GUIDE FOR REGISTERING A TOKEN IN INTERNET BANKING

In the new internet banking (IB), in addition to SMS authorisation codes, you can also use a token for login authentication and payment order authorisation. If you choose to use the token, you have two options:

a) you can install the **PPF banka e-Token app** in your smart phone from the App Store or Google Play, or from a QR code:



b) you can use a hardware device allowing you to read Cronto codes.



On the following pages we will show you how to register your token: the process is the same for a soft token (the app) and a hard token (the device) (both referred to as a Token).

CONTENTS:

| 1. Registering a Token for new users – first login | 2 |
|--|----|
| 2. Logging into IB with a registered Token | 9 |
| 3. Blocking, deleting and deactivating a Token from the IB | 10 |

1. REGISTERING A TOKEN FOR NEW USERS - FIRST LOGIN

1.1 On the <u>http://www.ppfbanka.cz/en</u> website, sign into the IB **using your existing login information** (IB Username and Password):

| Login into internet | | | |
|---------------------|---------|--|--|
| banking | | | |
| Username | | | |
| <u></u> | | | |
| Password | | | |
| | \odot | | |
| | | | |
| Sign in | | | |
| | | | |

1.2 Next, enter the **authorisation code** that you have received either in an SMS message or an email and click **Authorise**.

| SMS B TOKEN | |
|--|--|
| Enter authorisation code | Enter authorisation code |
| We sent you the code in an SMS message. Resend (52) | We sent you the oode in an email. Resend (71) |
| | |
| | Enter authorisation code |
| Authorize | Authorize |
| | |

1.3 When signing in for the first time you will be asked to **change your Password** to sign into the IB. Enter the new Password twice and click "**Continue**".

Set up new password

| ľ | New password | 0 |
|-----|--|---------|
| F | Repeat password | \odot |
| The | password must contain: | |
| × | At least 8 characters | |
| × | A maximum of 30 characters | |
| × | Only uppercase and lowercase letters and numbers | |
| × | The repeated password is a match | |
| | Continue | |
| | Logout | |

- 1.4 Once you have signed in successfully, there are two possible views:
 - 1.4.1 If you have access to the accounts of more than one Client, you will first see an overview of all Clients. Choose for which Client you are registering a Token. Then, an overview of the accounts of the Client you selected will be displayed.

Select account holder

| Personal accounts | |
|--------------------|--|
| Kollmann Lukáš | |
| Corporate accounts | |
| TEST - PPF BANKA | |
| | |

1.4.2 If you only have access to the accounts of one client, a detailed overview of all the accounts will appear automatically. Click on your name in the lower left-hand corner of the screen:

| ST - P | PF BANKA + | 229 PLATBY I | ITBANK | 229 PLATBY INTBAN | ik i | Single p | ayment order |
|--------|--------------------|-------------------------|---|---------------------------------|------------------|---|--------------------------------|
| | | 2219610007 USD | | 2319010015 EUR | | Bulk pa | yment order |
|) (| Dashboard | 0,00 ledger tislance | 0,00 USD held amount 0,00 | 0,00 ledger belance | 0,00 EUR | 1 | mport |
| | Payment orders | KLIENT 3 HB- | B | KLIENT Č.1 IB 9504010019 CZK | : | Unproce | essed payment order st week |
| 6 - 59 | Transactions | 0,13 | 0,13 czk | 80,24 | 77,24 czĸ | | |
| | Statements | ledger balance | held amount 0,00 | ledger belance | held smount 0,00 | Paymen | t orders for signatur |
| | Cards | Last transactions | Shi | ow.all | | Today's turno | ver CZK • + 0,0 |
| 1 | Files for download | € 22.10.2020 | From account: 9504010019 C2K 9505010002/6000 PPF BANKA A.S. | | -1,00 CZK | | - 3,0 |
| 9 | Settings | € 22. 10. 2020 | From account: 9504010019 CZX 9503010009/6000 PPF BANKA A.S. | | -2,00 CZK | Files for down | lload |
| | | → 21, 10, 2020 | To the account: 9504010019 C2K 9505020008/6000 PPF BANKA A.S. | | 1,50 CZK | 19.10.2020 seznam_transako 162036.xts | 1_19_10_2020_ d |
| | | ← 21, 10, 2020 | From account: 9504010019 CZK 9505010002/6000 | | -1,00 CZK | | |

1.5 Click "Add token" in the lower right-hand corner of the screen:

| PP | F Banka | Profile | | | |
|--------------------------------------|--------------------|---------------------------|--------------------------------------|----------------------|--------------|
| TEST All act | - PPF BANKA | Contact details | | | |
| | Dashboard | Name and surname Phone | Lukáš Kollmann | | |
| Đ | Payment orders | Email address | lkollmann@ppfbanka.cz | | |
| $\stackrel{\rightarrow}{\leftarrow}$ | Transactions | Security | | | |
| | Statements | Username | LKollmann1 | | |
| ð | Cards | Password | **** | | Edit |
| [] | Files for download | Device overview | | | |
| 111 | Settings | +420 Device name | Authorisation phone number T_{ype} | ACTIVE Status | Block Remove |
| OC | Lukáš Kollmann | | | | |
| [→ | Log out | | | Copyright PPF © 2020 | 0 |

1.6 Now switch on your Token.

The **hard token** will first ask you to select a language. If you are using the **e-Token app** on your smart phone, you can change the language settings in the settings of the app.

Please note:

If you are using a hard token, which is displaying a low battery level, charge it using a micro USB charger.

The token will switch off automatically after 45 seconds of inactivity. If this happens at any point during the activation you will have to repeat the entire activation from the start. In order to avoid this, you can touch the screen of the token at intervals of less than 45 seconds. The 45 second automatic switch off time-lapse will start again.

Next, point the Token towards the multi-coloured square containing the Cronto code on your screen.

| Activate | oken | | |
|---------------------|---------------------------------|---------------------------------|----------------------|
| 0 | 0 | 0 | 0 |
| To activate a token | , read the Cronto code and ther | n enter the numeric code displa | iyed on your device. |
| Token * | | n | |
| | | | |

1.7 After having read the Cronto code, the Token will ask you to **set up a PIN**. Enter the PIN of your choice twice. If you are using the e-Token app, you can set biometric authentication instead of a PIN, for example, your fingerprint.

The Token then displays an **11-digit code** for you to copy to the "Token" field below the Cronto multi-coloured code square.

| 1 | 0 | 0 | 0 |
|---------------------|----------------------------------|---------------------------------|-------------------|
| To activate a toker | n, read the Cronto code and then | enter the numeric code displaye | d on your device. |
| | | | |
| Token * | | | |

Next, click "Continue".

1.8 In the next step, enter the code that you have received in an SMS, and click "Authorise".



Or, enter the code that you have received in an email, and click "Authorise".

| Activate tok | en 2 | 6 | Enter the authorisation code We sentyou the code in an email. Resend (72) |
|-------------------------------|---------------------------|---|--|
| User Device identification | TOKEN EMAIL FDT7639903 | | Enter the Ernail OTP code |
| | | | Authorise Cancel |

1.9 Next, click "Continue".



1.10 Point your Token towards the multi-coloured Cronto code square, type the code displayed on the Token into the respective filed on the screen and click "**Continue**".

| | Ø 3 | |
|------------------------|--|--------------------------------|
| To activate a token, r | ead the Cronto code and then enter the numeric | code displayed on your device. |
| | | |
| | | |
| | | |
| | | |
| Token * | | 1 |
| 03934136 | | |

1.11 If the activation was successful, the screen shown below will be displayed and you can use the Token the next time you sign in. If the activation failed, the entire activation process must be repeated.

| ctivate t | oken | | • |
|-------------|--------------------------------|----|--------|
| • | | | |
| ✓ The token | has been successfully activate | ed | |
| | | | |
| | | | Finish |
| | | | |
| | | | |
| | | | |

1.12 A registered Token appears in the overview of the devices used by the user. If the activation failed, you can remove the token from this list and repeat the activation again from point 1.4.

| PPF Banka | Profile | | | |
|---|---------------------------|------------------------------------|----------------------|----------------------------|
| TEST - PPF BANKA All accounts | Contact details | | | |
| n Dashboard | Name and surname Phone | Lukáš Kolimann | | |
| Payment orders | Email address | lkolimann@ppfbanka.cz | | |
| $\stackrel{ ightarrow}{ ightarrow}$ Transactions | Security | | | |
| Statements | Username | LKollmann1 | | |
| Cards | Password | **** | | Edit |
| Files for download | Device overview | | | |
| $\stackrel{\rightarrow}{\stackrel{\rightarrow}{\longleftarrow}}$ Settings | +420 Device name | Authorisation phone number Type | ACTIVE Status | Block Remove |
| | FDT7839520 Device name | Token Type | ACTIVE Stetus | <u>Block</u> <u>Remove</u> |
| C Lukáš Kollmann | | | | |
| [→ Log out | | | Copyright PPF @ 2020 | 🖸 📀 |

2. LOGGING INTO THE IB WITH A REGISTERED TOKEN

2.1 On the login screen, enter your Username and Password and click "Sign in".

| Login into internet | | | | |
|---------------------|---|--|--|--|
| banking | | | | |
| Username | | | | |
| User | | | | |
| Password | | | | |
| | 0 | | | |

2.2 On the next screen, click the "**TOKEN**" tab and point the Token towards the multi-coloured Cronto code square. If you have not activated SMS authorisation, the "TOKEN" tab will be selected automatically.

Enter the PIN you have set up upon activation into the Token. The Token will generate an authorisation code that you will type into the respective field and click "**Authorise**".

| | SMS | 88 TOKEN | □ SMS | Se TOKEN |
|----|---------------------|--------------|-----------------------------|----------------|
| En | ter authori | isation code | Enter auth | orisation code |
| | | | | |
| | Enter authorisation | on code | Enter authoris 1234 5678 | ation oode |
| | Autho | rize | A | uthorize |
| | Bac | k | | Back |

2.3 If the login is successful, the screen with the overview of clients or, if you only have access to the accounts of one client, the overview of accounts, will be displayed.

3. BLOCKING, DELETING AND DEACTIVATING A TOKEN IN IB

3.1 After logging in, click on your name in the bottom left-hand corner, the user's **"Profile"** will be displayed on the right.

If you need to block your Token temporarily, click on "**Block**". You can unblock a blocked Token using the same procedure later.

| PP | F Banka | Profile | | | Help ③ |
|------------------|--------------------|---------------------------|------------------------------------|----------------------|----------------------------|
| Petr 1 All ac | Tester - | Contact details | | | |
| ŵ | Dashboard | Name and surname Phone | Lukáš Kollmann | | |
| D | Payment orders | | | | |
| ÷ | Transactions | Security | | | |
| Ξ | Statements | Username Password | LKollmann1 | | Edit |
| ð | Cards | | | | |
| ß | Files for download | Device overview | | | _ |
| | Settings | Device name | Туре | ACTIVE Status | Block Remove |
| | | +420 Device name | Authorisation phone number Type | ACTIVE Status | <u>Block</u> <u>Remove</u> |
| | | | | | |
| Õ | Lukáš Kollmann | | | | |
| [→ | Log out | | | Copyright PPF © 2020 | 0 |

3.2 If you need to remove a Token from IB, click on "Remove".

| PPF Banka | Profile | | | Help ③ |
|-----------------------------------|---------------------------|------------------------------------|----------------------|--------------|
| Petr Tester All accounts | Contact details | | | |
| Dashboard | Name and surname Phone | Lukáš Kollmann | | |
| Payment orders | Soourity | | | |
| \overrightarrow{e} Transactions | Username | l Kollmann1 | | |
| Statements | Password | **** | | Edit |
| Cards | | | | |
| Files for download | Device overview | Teles | | |
| | Device name | Туре | Status | Block Remove |
| | +420 Device name | Authorisation phone number Type | ACTIVE Status | Block Remove |
| | | | | |
| | | | | |
| | | | | |
| A Lukáš Kollmann | | | | |
| [→ Log out | | | Copyright PPF © 2020 | S |

3.3 After clicking on **"Remove"**, information with instructions will be displayed to you; follow the instructions on your hard or soft Token (HW Token or e-Token).

Confirm completion of the instructions on a HW Token or e-Token with a tick as shown in the image below and click on "**Continue**".

The hard Token is ready for the next activation and can be used for a new user.

| In order to complete | ely remove an associated token you also need to delete the activation | in the device: |
|---|--|--|
| a) If you are using the screen. Once | g the e-Token application on your smart phone, run it and click "Setting the menu opens, choose "Deactivate application" and click "Yes" to c | gs" in the lower part of confirm. |
| b) If you are using seconds; then the "OK". | g a hardware token (the small grey device), press and hold the ON/OF e "Settings" section will appear. Using the arrow keys, choose "Delete | F button for 3 e activation" and select |
| confirm that I have n | modified the HW device according to the above instructions. | |
| \checkmark | | |

Deactivating a HW Token:



Deactivating the e-Token application:

| 10:39 | , II 5G 🔳 | | 10:38 | .II 5G 🗩) |
|--------------------|------------------------------------|--------|--|-----------|
| РІ | PF Banka | ← ₽ | Switch language | |
| e-7 | Foken | ⊗ # | Deactivate the application Change PIN |] |
| | | 8 | Face ID | į |
| Start authorizatio | on by pressing button Scan code | | | |
| | SCAN CODE | | | |

If the Token was removed successfully, the system will display a confirmation; if not, the removal must be repeated again starting from clause 3.1.

| Delete token FDT7639904 In order to completely remove an associated token you also need to delete the activation in the device: a) If you are using the e-Token application on your smart phone, run it and olick "Settings" in the lower part of the screen. Once the menu opens, choose "Deactivate application" and olick "Yes" to confirm. | Operation successful The security device has been successfully removed. |
|---|---|
| b) If you are using a hardware token (the small grey device), press and hold the ON/OFF button for 3 seconds; then the "Settings" section will appear. Using the arrow keys, choose "Delete activation" and select "OK". | |
| I confirm that I have modified the HW device according to the above instructions. | |
| | Continue |

3.4 After clicking on "**Continue**" in the previous image, the user's "**Profile**" will be displayed without a registered Token.

| PP | F Banka | Profile | | | Help ③ |
|--------------------------------------|--------------------|---------------------------|------------------------------------|----------------------|--------------|
| Petr 1 All ac | Tester - | Contact details | | | |
| | Dashboard | Name and surname Phone | Lukáš Kollmann | | |
| | Payment orders | | | | |
| $\stackrel{\rightarrow}{\leftarrow}$ | Transactions | Security | | | |
| | Statements | Username | LKollmann1 | | |
| | Statements | Password | **** | | Edit |
| | Cards | | | | |
| [°_+ | Files for download | Device overview | | | |
| 4 | Settings | +420 Device name | Authorisation phone number Type | ACTIVE Status | Blook Remove |
| | | | | | Add token |
| | | | | | |
| | | | | | |
| 2 | Lukáš Kollmann | | | | |
| [⇒ | Log out | | | Copyright PPF © 2020 | S (0) |