

# Expresní linka

First steps with the Expresní linka service



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Dear Clients,

Welcome to the Expresní linka service – an advanced direct banking system from Komerční banka. Expresní linka will provide you with a wide range of banking services over the telephone.

By activating the Expresní linka Plus add-on service, you receive on-line access to your accounts over the Internet. With these add-on services you will be able to operate your bank accounts 365 days a year, 24 hours a day.

## WHAT DOES EXPRESNÍ LINKA SERVICE OFFER YOU?

- Information on balances and movements in all personal and business accounts to which you have access rights
- Notification of various events in your accounts via SMS, e-mail or fax
- Entering immediate and post-dated payment orders in CZK
- Entering payment orders in foreign currencies within Komerční banka
- Templates for entering repeated payment orders
- Entering, changing and cancelling standing orders
- Permitting, changing or cancelling direct debit payments
- Services related to SIPO and Telefónica O2 – fixed line direct debit
- Applying for a payment card (debit card), stop listing a card, claiming payment card transactions and changing debit card details
- Re-sending of PIN for credit and debit cards
- Unblocking of PIN for debit and credit cards
- Change of the debit card limit
- Unblocking of a card for payment via the Internet
- Mini-statements of your current and savings accounts (for periods of 10, 20 or 30 days)
- Term account opening
- Investing in mutual funds (purchase and redemption of units, transfer between funds)
- Activation of the Expresní linka Plus internet banking add-on service
- Information on current exchange rates, interest rates and information on KB's price list
- Temporary blocking of access to Expresní linka, cancelling access to Expresní linka
- Communication via telephone bankers or an automated voice system

Expresní linka is accessible via:

Telephone: **+420 955 551 551** (English-speaking service, every workday from 8am to 10pm)

Internet: **[www.expresni-linka.cz](http://www.expresni-linka.cz)**

## SECURITY MEASURES FOR ACCESS TO EXPRESNÍ LINKA

Expresní linka provides two types of access security:

1. PIN, password and personal (additional) questions:

Daily limit for active operations via telephone: CZK 0 – 300 000.

2. Optical key card:

Daily limit for active operations via telephone: CZK 0 – 10 000 000.

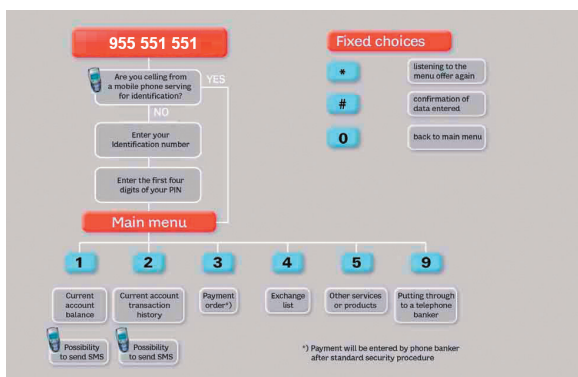
## FIRST STEPS – HOW TO REGISTER YOUR MOBILE PHONE NUMBER

To ensure quick access to Expresní linka services we recommend that you register your mobile phone number.

If you call from a registered number you will not have to enter your identification number during the initial security procedure and you will be instantly put through to the main menu of the automated voice system.

The automated voice system will provide you with easy and fast access to selected information. You can switch to a telephone banker at any time.

You can register your mobile phone number or change it directly with a telephone banker.



## FIRST STEPS – PIN AND PASSWORD SECURITY OPTION

First call to Expresní linka

Step 1: Dial the Expresní linka telephone number (see above).

Step 2: Give your identification number (personal ID/birth number, IČO or assigned IČ).

- Step 3:** Give the operator the PAC code you received in the envelope from the Call Centre.
- Step 4:** Answer two randomly selected additional questions asked by the operator (questions are specified in the Contract).
- Step 5:** Set up a 6- to 8-character password you will use to access Expresní linka. Verify the password.
- Step 6:** You are now ready to ask the telephone banker to help you with Expresní linka services.

## Further calls to Expresní linka

- Step 1:** State your identification number (personal ID/birth number, IČO or assigned IČ). If you are calling from a registered mobile phone number, this step will be skipped.
- Step 2:** Verify your identity with the telephone banker (selected PIN and password characters) or enter them according to instructions from the automated voice system.
- Step 3:** Proceed with your transactions with Expresní linka

## FIRST STEPS – OPTICAL KEY CARD SECURITY OPTION

- Step 1:** Dial the Expresní linka telephone number (see above).
- Step 2:** Give your identification number (personal ID/birth number, IČO or assigned IČ).  
If you are calling from a registered mobile phone number, this step will be skipped.
- Step 3:** Turn on the authentication device (OPK card) and enter your PIN. Select the application – KB BANKOVNI or A-KONTO KB (according to the type of the card issued) and press the key to generate the code. Give the code to your telephone banker or enter it according to instructions from the automated voice system.
- Step 4:** Proceed with your transactions with Expresní linka.

Further calls to Expresní linka secured by the optical key card will follow the same procedure.

# FIRST STEPS – EXPRESNÍ LINKA PLUS

Expresní linka Plus is an add-on service that provides you with Internet access to your accounts. This service is provided with the same security passwords as those you use with telephone banking.

Expresní linka Plus enables you to:

- Display current balances and movements in accounts
- Display a list of active standing orders
- Display a list of active direct debit agreements / SIPO / and direct debit agreements for Telefónica O2
- Instantly display payment card transactions
- Receive notifications of various events in your accounts via SMS or e-mail
- Download electronic account and payment card statements in PDF format
- Request archived statements
- Display a list of investments in mutual funds
- Send online requests for consultation with a telephone banker at a pre-set time
- Obtain contact details for your relationship manager and information about branch opening hours
- Display a list of cards and their parameters
- And use many other services

You can easily activate Expresní linka Plus internet access with your telephone banker.

The screenshot displays the KB Expresní linka Plus web interface. At the top, the user is logged in as 'Koudełka František' with account number '35-5505500227'. The interface includes a left sidebar with navigation options like 'Favourites', 'Main menu', and 'List of accounts'. The main content area, titled 'List of accounts', shows a table of accounts with columns for 'Account number', 'Current balance', and 'Interest rate'. The table lists several accounts, including 'CURRENT ACCOUNTS' and 'TERM ACCOUNTS', with their respective balances and interest rates.

Account number	Current balance	Interest rate
35-5505500227	995 008.24	0.00 %
35-5515510297	50 407.24	0.01 %
90042-924230287	50 004.17	0.00 %
70-1374260207	49 989.39	0.05 %
90010-1660480657	30 005.22	0.00 %

# FIRST STEPS – DOWNLOADING AND PRINTING OUT ACCOUNT STATEMENTS

If you have set up the sending of account statements in electronic form you have the possibility to download these statements in PDF format via the Mojobanka service. You can open the electronic statement in Acrobat Reader, which is available for download at <http://www.mojobanka.cz/en/download.shtml>.

Step 1: Choose the subject and account number for the statement you want to download or print in the upper frame.

Step 2: In the menu, choose the item eStatements / Available statements.

Step 3: From the list of available statements, choose the required statement and press the Download button. You can either display the statement in Acrobat Reader and print it, or save it on your PC and print later.

The screenshot shows the KB Expressní linka Plus web interface. At the top, there are dropdown menus for 'Current client' (KOUDELKA FRANTIŠEK) and 'Current account' (33-555970227/100). Below these, the account number '33-555970227' and account name 'KOUDELKA FRANTIŠEK' are displayed. The main content area is titled 'Available statements'. On the left, there is a sidebar menu with options like 'Favourites', 'Main menu', 'List of accounts', 'eStatements', 'KB information', 'Payment cards', 'Investing', 'Messagebox', 'Setting notifications', 'Settings', 'I am interested in...', 'Meetings at the bank', 'Logout', and 'Help'. The 'eStatements' option is highlighted with a red arrow and the number 2. In the 'Available statements' section, there is a table with columns: 'Statement number', 'Date of statement generation', 'Pages of statement', 'Type of statement', 'Date of last downloading available until', and 'Statement'. The table is divided into 'Regular updated statements' and 'Requested archived statements'. The 'Regular updated statements' section shows two statements: one from 18.09.2008 (Daily statement upon movement) and one from 16.09.2008 (Periodical statement). The 'Requested archived statements' section shows several statements from 2007 and 2008. Each statement has a 'Download' button next to it. A red arrow and the number 3 point to one of these 'Download' buttons. At the top right of the 'Available statements' section, there is a 'Display statements' dropdown menu set to 'All' and a 'Display' button. A red arrow and the number 1 point to this area.

Statement number	Date of statement generation	Pages of statement	Type of statement	Date of last downloading available until	Statement
18	18.09.2008	1	Daily statement upon movement	22.09.2008 14:09:50	19.10.2008
36	16.09.2008	2	Periodical statement	02.10.2008 10:36:53	17.10.2008
39	25.09.2008	1	Periodical statement	30.10.2008	30.10.2008
8	28.02.2008	1	Periodical statement	30.10.2008	30.10.2008
8	28.02.2008	1	Periodical statement	30.10.2008	30.10.2008
22	31.05.2007	1	Periodical statement	30.10.2008	30.10.2008
21	24.05.2007	1	Periodical statement	30.10.2008	30.10.2008
20	17.05.2007	1	Periodical statement	30.10.2008	30.10.2008
3	08.03.2007	2	Statement for all cards of the account	18.09.2008 15:06:57	18.10.2008
3	08.03.2007	2	Statement for all cards of the account	29.09.2008 10:14:53	29.10.2008

## Would you like more information? Just ask.

Your relationship manager will be pleased to answer your questions.  
You can also contact our telephone bankers  
on KB's free Information Line at **800 521 521** or visit [www.kb.cz](http://www.kb.cz).

