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.

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**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 status details](image)

**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 (debts)
- **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

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**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 HR15234009XXXXXXX currency HRK](image)

**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.

![Eoffice settings](image)

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.

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 HR152340009 from HRK currency HRK](image)

**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.

![Figure 9 – downloading of statements in foreign currency](image-url)
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.

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.

![Image of ARREARS menu]

**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.

![Figure 12 – overview of cards](image)

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

![Figure 15 – transactions per all VISA BE cards](image)

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 parameters:

- 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

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 transactions in the current period for the card no. 3775XXXXXXXX1017](image1)

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 transactions in the current period](image2)

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.

![Figure 19 – view of a card invoice](image)
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.

![Figure 20 – new request for changes in VISA BE cards](image-url)
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. - 460331XXXXX4017 (IME8785036448482 PREZIME8785036448482)](image)

<table>
<thead>
<tr>
<th>Basic information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Card type: VISA Business Electron debitna karta – za poslovne subjekte</td>
</tr>
<tr>
<td>IBAN: HR15234000000000000000</td>
</tr>
<tr>
<td>Currency: HRK</td>
</tr>
<tr>
<td>Status: Aktivna</td>
</tr>
<tr>
<td>Issue date: 12/01/2012</td>
</tr>
<tr>
<td>Valid through: 01/31/2016</td>
</tr>
<tr>
<td>Pick up date:</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Usage limits</th>
<th>Balance as at: 06/12/2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily ATM limit</td>
<td>5,000.00 HRK</td>
</tr>
<tr>
<td>Daily POS limit</td>
<td>20,000.00 HRK</td>
</tr>
</tbody>
</table>

View of the account balance: Yes

| Card revoke | Pin redistribution | Card replacement | Back |

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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**

**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.