

USER GUIDE FOR INTERNETBANKING OF PPF banka a.s.

Part III.: Communication with the Bank, notification about selected events, and requests to the Bank

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1. Introduction

For greater clarity, the User Guide is divided into several parts, which are separate documents. This part describes communication with the Bank, setting and sending of a notification about selected events, and requests sent to the Bank. 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.

2. 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 navigation menu with the following items: Accounts, Transaction History, Statements, Payment Orders, Payment Cards, Notice, Communication with the Bank (highlighted in orange), Create New Message (highlighted in orange), Received messages, Sent Messages, Settings, and Guides and Instructions. The main content area is titled 'Create New Message' and contains a form with two fields: 'Subject:' and 'Message:'. Both fields have a red asterisk next to them, indicating they are mandatory. Below the form, there is a note '* Mandatory details'. At the bottom of the form area, there are two buttons: 'Clear' and 'Submit'.

2.1. Received messages from the Bank

To view the messages 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

- Accounts
- Transaction History
- Statements
- Payment Orders
- Payment Cards
- Notice
- Communication with the Bank
- Create New Message
- Received messages

List of Received Messages

New Message Filter Clear filter

Date ▲	Subject	Priority	Attachment	Message Type
18.05.2012 15:45:24	Notification about selected events	normal	Information_about_notification.pdf	
18.05.2012 15:42:31	Innovation of the Internetbanking product	normal	Information_about_Changes.pdf	

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 point 2.2.). A received message can also be printed by clicking on the **Print** button – the print runs in the same way as in point 2.3. 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.

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

2.2. 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.

Create New Message

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

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 2.3. below.

2.3. Creating and sending messages 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	Unavailable statements

In the **Date from** field enter the date from which you want the sent messages to be displayed and, in the **Date by** 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

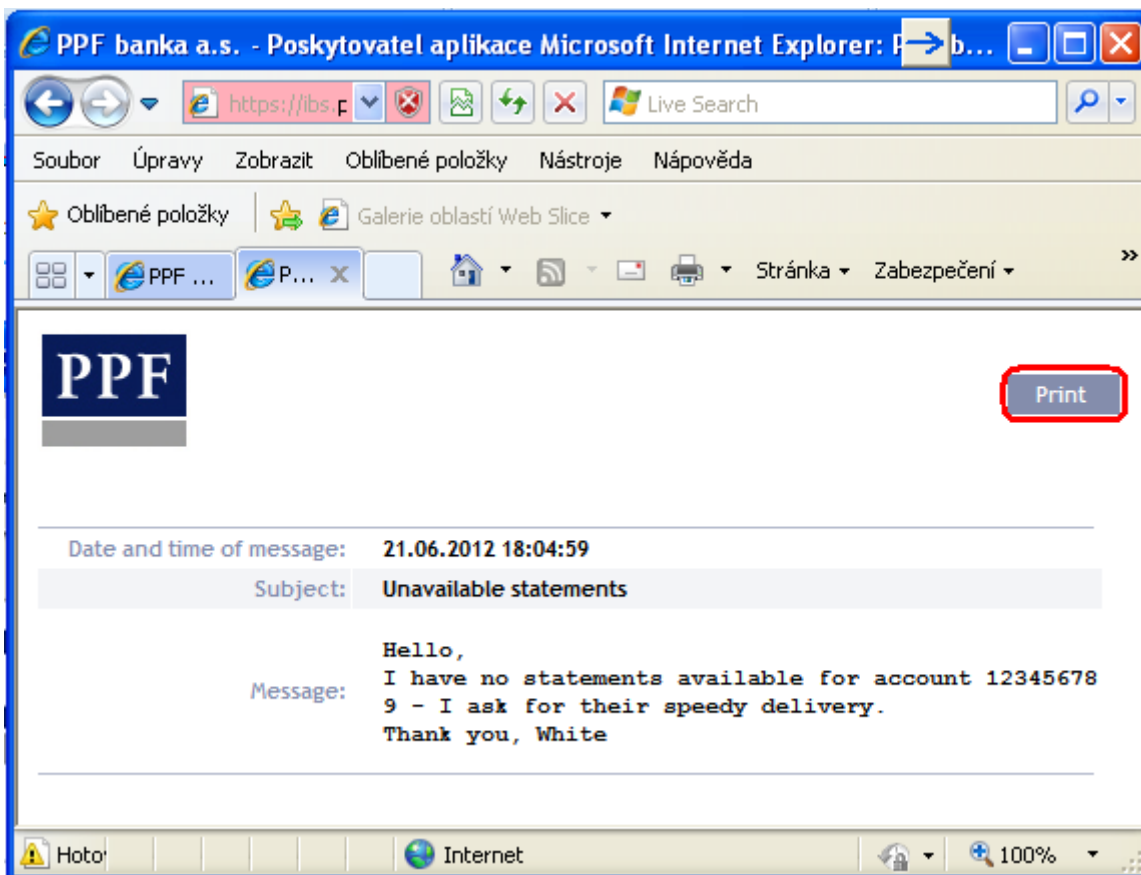
Date and time of message: 21.06.2012 18:04:59

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	Unavailable statements

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.

3. 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
13.01.2016	Notice on Login Into Internetbanking	login IB		bonifac@email.cz	
13.01.2016	Notice on Unsuccessful Card Transaction	moje karta	5457 36xx xxxx 5597	bonifac@email.cz	
13.01.2016	Notice on Successful Card Transaction	moje karta	5457 36xx xxxx 5597	bonifac@email.cz	
12.01.2016	Notice on Account Balance	dispo zustatek	80005	bonifac@email.cz	
12.01.2016	Notice on Account Balance	dispo zustatek	80013	bonifac@email.cz	
12.01.2016	Notice on Account Balance	dispo zustatek	80021	bonifac@email.cz	
12.01.2016	Notice on Account Balance	dispo zustatek	50328	bonifac@email.cz	
12.01.2016	Notice on Account Balance	dispo zustatek	50045	bonifac@email.cz	
12.01.2016	Notice on Account Balance	dispo zustatek	50010	bonifac@email.cz	
12.01.2016	Notice on Account Balance	dispo zustatek	50088	bonifac@email.cz	

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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.**

For the security reasons, all details are not stated in received notification on Payment transactions. You can find them in the IB in the option Transaction History.

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

3.1. 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 +NNNNNNNNNNNN 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 (i.e. after deleting a preset sending time) the notification will be sent immediately after the selected event occurs.
 - notifications on events occurring outside the specified time will be sent afterwards in the next day in time from when notifications may be sent;
- In the **Do not send notification from/to**, you can enter specific dates when notifications are not to be sent (e.g. during vacation); **notifications on events occurring during this period will not be sent at all, hence not even afterwards.**

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

This setting can be changed at any time.

3.2. Entering of individual notifications

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

Date of creation	Notice type	Notice Name	Client's Account / Card number	Contact	Action
13.01.2016	Notice on Login Into Internetbanking	login IB		bonifac@email.cz	
13.01.2016	Notice on Unsuccessful Card Transaction	moje karta	5457 36xx xxxx 5597	bonifac@email.cz	

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.

Language version of the notification will be adjusted automatically according to the language of communication mentioned in the Rights for User which sets notification. This setting cannot be affected or changed in IB.

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.

Create Notice


Notice Name:	IB log
Notice type:	Notice on Login Into Internetbanking
Contact Type:	<input type="radio"/> SMS <input checked="" type="radio"/> E-mail
Contact:	henry@email.com

After successful setup IB summarizes the entered parameters of notification.

Notice on Login Into Internetbanking

Contact Type:	E-mail
Contact:	henry@email.com
Notice Name:	IB log
Notice type:	Notice on Login Into Internetbanking

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

Date of first dispatch:
 Balance type: Available balance

Time of dispatch:
 Frequency: daily

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

Client's Account: All Accounts

Date of first dispatch: 06.08.2012

 Balance type: Available balance

Time of dispatch: 8
 Frequency: daily

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:

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

Notice List

Create New Notice

Date of creation ▲	Notice type	Notice Name	Client's Account / Card number	Contact	Action
13.01.2016	Notice on Login Into Internetbanking	login IB		bonifac@email.cz	
13.01.2016	Notice on Unsuccessful Card Transaction	moje karta	5457 36xx xxxx 5597	bonifac@email.cz	
13.01.2016	Notice on Successful Card Transaction	moje karta	5457 36xx xxxx 5597	bonifac@email.cz	
12.01.2016	Notice on Account Balance	dispo zustatek	80005	bonifac@email.cz	
12.01.2016	Notice on Account Balance	dispo zustatek	80013	bonifac@email.cz	
12.01.2016	Notice on Account Balance	dispo zustatek	80021	bonifac@email.cz	
12.01.2016	Notice on Account Balance	dispo zustatek	50328	bonifac@email.cz	
12.01.2016	Notice on Account Balance	dispo zustatek	50045	bonifac@email.cz	
12.01.2016	Notice on Account Balance	dispo zustatek	50010	bonifac@email.cz	
12.01.2016	Notice on Account Balance	dispo zustatek	50088	bonifac@email.cz	

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3.2.1. 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.

This notification is always send free of charge – i.e. in the case of sending via SMS.

Create Notice

Notice Name:

Notice type:

Contact Type: SMS E-mail

Contact:

3.2.2. 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		
Client's Account:	All Accounts		
Date of first dispatch:	15.08.2012	28	Balance type: Available balance
Time of dispatch:	08:00		Frequency: daily

3.2.3. 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		
Client's Account:	All Accounts		
Send if:	the balance drops below set limit		
Limit in the account currency:	1000000		Balance type: Available balance

3.2.4. 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, transactions with securities, 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

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"/>


3.2.5. 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, transactions with securities, 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		
<hr/>			
Client's Account:	All Accounts <input type="button" value="v"/>		
Payment type:	outgoing <input type="button" value="v"/>		
Transaction type:	All types <input type="button" value="v"/>		
Counterparty account number:	<input type="text"/>		
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"/>

3.2.6. 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		
<hr/>			
Card number:	5458 54xx xxxx 4372 - HENRY WHITE <input type="button" value="v"/>		
Amount from:	<input type="text"/>	to:	<input type="text"/>

3.2.7. 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

3.3. 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

Notice List

Create New Notice

Date of creation	Notice type	Notice Name	Client's Account / Card number	Contact	Action
13.01.2016	Notice on Login Into Internetbanking	login IB		bonifac@email.cz	
13.01.2016	Notice on Unsuccessful Card Transaction	moje karta	5457 36xx xxxx 5597	bonifac@email.cz	

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.

3.3.1. Details of notice

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

Notice List

Create New Notice

Date of creation	Notice type	Notice Name	Client's Account / Card number	Contact	Action
13.01.2016	Notice on Login Into Internetbanking	login IB		bonifac@email.cz	
13.01.2016	Notice on Unsuccessful Card Transaction	moje karta	5457 36xx xxxx 5597	bonifac@email.cz	

IB displays the details of the selected notification. Close the detail by the **Back** button and return to the list of notifications, or you can cancel it by **Delete** button.

Notice on Unsuccessful Card Transaction

Contact Type:	E-mail
Contact:	bonifac@email.cz
Notice Name:	moje karta
Card number:	5457 36xx xxxx 5597
Notice type:	Notice on Unsuccessful Card Transaction

Back
Delete

3.3.2. Changing the notice

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

Notice List

Create New Notice

Date of creation ▲	Notice type	Notice Name	Client's Account / Card number	Contact	Action
13.01.2016	Notice on Login Into Internetbanking	login IB		bonifac@email.cz	
12.01.2016	Notice on Account Balance	dispo zustatek	80005	bonifac@email.cz	

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 point [3.3.3.](#) and re-entered it according to point [3.2.](#)

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

Notice on Account Balance

Notice Name: dispo zustatek
 Notice type: Notice on Account Balance
 Contact Type: E-mail

Contact:

Date of first dispatch: 28 Balance type:

Time of dispatch: Frequency:

Back
Submit

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

Notice on Account Balance

Contact Type:	E-mail
Contact:	bonifac@email.cz
Notice Name:	dispo zustatek
Client´s Account:	80005
Notice type:	Notice on Account Balance
Balance type:	Available balance
Frequency:	daily
Date of next dispatch of the notice:	14.01.2016
Time of dispatch:	08:00

Back to List

3.3.3. Deleting the notice

Click on the **Delete** icon to delete the notification.

Notice List

Create New Notice

Date of creation ▲	Notice type	Notice Name	Client´s Account / Card number	Contact	Action
13.01.2016	Notice on Login Into Internetbanking	login IB		bonifac@email.cz	
12.01.2016	Notice on Account Balance	dispo zustatek	80005	bonifac@email.cz	

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

Delete Notice

Notice Name:	dispo zustatek
Client´s Account:	000000 80005
Notice type:	Notice on Account Balance
Contact Type:	E-mail
Contact:	bonifac@email.cz

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

4. Requests to the Bank

The **Requests** option can be used to send requests to the Bank to change the settings for selected products and services. Requests are divided into two categories:

- a) requests available to all Users:
 - these consist of **requests which do not affect the contractual terms and conditions for products and services**, but which enable Users to request specific settings for their own data,
 - these requests may be, for example, to change the mobile phone number to which SMS codes are sent, or to generate a new PIN for a Card where the User is the Holder etc.;
- b) requests available only to selected Users:
 - these consist of **requests which change the contractual terms and conditions for products and services** — when making these requests the User acts on behalf of the Client in relation to the Bank,
 - these requests may be, for example, to set up the frequency and the method of sending of account statements, or to block and unblock other Users of the Client etc.,
 - these requests are available to Users only if the Client has given them express permission in their Rights to enter and authorise such requests in IB and therefore to act on the Client's behalf.




When this option is selected, a list of the requests which the User has already sent to the Bank automatically appears. **Each User sees only the requests which they have sent — it is not possible to show the requests sent by other Users.**

	List of Requests					
	Date and time of entry ▲	Effective date	Product / Service	Request	Status	Action
	13.01.2016 14:44:58	13.01.2016	Internetbanking	Access Data	VERIF	
	29.07.2015 17:55:25	30.07.2015	Internetbanking	Access Data	PASSED	
	29.07.2015 17:54:20	30.07.2015	User	Contact Details	PASSED	
	25.09.2013 18:16:32	26.09.2013	Client	Delivery addresses	PASSED	
	25.09.2013 17:59:05	26.09.2013	Client	Statements	PASSED	

The sub-menu shows the range of individual products and services for which the User can send requests to the Bank. This range depends on the settings for each specific User (see above). **If a User has not been authorised to send requests on behalf of the Client, e.g. the *Client* option will not be available, and under the other options the User will have only limited access to particular requests.**

If you cannot find a desired option among the requests, then the change cannot be made via IB. In that case, contact a Place of Business of the Bank.

IB updates the status of requests during their processing so you can have a clear overview of their current status. You can find information about the current status of a request in the initial list.

Date and time of entry ▲	Effective date	Product / Service	Request	Status	Action
13.01.2016 14:44:58	13.01.2016	Internetbanking	Access Data	VERIF	
29.07.2015 17:55:25	30.07.2015	Internetbanking	Access Data	PASSED	
29.07.2015 17:54:20	30.07.2015	User	Contact Details	PASSED	

Requests can have the following statuses:

Abbreviation	Meaning	Description
ACCEPTED	ACCEPTED. Accepted and completed.	The request has been successfully processed and the requested change has been made by the Bank.
PASSED	PASSED. Passed to the Bank.	The request has been received by the Bank for processing.
REJECTED	REJECTED. Rejected by the Bank.	Further processing of the request has been refused by the Bank, and the request will not be performed.
VERIF	VERIF. Verified by the Bank.	The request has been successfully authorised and passed on for further processing.
WAITEFFECT	WAITEFFECT. Waiting for the Effective Date.	The request is on hold until its Effective Date, when it will be processed.

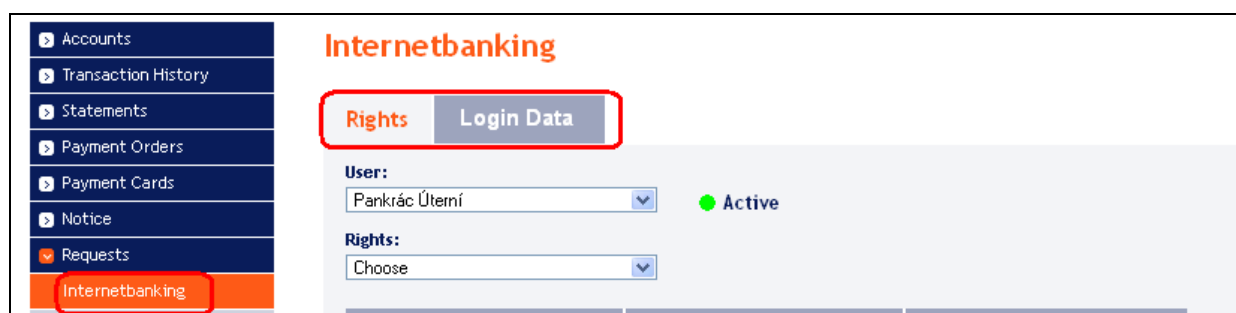
!!! NOTE !!!

The Bank will start processing a request in its systems only on the Effective Date entered. If a request is therefore made, for example, to issue a Duplicate of a Card, you must expect that there will be a certain delay after the Effective Date before you can take receipt of the Duplicate.

4.1. Entering requests

4.1.1. Requests relating to Internetbanking

Under this option you can enter two types of requests — relating to **Rights** and **Login Data**. Click on the tab with the desired type of request — a form will open up for entering the data.



a) Rights

This type of request is available to all Users, with the following conditions:

- all Users can request the blocking or cancellation of their own IB access,
- Users who have express permission from the Client in their Rights to enter and authorise requests in IB (see above) can also request the blocking, unblocking or cancellation of IB access for any other Users of the Client.

Blocking and unblocking of the User takes place in a matter of minutes, the cancellation of the User is effective on the following Business Day.

Enter data into the individual fields as follows — **a red asterisk indicates a required field:**

Field	Description
User	In this field, choose the User for whom you wish to make a change. After you choose a User the request form will show the User's current status (Active/Blocked) to the right of the field.
Rights	The User's Rights can be blocked, unlocked or cancelled. <u>Cancellation of a User's Rights is irreversible — once the request has been processed in the Bank's systems the User's Rights cannot be restored.</u>
Authorisation Rights Viewing Rights Cards	In the middle section of the request form information is provided about the extent of the User's Rights — click on a selected type of Right to see more detail.
Effective Date	You can enter any date as the Effective Date, including a date that is not a Business Day. <u>If you keep the current date, all the data in the request form have been correctly completed, and the request successfully passes all the formal checks, your requested change will be made in the Bank's systems immediately.</u>

If you want to erase all the entered data you can click on the **Default** button.

After entering all the required data, click on the **Continue** button to proceed to the authorisation of the request. The authorisation procedure is described in Part I of the User Guide — **requests are always authorised independently, regardless of the Rights to authorise which have been set up for Payment Order.**

The screenshot shows a web form with the following elements:

- Navigation:** 'Rights' (highlighted in red) and 'Login Data' tabs.
- User:** A dropdown menu showing 'Žofie Páteční' and a green dot next to the word 'Active'.
- Rights:** A dropdown menu showing 'Cancel'.
- Buttons:** Three buttons: 'Authorization Rights', 'Viewing Rights' (highlighted in orange), and 'Payment cards'.
- Message:** A box containing the text 'No records'.
- Effective date:** A text input field containing '26.09.2013', followed by a red asterisk and a calendar icon.
- Legend:** A red asterisk followed by the text '* Mandatory field'.
- Footer:** Two buttons: 'Default' and 'Continue' (both highlighted in red).

b) Login Data

This type of request is available to all Users, with the following conditions:

- all Users can request changes to their own Login Data,

- Users who have express permission from the Client in their Rights to enter and authorise requests in IB (see above) can also request changes to the Login Data of any other Users of the Client.

Enter data into the individual fields as follows — **a red asterisk indicates a required field:**

Field	Description
User	<p>In this field, choose the User for whom you wish to make a change.</p> <p>After you choose a User the request form will show the following data:</p> <ul style="list-style-type: none"> • the User's current status (Active/Blocked) to the right of the field — <u>if you request the generation of Login Data for a blocked User, this will also unblock the User;</u> • below this field, the login method of the User: <ul style="list-style-type: none"> ○ if the User uses a OTP code to log into IB, it is only possible to request the generation of new Login Data; ○ if the User uses an SMS code to log into IB, it is possible to: <ul style="list-style-type: none"> ▪ generate new IB Login Data, ▪ change the mobile phone number to which SMS codes are sent, ▪ make both of the above requests at the same time.
Method of login	Method of login to the IB of selected User is displayed here.
Mobile phone number	<p>This field will be active only if the User uses an SMS code to log into IB — you can enter here a mobile phone number to which new Login Data will be sent via SMS.</p> <p><u>Mobile phone numbers are to be entered without spaces, either in Czech format (e.g. 123456789) or in international format (e.g. +420123456789).</u></p> <p><u>If a User uses an SMS code to log into IB, this field will show the mobile phone number which is currently used for sending SMS codes to the User — if you overwrite this data, the (new) mobile phone number entered will also be set up as the number for sending SMS codes to.</u></p>
New Login Data will be delivered to the User as follows	<p>Choose the method for delivering the new Login Data — if you request them to be sent by mail, you must also provide an address.</p> <p>If you are requesting only a change in the mobile phone number to which SMS codes are sent, in this field keep the option “do not generate — only change the mobile phone number for SMS codes”.</p>
Effective Date	<p>The Effective Date must always be a Business Day. The earliest possible Effective Date you can enter is:</p> <ul style="list-style-type: none"> • the current Business Day, if the request is entered no later than 3.00 p.m. on a Business Day; • the next subsequent Business Day, if the request is entered after 3.00 p.m. on a Business Day or outside Business Days.

If you want to erase all the entered data you can click on the **Default** button.

After entering all the required data, click the **Continue** button to proceed to the authorisation of the request. The authorisation procedure is described in Part I of the User Guide — **requests are always authorised independently, regardless of the Rights to authorise which have been set up for Payment Orders.**

Rights
Access Data

User:
 ● Active

Method of logging: SMS code

Mobile phone number:

The specified mobile phone number will also be set for sending SMS codes.

New logging data will be forwarded to the User as follows:

Firm:

Street:

City: **Country:** **Postal code:**

Effective date:

***Mandatory field**

Default
Continue

4.1.2. Requests relating to Cards

Under the **Cards** option you can make certain types of changes relating to payment cards ("Cards") using the **Card Administration** request form.

- Accounts
- Transaction History
- Statements
- Payment Orders
- Payment Cards
- Notice
- Requests
- Internetbanking
- Payment Cards

Payment Cards

Card Administration

Payment card:

Subject of request:

New PIN Premature Card renewal

This type of request is available:

- to Users who are also Card Holders — only those Cards where the User is the Holder will be displayed,

- to Users who have express permission from the Client in their Rights to enter and authorise requests in IB (see above) — all Cards issued on the Client's accounts connected to IB will be displayed.

Enter data into the individual fields as follows — **a red asterisk indicates a required field:**

Field	Description
Payment Card	In this field, choose the Card for which you wish to make a change.
Subject of request	<p>In this field, enter the desired change:</p> <ul style="list-style-type: none"> • New PIN: <ul style="list-style-type: none"> ○ you can request a new PIN at any time, although at the latest 6 weeks before the expiration date of the Card; • Premature Card renewal: <ul style="list-style-type: none"> ○ a new Card will be issued with a new validity period. The current PIN will remain valid, ○ this option can be used, for example, if the Holder will not be able to pick up a new Card when it is automatically renewed; • Duplicate Card: <ul style="list-style-type: none"> ○ a Card will be issued with the same validity period as the existing Card. The current PIN will remain valid, ○ this option can be used, for example, if a Card has been physically damaged; • Cancel automatic Card renewal: <ul style="list-style-type: none"> ○ when the Card expires it will not be renewed, ○ automatic renewal can be cancelled at the latest 10 days before the beginning of the month in which the Card will expire. <p>The options “Premature Card renewal” and “Duplicate Card” cannot both be selected at the same time. The other changes can be requested in any desired combination.</p>
Card/PIN will be delivered to the Card Holder as follows	<p>Choose the method for delivering the PIN and/or Card — if you request a PIN and/or Card to be sent by mail, you must also provide an address.</p> <p>If you are requesting only the cancellation of automatic Card renewal, in this field keep the option “do not send — cancellation of automatic Card renewal”.</p>
Effective Date	<p>The Effective Date must always be a Business Day. The earliest possible Effective Date you can enter is the next subsequent Business Day.</p> <p><u>The Bank will start processing a request in its systems only on the Effective Date entered. If you are requesting for a new PIN and/or Card to be issued, you must expect that there will be a certain delay before you can pick them up.</u></p>

If you want to erase all the entered data you can click on the **Default** button.

After entering all the required data, click the **Continue** button to proceed to the authorisation of the request. The authorisation procedure is described in Part I of the User Guide — **requests are always authorised independently, regardless of the Rights to authorise which have been set up for Payment Orders.**

Card Administration

Payment card:
5458 54xx xxxx 3092 - PANKRÁC ÚTERNÍ

Subject of request:

New PIN Premature Card renewal

Duplicate Card Cancel automatic Card renewal

Card/PIN will be delivered to the Card Holder as follows:
personally at the Bank's Place of Business: Mariánské náměstí 2, Praha 1

Firm:

Street:

City: **Country:** **Postal code:**

Effective date:
27.09.2013

*** Mandatory field**

Default

Continue

4.1.3. Requests relating to the Client

The *Client* option is available to Users only if the Client has given them express permission in their Rights to enter and authorise requests in IB.

Under this option you can enter two types of requests — relating to **Statements** and **Delivery addresses**. Click on the tab with the desired type of request — a form will open up for entering the data.

- Accounts
- Transaction History
- Statements
- Payment Orders
- Payment Cards
- Notice
- Requests
- Internetbanking
- Payment Cards
- Client

Client

Statements

Delivery addresses

Account/Framework Agreement:
Framework Agreement - payment services - Main Client

Current statement settings: **Frequency:**

It is not currently possible to set up all the options through IB. If you cannot find a particular option here, please contact the Bank's Places of Business.

a) Statements

It is not currently possible to set up all the options for generating and sending statements in this request form. If you cannot find a particular option here, contact a Place of Business of the Bank.

Enter data into the individual fields as follows — **a red asterisk indicates a required field:**

Field	Description
Account / Framework Agreement	Choose whether you wish to change the settings for all the accounts covered by a Framework Agreement (if this option is chosen, the name of the Client for which the User has Rights to enter and authorise requests is automatically entered), or only for a selected account.
Current statement settings	Choose whether you want to add to the current statement settings or replace them with newly entered data.
Frequency	Choose the frequency for generating and delivering statements.
<p>ELECTRONIC STATEMENTS</p> <p>In this box you can select options for the delivery of electronic statements. Choose either “By email” or “Via HB”.</p> <p>If you wish to request both options, or require more options for the “By email” choice, click on “+ Add more” below this box.</p> <p>If you do not want electronic statements to be delivered at all, you can remove this box using the cross “X” in its upper right corner.</p>	
By email	<p>Enter the following information here:</p> <ul style="list-style-type: none"> • Method of delivery — choose a delivery method; • PIN: <ul style="list-style-type: none"> ○ this field is activated only if you have chosen “Secure with PIN” as the delivery method. ○ This PIN must always consist of exactly 6 digits; • Email: <ul style="list-style-type: none"> ○ enter the email address to which you want statements to be sent, ○ if you want statements to be sent to several email addresses, add additional rows using the “plus” button on the right of this field.
Via HB	<p>This choice is possible only if you also use Homebanking — IB does not check on this.</p> <p>Choose the method for transferring statements to Homebanking:</p> <ul style="list-style-type: none"> • “PDF in HB” — the Bank will generate and send statements to HB, • “Daily in HB” — the User will generate statements directly in HB.
<p>PRINTED STATEMENTS</p> <p>In this box you can select options for how you will receive printed statements. Choose either “In person” or “By mail”.</p> <p>If you wish to request both options, or require more options for each choice, click on “+ Add more” below this box.</p> <p>If you do not want to receive printed statements at all, you can remove this box using the cross “X” in its upper right corner.</p>	
In person	Choose a Place of Business of the Bank at which you will pick up your statements.
By mail	Enter the address to which statements are to be sent.
Effective Date	The Effective Date must always be a Business Day. The earliest possible Effective Date you can enter is the next subsequent Business Day.

Statements
Delivery addresses

Account/Framework Agreement:

Current statement settings: **Frequency:**

It is not currently possible to set up all the options through IB. If you cannot find a particular option here, please contact the Bank's Places of Business.

✕

ELECTRONIC STATEMENTS

By email **Via HB**

Method of delivery: **Type:**

PIN: *

Email:
 *
 +

+ Add more

✕

PRINTED STATEMENTS

In person **By mail**

Bank's Place of Business:

+ Add more

Effective date:

* 28

* Mandatory field

Default
Continue

If you want to erase all the entered data you can click on the **Default** button.

After entering all the required data, click the **Continue** button to proceed to the authorisation of the request. The authorisation procedure is described in Part I of the User Guide — **requests are always authorised independently, regardless of the Rights to authorise which have been set up for Payment Orders.**

b) Delivery addresses

Enter data into the individual fields as follows — **a red asterisk indicates a required field:**

Field	Description
Client	This field automatically shows the name of the Client for which the User has Rights to enter and authorise requests.
Current delivery addresses	Choose whether you want to add an additional address to the current delivery addresses or to replace them with the newly entered data.
EMAIL ADDRESS Email	Email addresses can be entered here. If you want to enter several email addresses, click on "+ Add more" below this box, or add another row using the "plus" button to the right of this field. If you do not want to enter any email addresses, you can remove this box using the cross "X" in its upper right corner.
POSTAL ADDRESS	Addresses for the delivery of printed materials can be entered here. If you wish to enter several addresses, click on "+ Add more" below this box. If you do not want to enter any postal address, you can remove this box using the cross "X" in its upper right corner.
Effective Date	The Effective Date must always be a Business Day. The earliest possible Effective Date you can enter is the next subsequent Business Day.

If you want to erase all the entered data you can click on the **Default** button.

After entering all the required data, click the **Continue** button to proceed to the authorisation of the request. The authorisation procedure is described in Part I of the User Guide — **requests are always authorised independently, regardless of the Rights to authorise which have been set up for Payment Orders.**

Statements
Delivery addresses

Client:

Current delivery addresses:

EMAIL ADDRESS ✕

Email:

*

+

+ Add more

POSTAL ADDRESS ✕

Firm:

For the attention:

Street:
 *

City:
 *

Country:
 *

Postal code:
 *

+ Add more

Effective date:
 * 28

***Mandatory field**

Default
Continue

4.1.4. Requests relating to User

Under the **User** option you can make changes of contact details of the User for IB and Cards using the **Contact details** request form.

This type of request is available to all Users, with the following conditions:

- all Users can request changes to their own contact details,
- Users who have express permission from the Client in their Rights to enter and authorise requests in IB (see above) can also request changes to contact details of any other Users of the Client and if they also have access to details of all the Cards issued to the accounts connected to the IB they may also change the contact details of all Holders for 3D Secure.

ENTERED CONTACT DETAILS REPLACE EXISTING CONTACT DETAILS OF SELECTED USER, RESPECTIVELY HOLDER.

Enter data into the individual fields as follows — **a red asterisk indicates a required field:**

Field	Description
User	In this field, choose the User or Holder for whom you wish to make a change.
CONTACT DETAILS FOR INTERNETBANKING AND PAYMENT CARDS	
Mobile phone number	<p>You can enter here a mobile phone number for selected User/Holder.</p> <p><u>Mobile phone numbers are to be entered without spaces, either in Czech format (e.g. 123456789) or in international format (e.g. +420123456789).</u></p> <p><u>The specified mobile phone number can also be set for sending:</u></p> <ul style="list-style-type: none"> • an authorization codes for 3D Secure authentication of transactions carried out by Card on the Internet – in this case, check the option authorization codes for 3D Secure in the section Set at the same time for sending; • an SMS codes for logging and authorization in IB – in this case, check the option SMS codes from Internetbanking in the section Set at the same time for sending.
Email	<p>Here you can enter a contact email address for the selected User/Holder.</p> <p>The entered e-mail address can also be set for sending authorization codes for 3D Secure authentication of transactions carried out by the Card on the Internet – in this case, check the option authorization codes for 3D Secure in the section Set at the same time for sending.</p>
ADDRESS FOR SENDING PAYMENT CARDS AND PIN	<p>Here you can enter a new address for sending Cards (eg. in the case of automatic renewal, a Duplicate of the Card etc.) and PIN (eg. in the case of repeated issuance of the PIN).</p>
Effective Date	<p>The Effective Date must always be a Business Day. The earliest possible Effective Date you can enter is:</p> <ul style="list-style-type: none"> • the current Business Day, if the request is entered no later than 3.00 p.m. on a Business Day; • the next subsequent Business Day, if the request is entered after 3.00 p.m. on a Business Day or outside Business Days.

If you want to erase all the entered data you can click on the **Default** button.

After entering all the required data, click the **Continue** button to proceed to the authorisation of the request. The authorisation procedure is described in Part I of the User Guide — **requests are always authorised independently, regardless of the Rights to authorise which have been set up for Payment Orders.**

User

Contact Details

User:

Entered contact details will replace the current contact details for the selected User.

CONTACT DETAILS FOR INTERNETBANKING AND PAYMENT CARDS

<p>Mobile phone number: <input type="text" value="420888888888"/></p> <p>Email: <input type="text" value="pankrac@seznam.cz"/></p>	<p>Set at the same time for sending:</p> <p><input checked="" type="checkbox"/> authorization codes for 3D Secure</p> <p><input checked="" type="checkbox"/> SMS codes from Internetbanking</p> <p>Set at the same time for sending:</p> <p><input checked="" type="checkbox"/> authorization codes for 3D Secure</p>
--	---

ADDRESS FOR SENDING PAYMENT CARDS AND PIN

For the attention:

Firm:

Street:

City: **Country:** **Postal code:**

Effective date:

* Mandatory field

Default
Continue

4.2. Displaying your sent requests

Sent requests are displayed automatically when you click on the **Requests** option. If you wish to display requests according to selected criteria, click on the **Filter** button in the upper right corner of the screen.

After clicking on this button a box will appear with fields for you to enter your required criteria for displaying sent requests.

In order to display filtered requests you must at least enter some data or select a choice in the **Period** field (the default option **Last month** is selected automatically):

Field	Description
Period	This is automatically preset as Last month . The options are: <ul style="list-style-type: none"> • Today — displays requests sent on the current Business Day; • Last week — displays requests sent during the last calendar week; • Current month — displays requests sent during the current calendar month; • Last month — displays requests sent during the one month period preceding the date of display (e.g. from 19. 4. 2012 to 19. 5. 2012); • Choose a different period — this option allows you to enter a different period for which you wish to display sent requests; requests sent during the selected period will be displayed.
From — To	Here you can enter the period for which you wish to display sent requests.
Product / Service	You can select a particular product or service to which the displayed requests relate.
Request type	You can select a specific type of request.
Status	You can choose to filter by the status of requests (see the introduction to point 4.).

If you make a mistake, you can erase all the data entered so far using the **Default** button, or you can return to the initial **List of requests** screen using the **Back** button. After completing all of the required criteria, click on the **Display** button.

The system first shows a summary of the filter criteria which you have entered. It then displays all the requests matching your criteria. **These selected requests will remain displayed for as long as the User is logged in, unless the filter criteria are changed or deleted.**

You can change your selected criteria by clicking on the **Filter** button at the top of the screen. If you click on the **Delete filter** button, a complete list of all your sent requests will be displayed once again. The displayed data can also be printed using the **Print** button — printing is performed in the same way as described in point [2.3](#). Clicking on the **Detail** icon will display detailed information for the selected request.

List of Requests

Filter
Clear Filter
Print

Date from: 13.12.2015

to: 13.01.2016

Product / Service: Internetbanking

Date and time of entry ▲	Effective date	Product / Service	Request	Status	Action
13.01.2016 14:44:58	13.01.2016	Internetbanking	Access Data	VERIF	

The **Back to list** button will take you back to the initial **List of requests** screen. The displayed data can also be printed using the **Print** button — printing is performed in the same way as described in point [2.3](#).

Internetbanking

Payment Number: **861.7.686278.1**

Status: **VERIF**

Access Data

User:

Pankrác Útemí

Method of logging: **SMS code**

Mobile phone number:

+420725344743

New logging data will be forwarded to the User as follows:

via SMS to the above mentioned User's mobile phone number

Firm:

Street:

City:

Country:

Postal code:

Effective date:

13.01.2016

Back

Print