

## Introduction

This document, "A Guide to Helpful Actions" is designed to empower you with the knowledge and insights needed to make the most of our Digital Banking platform.

Whether you are a seasoned e-banking user or just beginning to explore its possibilities, this guide will provide you with valuable information and actionable steps to optimize your e-banking experience.

In the following sections, we will cover a wide range of helpful actions that can streamline your banking activities, enhance security, and maximize the benefits of Digital Banking.

From basic tips on setting up your account and managing your finances online to advanced strategies for utilizing advanced features and protecting your digital assets, we aim to equip you with the tools and know-how to navigate the e-banking landscape confidently.

We invite you to discover how Digital Banking can simplify your Company's financial life. Whether you're looking to save time, monitor your accounts more effectively, or simply enjoy the convenience of banking at your fingertips, this guide will be your trusted companion on the path to a more rewarding e-banking experience.

## Contents

Introduction .....	1
Useful Links .....	3
• Pancreta Bank website .....	3
• Digital banking.....	3
• Digital banking platform manual.....	3
• Multiple File Upload.....	3
• xml conversion tool .....	3
Support Channels.....	4
Corporate Clients Services .....	4
24/7 Contact Center .....	4
Change Language .....	5
Log-in.....	6
Generation of Multiple Transactions File .....	8
Payroll file.....	8
Multiple transaction (transfer) file .....	8
Multiple transaction (payment) file .....	8
Multiple Transactions File Upload.....	10
Approve Pending Transactions.....	12
Transactions .....	14
Online Activity - Proof of payment .....	15
Online Activity – Other Transactions .....	<b>Error! Bookmark not defined.</b>
Statements.....	16
Beneficiaries.....	17

## Useful Links

In this section you may find a list of hyperlinks to Pancreta Bank corporate web pages that provide additional resources, information, or services related to the content or interests of Corporate users.

- [Pancreta Bank website](#)

Pancreta Bank website contains a wide range of information and content that provides an overview of the Institute, its products or services, and its operations.

<https://www.pancretabank.gr/en/>

- [Digital banking](#)

Overview of the functions supported in Pancreta Bank Digital Banking platform.

<https://www.pancretabank.gr/en/my-companys-needs/my-support/digital-banking/digital-banking/>

- [Digital banking platform manual](#)

Overview of the functions supported in Pancreta Bank Digital Banking platform.

[https://www.pancretabank.gr/media/raieuktx/pancreta\\_online\\_corporate\\_product-manual\\_v11.pdf](https://www.pancretabank.gr/media/raieuktx/pancreta_online_corporate_product-manual_v11.pdf)

- [Multiple File Upload](#)

Pancreta Bank offers companies the possibility of executing mass electronic payments for various purposes. Here you may find information on how to create a multiple payments file for:

- Payroll,
- Money Transfers
- Bill Payments

<https://www.pancretabank.gr/en/my-companys-needs/my-support/digital-banking/multiple-file-upload/>

- [xml conversion tool](#)

As of February 2016, Companies can only upload /sent files for processing by the Bank if the file is in a specified XML Format (as per ISO 20022). The Company uploads the mass electronic payments file to the “xml conversion tool”. The extracted xml file is then uploaded to the Digital banking platform.

[https://conversion.pancretabank.gr/xml\\_app/payroll\\_xml\\_conversion\\_upload.php?language=en](https://conversion.pancretabank.gr/xml_app/payroll_xml_conversion_upload.php?language=en)

## Support Channels

Banking services are crucial for businesses, and the availability of assistance through various channels, including the 24/7 bank contact center support, Bank Branch, and Relationship manager, plays a significant role in ensuring smooth financial operations. Let's analyze the importance of each of these channels:

### Corporate Clients Services

Dedicated Corporate Clients Services manager offers highly personalized financial advice and solutions tailored to the specific needs of the business. This level of attention can be crucial for businesses with complex financial portfolios.

Our Relationship managers often work closely with businesses to develop long-term financial strategies, helping them achieve their financial goals and grow their assets. Can act as intermediaries and advocates when issues arise, ensuring that problems are resolved swiftly and to the satisfaction of the business. They offer highly personalized financial advice and solutions tailored to the specific needs of the business. This level of attention can be crucial for businesses with complex financial portfolios.

### 24/7 Contact Center

All Corporate Entities can be served at our Contact Center line (+30) 2810338800. This channel offers round-the-clock access to banking assistance.

It is invaluable because it ensures that businesses can get help at any time, including during emergencies, outside regular banking hours, or across different time zones.

This convenience simplifies problem-solving and provides quick responses to inquiries, transaction verifications, or issue resolutions.

Any member of the Company may get assistance through the Contact Center Line but only Legal Representatives and Approvers may request a change to the Company's records.

Apart from topics (1,2,3,11,12), all other functions will require the Legal Representative (or Approver) to verify the action.

1. Fraud Reporting.
2. Digital Banking Platform guidance. (First Login, Execute Transactions, Approve Transactions, etc)
3. Corporate user Username remind.
4. Change activity status of corporate user.
5. Unblock corporate user access.
6. Generate a New Password.
7. Manage Registered Devices.
8. Change email data.
9. Offline Application\* for changing the Daily Transfer Limit.
10. Offline Application\* for product support. (add/remove product views)
11. Assistance\*\* on Technical Issues encountered by the Customer.

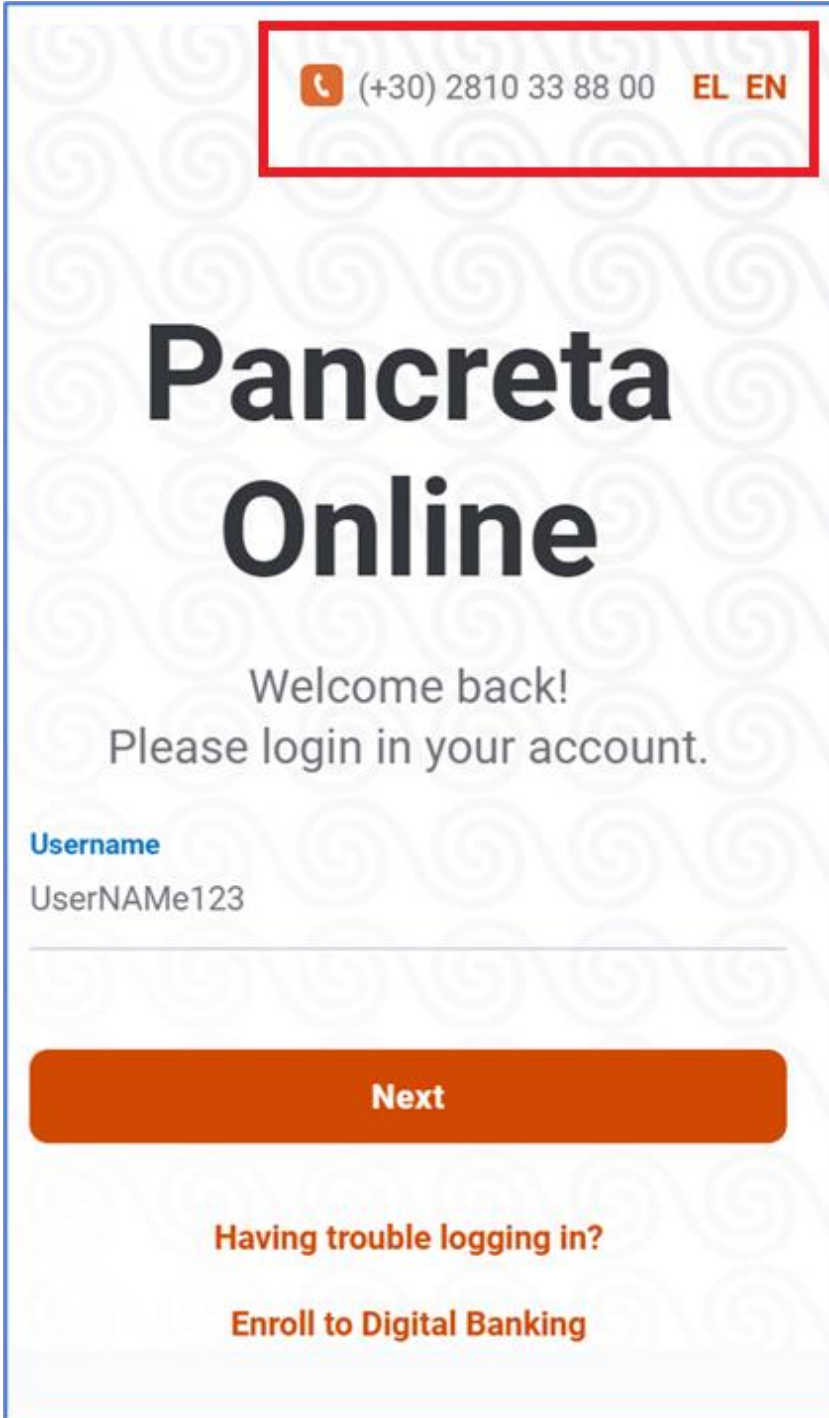
*\* Offline Applications are being processed Monday to Friday between 08:00-15:00Hrs (GMT+2)*


*\*\* If further investigation required this will be handled with an Offline Application*

The service is multilingual (Greek and English).

## Change Language

User language selection can be found in the upper right corner of the login page.



 (+30) 2810 33 88 00 **EL EN**

# Pancreta Online

Welcome back!  
Please login in your account.

**Username**  
UserNAME123

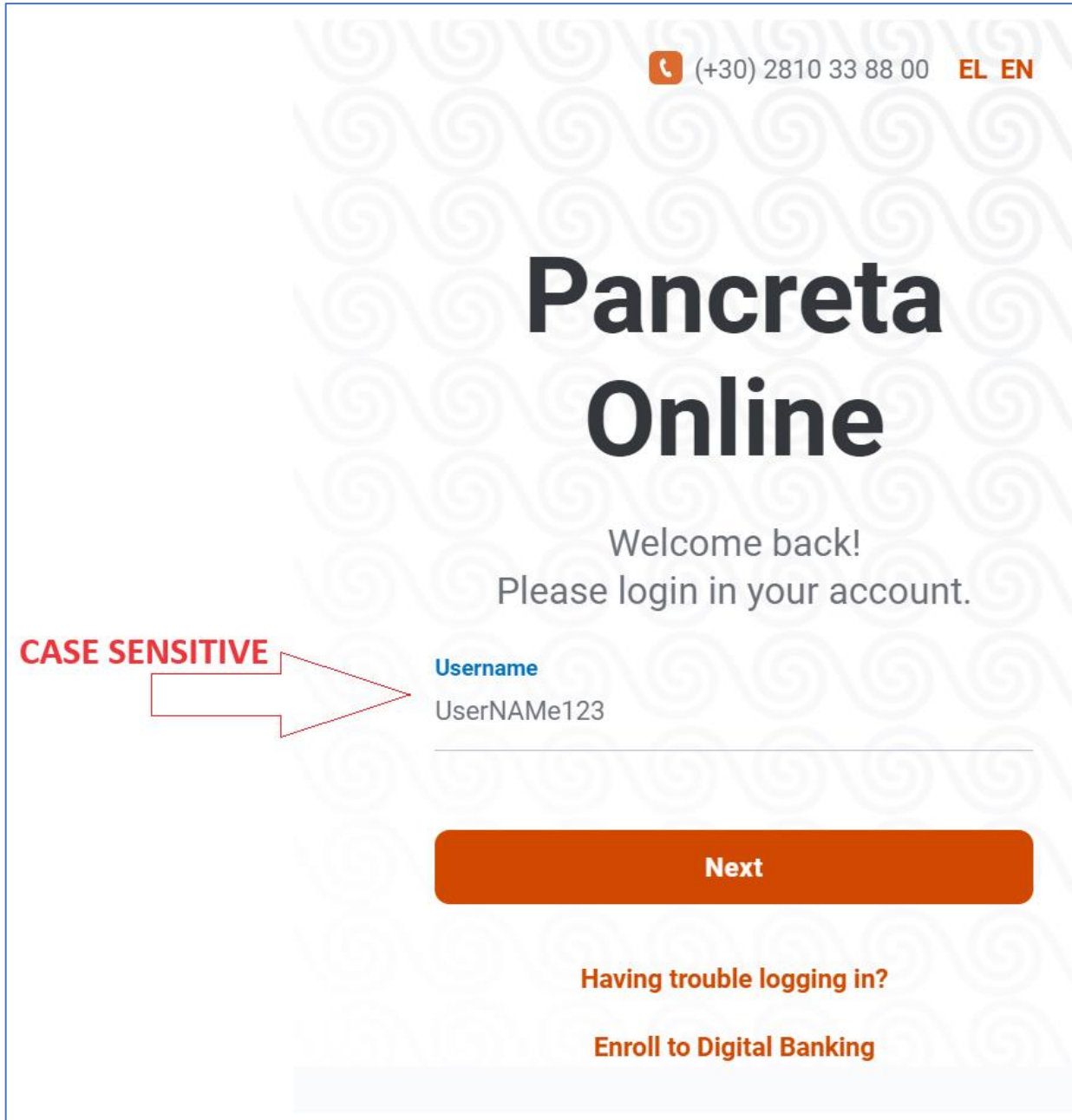
**Next**


**Having trouble logging in?**

**Enroll to Digital Banking**

## Log-in


To Log-in to the Digital Banking Platform you fill in the Username received by the Bank in the relevant field. The field requires the value to be in Case Sensitive format.



 (+30) 2810 33 88 00 **EL EN**

# Pancreta Online

Welcome back!  
Please login in your account.

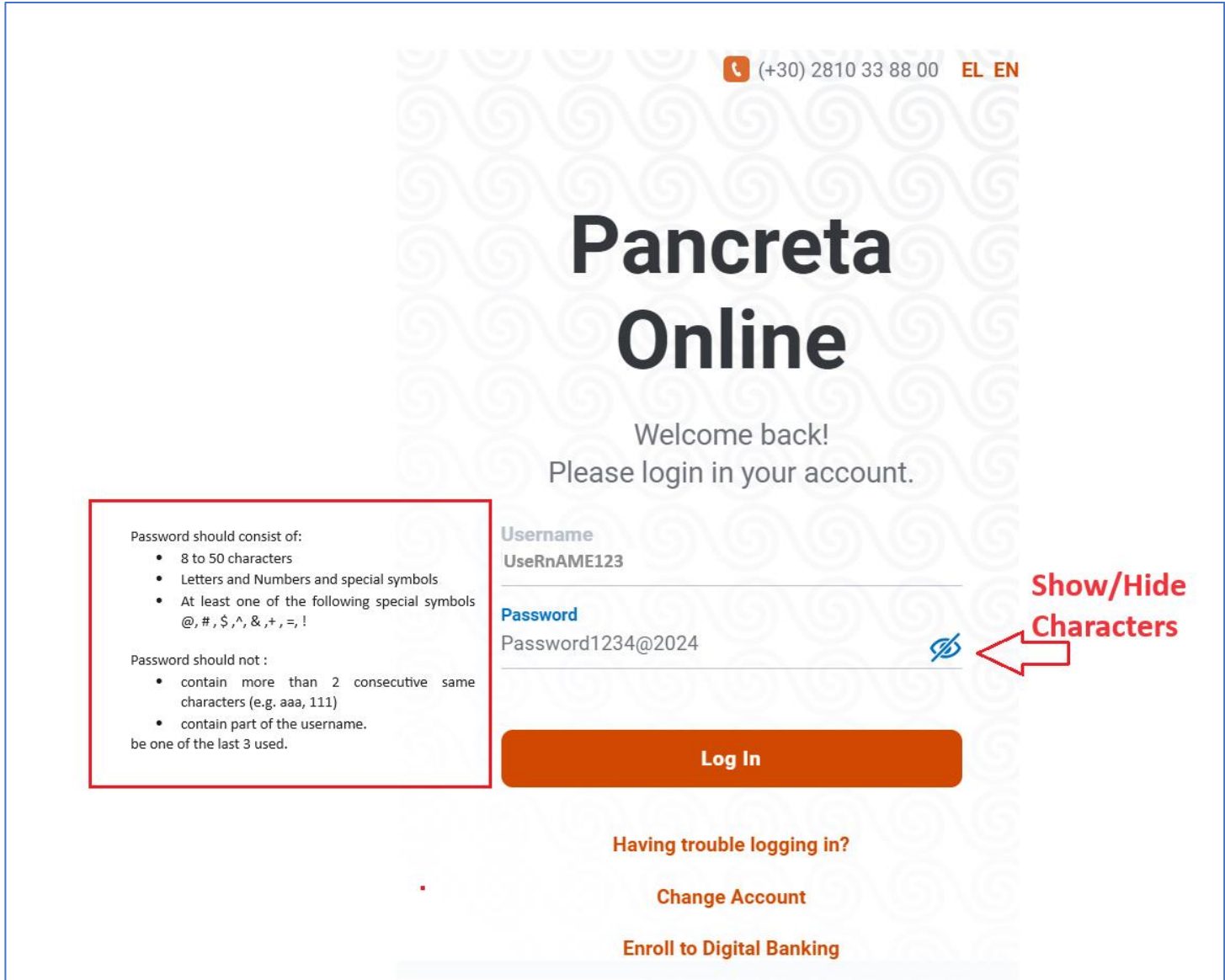
**CASE SENSITIVE** 

**Username**  
UserNAME123

**Next**

**Having trouble logging in?**

**Enroll to Digital Banking**



(+30) 2810 33 88 00 EL EN

# Pancreta Online

Welcome back!  
Please login in your account.

**Username**  
UseRnAME123

**Password**  
Password1234@2024

**Show/Hide Characters**

**Log In**

[Having trouble logging in?](#)

[Change Account](#)

[Enroll to Digital Banking](#)

The Password should consist of:

- 8 to 50 characters
- Letters **and** Numbers **and** special symbols
- At least one of the following special symbols @, #, \$, ^, &, +, =, !

The Password **should not**:

- contain more than 2 consecutive same characters (e.g. aaa, 111)
- contain part of the Username.
- be one of the last 3 passwords used.

## Generation of Multiple Transactions File

Pancreta Bank offers companies the option of executing mass electronic payments for various purposes by crediting accounts held either at Pancreta Bank or at other banks of SEPA countries using the xml file format, in accordance with the ISO 20022 international standard in compliance with Regulation (EU) 260/2012 (SEPA).

A transaction (transfer) of SEPA specifications is defined as any electronic credit transfer transaction, within the European Union, which is implemented if all the following conditions are met:

- country of destination belongs to SEPA
- existence of the name of the debtor and IBAN debtor
- existence of beneficiary name and IBAN beneficiary
- the currency is Euro
- the only option in charge expenses is "SHA" (Share)

The Service supports the payment of amounts (mass credit transfers) to accounts held with Pancreta Bank (Onus payments) or with other banks within or outside SEPA/EEA (Offus payments), for repayment of the financial obligations such as suppliers' payments, payroll etc.

The relevant workflow is as follows:

- The Company prepares a file with payment orders to be executed on the desired payment dates.
- **Depending on the type of transaction** there are three types of files which the Company can execute a multiple transaction:

### Payroll file

In this case a single withdrawal from an account is being deposited to multiple third-party accounts held within Pancreta Bank

This file (\*.csv or \*.txt) must have a sheet with exactly five (5) columns with the following data:

1. Column A contains the number "1" at all rows.
2. Column B contains the IBAN number of the payroll Account.
3. Column C contains the AFM (TAX number) of the employee.
4. Column D contains the amount.
5. Column E contains a 40-character free text field.

### Multiple transaction (transfer) file

In this case multiple withdrawals from an account are deposited to multiple **third-party accounts** (within Pancreta Bank or other Banks) or multiple bill payments.

This file (\*.xls) must have a sheet with exactly six (6) columns with the following data:

1. Column A contains the Swift code of the employees account Bank.
2. Column B contains the IBAN number of the payroll Account.
3. Column C contains the AFM of the recipient.
4. Column D contains the amount.
5. Column E contains the Name and Surname of the recipient.
6. Column F contains a 40-character free text field.

### Multiple transaction (payment) file

In this case multiple withdrawals from an account are deposited to multiple **bill payments**.

This file (\*.xls) must have a sheet with exactly three (3) columns with the following data:

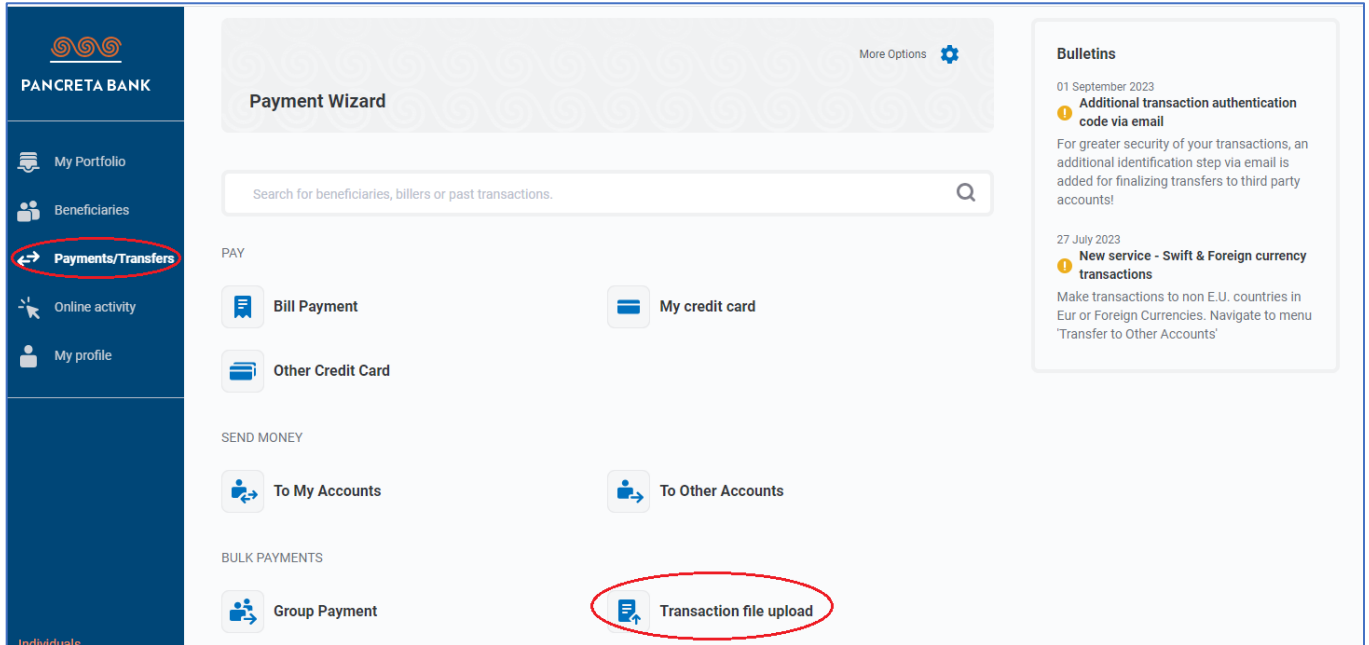


1. Column A contains Payment code.
  2. Column B contains the amount.
  3. Column C contains a 40-character free text field for the payment.
- **Maximum 70 transaction records per file.** If transactions exceed that threshold a second file with remaining records must be created.
  - The Company uploads the abovementioned file to the xml conversion tool ([Link](#)).
  - Type of files supported: \*.csv, \*.txt, \*.xls
  - The extracted xml file, generated by the tool, will then be uploaded to the Digital banking platform.

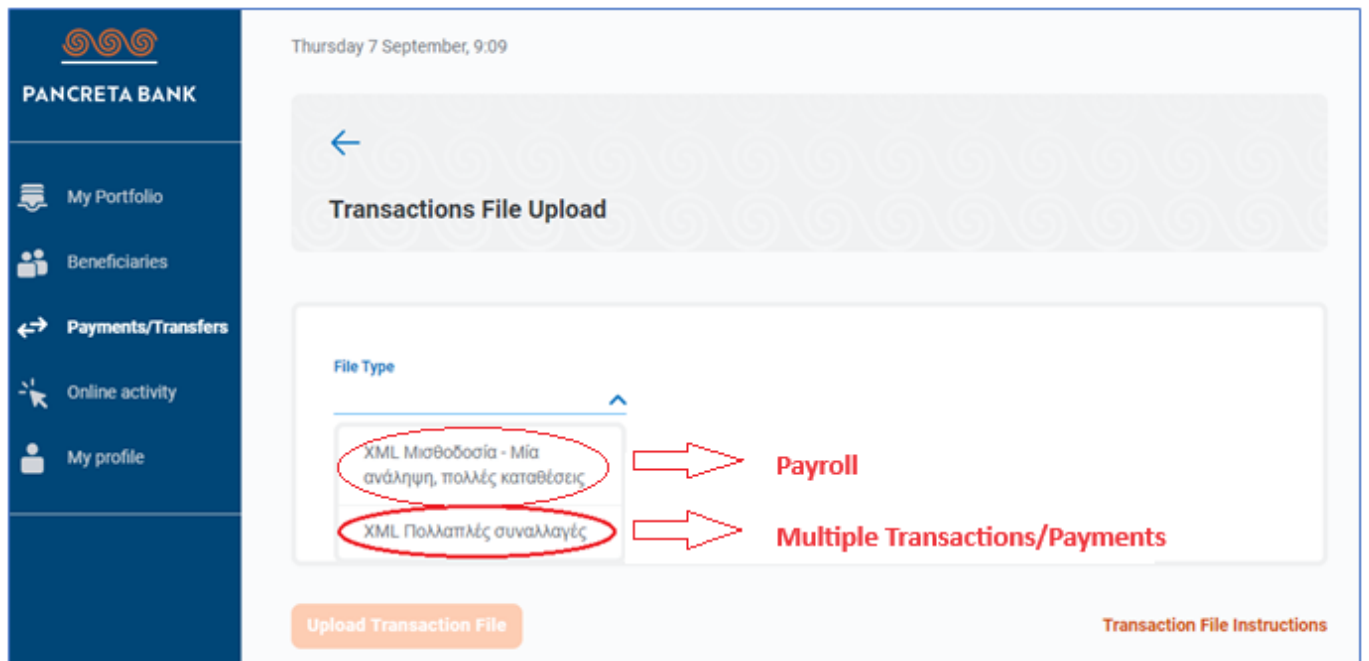
Info can be found at <https://www.pancretabank.gr/en/my-companys-needs/my-support/digital-banking/multiple-file-upload/>

## Multiple Transactions File Upload

After generating an xml file, upload it to the Digital banking platform.  
The steps to upload the xml file are:

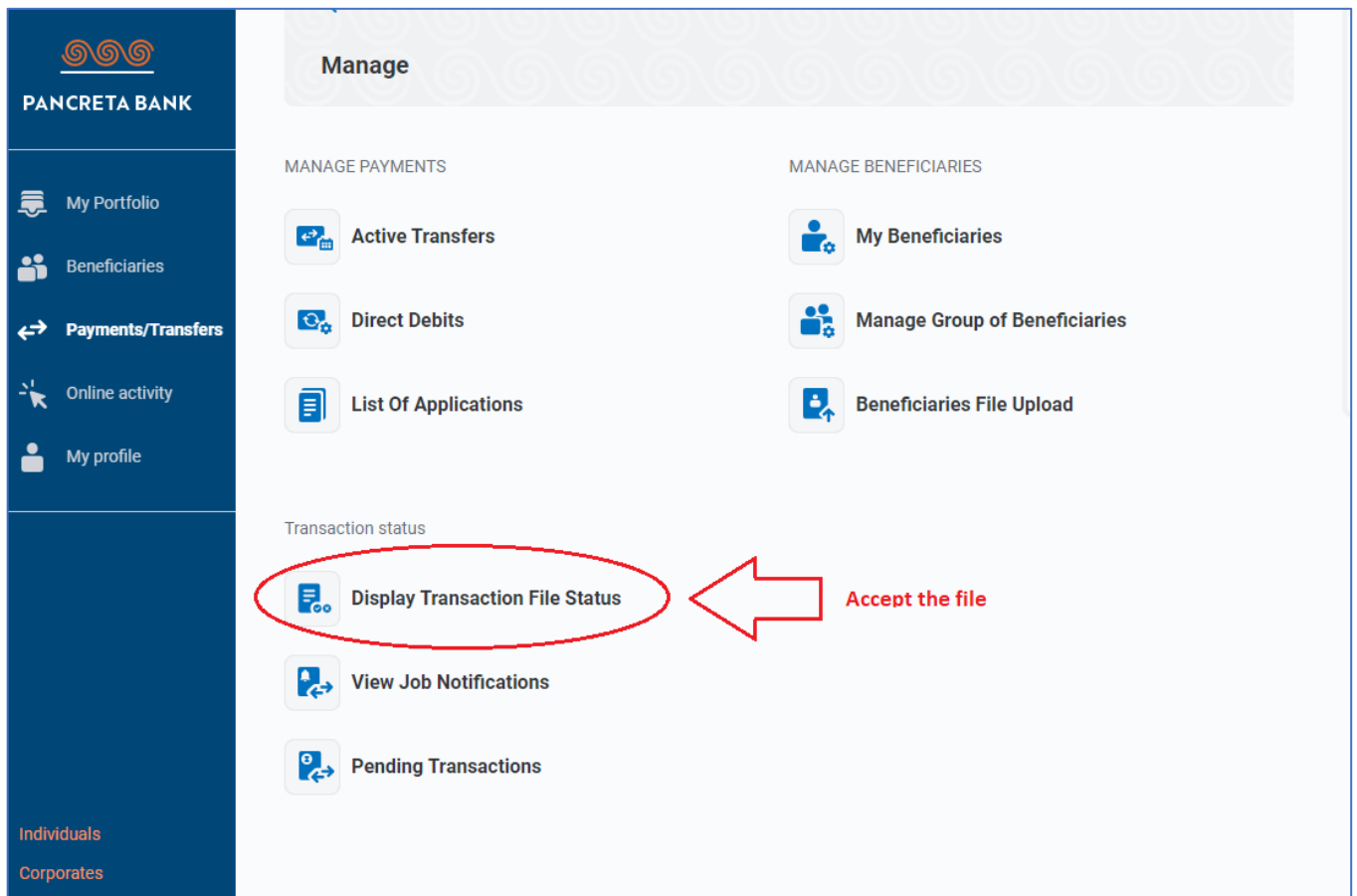
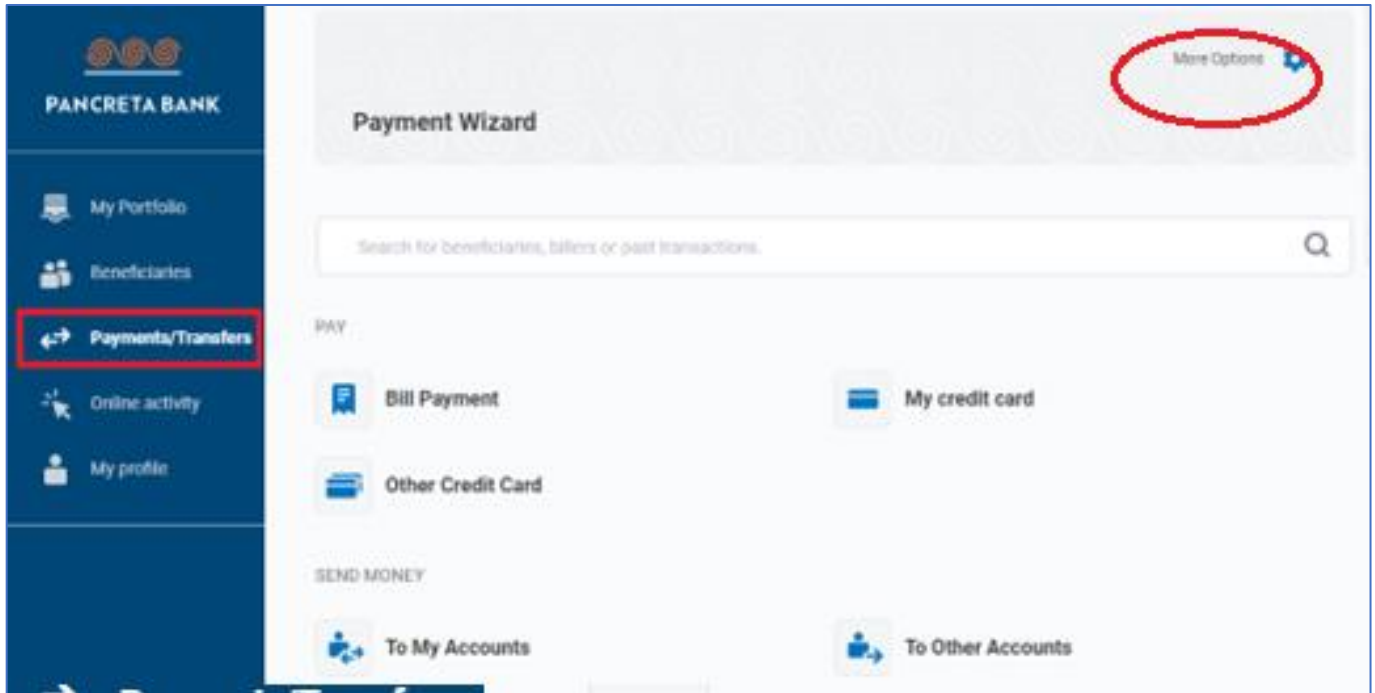


The screenshot shows the 'Payment Wizard' interface. On the left sidebar, 'Payments/Transfers' is highlighted with a red circle. The main content area has a search bar and several payment options. Under the 'BULK PAYMENTS' section, 'Transaction file upload' is circled in red. A 'Bulletins' section on the right contains two notices: one from 01 September 2023 about 'Additional transaction authentication code via email' and another from 27 July 2023 about 'New service - Swift & Foreign currency transactions'.



The screenshot shows the 'Transactions File Upload' screen. The 'File Type' dropdown menu is open, showing two options circled in red: 'XML Μισθοδοσία - Μία ανάληψη, πολλές καταθέσεις' and 'XML Πολλαπλές συναλλαγές'. Red arrows point from these options to 'Payroll' and 'Multiple Transactions/Payments' respectively. At the bottom, there is an 'Upload Transaction File' button and a link to 'Transaction File Instructions'. The date and time 'Thursday 7 September, 9:09' are displayed at the top.

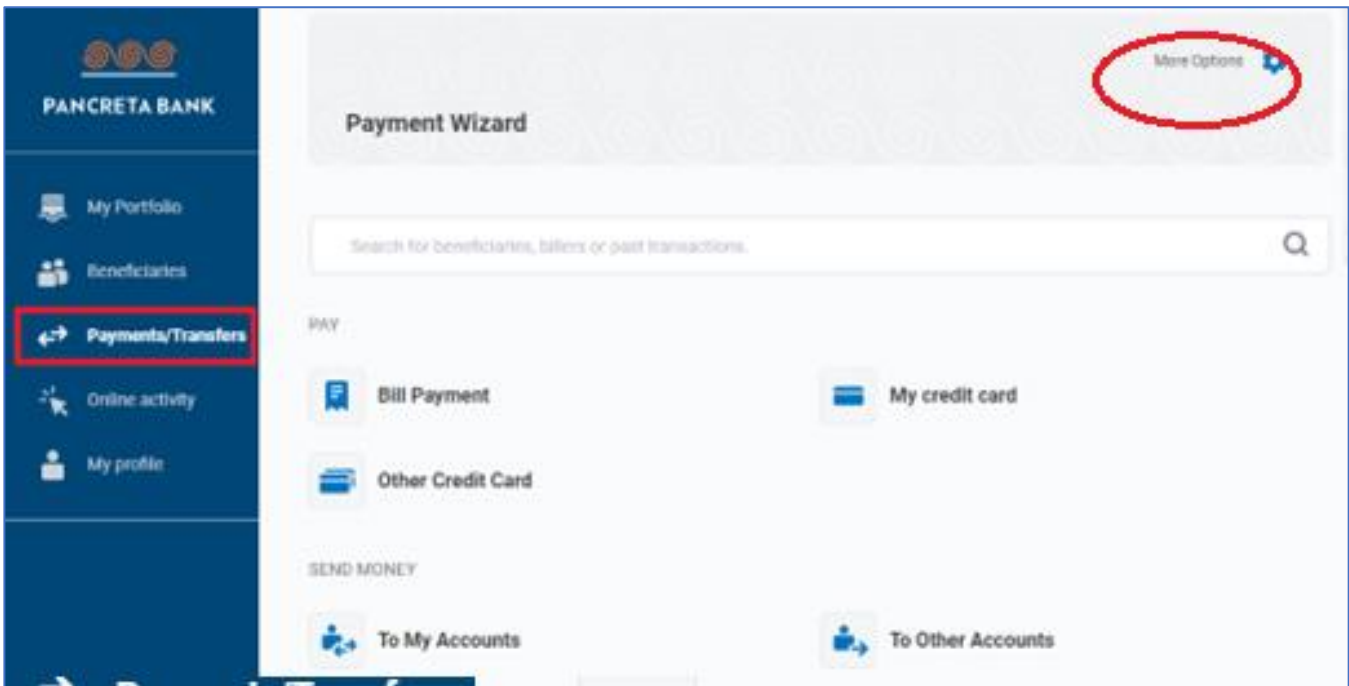
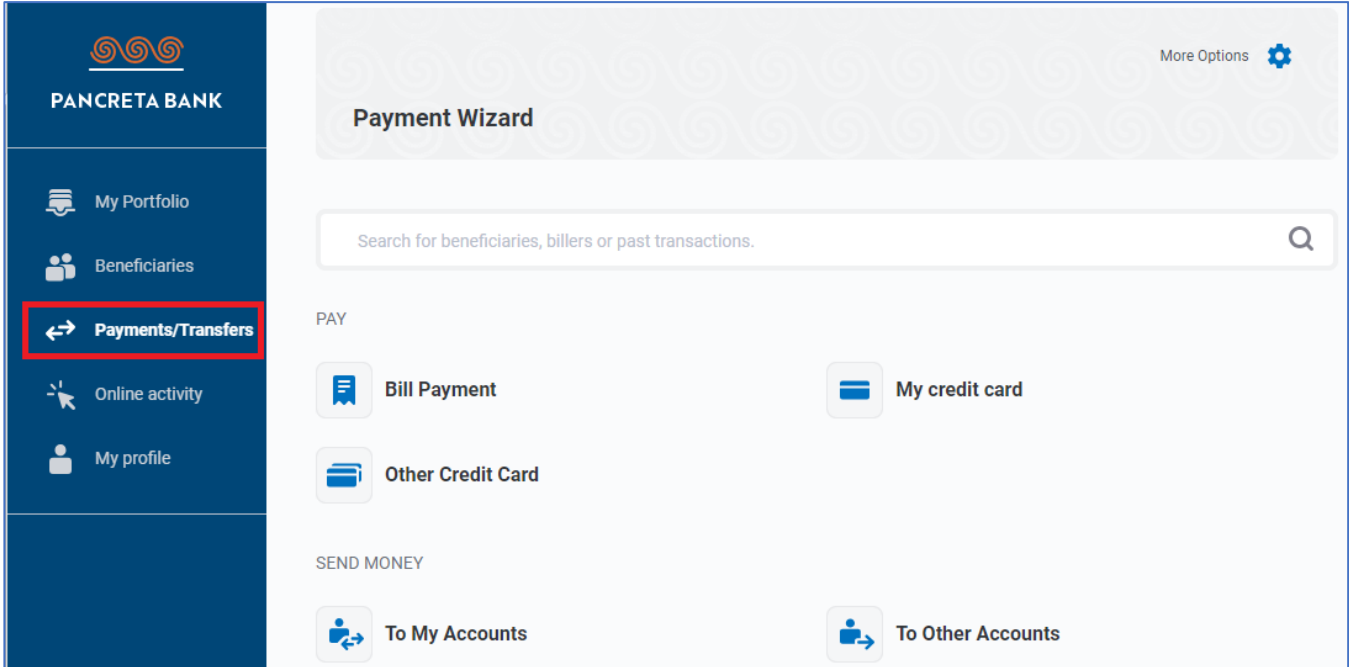
Once you upload the file wait a while for the procedure to be completed and after then navigate to the below mentioned screens.




Finally, after accepting the file the transactions will be transferred to the **Pending Transactions** option for execution.

## Approve Pending Transactions






To approve pending transactions please follow the steps below:





**PANCRETA BANK**


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-  My Portfolio
-  Beneficiaries
-  **Payments/Transfers**
-  Online activity
-  My profile

---




Individuals

Corporates






### Manage




MANAGE PAYMENTS


-  **Active Transfers**
-  **Direct Debits**
-  **List Of Applications**

MANAGE BENEFICIARIES

-  **My Beneficiaries**
-  **Manage Group of Beneficiaries**
-  **Beneficiaries File Upload**






Transaction status

-  **Display Transaction File Status**
-  **View Job Notifications**
-  **Pending Transactions**




**PANCRETA BANK**


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-  My Portfolio
-  Beneficiaries
-  **Payments/Transfers**
-  Online activity
-  My profile


Friday 1 September, 10:32



### List Pending Transactions

Show Filters 


Date/Time	Transaction Type	Amount	Status
No transactions found for specified filters			

Show Filters 






<input type="checkbox"/>	Date/Time	Transaction Type	Amount	Status	
<input type="checkbox"/>	2 August 2023 <i>Execution Date</i> 2 August 2023	<b>Transfer to Another Bank</b> From Account: GRC [REDACTED] 60 Beneficiary: C***** E***** E**** IBAN: GR2 [REDACTED] 87	45,293.48 €	<b>Pending</b> Never authorized	✓ ✕ 🔍
<input type="checkbox"/>	5 August 2023 <i>Execution Date</i> 5 August 2023	<b>Transfer to Another Bank</b> From Account: GR9 [REDACTED] 90 Beneficiary: L** O*** E**** IBAN: GR8 [REDACTED] 51	26,040.00 €	<b>Pending</b> Never authorized	✓ ✕ 🔍


## Transactions


To view all transactions of an account, navigate to the Account, and click the Transactions button.





**PANCRETA BANK**


-  **My Portfolio**
-  Beneficiaries
-  Payments/Transfers
-  Online activity
-  My profile


  
Transactions





  
Holds

  
Active Transfers


  
Direct Debits

  
Account Statements

  
Cheques Inquiry




Filter Transactions 

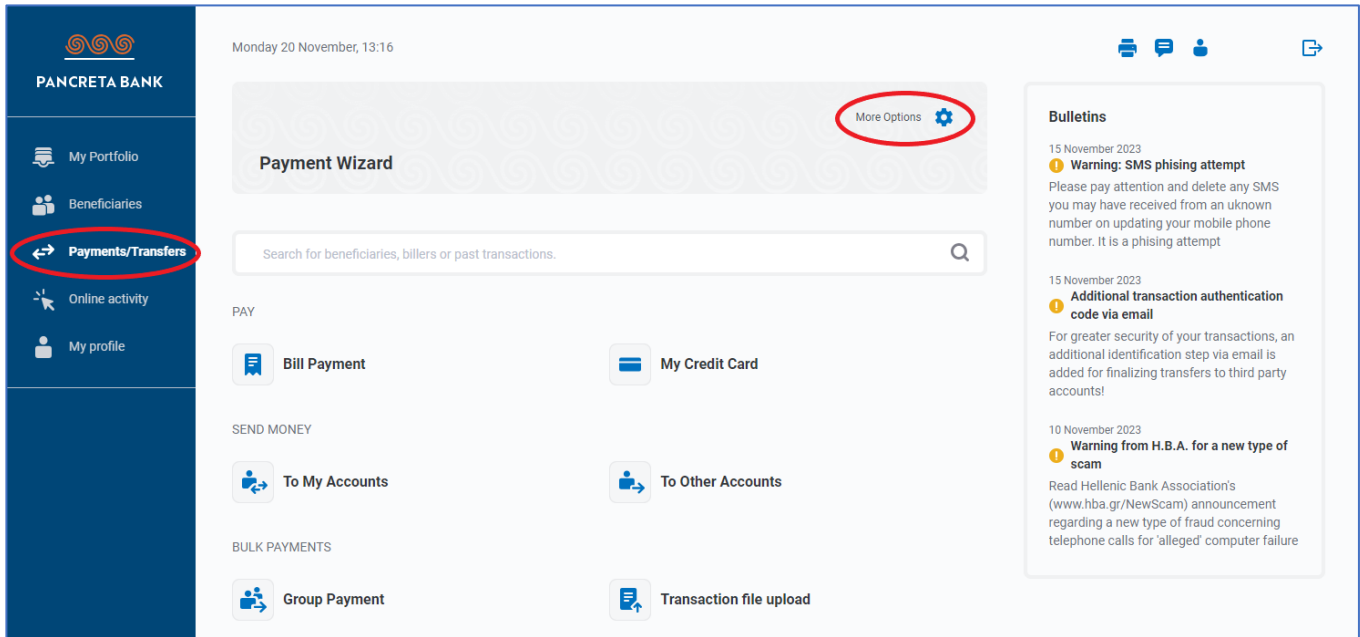
16 November 2023


-
3.07 €
↓

## Transaction Result - Proof of payment

To get hold of a copy of any outbound transaction visit and navigate to **Payments/Transfers** menu → **More Options** (Gear Icon) → **Transaction Result**.

**Important:** Each user can find all the executed outbound transactions on this option, thus can download the cyber receipt **ONLY** for the transactions that the logged-in user is involved in the execution, e.g. be the first approver.




Monday 20 November, 13:16

**PANCRETA BANK**

My Portfolio  
Beneficiaries  
**Payments/Transfers**  
Online activity  
My profile

Payment Wizard

More Options 

Search for beneficiaries, billers or past transactions.

PAY

Bill Payment      My Credit Card

SEND MONEY

To My Accounts      To Other Accounts

BULK PAYMENTS

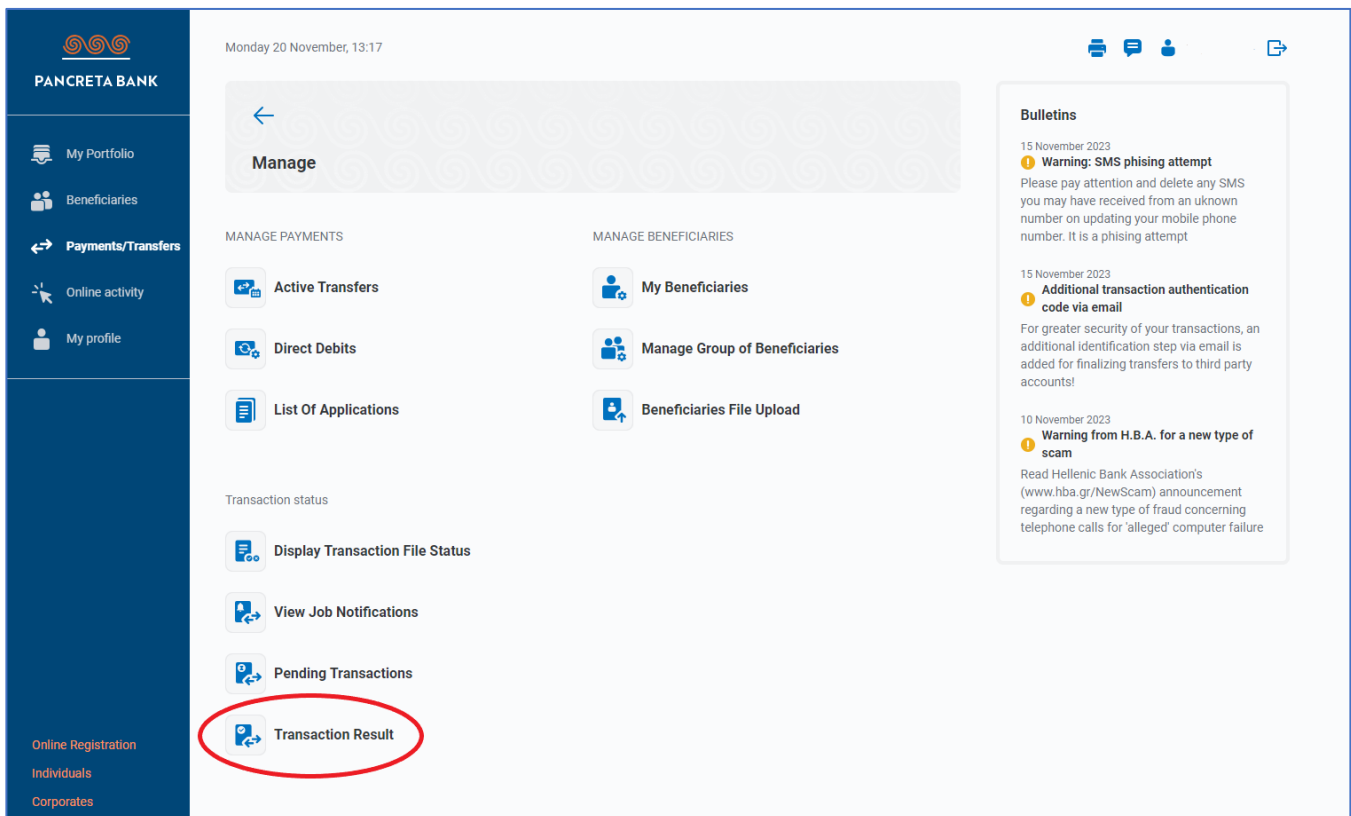
Group Payment      Transaction file upload

**Bulletins**

15 November 2023  
**Warning: SMS phishing attempt**  
Please pay attention and delete any SMS you may have received from an unknown number on updating your mobile phone number. It is a phishing attempt

15 November 2023  
**Additional transaction authentication code via email**  
For greater security of your transactions, an additional identification step via email is added for finalizing transfers to third party accounts!

10 November 2023  
**Warning from H.B.A. for a new type of scam**  
Read Hellenic Bank Association's (www.hba.gr/NewScam) announcement regarding a new type of fraud concerning telephone calls for 'alleged' computer failure



Monday 20 November, 13:17

**PANCRETA BANK**

My Portfolio  
Beneficiaries  
**Payments/Transfers**  
Online activity  
My profile

Manage

MANAGE PAYMENTS

Active Transfers  
Direct Debits  
List Of Applications

MANAGE BENEFICIARIES

My Beneficiaries  
Manage Group of Beneficiaries  
Beneficiaries File Upload

Transaction status

Display Transaction File Status  
View Job Notifications  
Pending Transactions  
**Transaction Result**


**Bulletins**

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Online Registration  
Individuals  
Corporates



**PANCRETA BANK**

- My Portfolio
- Beneficiaries
- Payments/Transfers
- Online activity
- My profile

Monday 20 November, 13:20

Transaction Status

Clear filters

Date/Time	Transaction	From	To	Amount	Recurring Instance	
24 October 2023 15:47:39 ✓ <span style="background-color: #0070c0; color: white; padding: 2px;">Posted</span>	<b>Bill Payment</b> Maker: Authorizer:	opseos maria (GR52087002100000 00011100475)	90301	2.30 €	No	🔍 ⬇
24 October 2023 15:47:26 ✓ <span style="background-color: #0070c0; color: white; padding: 2px;">Posted</span>	<b>Bill Payment</b> Maker: Authorizer:	opseos maria (GR52087002100000 00011100475)	90301	2.30 €	No	🔍 ⬇
10 October 2023 11:57:57 ✓ <span style="background-color: #0070c0; color: white; padding: 2px;">Posted</span>	<b>Transfer to Another Bank</b> Maker: Authorizer:	opseos maria (GR52087002100000 00011100475)	anifantaki GR09017275000 0575008543961 5	2.00 €	No	🔍 ⬇
12 September 2023 14:03:15 ✓ <span style="background-color: #0070c0; color: white; padding: 2px;">Posted</span>	<b>Intrabank Transfer</b> Maker: Authorizer:	GR850870021000000 0011218803	ΓΙΑ/ΑΜΑΣ ΓΕΩΡΓΙΟΣ ΑΝΤΩΝΙΟΣ 100-0	1.90 €	No	🔍 ⬇
6 September 2023 11:30:29 ✓ <span style="background-color: #0070c0; color: white; padding: 2px;">Posted</span>	<b>Transaction in Foreign Currency or outside E.U.</b> Maker: Authorizer:	opseos maria (GR52087002100000 00011100475)	rgb GR82017116400 0616412678344 7	5.00 €	No	🔍

**Bulletins**


15 November 2023  
**Warning: SMS phishing attempt**  
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15 November 2023  
**Additional transaction authentication code via email**  
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## Statements

To view a monthly statement, visit the relevant account from the portfolio menu and click the Account Statement button.



**PANCRETA BANK**

- My Portfolio
- Beneficiaries
- Payments/Transfers
- Online activity
- My profile

Transactions

Holds

Active Transfers

Direct Debits

Account Statements

Cheques Inquiry

**Statement for 31/10/23**

PDF

**Statement for 30/09/23**

PDF

**Statement for 14/09/23**

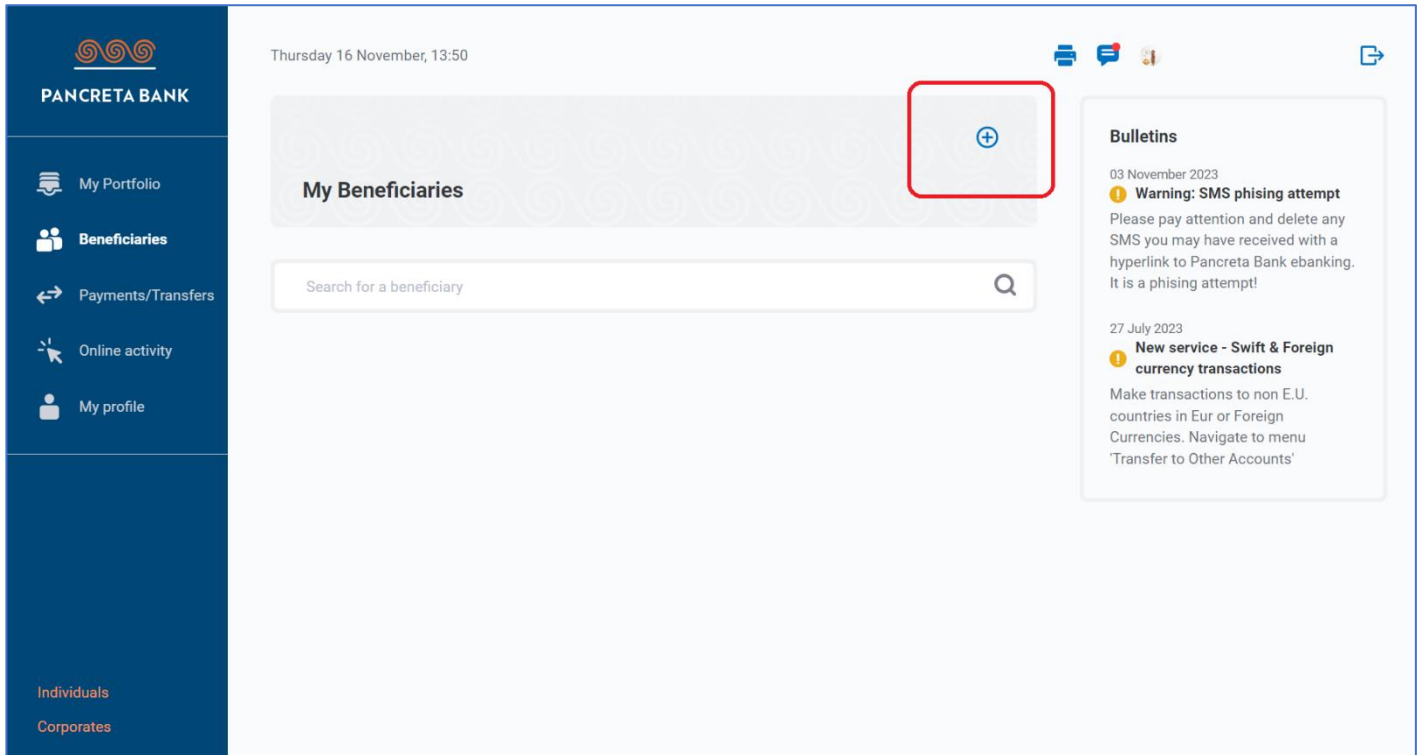
PDF

16



## Beneficiaries

To add a beneficiary please follow the steps below:



Thursday 16 November, 13:50

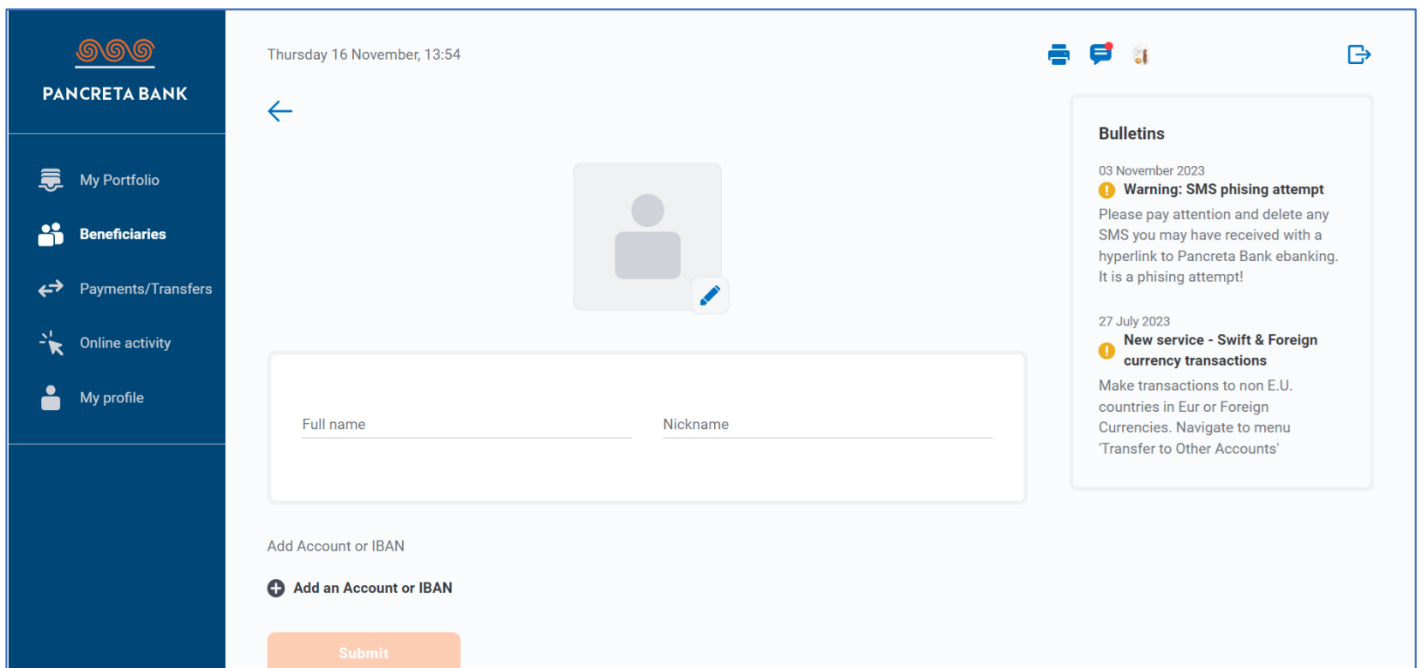
**My Beneficiaries**

Search for a beneficiary

**Bulletins**

03 November 2023  
**Warning: SMS phishing attempt**  
 Please pay attention and delete any SMS you may have received with a hyperlink to Pancreta Bank ebanking. It is a phishing attempt!

27 July 2023  
**New service - Swift & Foreign currency transactions**  
 Make transactions to non E.U. countries in Eur or Foreign Currencies. Navigate to menu 'Transfer to Other Accounts'



Thursday 16 November, 13:54

←

Full name  Nickname

Add Account or IBAN

+ Add an Account or IBAN

Submit

**Bulletins**

03 November 2023  
**Warning: SMS phishing attempt**  
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27 July 2023  
**New service - Swift & Foreign currency transactions**  
 Make transactions to non E.U. countries in Eur or Foreign Currencies. Navigate to menu 'Transfer to Other Accounts'



## Add an Account or IBAN

Add some details and let US do the hard work.

What's your beneficiary IBAN or Account?

IBAN OR ACCOUNT

Proceed