

# USER GUIDE FOR THE INTERNETBANKING OF PPF banka a.s.

Part I: General Information, Logging into Internetbanking, Settings and authorization of Orders and Requests for the Bank

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#### I. General information

Internetbanking is provided on the https://ibs.ppfbanka.cz website.

The conditions for using Internetbanking (hereinafter "IB") are specified in the Business Conditions of PPF banka a.s. for the Internetbanking (hereinafter "SBC"), in the contractual documentation for the IB, in the General Business Conditions of PPF Banka a.s. (hereinafter "GBC"), in the Security Principles, in the document Formats of Files for the Importing and Exporting of Data for the Internetbanking of PPF banka a.s. (hereinafter "Formats of Files") and in this User Guide.

Where terms, abbreviations or phrases beginning with capital letters are used in this User Guide, their meaning will be as defined in the article "Definition of Terms" in the GBC and/or SBC, or, where applicable, as specified in the individual provisions of the GBC and/or SBC and/or this User Guide. An up-to-date version of the GBC, SBC, User Guide, Security Principles and Formats of Files is available on the website at www.ppfbanka.cz.

For greater clarity, the User Guide is divided into several parts, which are separate documents. This part includes general information and describes logging into IB, settings, authorization of orders and requests for the Bank and communication with the Bank. The rest of the information relating to IB is provided in the other parts of the User Guide.

User support for IB is provided by Customer Service, which you can contact on Business Days during Business Hours from 8.00 a.m. to 6.00 p.m. using the telephone number +420 224 175 901 or at the e-mail address customer.service@ppfbanka.cz. Requests sent by e-mail outside the hours stated above will be processed by Customer Service on the next Business Day during Business Hours.

There is a security time limit of **30 minutes** set for this Service. You will be reminded of the expiry of the time limit by the dialogue box one minute before the expiry of the security time limit with a countdown of the remaining time until automatic logging out. You can log out by clicking on the Logout button, or carry on working by clicking on the Continue button.

Session Logged out					
Because of secu	rity reasons your session expires in 1 minute.				
	To continue press button.				
Session expires in 56 s					
Continue	Logout				

If you do not perform any operations during this time, you will be logged out automatically when the time limit expires. If you want to carry on working click on the **Continue** button and log in again.



#### Methods of logging into Internetbanking and authorization of orders and П. requests for the Bank

The methods of logging into IB for individual Users are described in their Rights. The User can log into IB and authorize orders and requests for the Bank via three methods:

- a) via a Certificate or
- via an OTP code or b)
- via an SMS code. c)

The method used may be changed based on a request from the Client.

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Login and authorization by means of an OTP code and an SMS code do not require any preparatory steps – you can start using IB, including OTP codes and SMS codes, immediately.

Before the first login by means of a Certificate you have to first ask for it to be generated in the Certification Centre and then save it to the Certification Token as described in Part II of the User Guide.

## III. Logging into Internetbanking

After entering the IB website at <u>https://ibs.ppfbanka.cz</u> the following screen will be displayed:

<b>PPF</b> Banka	INTERNETBANKING	
<ul> <li>Certification Centre</li> <li>Manuals and Handbooks</li> <li>Interest Rates</li> <li>Business Conditions of PPF Banka a.s.</li> <li>Price lists</li> <li>Contact us</li> </ul>	LOG IN TO INTERNETBANKING Username: Continue Security Principles	
🛙 PPF banka a.s.	Customer Service: + <b>420 224 175 901</b> business days 8 - 18h. <u>customer.service@ppfbanka.cz</u>	Copyright © 2010-2012, PPF banka a.s.

You will find contact details for Customer Service at the bottom of the screen and you can choose an IB language in the lower right-hand corner of the screen. Then continue in accordance with the method for logging into IB.

If you stay on the introductory screen for longer than 15 minutes without logging into IB, information on the interruption of the connection with IB will be displayed. If you wish to log into IB, click on the **Continue** button or refresh the page by pressing the **F5** key.

Warning
The connection with the Internetbanking was ended for your safety. To continue work with the Internetbanking press button "Enter"

Enter your IB Username into the Username field and click on the Continue button.

LOG IN TO INTERNETBANKING	
	Help
Username:	
HenrySMS2012	Continue

IB automatically recognises which IB logon method you are using, and after that displays only the fields necessary for you to log in.

In the case of login and authorization via a Certificate, continue according to section A. The User will not be allowed to access IB after five attempts to use an invalid Certificate. The Certification Token will also be disabled after ten wrong attempts to enter the PIN. In such a case, the User will have to ask for its initialisation in person at the Bank's Place of Business and generate a new Certificate.

In the case of login and authorization via an OTP code, continue according to section B. The User will not be allowed to access IB after five wrong attempts to enter an IB Login Password and/or an OTP code.

In the case of login and authorization via an SMS code, continue according to section C. The User will not be allowed to access IB after five wrong attempts to enter an IB Login Password and/or an SMS code.

## A. Logging in via a Certificate

Enter the PIN for the Token into the PIN field and click on the Load Certificate button.

Username:		
JaneTok2012	Continue	
P <u>IN:</u>		_
•••••	Load Certificate	

Select the valid Certificate registered in IB in the Certificate field. To log into IB then click on the Login button.

Username:	
JaneTok2012	Continue
PIN:	
•••••	Load Certificate
Certificate:	
Certificate: Jane April 2012	Login

After logging in, the User's name, the date of the last login (if you are logging into IB for the first time this field is empty), information about the current date and time and any messages received from the Bank are displayed in the Version: 22122014 Page 5 (of 20)

PPF banka a.s., Praha 6, Evropská 2690/17, Post Code 160 41 Czech Republic, Company ID No. 47116129, VAT No. CZ47116129 Incorporated in the Companies Register of the Municipal Court in Prague, Section B, File 1834 Tel.: (+420) 224 175 888, Fax: (+420) 224 175 980

upper bar. You can log out from IB by clicking on the **Logout** button which is also accessible in the upper bar on every page of IB.



#### 1. First login to IB after generating the first Certificate

After your first login to IB following the generation of the first Certificate you must register the Certificate in IB. After your first login IB will notify you of this obligation.

James Bond	Date of last logging:	Actual Date	and Time: 17.05.2012 13:56:50		Messages: 0/0 ⊠	Logout	
Current Accounts	You have no valid Certifi	icate registered in the appl	ication. That is why you cannot p	blace and author	ise any orders or bank r	nessages.	
Transaction History	If you want to use Intern	netbanking for placing orde	rs, please generate a valid Certii	ficate in Certific	ation Centre and regist	er Internetbanking in	
Statements	Settings/Certificate Registration.						
Payment Orders	Payment Orders Current Accounts						
S Notice							
S Communication with the	Account Type	Account Number 👻	Account Name	Currency	Book Balance	Disposable Balance	
Bank	Current account	30009	BÚ TESTOVACÍ KLIENT S.R.O.	CZK	10.350.254,31	10.350.249,31	
Settings	Current account	40004	BÚ TESTOVACÍ KLIENT S.R.O.	CZK	9.476.387,78	9.476.387,78	
S Guides and Instructions	Current account	40003	BÚ TESTOVACÍ KLIENT S.R.O.	CZK	4.092.046,38	4.092.051,38	
			information of comparison of a				

Click on the **Settings** and **Certificate Registration** options to register the Certificate. Enter the PIN into the **PIN** field and click on the **Load Certificate** button.

Accounts		
> Transaction History	You have no valid Certificate registered in the application. That is why you cannot place and authorise any orders or ban	k messages.
Statements		/-kkkkk//-
Payment Orders	If you want to use internetbanking for placing orders, please generate a valid Certificate in Certification Centre and reg Settings/Certificate Registration.	ister internetbanking in
> Notice		
S Communication with the Bank	Certificate Registration for placing and authorising payment orders	(?) Help
🕞 Settings		
User Details		
Certificate Registration	PIN:	
Granted Authorization Rights	Certificate Name: Load Certificate	

In the Certificate Name option, select the Certificate which you used for logging into IB and click on the Save button.

Certificate Registrat orders	ion for placing and authorising payment
PIN: ••••••• Certificate Name: James 05 2012	Load Certificate
	Save

After successful registration of the Certificate, confirmation will be displayed.

Your Certificate has been successfully registered. You can place and authorise payment orders and bank messages now.

#### 2. Logging into IB after Certificate renewal

When you first log into IB after generating a renewed Certificate you need to register the Certificate in IB again. <u>IB</u> does not notify you of this obligation after you log in (unlike in the case of your very first login to IB – see point <u>1</u>.).

Click on the **Settings** and **Certificate Registration** options to register the renewed Certificate. Enter the PIN into the **PIN** field and click on the **Load Certificate** button.

S Accounts		
> Transaction History	You cannot place and authorise any orders or bank messages because your Certificate is not valid.	
Statements	lf um und he um leterathechie for de includes eleceration contra sull Cartificate min the Cartification Carter and	the constant is in the
Payment Orders	Internetbanking in Settings/Certificate Registration.	t then register it in the
> Notice		
Communication with the Bank	Certificate Registration for placing and authorising payment orders	Help
Settings		
User Details		
Certificate Registration	PIN:	
Granted Authorization Rights	Certificate Name: 🔽 Load Certificate	
S Guides and Instructions		
	Save	

In the Certificate Name option, select the Certificate which you used for logging into IB and click on the Save button.

Certificate Registration for placing and authorising payment orders	
PIN:       •••••••         Certificate Name:       James II 05 2012       Load Certificate	
Save	

After successful registration of the Certificate, confirmation will be displayed.

Your Certificate has been successfully registered. You can place and authorise payment orders and bank messages now.

## B. Logging in via an OTP code

If you are logging into IB for the first time, you must first register the OTP Token - in this case follow the instructions in point <u>1.</u> If you have already registered the OTP Token, follow the instructions in point <u>2.</u>

#### How to work with OTP Tokens and display OTP codes is described in Part II of the User Guide.

#### 1. First login to IB – registration of the OTP Token

When you first log into IB you must enter the following information:

Field	Description
Login Password	Enter your IB Login Password.
Serial number	Enter the serial number of the Hardware OTP Token, which is printed on the back of the token above the barcode (e.g. +ABCDEF123456).
First OTP code	Enter the OTP code displayed on the Hardware OTP Token.
Second OTP code	Enter the next OTP code – <u>you must wait aprxm. 1 minute for it to be generated before</u> entering it (see Part II of the User Guide).

After entering all of the information, click on the **Register** button.

LOG IN TO INTERNETBANKI	NG <sub>Help</sub>
<b>Username:</b> JamesTok2012	Continue
Registration of a new OTP Token	
Login Password:	
Serial number: +ABCD123456	
First OTP code: 123456	
Second OTP code: 987654	Register

If, after entering the first OTP code, you do not wait for the next OTP code to be generated and you enter the same information into the **Second OTP code** field as in the **First OTP code** field, IB will display a notification about duplicate entry.

LOG IN TO INTERNETBANK	KING
Same OTP codes has been entered	, please enter them again.
Username:	
JamesTok2012	Continue
Registration of a new OTP Toke	n
Login Password:	
(	)
Serial number:	
+ABCD123456	]
First OTP code:	
123456	]
Second OTP code:	
987654	Register

In this case, re-enter the information (as described above).

Both OTP codes must be entered within 5 minutes of their generation (i.e. by this time you must click on the **Register** button), so you must enter them immediately after they are displayed on the OTP Token. If you do not enter the OTP codes in time, IB will display information about the expiration of their validity.

LOG IN TO INTERNETBANK	ING
Validity of the OTP code has expire	d. Please enter another OTP code.
	Help
Username:	
JamesTok2012	Continue
Registration of a new OTP Toke	n
Login Password:	
()	
Serial number:	
+ABCD123456	
First OTP code:	
123456	
Second OTP code:	
987654	Register

In this case too, re-enter the information (as described above).

After logging into IB, the User's name, the date of the last login (if you are logging into IB for the first time this field is empty), information about the current date and time and any messages received are displayed in the upper bar. You can log out from IB by clicking on the **Logout** button which is also accessible in the upper bar on every page of IB.

James Bond	Date of last logging:	Actual Date and Time: 19.04.2013 14:34:57	Messages: 0/0 🖾	Logout

<u>After your first login to IB we recommend immediately changing your IB Login Password as described in</u> <u>section D.</u>

#### 2. Log into IB with a registered OTP Token

On your next login to IB, when you already have a registered OTP Token, you only need to enter your IB Login Password into the **Login Password** field and an OTP code into the **OTP code** field, then click on the **Login** button.

ING
Continue
Login

The OTP code must be entered within 5 minutes of its generation (i.e. by this time you must click on the **Login** button), so you must enter it immediately after it is displayed on the OTP Token. If you do not enter the OTP code in time, IB will display information about the expiration of its validity.

LOG IN TO INTERNETBAN	KING
Validity of the OTP code has expire	ed. Please enter another OTP code.
	Help
Username:	
JamesTok2012	Continue
Login Password:	
•••••	
OTP code:	
123456	Login

In this case, display another OTP code and enter it again into the OTP code field, then confirm entry using the Login button (as described above).

#### Logging in via an SMS code C.

Enter your IB Login Password into the Login Password field. After entering the password correctly, click on the Generate SMS Code button.

OG IN TO INTERNETBAN	KING
Username:	
HenrySMS2012	Continue
Login Password:	Generate SMS Code
SMS Code:	
	Login

You will then receive an SMS with an SMS code, which you must enter into the SMS Code field and confirm using the Login button.

Username:	
HenrySMS2012	Continue
Login Password:	
•••••	Generate SMS Code

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For security reasons the validity of the SMS code is time-limited to 5 minutes, so you have to enter it immediately after you receive it. If you do not enter the SMS code in time, IB will display information about the expiration of its validity. In this case, click again on the **Generate SMS Code** button (this button becomes active again after the expiration of the specified time limit).

LOG IN TO INTERNETBANK	ING
Validity of the SMS code has expired press button Generate new SMS con	d. To send a new SMS code, please de. Helo
Username:	
HenrySMS2012	Continue
Login Password:	
•••••	Generate SMS Code
SMS Code:	
	Login

You will then receive an SMS with a new SMS code, which you must again enter into the **SMS Code** field and confirm using the **Login** button.

After logging into IB, the User's name, the date of the last login (if you are logging into IB for the first time this field is empty), information about the current date and time and any messages received are displayed in the upper bar. You can log out from IB by clicking on the **Logout** button which is also accessible in the upper bar on every page of IB.

James Bond	Date of last logging:	Actual Date and Time: 19.04.2013 14:34:57	Messages: 0/0 💌	Logout

After your first login to IB we recommend immediately changing your IB Login Password as described in section D.

# D. Change of IB Login Password for Users logging in via an OTP code or SMS code

We recommend **immediately changing the IB Login Password** which the Bank provides for the first login to IB via an OTP code and an SMS code – <u>this recommendation will also be displayed after each login until the IB Login</u> **Password is changed**.



On the introductory screen click on the **Settings** and **Change Password** options. The validity of the current IB Login Password will be displayed at the top of the screen. Enter the IB Login Password that you received for the first login to IB into the **Old Password** field, and enter your new IB Login Password into the **New Password** and **Retype New Password** fields. An IB Login Password must have between six and ten characters, may contain only alphanumeric characters without diacritical marks, must include at least one uppercase letter, one lowercase letter and one digit, and may not contain any repetitions. To complete the change, click on the **Change Password** button.

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> Accounts	Your password is valid until 18.07.2039 13:34:26
> Transaction History	(your Password will expire in 9923 days)
Statements	Change Password
Payment Orders	3
Notice	
Communication with the	Old Password:
Bank	New Password
Settings	New Password:
User Details	Retype New Password:
Change Password	* Mandatory details
SMS Code Settings	
Granted Authorization	
Rights	
Guides and Instructions	Change Password

If the existing IB Login Password is not entered correctly, IB will display the following information:



Re-enter the existing IB Login Password correctly.

If the new IB Login Password does not have the required format, IB will display the following information:



If the new IB Login Password is not entered twice identically, IB will display the following information:



Close the window with the OK button.

In both cases, enter the new IB Login Password correctly and click on the Change Password button again.

After a successful change of the IB Login Password a confirmation message will be displayed:

The password has been successfully changed.

# IV. The first screen after logging into Internetbanking, options of the primary and secondary menus

After logging into IB a list of current accounts which are connected to IB will be displayed. Your transaction history, orders and requests for the Bank, help and other services and information are available via the menu on the left side of the screen – the **primary menu**.

Accounts     Current Accounts	Current Acc	ounts				
Transaction History	Account Type	Account Number 👻	Account Name	Currency	Book Balance	Disposable Balance
Statements	Current account	<u>51003</u>	BÚ TESTOVACÍ KLIENT S.R.O.	CZK	33.180,06	33.179,56
Payment Orders	Current account	<u>51011</u>	BÚ TESTOVACÍ KLIENT S.R.O.	USD	5.505,61	5.505,61
	Current account	<u>51038</u>	BÚ TESTOVACÍ KLIENT S.R.O.	EUR	8.732,56	8.732,56
Payment Cards	Current account	<u>30009</u>	BÚ TESTOVACÍ KLIENT S.R.O.	CZK	5.639.003,03	5.639.042,53
Notice	Current account	40004	BÚ TESTOVACÍ KLIENT S.R.O.	CZK	15.274.097,29	15.274.089,79
Communication with the	Current account	50037	BÚ TESTOVACÍ KLIENT S.R.O.	EUR	262.697,43	262.697,43
Bank	Current account	50045	BÚ TESTOVACÍ KLIENT S.R.O.	EUR	7.384.153,84	7.384.153,84
Settings	Current account	40003	BÚ TESTOVACÍ KLIENT S.R.O.	CZK	4.946.140,47	4.946.140,47
Guides and Instructions	Current account	50152	BÚ TESTOVACÍ KLIENT S.R.O.	CZK	4.631.878.597,04	4.631.878.597,04
	Current account	51016	BÚ TESTOVACÍ KLIENT S.R.O.	EUR	226.091,63	226.091,63

Via this primary menu the User gets to the **secondary menu** – i.e. more detailed options for the selected product or service. Access to secondary menu items is displayed on the basis of the User's Rights.

You can find details about the use of individual Products and Services accessible via IB in separate sections of the User Guide.

## V. Settings

In the **Settings** option you can find information about yourself as a User and about the rights for authorization the Client has granted to each User.

ounts	User's Details	
ansaction History		
tatements	First Name:	HENRY
ayment Orders	Surname:	WHITE
otice	Client's Address:	V CELNICI 1031/4
Communication with the		110 00 PRAHA 1
ank	E-mail Address:	
ettings	GSM Number:	
er Details	Phone Number:	
Thomas Descured	Fax:	
nange Password	Authentication security method:	SMS Code
MS Code Settings	Certification security method:	SMS Code
Franted Authorization	Version of IBS:	1.24.6.0
ights		

## A. User Information

In the **User Details** option you will find the information which the Bank holds about you, including your method of logging in and performing authorization of orders and requests for the Bank.

Accounts	User's Details	
Transaction History		
> Statements	First Name:	HENRY
Payment Orders	Surname:	WHITE
> Notice	Client's Address:	V CELNICI 1031/4
Communication with the		110 00 PRAHA 1
Bank	E-mail Address:	
Settings	GSM Number:	
User Details	Phone Number:	
Change Deservered	Fax:	
Change Password	Authentication security method:	SMS Code
SMS Code Settings	Certification security method:	SMS Code
Granted Authorization	Version of IBS:	1.24.6.0

## B. Granted Rights for Authorization

The rights for authorization granted to individual Users are specified in their Rights. User can also find the settings for her/his rights for authorization in IB in the **Granted Authorization Rights** option.

> Accounts	Granted Authorization I	Rights					
Transaction History		Ŭ					
Statements	Authorization Right Description	Transaction Limit	Daily Limit	Weekly Limit	Monthly Limit	Currency	Status
Payment Orders	Bond_White_jointly no restrictions	99999999999999999	not set	not set	not set	CZK	Active
Notice	Bond_separately to 10 000 CZK/trn.	10000	not set	not set	not set	CZK	Active
<ul> <li>Communication with the Bank</li> <li>Settings</li> </ul>							
User Details							
Certificate Registration							
Granted Authorization Rights 9 Guides and Instructions							

## C. User using a Certificate – registration of a Certificate

In the **Settings** option, a User using a Certificate for logging into IB and for authorization also has the possibility to check the validity of the currently registered Certificate or to register a new Certificate – the procedure for registering a new Certificate is described in <u>Chapter III, section A.</u>

Accounts     Transaction History	You have registered a Certificate that will expire on 17.05.2013(in 364 days) .
Statements Payment Orders Notice	Certificate Registration for placing and authorising payment orders
<ul> <li>Communication with the Bank</li> <li>Settings</li> </ul>	PIN:
User Details Certificate Registration Granted Authorization	Certificate Name: Load Certificate Certificate Path: pkcs11://dkck201/James II 05 2012/MT/MzNzI1NzUyNjkzOA==
Guides and Instructions	Save

## D. User using an OTP code

In the **Settings** option, a User using an OTP code for logging into IB and for authorization also has the possibility to change the IB Login Password – this option is described in <u>Chapter III, section D.</u>

## E. User using an SMS code – SMS code settings detail

In the **Settings** option, a User using an SMS code for logging into IB and for authorization also has the possibility to change the IB Login Password (this option is described in <u>Chapter III, section D</u>.) and in the **SMS Code Settings** option can display the mobile phone number used for sending SMS codes and the date and precise time of sending the last SMS code.

ccounts	SMS Code Settings Detail	
Transaction History		
Statements	GSM Number for SMS Codes:	420725344743
Payment Orders	Last SMS Code sent date:	17.05.2012 15:18:44
Notice		
Communication with the Bank		
ettings		
ser Details		
Change Password		
SMS Code Settings		

## VI. Authorization of orders and requests for the Bank

## A. Authorization by means of a Certificate

After entering a order or request for the Bank the name of the Certificate and a field for entering the **PIN** will appear in the lower part of the screen – enter the PIN and click on the **Authorize** button.

Back	Certific
Authorize	ate: James II 05 2012 PIN:

## B. Authorization by means of an OTP code

After entering a order or request for the Bank, a field for entering the OTP code will appear in the lower part of the screen – display an OTP code as described in Part II of the User Guide and click on the **Authorize** button.

OTP Code:	222964
Back	Authorize

The OTP code must be entered within 5 minutes of its generation (i.e. by this time you must click on the **Authorize** button), so you must enter it immediately after it is displayed on the OTP Token. If you do not enter the OTP code in time, IB will display information about the expiration of the OTP code's validity in the upper part of the screen (above the entered data).



In this case, display another OTP code and enter it again into the **OTP code** field, then confirm entry using the **Authorize** button (as described above).

OTP Code:	
Back Authorize	

## C. Authorization by means of an SMS code

After entering a order or request for the Bank, a field for entering the SMS code will appear in the lower part of the screen – click on the **Generate SMS code** button.

SMS Code:	Generate SMS code
Back	Information on Authorization Authorize

You will receive an SMS with a recap of the entered order or request and an SMS code. Enter the SMS code into the **SMS Code** field and click on the **Authorize** button.

SMS Code: 12345678 Generate SMS code	
Back Information on Authorization Authori	ze

For security reasons the validity of the SMS code is time-limited to 5 minutes, so you have to enter it immediately after you receive it. If you do not enter the SMS code in time, IB will display information about the expiration of the SMS code's validity in the upper part of the screen (above the entered data).

SMS Code - SMS code has expired. Please press button Generate SMS Code for sending new SMS code.	
--------------------------------------------------------------------------------------------------	--

#### In this case, click on the Generate SMS code button again.

SMS Code: Generate SMS code	
Back Authorize	

You will then receive an SMS with a new SMS code, which you must again enter into the **SMS Code** field and confirm using the **Authorize** button (as described above).

## D. Multiple and Multilevel Authorization

If the authorization of an order or request for the Bank requires authorization to be performed by more than one User (e.g. one User can independently authorize Payment Orders up to CZK 100,000.00 and Payment Orders above this amount must be "co-authorized" by another User), the status of such an order will be shown as **FORSIG** or **PARTSIG** and the following icon will be displayed for the relevant order or request:

Due Date	From Account	Beneficiary's Account Number	Bank Code	Amount	Status	Payment Number	Action
17.05.2012	50026	30009	6000	26.000,00 CZK	PARTSIG	301.7.396544.1	à 🎉 🗼

The other User then clicks on this icon and performs authorization by the method setted in the Rights – i.e. authorization by means of a Certificate will be performed in the same way as described in section <u>A</u>., authorization by means of an OTP code will be performed in the same way as described in section <u>B</u>., and authorization by means of an SMS code will be performed in the same way as described in section <u>C</u>.

After the completion of authorization by the last User you can return to the first screen of the option by using the **Back** button. You can display the course of the authorization process by using the **Information on Authorization** button.

Order Authorization	
Client's Account:	000000 '50026
Payment no:	301.7.396805.1
Amount:	26.453,00 CZK
Status:	VERIF
Back Informati	ion on Authorization

You can return from the Information on Authorization screen to the previous screen by using the Back button.

Information o	n Authorization	
Authorization Course	ate and time of Auhtorization	User
11.06.2012, 17:46:18		BONIFÁC ČTVRTEČNÍ
11.06.2012, 17:47:12		PANKRÁC ÚTERNÍ
	Back	)

#### VII. User Guides for work with Internetbanking

User Guides for the individual functions you can display on IB login page or directly in IB, in the left menu in the Guides and Instructions option.

Certification Centre	LOG IN TO INTERNETBANKING
Manuals and Handbooks	
Interest Rates	Username:
Business Conditions of PPF Banka a.s.	Continue
Price lists	
S Contact us	Security Principles

Transaction History		Account Number -	Account Name	Currency	Book Balance	Disposable Balance
	Current account	14002	BÚ TESTOVACÍ KLIENT S.R.O.	С7К	20.609.309.22	20.612.921.22
	Current account	14045	BÚ TESTOVACÍ KLIENT S.R.O.	CZK	228.833,90	229.844,90
> Payment Orders	Current account	51003	BÚ TESTOVACÍ KLIENT S.R.O.	СZК	3.282.848,00	3.283.849,00
Payment Cards	Current account	<u>51011</u>	BÚ TESTOVACÍ KLIENT S.R.O.	USD	240,16	240,16
> Notice	Current account	51038	BÚ TESTOVACÍ KLIENT S.R.O.	EUR	405,35	405,35
➢ Requests	Current account	40004	BÚ TESTOVACÍ KLIENT S.R.O.	CZK	10.732.995,32	10.732.995,32
Communication with the Bank						
> Settings						

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Then there is displayed current version of all parts of the User Guide, the Security Principles, the Formats of Files and any other documents.

PPF	Banka	Home page	Services for investors and analysts	Documents and important information	it Produ	icts and Servic	es
		About us	Media	centre	Con	itacts	
	Price lists	Handbo	ooks and Manuals fo	r the Internetbank	ing		
	Interest rates	Current	documents Archive	All			
	Currency exchange rates	N	ame	Ad	Ided		Size
	Correspondent banks	— 🖾 🗸	ser Guide for the Internetbank	ing, Part III: 10	/3/2013	en	1.03 MB
	Commercial terms and conditions	s S	ecurity Principles for Internetb	anking 6/3	3/2013	en	149.31 kB
	Claims and complaints	🖾 U.	ser Guide for Internetbanking, formation	Part I: General 6/3	3/2013	en	686.9 kB
	Additional Services Associated With the Car	d 🖾 U	ser Guide for Internetbanking, TP codes, SMS codes and wo	Part II: Certificates, 6/3 orking with Tokens	3/2013	en	1.58 MB
	Handbooks and Manuals for the Internetbanking	s 🖸 U	ser Guide for the Internetbank ayment Cards	ing, Part VI: 2/2	25/2013	en	412.24 kB
	Handbooks and manuals for the Homebanking	— U. S O	ser Guide for the Internetbank rders	ing, Part V: Payment 2/	15/2013	en	1.86 MB
	Other documents		ormats of Files for the Importir ata for Internetbanking	ng and Exporting of 2/	15/2013	en	478.28 kB
	Deposit Insurance	U. Da	ser Guide for the Internetbank anka a.s., Part IV: Accounts, st ansaction bistory	ing Service of PPF atements and 2/7	7/2013	en	464.44 kB
	Download documents		ser guide for the Internetbank	ing, Part I: General 12	/1/2012	en	694.65 kB
		⊾ U. w	ser Guide for the Internetbank ith the Token and the Certifica	ing, Part II: Working 7/* te	1/2012	en	1.56 MB

You can also display these documents directly from the main internet page of the Bank through the option Documents and important information and Handbooks and Manuals for the Internetbanking.

PPF	Banka	Home page	Services for investors and analysts	Documents and important information	
		About us	Media	Price lists	
				Interest rates	
				Currency exchange rates	
	Products and services on offer			Correspondent banks	
	Investment Ba	nking		Commercial terms and conditions	
	Corporate Ban	king		Claims and complaints	
	Municipal Bank	ing		Additional Services Associated With the Card	
	Private Banking	) for businesses		Handbooks and Manuals for the Internetbanking	
				Handbooks and manuals	

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