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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)

![SAFETY WARNING]

Please do not leave the smart card / USB device unattended. After working in PBZCOM@NET application, be sure to remove the smart card from the reader, the USB device from the computer and store them in a safe place.

Carefully keep payment instruments, user names, passwords, codes, PINs, and other identifiers, protecting them from theft, loss, damage or misuse without distributing them to others.

Preventive: apart from removing the smart card or USB device, regularly update anti-virus protection on their computers and regularly install security patches to operating systems and Internet browsers and pay attention to suspicious e-mails and programs for remote access to your computer if you use them.

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 1).

![https://comnet.pbz.hr/PbzComnetWeb/app/comet.html]

Figure 1 – verification of web address accuracy

ADDITIONAL FUNCTIONALITIES PROVIDED BY PBZCOM@NET

**Additional functionalities:**

- assignment of authorisations
- updating of your White List of Accounts
- contracting of other electronic banking services
- redistribution of PBZmToken
- redistribution of mPBZCOM
- user settings
- messages
- contacts
- multilingual options
AUTHORISATION ASSIGNMENT

To assign authorisation, it is required to select "PREFERENCES -> Authorisations -> Authorisation rights."

By selecting the option *New order* for authorisation assignment, the screen for the assignment of authorisations will open. It is necessary to select the desired authorisations in line with authorisations granted to your company employee.
Employee may be given the following roles - authorisations:

- All authorisations – super user
- Roles for authorisation assignment
  - Data entry administrator
  - Signatory administrator
- Roles by business areas
  - Order entry
  - Left hand side signature
  - Right hand side signature
  - Single power signature
  - Report
  - Execution
- Selection of individual account

After selecting the desired authorisations for the chosen End User, the order is saved with the option "Save". After the saving of order, selected is the desired order for the assignment of authorisations by clicking order number.
By selecting the option "Sign and execute", the order is signed and the authorisation becomes active.

If you do not have required authorisations for the execution (Data Entry Administrator), send the order for the assignment of authorisation for signing by selecting the option "Send for signing". End User having Data Entry Administrator's authorisations may sign the order and send it for execution.
WHITE LIST OF ACCOUNTS

You can enter the accounts into the White List by double signing of order (account list) in the following ways:

- individually with a Smart card /USB stick and additionally with PBZmToken
- two end users, each with its own authorisation device (Smart card/USB stick or PBZmToken)

When selecting the option **White list of accounts -> New order** the screen will open where you enter accounts in the order (account list). Having entered the account, make sure you select the **icon +** to enter that account in the order.

List of accounts may contain either Croatian IBAN or only foreign accounts.

![Figure 3 – account entry](image)

After you entered the desired accounts on the list of accounts, for the White list choose the option **Send for signing**.

![Figure 4 – order signing](image)
To continue with the execution of order, you have to click on the order number (orange number) in the box For signing. With the option Sign you sign the order with the list of accounts for the first time, as a result of which the order gets the status First signature. For the complete signature/execution, click on the order number and select the option Sign/Sign and execute.

If you sign orders individually (as a single power signatory), a screen will appear with a QR code that has to be screen shot with your cellular phone (application PBZmToken option QR mSignature) by way of which eight-digit number is generated, which has to be copied into the field Signature, and after that choose the option Confirm (Figure 5).

For double signing, two persons with signing authorisation (single power signatory or left + right side signatory) should sign each with its own authorisation device (Smart card/USB stick/PBZmToken).

You can check the accounts on your White list by selecting the option List of accounts.

Figure 5 – QR code
SERVICE CONTRACTING

Services that can be contracted via PBZCOM@NET Internet banking:

- PBZeOffice
- Signing of FX Deal Confirmations via PBZCOM@NET
- Signing of MM Deal Confirmations via PBZCOM@NET
- eInvoice

**PBZeOffice**

PBZeOffice is the electronic banking service by which User contracts the sending of electronic documents to different e-mail addresses.

**Contracting criteria:**

- **eOffice** – possibility of contracting and terminating the contract
- **Main e-mail address** – mail address that can be attached to an electronic document

**Types of electronic documents**

- main statement in PDF format
- main statement in XML format
- statement for kuna accounts in MN format
- statement for kuna accounts in PDF format
- statement for kuna accounts in RTF format
- statement for FX accounts in PDF format
- statement for FX accounts in XML format

**e-mail addresses for a particular type of electronic document** – one or several e-mail addresses separated with the “;” mark

**Selection of language for FX statements** – Croatian or English language option

**NOTE:** if the eOffice service is contracted and the e-mail address is not entered for a single document, the document will be retrievable only from PBZCOM@NET application.

**FX Deal Confirmations**

Receiving of FX Deal Confirmations through the PBZCOM@NET channel can be contracted by choosing the option ‘FX Deal Confirmations’.

**MM Deal Confirmations**

Receiving of MM Deal Confirmations through the PBZCOM@NET channel can be contracted by choosing the option ‘MM Deal Confirmations’.

**eInvoice**

eInvoice forms an integral part of the eUred (eOffice) order and allows you to contract the sending of invoice to e-mail address.

**Invoices may be sent:**

- In PDF format to e-mail in Croatian
- In PDF format to e-mail in English
- By mail to client's address in Croatian
- By mail to client's address in English
- By mail to an alternative address in Croatian
- By mail to an alternative address in English
e-mail addresses – one or more e-mail addresses separated with the symbol “;” for the sending of PDF invoices to e-mail in Croatian and English.

As regards the sending of „PDF invoices to e-mail in Croatian“ and „PDF invoices to e-mail in English“, in addition to contracting the manner of sending, you can also change mail addresses. It is not possible to change the address when sending invoices by mail to client's address or the alternative address via PBZCOM@NET.

PBZMTOKEN REDISTRIBUTION

PBZmToken, the authorisation device you contracted at the Bank, may be redistributed when you are logged in the PBZCOM@NET with the Smart card or USB stick, in cases when:

- You enter the incorrect activation code three times successively
- You locked the PBZmToken with successive entry of incorrect PIN
- You change the cellular phone

**NOTE**: if you changed the phone number, it is not possible to make the redistribution of PBZmToken in this way.

Before activating the option **Redistribution**, you need to delete the PBZmToken application on your cellular phone.

By selecting the option **Redistribution**, the Identification code and the Activation code are created. Identification code is delivered by text message to your cell phone, and Activation code is displayed on the screen in PBZCOM@NET service.
REDISTRIBUTION OF mPBZCOM

For the mPBZCOM service you contracted at the Bank, you can make a redistribution in cases when:

- you enter three times consecutively incorrect initial password
- you locked mPBZCOM by consecutive entries of incorrect PIN
- you change cellular phone

NOTE: if you changed the phone number, it is not possible to redistribute the codes for mPBZCOM in this way.

Before activating the option **Redistribution -> mPBZCOM**, you have to delete the mPBZCOM application on your cellular phone.

![Figure 8 – Redistribution for mPBZCOM mobile banking](image)

By selecting the option **Redistribution, Identifier** and **Initial password** are created. Initial password is sent to your cellular phone as a text message and the Identifier is displayed on the screen in PBZCOM@NET service.
**USER SETTINGS**

The selection of the option "Settings" allows you to set up your settings for the work in the PBZCOM@NET application.

**Available settings:**

- **number of items** – number of items in table displays (20, 50 or 100), provided that 20 is the default value.
- **phone number** – contact phone number at which our services can get in touch with you. Phone number is mandatory if you wish to send orders for National payments in foreign currency and International payments in kuna and foreign currency, and orders for the purchase and sale of foreign currency.
- **e-mail** – electronic mail address at which our services can contact you
- **primary account** – account to be displayed as default
- **account name** – name describing the intended use of the account. For this setting you need to have a super user or administrator authorisation.

**MESSAGES**

Using the message system, the Bank provides you with all relevant information. Mark the read messages as "read". By selecting the option "Message Archive", you have access to all messages sent to you up to date.

**CONTACTS**

By selecting the option "Contacts", you can access the contact data for persons to whom you can refer, and the general contact data.

**MULTILINGUAL OPTION**

The selection of flag on top of the screen allows you to choose the Croatian or English version of the application. Likewise, the desired language can be selected when logging in the application.