



USER GUIDE FOR INTERNETBANKING SERVICE OF PPF banka a. s.

Content:

I.	General information	2
II.	Methods of login in Internetbanking and Authorization of orders and instructions for the Bank.....	2
III.	Change of a PIN, generating of the Certificate in the Certification Centre and its restoring	3
A.	Downloading SW for correct running of Internetbanking	4
B.	Downloading library for working with an electronic key (an applet for encryption of data)	8
C.	Downloading drivers for the Token	12
D.	Downloading of a SW for the Token operation.....	15
E.	Change of a PIN to the Token.....	17
F.	Generation of the Certificate.....	18
G.	Restoring of the Certificate.....	21
IV.	Logging in Internetbanking	23
A.	Logging in via an Electronic Signature with a Certificate	24
B.	Login by the SMS code	26
V.	The first Screen after logging in Internetbanking	29
VI.	Import and Export of data.....	29
VII.	Authorization of orders and instructions for the Bank.....	30
A.	Authorization by an SMS code	30
B.	Authorization by an Electronic Signature	31
C.	Multiple and Multilevel Authorization	32
VIII.	States of Payment orders and Batches	32
A.	States of Payment orders.....	33
B.	States of the Batches	33
IX.	Help in Internetbanking	33

I. General information

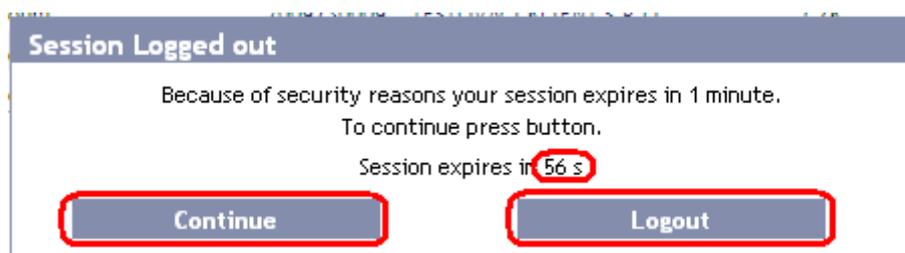
Internetbanking is provided on the Website <https://ibs.ppfbanka.cz>.

The conditions of using Internetbanking (hereinafter „IB“ only) are introduced in the *Business Conditions of PPF banka a. s. for the Usage of Internetbanking Services* (hereinafter „SBC“ only), in the *Agreement on Internetbanking* (hereinafter „Agreement on IB“ only), in the *General Business Conditions of PPF Banka a. s.* (hereinafter „GBC“ only), in Security Principles and in this User guide.

In the case there are expressions or phrases beginning with capital letters used in the text of the User guide they have their meaning stated in the article Definition of Terms of GBC and/or SBC, possibly the meaning is specified in individual provisions of GBC and/or SBC. Up-to-date version of GBC, SBC and Security Principles are available on the Website www.ppfbanka.cz.

User's support for IB is provided by Customer Service that you can contact on workdays from 8:00 a.m. to 5:00 p.m. on the telephone number: +420 222 244 255 or at the e-mail address customer.service@ppfbanka.cz. Requests sent by e-mail out of hours stated above will be processed by the Customer Support the next workday.

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



As long as you do not run any operation during that time you will be logged out automatically after its expiration. If you want to carry on working click on the **Continue** button and log in again.



II. Methods of login in Internetbanking and Authorization of orders and instructions for the Bank

Methods of login to IB of individual Users are introduced in the Appendix of the Agreement on IB. The User can log in IB and Authorize orders and instructions for the Bank via two methods:

- a) Via SMS code, or
- b) Via Electronic signature with a Certificate.

Login and Authorization through an SMS code do not require any preparatory steps – you can start using IB including SMS code immediately.

Before the first login through Electronic signature with a Certificate you have to ask for generating the Certificate first in the Certification Centre and save it on the Token according to the article III.

What is it a Token?

Token is a small USB device similar to a flash disc. Token provides the same technology as a smart card but does not require a separate reader that is necessary to log in a smart card to the PC.



III. Change of a PIN, generating of the Certificate in the Certification Centre and its restoring

The Certification Centre is accessible from the websites <https://ibcc.ppfbanka.cz>. After entering these websites the following screen will appear:

Change language (ENG) in the right bottom corner. For securing the correct generation of the Certificate it is necessary to keep the following procedure:

1. Download SW for correct running of IB (Java) – point A. If you have last version of Java installed on your PC, there is no need of new instalation and you can continue directly with point 2.;
2. Download library for working with an electronic key (an applet for encryption of data) – point B.;
3. Download drivers for the Token to relevant operating system – point C.;
4. Download a SW for the Token operation – point D.;
5. Restart the PC.;
6. Change a PIN to the Token – point E.;
7. Generate the Certificate – point F.

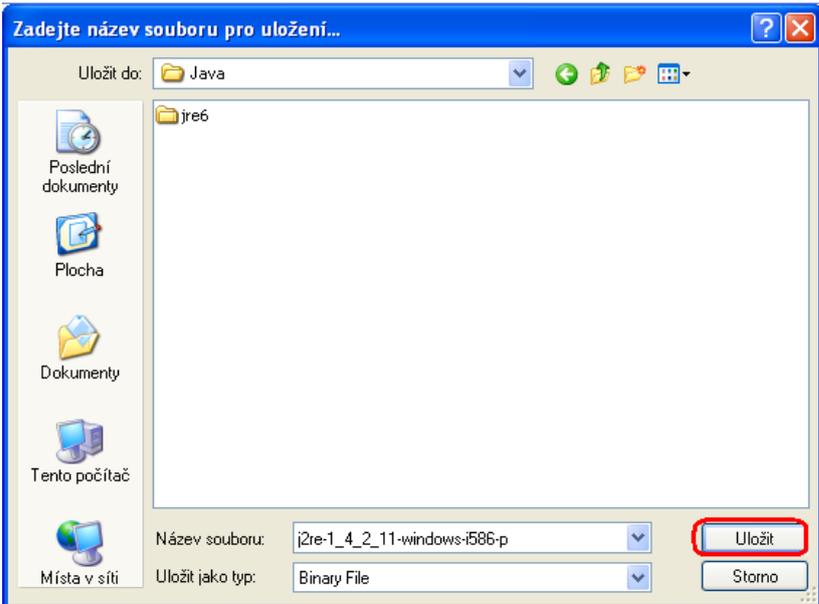
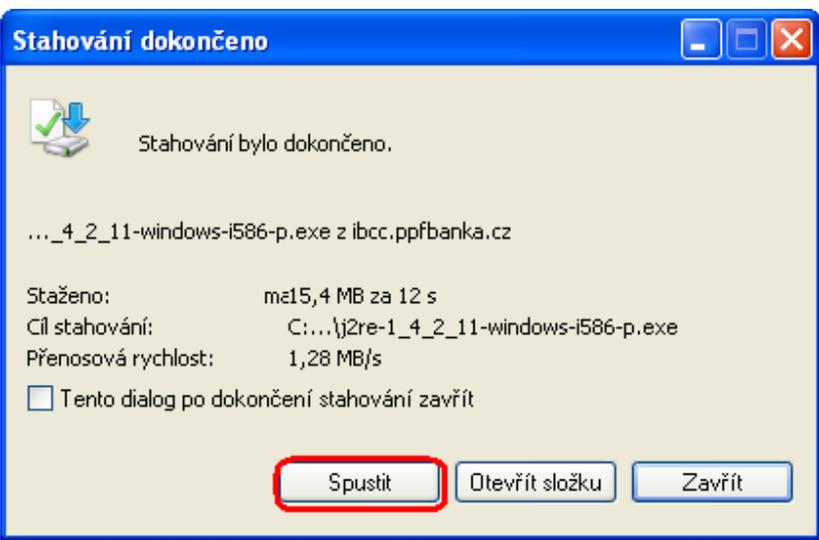
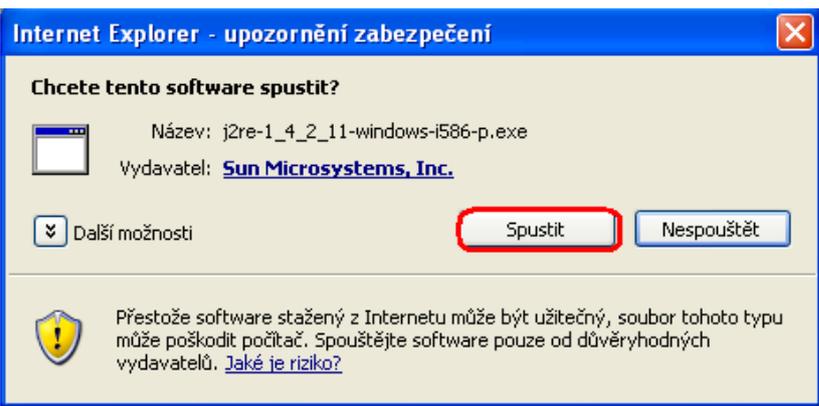
You can download drivers, a SW for the Token and an applet for encryption of data from the option **Software**. All files will be displayed that are necessary to be downloaded into the PC for the Token to work correctly.

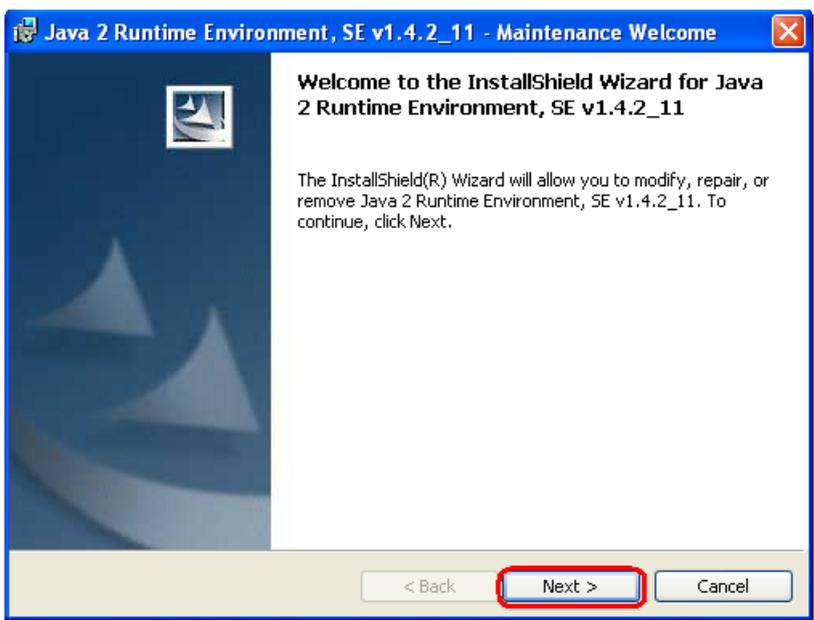
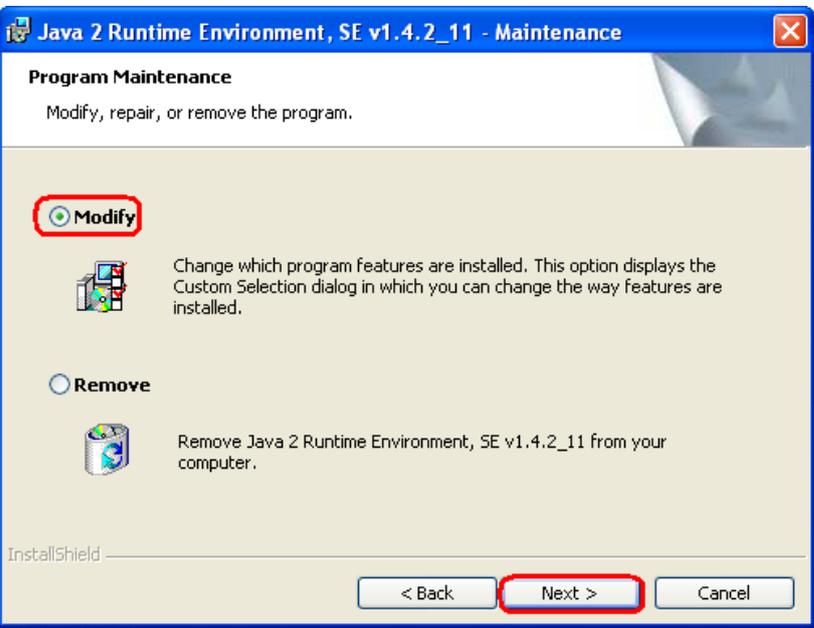
IMPORTANT WARNING:

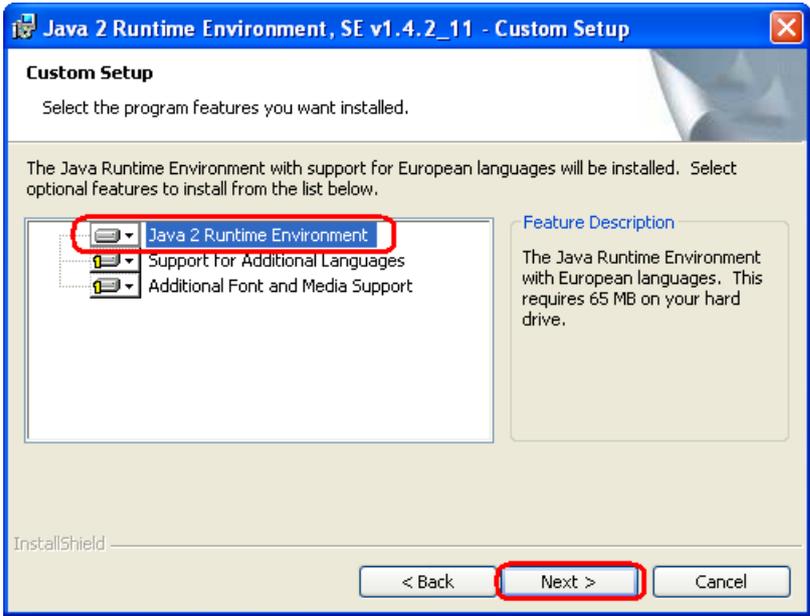
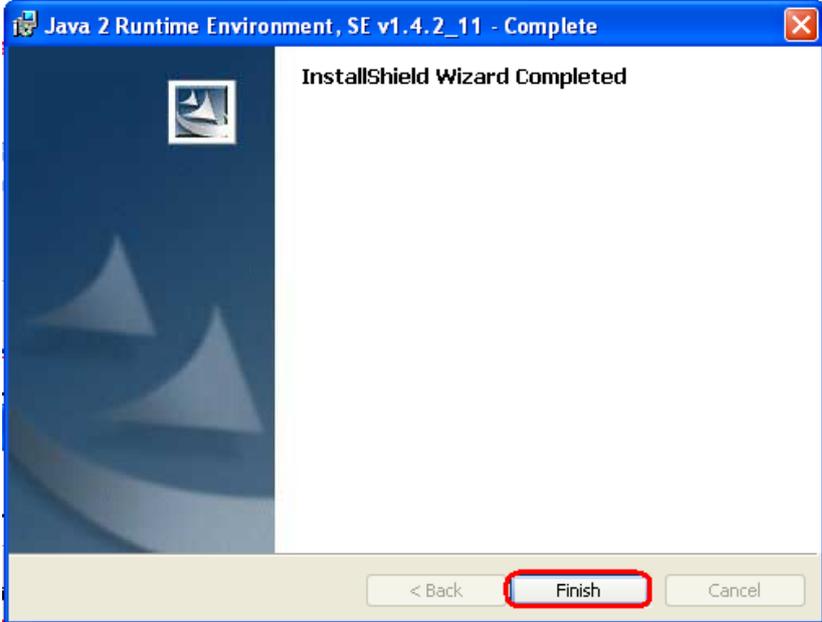
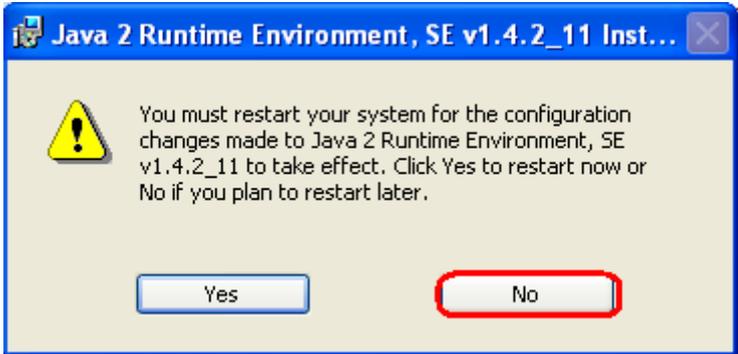
- Displayed dialog windows could be a little bit different (for example instead of *Save* button is displayed *Save file* button) in various browsers (Mozilla Firefox, Internet Explorer, Google Chrome etc.), or some dialogue windows could be added additionally.
- Language of dialogue windows depends on setting of operating system, or on setting of each file – neither Bank nor User could affect it.
- If you use Token or smart card (eventually other similar crypto equipment) from other supplier or another bank, we recommend to disconnect these equipments at least during the time of generating and saving the Certificate of the Bank (by the reason of possible collision of SW ing the time of generating the Certificate). In the case you do not follow this recommendation there is possibility that the Certificate for IB will not be saved to Token.

A. Downloading SW for correct running of Internetbanking

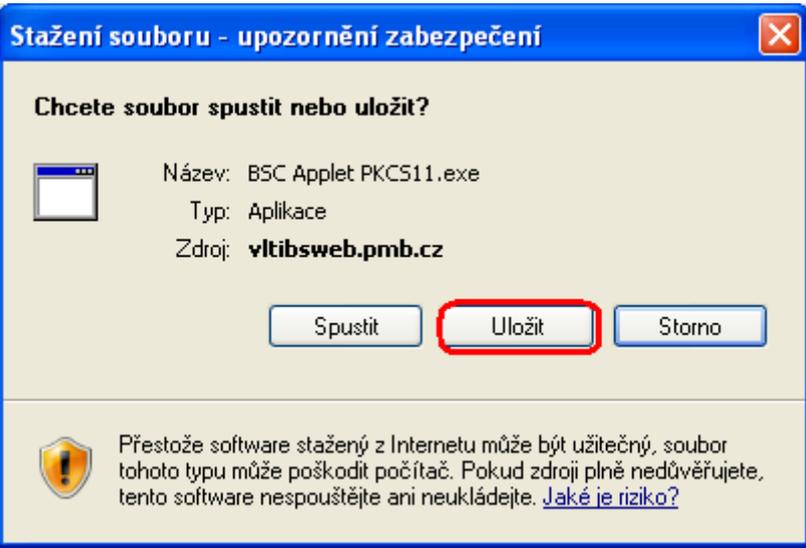
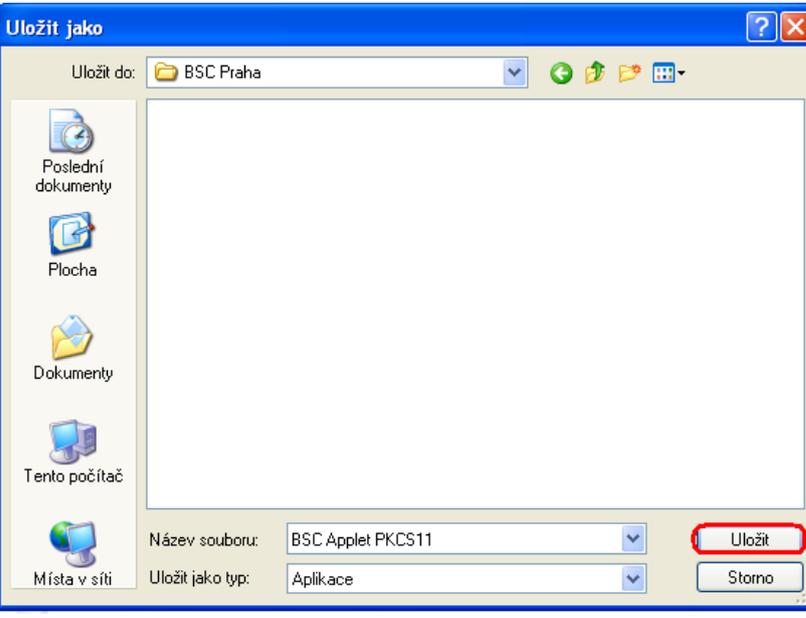
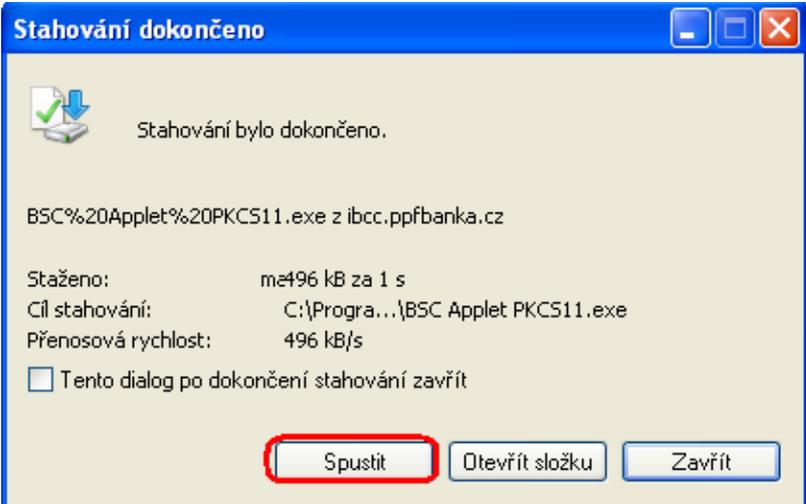
<p>1. First choose the file with SW for correct running of IB. In the first dialogue window click on the Save (Uložit) button.</p>	
--	--

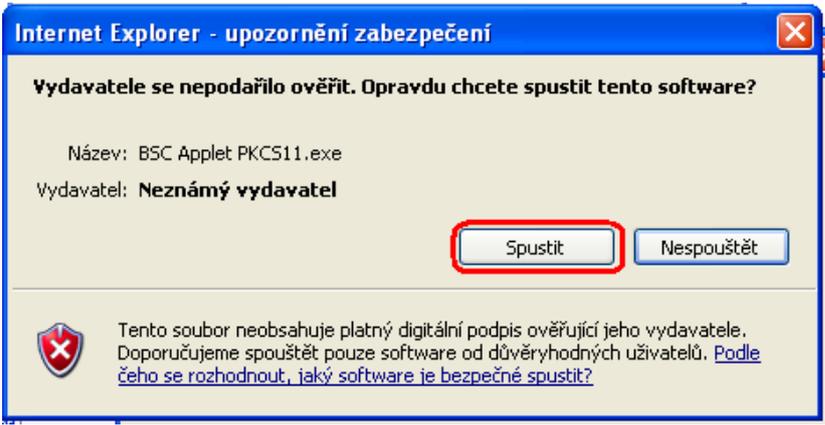
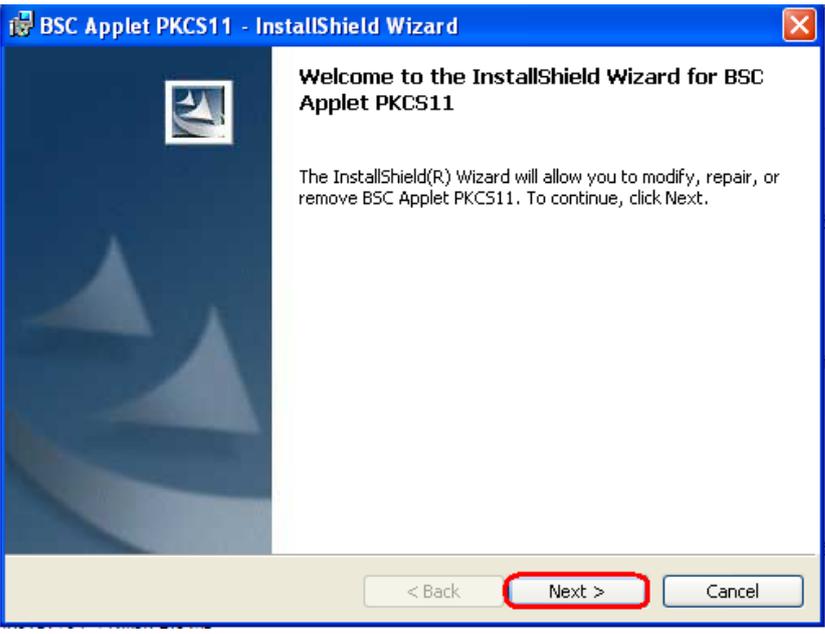
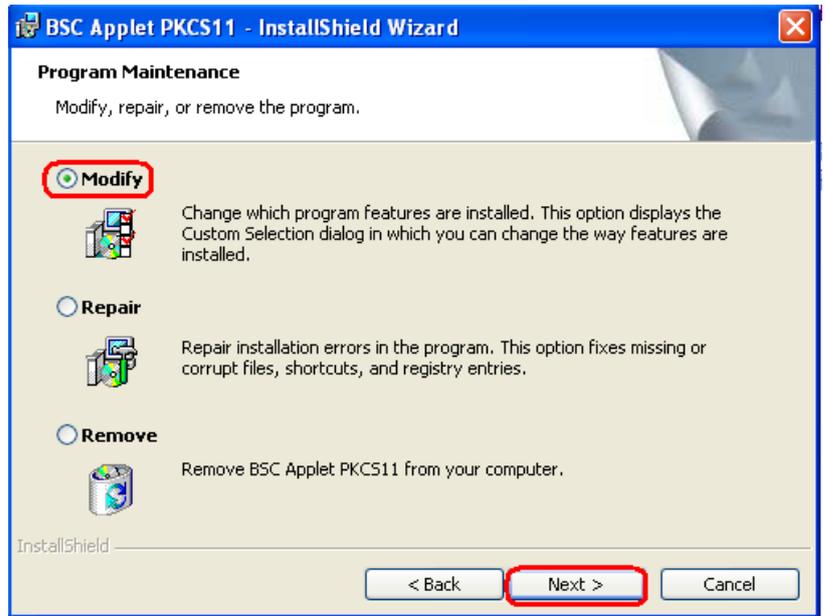
2.	<p>Program will ask you to select directory for saving the file – select directory and clic on the Save (Uložit) button. Do not change name and type of the file!!!</p>	
3.	<p>Then information on successful saving is displayed – launch the installation by Launch (Spustit) button.</p>	
4.	<p>System asks if you wish to launch the SW – click on the Launch (Spustit) button.</p>	

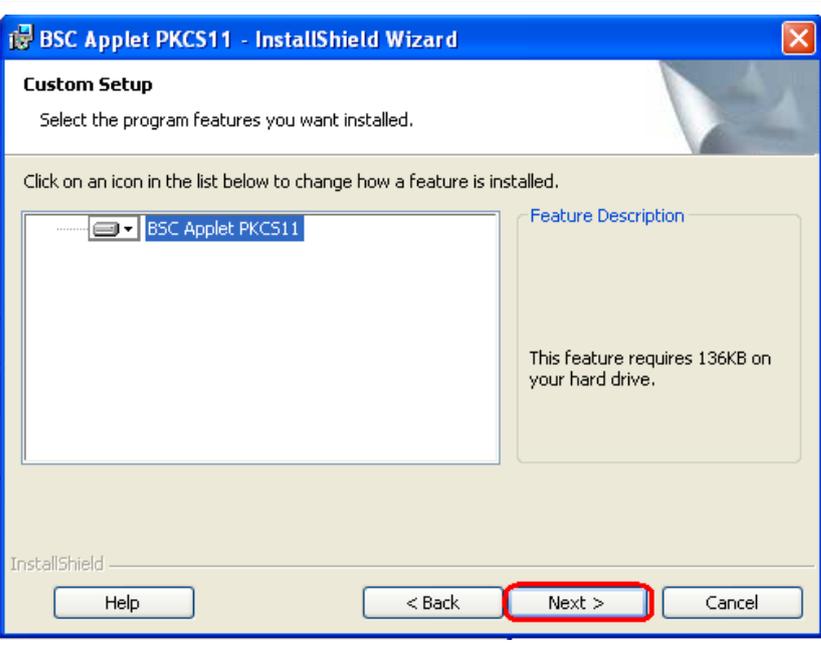
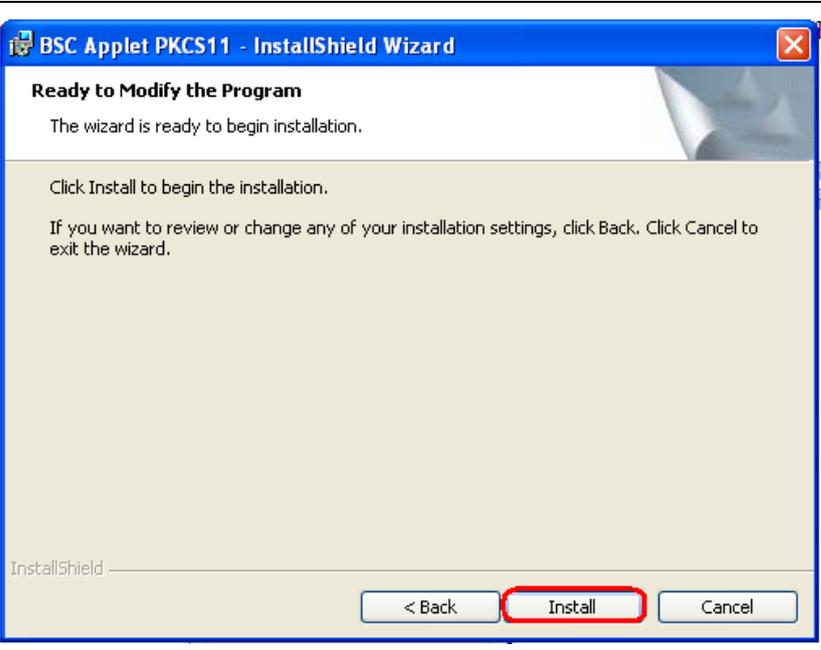
<p>5.</p> <p>The installation guide will come up. In the first screen of the guide click on the Next button.</p>	
<p>6</p> <p>In the following screen leave chosen installation type (Complete, Modify nebo Typical) and click on the Next button.</p>	

<p>7. On the next screen leave the option Java 2 runtime Environment and click on the Next button.</p>	
<p>8. After finishing the installation click on the Finish button.</p>	
<p>9. After the installation, window with information on necessity to restart the PC is displayed – click on the No button (PC will be restarted later after installation of all necessary SW).</p>	

B. Downloading library for working with an electronic key (an applet for encryption of data)

<p>1.</p>	<p>Further choose the file with an applet for communication of the IB with the Token. In the first dialogue window click on the Save (Uložit) button.</p>	
<p>2.</p>	<p>Program will ask you to select directory for saving the file – select directory and clic on the Save (Uložit) button. Do not change name and type of the file!!!</p>	
<p>3.</p>	<p>Then information on successful saving is displayed – launch the installation by Launch (Spustit) button.</p>	

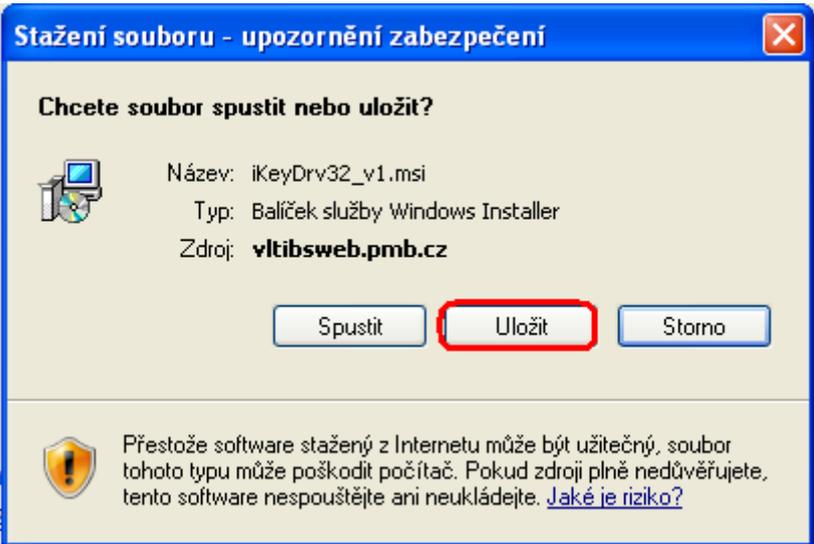
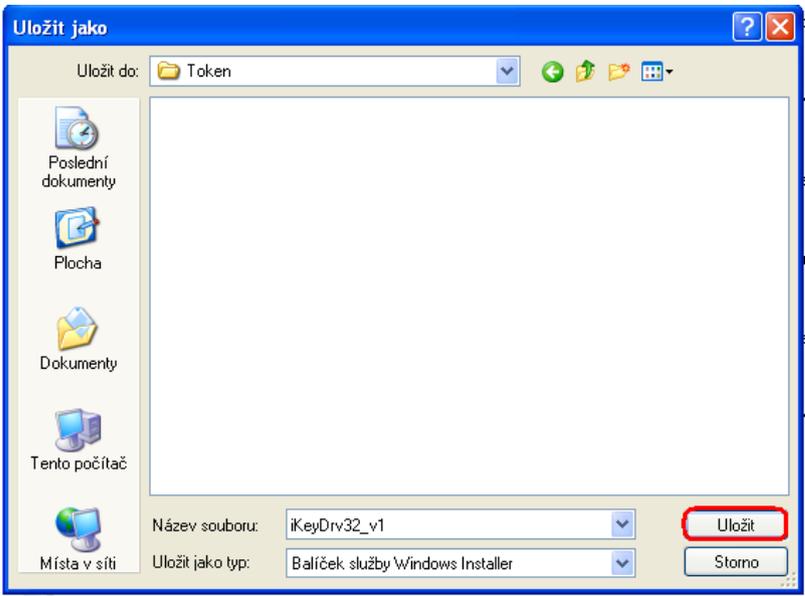
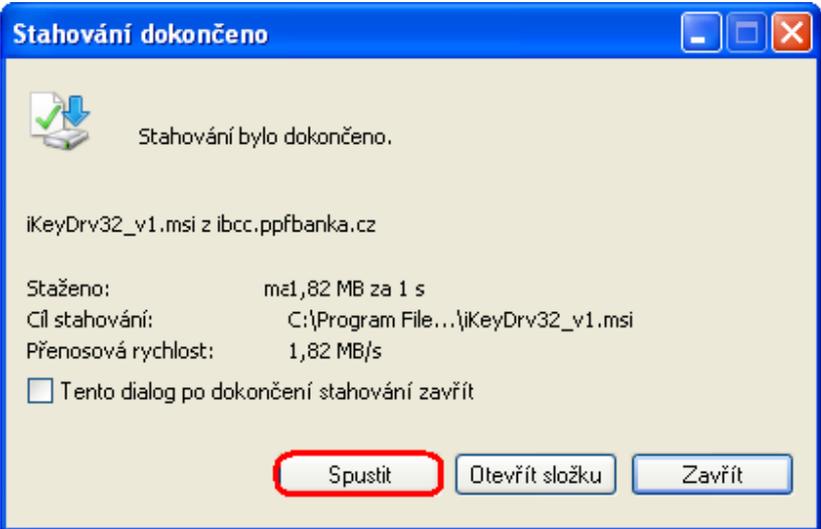
<p>4.</p>	<p>System asks if you wish to launch the SW – click on the Launch (Spustit) button.</p>	
<p>5.</p>	<p>The installation guide will come up. In the first screen of the guide click on the Next button.</p>	
<p>6.</p>	<p>In the following screen leave chosen installation type (Complete, Modify nebo Typical) and click on the Next button.</p>	

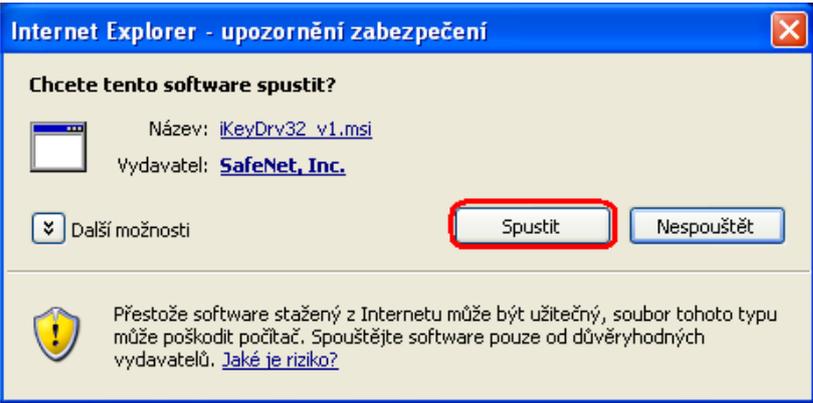
<p>7. In the next screen click on the Next button.</p>	
<p>8. In the following screen switch on the installation of an applet by pressing the Install button.</p>	

9. After finishing the installation click on the **Finish** button.



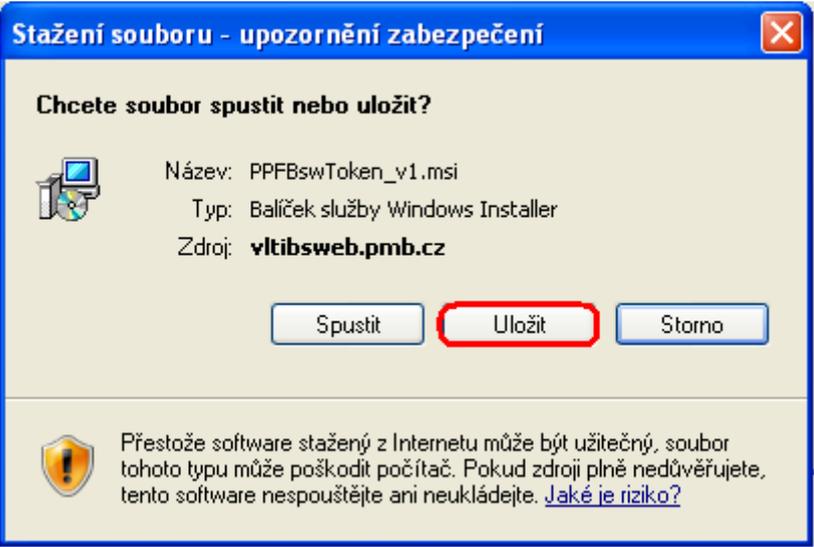
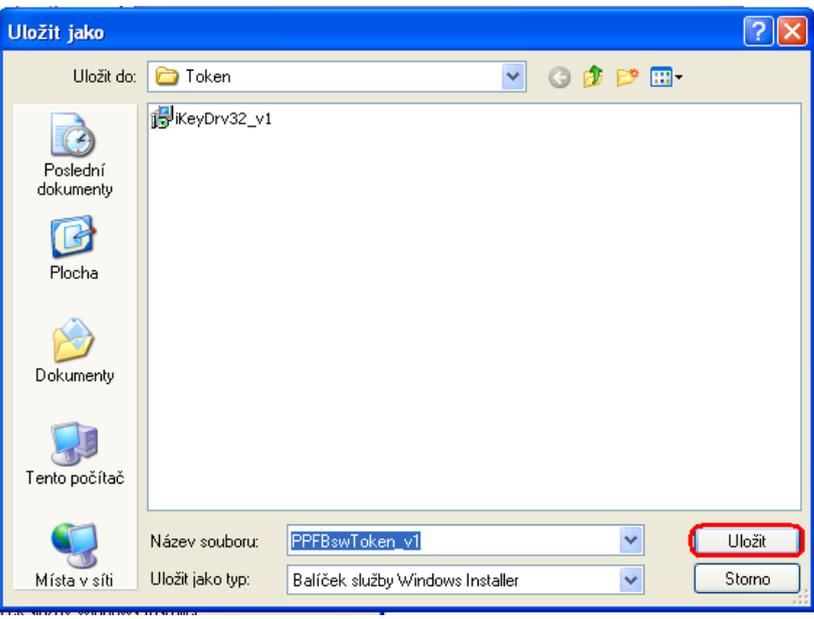
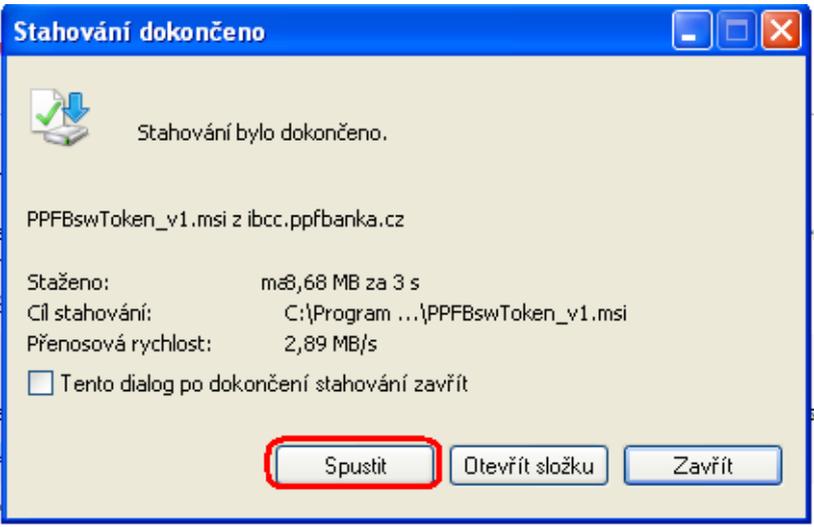
C. Downloading drivers for the Token

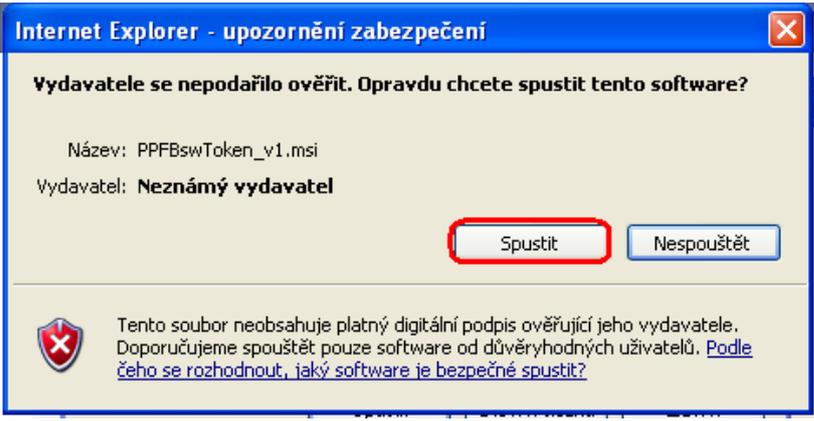
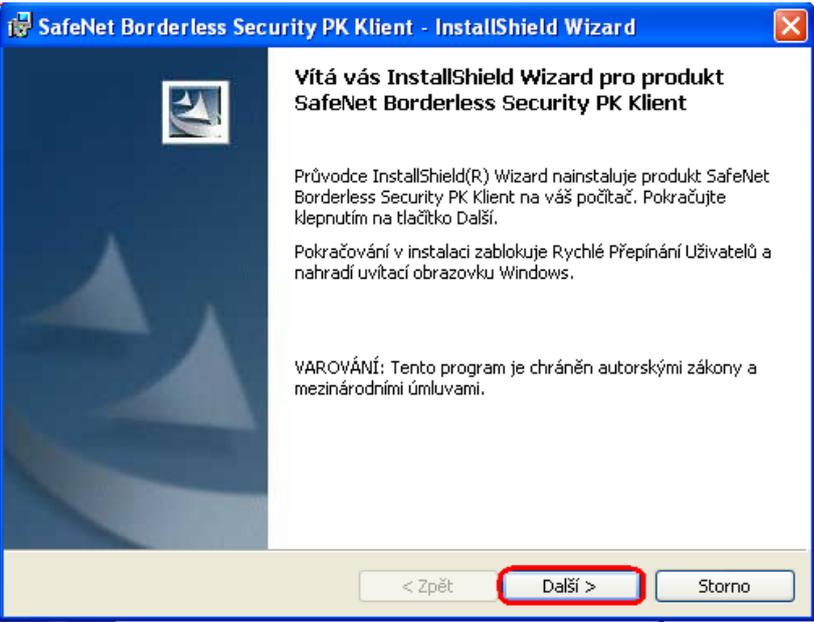
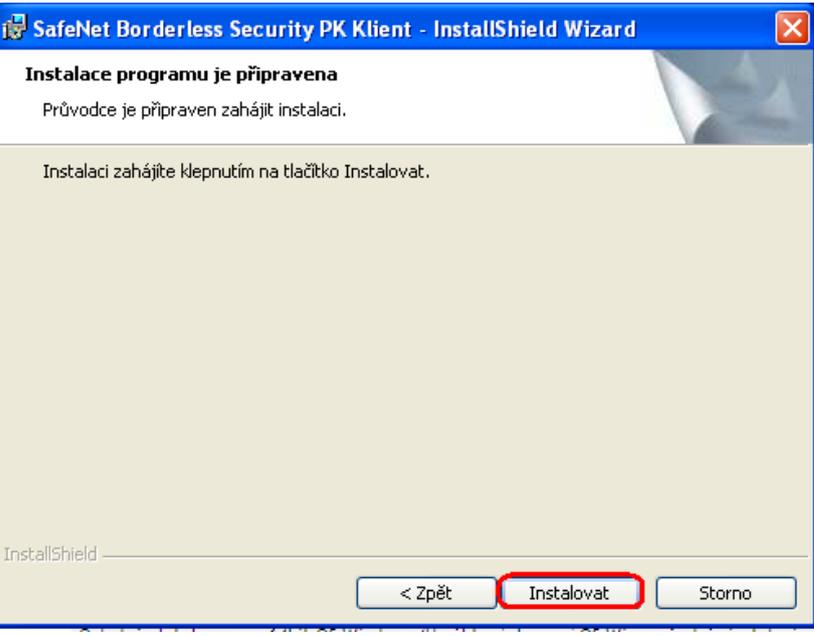
1.	Further choose the file with drivers for the Token according to your operating system. In the first dialogue window clic on the Save (Uložit) button.	
2.	Program will ask you to select directory for saving the file – select directory and click on the Save (Uložit) button. Do not change name and type of the file!!!	
3.	Then information on successful saving is displayed – launch the installation by Launch (Spustit) button.	

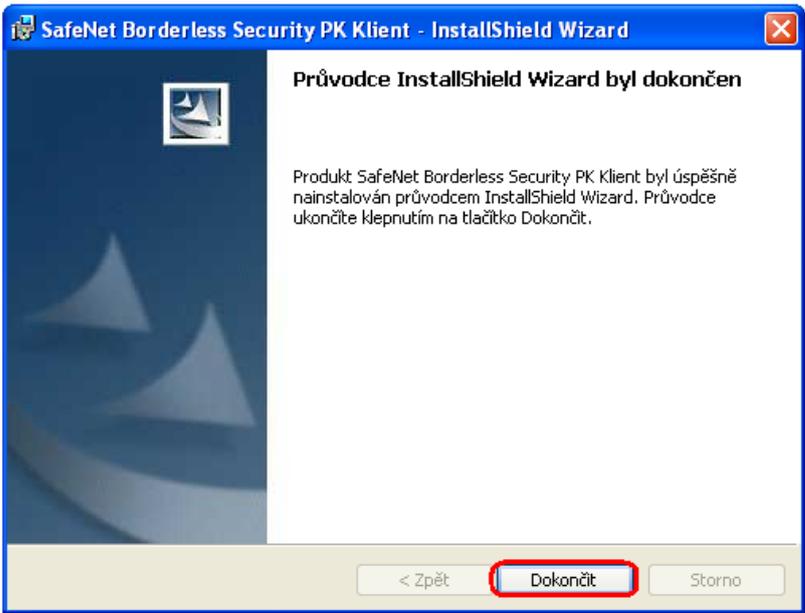
<p>4.</p>	<p>System asks if you wish to launch the SW – click on the Launch (Spustit) button.</p>	
<p>5.</p>	<p>The installation guide will come up. In the first screen of the guide click on the Next button.</p>	
<p>6.</p>	<p>A License Agreement is in the second screen. Read this agreement and if you agree to it tick the option I accept the terms in the License Agreement and click on the Next button. If you do not agree with the license agreement, it will not be possible to install drivers for the Token and thus to generate the Certificate necessary to login and Authorization of orders in IB.</p>	

<p>7.</p>	<p>Switch on the installation by pressing the Install button in the following screen.</p>	
<p>8.</p>	<p>The installation program will ask you to insert the Token. Insert the Token into the USB and close the window by pressing the Close button.</p>	
<p>9.</p>	<p>After finishing the installation click on the Finish button.</p>	

D. Downloading of a SW for the Token operation

<p>1.</p>	<p>Further choose the file with a SW for the Token operation. In the first dialogue window click on the Save (Uložit) button.</p>	
<p>2.</p>	<p>Program will ask you to select directory for saving the file – select directory and click on the Save (Uložit) button. Do not change name and type of the file!!!</p>	
<p>3.</p>	<p>Then information on successful saving is displayed – launch the installation by Launch (Spustit) button.</p>	

<p>4.</p>	<p>System asks if you wish to launch the SW – click on the Launch (Spustit) button.</p>	
<p>5.</p>	<p>The installation guide will come on. In the first screen click on the Next (Další) button.</p>	
<p>6.</p>	<p>In the following screen switch on the installation of the SW by pressing the Install (Instalovat) button.</p>	

<p>7. After finishing the installation click on the Finish (Dokončit) button.</p>	
--	--

After the successful installation a Token icon will be displayed in the right lower corner of the PC.



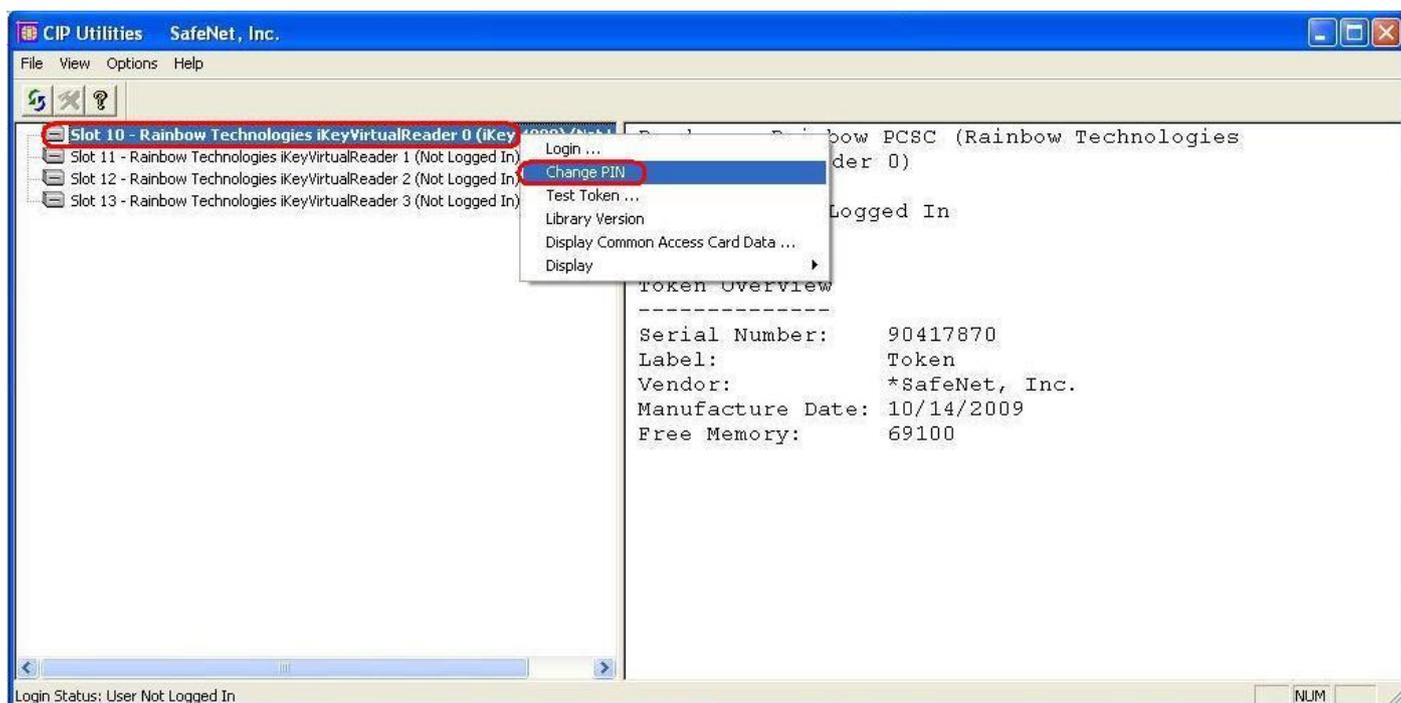
Now restart the PC.

E. Change of a PIN to the Token

After restarting the PC, change the default PIN for the access to the Token. If you do not change the PIN, you will not be able to generate the Certificate – Certification Centre will display this information in an attempt of generating the Certificate.



In order to change the PIN launch the SW for the Token (Start, All programmes, SafeNet, Borderless Security PK, SafeNet CIP Utilities). After opening the SW click with the right button of the mouse on the first line of the list. From the displayed menu click on **Change PIN** option.



Insert the default PIN into the **Previous password (Staré heslo)** field, insert the new PIN into the **New password (Nové heslo)** and **Repeat the new password (Opakovat nové heslo)** fields. The PIN must have six to twenty characters, may contain only alphanumeric characters without diacritical marks, of which minimally one uppercase letter, minimally one lowercase letter and minimally one digit. Confirm the change with the **OK** button.

 The screenshot shows a dialog box titled 'změna hesla' (Change Password). It contains three input fields for passwords, each with a red box around it:

- 'Staré heslo' (Previous password) containing '*****'
- 'Nové heslo' (New password) containing '*****'
- 'Opakovat nové heslo' (Repeat new password) containing '*****'

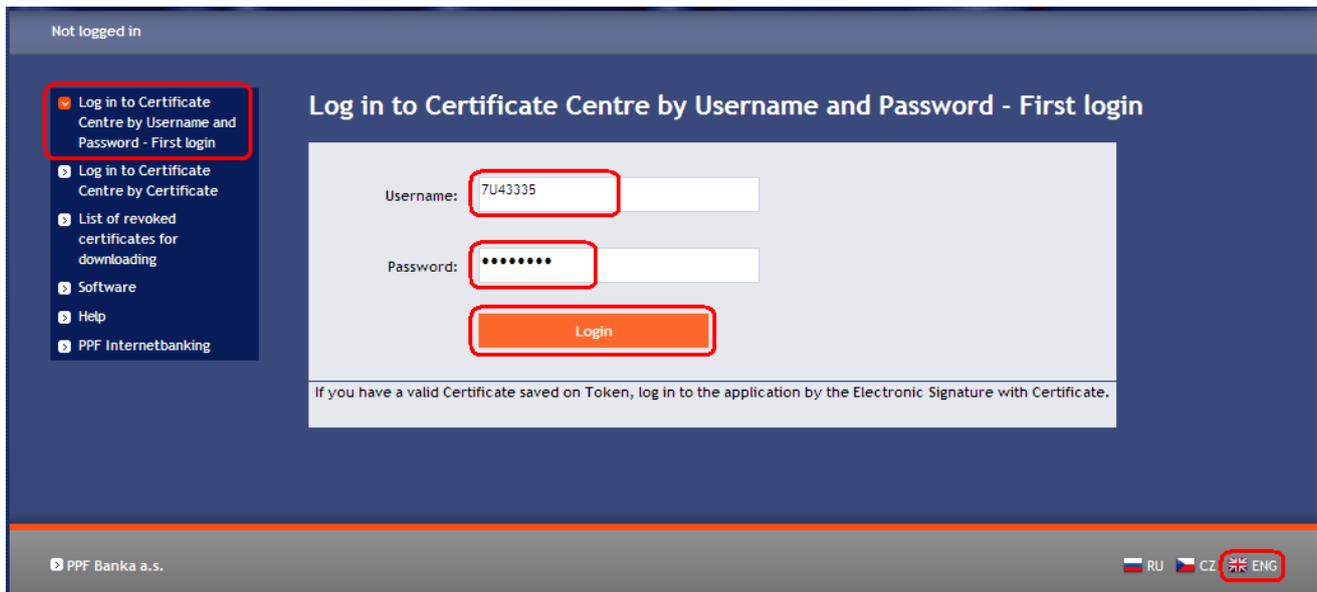
 At the bottom, there are two buttons: 'OK' and 'Zrušit' (Cancel). The 'OK' button is also highlighted with a red box.

You can change your PIN again this way any time – it is not necessary repeat installation of drivers, an applet or a SW for the Token if you would make the change on the same computer. If you make the change of the PIN to the Token on a different computer, it is also necessary to install drivers and a SW for the Token to that computer.

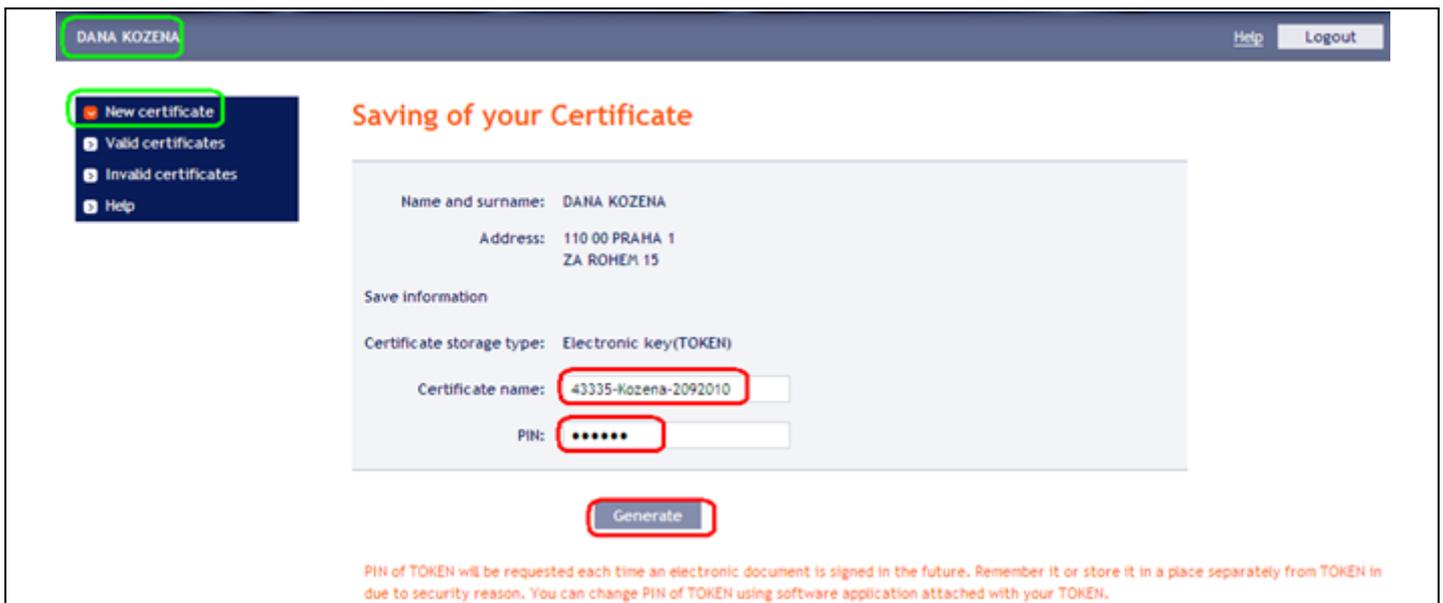
F. Generation of the Certificate

For generating Certificate go to the website of the Certification Centre again (<https://ibcc.ppfbanka.cz>), change language (ENG) in the right bottom corner and click on the option **Log in to Certification Centre by Username and Password – First login**.

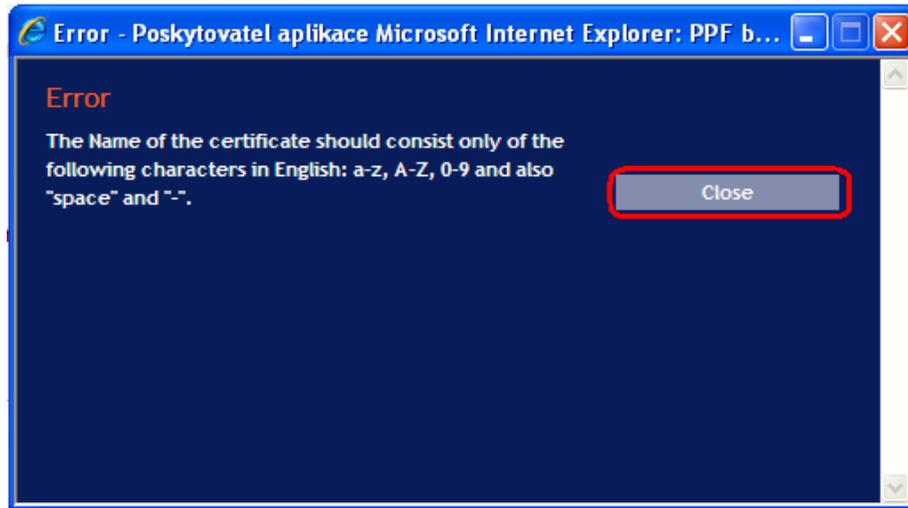
On the login screen enter the Certification Centre Login Name into the Certification Centre (envelope **Login Name to Certification Centre**) into the field **Username**, and enter the Certification Centre Login Password (envelope **Login Password to Certification Centre**) into the **Password** field. Both of the envelopes you received after signing an Agreement on IB. Confirm the insertion with the **Login** button.



Option **New Certificate** is automatically selected. The Certification Centre will display the name and the address of the User, User's name is also displayed in the left upper corner of application. On the **Certificate Name** field is a preset default name under which the Certificate will be saved onto Token. You can change this name – diacritical marks or special marks (e.g. + *? etc.) must not be used in the name. Enter the PIN to the Certificate into the PIN field and click on the **Generate** button.

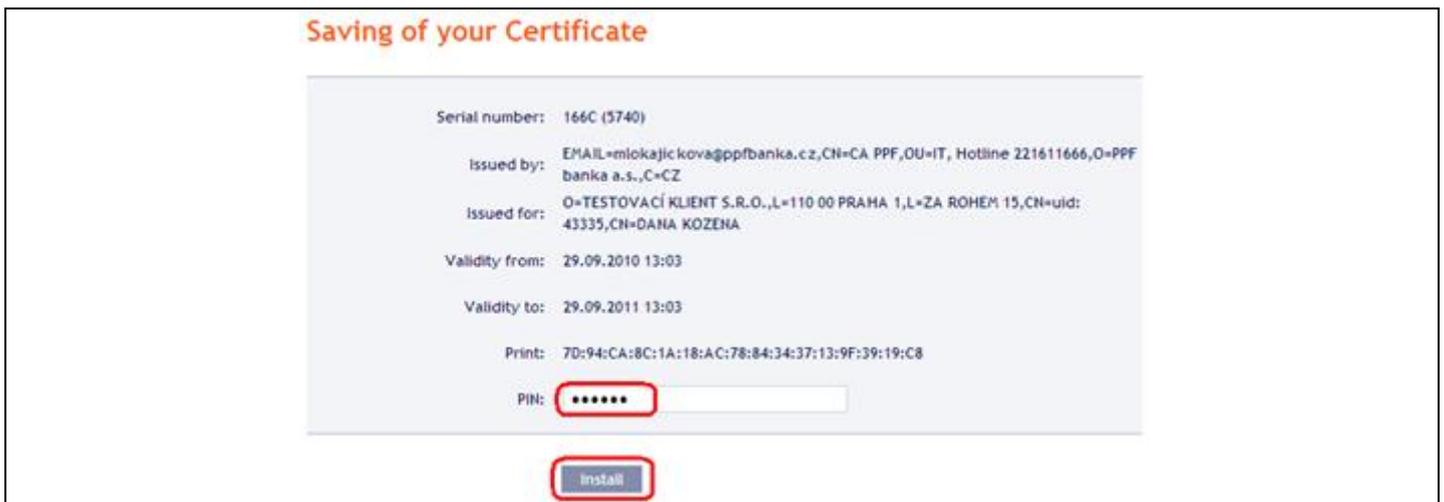


If the name of the Certificate contain disallowed characters, Certification Centre would displayed error window with information on allowed set of characters. Close this window by clicking on **Close** button, correct the name of the Certificate and click on the **Generate** button again.



Certification Centre will generate the Certificate and display it !!! **Attention !!!** Generating of the Certificate will take approximately 1 minute and system activity is identified by graphic symbol in the form of flashing coloured squares during the whole process of generation. During generation do not leave the computer and do not perform any other activity in the existing browser window!!!

After saving the generated Certificate onto the Token enter the PIN into the PIN field and click on the **Install (Instalovat)** button.



Afterwards the information about successfully saved Certificate will be displayed.

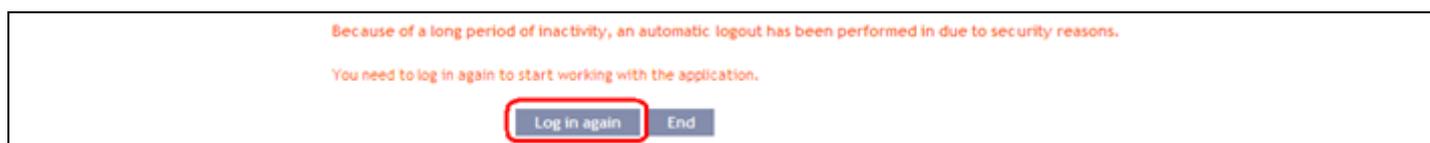


Now you can log in IB and start to use it. If you click on the option **Valid certificates**, details of the Certificate will be displayed.



You can look at the valid Certificate (e.g. find out till what time the Certificate is valid in order to generate a new Certificate in time), supersede it (by clicking on the **Revoke** button) or restore it (by clicking on the **Prolong** button). You can log out from the Certification Centre by clicking on **Logout** button in the upper right corner.

If you do not work within the Certification Centre for a longer time period you will be automatically logged out. If you wish to continue with working in Certification Centre, click on the **Log in again** button. New login carry out according to point G.



G. Restoring of the Certificate

Before expiration of validity of the Certificate you must generate a new Certificate. In that case login into the Certification Centre (<https://ibcc.ppfbanka.cz>) and choose **Log in to the Certificate Centre by Certificate**. Then enter the PIN to the Token into the **Enter PIN** field and click on the **Load certificate** button. Then choose a Certificate in the **Select certificate name** field and click on the **Login** button.



Option **New certificate** is automatically displayed as well as in case of generating the new Certificate (see point F.). For renewal of the current Certificate, you can enter the name of the new Certificate, the PIN and start to generate of the Certificate in the same way as in point F. – former Certificate will be automatically superseded and will be replaced by the newly generated Certificate.

Saving of your Certificate

Name and surname: DANA KOZENA
Address: 110 00 PRAHA 1
ZA ROHEM 15

Save information
Certificate storage type: Electronic key(TOKEN)

Certificate name: 43335
PIN:

Generate

PIN of TOKEN will be requested each time an electronic document is signed in the future. Remember it or store it in a place separately from TOKEN in due to security reason. You can change PIN of TOKEN using software application attached with your TOKEN.

Then follow the same instruction as it is with generating the first Certificate (see under E).

The second possibility for renewal of the Certificate is to click on the option **Valid certificates**. List of valid Certificates with buttons **Revoke** and **Prolong** is displayed after clicking on the option **Valid certificates**.

Valid certificates

Serial number: 166D (5741)
Issued by: EMAIL=mlokajic.kova@ppfbanka.cz, CN=CA PPF, OU=IT, Hotline 221611666, O=PPF banka a.s., C=CZ
Issued for: O=TESTOVACÍ KLIENT S.R.O., L=110 00 PRAHA 1, L=ZA ROHEM 15, CN=uid: 43335, CN=DANA KOZENA
Validity from: 29.09.2010 15:05:34
Validity to: 29.09.2011 15:05:34
Print: B7:E7:8B:2B:8B:67:98:9E:DA:43:8A:AE:21:2A:54:CD

Revoke Prolong

Do not use *Revoke* button!

For renewal of the Certificate click on the **Prolong** button – screen for generating of the new Certificate is displayed. Enter the name of the new Certificate into the **Certificate name** field, the PIN into to **PIN** field and click on the **Generate** button.

Renovation of your Certificate - step 1

Name and surname: DANA KOZENA
Address: 110 00 PRAHA 1
ZA ROHEM 15

Certificate name: 43335-Kozena-dalsi
PIN: *****

Generate

PIN of TOKEN will be requested each time an electronic document is signed in the future. Remember it or store it in a place separately from TOKEN in due to security reason. You can change PIN of TOKEN using software application attached with your TOKEN.

Then details of generated Certificate are displayed. Enter the PIN to a Token into the PIN field and click on the **Install** button for its saving.

Saving of your Certificate

Serial number: 166E (5742)

Issued by: EMAIL=mlokajickovagppfbanka.cz,CN=CA PPF,OU=IT, Hotline 221611666,O=PPF banka a.s.,C=CZ

Issued for: O=TESTOVACÍ KLIENT S.R.O.,L=110 00 PRAHA 1,L=ZA ROHEM 15,CN=uid:43335,CN=DANA KOZENA

Validity from: 29.09.2010 15:12

Validity to: 29.09.2011 15:12

Print: 4B:AE:D8:05:CD:00:EB:C7:B8:95:B7:96:B2:94:E7:CF

PIN:

Install

Subsequently information on successful saving of the Certificate is displayed.

Certificate saved successfully

Certificate no. 5742 was successfully saved in the system.
You can see parameters of the certificate created on the screen "Valid Certificates".

You can look through the details of the null Certificates in the option **Invalid certificates**.

Invalid certificates

Validity revoked on: 29.09.2010 15:12:41

Serial number: 166D (5741)

Issued by: EMAIL=mlokajickovagppfbanka.cz,CN=CA PPF,OU=IT, Hotline 221611666,O=PPF banka a.s.,C=CZ

Issued for: O=TESTOVACÍ KLIENT S.R.O.,L=110 00 PRAHA 1,L=ZA ROHEM 15,CN=uid:43335,CN=DANA KOZENA

Validity from: 29.09.2010 15:05:34

Validity to: 29.09.2011 15:05:34

Print: B7:E7:8B:2B:8B:67:98:9E:DA:43:8A:AE:21:2A:54:CD

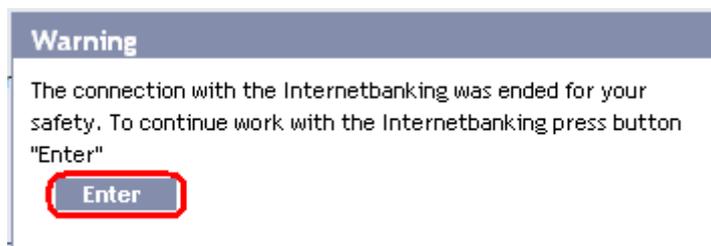
IV. Logging in Internetbanking

After entering the Websites of IB <https://ibs.ppfbanka.cz> the following screen will display:

You can find contacts on Customer Service in the middle of the screen and you can choose a language of IB in the right lower corner of the screen. Then continue according to the way of logging in IB.

The User will not be allowed to Access the IB after 10 faulty attempts to enter of the PIN (in case of login and Authorization via an Electronic Signature) or after 5 faulty attempts to enter of an IB Login Password (in case of Login and Authorization via an SMS code).

If you stay on the introductory screen longer than 15 minutes without login into IB, information on interruption of connection with IB is displayed – close this informative window by **Enter** button.



A. Logging in via an Electronic Signature with a Certificate

To log in via an Electronic Signature with a Certificate click on the **Login by Certificate** tab – a field for entering the IB Username and the PIN and for loading the Certificate will be displayed. Enter your IB Username agreed in the Agreement on IB into the IB Username field, the PIN to the Token into the PIN field and click on the **Load certificate** button.

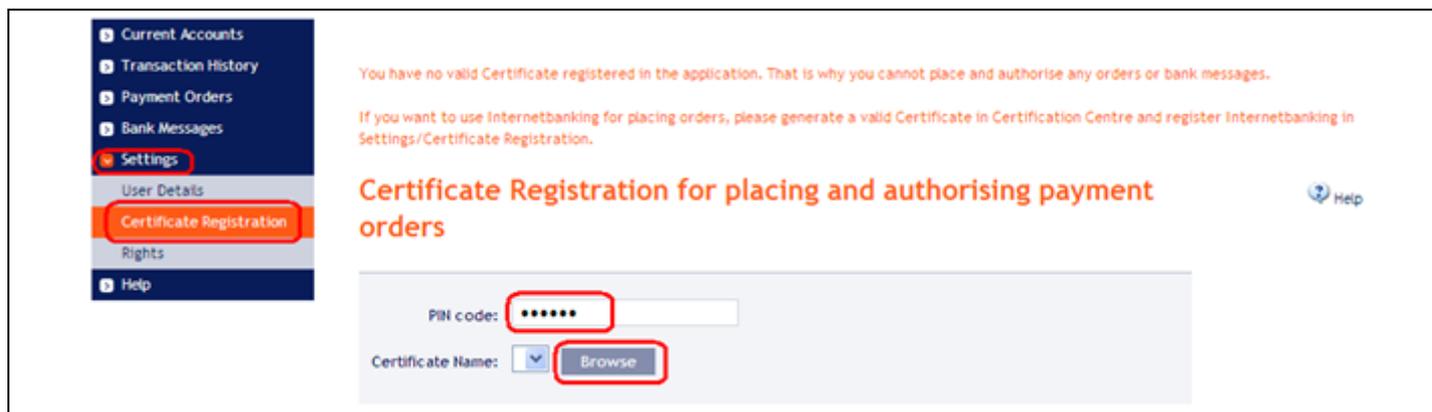
Load the valid Certificate saved on the Token into the Certificate field. After logging in IB click on the Login button.

User's name, date of the last login (if you are logging into IB for the first time, this field is empty) and indication of actual date and time are displayed in the upper bar. You can log out from IB by clicking on the Logout button, which is available from every page of the IB.

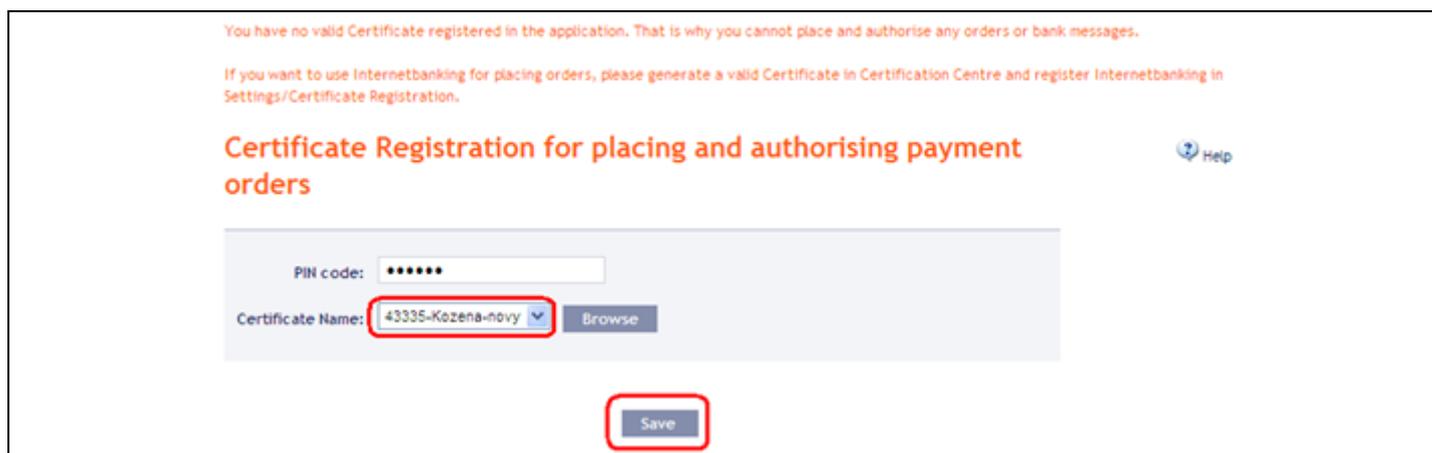
After the first login in IB after generation of the Certificate (in case of a new one or a renewed one) you must register the Certificate to IB. After the first login IB will draw your attention to this obligation.

Account Type	Account Number	Account Name	Currency	Book Balance	Disposable Balance
Current account	19	TESTOVACÍ KLIENT S.R.O.	CZK	7.680.099,04	7.680.099,04
Current account	7	TESTOVACÍ KLIENT S.R.O.	CZK	337.539,09	337.539,09
Current account	5	TESTOVACÍ KLIENT S.R.O.	CZK	307.580,65	307.580,65

Click on the options Settings and Certificate Registration for registration of the Certificate. Enter the PIN into the PIN code field and click on the Browse button.



Choose the Certificate in the Certificate Name option and click on the Save button.

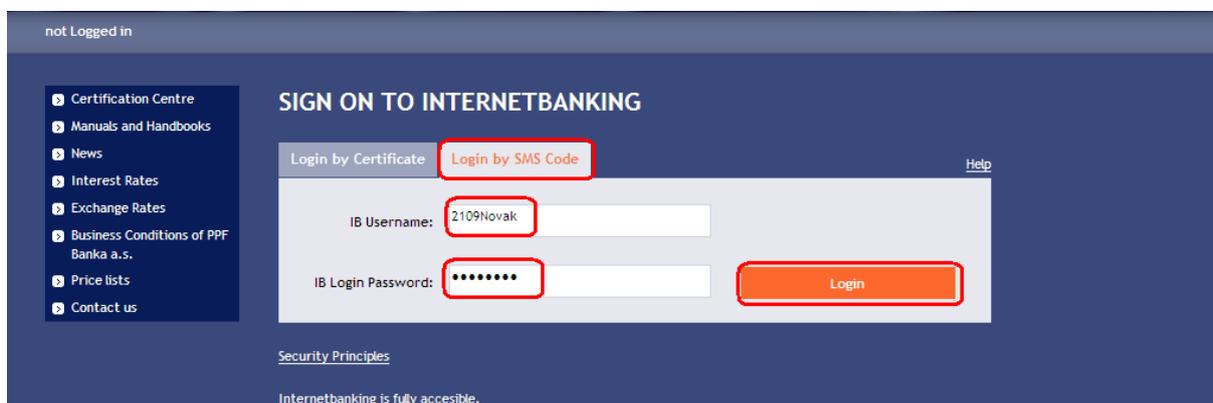


After successful registration of the Certificate the confirmation will be displayed.

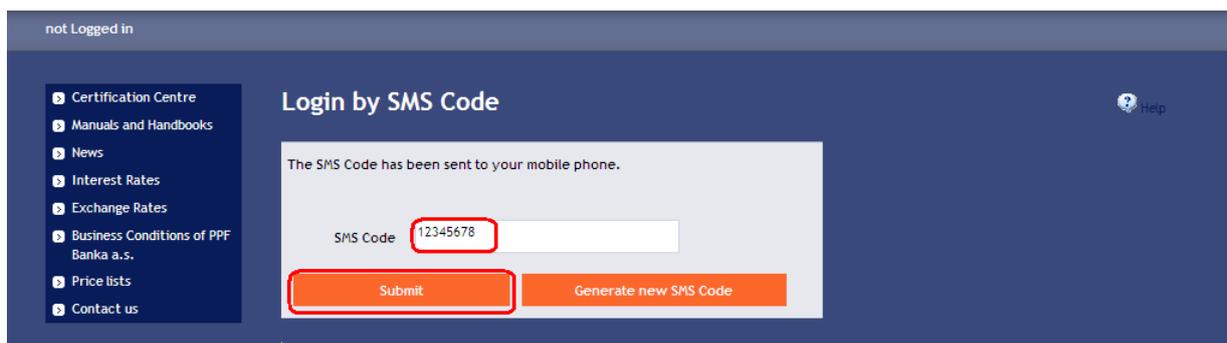


B. Login by the SMS code

After login by the SMS code click on **Login by SMS code** – a field for entering IB Username and IB Login Password will be displayed. Enter your IB Username agreed in the Agreement on IB into the **IB Username** field. Enter the IB Login Password into the **IB Login Password** field. After the correct entering click on the **Login** button.



After inserting this option you will receive an SMS with an SMS code that you enter into the SMS code field on the next screen and confirm the insertion by the **Submit** button.

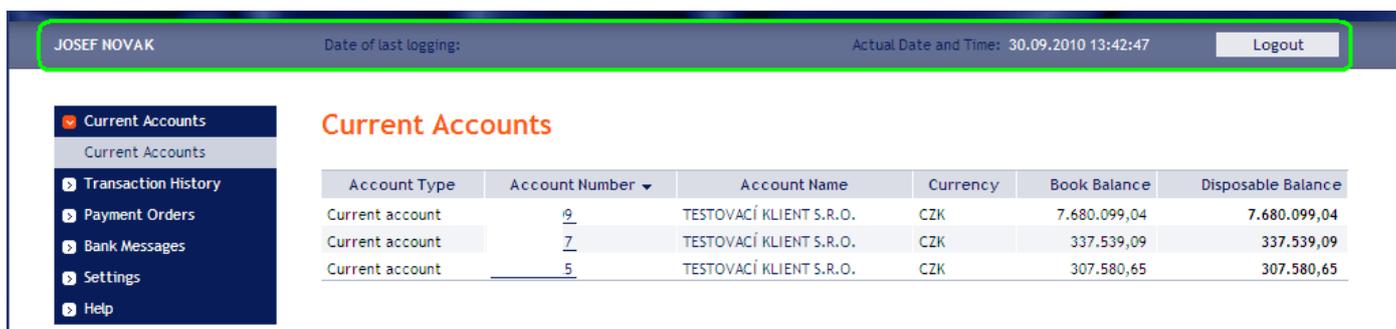


For security reasons the validity of the SMS code is limited that is why you have to insert it immediately after you receive it. If you do not enter the SMS code in time, IB will display information about expired validity of the SMS code. In that case click on the **Generate new SMS code** button.



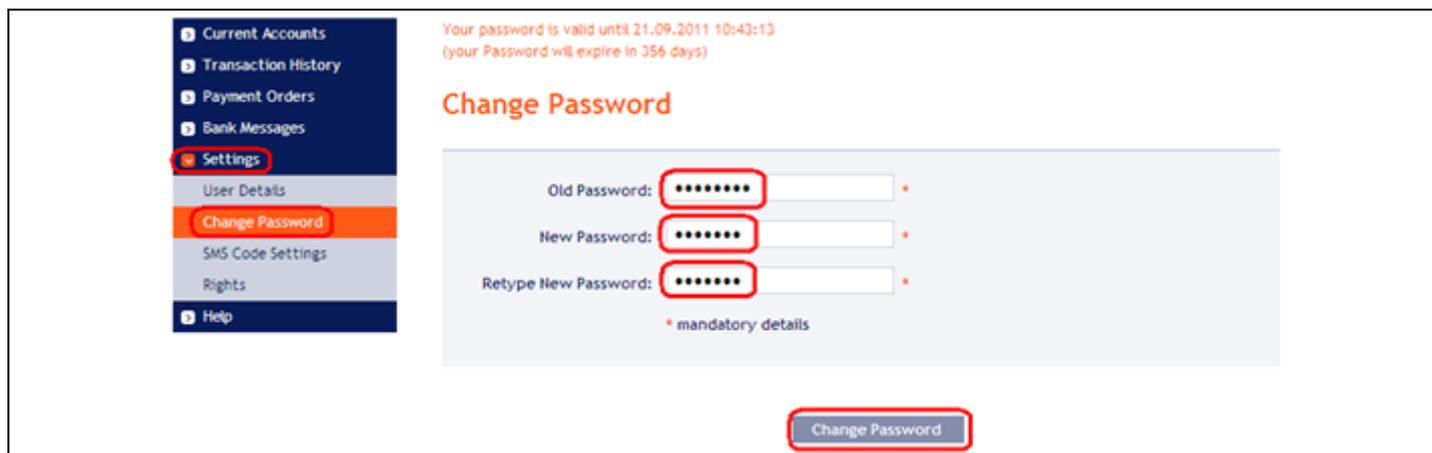
After inserting this option you will receive an SMS with a new SMS code that you will enter into the SMS code (SMS kód) field on the next screen and confirm the insertion by the **Confirm (Potvrdit)** button.

User's name, date of the last login (if you login into IB for the first time, this field is empty) and indication of actual date and time are displayed in the upper bar. You can log out from IB by clicking on the **Logout** button, which is available from every page of the IB.



We recommend **you to change the IB Login Password** that the Bank provided you after the signing the Contract on IB **immediately** after the first login into the IB by an SMS code.

On the introductory screen click on the options **Settings** and **Change Password** option. Then enter the IB Login Password that you received for the first login in IB into the **Old Password** field, and enter your new IB Login Password into the **New Password** and the **Retype New Password** fields. The IB Login Password have six to ten characters, may contain only alphanumeric characters without diacritical marks, of which minimally one uppercase letter, minimally one lowercase letter and minimally one digit and must not be repeated. To change it click on the **Change Password** button.



If the IB Login Password is not entered correctly IB displays the following information:



Close the window by the **OK** button, enter 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.



V. The first Screen after logging in Internetbanking

After login into the IB a list of accounts that are connected to IB will be displayed. Transaction history, orders and instructions for the Bank, Help and other services and information are available through the menu in the left part of the screen.

JOSEF NOVAK Date of last logging: 30.09.2010 13:42:12 Actual Date and Time: 30.09.2010 13:57:21 Logout

Current Accounts

Account Type	Account Number	Account Name	Currency	Book Balance	Disposable Balance
Current account	19	TESTOVACÍ KLIENT S.R.O.	CZK	7.680.099,04	7.680.099,04
Current account	7	TESTOVACÍ KLIENT S.R.O.	CZK	337.539,09	337.539,09
Current account	15	TESTOVACÍ KLIENT S.R.O.	CZK	307.580,65	307.580,65

PPF banka a.s. Customer Service: +420 222 244 255 business days 8 - 17h. Copyright © 2010 PPF banka a.s.

VI. Import and Export of data

IB allows to import and export data in files. Possibilities of formats of these files are available in the document *Formats of files for import and export of data for the Interbanking service of PPF banka a. s.* which is available on the Website of the Bank www.ppfbanka.cz.

It is possible to import a Domestic Bulk Payment order – Batch. All Payment orders in one Batch must have the same Maturity date. Execute the import of the Batch in the option **Payment orders, Domestic Bulk Payment Orders, Import Bulk Order** button.

Domestic Bulk Payment Orders Help

Import Bulk Order

Date, Time of Import	Account Number	Bulk Order Description	Total Count	Total Amount	Bulk Order Status	Bulk Order Number	Action
No records							

Print

Transaction Export from the account allows to gain an overview of the transactions on the connected accounts. It is possible to use data exports for import of the transaction data into the accounting system. Execute export from the option **Transaction History, List of Settled Transactions** (. Enter selective criteria into displayed fields and then click on the buttons in the lower part of the screen according to chosen file format – **Export XML** or **Export CSV**.

List of Settled Transactions

Account Number: All Accounts

Partner's Account Number: Bank Code:

Transaction Type: Not Selected

Period: Choose period Date from: 29.09.2010 Date to: 30.09.2010

From Amount: To Amount:

Variable Symbol: Specific Symbol:

Constant Symbol:

Clear Submit

Account Number Account Type	Posting date Value date	Amount	Transaction Type	Partner's Account Number Bank Code	Details	Variable Symbol Constant Symbol Specific Symbol
No records						

Print Export XML Export CSV

VII. Authorization of orders and instructions for the Bank

Authorization Rights and Viewing Rights of individual Users are stated in the Appendix of the Agreement on IB. You can find out settings of these Rights also in IB in the option **Settings, Rights**.

Rights

Right ID	Right Description	Priority	Amount Limit	Daily Limit	Weekly Limit	Monthly Limit	Currency	Status
5997	Kudrnatý_samostatně bez omezení	No	9999999999999999	not available	not available	not available	CZK	Active
6001	Michalkova_Davidovic_Jointly without limit	No	9999999999999999	not available	not available	not available	CZK	Active
6005	Kozena_Novak_Jointly without limit	No	9999999999999999	not available	not available	not available	CZK	Active
6008	Procházka_Novotná_spolně bez omezení	No	9999999999999999	not available	not available	not available	CZK	Active

A. Authorization by an SMS code

These fields will be displayed for Authorization by SMS code after entering an order or an instruction for the Bank – click on the **Generate new SMS code** button.

SMS Code:

Back Generate new SME Code Submit

You will receive an SMS with a recapitulation of inserted order and with an SMS code. Enter the SMS code into the **SMS code (SMS kód)** field and click on the **Submit** button.

SMS Code: 12345678

Back Generate new SME Code Submit

For security reasons, validity of SMS code is limited therefore you have to enter SMS code immediately after its receiving. If you do not enter SMS code in time IB displays information on expiration of SMS code. In this case click on the **Generate new SMS Code** button again.

SMS code has expired. Please press button Generate new SMS Code and new SMS code will be generated and sent to your mobile phone.

SMS Code:

Back Generate new SME Code Submit

Afterwards you receive new SMS with new SMS code which you enter on the next screen into the **SMS Code** field and confirm by **Submit** button. After successful entering of SMS code IB will display an assigned payment number and date of issue of the order. You may continue by entering another order (the **New Order** button) or by displaying a list of entered orders (the **Back** button).

Domestic Payment Order

Your request was sent

Payment Number: 301.7.255500.1

Payment Sent Date: 30.09.2010

New Order Back

B. Authorization by an Electronic Signature

After inserting an order or an instruction for the Bank for Authorization by an Electronic Signature information about the Certificate and an field for inserting the PIN will be displayed – enter the PIN and click on the **Submit** button.

Certificate path: pkcs11://dkc:k201/43335-Kozena-dalsi/MTI4NTc2NTg2NDE4MA==

PIN: *****

Submit

IB will display assigned payment number and the date of issue of the order. You may continue by entering another order (the **New order** button) or by displaying a list of entered orders (the **Back** button).

Domestic Payment Order

Your request was sent

Payment Number: 301.7.255500.1

Payment Sent Date: 30.09.2010

New Order Back

C. Multiple and Multilevel Authorization

If it is necessary for Authorization of an order or an instruction for the Bank to execute Authorization by two or more Users (e.g. one User himself can Authorize orders to 100.000,00 CZK and orders above this amount must be “co-authorized” by other User), with a certain order or instruction for the Bank this icon will display:

Due Date	From Account	Beneficiary's Account Number	Bank Code	Amount	Status	Payment Number ▲	Action
30.09.2010	19	15	6000	1,00 CZK	PARTSIG	301.7.255500.1	

The other User will click on this icon. IB will display information about the transaction and about the previous Authorization.

Sign Order

From Account:	9
Payment Number:	301.7.255500.1
Due Date:	30.09.2010
Amount:	1,00 CZK
Status:	PARTSIG

Back
Change Signing Right
List of Rights

Right information:

Right:	6005
Right Description:	Kozena_Novak_Jointly without limit

Certificate path: pkcs11://dkc:k201/43335-Kozena-dalsi/MTI4NTc2NTg2NDE4MA==

PIN:

Submit

User will then execute Authorization according to the way agreed in the Agreement on IB – Authorization by an SMS code will be executed the same way as it is under A., Authorization by an Electronic Signature will be executed the same way as it is under B.

VIII. States of Payment orders and Batches

Internetbanking changes a state of Payment orders and Batches according to their processing procedure so that you will have an overview about current state of their processing. Information about the current state of the Payment order or the Batch will be found in the list of respective orders.

Due Date	From Account	Beneficiary's Account Number	Bank Code	Amount	Status	Payment Number ▲	Action
30.09.2010	19	15	6000	1,00 CZK	PARTSIG	301.7.255500.1	
07.10.2010	15	19	6000	50,00 CZK	WAITMATUR	301.7.255494.1	
07.10.2010	19	15	6000	1,00 CZK	FORSIG	301.7.255493.1	
24.09.2010	19	15	6000	1,00 CZK	PARTSIG	301.7.255490.1	
24.09.2010	19	15	6000	1,00 CZK	PARTSIG	301.7.255489.1	
24.09.2010	15	19	6000	50,00 CZK	ACCEPTED	301.7.255488.1	
24.09.2010	19	15	6000	50,00 CZK	PARTSIG	301.7.255487.1	
24.09.2010	19	15	6000	1,00 CZK	ACCEPTED	301.7.255486.1	
22.09.2010	19	15	6000	5,00 CZK	ACCEPTED	301.7.255465.1	
21.09.2010	19	15	6000	5,00 CZK	ACCEPTED	301.7.255459.1	

< back | 1 | 2 | next >

A. States of Payment orders

Payment orders may have the following states:

State	Description
ERROR	The Payment order was refused.
FORSIG	The Payment order is waiting for Authorization by a User according to the Authorization Rights.
PARTSIG	The Payment order is waiting for Authorisation by the other User/Users according to the Authorization Rights.
VERIF	The Payment order was Authorized successfully according to the Authorization Rights.
PASSED	The Payment order was received by the Bank.
ACCEPTED	The Payment order was processed by the Bank.
WAITAUTH	The Payment order is waiting for the approval by the Bank.
WAITFUNDS	The Payment order is waiting for the supplement of the Monetary Funds.
CANCEL	The Payment order was cancelled by the Bank.
WAIT MATURITY	The Payment order is waiting for the maturity date.

B. States of the Batches

Batches can have these states:

State	Description
REC	The Batch was imported into IB.
REJECT	The Batch was refused due to formal faults (unknown or invalid format). No transaction will be provided.
FORSIG	The Batch is waiting for Authorization by one User according to the Authorization Rights.
PARTSIG	The Batch is waiting for Authorization by the other User/Users according to the Authorization Rights.
VERIF	The Batch is successfully authorized according to the Authorization Rights.
PASSED	The Batch was successfully delivered to the Bank.
ACCEPTED	The Batch was processed by the Bank.

The state of the Batch is only referred to the Batch itself, single Payment orders from the Batch have "their own" state according to the level of their processing according to the part A.

IX. Help in Internetbanking

Help to individual functionality is accessible directly in the IB, that is:

- In the left menu in the option **Help** – contain complete help for the IB; or
- In the link  **Help** in the right upper part of the screen – will display a part of help regarding a specific order or an instruction (e.g. if you are in the option Domestic one-off payments this will display help for domestic one-off payment only).

The screenshot shows the 'Domestic Payment Orders' section of the PPF internet banking interface. On the left is a dark blue navigation menu with the following items: Current Accounts, Transaction History, Payment Orders (highlighted), Domestic Payment Orders (highlighted in orange), Domestic Bulk Payment Orders, Domestic Direct Debit Orders, Domestic Standing Orders, Intrabank Payment Orders in Foreign Currencies, Foreign Payment Orders, Templates, Bank Messages, Settings, and Help (highlighted with a red circle). The main content area is titled 'Domestic Payment Orders' and features a 'New Order' button. Below this is a form with the following fields: 'From Account' (dropdown menu set to 'All Accounts'), 'Date from' and 'to' (calendar pickers both set to '28'), 'Amount from' and 'to' (text input fields), 'Beneficiary's Account Number' and 'Bank Code' (text input fields), 'Status' (dropdown menu set to 'Not Selected'), 'Variable Symbol' and 'Specific Symbol' (text input fields), and 'Constant Symbol' (text input field). A 'Help' icon is visible in the top right corner of the main content area.