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1. Legal persons

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1.1. Transaction accounts (current account)

Demand accounts of legal persons and sole proprietors are designed for the receiving and remitting of funds through payment transactions.

Transaction accounts of legal persons are in accordance with current Slovenian legislation the only accounts, through which legal persons and sole proprietors can receive and remit funds in payment transactions.

Software support enables:

- balance overdraft on account (limit);
- card operations (commercial cards);
- queuing of orders;
- execution of SEPA orders;
- management of claims;
- blockade of lot;
- changing the purpose of lot;
- support for depreciation (IFRS);
- individual interest rates;
- statements by account;
- In connection with other modules it enables the following services as well:
- standing orders;
- direct deposits and direct debits;
- online banking

Software support enables:

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- management of foreign exchange accounts of legal persons;
 - conversion of foreign exchange between currencies;
 - transfer of funds from account;
 - calculation of interest;
 - calculation of account management charges;
 - management of outstanding claims;
 - statements of foreign exchange account transactions of client;
 - buying and selling of foreign currency to / from foreign exchange account;
 - execution of SEPA orders;
 - connection with online banking;
 - connection with other modules (seizures, transaction accounts of LP in domicile currency)

1.2. Online banking

Online banking represents one of the access channels to banking products.

Online banking enables corporations and entrepreneurs to comfortably perform bank services from a desired remote location.

Software support enables:

- review of balance, transactions, statements;
- input of order;
- packet transfer (TKDIS, ZBSXML);
- foreign currency - form 1450, transfer, letter of credit, inflow principal);
- authorization;
- e-signature;
- multi-eye;
- search;

1.3. Loans

- [Loans granted to legal persons](#)
- [Revolving limit](#)
- [Revolving loans](#)
- [Syndicated loans](#)
- [Subsidies](#)
- [Overdraft](#)

1.3.1. Loans granted to legal persons

Short-term and long-term loans granted to legal persons in domestic and in foreign currency.

Types of loans can be: special-purpose, non-special-purpose, lombard...

The module enables management short-term and long-term granted to legal persons in domestic currency or with a currency clause and in foreign currency. Loans can be: special-purpose, non-special-purpose, lombard...

Software support enables:

- input and modification of master data;
- authorization of input and modification of master data (visually or with retyping);
- automatic printing out of contracts, notices...;
- installment / annuity method of repayment;
- linear / conform method of calculation of interest;
- automatic execution of repayments schedule at loan input;
- support for reference interest rates (EURIBOR, LIBOR...);
- input of co-borrowers;
- input of guarantors;
- support for different charges (approval fee, management fee, commitment fee...)
- for transactions in foreign currencies the calculation of charges is possible in domestic currency also;
- management of data about intermediaries, mobile banking advisers, agents...;
- automatic connection with payment transactions at loan disbursement and repayment;
- automatic enabling of execution of specified business events depending on transaction status - for each phase the loan has it's own status (for example: basic input, active, completed)
- annexing;
- automatic bookkeeping of business events;
- virtual and actual calculation of interest (ordinary, on arrears, accrued)
- virtual and actual calculation of charges;
- conversion / exchange of currencies with loans with a currency clause;
- warning procedure - automatic execution of warnings;
- automatic change of schedules in the event of a change of reference interest rates;
- support for the process of depreciation of lots (IFRS) - bookkeeping of depreciations on lots;
- accrual of charges;
- premature repayment of loan;
- connection with transaction account - (standing order) transfer into queue at maturity of the claim on loan;
- connection with the collateral module;
- automatic connection with the SISBON module

1.3.2. Revolving limit

A short-term loan to legal persons which enables the client to incur debts within the limit of approved funds. Also used as cover for a letter of credit.

The support enables input of a revolving overdraft limit for the partner in domicile currency and with a currency clause.

In addition to functionalities for loans, software support also enables:

- possibility of defining which products can be incorporated into the limit;
- balance (charges) and off-balance bookkeeping (outstanding limit);
- calculation of charges, interests
- depreciation of lots;
- accrual of charges;
- connection with the collateral module

1.3.3. Revolving loans

Revolving loans to legal persons in domestic and in foreign currency with the possibility of renewal after a specified time period.

The module enables the management of a revolving loan in domestic and in foreign currency - with the possibility of repeated drawing. The loan is usually designed for the financing of working capital (raw materials, semi-products, finished products) with a loan contract for a specified time period.

Software support enables:

- input and modification of master data;
- authorization of input and modification of master data (visually or with retyping);
- automatic printing out of contracts, notices...;
- installment / annuity method of repayment;
- linear / conform method of calculation of interest;
- automatic execution of repayments schedule at loan input;
- support for reference interest rates (EURIBOR, LIBOR...);
- input of co-borrowers;
- input of guarantors;
- support for different charges (approval fee, management fee, commitment fee...)
- for transactions in foreign currencies the calculation of charges is possible in domestic currency also;
- management of data about intermediaries, mobile banking advisers, agents...;
- automatic connection with payment transactions at loan disbursement and repayment;
- automatic enabling of execution of specified business events depending on transaction status - for each phase the loan has it's own status (for example: basic input, active, completed)
- annexing;
- automatic bookkeeping of business events;
- virtual and actual calculation of interest (ordinary, on arrears, accrued)
- virtual and actual calculation of charges;
- conversion / exchange of currencies with loans with a currency clause;
- warning procedure - automatic execution of warnings;
- automatic change of schedules in the event of a change of reference interest rates;
- support for the process of depreciation of lots (IFRS) - bookkeeping of depreciations on lots;
- accrual of charges;
- premature repayment of loan;
- connection with transaction account - (standing order) transfer into queue at maturity of the claim on loan;
- connection with the collateral module;
- automatic connection with the SISBON module

1.3.4. Syndicated loans

A syndicated loan is a special form of financing in which the bank collaborates with other financial institutions. In cooperation with other domestic and foreign banks, the organization of the bank syndicate is enabled, or it responds to a call for participation coming from another bank, with the intention of the distribution of risk among different banks in the event of high

amounts of funding, with which the risk is efficiently distributed among the different participating banks.

The module enables the management of loans (in domestic or in foreign currency), where with a given loan to a client, there can be two or more creditors. The bank can act as creditor and / or agent, which performs the services.

Software support enables:

(in addition to existing functionalities in the loan module)

- input of interest rate (difference in the interest rate between agent and participating bank);
- automatic execution of amortization schedules for the debtor, as well as for each syndicate participant individually;
- preparation of automatic orders for the repayment of funds to participating banks, when the debtor is paying off the loan;

1.3.5. Subsidies

Support for the management of claims against subsidisers.

Module enables:

- management of subsidies, which are deducted from the amount of remittance and
- management of subsidies with periodic calculation / payment of subsidies

In this module the following is supported in addition to the existing support for loan transactions:

- determination of quota or amount of subsidy on individual subsidiser level, which is controlled and reduced with the input of a new subsidy on a new contract;
- determination of subsidies payment method;
- input of an umbrella subsidiser, intermediary and secondary intermediary;
- automatic execution of a subsidized, accrued interest schedule;
- automatic creation of a subsidies schedule;
- discounting of interest payment and interest rate;
- payment of subsidized interest with a standing order - based on a call deposit;
- calculation of claims on arrears against subsidiser;
- periodic (monthly, trimonthly...) payment of subsidies;
- possibility of termination of subsidization

1.3.6. Overdraft

Overdraft - a short-term loan on an account in domestic currency, where the borrower can for a specified period of time use money from the account even if the account is void of funds.

The module enables the management of a overdraft with repeated drawing and repayment of overdraft - up to the contracted amount.

Software support enables the monitoring of all functionalities, same as for loans, with the exception that there is no repayment schedule. Therefore the following is enabled:

- input and modification of master data;
- authorization of input and modification of master data (visually or with retyping);
- automatic printing out of contracts, notices...;
- installment / annuity method of repayment;
- linear / conform method of calculation of interest;
- support for reference interest rates (EURIBOR, LIBOR...);
- input of co-borrowers;
- input of guarantors;
- support for different charges (approval fee, management fee, commitment fee...)
- for transactions in foreign currencies the calculation of charges is possible in domestic currency also;
- management of data about intermediaries, mobile banking advisers, agents...;
- automatic connection with payment transactions at loan disbursement and repayment;
- automatic enabling of execution of specified business events depending on transaction status
- for each phase the loan has it's own status (for example: basic input, active, completed)
- annexing;
- automatic bookkeeping of business events;
- virtual and actual calculation of interest (ordinary, on arrears, accrued)
- virtual and actual calculation of charges;
- conversion / exchange of currencies with loans with a currency clause;
- warning procedure - automatic execution of warnings;
- automatic change of schedules in the event of a change of reference interest rates;
- support for the process of depreciation of lots (IFRS) - bookkeeping of depreciations on lots;
- accrual of charges;
- premature repayment of loan;
- connection with transaction account - (standing order) transfer into queue at maturity of the claim on loan;
- connection with the collateral module;
- automatic connection with the SISBON module

1.4. Buying of claims

- [Buying of claims in domestic currency](#)
- [Buying of claims in foreign currency](#)
- [Factoring in domestic currency](#)

Factoring and Buying of claims is a financial service, which enables financing of operations, management of claims and risk protection by selling with a deferred payment date.

1.4.1. Buying of claims in domestic currency

The module is designed for invoice discounting and management of purchased claims in domestic currency.

Software support enables:

- purchase of claims with calculation of discount, fee and tax;
- authorization of purchase with retyping or without;
- printing out of the purchase elements recapitulation (calculated for contract);
- accrual of discount according to individual lots;
- accrual of fee according to contract;
- allocation of paid-in funds (settlement of fees, assignor disbursement);
- reconciliation of purchased claims (inflow through payment transactions, offset with new purchase);
- depreciation of claims depending on the credit rating of debtor;
- reclassification of claims;
- calculation of interest on arrears;
- adjustment of discount accounts after contract conclusion and execution of credit note;
- re-bookkeeping of agency, SNA assignor, SNA debtor on lot level;
- waiving of claims, waiving of minimal amounts;
- review of outstanding claims by day;
- reviews and printouts of purchased claims according to assignors and debtors;
- purchase card with a review according to accounts;
- incorporation into reports on entire bank level

1.4.2. Buying of claims in foreign currency

The module is designed for invoice discounting and management of purchased claims in foreign currency.

Software support enables:

- purchase of claims with calculation of discount, fee and tax;
- authorization of purchase with retyping or without;
- printing out of the purchase elements recapitulation (calculated for contract);
- accrual of discount according to individual lots;
- accrual of fee according to contract;
- allocation of paid-in funds (settlement of fees, assignor disbursement);
- reconciliation of purchased claims (from foreign currency inflow, debiting of foreign currency account, offset with new purchase);
- depreciation of claims depending on the credit rating of debtor;

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- reclassification of claims;
 - calculation of interest on arrears;
 - adjustment of discount accounts after contract conclusion and execution of credit note;
 - re-bookkeeping of agency, SNA assignor, SNA debtor on lot level;
 - waiving of claims, waiving of minimal amounts;
 - calculation of exchange rate differences on VPO level;
 - review of outstanding claims by day;
 - reviews and printouts of purchased claims according to assignors and debtors;
 - purchase card with a review according to accounts;
 - incorporation into reports on entire bank level

1.4.3. Factoring in domestic currency

The module is designed for the execution of factoring and management of purchased claims in domestic currency.

Software support enables:

- input of umbrella contracts of assignors;
- on the basis of umbrella contracts input of parameters (limits) of debtors is enabled;
- input of umbrella contracts' annexes and debtors' limits;
- authorization of parameters, annexes and purchase with retyping or without;
- allocation of funds (settlement of fees and charges, withholding of reserve, assignor remittance);
- calculation of ordinary interest and interest on arrears (interest claims are settled from reserve);
- reconciliation of assignor or debtor's outstanding claims;
- depreciation of claims depending on the credit rating of debtor;
- reclassification of claims;
- possibility of repayment of reserve after reconciliation of all claims on the invoice package;
- warning procedure;
- review of outstanding claims by day;
- reviews and printouts of purchased claims according to assignors and debtors;
- purchase card with a review according to account;
- incorporation into reports on entire bank level;

1.5. Documentary operations

- [Letters of credit](#)
- [Cheques](#)
- [Guarantees](#)

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- [Collections](#)

1.5.1. Letters of credit

- [NOSTRO letters of credit](#)
- [LORO letters of credit](#)

A documentary letter of credit (loro and nostro) is a safe payment instrument and a payment security instrument. It signifies the bank's commitment to pay the seller the amount due, subject to a timely presentation of correct, in the letter of credit specified documents.

The letter of credit is suitable for use in domestic as well as cross-border and international payment transactions.

1.5.1.1. NOSTRO letters of credit

The module is designed for the management and monitoring of letters of credit that the bank has opened for its clients abroad. The module supports letters of credit in domestic as well as in foreign currency.

Software support enables:

- a record of letter of credit applications;
- opening of letters of credit at a foreign bank (MT700);
- reception of letter of credit confirmation (MT730);
- a record of amendments made to letter of credit terms and conditions (MT707);
- ensuring letter of credit coverage with the possibility of direct debit of transaction account;
- drawing under letter of credit with a reimbursement authorization (MT756, MT740);
- calculation of fees and charges with the possibility of accrual;
- calculation and assignment of interest for the covered portion of letters of credit;
- incorporating of uncovered letters of credit into revolving limits;
- depreciation of the uncovered portion of the letter of credit, depending on the client's credit rating;
- allocation of funds (payment of fees, repayment of overpaid coverage);
- printing out of fees and charges statements, reviews of transactions and balance according to letter of credit, reviews of coverage and planned outflows according to letter of credit;

1.5.1.2. LORO letters of credit

The module is designed for the management and monitoring of letters of credit that foreign banks have opened at the bank. The module supports letters of credit in domestic as well as in foreign currency.

Software support enables:

- reception of request for the opening of letters of credit;
- a record of transactions according to letter of credit;-a record of sent documents;
- calculation of fees and charges with the possibility of accrual;
- allocation of funds (payment of fees and charges);

1.5.2. Cheques

A cheque is a simple and relatively inexpensive payment instrument for the payment of goods and services.

The transfer of a foreign cheque to a foreign bank by the fastest route and reception of coverage approves the beneficiary's account.

Support for the management of cheques sent for collection.

Software support enables:

- input of basic information about cheque;
- bookkeeping of off-balance records, off-balance cheque cancellation is done manually;
- increasing or decreasing the open part of the off-balance sheet;
- calculation and bookkeeping of fees according to cheque tariffs. The claim is established against the client who delivered the cheque, with the possibility of account printout. The claim is then managed in the general module for management of claims;
- review of coverage transactions by individual loro collection;
- input of transactions according to cheque sent for collection;
- review of current balance and transactions;
- at cash inflow an ordinary cash order is issued from the address of the cheque sent for collection;

1.5.3. Guarantees

- [Letters of intent](#)
- [Received / LORO guarantees](#)

Guarantee operations consist of guarantees in domestic currency and foreign currency guarantees for the insurance of transactions, by which the basis for the issue of a guarantee is a specified transaction. Support for legal transactions, it is the bank's commitment to assume responsibility toward the beneficiary for the settlement of a third party's liability, in the event of non-fulfillment of obligations stated in the guarantee under specified terms at maturity.

Software support enables:

- input and modification of master data for the management of all types of guarantees (service, financial...);
- authorization of guarantees information input and modification;
- automatic printing out of guarantees and guarantee agreements and monitoring of document signing;
- automatic back office and front office bookkeeping of business events;
- calculation of approval costs and costs of management of guarantees (for transactions in foreign currency costs can be calculated in domicile currency);
- calculation of interest on arrears;
- calculation of exchange rate differences;
- accrual of approval costs (IFRS);
- annexing of guarantees;
- connection with collateral module;
- connection with payment transactions and automatic reconciliation of inflows;
- redemption of guarantees (partially or in full) - transfer to credit;

1.5.3.1. Letters of intent

The module is integrated in the guarantee module and is designed for the reception and recording of a party's letter of intent for the participation in a legal transaction. By signing the letter of intent the party expresses its interest in the participation in a legal transaction.

Software support enables the execution of the functionality of guarantees with the exception that the off-balance is not recorded.

- The following is enabled:
- calculation and bookkeeping of charges;
- printing out of notices to the beneficiary;
- ...

1.5.3.2. Received / LORO guarantees

Support for the management of received guarantees in domestic and in foreign currency.

Software support enables:

- input and modification of master data for the management of received guarantees;
- authorization of guarantees information input and modification;
- automatic printing out of contracts, notices;
- automatic back office and front office bookkeeping of business events;
- calculation of approval costs and costs of management of guarantees (for transactions in foreign currency costs can be calculated in domicile currency);
- calculation of exchange rate differences;
- accrual of approval costs (IFRS);
- annexing of guarantees;
- connection with payment transactions;

1.5.4. Collections

- [NOSTRO collections](#)
- [LORO collections](#)

Neutral bank transaction for the redemption of various securities, payment instruments and documents on the client's account against payment of fee.

1.5.4.1. NOSTRO collections

The module is designed for the management and monitoring of documents sent for collection. The module supports collections in domestic as well as in foreign currency.

Software support enables:

- record of documents sent for collection;
- calculation of fees and charges with the possibility of accrual;
- allocation of funds (payment of fees and charges);

1.5.4.2. LORO collections

The module is designed for the management and monitoring of documents, that other banks have sent for collection to our bank. The module supports collections in domestic as well as in foreign currency.

Software support enables:

- record of documents received for collection (MT410);
- ensuring necessary coverage for outflow upon collection with the possibility of direct debit of transaction account;
- outflow upon collection (MT400, MT202);
- calculation of fees and charges with the possibility of accrual;

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- allocation of funds (payment of fees and repayment of overpaid coverage);
 - printout of fees and charges statements, review of transactions and balances according to collection

1.6. Derivative financial instruments

- [Currency forward transaction with a client \(FX Forward\)](#)
- [Interbank conversions \(FX Spot and FX Forward\)](#)
- [Currency \(foreign exchange\) SWAP \(FX SWAP\) with client](#)
- [Currency interbank swap](#)
- [IRS](#)
- [Options](#)
- [FRA - forward rate agreement](#)

Derivative financial instruments are instruments derived from an underlying instrument; they are rights, the price of which is directly or indirectly dependent on the price of the security, foreign currency, goods or the level of interest rate.

1.6.1. Currency forward transaction with a client (FX Forward)

A currency forward transaction with a client is a binding agreement between the bank and the client to buy or sell a specified amount of foreign currency at the exchange rate defined on the date of contract and with the actual supply of the agreed amount at a specified future date.

Software support enables:

- support for domestic and foreign banks and legal persons;
- domestic and foreign currency support;
- nostro account, loro account and settlement account support;
- execution of corresponding SWIFT messages (MT202, MT210 and MT300);
- SWIFT and TARGET2 systems support;
- authorization based on multi-eye, data retyping;
- automatic processing of orders until transaction maturity;
- daily or monthly evaluation;
- accrual of effect according to MRS or ECB reference exchange rates;
- review of all orders and printouts according to different criteria;
- review of outstanding claims;
- current interbank conversions to be taken into account in the preparation of cash flow;
- automatic processing at FX transaction contract:
 - execution of chosen SWIFT messages in interbank transactions;
 - bookkeeping of off-balance;
- automatic processing during FX transaction:
 - daily or monthly evaluation according to MRS;

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- automatic processing at FX transaction maturity:
 - reversal of evaluation according to MRS;
 - reconciliation of off-balance bookkeeping entries;
 - balance bookkeeping entries of sold currency;

1.6.2. Interbank conversions (FX Spot and FX Forward)

An interbank currency transaction (FX Spot and FX Forward) is a binding agreement between the banks to buy or sell a specified amount of foreign currency at the exchange rate defined on the date of contract and with the actual supply of the agreed amount at a specified future date.

Software support enables:

- support for domestic and foreign banks and legal persons;
- domestic and foreign currency support;
- nostro account, loro account and settlement account support;
- execution of corresponding SWIFT messages (MT202, MT210 and MT300);
- SWIFT and TARGET2 systems support;
- authorization based on multi-eye, data retyping;
- automatic processing of orders until transaction maturity;
- daily or monthly evaluation;
- accrual of effect according to MRS or ECB reference exchange rates;
- review of all orders and printouts according to different criteria;
- review of outstanding claims;
- current interbank conversions to be taken into account in the preparation of cash flow;
- automatic processing at FX transaction contract:
 - execution of chosen SWIFT messages in interbank transactions;
 - bookkeeping of off-balance;
- automatic processing during FX transaction:
 - daily or monthly evaluation according to MRS;
- automatic processing at FX transaction maturity:
 - reversal of evaluation according to MRS;
 - reconciliation of off-balance bookkeeping entries;
 - balance bookkeeping entries of sold currency;

1.6.3. Currency (foreign exchange) SWAP (FX SWAP) with client

Currency SWAP transactions with client - Foreign exchange swap is a binding agreement between the bank and the client on the simultaneous buying or selling of a specified amount of a given currency and simultaneous forward sale or purchase of the same amount of that same currency. A swap is an agreement between clients to exchange two methods of financial realization for a specified time period.

Software support enables:

- support for domestic and foreign banks and legal persons;
- domestic and foreign currency support;
- nostro account, loro account and settlement account support;
- execution of corresponding SWIFT messages (MT202, MT210 and MT300);

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- SWIFT and TARGET2 systems support;
 - authorization based on multi-eye, data retyping;
 - automatic processing of orders until transaction maturity;
 - daily or monthly evaluation;
 - accrual of effect according to MRS or ECB reference exchange rates;
 - review of all orders and printouts according to different criteria;
 - review of outstanding claims;
 - current interbank SWAP transactions to be taken into account in the preparation of cash flow;
 - automatic processing at SWAP transaction contract:
 - execution of chosen SWIFT messages in interbank transactions;
 - bookkeeping of off-balance;
 - automatic processing during SWAP transaction:
 - daily or monthly calculation and bookkeeping of accruals of effect according to MRS;
 - automatic processing at SWAP transaction maturity:
 - reversal of evaluation according to MRS;
 - reconciliation of off-balance bookkeeping entries;
 - balance bookkeeping entries of sold currency;
 - balance bookkeeping entries of purchased currency;

1.6.4. Currency interbank swap

Interbank currency SWAP transactions with client - Foreign exchange swap is a binding agreement between the banks on the simultaneous buying or selling of a specified amount of a given currency and simultaneous forward sale or purchase of the same amount of that same currency.

Software support enables:

- support for domestic and foreign banks and legal persons;
- domestic and foreign currency support;
- nostro account, loro account and settlement account support;
- execution of corresponding SWIFT messages (MT202, MT210 and MT300);
- SWIFT and TARGET2 systems support;
- authorization based on multi-eye, data retyping;
- automatic processing of orders until transaction maturity;
- daily or monthly evaluation;
- accrual of effect according to MRS or ECB reference exchange rates;
- review of all orders and printouts according to different criteria;
- review of outstanding claims;
- current interbank SWAP transactions to be taken into account in the preparation of cash flow;
- automatic processing at SWAP transaction contract:
 - execution of chosen SWIFT messages in interbank transactions;
 - bookkeeping of off-balance;
- automatic processing during SWAP transaction:
 - daily or monthly calculation and bookkeeping of accruals of effect according to MRS;
- automatic processing at SWAP transaction maturity:
 - reversal of evaluation according to MRS;

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- reconciliation of off-balance bookkeeping entries;
 - balance bookkeeping entries of sold currency;
 - balance bookkeeping entries of purchased currency

1.6.5. IRS

- [IRS - interest rate swap](#)
- [Swaption](#)

1.6.5.1. IRS - interest rate swap

Buying or selling of the right that gives the holder the option of reimbursement of costs between each agreed interest rate. The following interest rate swaps are supported: plain vanilla, multi-callable swap, trigger liability swap.

The following types of interest rate swaps can be managed in the module:

- plain vanilla interest rate swaps;
- callable interest rate swaps (multi-callable swap):
 - option of input of call parameters (separately for payer and receiver - date of change and changes in interest rate);
 - option of bookkeeping of actual transaction call;
- trigger interest rate swaps (trigger liability swap):
 - input of an optional number of triggers with two parameters, operators greater than, less than, greater than or equal to, less than or equal to and equal;
 - parameters and trigger effect determine interest rates (fixed and reference);

With all above listed modules management of the transaction according to the net or the gross principle and with an amortization schedule, the principal of which changes between individual interest periods or stays the same throughout the transaction period, is possible.

The adding of new types of interest rate swaps, that can assume one of the properties of above listed transactions, is possible, as well as the determination of whether additional input of call parameters or triggers during the transaction is possible or whether these are inputted at the start of the transaction and stay unchanged until its completion.

Other Software support functionalities are as follows:

- contracting of transactions with banks or legal persons;
- creation of MT360 and MT362 messages - automatically within daily processing (transactions with banks);
- supported fixed-for-floating rate swaps with or without margin and vice versa, and fixed-for-fixed and floating-for-floating;
- possibility of management of floating / reference interest rates on individual transactions or the use of the collective HIBIS coding system;
- automatic bookkeeping of business events within daily processing;
- import and bookkeeping of evaluation effects from an external source;

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- bookkeeping of effects with a manual bookkeeping programme;
 - automatic generation of an amortization schedule for payer and receiver based on inputted parameters;
 - manual corrections of amortization schedule;
 - option of bookkeeping of settlement directly into current account transactions;
 - support of settlement through domestic payment transactions;
 - input, bookkeeping and settlement of premium for contracted transactions;
 - settlement with bookkeeping into transitional account;
 - notification by email of: interest rate fixations, maturity of accounting periods and triggering of triggers, and notification of possible irregularities in the amortization schedule (incorrect accrual dates, unaccounted accruals or payments);
 - input and use of the coding system of umbrella contracts for trading in IFI transactions;
 - bookkeeping of exchange rate differences for transactions in foreign currencies and transactions with a currency clause;
 - authorization (possibility of four eyes control);

1.6.5.2. Swaption

The module is an upgrade of the interest rate swaps module (it retains the functionality of the module regarding the input and use of the amortization schedule).

Software support enables:

- buying and selling of option;
- swaption type: call or put;
- contracting of transactions with banks or legal persons;
- input and bookkeeping of contract premium;
- input and authorization of execution (possibility of four eyes control)
- authorization of master data (possibility of four eyes control)
- settlement supported by direct bookkeeping into current account transactions (execution and settlement of premium) through domestic payment transactions; for other cases reconciliation of claims and liabilities with bookkeeping into / from transitional account is enabled;
- bookkeeping of exchange rate differences for transactions in foreign currencies and transactions with a currency clause;
- monthly evaluation at a fair value is executed outside of HIBIS;
- only evaluation values are inputted into the latter;
- automatic bookkeeping of business events within daily processing

1.6.6. Options

- [Interest rate options](#)
- [Currency options \(FX\)](#)
- [Exotic options \(FX\)](#)

1.6.6.1. Interest rate options

Insurance against interest rate risk with purchase of the right. The interest rate option hedges the debtor against an increase in interest rate above the implementation interest rate.

The following types of interest rate options are supported:

- cap;
- floor;
- collar;

Functionalities are as follows:

- contracting of transactions with banks and legal persons;
- authorization of master data (possibility of four eyes control);
- automatic bookkeeping of business events within daily processing;
- creation of MT360 and MT362 messages - automatically within daily processing (transactions with banks);
- possibility of management of floating / reference interest rates on individual transactions or the use of the collective HIBIS coding system;
- automatic creation of amortization schedule based on inputted parameters;
- manual corrections of amortization schedule;
- bookkeeping of effects (fair value) with a manual bookkeeping program;
- bookkeeping of exchange rate differences for transactions in foreign currencies and transactions with a currency clause;
- notification by email of interest rate fixation and interest period maturity;

1.6.6.2. Currency options (FX)

Buying or selling of the right to buy or sell a specified amount of foreign currency at a specified exchange rate.

Software support enables:

- management of american and european plain vanilla currency options;
- currency options with the following barriers:
 - knock out,
 - knock in,
 - double knock out,
 - double knock in,
 - knock in and knock out,
 - European knock out,
 - European knock in,
- open execution of MT305 (vanilla), MT306 (barrier), MT300, MT202;
- contracting of transactions with banks and legal persons;
- authorization (possibility of four eyes control);
- automatic bookkeeping of business events within daily processing;
- monthly evaluation at a fair price is executed outside of HIBIS;
- only evaluation values are inputted into the latter;
- settlement supported by direct bookkeeping into current account transactions (premium and

execution) through domestic payment transactions; for other cases reconciliation of claims and liabilities with bookkeeping into / from transitional account is enabled;
-bookkeeping of exchange rate differences;

1.6.6.3. Exotic options (FX)

Exotic currency options are options that differ from classic currency options in the calculation method and/or in what way and when the buyer of the option receives specified disbursement; properties are specified for individual option type.

-In the software support the management of the following exotic currency options is supported:

- one touch binary option,
- double one touch binary option,
- no touch option,
- double no touch option,
- European digital option,
- European range bet;

Options can have either an American or a European mode of settlement, where the latter is relevant.

-For the above listed types the following barriers are supported (depending on option type):

- knock in,
- knock out,
- double knock out,
- European knock in;

Other functionalities

- contracting of transactions with banks and legal persons;
- automatic bookkeeping of business events within daily processing;
- authorization of master data (possibility of four eyes control);
- settlement supported by direct bookkeeping into current account transactions (premium and execution) through domestic payment transactions; for other cases reconciliation of claims and liabilities with bookkeeping into / from transitional account is enabled;
- monthly evaluation at a fair value is executed outside of HIBIS;
- only evaluation values are inputted into the latter;
- bookkeeping of exchange rate differences;

1.6.7. FRA - forward rate agreement

The forward rate agreement is a contract between clients, that ensures an agreed forward interest rate for the leasing or placing of a specified, hypothetical amount of funds for a specified time period in the future. The forward rate agreement does not include an actual lease or placement of a specified amount of money on the money market. It is only an agreement on beforehand determined interest rates.

Software support enables:

- contracting of transactions with banks or legal persons;
- supported creation of MT340 and MT341 messages;

-
- authorization of master data (possibility of four eyes control)
 - settlement supported by direct bookkeeping into current account transactions (premium and execution) through domestic payment transactions; for other cases reconciliation of claims and liabilities with bookkeeping into / from transitional account is enabled;
 - bookkeeping of exchange rate differences for transactions in foreign currencies and transactions with a currency clause;
 - monthly evaluation at a fair value is executed outside of HIBIS;
 - only evaluation values are inputted into the latter;
 - calculation of settlement amount with discount or standard method;
 - automatic bookkeeping of business events within daily processing;

1.7. Saving options

- [Deposits](#)

1.7.1. Deposits

Support for long-term and short-term corporate saving (deposits) with a single deposit in domicile currency and in foreign currency.

Management of the following is supported:

- time deposits and call deposits
- overnight deposits - automatic linking with corporate transaction accounts
- successive deposits

Software support enables:

- input and modification of master data for the management of special-purpose and non-special-purpose deposits;
- authorization of input and modifications of deposit basic information;
- automatic printout of deposit agreements / annexes;
- automatic bookkeeping of business events;
- dynamic defining (composition) of deposit interest rate (fixed, floating, bonus...);
- specification of separate accounts and references for repayment of interest and principal;
- repayment / disbursement of deposit in instalments;
- automatic calculation of ordinary or accrued interest;
- automatic calculation of exchange rate differences for foreign currency transactions;
- automatic repayment of deposit through payment transactions at maturity;
- automatic transfer of monthly interest into clients' accounts;
- automatic or manual annexing of deposit agreements;

1.8. Current account book (ORPIS)

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- [Current account book of suppliers - ORPIS](#)
 - [Current account book of buyers - ORPIS](#)

Current account book of receivables and liabilities is a subsidiary ledger and enables the bookkeeping of all financial business events, which relate to claims against buyers and obligations to suppliers and their settlement (payment), irrespective of whether it is transactions in domestic or transactions in foreign currency.

1.8.1. Current account book of suppliers - ORPIS

The product enables a record of accounts receivable with a required specification, which enables easy bookkeeping and later the calculation of input tax, record of advances given, internal entries and payment transactions. All analytical transactions are shown simultaneously also in the general ledger through package transfer of cumulative traffic into the general ledger. The entire offered software is divided into several modules: coding systems, liquidation, current account book of sellers with transfer into general ledger, payment transactions and VAT calculation.

Software support enables:

- coding systems: The purpose of coding systems is to ensure the standardization of the labeling of data carriers, which participate in the recording of transactions. (general coding systems, common coding systems);
- liquidation - domestic - Liquidation is a software package for the received invoices record with the execution of procedures for the bookkeeping of costs. It enables a record and bookkeeping of liabilities for domestic as well as for foreign suppliers. Inputted data is the basis for the printing out of the tax book of input VAT:
- book of accounts payable;
- review of the book of accounts payable;
- apportion of accounts payable;
- managing of the keys for the automatic apportion of costs;
- liquidation - foreign exchange;
- foreign exchange book of accounts payable;
- review of foreign exchange book of accounts payable;
- foreign exchange apportion of costs;
- printouts of foreign exchange book of accounts payable;
- current account book of suppliers - domestic - The main module of the bookkeeping record of all liabilities, which is connected with the liquidation and payment transactions module. If this connection does not exist, the bookkeeping of all required transactions can be done in this module, but then there is no data for VAT. However, if the connection exists, then in this module only the bookkeeping of special features, such as the reconciliation of invoices with credit notes, record and bookkeeping of advances, transfers between documents etc. are executed. The

data forms the liabilities subsidiary ledger, the balance of which is transferred by a special transfer into the general ledger Hibis:

- bookkeeping of the current account book of suppliers;
- bookkeeping of accruals;
- review of suppliers' transactions;
- correction of the general data of the accounts;
- printouts of the current account book of suppliers;
- current account book of suppliers - foreign exchange;
- bookkeeping of the foreign exchange current account book of suppliers;
- review of foreign exchange documents;
- adjustment of foreign exchange liabilities;
- printouts of the foreign exchange current account book of suppliers;
- payment transactions - Module for the execution of payment transactions on the side of suppliers. The basis is an open account balance by account, for which payment orders by individual invoices are prepared. Simultaneously reservations are recorded, which prevent overpayment.:
- preparation of payment orders;
- review of orders;
- transfer into Hibis payment transactions;
- bookkeeping of orders;
- deletion of orders;
- calculation of VAT - Calculation of input VAT is executed from the database of received invoices where a complete specification of input tax with all the required parameters is located. Based on these parameters the allocation of invoices depending on tax period and by tax book columns is executed. The first requirement for the received invoice to be taken into account in the tax book, is that it is recorded into the current account book, if it at the same time meets all other the requirements as well. Output tax is calculated on the basis of items recorded onto corresponding accounts in the general ledger. The final calculation of tax is shown on the VAT-O form. Calculation of output tax has the option of manual addition of items:
- tax coding system;
- preparation of tax book for input tax;
- preparation of tax book for output tax;
- printouts of VAT;
- general ledger - Analytical transactions of the current account book are transferred into the general ledger by the principal of package transfer, where a collection of all non-transferred transactions up to the inputted date is prepared in the form of a bookkeeping order for the general ledger. Each package is assigned its own number. For each package it is possible to print out the controller. Before bookkeeping the package can be deleted and prepared again. With bookkeeping the package is transferred into the general ledger with the assigned codes for type of transaction (VPO), action (AKC) and purpose (NAM). Change of package content after bookkeeping is not possible.
- bookkeeping of transactions into general ledger;
- printout of the analytical account card;
- printout of the controller of transactions transfer into the general ledger - Hibis

1.8.2. Current account book of buyers - ORPIS

The product is an accounting software package for the management of bookkeeping records. To meet the needs of invoicing and current account book of buyers it contains the modules of coding systems, invoicing, current account book of buyers, VAT calculation and calculation of interest on arrears of claims against buyers. It is connected with the banking system in the coding systems (partners, post offices, chart of accounts, agencies, accounting periods, monetary units), rate of interest on arrears and foreign exchange rates areas. Automatic transfer of transactions into the general ledger of the banking system is also ensured.

Software support enables:

- coding systems: The purpose of coding systems is to ensure the standardization of the labeling of data carriers, which participate in the recording of transactions. (general coding systems, common coding systems);
- Invoicing - software package for the preparation and printing out of invoices and the transfer into current account book;
- input of invoices
- preparation of invoices for transfer into current account book;
- confirmation of credit notes;
- review of sale by documents;
- managing of the coding system of clauses;
- printing out of the book of accounts receivable;
- current account book of buyers - A group of programmes for the management of the subsidiary ledger of the current account book of buyers. The module is independent, it is connected with invoicing through the transfer of invoices into current account book and the general ledger with the transfer of transactions into the general ledger. If the transfer of invoices is ensured then only the bookkeeping of settlements and other entries is done in this module, otherwise it is possible to also manually record all claims against buyers.
- bookkeeping of current account book of buyers;
- transfer of invoices into current account book;
- bookkeeping of received payments;
- review of buyers' documents;
- correction of general data;
- printouts of current account book of buyers;
- bookkeeping of foreign exchange current account book of buyers;
- review of foreign exchange documents of buyers;
- tolar adjustment of foreign exchange receivables;
- printouts of the foreign exchange current account book of buyers;
- VAT calculation - VAT calculation is executed from the database of issued invoices, and not from the current account book of buyers. Documents of claims against buyers are recorded directly into current account book, they will not be included in VAT calculation;
- tax coding system;
- preparation of the tax book of accounts receivable;
- printouts of value-added tax;
- interest on arrears - Calculation of statutory interest on arrears of claims against buyers for posted items in current account book of buyers. Two calculation methods. The first is manual by

individual partner with the possibility of simulation and the second is packet for mass calculation on all posted receivables;

-input of interest rates;

-calculation of partner's interest on arrears;

-packet calculation of interest on arrears;

-review and printing out of calculations;

-deletion of calculations;

-bookkeeping of calculations;

-general ledger - Analytical transactions of the current account book are transferred into the general ledger by the principal of package transfer, where a collection of all non-transferred transactions up to the inputted date is prepared in the form of a bookkeeping order for the general ledger. Each package is assigned its own number. For each package it is possible to print out the controller. Before bookkeeping the package can be deleted and prepared again. With bookkeeping the package is transferred into the general ledger with the assigned codes for type of transaction (VPO), action (AKC) and purpose (NAM). Change of package content after bookkeeping is not possible.

If the current account book of suppliers is also installed, then this part of the connection with the general ledger is common for the complete current account book, only the transfer is executed for each subsidiary ledger individually.

-bookkeeping of transactions into general ledger;

-printout of the analytical account card;

-printout of the controller of transactions transfer into the general ledger - Hibis

2. Individual clients

- [Loans to individuals](#)
- [Demand accounts of individuals](#)
- [Saving products of individuals](#)
- [Infrastructure for conducting transactions with individuals](#)
- [Online banking](#)
- [Integration modules](#)

2.1. Loans to individuals

Short-term and long-term loans granted to natural persons in domestic and in foreign currency. Currency swap is also enabled with loans with a currency clause. Types of loans can be: special-purpose, non-special-purpose, lombard...

The module enables management of long-term and short-term loans granted to individual clients in foreign currency. Loans can be: special-purpose, non-special-purpose, lombard...

Software support enables:

-input and modification of master data;

-authorization of input and modification of master data (visually or with retyping);

-automatic printing out of contracts, notices...;

-
- installment / annuity method of repayment;
 - linear / conform method of calculation of interest;
 - automatic execution of repayments schedule at loan input;
 - support for reference interest rates (EURIBOR, LIBOR...);
 - input of co-borrowers;
 - input of guarantors;
 - support for different charges (approval fee, management fee, commitment fee...);
 - for transactions in foreign currencies the calculation of charges is possible in domestic currency also;
 - management of data about intermediaries, mobile banking advisers, agents...;
 - automatic connection with payment transactions at loan disbursement and repayment;
 - automatic enabling of execution of specified business events depending on transaction status - for each phase the loan has it's own status (for example: basic input, active, completed);
 - annexing;
 - automatic bookkeeping of business events;
 - virtual and actual calculation of interest (ordinary, on arrears, accrued)
 - virtual and actual calculation of charges;
 - conversion / exchange of currencies with loans with a currency clause;
 - warning procedure - automatic execution of warnings;
 - automatic change of schedules in the event of a change of reference interest rates;
 - support for the process of depreciation of lots (IFRS) - bookkeeping of depreciations on lots;
 - accrual of charges;
 - premature repayment of loan;
 - connection with transaction account - (standing order) transfer into queue at maturity of the claim on loan;
 - connection with the collateral module;
 - automatic connection with the SISBON module

2.2. Demand accounts of individuals

- [Transaction accounts for individuals \(current account\)](#)
- [Saving deposits in domestic currency](#)
- [Saving deposits in foreign currency](#)

Demand accounts of individuals are designed for the management of daily accessible funds.

2.2.1. Transaction accounts for individuals (current account)

Transaction accounts of individuals are in accordance with current Slovenian legislation the only accounts, through which legal, natural and civil law persons can receive and remit funds in payment transactions. They are multi-currency accounts onto which numerous instruments are bound, that simplify and speed up the disposal of assets.

Software support enables:

- management of several different currencies on the same lot;
- cash and non-cash transactions;
- execution of SEPA orders;
- conversions and adjustments of exchange rates;
- regular and extraordinary allowed balance overdraft on account (limit);
- cheque operations;
- card operations (debit and charge cards);
- queuing of orders;
- blockade of lot;
- changing the purpose of lot;
- redemption of cheques;
- warning procedure;
- support for depreciation (IFRS);
- individual interest rates;
- bearing interest upon achieved balance;
- minimum, maximum allowed balance on purpose;
- changes of purposes depending on client's age;
- In connection with other modules the following services are enabled as well:
- standing orders;
- direct deposits and direct debits;
- online banking

The account enables both front office and back office transactions and financial transactions with foreign countries. Printing out from front office printers for transaction accounts with a savings book is supported as well.

2.2.2. Saving deposits in domestic currency

Savings deposits are designed for the management of the demand assets of individuals and conducting of transactions within the bank. The original functionality of the module has been limited by the change of the Slovenian law on payment transactions, whereby the transaction account can be the only inflow-outflow account.

Software support enables:

- blockade of deposit;
- changing of deposit purpose;
- cash transactions and their rescission;
- non-cash transactions and their rescission;
- individual interest rates;
- bearing interest upon achieved balance;
- minimum, maximum allowed balance on purpose;
- changes of purposes depending on client's age;
- savings purpose in domestic currency;
- charges of management

Printing into savings books from front office printers is also supported.

2.2.3. Saving deposits in foreign currency

Savings deposits are designed for the management of the demand assets of individuals and conducting of transactions within the bank. The original functionality of the module has been limited by the change of the Slovenian law on payment transactions, whereby the transaction account can be the only inflow-outflow account.

Software support enables:

- blockade of deposit;
- changing of deposit purpose;
- cash transactions and their rescission;
- non-cash transactions and their rescission;
- individual interest rates;
- bearing interest upon achieved balance;
- minimum, maximum allowed balance on purpose;
- changes of purposes depending on client's age;
- savings purpose in domestic currency;
- charges of management

Printing into savings books from front office printers is also supported.

2.3. Saving products of individuals

- [Time deposits in domestic currency](#)
- [Time deposits in foreign currency](#)
- [Annuity saving](#)
- [Instalment saving](#)

Savings products of individuals enable different ways of collecting population assets, which is stimulated with interest rate, premiums...

2.3.1. Time deposits in domestic currency

Time deposits are short-term and long-term forms of saving, that enable the bank to bind an individual's funds for a contractually agreed period. Deposit funds can be ensured with a cash deposit or a non-cash debit of a demand account, onto which funds are also released after contract expiry.

Software support enables:

- input of new time deposits in domestic currency, foreign currency or with a currency clause;
- informative calculations;

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- automatic prolongation of time deposit period;
 - changes of time deposits;
 - rescission of time deposits;
 - blockade of time deposits;
 - termination of time deposits;
 - fixed, floating and reference interest rates;
 - individual interest rates or interest rates for a target group of time deposits;
 - periodic disbursement of interests;
 - determination of the minimum amount of deposit for a time deposits group;
 - maximum allowed interest rate for a time deposits group;
 - incorporation into the collateral module;
 - support for interest taxation

2.3.2. Time deposits in foreign currency

Time deposits are short-term and long-term forms of saving, that enable the bank to bind an individual's funds for a contractually agreed period. Deposit funds can be ensured with a cash deposit or a non-cash debit of a current account, onto which funds are also released after contract expiry.

Software support enables:

- input of new time deposits in domestic currency, foreign currency or with a currency clause;
- informative calculations;
- automatic prolongation of time deposit period;
- changes of time deposits;
- rescission of time deposits;
- blocking of time deposits;
- termination of time deposits;
- fixed, floating and reference interest rates;
- individual interest rates or interest rates for a target group of time deposits;
- periodic disbursement of interests;
- determination of the minimum amount of deposit for a time deposits group;
- maximum allowed interest rate for a time deposits group;
- incorporation into the collateral module;
- support for taxation of interest;

2.3.3. Annuity saving

Annuity saving is a special-purpose long-term form of saving (usually 5-40 years) for a pension supplement, child's studies... The client ensures funds with a single or with multiple deposits and later draws them in single disbursements, multiple disbursements or a combination of both.

Software support enables:

- input of contracts in domestic currency, foreign currency or with a currency clause;
- informative calculations;
- changes of contracts;
- termination of contracts;

-
- determination of the lowest amount of monthly deposit;
 - execution of the amortization schedule for a contract;
 - support for interest taxation;
 - application of reference interest rates;
 - premiums for reached periods of binding of funds;
 - execution of an annual statement for the client

2.3.4. Instalment saving

Instalment saving is a long-term form of saving, where the client ensures funds with multiple deposits. The support for instalment saving is currently developed within the time deposits in domestic currency module.

Software support enables:

- input of new contracts;
- changes of contracts;
- rescission of contracts;
- blockade of contracts;
- termination of contracts;
- determination of the minimum value of initial deposit;
- determination of the lowest amount of monthly deposit;
- determination of the number of deposit delays during the contractual agreement period, which triggers the automatic termination of contract;
- determination of the maximum allowed interest rate;
- support for interest taxation

2.4. Infrastructure for conducting transactions with individuals

- [Front office operations \(Teller\)](#)
- [Payment orders](#)
- [Exchange office](#)
- [Foreign banks' cheques](#)
- [Foreign savings deposits](#)
- [Back office operations](#)
- [Account centre](#)
- [Depository operations](#)
- [Safe deposit boxes](#)

The infrastructure enables the bank support for the front office and back office management of transactions and an upgrade with chosen modules of banking products

2.4.1. Front office operations (Teller)

The front office operations is a software package that ensures computer recording, management and processing for front office transactions of natural persons. The module ensures the execution of transactions, that are common in the field of transactions with individuals, and access to all independent modules for this field.

Software support enables:

- input of cash and non-cash front office transactions, such as:
- front office receipts / expenditures (also front office transactions in connection with the credit-deposit module (disbursement of credit, payment of approval costs, insurance premiums, repayment of overpaid loan ... all based on the choice of credit lot from the list of values);
- internal transfers between accounts;
- payment of payment orders;
- execution of SEPA orders;
- disbursement of money orders;
- exchange office transactions - buying and selling of foreign currencies...
- various reviews - e.g. front office journal;
- closing of agency operation

2.4.2. Payment orders

Support for payment of payment orders is executed within front office transactions.

Software support enables:

- payment of liabilities with payment order BN02;
- payment of liabilities with a special payment order;
- payment of liabilities with a SEPA payment order;
- disbursement of a special money order

2.4.3. Exchange office

Support for the bank's exchange office transactions is executed within the front office operations.

Software support enables:

- buying of cash;
- buying of various types of cheques;
- selling of cash

2.4.4. Foreign banks' cheques

Support for the disbursement of other banks' cheques or disbursement from other banks' accounts is executed within front office transactions.

Software support enables:

- disbursement from other banks' transaction accounts;
- disbursement of other banks' cheques;
- execution of a printout of specifications of disbursements from accounts according to bank

2.4.5. Foreign savings deposits

Support for the disbursement from other banks' savings deposits is executed within front office transactions.

Software support enables:

- disbursement from other banks' savings deposits;
- execution of a printout of savings deposits disbursements specifications according to bank

2.4.6. Back office operations

Back office operations is a software package, which is an upgrade of the front office operations package, and together they represent complete support for bank transactions and supporting activities.

Software support enables:

- back office input, i.e. opening and correction of master data of natural persons' transactions;
- non-cash flow transactions (internal transfers between accounts, internal flow transactions);
- access to software packages for management of individual types of accounts and deposits (reclassification of lots, changing of purpose, blocking, balancing...);
- modules of support for transactions on bank level (account centre, redemption of cheques, connection with card processing centre, connection with payment systems...);
- processing on transactions level (calculation of interest, warning procedures, statements...);
- various reviews, printouts, including collective for modules;
- coding systems

2.4.7. Account centre

Within the account centre the aggregate transactions of HIBIS analytic modules are recorded.

Software support enables:

- bookkeeping of settlement activity, i.e.:
- indemnities for the execution of special payment orders;
- indemnities for the execution of standing orders;
- bilateral netting...

2.4.8. Depository operations

Depository operations is a software package, which enables computer recording, management

and processing for the management of the depository of a commercial bank and its branches and with that control over the bank's cash funds.

-Software support for depot operations is also developed within the same module which enables a record of the bank's documents and objects of value.

Software support enables:

- bookkeeping of starting balance;
- bookkeeping of depository and depot transactions;
- allocation and withdrawal from bank;
- allocation from / into another agency;
- inflow and outflow from the cash register;
- input of denomination structure...

2.4.9. Safe deposit boxes

Software support for the management of contracts on the storing of valuable objects of clients and management of the liabilities and claims originating from such contracts.

Software support enables:

- contracting of agreements for chosen safe categories;
- calculation and payment of caution money and indemnity;
- management of safe statuses;
- notification of holders of contract expiry;
- termination of lease;
- software blocking of contracts and warning procedure at unsettled obligations;
- software contract extension

2.5. Online banking

Online banking enables individuals to comfortably perform bank services from a desired remote location.

Software support enables:

- review of balance, transactions, statements;
- input of order (PP, BN02, SEPA, internal);
- authorization (e-signature);
- review of queued orders or reservations;
- authorized accounts;
- reviews (limits, cheques, deposits, standing orders);
- exchange office;
- input of deposit, standing order;
- request for approval of limit;

2.6. Integration modules

- [Card operations](#)
- [Standing orders](#)

-
- [Prevention of money laundering](#)
 - [Litigious claims \(disputable accounts\)](#)

Integration modules are independent software units, which operate in an interactive way with other HIBIS modules, and thus give basic banking products a new added value or functionality.

2.6.1. Card operations

Card operations is a segment of the software support, which enables the bank to conduct transactions with both Slovenian card processing centres (Activa or Bankart) and some Croatian centres. The support is developed for personal debit and charge cards, and commercial debit and charge cards. Charge cards are managed within a separate type of transaction, and debit cards within the basic transaction (transaction account).

2.6.2. Standing orders

The standing orders module enables support for the payment of liabilities by order of a transaction account holder and direct debit.

Software support enables:

- data setting for individual payment recipient;
- opening of standing orders on transaction account of natural persons (in domestic and in foreign currency) and legal persons lot;
- different ways of debit execution, namely:
 - liabilities in equal amounts (intended for fixed amount standing orders)
 - liabilities in contractual amounts (standing orders, the amount of which varies by month)
- internal transfers (transfers to savings deposits, transaction accounts of individuals, transaction accounts of legal entities, within the bank)
- price list liabilities (standing orders, the amounts of which rarely change (newspaper subscriptions, RTV...))
- transfer of standing order amounts through files;
- transfer of funds to recipients;
- calculation of fee;
- indemnities for unsuccessfully executed standing orders;

2.6.3. Prevention of money laundering

Prevention of money laundering is a software package which in connection with other HIBIS modules ensures software support for gathering, inventorying, reviewing and reporting of transactions to the Office for money laundering prevention.

Software support enables:

- marking of suspicious persons, partners, countries, lots and transactions;
- automatic gathering of transactions above a certain amount, transactions of suspicious

persons, transactions according to suspicious lots;

- subsequent cumulative summary of all suspicious transactions, partner's transactions, which in the cumulative amount exceed the selected amount of cash transactions above a specified amount and transactions of lots, of which the holder is a resident of a suspicious country;
- input and correction of money laundering transactions;
- authorization of money laundering transactions on agency and bank levels;
- control of at maturity gathered, yet unauthorized transaction;
- formation of file for the transfer to the Office for money laundering prevention;

2.6.4. Litigious claims (disputable accounts)

An independent module in which all litigious claims of the bank are managed, irrespective of where the claim originates from. Rules for a litigious claim are always the same, irrespective of the origin of the claim, which enables their centralized management.

Software support enables:

- transfer or input of lot into the module in domestic or in foreign currency;
- cash flow transactions;
- various statuses of lots;
- actual and evidential calculation of interest;
- partial and complete waivers

3. Interbank operations

- [Interbank deposits](#)
- [Interbank loans](#)
- [Overnight deposits with bank of Slovenia](#)
- [Interbank transfers](#)
- [Accounts of banks](#)
- [Securities](#)

3.1. Interbank deposits

- [Given deposits](#)
- [Interbank received loans and deposits](#)
- [Loans of banks in domestic currency](#)
- [Loan in foreign currency](#)
- [Received deposits](#)

Interbank deposits are designed for the contracting, management and monitoring of interbank deposits, with foreign as well as with domestic banks. A deposit is either contracted with the bank of received from it.

3.1.1. Given deposits

Given interbank deposits are designed for contracting, management and monitoring of interbank deposits, with foreign as well as with domestic banks. The deposit is contracted with the bank, and after an agreed deadline the principal and interest, at an agreed fixed interest rate, are returned to us.

Software support enables:

- contracting of deposits / loans with domestic and foreign banks;
- domestic and foreign currency support;
- nostro account, loro account and settlement account support;
- execution of corresponding SWIFT messages (MT202, MT210 and MT300);
- SWIFT and TARGET2 systems support;
- enabled 4 or 6 eye control;
- option or data retyping at verification and authorization;
- automatic processing of orders without manual intervention until transaction maturity;
- monthly accrual of interest;
- accrual of interest with reversal of previous month's accrued interest or additional bookkeeping;
- review of all orders and printouts according to different criteria (date of contract, date of currency, dealing bank)
- review of outstanding claims;
- all active deposits are taken into account in the preparation of cash flow;
- different types of deposits (overnight, short-term, long-term)

3.1.2. Interbank received loans and deposits

The support enables the management of received interbank deposits in domestic currency.

Software support enables:

- contracting of deposits / loans with domestic and foreign banks;
- domestic and foreign currency support;
- nostro account, loro account and settlement account support;
- execution of corresponding SWIFT messages (MT202, MT210 and MT300);
- SWIFT and TARGET2 systems support;
- enabled 4 or 6 eye control;
- option or data retyping at verification and authorization;
- automatic processing of orders without manual intervention until transaction maturity;
- monthly accrual of interest;
- accrual of interest with reversal of previous month's accrued interest or additional bookkeeping;
- review of all orders and printouts according to different criteria (date of contract, date of currency, dealing bank)
- review of outstanding claims;
- all active deposits are taken into account in the preparation of cash flow;
- different types of deposits (overnight, short-term, long-term)

3.1.3. Loans of banks in domestic currency

Support enables the management of received deposits in domestic and in foreign currency.

Software support enables:

- input and modification of master data;
- authorization of input and modification of master data (visually or with retyping);
- automatic printing out of contracts, notices...;
- installment / annuity method of repayment;
- linear / conform method of calculation of interest;
- automatic execution of repayments schedule at loan input;
- support for reference interest rates (EURIBOR, LIBOR...);
- input of co-borrowers;
- input of guarantors;
- support for different charges (approval fee, management fee, commitment fee...);
- for transactions in foreign currencies the calculation of charges is possible in domestic currency also;
- management of data about intermediaries, mobile banking advisers, agents...;
- automatic connection with payment transactions at loan disbursement and repayment;
- automatic enabling of execution of specified business events depending on transaction status
- for each phase the loan has it's own status (for example: basic input, active, completed);
- annexing;
- automatic bookkeeping of business events;
- virtual and actual calculation of interest (ordinary, on arrears, accrued)
- virtual and actual calculation of charges;
- conversion / exchange of currencies with loans with a currency clause;
- warning procedure - automatic execution of warnings;
- automatic change of schedules in the event of a change of reference interest rates;
- support for the process of depreciation of lots (IFRS) - bookkeeping of depreciations on lots;
- accrual of charges;
- premature repayment of loan;
- connection with transaction account - (standing order) transfer into queue at maturity of the claim on loan;
- connection with the collateral module;
- automatic connection with the SISBON module

3.1.4. Loan in foreign currency

The support enables the management of received deposits in domestic currency.

Software support enables:

- contracting of deposits / loans with domestic and foreign banks;
- domestic and foreign currency support;
- nostro account, loro account and settlement account support;
- execution of corresponding SWIFT messages (MT202, MT210 and MT300);
- SWIFT and TARGET2 systems support;
- enabled 4 or 6 eye control;
- option or data retyping at verification and authorization;
- automatic processing or orders without manual intervention until transaction maturity;
- monthly accrual of interest;
- accrual of interest with reversal of previous month's accrued interest or additional bookkeeping;
- review of all orders and printouts according to different criteria (date of contract, date of currency, dealing bank)
- review of outstanding claims;
- all active deposits are taken into account in the preparation of cash flow;
- different types of deposits (overnight, short-term, long-term)

3.1.5. Received deposits

Received interbank deposits are designed for contracting, management and monitoring of interbank deposits, with foreign as well as with domestic banks. The deposit is received from the dealing bank, and after an agreed deadline the principal and interest, at an agreed fixed interest rate, are returned to the bank.

Software support enables:

- contracting of deposits / loans with domestic and foreign banks;
- domestic and foreign currency support;
- nostro account, loro account and settlement account support;
- execution of corresponding SWIFT messages (MT202, MT210 and MT300);
- SWIFT and TARGET2 systems support;
- enabled 4 or 6 eye control;
- option or data retyping at verification and authorization;
- automatic processing or orders without manual intervention until transaction maturity;
- monthly accrual of interest;
- accrual of interest with reversal of previous month's accrued interest or additional bookkeeping;
- review of all orders and printouts according to different criteria (date of contract, date of currency, dealing bank)
- review of outstanding claims;
- all active deposits are taken into account in the preparation of cash flow;
- different types of deposits (overnight, short-term, long-term)

3.2. Interbank loans

- [Loans to banks in domestic currency](#)
- [Loans to banks in foreign currency](#)
- [Interbank given loans and deposits](#)

Interbank loans are designed for the contracting, management and monitoring of interbank loans, with foreign as well as with domestic banks. The loan is contracted with the bank.

3.2.1. Loans to banks in domestic currency

The support enables the management of interbank loans in domestic currency.

Software support enables:

- contracting of deposits / loans with domestic and foreign banks;
- domestic and foreign currency support;
- nostro account, loro account and settlement account support;
- execution of corresponding SWIFT messages (MT202, MT210 and MT300);
- SWIFT and TARGET2 systems support;
- enabled 4 or 6 eye control;
- option or data retyping at verification and authorization;
- automatic processing of orders without manual intervention until transaction maturity;
- monthly accrual of interest;
- accrual of interest with reversal of previous month's accrued interest or additional bookkeeping;
- review of all orders and printouts according to different criteria (date of contract, date of currency, dealing bank)
- review of outstanding claims;
- all active deposits are taken into account in the preparation of cash flow;
- different types of deposits (overnight, short-term, long-term)

3.2.2. Loans to banks in foreign currency

The support enables the management of interbank loans in foreign currency.

Software support enables:

- contracting of deposits / loans with domestic and foreign banks;
- domestic and foreign currency support;
- nostro account, loro account and settlement account support;
- execution of corresponding SWIFT messages (MT202, MT210 and MT300);
- SWIFT and TARGET2 systems support;
- enabled 4 or 6 eye control;
- option or data retyping at verification and authorization;
- automatic processing of orders without manual intervention until transaction maturity;
- monthly accrual of interest;
- accrual of interest with reversal of previous month's accrued interest or additional bookkeeping;
- review of all orders and printouts according to different criteria (date of contract, date of currency, dealing bank)
- review of outstanding claims;
- all active deposits are taken into account in the preparation of cash flow;

-different types of deposits (overnight, short-term, long-term)

3.2.3. Interbank given loans and deposits

The support enables the management of given liquidity short-term loans in domestic currency.

Software support enables:

- contracting of deposits / loans with domestic and foreign banks;
- domestic and foreign currency support;
- nostro account, loro account and settlement account support;
- execution of corresponding SWIFT messages (MT202, MT210 and MT300);
- SWIFT and TARGET2 systems support;
- enabled 4 or 6 eye control;
- option or data retyping at verification and authorization;
- automatic processing of orders without manual intervention until transaction maturity;
- monthly accrual of interest;
- accrual of interest with reversal of previous month's accrued interest or additional bookkeeping;
- review of all orders and printouts according to different criteria (date of contract, date of currency, dealing bank)
- review of outstanding claims;
- all active deposits are taken into account in the preparation of cash flow;
- different types of deposits (overnight, short-term, long-term)

3.3. Overnight deposits with bank of Slovenia

The support enables the management of overnight deposits with the Bank of Slovenia.

Software support enables:

- contracting of deposits / loans with domestic and foreign banks;
- domestic and foreign currency support;
- nostro account, loro account and settlement account support;
- execution of corresponding SWIFT messages (MT202, MT210 and MT300);
- SWIFT and TARGET2 systems support;
- enabled 4 or 6 eye control;
- option or data retyping at verification and authorization;
- automatic processing of orders without manual intervention until transaction maturity;
- monthly accrual of interest;
- accrual of interest with reversal of previous month's accrued interest or additional bookkeeping;
- review of all orders and printouts according to different criteria (date of contract, date of currency, dealing bank)
- review of outstanding claims;
- all active deposits are taken into account in the preparation of cash flow;
- different types of deposits (overnight, short-term, long-term)

3.4. Interbank transfers

Interbank transfers are transfers of assets between current accounts or between a current account and a settlement account.

Software support enables:

- domestic and foreign bank support;
- domestic and foreign currency support;
- nostro accounts and settlement account support;
- execution of corresponding SWIFT messages (MT202 and MT210);
- SWIFT and Target2 systems support;
- enabled 4 or 6 eye control;
- option or data retyping at verification and authorization;
- automatic processing of orders without manual intervention until transaction maturity;
- review of all orders and printouts according to different criteria (date of contract, date of currency, dealing bank...);
- all active transfers are taken into account in the preparation of cash flow;

3.5. Accounts of banks

- [Current accounts](#)
- [LORO accounts](#)

Accounts of banks for the conducting of payment transactions with foreign countries. Monitoring and management of nostro current accounts within the country and abroad.

3.5.1. Current accounts

Management and monitoring of transactions on foreign currency accounts of the bank within the country or abroad.

Software support enables:

- inflows and outflows on accounts of current account banks;
- transfer of funds between currencies within the bank that conducts the account;
- transfer of funds between banks;
- review of expected inflows and outflows by bank and currency (cash flow);
- automatic comparison of transaction items with the statement of the current account bank (MT950);
- execution of corresponding SWIFT messages;
- SWIFT, TARGET2 support;
- domestic and foreign currency support;
- management of claims against current account banks;

3.5.2. LORO accounts

Management and monitoring of transactions on foreign currency accounts of the bank within the country or abroad.

Software support enables:

- Management of foreign exchange accounts of other banks;
- inflows to / outflows from the account of the bank;
- record of incoming SWIFT records;
- Converting foreign exchange between currencies;
- Notification of performed transactions on account with MT950

3.6. Securities

- [Own securities](#)
- [Securities](#)

The securities product supports transactions with issued securities at different issuers and listed stocks and shares, in accordance with the international financial reporting standards, for the bank's own portfolio.

3.6.1. Own securities

The own securities module is designed for the management of securities issued by the bank. Bonds, certificates of deposit - CD and stocks and shares are supported. Securities can be nominated in domestic currency, with a currency clause or in foreign currency.

The module consists of basic processing:

- opening of buyer with security;
- input of buyer and security master data
- selling of security to buyer;
- transfer of ownership between buyers;
- monthly accrual of interest and discount;
- redemption of coupons;
- remittance of dividend;

The bank inputs the issued security into the securities for the bank's portfolio module.

The module is included into various reports.

3.6.2. Securities

Monitoring of trade in issued debt and equity securities at different issuers and listed stocks and shares for the bank's own portfolio. Monitoring of the capital investments of a business.

Software support enables:

- short-term and long-term debt and equity securities;
- nomination:
 - in domestic currency;
 - in foreign currency;

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- with a currency clause
 - management of inventory:
 - by average price;
 - by FIFO method
 - bank portfolio:
 - market (trading);
 - available for sale;
 - held to maturity;
 - evaluation upon market price:
 - netting;
 - basic account / revaluation adjustment account;
 - PPK account always equals 0 in sale of stock or in redemption of total principal;
 - analytic account / revaluation adjustment account;
 - added depreciation in HTM portfolio;
 - reporting to auditing institutions (SMA - Securities Market Agency);

4. Core modules

- [Payment system](#)
- [Client file](#)
- [SISBON](#)
- [Seizures](#)
- [Collateral](#)
- [General ledger](#)
- [Reporting](#)

4.1. Payment system

- [Domestic payment system](#)
- [International payment system \(Founds transfer\)](#)

Payment transactions is the support for the execution of payments on the basis of payment orders (transfer of funds) within domestic transactions, cross-border transactions (in EUR) and SEPA payment orders.

4.1.1. Domestic payment system

Payment transactions is the support for the execution of payments on the basis of payment orders (transfer of funds) within domestic transactions, cross-border transactions (in EUR) and SEPA payment orders.

The module is a connecting element between HIBIS modules and the external environment or domestic payment system.

Software support enables:

- input of payment orders - manual input of payment orders through all work places, acceptance of data from all areas of business, acquisition of data from files;
- control of transactions - triggering of the process of transfer of payment order into the appropriate payment system after control has been executed;
- management of payments for TARGET and STEP2 systems (creation of files in the appropriate format, processing of responses, monitoring of orders by status, coordination of transactions with statement, history of changes);
- management of payments for SEPA IKP and EKP systems (creation of files in the appropriate format, processing of responses, monitoring of orders by status, coordination of transactions with statement, history of changes);
- management of payments for SEPA IDD and EDD systems (creation of files in the appropriate format, processing of responses, monitoring of orders by status, coordination of transactions with statement, history of changes);
- execution of payment transactions between the bank's customers;
- monitoring of the liquidity balance of the bank;
- automatic accounting and bookkeeping;
- allocation of orders (automatically depending on account and reference of receiver);
- printouts, reports - ensuring all standard information for internal users and external institutions (Bank of Slovenia, Statistical Office, Tax Administration)

4.1.2. International payment system (Founds transfer)

- [Outflows](#)
- [Inflows](#)

Payment transactions is the support for the execution of payments on the basis of payment orders (transfer of funds) within foreign transactions - international, cross-border and SEPA payment orders.

4.1.2.1. Outflows

The module is designed for the management and monitoring of outflow bank payment transactions with foreign countries. (international, cross-border, SEPA payments...)

Software support enables:

- a file link to the SWIFT system in different formats (PCC-DOS, MERVA2, RJE...);
- execution of outflows (MT103, MT103+, MT202, form 1450);
- automatic ensuring of coverage for outflows (sale of foreign exchange, transfer from transaction accounts);

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- calculation of fees and charges with direct debit of transaction account;
 - manual and fully automatic (STP) processing of outflow through the most appropriate payment system (SWIFT, STEP2, TARGET2, SEPA, internal)

4.1.2.2. Inflows

The module is designed for the management and monitoring of inflow bank payment transactions with foreign countries. (international, cross-border, SEPA payments...)

Software support enables:

- a file link to the SWIFT system in different formats (PCC-DOS, MERVA2, RJE...);
- direct data acquisition from all payment systems and transfer into inflow order;
- manual and fully automatic (STP) processing of inflow with direct approval of transaction account of legal or natural persons;
- automatic calculation of inflow fee with direct debit of transaction account;

4.2. Client file

- [Monitoring of clients in accordance with the prevention of money laundering and terrorist financing act](#)

The business partner is an independent module within HIBIS, where all partners are managed for the bank (CIF). Other HIBIS modules can only use the data about the partner, they can not change it.

Software support enables:

- input of basic data about partner;
- input of connected persons;
- review of all partner's transactions;
- input of data for reports (BASEL II, IFRS, SISBON...);
- input of partner's employers;
- import of PRS register (Slovenian Business Register);
- import of UPS register (Budget users)

4.2.1. Monitoring of clients in accordance with the prevention of money laundering and terrorist financing act

Risk monitoring (Prevention of Money Laundering and Terrorist Financing Act) enables the defining of risk categories on client level. Based on individual characteristics of the client automatic determination of corresponding labels is also enabled and based on these a calculation of the risk category, to which the client belongs. The system also notifies of or blocks the opening of new transactions for those clients for which business operations are prohibited.

Software support enables:

- parameterization of conditions for:
- defining of labels and risk categories;
- limitation of business operations;
- defining of conditions of deviation from transactions in a specified comparative period;
- monitoring of the review of clients and notification system for required repeats of review;
- automatic assigning of defined labels;
- automatic marking of a review for clients which do not deviate from transactions on their accounts
- printouts and reviews for help with the monitoring of client's transactions;
- printing out of clients with their corresponding categories;
- review and printing out of average account flow deviations (comparison between previous period and current period);
- review and printing out of cash flow transactions deviations (comparison between previous period and current period);
- review and printing out of transactions with countries not present on the white list

4.3. SISBON

Software support for SISBON on the side of HIBIS software modules ensures data for the Slovenian Credit Scoring Information System for natural persons, which on the level of all Slovenian banks ensures a collective database on borrowers, beneficiaries of account limits and credit card holders, as well as on contracted transactions themselves and events occurring in these transactions.

Software support enables:

- support for logging of client into and out of SISBON;
- transmission of client data into SIBON;
- transmission of business transactions data into SIBON;
- transmission of business events data into SIBON;
- reception and processing of rejected files

4.4. Seizures

It ensures, in connection with other modules, software support for the execution of forcible recovery (Tax administration) and other debtor agreements (courts, customs...). The software package enables central management of claims on partner level and their programmed repayment from all modules within HIBIS.

Software support enables:

- input and correction of liabilities;
- master data of partner's liabilities;
- liabilities amounts;
- secondary accounts data;
- control of inputted liabilities;
- reservations on debtors' accounts;
- calculation of interest;

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- calculation of foreign exchange amounts;
 - transfer to basic account;
 - allocation of liabilities;
 - sending of payment orders through the bank's account;
 - control of orders;
 - sending of emails, notification of the order issuer, secondary bank

4.5. Collateral

The module enables the management of collterals for the following groups:

- real estate;
- pledging of goods;
- assignment of claims / cession;
- deposits;
- securities;
- guarantees;
- insurances;
- bills of exchange;
- collateral;
- business share;
- other

Software support enables:

- input of data about collateral - in the collateral module and the connection of collateral and transactions;
- one collateral can be used to insure several loans;
- several collterals can be attached onto one loan;
- collterals can be recorded off-balance;
- monthly coordination of the collateral balance with the loan balance (i.e. insurances thorough insurance companies)
- connection with the IFRS module - review of collterals by lot and partners;
- blockade of deposit at its pledging for collateral;
- management of the restrictions on transferability of collateral (reviews, printouts at restrictions maturity)
- coordination of the collateral with the value of the deposit and securities;
- revaluation of the value of collateral (i.e real estate)
- determination of the suitability of collateral by Basel II

4.6. General ledger

Represents according to function an upgrade of other systems within the integrated software system for the support of the banking information system. It is also capable of independent operation and can cover the functions of general ledger management in domestic as well as in foreign currency.

Software support enables:

- input into general ledger;

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- input into / bookkeeping of individual general ledger accounts (in domestic and in foreign currency);
 - input into / bookkeeping of general ledger through account connections (in domestic and in foreign currency);
 - calculation of exchange rate differences;
 - input of bookkeeping date into general ledger (change of general ledger accounting month);
 - input of account connections;
 - input of the chart of accounts;
 - correction / copying of account connections;
 - change of account;
 - transfer between accounts;
 - reviews and browses;
 - review of individual entries in the general ledger;
 - review of of account connections;
 - review of balance by account;
 - browsing through non-reconciled bookkeeping orders on bank level;
 - browsing through annual balance according to account;
 - review of general journal;
 - review of account card;
 - printouts;
 - creation of starting balances;
 - opening balances for general ledger;
 - reconciliation of class 6;
 - correction of opening balances;

4.7. Reporting

- [BASEL II](#)
- [ECB](#)
- [IFRS](#)

The module is designed for the support of report preparation in accordance with legal demands and represents an upgrade of existing HIBIS modules for the support of the banking business process. Through standardized software interfaces the import from other bank applications is possible as well.

The module contains the following products:

- ECB (including RAZ, JAM, Legal reserve...)
- IFRS (preparation of data for depreciation, determination of group depreciation)
- BASEL II (the following risks are supported: loan, operational, interest rate, liquidity, market, currency)
- FIN (Balance Sheet, Income Statement, Indicators...)

4.7.1. BASEL II

The product is developed on the basis of the demands and instructions of the Bank of Slovenia. It enables the preparation of all statutory forms.

The basis for the preparation of forms is:

- analysis in HIBIS
- data from the reporting module (ECB)
- methodologies

The end result is the calculation of capital and capital requirements (XML reports)

Automated execution of reports (simple approach) for:

- CREDIT RISK (COREP SA, CR-SA) which is calculated on the basis of:
 - data related to the partner (credit ratings, primary categories of exposure, the size of the partner, regulatory high-risk exposure);
 - data related to collateral (use of the collateral module)
 - risk weights matrix;
 - analytics data (risk assets, analysis of collateral)
- INTEREST RATE RISK which is prepared:
 - on the basis of schedules;
 - and time corridors of maturity of individual transactions;
 - separately according to interest rate sensitivity, type of reference interest rate, currency;
 - the report is constructed with the help of methodology, composed by the bank itself
- LIQUIDITY RISK which is prepared:
 - on the basis of the redemption schedule or remaining maturity (creation of a transactions maturity database);
 - and on the basis of time corridors of maturity of individual transactions;
 - separately according to interest rate sensitivity, type of reference interest rate, currency;
 - the report is constructed with the help of methodology, composed by the bank itself;
- reports for other types of risk:
 - MARKET RISKS (with the use of the HIBIS securities module)
 - CURRENCY RISK (the calculation of open position in accordance with the requirements of the BS)
 - OPERATIONAL RISK (simple approach)

4.7.2. ECB

The product is designed for the support of the preparation of reports for EB (BS1S, BS10, BS1V) in accordance with the legal demands of BS and ECB.

-Data is, usually, transferred into the module once a month, and the users can choose the data they want to transfer by themselves.

-Transfer of data is upgraded with logical and content controls, all messages and errors at transfer are recorded and it is possible to review or print them out for each individual transfer.

-Through standardized software interfaces import from other bank applications is possible as well.

-It is possible to manage the product with basic settings and with settings in coding systems, therefore it is very adaptable.

Software support enables:

- preparation of statutory reports for reporting to the ECB (reports BS1S, BS1O, BS1V);
- preparation of report on legal reserve (monthly report, daily monitoring of the legal reserve);
- preparation of reports from the Regulation on the Assessment of Credit Risk Losses of Banks and Savings Banks (RAZ-1, RAZ-2, REZ);
- preparation of reports from the Regulation on the Deposit Guarantee Scheme (JAM);
- preparation of reports from the Instructions on Sending in Monthly Reports on the Book Balances of Accounts (BiFO)

-...

Most reports enable an overview from report item to analysis (drill down)

All reports enable export into excel (reports as well as analysis)

4.7.3. IFRS

The product is designed for the support of the preparation of data for depreciation according to the demands of the International Financial Reporting Standards (IFRS)

Software support enables:

- defining of depreciation classes with which the user determines the range of delay, namely for legal persons and individuals separately;
- defining of exposure classes with which the user determines the range of exposure and types of depreciation;
- coding systems of products / depreciation groups with which new groups are formed, which are designed for the management of % depreciation (matrixes of % depreciation);
- matrixes of depreciation for group depreciation which enable the user to construct an optional % depreciation for each product depending on the days of delay. % depreciation is determined on the basis of the date of depreciation, type of partner and days of delay;
- acceptance of data about claims and lots (total exposure, planned money flow, projected cash flow, original effective interest rate, market and discounted value of all collateral, average number of delay days, maximum number of delay days...) from existing HIBIS modules for the support of the banking business process, that enable the bank to estimate the necessary depreciation.

Claims are broken down by product, lot, partner and balance item (priority class) and separately marked off-balance or balance claims and litigious claims.

- data about lot collaterals (type of collateral, market value and discounted value of collateral);
- data about partners, which represents a summary view on data about lots;
- review of balances according to products, which enables group estimation according to products on the basis of quantity and value data about new contracts, approved contracts, rejected contracts, deviations from contracts, repaid contracts, rescinded contracts, waived contracts and all contracts on the day of preparation;
- copying of data onto individual HIBIS modules for the support of the banking business process, where depreciation is also executed;
- history of depreciation parameters