

USER GUIDE FOR INTERNETBANKING OF PPF banka a.s.

Part IV: Accounts, statements and transaction history



Obsah:

1.	Intro	duction	3	
		ounts		
	Account statements4			
		saction History		
2	.1.	Overview of cleared transactions and data export	6	
4.2.		Overview of today's turnovers and data export	10	
4.3.		Card transactions	11	



1. Introduction

For greater clarity, this User Guide is divided into several parts, which are separate documents. This part describes information on Accounts, statements and transaction history which are available through IB. Other information related to IB is stated in the 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.

2. Accounts

List of Accounts to which you have access through the IB will be displayed automatically after logging into the IB. You can display this list in the **Accounts** menu at any time – by clicking on the number of the selected Account, you can view the details.



Click **Back** to return from the Account detail to the list of Accounts. Use the **List of Settled Transactions** and **Today's Turnovers** buttons to see transactions on the given Account (see point 4.). You can also print out the Account details – to use this option click on **Print**.



A new window will open with a print preview – to print the details of the selected Account, click on **Print**. After printing, close the window by clicking on the x in the upper right-hand corner.

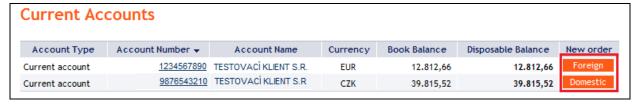




You can enter a new Payment Order directly from the Current Accounts list. In the **New order** column, a button is available for each account to quickly open a form to enter a Payment Order by Account Currency:

- The **Domestic** button is displayed for CZK-based accounts, clicking on this button a form for entering a manual Domestic order;
- For foreign currency accounts other than CZK, the **Foreign** button is displayed, clicking on this button a form for entering a manual Foreign and SEPA order will be displayed.

For details on how to enter Payment Instructions, refer to the User Guide, Part V. – Payment Orders.

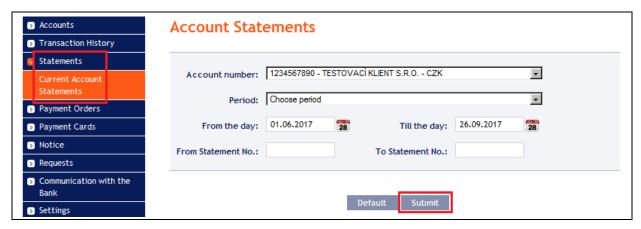


3. Account statements

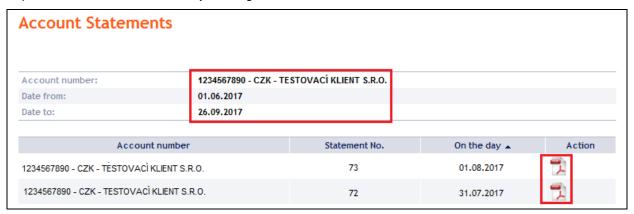
Statements for all Accounts connected to IB are available in IB, generated according to the parameters set in the contractual documentation. In IB, there are available statements from year 2010 or from the date of connection Account to IB if the Account was connected to IB later. Statements for Accounts of the earlier period are not available by default in IB, but you can get them through Customer Service request.

After choosing **Statements**, a filter will appear to enter the statement display parameters – automatically present selection for all Accounts for the past month. You can change these parameters. After you enter the criteria to view listings click on the **View** button.





Subsequently, sum up the selection criteria and the list of available statements is displayed – you can open the individual statement by clicking on the PDF icon in the **Action** column.

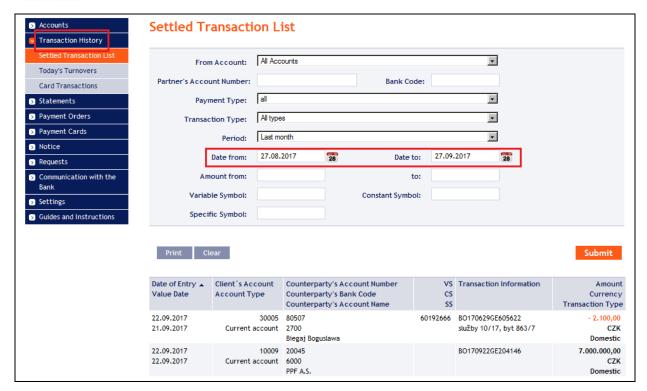


A separate PDF file with statement opens which you can save or print.

4. Transaction History

Transactions made on Accounts connected in IB can be displayed in IB in the option **Transaction History**. When choosing this option, a **Settled Transaction List** performed on all Accounts connected to the IB automatically appears with a preset filter to view posted transactions for the past month (30 calendar days – transactions are ordered by the date of entry regardless of the Account on which they were made).





In the option **Transaction History** you can view information on cleared transactions – see point $\underline{4.1.}$, today's turnovers – see point $\underline{4.2.}$, or the blocking from card transactions – see point $\underline{4.3.}$

4.1. Overview of cleared transactions and data export

If you wish to see the already cleared transactions, click on the option **Settled Transaction List**. A cleared transactions for the past month (30 calendar days) performed on all Accounts connected to the IB automatically appears (transactions are ordered by the date of entry regardless of the Account on which they were made) – see point <u>4</u>. Cleared transactions can be displayed up to 438 days (ie. about 14 months) back.

If you require a different transaction view, select / enter the desired selection criteria into the displayed fields. To display transactions, simply enter or select at least the criteria from the field Client's account (automatically is preset option All Accounts), filed Payment Type (automatically is preset option all), filed Transaction Type (automatically is preset option All types), and filed Period (automatically is preset option Last month):

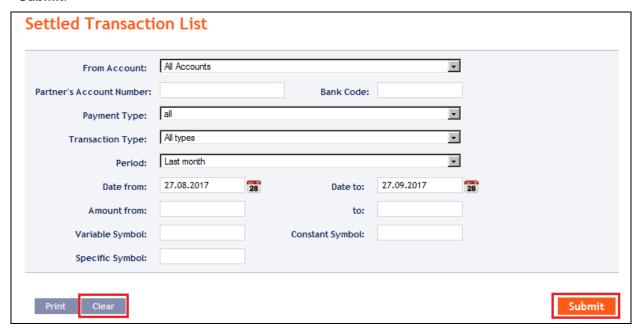
Field	Description	
	You can leave option All Accounts , or select specific Account, payment card or all payment cards for which the transactions displayed.	
	All Accounts	~
	All Accounts	^
Client's account	30009 - BÚ TESTOVACÍ KLIENT S.R.O CZK 40004 - BÚ TESTOVACÍ KLIENT S.R.O CZK 51002 - BÚC TESTOVACÍ KLIENT S.R.O EUR	
	All payment cards 5458 54xx xxxx 2024 - BONIFÁC ČTVRTEČNÍ 5458 54xx xxxx 8370 - ANASTAZIA TERESKOVA 5457 36xx xxxx 0170 - JANE DOVE 5458 54xx xxxx 0456 - PANKRÁC ÚTERNÍ 5458 54xx xxxx 9200 - JAMES BOND	
Counterparty's account	You can enter the Account number to which the payment was made, refrom which the direct debit order was sent.	spectively



Field	Description
Bank code	You can enter the code of the bank to which the payment was made, respectively from which the direct debit order was sent.
	Options:
Payment type	all – shows all payments that fulfil the other entered criteria;
i ayınıcını type	incoming – shows incoming payments only;
	outgoing – shows outgoing payments only.
	Options:
	All types – shows all transactions that fulfil the other entered criteria;
	Domestic Payments – shows all domestic payments (incoming and outgoing);
Transaction type	Foreign Payments – shows all foreign payments (incoming and outgoing);
Transaction type	Card Transactions – shows all payment card transactions;
	Cash Operations – shows all cash operations (deposits and withdrawals);
	Transactions with securities – shows all transactions made on the basis of securities trades;
	Other Transactions – shows billed fees for items, interest etc.
	Automatically pre-set for Last month. Options:
	Previous Business Day – shows transactions cleared on the previous Business Day;
Period	Last week – shows transactions cleared in the last calendar week;
	Actual month – shows transactions cleared in the current calendar month;
	Last month – shows transaction cleared in the past month (e.g. from 19 April 2012 to 19 May 2012);
Period	Choose period – here you can enter a different period for which you wish to display cleared transactions; transactions cleared in the given period will be displayed. Cleared transactions can be displayed up to 438 days (ie. about 14 months) back.
Date from – to	You can specify the period for which you want to see cleared transactions; displays the transactions cleared in the specified period.
Amount from - to	Here you can enter the minimal transaction amount (enter only Amount from), maximal transaction amount (enter only Amount To) or the range of transaction amounts (enter both fields).
Variable symbol	
Constant symbol	The transaction symbols can be entered, except for foreign payments.
Specific symbol	



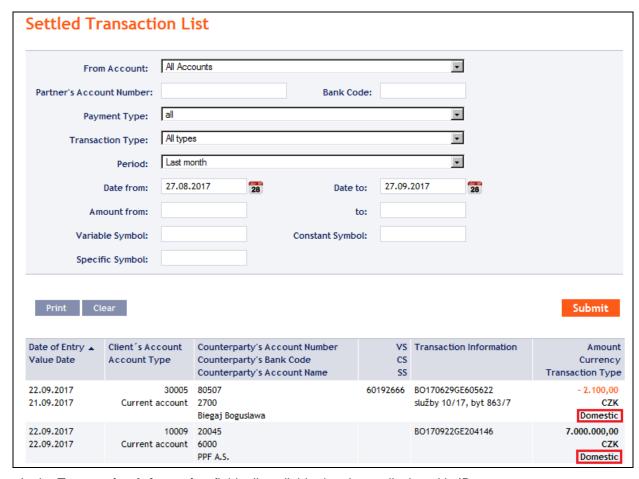
You can delete all the entered details by clicking on **Delete**. After entering the required criteria, click on **Submit**.



The system will display all the transactions that fulfil the entered criteria. Type of each transaction is listed below the amount:

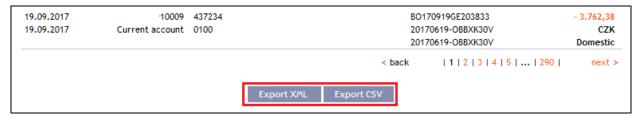
- **Domestic** domestic incoming and outgoing payments,
- Foreign foreign incoming and outgoing payments,
- Card transaction made by payment card,
- Cash cash transactions,
- **Securities** transaction with securities,
- Other other transaction charges, interests etc.





In the Transaction Information field, all available data is not displayed in IB.

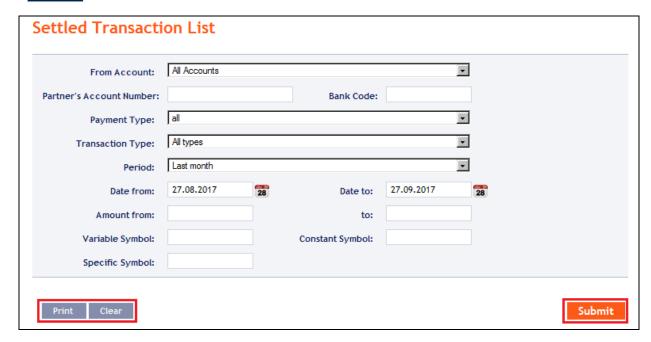
Settled transaction list can be exported and the data export used to import transaction data into the accounting system. To export the displayed data, click on the icon in the bottom part of the screen according to the selected file format — **Export XML** or **Export CSV**. The data exports contains all available data for the **Transaction Information** field.



The format options for these files are defined in the document Formats of Files for the Importing and Exporting of Data for Internetbanking of PPF banka a.s. (see also Part I of the User Guide).

You can change the entered criteria by choosing other criteria in introductory table and clicking on **Display**. Click on **Delete** to display an overview of accounted transactions in the past month again. The displayed data can also be printed by clicking on **Print** – printing is performed in the same manner as described in point 2.

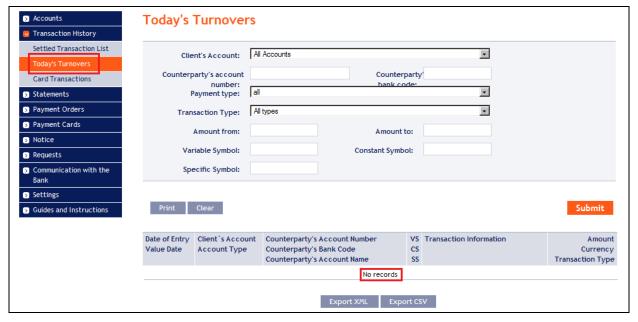




4.2. Overview of today's turnovers and data export

In the option **Today's Turnovers** you can display **transactions performed today but not yet cleared** (also known as today's movement or today's activities). These are placed Payment Orders and incoming payments from other banks, cash operations, etc.

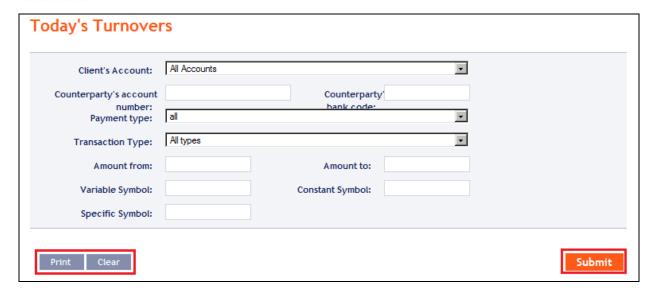
If today there have been no transactions, the list is empty.



If transactions are performed today they can be sorted and exported in the same way as cleared transactions (see point 4.1.).

In the filter of today's turnovers, you can find the same selection as in the case of the cleared transactions except the year – there are always transactions that will be cleared today.

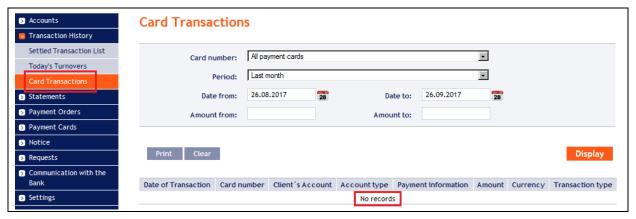




4.3. Card transactions

In the option **Card Transactions** you can display transactions performed by the payment cards that have not been cleared yet.

A transactions performed on all payment cards automatically appears (transactions are ordered by the date of entry regardless of the payment card on which they were made). If no transaction from payment cards is blocked, the list is empty.



If you require a different view of card transactions (for example for selected payment card only), they can be sorted and exported in the same way as cleared transactions (see point 4.1.) with a smaller range of selection criteria.





To display transactions, simply enter or select at least one of the criteria:

Field	Description
Card number	You can leave all the payment cards or select one of them.
	Automatically pre-set for Last month. Options:
	Today – shows transactions performed today;
	Last week – shows transactions performed in the last calendar week;
Period	Actual month – shows transactions performed in the current calendar month;
1 enou	 Last month – shows transaction performed in the past month (e.g. from 19 April 2012 to 19 May 2012);
	Choose period – here you can enter a different period for which you wish to display performed transactions; transactions performed in the given period will be displayed.
Date from – to	You can specify the period for which you want to see performed transactions; displays the transactions performed in the specified period.
Amount from - to	Here you can enter the minimal transaction amount (enter only Amount from), maximal transaction amount (enter only Amount To) or the range of transaction amounts (enter both fields).

At a time when the Bank receives the transaction for clearing, they will be removed from the list of card transactions and will be displayed in **Today's Turnovers** at first (at the day when the Bank settles the transactions – see point $\underline{4.2.}$) and subsequently **Settled Transaction List** (after their clearance – see point $\underline{4.1.}$).