

USER GUIDE FOR INTERNETBANKING OF PPF banka a.s.

Part I.: General Information, Logging into Internetbanking, Settings and authorization of Orders and Requests for the Bank

Contents:

1. General information.....	3
2. Methods of logging into Internetbanking and authorization of orders and requests for the Bank....	3
2.1. OTP codes and working with a Hardware OTP Token.....	4
2.2. SMS codes	5
3. Logging into Internetbanking.....	5
3.1. Logging in via an OTP code	6
3.1.1. First login to IB – registration of the OTP Token	6
3.1.2. Log into IB with a registered OTP Token	8
3.2. Logging in via an SMS code	9
3.3. Change of IB Login Password	10
4. The first screen after logging into Internetbanking, options of the primary and secondary menus	12
5. Settings.....	12
5.1. User Information	12
5.2. Granted Rights for Authorization	13
5.3. Change the IB Login Password	13
5.4. User using an SMS code – SMS code settings detail	13
6. Authorization of orders and requests for the Bank.....	14
6.1. Authorization by means of an OTP code.....	14
6.2. Authorization by means of an SMS code	14
6.3. Multiple and Multilevel Authorization	15
7. User Guides for the Internetbanking	16

1. General information

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

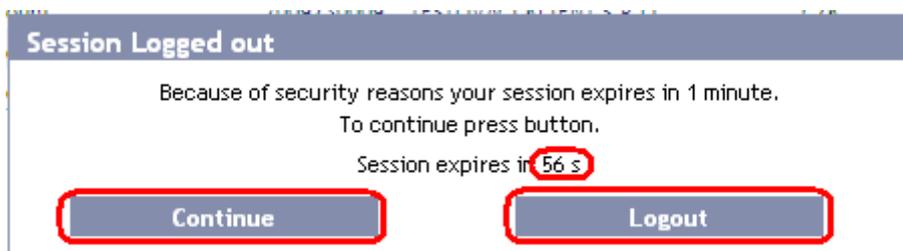
The conditions for using Internetbanking (hereinafter "IB") are specified in the *Business Conditions of PPF banka a.s. for the Internetbanking* (hereinafter "SBC"), in the contractual documentation for the IB, in the *General Business Conditions of PPF Banka a.s.* (hereinafter "GBC"), in the Security Principles, in the document *Formats of Files for the Importing and Exporting of Data for the Internetbanking of PPF banka a.s.* (hereinafter "Formats of Files") and in this User Guide.

Where terms, abbreviations or phrases beginning with capital letters are used in this User Guide, their meaning will be as defined in the article "Definition of Terms" in the GBC and/or SBC, or, where applicable, as specified in the individual provisions of the GBC and/or SBC and/or this User Guide. An up-to-date version of the GBC, SBC, User Guide, Security Principles and Formats of Files is available on the website at www.ppfbanka.cz.

For greater clarity, the User Guide is divided into several parts, which are separate documents. This part includes general information and describes logging into IB, settings, authorization of orders and requests for the Bank and communication with the Bank. The rest of the information relating to IB is provided in the other parts of the User Guide.

User support for IB is provided by Customer Service, which you can contact on Business Days during Business Hours from 8.00 a.m. to 6.00 p.m. using the telephone number +420 224 175 901 or at the e-mail address customer.service@ppfbanka.cz. Requests sent by e-mail outside the hours stated above will be processed by Customer Service on the next Business Day during Business Hours.

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



If you do not perform any operations during this time, you will be logged out automatically when the time limit expires. If you want to carry on working click on the **Continue** button and log in again.



2. Methods of logging into Internetbanking and authorization of orders and requests for the Bank

The methods of logging into IB for individual Users are described in their Rights. The User can log into IB and authorize orders and requests for the Bank via these methods:

- a) via an OTP code or
- b) via an SMS code.

The method used may be changed based on a request from the Client.

2.1. OTP codes and working with a Hardware OTP Token

An OTP code is a single-use numerical code (OTP = One-Time Password). OTP codes are continuously generated every 60 seconds and work on the basis of synchronisation between the Bank's authentication server and the User's OTP Token (they are so-called "time-based codes").

An OTP code is always valid only for a single operation (logging into IB, authorization of a Payment Order or request, creation of a notification etc.). The generated OTP code must be entered and confirmed for the operation performed within 10 minutes of its generation (**NOT of its being displayed!**) – **OTP tokens display the currently generated OTP code – they do not generate this code only at the moment when it is displayed.**

Only the Hardware OTP Token sold by the Bank may be used to generate and display OTP codes.

What is a Hardware OTP Token?

The Hardware OTP Token is an eToken PASS device produced by SafeNet Inc. It is a small electronic device resembling a miniature MP3 player. It is an OTP code generator which provides strong two-factor authentication.



The built-in battery has a life of up to 7 years or 14,000 displayed OTP codes – so that, for example, if ten codes are displayed per day the Hardware OTP Token will have a life of around 5 years.

To display the current OTP code, press the button on the right side of the Hardware OTP Token. The Hardware OTP Token will then show the currently generated OTP code on its LCD display. Copy this OTP code into the relevant field in IB.



!!! NOTE !!!

- The OTP code is shown on the display only for 30 seconds before the display goes off.
- It is also possible that during those 30 seconds a new OTP code will be generated and therefore displayed – OTP codes are generated continuously every 60 seconds regardless of whether or not the User is displaying them (see the introduction to point 2.1.).
- You must therefore give close attention to the OTP code displayed – if you will not be able to copy and confirm the displayed OTP code in time, it is better to wait for the next OTP code to be generated.
- If IB requires two OTP codes to be entered, this always means two different, consecutive OTP codes (as a particular example, when registering the Hardware OTP Token during your first login to IB). In these cases, after entering the first OTP code you will have to wait for another OTP code to be generated before entering it.

2.2. SMS codes

An SMS code is a single-use numerical code working on the OTP code principle – see point 2.1. However, SMS codes are not generated continuously, but only after a certain action is performed (they are so-called “event-based” or “challenge-response” codes).

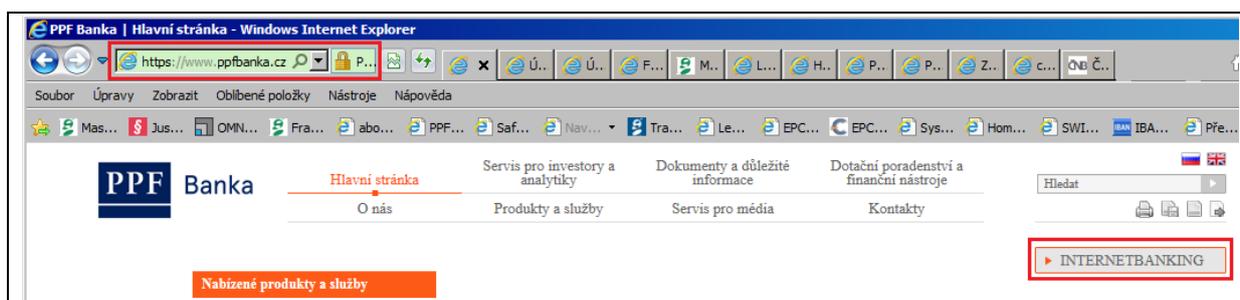
An SMS code is also valid only for a single operation (logging into IB, authorization of a Payment Order or request, creation of a notification etc.). The generated SMS code is sent to the User’s mobile phone in an SMS and must be entered and confirmed for the operation performed within 10 minutes of its generation (**NOT of its being displayed!**).

The advantage compared to OTP codes is that Users do not need any special token, but can obtain SMS codes using only their mobile phones. This therefore eliminates the costs for purchasing the necessary device. In addition, the same advantage of maximum mobility applies – this solution is operating system independent, and **Users do not have to install any supporting software or drivers** (i.e. the same as in the case of an OTP Token for OTP codes).

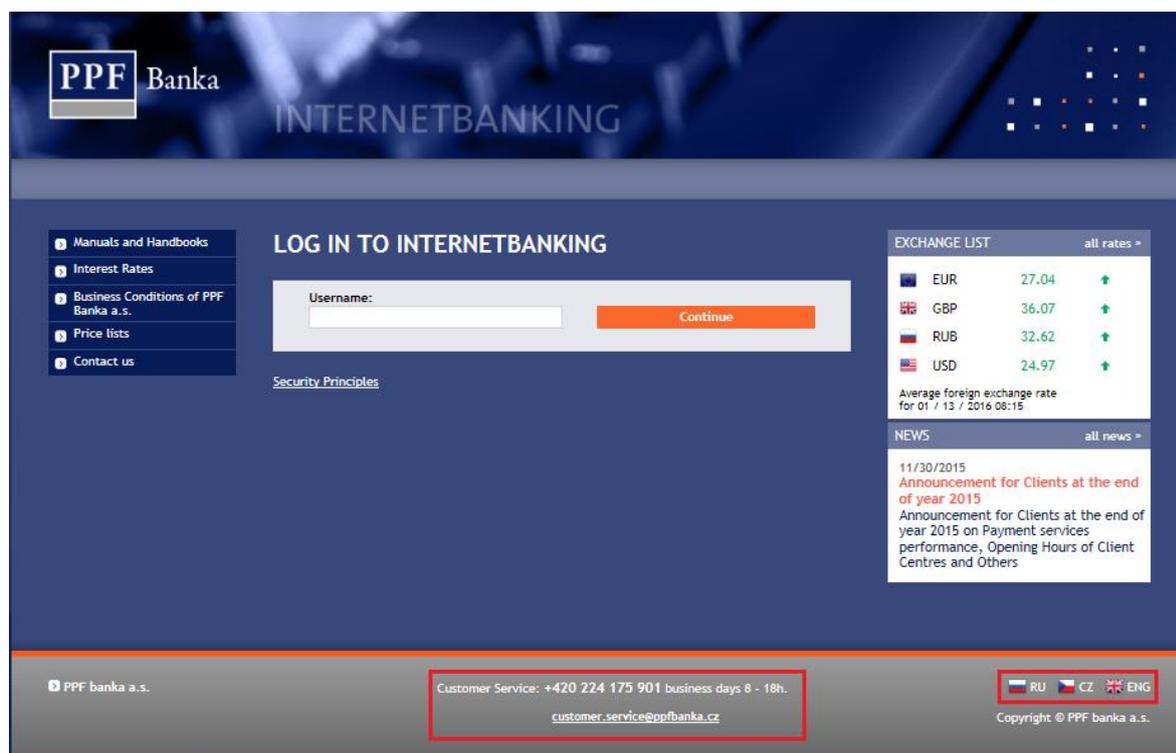
3. Logging into Internetbanking

Login and authorization do not require any preparatory steps – you can start using IB, including OTP codes and SMS codes, immediately.

Launch IB only from a link on the main web page of the Bank.

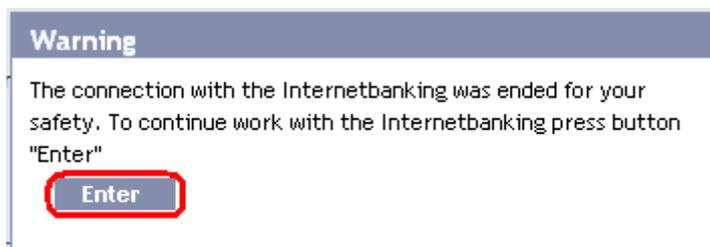


The screen for logging into the IB appears in a separate window.



You will find contact details for Customer Service at the bottom of the screen and you can choose an IB language in the lower right-hand corner of the screen. Then continue in accordance with the method for logging into IB.

If you stay on the introductory screen for longer than 15 minutes without logging into IB, information on the interruption of the connection with IB will be displayed. If you wish to log into IB, click on the **Continue** button or refresh the page by pressing the **F5** key.



Enter your IB Username into the **Username** field and click on the **Continue** button.



IB automatically recognises which IB logon method you are using, and after that displays only the fields necessary for you to log in.

In the case of login and authorization via an OTP code, continue according to point [3.1](#). The User will not be allowed to access IB after five wrong attempts to enter an IB Login Password and/or an OTP code.

In the case of login and authorization via an SMS code, continue according to point [3.2](#). The User will not be allowed to access IB after five wrong attempts to enter an IB Login Password and/or an SMS code.

3.1. Logging in via an OTP code

If you are logging into IB for the first time, you must first register the OTP Token - in this case follow the instructions in point [3.1.1](#). If you have already registered the OTP Token, follow the instructions in point [3.1.2](#).

3.1.1. First login to IB – registration of the OTP Token

When you first log into IB you must enter the following information:

Field	Description
Login Password	Enter your IB Login Password.
Serial number	Enter the serial number of the Hardware OTP Token, which is printed on the back of the token above the barcode (e.g. +ABCDEF123456).
First OTP code	Enter the OTP code displayed on the Hardware OTP Token.
Second OTP code	Enter the next OTP code – you must wait aprxm. 1 minute for it to be generated before entering it (see point 2.1).

After entering all of the information, click on the **Register** button.

LOG IN TO INTERNETBANKING Help

Username:
JamesTok2012 Continue

Registration of a new OTP Token

Login Password:
••••••••

Serial number:
+ABCD123456

First OTP code:
123456

Second OTP code:
987654 Register

If, after entering the first OTP code, you do not wait for the next OTP code to be generated and you enter the same information into the **Second OTP code** field as in the **First OTP code** field, IB will display a notification about duplicate entry.

LOG IN TO INTERNETBANKING Help

! Same OTP codes has been entered, please enter them again.

Username:
JamesTok2012 Continue

Registration of a new OTP Token

Login Password:
••••••••

Serial number:
+ABCD123456

First OTP code:
123456

Second OTP code:
987654 Register

In this case, re-enter the information (as described above).

Both OTP codes must be entered within 10 minutes of their generation (i.e. by this time you must click on the **Register** button), so you must enter them immediately after they are displayed on the OTP Token. If you do not enter the OTP codes in time, IB will display information about the expiration of their validity.

In this case too, re-enter the information (as described above).

After logging into IB, the User's name, the date of the last login (if you are logging into IB for the first time this field is empty), information about the current date and time and any messages received are displayed in the upper bar. You can log out from IB by clicking on the **Logout** button which is also accessible in the upper bar on every page of IB.

After your first login to IB we recommend immediately changing your IB Login Password as described in point 3.3.

3.1.2. Log into IB with a registered OTP Token

On your next login to IB, when you already have a registered OTP Token, you only need to enter your IB Login Password into the **Login Password** field and an OTP code into the **OTP code** field, then click on the **Login** button.

The OTP code must be entered within 10 minutes of its generation (i.e. by this time you must click on the **Login** button), so you must enter it immediately after it is displayed on the OTP Token. If you do not enter the OTP code in time, IB will display information about the expiration of its validity.

LOG IN TO INTERNETBANKING

! Validity of the OTP code has expired. Please enter another OTP code.

Help

Username:
JamesTok2012

Login Password:
.....

OTP code:
123456

In this case, display another OTP code and enter it again into the **OTP code** field, then confirm entry using the **Login** button (as described above).

3.2. Logging in via an SMS code

Enter your IB Login Password into the **Login Password** field. After entering the password correctly, click on the **Generate SMS Code** button.

LOG IN TO INTERNETBANKING

Help

Username:
HenrySMS2012

Login Password:
.....

SMS Code:

You will then receive an SMS with an SMS code, which you must enter into the **SMS Code** field and confirm using the **Login** button.

LOG IN TO INTERNETBANKING

! The SMS Code has been sent to your mobile phone.

Help

Username:
HenrySMS2012

Login Password:
.....

SMS Code:
12345678

For security reasons the validity of the SMS code is time-limited to 10 minutes, so you have to enter it immediately after you receive it. If you do not enter the SMS code in time, IB will display information about the expiration of its validity. In this case, click again on the **Generate SMS Code** button (this button becomes active again after the expiration of the specified time limit).

You will then receive an SMS with a new SMS code, which you must again enter into the **SMS Code** field and confirm using the **Login** button.

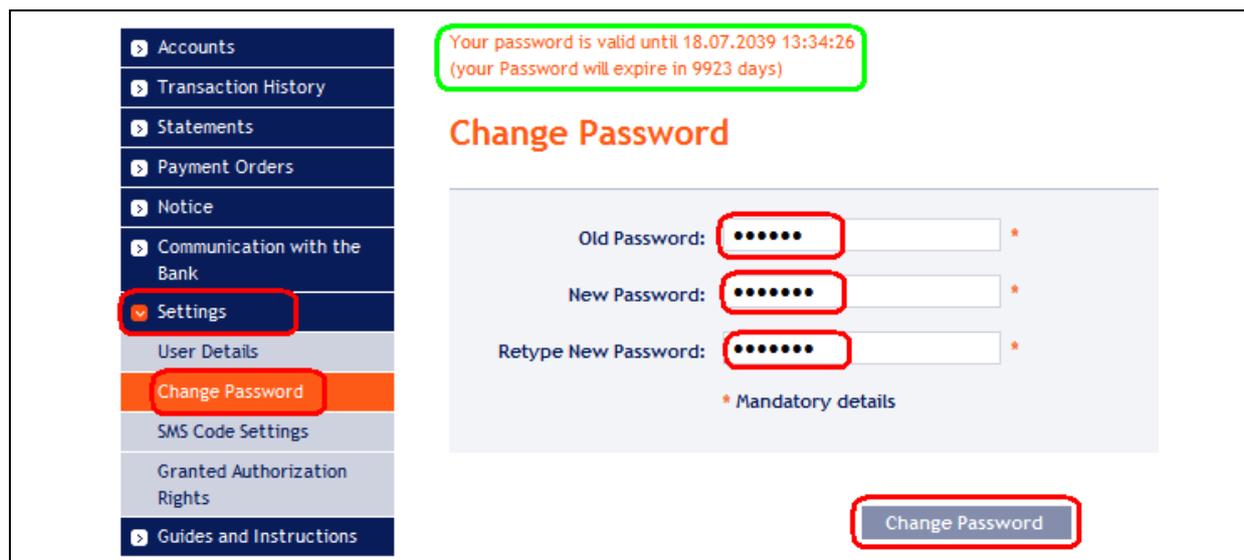
After logging into IB, the User's name, the date of the last login (if you are logging into IB for the first time this field is empty), information about the current date and time and any messages received are displayed in the upper bar. You can log out from IB by clicking on the **Logout** button which is also accessible in the upper bar on every page of IB.

After your first login to IB we recommend immediately changing your IB Login Password as described in point 3.3.

3.3. Change of IB Login Password

We recommend **immediately changing the IB Login Password** which the Bank provides for the first login to IB – **this recommendation will also be displayed after each login until the IB Login Password is changed.**

On the introductory screen click on the **Settings** and **Change Password** options. The validity of the current IB Login Password will be displayed at the top of the screen. Enter the IB Login Password that you received for the first login to IB into the **Old Password** field, and enter your new IB Login Password into the **New Password** and **Retype New Password** fields. An IB Login Password must have between six and ten characters, may contain only alphanumeric characters without diacritical marks, must include at least one uppercase letter, one lowercase letter and one digit, and may not contain any repetitions. To complete the change, click on the **Change Password** button.



If the existing IB Login Password is not entered correctly, IB will display the following information:



Re-enter the existing IB Login Password correctly.

If the new IB Login Password does not have the required format, IB will display the following information:



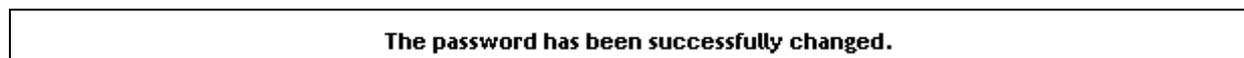
If the new IB Login Password is not entered twice identically, IB will display the following information:



Close the window with the **OK** button.

In both cases, enter the new IB Login Password correctly and click on the **Change Password** button again.

After a successful change of the IB Login Password a confirmation message will be displayed:



4. The first screen after logging into Internetbanking, options of the primary and secondary menus

After logging into IB a list of Payment accounts which are connected to IB will be displayed. Your transaction history, orders and requests for the Bank, and other services and information are available via the menu on the left side of the screen – the **primary menu**.

Current Accounts

Account Type	Account Number	Account Name	Currency	Book Balance	Disposable Balance	New order
Current account	1234567890	TESTOVACÍ KLIENT S.R.	EUR	12.812,66	12.812,66	Foreign
Current account	9876543210	TESTOVACÍ KLIENT S.R.	CZK	39.815,52	39.815,52	Domestic

Via this primary menu the User gets to the **secondary menu** – i.e. more detailed options for the selected product or service. Access to secondary menu items is displayed on the basis of the User's Rights.

You can find details about the use of individual Products and Services accessible via IB in separate sections of the User Guide.

5. Settings

In the **Settings** option you can find information about yourself as a User and about the rights for authorization the Client has granted to each User.

User's Details

First Name:	HENRY
Surname:	WHITE
Client's Address:	V CELNICE 1031/4 110 00 PRAHA 1
E-mail Address:	
GSM Number:	
Phone Number:	
Fax:	
Authentication security method:	SMS Code
Certification security method:	SMS Code
Version of IBS:	1.24.6.0

5.1. User Information

In the **User Details** option you can change IB Login Password and will find the information which the Bank holds about you, including your method of logging in and performing authorization of orders and requests for the Bank.

- Accounts
- Transaction History
- Statements
- Payment Orders
- Notice
- Communication with the Bank
- Settings
 - User Details
 - Change Password
 - SMS Code Settings
 - Granted Authorization Rights

User's Details

First Name:	HENRY
Surname:	WHITE
Client's Address:	V CELNICI 1031/4 110 00 PRAHA 1
E-mail Address:	
GSM Number:	
Phone Number:	
Fax:	
Authentication security method:	SMS Code
Certification security method:	SMS Code
Version of IBS:	1.24.6.0

5.2. Granted Rights for Authorization

The rights for authorization granted to individual Users are specified in their Rights. User can also find the settings for her/his rights for authorization in IB in the **Granted Authorization Rights** option.

- Accounts
- Transaction History
- Statements
- Payment Orders
- Notice
- Communication with the Bank
- Settings
 - User Details
 - Certificate Registration
 - Granted Authorization Rights
 - Guides and Instructions

Granted Authorization Rights

Authorization Right Description	Transaction Limit	Daily Limit	Weekly Limit	Monthly Limit	Currency	Status
Bond_White_jointly no restrictions	9999999999999999	not set	not set	not set	CZK	Active
Bond_separately to 10 000 CZK/trn.	10000	not set	not set	not set	CZK	Active

5.3. Change the IB Login Password

In the **Settings** option, a User also has the possibility to change the IB Login Password – this option is described in point [3.3.](#)

5.4. User using an SMS code – SMS code settings detail

In the **Settings** option, a User using an SMS code for logging into IB and for authorization also can display the mobile phone number used for sending SMS codes and the date and precise time of sending the last SMS code in the **SMS Code Settings** option.

- Accounts
- Transaction History
- Statements
- Payment Orders
- Notice
- Communication with the Bank
- Settings
 - User Details
 - Change Password
 - SMS Code Settings
 - Granted Authorization Rights

SMS Code Settings Detail

GSM Number for SMS Codes:	420725344743
Last SMS Code sent date:	17.05.2012 15:18:44

6. Authorization of orders and requests for the Bank

6.1. Authorization by means of an OTP code

After entering an order or request for the Bank, a field for entering the OTP code will appear in the lower part of the screen – display an OTP code as described in Part II of the User Guide and click on the **Authorize** button.

The OTP code must be entered within 10 minutes of its generation (i.e. by this time you must click on the **Authorize** button), so you must enter it immediately after it is displayed on the OTP Token. If you do not enter the OTP code in time, IB will display information about the expiration of the OTP code's validity in the upper part of the screen (above the entered data).

In this case, display another OTP code and enter it again into the **OTP code** field, then confirm entry using the **Authorize** button (as described above).

6.2. Authorization by means of an SMS code

After entering an order or request for the Bank, a field for entering the SMS code will appear in the lower part of the screen – click on the **Generate SMS code** button.

You will receive an SMS with a recap of the entered order or request and an SMS code. Enter the SMS code into the **SMS Code** field and click on the **Authorize** button.

For security reasons the validity of the SMS code is time-limited to 10 minutes, so you have to enter it immediately after you receive it. If you do not enter the SMS code in time, IB will display information about the expiration of the SMS code's validity in the upper part of the screen (above the entered data).

 SMS Code - SMS code has expired. Please press button Generate SMS Code for sending new SMS code.

In this case, click on the **Generate SMS code** button again.

SMS Code: **Generate SMS code**

Back **Authorize**

You will then receive an SMS with a new SMS code, which you must again enter into the **SMS Code** field and confirm using the **Authorize** button (as described above).

6.3. Multiple and Multilevel Authorization

If the authorization of an order or request for the Bank requires authorization to be performed by more than one User (e.g. one User can independently authorize Payment Orders up to CZK 100,000.00 and Payment Orders above this amount must be “co-authorized” by another User), the status of such an order will be shown as **FORSIG** or **PARTSIG** and the following icon will be displayed for the relevant order or request:

Due Date	From Account	Beneficiary's Account Number	Bank Code	Amount	Status	Payment Number	Action
17.05.2012	50026	30009	6000	26.000,00 CZK	PARTSIG	301.7.396544.1	

The other User then clicks on this icon and performs authorization by the method set in the Rights – i.e. authorization by means of an OTP code will be performed in the same way as described in point [6.1.](#), and authorization by means of an SMS code will be performed in the same way as described in point [6.2.](#)

After the completion of authorization by the last User you can return to the first screen of the option by using the **Back** button. You can display the course of the authorization process by using the **Processing History** button – see Part V. of User Guide.

Authorization of Domestic Order

Payer's Account:	50010
Payment no.:	301.7.686277.1
Maturity Date:	12.01.2016
Amount:	4.000.000,00 CZK
Status:	VERIF
Express Order:	standard

Back **Processing History**

7. User Guides for the Internetbanking

User Guides for the individual functions you can display on IB login page or directly in IB, in the left menu in the **Guides and Instructions** option.

Account Type	Account Number	Account Name	Currency	Book Balance	Disposable Balance	New order
Current account	1234567890	TESTOVÁČI KLIENT S.R.	EUR	12.812,66	12.812,66	Foreign
Current account	9876543210	TESTOVÁČI KLIENT S.R.	CZK	39.815,52	39.815,52	Domestic

Then there is displayed current version of all parts of the User Guide, the Security Principles, the Formats of Files and any other documents.

Name	Added	Language	Size
User Guide, Part IV.: Accounts, Statements and Transaction History	12/11/2015	en	381.99 kB
User Guide, Part V.: Payment Orders	12/11/2015	en	2.44 MB
Technical Requirements for Internetbanking of PPF banka a.s.	11/1/2015	en	108.04 kB
User Guide for the Internetbanking, Part II: Certificates, OTP codes, SMS codes and working with Tokens	5/14/2015	en	1.67 MB
User guide for the Internetbanking, Part I: General Information	12/22/2014	en	766.92 kB
User guide for the Internetbanking, Part III: Messages, notifications, and requests	11/18/2014	en	1.14 MB
User guide for the Internetbanking, Part VI: Payment Cards	11/18/2014	en	423.35 kB
Formats of Files for the Importing and Exporting of Data for Internetbanking	9/27/2014	en	576.19 kB
Security Principles for Internetbanking	6/3/2013	en	149.31 kB
User Guide for the Internetbanking, Part II: Working with the Token and the Certificate	7/1/2012	en	1.56 MB

You can also display these documents directly from the main internet page of the Bank through the option **Documents and important information** and **Handbooks and Manuals for the Internetbanking**.

The screenshot displays the PPF Banka website interface. At the top left is the PPF Banka logo. The main navigation bar includes 'Home page' (highlighted with a red underline), 'Services for investors and analysts', and 'Documents and important information' (highlighted with a red box). Below the navigation bar are links for 'About us' and 'Media'. The main content area features a section titled 'Products and services on offer' (highlighted with an orange box) containing links for 'Investment Banking', 'Corporate Banking', 'Municipal Banking', and 'Private Banking for businesses'. On the right side, a dropdown menu is open under 'Documents and important information', listing various documents and services. The item 'Handbooks and Manuals for the Internetbanking' is highlighted with a red box.

PPF Banka

Home page Services for investors and analysts **Documents and important information**

About us Media

Products and services on offer

- Investment Banking
- Corporate Banking
- Municipal Banking
- Private Banking for businesses

Price lists
Interest rates
Currency exchange rates
Correspondent banks
Commercial terms and conditions
Claims and complaints
Additional Services Associated With the Card
Handbooks and Manuals for the Internetbanking