

## 1. Step –WebKredit application settings

After login to WebKredit application its possible to view and modify settings for transfers from bank account to KREDIT system account inside of eBanking submenu.

The screenshot shows the 'e-Banking' settings page. At the top, there is a navigation menu with options: Menu, News, topics, Account history, Meal exchange, Receipts, Settings (highlighted), GDPR, List of allergens, and Help. On the left side, there are four main menu items: Information, Settings, E-Banking (highlighted), and Contact. The main content area is titled 'e-Banking' and contains the following fields and controls:

- Account number: Three input boxes.
- Variable symbol: One input box.
- Specific symbol: One input box.
- Minimum amount of encashment: Input box with '0'.
- Even up level: Input box with '0'.
- Pay encashment: A checkbox that is currently unchecked.
- Buttons: 'Reset account' and 'Save changes'.

Inside of submenu its possible to set following values:

### Bank account data

**Account number** - consist of prefix, account number and code of bank. These informations are commonly filled out at office of KREDIT system.

**Variable symbol** - Its necessary for proper function of eBanking. Payments between bank and KREDIT system are matched by variable symbol. Value is set automatically inside of system ( e.g. copy of personal number ) or at office of KREDIT system and its impossible to change it in WebKredit application.

**Specific symbol** - Is set only if required by bank. Edit option is conditioned by parameter in configuration of application.

### Encashment data

**Even up level** - Level of even up amount in case of encashment transaction. After transaction, account will be evened. From bank account will be subtracted even up level minus current KREDIT account balance.

**Minimal encashment amount** - If even up level minus KREDIT account balance is lower than minimal encashment amount, encashment wont be possible. In opposite case will be possible.

**Encashment execution** - Infomation about execution of encashment. If *Pay encashment* option is enabled, encashment is active according to parameters settings. If option is disabled, encashment wont be executed even though another values are set.

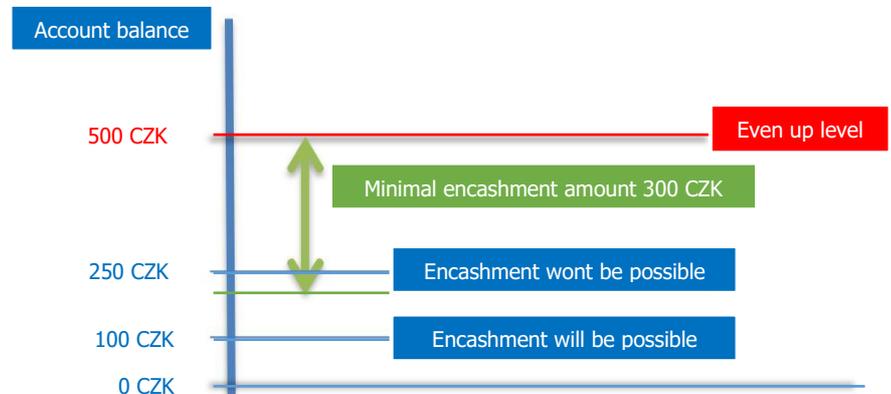
Fill out necessary values and click *Save changes* button - necessary values will be saved to the database.

### Example:

Even up level is set to 500 CZK and minimal encashment amount to 300 CZK.

Current account balance is 250 CZK.  
 $500 - 250 = 250$ . Its less than 300 CZK, so encashment wont be possible.

Current account balance is 100 CZK.  
 $500 - 100 = 400$ . Its more than 300 CZK, so encashment will be possible.

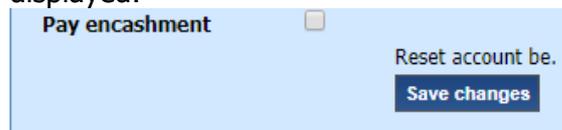


## Account reset

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After you confirm account reset, your request will be saved and with next encashment your account balance will be transferred to your bank account. During confirmation period of transaction, account balance will be displayed in system, but in blocked state and its not possible to use it. In account history this operation will be marked as blocked ( with relevant amount ).

After button is clicked, option *Pay encashment* will be automatically disabled and button *Save changes* will be displayed:



The screenshot shows a light blue rectangular area containing a form. On the left, the text "Pay encashment" is followed by an unchecked checkbox. To the right, the text "Reset account be." is displayed above a dark blue button with the white text "Save changes".

After button is clicked request will be saved to the database.

## 2. Step – encashment permission

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Client must ensure encashment permission for canteen provider bank account inside of his/her bank account ( entered inside of eBanking submenu ) settings for transfers to KREDIT system. Bank account numbers of canteens:

Canteen Italská	..... / .....
Canteen Jarov	..... / .....
Pizzeria	..... / .....

## One-time payments

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In case client want to make one-time transaction to his/her KREDIT system account (that means without permission of regular encashment), client can make payment from whatever account (eBanking module must be active for specific canteen) with following conditions:

- Fill out **bank account number of canteen**
- Fill out **his/her variable symbol** displayed in eBanking submenu
- Fill out **transfer amount**

After completion of payment, clients account balance in KREDIT system will be increased according to filled variable symbol.