

GUIDE FOR ACTIVATING A TOKEN IN INTERNET BANKING

In addition to SMS authorisation codes, you can also use a Token for login authentication and payment order authorisation in Internet Banking (IB). If you choose to use a Token, you have two options:

- a) you can install **the PPF banka e-Token app** on your smartphone from the App Store or Google Play, or by using this QR code:



- b) you can use a **hardware device (a HW Token)** that allows you to read Cronto codes.

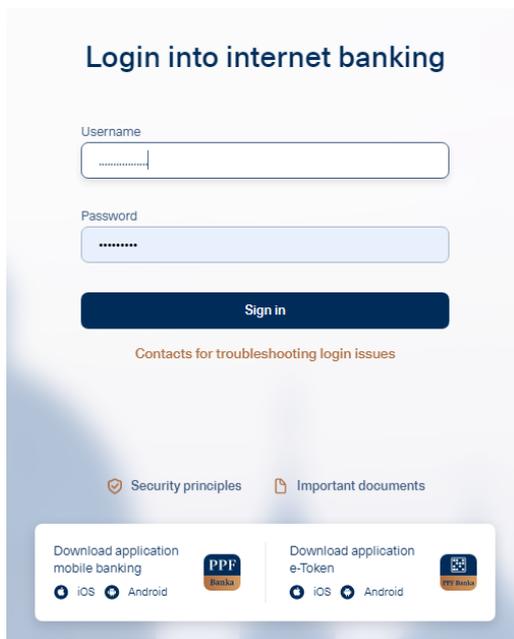


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1. ACTIVATING A TOKEN FOR NEW USERS – FIRST LOGIN

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



Login into internet banking

Username
.....

Password
.....

Sign in

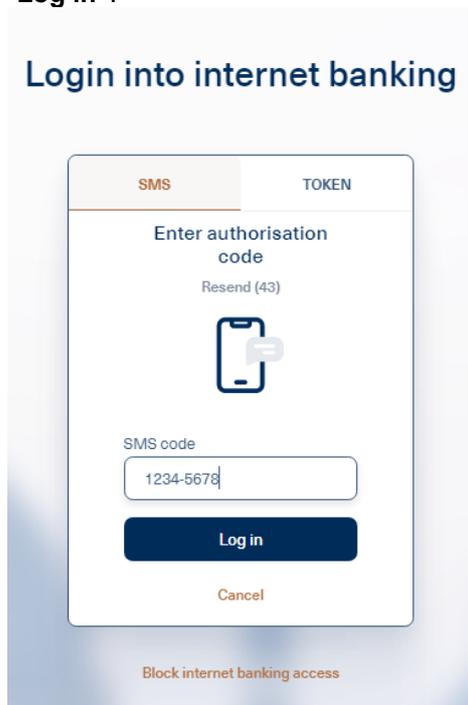
[Contacts for troubleshooting login issues](#)

[Security principles](#) [Important documents](#)

Download application mobile banking
iOS Android

Download application e-Token
iOS Android

- 1.2 Next, enter the **authorisation code** that you have received either in an SMS or by email, and click **“Log in”**.



Login into internet banking

SMS TOKEN

Enter authorisation code
Resend (43)



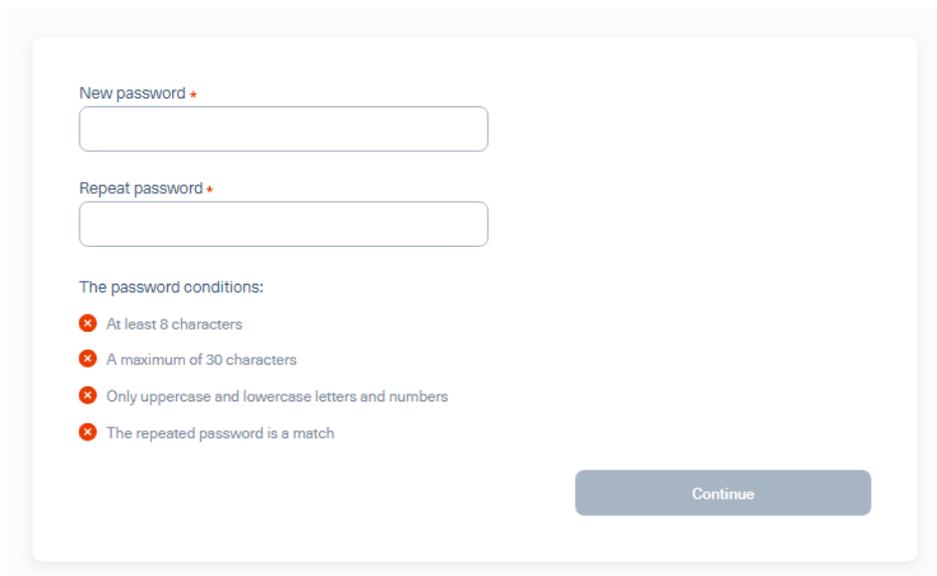
SMS code
1234-5678

Log in

[Cancel](#)

[Block internet banking access](#)

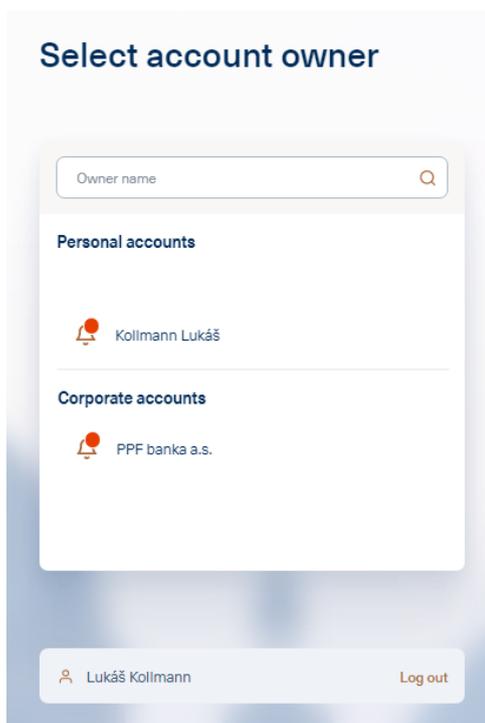
- 1.3 When signing in for the first time you will be asked to **change your IB Password**. Enter the new Password twice and press **“Continue”**.



The screenshot shows a web form for changing a password. It features two input fields: "New password" and "Repeat password", both with red asterisks indicating they are required. Below the fields, a section titled "The password conditions:" lists four requirements, each with a red 'x' icon: "At least 8 characters", "A maximum of 30 characters", "Only uppercase and lowercase letters and numbers", and "The repeated password is a match". A blue "Continue" button is positioned at the bottom right of the form.

- 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. To activate your Token, select one of these. An overview of the accounts of the selected Client will then be displayed.



The screenshot displays the "Select account owner" interface. At the top, there is a search bar labeled "Owner name" with a magnifying glass icon. Below the search bar, the screen is divided into two sections: "Personal accounts" and "Corporate accounts". Under "Personal accounts", there is one entry for "Kollmann Lukáš" with a person icon. Under "Corporate accounts", there is one entry for "PPF banka a.s." with a building icon. At the bottom of the screen, a user profile bar shows "Lukáš Kollmann" with a person icon and a "Log out" button.

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 top right corner of the screen:

PPF Banka

Kollmann Lukáš

Accounts

- Payment orders
- Transactions
- Statements
- Cards
- Files for download
- Settings

Messages Requests Tasks in progress **Lukáš Kollmann** Log out

Account overview CZK

CZK

Unprocessed payment orders in the last week

Payment orders for my signature

Single payment order

Bulk payment order

Import

KOLLMANN CZK 0,04 CZK

6058130008/6000

Account information Held amount 0,00 CZK Ledger balance 0,04 CZK

Made transactions

→ 29. 07. 2022	To the account: 6058130008 CZK Interest transaction	0,03 CZK INTEREST
← 07. 07. 2022	From account: 6058130008 CZK 0220462303/0600	-24,00 CZK DOMESTIC PAYMENT
→ 30. 06. 2022	To the account: 6058130008 CZK Interest transaction	0,15 CZK INTEREST
← 17. 06. 2022	From account: 6058130008 CZK 2011850026/6000 Charif Hartíníková H	-2,00 CZK DOMESTIC PAYMENT

Today's turnover CZK

No turnovers today

Held amount

Cards -0,00

Other -0,00

Account statements

Latest data statement
02. 03. 2021, XML, Czech

1.5 Click “Add token” in the lower right corner of the screen:

PPF Banka

Kollmann Lukáš

Accounts

- Payment orders
- Transactions
- Statements
- Cards
- Files for download
- Settings

Messages Requests Tasks in progress **Lukáš Kollmann** Log out

Contact details

Name and surname **Lukáš Kollmann**

Permanent address

Contact address

Email address **lkollmann@ppfbanka.cz**

Security

Username **Lkollmann1**

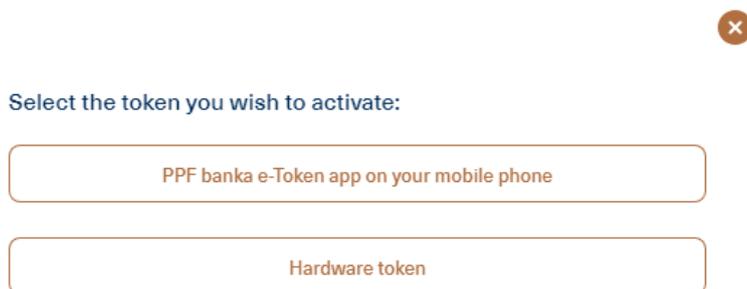
Password **••••••** Edit

Device overview

Device name	Type	Status		
+420 604	Authorisation phone number	ACTIVE	Block	Remove

Add token

- 1.6 If you want to activate the e-Token app, select “**PPF banka e-Token app on your mobile phone**”. To activate a hardware (HW) token, select “**Hardware token**”.



- 1.7 Now switch on your Token.

A HW Token will first ask you to select a language.

If you are using **the e-Token app** on your smartphone, you will need to choose the method for activation – press the **Internet banking** icon:



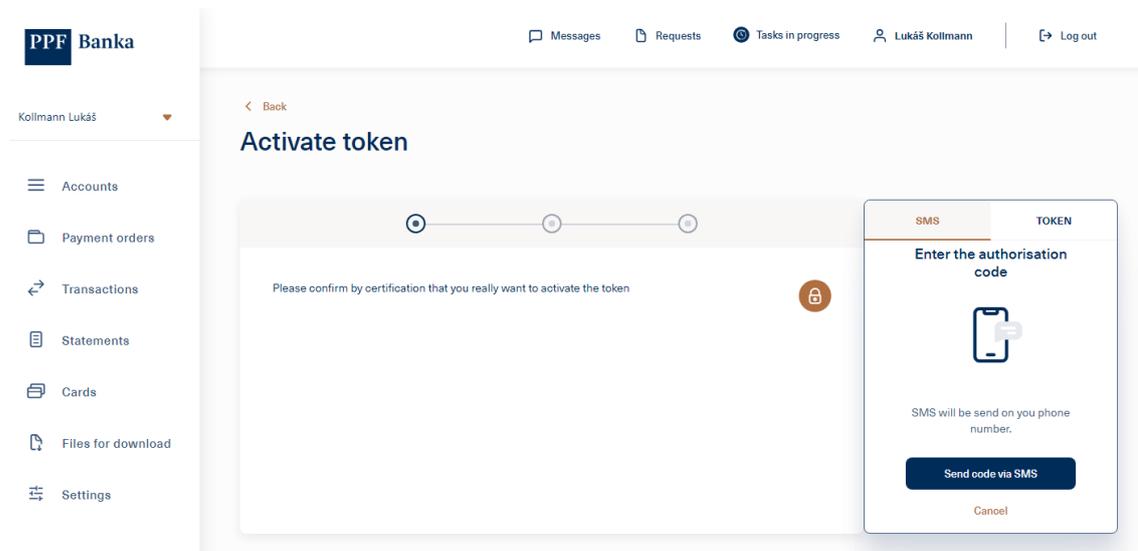
Please note:

If you are using a HW Token and it shows a low battery level, charge it using a micro USB charger.

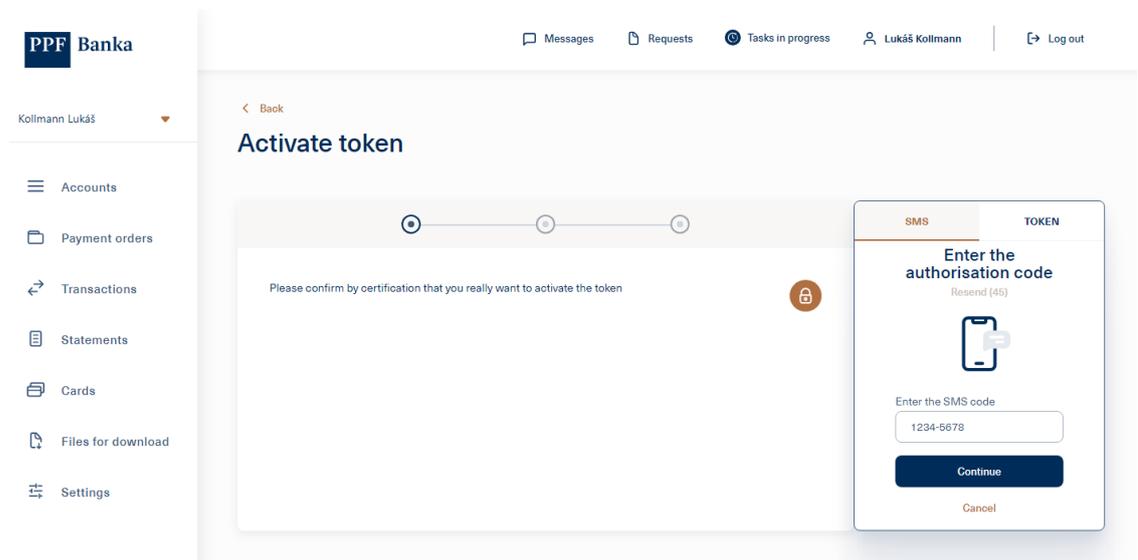
A HW Token will switch off automatically after 45 seconds of inactivity. If this happens at any point during activation you will have to repeat the entire activation process from the start. In order to avoid this, you can touch the screen of the token at intervals of less than 45 seconds. The 45-second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

- 1.8. The next three steps explain how to activate the e-Token app. To activate a HW Token, skip ahead to section 1.12.

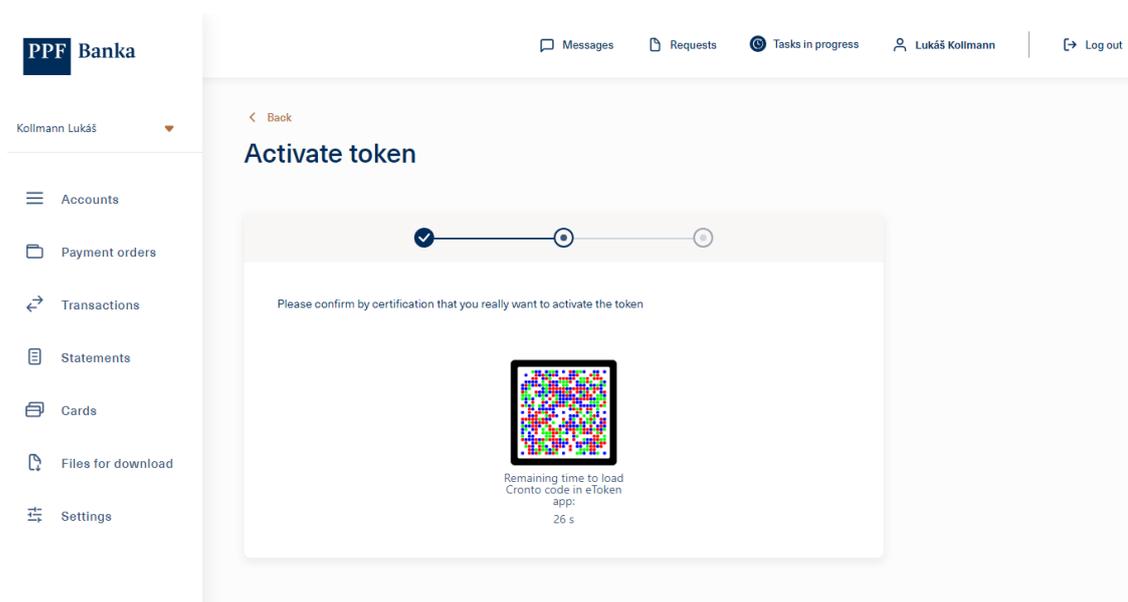
Press **"Send code via SMS"**.



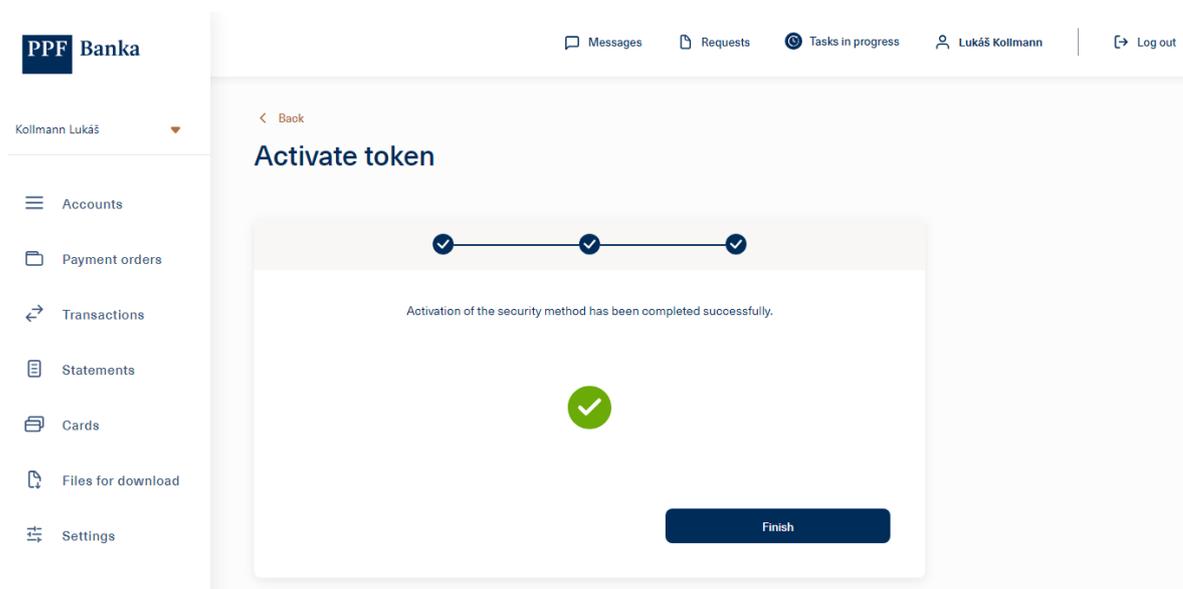
- 1.9. Now enter the code you have received by SMS or email and press **"Continue"**.
If you do not receive the SMS, contact your Relationship Manager.



- 1.10. In the e-Token app on your phone, select “**Scan code**” and point the camera at the coloured square (Cronto code) on the screen.

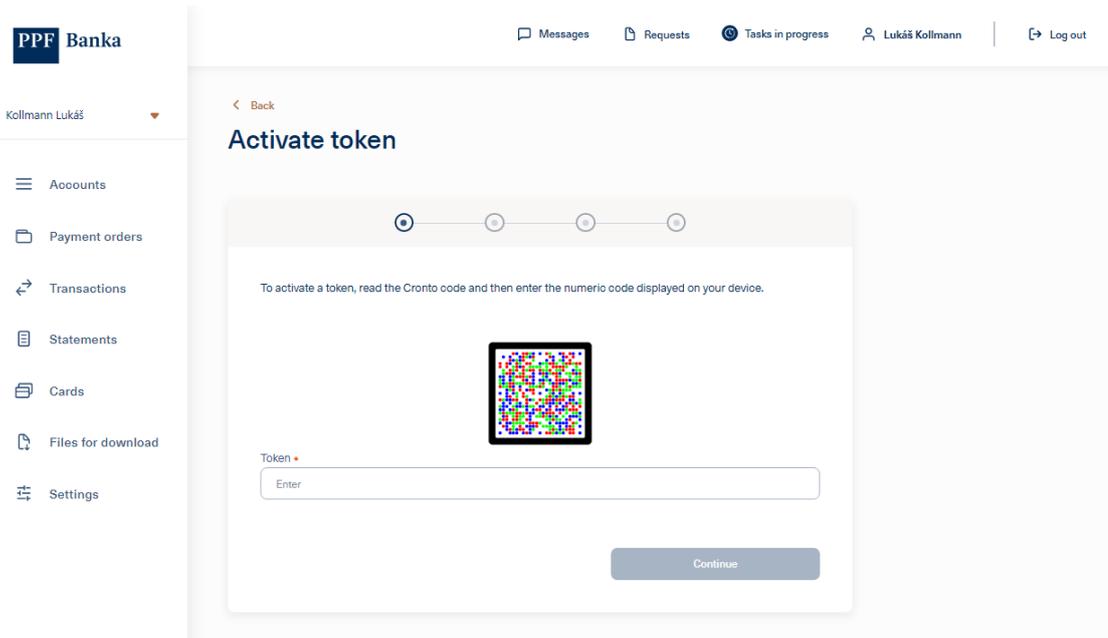


- 1.11. After reading the Cronto code, the e-Token app will prompt you to **set up a PIN**. Enter your chosen PIN twice. In addition to a PIN you can also set up biometric authentication – your fingerprint or face recognition (biometric data can also be independently set up later, after successful activation of the e-Token app).
If the Cronto code was read successfully, you will see the screen below. Press “**Finish**” and activation is complete. You can now use your activated e-Token app the next time you log in.



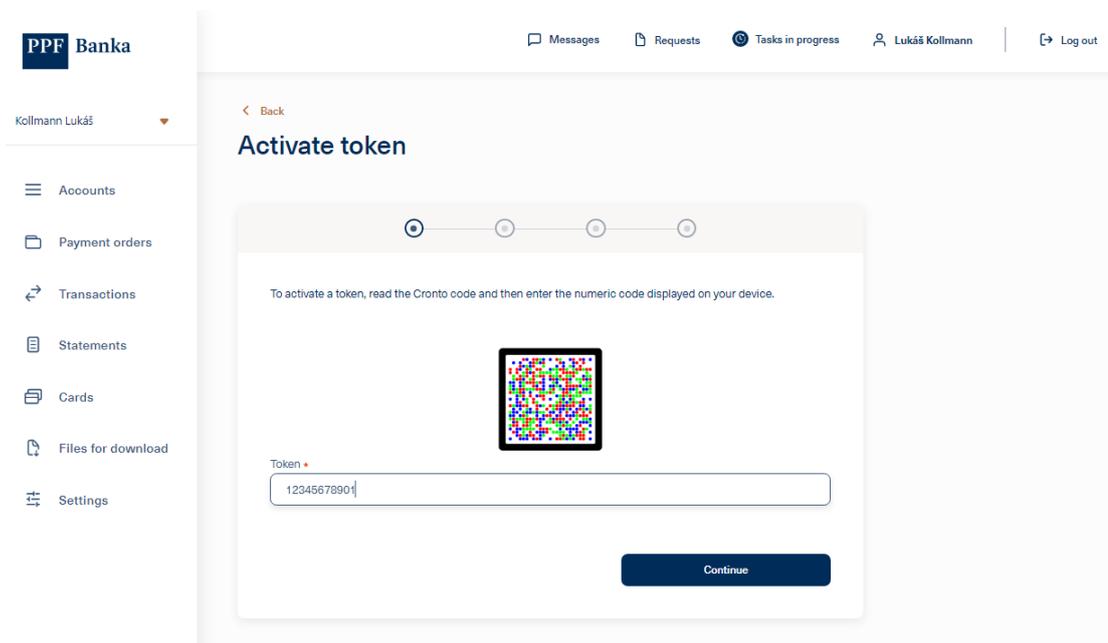
1.12. To continue with activation of a HW Token:

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

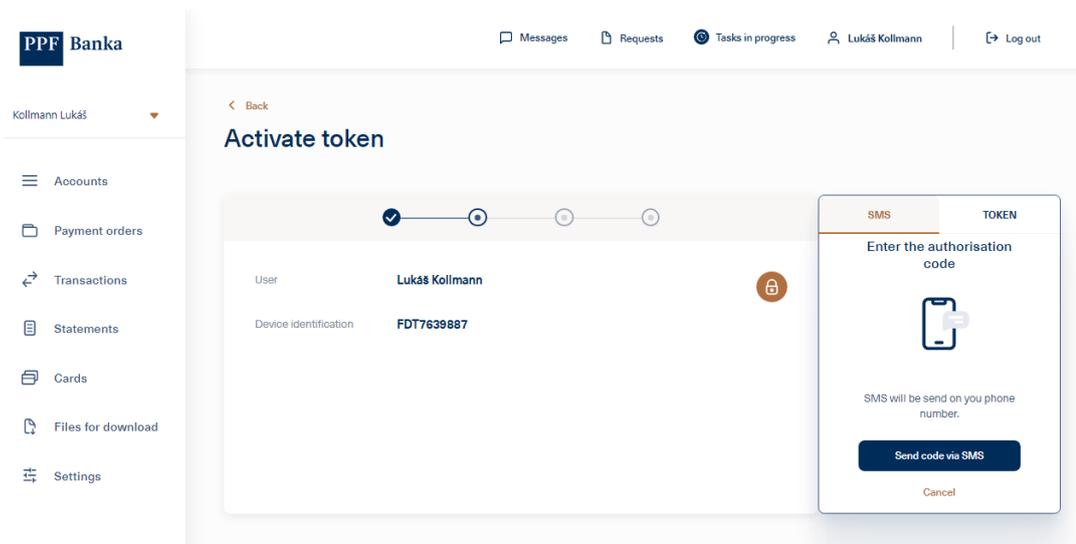


1.13. After reading the Cronto code, your Token will ask you to **set up a PIN**. Enter the PIN of your choice twice. The Token then displays an 11-digit code for you to copy to the “Token” field below the multi-coloured Cronto code.

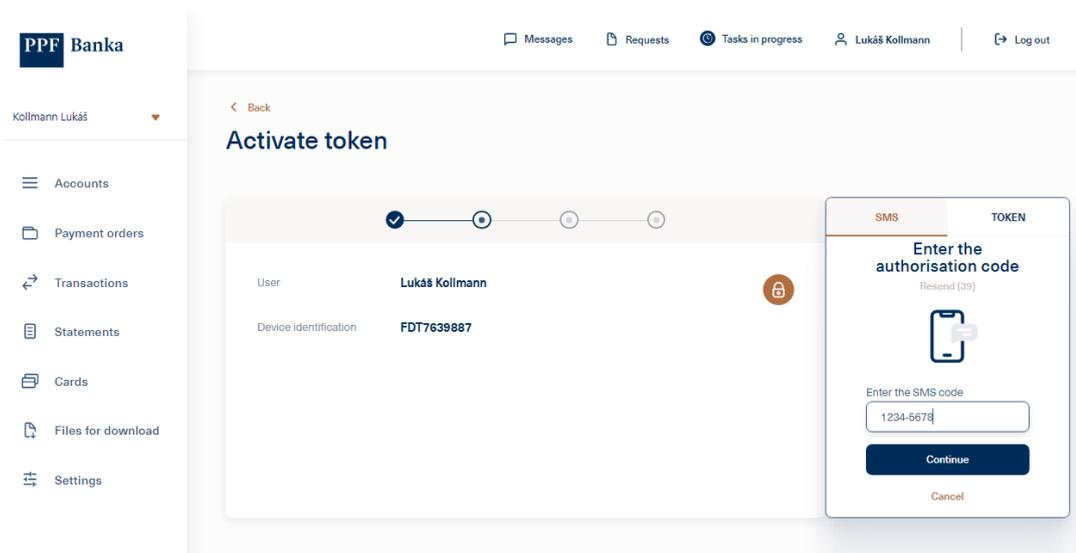
Next, click “**Continue**”.



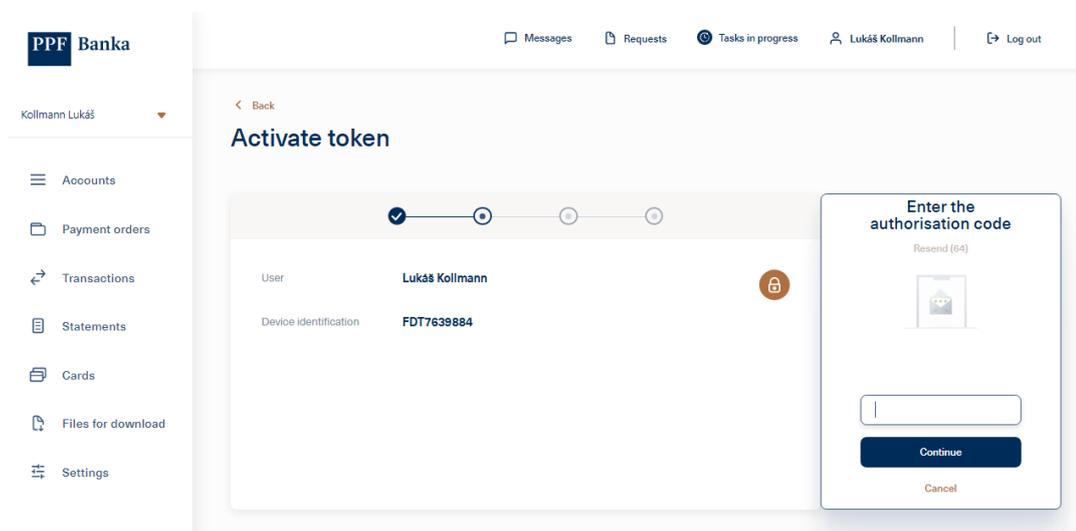
Now click on **“Send code via SMS”**



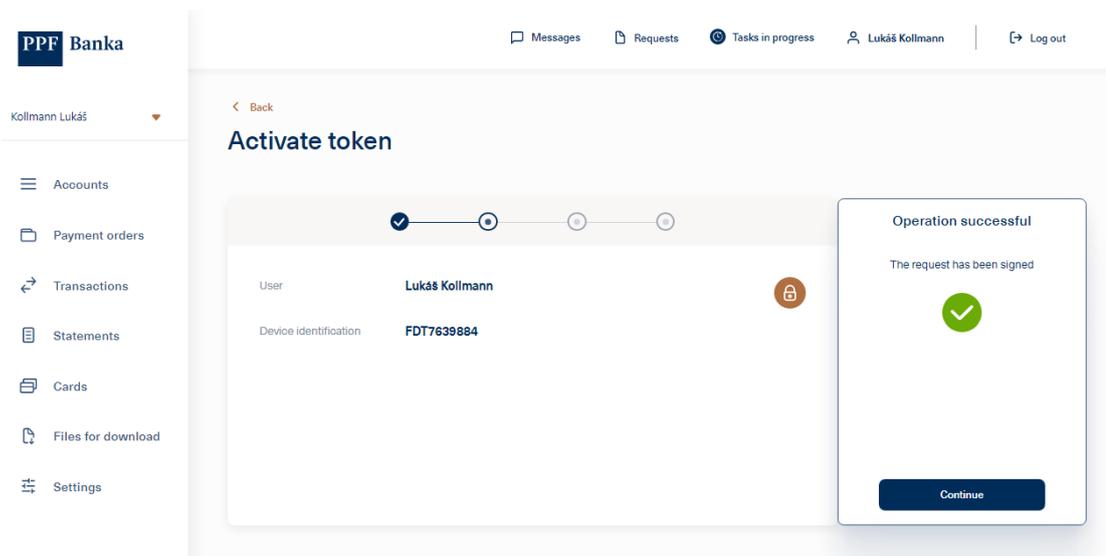
1.14. In the next step, **enter the code that you have received in an SMS** and click **“Continue”**. If you do not receive the SMS, contact your Relationship Manager.



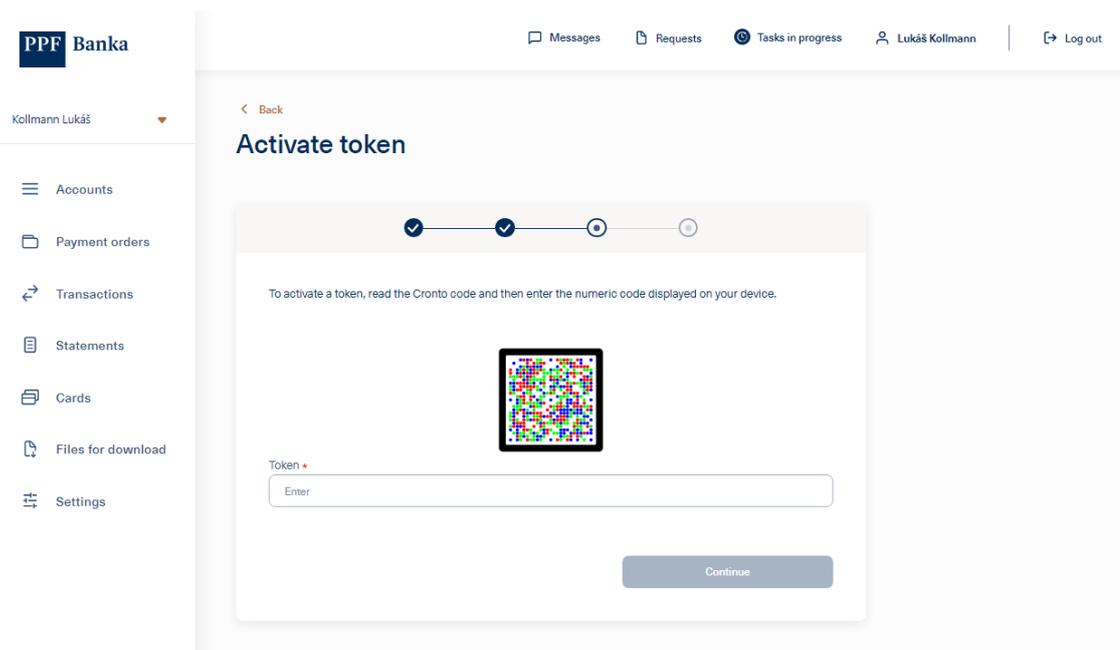
Alternatively, **enter the code that you have received by email**, and click **“Continue”**.



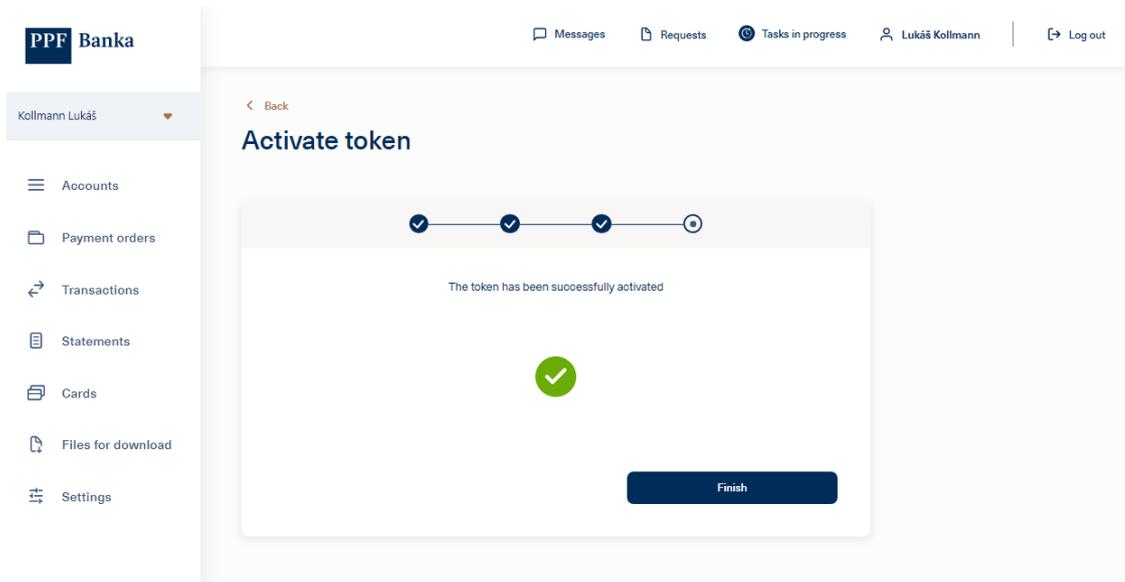
1.15. Next, click **“Continue”**.



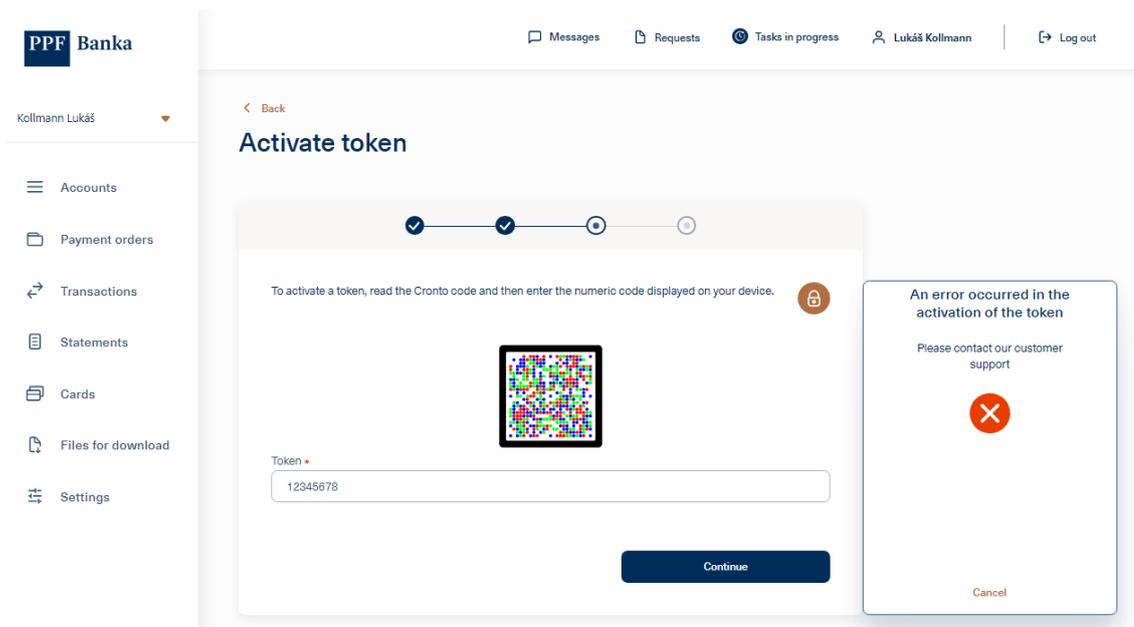
1.16. Point your Token at the multi-coloured Cronto code again, enter the code displayed on the Token into the corresponding field on the screen and click **“Continue”**.



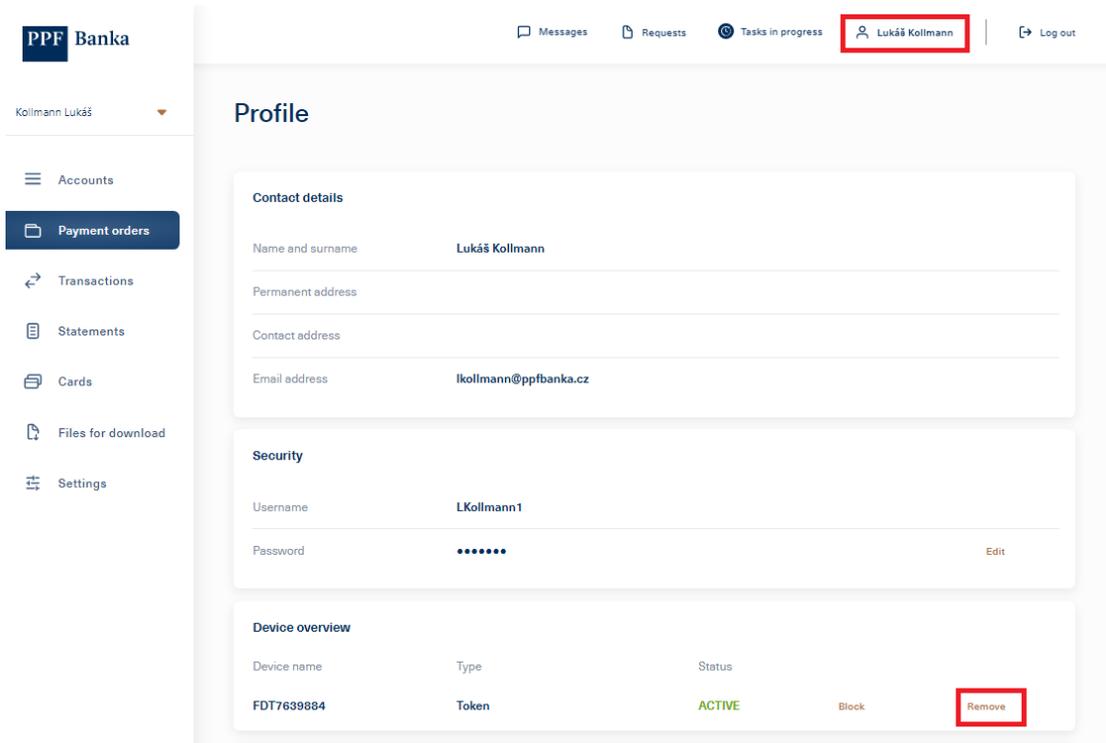
- 1.17. If activation was successful, the screen shown below will be displayed – click on **“Finish”**. You can now use your Token the next time you sign in.



- 1.18. If activation failed, the entire activation process must be repeated.

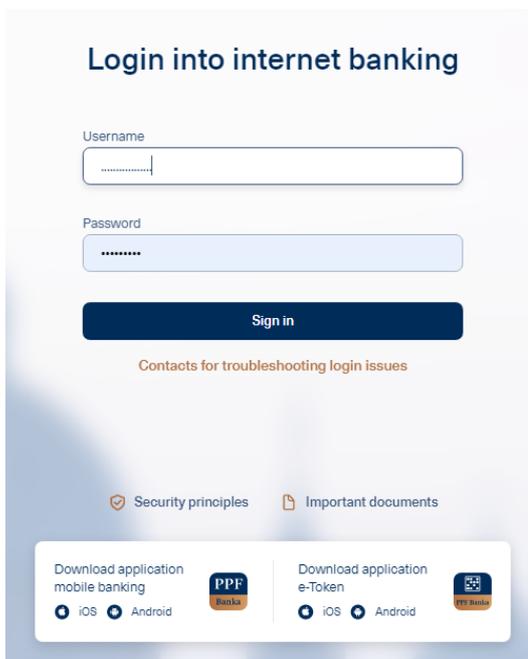


- 1.19. The activated Token is shown in the overview of devices used by the User. If activation failed, you can remove the Token from this list and repeat the activation process again from point 1.4.



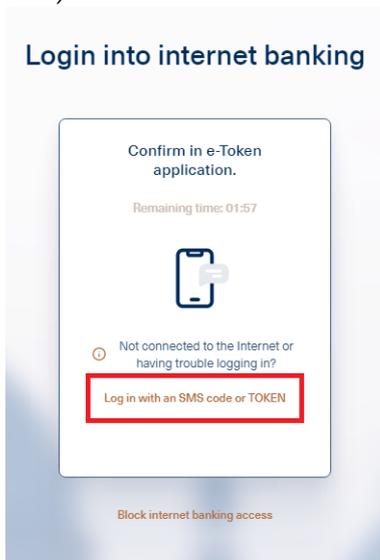
2. LOGGING INTO IB WITH THE ACTIVATED TOKEN

- 2.1 On the login screen, enter your Username and Password and click “Sign in”.

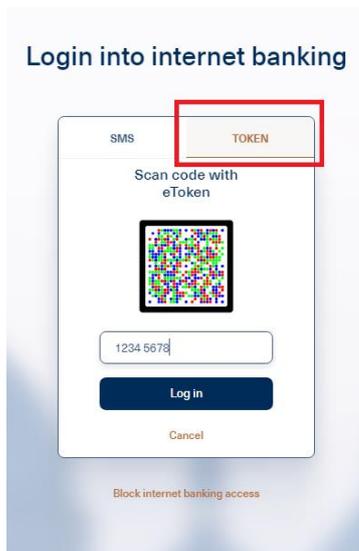


If you are using the e-Token app, you will receive a push notification on your phone with the title “**Login**” – tap the notification or launch the app and confirm your login.

*(The e-Token app also allows you to log in by another method, which is the same as used for a HW Token. Choose “**Log in with an SMS code or TOKEN**”, then continue according to point 2.2 below)*



- 2.2 If you are using a HW Token, click the “**TOKEN**” tab and point your Token at the multi-coloured Cronto code. If you have not activated SMS authorisation, the “**TOKEN**” tab will be selected automatically.

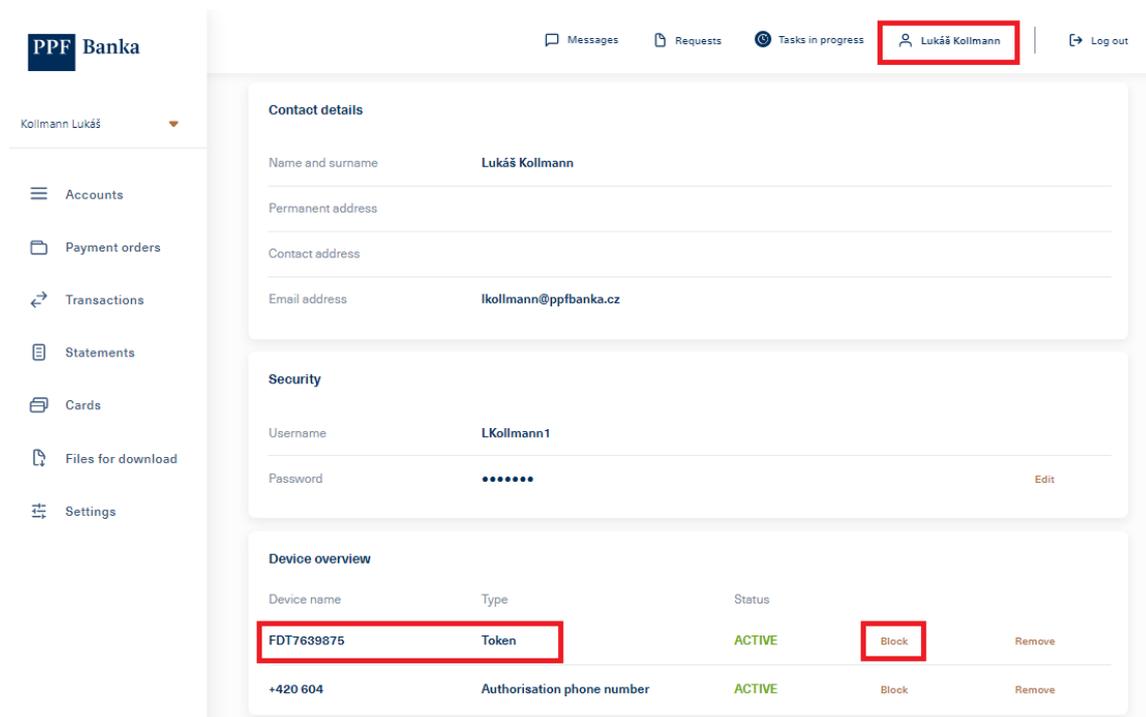


Enter the PIN or biometric data you set up during activation into the Token. The Token will generate an authorisation code. Enter this into the corresponding field and click “**Log in**”.

- 2.3 If your login is successful, a screen will appear showing the overview of Clients, or the overview of accounts if you only have access to the accounts of one Client (see point 1.4).

3. BLOCKING, REMOVING AND DEACTIVATING A TOKEN IN IB

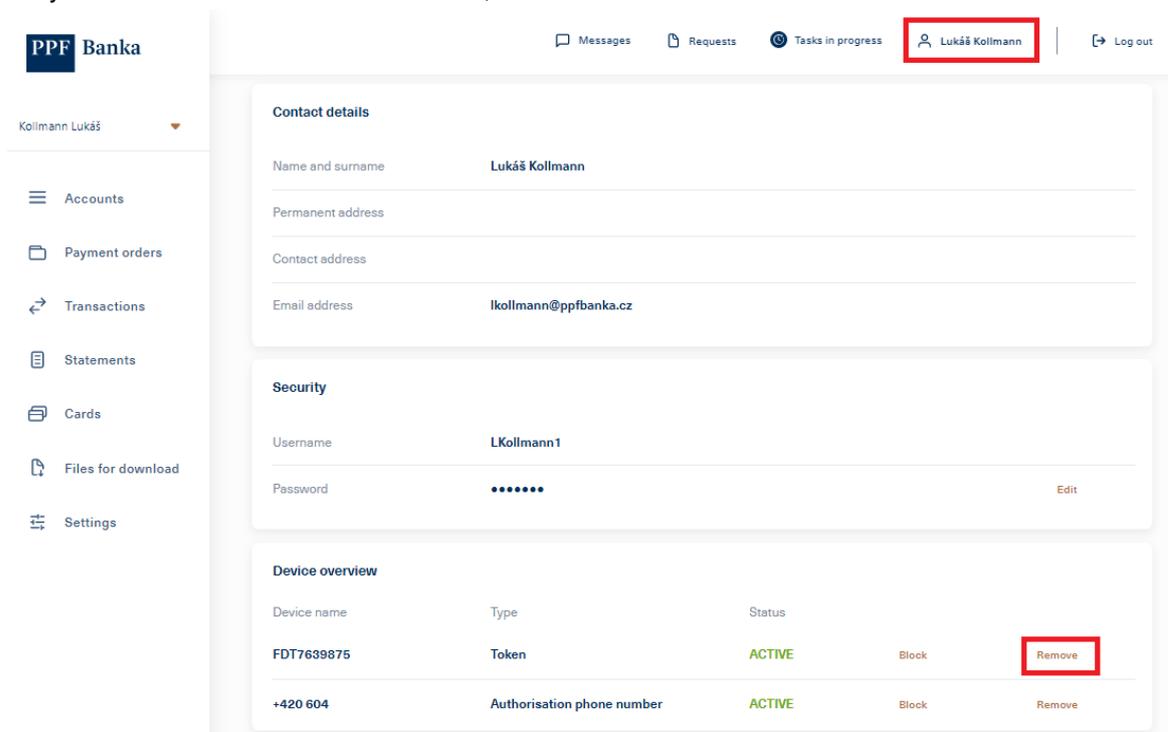
- 3.1. After logging in, click on your name in the top right corner – the User's profile will be displayed. If you need to temporarily block your Token, in the “**Device overview**” section click on “**Block**”. You can unblock a blocked Token using the same procedure later.



The screenshot shows the PPF Banka user interface. The top right corner displays the user's name 'Lukáš Kollmann' in a red box. The left sidebar contains navigation options: Accounts, Payment orders, Transactions, Statements, Cards, Files for download, and Settings. The main content area is divided into three sections: 'Contact details', 'Security', and 'Device overview'. The 'Device overview' section contains a table with the following data:

Device name	Type	Status		
FDT7639875	Token	ACTIVE	Block	Remove
+420 604	Authorisation phone number	ACTIVE	Block	Remove

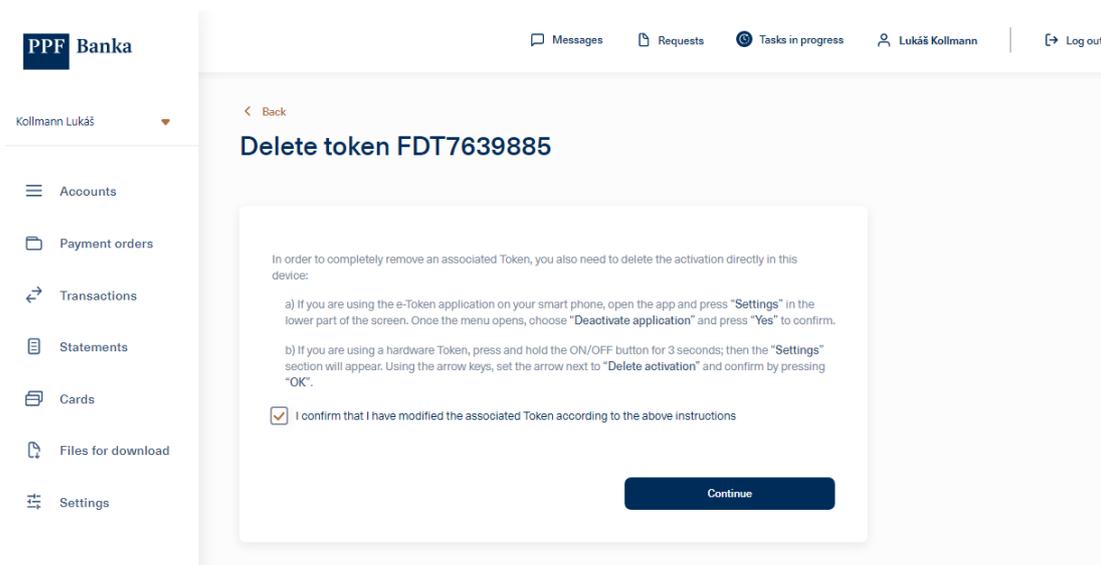
If you need to remove a Token from IB, click on “Remove”.



The screenshot shows the PPF Banka user interface. The top right corner displays the user's name 'Lukáš Kollmann' in a red box. The left sidebar contains navigation options: Accounts, Payment orders, Transactions, Statements, Cards, Files for download, and Settings. The main content area is divided into three sections: 'Contact details', 'Security', and 'Device overview'. The 'Device overview' section contains a table with the following data:

Device name	Type	Status		
FDT7639875	Token	ACTIVE	Block	Remove
+420 604	Authorisation phone number	ACTIVE	Block	Remove

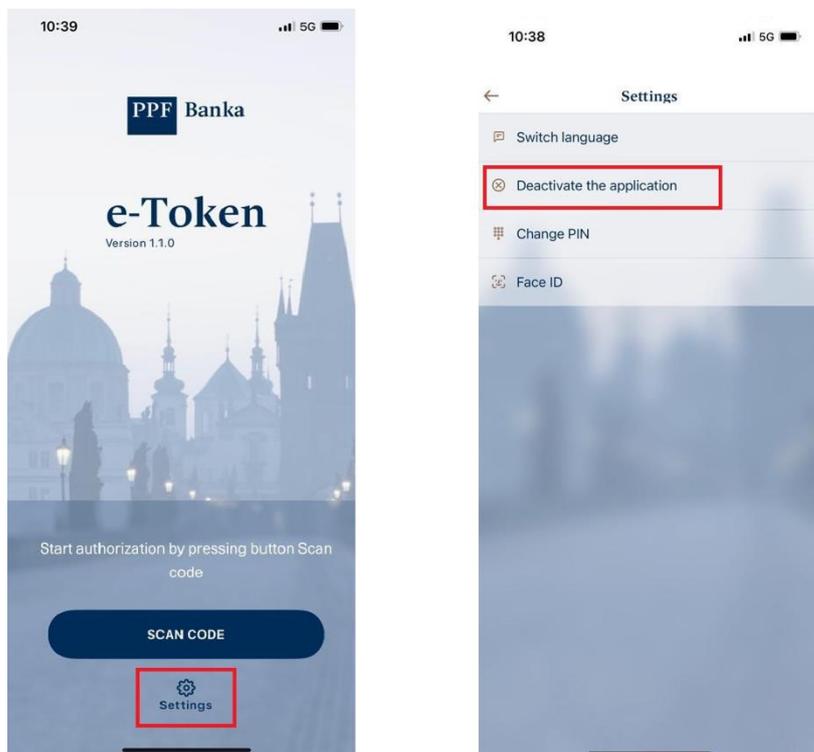
- 3.2. After clicking on “**Remove**”, information with instructions will be displayed. Follow these instructions on your hardware or software Token (HW Token or e-Token app). Confirm completion of the instructions on the HW Token or in the e-Token app by ticking the box as shown below, then click on “**Continue**”. The HW Token is now ready for its next activation and can be used for a new User.



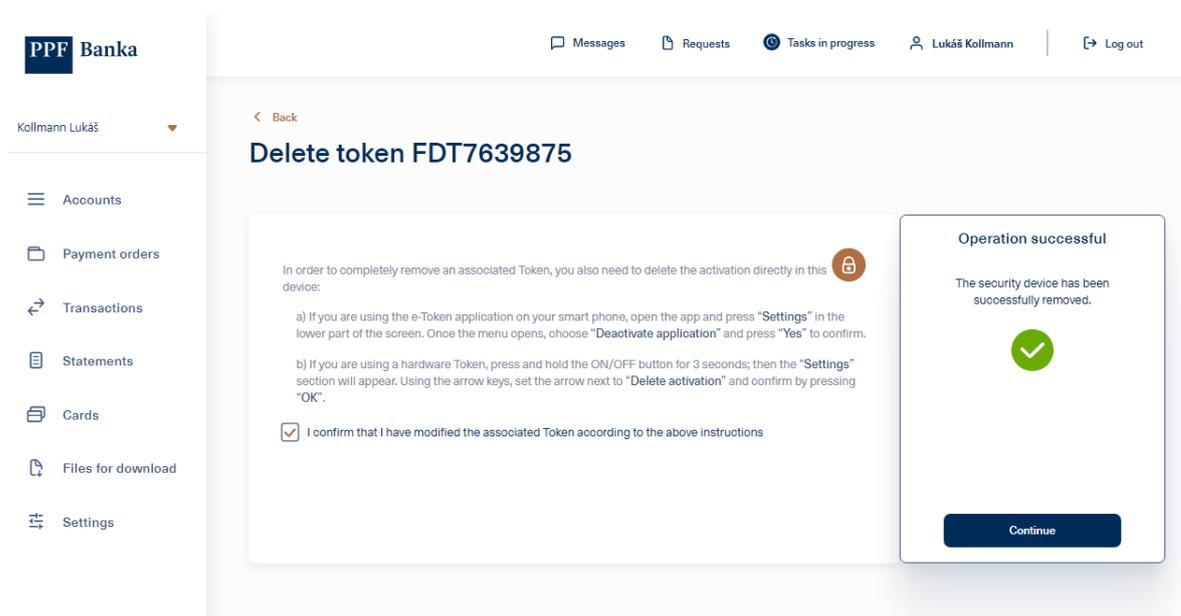
To deactivate a HW Token click on “**Delete Activation**”.



To deactivate the e-Token app click on **“Settings”** and then **“Deactivate the application”**.



If the Token was removed successfully, IB will display confirmation of the Token's removal – click on **“Continue”**.



If not, the removal process must be repeated starting from point 3.1.

3.3. After clicking on “Continue” in point 3.2, the User's profile will be displayed without the activated Token.

The screenshot displays the user profile page for Lukáš Kollmann at PPF Banka. The page is divided into three main sections: Contact details, Security, and Device overview.

Contact details:

- Name and surname: Lukáš Kollmann
- Permanent address: (empty field)
- Contact address: (empty field)
- Email address: lkollmann@ppfbanka.cz

Security:

- Username: LKollmann1
- Password: (masked with dots) [Edit]

Device overview:

Device name	Type	Status	Add token	
+420 604 502 720	Authorisation phone number	ACTIVE	Block	Remove

4. REINSTALLING THE E-TOKEN APP ON A NEW DEVICE

If you need to install and activate the e-Token app on a new phone, first remove it in IB according to the instructions in section 3, then deactivate the application on the original phone.

You can then install the e-Token app on your new phone. The app can be found using the QR code at the beginning of this Guide. After that, follow the instructions above, starting from section 1.