

Direct channel

First steps with Direct channel application



Dear client,

welcome among the users of the Direct channel application – part of the modern direct banking system operated by Komerční banka. Direct channel effectively ensures electronic exchange of data between your accounting system and the bank.

WHAT DOES DIRECT CHANNEL OFFER YOU?

The Direct channel application, intended for direct communication between your accounting programme and Komerční banka, has a very simple user environment with a high level of automation of all activities. An integral part of the Direct channel application is constituted by access to Komerční banka's Mojebanka Internet banking, in terms of which it is possible to further monitor the status of batch orders sent from the Direct channel system, or to perform deletion or authorisation of sent payments.

Direct channel is part of selected accounting systems, for which you no longer need to worry about installation of the application. When working with selected accounting systems, you can send payments and download a transaction history directly from the environment of these systems (it is not thus necessary to export and import files between the accounting system and the Direct channel application). An up-to-date list of these accounting systems can be found at <http://www.mojebanka.cz/en/index.shtml>.

Detailed descriptions of the application and detailed work flow descriptions can be found in the Help text for the application and in the User manual for operation of the Direct channel application (this can also be downloaded from the following Internet address: <http://www.mojebanka.cz/en/services/dc/index.shtml>).

We are sure that our services will contribute towards your full satisfaction and allow you a convenient solution for all your financial affairs.

Your Komerční banka

DESCRIPTION OF THE APPLICATION

The Direct channel application is a very simple application designed for direct communication between your accounting programme and the Komerční banka system. The programme has a very simple user environment with a high level of automation of all activities. An integral part of the Direct channel application is constituted by access to the KB Mojebanka Internet banking service. In terms of the Mojebanka service, it is possible to further monitor batch orders sent from the Direct channel system, or to perform deletion or authorisation of batches sent in this manner.

Use of individual functions (buttons):

INFORMATION button: this opens a window with KB information about updates of the Direct channel application, planned servicing work and other important information. This information can be printed out. By pressing the **Direct channel on www** button, it is possible to open the KB website, which contains the latest update files for the application.

Sending batch button: this button allows you to send prepared files – batches of payment orders to the bank. Files from the preset directory will automatically be offered (see procedure set out below).

Download transactions button: this button can be used to download statements in the selected format (KM or BEST) into the designated directory. Setting the preferred statement format and target directory is performed according to the procedure set out below.

Download advice button: you can use this button to download advice into the designated directory.

PC acceptors' statements button: this functions is used for payment card (PC) acceptors for downloading electronic statements from transactions performed with payment cards at their points of sale, or even monthly turnover summaries.

Administration button: you can use this button to call up a menu for setting the properties and behaviour of the Direct channel application. Setting the application is the first step, which must be performed to ensure successful installation of the application on your computer (see the First steps section below).

Exit button: pressing the **Exit** button will close the Direct channel application.

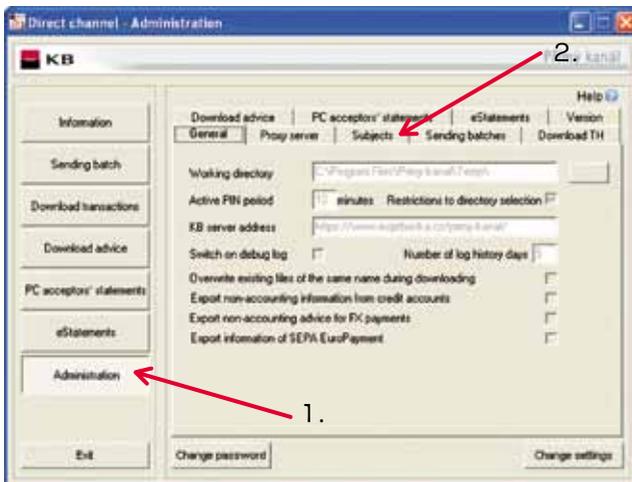


FIRST STEPS – ACTIVATION OF THE APPLICATION

Click on the Direct channel icon on the Windows desktop or in the menu of the accounting system.

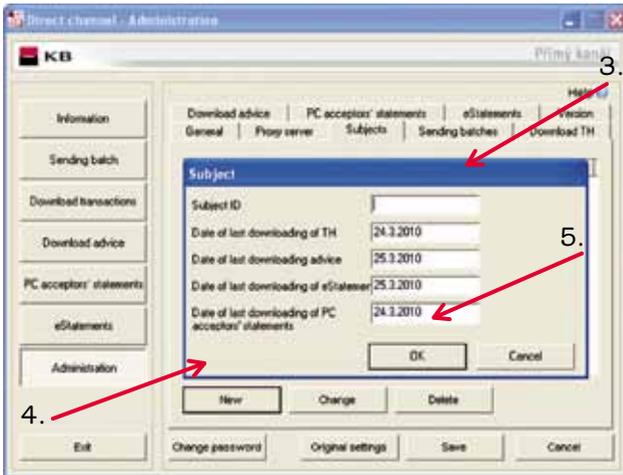
Step 1: Click on the **Administration** button on the main screen.

Step 2: Click on the **Subjects** tab.



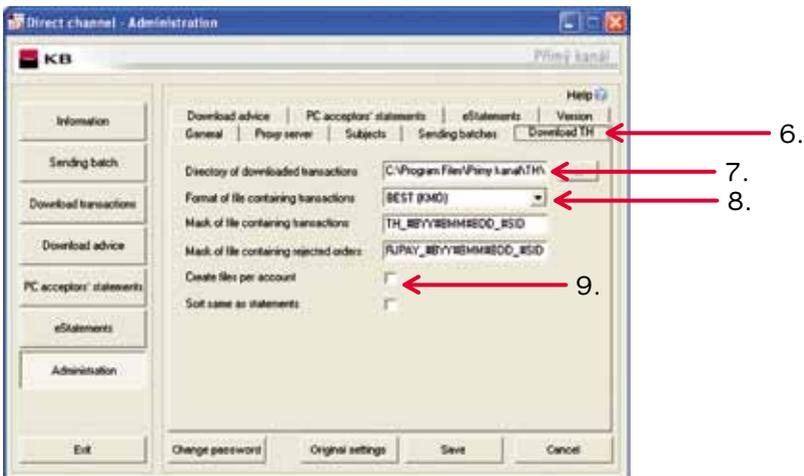
Step 3 and 4: Click on the **New** button and enter your entity ID (not your company ID number (IČO)), which you will find in point 2 of the Contract on provision of direct banking.

Step 5: Click on the **OK** button



Step 6: Click on the Download TH tab.

Step 7: Enter the directory path where the Direct channel application will save the resulting statement file. You can also use the disk content browser button where you list down to the required target directory in order to determine the target directory. (Setting the target directory is an important step in order to ensure automated transfer of statements from KB directly into your accounting programme, which will then load the required statement without any needless searching.)



Step 8: Select the required format for the resulting statement by pressing the arrows in the drop-down File format list with transactions. The Direct channel application supports the basic KB data formats: CM (compatible media), BEST and EDI BEST. Select a data format, which your accounting system supports. Komerční banka recommends, if possible, use of the BEST data format. The Direct channel application automatically creates an output file of statements for each business day, which it saves in the designated target directory in the designated data format. Statements always contain transactions for all accounts of the entity in question. Only one file of statements

for each business day is created for each entity. You can also set criteria (a mask) for the name of the statement files. The application will name statement files according to this setting. More detailed information on how to set the name of the statement file you want can be found in the pertinent chapter of the Help text or the User manual for the Direct channel application. Settings for the name of the file are preset by us in such a way that the name of the target file contains the pertinent business day and that a separate file is create for each entity – company.

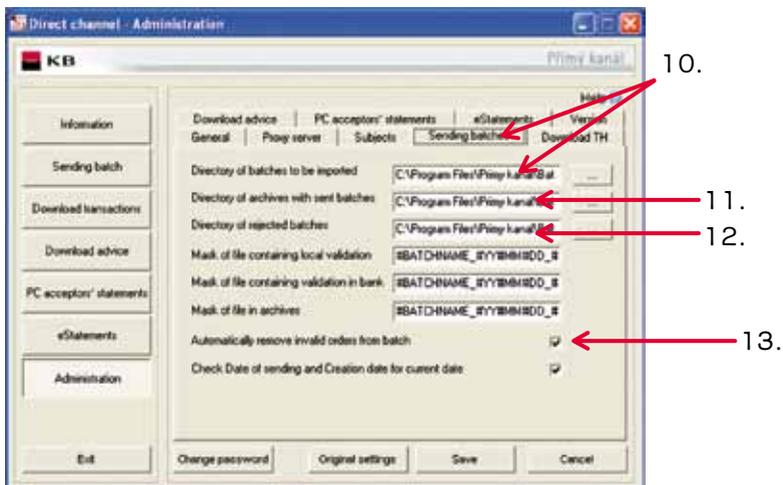
Step 9: You can also select the form in which Direct channel will create statement files. If you leave the box empty, Direct channel will save statements for all of your accounts into one file for the business day. If you check off the option **Create files per account**, the application will save statements for each account and business day into a separate file. The file will be distinguished by the account number. Continue by clicking on the **Sending batches** tab.

Step 10: First of all, set the path to the directory where your accounting programme will save the output order file (order for payment, collection or payment abroad). In order to determine the required directory, you can use the **Browse** button (see arrow no. 10). If you always want to determine the path to the order file manually when sending batches, you do not have to change the value preset by the programme.

Step 11: Another option is setting of the directory where Direct channel will save successfully sent batches of orders. This concerns the so-called archive where orders sent by you are saved and can, for example, be used for viewing past orders. The path to the archive directory is already set in the programme, but if you wish to use your own directory structure, you can change this path.

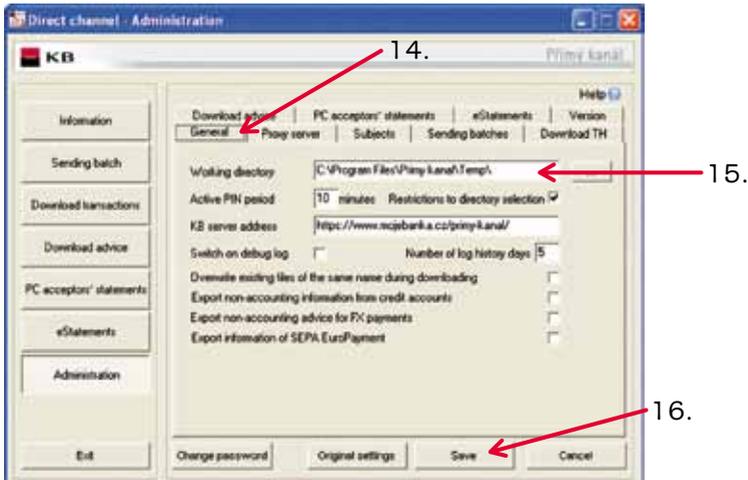
Step 12: The Direct channel application will save rejected batches and orders to the directory you set. This means that you set the path to your own directory where rejected orders are to be saved. You can then view orders rejected in this manner, find the mistake and quickly correct it. You will no longer be held up searching for rejected payments.

Step 13: In the event of incorrect orders in a batch, the Direct channel application allows these incorrect orders to be eliminated and the rest of the batch to be sent to the bank for processing. This option is already preset by us. If you want the whole batch to be rejected, uncheck this box.



Step 14: Click on the **General** tab.

Step 15: In order to simplify the process of logging in to the bank, you can set the directory where the users' access certificates are saved. After setting the path, each user will be able to select their certificate without any time-consuming searching.



Step 16: Finally, press the **Save** button. You can now already use the new Direct channel service in full. If you will be using Direct channel for downloading advice, click on the **Download advice** tab and set the required target directory

FIRST STEPS – SENDING BATCHES OF ORDERS

After completing export of payments from your accounting programme, launch Direct channel by clicking on the Direct channel icon on the Windows desktop and continue according to these instructions:

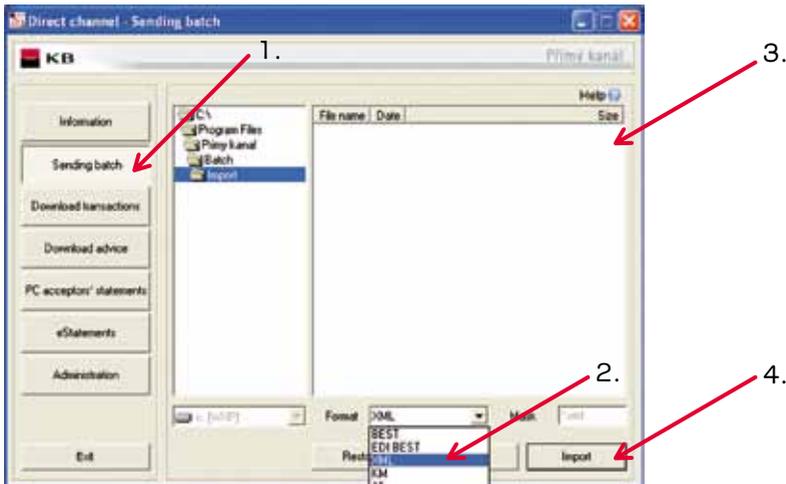
Step 1: Click on the **Sending batch** button

Step 2: Select the preferred format for the order file, which you created in your accounting programme. You can select from the following options:

- BEST – only files with the file name extension *.IKM will be displayed in the list of available files
- KM – only files with the file name extension *.KPC will be displayed in the list of available files
- EDI BEST – only files with the file name extension *.EDI will be displayed in the list of available files
- All – all files in the directory are displayed

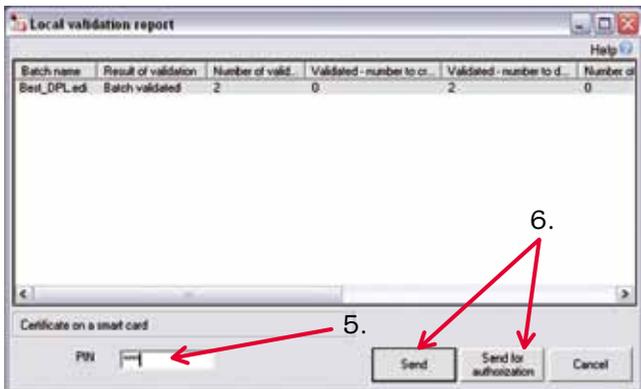
Step 3: Select the required file or several files – order batches, which you want to send. Marking files with the mouse is accomplished as is usual for Windows applications. You can only mark one file by clicking with the mouse or hold down the CTRL key and click on individual files to make your selection.

Step 4: Press the **Import** button. With this step, you commence the process of sending batches of orders for processing in KB. A local check on batches of orders now takes place. The Direct channel application checks the accuracy of the format of account and corresponding account numbers, variable symbols and maturity dates for individual orders. The result of the validation (check) is displayed in a dialogue window.

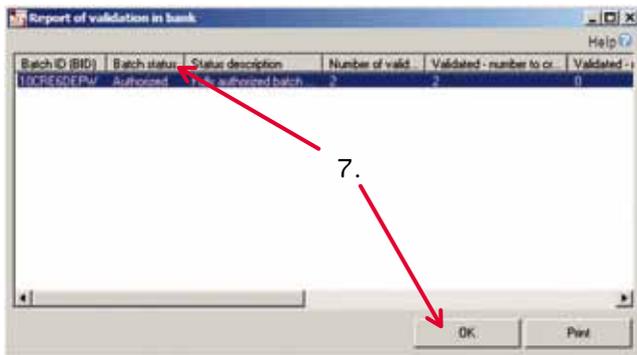


Step 5: Now enter your PIN.

Step 6: You now have two options – you can send the orders directly for processing by pressing the **Send** button or only for authorisation by pressing the **Send for authorisation** button.



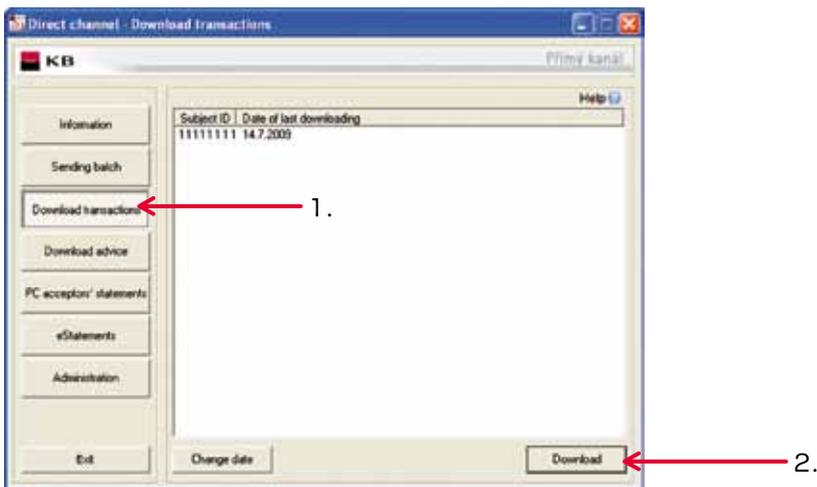
Step 7: After sending of batches to the bank, the dialogue window shows the result of communication with the bank. The most important information is contained in the **Batch status** box. This provides information about batch status. A successfully accepted batch has the status **Authorized**, a batch successfully accepted for authorisation has the status **For authorisation**. A batch, which is sent for authorisation, can be authorised with the requisite number of signatures via the Mojebanka service. End the process of sending batches by pressing the **OK** button.



FIRST STEPS – DOWNLOADING TRANSACTION STATEMENTS

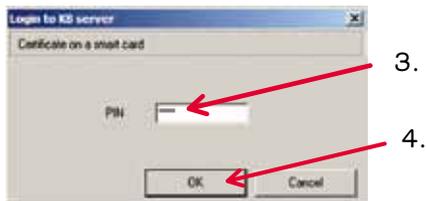
Step 1: Click on the **Download transactions** button.

Step 2: After clicking on the **Download** button, Direct channel will begin to download statements for individual entities (companies). The Direct channel application will download transaction statements for all business days from the last login date.

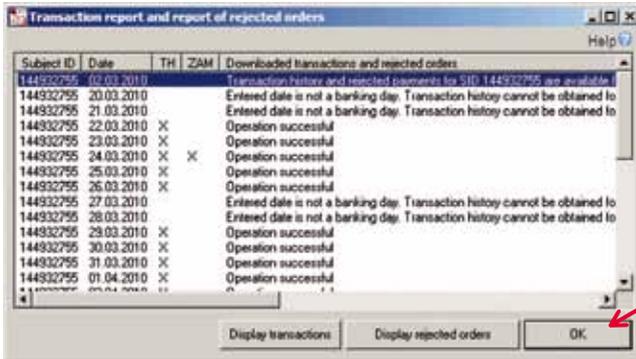


Steps 3 and 4: Enter your PIN and confirm by clicking the **OK** button.

Step 5: Wait until completion of communication with KB and processing of statements. If you are downloading statements for several entities or for a longer period of time, the communication period may be longer. Always wait for display of the dialogue window – see Step 6.



Step 6: The programme notifies you of completion of the download process by displaying a dialogue window with information about the result of communication with the bank. You will see here the business days for which you downloaded a statement (transaction), its location and you will also have the option of displaying this statement – **Display transaction**. You also have the option to display any payments which may have been rejected – **Display rejected orders**. End the process of downloading statements by pressing the OK button. You now have the statements (transactions) saved in the set directory in the format, which you selected in settings. You can immediately load these statements into your accounting programme.



6.

FIRST STEPS – AUTOMATIC DOWNLOADING OF TRANSACTION STATEMENTS

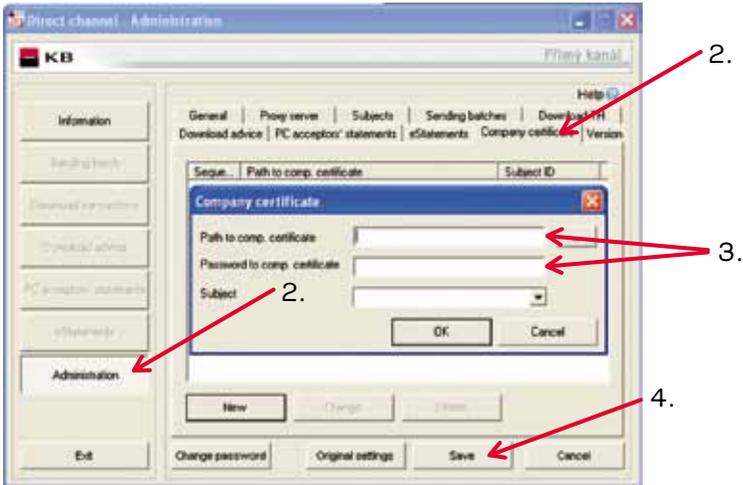
You must establish a company certificate in order to use the automatic statement (transaction history) download service. As opposed to a personal certificate, this allows only passive access to your accounts (downloading data), not sending of payment orders. Together with setting of the Task scheduler in the operating system, a company certificate allows for fully automatic downloading of data at an interval of your choice.

Step 1: Launch the application from the command line with the following parameters:
Run the command line by clicking on Start – Run.
 pkkb.exe /action=admin /mode=cert
 Direct channel will launch in company certificate administration mode.

Step 2: Press the Administration button and select the Company certificate tab.

Step 3: Enter the location of the file with the company certificate into the Path to the company certificate box, use the Browse button to make entry easier. Enter your secret password for the company certificate into the Password to Company certificate box. The application allows for handling of several entities via several company certificates, which you allocate to the application in the same manner.

Step 4: Press the Save button and close the Direct channel application.



Step 5: Use of a company certificate is only possible when the Direct channel application is launched from the command line with the pertinent parameters. To simplify the work of the user, special shortcuts (icons) can however be prepared on the desktop or in the Windows Start menu for automatic downloading of data with login using a company certificate. A shortcut for Direct channel is created on the desktop after installation of the application. Copy this shortcut and, for example, rename it Download TH.

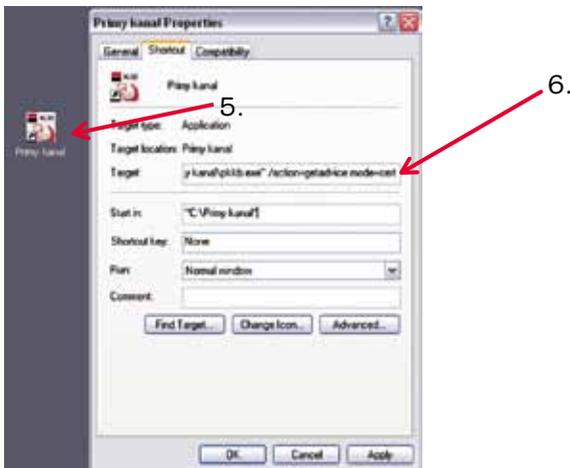
Step 6: Then modify the original target:

“C:\Program Files\Primy kanal\pkkb.exe”

in the properties of the new shortcut by addition of parameters to:

“C:\Program Files\Primy kanal\pkkb.exe“ /action=get /mode=cert”

Create a further shortcut in a similar manner, e.g. named Download advice and modify the target to: “C:\Program Files\Primy kanal\pkkb.exe“ /action=getadvice /mode=cert”



If you download transaction histories for several entities, launch the application with the following parameters:

`"C:\Program Files\Primy kanal\pkkb.exe" /action=getadvice /mode=cert /fc=1, 2, 3, ..."`

The number always corresponds to the order of the certificate, which is displayed in administration on the Company certificate tab.

The /fc parameter is optional, i.e. if it is not entered when the application is launched, the first certificate in order is automatically used. Thus, if you only use one company certificate, you do not need to enter this parameter at all.

Step 7: A superb possibility offered by use of a company certificate is downloading of data from the bank without any user action whatsoever. However, a file must be available with a company certificate for this (e.g. on the computer's hard drive). It is then possible to plan downloading of data for a specific period with the aid of the Task scheduler in Windows or the command **at**.

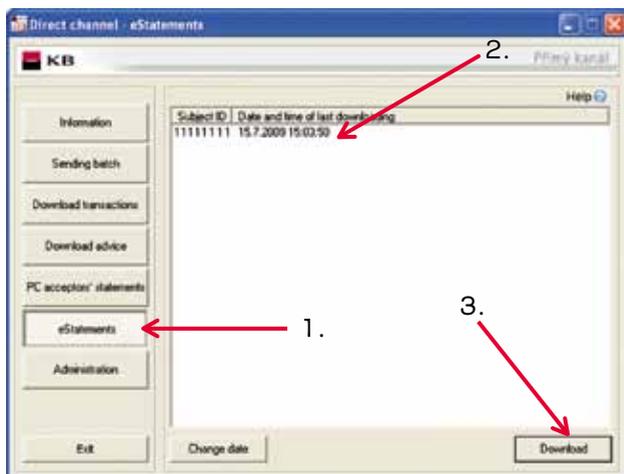
The Direct channel application will always be launched automatically at the set time in data download mode with login using a company certificate.

FIRST STEPS – DOWNLOADING ESTATEMENTS

Step 1: Click on the **eStatements** button.

Step 2: Select the required eStatement or several eStatements, which you want to download to the PC.

Step 3: After clicking on the **Download** button, Direct channel will begin to download eStatements for individual entities (companies).



Further detailed information on operation and the functions of the application can be found in the User manual for operation of the Direct channel application and in the Help text of the application. You can also use our Komerční banka direct banking Client line on +420 955 551 556 for help with operation of the application and provision of further information.

Do you want more information? Just ask.

Your banking adviser will be happy to answer any of your questions.
You can also contact our telephone bankers via KB's toll-free
information line **800 111 055** or visit www.kb.cz.



Můj svět. Moje banka.