

USER GUIDE

PBZCOM@NET

INTERNET BANKING FOR CORPORATES
OTHER FUNCTIONALITIES

Zagreb, June 2015

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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 (FigureFigure 1).



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](#) .

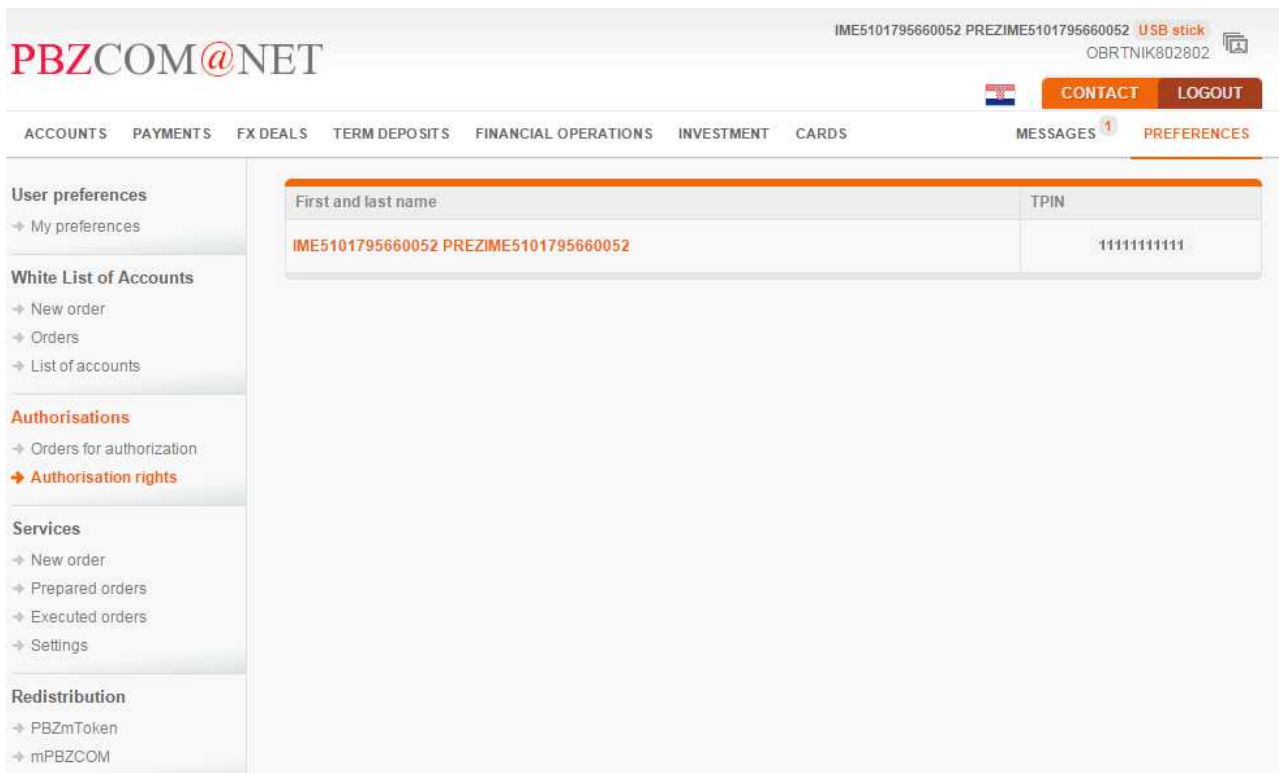


Figure 3 – list of users

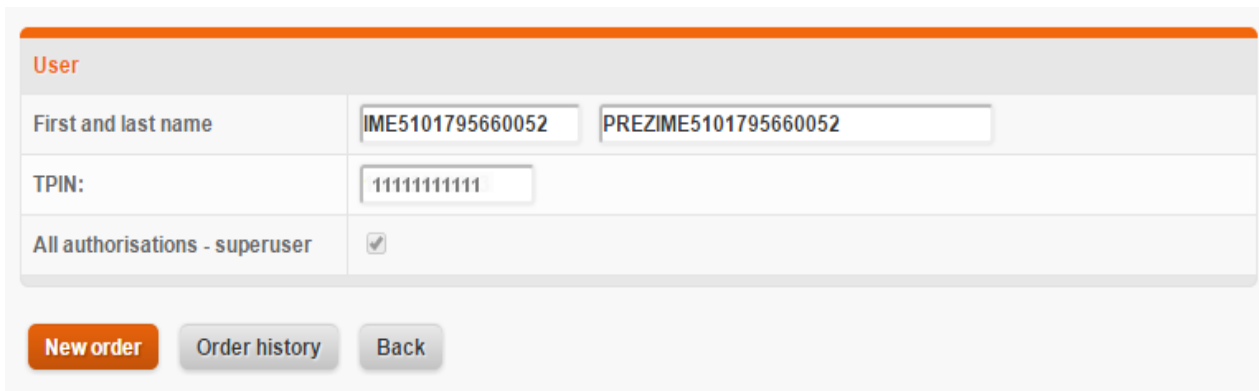


Figure 2 – review of authorisations

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.

User:

First and last name	<input type="text" value="IME5101795660052"/>	<input type="text" value="PREZIME5101795660052"/>	
TPIN:	<input type="text" value="11111111111"/>		
All authorisations - superuser	<input type="checkbox"/>		

Roles for administration

<input type="checkbox"/> Administrator importers	<input type="checkbox"/> Administrator signer
--	---

Roles by business areas

	Order input	Left hand side signature	Right hand side signature	Single power signatory	Report	Execution
Kuna transactions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FC transactions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FX Deal Confirmations		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Kuna deposits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Currency deposits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business financing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Accounts

IBAN	Name	Select all Authorisation (YES/NO)
HR582340009xxxxxxxxxx	OBRJNIK802802	<input type="checkbox"/>

Figure 5 – assignment of authorisations for the use of the service

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.

Order modification

User

First and last name	<input type="text" value="IME5101795660052"/>	<input type="text" value="PREZIME5101795660052"/>
TPIN:	<input type="text" value="11111111111"/>	
All authorisations - superuser	<input type="checkbox"/>	

Roles for administration

<input checked="" type="checkbox"/> Administrator importers	<input checked="" type="checkbox"/> Administrator signer
---	--

Roles by business areas

	Order input	Left hand side signature	Right hand side signature	Single power signatory	Report	Execution
Kuna transactions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
FC transactions	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
FX Deal Confirmations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Kuna deposits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Currency deposits	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investments	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Business financing	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Accounts

IBAN	Name	Select all Authorisation (YES/NO)
HR582340009XXXXXXXXXX	OBRTNIK802802	<input checked="" type="checkbox"/>

Check
Save
Send to a signature
Order history
Return

Figure 6 – execution of authorisation assignment order

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.

No.	Account number	Owner
	<input type="text"/>	<input type="text"/>

Check **Save** **Send to a signature** **Return**

When entering the accounts to the list of orders, you can enter either only Croatian IBAN or only foreign accounts, depending on which type of account is entered first. Accounts are entered in the list by clicking the icon plus (+).

Having entered the accounts to the list, choose the option Save or Send for signing, and double sign the order (two persons with PKI card/USB stick or individually with mToken).

Figure 3 – account entry

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

NOTICE
Order 68654427 is saved and sent to signing.

In preparation **For signing** For execution Executed

Order number	Type of accounts	Number of accounts	Order status
68654427	Croatian IBAN	1	Unsigned

Delete

The order is signed by clicking on the order number (orange highlighted number) and by activating the options Sign or Sign and execute.

If you lack prerequisites for the double signing, kindly contact us at your nearest Sinergo Desk where you can contract the additional device (PKI card/USB stick or mToken) required for individual execution of orders.

Figure 4 – order signing

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** (FigureFigure 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).

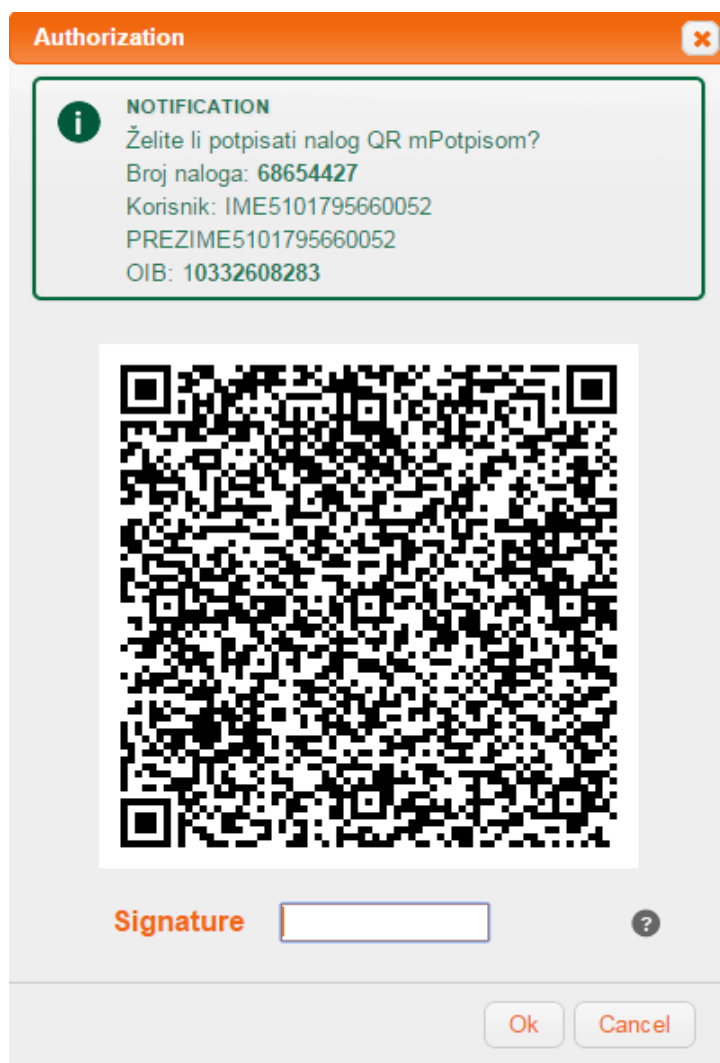


Figure 5 – QR code

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

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 way of 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.

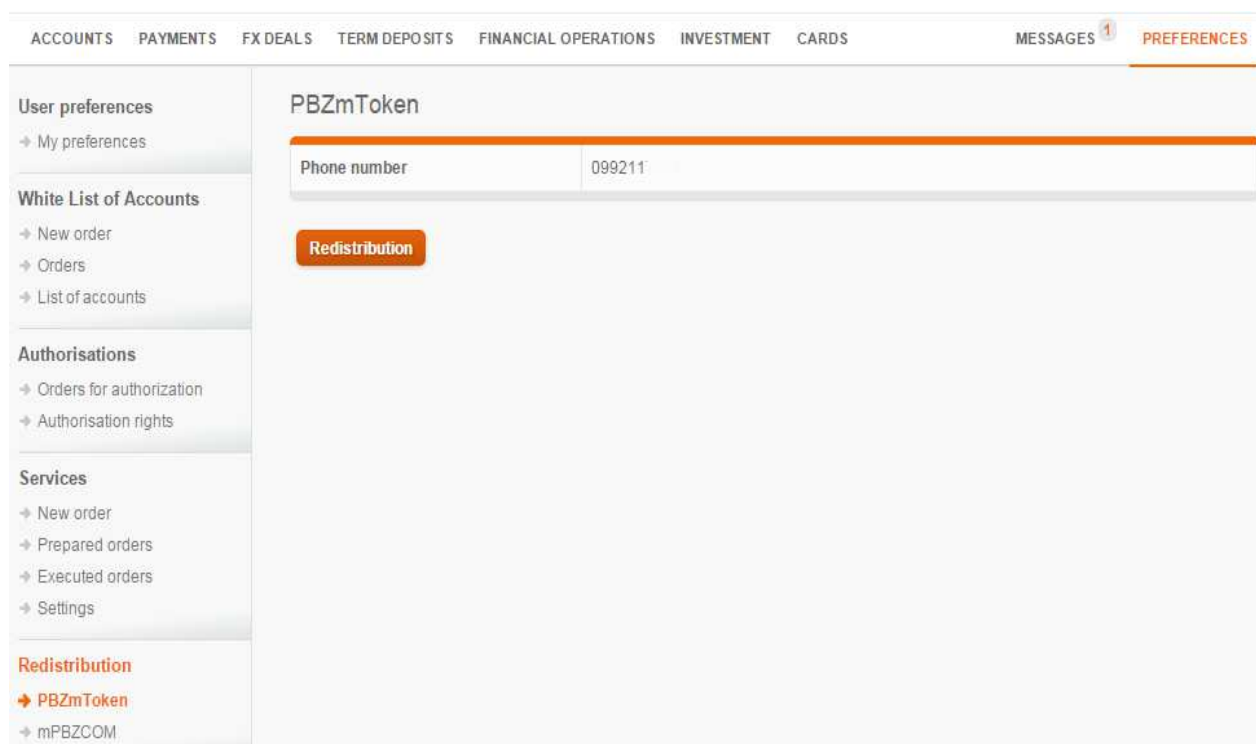


Figure 7 - PBZmToken redistribution

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.

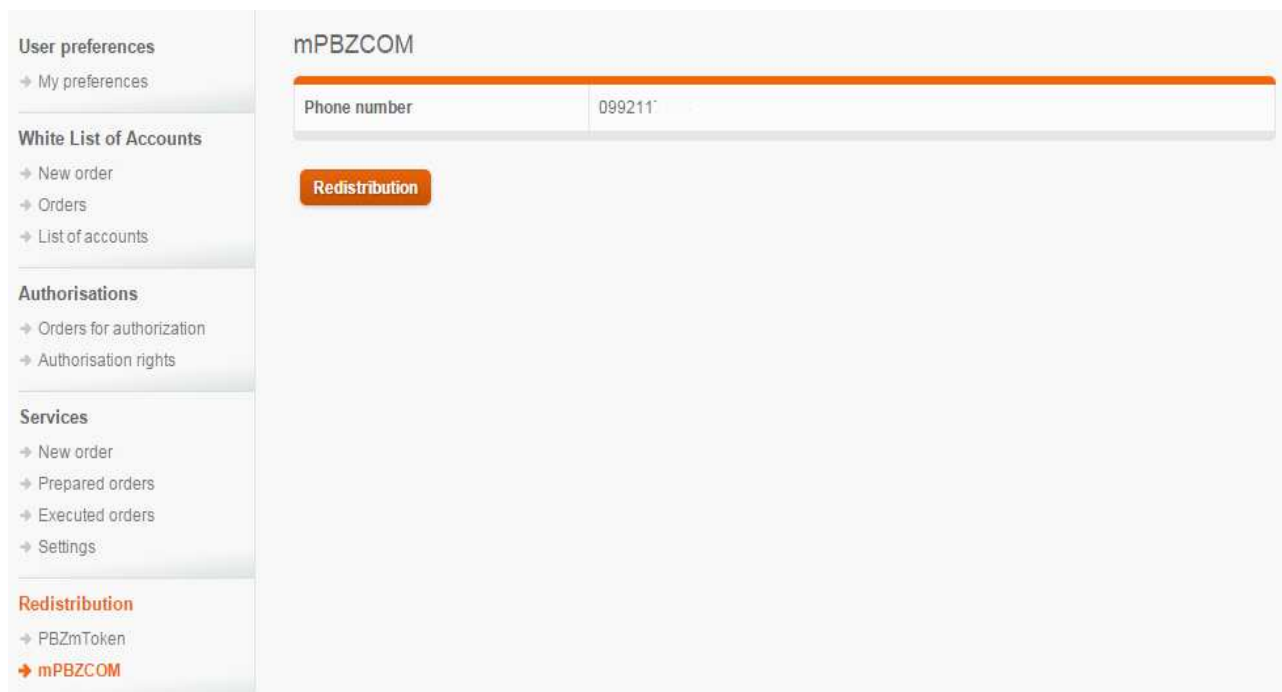
REDISTRIBUTION OF mPBZCOM

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.



The screenshot displays the mPBZCOM configuration page. On the left, a sidebar menu includes sections for 'User preferences', 'White List of Accounts', 'Authorisations', 'Services', and 'Redistribution'. The 'Redistribution' section is expanded, showing 'PBZmToken' and 'mPBZCOM' (which is selected). The main content area is titled 'mPBZCOM' and features a table with one row: 'Phone number' with the value '099211'. Below the table is an orange 'Redistribution' button.

Figure 8 – redistribution for mPBZCOM mobile banking

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.