



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

## Part III: Communication with the Bank and setting and sending of a notification about selected events

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## I. Introduction

For greater clarity, the User Guide is divided into several parts, which are separate documents. This part describes communication with the Bank and setting and sending of a notification about selected events. Other information related to IB is stated in other parts of the User Guide.

In the event that there are expressions, abbreviations or phrases beginning with capital letters used in the text of the User Guide, their meaning will be stated in the article titled Definition of Terms of the GBC and/or SBC. The meaning may be specified in the individual provisions of the GBC and/or SBC and/or this User Guide.

## II. Communication with the Bank

You may send a query or request to the Bank relating to IB or the products and services provided by IB in the **Communication with the Bank** option. Similarly, the Bank will use IB for sending messages to Users – e.g. in the case of a change of SBC, the planned unavailability of IB, etc.

After selecting this option, the field for creating a new message to the Bank will be automatically displayed.

The screenshot shows the 'Create New Message' interface. On the left is a vertical menu with the following items: Accounts, Transaction History, Statements, Payment Orders, Payment Cards, Notice, Communication with the Bank (selected and highlighted in orange), Create New Message, Received messages, Sent Messages, Settings, and Guides and Instructions. The main content area is titled 'Create New Message' in orange. It features a 'Subject:' label followed by a text input field with a red asterisk. Below it is a larger 'Message:' text area, also with a red asterisk. A red asterisk and the text '\* Mandatory details' are positioned below the message area. At the bottom right of the form are two buttons: 'Clear' and 'Submit'.

### A. Received messages from the Bank

To view the message sent by the Bank, click on the **Received messages** option. A list of messages from the Bank will be displayed.

If you receive a message from the Bank, this option is displayed immediately upon logging into the IB. The number of unread messages (in bold) and the total number of messages received from the Bank are also displayed in the upper bar. If you do not read the message from the Bank, a list of current accounts which are connected to IB will be displayed after next login into IB and information about unread messages is displayed only in the upper bar.

You can read a message by clicking on its Subject.

HENRY WHITE Date of last logging: 21.06.2012 17:27:44 Actual Date and Time: 21.06.2012 17:43:37 Messages 1/2 Log off

### List of Received Messages

New Message Filter Clear filter

Date ▲	Subject	Priority	Attachment	Message Type
18.05.2012 15:45:24	<a href="#">Notification about selected events</a>	normal	<a href="#">Information about notification.pdf</a>	
18.05.2012 15:42:31	<b>Innovation of the Internetbanking product</b>	normal	<a href="#">Information about Changes.pdf</a>	

Navigation menu: Accounts, Transaction History, Statements, Payment Orders, Payment Cards, Notice, Communication with the Bank, Create New Message, **Received messages**, Sent Messages

The text of the message from the Bank will be stated in the file **Message text**. You can respond to the received message by clicking on the **Reply** button – the field for creating and sending messages to the Bank will be displayed (see article [B.](#)). A received message can also be printed by clicking on the **Print** button – the print runs in the same way as in article [C.](#) A received message can also be deleted by clicking on the **Delete** button. If the message contains an attachment, you can open it or save it by clicking on the **Download file** button.

### Message

Date: 18.05.2012 15:45:24  
Subject: Notification about selected events  
Priority: normal  
Message Type:  
Attachment: **Information about notification.pdf**  
Message:

**Dear client,**

**We would like to inform you that it is possible to set the sending of a notification about selected events within the innovation of the Internetbanking product with effect from April 23, 2012. Details of this update are in enclosure.**

**PPF banka a.s.**

Buttons: Back, Reply, Print, Delete, Download file

After option **Delete**, a question regarding whether you really want to delete the selected message will be displayed – for deletion, click on the **Yes** button.

### Delete Message

Do you really want to delete this Message?

**Yes** No

The selected message will be deleted.

By means of the **Filter** button the selected period for which you wish to view received messages can be specified.

## List of Received Messages

New Message

Filter

Clear filter

In the **Date from** field, enter the date from which you want the received messages to be displayed and, in the **Date by** field, enter the date until which you want to view received messages or select these data from the calendar on the right of the field. It is sufficient to fill in only one of the two fields. Press button **Back** to return to the list of received messages. The entered data can be deleted with the **Default** button. To confirm your selections, click on the **View** button.

### Filter

Date from: 01.07.2012

28

till: 31.08.2012

28

Back

Clear

Submit

## B. Creating and sending messages to the Bank

To send a message to the Bank, click on the **Create New Message** option. In the **Subject** field write briefly what the message relates to and type the text of the message in the **Message** box. The full entered text can be deleted with the **Clear** button. After entering the full text of the message click on the **Submit** button to send it to the Bank.

- Accounts
- Transaction History
- Statements
- Payment Orders
- Payment Cards
- Notice
- Communication with the Bank
  - Create New Message**
  - Received messages
  - Sent Messages
- Settings
- Guides and Instructions

### Create New Message

Subject: Unavailable statements

Message:

Hello,  
I have no statements available for account 12345678 - I ask for their speedy delivery.  
Thank you, White

\* Mandatory details

Clear

Submit

Subsequently, the recapitulation of the message text and the field for its Authorization will be displayed. Authorization is performed in accordance with the part I. of the User Guide. Then click on the **Authorize** button and go to the list of messages. Each User Authorizes the messages separately, even when he/she has set the Multiple or Multi-level Authorization for orders and requests for the Bank.

### Create New Message

**Subject:** Unavailable statements

**Message:** Hello,  
I have no statements available for account 12345678  
9 - I ask for their speedy delivery.  
Thank you, White

**SMS Code:**

A list of all the sent messages will be automatically displayed – see point [C.](#) below.

### C. List of messages sent to the Bank

The list of sent messages can be displayed by selecting **Sent messages**. By means of the **Filter** button the selected period for which you wish to view the sent messages can be specified.

### List of Sent Messages

Date and Time of Message ▲	Subject
21.06.2012 18:04:59	<a href="#">Unavailable statements</a>

Navigation menu: Accounts, Transaction History, Statements, Payment Orders, Payment Cards, Notice, Communication with the Bank, Create New Message, Received messages, **Sent Messages**

In the **Date from** field enter the date from which you want the sent messages to be displayed and, in the **Date to** field, enter the date until which you want to view the sent messages or select these data from the calendar on the right of the field. It is sufficient to fill in only one of the two fields. The entered data can be deleted with the **Default** button. To confirm your selections, click on the **View** button.

### Filter

**Date from:**

**till:**

By clicking on the message Subject you can view its details.

## List of Sent Messages

New	Filter	Clear filter	Delete	Print
Date and Time of Message ▲	Subject			
21.06.2012 18:04:59	Unavailable statements			

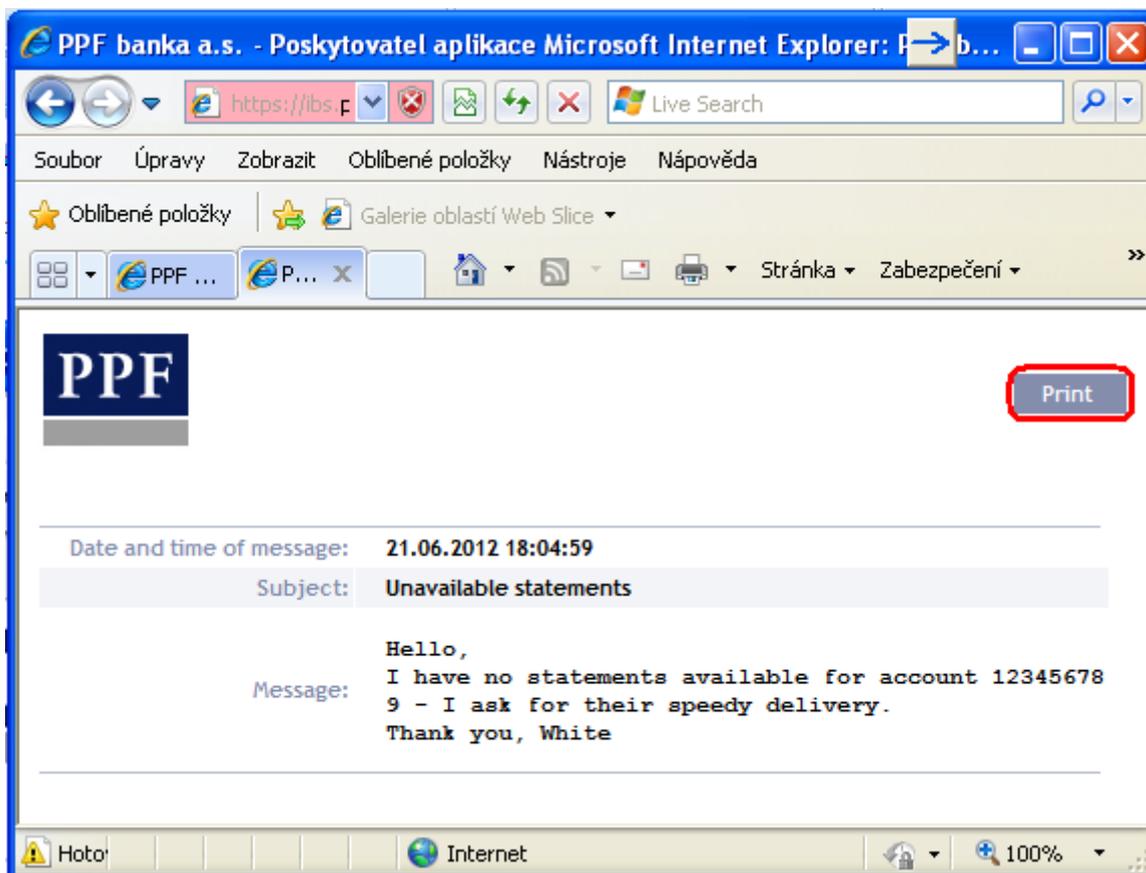
You can even print details of the sent messages – for this option, click on the **Print** button.

## Create New Message

Date and time of message:	21.06.2012 18:04:59
Subject:	Unavailable statements
Message:	Hello, I have no statements available for account 12345678 9 - I ask for their speedy delivery. Thank you, White

Outgoing messages **Print**

A separate window with a print preview will be opened – to print the sent message, click on the **Print** button. After printing, close the window by means of the cross in the upper right-hand corner.



You can also delete a sent message – click on the circle in the first column of the message you want to delete and then click on the **Delete** button in the upper right-hand corner.

**List of Sent Messages**

New Filter Clear filter **Delete** Print

	Date and Time of Message ▲	Subject
	21.06.2012 18:04:59	<a href="#">Unavailable statements</a>

After this option, you will be asked whether you really want to delete the selected message; to delete, click on the **Yes** button.

**Delete Message**

Do you really want to delete this Message?

**Yes** No

The selected message will be deleted.

### III. Notification about selected events

It is possible to set the sending of a notification about selected events by selecting the option **Notice**.

**Notice List**

Create New Notice

Date of creation ▲	Notice type	Notice Name	Client's Account / Card number	Contact	Action
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Notification can be sent via SMS, email or both, or their combinations for various types of notifications. **Sending a notification through SMS is charged according to the Bank's Price List.**

All of the entered notifications are listed in the **Notice List**, always only the notifications set by the User that is signed in.

## Notice List



Create New Notice

Date of creation ▲	Notice type	Notice Name	Client 's Account / Card number	Contact	Action
02.08.2012	Notice on Account Balance	Avai	40004	+420123456789	
02.08.2012	Notice on Login Into Internetbanking	Log - IB		+420123456789	
28.05.2012	Notice on Unsuccessful Card Transaction	TRN z PK - neprovedené	5458 54xx xxxx 0456	henry@email.com	
28.05.2012	Notice on Unsuccessful Card Transaction	TRN z PK - neprovedené	5458 54xx xxxx 0456	+420123456789	
28.05.2012	Notice on Successful Card Transaction	TRN z PK - provedené	5458 54xx xxxx 0456	henry@email.com	
28.05.2012	Notice on Successful Card Transaction	TRN z PK - provedené	5458 54xx xxxx 0456	+420123456789	

### A. Setting up sending of notifications

Setting the contacts and times for sending notifications is possible in the **Notice settings** section:

- In the **Default contact**, indicate your mobile telephone number in international format +NNNNNNNNNNNNNN or your e-mail address – this data may be changed in the individual notifications.
- In the **Time for sending notice from/to**, you can define the time interval during which notifications are to be sent – by default, there is pre-set sending time from 8:00 till 18:00, and without entering a time interval (ie. after deleting a preset sending time) the notification will be sent immediately after the selected event occurs.
- In the **Do not send notification from/to**, you can enter specific dates when notifications are not to be sent (e.g. during vacation).

Click on the **Confirm** button to save your basic settings

- Accounts
- Transaction History
- Statements
- Payment Orders
- Payment Cards
- Notice
- Notice List
- Notice Settings
- Communication with the Bank
- Settings
- Guides and Instructions

### Setting up notifications

**SMS**

Default contact:

Time for sending notice from:  to:

Do not send notification from:   to:

**E-mail**

Default contact:

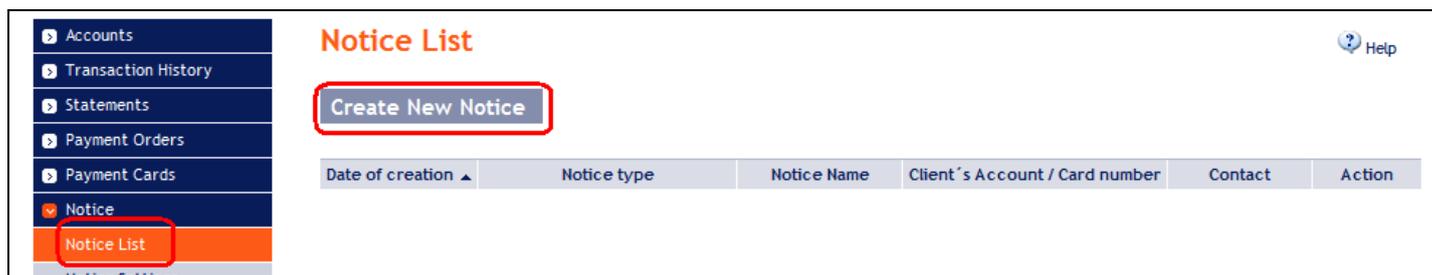
Time for sending notice from:  to:

Do not send notification from:   to:

This setting can be changed at any time.

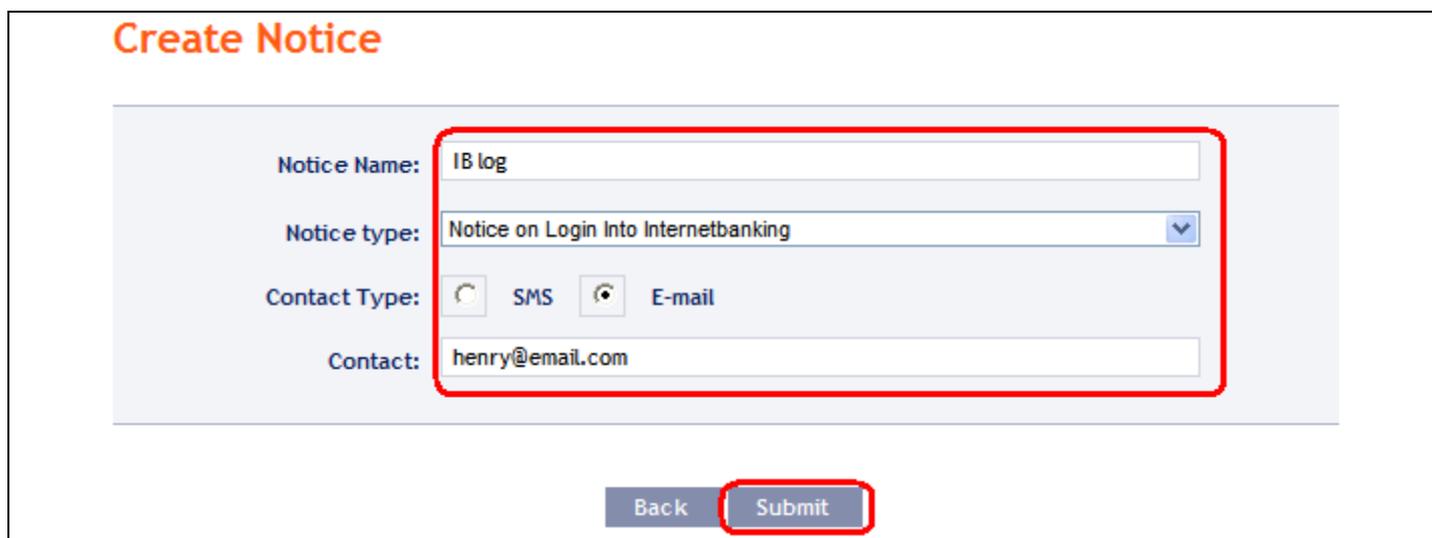
## B. Entering of individual notifications

Enter notifications in the option **Notice List** by pressing **Create New Notice**.

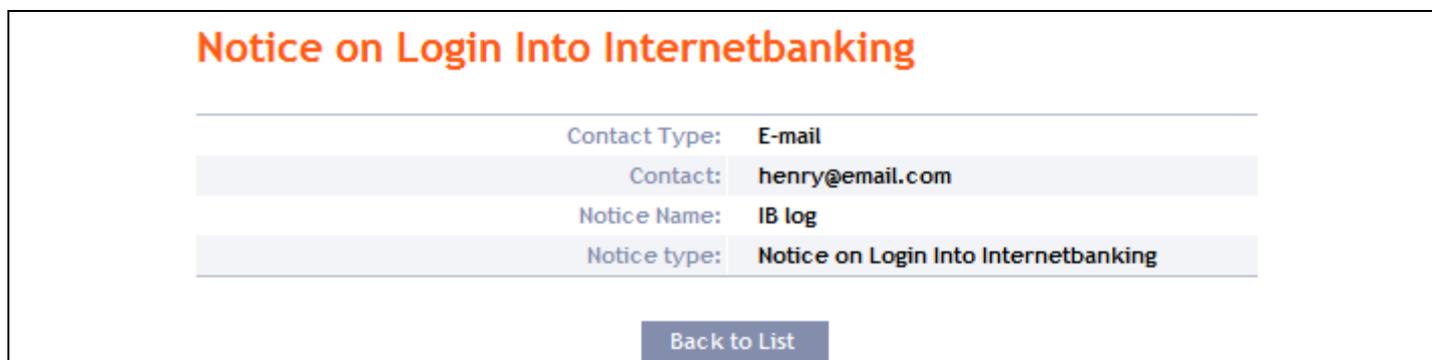


Each type of notification can be entered several times as needed, **but with different parameters** – ie the various contacts (including several different e-mail addresses or mobile numbers), to various accounts, for sending at different times with different parameters, etc.

On the first screen, enter the name of the notification, select the type of notification and type of contact, and the contact data set during the setting of notifications will appear in the **Contact** field. This data can be changed. Then click on **Submit** button – the system will go to the next screen with the possibility of entering the details for the selected type of notification.



After successful setup IB summarizes the entered parameters of notification.



If the notice is entered with exactly the same parameters as has already entered notice the system displays the following information:



Notice with these parameters is already set.

Then it is necessary to adjust the parameters.

The system also checks whether all required parameters are entered and whether the parameters are entered in the correct format. If not, it displays information on incorrect input and it highlights incorrect field or unfilled mandatory fields.

## Notice on Account Balance



Date of first dispatch - mandatory parameter  
Time of dispatch - mandatory parameter

Notice Name:	Avail balance
Notice type:	Notice on Account Balance
Contact Type:	SMS
Contact:	+420123456789

---

Client's Account:	All Accounts	<input type="button" value="v"/>
Date of first dispatch:	<input type="text" value="28"/>	<input type="button" value="28"/>
Time of dispatch:	<input type="text"/>	
Balance type:	Available balance	<input type="button" value="v"/>
Frequency:	daily	<input type="button" value="v"/>

## Notice on Account Balance



Time of dispatch - Invalid date format (correct format HH:MM)

Notice Name:	Avail balance
Notice type:	Notice on Account Balance
Contact Type:	SMS
Contact:	+420123456789

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Client's Account:	All Accounts	<input type="button" value="v"/>
Date of first dispatch:	06.08.2012	<input type="button" value="28"/>
Time of dispatch:	8	
Balance type:	Available balance	<input type="button" value="v"/>
Frequency:	daily	<input type="button" value="v"/>

Then it is necessary edit the entered parameters or add missing required parameters.

In the case of notification on the account balance, on the change of balance in the account, on the today's turnover and on the settlement of transactions, a specific account for which notification will be created or option **All Accounts** can be chosen in the field **Client's Account**.

Client's Account: **All Accounts**

In this case, several separate notice with the same parameters separately for each account will be established.

### Notice List

[Help](#)

[Create New Notice](#)

Date of creation ▲	Notice type	Notice Name	Client's Account / Card number	Contact	Action
02.08.2012	Notice on Account Balance	Morning balance	30009	+420123456789	
02.08.2012	Notice on Account Balance	Morning balance	40003	+420123456789	
02.08.2012	Notice on Account Balance	Morning balance	50026	+420123456789	
02.08.2012	Notice on Account Balance	Morning balance	57009	+420123456789	
02.08.2012	Notice on Account Balance	Morning balance	52005	+420123456789	
02.08.2012	Notice on Account Balance	Morning balance	54000	+420123456789	
02.08.2012	Notice on Account Balance	Morning balance	50018	+420123456789	
02.08.2012	Notice on Account Balance	Morning balance	51002	+420123456789	
02.08.2012	Notice on Account Balance	Morning balance	55003	+420123456789	
02.08.2012	Notice on Login Into Internetbanking	IB log		henry@email.com	

< back | 1 | 2 | next >

## 1. Notification on Login Into Internetbanking

This notification will be sent after signing in of the User that set it. All data are already entered on the first screen and this notice is set by clicking on the **Submit** button.

### Create Notice

Notice Name:

Notice type:

Contact Type:  SMS  E-mail

Contact:

## 2. Notification on Certificate validity

A User that signs in to IB using a Certificate can define the sending of notifications about the forthcoming expiry of Certificate validity. This notification will be sent to the user who defined it 1 month before the expiry of the Certificate validity. All data are already entered on the first screen and this notice is set by clicking on the **Submit** button.

### Create Notice

Notice Name:

Notice type:

Contact Type:  SMS  E-mail

Contact:

## 3. Notification on Account Balance

This notification can be sent for the Ledger balance or Available balance. All parameters of this notice are obligatory. This notice is set by clicking on the **Submit** button.

## Notice on Account Balance

Notice Name:	morning available balance		
Notice type:	Notice on Account Balance		
Contact Type:	SMS		
Contact:	+420123456789		
<hr/>			
Client's Account:	All Accounts		
Date of first dispatch:	15.08.2012	Balance type:	Available balance
Time of dispatch:	08:00	Frequency:	daily

### 4. Notification on Changes the Balance

This notification can be sent for changes in the Ledger balance and Available balance. All parameters of this notice are obligatory. This notice is set by clicking on the **Submit** button.

## Notice on Change the Balance

Notice Name:	change avail. bal.		
Notice type:	Notice on Change the Balance		
Contact Type:	SMS		
Contact:	+420123456789		
<hr/>			
Client's Account:	All Accounts		
Send if:	the balance drops below set limit		
Limit in the account currency:	1000000	Balance type:	Available balance

### 5. Notification on Today's Turnover

This notification may be sent after performing incoming, outgoing and all transactions which are not cleared, but for which the Bank has received information about performance. The following parameters has to be selected:

- the account for which the notification is to be sent or all accounts,
- the type of payment – incoming, outgoing or all types, and
- the type of transaction – domestic payments, foreign payments, cash operations or all these types of transactions.

Other parameters of this notification are optional. This notice is set by clicking on the **Submit** button.

## Notice on Today's Turnover

Notice Name:	today
Notice type:	Notice on Today's Turnover
Contact Type:	SMS
Contact:	+420123456789
<hr/>	
Client's Account:	All Accounts
Payment type:	all
Transaction type:	All types
Counterparty account number:	
Bank Code:	<input type="text"/> 
Variable symbol:	<input type="text"/>
Amount from:	<input type="text"/>
Specific symbol:	<input type="text"/>
Constant symbol:	<input type="text"/>
	to: <input type="text"/>

### 6. Notification on Cleared Transaction

This notification can be sent for clearing incoming, outgoing or all transactions. The following parameters has to be selected:

- the account for which the notification is to be sent or all accounts,
- the type of payment – incoming, outgoing or all types, and
- the type of transaction – domestic payments, foreign payments, card transactions, cash operations, other transactions (this includes fees, interest, etc.) or all these types of transactions.

Other parameters of this notification are optional. This notice is set by clicking on the **Submit** button.

## Notice on Accounting Transaction

Notice Name:	clearing
Notice type:	Notice on Accounting Transaction
Contact Type:	SMS
Contact:	+420123456789

---

Client's Account:	All Accounts	▼
Payment type:	outgoing	▼
Transaction type:	All types	▼

Counterparty account number:		
Bank Code:	<input type="text"/>	Specific symbol: <input type="text"/>
Variable symbol:	<input type="text"/>	Constant symbol: <input type="text"/>
Amount from:	<input type="text"/>	to: <input type="text"/>

### 7. Notification on successful card transaction

This notice can be sent for information on Card transactions that have been authorized successfully and will be executed. This requires the selection of the particular Card for which the notice is to be sent; the information on amounts are optional. This notice is set by clicking on the **Submit** button.

## Notice on Successful Card Transaction

Notice Name:	card TRN
Notice type:	Notice on Successful Card Transaction
Contact Type:	SMS
Contact:	+420123456789

---

Card number:	5458 54xx xxxx 4372 - HENRY WHITE	▼
Amount from:	<input type="text"/>	to: <input type="text"/>

## 8. Notification on unsuccessful card transaction

This notice can be sent for information on Card transactions that have been rejected and will not be executed – reason for refusal will be specified in the notice. This requires the selection of the particular Card for which the notice is to be sent. This notice is set by clicking on the **Submit** button.

### Notice on Unsuccessful Card Transaction

**Notice Name:** card TRN

**Notice type:** Notice on Unsuccessful Card Transaction

**Contact Type:** SMS

**Contact:** +420123456789

---

**Card number:** 5458 54xx xxxx 4372 - HENRY WHITE

Back
Submit

## C. Displaying details, changing and deleting the notice

Any notice may be deleted at any time and for most of the notice specified parameters can be changed. Changing and deleting the notice shall be performed in the choice **Notice List**, where they are one to three icons in the **Action** column, depending on whether you can view the detail of the notice, to change the notice or delete it only.

- Accounts
- Transaction History
- Statements
- Payment Orders
- Payment Cards
- Notice
- Notice List
- Notice Settings
- Communication with the Bank
- Settings
- Guides and Instructions

### Notice List

Help

Create New Notice

Date of creation ▲	Notice type	Notice Name	Client 's Account / Card number	Contact	Action
14.08.2012	Notice on Successful Card Transaction	Card TRN	5458 54xx xxxx 4372	+420123456789	
02.08.2012	Notice on Account Balance	Morning balance	57009	+420123456789	
02.08.2012	Notice on Account Balance	Morning balance	40003	+420123456789	
02.08.2012	Notice on Login Into Internetbanking	IB log		henry@email.com	
02.08.2012	Notice on Login Into Internetbanking	Log - IB		+420123456789	

You start the following actions by clicking on these icons:

Icon	Action Name	Description
	Detail	Displaying notice details.
	Change	Changing the notice – IB displays the parameters of the notification which can be changed.
	Delete	Deleting the notice.

## 1. Details of notice

Click on the icon Detail to view details of the notice.

Notice List						Help
Create New Notice						
Date of creation ▲	Notice type	Notice Name	Client 's Account / Card number	Contact	Action	
14.08.2012	Notice on Successful Card Transaction	Card TRN	5458 54xx xxxx 4372	+420123456789	  	
02.08.2012	Notice on Account Balance	Morning balance	57009	+420123456789	  	

IB displays the details of the selected notification. Close the detail by the **Back** button and return to the list of notifications.

Notice on Account Balance	
Contact Type:	SMS
Contact:	+420123456789
Notice Name:	Morning balance
Client 's Account:	57009
Notice type:	Notice on Account Balance
Balance type:	Available balance
Frequency:	daily
Date of next dispatch of the notice:	15.08.2012
Time of dispatch:	08:00

**Back**

## 2. Changing the notice

Click on the **Change** icon to change the notification.

Notice List						Help
Create New Notice						
Date of creation ▲	Notice type	Notice Name	Client 's Account / Card number	Contact	Action	
14.08.2012	Notice on Successful Card Transaction	Card TRN	5458 54xx xxxx 4372	+420123456789	  	
02.08.2012	Notice on Account Balance	Morning balance	57009	+420123456789	  	

IB shows only those parameters of selected notice that can be changed. If you want to make a different change which are not enabled in this option, you must delete the notification according to section 3. and re-entered it according to Part B.

Change the required parameters and click on the **Submit** button.

## Notice on Account Balance

**Notice Name:** Morning balance  
**Notice type:** Notice on Account Balance  
**Contact Type:** SMS

---

**Contact:** +420123456789

**Date of first dispatch:** 15.08.2012  **Balance type:** Available balance   
**Time of dispatch:** 08:00 **Frequency:** daily

After a successful change, IB summarizes the new parameters of notification.

## Notice on Account Balance

**Contact Type:** SMS  
**Contact:** +420123456789  
**Notice Name:** Morning balance  
**Client's Account:** 57009  
**Notice type:** Notice on Account Balance  
**Balance type:** Available balance  
**Frequency:** daily  
**Date of next dispatch of the notice:** 15.08.2012  
**Time of dispatch:** 08:00

### 3. Deleting the notice

Click on the Delete icon to delete the notification.

## Notice List

 Help

Date of creation ▲	Notice type	Notice Name	Client's Account / Card number	Contact	Action
14.08.2012	Notice on Successful Card Transaction	Card TRN	5458 54xx xxxx 4372	+420123456789	  
02.08.2012	Notice on Account Balance	Morning balance	57009	+420123456789	  

IB shows details of selected notice. Click on the Delete button to delete the notice.

## Delete Notice

Notice Name:	Morning balance
Client's Account:	57009
Notice type:	Notice on Account Balance
Contact Type:	SMS
Contact:	+420123456789

[Back](#) [Delete](#)

IB confirms deleting the notice – click on the Back to List button to return to the list of notices.

## Delete Notice

**Selected notice was deleted**

[Back to List](#)