

## USER GUIDE

# PBZCOM@NET

## INTERNET BANKING FOR CORPORATES BASIC INSTRUCTIONS

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## WHAT IS PBZCOM@NET?

PBZCOM@NET Internet banking for corporates – non-consumers is the electronic banking service for corporates which allows electronic business between the Bank and the User via Internet.

## WHAT DOES PBZCOM@NET PROVIDE?

PBZCOM@NET service enables the performance of payment transactions, purchase and sale of foreign currency, review of financial operations, term depositing (MM), investment banking through electronic channels, review of credit/debit card bills and other functionalities related to customer-Bank business transactions.

### **Reports:**

- Review of transaction accounts balance and movements
- Review of local and foreign currency statements
- Issuing of credit records (BON-2)
- Listing of matured obligations
- Review of American Express card expenses
- Overview of VISA Business Electron debit card transactions
- Review of invoices

### **Payments:**

- National payments in local currency
- National payments in foreign currency
- International payments in local and foreign currency
- Urgent payments
- Issuing standby payment orders (with future value date)
- Revocation of standby order
- Print out of executed payment confirmation
- Review of orders by statuses
- Upload of bulk orders
- Review of orders placed by a bulk order

### **FX Purchase and Sale:**

- Purchase and sale of foreign currency at regular exchange rate
- Purchase and sale of foreign currency at agreed exchange rate (FX deal confirmations)
- Review of exchange rate list

### **Term Depositing:**

- General purpose kuna and FX term depositing
- Contracting of agreed interest (MM deal confirmations)
- Termination of time deposits contracted via PBZCOM@NET

- Information calculation
- Review of all term deposits
- Term deposits archive

### ***Financing:***

- Basic and detailed information about loans, lines of credit (i.e. multipurpose facilities), guarantees and letters of intent, as well as letters of credit
- Balance of a loan, line of credit, guarantee and a letter of credit, in a specified currency
- View of a loan repayment schedule
- List of products used/issued under a credit line
- New request for loan utilisation

### ***Investment Banking:***

- Info on investment banking
- Listing of balance and transactions with shares in investment funds
- Placing and executing demands for purchase, sale and transfer of shares
- Review of demands for purchase, sale and transfer of shares

### ***Other functionalities:***

- Granting of authorisations
- Contracting other electronic banking services
- Managing White list of accounts
- Redistribution of PBZmToken
- Redistribution of mPBZCOM
- User settings
- Messages
- Contacts
- Multilingual option

## WHAT IS REQUIRED FOR THE USE OF PBZCOM@NET SERVICE?

In order to use the PBZCOM@NET service, you need:

1. PC with Internet browser
2. Access to Internet
3. Payment instrument
  - Smart card, smart card reader and reader program support or
  - USB stick and/or
  - PBZmToken

Qualified business certificates, which are issued to the End User authorised by the Business entity, are stored on the smart card or USB stick.

PBZmToken serves double purpose:

- As an additional authorisation device for the proper signing of uncustomary transactions
- As an autonomous, standalone device

## WHAT ARE THE PRECONDITIONS FOR THE USE OF PBZCOM@NET SERVICE?

Preconditions to be met for the use of the PBZCOM@NET service:

- Contract signed with the Bank
- Downloading program support and acquiring the payment instrument (smart card/USB device/PBZmToken)
- For users of smart cards or USB sticks: PC with Windows operating system and installed program support
- Access to the Internet
- Granting of authorisations to the Super User and End Users

**SECURITY RECOMMENDATION: make sure that the computer for accessing the PBZCOM@NET service is preferably new or by all means tested and checked, separate from (not linked to) other computers and used solely for electronic banking via Internet. On the computer you intend to use for accessing the PBZCOM@NET service, you should restrict access to and protect: the computer (software and hardware), electronic mail and Internet linking system (e.g. do not install all kinds of software, do not open suspicious e-mails, do not communicate and do not search the Internet, etc.).**

## HOW TO INSTALL PROGRAM SUPPORT?

In order to use the PBZCOM@NET service, it is required to install the program support for the work with the following security devices:

- SmartCard and smart card reader
- USB stick

Instruction for the installation of program support for the work with smart card is available on the Bank's Internet pages – Instructions for the installation of the smart card and for the work with USB stick (<http://com.pbz.hr/upute.html>).

Access to the service with the use of PBZmToken authorisation device does not require program support installation.

## WHAT IS THE PROCEDURE FOR SERVICE LOG IN?

### ACCESS WITH SMART CARD/USB STICK

To log in the service, enter the web address <http://com.pbz.hr> in your Internet browser and select "Log in" in PBZCOM@NET. The login screen will then appear.

**IMPORTANT NOTICE:** if the Bank's address does not start with <http://com.pbz.hr> YOU HAVE NOT ACCESSED THE BANK'S WEB PAGES, and you are obliged to stop using the service immediately.



Figure 1 – Log in the PBZCOM@NET service with smart card/USB stick or PBZmToken



Figure 2 – Entry of password/PIN

**IMPORTANT NOTICE:** you have to change your PIN on your own if you know that an unauthorised person has found out, or you suspect so, your PIN.

Steps for logging in the service:

- Click the action "Log in"
- If the smart card or USB stick are not unlocked, the window for the entry of PIN (Figure 2) will appear, where you need to enter the password/PIN
- When the security warning appears (Figure 3) it is required to choose the option **Yes**. By choosing the option **More information...** it is possible to verify the electronic signature authenticity.
- Log in the service will then follow

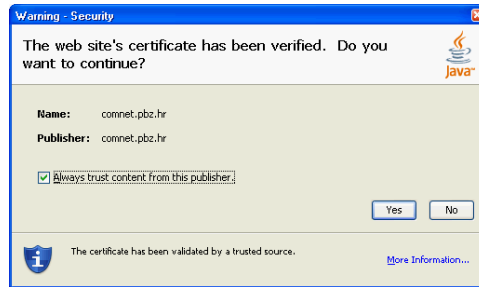


Figure 3 – security warning

## SECURITY

### IMPORTANT NOTICE!!!

Upon finishing the work in the service, please act according to instructions set out in the image (Figure 4)



Figure 4 – Security warning in PBZCOM@NET service

If you notice that the web page does not start with <https://comnet.pbz.hr/>, end your work immediately because you are not on the Bank's web pages. By clicking the lock placed in front of or beside the web address for accessing the PBZCOM@NET service, make sure you check if the address is correct (**Pogreška! Izvor reference nije pronađen.5**).



Figure 5 – correct web page check (IE)

When you click the lock icon in the Internet Explorer (IE) the image will appear (**Pogreška! Izvor reference nije pronađen.**6) displaying the correct service page.



Figure 6 – correct result of security check (IE)

You should regularly follow up the security notices published on the Internet pages, and you are obliged to read the notices on secure use of electronic banking services for corporates.

## ACCESS WITH PBZMTOKEN

To access the service with PBZmToken, click the <Tab> PBZmToken (Figure 5)

A screenshot of the PBZCOM@NET login page. The page has a header with the logo 'PBZCOM@NET' and a small UK flag icon. Below the header, there are two tabs: 'Smart card/USB device' and 'PBZmToken'. The 'PBZmToken' tab is selected. The main content area contains instructions in Croatian: 'Na mobilnom uređaju pokrenite PBZmToken aplikaciju unosom PIN-a. Na glavnom izborniku PBZmToken aplikacije odaberite opciju Jednokratna zaporka. Serijski broj prikazan u PBZmToken aplikaciji unesite u polje "Serijski broj" na ovom ekranu. Jednokratnu zaporku prikazanu u PBZmToken aplikaciji unesite u istoimeno polje na ovom ekranu. Unos podataka na ovom ekranu potvrdite odabirom tipke "Prijava".' Below the instructions, there are two input fields: 'Serijski broj:' and 'Jednokratna zaporka:'. To the right of these fields is a button labeled 'Prijava'. At the bottom of the page, there is a copyright notice: '© 2001-2014 Privredna banka Zagreb d.d.'

Figure 7 – log in the PBZCOM@NET service with PBZmToken

**IMPORTANT NOTICE: if the Bank's address does not start with <http://com.pbz.hr> YOU HAVE NOT ACCESSED THE BANK'S WEB PAGES, and you are obliged to stop using the service immediately.**



Start the PBZmToken application on your mobile phone and enter the PIN. Select „Jednokratna zaporka“ („One-time password“) on the main menu of PBZmToken application .

Enter the serial number of the token displayed in PBZmToken application in the field “Serijski broj” („Serial number“) on the PBZCOM@NET service screen. Enter the one-time password displayed in PBZmToken application in the field “Jednokratna zaporka” („One-time password“), and confirm the login by clicking “Prijava” („Login“).

The screenshot displays the PBZCOM@NET web interface. At the top, the logo 'PBZCOM@NET' is on the left, and the IME0701747660086 PREZIME0701747660086 Smart card Tvrka d.o.o. is on the right. Below the logo, there are navigation tabs: ACCOUNTS, PAYMENTS, FX DEALS, TERM DEPOSITS, FINANCIAL OPERATIONS, INVESTMENT, CARDS, MESSAGES, and PREFERENCES. On the right side, there are buttons for CONTACT and LOGOUT. The main content area shows a table of accounts with columns for IBAN, Name, Balance, Available, Currency, Turnovers, Report, and Statements. The table contains four rows of account data and a summary row for 'Balance and currencies report:'. On the left side, there are three sections: 'User support' with contact information, 'Your contact persons', and 'Suggestions and comments'.

IBAN	Name	Balance	Available	Currency	Turnovers	Report	Statements
HR15234000911100XXXX	Testni tvrtka račun	3,440,921.84	3,438,721.84	HRK	[icon]	[icon]	[icon]
		2,050.60	2,050.60	EUR	[icon]		[icon]
		0.00	0.00	PLN	[icon]		[icon]
		17.99	17.99	USD	[icon]		[icon]
Balance and currencies report:					[icon]	[icon]	

Figure 8 – first screen of the service

## OBLIGATIONS OF PBZCOM@NET SERVICE USERS

The User undertakes to:

- Protect the program equipment and use it only for procedures intended for the use of PBZCOM@NET service
- Safeguard Payment instruments and their security features, and protect them to prevent damage, loss, theft or misuse, and undertakes not to write down personalised security features on paper, electronic or other media or disclose them to other persons
- Regularly view the notices sent by the Bank
- Adjust its computer (hardware and software) equipment to the configuration recommended by the Bank, available to the User at all times on the Internet pages of the Bank: <http://com.pbz.hr>;
- Use only the computers with installed updated anti-virus protection for accessing the BZCOM@NET service
- Promptly notify the Bank of all established irregularities or unusual work of the PBZCOM@NET service
- Promptly notify the Bank of the loss or theft of the Payment instrument and possible unauthorised use or suspected misuse of PBZCOM@NET, means of identification and certification and/or personalised security features, and promptly send a request to the Bank to prevent the use of the service
- Promptly notify the Bank of the changes in personal information required for correct and secure functioning of particular electronic banking services (e.g. phone number, cellular number and model used for mobile phone banking, for PBZmToken, delivery of text messages, e-mail address and other).

## INSTRUCTIONS - BUSINESS AREAS

Detailed references for each single functionality are available in the following instructions:

- Review of transactions and reports  
([http://com.pbz.hr/download/PBZCOM@NET\\_review\\_and\\_transactions.pdf](http://com.pbz.hr/download/PBZCOM@NET_review_and_transactions.pdf))
- Payments ([http://com.pbz.hr/download/PBZCOM@NET\\_payments.pdf](http://com.pbz.hr/download/PBZCOM@NET_payments.pdf))
- FX purchase and sale  
([http://com.pbz.hr/download/PBZCOM@NET\\_fx\\_purchase\\_and\\_sale.pdf](http://com.pbz.hr/download/PBZCOM@NET_fx_purchase_and_sale.pdf))
- Time depositing ([http://com.pbz.hr/download/PBZCOM@NET\\_term\\_deposits.pdf](http://com.pbz.hr/download/PBZCOM@NET_term_deposits.pdf))
- Investment banking ([http://com.pbz.hr/download/PBZCOM@NET\\_investment\\_banking.pdf](http://com.pbz.hr/download/PBZCOM@NET_investment_banking.pdf))
- Financing operations ([http://com.pbz.hr/download/PBZCOM@NET\\_financing\\_operations.pdf](http://com.pbz.hr/download/PBZCOM@NET_financing_operations.pdf))
- Other functionalities ([http://com.pbz.hr/download/PBZCOM@NET\\_other\\_functionalities.pdf](http://com.pbz.hr/download/PBZCOM@NET_other_functionalities.pdf))