

KB

User guide for the *mojebanka* application

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1. Brief description of the application

1.1. Who can use the service?

Both **legal entities and natural persons** can use the PB *mojebanka* service. A Client who has concluded a Contract can use the PB *mojebanka* service. The client can use all of his accounts, with the exception of accounts specified as inaccessible in the Contract. The Client uses the PB service my means of Users.

The PB *mojebanka* service is a modern tool providing access to bank accounts anywhere and at anytime by using a computer with Internet access. The user must hold an electronic certificate from Komerční banka and must have his/her computer and web browser properly set up - refer to <http://www.mojebanka.cz>.

1.2. First step - login and logout

An authorized user can log in to a *mojebanka* session by connecting to the <http://www.mojebanka.cz> site and choosing the ***Mojebanka on-line*** icon. The system will prompt the User to enter the **path to his/her electronic certificate and password** and the access to the key and (upon request) to enter the **Login SMS code**. If these are entered correctly, the application will be accessible, **i.e. the user is logged in**.

The user can also log in using the certificate stored on the smart card - by entering the PIN for this certificate. To be able to log in to the application using the smart card certificate, a so-called smart card "reader" must be properly installed on the PC.

A registered number of a Czech mobile operator is necessary to receive login and authorization SMS codes **if logging in to the application using the certificate in file**. Logging in to the application will not be allowed without this registration, which can only be done in a KB branch.

In the upper part of the application menu, the date and time of the user's last successful login to the Mojebanka application are displayed. Use the Date and time link to display the User profile window showing the dates and times of the last 10 logins of the user to the application (for up to the last 90 days). In case of a discrepancy, the user should call the client line of Komerční banka free on 800 152 152.

During the session, the user can use all provided services within the range of his/her rights (limits) and contractual relations with the Bank. However, multiple users cannot use the same session at the same time, even if they have rights to operate the same accounts. In this case, **each of them** has to **open his/her own session** (they must log in using their own certificates or smart card PINs).

In case the user **does not execute any action** requiring data transfer (with the exception of general information such as exchange rates, etc.) from or to the Bank (such as sending orders etc.) **for more than 20 minutes**, the **session will be terminated** for safety reasons. The user will have to log in again to be able to continue!!!

Blocking and unblocking the smart card

If you logged in using a smart card and the PIN was incorrect, you will be prompted to try again. The smart card will be blocked after three incorrect entries. To unblock the smart card, you have to come to the Sales point to enter the PUK code on a reader equipped with a PIN/PAD keyboard.

Use the ***Logout*** option to log out of the session.

Note:

When using a floppy disk with the certificate, it is necessary to check before inserting it in an unknown floppy drive whether the **floppy drive is shared or not**. If it is, this, combined with monitoring keystrokes, could result in the certificate and the key, including passwords, being abused.

At the same time, it is necessary for the user to **take very good care of the medium containing the certificate and the key**, such as not to leave the floppy with the certificate and the key in the drive!!!

Recommendation:



It is helpful to create a **backup floppy with the certificate and key** and store it in a safe place in case of original medium failure.

1.3. Structure of the screen

After you successfully log in to the *mojebanka* service session, a window divided into **three frames** will appear.

Left frame - contains a menu of functions of the *mojebanka* service.

Right frame - varies according to the currently selected function; is used to enter or read data.

Upper frame - used to select the subject and the account to work with. When choosing another function, the function will be adjusted for the account displayed in the upper frame. If you choose another subject, the currently selected function will be cancelled and the list of accounts will be displayed in the right frame.

During a session, the user can access all the accounts he/she has added to the service or he/she has been authorized to operate by another person in the contract of the *mojebanka* service.

1.4. Brief description of how to operate the *mojebanka* service

After logging in, the **LIST OF ACCOUNTS** window will appear showing all accounts accessible to the user within the framework of the currently selected subject. This option can be re-selected later in the left-frame menu. The List of accounts window can show the option to conclude the range of KB products and products of partner companies using *Mojebanka*, or the option to arrange a meeting with a relationship manager.

You can add menu items to so-called **FAVOURITES** using graphic items displayed on the right of menu items. Favourite items are useful for faster starting of functions (frequently used).

To see the current available balance of a selected account, select **LISTS | Current Available balance** or press the **Current available balance** button in **LIST OF ACCOUNTS**.

Select **LISTS / List of turnovers** to display a list of turnovers in the account.

Use the **LISTS | Transaction history** option to get a list of all accounted orders within Komerční banka - not only those created in the *mojebanka* service.

Transaction history provides data for the following periods:

- up to 397 calendar days (natural persons (business) and legal entities)
- 397 calendar days (natural persons (non-business)).

These are guaranteed values; transaction history can be even longer, however, never longer than specified and it will not display information for the period preceding the date of concluding the contract of using direct banking services.

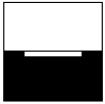
The transaction history can also be displayed by pressing the **Transaction history** button in **LIST OF ACCOUNTS**.

You may download accounted orders that have been processed in night processing of the internal system of Komerční banka to use in your accounting system by choosing the **LISTS | Downloading accounting data** option in the *mojebanka* system. Descriptions of these formats used for communication with the Bank are available in PDF format on <http://www.mojebanka.cz/cs/download.shtml>.

Electronic statements can be downloaded (after being set up) in **e-STATEMENTS | Available statements**.

A user operating a subject with a concluded contract for accepting payment cards can download statements of PC using the *mojebanka* application in the **e-STATEMENTS | PC acceptors' statements - TXT** menu or **e-STATEMENTS | PC acceptors' statements - PDF** menu.

You can enter one-off online orders (see **PAYMENT ORDERS | ...**) or batch orders (see **BATCH ORDERS | Sending batch to bank**).



To be able to send orders for processing to the bank, you need sufficient limits (see the *Payments - authorization* or *Batches - authorization* sections). Otherwise, orders are kept only in lists (**PAYMENT ORDERS | Orders for authorization** or **BATCH ORDERS | Batches for authorization**) from where any authorized user can send them to the bank or delete them. The service also allows multiple authorization, i.e. signing an order or batch by more users whose separate individual limits would not be sufficient for sending.

Directly entered orders will be processed online in the bank (after accepting the order, available balance for the account will be decreased immediately), sent batch orders will be added to batch (night) processing (if *batch processing* was selected while sending the batch to the bank).

Online orders with advance due date (i.e. orders to be processed on the due date) sent to the Bank are displayed in the **List of orders** list, with the "waiting" status, until the due date. They can be modified or deleted in this list. An order created for batch processing with an advance due date can also be deleted in the *mojebanka* application in the batch detail - **BATCH ORDERS | List of batches**, where you can mark appropriate orders in the "waiting" status.

If the user moves to another function without previously pressing any button to call up an action (such as sending) within the form, data will be cleared from this form.

To find online-created orders easily, use **PAYMENT ORDERS | List of orders**; to find created batches, use **BATCH ORDERS | List of batches**. Online orders with advance due date (i.e. orders to be processed on the due date) sent to the Bank are displayed in the List of orders list, with the "Waiting" status, until the due date.

In case of larger numbers of orders to be displayed in lists, the list is paged, i.e. further items are on following pages.

Use the **MOBILE SERVICES | Top-up mobile** menu to top-up credit of pre-paid SIM cards of Czech mobile operators. Tariff customers of mobile operators can use the **MOBILE SERVICES | Invoice payment** menu to make invoice payments. Currently, the service is available only to Vodafone customers.

Use the **MESSAGE BOX | List of messages** menu to display important service and commercial messages to application users.

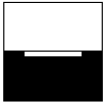
If a user operates more subjects using the *mojebanka* service and one of these subjects is used more frequently, it is possible to set this subject as the default, i.e. this subject will always be first in the subject selection roll-box, or he/she can name accounts to have a better command of the subject selection drop-down list - see **ADMINISTRATION | Users - administration | Own account aliases and sorting, subject settings**.

To have a better command of operated accounts, the *mojebanka* service allows these accounts to be named using user-defined names and to set preferences (order) of current and term accounts within the framework of the subject - refer to **ADMINISTRATION | Users - administration | Own account aliases and sorting, subject settings**. To easily enter data of orders, you can define templates of orders - refer to **MAIN MENU | Payment orders | Order templates**.

REGULAR PAYMENTS is a function similar to order templates. Use this window to move selected templates of payment orders (from an existing list of templates) to a new Regular payments window. This will help you enter repeating payments. In this window, the following items can be changed:

1. Amount
2. Due date
3. Variable symbol
4. Specific symbol

Rejected orders (for example, due to insufficient funds in the account) are displayed in the **Lists / Rejected payments, collections and standing orders** function. These are orders not accepted for processing. If you want to execute these payments, you have to enter the orders again without errors obstructing acceptance (not applicable to standing orders). Users, having set a certain number of attempts to process a rejected



order in a bank branch in cases of momentarily insufficient funds (KB register), should take this fact into account when considering the creation of a new order because of possible payment duplicity.

Multi-round processing of payment orders is also carried out by the Bank. The system of multi-round processing of orders has been designed to optimize financial flow in clients' accounts. Every payment order in CZK, in FC, collection order in CZK to KB and foreign payment may be added to this multi-round processing; however, this system has been designed for online payments only, or for batch orders, if *online* processing was chosen for the batch being sent.

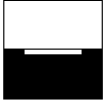
Collection orders in CZK to other banks are not added to this system of multi-round processing.

Only online orders that could not be cleared immediately after the client's signature due to insufficient funds or, for orders with advance due dates, those that could not be cleared immediately after they became due, can be added to this system. In such case, these uncleared payments will be marked with the "waiting for funds" status until the next round of processing. During processing, order status is "in processing". If sufficient funds are found in the client account during any of the rounds, the payment will be cleared and its status will change from "in processing" to "booked".

Clearing rules - advance due date

If an online order with advance due date is entered, its status will be "waiting". On their due dates, orders will be cleared in the following rounds:

1. All orders in CZK, all orders in FC (without conversion), SEPA EuroPayments (without conversion) and Outgoing foreign payments (without conversion) will be booked immediately after night processing has been completed.
2. Orders in CZK, orders in FC and Outgoing foreign payments will be booked at the start of the business day (8 am) (the first round for all conversion transactions).
3. All orders in FC, SEPA EuroPayments, Outgoing foreign payments and orders in CZK will be cleared at 8:50 am.
4. All orders in FC, SEPA EuroPayments, Outgoing foreign payments and orders in CZK will be cleared at 9:50 am.
5. All orders in FC, SEPA EuroPayments, Outgoing foreign payments and orders in CZK will be cleared at 10:50 am.
6. All orders in FC, SEPA EuroPayments, Outgoing "Express" foreign payments and orders in CZK will be cleared at 11:50 am, and the last round of clearing Outgoing "Urgent" foreign payments (these can be sent up to 12 noon) to all banks with the exception of KB Bratislava (these can be sent up to 12 noon) will be executed.
7. All orders in FC, SEPA EuroPayments, Outgoing "Express" foreign payments and orders in CZK will be cleared at 12:50 pm, and the last round of clearing Express payments in CZK will be executed.
8. All orders in FC, SEPA EuroPayments, Outgoing "Express" foreign payments and orders in CZK will be cleared at 1:50 pm, and the last round of clearing Outgoing "Urgent" foreign payments to KB Bratislava will be executed.
9. All orders in FC, orders in CZK and SEPA EuroPayments will be cleared at 2:50 pm; in addition, the last round of clearing Outgoing "Express" foreign payments will be executed, with the exception of Outgoing "Express" foreign payments in EUR to EEA.
10. All orders in FC, orders in CZK, Outgoing "Express" foreign payments in EUR to EEA and SEPA EuroPayments will be cleared at 3:50 pm.
11. All orders in FC, orders in CZK, Outgoing "Express" foreign payments in EUR to EEA and SEPA EuroPayments will be cleared at 4 pm.
12. All orders in FC and orders in CZK will be cleared at 4:50 pm; in addition, the last round of clearing Outgoing "Express" foreign payments in EUR to EEA and SEPA EuroPayments will be executed.
13. All orders in FC (the last round for conversion transactions of orders in FC) and orders in CZK will be cleared at 5:30 pm.



14. The last round of clearing all orders in FC without conversion and orders in CZK will be carried out at 6:30 pm.

Clearing rules - standard due date (instant)

If funds are insufficient during the first round of processing an online order with the standard due date, its status will be set to “waiting for funds” and the order will be automatically added to multi-round processing so it can be included in further processing rounds.

If an order is not booked in any of the rounds due to insufficient funds, its status will be set to “waiting for funds” and it will be processed in the next round(s).

Only after sufficient funds were not found even in the last round of processing (rounds depend on the type of payment), will the payment be rejected and its status will change from “in processing” to “rejected”.

Processing of payments on non-business days

A business day is defined as a day starting from 8:30 pm and ending at 8:30 pm on the following Business day. If a Saturday, Sunday or a state holiday is between two business days, these days are considered part of the business day following the mentioned days, i.e. payments entered on these days are processed in the same way as if entered on a single business day.

Use the **ADMINISTRATION / PROFILES** option to view information on subjects, users or accounts.

Select **ADMINISTRATION / USERS - ADMINISTRATION** to set access rights and limits of assignees. In this window, access to so-called **guaranteed payments** can also be set (payment orders in CZK from current accounts to the credit of a partner using the partner’s terminal and the smart card certificate - so-called *můjklíč*).

Choose **KB INFORMATION** to get general information from Komerční banka on news, currency exchange rates, stock quotations and Tariff of Fees.

To get information on account balances, statuses of payments and batches, payment card operations, foreign payments, etc., Mojebanka provides this information via e-mail, fax or GSM-SMS to addresses defined by the client using the **SETTING NOTIFICATIONS** menu. (**Note: notifications are not created or sent for rejected incoming collection orders from other financial institutions**).

Use the Address book of notification addressees function to set addressees and the list of addressees to whom selected information will be sent.

Depending on the type, notifications are sent online (instantly at the moment of event occurrence) or in batches on business days (from 7 am).

Select **List of notifications** to get information on notifications currently sent.

Sending notifications of rejected payments (including rejected standing order payments) is a very useful function – go to **SETTING NOTIFICATIONS / Notification of payments / Rejected**.

For those who want to invest their funds, the **INVESTING** item is available in the menu.

Users can conclude a general contract for investing in investment funds offered by Komerční banka or its subsidiaries. Currently, KB offers investment funds managed by the Investiční kapitálová společnost KB a.s. subsidiary (Capital Investment Company - KB plc). For further details, go to www.iks-kb.cz

Owners of operated accounts can: buy; enter standing orders for regular investments; redeem units; transfer between individual funds, enable and disable access to the Investment menu items; display a list of investments, investment history, list of investment orders (such as buying and redeeming units) and a list of current unit prices.

Note:

Only a client - natural person (non-business) can conclude the contract of buying and redeeming units with IKS. The Client - natural person (business) and Client - legal person can conclude the Contract with IKS only at a Sales point.

Some of the above-mentioned operations (redemption of units, transfer between funds) can only be carried out by natural persons (non-business).

If the Client has concluded a separate contract "Of individual rate" or "E-Trading", the **MAIN MENU | Financial markets** option will be displayed, in which he/she can use the FX payments - Payment order in foreign currency and Foreign payment with individual FX rates options. To do so, go to **MAIN MENU | Financial markets | Order in FC with indiv. FX** or **MAIN MENU | Financial markets | Foreign payment with indiv. FX**. The payments are displayed in **MAIN MENU | Financial markets | Orders for authorization with indiv. FX** and **MAIN MENU | Financial markets | List of orders with indiv. FX**. In this section, the user can verify the Balance of available FX funds. Click on the **MAIN MENU | Financial markets | KB eTrading** menu item to open a new Cognotec AutoDeal window for execution of trades in financial markets. The list of trades will appear upon selecting **MAIN MENU | Financial markets | List of deposit trades for eTrading**.

Choose **LOGOUT** to exit the session.

2. Active operations

In case you use the certificate in file, all active operations such as payment orders processed via Mojebanka must be **authorized by both the personal certificate in file and, upon request, the authorization SMS code** that KB will be sending to the phone number you register.

If you have not registered a phone number to receive authorization SMS codes, register it in a KB branch. Without this registration, you will not be able to access the application using the certificate in file.

2.1. Payment order in CZK - online

Use the Payment order in CZK option to enter and display the order without the option to modify it, sign by the user and send for processing to the Bank, or save it in the **Orders for authorization** list (to be sent later). Use the Payment order in CZK (Czech crown) for payments in CZK both within the framework of the Bank and to other financial institutions within the Czech Republic. The Express payment service can be used. Express payments in CZK let clients take advantage of interest running on debited account and cut down time of delivery to partners. Ideally, these payments are credited in the partner's bank on the due date, or on the business day next to the due date at the latest. An Express payment in CZK can be executed to another bank in the Czech Republic only and must be sent for processing by 13:00 am on the due date at the latest.

An express payment in CZK can also be entered with an advanced due date.

Note: If an Express payment is sent within Komerční banka, the sign indicating it as Express will be removed and the payment will be processed in a standard procedure.

Payment orders in CZK can be used for payments from current or term (for a term account, only within a single subject, on the maturity (roll-over) date of the term account) accounts only.

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 number enter

104-061	104061
19-104061	19-104061



19-104-061

19-104061

Payment order in CZK - online (term account)

A payment to be credited or debited to a term account on the maturity (roll-over) date of the deposit can be executed only within the framework of a single subject, while both these accounts must be in the same currency. It is also possible to enter a payment order between two term accounts (however, both accounts must mature on the same date and again, the procedure can only be done on this maturity date).

- An unlimited number of payment orders in the batch can be sent to the credit of a term account
- A single order can be entered to the debit of a term account
- It is not possible to transfer interest from a term account
- It is not possible to close a term account by transferring the balance
- It is not allowed to deposit money in a term account that is overdue

Note:

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

2.2. Payment order in foreign currency - online

Use this function to enter, display an order without the option to modify it, sign and send it for processing to the Bank or save the order in the **Orders for authorization** list (to be sent later); the Single payment order in foreign currency can be used for a payment between accounts operated by the **Bank in identical or different currencies**, with the exception of the case when both the payer's and beneficiary's accounts are operated in CZK, or for a payment to another bank within the framework of the Czech Republic entered to the debit of a current account in foreign currency. A payment order in foreign currency to another bank within the Czech Republic is always transferred for clearing to the clearing center of Česká národní banka; therefore, Komerční banka always executes it in CZK, regardless of the payer's account currency.

You can enter an order with an advance due date; the **exchange rate valid at the moment of clearing of the order by the Bank** will be used to convert currencies.

Used rates:

- transfer from CZK account to FC account - currency sell
- transfer from FC account to CZK account - currency buy
- transfer from FC to FC account - **prompt ratio** (ratio of KB middle rates of appropriate currencies), which is modified by the **charge for conversion** (disagio)

Payment orders can be used for payments from current or term accounts (for the term account, only within a single subject, on the maturity date of the term account).

Orders in FC, when one of accounts is a term account, can only be executed in the same currency.

Note:

If a newly opened account is used, the active operation may be executed no sooner than after two business days from opening. Rates used for conversions are only for information and not binding.

2.3. Payment order in foreign currency - online with individual FX rate (FX payment)

FX payment, as far as a payment order in foreign currency is concerned, is used for entering a one-off payment order in foreign currency using FX funds. A payment order in foreign currency with FX can be entered either with conversion or without conversion and uses FX funds previously bought by the Client and saved in the internal account of the Bank. The payment can either be sent for processing to the Bank or to the List of orders with FX for authorization.

Use payment orders in foreign currency for the following kinds of payments:

- to your own foreign currency account within the Bank - only the credit item will appear in the transaction history
- to another foreign currency account within the Bank - with no record in the transaction history
- to a foreign currency account outside the Bank - with no record in the transaction history

A user can only enter a payment order if he/she has concluded the contract "Of individual rate" or "E-Trading". If not, the user cannot enter FX payments.

To be able to enter a payment, the user must have a sufficient Limit for payment with indiv. FX.

After sending the payment for authorization or directly for processing, the payment will be displayed in the List of orders with indiv. FX window. If it was a payment with an advance due date, it will have "for authorization" or "waiting" status. Only foreign payments and orders in foreign currency with individual rates regardless of their status (waiting, for authorization, etc.) will be displayed in the List of orders with indiv. FX window. Sent and booked orders with indiv. FX rate are displayed in the *List of advice - FX payments* window.

2.4. SEPA EuroPayment - online

Use this form to enter and subsequently sign and send payments in EUR to SEPA (Single European Payment Area). SEPA area consists of member countries of the European Economic Area (EU countries, Norway, Liechtenstein and Iceland) and Switzerland. In addition, banks of French Guyana, Guadeloupe, Martinique, Réunion and Gibraltar accept SEPA rules.

SEPA EuroPayments can only be made from a current account (both CZK and foreign currency).

SEPA EuroPayments can be used for **foreign (cross-border) payments in EUR or for payments in EUR within the Czech Republic (outside KB) to so-called SEPA-compatible banks**. SEPA-compatible bank is a bank accepting SEPA EuroPayments. For the list of SEPA-compatible banks, see the "Bank selection" option in the wizard, which can be run from the SEPA EuroPayment form.

You can enter more detailed identification data of the payer and beneficiary in SEPA EuroPayments (usually, these data depend on agreement between the payer and beneficiary).

After signing and sending, SEPA EuroPayments are processed in the same way as **Express** foreign payments.

Charges for SEPA EuroPayments are always divided between the payer and beneficiary (SLV type).

In order to maintain the due date on the current Business day, SEPA EuroPayments outside EEA must be sent by 15:00 and SEPA EuroPayments within EEA must be sent by 17:00 on the Due date.

You can enter a SEPA EuroPayment with an advance due date; the **exchange rate valid at the moment of clearing of the order by the Bank** will be used to convert currencies.

Guaranteed period for crediting of a SEPA EuroPayment to the beneficiary's account is 3 working days from the due date specified in the SEPA EuroPayment (with considerations to national calendars).

You can save SEPA EuroPayments to the Orders for authorization list for later sending.

Note:

If a newly opened account is used, the active operation may be executed no sooner than after two Business days from opening. Rates used in Currency converter are only for information and not binding.

2.5. SEPA EuroPayment - online with individual FX rate

Use this form to enter and subsequently sign and send payments in EUR to SEPA (Single European Payment Area). SEPA area consists of member countries of the European Economic Area.

A user can only enter a SEPA EuroPayment with individual FX rate if he/she has concluded the contract "Of individual rate" or "E-Trading" and has bought FX funds. If not, the user cannot enter FX payments.

To be able to enter a payment, the user must have a sufficient Limit for payment with indiv. FX.

SEPA EuroPayments with individual FX rate can be used for **foreign (cross-border) payments in EUR or for payments in EUR within the Czech Republic (outside KB) to so-called SEPA-compatible banks**. SEPA-compatible bank is a bank accepting SEPA EuroPayments. For the list of SEPA-compatible banks, see the "Bank selection" option in the wizard, which can be run from the SEPA EuroPayment with individual FX form.

You can enter more detailed identification data of the payer and beneficiary in SEPA EuroPayments with individual FX rate (usually, these data depend on agreement between the payer and beneficiary).

After signing and sending, SEPA EuroPayments with individual FX rate are **processed in the same way as Express** foreign payments with individual FX rate.

Charges for SEPA EuroPayments are always divided between the payer and beneficiary (SLV type). You can enter a SEPA EuroPayment with individual FX rate with an advance due date; the **exchange rate valid at the moment of clearing of the order by the Bank** will be used to convert currencies.

Guaranteed period for crediting of a SEPA EuroPayment to the beneficiary's account is 3 working days from the due date specified in the SEPA EuroPayment (with considerations to national calendars).

2.6. Foreign payment ("Smooth payment") - online

Use the Foreign payment ("Smooth payment") option to enter and display the order without the option to modify it, sign and send it for processing to the Bank, or save it in the **Orders for authorization** list (to be sent later). Foreign payment can be used for a cross-border payment in foreign currency or CZK or for a payment in foreign currency outside the Bank within the Czech Republic. This form can also be used for entry of a so-called **KB Europayment** with a more advantageous unified fee. See <http://www.kb.cz/> for detailed information on parameters and fees of KB Europayment.

You can only make a payment from a current account, either in CZK or FC.

You can enter a foreign payment with an advance due date; the **exchange rate valid at the moment of clearing of the order by the Bank** will be used to convert currencies.

The payment can be entered as "urgent" or "express".

Urgent payments can be created in selected currencies only. Payments to KB Bratislava may be sent as Urgent only - in all currencies. Orders in any of the currencies shown in the drop-down list can be created as express. Note that for AUD and JPY, the value date is postponed by two days from the Due date due to different time zones. In order to keep to this timing, it is necessary to send urgent payments to the bank by 12 noon at the latest, express payments in currencies other than EUR or outside EEA by 15:00 and express payments in EUR within the European Economic Area by 17:00 on the Due date.

A payment to the target bank of KB Bratislava may be sent as URGENT only, by 2 p.m. on the Due date.

Note (applicable to FX payments):

From 21 November 2009, the BEN charge cannot be used under the following conditions:

- the bank country belongs to EES,
- the currency of a country belonging to EES is used.

Note:

If a newly opened account is used, the active operation may be executed no sooner than after two Business days from opening. Rates used in Currency converter are only for information and not binding.

2.7. Foreign payment - online with individual FX rate (FX payment)

FX payment, as far as Foreign payment is concerned, can be used for a cross-border payment in foreign currency or CZK or for a payment in foreign currency outside the Bank within the Czech Republic. This form can also be used for entry of a so-called **KB Europayment** with a more advantageous unified fee. See <http://www.kb.cz/> for detailed information on parameters and fees of KB Europayment.

A client can only enter a foreign payment if he/she has concluded the contract "Of individual rate" or "E-Trading". If not, the user cannot enter FX payments.

To be able to enter a payment, the user must have a sufficient Limit for payment with indiv. FX.

After sending the payment for authorization or directly for processing, the payment will be displayed in the List of orders with indiv. FX window. If it was a payment with an advance due date, it will have "for authorization" or "waiting" status. Only foreign payments and orders in FC with individual FX rates regardless of their status (waiting, for authorization, etc.) will be displayed in the List of orders with indiv. FX window.

Sent and booked orders with indiv. FX rate are displayed in the *List of advice - FX payments* window.

2.8. Collection order - online

Use the Collection order option to enter and display the order without the option to modify it, sign by the user and send for processing to the Bank, or save it in the **Orders for authorization** list (to be sent later).

The user can enter a collection order within the Bank even outside the bank, within the Czech Republic. **Within Komerční banka**, a collection order can be created either **in CZK or in foreign currency**. Currencies of the account and contra-account on the collection order must be the same. A collection order **to another bank can only be created in CZK**. You can enter an order with an advance due date. Sent Collection orders are displayed in the List of orders window, with the "processed" status.

It is necessary to enter a collection order to other financial institutions with due dates at least one Business day later than the current date.

Note:

Before making a collection order, you need permission from the other party.

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

2.9. Regular payments

Use this window (Payment orders / Regular payments) to move selected templates of payment orders (from an existing list of templates) to a new Regular payments window. This will help you enter repeating payments. In this window, the following items can be changed:

1. Amount
2. Due date
3. Variable symbol
4. Specific symbol

You can send selected payments to the bank, change or delete templates from the list of regular payments and add templates to the list. You can only add templates of payment orders in CZK to regular payments.

It is the same function as if using a template in a payment order. Data of the template will be transferred to the payment order. If necessary, you can change these data in the payment order. It will be a one-time

change. When you log in the next time, data displayed in the *mojebanka* application will be identical with data of templates again. If you want to make these changes permanent, double-click on the name of the payment and make changes in the Payment - details window. This change will apply both to the Regular payments and Order templates windows.

There may be up to 10 templates added to regular payments. Up to 10 regular payments may be sent for processing to the bank at any one time.

Templates displayed in the Regular payments window will be alphabetically sorted.

2.10. Payments - authorization

Authorization compares the set user and subject limits with the amounts of payment orders sent.

The PB *mojebanka* service uses three types of limits:

- Subject limit
- User limit in account (it also includes the limit of the account holder or limit of a legal entity representative, which have to be defined in the same way as limits of proxies who are not holders (owners) of accounts).
- Limit of payments with indiv. FX - the maximum daily amount of funds available using an FX payment.

Subject limit

Subject limit is the total daily maximum amount of funds that can be transferred using the PB *mojebanka* service from all accounts of the selected subject using all of its connected users. In case the limit is exceeded, the created order will be saved in the list of orders for authorization. This limit is not decreased by payments executed between accounts of a single subject.

A subject is a legal entity, natural person (business) or a natural person (non-business) who is the holder of an account. A statutory body for a legal entity, otherwise a Client - natural person representing the account holder, can set the subject limit at the bank branch.

User limit in account

User limit in account is the maximum daily amount of funds available in an account operated by a user for individual subject accounts which the user can access using the *mojebanka* service. In case the limit is exceeded, the created order will be saved in the list of orders for authorization. User limit in account must always be set by the Client at the branch; in case of online administration, every user with authorization for online administration with the exception of the Proxy, who can only set this limit for himself/herself or for another Proxy, can set the limit.

Limit of payments with indiv. FX

This limit is the maximum daily amount of funds available using an FX payment. In case the limit is exceeded, the created order will be saved in the list of orders with individual FX for authorization.

Limit restoration

Subject limit, User limit in account and Limit of payments with indiv. FX are daily limits. They are restored after 8:30 p.m. on business days, depending on the moment of actual completion of the accounting day within the internal system of the Bank.

Authorization of online orders with an advance due date is executed only at the moment of sending orders to the bank or at the moment of modifying orders in the *List of orders* list, not on the due date. This implies that, **on the due date, much more than the daily subject limit can be cleared from operated accounts** when more orders with the same due date accumulate!!! The same applies for User limit in account or Limit of payments with indiv. FX.

***Multiple and multilevel authorization***

This function allows conditioning of an order authorization through signing by more users. At the same time, multi-level authorization is available - signatures of users from two groups to which these users were added by the authorized person (stated in the contract) are then required for authorization. Such an addition to a group is called "Authorization role".

The following roles can be defined:

Standard user - he/she cannot use the function of multiple authorizations; he/she signs orders always within his/her own limits.

A authorizer - can use the function of multiple authorizations; if his/her User limit in account covers the whole order, it will be a standard authorization procedure (including decreasing the limit).

B authorizer - can use the function of multiple authorizations; if his/her User limit in account covers the whole order, it will be a standard authorization procedure (including decreasing the limit). A signature of a B group user is needed in multilevel authorization.

In case of multiple authorizations, limits of individual users are neither decreased nor checked; only the subject limit is decreased and checked.

You can set multiple and multilevel authorizations at the Sales point only. In the PB *mojebanka* service, it is possible to assign authorization roles to users - refer to **ADMINISTRATION | Users - administration | List of users**.

2.11. Orders for authorization

Use this option to select orders sent to this list earlier by him/her or by another user (in the Payment order in CZK, in FC or in the Collection order windows), sign the selected order (orders) and send it to the bank for processing. Orders exceeding the limit of the user or of the subject that have been sent by the user directly for processing are automatically stored in this list as well. The purpose of this function is to allow preparation of orders for sending by another user with, for instance, sufficient User limit in account. In case an order exceeds the subject limit, it is necessary (according to the required amount of the payment) to wait for renewing of the subject limit or to increase the subject limit at the KB branch. Another advantage of this list is the possibility of multiple signatures and sending up to twenty orders at a time, which is a similar option to the **multiple order**.

Payment orders in FC and foreign payments entered with individual FX rate are displayed in a special list - see **MAIN MENU | Financial markets | Orders for authorization with indiv. FX**.

Cleaning the Orders for authorization list

Orders are stored in this list for up to 31 calendar days. Orders are highlighted a day before this term is reached. Orders **older than 31 days** will be **deleted** without notice.

2.12. List of orders

Use this option to show the user his/her online-created orders whose due date is not older than 31 days. It allows searching for created orders and their status, i.e. whether they are waiting for processing, are being processed or have been cleared (incl. guaranteed payments).

A notification of payment or the complete list can be printed out for payment orders in CZK and FC with status of "booked". If the complete list is to be printed, filtering criteria will be considered.

Payment orders in FC and foreign payments entered with individual FX rate are displayed in a special list - see **MAIN MENU | Financial markets | Orders for authorization with indiv. FX**.

2.13. 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. To have a well-arranged view, templates are sorted alphabetically into two blocks (payments orders in CZK, in FC and collection orders; the other block is templates for SEPA EuroPayments and foreign payments). It is possible to select ascending or descending order.

2.14. Mobile services - Top-up mobile, Invoice payment

Use the **Top-up mobile** service to top-up the pre-paid SIM card credits of Czech mobile operators (O2, Vodafone, T-Mobile). Credit can be topped-up with an amount from CZK 200 to 9 999. Komerční banka submits (while processing the payment) a request for SIM card topping-up to the mobile operator. Topping-up will be carried out immediately after processing the request. You can assign a name to the phone number being topped-up and save it for next topping-up.

Tariff customers of the Czech mobile operator Vodafone can use the **Invoice payment** service to make payments (currently, the service is not available for other operators). The following operations can be made for Vodafone: Invoice payment, Increasing the call deposit, Vodafone payments (*payment for a specific phone number*). Komerční banka submits (while processing the payment) a request for service settlement to the mobile operator. The operator shall settle the service immediately after processing the request.

Operations entered via mobile services up to the remaining daily user and subject limit can be made. If these limits are exceeded, the operations will not be allowed (i.e. orders will not be saved in the Orders for authorization list). Payments entered via mobile services will not be passed to multiple processing (they are rejected in case the current available balance is exceeded). A tax document for the executed payment can be ordered using the operator's call centre or directly at the appropriate operator's sales point.

Note: Only in case the functionality of Mobile services is used, Komerční banka will hand over the request for topping-up the SIM card in the correct format along with processing of the payment. Sending of the payment to the operator's account using the Payment order option is not forbidden, but in this case, Komerční banka will not send the request for topping-up to the operator. It depends on the agreement between the client and operator, whether the operator tops-up the SIM card on the basis of the payment.

2.15. Standing orders

Use the standing order to perform regular payments of fixed amounts in CZK in a fixed date from a payer's current account in CZK to a fixed beneficiary's account in CZK within the Bank or to another financial institution. Within the Bank, the beneficiary's account can be a current, savings or term account.

Note:

The standing order to the credit of a term account can only be entered with a due date identical with the maturity (roll-over) date of the term account. It is necessary that it has the same period as the term account.

The standing payment order can be created only for a current account in CZK. Standing orders for payments in CZK can be created, changed and cancelled on any day of the week, however, at least **two business days** before its due date.

User limit and subject limit are checked during authorization of the standing order. However, these limits are not lowered by the authorization of the standing order. In case the daily user limit or daily subject limit are exceeded during authorization of the standing order, the standing order is saved in the list of standing orders for authorization.

Standing payment orders in CZK can be saved in the For authorization list. Standing orders which were saved in the For authorization list can be authorized not later than 30 days from the date of saving in the list. If not authorized within 30 days, they will be deleted from the list.



If **multiple/multilevel authorization is set**, this window applies for the creation or changing of a standing order.

- Account holder – natural person (non-business) always executes authorization him/herself.
- Account holder – natural person (business) always executes authorization him/herself.
- Statutory representatives and assignees always execute authorization according to the rules of multiple/multilevel authorization, regardless of their limits in accounts.

Cancelling of a standing order is not subject to multiple/multilevel authorization - any user can cancel a standing order regardless of the rights set within the framework of multiple/multilevel authorization.

The following periods of standing orders can be set in the *mojebanka* application:

- day,
- week,
- 14 days
- month,
- two months,
- quarter,
- half year,
- year.

A standing order with a daily period will only be executed on business days. If the Bank carries out accounting also on bank holidays, then the standing order will be executed even on this bank holiday.

Standing orders for payments in CZK which were saved in the For authorization list can be authorized not later than 30 days from the date of saving in the list.

In standing payment orders in CZK, the user may change the following:

- amount,
- opening date,
- termination date,
- payment period,
- variable symbol - VS (DS1),
- constant symbol - CS,
- specific symbol - SS (DS3),
- payment description.

The credited account number cannot be changed. If you want to change this number, you have to cancel the whole standing order and create a new one.

For a standing payment order in CZK that is due more times within the framework of the selected period (for example, it is executed on Tuesday and Thursday in the weekly period), its due date cannot be changed using the *mojebanka* application.

Standing orders created using other channels - Expresní linka or branch - can be viewed and some types can also be changed or cancelled.

See the Mojebanka help for a description and the procedure of creating a standing order.

2.16. Collection agreement

Use this function to create, change and cancel collection agreements (collection agreement, SIPO collection agreement and collection agreement for Telefónica O2 - payments for landline). By permitting a collection agreement, the account holder (himself or through an assignee) allows the counterparty to draw funds from his own account. The account holder is always liable for ensuring that sufficient funds to carry out the



collection agreement are available in his account. If not, the collection agreement will not be executed and the account holder is liable for potential sanctions from the side of subjects requesting the payments.

If multiple/multilevel authorization is set, the following applies for creating or changing a collection agreement, SIPO collection agreement or collection agreement for Telefónica O2:

- Account holder – natural person (non-business) always executes authorization him/herself.
- Account holder – natural person (business) always executes authorization him/herself.
- Statutory representatives and assignees always execute authorization according to the rules of multiple/multilevel authorization, regardless of their limits in accounts.

Cancelling of a collection agreement, SIPO collection agreement or collection agreement for Telefónica O2 is not subject to multiple/multilevel authorization – any user can cancel a collection agreement regardless of the rights set within the framework of multiple/multilevel authorization.

Creating a collection agreement

Use this function to create a collection agreement to the debit of a CZK (Czech crowns) or foreign currency current account. Currencies of the permitting and collecting accounts must be the same. In case the collection agreement is in a foreign currency, the collecting contra-account must be a KB account. All users with access to the account (both adults and children) can permit collection agreements within the Mojebanka application.

By creating a collection agreement, the account holder or an assignee **allows the counterparty** (i.e. the payment beneficiary) to **draw funds from his own account** (i.e. transfer funds from the holder's account to the beneficiary's account) up to the limit of the individual payment (the payment limit is defined by the party creating the collection agreement). The limit of the individual payment can be set up to the daily subject limit.

The limit of an individual payment is not limited in time (such as one day). It is a limit of an individual payment.

Number of collection payments can be restricted by setting (non-zero) the number of days between collections. This value specifies after how many days another collection payment associated with the collection agreement can be made.

Note: When setting the value of the number of days between collections for the monthly collection payments, the lower number of days in February must be taken into consideration (28 or 29 days) - the recommended setting for monthly collection payments is 25 days.

The user must inform the counterparty that the collection order has been created. In case of creating a general collection agreement, the bank will not inform holders of contra-accounts.

Creating a SIPO collection agreement

Use this function to create a **SIPO collection agreement** (Centralised Collection of Resident Payments) **to the debit of a CZK (Czech crowns) current account**. All users with access to the account (both adults and children) can create SIPO collection agreements within the *Mojebanka* application.

By creating a SIPO collection agreement, the account holder or an assignee allows Česká pošta, s.p. to collect funds from his account (up to the specified limit) within the framework of the SIPO system and to further process the collected amount according to the effective terms and conditions of SIPO.

The **limit** of the individual SIPO payment entered via *mojebanka* must not exceed the daily subject limit and, at the same time, it **must not exceed the amount of CZK 99 998** due to technical restrictions.

On the 19th day of each month, Komerční banka submits requests for creating SIPO collection agreements to Česká pošta, a.s. In case the 19th day of the month is not a business day, the date is shifted to the



nearest previous business day. In order that the first SIPO payment is carried out in the next month, the request for creating the SIPO collection agreement must be submitted to Komerční banka one business day before sending the request to Česká pošta. Business day ends at 8:30 pm.

Creating collection agreement for Telefónica O2 Czech Republic - landline

Use this function to create a collection agreement **to the debit of a CZK (Czech crown) current account for payments for a landline** of Telefónica O2 Czech Republic, a.s. All users with access to the account (both adults and children) can create collection agreements within the *Mojebanka* application.

By creating a collection agreement, the account holder or an assignee allows **Telefónica O2 Czech Republic, a.s.** to draw funds for landline payments from his/her own account up to the specified limit.

The limit of the individual payment must be higher or equal to CZK 500. The limit must not be higher than the subject limit.

On the 25th day of each month, Komerční banka submits requests for creating collection agreements of Telefónica O2 Czech Republic, a.s.. In case the 25th day of the month is not a business day, the date is shifted to the nearest previous business day. In order that the first payment for landline is carried out in the next month, the request for creating the collection agreement must be submitted to Komerční banka one business day before sending the request to Telefónica O2 Czech Republic, a.s.. Business day ends at 8:30 pm.

List of collection agreements

Use this window to display the **list of all active collection agreements related to the selected account**. Active general collection agreements, active SIPO collection agreements and active collection agreements for landlines of Telefónica O2 Czech republic, a.s. are displayed here. The list shows not only collection agreements entered via the *mojebanka* application but also collection agreements entered in the KB branch or via Expresní linka KB.

You can print, change or cancel the displayed active collection agreement in the List of collection agreement window. For changing and cancelling SIPO collection agreements and collection agreements for Telefónica O2 - landline, the same terms for submitting requests apply as for creating these collection agreements.

List of displayed statuses of collection agreements in List of collection agreements:

Active - active and valid collection agreement.

Before validity - the validity of the collection agreement is to take effect later.

Changed - the status for SIPO collection agreements and collection agreements for Telefónica O2 - landline. This becomes effective in case of changing these collection agreements. The list displays both the original and new settings.

Requirements for creating collection agreements, SIPO collection agreements and collection agreements for Telefónica O2 that have not yet been fully authorized are available in the **Collection agreements for authorization** window (with status "for authorization" or "partially authorized"). History of fully authorized changes is available in the **History of collection agreement changes** window (for the last 30 days).

3. Payment cards

Use this function to display the **list of payment cards (debit and credit)** for the selected account; you can change weekly limits, settings for internet payments or apply for re-sending of the PIN code.



You can change payment card (debit and credit) weekly limits for cash dispenser withdrawals, payments at partners and the total weekly limit. Only account owners (adult users) can change weekly limits regardless of whether they are also holders of these payment cards.

Note: By executing a change in weekly limits, the already withdrawn amounts of weekly limits are not cancelled.

Only account owners (adult users) can enable or disable internet payments using a payment card (debit and credit), regardless of whether they are also holders of these payment cards.

Note: Settings for internet payments cannot be changed for virtual cards.

All users (including assignees and underage users) of a payment card **who are at the same time holders** of this active payment card can **request resending of PIN for their payment card** (debit and credit).

Use the **history of payment card changes** window to display changes carried out using direct banking.

4. Statements

4.1. *Displaying statements according to transaction history (Statements of transactions)*

This function offers displaying transaction history data in the form of statements. The following options are available: **Daily** (upon movement only), **Weekly** for closed weeks, **Monthly** for closed months, **Quarterly** for closed quarters and **Custom statement** for user-defined periods; however, they are available not sooner than on the business day following booking of payment orders.

These displayed statements are not official bank statements.

Use this window to create print reports to be printed on a printer or saved on the hard disk in PDF or TXT formats. The maximum capacity of a PDF file is 10,000 transactions. If more transactions are expected, it is recommended to download a TXT file instead.

Statements can be detailed or brief.

You can only create statements for the selected account for a single day or for a defined period. You can choose a date in the drop down list that shows only days with movements on the account.

Viewing in Notepad-type applications (for text format) and Adobe Reader-type applications (for PDF format) is supported. Data is sorted by:

- Clearing date
- Credit operations - ascending
- Debit operations - ascending

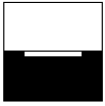
For credit accounts, viewing non-accounting information such as interest repayments, charges, etc. is supported too. These transactions do not affect balances or turnovers in credit accounts.

4.2. *Administration of official client statements (e-Statements)*

Use this function to change the period and format (mail or e-mail) of sending official bank statements (**Statement settings**), download current electronic statements in PDF (**Available statements**) and request sending archived statements (**Request for archived statements**).

In this case, the electronic format is equivalent to the print format.

Statement settings



Use this window to show the **list of statements for which the period and format can be changed**. Statements for the currently selected account will be displayed.

Only a **natural person (non-business) or a natural person (business) older than 18 who is a holder of the account** may change statement settings. Legal entities may only change statement settings in KB branches.

The statement format can be changed from print to electronic (and vice versa). The statement format cannot be changed independently for debit card statements. The format depends on the statement format of the account to which the card belongs.

Statement settings **cannot be changed in the following cases:**

- previous changes to the specific statement are still being processed;
- an individual period has been set for the specific statement;
- an individual price has been set for the account to which the statement belongs;
- the account to which the statement belongs is covered by the general contract and, at the same time, it is not a current account,
- card statement is not created (you can establish creating of card statements in your KB branch).

Available statements

List of available electronic statements (delivered - current and archived) for the currently selected account available **for download in PDF format** is displayed in this window. Electronic statements downloaded here are equivalent to print statements and substitute them.

Delivered *current statements* and *archived statements* will be available for downloading for a period of 90 days from delivery.

Note: Date of current statement generation varies between individual sales points. For details, contact your sales point.

Request for archived statements

Use this window to send the **request for delivery of an available archived statement**. Both the holder and assignee of the account may send the request. The actual statement will then be delivered (within 48 hours) to the Available statements window.

4.2.1. Rules for conclusions of amendments to e-statements and downloading of e-statements by clients under 18

See the following table for rules for conclusions of amendments to e-statements and downloading of e-statements by clients under 18:

	downloading of e-statements in PB			making out amendments to e-statements	
	client under 15	client 15 to 18	statutory representative	client under 18	client over 18
Child account + term account	NO	NO	NO	NO	NO**)
G2 + term account	NO*)	YES	YES	NO	YES

*) G2 is provided only to clients over 15

***) Child account will not be provided to clients over 18

5. Passive operations

5.1. *List of accounts*

Use the "List of accounts" option in the main menu to view the list of all accounts of the currently selected subject which the user operates using the PB *mojebanka* service, and to sort them by the type of account and subject. For each account, detailed data is displayed, including the current balance (updated after night processing) and account number in the IBAN international format. From this function, the user can move (from a selected account) to the *Current available balance* view (online query to the Bank) for all types of accounts with the exception of credit accounts, to the *List of orders* (for current and term accounts), to the *Transaction history* lists (for all types of accounts) or to the *Account profile* view (for all types of accounts).

5.2. *Current available balance*

The current available balance for the selected account will be displayed. The available balance is received upon sending an online query to the Bank system. It reflects possible authorized unsecured debit to the account and blocks of payment operations.

5.3. *Authorized available balance*

This is displayed only for accounts added to so-called Cash pool in the following structure:

- *Authorized available balance* – It is the immediately available balance in an account added to Cash pool. It represents the minimum value of the "Cash Pool Available balance" and "Out of which available for this account" fields, increased by the value of the "Non-shared funds" field. "Non-shared funds" in the account are always drawn first.
- *Cash Pool Available balance* – It is the total of amounts assigned from all accounts added to Cash pool.
- *Out of which available for this account* – The sum of the limit of the amount that can be used from Cash pool for this account and the amount that this account assigned to Cash pool.
- *Non-shared funds* – The account balance part that is not assigned to Cash pool.

5.4. *Balance of available FX funds*

Use this window to display the client's current available balance of FX funds. Data will only be displayed to clients who have concluded a general contract with the dealing department.

5.5. *List of advice - FX payments*

Use this window to display the list of all booked and sent orders with individual FX rate.

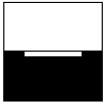
5.6. *List of turnovers*

This function displays sum amounts of account movements for individual days.

5.7. *Transaction history*

This function allows viewing of the history of cleared orders related to the selected account operated through PB *mojebanka*. You can adjust various filters allowing you to quickly search for required transactions.

In this list, not only orders processed in the night accounting but also orders cleared online (i.e. orders directly decreasing available balance), either debited (i.e. created by the user) or credited to accounts operated by the user (i.e. created by other KB direct banking system users or at a KB branch to his/her credit) are displayed.

**The following periods apply for accessibility of history:**

- Natural persons (business) and legal entities - up to 397 calendar days,
- Natural persons (non-business) - up to 397 calendar days,

however, not before the date of starting the service. Transaction history starts to be formed at the moment of first use of the *mojebanka* application. These are guaranteed values; transaction history can be even longer. For credit accounts, it is possible to select whether non-accounting information such as interest repayments, charges, etc. shall be displayed as well. This information does not affect the balance and turnovers in the credit account and will be displayed on a differently coloured background in the list.

To print the generated file with transaction history in the TXT format correctly, the following settings of the text editor are necessary:

- font: Courier New CE, size: 10,
- print margins: 25 mm - both top and bottom (File/Page Setup in Notepad).

5.8. Rejected payments, collections and standing orders

Use the *Rejected payments, collections and standing orders* window to display a list of orders (including foreign payments) and standing order payments that were sent for processing and rejected from booking. The list shows **rejected orders of the subject created within all direct banking applications and rejected standing order payments from all KB systems**. After the date of their rejection, orders are kept in the "Rejected payments, collections and standing orders" list for up to 92 days - for natural persons (non-business) and up to 31 days - for natural persons (business) and legal persons. **Rejected orders (both online and batch) and rejected payments of standing orders will be displayed in the "Rejected payments, collections and standing orders" list only after night processing.**

The list displays rejected payments related to all accounts accessible to the user through the PB *mojebanka* service - either for the currently selected subject or for all operated subjects. Users, having set a certain number of attempts to process a rejected order in a bank branch in cases of momentarily insufficient funds (KB register), should take this fact into account when considering the creation of a new order because of possible payment duplicity. For orders with the reason for rejection set as "waiting for funds", another attempt for booking will be carried out.

Multi-round processing of payment orders is also carried out by the bank. For details, see the **Multi-round processing of orders** section.

5.9. Transactions awaiting booking

Use this window to display individual blocks of financial funds resulting from payment card operations or from payments to mobile operators for each chosen account. After selecting the Transactions awaiting booking operations option, the **period** ranging from the current business date to minus 20 days will be displayed. The window also shows the link to display payment card details. The user can display items sorted by the card number or by phone number (if a block resulting from a payment to a mobile operator exists).

5.10. List of pre-advice

Pre-advice informs users of the fact that an incoming foreign (smooth) payment will be booked or the request for payment MT 101 was transferred. At the moment the incoming payment is booked (using the applicable exchange rate list), an advice is created for the payment. The advice will be deleted from the List of pre-advice at the beginning of the following Business day (after night processing) and will be accessible from the Transaction history list – for foreign payments, a link to display the advice is specified. Pre-advice is not created for payments whose SWIFT messages arrived at Komerční banka on the value date, between 1 pm and approx. 2 pm - direct advice is created.



5.11. Advice for collections

This screen shows known advice for collections that have not been processed yet and are to be drawn from the selected account on the current Business day. Advice for collections from KB, from other financial institutions and advice for collections to the credit of Telefónica O2 are displayed. The whole list of advice for collections is updated several times a day. The last update of advice for collections from other financial institutions is carried out at approximately 16:30 on the Business day.

Types of collection processing:

online - the collection will be processed online during the day within the framework of multi-round processing of orders.

continuous - the collection will be processed online first. In case it is not booked during online processing (due to insufficient funds), it will be processed in the following night processing. This collection will not get into multi-round processing of orders.

batch - the collection will be processed within the framework of night processing.

Status of collection processing:

Will be processed - the collection payment will be processed by the specified type of processing.

Not permitted - the collection is not permitted in the payer's account.

Exceeding allowed limit - the collection is permitted in the payer's account but exceeds the allowed limit for individual payment set for the collection agreement.

Days between collections not reached - the collection is allowed in the payer's account, but the condition of reaching the number of days between collections is not met.

5.12. Profiles

Use this function to view profiles (of subjects, users and accounts) without the option to make changes.

The function works with three types of profiles:

Subject profile

Displaying a subject profile. Only the owner of the subject, i.e. a statutory representative/owner can access this profile. All accounts of the subject operated through the PB *mojebanka* service will be displayed to the user. Within the profile **in the Mojebanka application, dates and times of the subject operation by assignees** will be displayed, **including the IP address of the computer** from which the subject was operated. Operation of the subject means displaying of the subject after logging into the application as well as any switching of the operated subject (both automated and manual) within a single session. 10 records will be displayed (up to the last 90 days). **IP addresses are loaded into the application once a day** - during the night download. Therefore, they will be displayed on the day following the night download.

User profile

Personal data of the user and a list of all associated accounts the user can operate through the PB *mojebanka* service and the sum of appropriate User limit in account will be displayed. Each user can access his/her own profile only. User profile **shows the dates and times of the last 10 logins of the user to the application (for up to the last 90 days), including the IP address from which the user logged in. IP addresses are loaded into the application once a day** - during the night download. Therefore, they will be displayed on the day following the night download.

Account profile

Use this option to display information on the selected account (such as Available balance, Blocks, Reservations, Type of account, Authorized debit, etc.). All assigned users of the account can access this function.

5.13. Users - administration

An account holder or a company's statutory representative can use this function to modify access rights, including access to guaranteed payment, authorization roles, User limit in account, Limit of payments with indiv. FX, and possibly even to download Payment card acceptors' statements - if the subject has concluded the Contract for payment card acceptance. The account holder may delegate rights to online administration to proxies. These can create an order for administration - prepare the Setting user rights and Setting roles



forms and send them for authorization to an authorized user. He/she can independently set and sign Setting access.

5.14. Own account aliases and sorting, subject settings

This function aims to facilitate selection of accounts and filling in of data.

Using the **ADMINISTRATION | Users - administration | Own account aliases and sorting, subject settings** function, users can set special names for accounts they operate and their order within the subject to facilitate orientation if operating larger numbers of accounts.

If a user operates more subjects using the *mojebanka* service and one of these subjects is used more frequently, it is possible to set this subject as a default, i.e. this subject will always be first in the subject selection roll-box. At the same time, he/she can name subjects by user-defined names.

Note:

The sorting (order) can be set only for current and term accounts.

Sorting, account aliases and subject settings are related to the given user, i.e. this setting is only visible to the user who set these settings. Other users use their own settings even though they operate the same accounts.

5.15. Adding new mandatory

An owner or a statutory representative over 18 can add, upon his/her discretion, an additional user - proxy to operate the accounts of the selected subject. This function is not accessible to users under 18, even if they are account holders. Only users holding the Contract of personal certificate of the Bank can be added in the application.

To add new Proxies, use the Setting user rights administration order to provide proxy (authorization) and to set access rights for Proxy.

- **Setting user rights**

Users, with the exception of Proxies, can authorize a third party - Proxy, and set its access rights, i.e. type of PB service, online administration, activation of the client after installation of the appropriate application in PC (computer) (for PB *profibanka*), authorization role, account to be used by the Proxy, and its User limit in account, Limit of payments with indiv. FX and, as the case may be, the Payment card acceptors' statements service, too.

5.16. List of users

In this list, a holder or a statutory representative can set users' access rights and authorization roles and permit online administration, as the case may be.

Use the following order for administration to perform setting:

- **Setting access**

The user can set, change or cancel the type of PB service, activation of the subject after installation of the appropriate application in PC (computer) (for PB *profibanka*), accounts to be used, its User limit in account, Limit of payments with indiv. FX and, as the case may be, the Payment card acceptors' statements service, too, for a certain user (Proxy - only for himself/herself or for another Proxy).

- **Setting roles**

Users, with the exception of Proxies, can set, change or cancel access rights of online administration and the authorization role for a specific user (other than Client - natural person).

- **Cancelling a user**

Users, with the exception of Proxies, can cancel access rights of a Proxy to a specific subject.

5.17. Downloading accounting data

Use this function to get a file with transactions (with the exception of FX payments) cleared in night processing within the framework of all distribution channels of Komerční banka in the **BEST KB** format or **compatible media (KM)** to be used in your accounting system or in the **CSV** format to be used in a spreadsheet processor. Descriptions of BEST KB and KM formats used for communication with the Bank are available in PDF format on <http://www.mojebanka.cz/cs/download.shtml>. Transactions are available on the next business day after clearing at the latest. You can choose dates on which you want to download data from the bank (to your PC) and the file format (BEST KB or compatible media or CSV). You may repeat downloading several times, but only for a period of up to 397 days back from the current date. For credit accounts, even non-accounting information such as interest repayments, charges, etc. can be downloaded by selecting the appropriate option. This information does not affect the balance or turnovers in the credit account.

5.18. Payment card acceptors' statements

A user operating a Subject with a concluded Contract for payment card acceptance can download Payment card acceptors' statements - either regular or additionally requested, as well as monthly lists. Statements are available either in structured text formats - KB cards 1250 or KB cards 852, or in PDF format. For text formats, the user can select whether to display all Subjects with the concluded contract, and specify the format in which data will be downloaded. For PDF statements, the user can also select individual sales points of the Subject; however, downloading is then carried out only for individual sales points. For both options, Type of statement can be displayed - i.e. regular, additionally requested, monthly turnovers or all. Descriptions of data formats used for communication with KB can be downloaded from the KB web site - <http://www.mojebanka.cz/cs/download.shtml>.

The following periods can be selected for payment card statements:

- daily - created every business day
- weekly - created every Wednesday
- fortnightly - created every second Wednesday
- monthly - created on the first workday of the following month

Monthly lists are generated on the 11th day of the following month.

For all the above-mentioned dates of statement generation: if the specified day is not a workday, the appropriate statement will be generated on the first following workday.

Availability of Payment card acceptor's statements within the PB *mojebanka* service:

- Monday - from 6:30 pm
- Tuesday - Friday - from 4 pm

These statements are available for 31 days from their creation. During the mentioned period, these statements can be downloaded repeatedly.

Note:

A user who is a Proxy for the subject and who has concluded the Contract for payment card acceptance can also download these statements on condition the Client - natural person (business) or Client - legal person has assigned him the authorization by the Order for administration.

5.19. KB information

Use the menu items to move to selected websites of Komerční banka (www.kb.cz and www.trading.kb.cz). Appropriate information will be displayed in another browser window.

The following information will be displayed:

- Latest exchange rates



- Currency history
- List of securities
- TA interest rates

5.20. Message box

Komerční banka sends **commercial messages and messages related to operation of direct banking applications** to Message box (the List of messages window). The List of accounts window, envelope icons in the Message box menu or a message shown when logging in to the application announce unread messages to the user.

The user can receive messages in the so-called preferred location. Such messages will be displayed after logging in instead of the *You can make an agreement* menu on the *List of accounts* screen.

5.21. I am interested in...

Electronic forms (in the PDF format) to be filled in and sent by the user are available in the *I am interested in...* menu. Specific information is included in these forms. Apart from the option to send, the form may also contain the option to arrange a product or a meeting with your relationship manager. These subsequent actions are provided for the form to be sent.

The **List of sent forms** option is available in the menu as well.

5.22. Contact to relationship manager

The menu of Mojebanka shows the name and surname of your relationship manager. The name and surname of the relationship manager is shown in a sentence that is functioning as a link at the same time. Click on it to display detailed contact information of your relationship manager (telephone number, e-mail address) and the branch (address, working hours, GPS coordinates). Detailed contact information include a link; press the link to show the location of the branch on the map (www.mapy.cz).

6. Batch orders

6.1. Sending batch to bank

Use this function to send batches of payment orders in CZK (standard and express payments, payments to the credit and debit of term accounts), payment orders in foreign currency within the Bank, and collection orders in CZK from the user's computer in the form of a file (such as generated by the accounting system of the user) in the **BEST KB** format or **compatible (KM)** with the PB *mojebanka* service system. Descriptions of these formats used for communication with the Bank are available in PDF format on <http://www.mojebanka.cz/cs/download.shtml>. Every user is obliged to read these descriptions before usage.

Users can enter orders with instant or advance due dates to batches. Only a user with a User limit in account and Subject limit sufficient for sending all orders contained in a batch can send the batch. If one of the limits is not sufficient to cover all orders contained in the batch, the user may send the batch to the *Batches for authorization* list. If you want to delete or send the batch, you have to sign the action.

After sending a batch for processing to the bank at 6 pm, the batch can only be cancelled at a sales point - until it has been cleared or rejected. If any orders within the batch are not in the "booked", "rejected" or "waiting for funds" status on the next business day after its due date, the user is obliged to verify the status of the order on phone number 800 152 152 (KB helpdesk) before re-sending it.

Note: users of BEST KB format may even here define the priority of processing orders within the batch in the regular manner, i.e. by entering the first word PRIORITA, space and priority specification (3 to 9 available; 5 - default (does not have to be specified), 3 and 4 for higher preference) into the debit payment description.

When sending a batch to the Bank, the user can choose whether the order creation date will be checked against the current date or will not be checked at all. If checked against the current date, the original creation date will be replaced with the current date and duplications of sequential numbers will be checked against



the current date. In case the "*no validation*" option is selected, only a formal check of the creation date and validation of duplications against the creation date entered by the user will be carried out. The sequential number within the same day must be unique.

Restrictions concerning size and content of batches:

- a batch can contain orders related to accounts of a single subject only (debit accounts for payments and credit accounts for collections)
- multiple batches in a business day can be sent from accounts of a subject, but a maximum of **200*** items in total can be put in all batches sent on a business day regardless of the mode of batch processing; by "business day", the business day starting at 0:00 and ending at 24:00 is understood here.

*) The daily limit of sending up to 200 batch orders will increase again:

by deleted orders from the batch sent using the Mojebanka application, if deletion is done on the date of their sending; by orders from the batch sent using the Mojebanka application which were rejected in direct banking systems.

Note: If a batch contains an order with expired due date, it cannot be imported into the application.

Payment orders in a batch must comply with the following formats:

- payment and collection orders in CZK must be in the BEST or KM formats;
- payment orders in FC (only if the payer's and beneficiary's accounts are in the same currency) within the bank and Express payments in CZK outside the bank must be in the BEST format;
- payment orders in FC (if payer's and beneficiary's accounts are in different currencies) must be in the BEST format;
- FX payments in FC within the Bank must be in the BEST format.

Apart from the above-mentioned Bank formats, custom formats accepted by the Bank can be used within the framework of PB profibanka as well.

6.2. Batch processing modes

Mode of processing individual payment orders of a batch:

Batch processing modes	Online processing of orders of a batch	Night processing of orders of a batch	When will the order of a batch be rejected?
<i>Online</i>	Yes – after sending the batch and then (unless the order is booked immediately after sending) within multi-round processing within the course of the day (same as in the case of sending a standard online order).	No.	If it is not booked in the last round of multi-round processing on the due date.
<i>Continuous</i>	Yes – after sending the batch (the order will not enter multi-round processing).	Yes – unless the order is booked online. <i>Min. 2 attempts to book the order will be carried out.*</i>	If it is not booked within night processing.



		Yes.	
<i>Batch</i>	No	<i>Min. 2 attempts to book the order will be carried out.*</i>	If it is not booked within night processing.

*) Number of attempts can be higher based on individual settings of the KB register service. This service can be set at a KB branch.

Online mode:

A batch sent as *Online* will be “broken up” into individual orders that will be sent for processing on their due dates (for collections to other financial institutions, two days before their due dates). The system of *multi-round processing of orders* is used for processing these orders (with the exception of collection orders in CZK to other banks - these are not added to the multi-round processing system). Those orders that were not booked due to insufficient funds would no longer be sent in a batch for night processing; they would be rejected just like standard online payment orders.

Continuous mode:

If a batch is sent to the bank and *Continuous mode* processing is selected, the batch will be “broken up” into individual orders that will be sent for accounting on their due dates. They **do not enter** the system of *multi-round processing of orders*. In this mode, processing is not finished by rejection of the payment; batches of non-booked orders will be created and sent for night processing on the due date of these non-booked orders.

Batch mode:

In this mode, a batch is sent to the bank, where it is “broken down” into individual orders. On their due dates, batches of orders with current due dates are created; these batches are sent for processing (for collections to other financial institutions, these collections are sent two business days before their due dates - only online).

Orders processed online, regardless of the selected mode of processing of the batch:

- *foreign currency payment with conversion,*
- *express payments in CZK (only until 13:00 of the current day),*
- *collections to other financial institutions,*
- *payments to the debit of term accounts,*
- *payments to the credit of term accounts.*

Note:

The method of crediting a payment order amount within the Bank with the current due date and sent in a batch to a beneficiary’s account also depends on the mode of processing of the batch:

batch mode:

available balance of the beneficiary will be increased in the morning of the business day subsequent to the required due date specified in the order.

continuous mode:

if the order is booked immediately, the available balance in the beneficiary’s account will be increased online. In case the order has not been cleared immediately, the given order will be sent for night processing and the available balance will be increased no sooner than on the business day following the due date specified in the orders.

online mode:

in this case, the available balance will be increased online if the order is booked immediately (there is sufficient balance to complete the order in the payer’s account). This order will be placed in multi-round

processing. If the order is not booked in any of the rounds, it will finally be rejected in the last round and will not be passed to night processing.

6.3. List of batches

Use this list to quickly search for sent batches and their current status (such as waiting for processing, in processing, deleted, ...). It is possible to delete orders with statuses of *for authorization*, *waiting* or *in processing* from a batch.

6.4. Batches for authorization

Send batches to the *Batches for authorization* list from the **BATCH ORDERS | Sending batch to bank** function if you choose to send to this list.

In this function, you can:

- view the *Batches for authorization* list
- view batch details, i.e. individual items contained in batches saved for authorization
- send batches for processing
- delete orders from batches

Use this function to put several batches in a list for later sending (for example, by a sender who has sufficient User limit in account). During one business day, you can add up to 200 orders in total in all batches within a single subject to this list. After 31 days, batches will be automatically deleted from the list. Batches that are to be deleted on the next day will be highlighted in the list.

6.5. Batches - authorization

The procedure of authorization of batches (verifying limits) is a part of the Sending batch to bank procedure.

The following is verified in batches:

- whether User limit in account or Limit of payments with indiv. FX (in case of FX payments) of the sending user for individual accounts cover all payment orders to the appropriate accounts
- whether the limit of the subject holding the accounts covers all payment orders contained in the batch

For Payment orders in foreign currency, the appropriate CZK equivalent value of the foreign currency valid at the moment of their input is calculated in limits.

For multiple authorization of batches, refer to **Multiple and multilevel authorization** (see above).

7. Mortgage, consumer credit and credit card

If you can see the optional conclusion of credit products in the List of accounts, you can use Mojebanka for applying for mortgage or granting of consumer credit without having to go to the bank branch or providing a credit card - with one necessary visit to the bank branch to pick up the credit card and sign the contract). However, displaying of credit products by no means provides legal entitlement to the provision of the product.

Only natural persons (non-business) can apply for a mortgage, consumer credit or credit card using the Mojebanka service.

You can run the wizard to arrange a product also from the **CREDIT TRANSACTIONS** menu.

7.1. Mortgage

Grant mortgage online wizard leads through the application for a mortgage containing all the necessary information for later conclusion of the mortgage in the KB branch. After filling it in, the application is sent to

the relationship manager for processing. Based on this application, the client will be contacted by the relationship manager in order to agree on the next procedure.

After sending it, the application is available in the **CREDIT TRANSACTIONS / List of credit applications and contracts** menu.

7.2. Consumer credit

An application for a consumer credit containing all the necessary information (personal data, credit parameters) will be created within the Grant consumer credit online wizard. Following signing and sending via Mojebanka, the application is processed in the Bank. After the application has been approved, the Precontractual information and the draft Contract for consumer credit will be ready in the **CREDIT TRANSACTIONS / List of credit applications and contracts** menu. The contract is created in PDF format.

After the user has signed the contract electronically, the contract will be signed electronically by the bank employee as well, who will then draw the credit to the current account specified in the Contract. Both signatures will be directly included in the contract document in PDF format.

The user will be informed of the processing of the application for credit by means of notifications set in the Grant consumer credit online wizard.

7.3. Credit card

An application for a credit card containing all the necessary information (personal data, credit card parameters) will be created within the Grant credit card online wizard. Following signing and sending via Mojebanka, the application is processed in the Bank. After the application has been approved, you have to visit the bank branch (to pick up the credit card and sign the appropriate contracts). For information about the date and place to pick up the credit card, see the appropriate application in the **CREDIT TRANSACTIONS / List of credit applications and contracts** menu.

The user will be informed of the processing of the application for the credit card by means of notifications set in the Grant credit card online wizard.

7.4. Documents in PDF format

The contract for consumer credit and other documents are created in PDF format. Therefore, you need to have a PDF viewer installed on your computer (such as Adobe Acrobat Reader, version 5.0 or later). In case you do not have a PDF viewer installed, a message with a link to the Adobe Acrobat Reader download site will be displayed instead of the appropriate document. Adobe Acrobat Reader is provided free of charge.

7.5. Signatures on the contract for consumer credit

The contract for consumer credit concluded using the Mojebanka service is fully electronically signed.

The contract document contains two electronic signatures (after it has been signed by both the user and the Bank employee).

These signatures are displayed on the contract. To display the signatures correctly, set trusting the certificate from the operating system in the PDF viewer.

Follow these steps for Adobe Acrobat Reader (Czech version 6.0) in MS Windows:

1. Select *Úpravy/Předvolby*,
2. Select *Další předvolby* in the *Předvolby* window,
3. Check the *Povolit import identit ze seznamu certifikátů Windows do seznamu důvěryhodných identit Arcobatu* option in the *Další předvolby* window,
4. Press *OK* to confirm.

Follow these steps for Adobe Acrobat Reader (English version 8.0) in MS Windows:

1. Select *Edit/Preferences*,
2. Select *Advanced preferences* in the *Preferences* window,



3. Check the *Enable searching the Windows Certificate Store for certificates other than yours* option in the *Windows Integration* tab of the Digital Signatures Advanced Preferences window.
4. Press *OK* to confirm.

8. Planning a meeting with a relationship manager

Use this function to plan a meeting with your relationship manager. You can plan a meeting on the **New meeting** screen accessible using the **MEETINGS AT THE BANK** menu or from the contact information of your relationship manager. After planning, the meeting date is handed over directly to the calendar of the relationship manager and a meeting notification is sent to the entered e-mail address as confirmation.

Planned meetings (up to 30 days in advance) are available in the **List of meetings** window, from which the meetings planned using direct banking applications can be changed or cancelled. Other meetings (planned via telephone or personally) can be **changed or cancelled via phone number 800 111 055**.

If it is not possible to plan a meeting directly, the **Contact for reply** screen opens. The meeting will then be planned during the requested return phone call from KB.

9. Investing

9.1. Contract conclusion

Currently, KB a.s. offers investment funds managed by Investiční kapitálová společnost a.s. (hereinafter IKS) and Amundi funds managed by Amundi Asset Management S.A. For details on these companies and offered funds, go to www.IKS-KB.cz.

You may conclude a contract for IKS funds in the *mojebanka* application; contracts for Amundi funds may be concluded in the bank branch only.

Use the **INVESTING/New contract conclusion** menu item to conclude general contracts of investing in units offered by Komerční banka or its subsidiaries. In the displayed form, select the type of Contract with IKS, check the main data and data in the permanent residence fields. If data do not tally with your data, do not conclude the Contract with IKS and come to the branch, where the data shall be corrected according to the actual information.

In case a new contract is concluded, the investments questionnaire should be filled in (see chapter 7.13).

Fill in contacts - used for contacting from the side of the Bank and IKS in case of solving non-standard situations, such as the redemption of a larger number of units than the number of available ones.

If you want to be contacted at an address different from the permanent one, fill in the contact address.

Operating IKS units is carried out within the framework of the PB Mojebanka service - in a cashless flow; for this reason, it is necessary to specify a current account to which financial funds will be transferred by redemption or in case of termination.

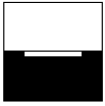
The text of the Contract with IKS with data filled in is available in the recapitulation of the Contract with IKS conclusion after pressing the Sign and send button.

Note:

Only a Client - natural person (non-business) can conclude the Contract with IKS. Natural persons (non-business) and legal persons can conclude the Contract with IKS at their branch.

9.2. Buy units

Use the *Transactions with units/Buy units in CZK* and *Transactions with units/Buy units in FC* to regularly invest in fund units for which you have concluded a valid contract and for which you have set rights in direct banking (IKS fund family or Amundi funds).

**Differences from the standard payment order:**

- the contra-account number and its currency are pre-filled on the basis of the type of contract and fund name
- the contra-account and its currency are linked to the fund name - the contra-account will be selected by selecting the fund name and vice versa
- if multiple accounts are tied to a single fund, all of them are specified
- It is not possible to enter contra-account numbers different to those offered
- when buying units in CZK, the variable symbol contains only contracts to which you have set access rights; when buying units in FC, the contract number is filled in the specific symbol
- It is not possible to enter variable (specific) symbols different to those offered

Other functions are identical with standard payment orders.

In case the client has not been investing for more than two years and, at the same time, has not filled in the investments questionnaire, it may be necessary to fill in the questionnaire (see chapter 7.13).

Note:

The Buy units in CZK and Buy units in FC menu option is accessible to holders of operated accounts - natural persons (non-business) and statutory representatives. Assignees and natural persons (business) cannot access this option.

9.3. Standing order to buy units

Use the *Transactions with units/Standing order to buy units* menu item to regularly invest in fund units for which you have concluded a valid contract and for which you have set rights in direct banking (IKS fund family or Amundi funds). A standing order to buy units can be created only in an account operated in CZK.

Differences from the standard standing order:

- the contra-account number is pre-filled on the basis of the type of contract and fund name
- the contra-account is linked to the fund name - the contra-account will be selected by selecting the fund name and vice versa.
- if multiple accounts are tied to a single fund, all of them are specified
- It is not possible to enter contra-account numbers different to those offered
- The variable symbol contains only contracts to which you have set access rights
- It is not possible to enter variable symbols different to those offered

Other functions are identical with standard standing orders.

In case the client has not been investing for more than two years and, at the same time, has not filled in the investments questionnaire, it may be necessary to fill in the questionnaire (see chapter 7.13).

Note:

The Standing order to buy units option is accessible to holders of operated accounts - natural persons (non-business) and statutory representative. Assignees and natural persons (business) cannot access this option.

9.4. Redemption of units

The *Transactions with units/Redemption of units* menu item is used to enter an order for the redemption of units (redemption of units to the issuer at the price valid on the date of submission of the order).



After selecting the type of contract, contract number and fund name, the client can enter a specific number of units, required amount or redeem all units of the selected fund. The check is carried out against the condition of the last business day. In case the number of available units is not sufficient, the application will not permit execution of this order. The currently available number of units is checked only during processing of the order in IKS. If all units are sold, the check against the condition of the last business day is not carried out.

Redemption is executed only in cashless mode, in the own account of the owner in KB.

In case the client has not been investing for more than two years and, at the same time, has not filled in the investments questionnaire, it may be necessary to fill in the questionnaire (see chapter 7.13).

Note:

The Redemption of units item is accessible only to the holder of the operated accounts - only to natural persons (non-business). Assignees, natural persons (business) and statutory representatives cannot access this option.

Redemption of units is possible for both IKS fund family and Amundi funds.

9.5. *Transfer between funds*

The *Transactions with units/Transfer between funds* menu item is used to enter an order for the transfer of units between funds (redemption of one fund's units and instant buy of another fund's units within the framework of a single contract).

After selecting the type of contract, contract number and fund name whose units the client redeems and the fund name whose units he/she buys, the client can enter a specific number of units, required amount, or transfer all units of the selected fund. The check is carried out against the condition of the last business day. In case the number of available units is not sufficient, the application will not permit execution of this order. The currently available number of units is checked only during processing of the order in IKS. If all units are sold, the check against the condition of the last business day is not carried out.

In case the client has not been investing for more than two years and, at the same time, has not filled in the investments questionnaire, it may be necessary to fill in the questionnaire (see chapter 7.13).

Note:

The Transfer between funds item is accessible only to the holder of operated accounts - only to natural persons (non-business). Assignees, natural persons (business) and statutory representatives cannot access this option.

9.6. *Displaying my portfolio*

Use this option to display properties of the owned investment portfolio in IKS funds and SGAM. Listed funds are priced using the latest fund rates.

Portfolio summary

Use the *Displaying my portfolio/Portfolio summary* menu option to display a summary of the investment portfolio divided according to the currency of the investment. The screen specifies the date as of which the data apply.

Portfolio value history

Use the *Displaying my portfolio/Portfolio value history* menu option to display a graphic view of the history of the invested amount and the current value of the portfolio. A separate chart is shown for each currency in which investments are made.

Portfolio structure

Use the *Displaying my portfolio/Portfolio structure* menu option to display information related to investments in individual funds. Funds are split into sections according to their currencies. At the same time, pie charts can be printed from this screen.



- Portfolio structure - this chart shows shares of individual funds in which investments are made within the portfolio in the specified currency;
- Fund currency structure - this chart shows the currency structure of funds assets in which investments are made within the portfolio (this chart is only displayed for the portfolio in CZK);
- Fund assets - this chart shows the structure of funds assets in which investments are made within the portfolio (this chart is only displayed for the portfolio in CZK).

The chart screen specifies the date as of which the data apply.

Note:

The Displaying my portfolio option is accessible to holders of operated accounts - natural persons (non-business) and statutory representatives. Assignees and natural persons (business) cannot access this option.

9.7. Investment history

Use the *Transactions with units/Investment history* menu item to display a year's history of investments for the selected contract regardless of the mode of entering (via the branch, IKS, Expresní linka or *mojebanka*).

History contains the following items:

- investments in the fund (based on a payment order, standing order, cash deposit at a cash counter, transfer from another bank)
- redemption (redemption of units to the issuer)
- transfer between funds (displayed as two items - sale of one fund and purchase of another fund)
- transfer of ACs (either AC decrement (the transferor) or increment (transferee))
- change of units from documentary to booked

Note:

The Investment history option is accessible to holders of operated accounts - natural persons (non-business) and statutory representatives. Assignees and natural persons (business) cannot access this option.

9.8. List of orders

A list of all orders filed via *mojebanka* or Expresní linka. (Concluding the contract, Change to contract, Re-sale command, Transfer between funds order)

The following statuses can appear:

- *Waiting* - the order is waiting for further processing. This order can be cancelled and modified.
- *In processing* - the system is working on this order. This order cannot be cancelled or changed.
- *Accepted* - the order has been accepted for processing. This order cannot be cancelled or changed.
- *Rejected* - the governing system has rejected the order. The reason for rejection is specified in the order.
- *Deleted* - the client has deleted the order.

Every order submitted via electronic banking can be displayed or printed.

Note:

The List of orders option is accessible to holders of operated accounts - natural persons (non-business) and statutory representatives. Assignees and natural persons (business) cannot access this option. Only the User - natural person (non-business) can change orders.

9.9. *List of contracts*

The *My contracts/List of contracts* menu option shows all contracts to which the client has set access rights.

The following statuses can appear:

- *Waiting* - the contract is waiting for further processing.
- *In processing* - the system is working on this contract.
- *Accepted* - the contract has been accepted for processing.
- *Rejected* - the governing system has rejected the contract. The reason for rejection is specified in the contract.
- *Active* - the contract has been accepted in IKS.
- *Blocked* - IKS has blocked operation of the contract.
- *Terminated* - the contract has been terminated.

Every contract can be displayed or printed. From this list, the contact data, contact address or bank connection can be changed or cancelled.

Note:

The List of contracts option is accessible to holders of operated accounts - natural persons (non-business) and statutory representatives. Assignees and natural persons (business) cannot access this option. Only the User - natural person (non-business) can change contracts.

9.10. *List of current fund prices*

The list shows all funds belonging to individual contracts (IKS fund family or SGAM funds), including current prices of units. The market price of assets in fund portfolios (shares, bonds etc.) for the date of order submission (T) will be calculated on the next day (T+1) and will be published another day later (T+2). In other words, it will be known on Wednesday how much I paid for or earned from ACs on Monday - transactions are carried out at an unknown price.

Note: Prices of units of some funds need not be published daily; in that case, the application displays the last published price.

9.11. *Administration of investments*

In case the client concluded the contract with IKS before 26 July 2004, it is necessary to expand the contract by the option to operate IKS funds also via the PB *mojebanka* service. The client will always be redirected to this menu item if he/she chooses menu items for active operations (Investing, order submission)

In this menu item, it is possible to disable or enable access to the Investing menu items (with the exception of the List of current fund rates item).

Note:

The Administration of investment history option is accessible to holders of operated accounts - natural persons (non-business) and statutory representatives. Assignees and natural persons (business) cannot access this option.

9.12. *Conclusion of Contract with IKS and operation of funds by foreigners*

Only residents, i.e. persons with an assigned personal identification number (birth number) and permanent address in the Czech Republic, can conclude the Contract with IKS and operate funds via the PB *mojebanka* service.

Citizens of the Slovak Republic cannot conclude the contract using the PB *mojebanka* service. However, they can conclude the contract in a bank branch. Citizens of the Slovak Republic who concluded the contract before 26 July 2004 can get access to investments in the **ADMINISTRATION | Administration of investments** menu option - see the previous chapter.

Other foreigners with no birth number assigned cannot use the PB *mojebanka* service to operate investment funds and conclude the Contract with IKS.

9.13. Filling in the questionnaire

The investments questionnaire will be used to evaluate knowledge of the Client with regards to the considered investments.

Filling in of the investments questionnaire is requested in the following cases:

- when concluding a new contract,
- in case the Client has not been investing for more than two years and, at the same time, has not filled in the investments questionnaire.

It is possible to fill in the questionnaire either in the Mojebanka application () or at a KB branch.

It is possible to refuse to fill in the questionnaire. The refusal has no influence on the required operation within the framework of Investing.

10. Savings and insurance

10.1. Retirement income supplementary insurance

Use this option to display the list of valid contracts of retirement income supplementary insurance concluded with KB Pension fund. You can view and print the details of the contract from this list.

You can access the account at KB Pension fund directly without any further logging in.

10.2. Building savings

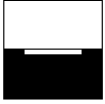
Natural persons (non-business) can use Mojebanka to conclude a building savings contract with the Modrá pyramida building savings bank.

A contract draft containing all the necessary information (personal data, building savings parameters) will be created within the framework of the Draft contract conclusion online wizard. Following its signing and sending via Mojebanka, the draft contract is processed in the Bank and Modrá pyramida. If the draft is accepted by Modrá pyramida, the contract will be valid from the date of delivery of the building savings draft contract to Modrá pyramida (usually the date of signing of the draft).

The building savings draft contract and building savings contract are available in the **SAVINGS AND INSURANCE | List of draft contracts and concluded MPSS contracts** menu. The contract will be displayed after regular weekly update of data.

Draft contract status:

- *created* - status after signing of the draft contract by the client; the draft contract is filed in the Bank and awaits sending to Modrá pyramida;
- *sent* - the Bank has sent the draft contract to Modrá pyramida;
- *received* - Modrá pyramida has received (accepted) the draft contract
- *returned for correction* - Modrá pyramida has returned the draft contract for correction. The draft contract can be returned, for example, due to an incorrectly filled in contact address. If the draft contract is not corrected within 30 days, it will be automatically rejected;



- *waiting to be accepted* - this status can arise if the contract number assigned by the Bank does not correspond to the methodics of Modrá pyramida. Modrá pyramida will correct the contract number and send the contract back for accepting (signing). If the draft contract is not accepted within 30 days, it will be automatically rejected;
- *rejected* - Modrá pyramida has rejected the draft contract. The draft can only be rejected for technical or administrative reasons.

10.3. Insurance

Use this option to display the list of valid insurance contracts concluded with Komerční pojišťovna. The contracts in which the logged user represents the policy holder or insured person.

The list displays the following products: *Vital, Vital Invest, Brouček, Risk life insurance, Vital Grant, Vital Allegro, Vital Allegro - Plus, Vital Piano, Vital Piano - Plus, Spektrum Allegro, Spektrum Piano and Vital Premium.*

You can view and print the details of the contract from this list.

11. Certificate (changing password/PIN, extending validity)

Use the **Change password** (or **Change PIN**) option in the upper frame of the application to change password to your certificate in file (or PIN to your smart card certificate).

In case up to 90 days remain until the certificate expiry, the validity of your certificate can be extended using the **Extend validity** option in the upper frame. The new certificate (valid for 2 years) will be saved in the same location as the original certificate. The password (or PIN) to access the certificate will remain same.

12. The most important procedures

12.1. Logging in to the *mojebanka* application using the certificate in file and password

1. Enter <http://www.mojebanka.cz> in your web browser and choose the **Mojebanka on-line** link. This will start communication with the PB *mojebanka* service application via the secured channel (i.e. encrypted communication).
2. Enter the **path to your signing certificate and password to key** on the login page.
3. Press **Log in**.
4. If required, fill in the **Login SMS code** received on your registered mobile phone in this field.
5. Press **Log in** again.
6. The **List of accounts** window of the *mojebanka* application will appear and you will be logged into the application.

Note:

When using a floppy disk with the certificate, it is necessary to check before inserting it in an unknown floppy drive whether the **floppy drive is not shared**. If it is, this could, combined with monitoring keystrokes, result in abuse of the certificate and the key including passwords.

At the same time, it is necessary for the user to **take very good care of the medium containing the certificate and the key**, such as not to leave the floppy with the certificate and the key in the drive!!!

Recommendation:

It is helpful to create a **back up floppy with the certificate and key** and store it in a safe place in case of failure of the original medium.

12.2. Logging in to the mojebanka application using the smart card certificate and PIN

1. Go to the <http://www.mojebanka.cz> website and click the *Mojebanka on-line* link.
2. Select "**Certificate on smart card**".
3. You will be prompted to insert the smart card in the reader and enter the certificate PIN.
4. Press "**Log in**".
5. If the PIN was correct, the mojebanka application will start.

You will enter the smart card PIN on all occasions where the certificate password would have to be entered (e.g. authorization of orders).

12.3. Blocking and unblocking the smart card

If the PIN was incorrect, you will be prompted to try again. The smart card will get blocked after 3 incorrect entries. To unblock the smart card, you have to come to the KB branch to enter the PUK code on a reader equipped with a PINPAD keyboard.

Note:

In general, several certificates can be stored on a smart card, including certificates issued by other than KB certification authority. The client who caused this situation is responsible for possible overwriting of a certificate on the card and consequent disabling to use the card for logging in and signing in direct banking applications.

12.4. Logout

1. Click on **Logout** in the menu located in the left frame of the window.

Note:

In case other persons can access your computer, it is important that you do not leave your signing certificate or private key within reach of such persons after finishing your work, e.g. **do not leave the floppy with the certificate and key in the computer!!!**

12.5. Displaying a list of accounts of the current subject operated by the mojebanka service

1. The list will be displayed immediately after signing in or when the subject is changed in the upper frame of the application.

or

2. Click on **LIST OF ACCOUNTS** in the left frame menu.

12.6. Displaying current available balance of an account

1. Select **LISTS | Current available balance** in the left frame menu.
2. Select appropriate account in the drop-down list in the upper frame of the window.

or

3. Click on **LIST OF ACCOUNTS** in the left frame menu.
4. Press the **Current available balance** button by the required account.

12.7. Displaying cleared orders (transaction history)

1. Select **LISTS | Transaction history** in the left frame menu.
2. Select the appropriate account in the drop-down list for which you want to display cleared orders.



3. Fill in the period for which you want to display a history of cleared orders in the **From** and **Till** fields, or check the appropriate toggle switch with a pre-defined interval.)

Note: If you select an interval using a toggle switch, the selection will be stored in the account and set as default when next displaying the transaction history.

4. You can also click on **Extended filter** and fill in one or more fields to set conditions.
5. Press **Display**.

12.8. Displaying online orders created by the user

1. Select **PAYMENT ORDERS | List of orders** in the left frame menu.
2. Select the appropriate account in the drop-down list for which you want to display orders.
3. Select **Order status** and **Type of order** to specify the orders you want to display in the drop-down list.
4. Enter dates in the **From** and **Till** fields.
5. You can also click on the **Extended filter** link and enter conditions.
6. Press **Display**.
7. Click on **Brief list** to display a detailed list.
8. If you want to view the next page of the list, press >>.

12.9. Displaying rejected (refused) orders

1. Select **LISTS | Rejected payments, collections and standing orders** in the left frame menu.

12.10. Displaying pre-advice of an incoming foreign (smooth) payment

1. Select **LISTS | List of pre-advice** in the left frame menu.
2. Click on the **pre-advice** link to get details on pre-advice.

12.11. Displaying a list of created batches

1. Select **BATCH ORDERS | List of batches** in the left frame menu.
2. Select status of batches in the **Batch status** drop-down list.
3. Enter the date from which you want to display batches.
4. Press **Display**.

12.12. Displaying active standing orders

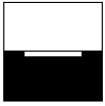
1. Select **MAIN MENU | STANDING ORDERS | List of active SO** in the left frame menu.

12.13. Displaying history of standing order changes

1. Select **MAIN MENU | STANDING ORDERS | History of SO changes** in the left frame menu.
2. Select the status of orders you want to display in the drop-down menu. If you want to display all orders regardless of their status, leave the **all** option.
3. Enter the required date in the **Till** field.
4. If you want to enter additional criteria, use the **extended filter**. Otherwise, press **Display**.

12.14. Displaying balances of available FX funds

1. Select **FINANCIAL MARKETS | Balance of available FX funds** in the **MAIN MENU**.



2. Enter the date on which balances are to be displayed.
3. Press **Display**.

Note:

It can only be displayed for subjects that have concluded appropriate general contracts.

12.15. Displaying set notifications

1. Select **MAIN MENU | SETTING NOTIFICATIONS | List of notifications** in the left frame menu.

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

1. Select **PAYMENT ORDERS | Payment order in CZK** in the left frame menu.
2. Select the current or term account from which you want to make a payment in the upper frame.
3. Fill in all compulsory data of the payment (credit account number, bank code, amount, due (maturity) date).
4. You may also fill in other optional data of the payment.

Note: data described under items 3 and 4 can be entered by using a previously defined template - by selecting its name in the **From template** drop-down list.

5. If you want to be notified of execution/rejection of an order, press **Notification of payment**. Select the mode of notifying in the Channel menu - enter a phone number or address and the language. You may enter up to 5 addressees of notifications. If you have preset addressees, you may select them from the address book.
6. Click on **Sign and send...**. The **Payment order in CZK - authorization** window will appear.
7. Check all entered data.
8. If required, fill in the **Authorization SMS code**.
9. Enter your password in the **Password** field or the smart card certificate PIN in the appropriate fields and then click **Sign and send for processing**.

12.17. Creating a payment order in CZK and saving it in the Orders for authorization list (to be sent for processing later)

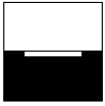
1. Select **PAYMENT ORDERS | Payment order in CZK** in the left frame menu.
2. Select the current or term account from which you want to make a payment in the upper frame.
3. Fill in all compulsory data of the payment (credit account number, bank code, amount, due (maturity) date).
4. You may also fill in other optional data of the payment.

Note: data described under items 3 and 4 can be entered by using a previously defined template - by selecting its name in the **From template** drop-down list.

5. If you want to be notified of *saving order for authorization*, press **Notification of payment**. Select the mode of notifying in the Channel menu - enter a phone number or address and the language. You may enter up to 5 addressees of notifications. If you have preset addressees, you may select them from the address book.
6. Click on **Save for authorization**. Doing so will add the order to the **Orders for authorization** list.

12.18. Creating a payment order in foreign currency and sending it for processing

1. Select **PAYMENT ORDERS | Payment order in FC** in the left frame menu.
2. Select the current or term account from which you want to make a payment in the upper frame.



3. Fill in all compulsory data of the payment (credit account number, bank code, amount in payer's account currency or in beneficiary's account currency, beneficiary's account currency, due date).
4. You may also fill in other optional data of the payment.
Note: data described under items 3 and 4 can be entered by using a previously defined template - by selecting its name in the **From template** drop-down list.
5. If you want to be notified of execution/rejection of an order, press **Notification of payment**. Select the notification mode in the *Channel* menu - enter a phone number or address and the language. You may enter up to 5 addressees of notifications. If you have preset addressees, you may select them from the address book.
6. Click on **Sign and send...** . The **Payment order in foreign currency - authorization** window will appear.
7. Check all entered data.
8. If required, fill in the **Authorization SMS code**.
9. Enter your password in the **Password** field or the smart card **certificate PIN** in the appropriate fields and then click **Sign and send for processing**.

12.19. Creating a payment order in foreign currency and saving it in the Orders for authorization list (to be sent for processing later)

1. Select **PAYMENT ORDERS | Payment order in FC** in the left frame menu.
2. Select the current or term account from which you want to make a payment in the upper frame.
3. Fill in all compulsory data of the payment (credit account number, bank code, amount in payer's account currency or in beneficiary's account currency, beneficiary's account currency, due date).
4. You may also fill in other optional data of the payment.
Note: data described under items 3 and 4 can be entered by using a previously defined template - by selecting its name in the **From template** drop-down list.
5. If you want to be notified of *saving order for authorization*, press **Notification of payment**. Select the mode of notifying in the Channel menu - enter a phone number or address and the language. You may enter up to 5 addressees of notifications. If you have preset addressees, you may select them from the address book.
6. Click on **Save for authorization**. Doing so will add the order to the **Orders for authorization** list.

12.20. Creating a collection order and sending it for processing

1. Select **PAYMENT ORDERS | Collection order** in the left frame menu.
2. Select the current account to the credit of which you want to make a collection in the upper frame.
3. Fill in all compulsory data of the payment (debit account number, bank code, amount, due (maturity) date).
4. You may also fill in other optional data of the payment.
Note: data described under items 3 and 4 can be entered by using a previously defined template - by selecting its name in the **From template** drop-down list.
5. Click on **Sign and send...** . The **Collection order – authorization** window will appear.
6. Check all entered data.
7. If required, fill in the **Authorization SMS code**.



8. Enter your password in the **Password** field or the smart card **certificate PIN** in the appropriate fields and then click **Sign and send for processing**.

12.21. Creating a collection order and saving it in the Orders for authorization list (to be sent for processing later)

1. Select **PAYMENT ORDERS | Collection order** in the left frame menu.
2. Select the current account to the credit of which you want to make a collection in the upper frame.
3. Fill in all compulsory data of the payment (debit account number, bank code, amount, due (maturity) date).
4. You may also fill in other optional data of the payment.
Note: data described under items 3 and 4 can be entered by using a previously defined template - by selecting its name in the **From template** drop-down list.
5. Click on **Save for authorization**. Doing so will add the order to the **Orders for authorization list**.

12.22. Creating and sending a SEPA EuroPayment to the bank

1. Select **PAYMENT ORDERS | SEPA EuroPayment** in the left frame menu.
2. Select the account from which you want to make a payment in the upper frame drop-down list.
3. Fill in applicable form fields. You can use the **Bank selection** button. You can also enter the data by using a template - by selecting its name in the **From template** drop-down list.
4. If you want to be notified of *saving order for authorization*, press **Notification of payment**. Select the notification mode in the **Channel** menu - enter a phone number or address and the language. You may enter up to 5 addressees of notifications. If you have preset addressees, you may select them from the address book.
5. Click **Sign and send...**. The **SEPA EuroPayment - authorization** window will appear.
6. Check all entered data.
7. If required, fill in the **Authorization SMS code**.
8. Enter your signing key **password** or the smart card **certificate PIN**.
9. Press **Sign and send for processing**.

12.23. Creating a foreign payment order and sending it to bank

1. Select **PAYMENT ORDERS | Foreign payments** in the left frame menu.
2. Select the account from which you want to make a payment in the upper frame drop-down list.
3. Fill in applicable form fields. You can use the **Bank selection** button. You can also enter the data by using a template - by selecting its name in the **From template** drop-down list.
4. If you want to be notified of execution/rejection of an order, press **Notification of payment**. Select the notification mode in the **Channel** menu - enter a phone number or address and the language. You may enter up to 5 addressees of notifications. If you have preset addressees, you may select them from the address book.
5. Click **Sign and send...**. The **Foreign payments - authorization** window will appear.
6. Check all entered data.
7. If required, fill in the **Authorization SMS code**.

8. Enter your signing key **password** or the smart card **certificate PIN**.
9. Press **Sign and send for processing**.

12.24. Sending single or multiple orders from the Orders for authorization list for bank processing

1. Select **PAYMENT ORDERS | Orders for authorization** in the left frame menu.
2. Select the account for which you want to display items in the upper frame drop-down list.
3. Mark checkboxes of all items (up to 20) you want to sign and send for processing - all at once.
4. Click on **Authorize selected**.
5. The **Orders - authorization** window will appear, allowing you to check the entered data of orders before sending them for processing.
6. Check all entered data.
7. If required, fill in the **Authorization SMS code**.
8. Enter your password in the **Password** field and press **Sign and send for processing**.

12.25. Printing notifications of payment order execution

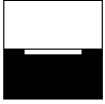
1. Select **PAYMENT ORDERS | List of orders** in the left frame menu.
2. Find the appropriate transaction in the list (payment order in CZK or FC).
3. Click on the **printer icon** to the right of the corresponding transaction row.
4. The **Notification of payment order execution** window will display. Click on **Print**.
5. The system list of printers will appear. Select the printer and print out the notification.

12.26. Mobile services - Top-up mobile

1. Select the CZK current account from which you want to top-up in the upper frame.
2. Select **MOBILE SERVICES | Top-up mobile** in the left frame menu.
3. Fill in all required data (Operator, Phone number, Amount).
4. Optionally, fill in Telephone number for top-up confirmation.
5. Click **Sign and send...** to open the *Top-up mobile - authorization* window.
6. Check all entered data.
7. If required, fill in the **Authorization SMS code**.
8. Enter your certificate password in the **Password** field or the smart card **certificate PIN** in the appropriate fields and then click **Sign and send for processing**.
9. Check the status of processing the top-up order in the **LISTS | List of orders** menu.

12.27. Mobile services - Invoice payment

1. Select the **CZK current account** from which you want to make a payment in the upper frame.
2. Select **MOBILE SERVICES | Invoice payment** in the left frame menu.



3. Fill in all required payment data (Operator, Payment type, Phone number, Invoice number, Amount).
4. Optionally, fill in Telephone number for payment confirmation.
5. Click **Sign and send...** to open the *Invoice payment - authorization* window.
6. Check all entered data.
7. If required, fill in the **Authorization SMS code**.
8. Enter your certificate password in the **Password** field or the smart card *certificate PIN* in the appropriate fields and then click *Sign and send for processing*.
9. Check the status of processing the order in the **LISTS / List of orders** menu.

12.28. Creating a collection agreement

1. Select the **current account** in which you want to create a collection agreement.
2. Select **COLLECTION AGREEMENT | Creating collection agreement** in the left frame menu.
3. Fill in all required payment data (*beneficiary's account number, bank code, limit of individual payment, Days between collections, Valid from*).
4. You may also fill in other optional data.
5. Click **Sign and send...** to open the *Creating collection agreement - authorization* window.
6. Check all entered data.
7. If required, fill in the **Authorization SMS code**.
8. Enter your certificate password in the **Password** field or the smart card *certificate PIN* in the appropriate fields and then click *Sign and send for processing*.
9. The collection agreement will appear in the **List of collection agreements** window.

12.29. Creating a SIPO collection agreement

1. Select the CZK current account in which you want to permit a SIPO collection agreement.
2. Select **COLLECTION AGREEMENT | Creating SIPO collection agreement** in the left frame menu.
3. Fill in all required payment data (SIPO payer connection number, limit of individual payment, Valid from).
4. You may also fill in other optional data.
5. Click Sign and send... to open the **Creating SIPO collection agreement - authorization** window.
6. Check all entered data.
7. If required, fill in the **Authorization SMS code**.
8. Enter your certificate password in the Password field or the smart card certificate PIN in the appropriate fields and then click **Sign and send for processing**.
9. The SIPO collection agreement will appear in the **List of collection agreements** window.

12.30. Creating collection agreement for Telefónica O₂ - landline

1. Select the CZK current account in which you want to permit a collection agreement.
2. Select **COLLECTION AGREEMENT | Creating collection agreement for Telefónica O2 - landline** in the left frame menu.



3. Fill in all required payment data (*Telephone number, Reference number, Limit of individual payment, Valid from*).
4. You may also fill in other optional data.
5. Click *Sign and send...* to open the **Creating collection agreement for Telefónica O2 - landline - authorization** window.
6. Check all entered data.
7. Enter your certificate password in the *Password* field or the smart card *certificate PIN* in the appropriate fields and then click **Sign and send for processing**.
8. The collection agreement will appear in the **List of collection agreements** window.

12.31. Account alias

1. Select **ADMINISTRATION | Users - administration | Own account aliases and sorting, subject settings** in the left frame menu.
2. Fill in the required alias in the **Account alias** field by the appropriate account.
3. Press **Save changes**. You have defined an alias for your own account.

12.32. Order of accounts

1. Select **ADMINISTRATION | USERS - ADMINISTRATION | Own account aliases and sorting, subject settings** in the left frame menu.
2. Fill in the required order in the **Account sorting** field by the appropriate account.
Note: If you want to return to the original sorting, i.e. to the empty field, press **Return to original values**.
3. Press **Save changes**. The order of accounts within the subject will be defined.

12.33. Creating a new order template

1. Select **PAYMENT ORDERS | Order templates** in the left frame menu.
2. Select the account for which you want to create a template in the upper drop-down list.
3. Click on **Add new template**.
4. Enter the contra-account number, bank code and other information.
5. Press **Save**.

or

1. Select **PAYMENT ORDERS | Payment order in CZK** (or other form for orders) in the left frame menu.
2. Select the account for which you want to create a template in the upper drop-down list.
3. Enter the contra-account number, bank code and other information.
4. Click on **Save as template**.
5. Enter the template name in the **Modification of order template** window.
6. Press **Save**.

12.34. Creating a new notification addressee

1. Select **SETTING NOTIFICATIONS | ADDRESS BOOK OF NOTIFICATION ADDRESSEES | Adding new address** in the left frame menu.



2. A blank Modification of notification addressees form will appear.
3. Enter the addressee's name and at least 1 address/number.
4. Press **Save**.

12.35. Sending a file with a batch from the user's computer to the bank for processing

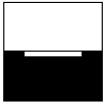
1. Select **BATCH ORDERS | Sending batch to bank** in the left frame menu.
2. Select the format for the file to be sent in the **Select file format for sending** drop-down list.
3. Fill in the path and name of the file to be sent in the **Select file for sending** field.
Note: You can use the **Browse...** button to fill in the field more easily. .
4. Select the mode of processing for the batch in the **Mode of processing** drop-down list.
5. In the **Validation of creation date** drop-down list, select the mode of duplication validation (for details, see the application [help](#) - the **BATCH ORDERS | Sending batch to bank** menu).
6. Click on **Sign and send**.
7. Check all entered data.
8. If required, fill in the **Authorization SMS code**.
9. Enter your password in the **Password** field or the smart card **certificate PIN** in the appropriate fields and then click **Sign and send for processing**.

12.36. Sending a file with a batch from the user's computer to the Batches for authorization list (to be sent for bank processing later)

1. Select **BATCH ORDERS | Sending batch to bank** in the left frame menu.
2. Select the format for the file to be sent in the **Select file format for sending** drop-down list.
3. Fill in the path and name of the file to be sent in the **Select file for sending** field.
Note: You can use the **Browse...** button to fill in the field more easily. .
4. Select the mode of processing for the batch in the **Mode of processing** drop-down list.
5. In the **Validation of creation date** drop-down list, select the mode of duplication validation (for details, see the application [help](#) - the **BATCH ORDERS | Sending batch to bank** menu).
6. Click on **Save for authorization**.
7. If required, fill in the **Authorization SMS code**.
8. Enter your **password** in the Password field or the smart card **certificate PIN** in the appropriate fields and then click **Sign and send for processing**.

12.37. Sending a batch of orders from the Batches for authorization list for bank processing

1. Select **BATCH ORDERS | Batches for authorization** in the left frame menu.
2. Click on the **Send** button by the appropriate batch whose orders you want to send for processing.
3. Check all entered data.
4. If required, fill in the **Authorization SMS code**.
5. Enter your password in the **Password** field or the smart card **certificate PIN** in the appropriate fields and then click **Sign and send for processing**.



12.38. Downloading a file with accounting data from the bank to the user's computer

1. Select **LISTS | Downloading accounting data** in the left frame menu.
2. Mark all the accounts whose transactions you want to download.
3. Select the file format in the **Select format** drop-down list.
4. Enter the date for which you want to create the statement.
5. Select whether downloaded data in the export file are to be sorted as in the hardcopy statement or according to the time of booking.
6. Select whether non-accounting information (not affecting turnovers or balances) for credit accounts should be displayed as well.
7. Press **Download file**.
8. Fill in a file name in the dialog and select a saving location. Press **OK** to confirm. The file with the statement will be moved to your computer.

Option 2:

How to download statements:

1. Select **LISTS | List of turnovers** in the left frame menu.
2. Select the account whose turnovers you want to display (or for whose turnovers you want to download accounting data) in the upper frame drop-down list.
3. Select the format for exporting in the header of the window.
4. Select whether downloaded data in the export file are to be sorted as in the hardcopy statement or according to the time of booking.
5. Select whether non-accounting information (not affecting turnovers or balances) for credit accounts should be displayed as well.
6. Click the floppy disk icon in the line for which you want to create the statement. A dialog for entering the path and file name will appear.
7. Press **OK** to start exporting.
8. The "**Back to list of turnovers**" button will appear in the dialog.

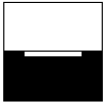
12.39. Downloading Payment card acceptors' statements

Option 1:

1. Select **e-STATEMENTS | PC acceptors' statement - TXT**.
2. Select whether you want to display information for all Subjects or only for the currently selected Subject.
3. Select the **Type of data displayed**, i.e. all, or only lists or statements.
4. Choose whether you want to display all or only non-downloaded data.
5. Press **Display**.
6. Select Statements and Lists you want to save.
Note: Press **Mark all (Unmark all)** to select/deselect all statements and lists.
7. In the **Select format** menu, select the format in which you want to save statements/lists.
8. Press **Download**. In the displayed dialog, select whether you want to open the file or save it on the hard disk of your computer.

Option 2:

1. Select **e-STATEMENTS | PC acceptors' statement - PDF**.



2. In the **Select sales point** menu, select whether you want to display information for all sales points of the subject or just for a specific one.
3. Select the **Type of data displayed**, i.e. all, or only lists or statements.
4. Choose whether you want to display all or only non-downloaded data.
5. Press **Display**.
6. Select the statement or list you want to download and click on the **diskette icon**. In the displayed dialog, select whether you want to open the file or save it on the hard disk of your computer.

12.40. Statement settings

1. Select the account whose statement you want to change in the upper frame of the window.
2. Select **e-STATEMENTS | Statement settings** in the left frame menu.
3. Press the **Change** button by the specific statement.
4. The **Statement settings** window will appear.
5. Change the required data (period, format) and press **Sign and send**.
6. Check all the entered data in the open recapitulation window.
7. Enter your certificate password in the **Password** field or the smart card **certificate PIN** in the appropriate fields and then click **Sign and send for processing**.

12.41. Downloading account statements

1. Select the account whose statement you want to download in the upper frame of the window.
2. Select **e-STATEMENTS | Available statements** in the left frame menu.
3. Press **Download file** by the required statement.
4. The dialog offering opening or saving the statement in a PDF file will open.
5. If you select **Open**, the statement will open in the PDF format in the appropriate viewer (such as Acrobat Reader).
6. If you select **Save**, the statement file will be saved in the directory you have selected.

12.42. Request for archived statements

1. Select the account for which you want to request an archived statement in the upper frame of the window.
2. Select **e-STATEMENTS | Request for archived statements** in the left frame menu.
3. Fill in the required data in the filter and select **Display**.
4. The list of all available statements in the archives according to the selected criteria will appear.
5. Mark the required statements and press the **Sign and send** button.
6. Check all the entered data in the open recapitulation window.
7. Enter your certificate password in the **Password** field or the smart card **certificate PIN** in the appropriate fields and then click **Sign and send for processing**.

12.43. Granting of mortgage

1. **An optional conclusion of KB credit products for natural persons (non-business) is available in the LIST OF ACCOUNTS window.**
2. Select the **APPLY ONLINE** button by the mortgage.

3. The **GRANT MORTGAGE ONLINE WIZARD** will start in order to input and **send** the application to the relationship manager to the Bank.
4. The relationship manager will contact you based on this application and arrange the further procedure.
5. After sending, the application is available in the **CREDIT TRANSACTIONS | List of credit applications and contracts** menu.

12.44. Granting of consumer credit

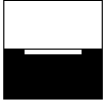
1. **An optional conclusion of KB credit products for natural persons (non-business) is available in the LIST OF ACCOUNTS window.**
2. Select **GRANT ONLINE** by the consumer credit.
3. The **GRANT CONSUMER CREDIT ONLINE WIZARD** will start in which you can enter all the necessary data and **sign and send** the application for the consumer credit to the Bank.
4. If for any reason the consumer credit cannot be granted via Mojebanka (the requested amount of credit exceeds the limit, incomplete personal documentation, etc.), it is possible to send the information to the relationship manager to grant the credit via the bank branch.
5. After the application has been approved by the Bank, the draft Contract for consumer credit will be ready in the **CREDIT TRANSACTIONS | List of credit applications and contracts** menu. **Select Sign.**
6. *Check the draft contract. In case the data are correct, sign the contract electronically.*
7. *The contract will then be signed by the Bank employee, who will draw the credit.*

12.45. Granting of credit card

1. **An optional conclusion of KB credit products for natural persons (non-business) is available in the LIST OF ACCOUNTS window.**
2. Select **GRANT ONLINE** by the selected credit card.
3. The **GRANT CREDIT CARD ONLINE WIZARD** will start in which you can enter all the necessary data and **sign and send** the application for the credit card to the Bank.
4. If for any reason the credit card cannot be granted via Mojebanka (the requested amount of credit framework exceeds the limit, incomplete personal documentation, etc.), it is possible to send the information to the relationship manager to grant the credit card via the bank branch.
5. After the application has been approved by the Bank, the **date of availability of the credit card for pick-up from the bank branch** will be displayed by the appropriate application in the **CREDIT TRANSACTIONS | List of credit applications and contracts** menu.

12.46. Building savings contract conclusion

1. **Select the Draft contract conclusion option in the OTHER FINANCIAL SERVICES menu.**
2. **DRAFT CONTRACT CONCLUSION ONLINE WIZARD** will start in order to input all necessary information and **sign and send** the draft contract for processing to the Bank and to Modrá pyramida.
3. If the draft is accepted by Modrá pyramida, the contract will be valid from the date of delivery of the data to Modrá pyramida.
4. In case the draft contract is not accepted, you will be informed about the next procedure using a notification.

**12.47. Changing the password to your certificate in file**

1. Press **Change password** in the upper frame of the application.
2. The **CHANGING THE PASSWORD FOR THE CERTIFICATE** procedure will start.
3. Enter the *original password, the new password, and repeat the new password to confirm*
4. Press **Change password**.

12.48. How to change your smart card certificate PIN

1. Press **Change PIN** in the upper frame of the application.
2. The **CHANGING THE PIN FOR THE CERTIFICATE** procedure will start.
3. Enter the *original PIN, the new PIN, and repeat the new PIN to confirm*
4. Press **Change PIN**.

12.49. Extending certificate validity (both in file and smart card)

1. Press **Extend validity** in the upper frame of the application. This button is available in case up to 90 days remain until the certificate expiry.
2. Enter the *password (or PIN)* for your certificate.
3. Press **Extend validity**.
4. The Extending certificate validity procedure will start. Upon completion of this procedure, the new certificate will be saved in the same location as the original certificate. The password (or PIN) will remain in its original wording.

13. Other information

This User guide for the *mojebanka* application cancels and replaces the User guide for the *mojebanka* application released on 23 July 2011.

This User guide for the *mojebanka* application becomes effective on 5 November 2011.

mojebanka