

USER GUIDE

PBZCOM@NET

INTERNET BANKING FOR CORPORATES REVIEW OF TRANSACTIONS AND REPORTS

Zagreb, July 2016

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SAFETY WARNING

IMPORTANT NOTICE!!!

Upon finishing the work in the service, please act according to instructions set out in the image (Figure 1)



Figure 1 – safety warning for PBZCOM@NET service

If you notice that the web address does not start with <https://comnet.pbz.hr/> make sure you stop working in the application because you have not opened the Bank's pages. By clicking the lock icon positioned on, in or beside the web address for accessing PBZCOM@NET service, you can check whether the address is correct (Figure 2).



Figure 2 - verification of web address accuracy

TRANSACTION ACCOUNT BALANCE AND MOVEMENTS

Accounts – home page

On the home page of the PBZCOM@NET Internet banking application, in the segment "Accounts" there is a list of all transaction accounts you are authorised to work with.

Information about the account:

- **Account number (IBAN)** – transaction account – by clicking the account number you will get detailed information thereabout
- **Account name** – description of the account that can be changed within the Settings menu
- **Account balance** – current account balance for single currency

- **Available balance** – available account balance for single currency
- **Turnover** – by clicking the turnover icon, the account movements for each single currency is retrieved
- **Daily report** – by clicking the daily report icon, the account movements for each single currency are retrieved
- **Statement** – by clicking the Statement icon, the list of the last twenty statements for local and foreign currency, separately, is retrieved.
- **Invoice** – by clicking on the Invoice icon, you may retrieve monthly invoices in PDF format.

The screenshot shows the PBZCOM@NET accounts home page. At the top right, it displays the user's name 'IVANA HORVAT', a 'USB stick' icon, and the company name 'Tvrtka d.o.o.'. Below this are 'CONTACT' and 'LOGOUT' buttons. A navigation menu includes 'ACCOUNTS', 'PAYMENTS', 'FX DEALS', 'TERM DEPOSITS', 'FINANCIAL OPERATIONS', 'INVESTMENT', 'CARDS', 'MESSAGES 1', and 'PREFERENCES'. The main content area features a table with the following data:

IBAN	Name	Balance	Available	Currency	Turnovers	Report	Statements	Invoices
HR292340009XXXXXXXXXX	NAZIV710208	5,987,217.46	4,564,752.86	HRK				
Balance and currencies report:								

On the left side, there are three sections: 'User support' (8:00 h - 17:00 h), 'Your contact persons' (8:00 h - 16:00 h), and 'Suggestions and comments'.

Figure 2 – accounts – home page

Accounts – Details

By clicking the number of account in IBAN format, transaction account details will appear. They are divided into two logical units:

- Account data
- Account balance details

Account data:

- **Account number** – transaction account – by clicking the account number, you will get detailed information thereabout
- **Account name** – description of the account that can be changed within the Settings menu
- **Account status** – status of the account that can be Active and Blocked
- **Availability of funds** – funds can be available or their use can be partially or fully suspended

- **Opening date** – date on which the account was opened

Account balance details:

- **Previous day balance** – book balance of the previous day
- **Overdraft** – amount of approved overdraft
- **Overdraft expiry date** – date when the overdraft is to expire
- **Daily inflows** – amount and number of daily inflow items
- **Daily outflows** – amount and number of daily outflow items (separated by status)
- **Balance** – current transaction account balance
- **Provisions** – amount and number of provisioned funds items
- **Available** – total available funds in transaction account

Account state details		
Account information		
AccountNumber:	HR292340009	
Account name:	NAZIV710208	
Account state:	Active	
Fund disposal:	Available	
Opening date:	03/21/2002	
Account state details		
BookedBalance:	924.59 HRK	
Overdraft:	0.00 HRK	
Daily income:	7,000,004.68 HRK (3)	
Daily cast:	Executed:	1,013,711.81 HRK (89)
	Received:	23,540.77 HRK (7)
	In processing:	854,963.90 HRK (2)
	Prepared:	0.00 HRK (0)
Balance:	5,987,217.46 HRK	
Reservations:	543,959.93 HRK (77)	
Available:	4,564,752.86 HRK	
Back		

Figure 3 – Account status details

Account movements





By selecting the icon for retrieving the movements, you can retrieve the movements in a single account and currency. It is also possible to choose the period for which you wish to retrieve the movements by selecting the option "Date from:" and "Date till:", and in addition it is possible to enter the criterion "Amount from:" and "Amount to:", which allows you to find the desired movement item in a simpler way. You can also find the movements choosing payer/payee name or account number and by type of transaction (debit/credit).


The transactions disclose the following data:

- **Order number** – by clicking the number of order you will get the details of a single transaction
- **Payer/Payee Account number** – when disbursing the funds, the data are shown on the payee's name and payee's account number, whereas when making a payment, the data are shown on the payer's name and payer's account number
- **Payment description** – payment description (purpose of payment)
- **Disbursement** – amount of disbursement in currency (debits)
- **Payment** – amount of payment in currency (credits)
- **Date of execution** – date of transaction execution
- **PDF statement** – by clicking the icon for PDF statement, it is possible to retrieve the statement on executed transaction

Turnover per account HR152340009XXXXXXXXXX currency HRK

Filtering

Date from:	06/06/2016  	Date to:	07/06/2016  
Amount from:	<input type="text"/>	Amount to:	<input type="text"/>
Payer/Payee account:	<input type="text"/>	Payer/payee name:	<input type="text"/>
Transaction type:	<input type="text"/>		

Review statements from the archive 

Search **Back**



	Order number	Payer / Receiver Account Number	Payment description	Debit (HRK)	Credit (HRK)	Date of execution	PDF
1.	2016904222583	IVAN IVIĆ HR372340009XXXXXXXXXX		0.00	10.00	06/29/2016	
2.	2016143447405	NAZIV227541 HR932340009XXXXXXXXXX	materijalni troškovi	27.00	0.00	06/10/2016	
3.	2016143447392	NAZIV471884 HR152340009XXXXXXXXXX	ponuda 607-4961053-21913	3,913.00	0.00	06/10/2016	

Figure 4 – turnover per account

Daily report

Daily report for account in HRK shows debit and credit transactions (disbursements and payments) executed that day, in the process of execution or scheduled.

Conditions for retrieving transactions in daily report are:

- amount from – amount to
- number of payer's or payee's account
- payer's or payee's name
- payment or disbursement
- order status

Daily movements on account HR152340009XXXXXXXXXX currency HRK

Filtering

Amount from:	<input type="text"/>	Amount to:	<input type="text"/>
Payer/Payee account:	<input type="text"/>	Payer/payee name:	<input type="text"/>
Transaction type:	<input type="text"/>	Status:	<input type="text"/>

Search **Back**

Order number	Payer / Receiver Account Number	Payment description	Debit(HRK)	Credit(HRK)	Status	Date	PDF
1. 2016901660206	TRGOVAČKO DRUŠTVO810221 HR152340009XXXXXXXXXX	PLAĆANJE RCN	431.89	0.00	Executed	03/24/2016	
2. 2016901660206	TRGOVAČKO DRUŠTVO810221 HR152340009XXXXXXXXXX	PLAĆANJE RCN	0.00	431.89	Executed	03/24/2016	
3. 2016901331889	NAZIV325987 HR46239000 XXXXXXXXXXXX	Plaćanje po PON. 000821	469.70	0.00	Executed	03/16/2016	

Figure 5 – daily movements on account

Viewable data are the same as in the movements/transactions, whereas the daily report items additionally differ by their status.

TRANSACTION ACCOUNT STATEMENTS

Statements can be downloaded using PBZCOM@NET, if the eOffice service has been contracted.

By selecting **Postavke (Settings)** -> **Usluge (Services) / Novi nalog (New order)** a screen opens where you need to enter the mail address in the field **Glavna e-mail adresa (Principal e-mail address)**, and mark with a tick the fields for statements you wish to receive to the e-mail address or download statements via PBZCOM@NET service. If you wish for the statements to be sent to your e-mail address, you should enter the address in the field **E-mail address**, and you can enter several e-mail addresses, which have to be separated with a punctuation mark; (semicolon) without a hyphen (Image 7). It is not necessary to enter the e-mail address if you wish to download statements only via PBZCOM@NET service, except for XML statement in foreign currency account.

Client				
Name:	TRGOVAČKO DRUŠTVO810221			
EOffice settings				
	<input checked="" type="checkbox"/> EOffice active			
Main e-mail address:	ivan.ivic@tvrka.hr			
Choose language for foreign currency excerpts:	<input checked="" type="radio"/> Croatian <input type="radio"/> English			








	Active	Type	E-mail address	Main e-mail
1.	<input checked="" type="checkbox"/>	PDF main statement		
2.	<input type="checkbox"/>	XML main statement		
3.	<input checked="" type="checkbox"/>	MN statement on kuna account	ivan.ivic@tvrka.hr	
4.	<input checked="" type="checkbox"/>	PDF statement on kuna account	ivan.ivic@tvrka.hr	
5.	<input type="checkbox"/>	RTF statement on kuna account		
6.	<input type="checkbox"/>	PDF statement on foreign currency account		
7.	<input type="checkbox"/>	XML statement on foreign currency account		

Figure 7 – contracting of statement download



On the first screen of the PBZCOM@NET service, by clicking the icon **Izvadci (Statements)** a list of statements opens associated with an individual account.

Local currency (Kuna) statements


The list of statements in local currency contains data on the number of statements, date of statement, debit and credit turnover, new balance and number of statement items. Statements in the domestic currency are available in PDF, RTF and MN (electronic) format, if/as requested under the contract. The icon of a statement that has not been downloaded is marked with an asterisk, which is no longer displayed after the statement has been downloaded.

Daily report on account HR152340009XXXXXXXXXX currency HRK

Filtering

Date From 06/06/2016  to 07/06/2016 

Number of reports per year From / to /

Review statements from the archive 

Search **Back**














	Report number	Report date	Debit	Credit	New balance	Number of account statments			
1.	104	06/10/2016	168,852.02	5,846.80	2,628,869.27	71			
2.	103	06/09/2016	0.00	30,246.50	2,791,874.49	2			
3.	102	06/08/2016	132,327.27	814,055.04	2,761,627.99	57			
4.	101	06/07/2016	17,018.73	0.00	2,079,900.22	15			
5.	100	06/06/2016	0.00	9,500.00	2,096,918.95	1			
						Bulk report:	146		

Figure 1 – downloading of statements in local currency



Download of bulk statement in local currency

It is possible to choose the data in the filter for the period of maximum 3 months, and maximum 100 statements can be downloaded in a year. You can download statements separately and as a bulk statement by clicking the icon of the desired format at the bottom (Figure 8).


If you wish to know the date of the last filed statement from the archives, the positioning on the icon  is required, in order to check the last filed statement you can download.

Daily report on account HR152340009XXXXXXXXXX currency HRK

Filtering

Date From  to 

Number of reports per year From / to /

Review statements from the archive 

Search **Back**















	Report number	Report date	Debit	Credit	New balance	Number of account statements			
1.	104	06/10/2016	168,852.02	5,846.80	2,628,869.27	71			
2.	103	06/09/2016	0.00	30,246.50	2,791,874.49	2			
3.	102	06/08/2016	132,327.27	814,055.04	2,761,627.99	57			
4.	101	06/07/2016	17,018.73	0.00	2,079,900.22	15			
5.	100	06/06/2016	0.00	9,500.00	2,096,918.95	1			
						Bulk report:	146		


Figure 8 – retrieve the bulk report

Foreign currency statements

The list of foreign currency statements contains data on the ordinal number of statement, date of statement and number or items in the statement. You can download foreign currency statements in PDF and XML format.

Daily report on account HR152340009 xxxxxxxx in foreign currency

Date: 12/04/2015  

Number of reports per year: / 2015 

[Search](#) [Back](#)









	Report number	Report date	Number of account statments	
1.	37	11/20/2015	3	
2.	36	11/11/2015	1	
3.	35	10/02/2015	1	
4.	34	10/01/2015	1	
5.	33	09/29/2015	2	
6.	32	09/11/2015	2	
7.	31	09/10/2015	1	
8.	30	09/09/2015	13	

Figure 9 – downloading of statements in foreign currency

CREDIT RECORD (BON-2)

The PBZCOM@NET service allows you to retrieve the "Credit record" (BON-2) for your own account. In order to download the "Credit record" form, it is required to click on the icon for the downloading of the form. If you have several accounts, it is possible to choose also the option "Issuing BON-2 for all accounts". It is not possible to retrieve the issuing of "Credit record" form for third persons.

New order

- National orders - Kuna
- National orders - FC
- International/crossborder orders
- Bulk order
- Templates

Overview order

- National orders - Kuna
- National orders - FC
- International/crossborder payments

Bulk orders

- National orders - Kuna
- National orders - FC
- International/crossborder orders

Matured obligations

- Display of arrears

Solvency information

- ➔ **Issue BON-2**

NOTICE
Commission fee for issuing form Solvency information (BON-2) (information on company's solvency) is HRK 85.
WARNING: If you are using form Solvency information (BON-2) form in favor of public contracts, please certify the form at the nearest Sinergo Desk.

Issue BON-2

Enter OIB/MB: OIB MB Issue BON-2 for all accounts

Period: days

Download form Solvency information (BON-2):

Figure 10 - solvency report

ARREARS

The selecting of the option *Arrears* allows you to review the overdue liabilities to the Bank on a daily basis.

The screenshot shows a web application interface for reviewing matured obligations. On the left is a sidebar menu with categories: 'New order', 'Overview order', 'Bulk orders', 'Matured obligations' (with 'Display of arrears' selected), and 'Solvency information'. The main content area features a 'NOTE' box at the top, followed by a table of obligations. A note above the table states: 'all amounts are in CRO currency and calculated on 06/05/2014'. The table has columns for Party/MBK, Product, Principal, Interest, Compensation, Default interest, Subscription, and Total. One row is visible with the following data: Party/MBK: 2340009-XXXXXXXXXX, Product: žiro račun domaće pravne osobe u Banci, Principal: 0.00, Interest: 0.00, Compensation: 113.08, Default interest: 0.00, Subscription: 0.00, Total: 113.08. An information icon is present in the Total column.

Party/MBK	Product	Principal	Interest	Compensation	Default interest	Subscription	Total
1. 2340009-XXXXXXXXXX	žiro račun domaće pravne osobe u Banci	0.00	0.00	113.08	0.00	0.00	113.08

Figure 11 – matured obligations

Data outlined in the review:

- **Contract number (product ID number/client ID number)** – identifier of the product contracted by the client with the Bank
- **Product** – short product name
- **Principal amount** – amount of all matured debts referring to the principal amount, regardless of the age of debt
- **Interest** – amount of all matured debts referring to ordinary interest, regardless of the age of debt
- **Fee** – amount of all matured debt under fees and other expenses, regardless of the age of debt
- **Default interest** – amount of all matured debts under default interest, regardless of the age of debt
- **Total** – sum of all debts under the product ID number/client ID number

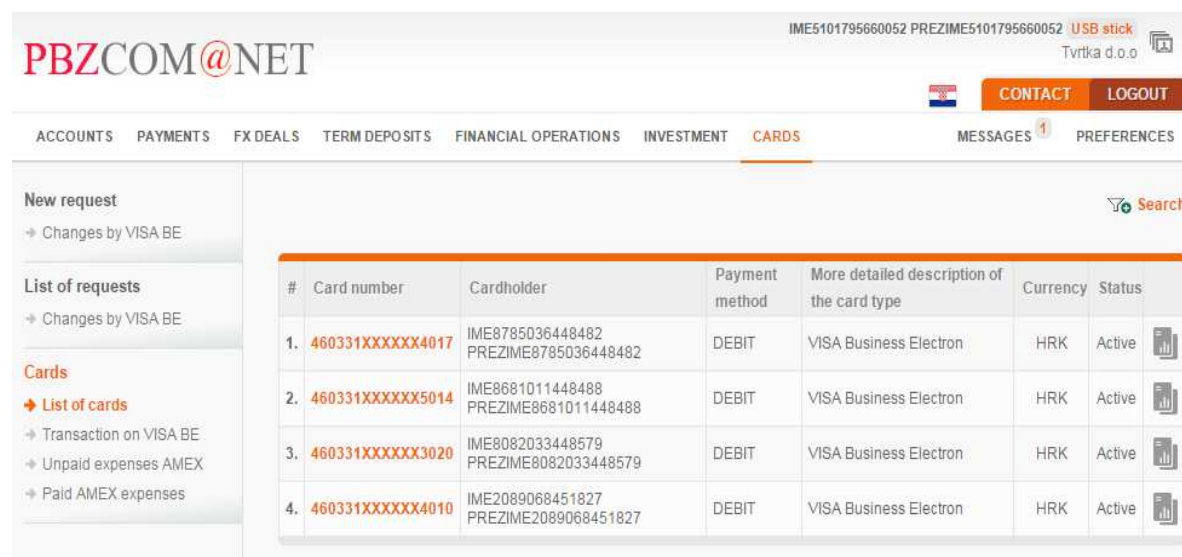
Obligations for which the automatic collection was contracted are specially marked with an asterisk, and for such obligations the creation of order is not permitted. For unsettled obligations for which automatic collection was not contracted, the debt can be settled directly through COM@NET. By activating the **Plati (Pay)** icon, the screen with the payment order will appear with already filled in data.

Data that can be entered and change:

- payment amount
- payer's account number
- payment description
- execution date.

OVERVIEW OF CARD EXPENSES & TRANSACTIONS (AMEX, VISA BE)

By selecting the option **Cards (Overview of Cards)**, the screen will appear on which you will get an overview of all your cards (AMEX and VISA BE), with displayed data on the card number, card holder, payment method, card type, currency and the card status. The list contains your active cards - American Express business cards, American Express cards for craftsmen and VISA Business Electron debit cards. For VISA BE cards, it is possible to review active and inactive cards.



#	Card number	Cardholder	Payment method	More detailed description of the card type	Currency	Status
1.	460331XXXXXX4017	IME8785036448482 PREZIME8785036448482	DEBIT	VISA Business Electron	HRK	Active
2.	460331XXXXXX5014	IME8681011448488 PREZIME8681011448488	DEBIT	VISA Business Electron	HRK	Active
3.	460331XXXXXX3020	IME8082033448579 PREZIME8082033448579	DEBIT	VISA Business Electron	HRK	Active
4.	460331XXXXXX4010	IME2089068451827 PREZIME2089068451827	DEBIT	VISA Business Electron	HRK	Active

Figure 12 – overview of cards

VISA BE CARDS

By clicking on the link under a particular card number, the screen will open showing basic information about the card:

- the card type
- currency
- card status
- date of issue
- valid through
- date when the card was received/picked-up by the holder
- limits – for withdrawals at ATMs and use via POS devices
- balance as at (date) – withdrawals at ATMs and use via POS devices
- view of the account balance

Details of card number - 460331XXXXXX1003 (IME2389065441837
PREZIME2389065441837)

Details	
Card type	VISA Business Electron debitna kartica – za poslovne subjekte
IBAN	HR6523400091100163456
Currency	HRK
Status	Aktivna
Issue date	05/01/2012
Expires on	04/30/2015
Pick up date	05/09/2012
Usage limit Balance on day: 02/11/2015	
Daily limit for ATMs	0.00 HRK
Daily limit for POS terminals	20,000.00 HRK
Balance Inquiry for account	No

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Figure 13 – details of expenses per VISA BE card

By clicking on the icon that denotes transactions per card, you can browse transactions per a particular card recorded over the past 30 days.

[Search](#)

Date from:	<input type="text" value="01/18/2015"/>	Date to:	<input type="text" value="02/18/2015"/>
Amount from:	<input type="text"/>	Amount to:	<input type="text"/>
Card Number:	<input type="text" value="460331XXXXXX6206"/>		
Search			

Row Num.	Card Number	Card user	Channel	Status	Withdraw	Deposit	Date	PDF
1.	460331XXXXXX6206	IME5982061448819 PREZIME5982061448819	POS	Conducted	3,928.45 HRK	0.00 HRK	02/05/2015	
2.	460331XXXXXX6206	IME5982061448819 PREZIME5982061448819	POS	Conducted	145.21 HRK	0.00 HRK	01/28/2015	
3.	460331XXXXXX6206	IME5982061448819 PREZIME5982061448819	POS C/A	Conducted	3,045.00 HRK	0.00 HRK	01/27/2015	
4.	460331XXXXXX6206	IME5982061448819 PREZIME5982061448819	POS	Conducted	139.90 HRK	0.00 HRK	01/20/2015	
5.	460331XXXXXX6206	IME5982061448819 PREZIME5982061448819	POS	Conducted	139.90 HRK	0.00 HRK	01/20/2015	
6.	460331XXXXXX6206	IME5982061448819 PREZIME5982061448819	POS	Conducted	139.90 HRK	0.00 HRK	01/20/2015	

Figure 14 – overview of transactions per a particular card

By clicking on the link **Transactions per VISA BE** on the left menu, under the heading *Cards*, you will get a view of transactions recorded over the past 30 days for all cards linked to the accounts for which you have authorisation.

Row Num.	Card Number	Card user	Channel	Status	Withdraw	Deposit	Date	PDF
1.	460331XXXXXX6027	IME8985077477443 PREZIME8985077477443	POS	Conducted	420.75 HRK	0.00 HRK	02/03/2015	
2.	460331XXXXXX6019	IME5485071438895 PREZIME5485071438895	POS	Conducted	399.90 HRK	0.00 HRK	02/03/2015	
3.	460331XXXXXX6019	IME5485071438895 PREZIME5485071438895	POS	Conducted	454.00 HRK	0.00 HRK	02/02/2015	
4.	460331XXXXXX6019	IME5485071438895 PREZIME5485071438895	POS	Conducted	440.88 HRK	0.00 HRK	01/31/2015	
5.	460331XXXXXX6027	IME8985077477443 PREZIME8985077477443	ATM	Conducted	2,000.00 HRK	0.00 HRK	01/29/2015	
6.	460331XXXXXX6027	IME8985077477443 PREZIME8985077477443	ATM	Conducted	6,000.00 HRK	0.00 HRK	01/29/2015	
7.	460331XXXXXX6019	IME5485071438895 PREZIME5485071438895	ATM	Conducted	8,000.00 HRK	0.00 HRK	01/29/2015	
8.	460331XXXXXX6019	IME5485071438895 PREZIME5485071438895	ATM	Conducted	8,000.00 HRK	0.00 HRK	01/29/2015	
9.	460331XXXXXX6019	IME5485071438895 PREZIME5485071438895	POS	Conducted	26.28 HRK	0.00 HRK	01/28/2015	
10.	460331XXXXXX6019	IME5485071438895 PREZIME5485071438895	POS	Conducted	584.53 HRK	0.00 HRK	01/26/2015	
11.	460331XXXXXX6019	IME5485071438895 PREZIME5485071438895	POS	Conducted	906.24 HRK	0.00 HRK	01/23/2015	
12.	460331XXXXXX6019	IME5485071438895 PREZIME5485071438895	POS	Conducted	266.50 HRK	0.00 HRK	01/21/2015	

Figure 15 – transactions per all VISA BE cards

The option **Transactions per VISA BE** allows you to view invoiced transactions. This enables you to get an aggregate view of transactions per all cards issued to the User. It is also possible to create a PDF certificate showing invoiced transactions by pressing the **Print** button.

You can **Search** by using the following parametres:

- date(s) defining a specific period
- amount
- card number
- type of turnover
- channel used

AMEX CARDS

By clicking on the link under a particular card number, the screen will open showing basic information about the card:

- the card type
- issued as – basic or supplementary card
- card status
- date of issue
- valid through
- card limit
- balance
- overdue
- Membership Reward points
- Next invoice date
- Limit for cash withdrawals in Croatia and abroad

IME5101795660052 PREZIME5101795660052 [USB stick](#)
Tvrtka d.o.o.

PBZCOM@NET

[CONTACT](#) [LOGOUT](#)

ACCOUNTS PAYMENTS FX DEALS TERM DEPOSITS FINANCIAL OPERATIONS INVESTMENT **CARDS** MESSAGES ¹ PREFERENCES

Information about the card no. - 3775XXXXXXXX1017 (IVANA HORVAT)

Basic information

Card type	American Express kartica za obrtnike
Issued as	Poslovna
Status	AKTIVNA
Issue date	11/01/2009
Valid through	11/30/2015
Credit limit	100,000.00 HRK
Balance	0.00 HRK
Overdue amount	0.00 HRK
Membership Rewards points	0
Next billing date	

Cash limit

Limit for withdrawals in Croatia	1500 HRK
Limit for withdrawals abroad	600 EUR
Every	30

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Figure 16 – details of expenses per AMEX card

By clicking on the icon which refers to new expenses and payments, you can view transactions per a particular card.

New request		New transactions in the current period for the card no. 3775XXXXXXXX1017				
<ul style="list-style-type: none"> → Changes by VISA BE 		Date	Point of sale	Amount credited	Debited amount	Currency
<ul style="list-style-type: none"> → Changes by VISA BE 		1. 02/25/2015	RATA 03/ 03-CROATIA OSIGURANJE - ZAGREB	0.00	1,561.00	HRK
<ul style="list-style-type: none"> → List of cards 		2. 03/10/2015	RATA 02/ 10-CROATIA OSIGURANJE - ZAGREB	0.00	179.00	HRK
<ul style="list-style-type: none"> → Transaction on VISA BE 		3. 03/11/2015	RATA 02/ 10-ALLIANZ ZAGREB-ŽIŽAK - ZAGRE	0.00	249.00	HRK
<ul style="list-style-type: none"> → Unpaid expenses AMEX 		4. 04/02/2015	ZAGREBPARKING - ZAGREB - GRADA VUKOVARA	0.00	450.00	HRK
<ul style="list-style-type: none"> → Paid AMEX expenses 						

Figure 17 – new transactions per cards

By clicking on the link **Unpaid expenses AMEX** on the left menu, under the heading *Cards*, new expenses incurred in the current period will be displayed. These are the expenses that have been incurred after the last issued invoice.

New request		New transactions in the current period					
<ul style="list-style-type: none"> → Changes by VISA BE 		Date	Card number	Point of sale	Amount credited	Debited amount	Currency
<ul style="list-style-type: none"> → Changes by VISA BE 		1. 02/25/2015	3775XXXXXXXX1017	RATA 03/ 03-CROATIA OSIGURANJE - ZAGREB	0.00	1,561.00	HRK
<ul style="list-style-type: none"> → List of cards 		2. 03/10/2015	3775XXXXXXXX1017	RATA 02/ 10-CROATIA OSIGURANJE - ZAGREB	0.00	179.00	HRK
<ul style="list-style-type: none"> → Transaction on VISA BE 		3. 03/11/2015	3775XXXXXXXX1017	RATA 02/ 10-ALLIANZ ZAGREB-ŽIŽAK - ZAGRE	0.00	249.00	HRK
<ul style="list-style-type: none"> → Unpaid expenses AMEX 		4. 04/02/2015	3775XXXXXXXX1017	ZAGREBPARKING - ZAGREB - GRADA VUKOVARA	0.00	450.00	HRK
<ul style="list-style-type: none"> → Paid AMEX expenses 							

Figure 18 – new expenses per all cards

The option **Overview of invoices** on the left menu, under the heading *Cards*, enables you to view invoiced expenses and payments. It allows you to get an aggregate view of all expenses under all cards issued to the User. It is also possible to create a PDF certificate showing invoiced expenses by pressing the **Print** button.

New request
→ Changes by VISA BE

List of requests
→ Changes by VISA BE

Cards
→ List of cards
→ Transaction on VISA BE
→ Unpaid expenses AMEX
→ **Paid AMEX expenses**

Invoiced expenses and payments

Search

Invoiced monthly expenses and payments: 02 ▾ 2014 ▾

Billing date: 02/01/2014

Due date: 02/21/2014

Search

	Date	Card number	Description of transactions	Amount credited	Amount debited	Currency
1.	01/13/2014	101	RATA 01/03-OPEL P.S.C. ZAGREB - ZAGREB - CAPRAŠKA 3	0.00	1,119.74	HRK
2.	01/27/2014	101	ZAGREBPARKING - ZAGREB - ŠUBIČEVA 40	0.00	600.00	HRK
3.			Ukupno troškova IVAIIA HORVAT 1.719,74 kn	0.00	0.00	HRK
4.						
5.			Sveukupno troškova: 1.719,74 kn			

Download:

Figure 19 – view of a card invoice

REPLACEMENT, CANCELLATION AND REDISTRIBUTION OF PIN FOR VISA BE CARD

For VISA BE cards you can make a request for the replacement of damaged card, redistribution of PIN and cancellation of card. **The request for the replacement of card and redistribution of PIN** may be made:

- if you are a private individual with the Certificate for PBZCOM@NET, who is also cumulatively a private individual authorised to represent Business Entity/Business Entity's Applicant, i.e. owner of a registered business/craft
- if you are a private individual operating within your line of business or self-employed and you hold a transaction account and a private individual who will be the only one assigned as the Card User in this Request.

If you do not meet these terms (for another User or several card Users or contracting by way of power of attorney/authorisation), kindly make enquiries and choose, jointly with your relationship manager or at Sinergo Desk, another distribution channel through which you can make this Request.

The making of the **request for the card cancellation** requires you to be a private individual with single power authority to represent Business Entity/Business Entity's Applicant, i.e. the owner of a registered business/craft if you are a private individual operating within your line of business, self-employed, or hold a transaction account.

New request						
➔ Changes by VISA BE						
List of requests						
➔ Changes by VISA BE						
Cards						
➔ List of cards						
➔ Transaction on VISA BE						
➔ Unpaid expenses AMEX						
➔ Paid AMEX expenses						

#	Card number	Cardholder	Payment method	More detailed description of the card type	Currency	Status
1.	460331XXXXXX4017	IME8785036448482 PREZIME8785036448482	DEBIT	VISA Business Electron	HRK	Active
2.	460331XXXXXX5014	IME8681011448488 PREZIME8681011448488	DEBIT	VISA Business Electron	HRK	Active
3.	460331XXXXXX3020	IME8082033448579 PREZIME8082033448579	DEBIT	VISA Business Electron	HRK	Active
4.	460331XXXXXX4010	IME2089068451827 PREZIME2089068451827	DEBIT	VISA Business Electron	HRK	Active

Figure 20 – new request for changes in VISA BE cards

The request is made in the following way:

- click on link **New request -> Change in VISA BE** and click on the number of card (numbers in orange) for which you wish to make the request, the screen will open with card data (Figure 21)

Information about the card no. - 460331XXXXXX4017 (IME8785036448482
PREZIME8785036448482)

Basic information	
Card type	VISA Business Electron debitna kartica – za poslovne subjekte
IBAN	HR152340009xxxxxxxxxx
Currency	HRK
Status	Aktivna
Issue date	12/01/2012
Valid through	01/31/2016
Pick up date	
	Usage limits Balance as at: 06/12/2015
Daily ATM limit	5,000.00 HRK 5,000.00 HRK
Daily POS limit	20,000.00 HRK 20,000.00 HRK
View of the account balance	Yes
<input type="button" value="Card revoke"/> <input type="button" value="Pin redistribution"/> <input type="button" value="Card replacment"/> <input type="button" value="Back"/>	

Figure 21 – cancellation and replacement of VISA BE card, and reissuance of PIN

- if you wish to cancel the selected card, you should choose the action **Card cancellation**
- in order to make the request for the replacement of damaged card, you should choose the option **Card replacement**
- for the sending of PIN to your home address (if you have forgotten it), you should choose the action **PIN Reissuance** for the selected VISA BE card

NOTE: you can make only one type of request per single card (for example it is not possible to request both the card replacement and PIN reissuance for the same card)

- the request is ready for signing when you choose the option **Send for signing**
- the request should be signed and executed by clicking the number in orange and selecting the option **Sign/Sign and execute** in line with authorisations for kuna transactions in account to which the card is connected
- received Request is located in the box *In processing* and after processing it is transferred to the box *Processed*

- you can revoke Requests received for execution by clicking on Request number and choosing the option **Revoke**

New request		In preparation In processing Processed						
→ Changes by VISA BE								
List of requests								
→ Changes by VISA BE								
Cards								
→ List of cards								
→ Transaction on VISA BE								
→ Unpaid expenses AMEX								
→ Paid AMEX expenses								
Ordinal number	Number	Card number	IBAN	Status	Type of request	Date	Channel	
1.	98699	460331XXXXXX7012	HR232340009XXXXXXXXXX	Send to sign	PIN re-issue	06/29/2016	COM	
2.	98698	460331XXXXXX7020	HR232340009XXXXXXXXXX	Send to sign	Card replacement	06/29/2016	COM	

Figure 22 – review of requests by boxes

NOTE: you can follow also requests made at the Bank and via PBZCOM@NET channel, but you can make the revocation via PBZCOM@NET of only the requests that have been made through the same channel.