

Multicash 4.0

User Guide

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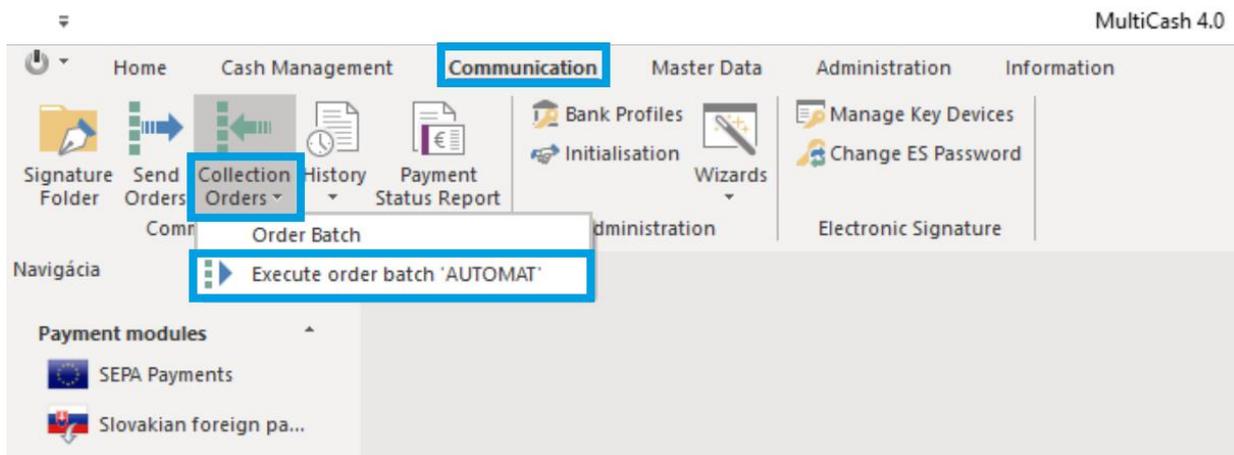
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1 Account information (passive operations)

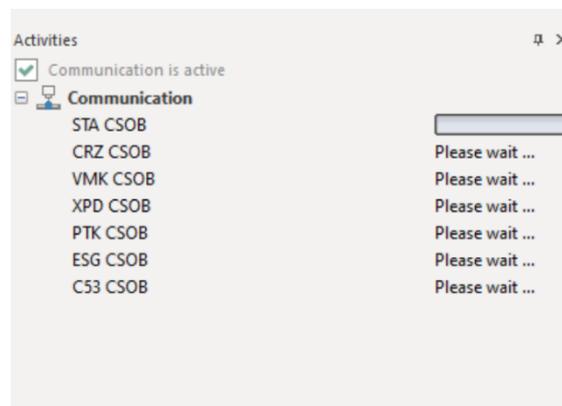
1.1 Download data from the Bank

The option “Order batch ‘AUTOMAT’” is used to update the data in the application (current balances, statements, payment statuses, etc.).

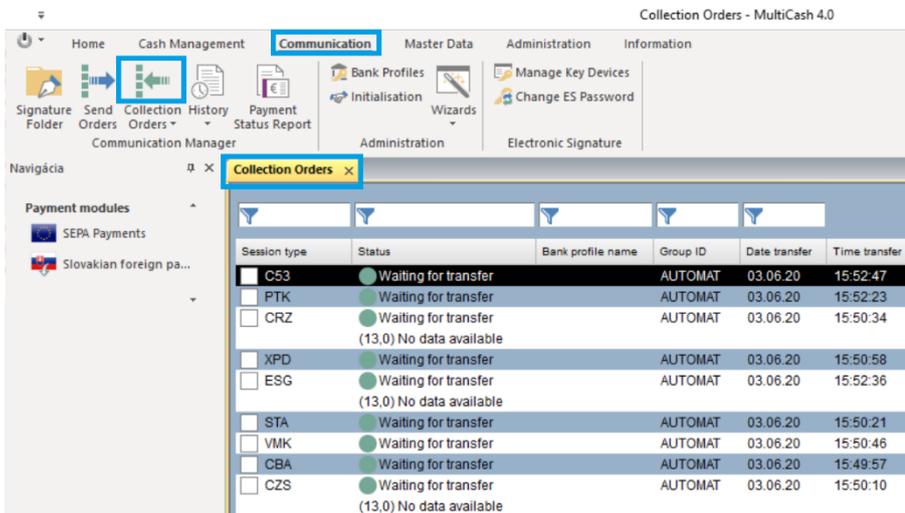
After clicking on this option, communication with the Bank will start (you can launch it on any computer where the application is running).



The progress of the communication is displayed in the “Activities” panel on the right side of the application

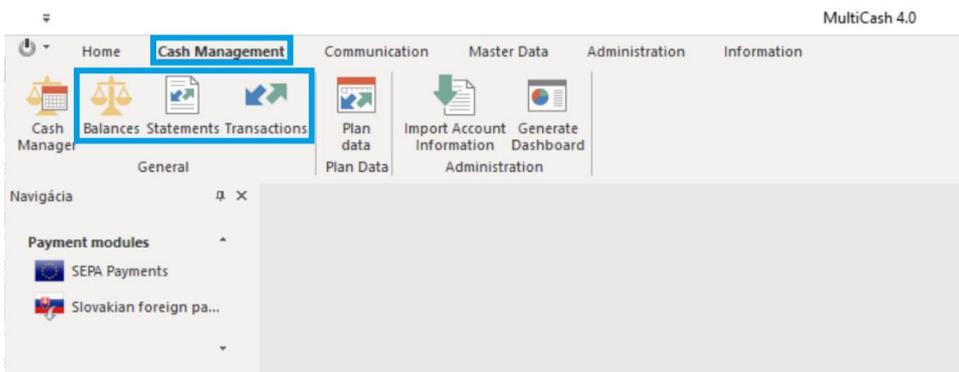


You can verify whether communication with the Bank has been successful via the menu “Communication” – “Collection orders”, where a window of the same name “Collection Orders” on the main panel will open.



1.2 Account information (Balances, Statements, Transactions)

You can view information on accounts via the “Cash management” menu and then select from the options (Balances, Statements, Transactions)



1.2.1 Balances

Current balances can be viewed:

- by clicking on the account – the line is marked in black (step 1)
- then by clicking on the menu item “Current balance information” (step 2)
- then a window with current balances will open (the exact time when they were downloaded is shown in the top right)

The screenshot displays the 'Balances - MultiCash 4.0' application. The main window shows a list of accounts with the following data:

Index account	Account name	Account class	No.	Currency	Date	Opening balance	Total Debits	Total Credits	Closing balance	Closi
25770933	SK31 7500 0000 000...	0	75	EUR	02.06.20	90,57	0,02	0,01	90,56	
1. 4012638739	SK427500000000401...	1	23	EUR	02.06.20	55,83	0,00	20,00	75,83	
4012638747	SK207500000000401...	2	14	EUR	21.05.20	25,83	0,01	0,01	25,83	

The 'Current Balance Information' window shows the following details:

Číslo účtu/Account Nr.: 4012638739 EUR
Datum/Date: 03.06.2020
Banka/Bank: 7500
Čas/Time: 16:06:32

Účtovný zostatok/Account Balance: 75,83
Disponibilný zostatok/Account available balance: 75,83

- double-click on an account to display the last statement for that account

1.2.2 Statements

A statement for one account and one day is always displayed on the main panel

The screenshot shows the 'Statements - MultiCash 4.0' application window. The top navigation bar includes 'Home', 'Cash Management', 'Communication', 'Master Data', 'Administration', and 'Information'. The 'Communication' menu is expanded, showing 'Print This Statement' and 'Export' options. The main panel displays account details for 'SK427500000004012638739_ZM' and a statement for '14.04.20 (12)'. The statement table shows two entries: a debit of -0,01 and a credit of 0,01, both in EUR.

Value date	Entry	Details	Entry text	Ordering party / Partner	Client reference	Currency	Amount	Creditor ID
14.04.20	14.04.20	000000-4012638747/7500 E2EC200414000003	SEPA PLATBA	TESTOVACI UCET 2-SPAPART	NONREF	EUR	-0,01	
		RATE:1,000000 SPA						
14.04.20	14.04.20	000000-4012638747/7500 E2EC200414000004	SEPA PLATBA		NONREF	EUR	0,01	
		RATE:1,000000 SPA						
		PAY.PURP./PAY.TYPE:						

How to find the statement for a certain account and date:

- first select the account in the field "Account name" (top in the menu)
- then the date of the statement in the field "Statement" (top in the menu)
- you can print the displayed statement via the "Print This Statement" icon
- you can export the data into a *.CSV file by clicking on the "Export" icon

1.2.3 Transactions

Transactions show movements on all accounts and from the entire history of the Multicash application

Transactions - MultiCash 4.0

Home Cash Management Communication Master Data Administration Information

Print related Statement Print Export Order List Filter No filter Selection Display

Account name: SK31 7500 0000 0000 2577
Account class: 0
Statement date:
Statement number:
IBAN account number: SK31 7500 0000 0000 2577
International bank ID (BIC): CEKOSKBX
Currency: EUR
Local bank ID (BLZ): 7500
Account number: 25770933
Ceskoslovenska obchodna banka a.s.

Opening balance: 0,00
Total Debits: 0,00
Total Credits: 0,00
Closing balance: 0,00

Status	Value date	Entry	Details	Entry text	Ordering party / Partner	Client reference	Currency	Amount	Creditor ID
Preposted items	03.06.20	03.06.20	000000-4006183141/7500	SEPA PLATBA		NONREF	EUR	-0,02	
			RATE: test 2004						
Preposted items	03.06.20	03.06.20	000000-0025771063/7500	SEPA PLATBA	CSOB TEST ELB	NONREF	EUR	0,01	
			RATE: SB						

User: TEST (Test. účet)

- movements of the current day are also displayed here (marked in the first column as “Pre-posted items”)
- use the filter marked in red in the image above to search among movements

If you need to create a proof of payment, double-click on the transaction and click “Print” in the next window.

Transactions

Transaction | Additional Information

A/c. name SK31 7500 0000 0000 2577
A/c. proprietors CSOB TEST ELB_ZM

Preposted items Amount EUR 0,01

Account
Bank 7500 A/c. number 25770933
Bank name Ceskoslovenska obchodna banka a.s.
A/c. class 0

Value date 3. 6. 2020 Original amount 0,00
Booking date 3. 6. 2020 Equivalent amount 0,00

Fees
0,00
0,00
0,00
0,00

Ordering party / Partner
CSOB TEST ELB

Bank / A/c. number 7500 000000025771063
IBAN SK13 7500 0000 0000 2577 1063
BIC CEKOSKBX

Text key TRF 000 Batch no.
Business transaction code 115 Count of batch orders 0

References
Customer Reference NONREF
Bank Reference 202006030000046
Creditor ID
Mandate ID

Booking text SEPA PLATBA
Additional information
Details 000000-0025771063/7500
RATE:
SB

< > Print Help Save

Select from the options “Output device” and “List type” and confirm with the “Print” button

Transactions

Output device PDF

List type
Overview
Overview
Complete
Single print

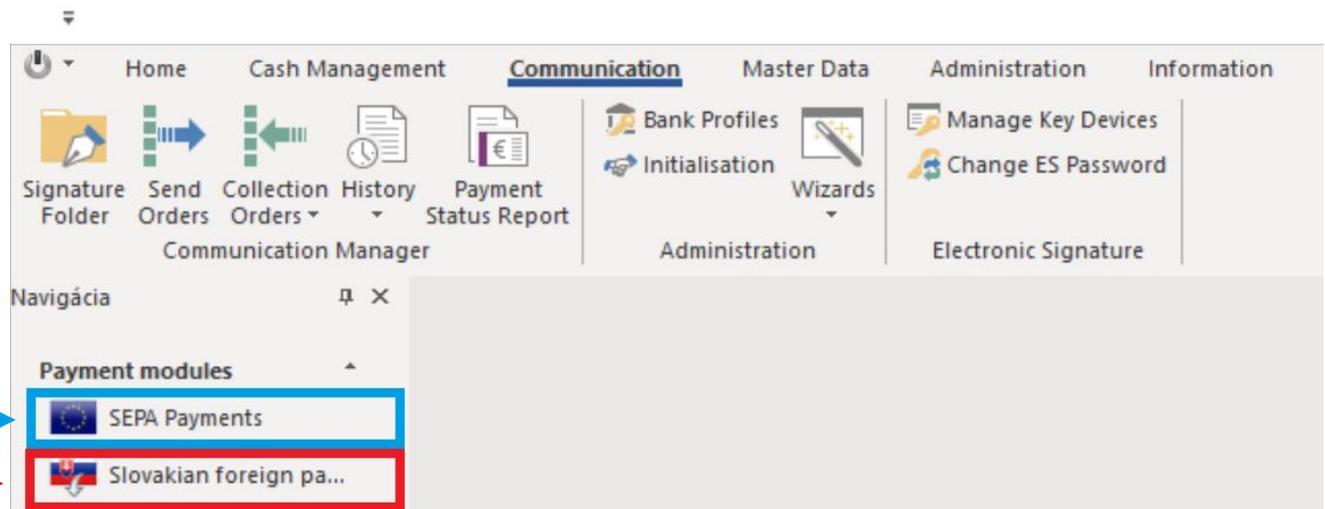
Help Output

- “Output device” – you can choose “Printer” or “PDF”
- “List Type” - choose from print reports as needed

2 Payment orders (active operations)

2.1 Opening the payment module

Open the payment module according to the type of payment (SEPA payments, foreign payments)



Module for foreign payments (payments in a currency other than EUR worldwide, or in EUR outside EEA countries or EUR payments in real time – Target)

- A file from accounting can be imported in SKA format; you can find a more detailed description of the format on www.csob.sk

Module for SEPA payments (within EEA countries in EUR)

- A file from accounting can be imported in XML format; you can find a more detailed description of the format on www.csob.sk

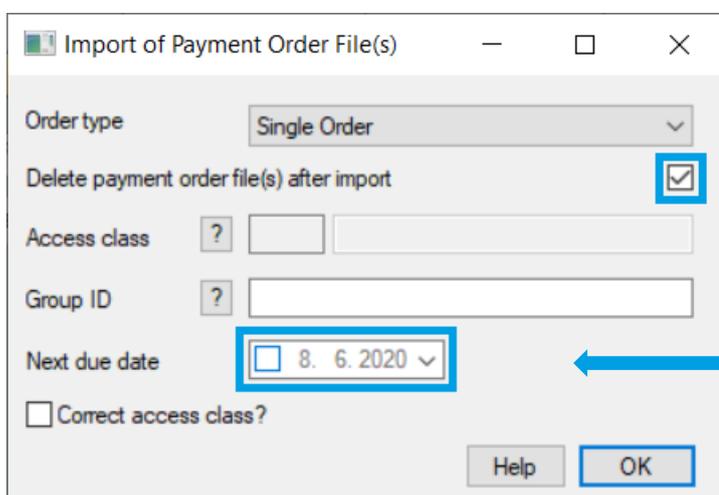
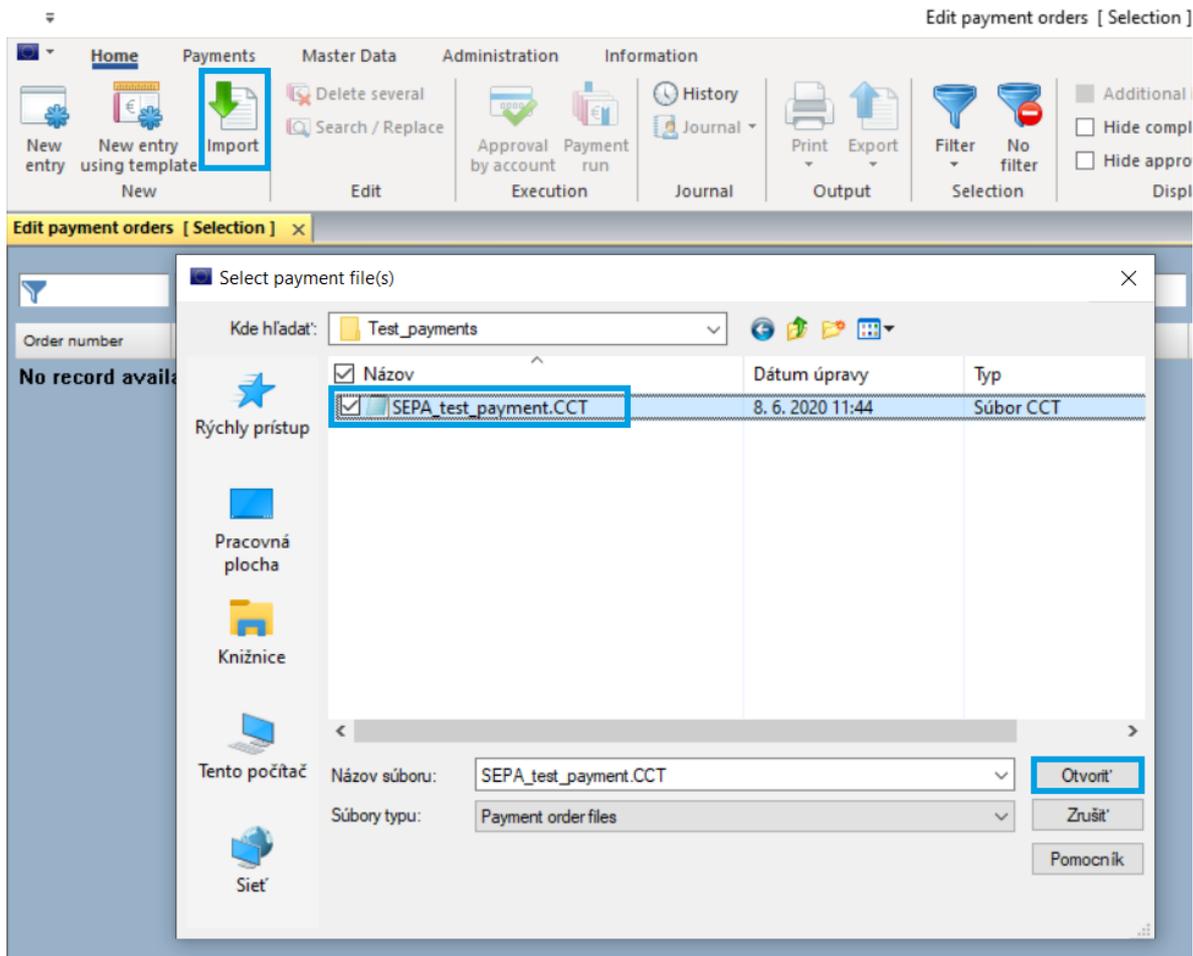
The instructions below describe how to create SEPA payments. You make foreign payments according to the same procedure.

The differences between entering SEPA payments and foreign payments are described at the end of the manual, in section [6. Difference between SEPA payments and foreign payments](#).

2.2 Entering, importing payment orders

2.2.1 Import a payment file from accounting

Import a payment order file from an accounting program from your selected path, see picture below



Order number	E2E-Reference	Order type	Payment type	Ordering Party	Ordering Party accou...	Partner	Amount	Curre...	Due date
1	E2EC200414000003	Single Order	Credit Transfer	Testovací uce...	SK42750000000... SK42 7500 0000 ...	Testovací ucet... SK20 7500 0...	0,01	EUR	04.06.20
2	E2EC200414000004	Single Order	Credit Transfer	Testovací uce...	SK20750000000... SK20 7500 0000 ...	Testovací ucet... SK42 7500 0...	1,00	EUR	04.06.20
3	E2EC200414000003	Single Order	Credit Transfer	Testovací uce...	SK42750000000... SK42 7500 0000 ...	Testovací ucet... SK20 7500 0...	1,00	EUR	04.06.20
4	E2EC200414000004	Single Order	Credit Transfer	Testovací uce...	SK20750000000... SK20 7500 0000 ...	Testovací ucet... SK42 7500 0...	0,01	EUR	04.06.20
5	E2EC200414000003	Single Order	Credit Transfer	Testovací uce...	SK42750000000... SK42 7500 0000 ...	Testovací ucet... SK20 7500 0...	2,00	EUR	04.06.20
6	E2EC200414000004	Single Order	Credit Transfer	Testovací uce...	SK20750000000... SK20 7500 0000 ...	Testovací ucet... SK42 7500 0...	2,00	EUR	04.06.20

To display the list of imported payment orders, press “F5” to update the window “Edit payment orders”

- when importing, it is important that the ordering party’s account (i.e. payer’s account) is predefined in the account database in the basic module of the application (“Auxiliary databases – Accounts”). Else, the batch will be imported, but you will have to complete the payer’s account manually for each order.
- after importing the payment file, you can edit individual orders by double-clicking on any of the orders
- you can also manually add a new order to the imported orders, via the “New entry” button, see the picture above
- or you can delete one of the imported commands (right-click on the row, then select from the menu “Delete record”)

2.2.2 Entering orders manually

Click on the “New entry” button to enter orders manually.

The screenshot shows the 'Home' tab in the software interface. The 'New entry' button is highlighted with a blue box. Below it, the 'Edit payment orders' window is open, showing various fields for entering payment order details. The 'Access class' field is highlighted with a blue box and a red arrow pointing to the 'Field for entering symbols (follow the structure):' text. The 'End-To-End Reference' field is highlighted with a blue box and a red arrow pointing to the 'Field for entering symbols (follow the structure):' text. The 'Account index' field is highlighted with a red box and a red arrow pointing to the 'Choose the Ordering party's account from the database of own accounts' text. The 'Partner index' field is highlighted with a blue box and a red arrow pointing to the 'Choose the payee account from the database of payees, if the partner's account was entered in the database in the past.' text. The 'Payment details' field is highlighted with a blue box and a blue arrow pointing to the 'Payment details – Any data intended for the Ordering party and payee' text. The 'Save' button is highlighted with a red box and a red arrow pointing to the 'Save the entered order in the orders database' text.

Field for entering symbols (follow the structure):

- 1) /VS18122019/SS12345/KS0308
- 2) /VS18122019/SS/KS

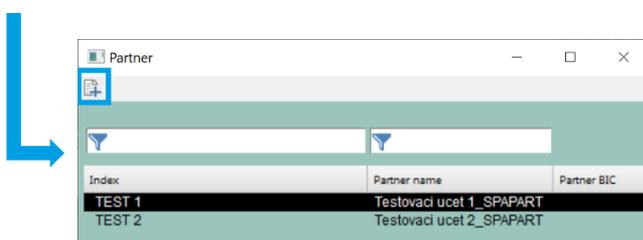
Choose the Ordering party's account from the database of own accounts

Payment details – Any data intended for the Ordering party and payee

Save the entered order in the orders database

Choose the payee account from the database of payees, if the partner's account was entered in the database in the past.

Partners can be added to the database by clicking on the icon, see picture below.



2.3 Creating a payment order file

After entering individual orders or importing payments, you continue by creating a payment order file to send to the Bank – using the “Payment run” icon.

Order number	E2E-Reference	Order type	Payment type	Ordering Party	Ordering Party accou...	Partner	Amount	Curre...	Due date
1	/NS18122019/SS/KS0...	Single Order	Credit Transfer	Testovaci uce...	SK4275000000... SK42 7500 0000 ...	Testovaci ucet... SK20 7500 0...	0,01	EUR	08.06.20
2	/NS18122019/SS/KS0...	Single Order	Credit Transfer	Testovaci uce...	SK2075000000... SK20 7500 0000 ...	Testovaci ucet... SK42 7500 0...	1,00	EUR	08.06.20

In the next window, confirm the highlighted option “OK”.

Payment Run Selection

Until execution date: 8. 7. 2020

Orders to be executed: All orders

Group ID:

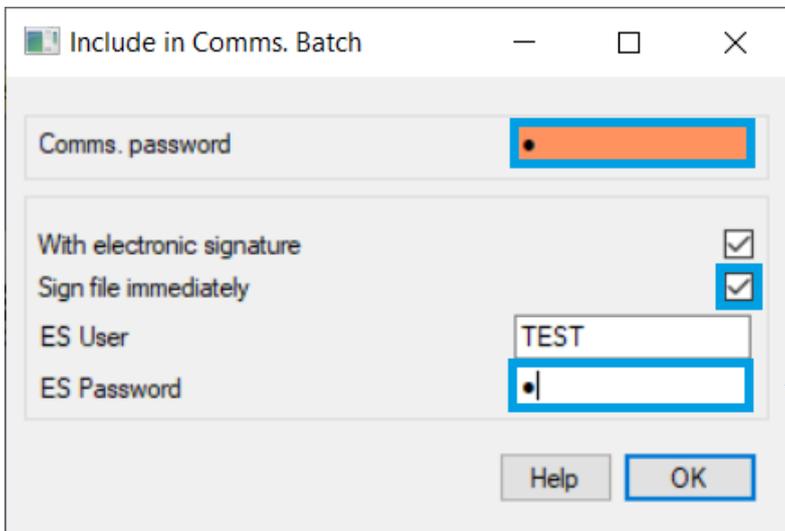
Group ID Supplement:

Buttons: Help, OK

Again, you see the list of individual orders. The payment order file will be created from the ticked orders; unticked orders will remain stored in “Order Management”, pending further processing.

Order number	E2E-Reference	Order type	Payment type	Ordering party	Ordering Party acco...	Orderi...	Ordering Party L...	Partner	Amount	Curre...	Due date
<input checked="" type="checkbox"/> 1	/NS18122019/SS/K...	Single Order	Credit Tra...	TESTOVACI UCET...	SK4275000000...	CEK...	SK42750000...	TESTOVACI UCET 2_SPA...	0,01	EUR	08.06.20
<input checked="" type="checkbox"/> 2	/NS18122019/SS/K...	Single Order	Credit Tra...	TESTOVACI UCET...	SK2075000000...	CEK...	SK20750000...	TESTOVACI UCET 1_SPA...	1,00	EUR	08.06.20

When you no longer want to change anything, and you wish to send all the marked orders to the bank, click on the “Package” icon.

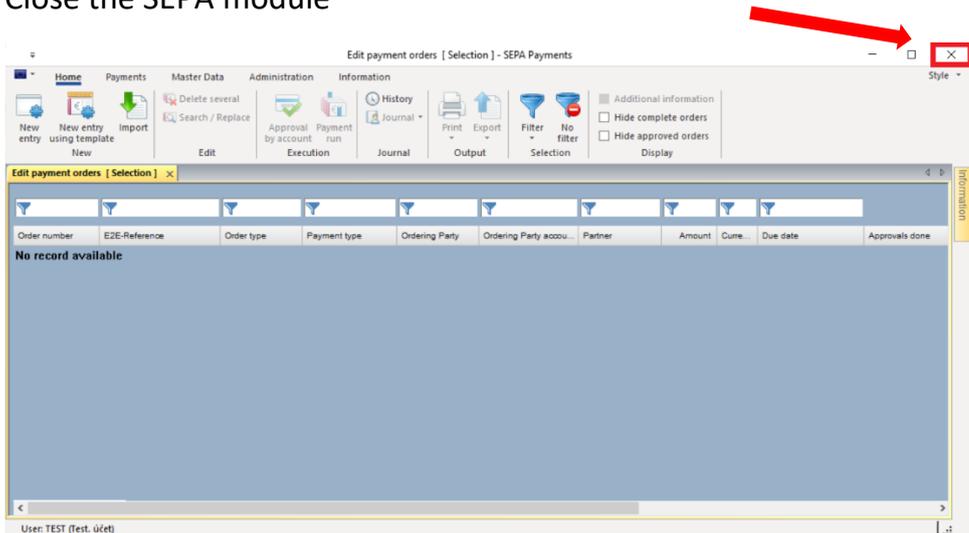


Enter the communication password

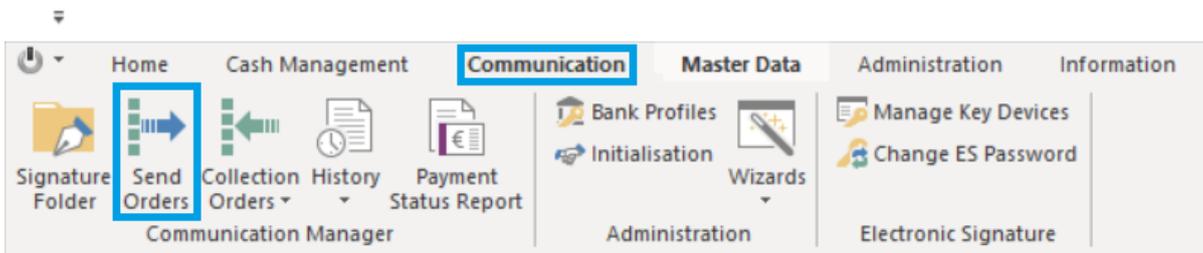
If you want to insert an electronic signature (ES), tick the box and enter the ES password

2.4 Return to the basic module, send payment

Close the SEPA module



In the basic module, in the “Communication” menu, select the “Send orders” icon.



The “Send orders” window contains all payment order files pending final signing; pending transmission; payment order files that were not successfully sent to the Bank, as well as historical payment order files.

Send Orders - MultiCash 4.0

Home Cash Management Communication Master Data Administration Information

Sign Delete signature Execute order Reset Research Filter No filter Do not show successfully sent orders Only show orders to be signed Hide self-signed entries Display

Sign Approve Execute all due orders Signatures complete Execution Execution

Print Export File export Selection

Dashboard Send Orders Details for CCT/A012 Bank Profiles

Signatures TEST 08.06.20 10:38

Payment type Value d... Ordering party account Ordering pa... Reference Number Amount Curre...
SEPA Payments 08.06.20 SK42750000004012638739_ZM Testovací uc... /VS18122019/SS/KS0558 1 0,01 EUR

Session type	ONo	Status	Transaction type	Value date	Ordering party	Ordering party ...	Reference	Total number...	Amount	Curre...	Original file name	Bank profile name	Attributes	ES state	Group ID	
<input type="checkbox"/>	CCT	A012	Waiting for transfer	SEPA Pa...	08.06.20	Testovací uc...	SK42750000...	MCSPAC20...	1	0,01	EUR	2006080001.CCT	CSOB	B	1	CGI183
<input type="checkbox"/>	CCT	A052	Waiting for ES	SEPA Pa...	08.06.20	Testovací uc...	SK20750000...	MCSPAC20...	1	0,01	EUR	2006080003.CCT	CSOB	B	1	CGI296
<input type="checkbox"/>	CCT	A022	ES verification OK	SEPA Pa...	08.06.20	Testovací uc...	SK20750000...	MCSPAC20...	1	1,00	EUR	2006080002.CCT	CSOB	B	1	CGI183
<input type="checkbox"/>	CCT	A011	Waiting for transfer PIN	SEPA Pa...	27.04.20	Testovací uc...	SK42750000...	MCSPAC20...	2	128...	EUR	2004270001.CCT	CSOB	B	1	CGI109

View details
Delete/archive
Sign
Execute order
Execute all due orders
Reject
Change Communications Password
View payments
Mark All records
Optimize the width of all columns
Restore the original sequence of the columns

After clicking on the row with the payment order file, then right click to bring up the following menu with the options:

- **Delete / archive** – deletes the file and payments in it from the application
- **Sign** – insert an electronic signature
- **Execute order** – if the payment file is correctly signed and in the status “Pending transmission”, it will send the file to the Bank
- **View payments** – displays individual orders in the file (without the possibility of editing)

After sending the batch to the Bank, check the “Status” of the batch, see picture below

Session type	ONo	Status	Transaction type	Value date	Ordering party	Ordering party ...	Reference	Total num...	Amount	Curre...	
<input type="checkbox"/>	CCT	A012	Waiting for transfer	SEPA Pa...	08.06.20	Testovací uc...	SK42750000...	MCSPAC20...	1	0,01	EUR
<input type="checkbox"/>	CCT	A052	Waiting for ES	SEPA Pa...	08.06.20	Testovací uc...	SK20750000...	MCSPAC20...	1	0,01	EUR
<input type="checkbox"/>	CCT	A022	ES verification OK	SEPA Pa...	08.06.20	Testovací uc...	SK20750000...	MCSPAC20...	1	1,00	EUR
<input type="checkbox"/>	CCT	A011	Waiting for transfer PIN	SEPA Pa...	27.04.20	Testovací uc...	SK42750000...	MCSPAC20...	2	128...	EUR

File went correctly to the bank server and is correctly signed

2.5 Possible errors when sending a payment order file

- **Error (30.0) Public key not yet released**
The initialisation letter of your electronic signature has not been delivered, or has not yet been processed by the Bank.
- **Error (23.0) An incorrect communication password was entered**
You entered an incorrect communication password when creating the payment order file. Right-click on the payment file in the Send Orders window and select “Change communication password”. Enter the correct password and send the file to the Bank again.
- **Error (11.0) Transmission was interrupted**
Multicash cannot connect to the Bank. Please check your internet connection and try sending the file again.

2.6 Checking payment statuses in the payment modules

The statuses of payments are in the payment modules (SEPA, SKA) in the section “Payments - History”, see picture below.

History - Slovakian foreign payments

Payment run d...	Module	Sessio...	Payment ty...	Type	Ordering party	Ord...	Ordering ...	Partner	Value	Currency	Gr...	Access ...	Transmission status	Bank status
08.06.20	SKA	SKA	Transfer	Foreign ...	TESTOVACI ...	75...	401263...	TESTOVACI...	...	EUR	2		Signature check OK	prijaté bankou
08.06.20	SKA	SKA	Transfer	Foreign ...	TESTOVACI ...	75...	401263...	TESTOVACI...	...	EUR	2		Signature check OK	spracované
08.06.20	SKA	SKA	Transfer	Foreign ...	TESTOVACI ...	75...	401263...	TESTOVACI...	...	EUR	1		Signature check OK	spracované

- Update your payment statuses by initiating communication with the Bank, approximately 30 minutes after you sent the payments to the Bank.
- In the case of SEPA payments, only a negative status is returned from the Bank, see picture below

History - SEPA Payments

Date of payment ...	Sessio...	Payment type	EZE-Reference	Ord...	Account Index	Acco...	Part...	F	Amount	Currency	Due date	Gro...	Ac...	Status of communication	Processing status	Return
08.06.20	CCT	Credit Transfer	/S18122019/SS/KS0558	TE...	4012638739	SK4...	Tes...	S	0,01	EUR	08.06.20			Signature check OK	open	RJCT
08.06.20	CCT	Credit Transfer	E2EC200414000004	Te...	4012638747	SK2...	Tes...	S	0,01	EUR	08.06.20	2		Pending signature	open	
08.06.20	CCT	Credit Transfer	/S18122019/SS/KS0558	Te...	4012638747	SK2...	Tes...	S	1,00	EUR	08.06.20	2		Signature check OK	open	

2.7 Difference between SEPA payments and foreign payments

SEPA payment order

Edit payment orders

Payments | Partners | Ordering Party / Directives | Ultimates | Additional Direct Debit | Internal Details | Times

Order Number: 7 Single Order Credit Transfer

Access class: ?

End-To-End Reference: /VS/SS/KS Order reference: MCSPAC2006081A1ZR4AA2Z3J

Account index: ? Account name: BIC: IBAN: IBAN: BIC: IBAN: BIC:

Ordering party index: Ordering party name: Ultimate ordering party: ?

Payment purpose: Partner index: ? Partner name: Country: IBAN: BIC: IBAN: BIC:

Currency: EUR Amount: 0.00 Net/Gross: Sum: Payment details:

Approvals: 0 from 0 Due: 8. 6. 202 Earliest transmission: 08.06.20

Use COR1

Save and store as template Help Save

Foreign payment order

Order number: 1 | Single order | EURO standard transfer

Access class: ?

Account index: ? | Account name: | Bank: | Pre account: | Account number: | Account currency: |

Ordering party index: ? | Ordering party name: |

Cost allocation: Transaction charges -> Ordering party / Foreign fees -> Partners

Charges account index: ? | Charges account name: | Bank: | Pre account: | Account number: | Account currency: |

Partner index: ? | Partner name: | Country: |

BIC: | Account number / IBAN: |

Currency: USD | Value: 0,00 | Value in EUR: 0,00

Payment details: | |

Approvals: 0 von 0 | Due date: 8. 6. 2020 | Earliest transmission: 08.06.20

Buttons: Save and store as template, Help, Save

Order number: 1 | Single order | EURO standard transfer

Statistic Details:

Statistic rows: | | |

Instructions / Payment Type:

Instructions: | | | |

Payment type: Standard communication

Customer Reference / Contact Person:

Customer reference: |

Contact person: |

Buttons: Save and store as template, Help, Save

In the field Statistic details, state instructions to the Bank using the code words:

TGT – urgent EUR payment in real time (Target)

D+1 – express payment with value date D+1