



User guide

User guide

Mobilní banka

List of contents

1. BRIEF DESCRIPTION OF THE APPLICATION.....	3
1.1. WHO CAN USE THE SERVICE?.....	3
1.2. ORIENTATION WITHIN THE APPLICATION AND OPERATION.....	3
1.3. ACTIVATION OF THE SERVICE AND LOGGING IN TO THE APPLICATION.....	4
1.4. BRIEF DESCRIPTION OF THE MOBILNÍ BANKA SERVICE FUNCTIONALITIES.....	6
2. ACTIVE OPERATIONS.....	7
2.1. PAYMENT ORDER IN CZK - ONLINE.....	7
2.2. PHONE RECHARGING.....	8
2.3. PHONE INVOICE PAYMENT.....	8
2.4. PAYMENTS - AUTHORIZATION.....	8
2.5. ORDER TEMPLATES.....	9
3. PASSIVE OPERATIONS.....	9
3.1. ACCOUNT SELECTION.....	9
3.2. AVAILABLE BALANCE.....	9
3.3. TRANSACTION HISTORY.....	10
3.4. BLOCKS OF PAYMENT CARD OPERATIONS.....	10
4. THE MOST IMPORTANT PROCEDURES.....	10
4.1. LOGGING IN TO THE MOBILNÍ BANKA SERVICE.....	10
4.2. LOGGING OUT OF THE MOBILNÍ BANKA SERVICE.....	10
4.3. DISPLAYING AVAILABLE BALANCE OF AN ACCOUNT.....	11
4.4. DISPLAYING BOOKED ORDERS (TRANSACTION HISTORY).....	11
4.5. DISPLAYING THE LIST OF BLOCKS OF PAYMENT CARD OPERATIONS.....	11
4.6. CREATING A PAYMENT ORDER IN CZK AND SENDING IT FOR PROCESSING.....	11
4.7. CREATING A PHONE RECHARGING ORDER AND SENDING IT FOR PROCESSING.....	12
4.8. CREATING A PHONE INVOICE PAYMENT ORDER.....	12
4.9. PAYMENT ORDER TEMPLATES.....	12

1. Brief description of the application

1.1. Who can use the service?

Both **legal entities and natural persons** can use the service. It will be offered solely as a part of Expresní linka KB telephone banking. Existing clients of Expresní linka will be able to use the Mobilní banka service after having activated it using Expresní linka KB. Activation will be carried out via the standard EL KB number - 800 111 124. (800 150 250)

Only account owners or statutory representatives of legal entities can use the service. It is not to be used by persons assigned to operate an account on the basis of a Power of attorney. Any statutory representative with access to ELKB can activate the Mobilní banka service for a legal entity as a subject. Every statutory representative with authorization to act in behalf of a company via ELKB can make the Mobilní banka service accessible to himself (and set his own security limit).

By activating the Mobilní banka service, clients can access the same subjects and accounts as when using Expresní linka KB at any time and any place using a special application installed in their mobile phone. The same security features are used as in Expresní linka KB - identification number, PIN and password or OPK card.

To successfully install and operate the Mobilní banka application, the user must own a mobile device meeting technical conditions and have data transfers activated at his/her mobile operator, along with configured parameters of GPRS data transfers in the mobile device.

1.2. Orientation within the application and operation

1.2.1 Commands in the Application

Four function buttons are used for operation of the Mobilní banka application. Their locations differ depending on the make and type of device. However, the following generally applies:

1. **up arrow** moves to the previous field or option, or up between list items;
2. **down arrow** moves to the next field or option, or down between list items;
3. **confirmation button** (the **left** function button on most devices, but it can also be the middle button between arrows or both) - confirms the entered data or the selected option;
4. **delete and cancel button** (the **right** button on most devices, but it can also be the C button or another specifically designated button - it is recommended to read the user guide for the mobile phone); it will delete the last character in input fields, in lists it is used to leave a list.

On some types of mobile phones, the function of arrows and confirmation and deletion buttons can be performed by the jog dial or joystick. On phones fitted with touch screens, the application can be controlled by clicking on individual options with the stylus or finger.

1.2.2 Indication of active elements

The black frame indicates the currently active field, list or option. Red background indicates the currently active item within a list.

1.2.3 Entering characters

The mobile phone's numerical keypad is used to enter digits, letters and special characters in the same way as for SMS typing. So-called **edit window** is used to enter keypad characters. In case data are required from the user, this window will be displayed upon pressing **any key** on the phone's keypad (the character corresponding to the pressed key **will already be input** in the window) or upon pressing the **confirmation button** (the displayed edit window will be **empty**).

The preset **type of characters** is indicated in the upper right corner. 3 indications are available:

- 123 - typing of digits
- abc - typing of lower-case letters
- ABC - typing of UPPER-CASE LETTERS

The preset type of characters can be **changed** in the same way as when typing **SMS messages** for the particular phone (usually repeated pressing of *, # or other buttons). It is recommended to read the user guide for the mobile phone. The **most anticipated** type of characters is always preset so that changing the type is not so frequent.

Note: If the phone is equipped with a full alphanumeric (QWERTY) keypad and it is optimized for using this keypad, the indication of the preset character type is not displayed in the edit window corner. In this case, entering characters corresponds to their layout on the keypad. Shifting between lower case, upper case and digits is performed in the way specific for the make and type of device.

On phones fitted with touch screens and with recognition of handwriting, characters can be entered by manual writing.

Press the **confirmation button** to confirm the entered data. Incorrectly entered characters can be deleted by pressing the **deletion button**, which can also close the edit window if no character has been entered. Press the **up/down arrow** to move between individual entered characters.

1.3. Activation of the service and logging in to the application

1.3.1 Activation of the service

The service is activated by the telephone banker on Expresní linka KB. When activating the service, the user should specify:

- telephone number to receive the SMS with the URL for application download (phone number of a Czech operator must be specified);
- language version (Czech/English)
- daily security limit for active operations performed using the Mobilní banka service. The telephone banker will inform the user of the activation code that the user must enter when logging in to the Mobilní banka application for the first time.
- subjects (and current accounts within the framework of these subjects) for which the service should be activated.

After the user receives the SMS, he/she will download the application from the specified address and save it with other applications in the mobile phone. Then the application is ready for first use.

The Mobilní banka service can also be activated without sending the application to the mobile device of the client. In this case, the user only specifies the language version and the security limit and can access his/her accounts from the mobile device of another user with the activated Mobilní banka service who has downloaded the application (e.g. spouse). Each user uses his/her own security information for EL.

1.3.2 Logging in for the first time

The user will log in to the *Mobilní banka* service by running the Mobilní banka application in his/her mobile phone. The prompt to enter the **characters of the PIN and password** or the **optical key card serial number and activation code** (supplied by the telephone banker during activation of the service) will

appear. **Passwords containing letters must be entered in capitals (preset by default).** After the input has been verified for correctness, access keys used to establish a connection in subsequent logins will be generated in the mobile phone. This operation may take up to tens of seconds, depending on the speed of the telephone processor. Keys will be saved in an encrypted form in the phone's memory. They are not accessible to the user. One key is used and spent for each login. After they expire, they must be regenerated by calling Expressní linka KB. A new activation code will be supplied to the user. At the next login to the application, the same procedure as in the first login must be carried out. The user will be informed repeatedly in advance of the necessity to generate new access keys. If multiple users use the application, the keys of the user who installed the application in the mobile device are used and spent.

After keys have been successfully generated, the user may log in to the application in the same way that is used for subsequent logins.

1.3.3 Subsequent logging in

The user will always be prompted to enter his **identification number for Expressní linka KB**, first. The application remembers the last entered identification number and offers it at the next login.

Depending on the selected type of security in Expressní linka KB (PIN + password or OPK), either a table to select random **characters of the PIN and password** or a table to enter the **OPK answer** will appear. Characters of the PIN and password will be entered, one at a time, in the appropriate fields; the OPK answer will be entered as a whole in the appropriate field. Only the last entered character will be visible; previously entered characters will be replaced by asterisks. Characters of a password containing letters may be entered in either lower or upper case.

Note: In all fields of the login screen, input of **numeric** characters is preset by default. To be able to type in letters and special characters, the keyboard must be switched (differs for various brands and types of mobile phones).

After characters have been entered, the user will send the data to the bank by pressing the **Log in** button. After the entered data have been checked for correctness, a form to select the operated subject or, if the user operates only a single subject, a form to select the account will appear.

During the session, the user can use all provided services within the range of his/her rights (security limits) and contractual relations with Komerční banka. However, multiple users cannot use the service within the framework of a single session at the same time, even if they are authorized to operate the same accounts. In these cases, **each of them** must log in using their own security components.

In case the user **does not execute any action** requiring data transfer from (e.g. balance queries, transaction history, etc.) or to the bank (such as sending orders, etc.) **for more than 10 minutes**, the **session will be terminated** for safety reasons. You will have to log in again to continue.

Press the **Log out** button in the main menu to log out from the application. Sessions will also be terminated by closing the application in the mobile phone (differs for various brands and types of mobile phones).

1.3.4 Invalid attempts to log in

In case the input data is invalid, the invalid login attempt counter will increase by one. The system will return to the login page and let the user try once more (up to 3 attempts).

If the user closes the application without logging in successfully, the invalid attempt counter is not zeroed.

If the user closes the application after the identification number has been authenticated and before pressing the "Log in" button, the invalid attempt counter will increase by one.

The number of invalid access attempts will be zeroed by successfully logging in to Mobilní banka or by re-activating blocked access to Mobilní banka.

Access can only be unblocked by using EL KB, after passing the security procedure of EL.

1.4. Brief description of the Mobilní banka service functionalities

1.4.1 Subject and account selection

Within a session, the user can access the **current accounts** of the subjects for which the user has activated the service and which he/she holds or is the statutory representative of. Up to 20 current accounts per subject can be operated using the Mobilní banka service. It is not possible to operate accounts of other types (such as savings, term, credit) and accounts to which the client is an assignee. After logging in to the application, the user will select the subject and account within this subject which he/she wants to operate. The operated account or subject can be changed within a single session in the application.

After successful login to the *Mobilní banka* service, the **subject selection** form will appear. **Note: If the user operates only a single subject within the Expresní linka KB service, the subject selection form will not be displayed. The account selection form will appear directly (see below).** Press the confirmation button to expand the list of all subjects accessible to the user. Subjects are ordered alphabetically, in ascending order, according to the first letter of the subject name. To differentiate between subjects of different legal status carrying the same name, abbreviations indicating the legal status are added:

FOO - natural person (non-business), FOP - natural person (business), PO - legal entity.

Press the confirmation button for the appropriate subject and then press **Select** to select the subject.

Having selected the subject, a table for **selection of operated accounts** will appear. Accounts will be ordered in ascending order by account number and currency within the current subject. In the list of accounts, accounts in **CZK** are displayed **first**, followed by accounts in foreign currencies sorted in ascending alphabetical order by the currency ISO code (order: AUD, CAD, BGN, DKK, EUR, GBP, HUF, CHF, JPY, NOK, PLN, RON, RUB, SEK, SKK, TRY, USD). **Multiple accounts of the same currency will be sorted by the account number, in ascending order.** The account selection form will always be displayed - even if the user operates only a single account. **Account details** can be displayed from the account selection form.

1.4.2 Functions available in the main menu

After the subject and account have been selected, the **main menu** of the application will appear. The selected account is displayed in the header.

The following options are available in the menu: **Available balance, Payment orders, Lists, Other account/subject, Log out.**

Press **Available balance** to get the current available balance in the selected account.

After the **Payment orders** option has been selected, the following functions will be available:

Payment order:

Payment order can only be used to the debit of accounts in CZK and to the credit of accounts in CZK, both within the framework of KB and other banks within the Czech Republic. Payments to the credit of term accounts operated in KB cannot be realized using Mobilní banka.

Orders entered will be processed instantly by the bank (after receipt of the order, the available balance will be reduced). Orders with advanced due dates (i.e. to be processed on the due date) cannot be entered.

Phone recharging:

This option is used to send an order to recharge pre-paid SIM cards of mobile operators.

Phone invoice payment:

Tariff customers of mobile operators may use this option to pay invoices for telecommunication services and other types of payments. Currently, this service is only available for Vodafone Česká Republika customers.

Templates:

Preset payment order templates can simplify entering payment orders. Templates can only be used for current accounts in CZK.

Remaining limits:

To be able to send payment orders successfully for bank processing, a sufficient security user limit and sufficient balance in the account are necessary (see **Payments - authorization**). Verify the remaining daily security limit using this option.

After the **Lists** option has been selected, the following functions will be available:

Transaction history:

Use this option to display a summary of cleared transactions in the selected account and details of an individual entry.

Blocks of PC operations:

Use this option to view so far non-booked transactions created by a payment card and details of a selected entry.

After the **Other account/subject** option has been selected, the **Subject selection** and **Account selection** functions will be available. Use these options to change the currently selected subject or account. If the user operates only one subject, an informative message will appear upon pressing the Subject selection option.

Use the **Log out** option in the main menu to end the session.

2. Active operations

2.1. *Payment order in CZK - online*

Use this option to enter, view (with the option to return to entering) and send a single payment order in CZK (Czech crown) for processing either within Komerční banka or in other financial institutions within the Czech Republic.

It is not possible to enter a payment order with an advance due date.

The Payment order option can be used for payments from a current account in CZK to the credit of an account in CZK. Some account numbers may contain an ante-number separated from the account number by a hyphen. This hyphen should be included only if at least four digits follow.

Some account numbers contain two hyphens. The first hyphen separates the ante-number from the proper account number; the second hyphen (usually in the fourth position from the right) is a part of the account number. Do not enter the second hyphen!

Examples:

**For account enter:
number:**

104-061	104061
19-104061	19-104061
19-104-061	19-104061

If a newly opened account is used, the active operation may be executed no sooner than after two business days from opening.

2.2. Phone recharging

Use this option to enter, review (with optional return to entering) and send for processing orders to recharge credit of prepaid SIM cards of Czech mobile operators.

Recharging order can only be realized from an account in CZK. Amounts ranging from CZK 200 to 9999 rounded off to whole crowns can be entered.

It is possible to request recharging confirmation notification by means of an SMS message to any phone number of a Czech mobile operator.

2.3. Phone invoice payment

Tariff customers of Vodafone Česká republika can use this option to pay invoices for telecommunication services and other services (Increasing the call deposit, Call deposit for roaming and international calling, Vodafone payments).

Payment orders can only be realized from an account in CZK. The amount must always be rounded off to whole crowns. The maximum amount of the sum is not restricted; the minimum amount varies depending on the type of service:

CZK 120 for Invoice payment and Vodafone payments

CZK 200 for Increasing the call deposit

CZK 3000 for Call deposit for roaming and international calling

It is possible to request operation confirmation notification by means of an SMS message to any phone number of a Czech mobile operator.

2.4. Payments - authorization

Authorization compares the pre-set user limit with the amounts of payment orders/recharging orders/invoice payment orders sent.

The *Mobilní banka* service works with one type of limit - the security user limit.

For the Mobilní banka service, the client can set the security limit during a call to EL when activating Mobilní banka. The range is CZK 0 to 100,000. This limit can be changed using Expresní linka at any time after activation. This change in limit will be applied instantly in the application; however, the newly set limit is still decreased by the total amount of payment orders realized via Mobilní banka within the same business day.

The limit of Mobilní banka is not tied to other limits of other services of KB direct banking in any way. Transactions created using the Mobilní banka do not affect limits set for other services of KB direct banking.

Security user limits are daily limits. They are restored after 8:30 p.m. on banking days, depending on the moment of actual completion of the accounting day within the internal system of Komerční banka.

2.5. *Order templates*

This function allows you to define the data of an order, save it under a template name and later easily enter it by selecting the template name. Apart from the counterparty's account number, other data can be defined in a template, such as variable symbol, constant symbol, specific symbol, description for beneficiary and payer's description. Therefore, it is possible to have more templates differing by additional data (VS, CS, SS description for beneficiary, payer's description) for a single foreign account.

Order templates are tied to the user, i.e. each user creates his/her own templates, which other users cannot view.

Templates are particularly suitable for irregular repeated payments with some identical data.

Templates are shared with ELKB and with other services of EL+ direct banking and mojebanka if the user has established them. This means templates can be entered, cancelled and used for all mentioned services at the same time. Changes to existing templates can only be carried out using ELKB, EL+ or mojebanka.

3. **Passive operations**

3.1. *Account selection*

This function displays a list of all accounts operated by the user through *Mobilní banka* and sorts them by account number and currency within the framework of the current subject in ascending order. In the list of accounts, accounts in CZK are displayed first, followed by accounts in foreign currencies sorted in ascending alphabetical order by the currency ISO code (order: AUD, CAD, DKK, EUR, GBP, HUF, CHF, JPY, NOK, PLN, SEK, SKK, USD). Multiple accounts of the same currency will be sorted by account number, in ascending order.

For each account, detailed data can be displayed, including the current balance (after night processing in the KB accounting system), by pressing the **Details** button. The user can move from this option for the selected account to the main menu of the application.

3.2. *Available balance*

The current available balance for the selected account will be displayed. You will receive the balance upon sending an online query to Komerční banka.

3.3. Transaction history

This function allows viewing of the history of cleared orders related to the selected account operated through *Mobilní banka*. Orders processed in night processing are listed in **Transaction history**. Up to the last 15 transactions are displayed, sorted by date of booking, in descending order, for a period of up to:

- Natural persons (business) and legal persons - up to 125 calendar days;
- Natural persons (non-business) - up to 280 calendar days.

Transactions created before the date of activation of the *Mobilní banka* service will not be displayed. However, if the client was already using another direct banking service (EL, EL+, *mojebanka*, *profibanka*) before the date of activation, history will also be displayed for the period preceding the activation of *Mobilní banka* - for the period to the establishment of the first direct banking service (limited to the above-mentioned periods of 125/280 days).

Details of an individual entry can be displayed.

3.4. Blocks of payment card operations

Use this option to display individual not-yet-booked transactions resulting from payment card operations carried out using payment cards issued for the selected account.

After selecting Blocks of PC operations, up to 15 non-booked operations dated within a period of up to 20 days will be displayed. Withdrawals from ATMs or payments at partners will be displayed until blocks have been booked in the bank accounting system or after blocks have expired. After operations have been booked in the bank accounting system, transactions will be displayed in Transaction history.

4. The most important procedures

4.1. Logging in to the Mobilní banka service

Start the *Mobilní banka* application in the mobile phone. The application will automatically start communication with the bank server via a secured channel (i.e. encrypted communication).

Confirm or change the identification number on the login screen and press **OK**. After validation of your identification number, the next part of the window prompting you to enter two PIN or password positions or to turn on the optical key will appear.

4.1.1 Logging in using password and PIN:

Enter the required positions of the password and PIN and press the **Log in** button. The subject selection form (for users operating multiple subjects) or account selection form (for users operating a single subject) will appear, which indicates successful login.

4.1.2 Logging in using Optical key

Turn on your optical key card, enter the PIN and press Enter. Press Enter once more. A numerical value will appear on the OPK display. Enter this value in the answer field on the login page. Then press **Log in**. The subject selection form (for users operating multiple subjects) or account selection form (for users operating a single subject) will appear, which indicates successful login.

4.2. Logging out of the Mobilní banka service

Click the **Log out** option in the main menu.

4.3. *Displaying available balance of an account*

Select **Available balance** in the main menu.

4.4. *Displaying booked orders (transaction history)*

Select **Lists** in the main menu and **Transaction history** in the submenu.

A list of up to the last 15 transactions sorted in descending order by date of booking will appear.

To display details of an individual entry, select the entry and press the confirmation button or click on the entry using the stylus, if available for the phone. **To return from the list to the Menu button, use the deleting button or click on the Menu button using the stylus.**

4.5. *Displaying the list of blocks of payment card operations*

Select **Lists** in the main menu and **Blocks of PC operations** in the submenu.

A list of up to the last 15 transactions sorted in descending order by date and time of operation will appear.

To display details of an individual entry, select the entry and press the confirmation button or click on the entry using the stylus, if available for the phone. **To return from the list to the Menu button, use the delete button or click on the Menu button using the stylus.**

4.6. *Creating a payment order in CZK and sending it for processing*

Select **Payment orders** in the main menu and **Payment order** in the submenu.

Fill in all compulsory data of the payment (account number, bank code, amount ...).

You may also fill in other optional data of the payment.

You may use a pre-defined template to enter data. If you want to select a template, press the **From template** button, select the required template name and press **Apply**.

If you want to save a filled-out payment order as a template, press **Save as template**. You will be prompted to enter the template name. At least one character of the name must be entered. The name of the template must be different from templates previously saved in the system.

A single notification of the payment can be sent by SMS, e-mail or fax message. The notification will be sent in both cases - whether the payment has or has not been carried out. If you want to send a notification of the payment, press **Notification**. Select the mode of sending the notification (SMS/e-mail/fax) and enter the number or address. If sending an SMS, only a Czech operator number can be entered. If sending a fax, only a telephone number registered in the Czech Republic can be entered. The application remembers and displays the last entered mobile phone number/e-mail address/fax number. To confirm the entered data, press **Confirm**. To return to the payment order form without completing the entry, press **Back**.

Press **Check and send**. The form of payment order authorization will appear.

Check all entered data. If anything is not correct, click **Modify** to return to the entry form. If all data are correct, press **Send**. The application will display the information of the due date with which the order was received for processing.

4.7. *Creating a phone recharging order and sending it for processing*

Select **Payment orders** in the main menu and **Phone recharging** in the submenu.

Select the operator whose SIM card you wish to recharge (O₂ / T-Mobile / Vodafone) and press **OK** to confirm.

Fill in compulsory data of the payment: phone number of the SIM card to be recharged (without the international code +420) and amount in whole crowns from CZK 200 to 9999.

Fill in other payment data (optional): phone number to receive the confirmation SMS (without the international code +420).

Press **Check and send**. The form of payment order authorization will appear.

Check all entered data. If anything is not correct, click **Modify** to return to the entry form. If all data are correct, press **Send**.

4.8. *Creating a phone invoice payment order*

Select **Payment orders** in the main menu and **Phone invoice payment** in the submenu.

The form to select an operator will appear. Currently, the list contains only one item - Vodafone. Therefore, simply press **OK** to confirm.

Fill in compulsory data of the payment: phone number for which the payment is realized (without the international code +420), amount and payment type from the drop-down list (Invoice payment, Increasing the call deposit, Call deposit for roaming and international calling, Vodafone payments). For the Invoice payment type, the invoice number must be entered (up to 10 digits).

Fill in other payment data (optional): phone number to receive the confirmation SMS (without the international code +420).

Press **Check and send**. The form of payment order authorization will appear.

Check all entered data. If anything is not correct, click **Modify** to return to the entry form. If all data are correct, press **Send**.

4.9. *Payment order templates*

Select **Payment orders** in the main menu and **Templates** in the submenu.

A list of all templates used by the user will appear, sorted by the name, in ascending order. To move data from the template to the payment order, press **Apply**. To display template details, press **Display**.

To move data from details of the template to the payment order, press the **Apply** button, or press **Delete** to delete the entered template.