PPF Banka

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

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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 <u>www.ppfbanka.cz</u>.

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 <u>customer.service@ppfbanka.cz</u>. 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.



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:

PPF Banka	CERTIFIKAČNÍ CENTRUM		
 Log in to Certificate Centre by Username and 	Log in to Certificate Centre by Certificate		
Password - First login Control Certificate Centre by Certificate List of revoked	Enter PIN:	Load certificate	
certificates for downloading S Software S Help	Select certificate name :	Login	
PPF Internetbanking			
D PPF Banka a.s.		Copyrig	RU E CZ 👯 ENG

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.;
- Download library for working with an electronic key (an applet for encryption of data) point B.; 2.
- Download drivers for the Token to relevant operating system point C; 3.
- 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.

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 Log in to Certificate Centre by Username and Password - First login 	Software
Log in to Certificate Centre by Certificate	Special software for work with TOKEN Java(TM) 2 Runtime Environment SE
 List of revoked certificates for downloading 	 Necessary to install for the correct running of internetbanking application in your web browser. If you already have the latest version of Java installed on your PC, installation is not necessary. 12re-1 4 2 11-windows-1586-p.exe, 15.4.M8
Software	BCC Annual DWCE11
Help	
PPF Internetbanking	Contrary for working with Electronic Signature with Certificate. Necessary to install to your PC to be able to communicate property with the Electronic Signature registered in PPF bank Internetbanking application. SSC Applet PKC511.exe-497 K8
	Token drivers for 32bit O5 Windows
	Necessary to Instal to your PC to be able to detect a US8 Token IKey 4000 KeyDrv32_v1.msl.).9 M8
	3. Token drivers for 64bit OS Windows (Some versions of OS Win. require installation of a compatible mode)
	Necessary to instal to your PC able to detect a USB Token IKey 4000
	Administration Software for Token
	We recommend you to install this software coming with a user interface for managing the Token Key 4000 (including list of Certificates and their current validity, allows you to change the PIN for Token and other important functions)

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 additionaly.
- 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

		Stažení souboru - upozornění zabezpečení 🛛 🔀
1.	First choose the file with SW for correct running of IB. In the first dialogue window click on the Save (Uložit) button.	Chcete soubor spustit nebo uložit? Název: j2re-1_4_2_11-windows-i586-p.exe Typ: Aplikace Zdroj: vltibsweb.pmb.cz Spustit Uložit Storno
		Přestože software stažený z Internetu může být užitečný, soubor tohoto typu může poškodit počítač. Pokud zdroji plně nedůvěřujete, tento software nespouštějte ani neukládejte. <u>Jaké je riziko?</u>

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		Zadejte název souboru pro uložení
2.	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!!!	Uložit do: Java Java Poslední dokumenty Plocha Dokumenty Dokumenty Posieňač Název souboru: Uložit jako typ: Pinary File Uložit
3.	Then information on successful saving is displayed – launch the installation by Launch (Spustit) button.	Stahování dokončeno Stahování bylo dokončeno. 4_2_11-windows-i586-p.exe z ibcc.ppfbanka.cz Staženo: me15,4 MB za 12 s Cli stahování: C:\j2re-1_4_2_11-windows-i586-p.exe Přenosová rychlost: 1,28 MB/s Tento dialog po dokončení stahování zavřít Spustit Otevřít složku Zavřít
4.	System asks if you wish to launch the SW – click on the Launch (Spustit) button.	Internet Explorer - upozornění zabezpečení Chcete tento software spustit? Image: Mázev: j2re-1_4_2_11-windows-i586-p.exe Vydavatel: Sun Microsystems, Inc. Image: Další možnosti Spustit Nespouštět Nézev: j2re-1_4_2_11-windows-i586-p.exe Vydavatel: Sun Microsystems, Inc. Image: Další možnosti Spustit Nespouštět Nespouštět Nespouštět Image: Další možnosti Spustit Nespouštět Nespouštět Image: Další možnosti Image: Další možnosti Spustit Nespouštět Image: Další možnosti Image: Další možnosti </td

		🙀 Java 2 Runtime Environment, SE v1.4.2_11 - Maintenance Welcome
5.	The installation guide will come up. In the first screen of the guide click on the Next button.	Welcome to the InstallShield Wizard for Java 2 Runtime Environment, SE v1.4.2_11 The InstallShield(R) Wizard will allow you to modify, repair, or remove Java 2 Runtime Environment, SE v1.4.2_11. To continue, click Next.
6	In the following screen leave choosen installation type (Complete , Modify nebo Typical) and click on the Next button.	Image: Second



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

1.	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.	Stažení souboru - upozornění zabezpečení Image: Chcete soubor spustit nebo uložit? Název: BSC Applet PKCS11.exe Typ: Aplikace Zdroj: vltibsweb.pmb.cz Spustit Uložit Storno Přestože software stažený z Internetu může být užitečný, soubor tohoto typu může poškodit počítač. Pokud zdroji plně nedůvěřujete, tento software nespouštějte ani neukládejte. Jaké je riziko?
2.	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!!!	Uložit jako Uložit jako Uložit do: BSC Praha BSC Praha BSC Praha BSC Praha BSC Praha BSC Applet PKCS11 Uložit Storno
3.	Then information on successful saving is displayed – launch the installation by Launch (Spustit) button.	Stahování dokončeno. Stahování bylo dokončeno. BSC%20Applet%20PKCS11.exe z ibcc.ppfbanka.cz Staženo: me496 kB za 1 s Cil stahování: C:\Progra\BSC Applet PKCS11.exe Přenosová rychlost: 496 kB/s Tento dialog po dokončení stahování zavřít Spustit Otevřít složku Zavřít

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7.	In the next screen click on the Next button.	BSC Applet PKCS11 - InstallShield Wizard Image: Custom Setup Select the program features you want installed. Image: Click on an icon in the list below to change how a feature is installed. Image: Click on an icon in the list below to change how a feature is installed. Image: Feature Description Image: Click on an icon in the list below to change how a feature is installed. Image: Feature Description Image: Click on an icon in the list below to change how a feature is installed. Image: Click on an icon in the list below to change how a feature is installed. Image: Click on an icon in the list below to change how a feature is installed. Image: Click on an icon in the list below to change how a feature is installed. Image: Click on an icon in the list below to change how a feature is installed. Image: Click on an icon in the list below to change how a feature is installed. Image: Click on an icon in the list below to change how a feature is installed. Image: Click on an icon in the list below to change how a feature is installed. Image: Click on an icon in the list below to change how a feature is installed. Image: Click on an icon in the list below to change how a feature is installed. Image: Click on an icon in the list below to change how a feature is installed. Image: Click on an icon in the list below to change how a feature is installed. Image: Click on an icon in the list below to change how a feature is installed. Image: Click on an icon icon in the list below tow and in the list
8.	In the following screen switch on the installation of an applet by pressing the Install button.	BSC Applet PKCS11 - InstallShield Wizard Ready to Modify the Program The wizard is ready to begin installation. Click Install to begin the installation. If you want to review or change any of your installation settings, click Back. Click Cancel to exit the wizard. InstallShield



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.	Stažení souboru - upozornění zabezpečení Image: Chcete soubor spustit nebo uložit? Chcete soubor spustit nebo uložit? Název: iKeyDrv32_v1.msi Typ: Balíček služby Windows Installer Zdroj: vltibsweb.pmb.cz Spustit Uložit Storno Vřestože software stažený z Internetu může být užitečný, soubor tohoto typu může poškodit počítač. Pokud zdroji plně nedůvěřujete, tento software nespouštějte ani neukládejte. Jaké je riziko?
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!!!	Uložit jako Uložit de: Token Poslední dokumenty Pocha Pocha Dokumenty Dokumenty Dokumenty Název souboru: KeyDrv32_v1 Uložit jako typ: Balíček služby Windows Installer
3.	Then information on successful saving is displayed – launch the installation by Launch (Spustit) button.	Stahování dokončeno Stahování bylo dokončeno. iKeyDrv32_v1.msi z ibcc.ppfbanka.cz Staženo: me1.82 MB za 1 s Cíl stahování: C:\Program File\iKeyDrv32_v1.msi Přenosová rychlost: 1.82 MB/s Tento dialog po dokončení stahování zavřít Spustit Dtevřít složku Zavřít

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7.	Switch on the installation by pressing the Install button in the following screen.	SafeNet iKey Driver v4. 1.0. 1006 - InstallShield Wizard Ready to Install the Program The wizard is ready to begin installation. Click Install to begin the installation. If you want to review or change any of your installation settings, click Back. Click Cancel to exit the wizard. InstallShield Cancel
8.	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.	iKey Driver Image: Close Please insert an iKey Security Token to complete the installation.
9.	After finishing the installation click on the Finish button.	SafeNet iKey Driver v4.1.0.1006 - InstallShield Wizard Completed InstallShield Wizard has successfully installed SafeNet iKey Driver v4.1.0.1006. Click Finish to exit the wizard.

Downloading of a SW for the Token operation D.

		Stažení souboru - upozornění zabezpečení 🛛 🛛 🔀
1.	Further choose the file with a SW for the Token operation. In the first dialogue window click on the Save (Uložit) button.	Chcete soubor spustit nebo uložit? Název: PPFBswToken_v1.msi Typ: Balíček služby Windows Installer Zdroj: vltibsweb.pmb.cz Spustit Uložit Storno Přestože software stažený z Internetu může být užitečný, soubor tohoto typu může poškodit počítač. Pokud zdroji plně nedůvěřujete, tento software nespouštějte ani neukládejte. Jaké je riziko?
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!!!	Uložit jako Uložit do: Token Poslední dokumenty Pocha Pocha Dokumenty Dokumenty Název souboru: Místa v síti Název souboru: Uložit jako typ: Balíček služby Windows Installer
3.	Then information on successful saving is displayed – launch the installation by Launch (Spustit) button.	Stahování dokončeno. Věší Stahování bylo dokončeno. PPFBswToken_v1.msi z ibcc.ppfbanka.cz Staženo: ma8,68 MB za 3 s Cil stahování: C:\Program\PPFBswToken_v1.msi Přenosová rychlost: 2,89 MB/s Tento dialog po dokončení stahování zavřít Spustit Otevřít složku Zavřít

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



Now restart the PC.

Ε. 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.

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EIP Utilities SafeNet, Inc.	
File View Options Help	
File View Options Help Slot 10 - Rainbow Technologies iKeyVirtualReader 0 (iKey) Slot 11 - Rainbow Technologies iKeyVirtualReader 1 (Not Logged In) Slot 12 - Rainbow Technologies iKeyVirtualReader 2 (Not Logged In) Slot 13 - Rainbow Technologies iKeyVirtualReader 3 (Not Logged In)	Login Change PIN Test Token Library Version Display Common Access Card Data Display Common Access Card Data Display Token Overview Token Overview Serial Number: 90417870 Label: Token Vendor: *SafeNet, Inc. Manufacture Date: 10/14/2009
	Free Memory: 69100

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.

změna hesla		X
	Token	
Staré heslo	*****	
Nové heslo	*****	_
Opakovat nové heslo	******	_
C	OK Zrušit	

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 (<u>https://ibcc.ppfbanka.cz</u>), change language (ENG) in the right bottom corner and click on the option Log in to Certificate 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.

Not logged in		
 Log in to Certificate Centre by Username and Password - First login Log in to Certificate Centre by Certificate List of revoked certificates for downloading Software Help PPF Internetbanking 	Log in to Certificate Centre by Username and Password - First logi Username: 7U43335 Password: Login If you have a valid Certificate saved on Token, log in to the application by the Electronic Signature with Certificate.	in
PPF Banka a.s.		🚍 RU 🖿 CZ 🧩 ENG

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.

DANA KOZENA		Help Logout
New certificate Valid certificates	Saving of your Certificate	
 Invalid certificates Help 	Name and surname: DANA KOZENA	
	Address: 110 00 PRAHA 1 ZA ROHEM 15	
	Save information	
	Certificate storage type: Electronic key(TOKEN)	
	Certificate name: 43335-Kozena-2092010	
	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 due to security reason. You can change PIN of TOKEN using software application attached with your TOKEN.	place separately from TOKEN in

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.

Saving of your Certificate	
Serial number:	166C (3740)
Issued by:	EMAIL=mlokajic kovagpp/banka.cz,CN=CA PPF,OU=IT, Hotiine 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 13:03
Validity to:	29.09.2011 13:03
Print:	7D:94:CA:8C:1A:18:AC:78:84:34:37:13:9F:39:19:C8
PIN:	·····
-	
	install

Afterwards the information about successfully saved Certificate will be displayed.

Certificate saved successfully
Certificate no. 5740 was successfully saved in he system. You can see parameters of the certificate created on the screen "Valid Certificates".

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.

DANA KOZENA			Hate Logout
 New certificate Valid certificates 	Valid certificates		
 Invalid certificates Help 	Serial number:	166C (5740)	
	Issued by:	EMAIL+miokajickova@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 13:03:07	
	Validity to:	29.09.2011 13:03:07	
	Print:	7D:94:CA:8C:1A:18:AC:78:84:34:37:13:9F:39:19:C8	
	Rev	oke Prolong	

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.

Because of a long period of inactivity, an automatic logout has been performed in due to security reasons.	
You need to log in again to start working with the application.	
Log in again End	

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.

Not logged in	
Log in to Certificate Centre by Username and Password - First login	Log in to Certificate Centre by Certificate
Log in to Certificate Centre by Certificate	Enter PIN: Load certificate
 List of revoked certificates for downloading 	
3 Software 3 Help	Select certificate name : 43335-Kozena-novy V
PPF Internetbanking	

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.

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Invalid certificates		
S Help	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:	

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.

 Invalid certificates Help 	Serial number: 166D (5741)
	EMAIL emickatic kowaRon/banka cz ClaCA DPE OttaT. Hotine 221611666 O-DPE
	Issued by: banka a.s.,C=CZ
	Issued for: 0+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:28:8B:67:98:9E:DA:43:8A:AE:21:2A:54:CD

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.

F	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.

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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:	48: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
c	Certificate no. 5742 was successfully saved in he system.
Y	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.

New certificate Nalid certificates	Invalid certificates	
 Invalid certificates Heip 	Validity revoked on: 29.09.201	0 15:12:41
	Serial number:	1660 (5741)
	issued by:	EMAIL-milokajickovagppfbanka.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:	87:E7:88:28:88:67:98:9E: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:

PPF Banka	INTERNETBANKING	Y /	
not Logged in			
 Certification Centre Manuals and Handbooks News 	SIGN ON TO INTERNETBANKING Login by Certificate Login by SMS Code	Help	
 Exchange Rates Business Conditions of PPF Banka a.s. 	IB Username:		
Price lists	PIN:	Load certificate	
Contact us	Certificate:	Login	
	Security Principles		
	Internetbanking is fully accesible.		
D PPF banka a.s.	Customer Service: +420 222 244 255 busine <u>customer.service@ppfbank</u>	ess days 8 - 17h. .a.cz	Copyright © 2010 PPF banka a.s.

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.

not Logged in		
> Certification Centre	SIGN ON TO INTERNETBANKING	
Manuals and Handbooks		
News	Login by Certificate Login by SMS Code	Hein
Interest Rates		<u></u>
> Exchange Rates	2109Kozena	
Business Conditions of PPF	IB Username:	
Banka a.s.		
Price lists	PIN:	Load certificate
> Contact us		
	Certificate:	Login

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

Certification Centre				
Manuals and Handbooks	SIGN ON TO	INTERNETBANKING		
News	Login by Certifica	te Login by SMS Code		Halp
S Interest Rates				neup
Exchange Rates	15.11	2109Kozena		
Business Conditions of PPF Banka a.s.	IB Username:			
Price lists	PIN:	•••••	Load certificate	
> Contact us				

User's name, date of the last login (if you are logining 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.

DANA KOZENA	Date of last logging:		Actu	al Date and Time: 3	0.09.2010 13:15:23	Logout
S Current Accounts						
Current Accounts	You have no valid Certi	ficate registered in the app	lication. That is why you canno	t place and authoris	e any orders or bank m	essages.
Transaction History	If you want to use Inter	rnetbanking for placing ord	ers, please generate a valid Cer	tificate in Certifical	tion Centre and registe	er Internetbanking in
Payment Orders	Settings/Certificate Re	gistration.				
Bank Messages		ounts				
Settings	Current Acc	ounts				
🔉 Help	Account Type	Account Number 👻	Account Name	Currency	Book Balance	Disposable Balance
	Current account	<u>19</u>	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.

You have no valid Certificate registered in the application. That is why you cannot place and authorise any orders or ba	nk messages.
If you want to use Internetbanking for placing orders, please generate a valid Certificate in Certification Centre and re Settings/Certificate Registration.	gister Internetbanking in
Certificate Registration for placing and authorising payment orders	(1) Help
PIN code: •••••• Certificate Name: 43335-Kozena-novy V Browse	
Save	

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.

S Certification Centre	SIGN ON TO INTERNETBANKING	
Manuals and Handbooks		
> News	Login by Certificate Login by SMS Code	Han
Interest Rates		<u>nep</u>
Exchange Rates	2109Novak	
 Business Conditions of PPF Banka a.s. 	is username:	
> Price lists	IB Login Password:	Login
> Contact us		

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.

not Logg e d in		
> Certification Centre	Login by SMS Code	0
Manuals and Handbooks		🔹 нер
> News	The SMS Code has been sent to your mobile phone	
S Interest Rates	The shis code has been sent to your mobile prone.	
> Exchange Rates		
 Business Conditions of PPF Banka a.s. 	SMS Code (12345678	
Price lists	Submit Generate new SMS Code	
S Contact us		

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.

not Logged in		
 Certification Centre Manuals and Handbooks 	Login by SMS Code	♥ Help
 News Interest Rates 	SMS code has expired.Please press button Generate new SMS Code and new SMS code will be generated and sent to your mobile phone.	
Exchange Rates		
Business Conditions of PPF Banka a.s.	SMS Code	
> Price lists		
Contact us	Submit Generate new SMS Code	

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.

JOSEF NOVAK	Date of last logging:		Actu	al Date and Time: 30	0.09.2010 13:42:47	Logout
Current Accounts	Current Acc	ounts				
Transaction History	Account Type	Account Number 👻	Account Name	Currency	Book Balance	Disposable Balance
Payment Orders	Current account	9	TESTOVACÍ KLIENT S.R.O.	CZK	7.680.099,04	7.680.099,04
Bank Messages	Current account	7	TESTOVACÍ KLIENT S.R.O.	CZK	337.539,09	337.539,09
Settings	Current account	.5	TESTOVACÍ KLIENT S.R.O.	CZK	307.580,65	307.580,65
S Help						

We recommend <u>you to change</u> the <u>IB Login Password</u> that the Bank provided you after the siging the Contract on IB <u>immediately</u> 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 fileds. 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.

Current Accounts Transaction History	Your password is valid until 21.09.2011 10:43:13 (your Password will expline in 356 days)
 Payment Orders Bank Messages 	Change Password
User Details	Old Password:
Change Password SMS Code Settings Rights	New Password:
S Help	* mandatory details
	Change Password

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

Zpráva :	z webové stránky 🛛 🔀
⚠	Password and password verification has be the same
	ОК

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.

The password has been successfully changed.

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	0.09.2010 13:42:12	Actua	l Date and Time: 30	0.09.2010 13:57:21	Logout
Current Accounts	Current Acco	ounts				
Transaction History	Account Type	Account Number 👻	Account Name	Currency	Book Balance	Disposable Balance
Payment Orders	Current account	19	TESTOVACÍ KLIENT S.R.O.	CZK	7.680.099,04	7.680.099,04
Bank Messages	Current account	7	TESTOVACÍ KLIENT S.R.O.	CZK	337.539,09	337.539,09
Settings	Current account		TESTOVACÍ KLIENT S.R.O.	CZK	307.580,65	307.580,65
Help						
2 PPF Danka a.s.		Customer Service: +4	20 222 244 255 business days 8	š-1/h.		
		cu	stomer.service@ppfbanka.cz		Сору	right © 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.

Current Accounts	Domestic Bu	ulk Payme	nt Orders				q	Help
Transaction History Payment Orders	Import Bulk Order							
Domestic Payment Orders	Date, Time of Import	Account Number	Bulk Order Description	Total Count	Total Amount	Bulk Order Status	Bulk Order Number	Action
Domestic Bulk Payment Orders				No records				
Domestic Direct Debit Orders				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 List of Unsettled Transactions	Account Nur Partner's Account Nu	nber: All Accoun	ts	Bank Co	ode:	~		
Payment Orders Bank Messages	Transaction 1	Type: Not Selecte	ed			~		
Settings	Pe	riod: Choose pe	riod 💌	Date from: 29.09.2010	20 0	ate to: 30	.09.2010	28
nep	From Am	ount:		To Amo	unt:			
	Variable Sys	mbol:		Specific Sym	bol:			
	Constant Syn	mbol:						
	L			Clear Su	ıbmit			
	Account Number Account Type	Posting date 🔺 Value date	Amount	Transaction Type	Partner's Acco Bank (ount Numbe Code	er Details	Variable Symbol Constant Symbol Specific Symbol
				No concede				

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.

Current Accounts Transaction History	Right	ts							
Payment Orders Bank Messages	Right ID	Right Description	Priority	Amount Limit	Daily Limit	Weekly Limit	Monthly Limit	Currency	Status
Settings	5997	Kudrnatý_samostatně bez omezení	No	9999999999999999	not available	not available	not available	CZK	Active
User Details Change Password	6001	Michaikova_Davidovic_jointiy without Bmit	No	9999999999999999	not avalable	not available	not available	сzк	Active
SMS Code Settings	6005	Kozena_Novak_jointly without limit	No	99999999999999999	not available	not available	not available	CZK	Active
Rights	6008	Procházka_Novotná_společně bez omezení	No	9999999999999999	not available	not available	not available	СZК	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 general	ed 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).

Authorization by an Electronic Signature B.

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: pics11://dick201/43335-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
Payment Sent Date:	30.09.2010
New Order B	sck

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Multiple and Multilevel Authorization С.

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 Acco	ount Benefi	ciary's Account Number	Bank Code	Amount	Status	Payment Number 🔺	Action
30.09.2010 H	,	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
Right Information: Right Description:	6005 Kozena_Novak_jointly without limit
Certificate path: pkcs datsi PIN: •••	11://dkck201/43335-Kozena- MTI4NTc2NTg2NDE4MA ==
Sub	mit

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	25	6000	1,00 CZK	PARTSIG	301.7.255500.1	à 🌶 🧞 🗴
07.10.2010	:5	79	6000	50,00 CZK	WAITMATUR	301.7.255494.1	à /
07.10.2010	19	25	6000	1,00 CZK	FORSIG	301.7.255493.1	à 🌶 🧞 🗼
24.09.2010	19	15	6000	1,00 CZK	PARTSIG	301.7.255490.1	à 🌶 🧞 🗴
24.09.2010	19	25	6000	1,00 CZK	PARTSIG	301.7.255489.1	à 🌶 🧞 🗴
24.09.2010	:5	19	6000	50,00 CZK	ACCEPTED	301.7.255488.1	02
24.09.2010	19	25	6000	50,00 CZK	PARTSIG	301.7.255487.1	à 🌶 🧞 🗴
24.09.2010	19	25	6000	1,00 CZK	ACCEPTED	301.7.255486.1	à 🌶
22.09.2010	19	25	6000	5,00 CZK	ACCEPTED	301.7.255465.1	<u>i</u>
21.09.2010	19	25	6000	5,00 CZK	ACCEPTED	301.7.255459.1	0 /
						 back [1]	2.1 next >

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A. States of Payment orders

Payment orders may have the following states:

State	Description
ERROR	The Payment order was refused.
FORSIC	The Payment order is waiting for Authorization by a User according to the Authorization
FORSIG	Rights.
DADTSIC	The Payment order is waiting for Authorisation by the other User/Users according to the
PARISIG	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 \diamond 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).

Current Accounts Transaction History	Domestic Pay	ment Or	rders			C and the
Payment Orders	New Order					
Domestic Payment Orders		4.8.4				
Domestic Bulk Payment	From Account:	All Accounts			×	
Orders	Date from:		28	to:	28	
Domestic Direct Debit Orders	Amount from:			to:		
Domestic Standing Orders						
Intrabank Payment Orders in Foreign Currencies	Beneficiary's Account Number:			Bank Code:		
Foreign Payment Orders	Status:	Not Selected			~	
Templates	Variable Symbol:		s	pecific Symbol:		
Bank Messages						
Settings	Constant Symbol:					
B Help						