

Overview of important program features



ELBA-business 5.8.2



Table of contents

1	Getting Started	5
	1 1 Authorise communication	.5
	1.2 Boguest book date	5
	1.2 Degistor contificato	5
	1.4 Assount administration	
		o
	1.5 Authorise disposer/accounts	0
	1.6 User	o
	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
З.	e-statement (eAz)	11
	3.1 General information	11
	3.2 Bequirements	11
	3.3 Digitally signed	12
	3.3.1 General	12
	3.3.2 Define as trusted certificate	12
		. 12
^	Data Import	4.4
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.	Authorization methods	17 17
6.	Authorization methods	17 17 .17
6.	Authorization methods	17 17 .17 .17
6	Authorization methods	17 17 .17 .17 19
6	Authorization methods 6.1. smsTAN 6.1.1 Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2 l Requirements	17 17 .17 .17 19
6.	Authorization methods 6.1. smsTAN 6.1.1 Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2.1 Requirements 6.2 Signing with cardTAN	17 17 .17 .17 19 .19
6	Authorization methods 6.1. smsTAN 6.1.1 Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2.1 Requirements 6.2.2 Signing with cardTAN 6.3.Digital Signature	17 17 .17 .17 .19 .19 .19
6	Authorization methods 6.1. smsTAN 6.1.1 Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2.1 Requirements 6.2.2 Signing with cardTAN 6.3 Digital Signature 6.3 L What is the digital signature?	17 17 .17 .17 .19 .19 .19 21
6.	Authorization methods 6.1. smsTAN 6.1.1 Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2.1 Requirements 6.2.2 Signing with cardTAN 6.3 Digital Signature 6.3.1 What is the digital signature? 6.3.2 Basis information about the digital signature	17 .17 .17 .19 .19 .19 .21
6.	Authorization methods 6.1. smsTAN 6.1.1 Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2.1 Requirements 6.2.2 Signing with cardTAN 6.3 Digital Signature 6.3.1 What is the digital signature? 6.3.2 Basic information about the digital signature.	17 .17 .17 .19 .19 .19 .21 .21
6.	Authorization methods 6.1. smsTAN 6.1.1 Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2.1 Requirements 6.2.2 Signing with cardTAN 6.3 Digital Signature 6.3.1 What is the digital signature? 6.3.2 Basic information about the digital signature. 6.3.3 Requirements 0.4 Comments	17 .17 .17 .19 .19 .19 .21 .21 .21
6.	Authorization methods 6.1. smsTAN 6.1.1 Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2.1 Requirements 6.2.2 Signing with cardTAN 6.3 Digital Signature 6.3.1 What is the digital signature? 6.3.2 Basic information about the digital signature. 6.3.3 Requirements 6.3.4 Summary	17 .17 .17 .19 .19 .19 .21 .21 .21 .23
6.	Authorization methods 6.1. smsTAN 6.1.1 Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2.1 Requirements 6.2.2 Signing with cardTAN 6.3 Digital Signature 6.3.1 What is the digital signature? 6.3.2 Basic information about the digital signature 6.3.3 Requirements 6.3.4 Summary	17 17 .17 .17 .19 .19 .21 .21 .21 .21
6. 7.	Authorization methods 6.1. smsTAN 6.1.1 Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2.1 Requirements 6.2.2 Signing with cardTAN 6.3 Digital Signature 6.3.1 What is the digital signature? 6.3.2 Basic information about the digital signature. 6.3.3 Requirements 6.3.4 Summary	17 17 .17 .17 .19 .19 .21 .21 .21 .21 .23 24
6. 7.	Authorization methods 6.1. smsTAN 6.1.1 Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2 cardTAN 6.2.1 Requirements 6.2.2 Signing with cardTAN 6.3 Digital Signature 6.3.1 What is the digital signature? 6.3.2 Basic information about the digital signature. 6.3.3 Requirements 6.3.4 Summary	17 17 .17 .17 .19 .19 .21 .21 .21 .21 .21 .21 .23 24 24
6. 7.	Authorization methods 6.1. smsTAN 6.1.1 Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2.1 Requirements 6.2.2 Signing with cardTAN 6.3 Digital Signature 6.3.1 What is the digital signature? 6.3.2 Basic information about the digital signature. 6.3.3 Requirements 6.3.4 Summary	17 17 .17 19 .19 21 .21 .21 .21 .21 .21 .21 .21 .21 .22 24 24
6. 7.	Authorization methods 6.1. smsTAN 6.1.1 Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2.1 Requirements 6.2.2 Signing with cardTAN 6.3 Digital Signature 6.3.1 What is the digital signature? 6.3.2 Basic information about the digital signature. 6.3.3 Requirements 6.3.4 Summary	17 17 .17 19 .19 21 .21 .21 .21 .21 .21 .22 24 25 26
6. 7.	Authorization methods 6.1. smsTAN 6.1.1 Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2.1 Requirements 6.2.2 Signing with cardTAN 6.3 Digital Signature 6.3.1 What is the digital signature? 6.3.2 Basic information about the digital signature. 6.3.3 Requirements 6.3.4 Summary Dislocated signature 7.1 General 7.2 Signature options (procedures) in ELBA-business 7.3 Revoking dislocated orders 7.4 Requesting order details	17 17 .17 .17 .19 .19 .21 .21 .21 .21 .22 24 24 25 26 27
6. 7.	Authorization methods 6.1. smsTAN 6.1.1 Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2.1 Requirements 6.2.2 Signing with cardTAN 6.3 Digital Signature 6.3.1 What is the digital signature? 6.3.2 Basic information about the digital signature 6.3.3 Requirements 6.3.4 Summary Dislocated signature 7.1 General 7.2 Signature options (procedures) in ELBA-business 7.3 Revoking dislocated orders 7.4 Requesting order details 7.5 Signature options (procedure) via ELBA-internet	17 17 .17 .19 .19 21 .21 .21 .21 .22 22 24 25 26 27 28
6. 7.	Authorization methods 6.1. smsTAN 6.1.1 Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2.1 Requirements 6.2.2 Signing with cardTAN 6.3 Digital Signature 6.3.1 What is the digital signature? 6.3.2 Basic information about the digital signature 6.3.3 Requirements 6.3.4 Summary Dislocated signature 7.1 General 7.2 Signature options (procedures) in ELBA-business 7.3 Revoking dislocated orders 7.4 Requesting order details 7.5 Signature options (procedure) via ELBA-internet 7.5 Signature options (procedure) sin ELBA-internet 7.5 Requently asked questions (FAQs)	17 17 .17 .19 .19 .21 .21 .21 .21 .22 26 27 28 30
6. 7.	Authorization methods 6.1. smsTAN 6.1.1 Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2 cardTAN 6.2.1 Requirements 6.2.2 Signing with cardTAN 6.3.1 What is the digital signature? 6.3.2 Basic information about the digital signature 6.3.3 Requirements 6.3.4 Summary Dislocated signature 7.1 General 7.2 Signature options (procedures) in ELBA-business 7.3 Revoking dislocated orders 7.4 Requesting order details 7.5 Signature options (procedure) via ELBA-internet 7.6 Frequently asked questions (FAQs) 7.6.1 What do the various status messages for dislocated orders mean?	17 17 .17 .19 .19 .21 .21 .21 .21 .22 226 27 28 30 .30
6. 7.	Authorization methods 6.1. smsTAN 6.1.1 Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2.1 Requirements 6.2.2 Signing with cardTAN 6.3.1 What is the digital signature? 6.3.1 What is the digital signature? 6.3.2 Basic information about the digital signature. 6.3.3 Requirements 6.3.4 Summary Dislocated signature 7.1 General 7.2 Signature options (procedures) in ELBA-business 7.3 Revoking dislocated orders 7.4 Requesting order details 7.5 Signature options (procedure) via ELBA-internet 7.6.1 What do the various status messages for dislocated orders mean? 7.6.2 What do the various status messages in the send orders of ELBA-business mean?	17 17 19 19 21 21 21 22 22 22 22 23 30 .30 .30
6. 7.	Authorization methods 6.1. smsTAN 6.1.1 Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2 cardTAN 6.2.1 Requirements 6.2.2 Signing with cardTAN 6.3 Digital Signature 6.3.1 What is the digital signature? 6.3.2 Basic information about the digital signature. 6.3.3 Requirements 6.3.4 Summary Dislocated signature 7.1 General 7.2 Signature options (procedures) in ELBA-business 7.3 Revoking dislocated orders 7.4 Requesting order details 7.5 Signature options (procedure) via ELBA-internet 7.6 Trequently asked questions (FAQs) 7.6.1 What do the various status messages for dislocated orders mean? 7.6.2 What do the status messages in the send orders of ELBA-business mean? 7.6.3 What do the status messages in the status of orders of FLBA-business mean?	17 17 19 19 21 21 21 22 22 22 22 23 30 .30 .30
7 .	Authorization methods 6.1. smsTAN 6.1.1 Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2.1 Requirements 6.2.2 Signing with cardTAN 6.3 Digital Signature 6.3.1 What is the digital signature? 6.3.2 Basic information about the digital signature. 6.3.3 Requirements 6.3.4 Summary Dislocated signature 7.1 General 7.2 Signature options (procedures) in ELBA-business 7.3 Revoking dislocated orders 7.4 Requesting order details 7.5 Signature options (procedures) via ELBA-internet 7.6 Trequently asked questions (FAQs) 7.6.1 What do the various status messages for dislocated orders mean? 7.6.2 What do the status messages in the Status of orders of ELBA-business mean? 7.6.4 What do the status messages in the Status of orders of ELBA-business mean? 7.6.4 What do the status messages in the Status of orders of ELBA-business mean? 7.6.4 What do the status messages in the Status of orders of ELBA-business mean? 7.6.4 What do the status messages in the Status of orders of ELBA-business mean? 7.6.4 What do the status messages in the Status of orders of ELBA-business mean?	17 17 17 19 21 .21 .21 .22 24 25 27 28 30 .30 .30 .31
6, 7.	Authorization methods 6.1. smsTAN 6.1.1 Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2 cardTAN 6.2 cardTAN 6.2 cardTAN 6.3 Digital Signature 6.3 Digital Signature 6.3.1 What is the digital signature? 6.3.2 Basic information about the digital signature. 6.3.3 Requirements 6.3.4 Summary Dislocated signature 7.1 General 7.2 Signature options (procedures) in ELBA-business 7.3 Revoking dislocated orders 7.4 Requesting order details 7.5 Signature options (procedure) via ELBA-internet 7.6 Trequently asked questions (FAQs) 7.6.1 What do the status messages for dislocated orders mean? 7.6.2 What do the status messages in the send orders of ELBA-business mean? 7.6.3 What do the status messages in the send orders of ELBA-business mean? 7.6.4 What do the status messages in the send orders of ELBA-business mean? 7.6.4 What do the status messages in the send orders of ELBA-business mean? 7.6.4 What do the status messages in the send orders of ELBA-business mean? 7.6.4 What do the status messages in the send orders of ELBA-business mean? 7.6.4 What do th	17 177 19 21 21 21 22 22 22 30 30 30 31 31
7.	Authorization methods 6.1. smsTAN 6.1. Requirements 6.1.2 Signing with smsTAN. 6.2 cardTAN. 6.2.1 Requirements 6.2.2 Signing with cardTAN 6.3 Digital Signature 6.3.1 What is the digital signature? 6.3.2 Basic information about the digital signature. 6.3.3 Requirements 6.3.4 Summary Dislocated signature 7.1 General 7.2 Signature options (procedures) in ELBA-business. 7.3 Revoking dislocated orders. 7.4 Requesting order details. 7.5 Signature options (procedure) via ELBA-internet 7.6.1 What do the various status messages for dislocated orders mean? 7.6.2 What do the various status messages for dislocated orders mean? 7.6.3 What do the status messages in the Status of orders of ELBA-business mean? 7.6.4 What happens to unsigned orders? 7.6.5 Which data does the electronic dispatch note contain in order to be signed? 7.6.5 Which data does the electronic dispatch note contain in order to be signed?	17 17 17 19 21 21 21 22 22 22 23 30 30 31 32 24 25 27 28 30 30 31 32 21 32 30 30 31 32 32 30 30 31 32 32 30 30 31 32 32 30 30 30 30 30 30 30 30 30 30 30 30 30
7.	Authorization methods 6.1. smsTAN 6.1. smsTAN 6.1.1 Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2 cardTAN 6.2 cardTAN 6.2.1 Requirements 6.2.2 Signing with cardTAN 6.3 Digital Signature 6.3.1 What is the digital signature? 6.3.2 Basic information about the digital signature. 6.3.3 Requirements 6.3.4 Summary Dislocated signature 7.1 General 7.2 Signature options (procedures) in ELBA-business 7.3 Revoking dislocated orders 7.4 Requesting order details 7.5 Signature options (procedure) via ELBA-internet 7.6 Frequently asked questions (FAQs) 7.6.1 What do the various status messages for dislocated orders mean? 7.6.2 What do the status messages in the send orders of ELBA-business mean? 7.6.3 What do the status messages in the status of orders of ELBA-business mean? 7.6.4 What happens to unsigned orders? 7.6.5 Which data does the electronic dispatch note contain in order to be signed? 7.6.4 What happens to unsigned orders? 7.6.5 Which data does the electronic dispatch note 7.6.4 What happens to unsigned orders?	17 17 17 19 21 21 21 21 22 22 22 23 30 30 31 31 22 23 30 31 32 22 23 30 30 31 32 22 30 30 31 32 32 32 30 30 31 32 32 32 32 32 32 32 32 32 32 32 32 32
7.	Authorization methods 6.1. smsTAN 6.1.1 Requirements 6.1.2 Signing with smsTAN 6.2 CardTAN 6.2 Requirements 6.2.2 Requirements 6.2.2 Requirements 6.2.2 Signing with cardTAN 6.3 Digital Signature 6.3.1 What is the digital signature? 6.3.2 Basic information about the digital signature. 6.3.3 Requirements 6.3.4 Summary Dislocated signature 7.1 General 7.2 Signature options (procedures) in ELBA-business 7.3 Revoking dislocated orders. 7.4 Requesting order details 7.5 Signature options (procedure) via ELBA-internet 7.6 Signature options (procedure) via ELBA-internet 7.6 Trequently asked questions (FAQS) 7.6.1 What do the various status messages for dislocated orders mean? 7.6.2 What do the status messages in the send orders of ELBA-business mean? 7.6.3 What do the status messages in the send orders of ELBA-business mean? 7.6.4 What happens to unsigned orders? 7.6.5 Which data does the electronic dispatch note contain in order to be signed? 7.6.6 Sample of an electronic dispatch note contain in order to be signed? 7.6.7 W	17 17 17 19 21 21 21 21 22 22 22 30 30 30 31 32 22 30 30 31 32 32 32
7.	Authorization methods 6.1. smsTAN 6.1.1 Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2 cardTAN 6.2.1 Requirements 6.2.2 Signing with cardTAN 6.3 Digital Signature 6.3.1 What is the digital signature? 6.3.2 Basic information about the digital signature. 6.3.3 Requirements 6.3.4 Summary Dislocated signature 7.1 General 7.2 Signature options (procedures) in ELBA-business. 7.3 Revoking dislocated orders. 7.4 Requesting order details 7.5 Signature options (procedure) via ELBA-internet. 7.6 Frequently asked questions (FAQs) 7.6.1 What do the various status messages for dislocated orders mean? 7.6.2 What do the status messages in the send orders of ELBA-business mean? 7.6.3 What do the status messages in the send orders of ELBA-business mean? 7.6.4 What happens to unsigned orders? 7.6.5 Which data does the electronic dispatch note contain in order to be signed? 7.6.6 Sample of an electronic dispatch note 7.6.7 Which orders can be found in the ELBA-internet MBS- archive? 7.6.8 How long will orders be visible in the ELBA-internet MBS- archive?	17 17 .17 .19 .21 .21 .21 .21 .22 .22 22 230 .300 .301 .31 .32 .32 .32
6. 7.	Authorization methods 6.1. smsTAN 6.1. flaguirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2.1 Requirements 6.2.2 Signing with cardTAN 6.3 Digital Signature 6.3.1 What is the digital signature? 6.3.2 Basic information about the digital signature. 6.3.3 Requirements 6.3.4 Summary Dislocated signature 7.1 General 7.2 Signature options (procedures) in ELBA-business 7.3 Revoking dislocated orders 7.4 Requesting order details 7.5 Signature options (procedure) via ELBA-internet 7.6 Frequently asked questions (FAQs) 7.6.1 What do the various status messages for dislocated orders mean? 7.6.2 What do the various status messages in the send orders of ELBA-business mean? 7.6.3 What do the status messages in the send orders of ELBA-business mean? 7.6.4 What happens to unsigned orders? 7.6.5 Which data does the electronic dispatch note contain in order to be signed? 7.6.6 Sample of an electronic dispatch note. 7.6.7 Which orders can be found in the ELBA-internet MBS- archive? 7.6.8 How long will orders be visible in the ELBA-internet MBS- archive?	17 17 17 19 21 21 21 22 22 22 30 30 30 31 32 23 30 30 31 32 32 32 32 32 32 32 32 32 32 32 32 32
6. 7.	Authorization methods 6.1. smsTAN 6.1. smsTAN 6.1. Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2 cardTAN 6.2.1 Requirements 6.2.2 Signing with cardTAN 6.3.1 What is the digital signature? 6.3.1 What is the digital signature? 6.3.2 Basic information about the digital signature. 6.3.3 Requirements 6.3.4 Summary Dislocated signature. 7.1 General 7.1 General 7.2 Signature options (procedures) in ELBA-business 7.3 Revoking dislocated orders. 7.4 Requesting order details. 7.5 Signature options (procedure) via ELBA-internet 7.6 Frequently asked questions (FAQs) 7.6.1 What do the various status messages for dislocated orders mean? 7.6.3 What do the status messages in the Status of orders of ELBA-business mean? 7.6.3 What do the status messages in the Status of orders of ELBA-business mean? 7.6.3 What do the status messages in the Status of orders of ELBA-business mean? 7.6.4 What happens to unsigned orders? 7.6.5 Which data does the electronic dispatch note 7.6.7 Which orders can be found in the ELBA-internet MBS- archive? 7.6.8 How long will orders be visible in the ELBA-internet MBS-archive?	17 17 17 19 21 21 21 22 22 22 22 30 .30 .31 .32 .32 .32 .32 .32 .32 .32 .32 .33 .33
6. 7.	Authorization methods 6.1. smsTAN 6.1. smsTAN 6.1.1 Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2 cardTAN 6.2 cardTAN 6.3 Digital Signature 6.3 Digital Signature 6.3.1 What is the digital signature? 6.3.2 Basic information about the digital signature 6.3.2 Basic information about the digital signature 6.3.3 Requirements 6.3.3 Requirements 6.3.4 Summary Dislocated signature 7.1 General 7.1 General 7.1 General 7.2 Signature options (procedures) in ELBA-business 7.3 Revoking dislocated orders 7.4 Requesting order details 7.4 Requesting order details 7.5 Signature options (procedure) via ELBA-internet 7.6 Frequently asked questions (FAQS) 7.6.1 What do the various status messages for dislocated orders mean? 7.6.2 What do the status messages in the send orders of ELBA-business mean? 7.6.3 What do the status messages in the Status of orders of ELBA-business mean? 7.6.3 What happens to unsigned orders? 7.6.4 Sinch adae does the electronic dispatch note contain in order to be signed? 7.6.5 Which data does the electronic dispatch note contain in order to be signed? 7.6.5 Which data does the electronic dispatch note contain in order to be signed? 7.6.8 How long will orders be visible in the ELBA-in	17 177 179 192 212 222 222 222 222 300 300 313 322 33 33 33 33
6. 7.	Authorization methods 6.1. smsTAN 6.1. smsTAN 6.1. Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2 cardTAN 6.2.1 Requirements 6.2.2 Signing with cardTAN 6.3 Digital Signature 6.3.1 What is the digital signature? 6.3.2 Basic information about the digital signature. 6.3.2 Basic information about the digital signature. 6.3.3 Requirements 6.3.3 Requirements 6.3.4 Summary Dislocated signature. 7.1 General 7.1 General 7.2 Signature options (procedures) in ELBA-business 7.3 Revoking dislocated orders 7.4 Requesting order details 7.4 Requesting order details 7.5 Signature options (procedure) via ELBA-internet 7.6 Signature options (procedure) via ELBA-internet 7.6.1 What do the various status messages for dislocated orders mean? 7.6.2 What do the status messages in the send orders of ELBA-business mean? 7.6.3 What do the status messages in the status of orders of ELBA-business mean? 7.6.3 What do the status messages in the status of orders of ELBA-business mean? 7.6.4 What happens to unsigned orders? 7.6.5 Which data does the electronic dispatch note contain in order to be signed? 7.6.6 Sample of an electronic dispatch note contain in order to be signed? 7.6.7 Which orders can be found in the ELBA-internet MBS- a	17 177 179 192 212 222 222 222 222 223 300 301 312 323 333 333 333 333 333 333 333 33
6. 7.	Authorization methods 6.1. smsTAN 6.1.1 Requirements 6.1.2 Signing with smsTAN 6.2 cardTAN 6.2.2 Signing with cardTAN 6.3.3 Digital Signature 6.3.4 Signita with cardTAN 6.3.5 Digital Signature 6.3.6 Joigtal Signature 6.3.7 Mhat is the digital signature? 6.3.8 Requirements 6.3.4 Summary Dislocated signature 7.1 General 7.2 Signature options (procedures) in ELBA-business 7.3 Revoking dislocated orders. 7.4 Requesting order details 7.5 Signature options (procedure) via ELBA-internet 7.6 Frequently asked questions (FAQs) 7.6.1 What do the various status messages for dislocated orders mean? 7.6.2 What do the status messages in the send orders of ELBA-business mean? 7.6.3 What do the status messages in the status of orders of ELBA-business mean? 7.6.4 What happens to unsigned orders? 7.6.5 Which data does the electronic dispatch note 7.6.5 Which data does the electronic dispatch note 7.6.7 Which orders can be found in the ELBA-internet MBS-archive? Automatic-Mode 8.1 Settings for an automatic transmission 8.2 A	17 177 199 21 221 222 222 222 230 300 301 31 322 33 34 34 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 Demition.	42
12.2 Requirements	42
12.3 Request for Transfer MT101	42
12 Online Eurotion	
12 1 Constraint	. 44
13.2 Beruiremente	
13.3 Settions in El Ba-business	
13.4 Calling- in 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 >>).

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.

C	h	е	с	k	Li	s	t
-		-	-	15	•	-	

2. Transfer settings

1. Authorise communication

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

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

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.

CActivate certificate	🗙 Communication settings			8
Because of EU's second Payment Services Directive (PSD2), you'll need to authorize via a secure channel. Therefore you have to register a certificate for each installation and bank.	Communication account	Name Mustermann GmbH	Bank Raiffeisen Bank	s
For the identification of this installation against the institute Ralifeisen Issued for: ELVEEXXEW000000 Valid from 15.05.2019 to 15.05.2039 Serial number: 155290972341317036				
Reference code: 02519 77190	New	Edit	Delete	
Name Depaser 0 hydral Signature 0 the smstAN for the marked disposer will be requested with the next communication call. Max Mustermann 2 ELVTE30x0V000000 ± 0 0 mmstAN to the marked disposer will be requested with the next communication call. Max Mustermann 2 ELVTE30x0V000000 ± 0 0 mmstAN to the marked disposer will be requested with the next communication call. V V V V V V	Communication account: Because of EU's second Pa secure channel. Therefore you have to reg	ELVIE3XKBV000000 ayment Services Directive ister a certificate for each	(PSD2), you'll need to authorize installation and bank.	via a
Start data transfer Cancel	Information about certifica Issued for: ELVIE3XKBV For the identification of AG	ate '000000 this installation against th	e institute Raiffeisen Bank Inte	rnational
	Valid from 15.05.2019 Status: Active Serial number: 155298	to 15.05.2039 972342137836		
	Revo	oke certificate	Activate certificate	
		<u>o</u> ĸ	Cancel	



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.

	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.
Info	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).

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
- 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 \mathbf{V} 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>>.



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.

encaccounc	Account holder					
T00 3100 0000 0000 0001 EVI	R MAX MUSTERMANN					
AT00 3200 0000 0002 EUR MAX MUSTERMANN						
New	Delete Insert					
<u> </u>	<u>Educe</u>					
neral Request Export data						
tatement data	r e-statement					
Activate the checkbox next to t	he data Activate the checkbox next to the data					
🔋 you want to request (automati	cally). 🔍 you want to request as PDF file.					
	.052 Statement data signed					
Open account information camt.						
Open account information camt. bank statement camt.053						
Open account information camt. bank statement camt.053						
Open account information camt. bank statement camt.053	Document Images Evont path (9)					
Open account information camt. bank statement camt.053 Data request with every commu	Locument Complete					
Open account information camt. bank statement camt.053 Data request with every commu	inication.					
Open account information camt. bank statement camt.053 Data request with every commu	Locument Complete					

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!

Choose the option <<Accounts>> of the ELBA-business menu and follow with <<Account statement>>.

Subsequently, the account statement of your standard account opens.

X Account statement			? - • ×
Account			
AT00 3100 0000 0000 0001/EUR	-	Update	Options
Date Transaction text		/alue Amo	ount 🖉 🐽 📾 🖹 🐠
O6.05.2018 Transaction text: SEPA Credit Tra Purpose: Testbuchung fuer camt. IBAN / BIC: AT00310000000000 Name: RBI CM Testkonto Sub 2 Am Stadtpark 9	nsfer Au 06.05.2 .053 Anli 1006 RZB	2018 -1,83 E	UR • •
() IBAN: AT00310000000000000000000000000000000000	01 / BIC		
VERRKTO. TESTKONTO		Old balance	▼ 12,26 EUR
		Credits	0,00 EUR
	Account bal	Dedits ance by 06.05.2013	-1,83 EUR
			2013/00005 V
Browse in archive database			
Open account information camt.052			
Print Export e-statement	t No stateme	ents were requested y	clo <u>s</u> e
	<u> </u>		

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

🗙 List	opti	ions	5	? ×					
Columns									
		南	Column						
	×	0	Details 🧕	A Move up					
	×	$^{\circ}$	Date 🔺	Move down					
V	×	\odot	Transaction text	Move down					
	×	0	Value						
V	×	0	Amount 🖵	Show column					
	<u>₽</u> ₽₽₽	\circ	Equivalent	Hide column					
	1474	•	Notes						
	₽ ₽₽	0	Document 🗾						
				1					
	<u>0</u> K			<u>C</u> ancel					

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

X Account statem	ent				8	- (
Account XXXTE/AT 00 32	00 0000 0000 0002/EUR	•	<u>U</u> pdate			Ор	tions
Date	Transaction text	Value	An	nount	Ø		I
22.01.2018	code of booking: 008 Standing Order Purpose: TEST DAU TÄGLPDF-KONTROLL	22.01.2018	-0,01	EUR	*		- 0
22.01.2018	code of booking: 052 Standing Order Purpose: TEST DAU TÄGLPDF-KONTROLL	22.01.2018	0,01	EUR	*		-
	IBAN: AT003200000000000 BI						
YYYTEST FI BA SE	RVICF		Old balance			2.0	T FUR
AAATEST ELDA SE	RVICE					0,0	1 EUR
	Act	count balance	Debits by 22.01.2014			-0,0 2,9	1 EUR 3 EUR
Prowco in probi	a database		4	20	14/0	0014	• • •
✓ Open account in	nformation camt.052						
<u>Print</u>	Export e-statement up	dated last on 2	23.01.2014 14:0	00:00	(С	lo <u>s</u> e

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.



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 <u>no</u> 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).



en 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".



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 ...".

Sig	nature Properties		×
	Document	was certified, validity is UNKNOWN.	
	Summary Docu	ment Signer Date/Time Legal	
	Signed by:	Raiffeisen Informatik	Show Certificate
	Reason:	Signatur e-Kontoauszug	
	Signing Time:	2014/01/13 21:58:38 +01'00'	Location: Raiffeisen Informatik C



Now select the 4th tab named "Trust" and select the button "Add to Trusted Identities..."

✓ Show all certification paths f A-Trust-nQual-03 ■ a-sign-corporate-light-0 Raiffeisen Informatik	Summary Details Revocation Trust Diccies Legal Notice
	Trust Settings This certificate is trusted to: Sign documents or data Certify documents Execute dynamic content that is embedded in a certified document Execute high privilege JavaScripts that are embedded in a certified document Perform privileged system operations (networking, printing, file access, etc.) 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 <u>http://www.stuzza.at</u>) 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.

c Banking						
<u>P</u> ayments	<u>A</u> ccounts	Cash <u>M</u> anagen				
Auxiliary dat	ta	×.				
Order overv	iew	+				
S <u>a</u> mples		Ctrl+6				
Transfer		•				
Direct debit						
Data import Ctrl+l						
D <u>e</u> bit order	/ Standing or	der				

4.2. Import of XML-Data

🗙 Import	8 <mark>- × -</mark>
German Standard (Dome	stic Payments, Foreign Payments)
Data import	Import profiles
Please select the file you want	to import and specify the used profile.
Dateiauswahl Filename: File type:	
Data type: 🔍 👻	
	ancel <u>I</u> mport

Via the folder icon is 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 (<u>http://www.stuzza.at/</u>) 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.

te Foreign Payments)
ica, i oreign Faymenca)
Import profiles
nd specify the used profile.
Import

X User defined import Please select an import file structure and continue the user defined import by clicking 0 the button 'Next >'. By clicking the button 'Load filter' you can also select an existing import filter for the Structure of import file Select an import file structure that characterises your data format: Separator: - fields are separated by determined symbols like commas or semic... Width - fields are structured by determined column widths separated by blanks. Einstellungen Import starts with row: 1 File source: windows-1252 🔹 Preview of import file

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 >>**.



X User defined import							
In this window you can specify a separator for your data fields. A preview allows you to test the row separation corresponding to your specifications.							
Separator Select a separator that separates several fields. Tabulator Semicolon Space Comma Text specification sign: none							
Preview of import file							
A B C D							
Auftragsart Auftraggeber IBAN Auftraggeber Name Auftraggeber Anschrift							
UW ATXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX							

🗙 User defined import							
This window allows you to associate a column with the appropriate field type.							
🐵 Database field 🛛 🔄 🐼 Impor Field content						Field content	< >
	Order type		0	œ	Field 1	Auftragsart	0
	Bundle number		-		Field 2	Auftraggeber IBAN	<u> </u>
	Order group				Field 3	Auftraggeber Name	
	Transaction date				Field 4	Auftraggeber Ansch	
	Business function code				Field 5	Empfänger/Zahlung	
	Order currency				Field 6	Empfänger/Zahlung	
	Amount		-		Field 7	Empfänger/Zahlung	-
Dat	abase field	A Import fi	ssoc eld	ciate	Fie	ld content	<►
Orc	Field 1		_	Au	ftragsart	0	
						-	4
Import starts with row:					1		
	Disassociate Cancel < Previous 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>>**.

🗙 In	nport type selection				
0	The import assistant will now import your data file.				
File	name:				
Plea	ase select how the file data should be imported:]				
	Import as data file When selecting this option, the file will be imported as a data file. This enables you to print lists, but it will not allow you to change single orders.				
● Import as orders ✓ collective When selecting this option, all filed orders will be imported as orders. After the import is finished, these orders can be changed, deleted, etc.					
 Import as samples collective When selecting this option, all filed orders will be imported as samples. After the import is finished, these samples can be changed, deleted, etc. or can be used to generate orders. 					
	Cancel < Previous Next >				

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

2	🕻 Master data - Client accounts		? <mark>X</mark>
Γ			
L	Client account	Accountholder	V 4)
L	AT00 3100 0000 0000 0001 EUR	MAX MUSTERMANN	0
L	AT00 3200 0000 0000 0002 EUR	MAX MUSTERMANN	<u>^</u>
L			
L			-
	New	Delete Insert	
ŀ	General Request Export data		
	IBAN: AT00 3100 0000 0000 000	1	
H	bank statement camt.053	\export\AT00310000000000001EUR\JJJJmmtt_camt053	.xml
H	Open account information camt.0	52	
H	✓ retour data camt.054	\export\AT00310000000000001EUR\JJJJmmtt_camt054	.xml
H	Account statement MT940:		
H	Document data MT94B:		
H	Expected data MT942:		
H	CREMUL (V3-credit notes):		
H	DEBMUL (V3-debit entries):		
H			
H			
μ			
	<u>0</u> K	<u>C</u> ancel <u>U</u> ser administration	

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

The information in this dialogue must be defined completely for all tabs. Please mind that the fields might already be filled with default values. e-Statement (PDF) Cremul/debmul EBICS STA/VMK Return data (EDIFACT) Return data XML Return data camt.054 Settings Group export per account @ File type: .dat Base directory: C:\ProgramData\ELBA5\ELBA_data\export @ Cancel Display preview Adopt	🗙 Export data 🛛 🖓 🔤 🏹							
e-Statement (PDF) Cremul/debmul EBICS STA/VMK Return data (EDIFACT) Return data XML Return data camt.054 Settings Group export per account © © Combine all data into one file © File type: .dat Base directory: C:\ProgramData\ELBAS\ELBA_data\export 	The information in this dialogue must be defined completely for all tabs. Please mind that the fields might already be filled with default values.							
Return data (EDIFACT) Return data XML Return data camt.054 Settings Group export per account © © © Combine all data into one file © File type: .dat Base directory: C:\programData\ELBA5\ELBA_data\export © 	e-Statement (PDF) Cremul/debmul EBICS STA/VMK							
Settings Group export per account Combine all data into one file File type: .dat Base directory: C:\ProgramData\ELBA5\ELBA_data\export Cancel Display preview Adopt	Return data (EDIFACT)	Return data XML	Return data camt.054					
Group export per account Group export per account Group export Combine all data into one file File type: dat Base directory: C:\ProgramData\ELBA5\ELBA_data\export Cancel Display preview Adopt	Settings							
Combine all data into one file File type: .dat Base directory: C:\ProgramData\ELBA5\ELBA_data\export Cancel Display preview Adopt	Group export per accor	unt	• 0					
File type: .dat Base directory: C:\ProgramData\ELBA_S\ELBA_data\export Cancel Display preview Adopt	Combine all data into one f	ile 😡						
Base directory: C:\ProgramData\ELBA5\ELBA_data\export	File type: .dat							
Cancel Display preview Adopt	Base directory: C:\Program	mData\ELBA5\ELBA_data\e	xport 🗃					
	Cancel Display preview Adopt							
		Destore standard	Canad					

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 >>.

×	X Order overview								
	Edit orders Sign orders Send orders Status of orders								
	Display all orders that are due within the next 35 4 📾 days.								
	Client account								
		<a11></a11>		▼	direct debits Show own orders				
		Order type		Order group	Drawce in probine date				
		SAIL2	n 6: /n		Browse in archive data	abase	b		
	ET	28.09.2016	Maximilian Mustermann	Konto # 50707 AT59 EUR	Musterüberweisung	1,20 EUR	SYSADMIN		
Ш								-	
			\/						
							ſ	-	
	1					· ·	•]	
		Print	Diskette output		Sand	Sign	1 Orders		
Ш		PIIIL	Diskette output		Send	Sign	sign + senu		

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

× D	ata tra	ansfer		? 🗾			
All computing centres							
Online time: 00:00:02							
Flo	w Ana	alysis					
	_	Messa	age	zusat 🜵			
		Your	bank	. 🔍			
	0	SMS-	Tan				
	•	sent: recei	SmsTAN ved: 367	N has been requested. 7 - Anforderung entgegengenommen			
SMS-Tan							
	 sent: SmsTAN has been requested. received: 367 - Anforderung entgegengenomme 						
Connection closed							
Clo <u>s</u> e							

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>>.

⊖ Digital Signature	The smsTAN be transfere	for the marked of with the next of	disposer will communication
SmsTAN:	PIN:	****	
🔘 Without signature	smsTAN:		

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'**.

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.



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!

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

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.

🗙 Sign			? <mark>×</mark>
Raiffeisen			
Disposer 1 Name Max Mustermann	Disposer VI ELVIE3xVFV123456	Digital Signature cardTAN smsTAN: Without signature	 Please calculate the cardTAN for signing the orders by means of the flicker code. Calculate TAN cardTAN:

ELBA-business

Electronic banking for your office



Calculation of cardTAN		? <mark>×</mark>
Please calculate your ca generator.	rdTAN by means of "Flicker code" and y	our cardTAN
Flicker cardTAN Manual cal	culation	
Step 1: Please insert your card PIN according to your o	l into the cardTAN generator, afterward disposer.	s enter the
Step 2:		
Size the displayed flick extend, reduce or spin user at ending the sign	er code for your cardTAN generator. You the flicker code. This setting will be sav ning process.	u can ed for your
		ି ଜ
On troubles with the fli	cker you can adjust the flicker speed.	
Speed:	normal	•
Step 3: Please verify the follow cardTAN device.	ving displayed values with those preser	ited on your
Reference code:	2037486080	
Check value:	3,00	
If YES, please push the Step 4: Close the dialog and e	e button "OK" until the 7-digit TAN is pre	sented. signature.
	Rack to T	AN-entry

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 ELBAbusiness.

• 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: <u>http://www.a-trust.at/kartenleser</u> (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 (<u>http://www.bdc.at</u>) 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 <u>http://www.a-trust.at</u> (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
		See a registration office with document for identification (e.g. driving licence or passport) to activate the certificate on the card.	
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	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)	Account manager of your Raiffeisen bank or http://www.atrust.at
		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).

2	🕻 Orders ov	erview			?		x
	Edit orders	Sign orders	Send orders	Status of orders			

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	ALTERNATIVE 2
Sending orders without signature	Sending orders using collective signature
Possibility 1: 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. <u>Info</u>: Thereby the disposer with the lowest disposer number is declared as responsible user on the dispatch note.</send>	 Possibility 1: 1. The first disposer who is collective authorized to sign for the account sends his recorded orders. By clicking the button <<sign +="" send="">> in the register "Sign orders" you get the dialog "Sign".</sign> After signing the data transfer starts.
 Possibility 2: 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.</ok></sign> 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.</ok> 2. After the data transfer (valid for both possibilities) the orders appear in the register "Send orders" with the status "not signed" 	2. After the data transfer the orders appears in the register "Send orders" with the status "partly signed".
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.</update>	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.</update>
4. In both cases the ELBA-business user receives	the following information:
X Warning During the data transfer electronic dispatch n which have been created by another MBS-sys Please check the dispatch notes in the overvisand complete the signatures. QK	otes have been received, stem. ew "Sent orders"



ALTERNATIVE 1 Sending orders without signature	ALTERNATIVE 2 Sending orders using collective signature
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".	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" .
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.	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.
After a successful transfer you do not find the fi more, but in the register "Status of orders" with	nished orders in the register "Send orders" any the status "positive".
7. After a new data transfer, carried out by the use	er initially creating the order, the orders can also

7.3 Revoking dislocated orders

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

be found under "Status of orders" with the status "positive".

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>>**.

Revocation		2
aiffeisen Bank		
gn <mark>eBZ</mark>		
Disposer 1		
Name Disposer Max Mustermann ELVIE3xVFV123456 T	 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 o the selected disposer. PIN:
		Only show authorised dispose
nformation on authorisation Carriage protection: Max Mustermann 1. Signature: Max Mustermann 2. Signature: Singed orders: 1	ELVIE3xVFV123456 ELVIE3xVFV123456	Dislocated
<u>OK</u>	Skip	<u>C</u> ancel



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 Request details one or several electronic dispatch notes can be requested.

The below-mentioned info-advice appears:

🗙 Electronic Banking	? <mark>x</mark>
The detail data to an entry were changed by another user. Entry list will be r	efreshed.
Start data transfer Cancel	

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

×	0	rders overvi	ew							? <u>-</u> E	X
E	Edit	t orders Sign	orders Send orders Stat	us of orders							
		Client acco <all></all>	ount		•	Date from	Date to		<u>+</u> 0 ()		
		Date	Client account	Account	tholder	Reference		Sum	Transa	Status	I
	2	Date Raiffeisen B	Client account Sank International AG - Di	Account Sposer 1: MA	tholder X MUSTERMAN, Di	Reference slocated		Sum	Transa	Status	↓
	2 2 ET	Date Raiffeisen B 29.08.2018	Client account Bank International AG - Di ATOO 3100 0000 0000	Account sposer 1: MA EUR MAX MU	t holder X MUSTERMAN, Di JSTERMANN	Reference slocated EU00HY18	1,00	Sum EUR	Transa	Status	• © ○ ▲ ▼

ELBA-business

Electronic banking for your office



🗙 Bundle details						? ×
Client account: AT Client: M/	00 3100 0000 0000 0 AX MUSTERMANN	0001 / EUR	Tran Cheo Banl	saction date: ck number: k server file ID:	10.01.2018 EU00HY18	
Status: pa \$50 Transport lock:	RDER C rtly signed 1 - Aufträge entgege	OPY	eit-Zeichnung fehlt			
User 1: M/	AX MUSTERMANN (EL	LVIE31VXV123456	on 10.01.2018), Dis	slocated		
User 2:						
Orders list eBZ						
Beneficiary / Payer	Beneficiary/Payer	account	Purpose	Amount	t	4 >
RBI Testkonto	RZBAATWW	AT0031000	camt.052 Test	. 1,00 EUR		0
						Ê.
L						*
1 SEPA Credit transfer					Sum: 1,00	EUR

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.

		Nr.	Edn			Date se	ent	Sender		Disposer	Su
	Đ	1	0000	00005	5350085	2014-0 10:32:3	1-20 34	TESTVER	RFÜGER	Disposer 1 Disposer 2	1,
1) ~	Pos	itions	(1)	8						
/	<u> </u>	9	Status	Туре	Client ac	count	Reference	Amount	Date of execution	Number of tra	insfe
	6			IZV	32000 / 123456	EUR	EE00042C	1,00	20.01.2014		
		Nr.	Edn			Date se	ent	Sender		Disposer	SL
	ħ	2	0000	00005	53PD9A6P	2013-1 16:36:	.2-16 22	TESTVE	RFÜGER	Disposer 1	1,
										Disposer 2	
		Pos	itions	(1)							
		Sta	tus Ty	/pe (Client acco	unt	Reference	Amount	Date of execution	Number of tra	insfe
			SI	CT A	ATOO 3200 0012 3456	0000 EUR	EU00041B	1,01	16.12.2013		



- 1. By clicking at **D** <<**bundle>>** and respectively at the details button **Q** 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

0	In	~	novt	oton	alial	<u>_</u>	tha	buttor	
J.	111	a	next	step	CIICK	OII	uie	Dulloi	I

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

Nr.	Ed	In			Date sent		Sen	der		Disposer	Sum
1	00	00000053	BPD9A6	5P	2013-12-16 16	:36:22	TEST	IVERFÜGE	R	Disposer 1 Disposer 2	1,01
	~	Positior	ns (1)								
		Status	Туре	Clie	ent account	Refer	ence	Amount	Date of execution	Number of tra	insfers
n o	orde N, wi	r to make th the car	SCT the dia dTAN,	AT(00 spat	00 3200 0000 12 3456 EUR cch effective, sign smsTAN or with	EU00 n with th your Dig	041B ie nex ital Sig	1,01 t following gnature in	16.12.2013 g 2 digits TAN Numb the according inpu	per and the 5 di It fields	gits
IN O	orde N, wi AN si	r to make th the car ignature	SCT the dir dTAN,	ATC 00 spat	00 3200 0000 12 3456 EUR ch effective, sign smsTAN or with	EU00 n with th your Dig	041B ne nex ital Sig	1,01 t following gnature in	16.12.2013 g 2 digits TAN Numb the according inpu Send TAN	per and the 5 di It fields	1 gits
in (FAN T/ Ca	orde N, wi AN si ardT/	r to make th the car ignature AN	SCT the dia dTAN,	AT(00 spat	00 3200 0000 12 3456 EUR tch effective, sign smsTAN or with	EU00 n with th your Dig	041B ne nex ital Sig	1,01 t following gnature in	16.12.2013 g 2 digits TAN Numb the according inpu Send TAN generate ca	per and the 5 di It fields ardTAN	1 gits
n (AN T/ Ca	orde N, wi AN si ardT/ msT/	r to make th the car ignature AN	SCT the dia dTAN,	ATC 00	20 3200 0000 12 3456 EUR ch effective, sign smsTAN or with	EU00	041B ne nex ital Sig	1,01 t following gnature in	16.12.2013 g 2 digits TAN Numb the according inpu Send TAN generate co Get smsTAN	per and the 5 di it fields ardTAN	gits

If the "first disposer" of the dislocated order has singing 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

B E G L E I T Z E T T E L ERSTELLT AM: 01.12.2005-11:50 PRÜFSUMME: 183C 1984 1FBA 90B1 4389 C30	DE 4DBO 58BB 65E5 423	IDENTIFIKATION: B	00000001F9ETT1D
BANKRECHNER: VERANTWORTLICHER VERFÜGER: VERFÜGERNUMMER: ERSTZEICHNUNG: ZWEITZEICHNUNG: GESAMTANZAHL ABSCHNITTE: 6	Raiffeisen Systemadministrator Mustermann Markus ANZ.FEHLER 000	VERFÜGERNUMMER: Kontrollsumme:	Mustermann Markus BLVIE32VFV000013 BLVIE32VFV000013 1,35
001	ÜBERWEISUNG	REFERENZ: KONTROLLSUMME:	05120111502245 0,10
NR. ST ART BLZ KONTO-NR WHG BE: 000001 OK IZV 3x000 1.234.567 EUR	######################################	BETRAGSSUMME 0,10	WHG DF-DATUM V UMSÄTZE EUR 01.12.2005 1
002	ÜBERWEISUNG	REFERENZ: KONTROLLSUMME:	05120111502257
NR. ST ATT BZ NR. ST ATT BZ 000001 OK IZU 3X000 1.234/597 EUR NR. ST ATT BZ NR. ST ATT BZ NR. ST ATT BZ 00001 OK IZU 3X000 1.234.567 BUR	######################################	BETRACSSUMME 0,15 DEFERENZ KONTROLLSUMME: BETRACSSUMME 0,20	####################################
004	ÜBERWEISUNG	REFERENZ: KONTROLLSUMME:	05120111502276 0,25
NR. ST ART BLZ KONTO-NR WHG BE: 000001 OK IZV 3×000 1.234.567 EUR	STANDSREFERENZ EE000405	SSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSS	WHG DF-DATUM V UMSÄTZE EUR 01.12.2005 1
005	ÜBERWEISUNG	REFERENZ: KONTROLLSUMME:	
NR. ST ART BLZ KONTO-NR WHG BE: 000001 0K IZV 3X000 1.234.567 EUR	STAND SREFERENZ EE000406	BETRAGSSUMME 0,30	WHG DF-DATUM V UMSÄTZE EUR 01.12.2005 1
006	ÜBERWEISUNG	REFERENZ: Kontrollsumme:	05120111502295 0,35
NR. ST ART BLZ KONTO-NR WHG BES 000001 0K IZV 3x000 1.234.567 EUR	######################################	######################################	WHR DF-DATUM V UMSÄTZE 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	Please note that automatic functions will only be executed in the automatic mode.
	The activation of the automatic mode is described under point 8.2.

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.

System settings System settings System administrator can here define security settings for the system and the password. Security Payments -Archiving -Activing -Automatic mode Proxy Sortem System administrator CAUTION: Given that this setting is enabled, you can execute the the application as system administrator without recording a user name/password. Save user name for the next login Caution to provide above and the pace of the point of the option the user will NOT be blocked after	hly secure login into
System actings General Genera	hly secure
-Arthiving -CashNanagement -Scrubing -Scrubing -Automatic mode -Proxy -Proxy -Proxy	login into
CashNanagement Scripting Automatically login as system administrator CAUTION: Given that this setting is enabled, you can execute the the application as system administrator without recording a user name/password. Save user name for the next login Save user name for the next login CAUTION: By enabling this option the user will NOT be blocked after CAUTION: By enabling this option the user will NOT be blocked after	login into
	er 5 login
errors.	
Password settings	
Capitalisation rules	
🛛 🐷 Limit length min. 1 char. max. 8 c	char.
Special characters / numbers necessary min. 0 c	har.
Define validity expires after 0 d	days
Lock application automatically after 0 n	ninutes
Automatic mode	
It is possible to set ELBA automatically or at the press of a button automatic mode.	into the
Edit definition Delete	a definition
	e dennidon

Here you of program p	an change settings for the a art.	automated	start of a
User:	AUTO	-	ø
Password:	*****		Ø
Program part:	Automatic-mode		1
Create shor	tcut in Autorun folder tcut on the Desktop sers		

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.

🗙 Individual settings	3	×
Filter General - General - Default data - Payments - Print options - CashManagement	General Image: Display safety query for delete operations Program start Check for due orders and packets when starting ELBA Image: Display safety query for delete operations Program start Check for due orders and packets when starting ELBA Image: Display safety query for delete operations Program start Check for due orders and packets when starting ELBA Image: Display safety query for delete operations Image: Display safety query for delete operations Tiling Na Tiling several windows in the application can be organized into mutually non-overlapping frames. Dialogue boxes are excluded of tiling and will therefore always be presented above, however the tiling-view will be kept in the background. In the course of opening the system dialogue boxes user administration, system-settings or individual settings, the windows behind will always get closed due to the fact that changes in these areas will affect the entire application. Enable Tiling Import directory Specify import directory for the user Directory: Allow import from subdirectories Settings for the MultiUser-Mode Reload changes in data automatically Execute requests of updated data at intervals of 1000 ms	
	QK <u>C</u> ancel Restore standard	



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



X D	ata transfer		3	
All	computing centres 🔹	1	Fotal time: 0	0:0
		O	nline time: 0	0:0
Flo	w			
	Message	Date	Time	
-	Raiffeisen			
-				
	Communication with Raiffeisen	13.09.2012	16:12:39	
	Communication with Raiffeisen Connecting (update.elbatest.at:2048 by LAN)	13.09.2012 13.09.2012	16:12:39 16:12:39	0
	Communication with Raiffeisen Connecting (update.elbatest.at:2048 by LAN) Successful login	13.09.2012 13.09.2012 13.09.2012	16:12:39 16:12:39 16:12:40	() () ()

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



~	Do you want to evit the program and sta	it the undate automatically
(?)	After the undate is done, the program and sta	uct be rectarted
1	Arter the update is done, the program in	ust be restarted.

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>>**.

 ELBA5 - Update
 Image: Comparison wird auf den aktuellen Programmstand upgedatet.

 Dies kann je nach Größe und Rechnerleistung einige Zeit in Anspruch nehmen. Nach dem Einspielen wird das Programm automatisch gestartet.

 Ausführen des Scripts

 ELBA5 - Update

 Patch wurde erfolgreich eingespielt

 OK

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

Info	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.
	After that please follow the further instructions on the screen.



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 fined on the website <u>http://www.stuzza.at</u>.

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

		X Single order	? - • • • •
4	Communication		
	Accounts	SEPA Credit transfer	• •
	Payments	 Own the in account statement 	✓ Allow request of details
	Samples	Lirgent transfer	Order group
	Order overview	V Express transfer	
	🕶 Transfer		
	Single order	Beneficiary	Amount
	Collective order	Name and address 🖗	Currency Amount
	Tax payment	· · · · · · · · · · · · · · · · · · ·	EUR • 0,00 %
	Foreign payments		
ing		IBAN	Additional information
ank	Single order		Payment reference
E C	Collective order		Payment reference / Customer data
onio	Data import		Pure a second
octr	Debit order / Standing o	Client	Purpose
A Ele	CashManagement	Bank code and account number	
ELB	Favorites	Name and address	
sen	Bank information	 Original client 	Client information
aiffei	Documents		-
č	Online function		Business function code
ATO	Exit	16 6 1 from 1 ()))	Transaction date
NAVIG		Load from samples Save as sample	Save order Close

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 form 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 $\langle F1 \rangle$ 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.

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.

Accountnumber			Account b	alance	Date	Actual account balance	Name of bank	Account type	
ATOO 3100 0001	0007	EUR					Raiffeisen Bank Interna	Giro account	
T00 3100 0002	0007	EUR	13,17	EUR	06.05.2018		Raiffeisen Bank Interna	Giro account	
T00 3100 0004	0007	EUR	10,43	EUR	06.05.2018		Raiffeisen Bank Interna	Giro account	
ZBCCZPPXXX	10011	00111					Raiffeisen Bank Interna		
ZBCCZPPXXX	11011	10101					Raiffeisen Bank Interna		
ATRSKBXXXX	SK1011	.000					Raiffeisen Bank Interna		
BRTHUHBXXX	101110)111					Raiffeisen Bank Interna		
				_					_

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



X Account statem	ent						? - 0	×
Account	CAXXX	RZBBBBGSF / 123456789	90 👻		Undate		Ontic	ns
		,,					Optic	
Date	Transaction text				Value	An	nount	Ec∢≯
02.09.2010					02.09.2010	-838,98	EUR	•
								Ŧ
•				_				•
Putevi ad Cacak			Old balance	EUR	1.519,96	5	1.519,96	EUR
			Credits	EUR	0,00	0	0,00	EUR
		Account balance by	02.09.2010	EUR	680,98	8	680,98	EUR
						H 4 2010/	/00021 -	
Browse in archiv	e database	e-statement					Close	e
<u></u> ,,,,,		e-statement						

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)



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 ELBAbusiness 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:

- <u>Possibility 1:</u> menu item **Payments** >> **Transfer** >> **Foreign payments** >> **Order Type**>> MT101
- <u>Possibility 2:</u> 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	Client
Currency Amount EUR ▼ 0,00 🥠	Account numb
Beneficiary	BIC of account servicing bank
Name and address of the beneficiary Name of the beneficiary line 1 Name of the beneficiary line 2 Address of the beneficiary	Name and address of the client Client name Client address
Postal code and city of the beneficiary C Account num BAN Account number or IBAN	Additional information Purpose Purpose line 1
Bank connection BIC of beneficiary's bank	Purpose line 2 Purpose line 3 Purpose line 4
Country of beneficiary's bank	Bank charges Allocation of charges Transaction date 31.07.2012
Country of correspondence bank	
14 4 1 fr	1
Load from samples Save as sample	e <u>S</u> ave order Clo <u>s</u> e

Info

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



13. Online Function

Please note that the "Online Function" is not supported by every bank. For further information please contact your account manager at your Raiffeisen bank.

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

Info

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:

🗙 User-dispos	er-association			? <mark>×</mark>	
For the as user for m	For the association of a disposer, the disposer's PIN is obligatory. Additionally, a user for mein.Raiffeisen.at can also be created.				Please choose << Settings>> ,
Active User		Name of the use	er	< •	< <access data="">> and</access>
MARKI	US	Mustermann M	1arkus	0	<< lser-disposer-association>>
SYSAD	OMIN	Systemadmini	strator		
					The mask on the left side appears.
Login with dis	poser Login without di	sposer		*	In order to define a "Disposer- Allocation", please mark the desired
🕜 The followi	ing disposers are asso	ciated with the m	arked user.		disposer.
Disposer	Disposer	number	Bank	< Þ	Subacquently click the button
	no entries exist				<change association="">></change>
	Change	association			
	<u>O</u> K		Cano	el	
X Administrate associa	tions for the user 'MARKUS' on you can allocate one or more disp	posers to the user.	2	The Mask	"Administration
Available disposers:		Allocated disposers:		associatio	ns for the user" appears.
Disposer MAX MUSTERMANN FRANZ TESTER	Disposer number Image: Constraint of the second secon	Disposer Di	s exist	Please ma intend to a click the b	rk the desired disposer which you ssign to the user and subsequently utton

Close



) Please record	the PIN of the selected disposer.
Disposer:	ELVIE32VXV123456
DINI.	

Please insert the PIN of the respective disposer.

• Administrate as:	sociatons for the user 'MA button you can allocate on	RKUS' e or more dis	posers to the user.	2	×
vailable disposers	:		Allocated disposers:		
Disposer	Disposer number	< ▶	Disposer	Disposer number	T
Franz Tester	ELVIE32VXV654321		MUSTERMANN MARK	ELVIE32VXV123456	-

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 ______ after proceeding by clicking ____K.

13.4 Calling-up the "Online Function"

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

Communication	Communication	X Position survey			? - • ×		
connuncation	Accounts				^		
Accounts	Payments	Depotauswahl	32000 / 60.001.234, EUR, XXXTestve	rfüger XXXElba	•		
	CashManagement	Depotübersicht per	15 💌 Nov. 2016 💌 🛗				
Payments	Favorites						
CachManagement	Bank information						
Cashmanayement	Documents						
Favorites	Online function	Summe Kurswert Einsta	nd:		262,44		
1 de offices	Position survey	Summe Kurswert akt	275,83				
Bank information	▼ Online-Sparen	Summe Veränderung	13,39				
Baik information	Online Sparen depo	Veränderungen in Pro	5,10 %				
Documents	Exit	Summe Stückzinsen:	Summe Stückzinsen: 1,9				
		Summe Kurswert inkl. S	Stückzinsen:		2/7,/3		
Online function		WP-Details einblenden	Daten exportieren Einstellungen Be	nachrichtigungen KESt	Verrechnung		
Position survey		Wertpapier	Kauf	Aktuell	Änderung in		
▼ Online-Sparen		Bezeichnung ISIN	 Kurs, Menge, Handelsplatz 	Kurs Zeit	seit Kauf マ in % マ		
Online Sparen depos		EUR					
		3.25% BATEE.WOHN.WANDEL.	115,000 EUR 100.000 EUR	115,876 FUR	0,88		
Unline Sparen withd		AT000B020854	RLB NÖ-Wien AG	14.11.16			
Exit		RAIFF.BK.INT. AG INH.AKT.	12,395 EUR 2.000 STK	15,680 NT EUR	6,57 26.50 %		



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 form 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
NOTE	your current beackup 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 results 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.

🗙 System settings	? <mark>- x-</mark>
 ✗ System settings Filter ✓ System settings General Security Payments Archiving CashManagement Scripting Automatic mode Proxy 	 Security The system administrator can here define security settings for the system and the password. user defined secure very secure highly secure User settings Automatically login as system administrator CAUTION: Given that this setting is enabled, you can execute the login into the application as system administrator without recording a user name/password. Save user name for the next login Deactivate password error counter CAUTION: By enabling this option the user will NOT be locked after 5 login errors.
	CAUTION: By enabling this option the user will NOT be locked after 5 login errors. Password settings Capitalisation rules Limit length min. 1 char. max. 20 char. Special characters / numbers necessary min. 0 char. Define validity expires after 0 days Lock application automatically after 0 minutes
	OK Cancel Restore standard

The disposer who has system administration rights can define security levels of password-rules via **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>>
------	---



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.

K Extended options	? <mark>×</mark>
In this window you can save further information to the compared of the same save further information to the compared of the same save further information.	order.
Charges account:	-
Business type:	
Business reference:	
Client reference:	
Business function code:	
owIFT correspondent bank: CITIRUMX	
Account correspondent bank 123456789	
Country correspondent ba RUSSIAN FEDERATION	
SWIFT confirmation required	Ø
Beneficiary e-mail:	
 Note to the bank: Transfer amount will be requested in ca Intra-Company payment 	ash.
Own line in account statement Reserve order by saving Request details to dislocated sent orders.	
OK Cancel	

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

🕻 Extended options	? 🗙
In this window you can sa	ave further information to the order.
Charges account:	٣
Business type:	•
Business reference:	
Client reference:	
Business function code:	•
SWIFT correspondent bank:	
Account correspondent bank	
Country correspondent ba	
SWIFT confirmation require	d S
Client e-mail:	max.mustermann@domain.com
Beneficiary e-mail:	max.mustermann@domain.com
Note to the bank. Transfer Intra-Company payment	amount will be requested in cash.
🗌 Own line in account statem	ent
 Reserve order by saving Request details to dislocat 	ed sent orders.

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").

Extended options	3
In this window you can save	e further information to the order.
Charges account:	
Business type:	۲
Business reference:	
Client reference:	
Business function code:	•
SWIFT correspondent bank:	9
Account correspondent bank	
Country correspondent ba	
SWIFT confirmation required	Ø
Client e-mail:	
Beneficiary e-mail:	
Note to the bank: Transfer or	mount will be requested in cash.
Intra-Company payment	
Own line in account statemer	ıt
 Reserve order by saving Request details to dislocated 	sent orders.
<u></u> K	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
inio	your ELBA-business software please contact your Raiffeisen account manager.

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....

X Assistant for the registration of an EBICS access	? ×
Bank server In this dialogue you can administrate EBICS-institutes. For setting up a new access please select an interest a new one. Image: The set of the	nstitute or
Institute Host name	
New bank server Image: Comparison of the data according to your password document or oth appropriate documents from your bank. Institute: Image: Comparison of the data according to your password document or oth appropriate documents from your bank. New Mew Mew Address (URL) of bank: Certificate name: Cancel	er v
< Previous Continue	Clo <u>s</u> e



18. Tips and Tricks

18.1 Online-help in ELBA-business

🕌 ONLINE Hilfe für ELBA 5

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)
- ontes

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

X Transaction overview			? - • ×
Account/Account group/Filter 32000/ 1.231.231/EUR	▼ <u>Up</u>	Date from Date to 01.07.2011 🖠 🗊 31.07.2012 🖠 🗊	
Filter options		Options	
Date Transaction text	Value	Amount 🚯 🖉 👁 📑 Statemen	۲ ()
21.02.2005 ELBA-Auftrag	22.02.2005	-1,00 EUR	<u></u>
01.03.2005 Transfer	02.03.2005	0,20 EUR - 🗸	

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.





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.

X Options	? ×	Coptions
General SWIFT (BIC)		General SWIFT (BIC)
These settings are valiable statements and transa	id for transaction texts in account action overview.	You must type in the settings for the display of the sales which are structed corresponding the SWIFT norm.
Automatic list printing Define which data sho when printing account	ould be printed out additionally t statements.	Extended transaction text Which fields shall be shown:
Dotail data (camt)		Transaction type
Detail data (calif.)		Institutions reference
Evidence data	✓ Images	
Booking texts		Additional information
Show field names	Show empty fields	6 Show lines of the transaction text
Field selection Single booking		
✓ Booking code	✓ Order amount	
Creditor name	 Payment reference 	
Creditor account	 Payment purpose 	
Debitor name	Client information	
Debitor account	 Client reference 	
Mandate reference	Bank reference	
Creditor ID	Reason for return	
Collective booking		
✓ Booking code	 Client reference 	
✓ Single sales count	Bundle reference	
Standard	<u>O</u> K <u>C</u> ancel	Standard <u>O</u> K <u>C</u> ancel

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 is "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>></f1-key>
Info	Further information concerning the "Display Options" is provided by the "online- help" of ELBA-business. <<f1-key>></f1-key>



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 symbol in the respective mask.

		8 -		x
•	Update		Option	าร
Value	Amount	1	•	
16.01.2014	1,00 EUR	✓ –		
	Value 16.01.2014	Update Image: Constraint of the second	Update Image: Constraint of the second	✓ Update Image: Control of the second seco

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.

🗙 List	t opti	ions		? <mark>×</mark>
Layo		s 前 つ つ の つ の の の の	Column Image: Column text Date Image: Column text Transaction text Image: Column text Value Image: Column text Amount Image: Column text Equivalent Image: Column text Notes Image: Column text Document Image: Column text	Move up Move down Show column Hide column
	<u>о</u> к			<u>C</u> ancel

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-busines 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:

- Olick 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.