Images>>** in the register **“Request”**.

Alternatively you can also activate the option signed for digitally signed pdf e-statements. Please note that a one-time acceptance of the provided certificate is required. (please refer to Chapter 3.3 for digitally signed pdf e-statements)

The signature is an optional feature and is no prerequisite for the acceptance of the e-statement by the Austrian tax authority.

The PDF-files are stored in the directory which you have defined at tab **<<Request>>**.

You can adapt them at **<<Settings>>****<<System settings>>****<<Export settings>>** (further information at point 4, Export data).



Info

To open the PDF-file you need a PDF-reader software.

3.3 Digitally signed

3.3.1 General

In case you request signed pdf e-statements a one-time acceptance of the certificate is required. We will describe it for Adobe Acrobat Reader 9.

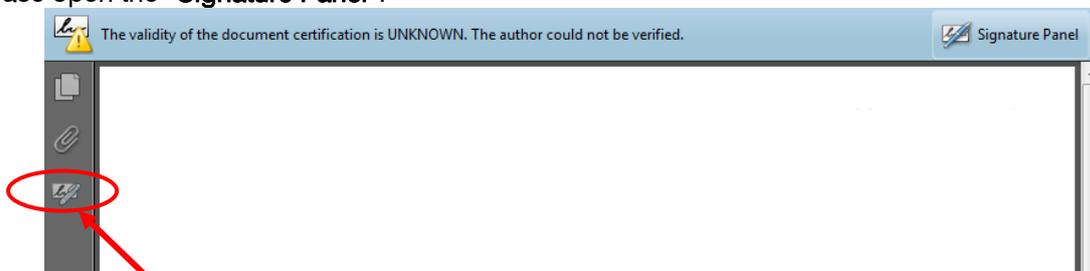
3.3.2 Define as trusted certificate

After data transmission the transmission summary shows the place where the pdf e-statements were stored. Open one of your signed pdf e-statements with the Adobe Acrobat 9.

As long as you have not added the certificate to your trusted identities, the following message will be displayed.

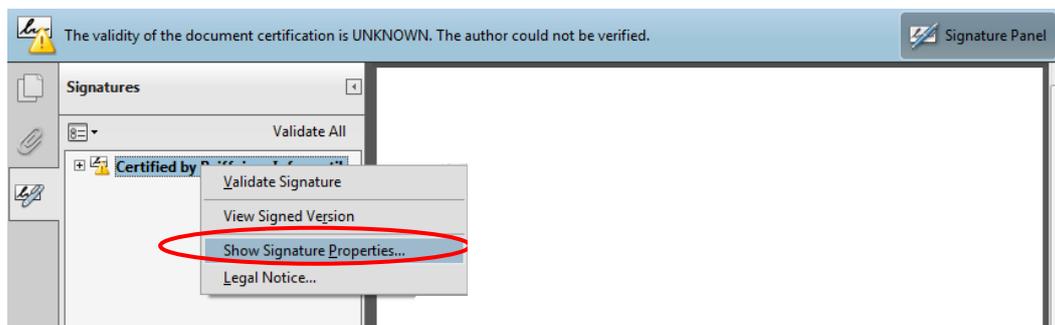
The validity of the document certification is UNKNOWN. The author could not be verified.

Please open the “Signature Panel”.

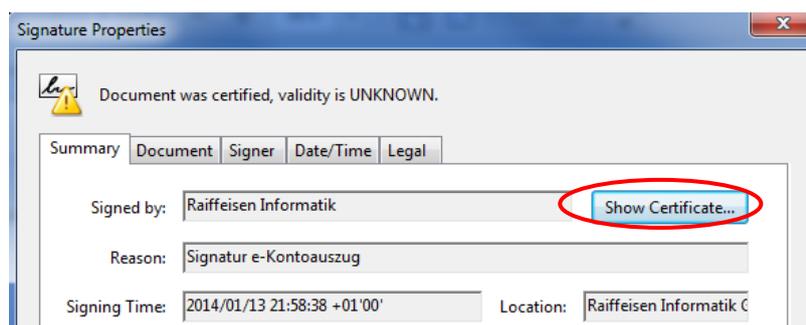


Signature Panel

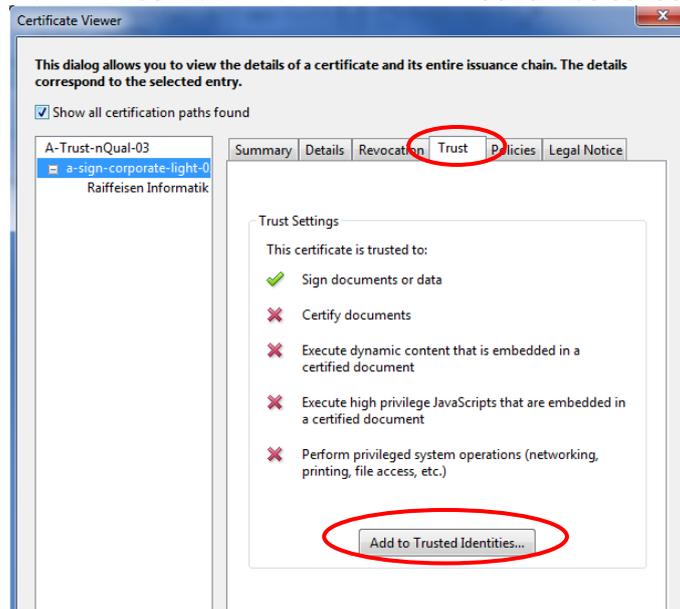
Open the context menu with the RIGHT mousebutton and choose the option >> “Show Signature Properties...”



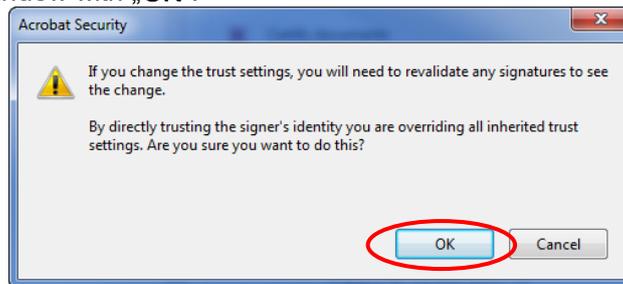
The following screen displays the details of the certificate. Please check the details if signed by Raiffeisen Informatik for the reason of Signatur e-Kontoauszug. Afterwards please select >> “Show Certificate ...”.



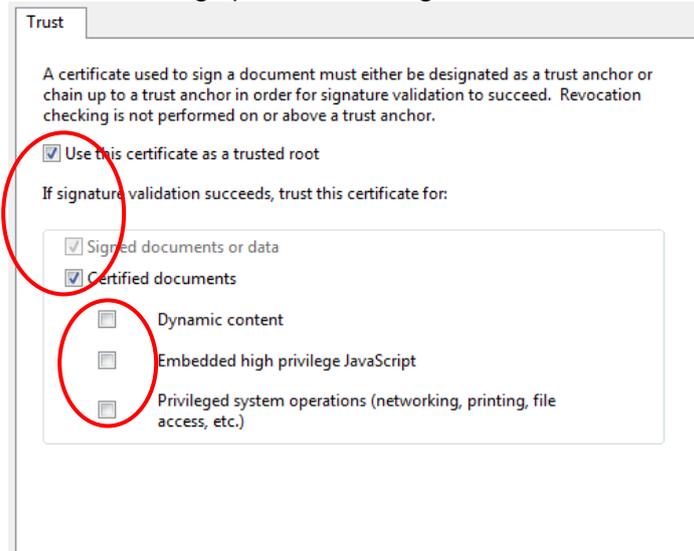
Now select the 4th tab named **“Trust”** and select the button **“Add to Trusted Identities...”**



Confirm the following window with **„OK”**.



Please select or deselect the following options according to bellows screenshot:

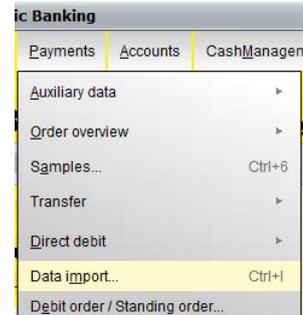


Afterwards confirm the open windows with **“OK”** and finally **“Validate Signature”**. Then the certificate of Raiffeisen Informatik is a trusted Identity.



4. Data Import

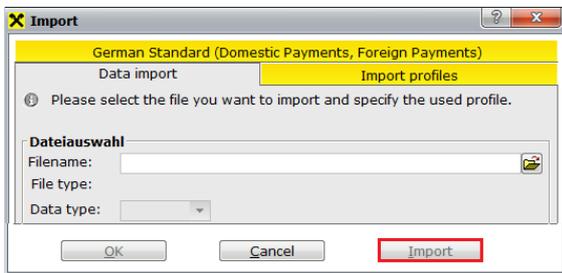
ELBA provides you with the possibility to import external payment transaction data. The files can be imported, if they are created in standardized XML-format (according to the APC scheme provided on <http://www.stuzza.at>) as well as having an individual structure, for example a CSV-data (semicolon divided data). The import of ISO xml-format is also possible. We recommend the APC scheme.



4.1. Selection of Data for import

Via << Payments >> << Data import >> you can open the import menu.

4.2. Import of XML-Data

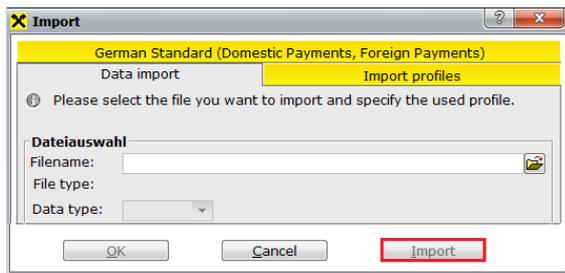


Via the folder icon and file selection you can choose a valid „XML-file“ and import it via <<Import>>.

ELBA is able to process data automatically if the XML-data has been created in accordance with the Austrian standard (<http://www.stuzza.at/>) and the ISO standard.

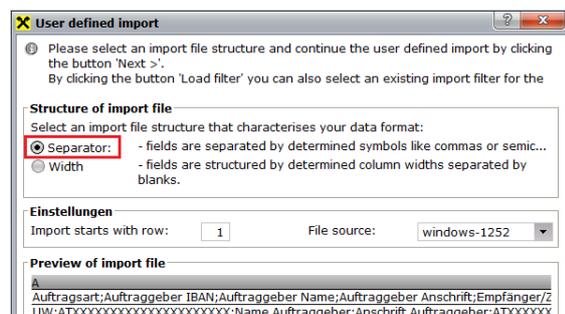
4.3. Import of CSV-Data

For constant data carriers with a stable file architecture (columns, separators, ...) a profile can be implemented via <<Import profiles>> for frequent data import.



4.3.1 Data selection

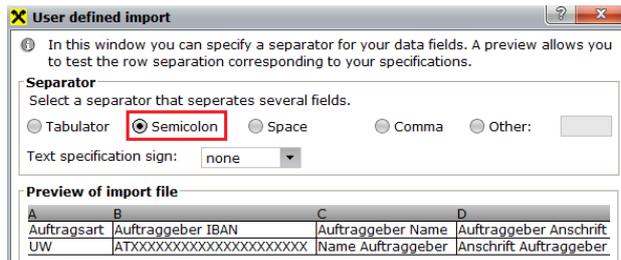
Via the folder icon and file selection you can choose a valid „CSV-file“ and import it via <<Import>>.



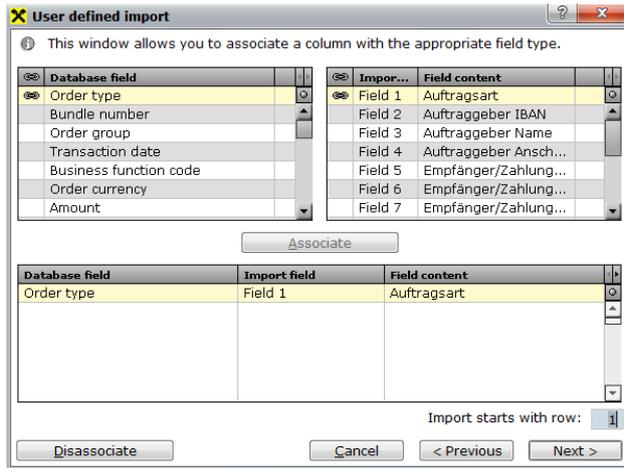
4.3.2 Structure of Import files

A user defined import window will be opened.

By using CSV-file the selection of << Separator >> will be correct. If the data contains a headline please change to number of „Import starts with row“ from 1 to 2. Please confirm with the Button << Next >>.

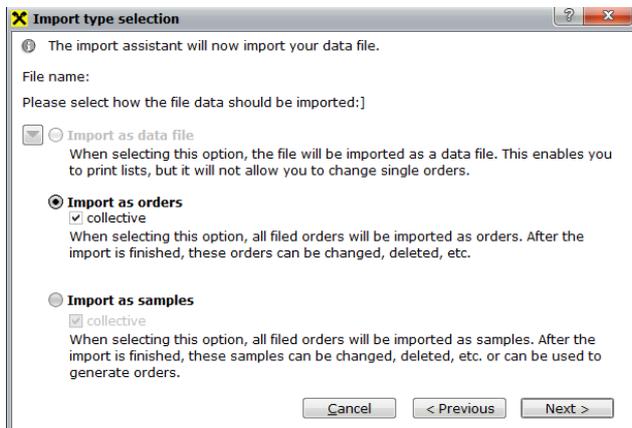


By using a CSV-Data the separator „Semicolon“ is correct. You can confirm with the button <<Next>>.



This window allows you to associate a column with the appropriate field type.

Please choose a field from the right column of the CSV-Data to connect it with a field of the ELBA data base from the left column. After all necessary fields have been associated please click on the button <<Associate>> .

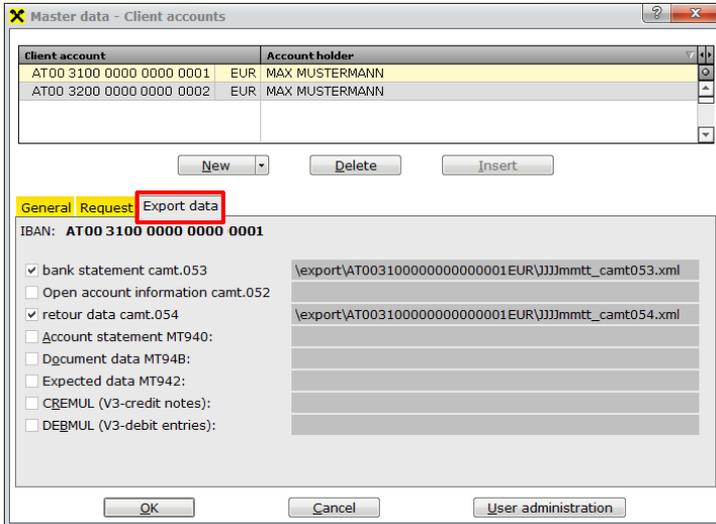


After the association please click on the button <<Next>> for starting the import process.

- Import as data file
- Import as orders
- Import as samples

5. Export data

5.1 Data selection



Via << **General settings** >> << **Access data** >> and << **Client accounts** >> on „Export data“ you can define, which data should be exported.

Beside your selection you can see the link where ELBA will save the data.

The link to the export cannot be changed in this window. For changing the link please read the following article 4.2. „Export settings“.

5.2. Export settings

The system administrator can define the directories where the exported data you get from the bank (statements, images, e-statement, ...) will be stored, by using the menu <<**Settings**>>, <<**System settings**>> and <<**Export settings**>>.

• **Group export:**

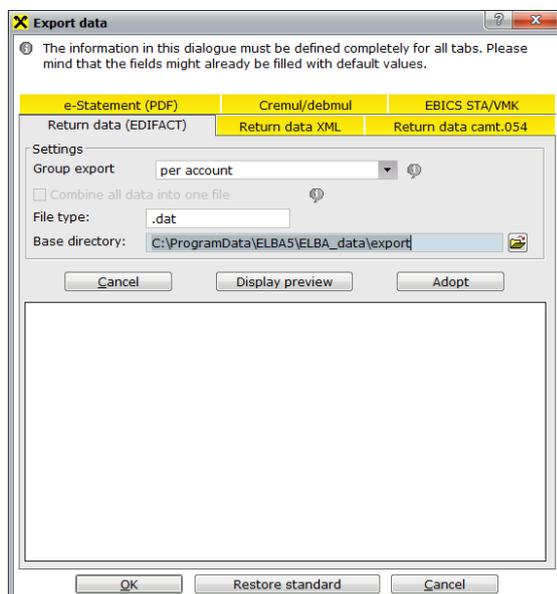
Decide how the data which you received from your bank should be grouped:

- “per account”: an own subfolder for every account will be created (basis setting)
- “per account group”: an own subfolder for every account group will be created (account groups have to be defined)
- “for all”: all data will be stored in the same folder

• **Base directory:**

You can define where the data will be stored. By default, it is a predefined variable path within your ELBA-directory (folder “export”).

You can choose another directory by using the button .



Set export configuration for each data type separately:

You can choose for every type of export data a separate “group export” and separate “base directory”. You can check your settings by clicking on “Display preview” and process further change if required. Confirm your decision with “Adopt” and “OK”.

6. Authorization methods

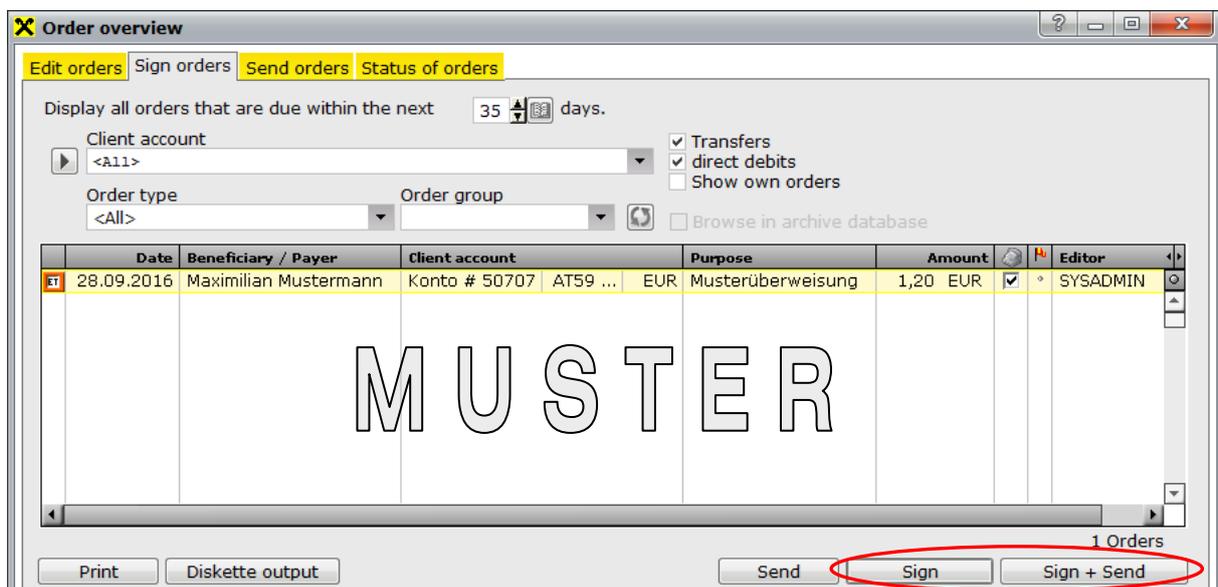
6.1. smsTAN

6.1.1 Requirements

The setup of the smsTAN has to be proceeded by your account manager.

6.1.2 Signing with smsTAN

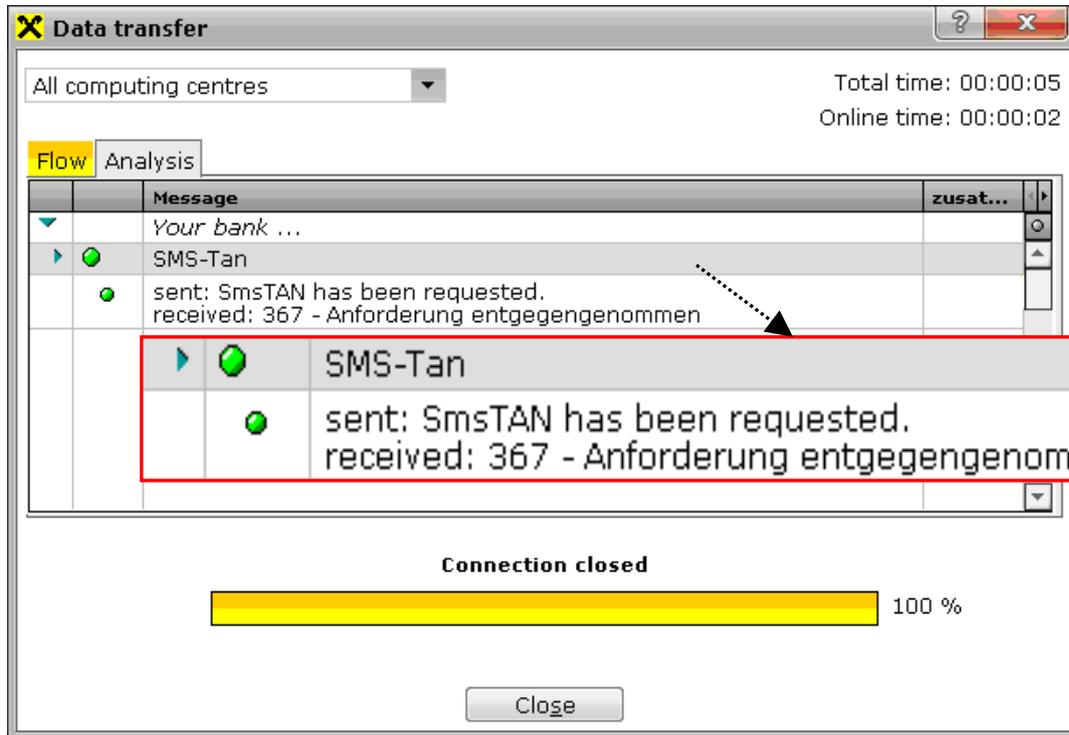
Select the payments you want to send in the << **Payments** >> << **Order overview** >> and confirm with the button <<**Sign**>> or <<**Sign + Send** >>.



In the 'Signing' dialogue window you have to select your disposer and the option to sign with 'smsTAN'. Confirm with the button <<**OK**>> .



Having confirmed your selection with <<OK>> the data transfer will be initiated. The smsTAN request will now be listed in the communication dialog. If the request of your smsTAN is positive, an entry for 'SMS-TAN' will be listed as displayed below



When closing the communication window, the signing dialog reappears automatically. You now have to check the content of the text received on your cell phone and enter your personal PIN-Code and the smsTAN. Confirm the signature with the button <<Send>>.



With the next data transfer the payment(s) will be sent to the bank server for proper execution. When the communication with the bank server is completed successfully, the payment(s) will show up in the register 'Status of orders' with status 'positive'.

INFO	The smsTAN will be valid for 28 days. Therefore the entry of the smsTAN can be done later. The „Raiffeisen smsTAN“ only consists of small letters and numbers.
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6.2 cardTAN

The cardTAN is an authorization method which was developed in cooperation with the STUZZA (Society for Payment System Research and Cooperation). This authorization method uses a flicker code to transfer the payment data from ELBA-business to the cardTAN generator. This device then uses the payment data and the ELBA-PIN of the disposer to generate an individual TAN code.

6.2.1 Requirements

- **cardTAN compatible Maestro ATM card or security card** from your bank
With the cardTAN-logo on the back of your card you can check if it already supports the cardTAN function.



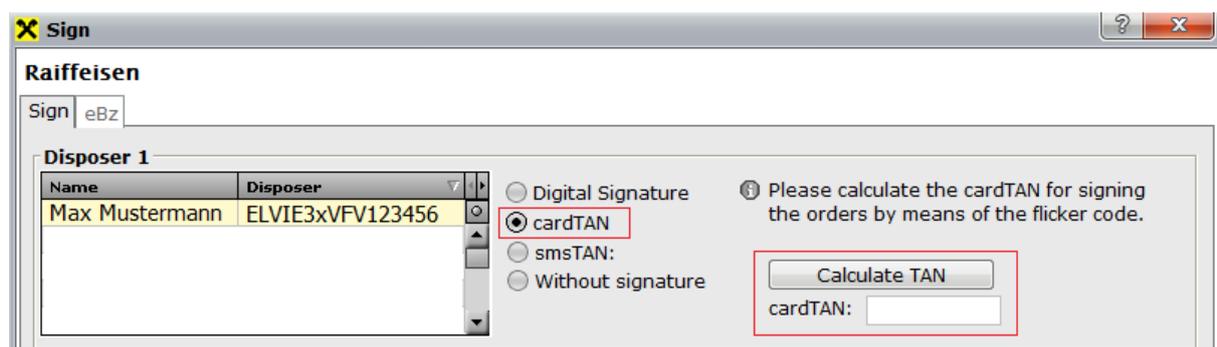
- **cardTAN reader**
This is small and external smartcard reader provided by your bank.
- **Activation of cardTAN authorization** for your disposer by your bank.
The disposer's PIN code (not your Maestro-ATM PIN!) is required for payment signing!

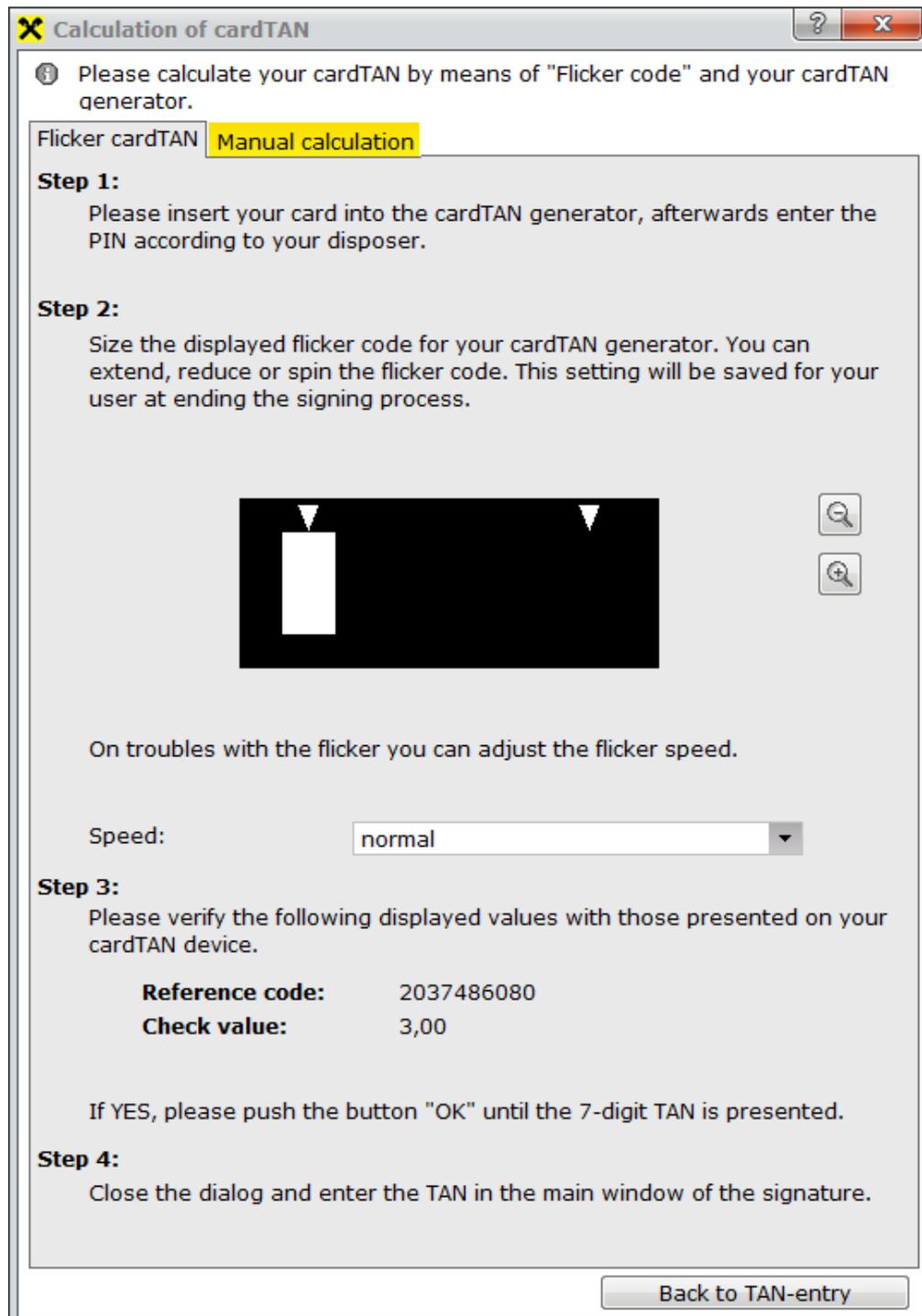
Info	Please note that the availability of cardTAN can vary depending on your licensing bank. For further information please contact your Raiffeisen account manager.
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6.2.2 Signing with cardTAN

In the 'Signing' dialogue window you have to select the option << **cardTAN** >> and then click on the button << **Calculate TAN** >>.

Subsequently you get a detailed guideline of how to use and generate the cardTAN.





Manual calculation

If you do not use the flicker code you can calculate the cardTAN manually. Select the tab „Manual calculation“ and follow the description how to calculate the TAN with start code, reference code and check value. After selection of „Back to TAN-entry“ you can enter the cardTAN in the authorisation window.

6.3 Digital Signature

6.3.1 What is the digital signature?

The purpose of the digital signature is the substitute of the handwritten signature. The digital signature makes it possible to sign documents on the computer electronically. Such a digital signature is equated with the handwritten signature under certain general conditions. In terms of eBanking, the digital signature enables executing payments without recording PIN and TAN.

The Secure Digital Signature (SigG §18) is also 100 % equated with the handwritten signature concerning the requirement of writing following § 886 ABGB (Allgemeines Bürgerliches Gesetzbuch). By the use of a Secure Digital Signature the beneficiary of the electronically signed data has the possibility to find out the sender of the data and if the data are unaltered in respect of content. In order to meet these requirements 100 % the legislator set a general framework in the Austrian Signature Act (SigG) and the Austrian Signature Ordinance (SigV), which a Trust Center for qualified certificates has to execute.

The digital signature in ELBA-business enables to sign payment orders electronically. This way to sign orders can also be used parallel to the possibility of signing via TAN.

6.3.2 Basic information about the digital signature

The basis for the legal acceptance of digital signatures in Austria is the Austrian Signature Act (SigG) (<http://www.signatur.rtr.at>) which is explained in more detail by the Austrian Signature Ordinance. Only the qualified digital signature (signature certificate) can be equated with the handwritten signature.

6.3.3 Requirements

The function to use the digital signature in ELBA has to be activated separately. Please order the activation at your account manager at your Raiffeisen bank.

You need the following components for signing payments with the Secure Digital Signature in ELBA-business.

- **Card reader incl. driver software**

The card reader has to be certified by A-SIT and must be supported by MBS-Sign. A current list of the certified card readers can be found on the following internet page: <http://www.a-trust.at/kartenleser> (available in German language only)

- **BDC Client Software MBS-Sign (is automatically installed with ELBA 5)**

The data to be signed has to be displayed securely before signing. In ELBA-business, therefore, the software MBS-Sign from BDC EDV-Consulting GmbH (<http://www.bdc.at>) is used. The installation is processed automatically with the ELBA- installation.

After successful installation of your card reader and MBS-Sign the digital signature in ELBA-business can be used.

- **Signature card**

In ELBA-business you require a signature card with a Qualified Certificate. At the present the following certificates are supported:

a.sign premium

The Certificate can be activated on physical devices (i.e. cards e.g. A-Trust Card or the e-card of the Austrian national insurance) on which A-trust certificates are saved.

INFO

Information about the requirements can be found on the Internet page <http://www.a-trust.at> (available in German language only).

Furthermore you have to **activate your signature card with your Raiffeisen bank** for ELBA. Only after successful activation on the part of your bank you are able to use the signature card in ELBA-business/ELBA-internet.

Further applications of the digital signature in ELBA-business

- Change PIN for your disposers
- Restore System Administrator Password
- Creating / changing / deleting of standing orders
- Signing of your payment orders

6.3.4 Summary

What do you need for digital signature?	From where do you receive the components?	What do you have to do?	Where do you find information?
Card reader (see Fehler! erweisquelle konnte nicht gefunden werden.)	electronical store or A-Trust	purchase at electronic stores, computer stores	http://www.atrust.at
Digital Certificate on a card as physical device (Maestro or separate card) (see Fehler! Verweisquelle konnte nicht gefunden werden.)	A-Trust Karte: At authorised registrar (http://www.atrust.at) e-card: From social insurance institute	See a registration office with document for identification (e.g. driving licence or passport) to activate the certificate on the card. Registration offices are listed at: http://www.atrust.at Your e-card allows an online registration via certified letter with delivery confirmation. http://www.buergerkarte.at/aktivieren-e-card.en.php) More details: http://www.atrust.at	Account manager of your Raiffeisen bank or http://www.atrust.at
		The Certificate has to be activated by your Raiffeisen bank for the use of digital signature in ELBA-business	Account manager of your Raiffeisen bank or ELBA-hotline
Driver software for card reader (that the card reader works)	At your installation CD-ROM of your card reader	Installation of your driver	Manufacturer of your card reader

7. Dislocated signature

What does “dislocated or distributed signature” mean?

You are able to send and sign payment orders to the bank independent from time and place of access to ELBA-worldwide. Additionally you have the possibility to transfer payment orders without signature for the time being. The required signatures can be added later by the authorized disposers. Generally you have to sign a so-called **electronic dispatch note**¹ on which you see the essential data of your orders.

7.1 General

The dislocated signature is automatically embedded via data transfer into your ELBA-business and can be found at <<**Order overview**>> in <<**Send orders**>> (see screen shot below).

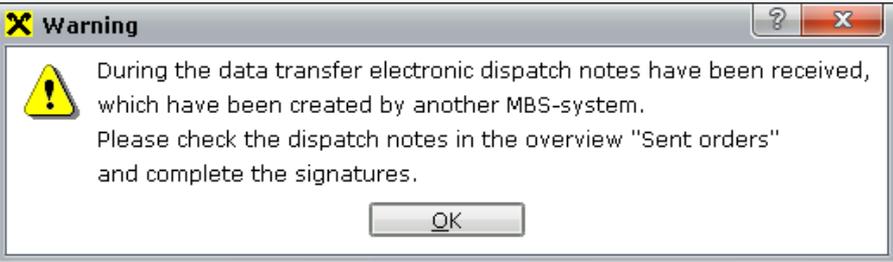


Explanation of the tabs in “Order overview”:

- Edit orders:** Here you find all orders which have been stored.
- Sign orders:** Here you find only the orders which are due for the current date. If you would like to display also orders which have a future booking date, please select the days by using the function “Display all orders that are due within ... days”
- Send orders:** Here you find the orders which have been already signed via TAN or digital signature but which were not transferred to the bank. Also you find your “dislocated” sent and signed orders and the electronic dispatch notes which you have collected from the bank server in order to be able to sign them with your signature.
- Status of orders:** Here you find all orders which were transferred to the bank and are ready for processing and booking. Exception: dislocated orders

¹ The electronic dispatch note comprises the information-framework of the transactions involved. By means of MAC-calculation a mathematical value (hash-value) is calculated from the transaction data and is added to the electronic dispatch note. After the bank has received the transaction data, the bank server also does an own MAC-calculation and the resulting hash-value will be compared with the hash-value delivered on the electronic dispatch note. This measure ensures that there were no changes within the data during transmission.

7.2 Signature options (procedures) in ELBA-business

ALTERNATIVE 1 Sending orders without signature	ALTERNATIVE 2 Sending orders using collective signature
<p>Possibility 1:</p> <p>1. Click the button <<Send>> in the register "Sign orders" All orders which are marked for the data transfer are sent to the bank server. <i>Info:</i> Thereby the disposer with the lowest disposer number is declared as responsible user on the dispatch note.</p>	<p>Possibility 1:</p> <p>1. The first disposer who is collective authorized to sign for the account sends his recorded orders.</p> <p>By clicking the button <<Sign + Send>> in the register "Sign orders" you get the dialog "Sign".</p> <p>After signing the data transfer starts.</p>
<p>Possibility 2:</p> <p>1. To open the dialog "Sign" please click on the button <<Sign>>. Mark the desired disposer who should be noticed in the eBZ as responsible disposer. Afterwards please click on the button <<OK>> without signing.</p> <p>Please use a disposer who has only authorization for transport. Then click the register << Without signature>> and mark the desired disposer. Afterwards please click on the button <<OK>> without signing.</p>	<p>2. After the data transfer the orders appears in the register "Send orders" with the status "partly signed".</p>
<p>2. After the data transfer (valid for both possibilities) the orders appear in the register "Send orders" with the status "not signed"</p>	<p>3. If the second disposer (separated in time and location) who is also collectively authorized starts the data transfer via the <<Update only>> button situated in "Send Orders" the electronic dispatch note is being sent to him.</p>
<p>3. If the authorized disposer (separated in time and location) starts the data transfer via the <<Update only>> button situated in "Send Orders" the electronic dispatch note is being sent to him.</p>	<p>4. In both cases the ELBA-business user receives the following information:</p> 

ALTERNATIVE 1 Sending orders without signature	ALTERNATIVE 2 Sending orders using collective signature
<p>5. A disposer who is authorized for single-signature is now able to view or to print the electronic dispatch note in the register “Send orders”.</p> <p>By clicking the button <<Sign>> the electronic dispatch note can be signed and can be sent to the banking server by clicking the button <<Send>> for completing the signature.</p>	<p>5. A second disposer who is also authorized (collectively) for the account is now able to view or to print the electronic dispatch note in the register “Send orders”.</p> <p>By clicking the button <<Sign>> the second disposer is able to sign a second time the electronic dispatch note and by clicking the button <<Send>> the note can be sent to the banking server for completing the signature.</p>
<p>6. After a successful transfer you do not find the finished orders in the register “Send orders” any more, but in the register “Status of orders” with the status “positive”.</p>	
<p>7. After a new data transfer, carried out by the user initially creating the order, the orders can also be found under “Status of orders” with the status “positive”.</p>	

7.3 Revoking dislocated orders

Dislocated orders can be revoked via ELBA-business when their status is either “not signed” or “partly signed”.

By choosing the button Revocation in the register “Send orders” the revocation of the respective electronic dispatch note can be signed by an authorized disposer and sent by clicking <<**OK**>>.

Raiffeisen Bank
Sign eBZ

Disposer 1

Name	Disposer
Max Mustermann	ELVIE3xVfV123456

Digital Signature
 cardTAN
 smsTAN:
 Without signature

Select a disposer who should send the orders "carriage protected".
 PIN:

Disposer 2

Name	Disposer
Max Mustermann	ELVIE3xVfV123456

Digital Signature
 cardTAN
 smsTAN:
 Without signature

The orders will be authorised with a TAN of the selected disposer.
 PIN:

Only show authorised disposers.

Information on authorisation

Carriage protection:	Max Mustermann	ELVIE3xVfV123456	
1. Signature:	Max Mustermann	ELVIE3xVfV123456	Dislocated
2. Signature:			
Singed orders:	1		
Sent orders:	1		

After successful revocation the canceled payment bundle is again visible in the register "Sign orders". The status of the revoked bundle is defined as "NEGATIVE" in the register "Status of orders".

Requirements for revocation:

- The revocation must be supported by the respective bank.
- Only one bundle is allowed to be revoked at one time. If several bundles are marked the button "Disclaim" is inactive.
- No local signature must have been applied.
- Revocation is only possible for those orders which have not yet been signed or which have not yet been completely signed (status: "1A", "1E" or "1U"). Revocation is possible as long as the electronic dispatch note has not been signed completely.
- Furthermore, it is only possible to revoke the whole electronic dispatch note. It is not possible to choose specific orders out of a bundle. Disclaiming does not apply for orders with the status "OK", "VO" or "FF" on the bank server.

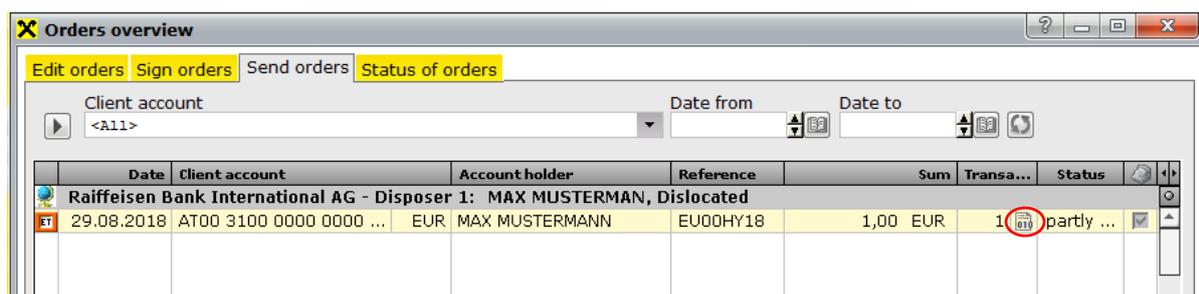
7.4 Requesting order details

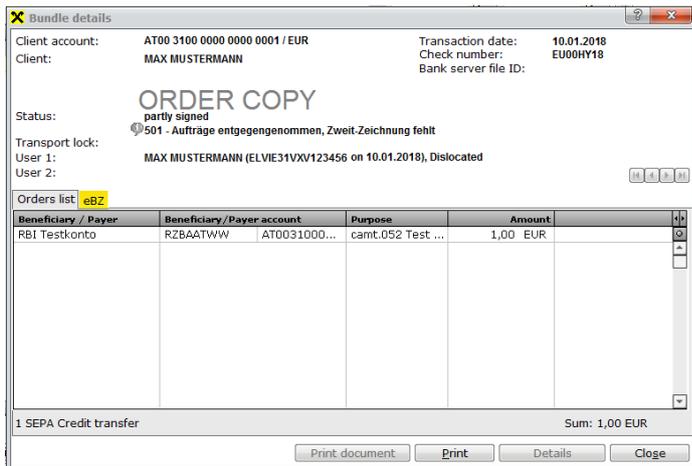
By right click at the bundle and clicking the button  one or several electronic dispatch notes can be requested.

The below-mentioned info-advice appears:



After successful request of the order details the symbol  appears in the column "Transactions".





7.5 Signature options (procedure) via ELBA-internet

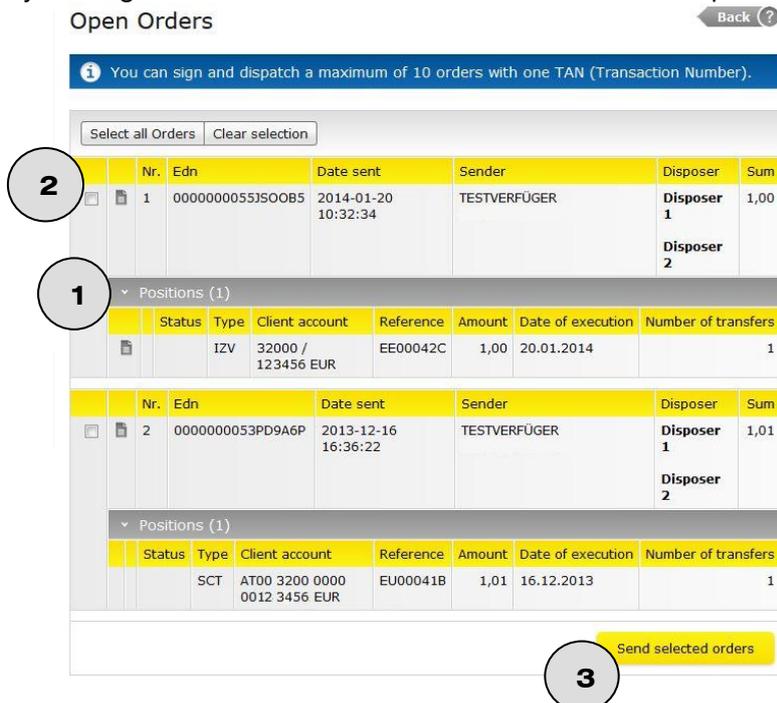
The dislocated signature is also an optional feature in ELBA-internet. In order to use this feature it has to be requested from your account manager at your Raiffeisen bank.



After activation of the feature “dislocated signature” the ELBA-internet menu is automatically adjusted by the button “MBS-orders”.

Via ELBA-internet “MBS-orders” can be signed (first and second signature) but not created. The initial dispatch always has to be effected via ELBA-business.

By clicking on the button “MBS-orders” an overview of all open MBS-orders is displayed.



1. By clicking at  <<bundle>> and respectively at the details button  you can have a look at detailed information concerning your open ELBA-orders and each single position included in the packet.

2. In order to be able to sign/send your open ELBA orders you have to mark it by clicking on the

Send selected orders

3. In a next step click on the button

4. As a consequence an entry mask appears in order to sign and send your open ELBA orders.

Send Orders Back ?

Nr.	Edn	Date sent	Sender	Disposer	Sum		
1	0000000053PD9A6P	2013-12-16 16:36:22	TESTVERFÜGER	Disposer 1 Disposer 2	1,01		
▼ Positions (1)							
	Status	Type	Client account	Reference	Amount	Date of execution	Number of transfers
		SCT	AT00 3200 0000 0012 3456 EUR	EU00041B	1,01	16.12.2013	1

In order to make the dispatch effective, sign with the next following 2 digits TAN Number and the 5 digits TAN, with the cardTAN, the smsTAN or with your Digital Signature in the according input fields

TAN signature 4 Send TAN

cardTAN generate cardTAN

smsTAN Get smsTAN

Digital signature Send Digital signature

After signing please verify in the "MBS Archive" if the orders already have been dispatched.

If the "first disposer" of the dislocated order has signing power (E) the order is sent to the bank server and forwarded for booking.

In ELBA-internet the dislocated order will be saved in the "Archive" of the menu item "MBS orders" for 56 days.

In ELBA-business the electronic dispatch note is transferred to the tab "Status of orders" (with the status "positive") after a new data transfer.

If the "first disposer" has collective signing power (A or B) the order can be sent to the bank server signed from only one disposer. Another disposer (maybe from another location) transfers the electronic dispatch note again from the bank server into his ELBA-business or opens ELBA-internet and makes the final signature. In ELBA-business the electronic dispatch note is saved under the tab "Status of orders" with the status "positive" after a new data transfer – in ELBA-internet it is transferred to the "MBS archive" (also with the status "positive"). The order will be forwarded from the bank server for booking.

7.6 Frequently asked questions (FAQs)

7.6.1 What do the various status messages for dislocated orders mean?

- "OK":** Bundle is finished and validly signed
- "1U":** The bundle has a valid first signature. There are no restrictions for the disposer recording the second signature.
- "1A":** The first signature is valid. For finishing the bundle positively, the disposer of the second signature must have associative authorisation "A"
- "1E":** The first signature is invalid. For finishing the bundle positively, the second disposer must have single authorisation.
- "FF":** The bundle is invalid, respectively finally rejected.

7.6.2 What do the status messages in the send orders of ELBA-business mean?

- Not signed:** The order was sent to the bank server without a signature. There is either missing the signature of the single authorization disposer or two signatures of collective signature disposers.
- Partly signed:** A second signature is missing.

7.6.3 What do the status messages in the Status of orders of ELBA-business mean?

- Unconfirmed:** 28 days after a dislocated order was sent and not signed with the final signature it receives this status. A click on the right mouse button on the order enables it to finish the order either positively or negatively.
- Positive:** The order included all necessary signatures and was taken over from the bank server for further processing.
- Negative:** The order was sent with an incorrect signature, already used TAN or non-authorized order type.

7.6.4 What happens to unsigned orders?

28 days after a dislocated order has been sent for the first time and the final signature was not executed the respective order will again be imported during a data transfer to the ELBA-business installation that initially recorded the order. The order can there be found under "Orders overview" (as a sign order) and under status of orders with the status "unconfirmed".

The order can be found again under "**Orders overview**"/tab "**Sign orders**" and can be sent or deleted.

7.6.5 Which data does the electronic dispatch note contain in order to be signed?

Information to the dispatch

- **Headline:** "dispatch note"
- **Date of creation:** format: "*dd.mm.yyyy - hh:mm*"
- **Check sum:** hexadecimal HASH-value of the transaction data

Information to the packet

- **Bank server:** bank institute to which the data is sent
- **Responsible disposer:** name of user and disposer, who has built the packet.
- **Disposer number:** disposer number of the responsible disposer
- **First signature:** not filled!
- **Second signature:** not filled!
- **Number of segments:** number of segments on the electronic dispatch
- **Check sum:** total amount of all bundles

Information to the bundle

- **Segment number:** number if the segment on the dispatch
- **Order type:** order type of the orders of this bundle
- **Reference:** unique reference of the bundle for the transmission to the bank
- **Number (NR):** number of the bundle within the package
- **Status (ST):** not filled!
- **Description:** description of the bundle:
IZV (for domestic payments)
EIL (for urgent domestic payments)
AZV (for foreign payments)
- **Client account:**
Bank code (BC)
Account number
Account currency
- **Bundle reference:** check number
- **Total amount:** total amount of the whole bundle
- **Order currency:** currency, in which the orders should be executed
- **Transaction date:** transaction date of the bundle
- **Valuta agreement (V)**
- **Transactions:** number of transactions of the bundle

Sequence: It will be created one dispatch note per packet – within a dispatch note the bundles are listed in ascending order of the bundle control number.

7.6.6 Sample of an electronic dispatch note

ELEKTRONISCHER BEGLEITZETTEL
Raiffeisen

```

BEGLEITZETTEL
ERSTELLT AM: 01.12.2005-11:50 IDENTIFIKATION: 000000001F9ETTD
PRÜFSUMME: 1E3C 19E4 1FEA 90B1 4389 C30E 4DB0 58BB 65E5 423B
-----
BANKRECHNER: Raiffeisen
VERANTWORTLICHER VERFÜGER: Systemadministrator Mustermann Markus
VERFÜGERNUMMER: ELVIE32VVFV000013
ERSTZEICHNUNG: Mustermann Markus VERFÜGERNUMMER: ELVIE32VVFV000013
ZWEITZEICHNUNG:
GESAMTANZAHL ABSCHNITTE: 6 ANZ.FEHLER 000 KONTROLLSUMME: 1,35
-----
001 ÜBERWEISUNG REFERENZ: 05120111502245
KONTROLLSUMME: 0,10
*****
NR. ST ART BLZ KONTO-NR WHG BESTANDSREFERENZ BETRAGSSUMME WHG DF-DATUM V UMSÄTZE
000001 OK IZV 3x000 1.234.567 EUR RE000402 0,10 EUR 01.12.2005 1
-----
002 ÜBERWEISUNG REFERENZ: 05120111502257
KONTROLLSUMME: 0,15
*****
NR. ST ART BLZ KONTO-NR WHG BESTANDSREFERENZ BETRAGSSUMME WHG DF-DATUM V UMSÄTZE
000001 OK IZV 3x000 1.234.567 EUR RE000403 0,15 EUR 01.12.2005 1
-----
003 ÜBERWEISUNG REFERENZ: 05120111502267
KONTROLLSUMME: 0,20
*****
NR. ST ART BLZ KONTO-NR WHG BESTANDSREFERENZ BETRAGSSUMME WHG DF-DATUM V UMSÄTZE
000001 OK IZV 3x000 1.234.567 EUR RE000404 0,20 EUR 01.12.2005 1
-----
004 ÜBERWEISUNG REFERENZ: 05120111502276
KONTROLLSUMME: 0,25
*****
NR. ST ART BLZ KONTO-NR WHG BESTANDSREFERENZ BETRAGSSUMME WHG DF-DATUM V UMSÄTZE
000001 OK IZV 3x000 1.234.567 EUR RE000405 0,25 EUR 01.12.2005 1
-----
005 ÜBERWEISUNG REFERENZ: 05120111502286
KONTROLLSUMME: 0,30
*****
NR. ST ART BLZ KONTO-NR WHG BESTANDSREFERENZ BETRAGSSUMME WHG DF-DATUM V UMSÄTZE
000001 OK IZV 3x000 1.234.567 EUR RE000406 0,30 EUR 01.12.2005 1
-----
006 ÜBERWEISUNG REFERENZ: 05120111502295
KONTROLLSUMME: 0,35
*****
NR. ST ART BLZ KONTO-NR WHG BESTANDSREFERENZ BETRAGSSUMME WHG DF-DATUM V UMSÄTZE
000001 OK IZV 3x000 1.234.567 EUR RE000407 0,35 EUR 01.12.2005 1
-----

```

7.6.7 Which orders can be found in the ELBA-internet MBS- archive?

All orders where there is no further treatment of the disposer required.

7.6.8 How long will orders be visible in the ELBA-internet MBS-archive?

56 days. Orders "older" than 56 days will be automatically removed from the archive.

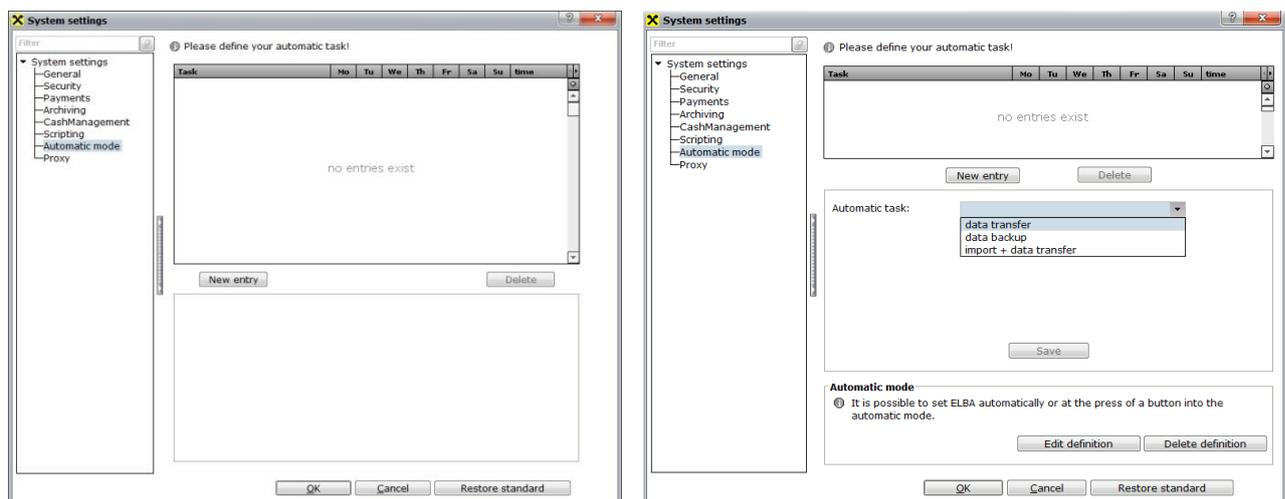
8. Automatic-Mode

The automatic-mode enables to execute ELBA-functions like data transmission and data backup in a time-controlled and an unattended way. You can set the execution of these functions on times out of your usual office hours.

NOTE	<p>Please note that automatic functions will only be executed in the automatic mode.</p> <p>The activation of the automatic mode is described under point 8.2.</p>
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8.1 Settings for an automatic transmission

- Open your ELBA-business program via the system-admin.
- Choose in the menu line the option <<**Settings**>> <<**System Settings**>> and in a next Step <<**System settings**>>. The following mask will be opened:



- Confirm in the index card <<**Automatic mode**>> the button <<**New entry**>> and select as automatic task "data transfer" or "data backup".
- Define for the chosen task the favoured execution date and confirm your entry with the button <<**Save**>>.

8.2 Activating the automatic mode

Please consider that the “Automatic mode” is a stand-by function. After activation you can't work with ELBA-business.

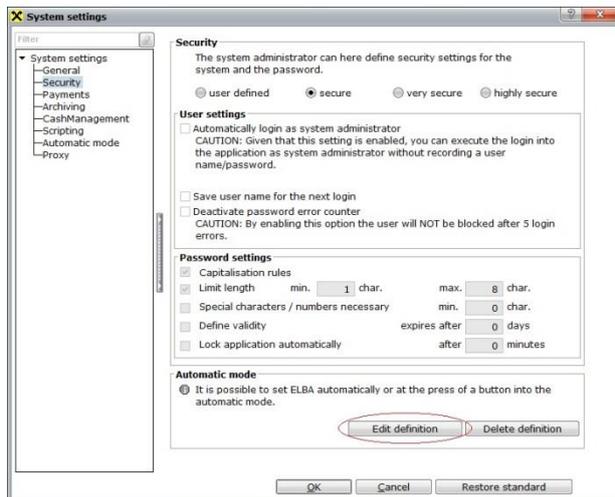
8.2.1. Manual start

Choose in the menu of ELBA-business the option << **Programs** >> and << **Automatic-mode** >>. The function “Automatic-mode” is only visible if you have set up the basic settings (see 8.1).

8.2.2. Automatic start

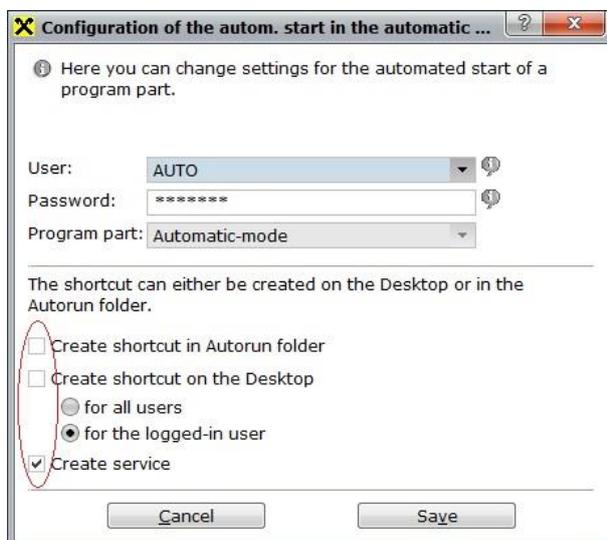
Because of the automatic start of ELBA-business it can be guaranteed that the automatic-mode stays active also after a reboot of the computer. For this purpose ELBA-business can create a service.

Furthermore the program can generate a batch-file which is stored either as a shortcut in the windows-startup or on the windows desktop.



Choose in the menu << **Settings**>> <<**System Settings**>> after it <<**System settings**>> and then open the register “Security”.

Choose the button “**Edit definition**” in the area automatic-mode.



Within this mask the user who should execute the automatic start of the “Automatic mode” has to be defined.

To create a service the checkbox “Create Service” has to be activated

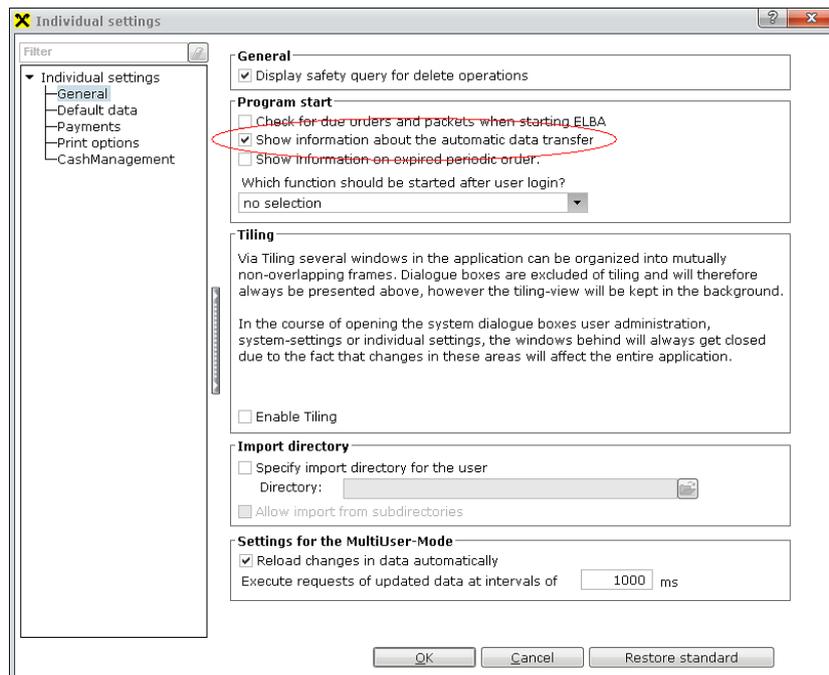
In addition you can define where and for which users the batch-file should be stored.

To save the chosen settings, please click on <<**Save**>>.

8.3 Setting for info-advice after automatic tasks

Via ELBA-business you are able to receive information concerning the status of the respective last automatic task. In order to activate this information please choose in the menu line <<**Settings**>> <<**System Settings**>> <<**Individual settings**>> and activate “Show information about the automatic data transfer” at <<**General**>> <<**Program start**>>.

As a consequence an info-window appears after your next login stating the completion of the automatic task.



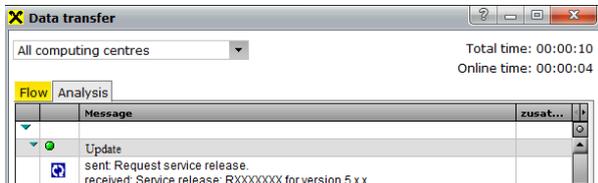
9. Update via download server

9.1 General Information

The download server of your Raiffeisen bank helps you to keep your ELBA-business up to date. This means as soon as a new service-release or a new program-update is available and you are still working with the old service-release you receive after a data transfer automatically the information that a new update is available.

Please note that processing updates requires necessary administration rights for your system.

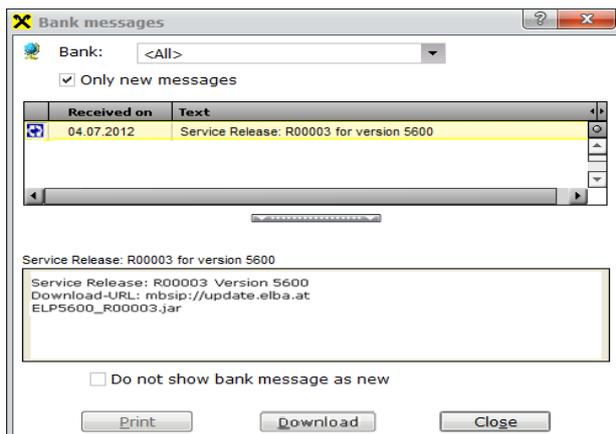
9.2 Process description



After a data transfer you receive information (if updates are available) that a new service-release is available.

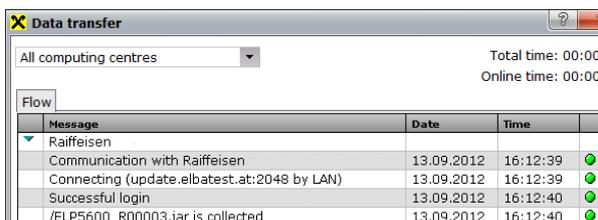


If you close the data transfer window with the button << **Close** >> the following information appears.

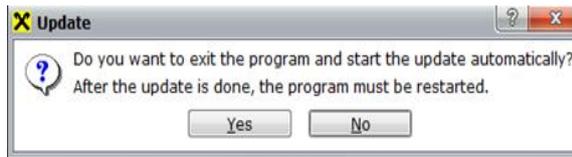


By confirming the information mentioned before, the window << **Bank messages** >> appears.

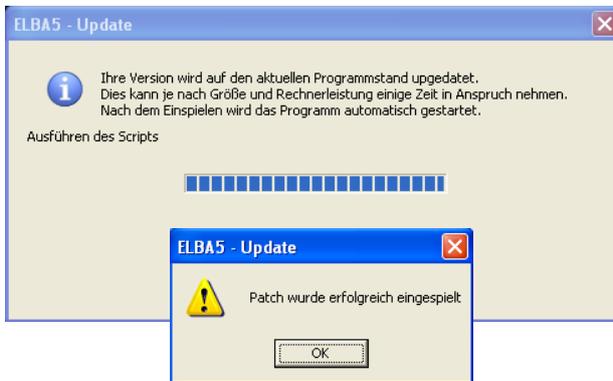
By marking the Bank messages the button << **Download** >> is activated.



After selecting << **Download** >>, the data transfer starts automatically and the connection to the download server is built up.



Click at “New Service Release 5700/R0000X” to start the installation. After successful download you receive the following information, which should be confirmed by clicking at <<Yes>>.



By confirming the information ELBA-business is closed automatically and the service-release or program-update is being imported.

Info	<p>Please note that after the import of the service-release during the program start of ELBA-business, a message is shown that the program version is not identical with the data bank version. So a databank update has to be started.</p> <p>After that please follow the further instructions on the screen.</p>
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10. SEPA (Single Euro Payments Area)

10.1 General information about SEPA

SEPA (Single Euro Payments Area) defines the single European payment area which contains the 28 EU-Countries, the EEA countries (Norway, Iceland, Liechtenstein) and also Switzerland, Monaco and the Channel Islands.

You have the opportunity to enter the Raiffeisen SEPA Credit Transfer into ELBA-business or import it directly from your own accounting system.

For the import of the data carrier from your IT-System, it has to be adjusted to the SEPA-format (XML). All required information can be found on the website <http://www.stuzza.at>.

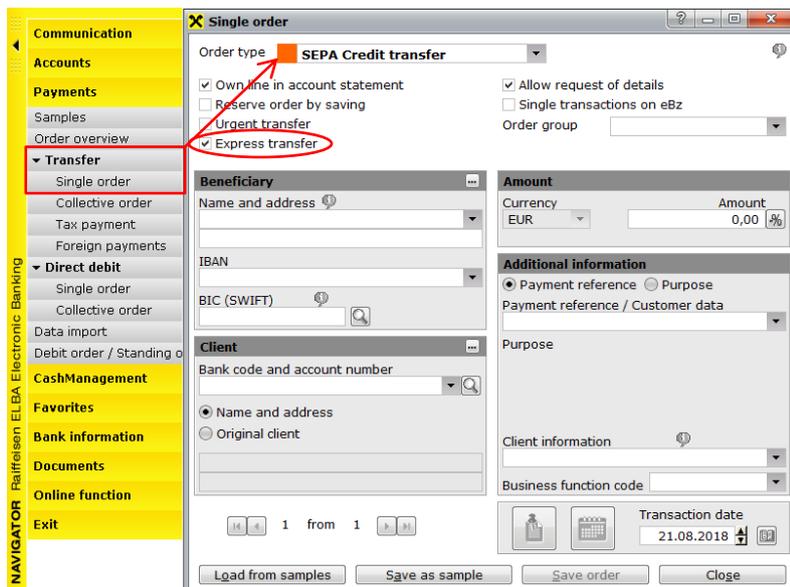
Further information (transfer duration, fees, ...) will be provided by your account holding bank.

10.2 SEPA Credit Transfer

10.2.1 Essential product characteristics

- Defined transfer-duration of your orders
- Standardized execution of your payments based on unified formats for domestic and international payments via using XML-standards (ISO 20022)
- Extended "purpose of payment" (up to max. 140 figures)
- Standardised law regulations
- Full payment amount is transferred (no cutting of the payment amount by e.g. fees)

10.2.2 Creating SEPA Credit Transfers in ELBA-business



To enter a SEPA Credit transfers use the menu Payments >> Individual Order >> Order type "SEPA Credit Transfer".

By selecting **express transfer** you can send your payment order round the clock and the amount will be credited to the receiver account within seconds. If the receiver bank does not support the European Instant Payment standard yet, you will get a corresponding message when sending.

10.3 SEPA-Direct Debit

10.3.1 Direct Debit procedure

There are two SEPA-Direct Debit procedures:

- SEPA Direct Debit Core (Payer is a customer):
- SEPA Direct Debit B2B (Payer is not a customer)

Both procedures can either be entered manually in ELBA-business or imported as an XML-data file.

10.3.2 Requirements for the payee

- IBAN and BIC of the payer
- Creditor-ID for the payee:
The creditor-ID (CID) is a clear unique identification of the payee (Creditor) within the SEPA-Direct Debit procedure and has to be requested from the payee directly by his bank.
- Agreement between payee and bank
- Agreement between payee and payer = Mandate
- Clear, recurrent mandate reference (for example, a customer's ID)
- Mandate data
- Payee defines a date of maturity (DueDate)

10.3.3 Creating SEPA-Direct Debits in ELBA-business

As soon as all data listed in 10.3.2 is available, a new mandate can be created in ELBA-business. You can create a new mandate by using the menu **Payments >> Auxiliary Data >> Mandate >> New**.

More details for the each field can be found in the **help function <F1>** of ELBA-business.

After completing the mandate the SEPA Direct Debit can be recorded and stored over the menu point **Payments >> Direct Debit >> Individual Order/Collective Order >> Transaction type "SEPA Direct Debit or SEPA Direct debit B2B"**

11. International Account Information – (SWIFT MT940)

Info	Please note that the option Swift MT940 has to be separately requested from your account manager at your Raiffeisen bank.
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11.1 Definition

The **SWIFT MT940** (= Message Type 940) is an electronic account statement according to a file format based on the international SWIFT-Standards.

SWIFT MT940 enables to administrate your account statements of your accounts held with foreign banks via ELBA-business.

11.2 Requirements

If you hold an account with a foreign bank and if you want to use the SWIFT MT940 for this account with ELBA-business the following prerequisites have be clarified:

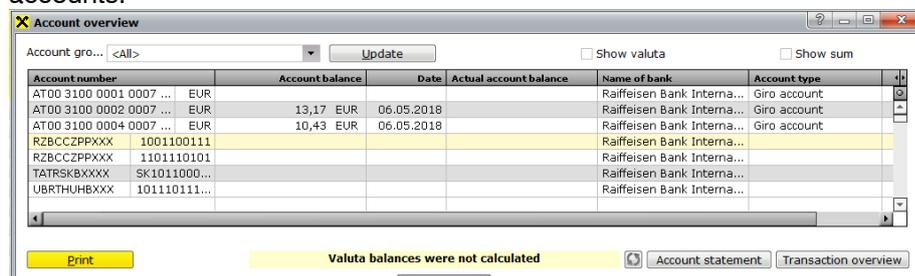
- The foreign bank where you keep your account has to be able to execute SWIFT-format.
- For the integration of the foreign account in ELBA-business please contact your account manager at your Raiffeisen bank. Your account manager informs you which data and agreements will be required from the foreign bank.

11.3 SWIFT MT940 Statement

The SWIFT-statements are integrated into the regular Account menus for

- Account overview
- Account statements
- Transaction overview

In order to call up the SWIFT MT940 in ELBA-business please proceed as used to for all other accounts.



- Choose the SWIFT account.
- Click on button <<Account Statement>>

Account statement

Account: test RZBSRSBGAXXX RZBBBBGSF / 1234567890

Update Options

Date	Transaction text	Value	Amount	Er
02.09.2010		02.09.2010	-838,98 EUR	

Putevi ad Cacak	Old balance	EUR	1.519,96	1.519,96	EUR
	Credits	EUR	0,00	0,00	EUR
	Debits	EUR	-838,98	-838,98	EUR
	Account balance by	02.09.2010	EUR	680,98	EUR

2010/00021

Browse in archive database

Print e-statement Close

Info Further detailed information about SWIFT MT940 can be found at the online-help of ELBA-business. << **F1-key** >>

12. Request for Transfer (SWIFT MT101)

Info

Please note that the delivery of a MT101 is not supported by every bank. For further information please contact your account manager at your Raiffeisen bank.

12.1 Definition

Request for Transfer (SWIFT-message MT101), which is a standardized payment order in international payment transactions, enables you to execute payments from an account which you keep with a foreign bank. Thereby the payment order is delivered to your Raiffeisen bank by ELBA-business and is forwarded by your Raiffeisen bank to the foreign bank via the international payments system SWIFT (= Society of Worldwide Interbank Financial Telecommunication). The foreign bank executes the payment according to the details in the MT101-order.

12.2 Requirements

If you keep an account with a foreign bank and if you want to use the Request for Transfer for this account with ELBA-business the following prerequisites have to be clarified:

- The foreign bank where you keep your account has to be able to execute SWIFT-MT101-format. The foreign bank and your Raiffeisen bank have to have an additional MT101-agreement.
- For the integration of the foreign account in ELBA-worldwide please contact your account manager at your Raiffeisen bank. Your account manager informs you which data and agreements will be required from the foreign bank.

12.3 Request for Transfer MT101

You are able to call up the order form for MT101 in two different ways:

Possibility 1: menu item **Payments >> Transfer >> Foreign payments >> Order Type>> MT101**

Possibility 2: By clicking the button <<**New**>> in **Orders Overview >> "Edit orders" >> Transfer >> Foreign payments >> Order Type >> MT101**

Example of a MT101 in ELBA-business:

Single order

Order type **MT101 Credit transfer** Order group

Amount
Currency: EUR Amount: 0,00

Beneficiary
Name and address of the beneficiary
Name of the beneficiary line 1
Name of the beneficiary line 2
Address of the beneficiary
Postal code and city of the beneficiary
Account num... IBAN
Account number or IBAN

Bank connection
BIC of beneficiary's bank
Country of beneficiary's bank
BIC of correspondence bank
Country of correspondence bank

Client
Account numb...
BIC of account servicing bank
Name and address of the client
Client name
Client address

Additional information
Purpose
Purpose line 1
Purpose line 2
Purpose line 3
Purpose line 4
Bank charges
Allocation of charges
Transaction date: 31.07.2012

1 fr... 1

Load from samples Save as sample Save order Close

Info

More detailed information about Request for Transfer MT101 can be found in the online-help of ELBA-business. << **F1-key** >>

13. Online Function

Info	Please note that the “Online Function” is not supported by every bank. For further information please contact your account manager at your Raiffeisen bank.
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13.1 General Information

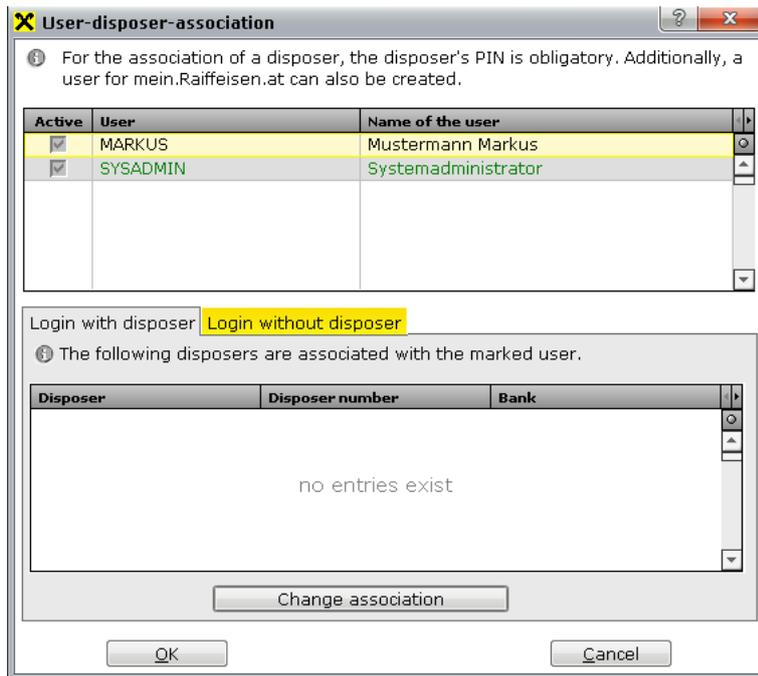
Thanks to the “Online Function” you are able to effect operations of ELBA-internet via ELBA-business. For example, you do not need to be logged on in ELBA-internet separately to get account information or to instruct an order.

13.2 Requirements

In order to use the “Online Function” in ELBA-business your ELBA-business accounts have to be authorized for ELBA-internet as well. For further information please contact your account manager at your Raiffeisen bank.

13.3 Settings in ELBA-business

In order to use the “Online Function” please proceed as described below:

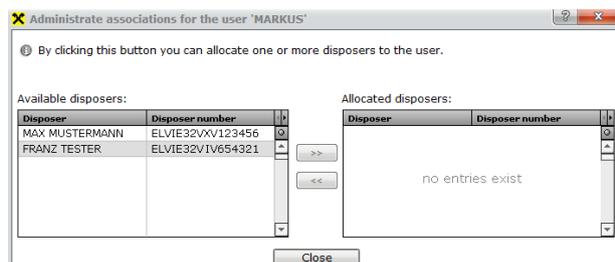


Please choose <<Settings>>, <<Access Data>> and <<User-disposer-association>>

The mask on the left side appears.

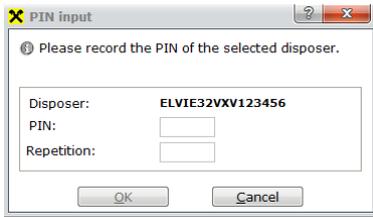
In order to define a “Disposer-Allocation”, please mark the desired disposer.

Subsequently click the button <<Change association>>

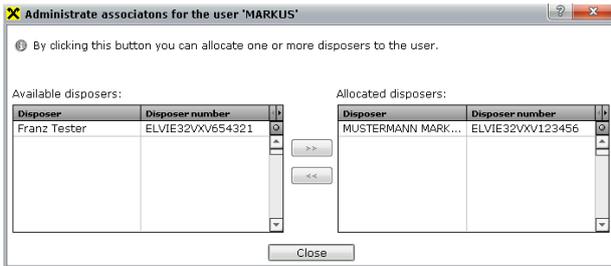


The Mask “Administration associations for the user” appears.

Please mark the desired disposer which you intend to assign to the user and subsequently click the button  .



Please insert the PIN of the respective disposer.

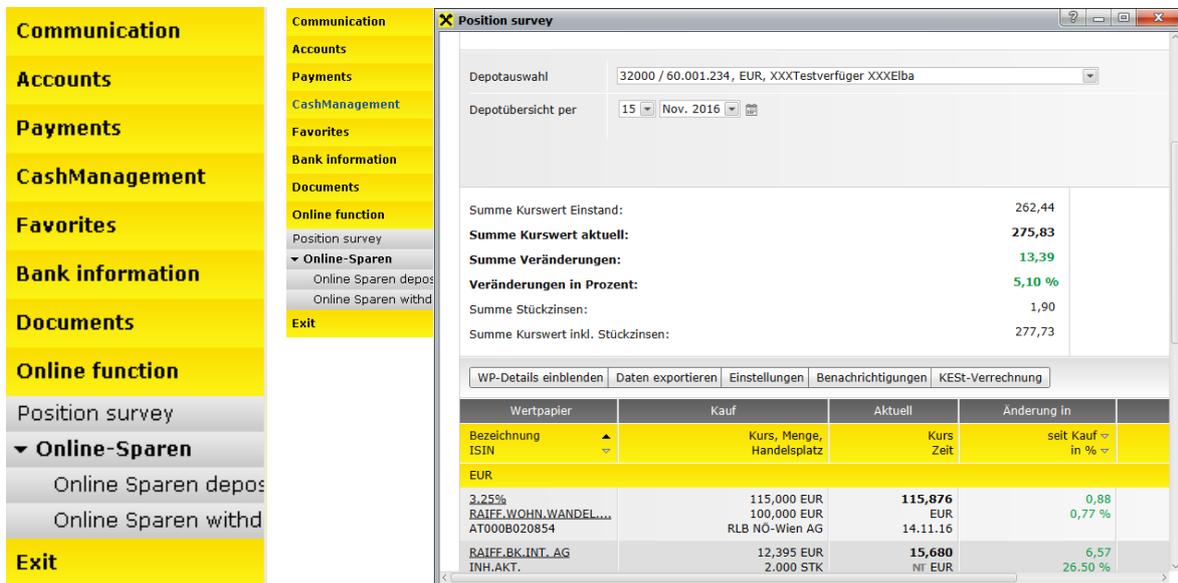


After successful submission of the PIN the respective disposer is assigned to the user.

In order to finish the “User-Disposer-Allocation” please click the button **Close** after proceeding by clicking **OK**.

13.4 Calling-up the “Online Function”

After successful “User-Disposer-Allocation” you are able to use the “Online Function” in the navigation panel.



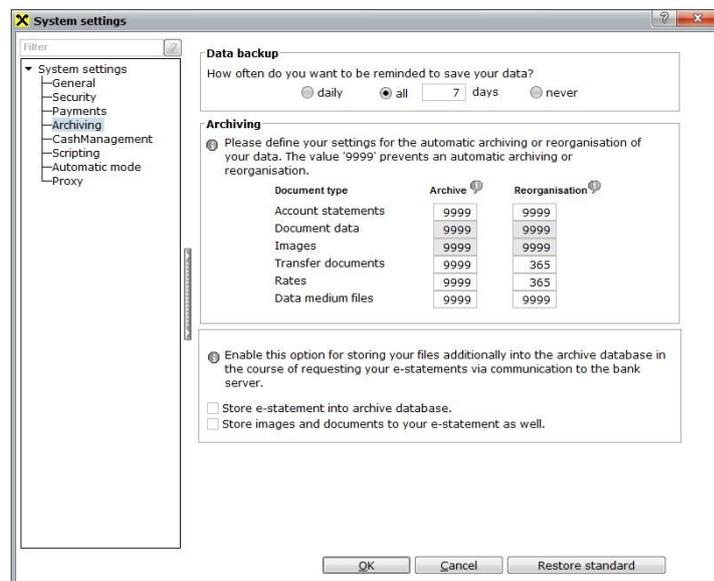
14. Archive data base

14.1 Advantages of the archive data base

The independent archive database (archiv.db) holds the less used data or data which require more memory. The archive improves the performance of the application as the working database (elba5.db) will be kept even smaller.

14.2 Required configurations

Before you can create and use the archive data base, you have to define your archive parameters.



If you click in the context menu **Settings >> System settings >> System Settings >> Archiving**, you can define after how many days the specific document types will be transferred to the archive data base.

The value in the column „**Archive**“ defines the days the document type remains in the working database (elba5.db) before it gets transferred into the archive database (archiv.db).

The value in the column „**Reorganisation**“ indicates, after how many days the stored document types shall be deleted from the archive database (archiv.db).

The options „store e-statement in archive database“ and „store images and documents to the e-statement as well“ will additionally store them into the archive database after data transfer automatically.

NOTE

The archive database is no compensation for regular backups. Please keep your current backup procedures.

Beside this global settings for some data manual archiving is also possible.

By using the button << **archive** >> rarely used data can be transferred to the archive. This is possible in the samples overview and the **Payments >> Auxiliary Data >> Counterparty** menu point.

14.3 Handling of the archive function

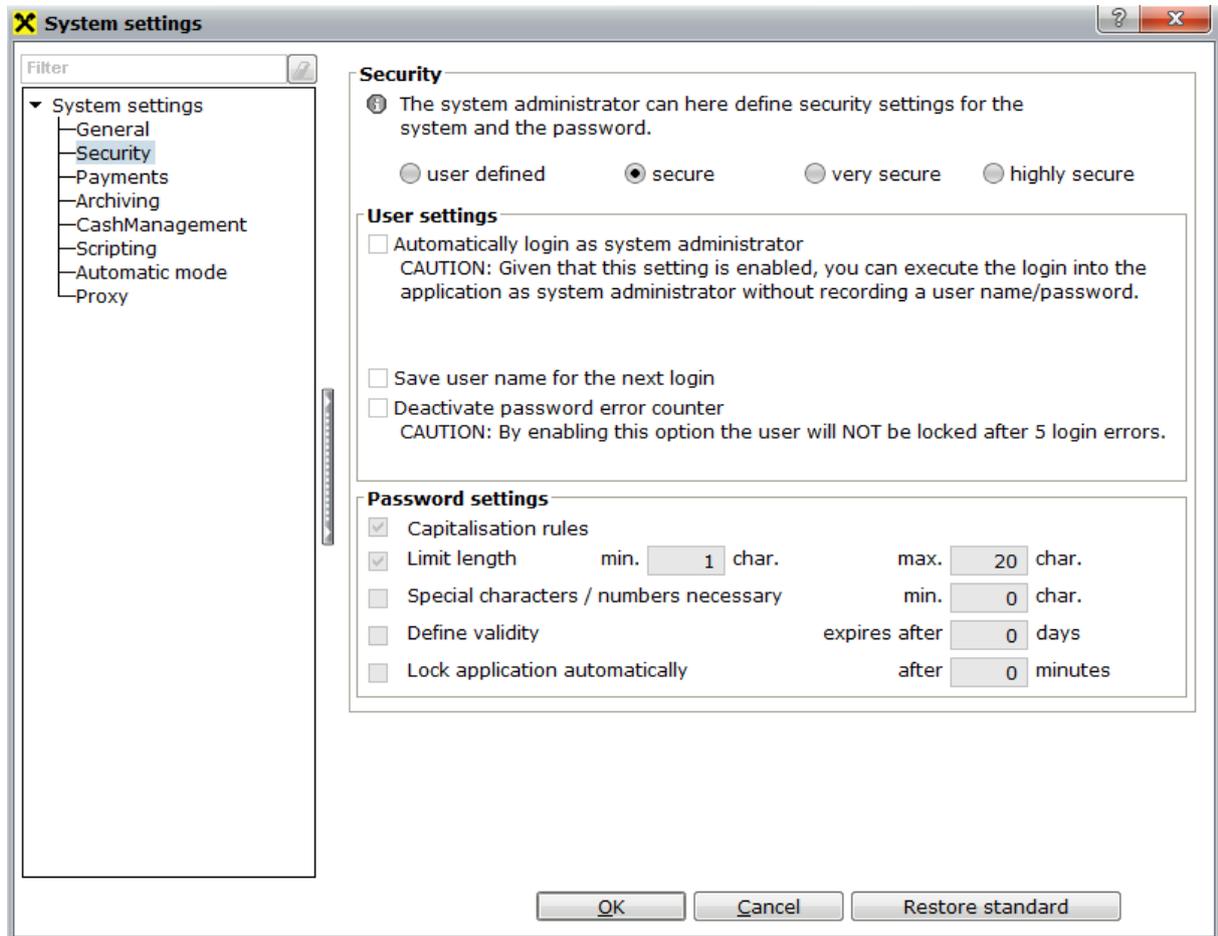
In order to include the data from the archive database into the various views of ELBA-business, you have to activate the checkbox **Browse in archive database**.

In the following menus the archive database can be included for searching options:

- Orders overview >> Status of orders
- Payments >> Samples
- Accounts >> Account statement
- Accounts >> Transaction overview
- Payments >> Auxiliary Data >> Counterparty
- Communication >> Communication log
- Programs >> Extras >> Log analysis

15. Defining Password Rules

ELBA-business enables you to create your own password-rules for disposers.



The disposer who has system administration rights can define security levels of password-rules via **Settings >> System Settings >> System settings >>** in the register “**Security**”.

Info	More detailed information about security settings can be found in the ELBA-business Online-Help. <<F1-Key>>
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16. Additional Functions

Info

Please note that the following functions are not supported by every bank. For further information please contact your account manager at your Raiffeisen bank.

16.1 Extended options for foreign payment orders

By clicking the button  in the foreign payment orders mask the extended features will open.

16.1.1 Entering a correspondent bank

When a correspondent bank is denoted (optional), the payment order is not sent via the pre-defined route of your bank but is sent via the indicated correspondent bank whenever appropriate.

The screenshot shows the 'Extended options' dialog box. The 'SWIFT correspondent bank' field is circled in red and contains the value 'CITIRUMX'. The 'Account correspondent bank' field contains '123456789' and the 'Country correspondent bank' field contains 'RUSSIAN FEDERATION'. The 'SWIFT confirmation required' checkbox is checked.

SWIFT correspondent bank:

SWIFT-address of the correspondent is to be entered here.

Account correspondent bank:

Denotation of the account number or IBAN of the correspondent bank is possible here.

Country correspondent bank:

The country will be shown according to the entered here.

16.1.2 SWIFT Confirmation

The screenshot shows the 'Extended options' dialog box. The 'SWIFT confirmation required' checkbox is checked. The 'Client e-mail' and 'Beneficiary e-mail' fields are circled in red and both contain the value 'max.mustermann@domain.com'.

When "SWIFT Confirmation required" is marked, a SWIFT Confirmation is sent to the entered e-mail address after execution of the entry.

16.1.3 Intra-Company Payment

General information

The “Intra-Company-payment” affects that a foreign payment among two companies within one group is characterized as a “internal payment”. The information is sent to the beneficiary bank, which can act according to the agreed terms.

Accounts enabled for Intra-Company-payments are indicated in the account administration (>> Settings >> Access data >> My accounts >> tab “General”).

The screenshot shows a dialog box titled "Extended options" with a close button (X) and a help button (?). The dialog contains the following fields and options:

- Charges account: [dropdown menu]
- Business type: [dropdown menu]
- Business reference: [text input]
- Client reference: [text input]
- Business function code: [dropdown menu]
- SWIFT correspondent bank: [text input]
- Account correspondent bank: [text input]
- Country correspondent ba...: [text input]
- SWIFT confirmation required:
- Client e-mail: [text input]
- Beneficiary e-mail: [text input]
- Note to the bank: transfer amount will be requested in cash.
- Intra-Company payment** (circled in red)
- Own line in account statement
- Reserve order by saving
- Request details to dislocated sent orders.

Buttons: OK, Cancel

To define an Intra-Company-payment in a foreign payment please click the button “**Extended options**” and activate the entry “**Intra-Company-payment**”.

17. EBICS

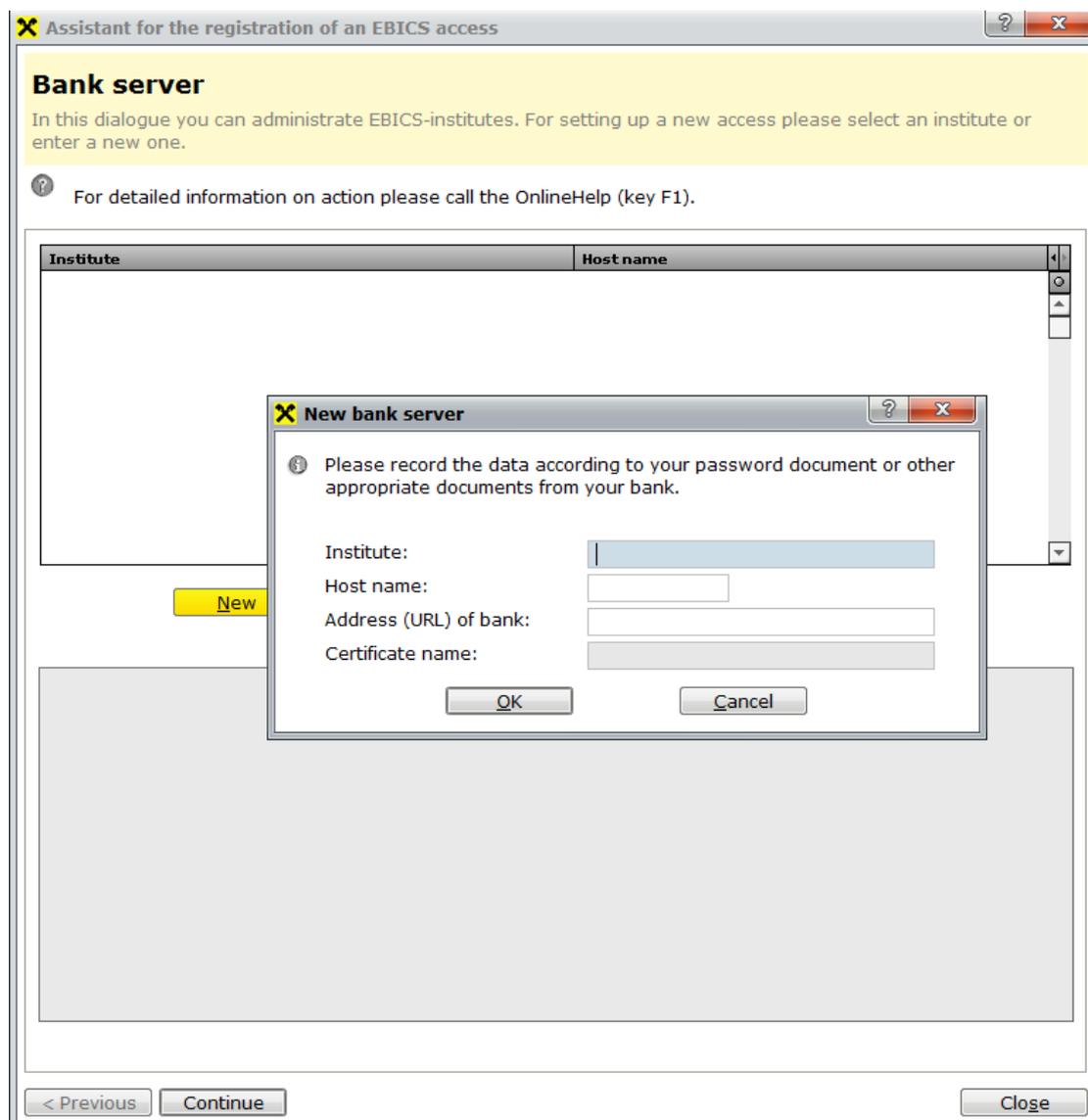
The 'Electronic Banking Internet Communication Standard' (EBICS) originates from Germany and allows the handling of payment transactions on foreign accounts in ELBA-business. EBICS is a mandatory ZKA standard (Zentraler KreditAusschuss: www.zka-online.de) and therefore multi-bank compatible. For detailed information on EBICS go to: <http://www.ebics.org>

In order to be able to add foreign accounts via EBICS, this function has to be enabled once by your account manager at your licensing bank.

Info	Please note that the coverage for EBICS support may vary depending on your licensing bank. For further information or when planning to implement EBICS in your ELBA-business software please contact your Raiffeisen account manager.
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Your EBICS access data are provided by the respective EBICS bank institute.

It is now necessary to enter these data in ELBA-business by selecting **Settings >> Access Data >> EBICS Access >> Assistant...**



18. Tips and Tricks

18.1 Online-help in ELBA-business



ELBA-business includes a comprehensive online help. This feature can be called up via the key <<F1>>.

18.2 Advice marking in the booking line

A green arrow ► on the left side of a booking line shows the existence of further information to the respective booking.

Which details can be found behind?

- related ELBA-orders
- detail data (Document)
- notes

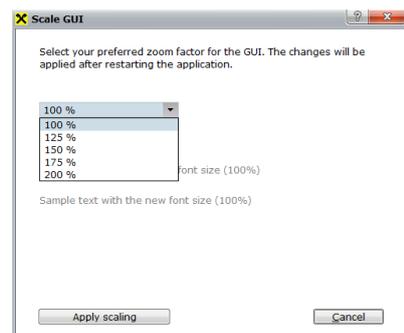
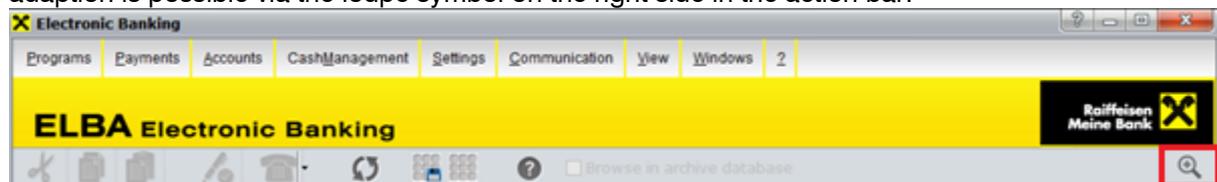
By clicking on the green arrow the respective information will be visible.



By double clicking on the respective information type the window "Transaction details" with further information concerning the details will be opened.

18.3 Scale settings

For high-resolution monitors ELBA-business offers a scale setting to change the text size. The adaption is possible via the loupe symbol on the right side in the action bar.

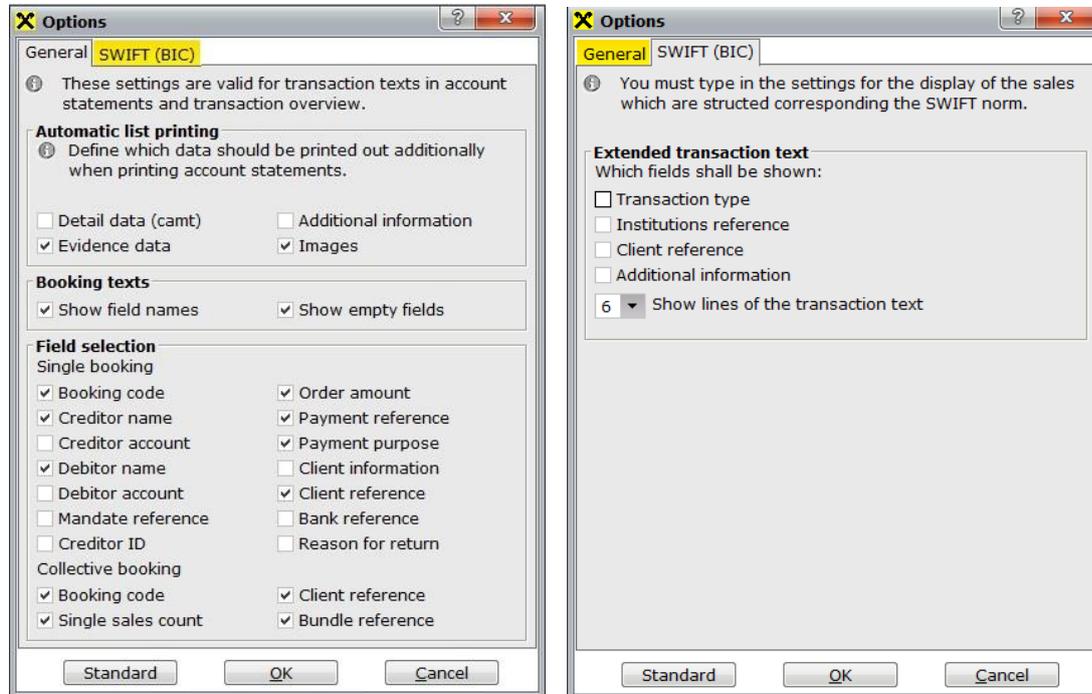


In this mask you can adapt the zoom level of ELBA.

After a restart all changes will take effect.

18.4 Display options for account information

By clicking the button  you are able to define the number of account information data displayed on the screen. The settings are valid for the screens of account overview, account statement as well as for the transaction overview.



These settings enable to define the different views and screens individually according to your preferences.

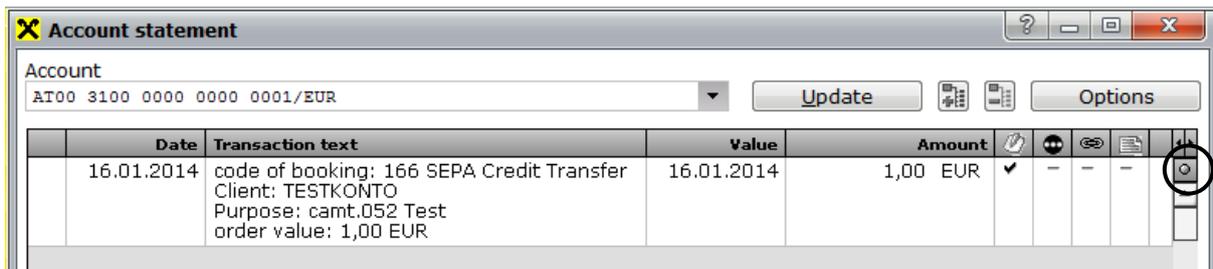
You are able to show or hide all transaction details for by clicking the button  “show all details” or  “hide all details”.

Info	Further information concerning the “Display Options” is provided by the “online-help” of ELBA-business. <<F1-key>>
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18.5 Creating your individual layout

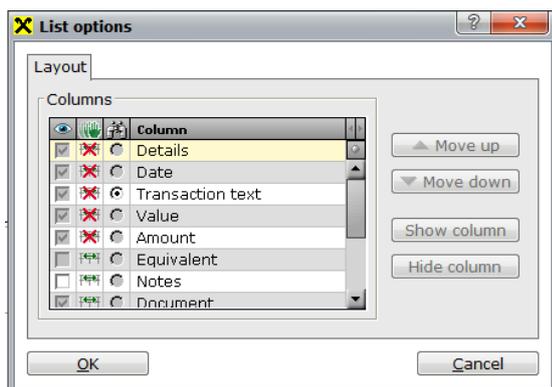
ELBA-business offers the possibility to adapt different views of information columns individually per user to their requirements.

In order to adapt these column views individually please click with your left mouse button on the symbol  in the respective mask.



In a next step the window “List options” is opened.

Here you have the possibility to show or hide the desired columns and to adapt the sorting of the columns to your requirements.

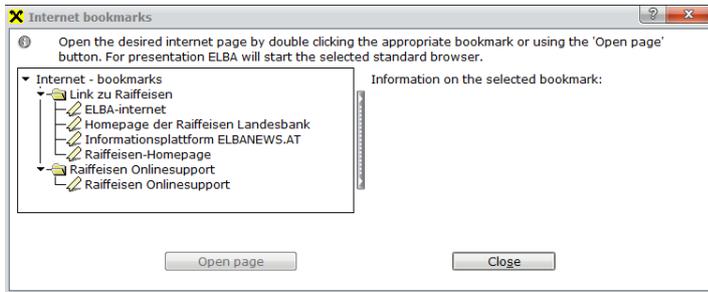


18.6 Right mouse button

A lot of features of ELBA-business are also available by using the right mouse button. Herewith it is e.g. possible to request for images easily, to open setting dialogs as well as to open print or export functions. The available opportunities depend on the respective screen. We recommend you to try out the right mouse button according to your requirements from time to time.

18.7 Internet bookmarks

Via the **Navigation Panel** (left side of the screen) the panel item **Bank information >> Internet bookmarks** or via the menu Programs >> **Extras >> Internet bookmarks** you have immediate access to predefined Internet pages e.g. ELBA-internet, www.elbanews.at, Raiffeisen Onlinesupport or the homepage of your Raiffeisen bank. Therefore a quick access to Raiffeisen internet platforms is provided.



Info

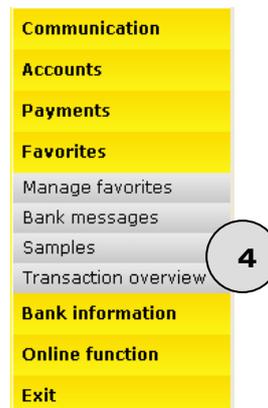
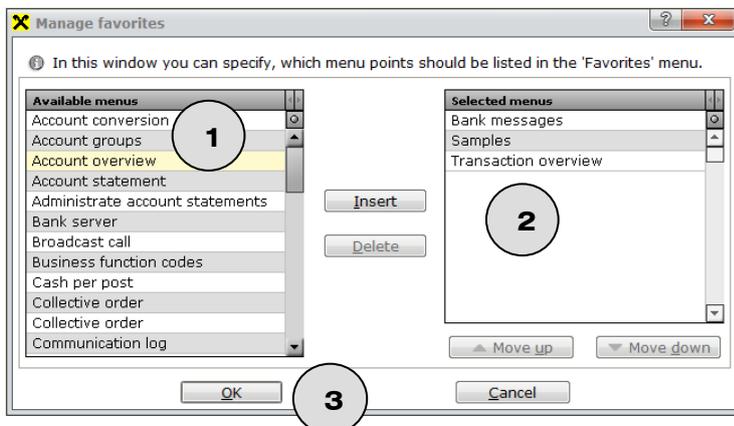
These bookmarks are automatically imported via data transfer into ELBA-business. An editing on your part is not possible!

18.8 Creating favorites

ELBA-business offers the possibility to create favorites. Via these favourites you have prompt access to different functions in ELBA-business.

For personal configuration of these favorites please proceed as follows:

- Click on menu <<**Favorites**>> <<**Manage favorites**>>
- Mark the desired available menu items and add them via button <<**Insert**>> to the chosen menu items.
- Confirm the window with <<**OK**>>
- In a next step the Navigation Panel is extended by the item <<**Favorites**>>



18.9 Data Export Assistant

Thanks to the Export Assistant you are able to export several contents of the database (i.e. MasterData) to a file.

- Please open the assistant by clicking the menu item **Settings > > Access data > > Assistant > > Data export**.

All available export sets are listed in the left area of the screen. Please select the data set to be exported and mark the desired entry (e.g. Beneficiary name + account)

A description of the selected data can be found in the right area of the screen. By clicking “continue” you will save the export-file as a CSV.-file in the desired folder.

