PROFIBANKA - USER GUIDE

for version 1.23.3410

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Introduction

This user guide is available in English for the English version of the application.

Who can use Profibanka

Legal entities (LE) and natural persons (business) (NPB) with a monthly average of 101 to 3500 payments can use Profibanka. A statutory representative or NPE may associate their private accounts as well.

Profibanka is an advanced system of direct banking from Komerční banka enabling an electronic payment system. It combines the comfort and performance of a **local application** with the options and benefits of **Mojebanka** Internet banking.

The combination of **Mojebanka** and **Profibanka** systems allows the account holder **to share complete information** on accounts round the clock, seven days a week.

The encryption system, along with digital signature (identical for accessing both **Profibanka** and **Mojebanka**) ensures **security**.

A client who put his/her accounts in operation in the “Contract of using direct banking services” or a user authorized (either in the Contract or in the application itself) to operate the accounts, can use **Profibanka** services.

The application is a standard user-friendly MS Windows application.

Options

offline mode (not connected to the bank)

Entering new payment orders, changing or cancelling payment orders that have not been sent

Entering new standing orders, changing or cancelling standing orders that have not been sent

Importing and exporting files from and to the accounting software of the client

List of all payment orders, transactions, current available balances, currently booked orders sent through electronic channels (loaded on the date of download)

List of all operated accounts

Daily, weekly, monthly, quarterly and custom statements of account movements

Brief (shortened) statements

System statistics

System setup

Setting export and import

online mode (the user is connected to the bank)

Authorizing payments, batches and standing orders

Downloading

List of waiting payments and batches (payments and batches with advance due dates or those not transferred to the internal bank system or online payments waiting for the next clearance round)

Direct administration of users and their access rights

Own account aliases

Contra-account aliases

Standing orders for authorization

Sending orders to the bank for instant or batch processing

(to be able to distinguish between these functions, they are marked with a globe symbol in the application)

Users

Two user groups are defined in the system:

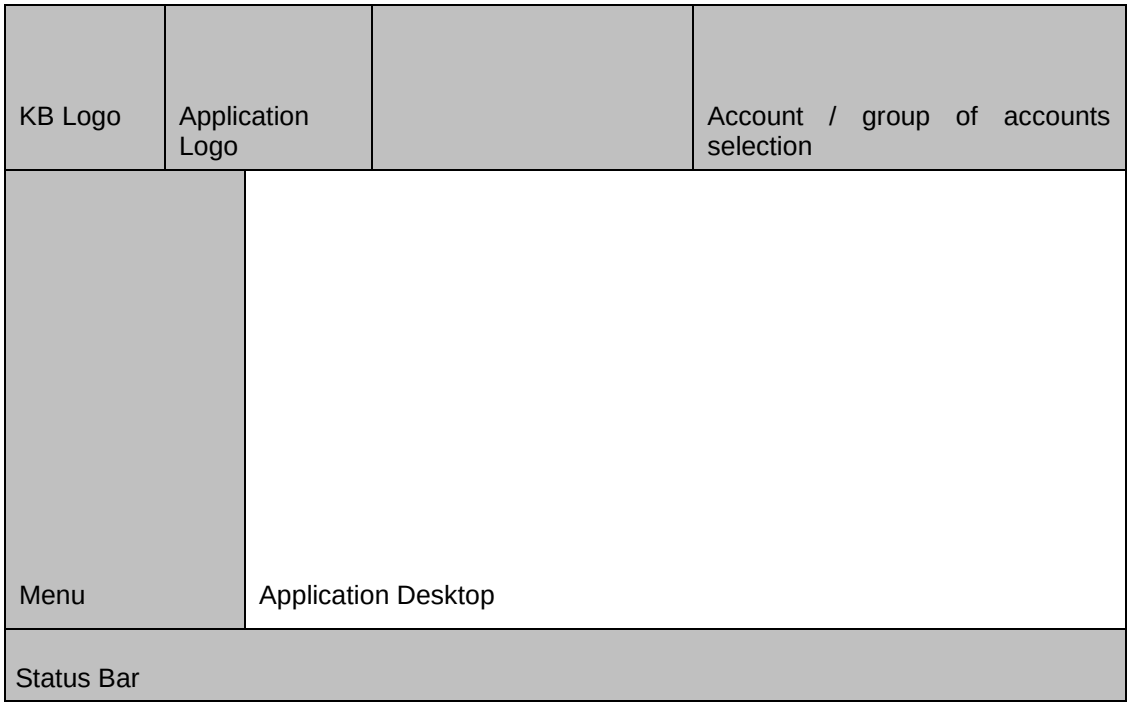
Global user - a user with defined access to data of the given subject (accounts, limits) at the level of the bank. The global user holds a certificate issued by the bank that authorizes him/her to carry out active operations with the accounts up to his/her limit (and the limit of the subject) and to retrieve information on accounts he/she has rights to. In case an account holder or a member of a statutory body is authorized for **Online Administration** in the "Contract for using direct banking services" and at the same time he/she is a user of **Profibanka**, he/she can use the application to change settings of access rights to accounts, direct banking channels (MB, MBB, PCB, subject activation in PCB, DC) and daily limits of users. In addition, he/she is authorized to assign newly opened accounts of the subject to users, to set daily limits for these accounts or to add and cancel users operating accounts of the subject (users with certificate only). See the *How to get a certificate* section in the *Procedures* chapter for the procedure.

Local user - a user with no rights to operate accounts in the to-bank or from-bank directions. Local users have no certificate; therefore they can neither send orders nor retrieve information on transactions by means of direct query to the bank. A user with administrator's rights sets rights for this type of user directly in the application, according to account holder dispositions.

Equipment

For details on technical equipment, see the Technical conditions for Profibanka users that you receive when concluding the contract, or go to www.profibanka.cz.

Main Screen Layout



Upper Frame

- The height of the frame is fixed.
- The select list for account / group of accounts is always aligned to the right-hand side of the window. For some functions it is not available - it is empty and inactive (gray).

Menu

- The width of the menu is fixed.
- It contains text items.
- There can be up to 3 submenu levels, each differentiated by its indent and graphic design (colour, bullet, ...) When expanding the menu, the existing items are not redrawn (moved). First level items are marked with icons.

Items representing functions requiring online connection (connection to the bank) are clearly differentiated by graphics (a globe icon).

Application Desktop

The desktop may contain the following elements:

Lists in the form of paged lists
Reports
Login dialog
Forms

Status Bar

The status bar displays the user name of the currently logged-in user and information on current activities and activated keys (buttons).

Dialog Boxes

Modal dialogs are used in order to keep functionality throughout lists (displaying/entering/modifying details...). Modality of windows is ensured within the application.
Click CANCEL to close a dialog box without executing any activities (if defined) (equal to closing the dialog by clicking the x icon).
Dialog boxes contain the following elements:

Forms to enter/modify/display details
Wizard
Error or event messages, confirmation prompts, decision prompts (Yes/No)
Information about execution of activities (progress bar + information)
Lists

Properties of the Application

The Profibanka application is a standard MS Windows application based on MS Internet Explorer technology. Technology-based restrictions:
Typically used operations show response delays in seconds if using recommended system configuration. Longer operations are listed in the *Time Consuming Operations* section. They are accompanied by an informative dialog with the option to cancel the operation, if that is possible.
The application is stable as far as hardware, operating system and used components (Internet Explorer and Baltimore library) allow. In the application, it is possible to activate a system debug log ensuring unique identification of possible application errors (not errors of hardware, OS or used components).
The application enables copying (to the Clipboard) tables from lists and their dragging to applications allowing pasting.
The context sensitive menu is available in certain cases only.
The context sensitive help is available for individual pages only (not for individual elements).
Modifications are not possible in lists (individual details only can be modified).

Technology-based Restrictions

You can only drag and drop when sequencing columns in a view.
The application supports pre-defined shortcut keys only. See the *Shortcut Keys* section.

Time Consuming Operations (and Cancel option)

Combined selections in both payment orders and transactions	- Cancel available
Data transfers	- Cancel available
Export and import to and from the client's accounting system	- Cancel available
Updating database after transferring data from the bank	- Cancel not available
Updating database after importing data from the accounting system	- Cancel not available
Upgrading to a later version	- Cancel not available
Installation	- Cancel available
Archiving, backup	- Cancel not available

General functionalities

Data Formats

Standard Data Types

The Windows local settings of the current user apply for displaying items. Appropriate (according to the local settings) formats are expected when entering data. All standard data types (numbers, text, dates) will be displayed and read this way.

Account number

Both short (XXX-YYYYY) and long (000XXX00000YYYYY) forms of the account number are accepted when entering it. Account numbers may contain the first part of the number separated from the second part by a hyphen.

The first part consists of 0 to 6 characters, the second one up to 10 characters.
Some account numbers contain two hyphens. The first hyphen separates the first part of the number from the second part; the second hyphen (in the fourth position from the right) is part of the account number. Do not enter the second hyphen!

The format adjusted in the application is used for displaying.

Account Number Validation - Modulo 11

KB account numbers may consist of two parts. The first part consists of 0 to 6 characters, the second one of 5 to 10 characters. Other financial institutions may use account numbers consisting of at least 2 characters.

If an account number contains a hyphen, it will be transformed to a 16-digit number without the hyphen before checking. To both parts of the account number must be added zeros from the left side to have the full number of characters - i.e. the first part of the number to 6 chars, the second one to 10 chars.

Example: 158-3214151 will be transformed to 0001580003214151.
7704-7625-011 will **be transformed** to 0077040007625011 (the hyphen in the fourth position from the right will be left out)

Account numbers are secured by a check digit according to the following rules:

The check digit separately protects the first part of the number and the second.
The same algorithm is used for check-calculation of both parts.

The sum total of products of individual digits and their respective weights must contain 11 (aliquot).
The following table describes weights of digits:

	First part of number						Second part of number									
Account number	p1	p2	p3	p4	p5	p6	m1	m2	M3	m4	M5	m6	m7	m8	m9	m10
Weight	10	5	8	4	2	1	6	3	7	9	10	5	8	4	2	1

Example of modulo 11 checking of account number 158-3214151:

	First part of number						Second part of number									
Edit format				**1**	**5**	**8**				**3**	**2**	**1**	**4**	**1**	**5**	**1**
Weight	10	5	8	4	2	1	6	3	7	9	10	5	8	4	2	1
Product				4	10	8				27	20	5	32	4	10	1

Each part of the account number is checked separately:

First part of number: 4 + 10 + 8 = 22 22 : 11(modulo) = 2, remainder 0

Second part of number: 27 + 20 + 5 + 32 + 4 + 10 + 1 = 99 99 : 11(modulo) = 9, remainder 0

Check successful (division remainders are equal to zero).

Commands in the Application

Standard Windows features apply for standard operations within the application.

Printing from the Application

The bundled Word Viewer or an application used by the client such as MS Word (set in the *System setup* window) is used for printing from this application. Profibanka will generate the document in the RTF format needed for printing, and divide it into pages and display it in the appropriate application according to the settings defined in *System setup*. From that application, the client may print required data.

Working with Files

Standard save/load file dialogs are used in the application for working with files (data export/import).

Selecting list items

The Search List element is used for selecting items from lists with multiple items. This element combines the functionality of a text field with a select list. When the user enters this element, the select list, showing retrieved items matching the first characters entered in the text field, displays. Only the first 50 items are displayed in the list.

You can enter either a list item or a value not included in the list into the field. Having entered the first characters, you can use the up or down arrow keys to choose the appropriate list item. Press ENTER to select the item. When ENTER or ESC is pressed or if you leave the element, the list will hide.

Entering Date Items

The ***Date Input Field*** element is used for entering date type items. This field is combined with a drop-down list offering the next 30 days (usually banking days according to the current bank calendar). Any date can be entered manually. You can also select a date from the graphic calendar. The field is checked for the bank days offered in the drop-down list and highlighted in the graphic calendar.

TAB Key

The TAB key moves the cursor position always from the left to the right, from the top to the bottom of a window. In a form, you can move to active (applicable) items and buttons only. Inactive (inapplicable) and invisible items will be skipped. In view mode, the TAB key moves to all items with the exception of invisible ones. By pressing the TAB key you will leave the contents of an item exactly in their current condition, without adding any further data. In case the item is subject to validation (e.g. account number, date etc.), its content will be validated before you leave it by pressing the TAB key. See the chapter below for a detailed description of validations performed when leaving the item.

Enter Key

The ENTER key moves the cursor position from the left to the right, from the top to the bottom of a window. In a form it usually moves to selected items and skips some active buttons and items. It always skips inactive and invisible items. Lists of items accessible by the Enter key are defined specifically for each payment order form. By pressing ENTER you can fill out an item content with filtered select list data matching the entered characters (e.g. the first account number from the filtered list matching the previously entered characters in the Account Number item). In case the item is subject to validation (e.g. account number, date etc.), its content will be validated before you leave it by pressing the ENTER key. See the chapter below for a detailed description of validations performed when leaving the item.

***Shift* TAB Keys**

The Shift TAB keys combination moves the cursor position in the opposite direction to TAB - i.e. always from the right to the left, from the bottom to the top of a window. In a form, you can move to active items and buttons only. Inactive and invisible items will be skipped.

Shortcut keys

CTRL+A.....	Select all
CTRL+C	Copy the selection to the Clipboard
CTRL+V	Paste the selection to the cursor position
ALT + letter highlighted on the button	Quick access to the function
END	The last row of a list page
HOME	The first row of a list page

CTRL+END ..... The first row of the last list page
CTRL+HOME ..... The first row of the first list page

Copying Inactive Items

In view mode, inactive items (read-only) are accessible for moving the text within the frame of the item; it is also possible to copy their data. This feature allows clients, apart from others commands, to copy the content of incoming payment orders in the transaction history and to paste it into any application, including **Profibanka**. Inactive items are gray. Copying is enabled in transaction history details and order details. Copying is disabled while entering new payment orders since inactive fields are disabled.

Defined Functions

Within the frame of defining view restrictions or templates, you can use some of the following defined functions. The appropriate function will be replaced with the relevant current value when generating the appropriate view or order.
#GetDate(+/-n) – returns the date of the current date +/- n calendar days (date only - not time)
#GetDate – equal to #GetDate(0) - returns the current date (date only - not time)
#GetBussDay(+/-n) – returns the date of the current banking day +/- n banking days
#GetBussDay - equal to #GetBussDay(0) – returns the date of the current banking day
#GetCurrUserId - returns the current user ID.

Types of Windows

This chapter describes the main types of windows and views from which all views and windows throughout the application are derived.

The windows and views described are displayed in the application desktop or in dialogs run by an action from the application desktop.

Account / group of accounts selection

Account/group of accounts selection is the main filter of the application. All reports and views are primarily filtered by this filter. Similarly, when entering (and editing) new orders, only own accounts matching the filter can be entered.
The filter offers the following items:

All accounts - all accounts the user has access rights for

Group 1, Group 2,... - all account groups the user has access rights to (the user has rights to at least one account in a group), in sequence

Account 1, Account 2,... - all accounts the user has access rights to, in sequence.

Groups of accounts are differentiated from individual accounts by their graphic style.
When displaying a group of accounts, only the group name will be displayed. When displaying accounts, account aliases, account numbers and currencies will be displayed.
For single accounts, the account number, currency, name in KB and daily user limit are displayed.

Report

To display output representing the currently used bank print output to the client, the report is presented in a graphic layout similar to its print layout as much as possible.
Apart from the actual display, the report can be printed. The print format is adjusted to standard printing on a standard printer on A4 paper (orientation - portrait).

A standard control common to all reports and lists activates printing.

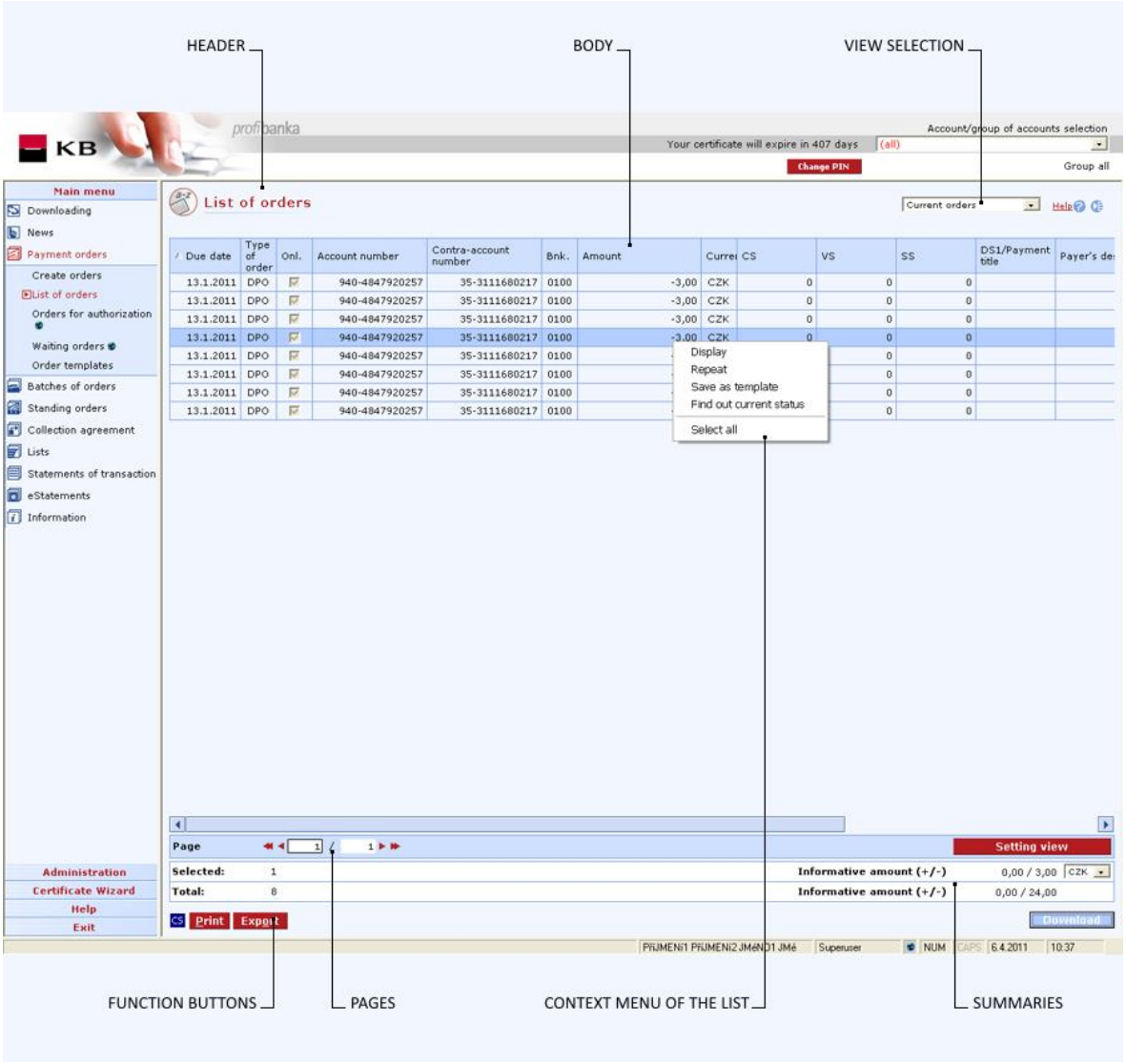
In the report, there is also a standard “Print to file“ control to save it in an export format.

List

The list is the most frequent screen within the application. A paged list with associated filters is the main element of the list.
The *Setting view* window is used to define filter settings, to display and sequence list items (columns), own query to the database and optional restrictive conditions (fixed filter). A basic set of views is supplied with the application. These can be further modified within specified restrictions for individual users (for details, see the *Setting view* section).
Along with the paged list and its controls, the list may also contain other active functions activated either by added function buttons or using the context menu.

A summary may be included in the list. It displays the sum total of the currently selected items.

Display


HEADER
BODY
VIEW SELECTION
profibanka
Account/group of accounts selection
Your certificate will expire in 407 days
(all)
Change PIN
Group all
Main menu
Downloading
News
Payment orders
Create orders
List of orders
Orders for authorization
Waiting orders
Order templates
Batches of orders
Standing orders
Collection agreement
Lists
Statements of transaction
eStatements
Information
List of orders
Current orders
Help
Due date
Type of order
Onl.
Account number
Contra-account number
Bnk.
Amount
Curre
CS
VS
SS
DS1/Payment title
Payer's de
13.1.2011 DPO 940-4847920257 35-3111680217 0100 -3,00 CZK 0 0 0
Display
Repeat
Save as template
Find out current status
Select all
Page
Setting view
Selected: 1
Total: 8
Informative amount (+/-)
0,00 / 3,00 CZK
0,00 / 24,00
Print
Export
Download
Administration
Certificate Wizard
Help
Exit
Superuser
NUM
6.4.2011
10:37
FUNCTION BUTTONS
PAGES
CONTEXT MENU OF THE LIST
SUMMARIES

Paged List

The paged list is the core of the list. It displays the appropriate view of data. According to the type of list, it can include the select list to choose the view. The paged list will be redrawn when changing the view selection.

Paging

The pre-set page length defines the maximum number of records displayed in the table (the automatic number of rows on the page by default - it is not necessary to scroll down). The total number (for all pages) of items is always displayed.
In case more records than the defined page length can display match the set filters, controls for displaying next and previous pages, a control for going to a specified page. At the same time, the total number of pages will be displayed.

Displaying columns, column sequence, column width

Individual columns (items) are shown or hidden as per view settings. The view defines the sequence of individual columns too.
Using the mouse (Drag & Drop), you can change the sequence of columns by dragging (while holding down the left mouse button) a column to another position in the list header. The new layout is only a temporary setting within the frame of the current list display (data will be displayed according to the view settings when you display the list next time). You can open the settings to view, modify and save these changes. In addition, it is possible to mouse-adjust the width of column for correct displaying. If a field is small, the application will try to wrap by spaces and slashes.

Sorting and Filtering Individual Items

Click on a selected column header to sort the list by this column. When you click again, the sorting will be reversed (ascending/descending).
You can also access this function from the context menu activated in the header of the appropriate column (by right mouse button click).
This way you can only define simple sorting by a single column (the sorting will be cancelled at the next sorting by another column).
The sort setting and its direction (ascending/descending) is graphically illustrated in the header of the appropriate column.

To set up the select list, it is possible to use filters of the context menu. The following filters are available: equal to (=), less than the entered value (<), greater than the entered value (>), different from the entered value (<>), and setting up an interval (-).

Again, sorting and filtering adjusted this way is only temporary (you can open the settings to display, modify and save the changes).

Setting view

Use the ***Setting view*** dialog for advanced settings of displaying columns, their sequence, sorting and filters. You can display the dialog using the context menu in column headers or a special function button.

When setting a filter for a specific column, the column will be highlighted (the column header colour will change).

Selecting Records

You can select single or multiple records (rows) in a list at the same time. If you activate an action using the context menu or function buttons, these actions will always be executed for all selected records. Selected records are distinguished by a visual change of the whole selected row.
Click on a single record to select it, hold the CTRL or SHIFT keys along with the mouse button to select multiple records. Hold CTRL + click on a record to select separate records, use SHIFT instead of CTRL to select continuous selection (the same functions as in Windows-based lists).
These methods of selection are active within a single list page only (the selection will be cancelled when you display a new page).
You can select all items in a list by using the context menu (”Select all”) or the CTRL+A shortcut.
When you have selected all, you cannot further modify this selection (select/deselect items)
The list includes information showing the number of selected items. At least one record must be marked in every view. You can select items in every list.

Marking Records

By marking a record we mean checking the record in its check box. Marking applies for all list pages. It will not be lost when moving through pages. Only some lists have this record-marking feature.

Item Context, Page Context

If you activate an action from a list resulting in redrawing the list, one of two types of redrawing will be used depending on the type of action.
Item context - the page displaying the modified item (e.g. a new record, editing) will be displayed
Page context - the same page that was displayed before making the change will be displayed (e.g. removing a record)

View summary

Each view may contain up to three summaries, depending on the type of summarized data:

Filtered (selected) - within the framework of a defined condition (filter)
Select (marked) - within the framework of the current selection (marked items only)
Total - within the framework of all summary data

You can set the display of the selected summaries and optional filter conditions in the view settings (the filtered (Selected) view is set for selected standard views only and cannot be modified).

If the currency of the total is changed, the list will be redrawn and the amounts recalculated (by redrawing the list, the current selection of items will be cancelled). Aggregates are recalculated in the background.

Displaying the type of summary depends on the type of data displayed (defined by the type of list).

Functions of List

Most of the lists have pre-defined actions that can be activated from each list. You can use function buttons or the context menu to activate these functions. If the action description is identical in the context menu and the button, the same function of the list is always activated.
If the action is associated with items selected in the list, activation may result in various processes, depending on whether you select single or multiple items.

Print

Printing the whole list is a standard feature of every list (regardless of paging).
The current settings of visibility and sequence of columns, filters and sorting is used.
Formatting is modified for printing on a B/W printer, with paging for printing purpose (paper size is defined by view settings). Font size for printing can be changed by modifying the current view.
The header of the printed list contains information of the list header, i.e. the list name. In lists displaying more information (e.g. Batch - details, User - details, ...), this information is displayed, too. The header of the printed list also includes the view name and the current filter settings.

Export

Exporting the whole list to files in CSV or RTF formats is a standard feature of every list (without paging).
RTF format is suitable for displaying data in a text editor such as MS Word.
CSV format (a text file with comma-separated items and records) is suitable especially for export to spreadsheets or database applications (e.g. MS Excel, ...) for further data processing.
Only the actual list (the header and data) is exported.

The current settings of view and sequence of columns, filters and sorting is used for export.

Copying Data to the Clipboard

Shortcut keys are used for operating the clipboard. CTRL+A: select all records in the current page; CTRL+C: copy to the clipboard. The table is copied including column headers. The table can be pasted into any application supporting clipboard-pasting feature.

Function Buttons

Function buttons activate some functions of the list.
As standard, every list includes PRINT and EXPORT buttons.

If the list is displayed in a modal window, it also includes a CANCEL button to leave the list window.

Context (context-sensitive) Menu

There are two context menus in the list.

The context menu for column headers activates the functions of column sorting and view settings.

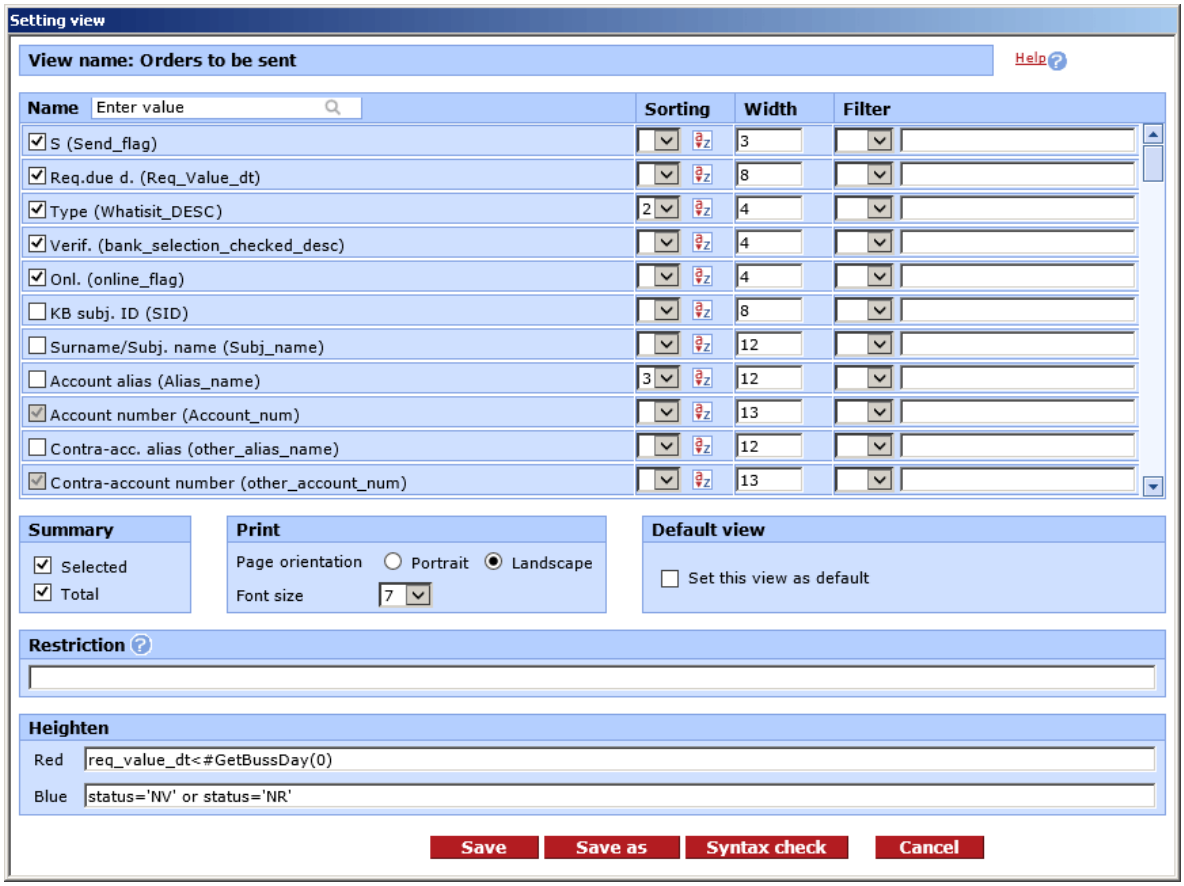
The primary function of the context menu for items is to activate list functions.

View Selection

For some lists, the select (drop-down) list for selecting an active view is displayed. Only views of an appropriate type can be offered depending on the type of list.

Setting view

Use this function to adjust views to your needs. You can modify visibility, sequence and width of columns, and filter data according to specified criteria. You must save the changes in order not to lose them. You can always return to the default view settings.



Description of the window:

View name - the alias of the standard or user-defined view

List of columns - the list of columns that can be displayed

Mark box - a check box to select visibility of appropriate column

Name of column - the alias of the displayed column. Press F2 to filter the displayed items (columns).

Sorting - sorting key (max. 3 keys)

Sort direction - descending or ascending

Width of column - number of characters displayed in the column (approximate value)

Filter - basic restrictions for searching:

=	filters out rows where the column value equals the entered value,
<	filters out rows where the column value is lower than the entered value,
>	filters out rows where the column value is higher than the entered value,
<>	filters out rows where the column value does not equal the entered value,
-	filters out rows where the column value is within the interval of the 2 entered values,
'~'	filters out rows where the column value contains the entered substring.

Field name (displayed in parentheses) - This field name is used to create more specific view filters or to define customized formats

Summary - displays total sums for selected items and for all displayed rows
Print - choice of portrait or landscape paper orientation necessary to determine number of rows

Default view - optional default settings of the view

Font size for print (select list) - to set the font size used when printing

Restriction - filter settings, based on defined functions (see below for the basic function).

Heighten - enter conditions for highlighting matching data in another colour

Default - return to the pre-defined view (supplied with the application)

Save - save the modified view

Save as - create a customized view under a new name

Syntax check - check whether data have been entered correctly. If an error is found, the view will not be saved.

Cancel - leave the dialog without saving the changes

The user cannot modify the visibility/invisibility of some items - status of the check box in the gray field (this is not checked for temporary changes within the frame of the view - drag & drop).
Use mouse to change column sequence (drag & drop).

Description of the Restriction field

Syntax

The SQL language syntax is used for entering restrictions.
Names of data fields are displayed in a table for the column alias in rounded brackets.

The following operators can be used in the condition: <, >, =, >=, <=, <>, in, like
Individual conditions can be linked by logic operators AND and OR.

Format for entering constants
text values
text values are specified between single quotes, e.g.: 'text'

numerical value
for number values, the dot is always used as the decimal separator; other digits must be in a solid block with no more separators
Examples
10.2
114
112.32

date and time
date is specified in the „'yyyymmdd'“ format, or „'yyyyddmm hh:nn'“; time is optional
meanings of individual fields:
yyyy – year
mm - month
dd - day

hh - hour
nn - minute
Examples
'20050201' – 1st February 2005
'20051120' – 20th November 2005
'20051120 10:30' – 20th November 2005, 10:30 am
'20051120 17:30' – 20th November 2005, 5:30 pm

in operator
use this operator to compare values in the list specified in round brackets and separated by commas
Examples
„(original_transam in (10,20))“ – limiting amounts to 10 and 20
„(other_bank_num in ('0100', '2400'))“ – restricting contra-account banks

like operator
use this operator to search sub-texts in text fields
the following wildcard characters are used:
"%" - any number of any characters (0-n)
"_" - single arbitrary character
Examples
„(other_desc_ln3 like '%payment%')“ – restriction to the description for beneficiary, to texts containing the "payment" word in any position
„(other_desc_ln3 like '%payment%')“ – restriction to the description for beneficiary, to texts starting with the "payment" word; any text may follow
„(other_desc_ln3 like '%invoice%')“ – restriction to the description for beneficiary, to texts ending with the "invoice" word; any text may precede

AND logic operator
use this operator to combine two conditions that apply simultaneously
Examples
„(status='E') AND (other_bank_num='0100')“ – all entered payment orders with contra-account bank KB
„(original_transam>= 100 AND original_transam<=200)“ – the amount is between 100 and 200

OR logic operator
use this operator to combine two conditions, where at least one of the conditions must apply
Examples
(other_bank_num='0300') OR (other_bank_num='0100')“ – all entered payment orders with contra-account bank with „0100“ or „0300“ codes

Payment orders

Order status	***Order status***	***Restriction***
no reply	*no reply*	*(status='NR')*
partially authorized	*partially authorized*	*(status='ST' AND (sign_count_a+sign_count_b)>0)*
waiting	*waiting*	*(status in ('AU','MR','RB'))*
waiting for further processing	*waiting for further processing*	*(status in ('TR','W'))*
exported	*exported*	*(status='X')*
for authoriz.	*for authoriz.*	*(status='ST' AND*

		(sign_count_a+sign_count_b)=0)
to be processed at bank branch	*to be processed at bank branch*	*(status='VO')*
invalid	*invalid*	*(status='NV')*
sent for clearing	*sent to clearing*	*(status='IC')*
not found	*not found*	*(status='NF')*
prepared for export	*prepared for export*	*(status in ('Y','Z'))*
deleted	*deleted*	*(status='DL')*
in batch	*in batch*	*(status='B')*
entered	*entered*	*(status='E')*
rejected	*rejected*	*(status='RJ')*
rejected at bank branch	*rejected at bank branch*	*(status='RO')*
booked	*booked*	*(status in ('PP','PR'))*
processed	*processed*	*(status='PC')*
processed at bank branch	*processed at bank branch*	*(status='PO')*
in processing	*in processing*	*(status in ('BP','DE','ER','NP'))*
cancelled	*cancelled*	*(status='CA')*

Type of order	*Type of order*	***Restriction***
FX S	*FX S*	*(whatisit=11)*
GP	*GP*	*(whatisit=4)*
COL	*COL*	*(whatisit=1)*
TVIS	*TVIS*	*(whatisit=12)*
FCP	*FCP*	*(whatisit=2)*
DPO	*DPO*	*(whatisit in (0,5))*
FPO	*FPO*	*(whatisit=3)*

Batches of orders

Batch status	***Batch status***	***Restriction***
no reply	*no reply*	*(status='NR')*

partially authorized	*partially authorized*	*(status='ST' AND (sign_count_a+sign_count_b)>0)*
waiting	*waiting*	*(status='AU')*
exported	*exported*	*(status='X')*
for authoriz.	*for authoriz.*	*(status='ST' AND (sign_count_a+sign_count_b)=0)*
invalid	*invalid*	*(status='NV')*
not found	*not found*	*(status='NF')*
prepared for export	*prepared for export*	*(status in ('Y','Z'))*
deleted	*deleted*	*(status='DL')*
entered	*entered*	*(status in ('B','EX'))*
rejected	*rejected*	*(status='RJ')*
processed	*processed*	*(status='PR')*
in processing	*in processing*	*(status='NP')*
cancelled	*cancelled*	*(status='CA')*

Standing orders

Order status	***Order status***	***Restriction***
active	*active*	*(status in ('PR','UP'))*
partially authorized	*partially authorized*	*(status='ST' AND (sign_count_a+sign_count_b)>0)*
for authoriz.	*for authoriz.*	*(status='ST' AND (sign_count_a+sign_count_b)=0)*
invalid	*invalid*	*(status='NV')*
rejected	*rejected*	*(status='RJ')*
received for processing	*received for processing*	*(status='NP')*
deleted	*deleted*	*(status='DL')*
entered	*entered*	*(status in ('B','E'))*
created	*created*	*(status='CR')*
changed	*changed*	*(status='CH')*

cancelled	*cancelled*	*(status in ('CA','RM'))*

Form

Display

The form is always displayed in the modal dialog. Tabs are used if the form displays more data.

Form Modes

Every form can work in Enter, Modification or View modes.

Validation

Entered (modified) items are validated in the modes of entering and modifying data.

Validation is executed when saving the whole form. In case the validation fails, the first-found error is displayed and the cursor is positioned to the incorrectly entered item.
No action (saving) can be made before validation completes successfully. You can always press CANCEL to leave the dialog.

Three types of validation are distinguished:

Completion check
Syntax check (value format)
Objective correctness (availability of the item, user rights, availability of funds,...)

Completion check

For most items, it checks after entering or modification whether they have been filled in.

Syntax check (format)

Depending on the item data type, it checks whether the item value stays unchanged after conversion to this data type.
Prior to executing the checks, right spaces are always cut, for non-text items left spaces as well.
After being checked, the item is converted to the specified data type and re-displayed in the field in the format changed according to the application settings (Windows and application settings).

The following data types are checked:

***Integer number** - the item can contain only these characters: "+-0123456789"*

***Common number** - the item can contain only these characters: "+-0123456789,.". XXXeYY convention is not supported, decimal separators "**.**" and "**,**" are supported according to Windows local settings, spaces as a number group separator are ignored.*

***Date** - the formats corresponding to local settings are primarily distinguished*

Account number *- both short (XXX-YYYY) and long (000XXX000000YYYY) forms of the account number are accepted. Apart from the format, modulo 11 is also checked (see the General functionalities section for algorithm description)*

Text *- minimum and maximum text length can be specified for text items - they are checked after cutting all right spaces*

Amount *- weak / strong currency is differentiated (according to the exchange rate list).*
The sign is displayed according to the record type in lists:

Record type	Sign
Payment orders - Payment	-
Transaction - debit	-
Transaction – re-credit	-

The amount format is used according to the number (not currency) local settings.

Objective correctness

Entered items are checked by comparing them to the application database. The following checks are the most important:

Availability of the item in the library file - e.g. a bank code
Checking access rights - e.g. checking own account when entering a payment order
Limit check - e.g. checking the user limit for a specific account
Summing check - e.g. checking the daily limit

Print

A print control to print out a form in a print format is available as standard in every form.

Message (informative/confirmation dialog)

This is a modal dialog informing the user of the current situation (a note, warning) and operation results or requiring confirmation to execute or continue the action.

In case the operation has been completed successfully, the client will not be informed of completion of the operation. This is the case for all Downloading operations in all windows, setting of parameters in the system, etc. Only if the operation ends with an error is a pop-up window with the OK button and a text displayed until confirmed by the client.

Ex. Confirmation dialog

Installation

The client installs the application him/herself (no limit to the number of stations with installed application). The bank provides technical support via a **toll-free support line - +420 955 551 552**. A local user with **Administrator's** rights is created when installing the application. The user will define the name and password during the installation.

The installer may require the computer to be restarted. Always confirm restart.

Installation of the application:

1. Insert the CD disk into the CD-ROM drive.
2. The installer will start automatically. A welcome screen will be displayed on the monitor.

   In case CD autorun is not enabled, press **START** after inserting the disc into the drive, then select **RUN** and type "**X:\setup.exe**" in the command line, where "X" stands for the CD-ROM drive on your computer. Then press **ENTER**.

   Use **NEXT** and **BACK** buttons to browse through individual installation screens. Press **CANCEL** to cancel the installation at any moment. If you cancel the installation, all files so far copied to your hard drive will be automatically deleted.
3. Confirm or change the path to the target directory for the installation of **Profibanka** application.

The installer will copy files to your PC. The length of this process depends on your PC configuration. The installer will copy all necessary components.

If the installation completes successfully, **Profibanka** shortcuts will be created in the *START* menu and on your desktop.

Note: It is not recommended to use MS Windows system functions - disk encryption.

Installing library files of Electronic courier:

Electronic courier is an application used for sending extracts of data from the Profibanka application to KB application support (in cases of application troubles).

In case the library versions on a local station are not the latest ones, the user will be prompted to install them. Upon starting the installation of Electronic courier libraries from Profibanka, an Internet browser window showing the installation page of Electronic courier will appear. The installation will be carried out automatically. During installation, confirmations of actions may be required - depending on the browser security levels set.

To install Electronic courier, the logged user must have administrator's rights on the local station. Installation need not be carried out immediately - it can be postponed. Not installing latest libraries

of Electronic courier has no influence on function of Profibanka (with the exception of sending extracts to the bank in case of application troubles).

Reinstallation

Prior to any changes in the version of the operating system you are using or in database system and other system components, verify their mutual compatibility with the manufacturer. It is not possible to guarantee there will be no loss of some data in relation to using direct banking services.

Logging in for the first time

Logon dialog will be displayed after the first start-up of the application. The administrator must enter his/her name and password (which he entered during the installation).

Select **Administration / Local settings / Subjects - administration** in the left frame.
Follow the displayed steps to enter operated subjects step by step. You will need the subject ID to load subjects (for the subject ID, see the **Client Identification Number** section in your "Contract for using direct banking services"). Enter the subject ID only – the remaining data will be loaded from the bank database during updating. **No subject data can be changed in the application. You can only change them at your branch of Komerční banka.**

The text in the contract with assigned ID
The bank assigns an identification number to the client to identify him/her within the framework of direct banking services.

Client identification number	

Select **Administration / Local settings / Users - administration** in the left frame.

Press the *Load ID from certificate* button.

Select **Administration / Local settings / System setup** in the left frame.

Set the format for displaying account numbers, number of displayed rows etc. You can make these settings later - it does not affect correct function of the application.

Select **Administration / Local settings / Setting export and import** in the left frame. Set the file mask for import and export, used format and directories. You can make these settings later - it does not affect correct function of the application.

After entering all information, data must be downloaded from the bank. This can only be done by a **global user with rights to activate** individual subjects (the activation right is specified in the "Contract for using direct banking services").

The Downloading data window displays after successful global user login. After **Downloading library files**, data on subjects and associated accounts will be loaded from the bank.

If you enter **local users, follow dispositions of the account holder** (local users do not have rights to operate accounts in the to-bank or from-bank directions). Enter the user name, first name, surname and password. The password must be secure and meet the following rules:

- Must contain 8-14 characters.
- Must contain a lowercase or uppercase letter.
- Must contain a digit.

We recommend each user enter this password him/herself. In case the Administrator entered the password when establishing local users, each user may change the password after logging in to the application (see **Changing a local user password**).

Having entered the above-mentioned information, check the accounts accessible to the specified local user in the next window.

Note: *Various types of rights can be assigned to each user. For details, see Roles - administration.*

User Login

The logon window in which the user enters the required information (local user: name and password, global user: PIN to his/her personal certificate) will be displayed when you start the application.

It is possible to log in to the **Profibanka** application only using the certificate stored on the chip card (PKCS#11) - by entering the PIN for this certificate. PIN code accessing the chip card must consist of exactly 4 digits.

To be able to log in to the **Profibanka** application using the chip card, the reader must be installed properly on the PC and the chip card with your personal certificate inserted in it. You can only get the chip card at the KB branch operating your account.

After login is complete (successfully), the main application screen will display, showing the main menu corresponding to access rights of the logged user.
During your work, you can use all provided functions within the range of your rights (roles, limits, accounts).

Description of the window:

Certificate on smart card - select if the certificate is stored on the smart card and the card reader is installed properly.

PIN - enter PIN if you log in using the certificate stored on the chip card.

Download upon login - check the box for the application to download KB data after login.

OK - the CryptoPlus application window to enter PIN for chip card will open.

Close - terminate the application without logging in.

Flags - a language version of **Profibanka**. The current language flag is on top. Click on the flag to change the language.

Database re-indexing (reorganization) starts after logging in. This may take seconds to minutes - according to the size of database and computer configuration (see "Technical conditions for direct banking").

Main menu

Downloading

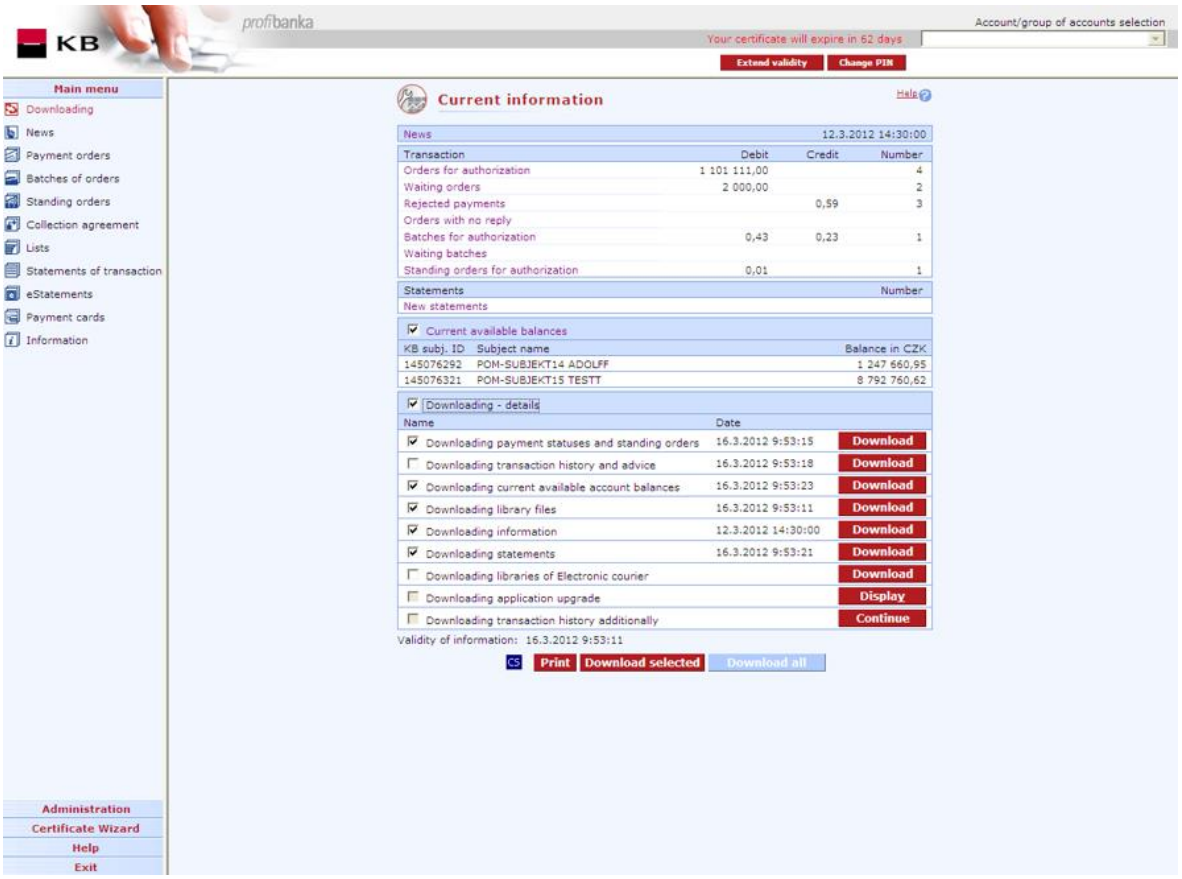
This window will appear first after a global user logs in. For all downloads, a general check of the logged user is always performed - only a global user (a user with a valid certificate stored in a smart card) may run download.

The system will also check whether the application is currently connected to the bank AS (application server). If not, it will automatically connect. In case the connection fails, the system will inform the user and the operation will be aborted.

When the connection has been established, the application version is always checked and main libraries updated.

The following restrictions apply for downloading individual data:

Downloading	Restriction
Payment statuses and standing orders	Only statuses of payments along with standing orders for accounts to which the current user has access rights in the AS will be downloaded.
Transaction history	Only transaction histories to accounts to which the current user has access rights in the AS will be downloaded.
Current available balances	Only status of accounts to which the current user has access rights in the AS will be downloaded.
Libraries	No restrictions - all global users.
Downloading library files of Electronic courier	No restrictions - all global users. Only a user with rights of the administrator in the Windows system may carry out installation. (The date of the last downloading of supporting libraries used for the Electronic courier application will be displayed. Electronic courier is an application used for sending extracts of data from the Profibanka application to KB application support.)
Downloading information	No restrictions - all global users.
Downloading statements	No restrictions - all global users.
Application	No restrictions - all global users.
Downloading transaction history additionally	Only transaction history to accounts to which the current user has access rights in the AS can be downloaded additionally.



Description of the window:

Extend certificate validity – located in the upper frame. The button is shown only to the users whose remaining certificate validity is 90 days or shorter. Press the button to display a new Internet Explorer window with the certification wizard.

Change PIN – located in the upper frame. Press this button to open the CryptoPlus application providing the option to change PIN.

Transaction – **Orders with no reply** – the list displays the number and volume of orders for which no results of sending has been received – status of "Download after 15min". In this case, press Download after a while (**no sooner than after 15 minutes**) or repeat downloading several times. The link refers to List of orders – Rejected orders.

Account/group of accounts selection - inactive field; download is performed for all accounts accessible to the client

News - date and time of the news update

Specific news - displayed only if specific information has been sent to the local station

Transaction - summary data of individual views. Use purple titles to open appropriate views.

Statements / New statements - quantity of new statements, i.e. quantity of statements in the list of available statements which have not been downloaded yet to the specified local station.

Current available balances - the total sum of all current available balances in current accounts (per subject).

Cash Pooling current available balances - the sum of all authorized available balances of individual Cash pools. This section is displayed only if the user operates an account added to any of the existing Cash pools.

Current available balances - MCOD – summary current information about balances on the level of an account belonging to MCOD (Multicurrency Overdraft) structure.

Downloading payment statuses - information specifying the stage of processing a batch or payment order plus information on standing orders.

Downloading transaction history - information on orders booked in the bank system on the previous bank day

Downloading currently available account balances - information on account balances at the time of query

Downloading library files - information on access rights to accounts, bank lists, currency lists etc.

Downloading information - information on new functions, inaccessibility etc.

Downloading statements - information on statements available for downloading.

Downloading library files of Electronic courier - information on the last downloading libraries for the Electronic courier technical service.

Downloading application upgrade - information on files downloaded to upgrade the application.

Downloading transaction history additionally – use this option to download transaction history to the local database up to 24 past months, however, not before the date of conclusion of the contract of using Profibanka.
This option is to be used in cases, when a client has installed the Profibanka application in a new instance and needs to work with an older transaction history. At standard downloading, transaction history for the past 92 days (3 months) is provided for natural persons (non-business), and for the past 31 days for natural persons (business) and legal entities.

Download - press to update the specified data location.

Display - information on files for automatic installation of a later version

Download selected - press to download selected (checked) items. This setting will be kept.

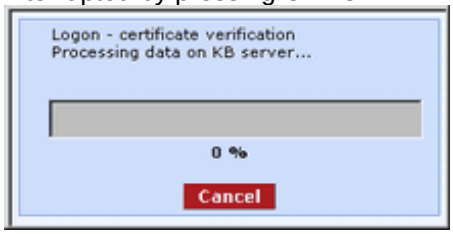
Download all - press to download all locations

CS/EN - the toggle switch for changing the language for report printouts.

Print - printing of the current list in the language set by the toggle switch.

Progress of downloading

A dialog informing of the progress of replication is displayed during downloading. This information will be saved to the application log after replication has been completed. A text describing the currently performed operation is displayed in the upper part of the dialog. The operation can only be interrupted by pressing CANCEL.



News

The News window informs the user of the following:

upcoming new versions of **Profibanka** and their functionalities

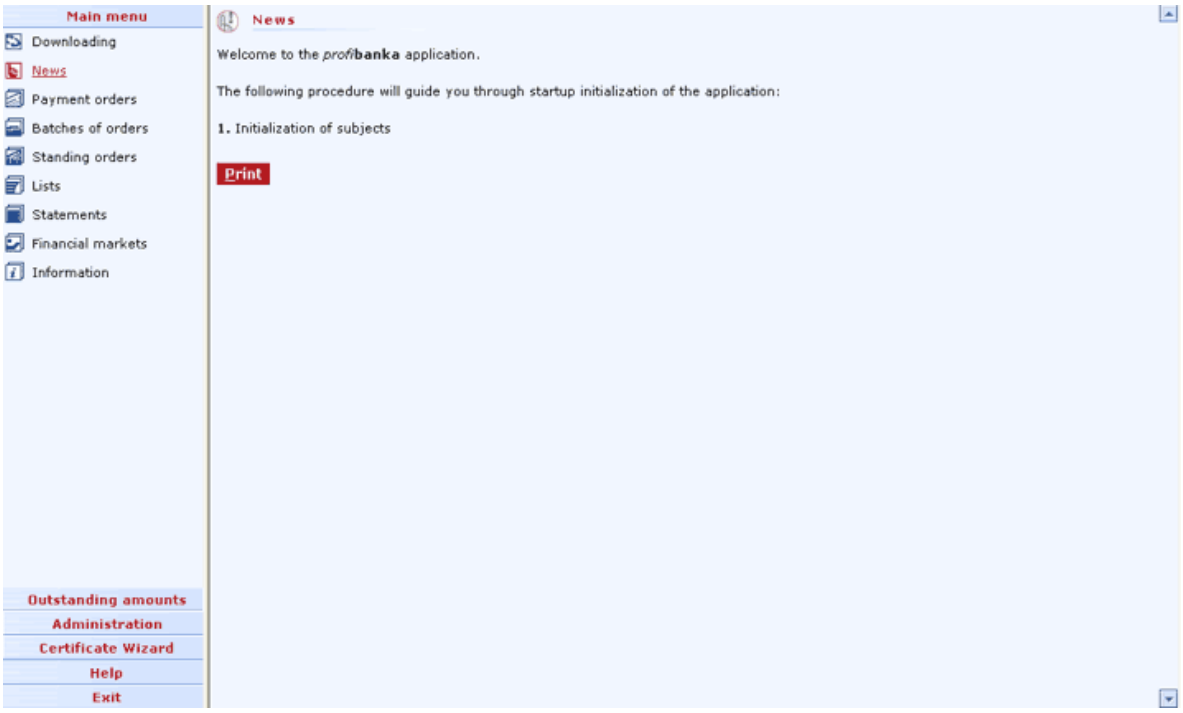
planned restrictions in application operation (e.g. software version upgrade, hardware upgrade on the bank side, etc.)

amendments to the business conditions of **Profibanka** operation

other important information (such as KB Tariff of Fees)

If you download the latest contents of News when downloading, it will appear after the user's first login to **Profibanka**. Press **Print** to print News at any time. See the Downloading - Latest information section for the date and time of the latest News version.

A separate window for a new message.



Description of the window:

Links - links to external pages. A separate browser window will be opened.

Print - press to print the whole News.

Close News - press this button to close the window in case of forced news (new information important to the client).

Import of orders and batches

Use this function to import all types of orders (domestic and foreign) in the local Profibanka application. The summary shows information about the last import of the user.

Domestic orders will always be imported in a batch.

SEPA payments, Foreign payments or SEPA Direct Debit orders can be imported in a batch or as individual online orders. The mode of import can be set in the Setting export and import menu (Definition of import parameters).

Description of the window:

Create batches - list of imported batches (importing domestic or foreign orders, SEPA payments or SEPA Direct Debits – according to settings in Setting export and import). Available for import:

- domestic batch (a batch containing domestic payment orders),
- foreign batch (a batch containing foreign payments and SEPA payments),
- SDD batch (a batch containing SEPA Direct Debit orders).

Create orders - list of imported orders (importing foreign orders, SEPA payments or SEPA Direct Debits – according to settings in Setting export and import).

Create orders with individual FX - list of imported orders with FX (importing of both domestic and foreign orders with FX). This list is accessible only to users with access to at least one subject with the "Of individual rate" contract.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Import - enables loading files created in an external application (such as a user's accounting software). It is possible to load domestic payments (as batches) or foreign payments (inc. SEPA

payments) or SEPA Direct Debit orders (as batches or individual online orders - depending on settings specified in Setting export and import).

Domestic payments can be imported in the following formats:

- KPC (KM - both entry formats – format of multiple and single order)
- BEST KB
- EDI BEST
- MULTICASH (CFD, CFU)
- User-defined formats according to the definition in the setup - custom formats

Formats for foreign payments:

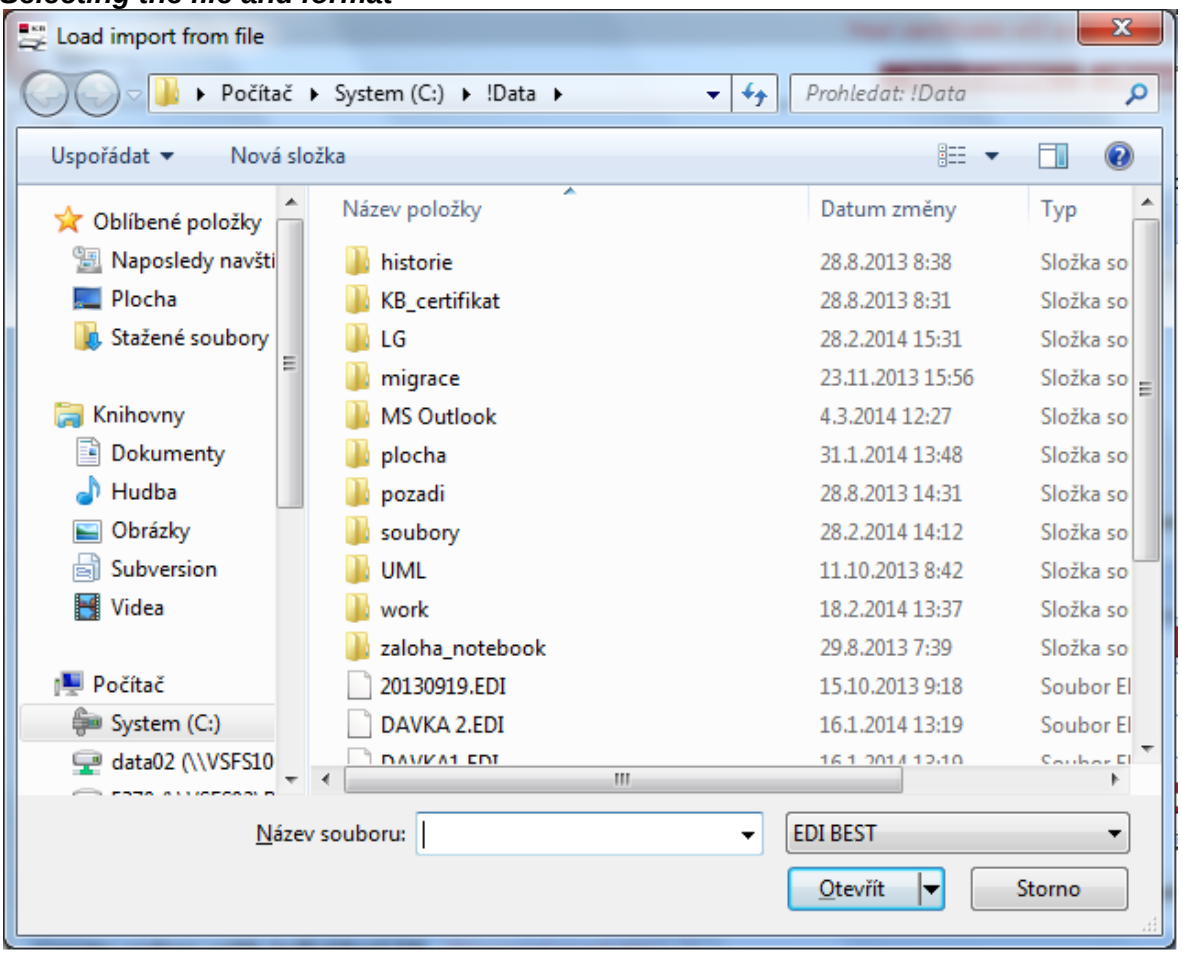
- BEST KB
- EDI BEST
- XML (only for SEPA payments or SEPA Direct Debit orders)
- MULTICASH (CFA)

Import

Two steps are necessary to import (to load a data file from external software of the user):

- Selecting the file and format
- Checking loaded data, displaying the report.

Selecting the file and format



Note: This window is only for information. It may differ for different MS Windows versions.
A standard dialog for opening a file appears.

Description of the window:

Look in - the directory in which the required file is stored. You can change this setting in Administration - System setup - Export, Import.

File name - the name of the required data file

File type - the type of data file you want to import.

Data are validated during loading according to the format definition (completeness of the file, header and footer validation, ...) and loaded into the common auxiliary table (common to all formats). Individual orders are further validated here. For details, see www.profibanka.cz (Download / Descriptions of data formats used for communication with KB).

The path set in the system or the last used path is offered for loading batch files after opening the dialog.

Validation

When importing files to the Profibanka application, the system will perform local validation of orders and batches. If the validation fails, the system will display detailed results clearly identifying the reason for the failure - it will display the first 100 non-validated payments with identification of the first item failing in the validation.

The application performs the following local validations:

- **Validation of the file header and footer**
  The application validates the imported file by means of the file header and footer. The application validates the identity of the send date in the header and footer, verifies the check sum specified in the footer against the total of amounts in the file and the number of records specified in the footer against the actual number in the file. In case validation is negative, the application will inform the user of this fact and of the reason for this failure. The file will not be imported to Profibanka.
- **Validation of duplicate items**
  The application validates whether items being loaded from the file have not already been loaded. By checking the sequential number and the send date during loading of each and every payment, the application validates whether it has already been imported to Profibanka or not. If it has, the application will inform the user and will display the payment in the Orders not loaded section. Such a payment will be marked for loading to the application. If loaded, the duplicity identifier of the payment will be deleted. The application will import other payments of the batch that have not yet been loaded to Profibanka - the duplicity identifier will be kept.
- **Validation of formats and content of items**
  The system validates the field formats and contents individually for each payment. After validating all payments in the file, the system will inform the user of all payments which have not been validated, along with reasons stated. Then it will load only those payments that have been successfully validated. Non-validated orders will be marked to be loaded to the application. After loading to the application, orders will be marked as non-validated and users can correct errors.
- **Validation of subject**
  You can only insert payments from accounts of the same subject into a single batch (applies to domestic orders). Therefore, the system groups individual orders into batches by subjects when importing a batch. Information on all loaded batches will be displayed in the Import results window.

File checks are stopped at the 101st error; such files cannot be loaded to the application.

Batch label

If a batch is imported, its batch tag will be displayed. You have to fill in the batch name (a description) and select the mode of accounting for this batch.

Description of the window:

Batch description - a name assigned by the user.

Type of processing - the drop-down list to select the type of processing (accounting) of individual payment orders within a batch.

Save - press to create a batch to which you can add POs.

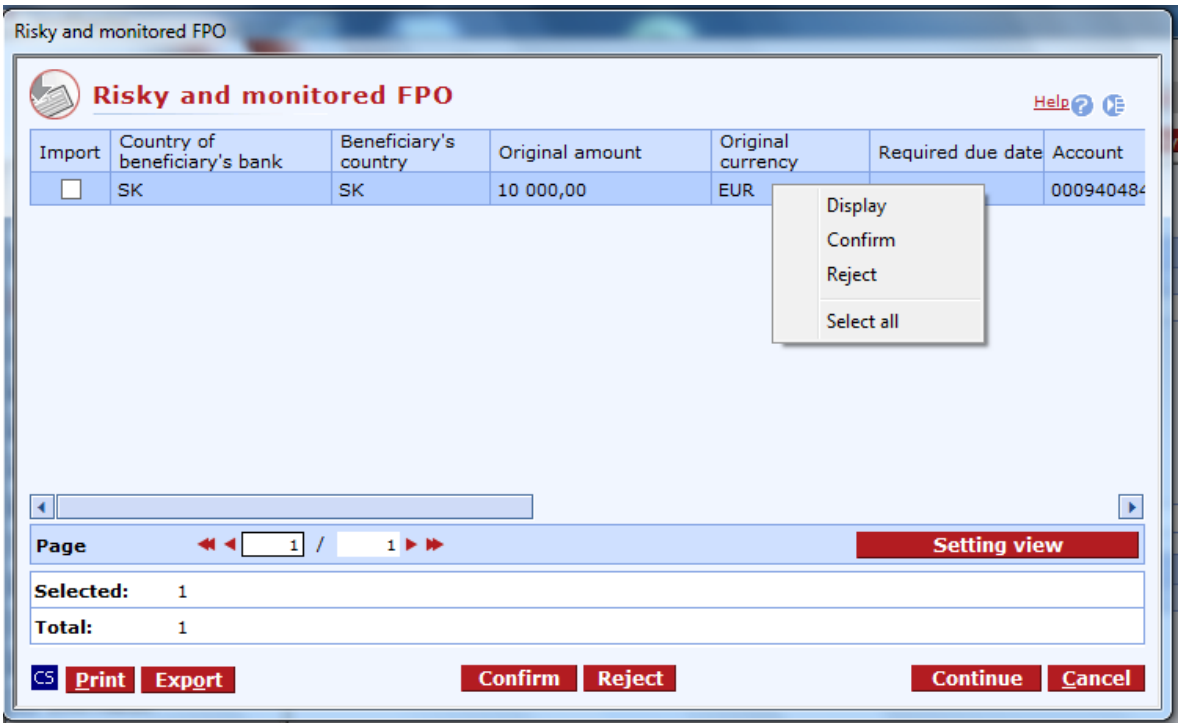
Cancel - use this button to leave the batch create session without saving the data

Loading files

After validation of a file, the system will load the file with all validated payments as new individual orders with the Entered state as a new batch (or multiple batches) with the Entered state. The system will assign unique local identifiers to individual orders and batch.
You can view, modify and delete the loaded orders and batches just as the orders and batches entered manually in the Create orders and Create batches lists. After loading a file, a dialog showing the report containing information on the loading procedure and summary information on loaded POs will appear.
Foreign payments heading for risky markets are validated separately; selected FPOs are loaded automatically (if they meet other validating conditions), non-selected FPOs are no longer displayed in the Unread orders section.

Risky and monitored FPO

This will be displayed only for foreign payments, SEPA payments and SEPA Direct Debit ordes heading for risky or monitored areas or banks or for a (risky or monitored) beneficiary.



Description of the window:

Import - the sign for orders the user wants to import.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current summary (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Confirm - press to mark the order to be imported (these orders are no longer available in the import results).

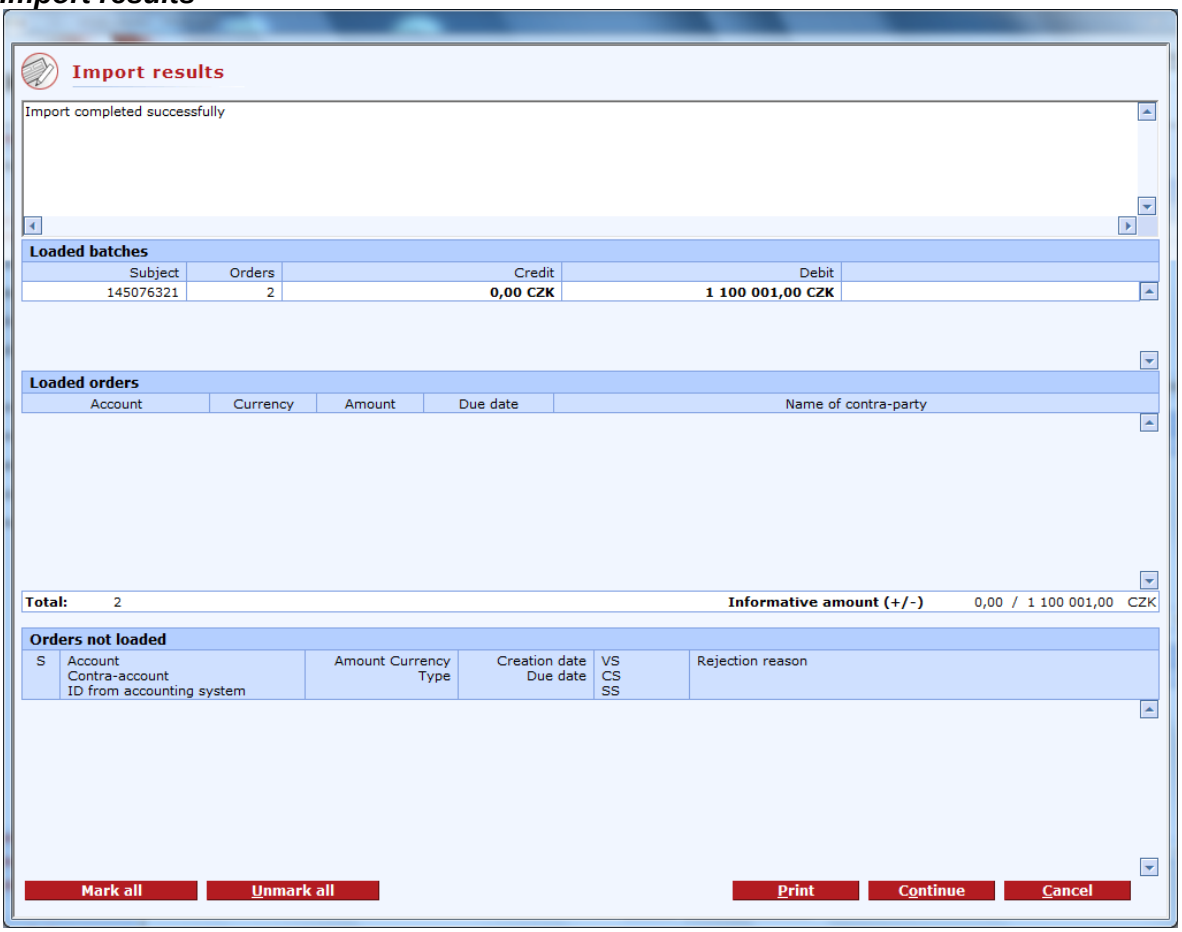
Reject - press to unmark the order to be imported (these orders are no longer available in the import results)

Continue - press to continue loading orders

Setting view - enables setting individual columns, rows, etc.

Cancel - press to stop loading orders.

Import results



Description of the window:

Description - the field for showing import results.

Loaded batches - the list of batches created of the file being loaded according to the principle of one subject = one batch.

Loaded orders - the list of individual orders from the file being loaded.

Orders not loaded - the list of rejected orders and respective reasons.

Mark box - check the box to select payment orders to be loaded and manually corrected. (gray box indicates an irrecoverable error)

Mark all - check to mark all unread payment orders (with the exception of serious errors such as non-existing payer's number).

Unmark all - check to deselect all payment orders that have not been loaded.

Print - press to print the Import results report.

Continue - this will finish loading of batches; it will enable loading of all validated orders. Loaded orders and batches will be renamed and moved to the archiving directory.

Cancel - use this button to stop loading of orders and batches without saving the data. The file being loaded will stay in its original location.

Payment orders

Use this function to enter and display orders, modify orders not yet sent to the bank, repeat already entered orders, create order templates, sign using the digital signature (chip card PIN) of the user and send for processing or to the *Orders for authorization* list.

You can create orders/batches with instant or advance due dates (up to 364 days).
Payment orders can be used for payments from current and term accounts only.

Restrictions for payment orders to the credit or to the debit of term accounts:

In compliance with the Civil code, term account funds are available the next banking day if maturity dates fall on non-banking days. Therefore, in spite of the fact that the user enters a term account maturity date, accounting will be processed only on the first subsequent banking day.
Payment order crediting or debiting term accounts can only be entered within a subject.
When transferring funds from TA, the minimum balance specified by KB information must remain in the account.
Interest cannot be transferred from TAs.
TAs cannot be closed by transferring balances.

Types of orders that can be entered in Profibanka application:

Single payment orders in CZK (Czech crowns) to the credit of CZK accounts, either within the framework of Komerční banka or within the country.

Single domestic collection orders in CZK, either within the framework of Komerční banka or within the domestic payment system (collection orders can only be entered to the credit of current accounts).

Single domestic collection orders in FC (only enabled types of accounts) without conversion (i.e. the same currency in both accounts) **can be sent only within the framework of Komerční banka**.

Payment orders in FC from foreign currency accounts to the credit of CZK accounts can be sent either within the framework of Komerční banka or within the country.

Payment orders in foreign currency can only be sent to another bank if the beneficiary's account (in the other bank) is run in CZK.

Payment orders in foreign currency without conversion (i.e. currencies of the two accounts are identical) can **only be sent within the framework of Komerční banka, online (instant processing) or for batch processing.**

Orders in foreign currency can be sent online to another bank or abroad as Outgoing foreign payments - see below.

Cross-border orders in CZK can be sent as Outgoing foreign payments.

Orders in EUR to SEPA (Single European Payment Area) can be sent as SEPA payment.

Use SEPA Direct Debit orders to initiate direct debit orders in EUR to the SEPA area.

Online orders:

Online orders are checked against the subject and user limits and also against the currently available balance valid at the moment of authorization of the order. For orders with advance due dates, the current available balance is checked on the due date of the order. In case the currently available balance is not sufficient at the moment of processing, orders can be included in so-called **multi-round processing** (see below).

Online orders as well as batch orders can be sent to the bank non-stop, round-the-clock. Online orders sent to the bank up to 8:30 p.m. will have the due date on the same business day; after this time, they will have due dates on the following business day.

Note:
In some cases, active operations in newly opened accounts may be allowed no sooner than after two business days from opening.

Note:
If a user enters a conversion transaction, the bank will use the exchange rate valid at the moment of effectiveness of the order, even in case it is cleared within multi-round processing. The time of acceptance of the payment order by the Bank has no influence on the used exchange rate. For recording, the exchange rate valid at the moment of accounting of the order is used, so it could differ from the rate valid at the time of acceptance of the order.

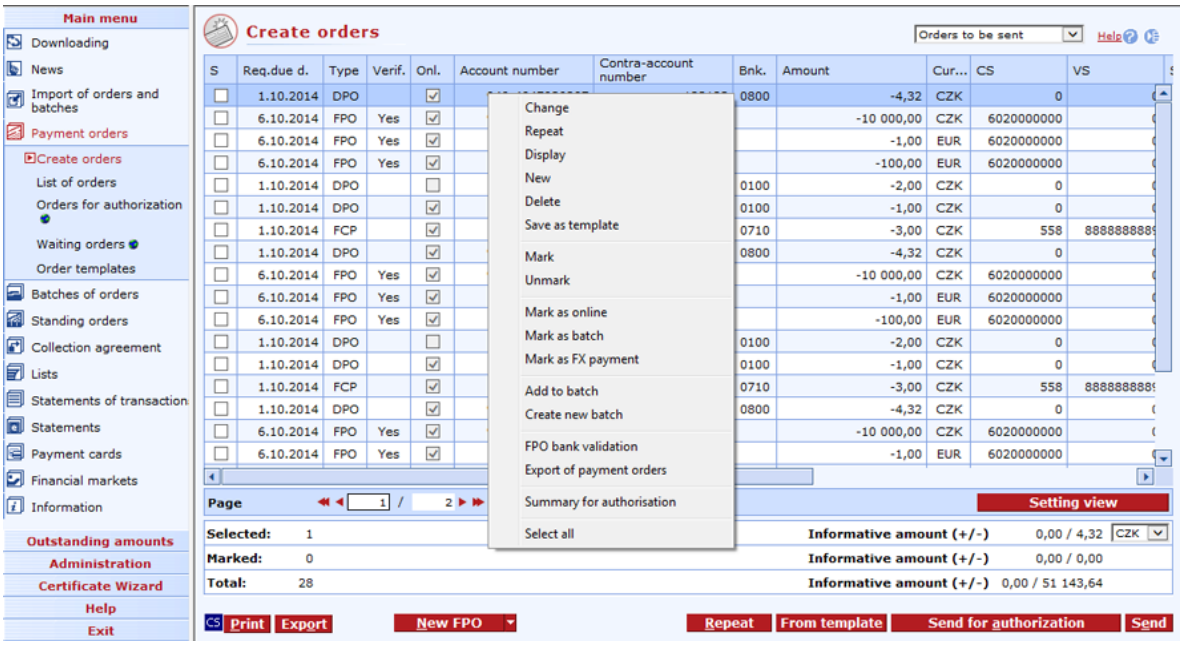
This means in case of insufficient funds during the day, when the order enters multi-round processing, the order can be recorded with a rate different from the rate valid at the moment of entering the order. If the user does not want to record the order with the later rate, he/she can cancel the payment in the status of awaiting processing and create it later, when there are sufficient funds in the account. A valid exchange rate list is available on the www.kb.cz website or directly in services of direct banking.

The bank will account (clear) conversion transactions with future due dates and conversion transactions entered on the due date earlier than the beginning of a business day on their due date – using the exchange rate valid at the moment of processing, usually after 8:00.

Create orders

This function is available to all users established in the application, with the exception of those whose role settings prevents them from using this menu.
Payment orders can be marked with online or batch signs. The online sign means the payment order will be sent for processing individually and will be processed online. The batch sign means the payment order will be sent for processing in bulk, in the form of a batch. Such a batch may contain either one or multiple payment orders. Individual payment orders with a sign entered in this way will be accounted in the continuous mode - see types of batch accounting.
It allows them to enter, change, display, delete (unsent orders), repeat, create from template, add to a batch and send orders to the bank for processing or to the Orders for authorization list. Payment orders can be created online or as batch orders.

Orders are checked against the subject and user limits and also against the currently available balance valid at the moment of authorization of the order. For orders with advance due dates, the current available balance is checked on the due date of the order. In case the currently available balance is not sufficient, orders can be included in multi-round processing.
For more information on entering and processing orders online and in batches, see Batches of orders and Orders.



Description of the window:

Change - if a single order is marked, the *Order - details* window in modification mode will appear; otherwise the *Order - details* window in the mode of multiple changes will appear (if orders of the same type are selected). Right-click to use this option. If double-clicking on the order row, the Order - details window will be displayed directly. Required changes can be carried out and saved in this window. Right-click to use this option.

Repeat - press to repeat the selected POs (this option is available the using context menu too).

Display - if a single order is selected, this function will display *Order - details* in view mode; otherwise the List of group of payment orders window will be displayed.

New DPO/New COL/New FCP/New SEPA/New SDD/New FPO/New - press to display the *Order - details* window in enter mode. Check whether at least one current account is shown in the selection of accounts/groups of accounts. If not, the following message will appear: You can only enter new orders for a current account of the client. Press New to display a simplified form for quick creation of orders in CZK. You can also use the arrow to the right of buttons to select the type of order.

New - press to display the Order - details window (for the selected type of order) in enter mode (you can also right-click to use this option).

Delete - if a single order is selected, this function will display the Order - details window in delete mode; otherwise the Confirmation dialog will be displayed for orders (you can also right-click to use this option).

Save as template – save the selected payment order as a template.

Mark - choose to mark all selected orders to be sent. Right-click to use this option.

Unmark - choose to unmark all selected orders to be sent (you can also right-click to use this option).

Online - all selected orders will be marked as online (you can also right-click to use this option).

Mark as batch - all selected orders will be marked as batch orders (you can also right-click to use this option).

Repeat - choose to open the window to select orders to be repeated (you can also right-click to use this option).

From template - press to open the window with pre-defined orders. Using these prepared templates, single orders with at least partially repeating particulars can be easily created. However, standing orders cannot use this function.

Add to the batch - press to open the Adding to the batch of orders list showing the batches related to the subject to which the account of the order belongs. All selected orders will be added to the selected batch. If the order is “online” order, the client will be prompted by a dialog to change it to “batch”. If the selected orders relate to different subjects, the following message will appear: It is not possible to add orders for multiple subjects to one batch (you can also right-click to use this option).

Create new batch - choose this option to open the batch Label and add selected orders to the batch. If the order is “online” order, the client will be prompted by a dialog to change it to “batch”. If the selected orders relate to different subjects, the following message will appear: It is not possible to add orders for multiple subjects to one batch. Right-click to use this option.

Send for authorization – selected orders will be sent to the list of orders for authorization.

Send - press to open CryptoPlus application window - the orders marked for sending will be sent upon confirmation. You cannot send more than 600 online orders at a time - if you exceed this number, the appropriate message will appear. All marked orders in the current selection of accounts/group of accounts are sent. If no such order is selected, the following message will appear: "There is no order marked for sending in current account selection".

FPO bank validation - choose this option to perform multiple checks of the beneficiary’s bank for FPOs, SEPA payments and SEPA Direct Debit orders. Confirm to load the address from library. Right-click to use this option.

Export payment orders - press to export orders to a specified directory for later download by another station with **Profibanka** installed. Orders will be exported to an EDI BEST file and disappear from the window for creating orders (they will be displayed in the list of orders with the “exported” status). On another station, orders exported in the above-mentioned way can be imported via *Import of orders and batches* menu.

Summary for authorisation – Use this option to display a summary of all selected payment orders before their authorisation.

Select all - press to mark all items of the list as selected (on all pages) (you can also right-click to use this option).

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

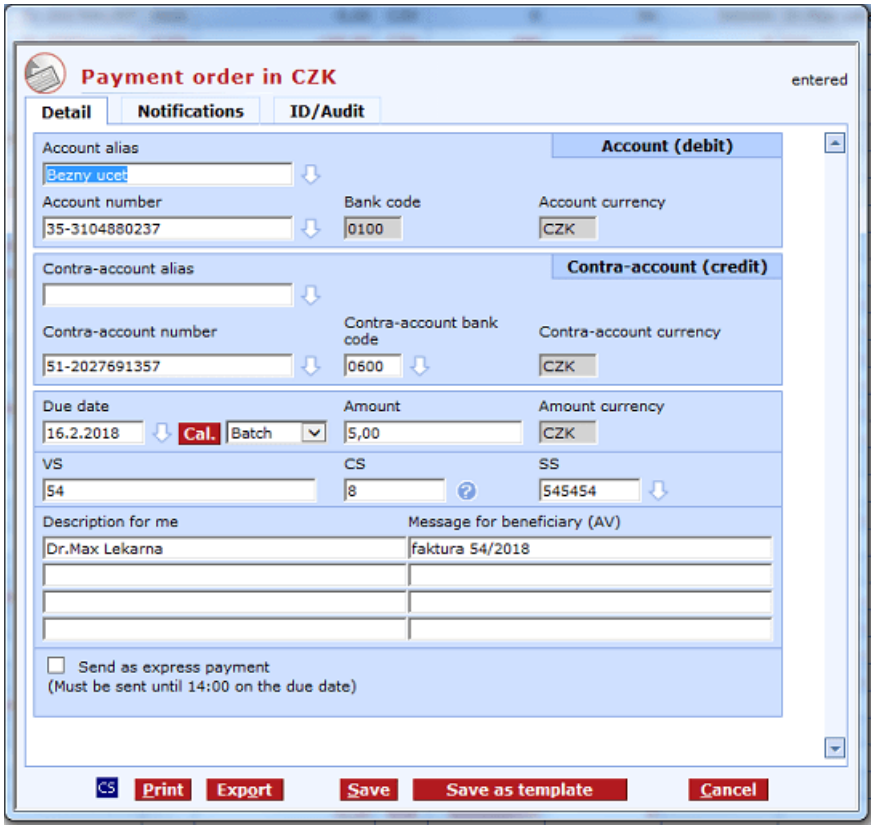
Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Modification of column (context menu of column header) - use to make multiple changes to columns of selected (marked) orders directly from the list of orders.

Setting view - enables setting of individual columns, rows etc.

New - Payment order in CZK

Use this window to enter single payment orders in CZK to the credit of CZK accounts, either within the framework of Komerční banka or within the country.



Description of the window:

Notification tab - press to set notifications of execution or rejection of payment. Notifications only apply to online payments.

Account alias - the intuitive account alias. The account number will be filled in when you confirm the name.

Account number - the number of the account the payment is made from. If the account has an alias, it will be filled in the Account alias field.

Account bank code - always 0100 (Komerční banka), not to be changed

Account currency - always CZK, not to be changed

Contra-account alias - the intuitive contra-account name. The contra-account number will be filled in when you confirm the alias.

Contra-account number - the number of account to which the amount is transferred. If the contra-account has an alias, it will be filled in the Contra-account alias field.

Contra-account bank code - the contra-account bank numeral code assigned in the Czech Republic.

Contra-account currency - always CZK, not to be changed

Required due date - a banking day date. The nearest banking day is offered.

Cal. - a graphic interface for choosing bank days. Use mouse to move a date into the Required due date field.

Batch - the field to select the mode of processing for the order: Batch - the order will be processed during night processing. Online - the order will be processed immediately on the Due date and will affect the current balance.

Amount - the transferred amount in CZK.

Amount currency - always CZK, not to be changed

VS - the variable symbol (optional).

KS - the constant symbol. It is only checked for forbidden constant symbols, subject to ČNB directions (optional).

SS - the specific symbol (optional).

Arrow next to beneficiary's SS - search for the contra-account according to specified SS.

Payer's description - the field for a brief operation description (displayed to the counterparty, too).

Description for beneficiary - the field for a brief operation description (displayed to the counterparty, too).

Send as express payment - express payments 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 banking day next to the due date at the latest.

Message for beneficiary (AV) - 4 rows for a message to the beneficiary - available only for batch entering.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (HTML). The dialog to select a file name in the language set by the toggle switch will appear.

Save - use this button to validate the order; if the order is filled in correctly, it will be saved.

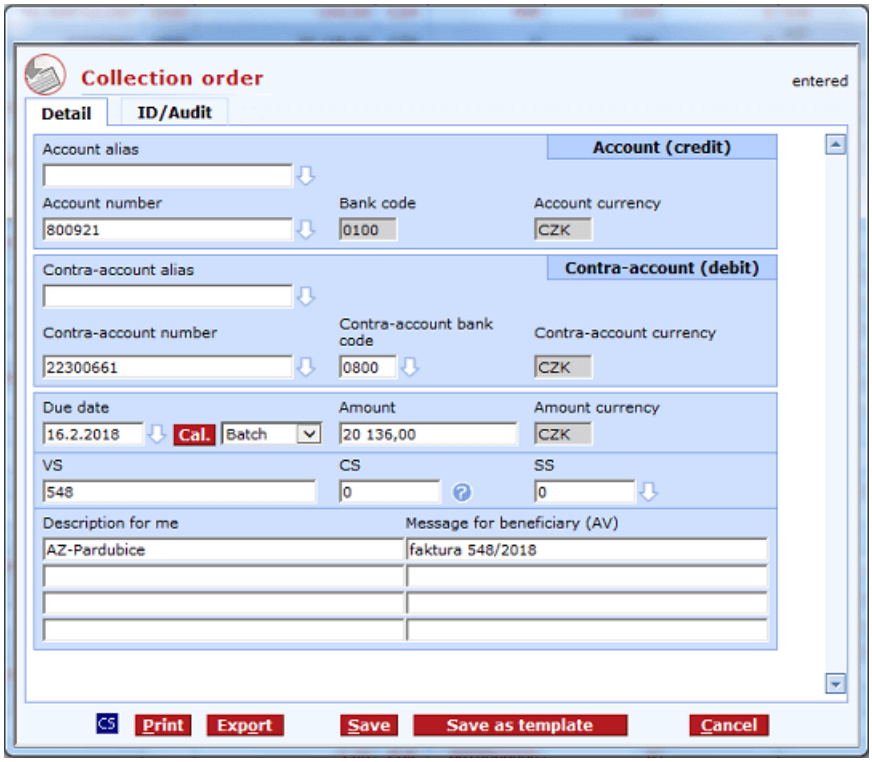
Save as template – display the form to save the order as a template.

Cancel - use this button to abandon the payment order create-session without saving the data.

New - Collection order

Single domestic collection orders in CZK,either within the framework of Komerční banka or within the domestic payment system (collection orders can only be entered to the credit of current accounts). Due date of payments to other financial institutions must be the current day + 1 banking day.

Single domestic collection orders in FC (only enabled types of accounts) without conversion (i.e. the same currency in both accounts) **can be sent only within the framework of Komerční banka**.



Description of the window:

Notification tab - press to set notifications of execution or rejection of payment. Notifications only apply to online payments.

Account alias - the intuitive account alias. The account number will be filled in when you confirm the name.

Account number - the number of the account the payment is credited to. If the account has an alias, it will be filled in the Account alias field.

Account bank code - always 0100 (Komerční banka), not to be changed.

Account currency - currency of the selected account.

Contra-account alias - contra-account currency. It must be the same as the account currency..

Contra-account number - the number of account from which the payment is made. If the contra-account has an alias, it will be filled in the Contra-account alias field.

Contra-account bank code - the contra-account bank numeral code assigned in the Czech Republic.

Contra-account currency - always CZK, not to be changed

Required due date - a banking day date. The nearest banking day is offered.

Cal. - a graphic interface for choosing bank days. Use mouse to move a date into the Required due date field.

Batch - the field to select the mode of processing for the order: **Batch** - the field to select the mode of processing for the order: Online - the order will be processed immediately on the Due date and will affect the current balance.

Amount - the transferred amount in the selected currency.

Amount currency - according to the account currency, not to be changed.

VS - the variable symbol (optional).

KS - the constant symbol. It is only checked for forbidden constant symbols, subject to ČNB directions (optional).

SS - the specific symbol (optional).

Payer's description - the field for a brief operation description (displayed to the counterparty, too).

Description for beneficiary - the field for a brief operation description (displayed to the counterparty, too).

Message for beneficiary (AV) - 4 rows for a message to the beneficiary - available only for batch entering.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (HTML). The dialog to select a file name in the language set by the toggle switch will appear.

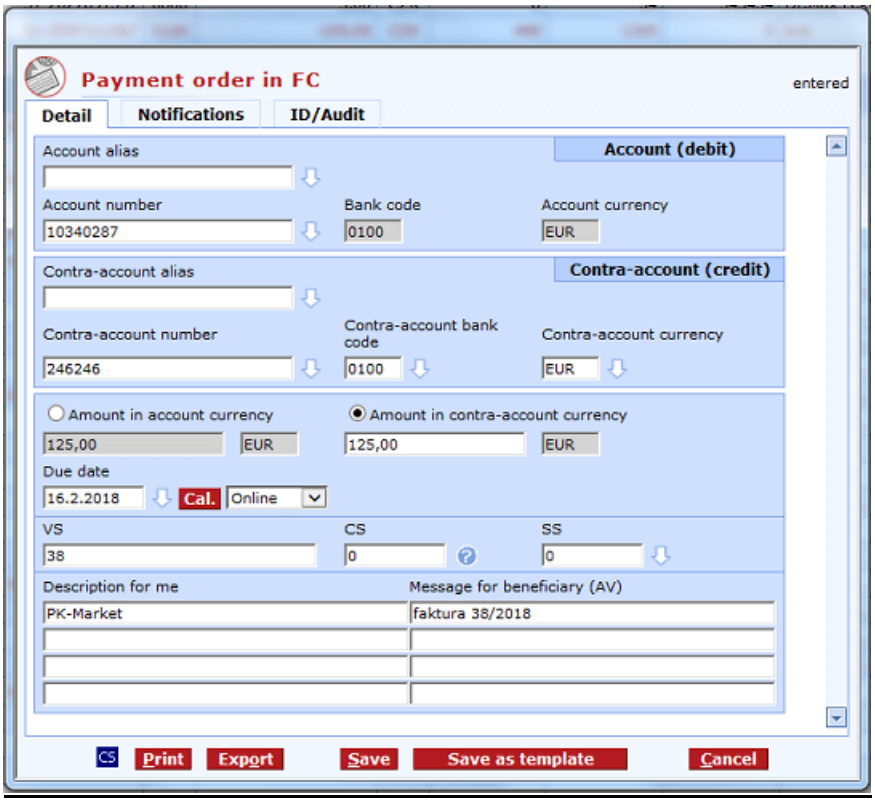
Save - use this button to validate the order; if the order is filled in correctly, it will be saved.

Save as template – display the form to save the order as a template.

Cancel - use this button to abandon the payment order create-session without saving the data.

New - Payment order in FC

Payment orders in foreign currency with conversion (i.e. the currencies of the two accounts are different) can **only be sent within the framework of Komerční banka.**
Payment orders in foreign currency without conversion (i.e. currencies of the two accounts are identical) can **only be sent within the framework of Komerční banka, online (instant processing) or for batch processing.**
Payment orders in CZK from a foreign currency account can be sent within the Czech Republic.
A payment order in FC 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.
For orders with an advance due date, the exchange rate list valid at the moment of processing the orders in the bank (i.e. on the due date) will be used.



Description of the window:

Notification tab - press to set notifications of execution or rejection of payment. Notifications only apply to online payments.

Account alias - the intuitive account alias. The account number will be filled in when you confirm the name.

Account number - the number of the account the payment is made from. If the account has an alias, it will be filled in the Account alias field.

Account bank code - always 0100 (Komerční banka), not to be changed

Account currency - according to the account, not to be changed

Contra-account alias - the intuitive contra-account name. The contra-account number will be filled in when you confirm the alias.

Contra-account number - the contra-account number to which you pay. If the contra-account has an alias, it will be filled in the Contra-account alias field.

Contra-account bank code - the contra-account bank numeral code assigned in the Czech Republic.

Contra-account currency - the code of the currency in which the contra-account is operated. It must be in the list.

Amount in account currency - the toggle switch and the field for filling in the transferred amount in the account currency

Account currency - according to the account currency, not to be changed

Amount in contra-account currency - the toggle switch and the field for filling in the transferred amount in the contra-account currency

Contra-account currency - according to the contra-account currency, not to be changed.

Required due date - a banking day date. The nearest banking day is offered.

Cal. - a graphic interface for choosing bank days. Use mouse to move a date into the Required due date field.

Batch - the field to select the mode of processing for the order: Batch - during night processing; if FC is with conversion, then online. Online - the order will be processed immediately on the Due date and will affect the current balance.

Charges in account currency - the fee charged by the bank for currency conversion. This field appears only if the charge is not zero.

Currency of charge - according to the account currency, not to be changed.

VS - the variable symbol (an optional field).

KS - the constant symbol. It is only checked for forbidden constant symbols, subject to ČNB directions (an optional field).

SS - the specific symbol (an optional field).

Payer's description - the field for a brief operation description (displayed to the counterparty, too).

Description for beneficiary - the field for a brief operation description (displayed to the counterparty, too).

Message for beneficiary (AV) - 4 rows for a message to the beneficiary - available only for batch entering.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (HTML). The dialog to select a file name in the language set by the toggle switch will appear.

Save - use this button to validate the order; if the order is filled in correctly, it will be saved.

Save as template – display the form to save the order as a template.

Cancel - use this button to abandon the payment order create-session without saving the data.

New - SEPA payment

Use this view to enter payments in EUR to SEPA Area. SEPA payments can be used for foreign (cross-border) payments in EUR or for payments in EUR within the Czech Republic (both outside KB and within KB).

You can enter more detailed identification details of the debtor and creditor in SEPA payments to be sent to a so-called SEPA compatible bank (these data usually depend on the agreement between the debtor and creditor). A SEPA-compatible bank is a bank that accepts SEPA payments with all optional SEPA payment data.

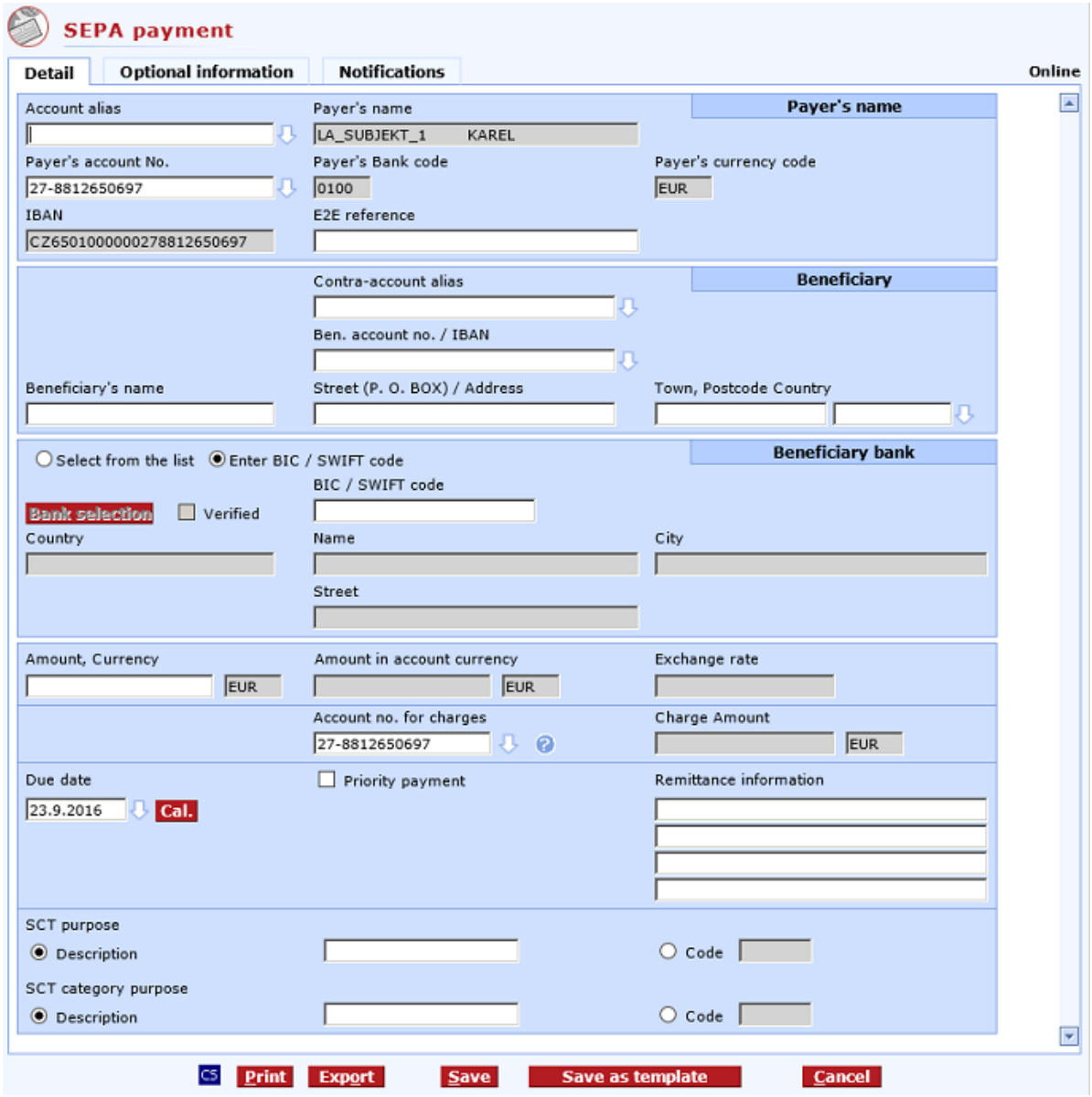
Fees for SEPA payments are always divided between the payer and beneficiary (SLV type).

Latest times for sending SEPA payments in order to keep the due date of the current Business day:

Mode of payment processing	***Latest time of sending (on business days)***
Urgent	2:00 PM
Express with conversion* (outside KB)	5:00 PM
Express without conversion	8:30 PM
Express with conversion* (outside KB)	8:30 PM

**) Express with conversion – the debtor's account currency is different from the payment currency*

After 11:00 am, urgent SEPA payments will be processed without additional SEPA information (payment references and optional identification data). If the text "SEPA" is specified (SCT purpose category / Description), urgent SEPA payments entered by 11 am will be processed with additional SEPA information (payment reference and optional identification data).



Description of the window:

Optional information tab - You can enter more detailed identification data of the payer and beneficiary (usually, these data depend on agreement between the payer and beneficiary).

Notification tab - press to set notifications of execution or rejection of payment. Notifications only apply to online payments.

Account alias - the intuitive account alias. The account number will be filled in when you confirm the name.

Payer's name - filled in according to the selected account, not to be changed

Account number / Payer's account No. The number of the account the payment is made from. If the account has an alias, it will be filled in the Account alias field.

Account bank code / Payer's Bank code - always 0100, not to be changed

Account currency / Payer's currency code - filled in according to the account currency, not to be changed

IBAN - the IBAN format of the payer's account number.

E2E reference – a field for user's needs. Its specific content depends on agreement between the payer and beneficiary (END2END).

Contra-account alias - the intuitive contra-account name. The contra-account number will be filled in when you confirm the alias.

Ben. account no. / IBAN - the beneficiary's account, to be entered only for cashless transfers. For SEPA payments, account number must be entered in the IBAN format. IBAN must be filled in without spaces and hyphens.

Beneficiary's name - the name of the beneficiary

Street (P.O. Box) - the street of the beneficiary's address

Town, Postcode, Country - beneficiary's address

Select from the list - open a new window to select the bank:

- From the list (BIC / SWIFT) - based on knowledge of the unique international bank code; it is a direct query to the bank
- From the list (Name) - if you do not know the BIC / SWIFT code, it is possible to find the bank using the first 3 characters of the bank name, town and street. It is a direct query to the bank.

It is not necessary to enter the BIC / SWIFT code. The BIC / SWIFT code will be taken from IBAN during multiple verification of the bank (FPO bank validation).

The following buttons are displayed in the bank selection window:

- **Verify (button)** - starts a direct query to the bank for data on the beneficiary's bank based on previously filled-in data. Up to 100 items can be returned. In case more than 100 banks match the entered data, the client will be prompted to specify more exact details or to fill in the bank manually. From library (Name) - if you do not know the BIC / SWIFT code, it is possible to find the bank using the first 3 characters of the bank name, town and street. It is a direct query to the bank.
- **Insert bank into the form** - if 11 characters are manually entered in BIC / SWIFT, the entered value will be moved to the form.
- **CS/EN** - the toggle switch for changing the language for printouts and the report export.
- **Print** - printing of the current list in the language set by the toggle switch.
- **Export** - exporting the current list (HTML). The dialog to select a file name in the language set by the toggle switch will appear.
- **Cancel** - use this button to abandon the payment order create-session without saving the data.

Enter BIC / SWIFT code – Use this option to enter a BIC / SWIFT code directly in the form without having to use the Bank selection function.

BIC / SWIFT code - the international bank code. The field is active only if Select from library is set to From library (BIC / SWIFT).

Verified - a check box that will be checked in case bank selection was successful. Uncheck the box to change the bank data and re-verify.

Country - the location of the bank. This field is to be filled in when selecting the bank manually or from the library (name).

Name - the name of a foreign bank

City - the town where the bank is located

Street - the street where the bank is located

Amount, Currency - the transferred amount in the currency entered. SEPA payment can only be paid in EUR currency.

Payments to the target bank of KB Bratislava received by 15:00 will be paid in the creditor's account right on the current business day; otherwise, they will be paid in on the next business day.

Amount in account currency - the to-be-transferred amount converted to the account currency, not to be changed

Exchange rate - information on the rate used to convert the amount

Account no. for charges - the account from which the payer pays the charges. By default, it is set to the account from which the payment is made. Any current account of the subject can be set.

Charge Amount - the amount and currency of the charge; filled in after booking, not to be changed.

Priority payment - the mode of payment (Urgent or Express).

Due date - the nearest possible due date - according to the banking day, mode of payment and time.

Cal. (button) - a graphic interface for choosing bank days. Use mouse to move a date into the Required due date field.

SCT purpose – specify the purpose of the payment.
Description – send non-structured information about the purpose of the payment.
Code – send information as structured information (code).

SCT purpose category – specification of the SCT purpose category.
Description – send non-structured information about the SCT purpose category. If the text "SEPA" is specified, urgent SEPA payments entered by 11 am will be processed with additional SEPA information (payment reference and optional identification data).
Code – send information as structured information (code).

Remittance information - fields for user's needs. 4 rows in total. Variable symbol can be inserted in this field in the **/VS/nnn** format, where **nnn** is the variable symbol (max. 10-digit number). Similarly, the constant symbol can be inserted (**/KS/nnn**, where **nnn** contains up to 7 digits). DCS automatically extracts both symbols to make the following available for the user:

- separate variable symbol,
- separate constant symbol,
- entire content of the Details of payment field.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (HTML). The dialog to select a file name in the language set by the toggle switch will appear.

Save - use this button to validate the order; if the order is filled in correctly, it will be saved.

Save as template – display the form to save the order as a template.

Cancel - use this button to abandon the payment order create-session without saving the data.

Note
Restrictions to entered characters:

- only the following characters are permitted in all fields: 0 to 9 / - ? : ( ) ., ' + {} space a b c d e f g h i j k l m n o p q r s t u v w x y z A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
- The characters "**:**" and "**-**" must not be in the first position of fields.

Optional information

Debtor´s identification - check this box to display the field for detailed information identifying the debtor - specific content depends on an agreement between the debtor and creditor.

- **Identification type** - select Business or Non-business.
- **BIC/SWIFT code** – this can only be entered for Identification type - Organisation
- **Document type**
- **Identification data**
- **Issuer of the document**

Creditor´s identification - check this box to display the field for detailed information identifying the creditor - specific content depends on an agreement between the debtor and creditor.

- **Identification type** - select Business or Non-business.
- **BIC/SWIFT code** – this can only be entered for Identification type - Organisation
- **Document type**
- **Identification data**
- **Issuer of the document**

Ultimate Debtor´s identification - check this box to display the field for detailed information identifying the ultimate debtor - specific content depends on an agreement between the debtor and creditor.

- **Name**
- **Identification type** - select Business or Non-business.
- **BIC/SWIFT code** – this can only be entered for Identification type - Organisation
- **Document type**
- **Identification data**
- **Issuer of the document**

Ultimate Creditor´s identification - check this box to display the field for detailed information identifying the ultimate creditor - specific content depends on an agreement between the debtor and creditor.

- **Name**
- **Identification type** - select Business or Non-business.
- **BIC/SWIFT code** – this can only be entered for Identification type - Organisation
- **Document type**
- **Identification data**
- **Issuer of the document**

New - Foreign payment

Orders in a foreign currency with or without conversion to another bank in the Czech Republic or abroad as Outgoing foreign payment.
Cross-border orders in CZK as an Outgoing foreign payment.
For orders with an advance due date, the exchange rate list valid at the moment of processing the orders in the bank (i.e. on the due date) will be used.

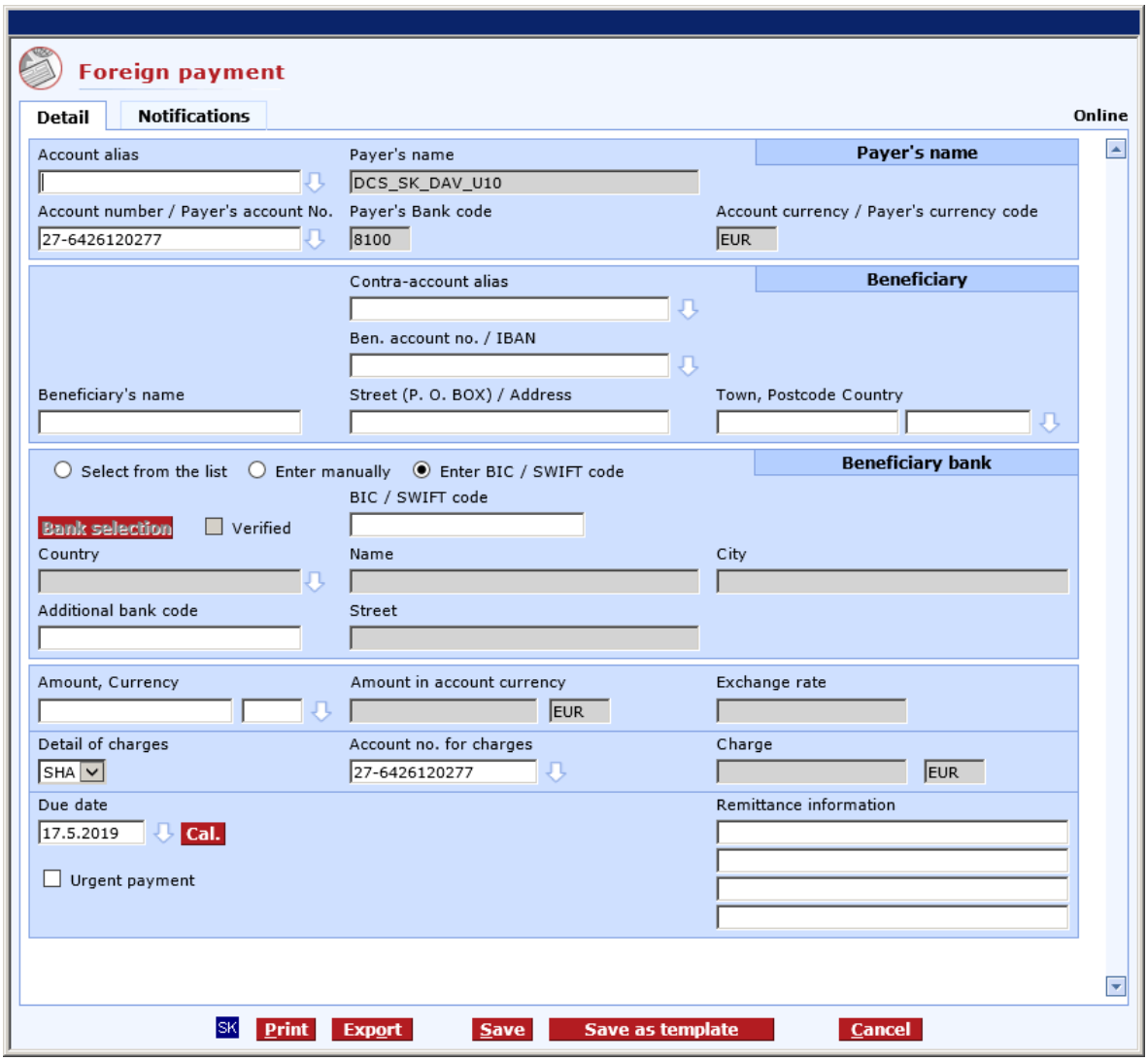
Use this function to enter **urgent** (the value date is the same as the Due date entered by the user) or **express** (the value date is the day following the Due date entered by the user) payments. Urgent payments can be created in selected currencies only (payments to KB Bratislava can be created as Express only).
Orders in any of the currencies shown in the drop-down list can be created as express. Note that for AUD, CNY and JPY, the value date is postponed by two days from the Due date due to different time zones.
In order to keep this timing, it is necessary to send urgent payments to the bank:

by 10:00 in HRK, HUF and PLN,
by 11:00 in RUB,
by 13:00 in CHF, CZK, DKK, NOK and SEK,
by 14:00 in EUR, USD, CAD and GBP.

It is necessary to send express payments to the bank:

by 17:00 express payments with conversion on the Due date,
by 20:30 express payments (without conversion)on the Due date.

The user may enter the information on the beneficiary's bank manually (type it into the appropriate fields in the exact form) or from library files.



Description of the window:

Notification tab - press to set notifications of execution or rejection of payment. Notifications only apply to online payments.

Account alias - the intuitive account alias. The account number will be filled in when you confirm the name.

Payer's name - filled in according to the selected account, not to be changed

Account number / Payer's account No. The number of the account the payment is made from. If the account has an alias, it will be filled in the Account alias field.

Account bank code / Payer's Bank code - always 0100, not to be changed

Account currency / Payer's currency code - filled in according to the account currency, not to be changed

Contra-account alias - the intuitive contra-account name. The contra-account number will be filled in when you confirm the alias.

Ben. account no. - the beneficiary's account, to be entered only for cashless transfers. For a foreign payment in EUR to countries within the SEPA Area, the beneficiary's account number in the IBAN format is mandatory.

Beneficiary's name - the name of the beneficiary

Street (P.O. Box) - the street of the beneficiary's address

Town, Postcode, Country - beneficiary's address

Select from the list - open a new window to select the bank:

- From the list (BIC / SWIFT) - based on knowledge of the unique international bank code; it is a direct query to the bank
- From the list (Name) - if you do not know the BIC / SWIFT code, it is possible to find the bank using the first 3 characters of the bank name, town and street. It is a direct query to the bank.
- Additional bank code - based on knowledge of the Additional bank code; it is a direct query to the bank.

The following buttons are displayed in the bank selection window:

- **Verify (button)** - starts a direct query to the bank for data on the beneficiary's bank based on previously filled-in data. Up to 100 items can be returned. In case more than 100 banks match the entered data, the client will be prompted to specify more exact details or to fill in the bank manually. From the list (Name) - if you do not know the BIC / SWIFT code, it is possible to find the bank using the first 3 characters of the bank name, town and street. It is a direct query to the bank.
- **Insert bank into the form** - if 11 characters are manually entered in BIC / SWIFT, the entered value will be moved to the form.
- **CS/EN** - the toggle switch for changing the language for printouts and the report export.
- **Print** - printing of the current list in the language set by the toggle switch.
- **Export** - exporting the current list (HTML). The dialog to select a file name in the language set by the toggle switch will appear.
- **Cancel** - use this button to abandon the payment order create-session without saving the data.

Enter manually - enter all data manually. In this case, the discount for automated order processing will not be applied.

Enter BIC / SWIFT code – Use this option to enter a BIC / SWIFT code directly in the form without having to use the Bank selection function.

BIC / SWIFT code - the international bank code. The field is active only if Select from library is set to From library (BIC / SWIFT).

Verified - a check box that will be checked in case bank selection was successful. Uncheck the box to change the bank data and re-verify.

Country - the location of the bank. This field is to be filled in when selecting the bank manually or from the library (name).

Name - the name of a foreign bank

City - the town where the bank is located

Additional bank code - the national bank code (equivalent to bank codes in the Czech Republic).

Street - the street where the bank is located.

Amount, Currency - the transferred amount in the currency entered. The currency must be selected from the list of allowed currencies.

Payments to target bank of KB Bratislava in EUR, CZK and USD received by 15:00 and payments in other currencies (with the exception of AUD, CNY, HRK and JPY) received by 14:00 will be paid in the creditor's account right on the current business day; otherwise, they will be paid in on the next business day.

Weak currencies should be entered without decimals. (decimals are cut off, not rounded)

Amount in account currency - the to-be-transferred amount converted to the account currency, not to be changed

Exchange rate - information on the rate used to convert the amount

Details of charges - selection of the party to pay the bank charges Use this option to select whether the costs of Komerční banka, intermediary banks and the beneficiary's bank incurred by sending the payment will be paid by the payer (OUR) or beneficiary (BEN) or if the payer will pay the costs of Komerční banka and the beneficiary will pay other costs (SHA).

Note:
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.

Account no. for charges - the account from which the payer pays the charges. By default, it is set to the account from which the payment is made. Any current account of the subject can be set.

Charge - the amount and currency of the charge; filled in after booking, not to be changed.

Urgent payment - the mode of payment (Urgent or Express).

Due date - the nearest possible due date - according to the banking day, mode of payment and time.

Cal. (button) - a graphic interface for choosing bank days. Use mouse to move a date into the Required due date field.

Remittance information - fields for user's needs. 4 rows in total. Variable symbol can be inserted in this field in the /VS/nnn format, where nnn is the variable symbol (max. 10-digit number). Similarly, the constant symbol can be inserted (/KS/nnn, where nnn contains up to 7 digits). DCS automatically extracts both symbols to make the following available for the user:
separate variable symbol,
separate constant symbol,
entire content of the Details of payment field.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (HTML). The dialog to select a file name in the language set by the toggle switch will appear.

Save - use this button to validate the order; if the order is filled in correctly, it will be saved.

Save as template – display the form to save the order as a template.

Cancel - use this button to abandon the payment order create-session without saving the data.

Note
Restrictions to entered characters:

only the following characters are permitted in all fields: 0 to 9 / - ? : ( ) ., ' + {} space a b c d e f g h i j k l m n o p q r s t u v w x y z A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
The characters "**:**" and "**-**" must not be in the first position of fields.

You may send only express or urgent payments via **Profibanka**. For urgent payments, the value date (the date of booking to the bank account) is defined as D+0 (D = due date, the date of booking in the client's account); for express payments it is defined as D+1. In order to be able to maintain these terms, time limits for sending payment orders have been defined so there is enough time to process transactions in the CKB with the required value.

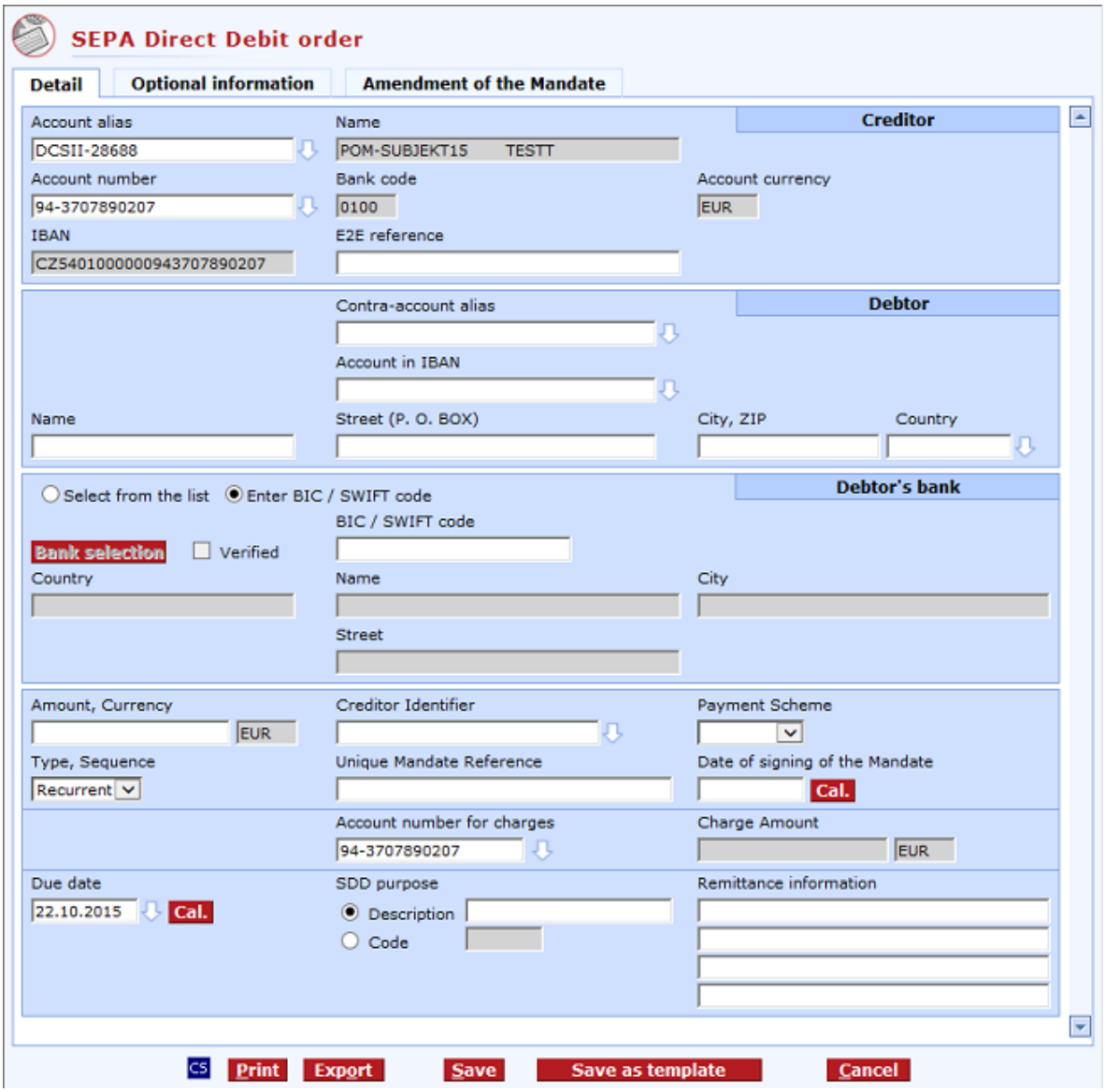
Note: BIC / SWIFT codes starting with "999" are not genuine BIC / SWIFT codes; they are "pseudo codes" used for KB. Charges are calculated differently when using these pseudo codes.

New - SEPA Direct Debit order

Use this form to initiate a SEPA Direct Debit order from a current account in EUR to the SEPA area (to a so-called SEPA DD compatible bank). Orders can be sent within the Czech Republic, incl. Komerční banka.

SEPA Direct Debit order is an instruction (payment creditor) to deduct financial funds from an account of a SEPA Direct Debit debtor. In the Order, the user must specify data corresponding to the agreement (mandate) concluded between the creditor and the debtor of the SEPA Direct Debit.

The user (owner/authorised person) **may actively initiate SEPA orders only on condition that the subject being served has concluded a contract for the provision of the SEPA Direct Debit service** (SEPA Direct Debit Initiation Agreement).



Description of the window:

Optional information tab - you can enter more detailed identification data of the debtor and creditor (usually, these data depend on an agreement between the debtor and creditor).

Amendment of the Mandate tab – use this window to enter optional data about the ultimate authorisation.

Account alias - intuitive custom name. The account number will be filled in when you confirm the name.

Name – filled in according to the selected account, cannot be changed.

Account number - number of the account from which the order is made. If the account has an alias, it will be entered in the Account alias field.

Bank code - always 0100, not to be changed.

Account currency – added according to the account currency, not to be changed

IBAN - IBAN format of the creditor's account number.

E2E reference – field for user's needs. Its specific content depends on an agreement between the debtor and creditor (END2END).

Contra-account alias – intuitive contra-account alias. The contra-account number will be filled in when you confirm the alias.

Account in IBAN – debtor's account must be entered in the IBAN format.

Name - name (debtor's name).

Street (P. O . BOX) – debtor's address (street).

City, ZIP, Country – debtor´s address (city, ZIP, country).

Select from the list - open a new window to select the bank:

- From the list (BIC / SWIFT) - based on knowledge of the unique international bank code; it is a direct query to the bank
- From the list (Name) - if you do not know the BIC / SWIFT code, it is possible to find the bank using the first 3 characters of the bank name, town and street. It is a direct query to the bank.

For SEPA Direct Debit, only a SEPA Direct Debit (SDD)-compatible bank can be selected.

The following buttons are displayed in the bank selection window:

- **Verify (button)** - starts a direct query to the bank for data on the beneficiary's bank based on previously filled-in data. Up to 100 items can be returned. In case more than 100 banks match the entered data, the client will be prompted to specify more exact details or to fill in the bank manually. From library (Name) - If you do not know the BIC / SWIFT code, it is possible to find the bank using the first 3 characters of the bank name, town and street. It is a direct query to the bank.
- **Insert bank into the form** - if 11 characters are manually entered in BIC / SWIFT, the entered value will be moved to the form.
- **CS/EN** - the toggle switch for changing the language for printouts and report export.
- **Print** - printing of the current summary in the language set by the toggle switch.
- **Export** - exporting of the current summary (HTML). A dialog to select a file name in the language set by the toggle switch will appear.
- **Cancel** - use this button to abandon the payment order create-session without saving the data.

Enter BIC / SWIFT code – use this option to enter a BIC / SWIFT code directly in the form without having to use the Bank selection function.

BIC / SWIFT code - use this field to enter the international bank code.

Verified - checkbox that will be checked in case the bank selection was successful.

Country - location of the bank. This field is to be filled in when selecting the bank manually or from the library (name).

Name – bank's name.

City - the city where the bank is located.

Street – bank's street.

Amount, Currency - transferred amount in the currency entered. SEPA Direct Debit orders can only be paid in the EUR currency.

Creditor Identifier – CID of the creditor specified in the SEPA Direct Debit Initiation Agreement,

Payment Scheme – select a payment scheme from those specified in the SEPA Direct Debit Initiation Agreement.

- B2B - for natural persons (entrepreneurs) and legal entities,
- CORE - for natural persons (non-entrepreneurs), natural persons (entrepreneurs) and legal entities.
- COR 1 - for natural persons (non-entrepreneurs), natural persons (entrepreneurs) and legal entities.

Type, Sequence – specify the type and sequence of the SEPA Direct Debit according to the agreement concluded between the debtor and creditor so that it matches the "Mandate".

- First
- Recurrent
- Final
- One-off

Unique Mandate Reference – specify the UMR concluded in the "Mandate" between the creditor and the debtor.

Date of signing the Mandate – date of signing the Mandate agreed between the creditor and the debtor.

Cal. (button) - graphical view of calendar days. Use your mouse to move a date into the Date of signing of the Mandate field.

Account number for charges – account from which the creditor pays fees for a SEPA Direct Debit paid in. By default, it is set to the account from which the payment is made. Any current account of the subject can be set.

SDD purpose – specify the purpose of the direct debit.
Description – send non-structured information about the purpose of the direct debit.
Code – send information as structured information (code).

Due date – the first possible due date (sending a SEPA Direct Debit order), depending on the business day, payment scheme and type (sequence) of direct debit.

Cal. (button) - graphic interface for choosing bank days. Use your mouse to move a date into the Required due date field.

Remittance information – fields for user's needs.
4 rows in total. Variable symbol can be inserted in this field in the **/VS/nnn** format, where **nnn** is the variable symbol (max. 10-digit number). Similarly, the constant symbol can be inserted (**/KS/nnn**, where **nnn** contains up to 7 digits). DCS automatically extracts both symbols to make the following available for the user:
separate variable symbol,
separate constant symbol,
entire content of the Remittance information field.

Pass on the creditor´s address to the debtor – if "Yes" is specified, the postal address will be provided to the debtor.

CS/EN - the toggle switch for changing the language for printouts and report export.

Print - printing of the current summary in the language set by the toggle switch.

Export - exporting of the current summary (HTML). A dialog to select a file name in the language set by the toggle switch will appear.

Save - use this button to validate the order; if the order is filled in correctly, it will be saved.

Save as template – display the form to save the order as a template.

Cancel - use this button to abandon the payment order create-session without saving the data.

Note
Restrictions on entered characters:

- only the following characters are permitted in all fields: 0 to 9 / - ? : ( ) ., ' + {} space a b c d e f g h i j k l m n o p q r s t u v w x y z A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
- The characters "**:**" and "**-**" must not be in the first position in the fields.

Optional information

Creditor´s identification - check this box to display the field for detailed information identifying the creditor - specific content depends on an agreement between the debtor and creditor.

- **Identification type** - select Business or Non-business.
- **BIC/SWIFT code** – this can only be entered for Identification type - Organisation

- **Document type**
- **Identification data**
- **Issuer of the document**

Debtor´s identification - check this box to display the field for detailed information identifying the debtor - specific content depends on an agreement between the debtor and creditor.

- **Identification type** - select Business or Non-business.
- **BIC/SWIFT code** – this can only be entered for Identification type - Organisation
- **Document type**
- **Identification data**
- **Issuer of the document**

Ultimate Creditor´s identification - check this box to display the field for detailed information identifying the ultimate creditor - specific content depends on an agreement between the debtor and creditor.

- **Name**
- **Identification type** - select Business or Non-business.
- **BIC/SWIFT code** – this can only be entered for Identification type - Organisation
- **Document type**
- **Identification data**
- **Issuer of the document**

Ultimate Debtor´s identification - check this box to display the field for detailed information identifying the ultimate debtor - specific content depends on an agreement between the debtor and creditor.

- **Name**
- **Identification type** - select Business or Non-business.
- **BIC/SWIFT code** – this can only be entered for Identification type - Organisation
- **Document type**
- **Identification data**
- **Issuer of the document**

Amendment of the Mandate

Amendment of the Mandate - check this box to display the field for detailed information identifying the ultimate authorisation/mandate - specific content depends on an agreement between the debtor and creditor.

- **Original creditor´s name**
- **Original Creditor Identifier**
- **Original Unique Mandate Reference**

- **Original debtor´s account in IBAN**
- **Original debtor´s bank (BIC/SWIFT code)**

New - Payment order in CZK (Multiple PO)

Use this window to quickly enter payment orders in CZK, either within KB or to other domestic banks. The window contains only basic payment data. For detailed entering of payment data, use the *Payment order in CZK* window.

Description of the window:

Account - the number of the account the payment is made from.

Bank code (of the account) - always 0100.

Currency (of the account) - always CZK.

Due date - a banking day date. The nearest banking day is offered.

Cal. (button) - a graphic interface for choosing bank days. Use mouse to move a date into the Required due date field.

Contra-account - the contra-account number to which you are paying.

Contra-account bank code - the contra-account bank numeric code assigned in the Czech Republic.

Currency (of the contra-account) - always CZK.

Batch - the field to select the mode of processing for the order: Batch - the order will be processed during night processing. Online - the order will be processed immediately on the Due date and will affect the current balance.

Amount - the transferred amount in CZK.

Currency (of the amount) - always CZK.

VS - the variable symbol (optional).

KS - the constant symbol. It is only checked for forbidden constant symbols, subject to ČNB directions (optional).

Question mark - a list of forbidden CSs.

SS - the specific symbol (optional).

Save - press to save the order and move to enter a new one.

Change - press to modify a selected PO. You can right-click to use the function (multiple modification is available too).

Delete - press to delete selected POs.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

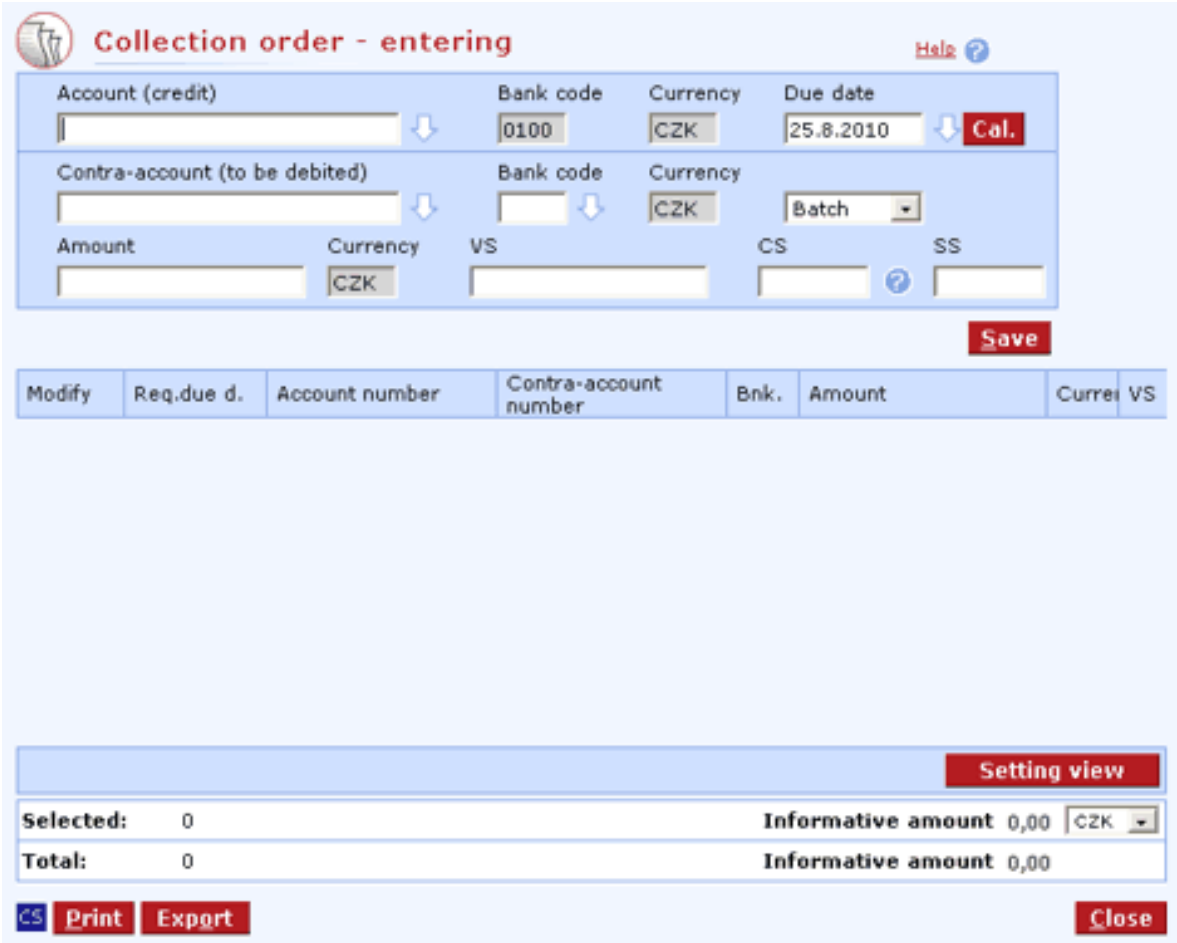
Export - exporting the current list (CSV or RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Close - press to close the window of multiple entering and move entered POs to the Create orders window.

New - Collection order (Multiple CO)

Use this window to quickly enter collection orders, either within KB or to other domestic banks. The window contains only basic payment data. For detailed entering of payment data, use the *Collection order* window. Due date of payments to other financial institutions must be the current day + 1 banking day.



Description of the window:

Account - the number of the account the payment is made from.

Bank code (of the account) - always 0100.

Currency (of the account) - currency of the selected account.

Due date - a business day of the bank. The nearest business day is offered.

Cal. (button) - a graphic interface for choosing bank days. Use mouse to move a date into the Required due date field.

Contra-account - the contra-account number to which you are paying.

Contra-account bank code - contra-account currency. It must be the same as the account currency.

Currency (of the contra-account) - always CZK.

Batch - the field to select the mode of processing for the order: Batch - the order will be processed instantly. Online - the order will be processed immediately on the Due date and will affect the current balance.

Amount - the transferred amount in the selected currency.

Currency (of the amount) - according to the account currency, not to be changed.

VS - the variable symbol (optional).

KS - the constant symbol. It is only checked for forbidden constant symbols, subject to ČNB directions (optional).

Question mark - a list of forbidden CSs.

SS - the specific symbol (optional).

Save - press to save the order and move to enter a new one.

Change - press to modify a selected PO. You can right-click to use the function (multiple modification is available too).

Delete - press to delete selected POs.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

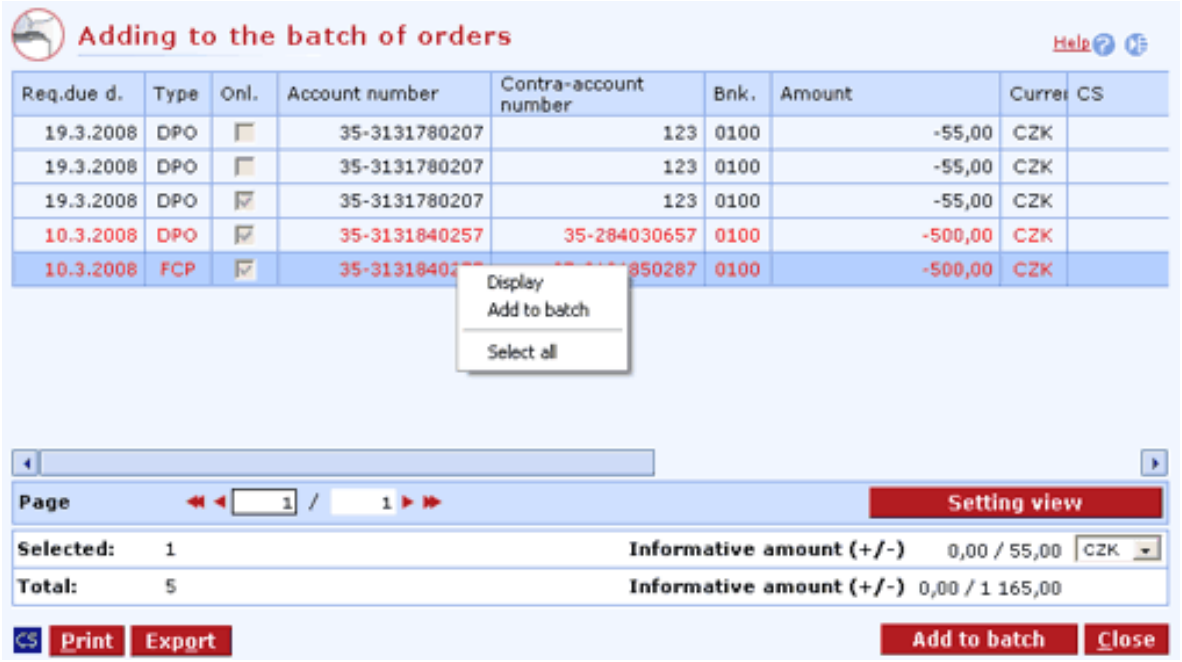
Export - exporting the current list (CSV or RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Close - press to close the window of multiple entering and move entered POs to the Create orders window.

Add to the batch of orders

The selected order is added to the actual batch here. If the order has been marked for Online processing, it will be transferred to batch processing. Only orders not sent for processing in the AS (application server) are shown. Only orders for the subject to which the batch is assigned are displayed.



Description of the window:

Display - use this option to display order details in view mode or List of group of payment orders

Add to the batch - batch details will appear to add the PO or to perform Multiple adding

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

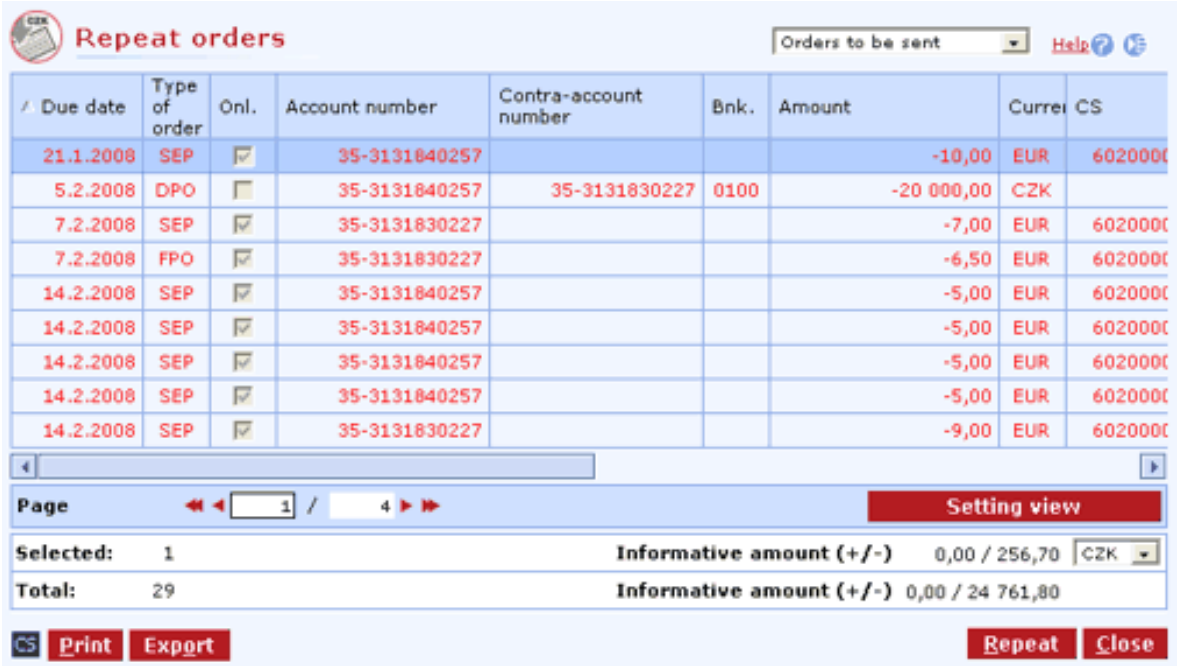
Export - exporting the current list (CSV or RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Close - close the dialog.

Repeat

The list of orders used for repeating orders (creating a new order on the basis of an existing order). Previously entered orders can be repeated from *List of orders* - using the context menu, or from the *Create orders* list - using the Repeat button. Either single or multiple orders can be repeated. Different types of multiple orders can be repeated simultaneously (payments in CZK, collections, payments in FC).



Description of the window:

Orders to be sent - choose a filter for displaying data. By default, orders not yet sent are set.

Display - use this option to display the Order - details window in view mode or List of group of payment orders.

Repeat - this function will display Order - details in the Repeat mode, pre-fill some of the fields or display Multiple repetition

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

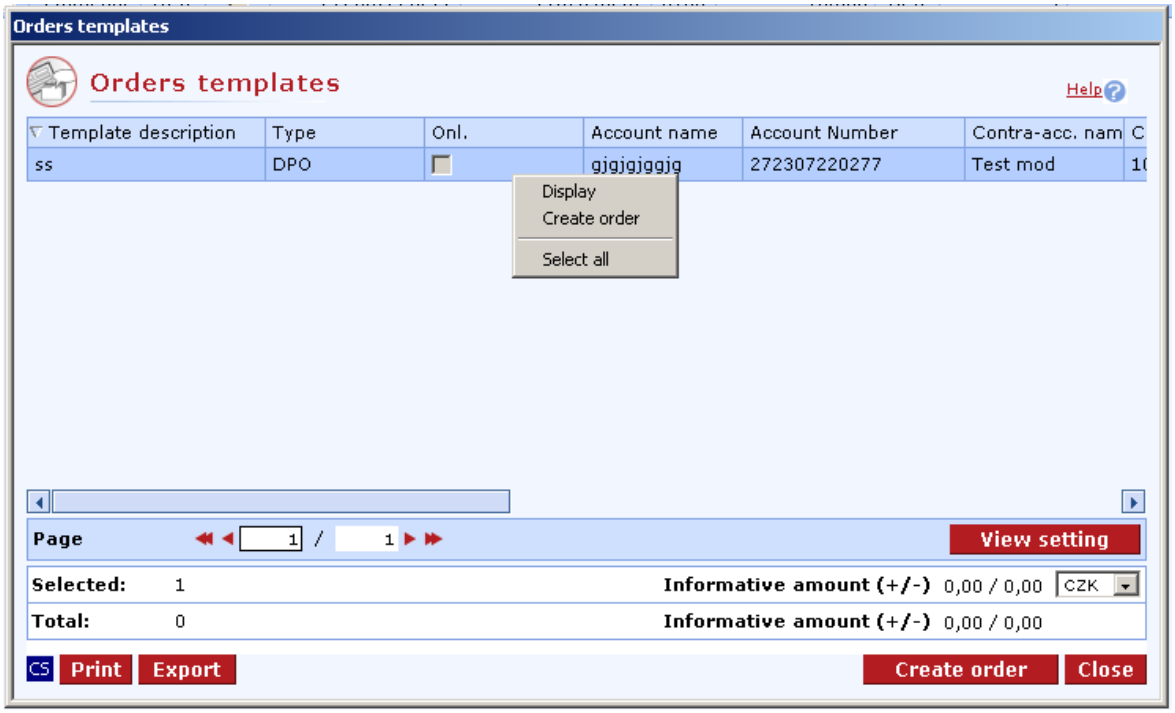
Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Close - close the dialog.

Templates

Press the *From template* button in the *Create orders* menu.
Use this option to display the Order templates window. You can create a new order on the basis of a selected order template.



Description of the window:

Display - use this option to display Template detail in view mode or List of group of order templates

Create order - this option will display the order display in the New mode, pre-fill some of the fields on the basis of the template or display List of group of order templates in the New mode

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

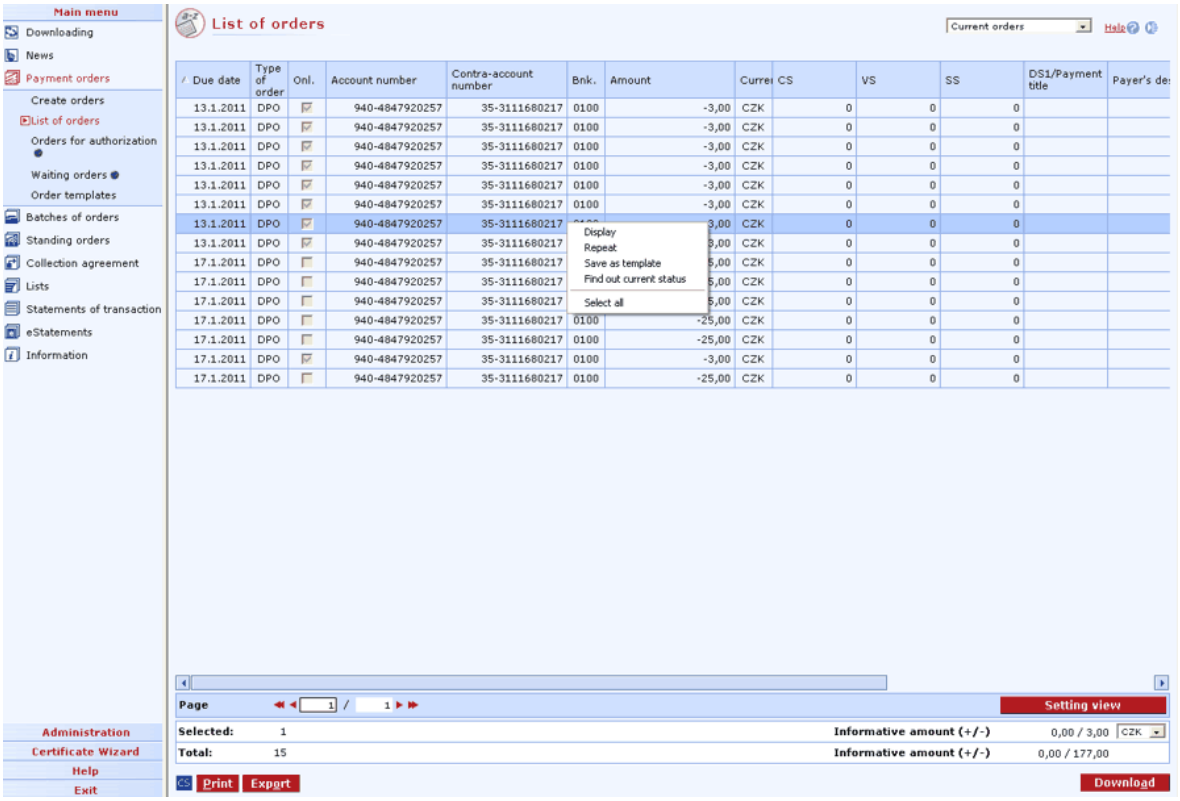
Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Close - close the dialog.

List of orders

The main viewing function that displays all orders, regardless of their state of processing. It shows the stage of order/ batch processing and the result of processing.
Press **Download** to receive the **last status** of every payment.
If you want to display only some orders (e.g. rejected), make your choice in the upper right corner of this window. When opening a list of orders, “current orders” will always be displayed first - i.e. all sent and unsent orders for the last 30 days - see *System setup* - according to their due dates and regardless of their status of processing.
The “rejected orders” option includes only rejected payments sent through direct banking applications (rejected payments entered through the call center or a branch, rejected standing orders, rejected SIPO payments, etc. will not be displayed).
For every selected order you can display a detailed view and the payment identification, specifying who and when changed, sent and authorized the payment and what type of notification was required.



Description of the window:

Display - use this option to display the Order - details window in view mode or List of group of payment orders.

Repeat - press to repeat selected orders and move them to the Create orders list.

Save as template – save the selected payment order as a template.

Find out current status - Use this option to download data of selected payment orders from the server of Komerční banka. This option will be used when users do not download (update) the database for longer time and orders remain in so-called incomplete status.

Download - press to update the status of payment orders. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established,

the application version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN before establishing a new connection.
Global users with valid certificates are authorized to perform downloads.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

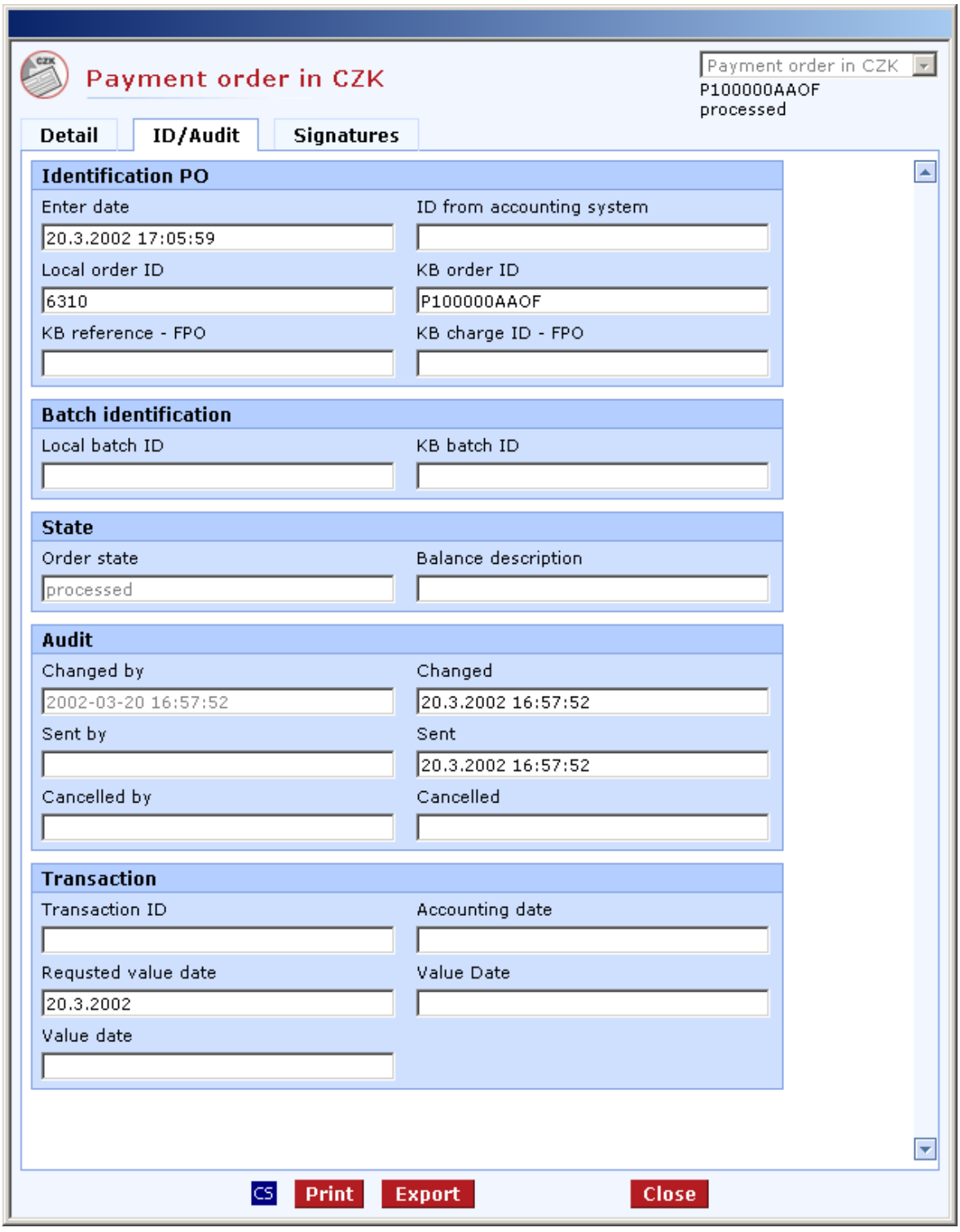
Setting view - enables setting individual columns, rows etc.

Order - details

You can display a variety of complementary data for every PO. Access this data via tabs in the PO display in view mode.

ID / audit

The ID / audit tab contains the main data on the PO history and its state.



Description of the window:

Creation date - the date the order was created or imported

ID from accounting system - identification from the client's accounting software

Local order ID - an internal number of an order in the application

KB order ID - an identifier assigned to the order by AS when sending to the bank

KB reference - FPO - a numerical identifier of a foreign payment order in the system of Smooth payments

KB charge ID - FPO - an identifier of an additional transaction to a foreign payment order

Local batch ID - an internal number of the batch into which the order was inserted

KB batch ID - an identifier assigned by AS to the batch containing this payment order when sending the batch to the bank

Order status - description of the current state of the order

Order description - details of the current state of the order

Changed by - identification of the client who initialized the last change of the order (corrected ...)

Changed - the date and time when the order was changed

Created by - identification of the client who sent the order to the bank

Receipt date in KB - the date and time of sending the order to the bank

Cancelled by - identification of the client who signed the order in the For Authorization list (who authorized the order for processing)

Cancelled - the date and time of authorization

Transaction ID - an identifier from the internal bank system

Clearing date - the date on which the order was cleared

Required due date - the date on which the client wanted to clear the order

Due date - the date when the exchange rate is used or from which the amount is bearing interest

Value date - the date when the FP or SEPA was received by the bank or when it was sent from the bank

CS/EN - the toggle switch for changing the language for printouts and the report export.

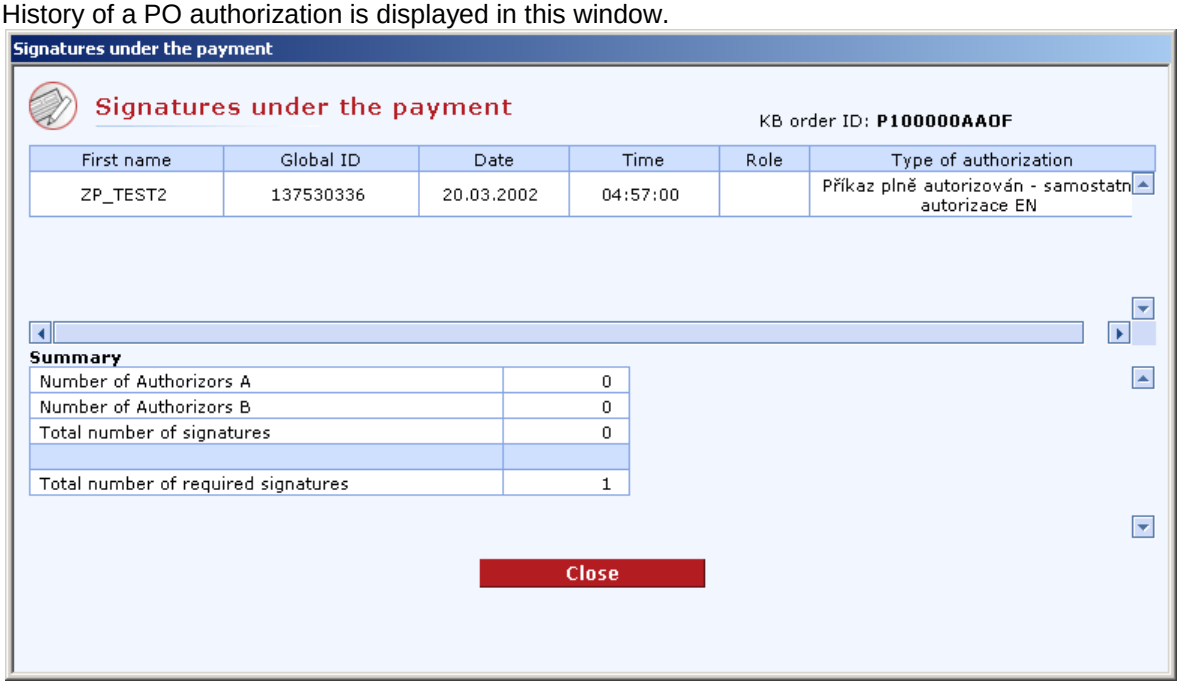
Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (HTML). The dialog to select a file name in the language set by the toggle switch will appear.

Close - close the dialog.

Signatures

History of a PO authorization is displayed in this window.



Description of the window:

List of users - identification of users who signed the PO. Only data for multiple authorizations are displayed.

Number of signatures of A authorizers - the number of role A users who signed the PO

Number of signatures of B authorizers - the number of role B users who signed the PO

Total number of signatures - the total of all undersigned users of both role types

Total number of required signatures - the total number of all required signatures of users of both roles.

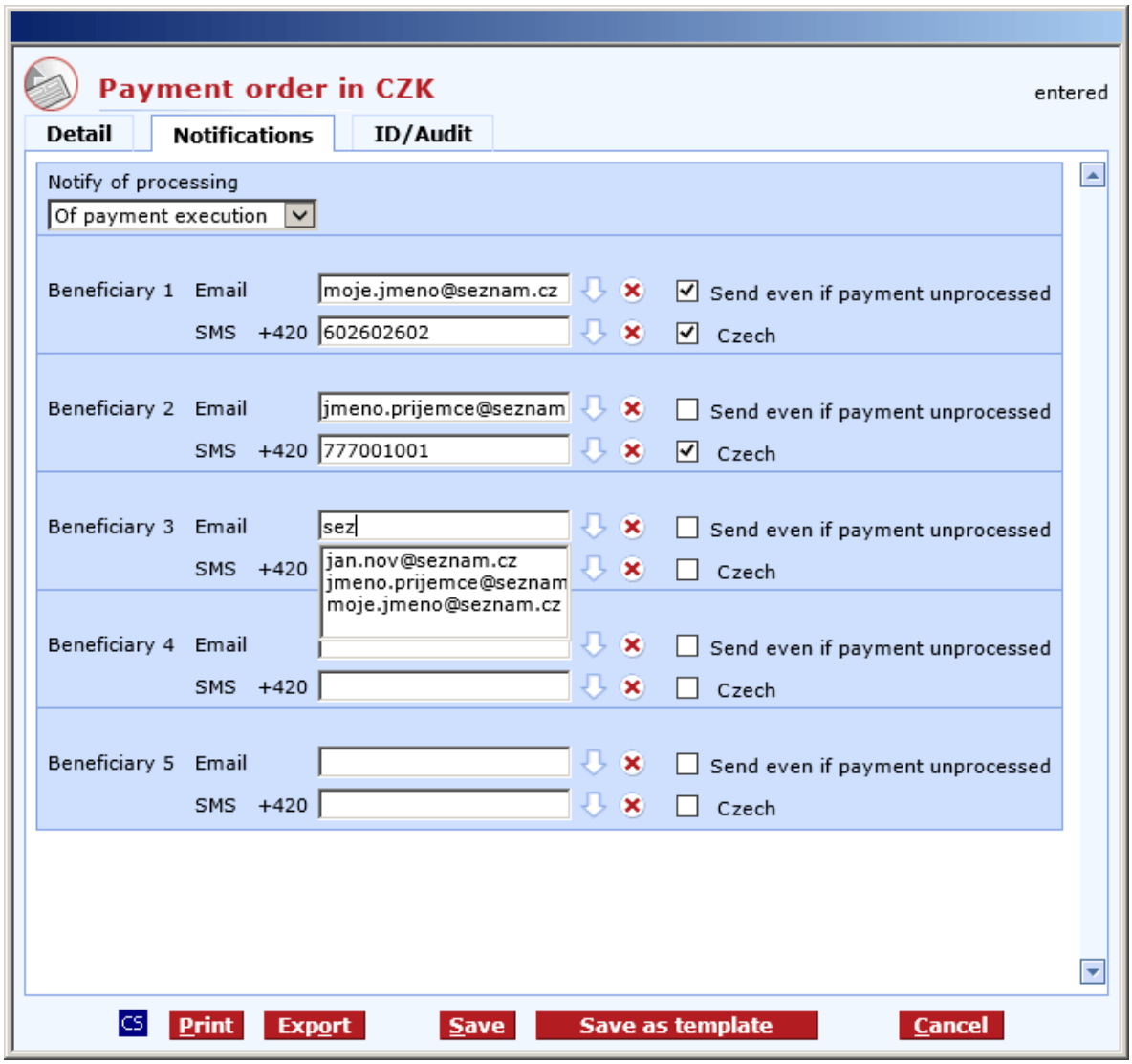
Close - close the signing window and return to the *Order - details* window.

Notification tab

Notifications can only be set for online payments. By enabling notifications of processing and non-processing of payments, it is possible to have messages of payment processing results sent either via e-mail or GSM (SMS).

Notifications cannot be set for collections or for multiple orders. A notification of a single payment can be sent to multiple addresses or numbers (up to five addresses and 5 numbers).

When an order is saved, the entered new address or number will automatically be added to the local list for the specific station and the specific user and value can be selected by the autocomplete function the next time.



Description of the window:

Notify of processing - as standard, this option is set to "Never". Select the "Of payment execution" value to activate elements of the notification entry.

Email - full-text autocomplete field to enter/select address.

SMS - full-text autocomplete field to enter/select number.

"Arrow" button - display/hide the autocomplete field to filter records according to the entered substring in the specific field.

"Cross" button - use this option to remove the value in the appropriate field from the local list of addresses and numbers if it is not desired in autocomplete. Use this option to administer the autocomplete function.

Send even if payment unprocessed - notification will be sent even in case the payment is not processed.

English - notification will be sent in English language version.

CS/EN - the toggle switch for changing the language for printouts and report export.

Print - printing of the current summary in the language set by the toggle switch.

Export - exporting the current list (HTML). The dialog to select a file name in the language set by the toggle switch will appear.

Save - use this button to validate the order; if the order is filled in correctly, it will be saved. All new addresses and numbers will be automatically saved in the local list.

Save as template - display the form to save the order as a template.

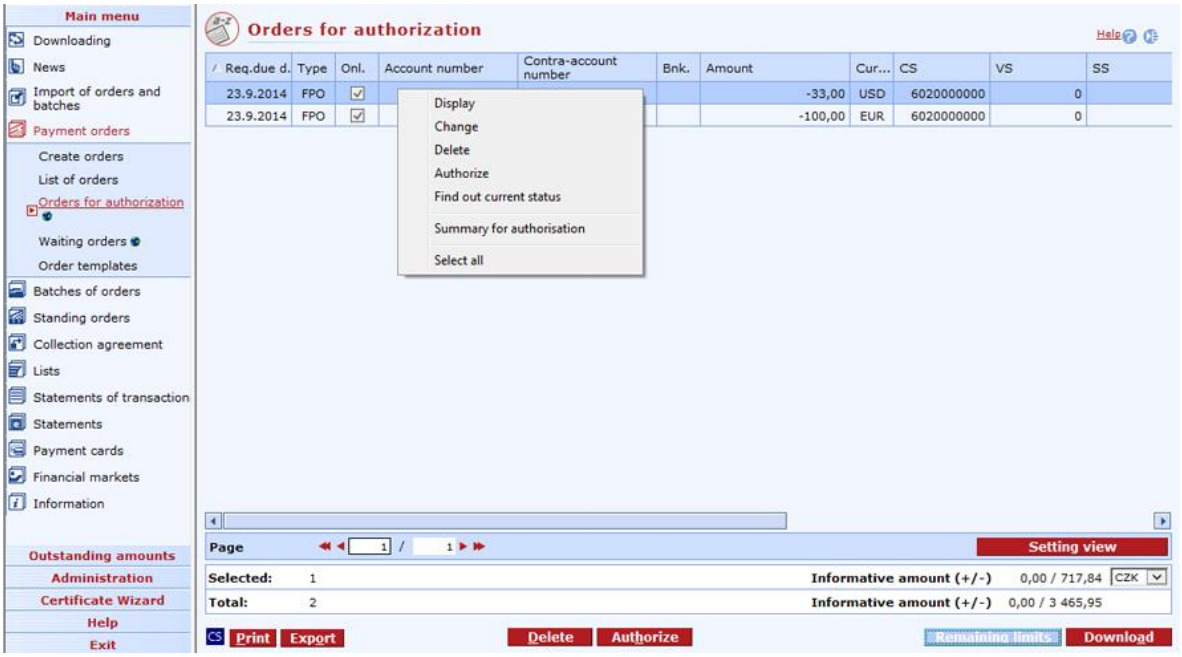
Cancel - use this button to abandon the payment order create-session without saving the data.

Orders for authorization

This window shows the list of orders sent by a user for authorization by another user (e.g. a user with higher rights - limit, or for signing by other users if multiple authorization is applied) or for later authorization by the same user. Apart from orders sent to this list directly by the user, orders that were sent by the user directly for processing but exceeded user or subject limits are also stored automatically in this list. In this list, orders can be changed, cancelled and sent for authorization and processing individually or in bulk.

Features of the Orders for authorization function:

The list of orders for authorization shows orders related to current accounts/groups of accounts selected in the combo box in the upper frame of the application to which the user has access rights.
It is possible to sort and filter payment orders in the list of orders for authorization using a number of criteria.
Orders are stored in the Orders for authorization list for up to 31 calendar days. Older orders will be deleted from the list automatically without prior warning.



Description of the window:

Display - use this option to display Order - details in view mode or List of group of payment orders

Modification of column (context menu of column header) - use to make multiple changes to columns of selected (marked) orders directly from the list of orders.

Change - this will open the Order - details window in the edit mode. This option is not available for multiple orders.

Delete - the Order - details window in cancel mode or Confirmation of multiple deletion will appear

Authorize - you can authorize up to 600 orders at a time only. The sum total of authorized orders must not exceed the remaining user and subject limits to accounts. If everything is correct, the CryptoPlus application window will appear. You can sign the orders here and send them for processing.

Find out current status - Use this option to download data of selected payment orders from the server of Komerční banka. This option will be used when users do not download (update) the database for longer time and orders remain in so-called incomplete status.

Summary for authorisation – Use this option to display a summary of all selected payment orders before their authorisation.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

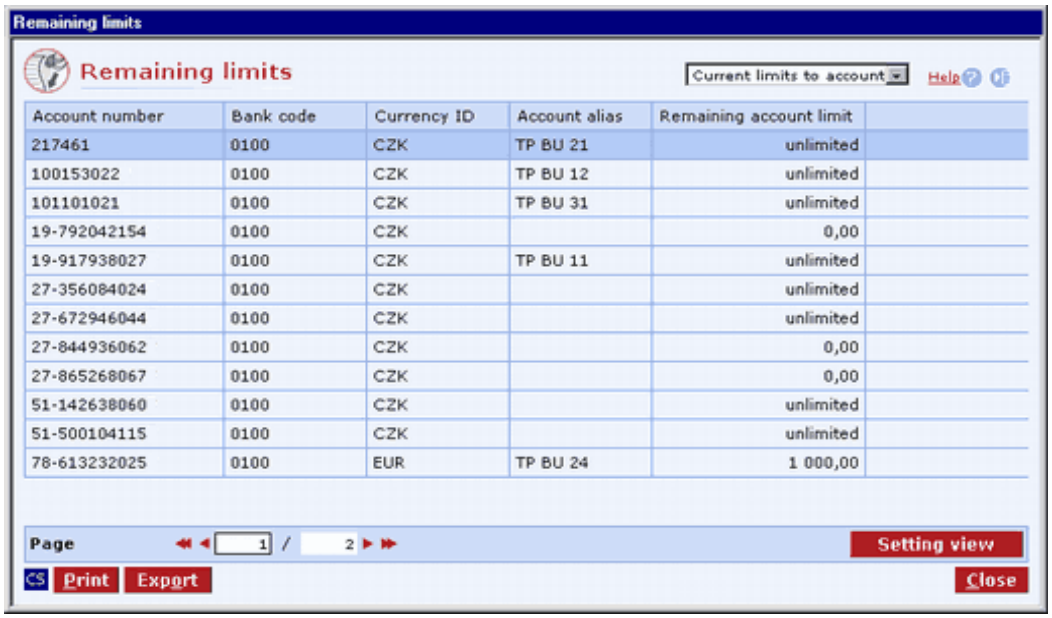
Remaining limits - use this function to display information on remaining daily account and subject limits

Download - press this button to update the payment orders for authorization. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the application version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN before establishing a new connection.

Setting view - enables setting individual columns, rows etc.

Remaining limits

Remaining limits show current user limits in accounts that the user operates. User limits in accounts, subject limits and limits of payments with indiv. FX are restored (renewed) at 8:30 pm every business day of the bank. User limit, subject limit and limit of payments with indiv. FX will decrease at the moment of authorizing an order. In one day, an amount higher than the subject limit or account limit can be cleared to the debit of a subject's account if the user or users have sent one or more orders with advance due dates that day.
A user with administration rights can increase or decrease the user limit in account online in the List of users menu. This change of limit will be applied instantly. Subject limits can only be changed at a branch.
If a subject has multiple or multi-level authorization permitted, the subject limit is the decisive factor.



Description of the window:

Current account limits - select view of limits to accounts or subject limits.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Close - press the button to exit the window.

Waiting orders

Using this function you can display the list of online POs that have been successfully authorized by the user but still not sent for accounting to the bank system. In other words, the list displays both authorized POs with advance due date that have not reached the due date yet and authorized POs with instant due date that have not been sent to the internal system due to (for example) inaccessibility of the bank system or due to insufficient funds in the client's account. If a payment is not booked due to insufficient current available balance, its "waiting" status will remain and the order will be processed in multi-round processing.

The POs can be modified and deleted in the Waiting orders list. Both modification and deletion must be signed by the user who made these operations. These signatures in the list are necessary, since POs in the list have already been authorized - signed when sent.

Features of the Orders for authorization function:

POs in the list are displayed only for accounts selected in the upper frame of the application, either individually or as a group of accounts. If a group of accounts is selected, the POs from those accounts to which the user has access rights will be displayed in the list.
Deleting a PO in the list has no effect on daily subject or user limits, with the exception of the day of creating the PO - in case the PO is deleted, the user and subject limits will increase by the amount of the PO (not applicable to collection orders).
Modifications of POs in the list of waiting orders have the following effects on subject and user account limits:
If the PO was modified on the same banking day as it was authorized:

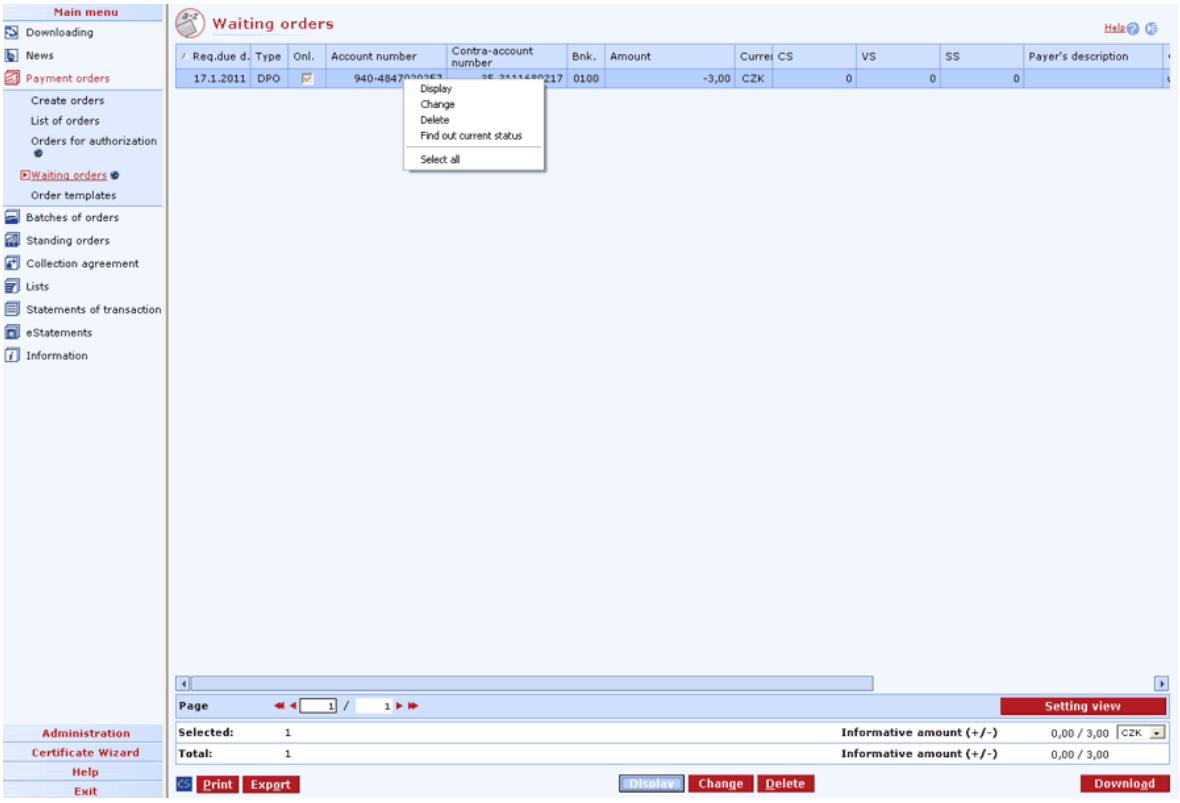
- The daily subject limit will be changed by the difference between the original and the new amount of the PO.
- If the PO was modified by the same user who authorized the original PO, his/her daily account limit will be changed by the difference between the original and the new amount of the PO.
- If the PO was modified by another user, his/her daily account limit will be decreased by the total amount of the modified PO and the daily account limit of the user who authorized the original PO will be increased by the total amount of the original PO.

If the PO was modified on a business day different from the day it was authorized:

- The daily subject limit will be decreased by the total amount of the newly modified PO.
- If the PO was modified by the same user who authorized the original PO, his/her daily account limit will be decreased by the total amount of the newly modified PO.

If the PO was modified by another user, his/her daily account limit will be decreased by the total amount of the newly modified PO. The limit of the user who authorized the original PO will not be changed.

After sending these POs to the bank system, they will be removed from the Waiting orders list. You can sort and filter POs in the list by displayed columns.



Description of the window:

Modification of column (context menu of column header) - use to make multiple changes to columns of selected (marked) orders directly from the list of orders.

Display - use this option to display Order - details in view mode or List of group of payment orders

Change - if a single order is marked, the *Order - details* window in modification mode will appear; otherwise the *Order - details* window in the mode of multiple changes will appear (if orders of the same type are selected).

Delete - the Order - details window in delete mode or Multiple deletion - authorization will appear.

Find out current status - Use this option to download data of selected payment orders from the server of Komerční banka. This option will be used when users do not download (update) the database for longer time and orders remain in so-called incomplete status.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Download - press this button to update the payment orders for authorization. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the application version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN before establishing a new connection.

Setting view - enables setting individual columns, rows etc.

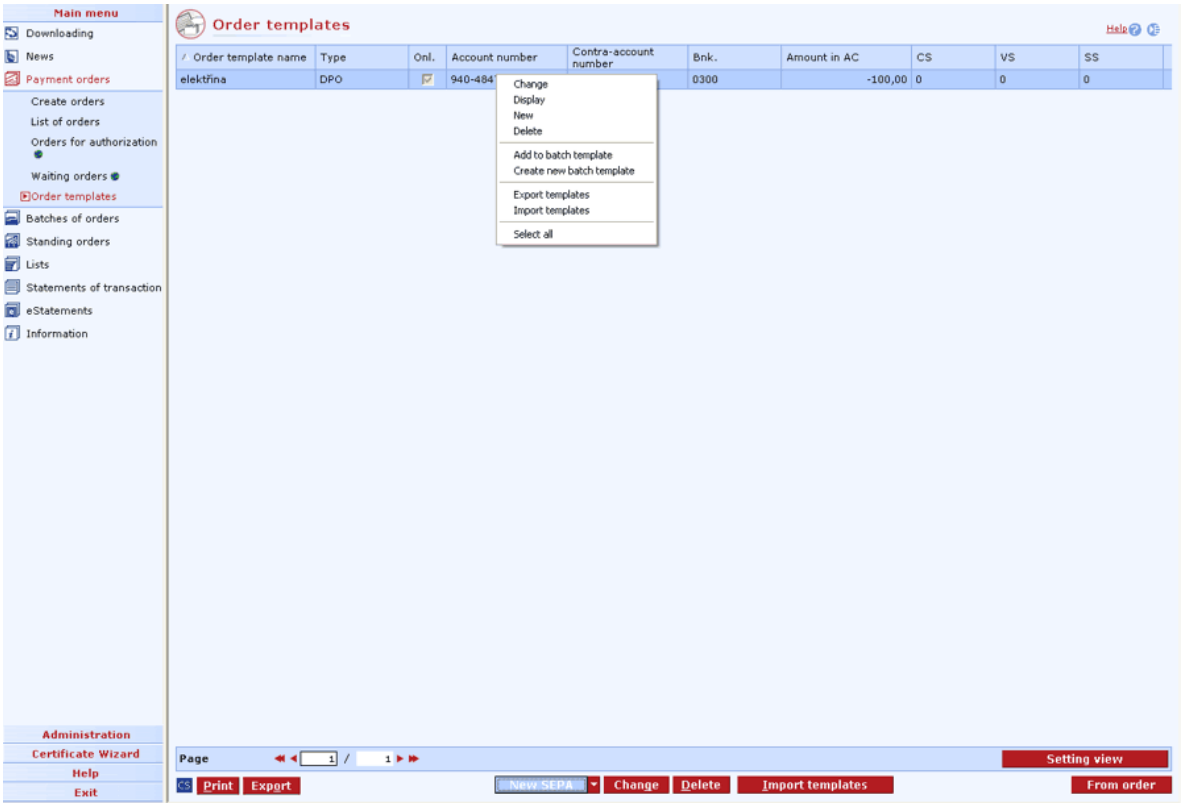
Order templates

A template is a user-defined specimen of a PO allowing the user to easily enter frequently used orders. A template contains all order fields to be entered with the exception of the due date field, which will be set to the current business day of the bank when a new order is created according to the template (the user can override the date - up to 364 calendar days in advance).

Order templates allow for creating a new template by entering the template in a form very similar to the form for creating orders (apart from all fields necessary for creating an order, it also contains a field for the template name) or by loading it from an existing order and filling in the name.

Creating an order template

Use this list to view, create and modify order templates.



Description of the window:

Display - use this option to display the Template - details window in view mode or List of group of order templates

New DPO/New COL/New FCP/New SEPA/New SDD/New FPO -- press to display the Order template - details window in enter mode. The screen is the same as the screen for individual PO types, extended by the Template description field for entering a name.

New - press to display the Order template - details window (for the selected type of order) in enter mode. Right-click to use this option.

Change - this will open the Template - details window in the edit mode. Multiple changes are not supported. Right-click to use this option.

Delete - press this option to display the Template - details screen in delete mode or the Multiple deletion window. Right-click to use this option.

From order - this will display all orders. A template is created on the basis of a selected PO. Multiple creations of templates are not supported.

Add to batch template - press to display the ***Adding templates to batch templates*** list. Only batch templates for the subject of the currently selected template will be displayed. Click the Add to batch template button to add the selected template to the batch template. It will no longer be displayed in order templates.

Create new batch template - choose this option to display the batch template label (modal dialog). After you have entered the batch template description and the batch description, the batch template detail will be displayed, where you can add templates to the batch template.

Export templates – press to export templates to a specified directory for later download by another station with **Profibanka** installed. On another station, templates exported in the above-mentioned way can be imported via *Order templates* menu.

Import templates – press to import templates from the selected directory to which templates from another station with installed **Profibanka** have been exported.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

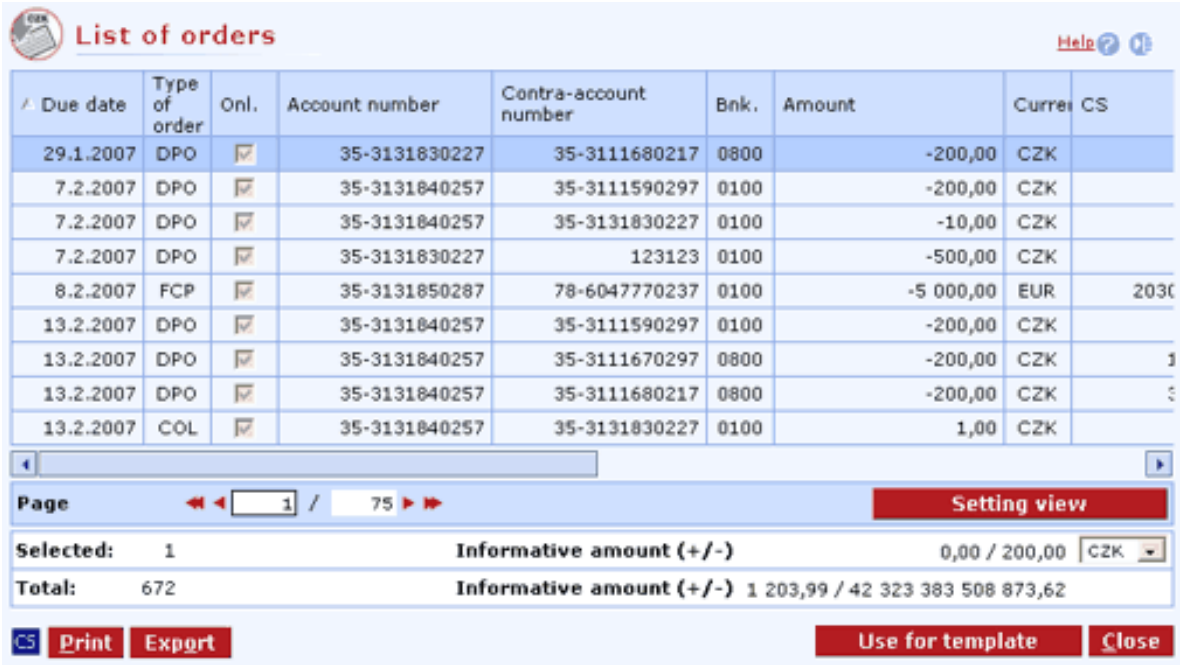
Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

From order

This is a list of all orders stored in the local database.



Description of the window:

CS/EN - the toggle switch for changing the language for printouts and the report export.

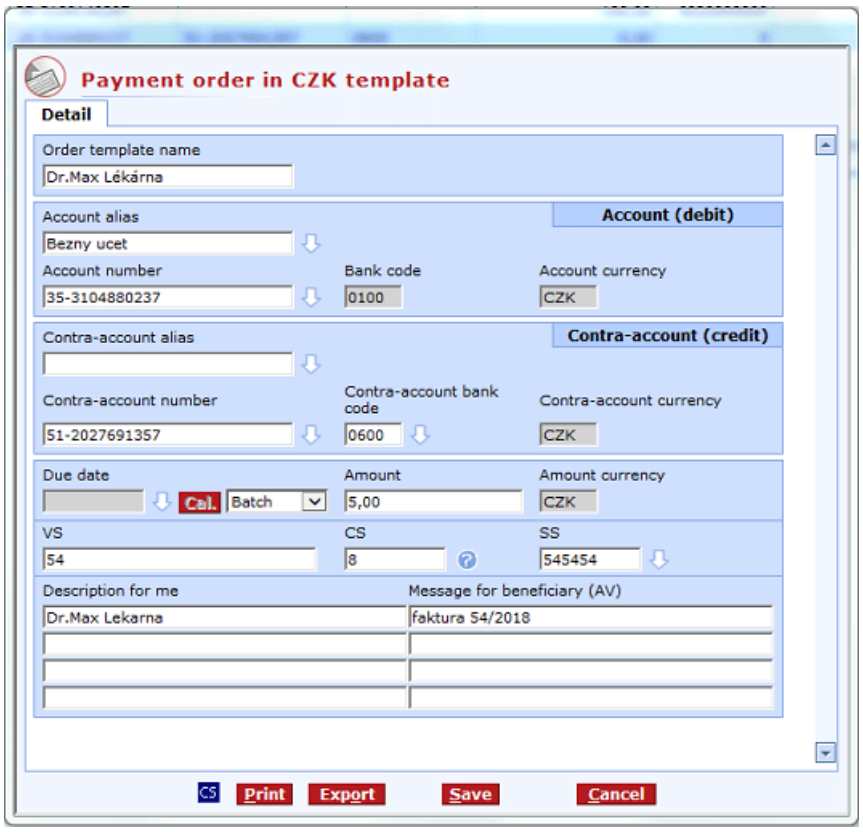
Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Use for template - the template will be created from this order: the template detail will appear.

Setting view - enables setting individual columns, rows etc.

New template



Description of the window:

Template description - the name of the order template

See Order - details for remaining fields.

Multi-round processing of orders

General principle

The system of multi-round order processing has been designed to optimise the financial flow in client accounts. Any payment order in CZK, payment order in foreign currencies (FC), and foreign payment (including SEPA payments) can be included in this multi-round order processing. The multi-round processing system is only intended for online payments and for batches for which online processing was selected.

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

Clearing rules - future due dates

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

- Multi-round processing of outgoing payment orders in CZK without currency conversion and outgoing payment orders in FC without currency conversion takes place on and outside Business Days from 0:20 to 23:50 hrs; all orders in CZK, all orders in FC (without conversion), SEPA payments (without conversion) and outgoing foreign payments (without conversion) will be recorded immediately following the end of night-time processing at least at hourly intervals.
- Orders in CZK, orders in FC, and SEPA payments and outgoing foreign payments will be recorded at the start of the business day (at 8:00 hrs) (the first round for all conversion transactions).
- The last round of the clearing of "Urgent" outgoing foreign payments in HRK, HUF and PLN will take place at 9:50 hrs.
- The last round of the clearing of "Urgent" outgoing foreign payments in RUB will take place at 10:50 hrs.
- The last round of the clearing of "Urgent" outgoing foreign payments in CHF, CZK, DKK, NOK and SEK will take place at 12:50 hrs.
- The last round of the clearing of "Express" payments in CZK, "Urgent" SEPA payments and "Urgent" outgoing foreign payments (to all banks in EUR, USD, CAD and GBP) will take place at 13:50 hrs.
- All orders in CZK, orders in FC, "Express" SEPA payments and "Express" outgoing foreign payments will be cleared at 14:20 hrs.
- The last round of the clearing of "Express" SEPA payments (with conversion) (to all banks with the exception of KB) and "Express" outgoing foreign payments will take place at 16:50 hrs.
- The last round of the clearing of all orders in CZK and orders in FC, "Express" SEPA payments (all of them to KB, and without conversion to banks other than KB) and "Express" outgoing foreign payments (without conversion) will take place at 20:20 hrs.
- In the event that outgoing payment orders in CZK without currency conversion or outgoing payment orders in FC without currency conversion are not cleared, they can be cleared, subject to sufficient funds, in one of the subsequent rounds of multi-round processing on the following two consecutive Business Days, however, not later than at 20:20 hrs. In respect of other Orders that do not entail currency conversion, if following the last round of multi-round processing on their due date, i.e. at 20:20 hrs, they are not processed, uncleared Orders in a Batch are rejected and are no longer processed.

Clearing rules - standard due dates (current)

- If funds in the account are insufficient during the first round of the processing of an online order with a standard due date, its status will be set to "pending" and the order will be automatically added to multi-round processing and included in further processing rounds (see the above chapter).
- If an order is not recorded in any of the rounds due to insufficient funds, its status will change to "pending"; such payments will be processed in the subsequent rounds.
- Only in case that sufficient funds are not found in the client's account for recording the payment even after the last round of processing (depending on the type of payment), the payment is rejected and its status changed from "being processed" to "rejected".

Batches of orders

A batch of orders is a group of orders that are sent in bulk to the bank and passed on individually - order by order - for further processing within the bank system. A batch may only contain orders belonging to the same subject, specified for processing within the bank system. Subsequent accounting of individual payment orders within a batch depends on the selected type of processing.
Batch - payment orders are sent for accounting in bulk on the due date, at 6 pm, and processed at the end of the banking day.
Continuous - payment orders are accounted online one by one (on their due date); in case of insufficient funds in the account, orders are sent for further processing in bulk at 6 pm.
Online - payment orders are accounted online one by one (on their due date); in case of insufficient funds in the account, orders are added to multi-round processing.

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?**
Online	**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.
Continuous	**Yes** - after sending the batch (the order will not enter multi-round processing).	**Yes** - unless the order is booked online. *Min. 2 attempts to book the order will be carried out.**	If it is not booked within night processing.
Batch	**No**	**Yes** - *min. 2 attempts to book the order will be carried out.**	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.

Certain types of orders are accounted only in the online mode, i.e. on their due dates; they are never accounted at the end of the banking day in batch processing. See the table for types of orders along with other restrictions.

Payment type	**Multi-round processing**	**Further restrictions**
Foreign currency payment with conversion	YES	
Foreign currency payment with individual rate	NO	Can be sent only until 4 pm
Payment in CZK - express	YES - with restrictions	Can be sent only until 1 pm
Collection to other financial institution	NO	
Payment to the debit or credit of	YES	

a term account		
SEPA Direct Debit order	NO	
SEPA payment „Urgent“	YES	Can be sent only until 2 p.m.
Outgoing “Urgent” foreign payments in HRK, HUF and PLN	YES	Can be sent only until 10 a.m.
Outgoing “Urgent” foreign payments in RUB	YES	Can be sent only until 11 a.m.
Outgoing “Urgent” foreign payments (in CHF, CZK, DKK, NOK and SEK)	YES	Can be sent only until 1 p.m.
Outgoing “Urgent” foreign payments (in EUR, USD, CAD and GBP)	YES	Can be sent only until 2 p.m.
SEPA payments “Express” with conversion	YES	Can be sent only until 5 p.m.
Outgoing “Express” foreign payments with conversion	YES	Can be sent only until 5 p.m.

Until payment orders within a batch are fully authorized and due, it is possible to cancel the batch directly in the application or to delete those individual payment orders in the batch which have not been booked yet. If a batch contains already booked orders and orders with advance due dates, only the payment orders with advance due dates will be deleted. This means those payment order that have not yet been completed or rejected will be deleted. If a batch was sent with the "batch" or "continuous" type of processing (payment orders have not been booked in the "online" mode due to insufficient funds), the batch can no longer be deleted in the application. After this moment, only the branch can cancel payments. Results of accounting are available always on the day following the due dates of orders.
Payment orders in a batch with "batch" or "continuous" types of processing received by 6 pm will have due dates on the current banking day (until 8:30 for payment orders in a batch with the "online" type of processing). Orders received after this time will be due on the next banking day. To ensure their correct processing, their due dates should be equal to the date of the next banking day.
Priority of orders can be set to influence processing of orders within "batch" accounting (this applies only to domestic batches in "batch" or "continuous" processing)
Priority is set on the 2nd position of the CS in KM-format files (CS must contain ten positions).
In BEST-format files, the priority is set on the 2nd position of the CS (ten-position CS) or in the Payer's comment or Beneficiary's comment fields in the form of a "Priority X" string (regardless of letter case), where X is a numerical value. Information is evaluated in the following order: Payer's comment, Beneficiary's comment, CS. If the value is not found, 5 is inserted by default.
Priority is adjusted in its own field in EDI BEST-format files.

Priority values:
0 -2 reserved for KB (if used by the user, 5 will be substituted)
3 - 9 (3 highest, 9 lowest)
A new batch can be created by importing, filling in the label (Batch label) and adding individual orders (Add orders) or on the basis of a batch template (selection of order batch template).
Batches are created especially when importing files - all orders associated with accounts of the same subject are imported in a single batch (that is why one or more batches of orders will be created from a single file)
Another way of creating batches is user-defined grouping of orders into batches (restricted to a single subject).
When sending orders for processing to the bank, the orders specified for batch processing but not yet added to a batch are automatically grouped by individual subjects into newly created batches and signed and sent in these new batches.
User-defined batches (created while importing or by adding orders to a batch) can be furnished with a text description to make identification easier.
The results of processing within the bank system will then be known separately for individual orders. Statuses of orders sent in batches are available in the **List of batches** menu in details of the given batch.
Apart from adding an order to a batch and the text description of the batch, every batch contains further identification data, including the status of batch processing. All batches, including their statuses, can be displayed in the **List of batches** menu.
Similarly to the **Create orders** option, the **Create batches** option enables creating, modifying and sending batches.
All these actions can only be executed with batches not sent to the bank yet. Therefore only unsent batches and batches without confirmed sending to the bank will be displayed.

Prior to actual sending a batch to the bank (to the application server), the CryptoPlus application window will be displayed where all batches being sent are displayed. After signing the batches using the user's certificate, orders are sent to the bank and the transmission result will be shown (Communication returns).

Note:

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

Batch processing: available balance of the beneficiary will be increased in the morning of the banking day subsequent to the required due date specified in the order.
Continuous processing: 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 banking day following the due date specified in the orders.
Online processing: 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.

Create batches of orders

This option enables batches to be entered, modified, viewed, deleted (unsent) or repeated, and creates batch templates and sends batches for processing to the bank or to the list of batches for authorization. You can send more batches in a day from accounts of the same subject. There is no limit to the number of items in a batch (this depends on the configuration of the user's PC - see "Technical conditions for direct banking users").

There are two ways to create a new batch:

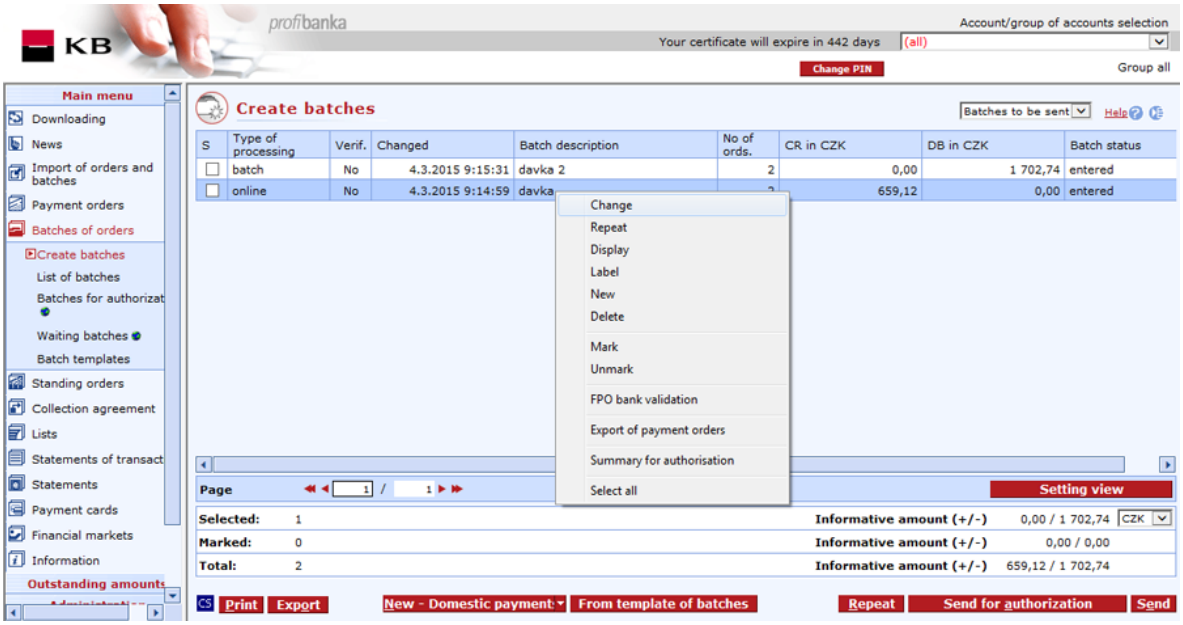
Import a file - **Import of orders and batches** function.

Create a batch of orders created in the actual Profibanka application in the **Create orders** function (orders will be moved into the created batch and it will no longer be possible to send them online).

Within the framework of the **Profibanka** service, batches can contain up to 2000 payment orders per day and subject in the online mode or continuous processing. In the batch mode, the number of orders is not limited.

Batch orders rejected in the first round of processing due to insufficient funds in the account (waiting for funds) can be cancelled at a Sales point - until they are cleared or rejected.

If any orders within the batch are not in the "booked", "rejected" or "waiting for funds" status on the next banking day after its due date, the user is obliged to verify the status of the order on the following phone number before re-sending it: green line - +420 955 551 552.



Description of the window:

New – Domestic payment / New – Foreign payment / New – SEPA DD order - choose this option to open a batch label to fill in an alias. Then press "Save" to confirm. The Batch - details window will appear to add orders to the batch.

Display - use this to display the Batch - details window in view mode. Multiple viewing is not supported.

Change - use this to display the Batch - details window in edit mode. Multiple changes are not supported.

Delete - use this to display the Batch - details window in delete mode. Multiple deleting is not supported.

Label - this will display the batch label with information on the batch enabling modification of the batch description.

From template of batches - displays the Batch templates list. The batch will be created on the basis of a selected batch template.

Repeat - choose this to open the Repeat batches window. The new batch will be created on the basis of a selected batch.

Mark - press this to mark (check) all selected batches for sending if their status is Entered or if there is no answer to them ("no reply" status).

Unmark - press to uncheck all selected batches.

FPO bank validation - choose this option to perform multiple checks of the beneficiary's bank for FPOs, SEPA payments and SEPA Direct Debit orders. Confirm to load the address from library. Right-click to use this option.

Export payment orders - press to export orders to a specified directory for later download by another station with **Profibanka** installed. Orders in the batch will be exported to an EDI BEST file and disappear from the window for creating batches (the batch will still be displayed in the list of batches with "exported" status). On another station, orders exported in the above-mentioned way can be imported via *Import of orders and batches* menu.

Summary for authorisation – Use this option to display a summary of all payment orders in selected batches before their authorisation.

Send for authorization – selected batches will be sent to the list of orders for authorization.

Send - use this to open the CryptoPlus application window for sending to the bank.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

New batch

The batch label will appear. You have to fill in the batch name (a description) and the mode of accounting for the batch.

Description of the window:

Batch description - a name assigned by the user

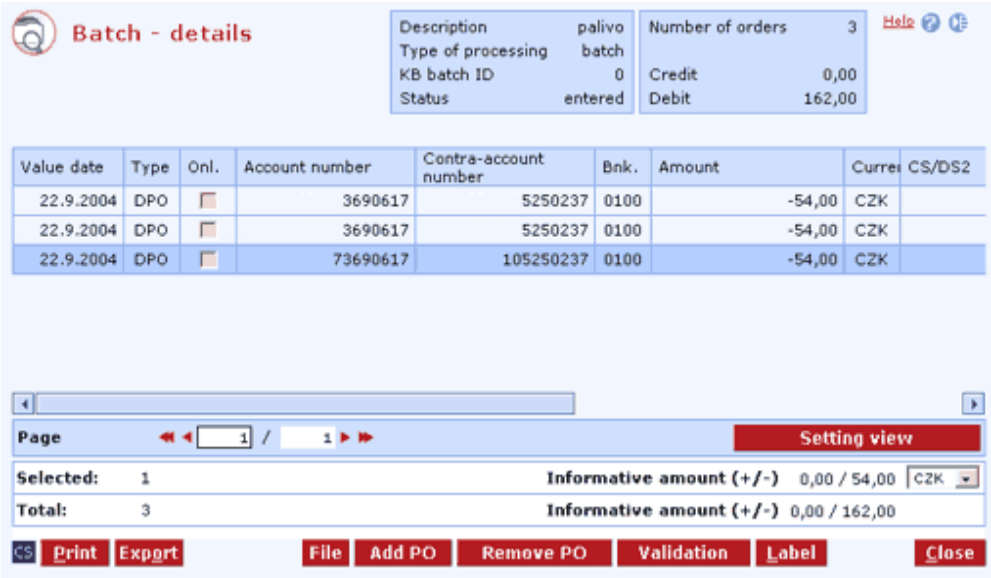
Type of processing - the drop-down list to select the type of processing (accounting) of individual payment orders within a batch.

Save - press to create a batch to which you can add POs

Cancel - use this button to leave the batch create session without saving the data

Batch - details

The window displays the main data of the batch (Description, ID, Status), particularly the list of orders added to the batch. In case the batch cannot be displayed completely due to access rights setting (or setting of account/account group filter), the user will be notified by a highlighted message in the header of the Batch - details window.



Description of the window:

Display - use this option to display order details in view mode or List of group of payment orders

Change - press this option to display the Order - details window in edit mode or the Multiple changes window

Delete - press this option to display the Order - details screen in delete mode or the Multiple deletion window Deleted orders will be shown in the List of orders window, in the Cancelled status.

File - press to load orders from a file

Remove PO - this option displays the Order - details window for the order being removed or the Multiple remove window. Removed orders will be shown in the Payment orders - Create orders window.

Add PO - this will open the Adding to the batch of orders window. Here you can select orders you want to add to the batch.

Validation - press this to validate all orders in the batch and to set the status of the batch on the basis of the validation result.

Label - shows details of the batch.

FPO bank validation - choose this option to perform multiple checks of the beneficiary's bank for FPOs, SEPA payments and SEPA Direct Debit orders. Confirm to load the address from library. Right-click to use this option.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

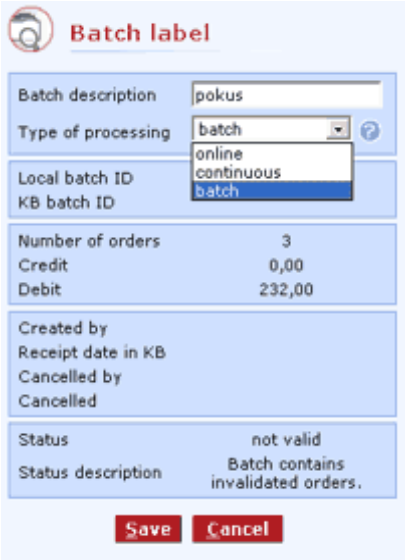
Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Close - press to close the window and save all changes.

Batch label
This window shows details of the batch (without the list of orders).
You can view and edit the item in this window. You can change only the batch description and type of processing fields here. Other fields are read-only. Only unsent batches can be modified.



Description of the window:

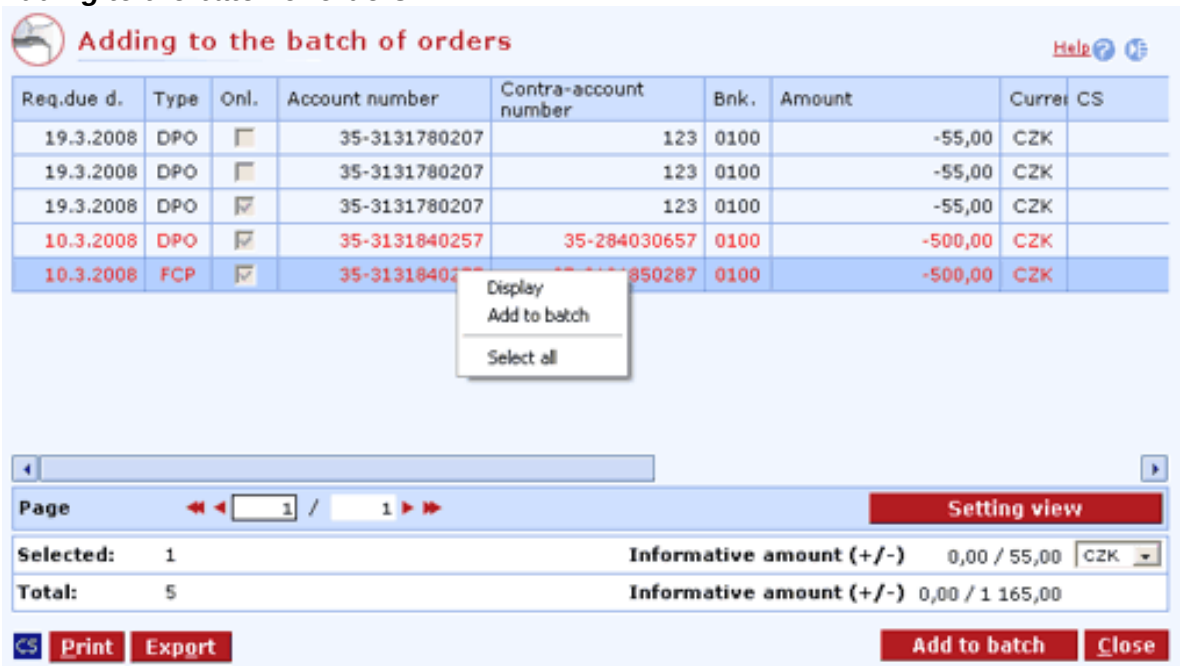
Batch description - the batch name (view only)

Type of processing - the drop-down list to select the type of processing (accounting) of individual payment orders within a batch

Cancel - press to close the dialog (view mode) without saving the changes

Save - saves the change

Adding to the batch of orders



Description of the window:

Display - use this option to display the Order - details window in the view mode.

Add to the batch - this option displays the Order - details window for the order being added or the Multiple adding window.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

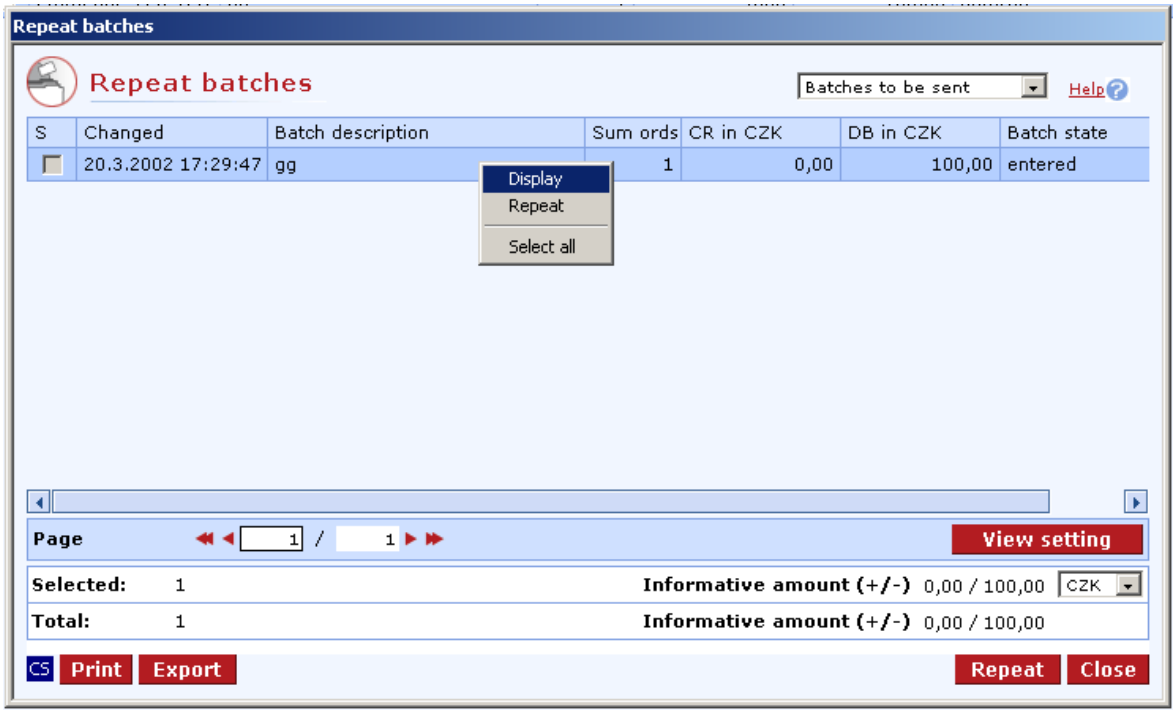
Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Close - press to close the window and save all changes.

Repeating batches

In this list, you can find batches of orders and repeat them (create a new batch on the basis of an existing batch of orders). Open this list from the ***Create batches of orders*** list. If a repeated batch contains a PO with an overdue due date, the user will be prompted with: "The selected batch contains a PO with expired due date. Do you want to change it to the current date?" If the answer is No, the PO will be saved in the batch with the due date of the repeated PO and the "Invalid" status will be set. The "Invalid" status will be set for the whole batch. If the answer is Yes, the PO will be saved in the batch with the due date set to the nearest banking day (if the current date is a banking day, then it will be set to the current date). If the batch contains orders with reversed and advance due dates, only due dates of orders with reversed due dates will be changed.



Description of the window:

Batches to be sent - set the selection of batches here

Display - use this option to display the Batch - details window in the view mode.

Repeat - use this option to display the Batch - details window in the repeat mode.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

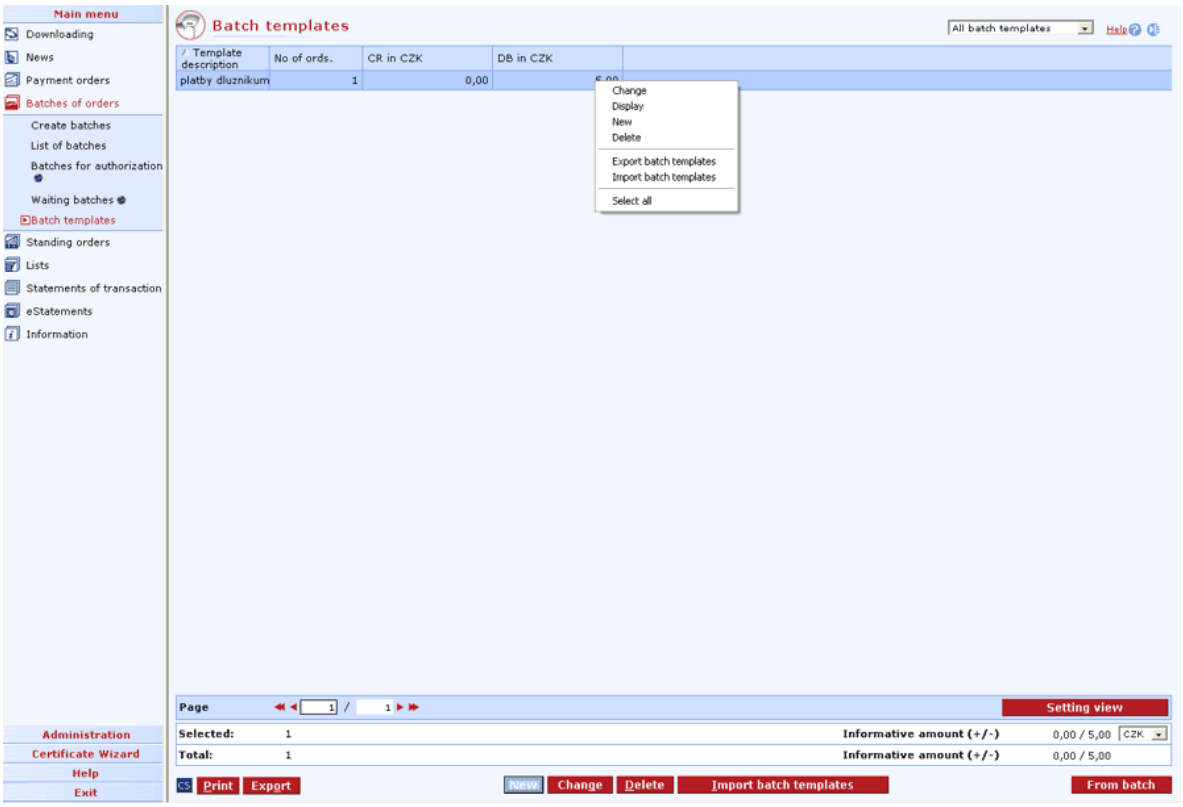
Close - press to close the window and save all changes.

From template of batches

This option will open the window with the list of created batch templates.

Batch templates

You can open this list of batch templates from the ***Create batches of orders*** list. A new batch of orders can be created on the basis of a selected batch template.



Description of the window:

Display - press to display the Batch template - details window.

Create batch - press to create a new batch on the basis of a selected template.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

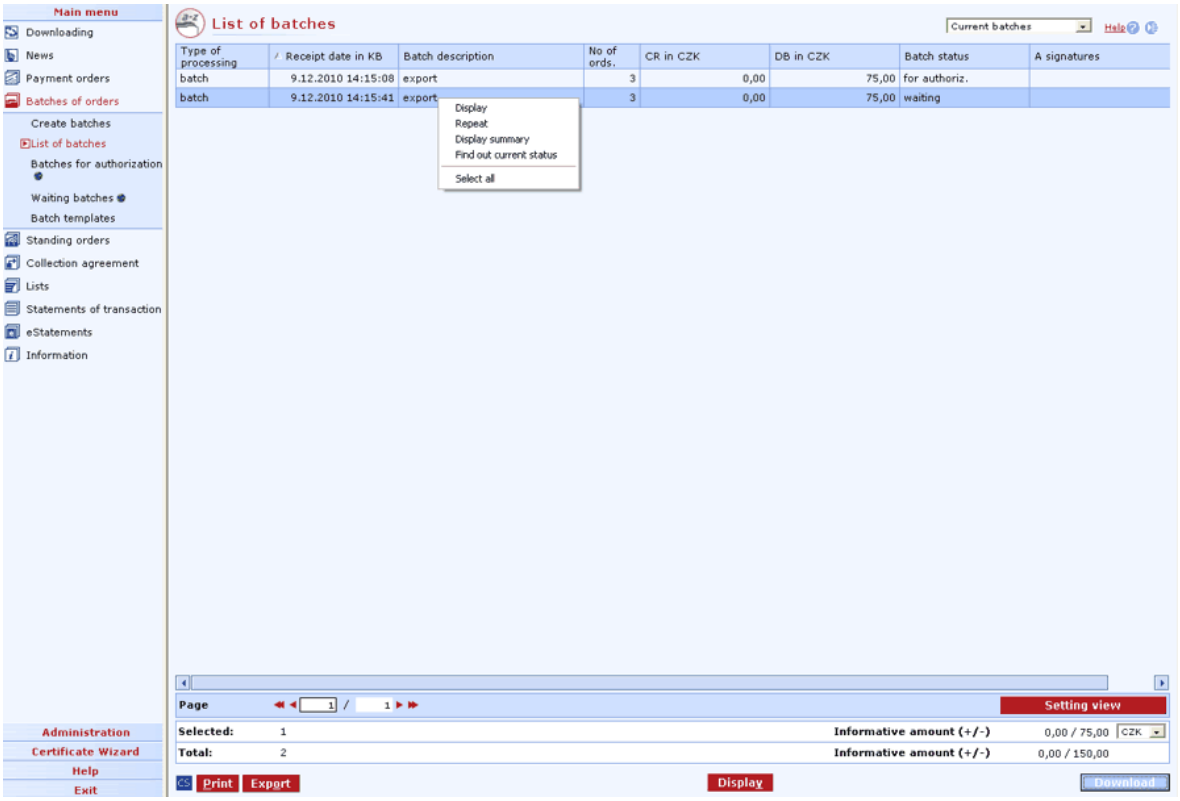
Setting view - enables setting individual columns, rows etc.

Close - press to close the window and save all changes.

List of batches

Use this list to view all batches, regardless of the status of their processing. Press **Download** to receive the **last (current) status** of every batch. If you want to display only some batches (e.g. rejected), make your choice in the upper right corner of this window. Otherwise, current batches - i.e. all batches from the Create batches list and all batches for the last 30 days (according to date of the last modification) regardless of the status of their processing will be displayed. The number of days for which current batches are to be displayed can be set in the Administration / Local settings / **System setup** menu.

A detailed view with individual orders of the batch can be displayed for each selected batch (if the user has appropriate access rights).



Description of the window:

Display - use this option to display the Batch - details window in the view mode.

Repeat - press to repeat a selected batch and move it to the Create batches view.

Find out current status - Use this option to download data of selected batches from the server of Komerční banka. This option will be used when users do not download (update) the database for longer time and batches remain in so-called incomplete status.

Download - press to update the status of payment batches. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the application version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN before establishing a new connection.

Select all - this option will mark all items in the list as selected.

Display summary - this option displays only sum totals by accounts, due dates and statuses of individual orders.

CS/EN - the toggle switch for changing the language for printouts and the report export.

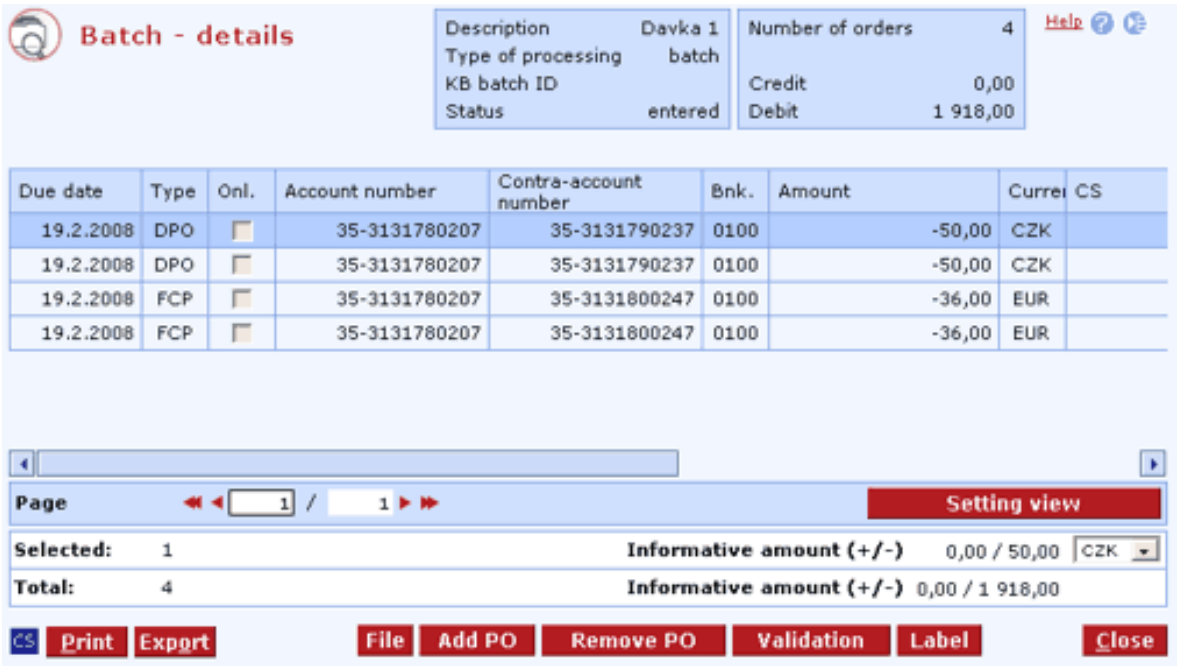
Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Batch - details

The window displays the main data of the batch, particularly the list of orders added to the batch. In case the batch cannot be displayed completely - due to access rights setting (or setting of an account/account group filter), the user will be notified by a highlighted message in the header of the Batch - details window.



Description of the window:

Display - use this option to display the order details or List of group of payment orders.

Select all - use this option to select all POs in the batch.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

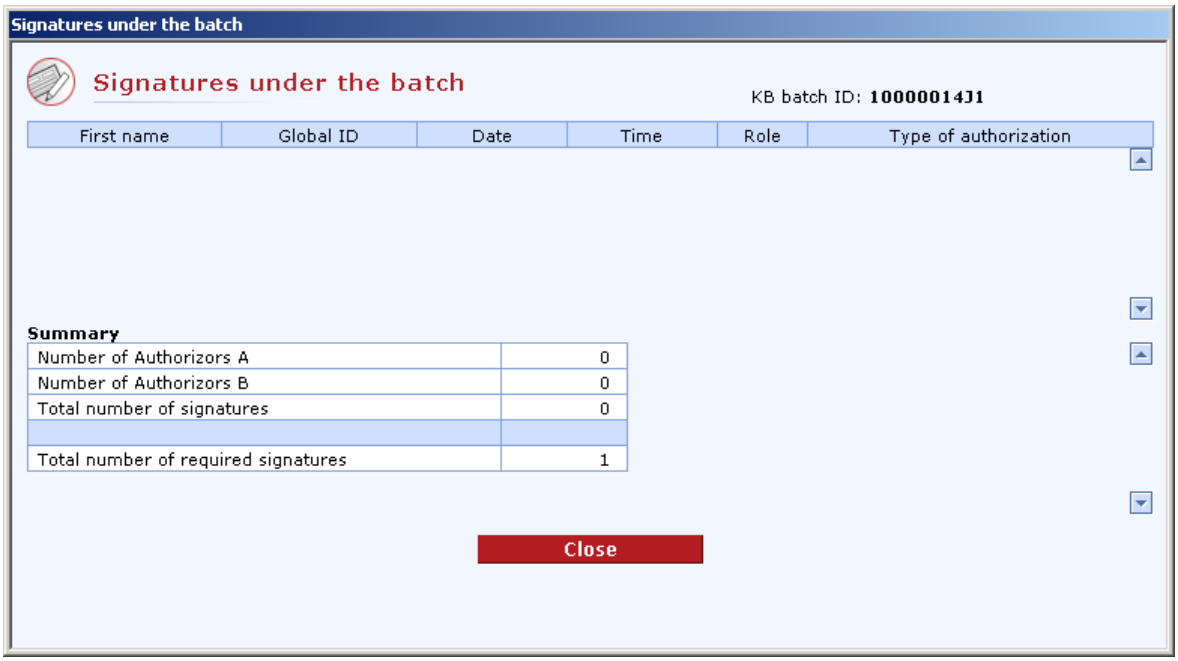
Label - shows details of the batch.

Signatures - press to display information on authorization of the batch.

Setting view - enables setting individual columns, rows etc.

Close - press the button to exit the window.

Signatures



Description of the window:

List of users - identification of users who have signed the batch. Only data for multiple authorizations are displayed.

Number of signatures of A authorizers - the number of role A users who signed the PO

Number of signatures of B authorizers - the number of role B users who signed the PO

Total number of signatures - the total of all undersigned users of both role types

Total number of required signatures - the total number of all required signatures of users of both roles.

Close - close the signing window and return to the *Order - details* window.

Batches for authorization

Use the Batches for authorization function to display the list of batches the user has placed here. Here you can display orders contained in the batch, authorize and send the batch to the bank for processing or delete the batch, if needed. This list allows the user to store the batch for later sending to the bank, possibly by another assigned person with higher daily limit to all accounts in the batch orders.

The features of the "Batches for authorization" function:

Batches are stored in the Batches for authorization list for up to 31 calendar days. Older batches will be deleted from the list automatically without prior announcement.

You can delete more batches at a time from the list. All delete actions must be signed with the chip card PIN.

You can authorize and send multiple batches.

It is possible to modify (change) a batch.

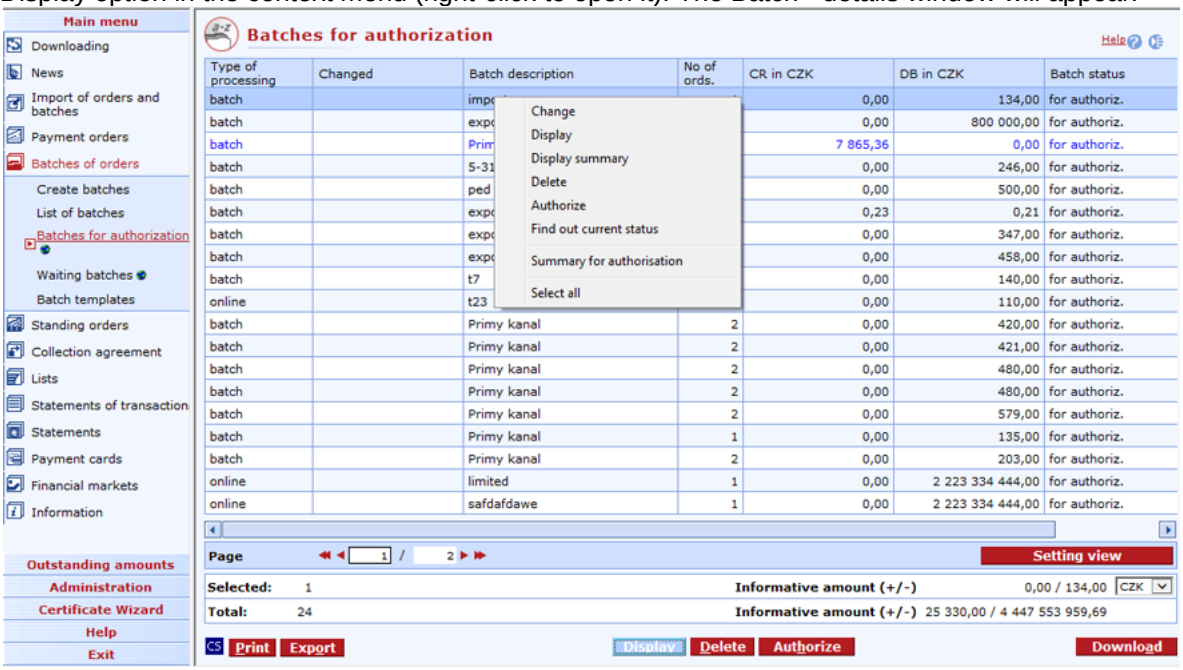
You can sort and filter batches in the list by displayed columns.

The batches exceeding the remaining daily subject or user limits when being sent for processing will be automatically added to the list of batches for authorization.

The system always stores the date, time and identification of the user who authorized or deleted a batch.

Viewing orders in a batch

You can display the content of batches by double-clicking on the required batch or by selecting it and pressing the Display button. The Batch - details window will appear. It shows information on POs filtered by account/group of accounts, as chosen in the upper frame of the application. If the user does not have access rights to all accounts, he/she will be informed about it by the "No access rights to view entire batch" message in the header of the window. Only POs from accounts the user has access rights to will be displayed in the Batch - details window. POs are displayed in a paged list through which you can move by clicking on the arrow symbols. The user can display PO details by double-clicking on the required PO, by selecting the PO and pressing ENTER or by selecting the Display option in the context menu (right-click to open it). The Batch - details window will appear.



Description of the window:

Display - press to display Batch - details. Only the POs for accounts to which the user has access rights will be displayed. In case the batch also contains orders for accounts to which the user has no rights, he/she will be informed by the appropriate message.

Display summary - this option displays only sum totals by accounts, due dates and statuses of individual orders.

Find out current status - Use this option to download data of selected batches from the server of Komerční banka. This option will be used when users do not download (update) the database for longer time and batches remain in so-called incomplete status.

Delete - the Deleting batches - CryptoPlus application window will appear. The user must have rights to all POs in the batch. The batch can only be edited if it contains less than 200 orders.

Authorize - the CryptoPlus application window will appear. After signing, the batches will be sent for further processing. The user must have rights to all POs in the batch. The sum total of all POs must not exceed the remaining user or subject limits to accounts.

Download - press this button to update the statuses of batches for authorization. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN to establish a new connection.

Summary for authorisation – Use this option to display a summary of all payment orders in selected batches before their authorisation.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

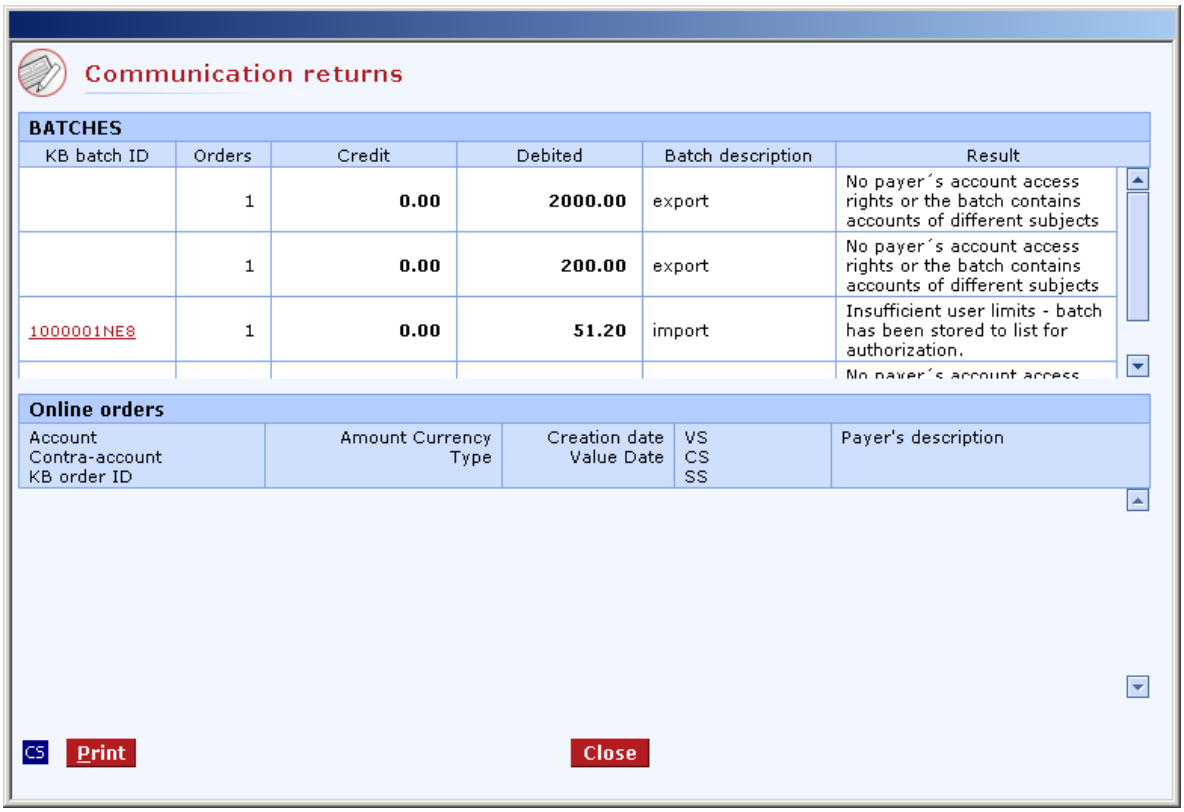
Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Communication results

The window shows results of sending to the application server. The Result field shows a phrasal description (such as “transaction authorized successfully”).
If no information on results of sending was received, the status of these orders will be set to “**Download after 15min**”. In this case, press Download after a while (**no sooner than after 15 minutes**) or repeat downloading several times.

If this condition persists, **call Profibanka product support on +420 955 551 552**.
If the support personnel find out that the order has not been sent, it can be re-sent by repeating the order.



Description of the window:

Batches - the list of authorized batches.

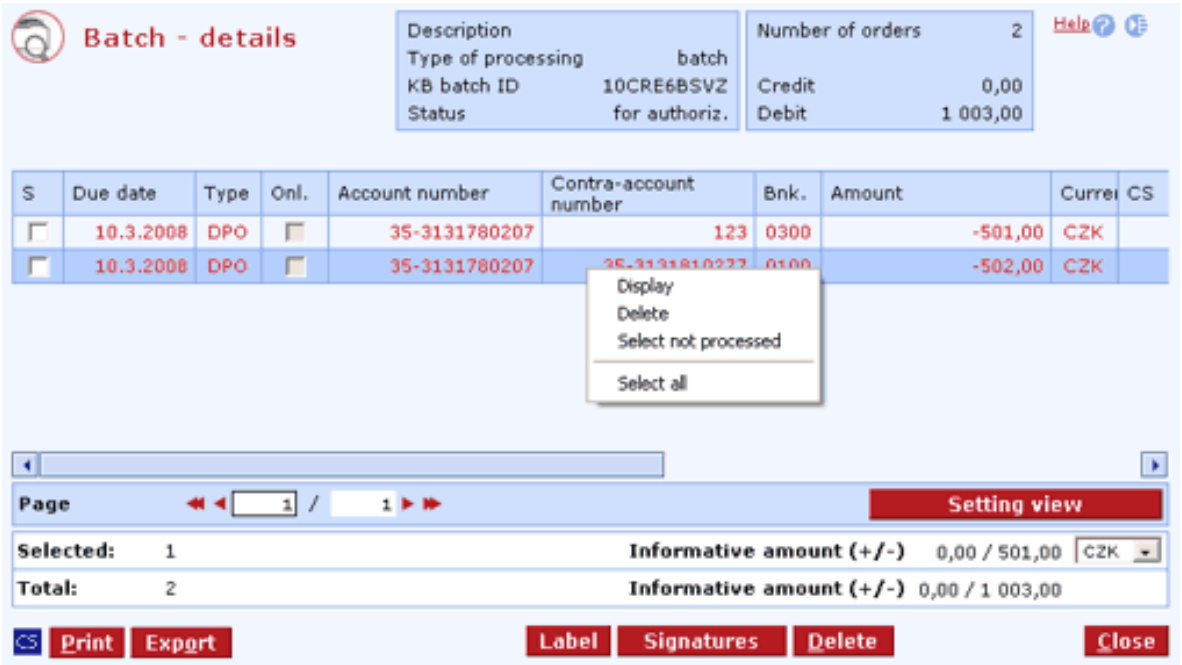
KB batch ID - link to Batch - details.

Print - press to print the list of batches and POs received by the bank.

Close - press to close the informative window.

Batches - change

Use this option to open the Batch - details window to be able to mark payment orders selected for deletion (removal) from the given batch. Batches displayed in the Batches for authorization dialog can be modified - i.e. individual payment orders in a batch can be deleted. The user can change a batch only in case he has access rights to all payment orders of that batch. Batches sent via EDI or DC applications cannot be changed in the **Profibanka** application.



Description of the window:

This window is identical to the Batch - details window in the list of batches, the only difference being that payment orders to be deleted (removed) from the batch can be marked.

Waiting batches

Use this function to display the list of batches authorized and sent to the bank, but not yet sent for processing to the internal bank system, or those already partially processed (some payment orders of the batch have been processed, some have not).

You can do the following in the Waiting batches list:

View individual POs in batches

Delete batches. You have to sign deleting batches in this list, since they have already been authorized by the user when sent. If you delete a batch from the list, the subject and user limits for accounts will be increased by the sum total of POs (with the exception of collection orders and SEPA Direct Debit orders) contained in the deleted batches, provided that the banking day is identical with the date of sending the batch to the bank.

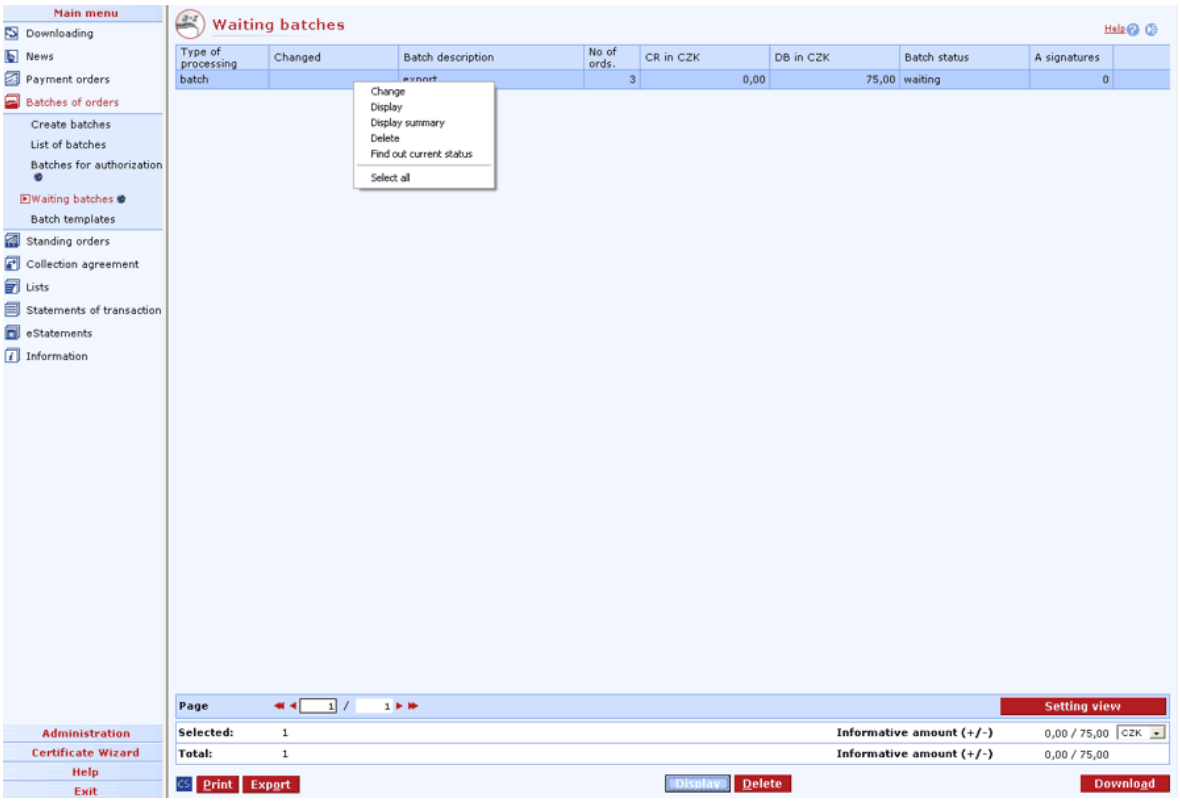
Change batch - this means deletion of not-yet processed payment orders in the batch. This action must be authorized; after its completion, the status of deleted payment orders will be changed to "deleted" and they will no longer be processed.

Batches - change

The user can select payment orders (in a batch) to be deleted (the application will recognize which payment orders have not been processed yet and therefore can be deleted). Batches shall be changed in the Batch - details window (just as if viewing payment orders in the batch) that allows marking individual payment orders. The batch can only be edited if it contains less than 200 orders.

Viewing orders in a batch

You can display the content of batches by double-clicking on the required batch or by selecting it and pressing the Display button. The Batch - details window will appear. It shows information on POs filtered by account/group of accounts as chosen in the upper frame of the application. If the user does not have access rights to all accounts, he/she will be informed about it by the "No access rights to view entire batch" message in the header of the window. Only POs from accounts the user has access rights to will be displayed in the Batch - details window. POs are displayed in a paged list through which you can move by clicking on the arrow symbols. The user can display PO details by double-clicking on the required PO, by selecting the PO and pressing ENTER or by selecting the Display option in the context menu (right-click to open it). The Batch - details window providing details of the selected PO will appear.



Description of the window:

Display - press to display Batch - details. Only the POs for accounts to which the user has access rights will be displayed. In case the batch also contains orders for accounts to which the user has no rights, he/she will be informed by the appropriate message.

Display summary - this option displays only sum totals by accounts, due dates and statuses of individual orders.

Delete - the Deleting batches - CryptoPlus application window will appear. The user must have rights to all POs in the batch.

Find out current status - Use this option to download data of selected batches from the server of Komerční banka. This option will be used when users do not download (update) the database for longer time and batches remain in so-called incomplete status.

Download - this option will update the status of waiting batches. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN to establish a new connection.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Batch templates

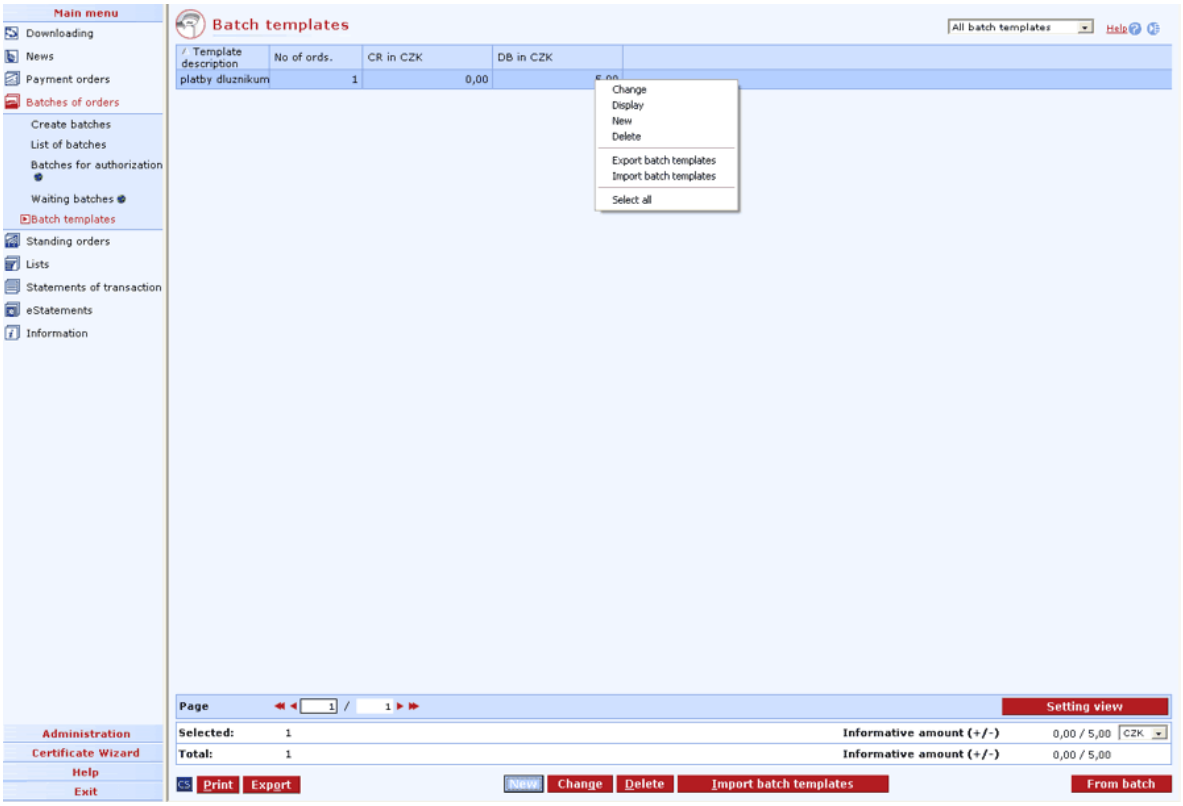
A batch template is a user-defined group of order templates allowing the user to easily enter frequently used batches of orders (only domestic orders). In a single batch template, you can only group templates for accounts of a single subject (the same restriction as for actual batches of orders).
The template consists of individual order templates. When using the template, all individual orders will be generated and added into the batch.

Administration of batch templates allows the creation of a new template by entering its description and subsequent adding of individual order templates to the batch template or by generating it from an existing batch by filling in a template description.

Order templates can only be inserted into a single batch of templates one at a time. When added into the batch of templates, the order template can only be accessed via the appropriate batch template.

Create batch templates (the list)

Use this list to view, create and modify batch templates.



Description of the window:

New - press to display the Batch template label dialog. After you enter a batch description, details of the batch template where you can add order templates will be displayed.

Change - this option will open the Batch template - details window in modification mode.

Display - use this to display the Batch template - details window in view mode.

Delete - this option will open the Batch template - details window in delete mode.

Export batch templates – press to export batch templates to a specified directory for later download by another station with **Profibanka** installed. On another station, batch templates exported in the above-mentioned way can be imported via *Batch templates* menu.

Import batch templates – press to import batch templates from the selected directory to which batch templates from another station with installed **Profibanka** have been exported.

From batch - press to display the Batches of orders dialog (list of batches). After you select a batch, a template will be created based on that batch.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

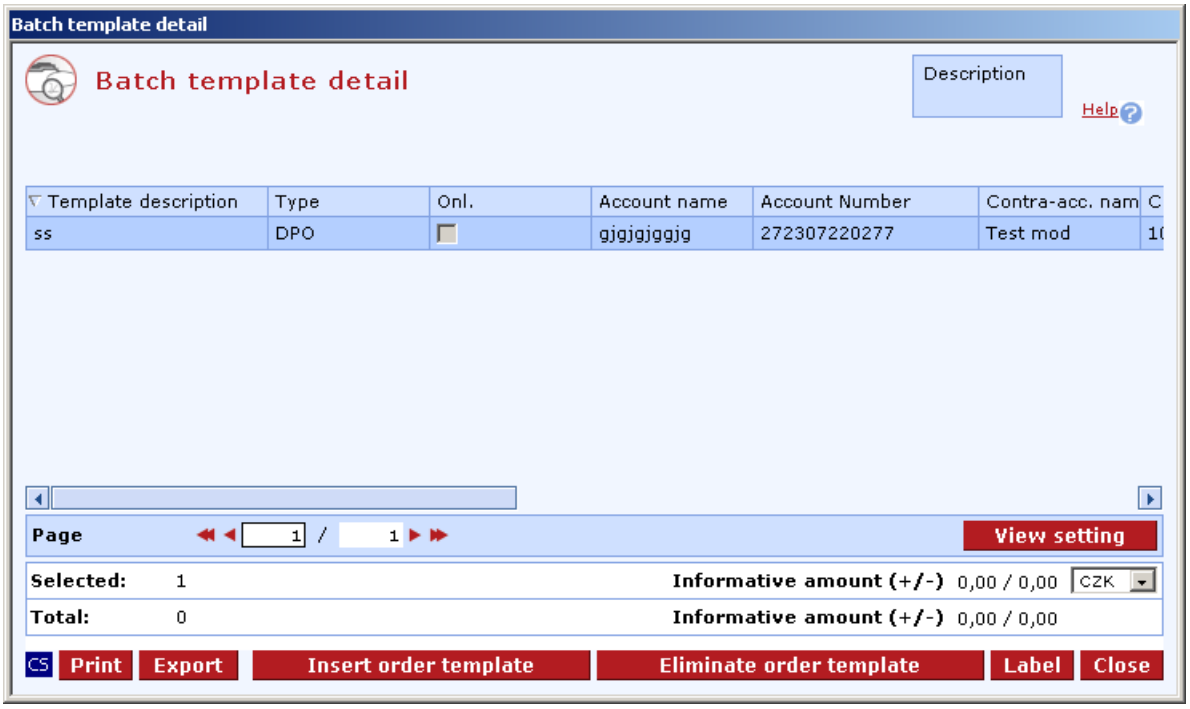
Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Batch template - details

Batch template detail displays main information on a batch template, particularly the list of order templates already added to the batch template. You can insert and remove order templates to/from the current batch template.



Description of the window:

Add order template - press to display the **Adding templates to batch** window, in which existing order templates can be selected and added to the current batch template.

Remove order template - press to remove the template from the batch. If you remove a template from the batch, it will be placed to order templates.

Label - use this option to display the label, where you can change the names of the template and the batch.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Standing orders

Standing payment orders (in CZK or foreign currency) are used for repeated payments of fixed amounts on fixed dates from a current account to fixed beneficiaries' accounts. In KB, the beneficiary's account can be a current or savings account, or, under certain conditions, a term account. From accounts in CZK or foreign currency, amounts in CZK can be transferred to other banks within the Czech Republic. The bank does not supervise coverage of standing orders. Orders that could not be executed due to insufficient funds will be rejected. The client may pay the SO by a single payment order.
A user may create up to 250 standing orders for a single account.
The earliest date for opening a standing order can be D+2 (the current date + two banking days), the latest date can be set to up to 364 days in advance.
In the Profibanka application, only payment orders in CZK can be created, changed or cancelled (type 1, short name PAYMENT) in CZK or foreign currency. Other types of standing orders can be operated via Expresní linka or at a branch. All types of standing orders are displayed in *List of active SO*.

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

List of types of standing orders:

Type 1	PAYMENT	Standing payment order
Type 2	INTEREST	Transfer of interest
Type 3	REPAYMENT	Repayments of credit/interest
Type 4	LOAN	Transfer of loan
Type 5	CHARGES	Transfer of credit charges
Type 6	EXC BAL	Transfer of excess balance without fixed date
Type 7	MIN BAL	Transfer ensuring minimum available balance in account
Type 8	PREV DEBET	Transfer preventing rise of debit balance
Type 9	EXC BAL T	Transfer of excess current balance with fixed date

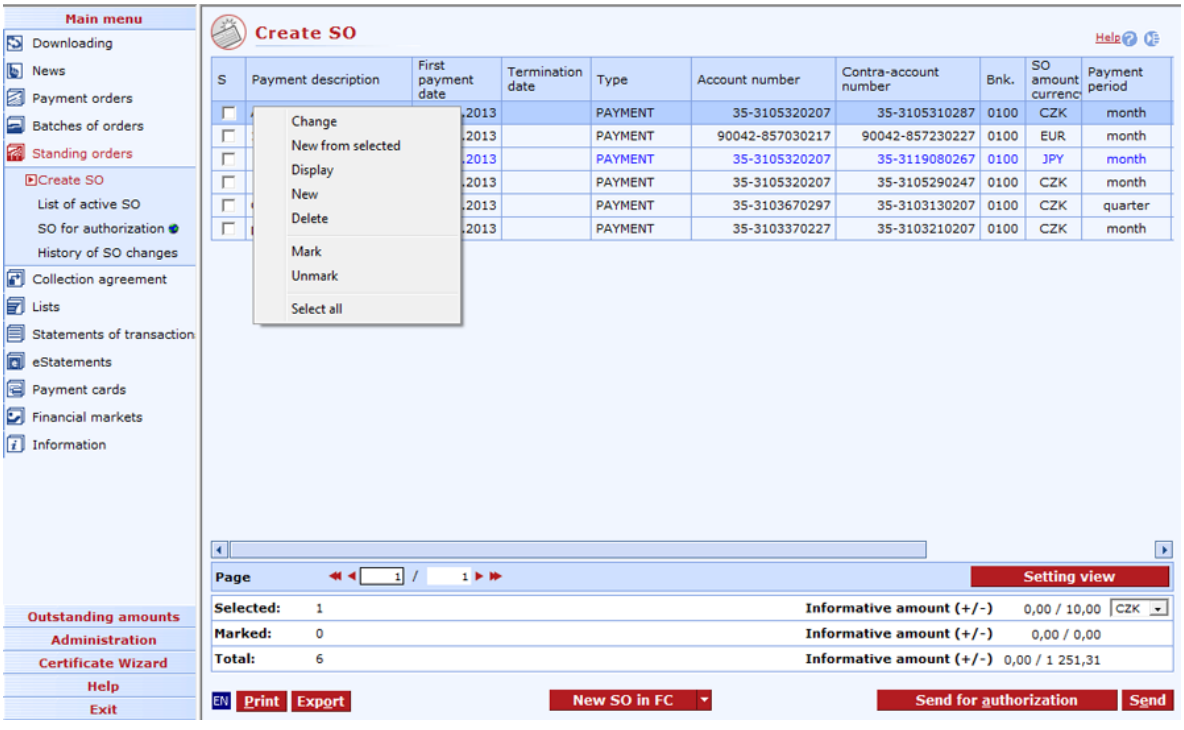
Statuses of standing orders

Status	**Status description**
Entered	An SO entered in the system (not sent).
Invalid	Invalid SO - it contains errors preventing it from being sent. For example, a user tries to send an SO that he/she entered in the past with an old opening date.
Deleted	SO deleted from the Create standing orders menu and from Orders for authorization.
For authorization	These are POs in the SO for authorization list (sent to the list by the user or automatically due to insufficient limits). The user can modify or delete SOs with this status using Profibanka's online functions.
Received for	A successfully authorized SO. The user cannot modify orders

processing	with this status in any way.
Rejected	An SO rejected by DI (or other way).
Active	All SOs set in the user's accounts within KB.
Cancelled	A cancelled active SO. This status may only arise if an SO is cancelled via PCB/IB applications immediately without the termination date filled in.
Created	An SO newly created via PCB/IB. This status arises at the moment of accepting the SO in DI, i.e. the SO will become active and marked with the "created" status in History of SO changes.
Changed	An active SO changed via PCB/IB. This status arises when a change to an active SO is accepted in DI. This means that the original (to-be-changed) active SO is deleted from the list of active SOs and replaced by a new active SO with changed items. The SO with the "changed" status will be saved in the history of SO changes.

Create SOs

Use this window to create standing payment orders in CZK or foreign currency (further referred to as "standing orders" only) and to change or delete as yet unauthorized standing orders. When authorizing standing orders, checks are carried out only on the subject limit; however, the limit will not be decreased after the authorization. Standing orders can only be created for payments from current accounts; the earliest date for opening a standing order can be D+2 (the current date + two banking days), the latest date can be set to up to 364 days in advance.
Up to 20 standing orders can be sent at a time.
The bank does not supervise coverage of standing orders. Orders that could not be executed due to insufficient funds will be rejected. The client may pay the SO by a single payment order.



Description of the window:

Change - press to display the *Standing order - details* window in modification mode.

New from selected - press to display the *Standing order - details* window in modification mode. Data will be filled in according the selected SO. The user can change the date.

Display - press to display the *Standing order - details* window in view mode.

New SO in CZK/New SO in FC - press to display the *Standing order - details* window in enter mode.

Delete - press to display the *Standing order - details* window in delete mode.

Mark - press to mark an order to be sent.

Unmark - choose to unmark the selected order to be sent.

Send for authorization – selected standing orders will be sent to the list of standing orders for authorization.

Send - press to open the CryptoPlus application window - the standing orders marked for sending will be sent upon confirmation. All marked standing orders in the current selection of accounts/group of accounts are sent. If you are not connected to the bank, this function will open the connection. If a new connection to the bank is established, the version check and download of main libraries will be performed at the same time. The button is only available to global users. The chip card PIN must be entered before establishing a new connection.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

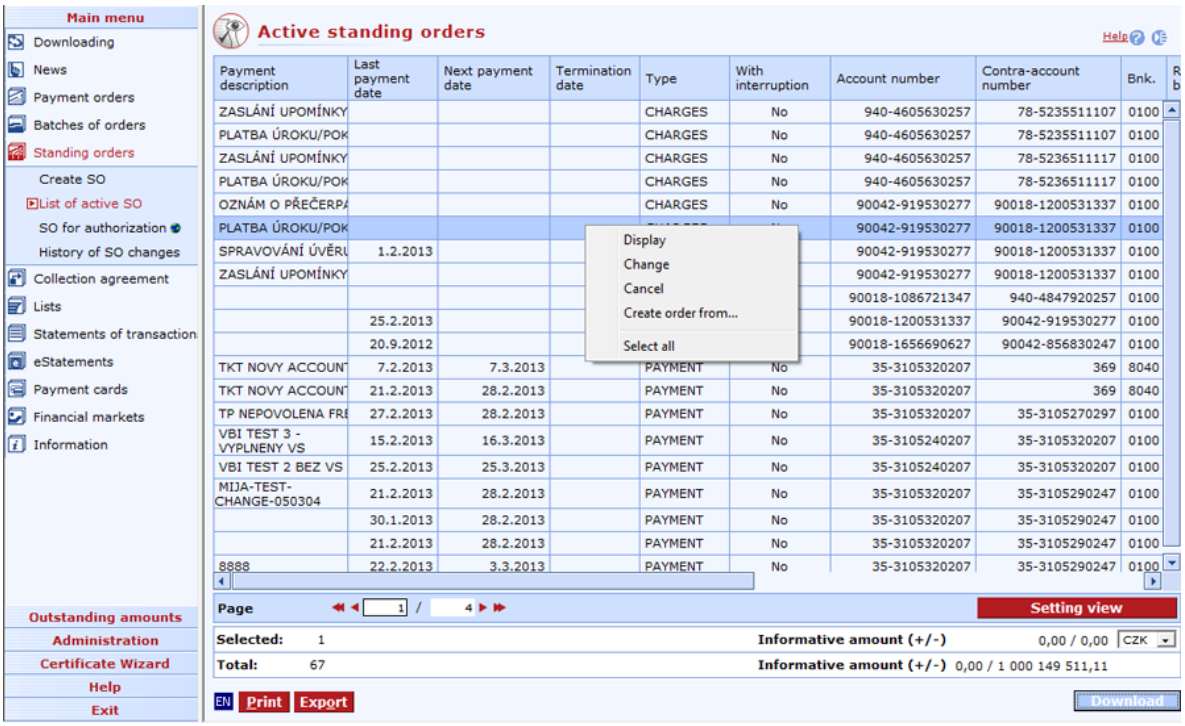
Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting of individual columns, rows, etc.

List of active SO

Use this list to display standing orders (related to the selected account) created through direct banking channels, at a branch or via the call center (KB Expresní linka). In this list, “active” standing payment orders in CZK or foreign currency can be modified and cancelled using context menu options. SOs with the “active” status do not show up in any other list.
For standing orders with several due dates in the selected period (this type of standing order can only be created at sales points), their due dates cannot be changed via direct banking.



Description of the window:

Download - use this option to update statuses of standing orders. If you are not connected to the bank, this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to the bank is established, the version check and download of main libraries will be performed at the same time. The button is only available to global users. The chip card PIN must be entered before establishing a new connection.

Display (context menu option) - press to display the *Order - details* dialog in the view mode.

Change (context menu option) - press to display the **Order - details** dialog in the modification mode (Changing active SO).

Cancel (context menu option) - press to display the **Order - details** dialog in the modification mode (Cancelling active SO).

Create order from… (a context menu option) – create a payment order with values of a selected standing order.

Select all (context menu option) - press to mark all items of the list as selected.

CS/EN - the toggle switch (only for changing the language for printouts and the report export).

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting of individual columns, rows, etc.

***Note**:*

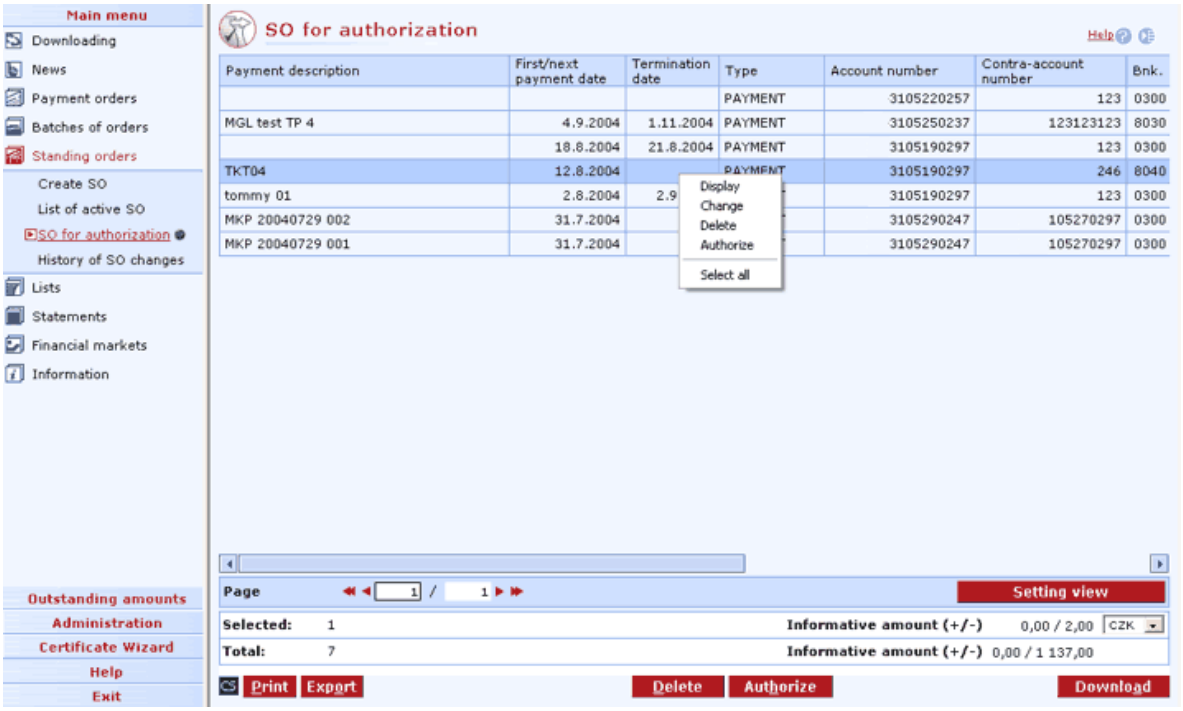
The bank does not supervise coverage of standing orders. Orders that could not be executed due to insufficient funds will be rejected. The client may pay the SO by a single payment order.

SO for authorization

Use this menu to display a list of all standing orders sent for authorization, e.g. to another user (to a user with higher rights - limit). Along with standing orders sent to this list directly by the user, standing orders that have been sent by the user directly for processing but have not passed validation (checking) of user or subject limits and roles are automatically saved here too. Within this function, standing orders in the list can be modified, cancelled or sent for processing. Standing orders for authorization are not displayed in any other list.

In the list of orders for authorization, new SOs are distinguished from changes to active SOs. For new SO's, validation of **D+2** (the current date + two banking days) will be carried out in the *Opening date* field, for changed active SO's, **D** validation will be carried out (D = the nearest banking day).

Standing orders can be authorized within 30 days of the day of being saved in this list.



Description of the window:

Display (context menu option) - press to display the *Order - details* dialog in the view mode.

Change (context menu option) - press to display the Order - details dialog in the modification mode.

Delete - press to delete one or more SO's selected (highlighted) in the list. If you select an SO, the system will open the Order - details window with pre-filled data of the selected SO and let you delete this order. If you select more SO's, the CryptoPlus application window will appear, which contains a summary of SO's selected. They can be deleted here.

Authorize - press to authorize and send the selected SO(s) for processing.

Select all (context menu option) - press to mark all items of the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - press to print the current list.

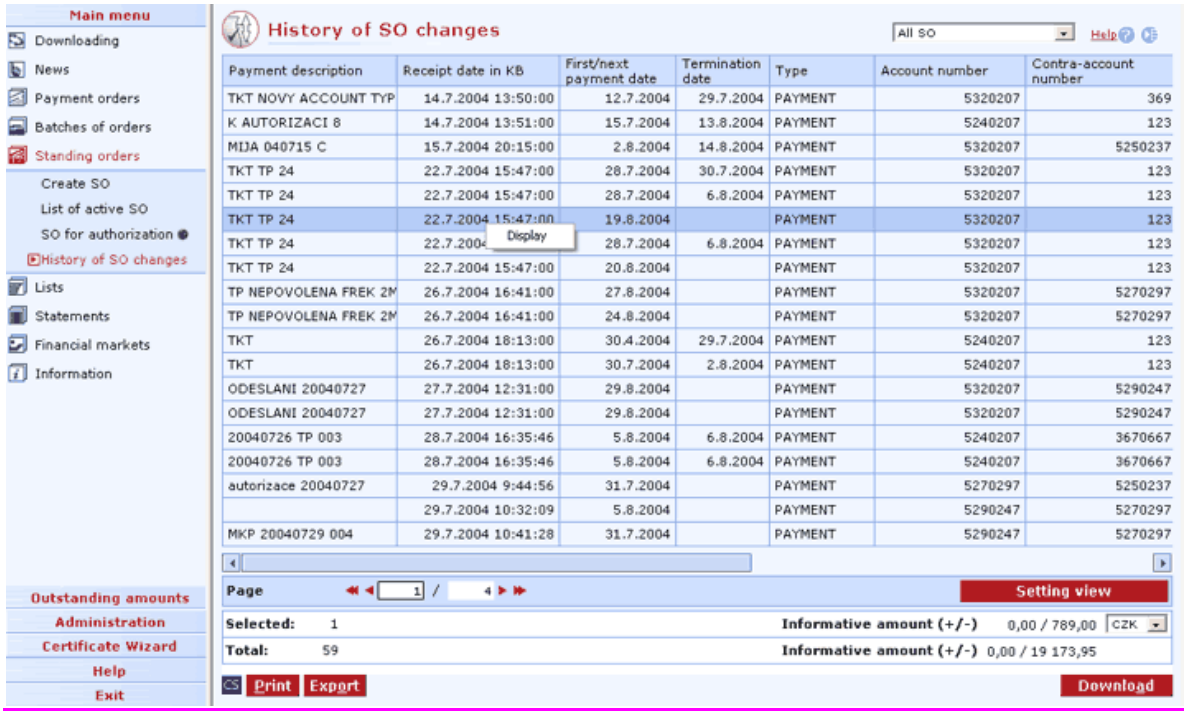
Export - press to export the current list in CSV or RTF formats. Choose this option to open the dialog to select a file name and saving location.

Download - press to download the list of orders for authorization. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to the bank (AS) is established, the version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN to establish a new connection.

Setting view - enables setting of individual columns, rows, etc.

History of SO changes

Use this window to display history if SO changes. In this window, all standing payment orders in CZK or foreign currency, with the exception of active standing orders and standing orders for authorization, are displayed.



Description of the window:

Display - use this to display the Standing order - details window in the view mode.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Download - use this option to update changes to standing orders. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN to establish a new connection.

Setting view - enables setting individual columns, rows etc.

Collection agreement

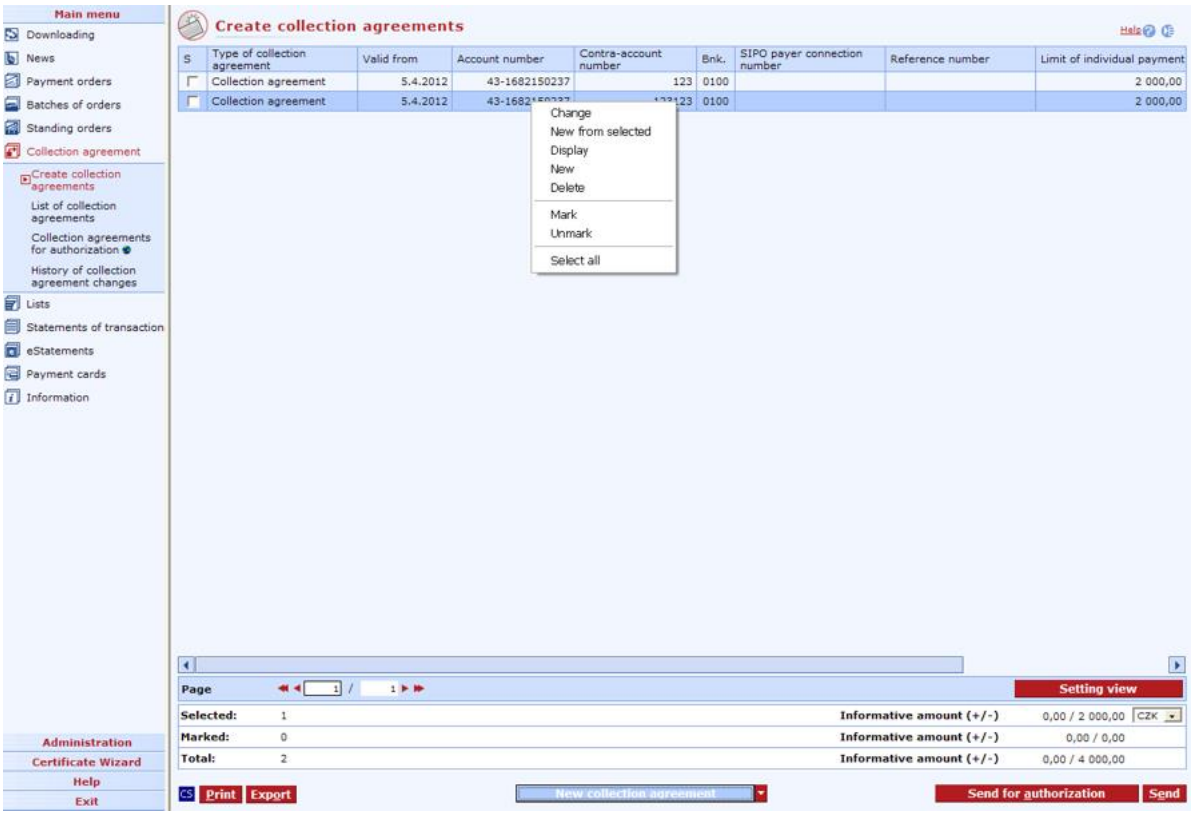
All users with access to the account (both adults and children) can create a collection agreement / SIPO / collection agreement for O2 – landline/internet / SEPA Direct Debit Mandate in the Profibanka application. SIPO direct debit mandates cannot be created for business accounts in direct banking.

The requirement for creating of the collection agreement / SIPO / collection agreement for O2 / SEPA Direct Debit Mandate is subject to multiple/multilevel authorization according to the following rules:

User	***The subject has not set the multiple/multilevel authorization***	***The subject has set the multiple/multilevel authorization***
Holder - natural person - non-business	Able to fully authorize individually.	Able to fully authorize individually.
Holder - natural person - business	Able to fully authorize individually.	Able to fully authorize individually.
Statutory representative - legal entity	Able to fully authorize individually up to his/her total daily account limit. When exceeding the account limit, the requirement is saved in the "for authorization" status.	The requirement is always subject to multiple/multilevel authorization.
Assignee	Able to fully authorize individually up to his/her total daily account limit. When exceeding the account limit, the requirement is saved in the "for authorization" status.	The requirement is always subject to multiple/multilevel authorization.

Create collection agreements

Use this window to create collection agreements / SIPO / collection agreements for O2 – landline/internet / SEPA Direct Debit Mandates and to delete or change so far non-authorized collection agreements.



Description of the window:

Change - this will display details of the selected collection agreement in the edit mode.

New from selected - this will display details of the selected collection agreement in the edit mode. Data in the form will be filled in according to the selected collection agreement. The user can change the data.

Display - use this option to display the detail window of the selected collection agreement in the view mode.

New - use this button to display the detail window of the selected collection agreement in the enter mode.

New collection agreement/New SIPO collection agreement/New O2 collection agreement/New SEPA Direct Debit Mandate - use this button to display the detail window of the selected collection agreement in the mode of entering the appropriate collection agreement type. It will check whether you have at least one current account enabled for the entering of collection agreements in the Account selection/Group of accounts selection lists. You can also use the arrow to the right of the buttons to select the type of individual collection agreement.

Delete - use this option to display the form of the selected collection agreement in the delete mode.

Mark - press to mark a collection agreement to be sent.

Unmark - choose to unmark the selected collection agreement to be sent.

Send for authorization – selected direct debit agreements will be sent to the list of direct debit agreements for authorization.

Send - press to open the CryptoPlus application window - the collection agreements marked for sending will be sent upon confirmation. All marked collection agreements in the current selection of accounts/group of accounts are sent. If you are not connected to the bank, this function will open

the connection. If a new connection to the bank is established, the version check and download of main libraries will be performed at the same time. The button is only available to global users. The smart card PIN must be entered before establishing a new connection.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting of individual columns, rows, etc.

New – collection agreement

Use this form to create a collection agreement to the debit of a CZK (Czech crowns) or foreign currency current account.

By creating a collection agreement, the account holder or an assignee allows the counterparty (i.e. the payment beneficiary) to draw funds from his/her 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 total daily subject limit. If the total daily subject limit is exceeded, creating the collection agreement will not be permitted.

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.

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

The number of direct debit payments can be restricted by setting a frequency other than unlimited. This value specifies after how many days from the last processed direct debit another direct debit payment associated with the direct debit mandate can be made.

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.

Description of the window:

Account alias - the intuitive account alias. The account number will be filled in when you confirm the name.

Account number – the number of the account in which a collection agreement is set. If the account has an alias, it will be filled in the Account alias field.

Account bank code - always 0100 (Komerční banka), not to be changed

Account currency – currency of the selected account.

Contra-account alias - the intuitive contra-account name. The contra-account number will be filled in when you confirm the alias.

Contra-account number – the number of the account from which collection orders can be created to the debit of the permitting (agreeing) account. If the contra-account has an alias, it will be filled in the Contra-account alias field.

Contra-account bank code - the contra-account bank numeral code assigned in the Czech Republic.

Contra-account currency – contra-account currency. It must be the same as the account currency.

Valid from - date from which the collection agreement is permitted. A banking day date. The nearest banking day is offered.

Cal. - a graphic interface for choosing banking days. Use the mouse to move a date into the Valid from field.

Valid until - date until when (which business day, inclusive) the collection agreement is to be permitted (optional field).

Cal. - a graphic interface for choosing banking days. Use the mouse to move a date into the Valid until field.

Limit of individual payment – the limit of an individual payment (in the currency of the permitting account).

Frequency – This value specifies after how many days from the last processed direct debit another direct debit payment associated with the direct debit mandate can be made.

Frequency	***Description***
Daily	Every calendar day, only one collection payment can be executed.
Weekly	A collection payment can be taken from the account once, on the 5th calendar day from the last collection payment at the earliest (i.e. during the 4 days from the day the last collection payment was executed, all requests for collections will be rejected).
Monthly	A collection payment can be taken from the account once, on the 25th calendar day from the last collection payment at the earliest (i.e. during the 24 days from the day the last collection payment was executed, all requests for collections will be rejected).
Quarterly	A collection payment can be taken from the account once, on the 80th calendar day from the last collection payment at the earliest (i.e. during the 79 days from the day the last collection payment was executed, all requests for collections will be rejected).
Semiannually	A collection payment can be taken from the account once, on the 180th calendar day from the last collection payment at the earliest (i.e. during the 179 days from the day the last collection payment was executed, all requests for collections will be rejected).
Annually	A collection payment can be taken from the account once, on the 360th calendar day from the last collection payment at the earliest (i.e. during the 359 days from the day the last collection payment was executed, all requests for collections will be rejected).
Unlimited	Every calendar day, any number of collection payments can be executed.

Days between collections – this value specifies after how many days another collection payment (from the last booked payment) associated with the collection agreement can be made.

Examples:

Days between collections	***Description***
0	Every calendar day, **any number** of collection payments can be executed.
1	Every calendar day, **only one** collection payment can be executed.
15	A collection payment can be taken from the account **once, on the 15th calendar day** from the last collection payment at the earliest (i.e. during the 14 days from the day the last collection payment was executed, all requests for collections will be rejected).
30	A collection payment can be taken from the account **once, on the 30th calendar day** from the last collection payment at the earliest (i.e. during the 29 days from the day the last collection payment was executed, all

	requests for collections will be rejected).
180	A collection payment can be taken from the account **once, on the 180th calendar day** from the last collection payment at the earliest (i.e. during the 179 days from the day the last collection payment was executed, all requests for collections will be rejected).
360	A collection payment can be taken from the account **once, on the 360th calendar day** from the last collection payment at the earliest (i.e. during the 359 days from the day the last collection payment was executed, all requests for collections will be rejected).

Note: When setting the value of a monthly collection payment, the lower number of days in February must be taken into consideration (28 or 29 days).

Note – Use this field to enter details of the collection agreement identification. This field is not transferred to the beneficiary's account. It is only displayed in direct banking systems (optional field).

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (HTML). The dialog to select a file name in the language set by the toggle switch will appear.

Save - use this button to validate the order; if the order is filled in correctly, it will be saved.

Cancel - use this button to abandon the collection agreement create-session without saving the data.

New – SIPO collection agreement

Use this form to create a SIPO collection agreement (Centralised Collection of Resident Payments) to the debit of a CZK (Czech crowns) current account. SIPO direct debit mandates cannot be created for business accounts in direct banking.

By creating a SIPO collection agreement, the account holder (or an assignee) allows Česká pošta, s.p. to collect funds from his/her account 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 SIPO individual payment entered via Profibanka 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. If the daily subject limit is exceeded, creating the SIPO collection agreement will not be permitted.

On the 24th day of each month, Komerční banka submits requests for creating SIPO collection agreements to Česká pošta, a.s. In case the 24th day of the month is not a business day, the date is shifted to the nearest previous business day. In order for the first SIPO payment to be 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.

Example 1:
24.2. is a Saturday (not a business day). On Friday 23 February (i.e. the nearest previous business day), Komerční banka submits requests for creating SIPO payments to Česká pošta. In order for the SIPO payment to be carried out in the next month, the request for creating the SIPO collection agreement must be submitted to Komerční banka by Thursday 22 February, 8:30 pm at the latest.

Example 2:
24.3. is a Wednesday. It is a business day, therefore, Komerční banka submits requests for creating SIPO to Česká pošta. In order for the SIPO payment to be carried out in the next month, the request for creating the SIPO collection agreement must be submitted to Komerční banka by Tuesday 23 February, 8:30 pm at the latest.

Description of the window:

Account alias - the intuitive account alias. The account number will be filled in when you confirm the name.

Account number – the number of the account in which a SIPO collection agreement is set. If the account has an alias, it will be filled in the Account alias field.

Account bank code - always 0100 (Komerční banka), not to be changed

Account currency - always CZK, not to be changed

SIPO payer connection number – unique identification number for the SIPO payer issued by Česká pošta, a.s.

Valid from - date from which the SIPO collection agreement is to be permitted. The first day of the month from which SIPO is to be permitted should be specified here. The closest possible date is defined on the basis of rules for submitting requests to Česká pošta, a.s. - see above.

Cal. - a graphic interface for choosing banking days. Use the mouse to move a date into the Valid from field.

Limit of individual payment – Limit of an individual SIPO payment. Maximum limit is CZK 99 998. (in CZK).

Note – Use this field to enter details of the SIPO collection agreement identification. This field is not transferred to beneficiaries. It is only displayed in direct banking systems (optional field).

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (HTML). The dialog to select a file name in the language set by the toggle switch will appear.

Save - use this button to validate the order; if the order is filled in correctly, it will be saved.

Cancel - use this button to abandon the SIPO collection agreement create-session without saving the data.

New – collection agreement for O2 – landline/internet

Use this form to create a collection agreement to the debit of a CZK (Czech crown) current account for payments for a landline/internet of O2 Czech Republic, a.s.

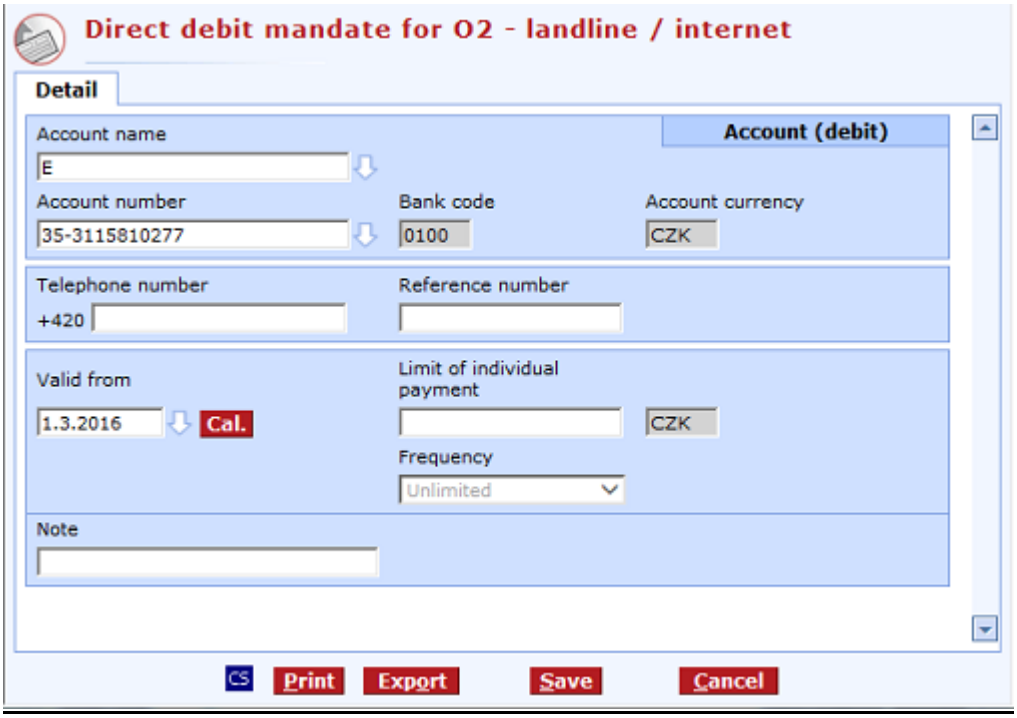
By creating a collection agreement, the account holder (or an assignee) allows O2 Czech Republic, a.s. to draw funds for landline/internet payments from his/her own account up to the specified limit. The limit of the individual payment must be higher or equal to CZK 500 and must not exceed the daily subject limit. If the subject limit is exceeded, the collection agreement will not be created.

The phone number always relates to a single reference number. Multiple phone numbers may relate to a single reference number. In case multiple phone numbers relate to a single reference number, it is necessary to set a limit sufficient to cover the payment for all the phone numbers. In case the client has multiple reference numbers, an individual collection agreement must be created for each reference number.

On the 25th day of each month, Komerční banka submits requests for creating collection agreements of 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 for the first payment for landline/internet to be 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 O2 Czech Republic, a.s. Business day ends at 8:30 pm.

Example 1:
25.2. is a Saturday (not a business day). On Friday 18 February (i.e. the nearest previous business day), Komerční banka submits requests for creating payments for a landline/internet of O2. In order for the payment for landline/internet to be carried out in the next month, the request for creating the collection agreement must be submitted to Komerční banka by Thursday 23 February, 8:30 pm at the latest.

Example 2:
25.3. is a Wednesday. It is a business day, therefore, Komerční banka submits requests for creating payments for the landline/internet to O2. In order for the payment to be carried out in the next month, the request for creating the collection agreement must be submitted to Komerční banka by Tuesday 24th March, 8:30 pm at the latest.



Description of the window:

Account alias - the intuitive account alias. The account number will be filled in when you confirm the name.

Account number – the number of the account in which a collection agreement is set. If the account has an alias, it will be filled in the Account alias field.

Account bank code - always 0100 (Komerční banka), not to be changed

Account currency - always CZK, not to be changed

Telephone number – the number of the phone (number of one of the phones) to which the service relates.
Reference number – the identification number of a client at O2 Czech Republic.

Valid from - date from which the collection agreement is to be permitted. The first day of the month from which the collection agreement is to be permitted should be specified here. The closest possible date is defined on the basis of rules for submitting requests to O2 - see above.

Cal. - a graphic interface for choosing banking days. Use the mouse to move a date into the Valid from field.

Limit of individual payment – the limit of an individual payment for a landline/internet (in CZK).

Frequency – This value specifies after how many days from the last processed direct debit another direct debit payment associated with the direct debit mandate can be made. For direct debit mandates of O2 Czech Republic a.s., the "unlimited" value is preset and cannot be changed. This means that every calendar day, any number of direct debit payments, each up to the entered limit, can be executed.

Note – Use this field to enter details of the collection agreement permission. This field is not transferred to beneficiaries. It is only displayed in direct banking systems (optional field).

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (HTML). The dialog to select a file name in the language set by the toggle switch will appear.

Save - use this button to validate the order; if the order is filled in correctly, it will be saved.

Cancel - use this button to abandon the collection agreement create-session without saving the data.

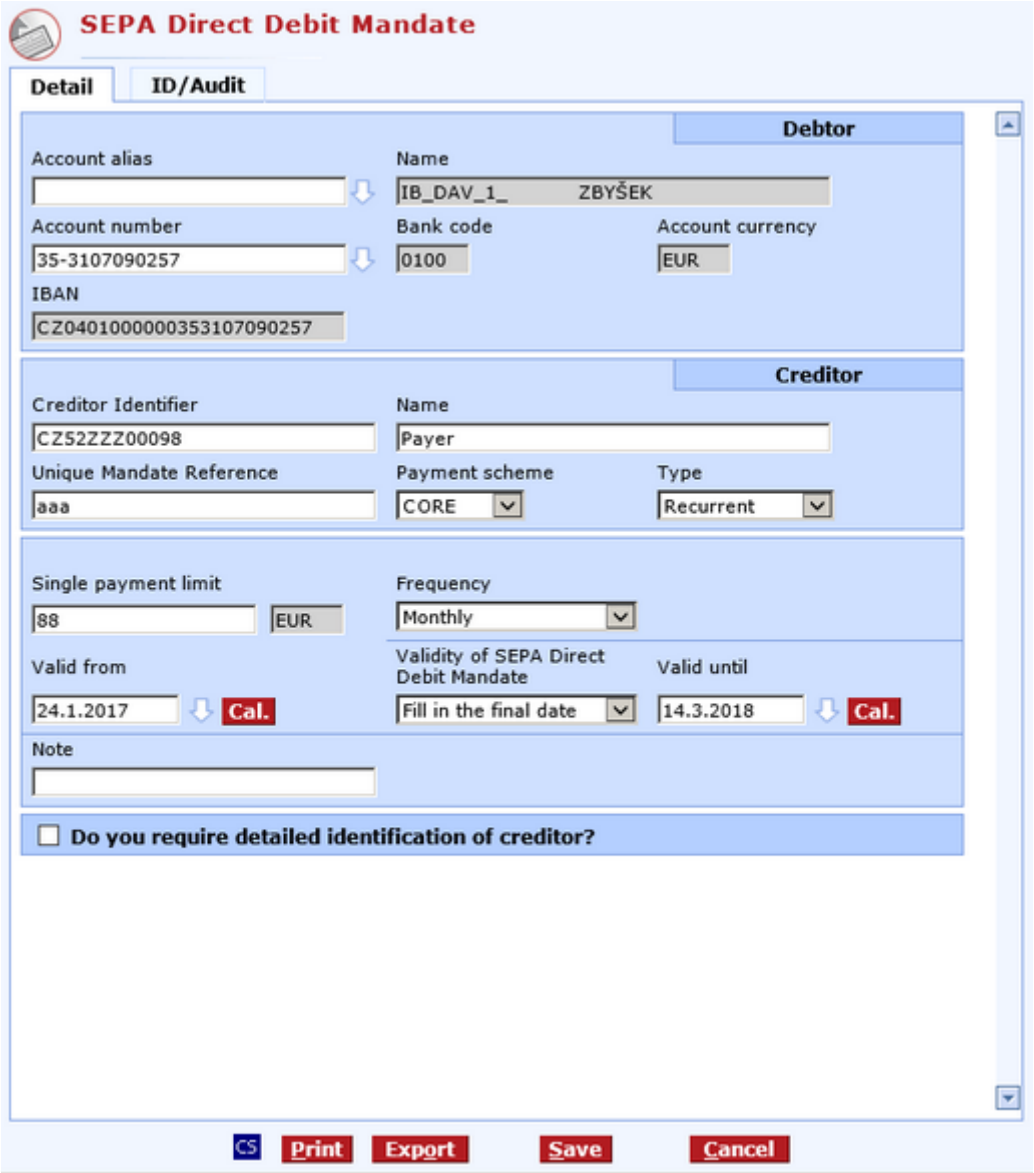
New SEPA Direct Debit Mandate

Use this view to set up a SEPA Direct Debit mandate to the debit of a current account in EUR. All users with access to the account (both adults and minors) can set up SEPA Direct Debit mandates.

By setting up a SEPA Direct Debit mandate, the account holder (or an assignee) allows the counterparty to draw funds from his/her own account (i.e., transfer funds from the holder's account to the creditor's account based on the SEPA Direct Debit) up to the limit of the individual payment (the payment limit is defined by the party setting up the SEPA Direct Debit mandate). The single payment limit can be set up to the total daily subject limit. If the total daily limit of subject is exceeded, setting up the SEPA Direct Debit mandate will not be permitted. The subject limit is stated in CZK; for checking within the framework of setting up a SEPA Direct Debit mandate, the limit will be converted to EUR using the KB middle exchange rate.

The single payment limit is not limited in time (such as one day). The number of direct debit payments can be restricted by setting a frequency other than unlimited. This value specifies after how many days from the last processed SEPA direct debit another direct debit payment associated with the direct debit mandate can be made.

The user must inform the counterparty that the SEPA Direct Debit mandate has been set up. In case of setting up a SEPA Direct Debit mandate, the bank will not inform owners of counteraccounts.



Description of the window:

Account alias - the intuitive account alias. The account number will be filled in when you confirm the name.

Name - filled according to the selected account, cannot be changed.

Account number - the number of the account the payment is made from. If the account has an alias, it will be filled in the Account alias field.

Bank code - always 0100, not to be changed.

Account currency - according to the account currency, not to be changed

IBAN - the IBAN format of the payer's account number.
Creditor Identifier - the identification code of the creditor to whom the payments will be sent based o SEPA Direct Debits.

Name - the name of the creditor to whom the payments will be sent based on SEPA Direct Debits.

Unique Mandate Reference - the unique mandate reference (UMR) agreed between the creditor and the payer in the "Mandate".

Payment scheme - select a payment scheme from those supported for SEPA Direct Debit mandate.

Type - select whether the mandate will be granted for one-off or recurrent SEPA Direct Debits.

Single payment limit - the limit of a single direct debit payment.

Frequency – This value specifies after how many days from the last processed direct debit another direct debit payment associated with the SEPA Direct Debit mandate can be made. The value must be set for the recurrent type of SEPA Direct Debit. In case of one-off SEPA Direct Debits, this value is not entered.

Frequency	*Description*
Daily	Every calendar day, only one direct debit payment can be executed.
Weekly	A direct debit payment can be taken from the account once, on the 5th calendar day from the last collection payment at the earliest (i. e. during the 4 days from the day the last collection payment was executed, all requests for collections will be rejected).
Monthly	A direct debit payment can be taken from the account once, on the 25th calendar day from the last collection payment at the earliest (i. e. during the 24 days from the day the last collection payment was executed, all requests for collections will be rejected).
Quarterly	A direct debit payment can be taken from the account once, on the 80th calendar day from the last collection payment at the earliest (i. e. during the 79 days from the day the last collection payment was executed, all requests for collections will be rejected).
Semiannually	A direct debit payment can be taken from the account once, on the 180th calendar day from the last collection payment at the earliest (i. e. during the 179 days from the day the last collection payment was executed, all requests for collections will be rejected).
Annually	A direct debit payment can be taken from the account once, on the 360th calendar day from the last collection payment at the earliest (i. e. during the 359 days from the day the last collection payment was executed, all requests for collections will be rejected).
Unlimited	Every calendar day, any number of direct debit payments, each up to the entered limit, can be executed. We recommend this value in cases when more than one SEPA Direct Debit request can be sent to your account (from a single creditor).

Number of days between SDD - this value specifies after how many days (from the last processed direct debit) another direct debit payment (from the last recorded payment) associated with the SEPA Direct Debit mandate can be made. The value must be set for the recurrent type of SEPA Direct Debit. In case of one-off SEPA Direct Debits, this value is not entered.

Examples:

Days between direct debits	*Description*
0	Every calendar day, any number of direct debit payments, each up to the entered limit, can be executed. We recommend this value in cases when more than one SEPA Direct Debit request can be sent to your account

	(from a single creditor).
1	Every calendar day, only one direct debit payment can be executed.
25	A direct debit payment can be taken from the account once, on the 25th calendar day from the last direct debit payment at the earliest (i.e. during the 24 days from the day the last direct debit payment was executed, all requests for direct debits will be rejected). This interval is recommended for payments to be direct-debited once a month (a longer interval is not suitable due to "short" February, or the direct debiting date can move - Saturdays, Sundays, holidays).
30	A direct debit payment can be taken from the account once, on the 30th calendar day from the last direct debit payment at the earliest (i.e. during the 29 days from the day the last direct debit payment was executed, all requests for direct debits will be rejected).
180	A direct debit payment can be taken from the account once, on the 180th calendar day from the last direct debit payment at the earliest (i.e. during the 179 days from the day the last direct debit payment was executed, all requests for direct debits will be rejected).
360	A direct debit payment can be taken from the account once, on the 360th calendar day from the last direct debit payment at the earliest (i.e. during the 359 days from the day the last direct debit payment was executed, all requests for direct debits will be rejected).

Note: When setting the value of monthly direct debit payments, the lower number of days in February must be taken into consideration (28 or 29 days). Recommended setting for monthly direct debit payments is 25 days.

Valid from - the date from which the SEPA Direct Debit mandate is permitted. The next calendar day at the earliest. You can choose the date using the associated calendar.

Cal. - graphical view of calendar days. Use the mouse to move a date into the Valid from field.

Validity of SEPA Direct Debit Mandate - the date until which the SEPA Direct Debit mandate is valid. The next calendar day at the earliest. You can choose the date using the associated calendar.

Valid until - the date up to which (inclusive) the SEPA Direct Debit mandate is to be valid. You can choose the date using the associated calendar.

Cal. - graphical view of calendar days. Use the mouse to move a date into the Valid until field.

Note - use this field to enter details of the SEPA Direct Debit mandate identification. This field is not transferred to the counterparty. It is only displayed in direct banking systems.

Do you require detailed identification of creditor? - check this option to be able to enter details of the creditor (Street (P.O. BOX), Town, Postcode and Country).

CS/EN - the toggle switch for changing the language for printouts and report export.

Print - printing of the current summary in the language set by the toggle switch.

Export - exporting of the current summary (HTML). The dialog to select a file name in the language set by the toggle switch will appear.

Save - use this button to validate the order; if the order is filled in correctly, it will be saved.

Cancel - use this button to abandon the direct debit mandate create-session without saving the data.

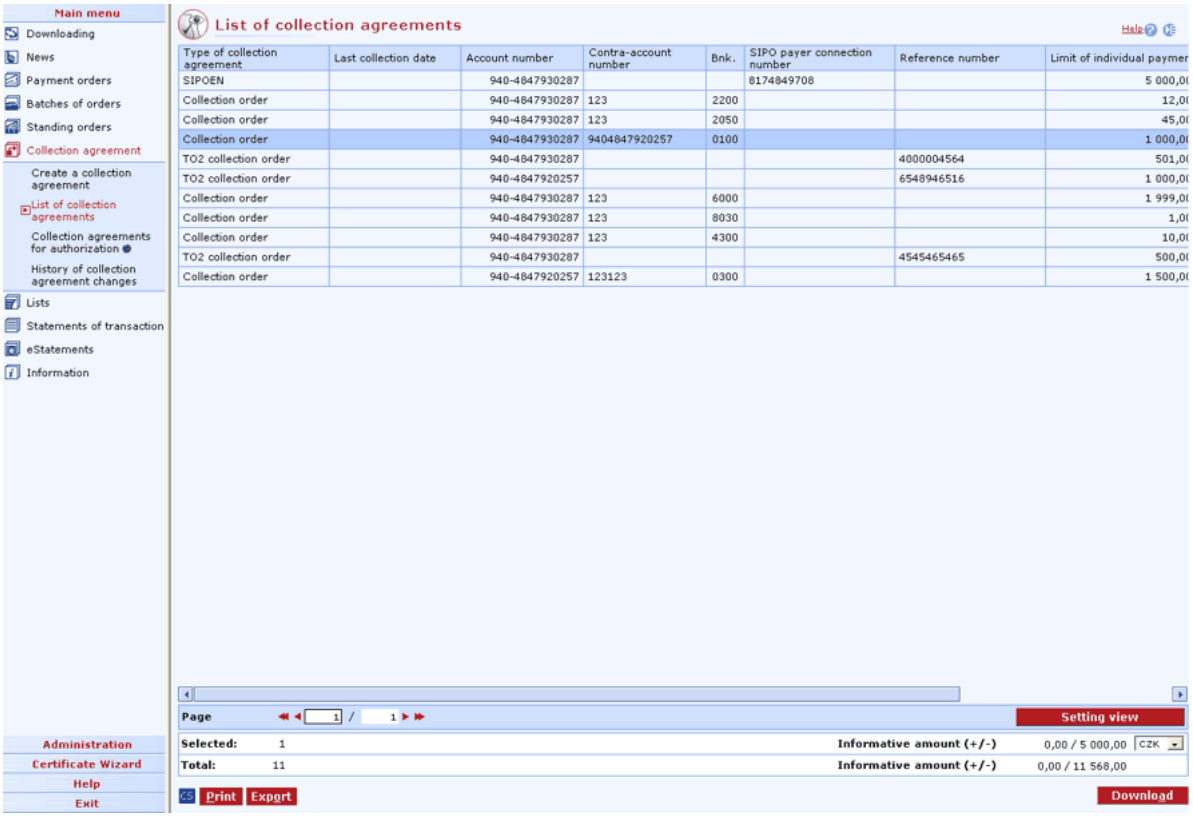
List of collection agreements

Use this window to display a list of all active collection agreements related to the selected account. Active general collection agreements, active SIPO collection agreements, active collection agreements for landlines/internet of O2 Czech republic, a.s. and active SEPA Direct Debit Mandates are displayed here.

The list shows not only collection agreements entered via the Profibanka application but also collection agreements entered using the Mojebanka application, in the KB branch or via Expresní linka KB.

Individual items are displayed according to the type of collection agreement.

List of displayed statuses 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 O2 – landline/internet. This becomes effective in case these collection agreements are changed. The list displays both the original and new settings.



Description of the window:

Download - use this option to update the statuses of agreed (permitted) collection agreements. If you are not connected to the bank, this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to the bank is established, the version check and download of main libraries will be performed at the same time. The button is only available to global users. The smart card PIN must be entered before establishing a new connection.

Display (context menu option) - press to display the *Collection agreement - details* dialog in the view mode.

Change (context menu option) - press to display the Collection agreement - details dialog in the modification mode (Changing an active collection agreement).

Cancel (context menu option) - press to display the Collection agreement - details dialog in the modification mode (Cancelling an active collection agreement).

Select all (context menu option) - press to mark all items of the list as selected.

CS/EN - the toggle switch (only for changing the language for printouts and the report export).

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting of individual columns, rows, etc.

Collection agreements for authorization

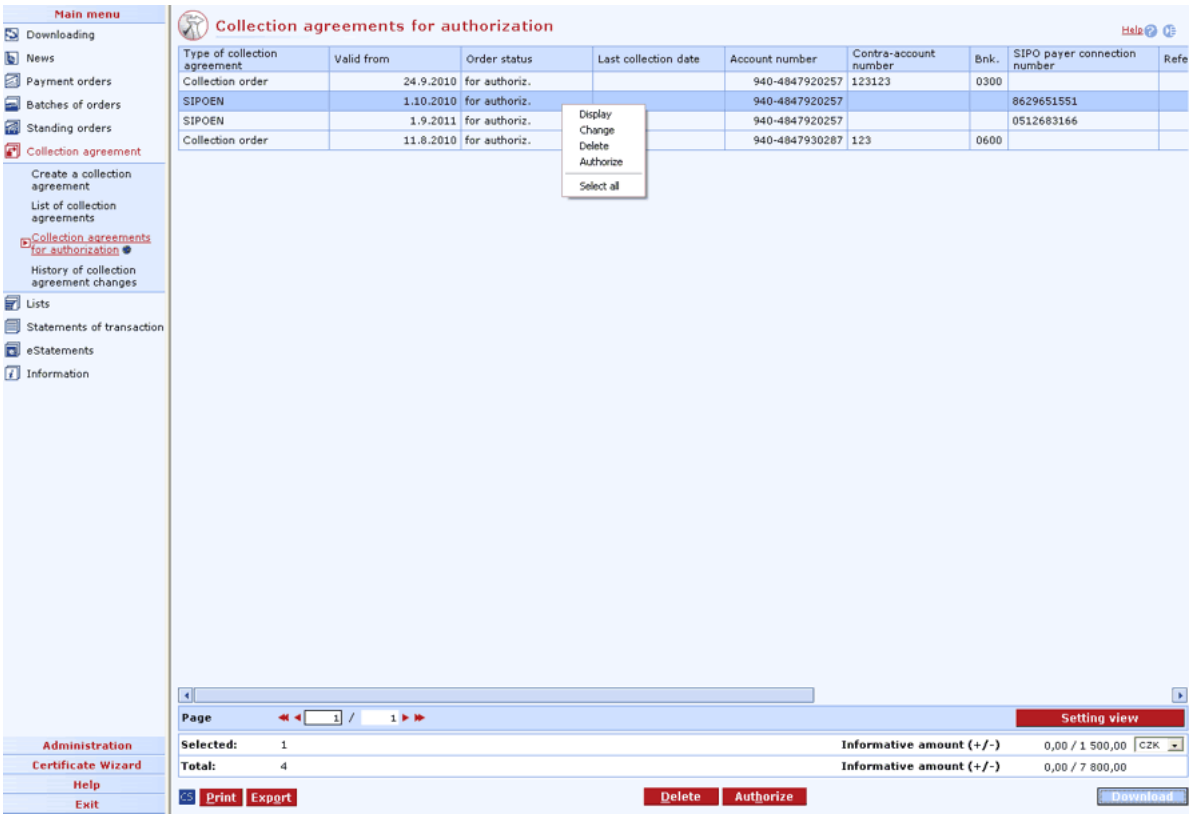
Use this screen to authorize collection agreements, SIPO collection agreements, collection agreements for O2 and SEPA Direct Debit Mandates, which have not yet been authorized or which have been authorized only partially (within multiple/multilevel authorization).

Requirements are displayed for 30 days from the date entered in the Valid from field on the screen.

Only collection agreements of the same type can be authorized at the same time.

On this screen, collection agreements, SIPO collection agreements, collection agreements for O2 and SEPA Direct Debit Mandates will be displayed in the following statuses:
for authorization - the collection agreement does not contain a signature.
partially authorized - the collection agreement contains at least 1 signature and awaits another signature within the framework of multiple/multilevel authorization.

Note:
In order for creations or changes of SIPO collection agreements or collection agreements for O2 to be valid from the required date, they must be fully signed by the specified dates. – see chapters describing the creating of individual collection agreements.



Description of the window:

Display (context menu option) - press to display the Collection agreement - details dialog in the view mode.

Change (context menu option) - press to display the Collection agreement - details dialog in the modification mode.

Delete - press to delete one or more collection agreements selected (highlighted) in the list.
Authorize - press to authorize and send the selected collection agreements for processing.

Select all (context menu option) - press to mark all items of the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - press to print the current list.

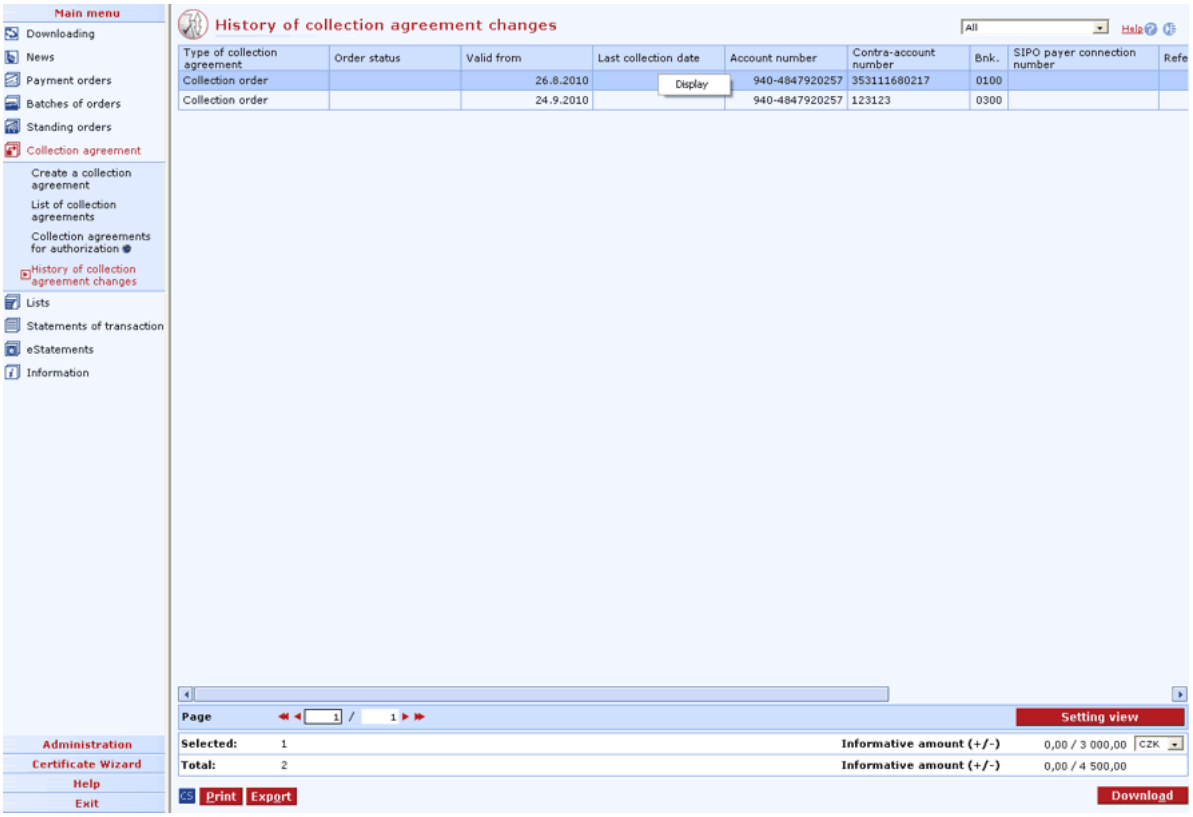
Export - press to export the current list in CSV or RTF formats. Choose this option to open the dialog to select a file name and saving location.

Download - press to download the list of Collection agreements for authorization. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to the bank (AS) is established, the version check and download of main libraries will be performed at the same time. You must enter the smart card PIN when establishing a new connection.

Setting view - enables setting of individual columns, rows, etc.

History of collection agreement changes

Use this window to display the history of changes in a collection agreement, SIPO collection agreement, collection agreement for O2 and SEPA Direct Debit Mandate applied using the Mojebanka and Profibanka applications, KB branch and Expresní linka KB.



Description of the window:

Display - use this option to display the Collection agreement - details window in the view mode.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Download - use this option to update changes to collection agreements. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the version check and download of main libraries will be performed at the same time. You must enter the smart card PIN when establishing a new connection.

Setting view - enables setting of individual columns, rows etc.

Changing collection agreements

All users with access to the account (both adults and children) can change a collection agreement / SIPO / collection agreement for O2 – landline/internet / SEPA Direct Debit Mandate in the Profibanka application. SIPO direct debit mandates cannot be amended for business accounts in direct banking.

The requirement for changing the collection agreement for a collection agreement / SIPO / collection agreement for O2 / SEPA Direct Debit Mandate is subject to multiple/multilevel authorization according to the following rules:

User	***The subject has not set the multiple/multilevel authorization***	***The subject has set the multiple/multilevel authorization***
Holder - natural person - non-business	Able to fully authorize individually.	Able to fully authorize individually.
Holder - natural person - business	Able to fully authorize individually.	Able to fully authorize individually.
Statutory representative - legal entity	Able to fully authorize individually up to his/her total daily account limit. When exceeding the account limit, the requirement is saved in the "for authorization" status.	The requirement is always subject to multiple/multilevel authorization.
Assignee	Able to fully authorize individually up to his/her total daily account limit. When exceeding the account limit, the requirement is saved in the "for authorization" status.	The requirement is always subject to multiple/multilevel authorization.

You can change active collection agreements in the following items:

- Valid until
- Frequency / Limit of individual payment
- Days between collections
- Note

Other items of an active collection agreement cannot be changed. If you want to make such a change, you must cancel the collection agreement and create a new one.

It is necessary that the user informs the counterparty of any changes carried out (such as limit change). In case a general collection agreement is changed, the bank will not inform the holders of contra-accounts.

You can change active SIPO collection agreements in the following items:

- Limit of individual payment
- Note

Other items of an active SIPO collection agreement cannot be changed. If you want to make such a change, you must cancel the SIPO collection agreement and create a new one.

On the 24th day of each month, Komerční banka submits requests for changing SIPO collection agreements to Česká pošta, a.s. In case the 24th day of the month is not a business day, the date is shifted to the nearest previous business day. In order for the first SIPO payment to be carried out in the next month, the request for changing 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.

Example 1:
24.2. is a Saturday (not business day). On Friday 23 February (i.e. the nearest previous business day), Komerční banka submits requests for changing SIPO payments to Česká pošta. In order for the SIPO payment to be carried out in the next month, the request for changing the SIPO collection agreement must be submitted to Komerční banka by Thursday 22 February, 8:30 pm at the latest.

Example 2:
24.3. is a Wednesday. It is a business day, therefore, Komerční banka submits requests for changing SIPO to Česká pošta. In order for the SIPO payment to be carried out in the next month, the request for changing the SIPO collection agreement must be submitted to Komerční banka by Tuesday 23 February, 8:30 pm at the latest.

You can change active collection agreements for O2 – landline/internet in the following items:

- Limit of individual payment
- Note

Other items of an active collection agreement for O2 – landline/internet cannot be changed. If you want to make such a change, you must cancel the collection agreement and create a new one.

On the 25th day of each month, Komerční banka submits requests for changing collection agreements of 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 for the first payment for landline/internet to be carried out in the next month, the request for changing the collection agreement must be submitted to Komerční banka one business day before sending the request to O2 Czech Republic, a.s. Business day ends at 8:30 pm.

Example 1:
25.2. is a Saturday (not business day). On Friday 18 February (i.e. the nearest previous business day), Komerční banka submits requests for changing payments for a landline/internet of O2. In order for the payment for landline/internet to be carried out in the next month, the request for changing the collection agreement must be submitted to Komerční banka by Thursday 23 February, 8:30 pm at the latest.

Example 2:
25.3. is a Wednesday. It is a business day, therefore, Komerční banka submits requests for changing payments for the landline/internet to O2. In order for the payment to be carried out in the next month, the request for changing the collection agreement must be submitted to Komerční banka by Tuesday 24th March, 8:30 pm at the latest.

Change active SEPA Direct Debit mandate

The following values cannot be changed in an active SEPA Direct Debit mandate: Creditor's identification code (CID), Mandate reference (UMR), Payment scheme, Direct debit type and Valid from (mandate validity start). If these values must be changed, it is necessary to cancel the mandate and set up a new one.

The single payment limit is not limited in time (such as one day). The number of direct debit payments can be restricted by setting a frequency other than unlimited. This value specifies after how many days from the last processed SEPA Direct Debit another direct debit payment associated with the direct debit mandate can be made.

It is necessary that the user inform the counterparty of any changes carried out (such as a limit change). In case of changing a SEPA Direct Debit mandate, the bank will not inform the counterparty.

Cancelling collection agreements

All users with access to the account (both adults and children) can cancel collection agreements / SEPA Direct Debit Mandate within the Profibanka application. SIPO direct debit mandates cannot be cancelled for business accounts in direct banking.

A requirement for cancelling the collection agreement / SIPO collection agreement / collection agreement for O2 / SEPA Direct Debit Mandate is not subject to multiple/multilevel authorization.

Cancelling an active collection agreement

A collection agreement can be cancelled **immediately**, i.e. after processing of the cancellation requirement, or **by the end of the defined business day**, i.e. specified payments will be carried out on the defined business day.

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

Cancelling an active SIPO collection agreement

On the 24th day of each month, Komerční banka submits requests for cancelling SIPO collection agreements to Česká pošta, a.s. In case the 24th day of the month is not a business day, the date is shifted to the nearest previous business day. In order for the SIPO payment not to be carried out in the next month, the request for cancelling 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.

Example 1:
24.2. is a Saturday (not business day). On Friday 23 February (i.e. the nearest previous business day), Komerční banka submits requests for cancelling SIPO payments to Česká pošta. In order for the SIPO payment not to be carried out in the next month, the request for cancelling the SIPO collection agreement must be submitted to Komerční banka by Thursday 22 February, 8:30 pm at the latest.

Example 2:

24.3. is a Wednesday. It is a business day, therefore, Komerční banka submits requests for cancelling SIPO to Česká pošta. In order for the SIPO payment not to be carried out in the next month, the request for cancelling the SIPO collection agreement must be submitted to Komerční banka by Tuesday 23 February, 8:30 pm at the latest.

Cancelling an active collection agreement for O2 – landline/internet

On the 25th day of each month, Komerční banka submits requests for cancelling collection agreements of 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 O2, direct debit mandates will be cancelled as of the calendar month following the submission of these requests.

Cancel active SEPA Direct Debit mandate

A SEPA Direct Debit mandate can be cancelled immediately, i.e., after processing of the cancellation requirement, or by the end of the defined Business day, i.e., specified payments will be carried out on the defined Business day.

Cancelled SEPA Direct Debit mandates will not be displayed in the List of direct debit mandates, the cancellation request will be displayed on the Direct debit mandates - modification history screen.

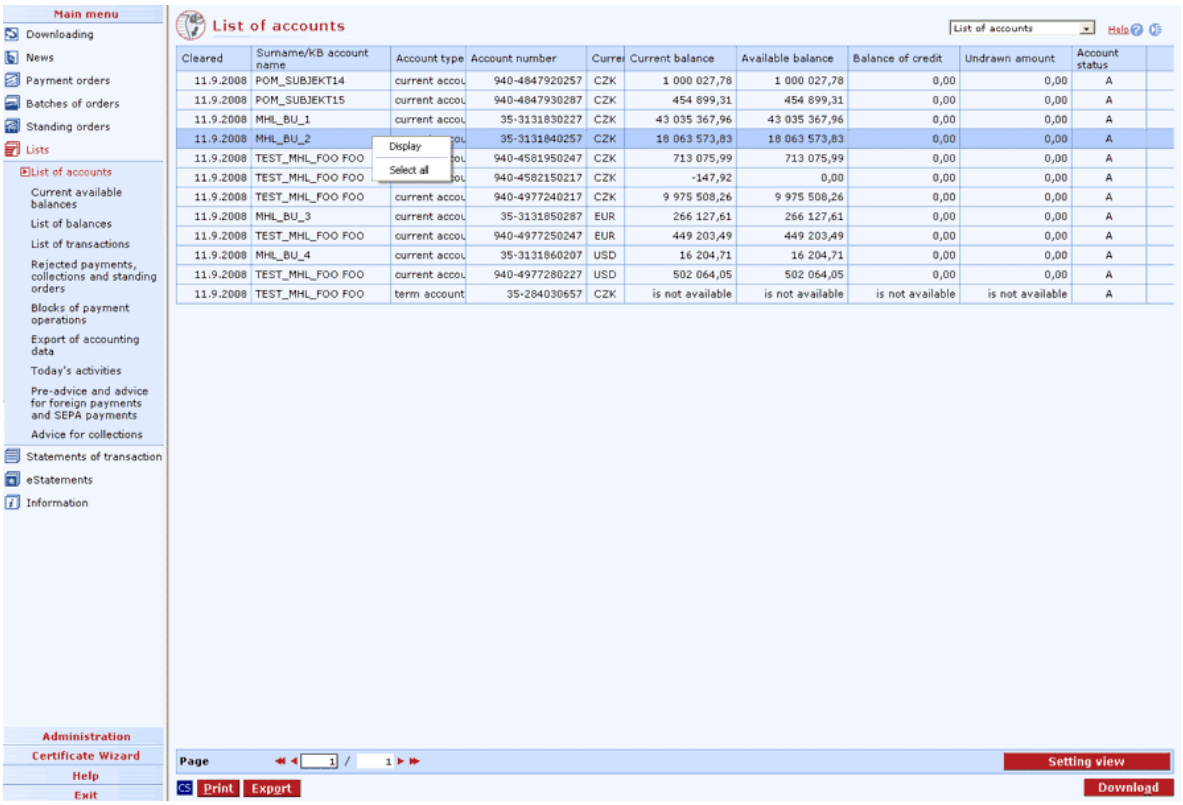
The user must inform the counterparty that the SEPA direct debit mandate has been cancelled. The bank will not inform the counterparty about the cancellation.

Lists

Transaction history and information on balances are provided for periods of up to 92 days (3 months) (non-business) or up to 31 calendar days (1 month) (business and legal entities), however, not for periods preceding the date of concluding the "Contract for using direct banking services".
If the holder started using the **Mojebanka** service for the same accounts before establishing the **Profibanka** service, transaction history of accounts associated with the latter will be displayed from the date they started using the **Mojebanka** service.

List of accounts

This list shows all accounts for which the user has access rights (with regards to the current selection of an account/group of accounts).
It is a common list for all types of accounts for which only current values of individual parameters are displayed.
Account details (Account label) are different for different types of accounts.



Description of the window:

Display - use this option to display the Account label window in view mode

Download - press to update account balances to the date of clearance. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN before establishing a new connection.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

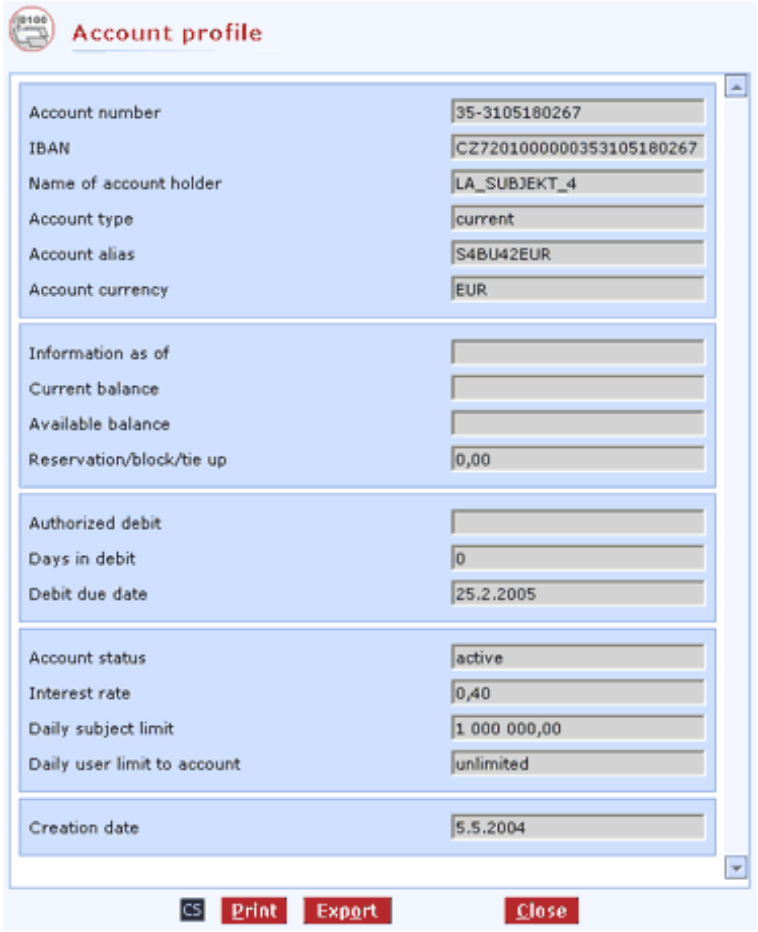
Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Account label

The account label displays information on the account. For each type of account, specific information is displayed along with some common information. See below for details.



Description of the window:

Account number - the long version of the account number.

IBAN - the IBAN format of the account number.

Name of account holder - the name of the account holder in the internal bank system.

Account type - the type of account (current, credit ...).

Type of credit (credit accounts) - the type of credit account (such as mortgage).

Account alias - the user-defined account name.

Account currency - the code (ISO) of the account currency.

Information as of - the date on which the information was valid.

Current balance (current, term and savings accounts) - the account balance for the last accounting day.

Available balance (current, term and savings accounts) - the remaining balance for the last accounting day after deducting blocked, reserved or tied amounts.

Reservation/block/tie up etc. (current, term and savings accounts) - the amount that cannot be used, for various reasons (such as securing a credit).

Authorized debit (current, term and savings accounts) - allowed overdraft.

Days in debit (current, term and savings accounts) - the number of days for which debit has been drawn.

Debit due date (current, term and savings accounts) - the date on which the debit is due, i.e. on which the account must show a credit balance.

Account status - the actual status of the account (active, new, limited, frozen, closed, undrawn).

Interest rate (with the exception of term accounts) - the interest rate on the deposit.

Daily subject limit (current, term and savings accounts) - the maximum amount for the subject that the user may transfer in a day (transfers between accounts within the same subject are not included).

Daily user limit in account (current, term and savings accounts) - the maximum amount of the account that the user may transfer in a day (transfers between accounts within the same subject are not included).

Opening date (current accounts) - the date of opening the current account in the internal bank system.

Maturity date upon notice (savings accounts) - the date on which the noticed amount of a savings account is mature, i.e. the date from which the noticed amount can be drawn without paying a contractual fine.

Date of notice exercisability (savings accounts) - the date until which the noticed amount can be used without paying a contractual fine. After this date, the savings account is closed and another notice must be filed.

Noticed amount (savings accounts) - the amount the client noticed in a savings account.

Term of deposit (term accounts) - specification of the period for which funds are tied up in the term account.

Automatic roll-over (Y/N) (term accounts) - specification of single or multiple deposits.

Next maturity date (term accounts) - the date on which it is possible to deposit/withdraw money in/from the account.

Final maturity date (term accounts) - the date from which it is possible to withdraw money from the account only.

Credit amount (credit accounts) - the amount specified in the credit contract.

Undrawn amount (credit accounts) - the amount that was not drawn.

Balance of credit (credit accounts) - the outstanding part of the credit.

Next repayment date (credit accounts) - the date specified in the credit contract on/by which the debtor is obliged to make the next repayment.

Next repayment amount (credit accounts) - the amount in the account currency the debtor is to pay.

Late charges (credit accounts) - the total amount of late charges in the currency of the credit account.

Amount overdue (credit accounts) - the amount overdue.

Days after due date (credit accounts) - the amount overdue.

Contract signing date (credit accounts) - the date of signing the credit contract.

Due date (credit accounts) - the date of terminating the credit.

Specified regular monthly repayment (credit card) - the amount of the calculated regular monthly repayment.

thereof amount overdue (credit card) - the amount overdue.

Due amount to claim interest-free period (credit card) - if this amount is paid, interest will not be charged.

Due date to claim interest-free period (credit card) - the date until which the amount to claim an interest-free period must be paid.

Interest rate fixed until (mortgage credit) - the date until which the interest rate is fixed.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

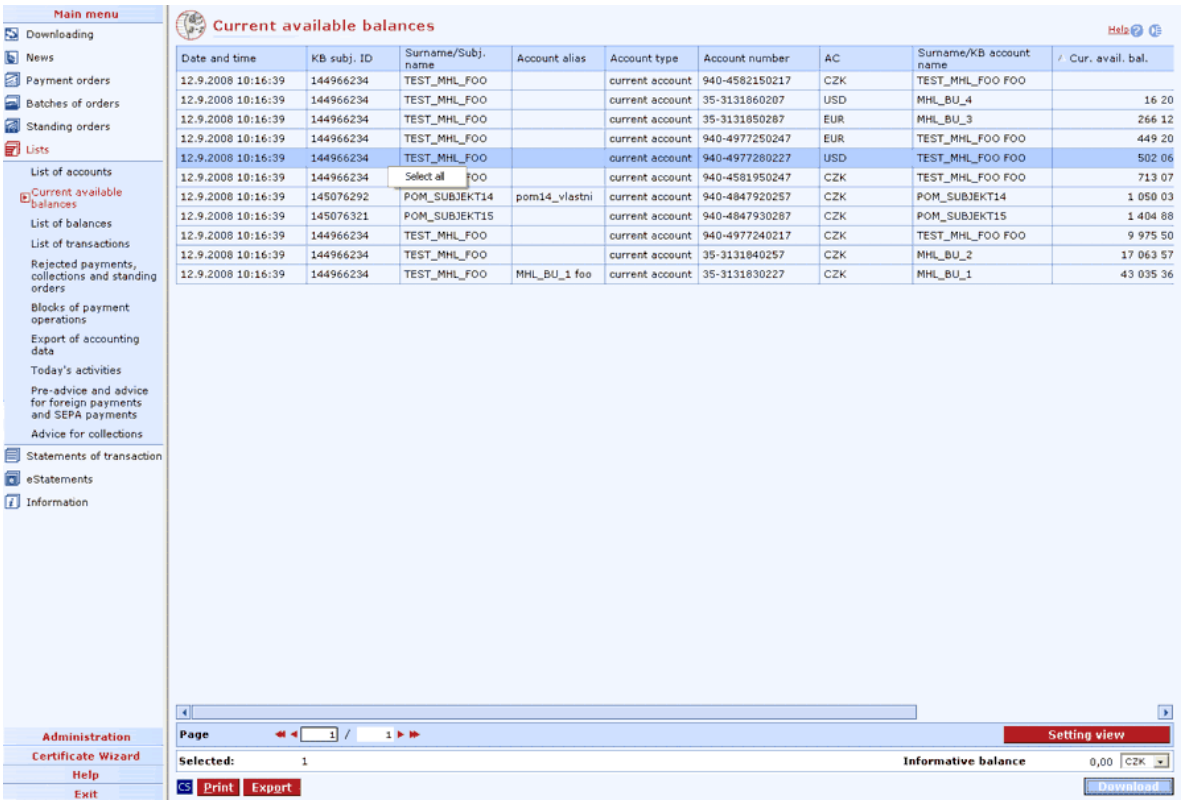
Close - press the button to exit the window.

Current available balances

Use this function to display the list of current available balances for all accounts with regards to access rights and current selection of accounts/groups of accounts in the upper right frame.

Since the displayed balances always relate to the last connection to the bank, you can “Download balances”. While downloading, available balances are requested by a direct query to the bank system.

Only global users can execute downloading by pressing the **Download** button or from the **Download** menu.



Description of the window:

Download - press to update available balances in accounts. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to the bank (AS) is established, the version check and download of main libraries will be performed at the same time. You have to enter chip card PIN to establish a new connection.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

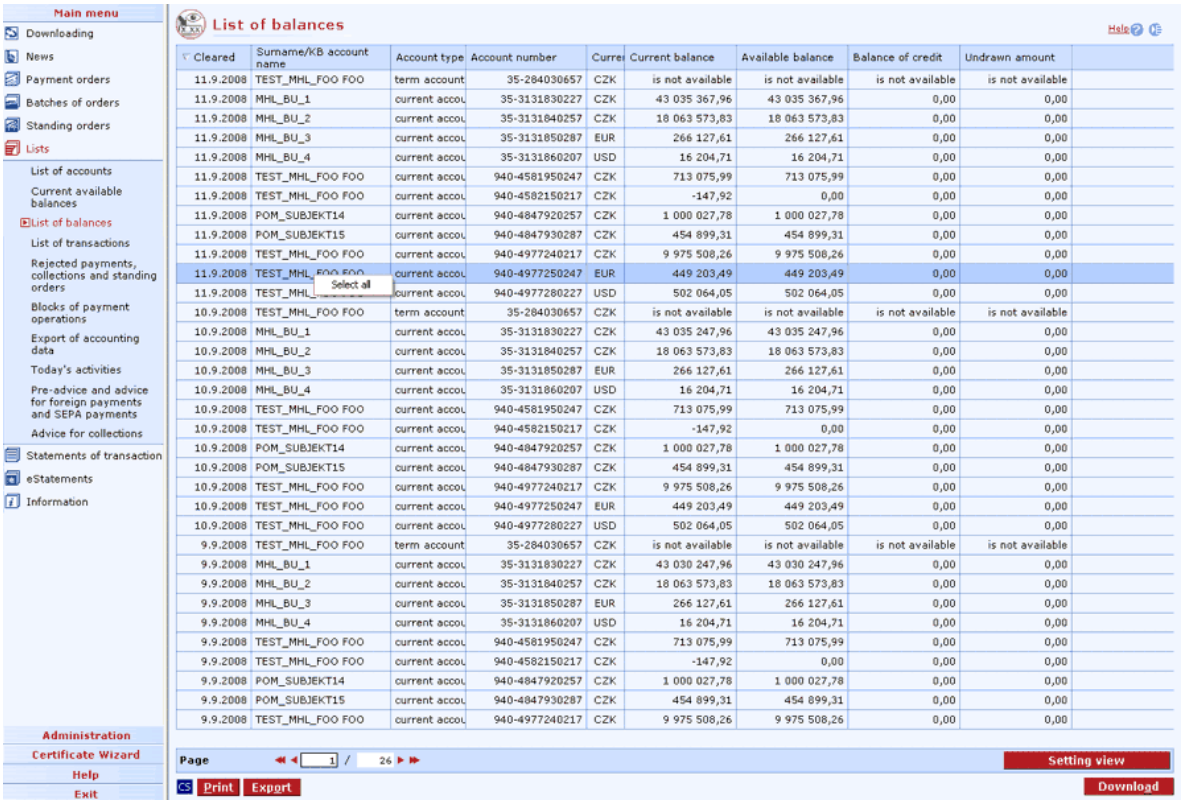
Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list.

Setting view - enables setting individual columns, rows etc.

List of balances

Use this window to display balances for the past accounting day, including a history of all accounts (current, term, credit and savings) according to the current selection of accounts/groups of accounts and access rights adjusted.



Description of the window:

Download - press to update balances in accounts. If you are not connected to the bank, this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to the bank is established, the version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN before establishing a new connection.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

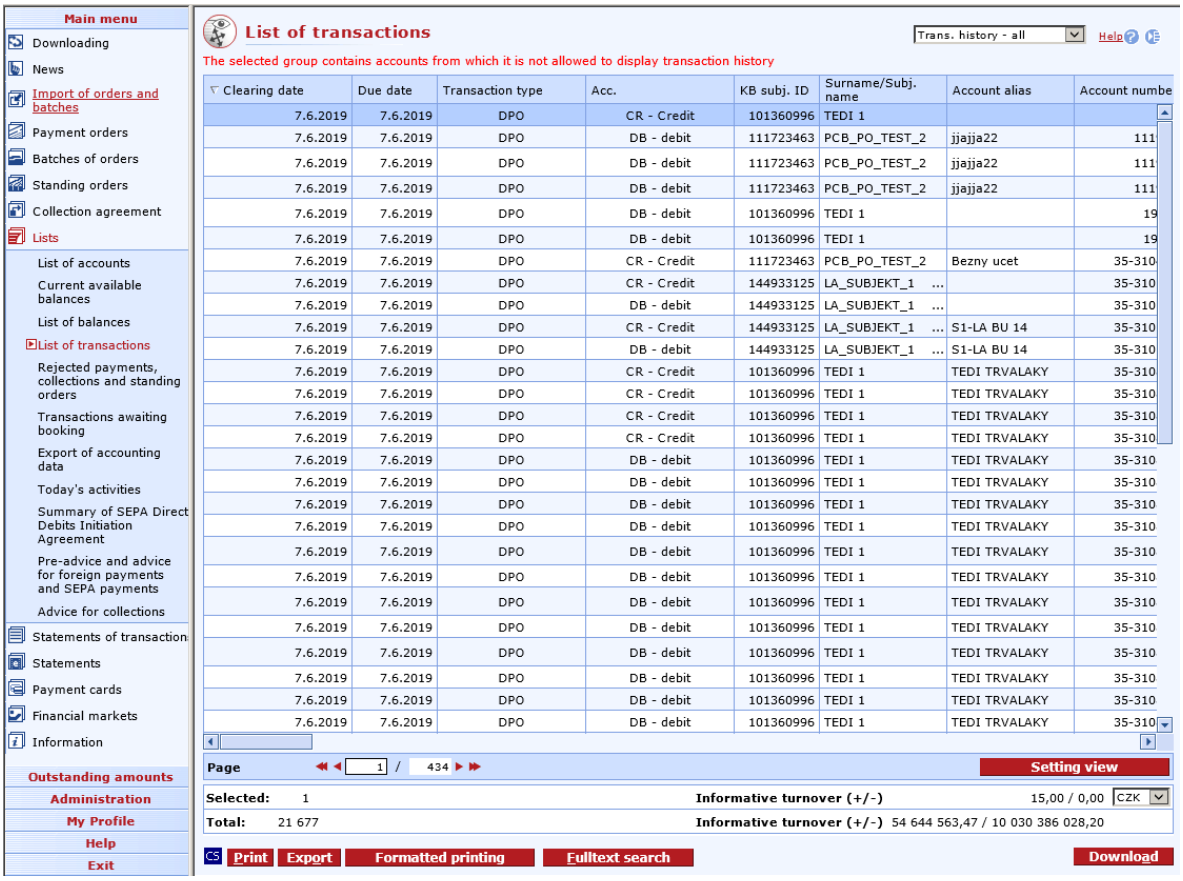
Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

List of transactions

Use this window to display the list of transaction history for all accounts according to access rights and current selection of accounts/groups of accounts in the upper right frame.
The list includes credit and debit transactions related to the selected account/group of accounts booked during bank night processing. Transactions of current, deposit and credit accounts are displayed.
By default, data from the last business day loaded in the system are displayed (you can set the filter manually to any date or range of dates).
You can display a detailed view called Transaction - details for any selected transaction.
For better orientation, you can display certain transactions only. You can do this by entering a time period or other filters which display only transactions with selected data - for details on setting filters and sorting items, see Setting view.
On the bank side, clients can access transaction history as follows:
- natural persons (business) and legal entities - for a period of 31 calendar days (1 month),
- natural persons (non-business) - for a period of 92 calendar days (3 months).
Transaction history starts to be formed at the moment of first use of a direct banking service.



Description of the window:

Display - use this option to display the Transaction - details window in view mode

Download - press to update statuses of transactions. If you are not connected to the bank, this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to the bank is established, the version check and download of main libraries will be performed at the same time. The button is only available to global users. The chip card PIN must be entered before establishing a new connection.

Formatted printing - use this option to generate a file listing transactions in the RTF format. The print report contains a complete list of transactions from the summary displayed on the screen.

Sorting of transactions can be set in Administration - Local settings - Setting export and import. In case filtering criteria different than “Booking date” are selected in the summary, the print report will not contain the start and end balances of the account.

Fulltext search - Set fulltext filter.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch (only for changing the language for printouts and the report export).

Print - printing of the current list in the language set by the toggle switch.

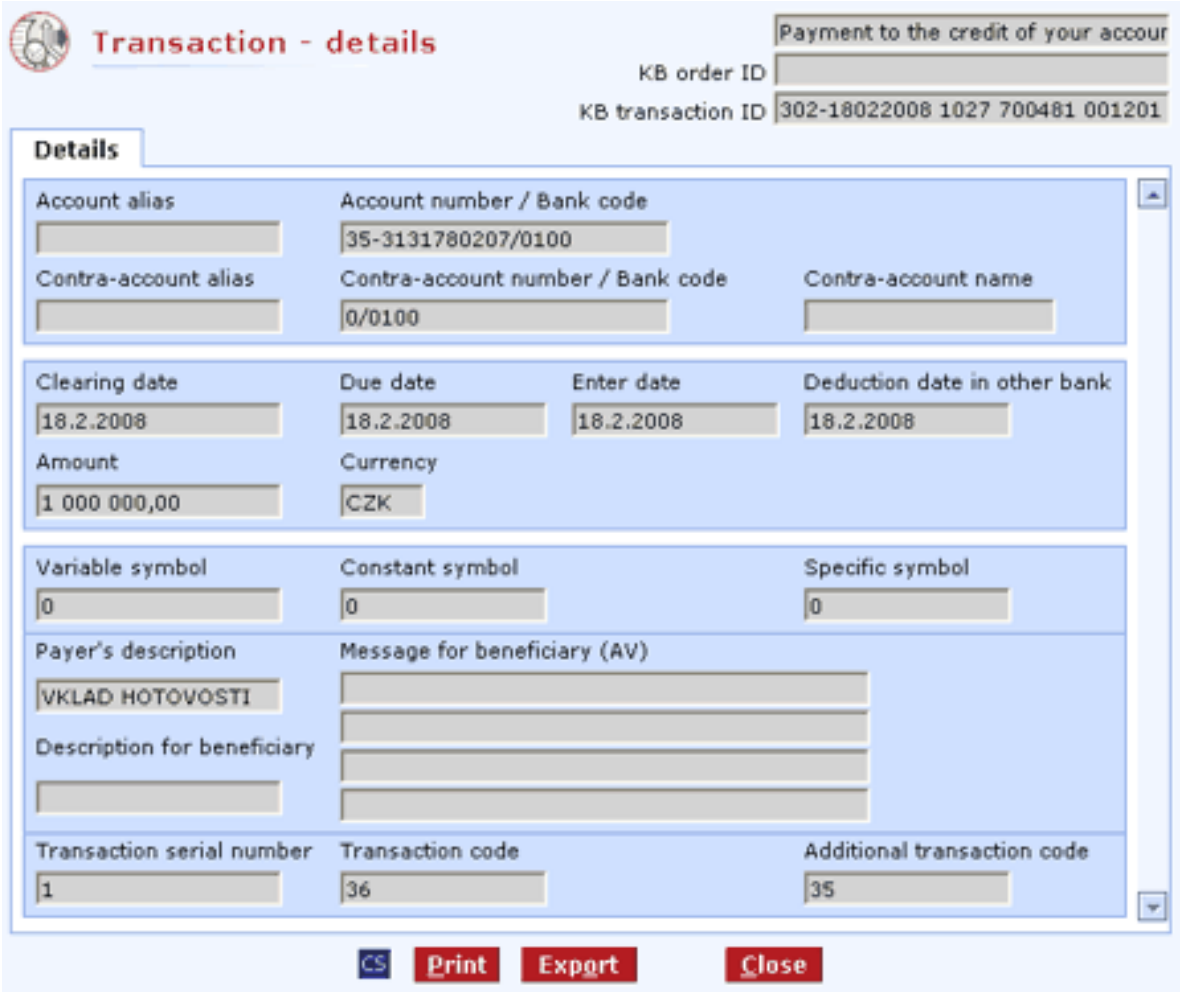
Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

You can display all transactions by choosing the Transaction history - all view.

Transaction - details

You can only view transaction data in this window. Modifying is not enabled.



Description of the window:

Transaction type - description of the transaction type.

KB order ID - an identifier assigned by the AS.

KB transaction ID - an identifier of the transaction from the central bank system.

Account alias - the user-defined account name.

Account number / bank code - the account number along with the bank code.

Contra-account alias - the user-defined contra-account name

Contra-account number / bank code - the contra-account number along with the bank code.

Contra-account name - the name of the contra-account in the central bank system.

Clearing date - the date of clearance.

Due date - the required date of clearance.

Enter date - the date on which the order was created.

Deduction date in OB - the date to which the amount bears interest or on which the exchange rate was used

Amount - the amount cleared.

Currency - the currency of the cleared amount.

Variable symbol - the variable symbol.

Constant symbol - the constant symbol.

Specific symbol - the specific symbol.

Payer's description - a description by the payer.

Description for beneficiary - a description for the beneficiary.

Message for beneficiary (AV) - a message to the beneficiary.

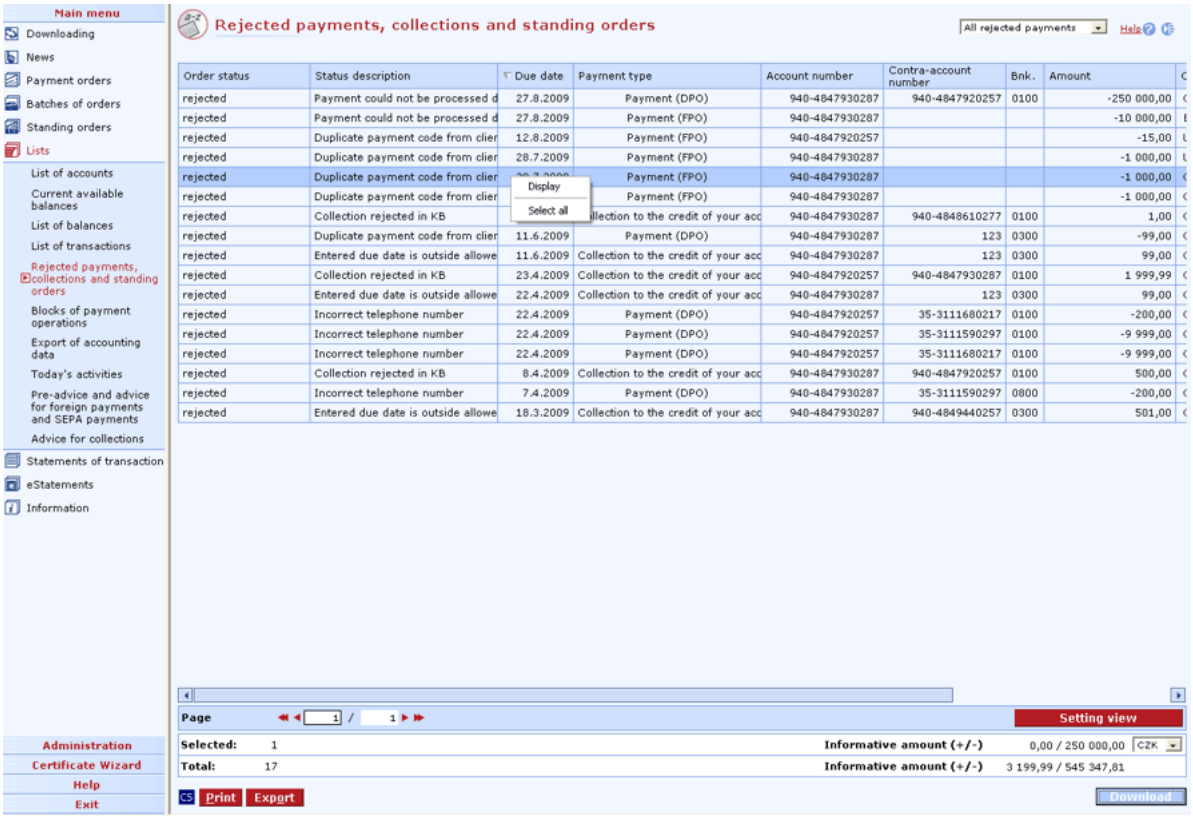
Transaction serial number - the sequence in which the order was booked.

Transaction code - information of the internal bank system.

Additional transaction code - additional information of the internal bank system.

Rejected payments, collections and standing orders

Use this 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 created within all direct banking applications and rejected standing order payments from all KB systems.



Description of the window:

Download - press to update rejected payments, collections and standing orders. If you are not connected to the bank, this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to the bank is established, the version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN before establishing a new connection.

Display - use this option to display the Rejected transaction - details window in view mode.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

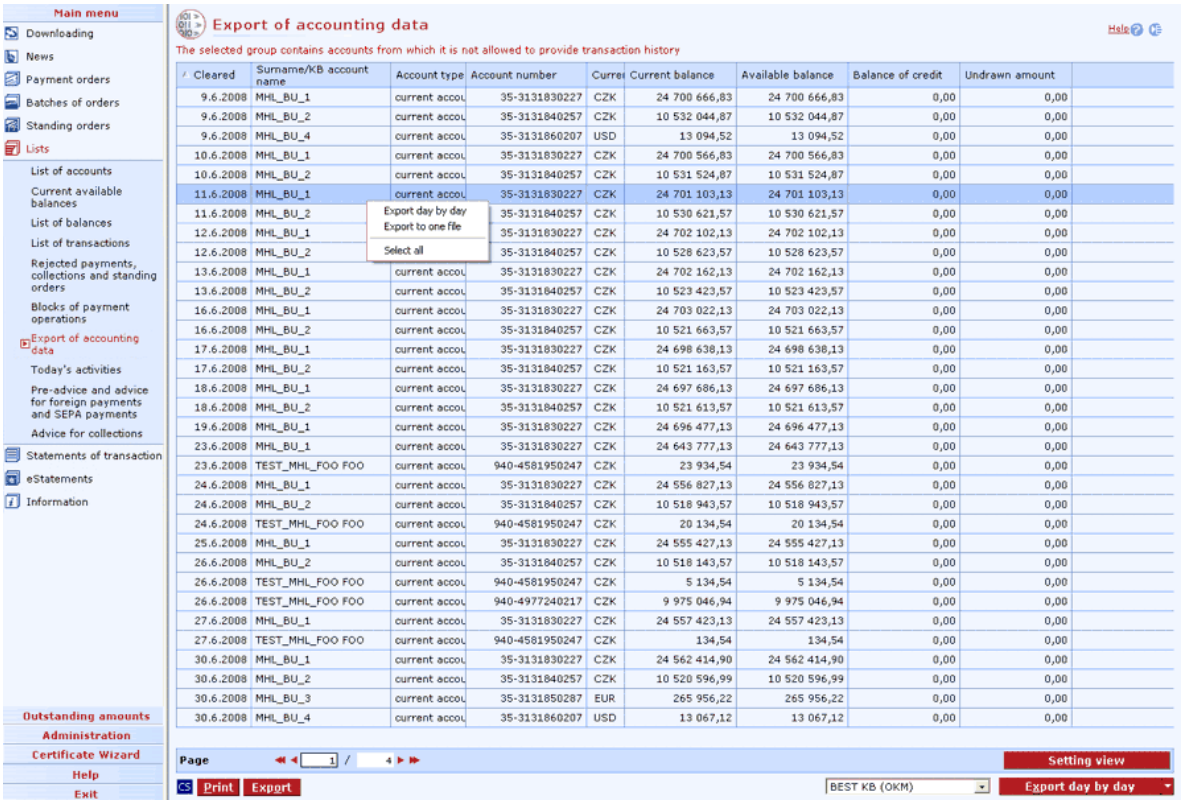
Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Export of accounting data

Use this window to display balances (according to the current selection of accounts/groups of accounts and access rights adjusted). Balances are displayed only for days with movements (transactions).
You can export accounting data (transactions, balances) for selected items. According to the selected action, a single file for all days or separate files for individual days will be generated. Exporting is affected by system settings - see Administration - Local settings - Setting export and import.
The payment identifier from the client's accounting system will only be sent in the format identical with the format used for batch import. In case of crossways export (e.g. a batch imported in KM, TH exported in BEST), the identifier will not be sent - it will be replaced by "0" or a space.



Description of the window:

Export day by day - each accounting day is exported to a separate file

Export into one file - all selected items are exported to a single file

Export format - available formats as per export settings (Administration menu).

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

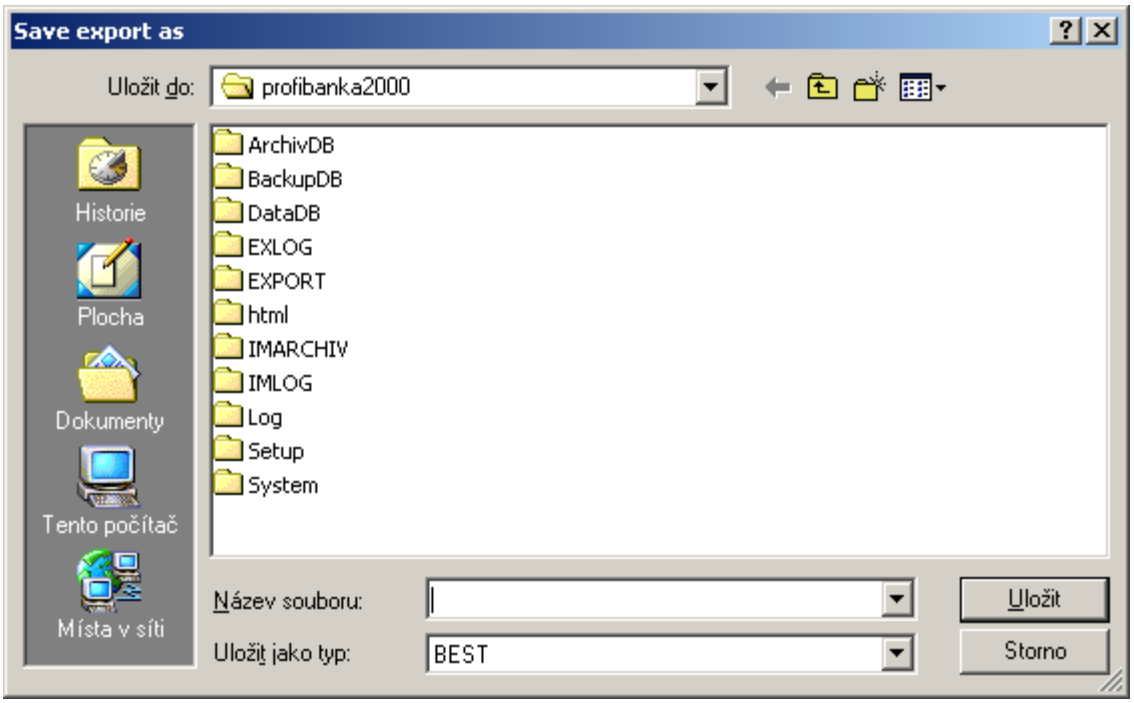
Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Export parameters

A standard dialog for exporting into a file. Enter the type of file format here (BEST OKM, BEST KMO, KM, KM76, KM78, EDI BEST, XML and customized formats), its name and path to the file. If exporting day by day, a mask entered by the client will be available and the _RRRRMMDD mask is added. If the client does not enter any mask, the pre-defined RRRRMMDD mask will be available and nothing will be added.

Dialog for saving exported data



Description of the window:

Save to - the path for saving the file. It is affected by the **Profibanka** system settings.

File name - a user-defined name. Dates will be added when exporting by days.

File format - specifies the data format in which exported data will be saved (see formats).

Save - press to start exporting

Cancel - press to abort the dialog without exporting data

Information on export execution

Information specifying whether data for the specified day and account were exported will be added to the “Export of accounting data” list. Records exported are highlighted in red if this is defined in Setting view - Heighten - Red - **post_importWh=0**.

Today’s activities

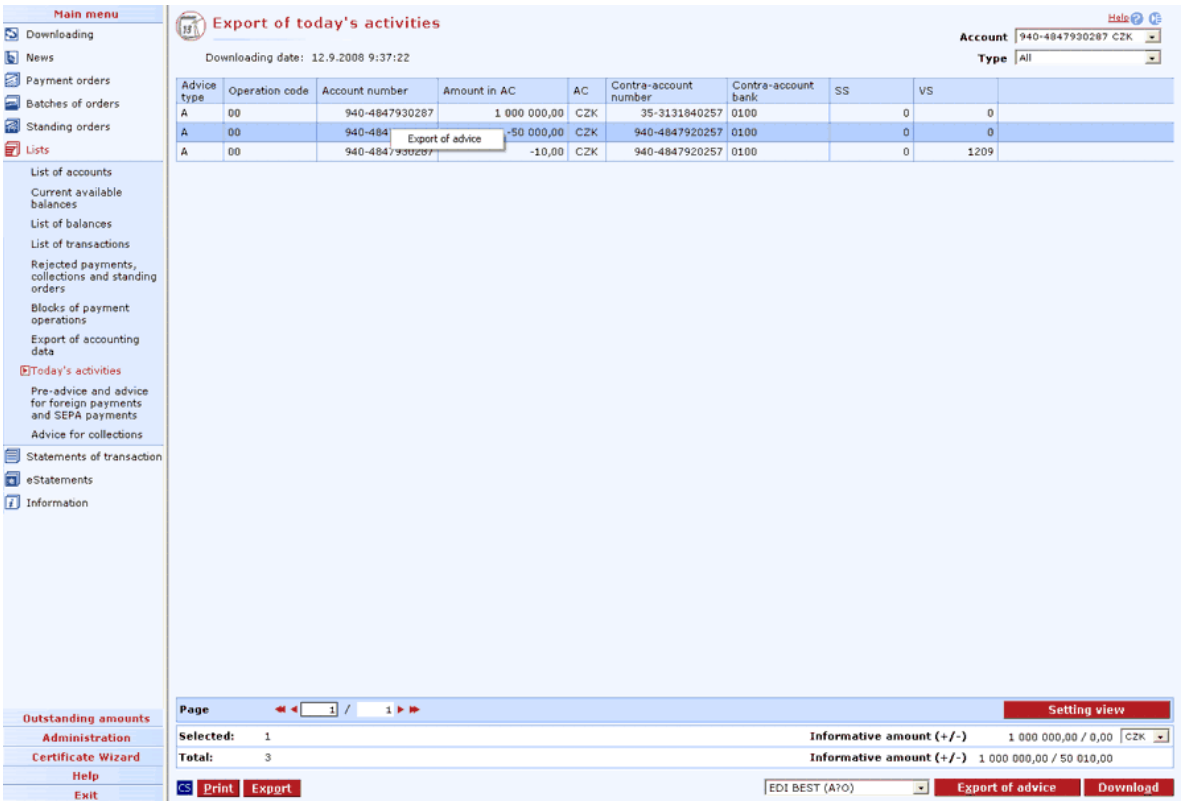
The Today’s activities list provides switching between viewing all advice, credit advice, debit advice and counter-parties’ orders. Each of these options provides different view with different columns.

Credit advice (Advice type = CA or CO): collections initiated by client, incoming FPOs (advice and pre-advice), credit POs in CZK and FC.
Debit advice (Advice type = DA or DO): collections initiated by counterparty, outgoing FPOs, debit POs in CZK and FC.
Use the Download button to download data. You can only download data for an account selected from the select list in the page header.
By downloading data, the latest data on today’s activities will be downloaded and, at the same time, all information (for which transaction records are available) on the previous download will automatically be deleted from the list.

Data will be downloaded for items to which no transaction records exist, however, up to one day back from the current banking day.

Press the Export button to export records of the displayed view to CSV or RTF format. Use the Export of advice button to export in EDI BEST format - as a whole, not accrued.
The Export of advice function opens the standard Save as dialog. Clients select the location for files, which will be created after filling in a name. Extensions matching individual advice types will be added to the name:

Credit advice: #date.ACO or ACRE*.EDI
Debit advice: #date.ADO or ADEB*.EDI



Description of the window:

All - select a view of data.

Download - press to update transactions as of the date of clearing. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN to establish a new connection.

Export of advice - press to open the standard Save as dialog. Exporting can only be done in EDI BEST format.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Transactions awaiting booking

The list displays payment card transactions realised at partners or cash dispensers, which have not been booked on their account, but have already been blocked to the credit of KB. Since the creation of these blocks, i.e. since the payment with the card or cash dispenser withdrawal, they (the blocks) decrease the amount of available balance. After blocks have been booked, these items are automatically deleted from this list and displayed in the list of transaction history.
Use the Download button to download data. You can only download data for an account selected from the select list in the page header.
By downloading data, latest blocks resulting from payment card operations will be downloaded and, at the same time, all the information of the previous download will automatically be deleted from the list.
The date and time of the last data download for the selected account will be displayed in the page header.

Description of the window:

Download - download data for an account selected from the select list in the page header. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN to establish a new connection.

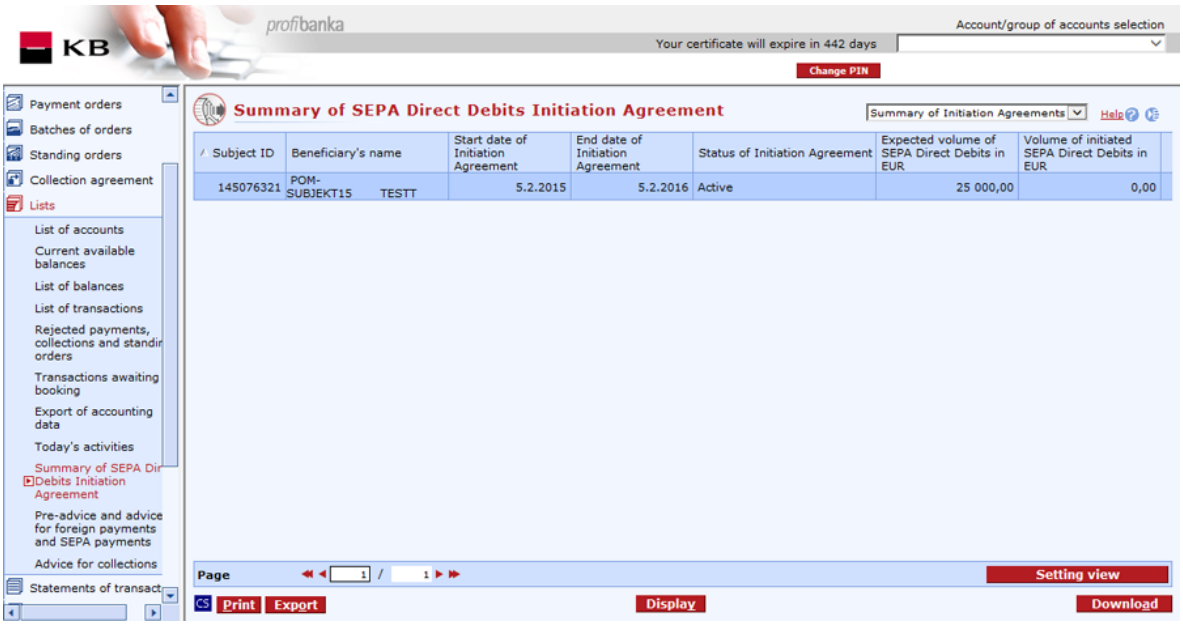
Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Summary of SEPA Direct Debits Initiation Agreement

Based on the SEPA Direct Debits Initiation Agreement, the user (owner/authorised person) can actively initiate SEPA Direct Debit orders from EUR accounts according to the conditions specified in the contract for the provision of the SEPA Direct Debit service. Meeting of the conditions specified in this contract is checked during every execution of a SEPA Direct Debit order.



Description of the window:

Display - use this option to display Detail of SEPA Direct Debits Initiation Agreement in the view mode.

Download - press to update this list. If you are not connected to the bank, this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to the bank is established, the version check and download of main libraries will be performed at the same time. The button is only available to global users. The smart card certificate PIN must be entered before establishing a new connection.

CS/EN - the toggle switch (only for changing the language for printouts and the report export).

Print - printing of the current summary in the language set by the toggle switch.

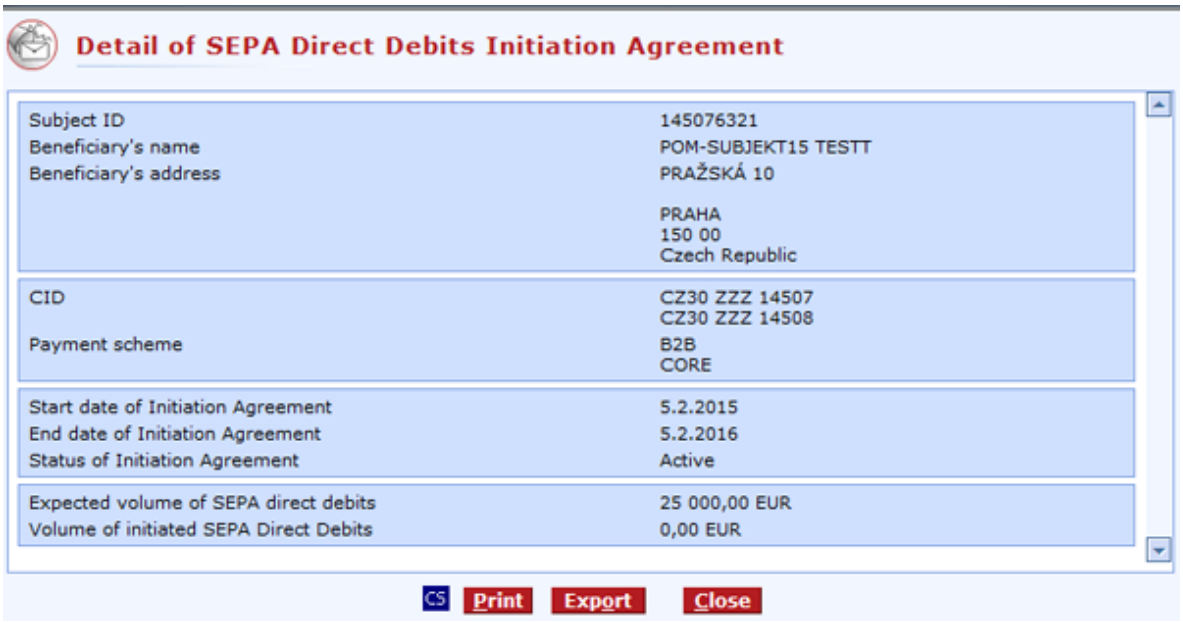
Export - exporting the current summary (CSV, RTF). A dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting of individual columns, rows, etc.

Export - exporting of the current summary (CSV, RTF). A dialog to select a file name in the language set by the toggle switch will appear.

Detail of the SEPA Direct Debits Initiation Agreement

The Detail of the SEPA Direct Debits Initiation Agreement window shows the contractual conditions that must match the data entered by the client in a SEPA Direct Debit order.



Description of the window:

Owner's ID, Creditor´s name, Beneficiary's address – subject's identification data.

CID – Creditor Identifier – a mandatory item identifying the creditor of a SEPA Direct Debit order. In the Czech Republic, CID is assigned by the Czech National Bank. The bank can mediate a client's request for assigning a CID.

Payment Scheme – payment scheme defined in the contract.

- B2B - for natural persons (entrepreneurs) and legal entities,
- CORE - for natural persons (non-entrepreneurs), natural persons (entrepreneurs) and legal entities.
- COR 1 - for natural persons (non-entrepreneurs), natural persons (entrepreneurs) and legal entities.

Start date of Initiation Agreement – the date from which the SEPA Direct Debit Initiation Agreement is effective for the client.

End date of Initiation Agreement – the date to which the SEPA Direct Debit Initiation Agreement is effective.

Status of Initiation Agreement

- Active – the client can actively initiate SEPA Direct Debits.
- Suspended – the initiation agreement has been suspended by KB or the client.
- Ended – the validity of the initiation agreement has ended, the agreed validity period has expired, or validity has been ended by KB or the client.

Expected volume of SEPA Direct Debits – the limit from the contract of the SEPA Direct Debit Initiation Agreement, limit specified in EUR. Displayed only for schemes with the limit specified in the contract.

Volume of initiated SEPA Direct Debits – volume of SEPA Direct Debits which the client initiated during the last 8 weeks; the limit is not updated online; the limit is displayed with a delay of one business day; the limit is not counted in the total involvement of the client. Displayed only for schemes with the limit specified in the contract.

CS/EN - the toggle switch for changing the language for printouts and report export.

Print - printing of the current summary in the language set by the toggle switch.

Export - exporting of the current summary (CSV, RTF). A dialog to select a file name in the language set by the toggle switch will appear.

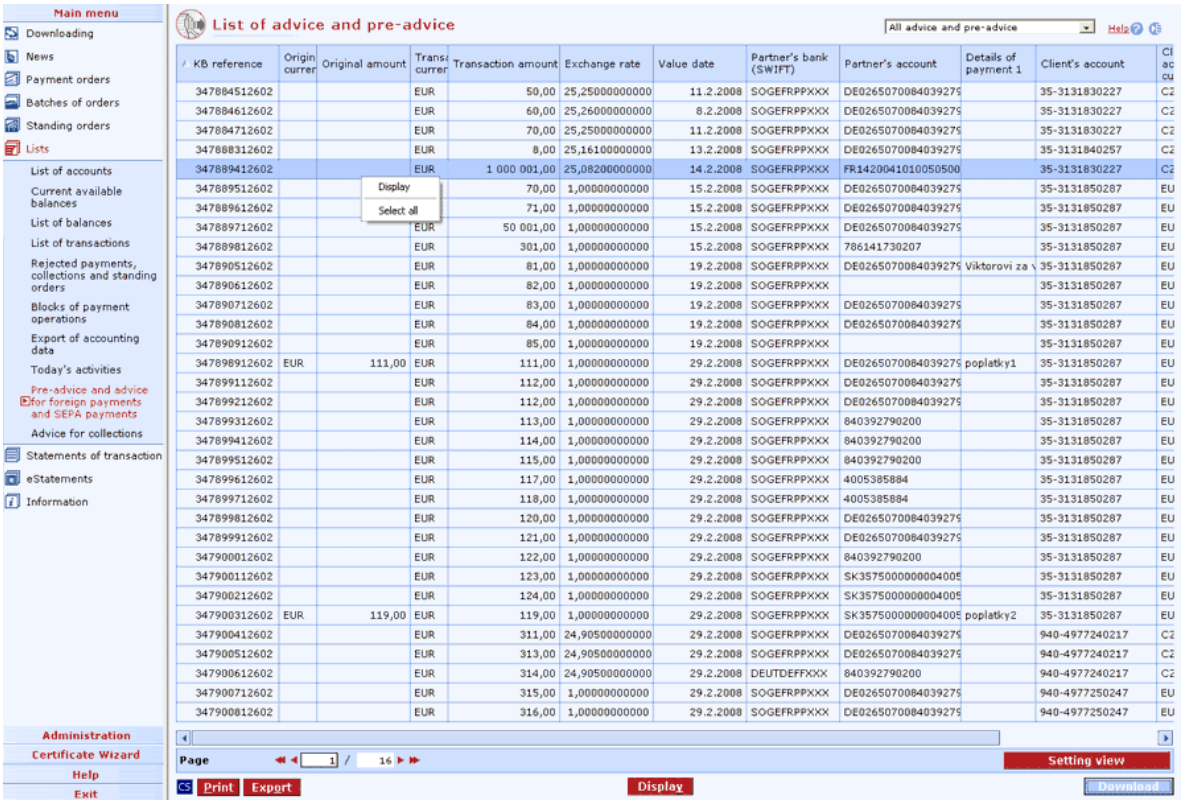
Close - press the button to exit the window.

Pre-advice and advice for foreign payments and SEPA payments

Use this menu to get detailed information on incoming payments in foreign currency and CZK from abroad, in foreign currency from another bank in the Czech Republic, on outgoing foreign payments in foreign currency and in CZK payments in foreign currency to another bank in the Czech Republic, on payments and requests for payments SEPA direct debit advice to be accounted (pre-advice) or already accounted (advice) to your credit or to your debit.
Users can receive advice and pre-advice only for current accounts

- of which he/she is the holder and which have been assigned for Internet operation in the direct banking contract.
- to whose operation he/she was empowered by another person through the contract of direct banking.

<u>Incoming foreign payments:</u>
The bank will credit all incoming foreign payments to the client's accounts as URGENT ones on D+0. An incoming payment will be pre-advised to the client after the bank has processed and completed the payment upon receipt of a SWIFT message. In this pre-advice, the client will be informed of almost all particulars of the payment. On the due date, the pre-advice will change to the advice and the payment amount will be available to the client on this date. By advice (pre-advice) we mean static information on the incoming payment that the client can display actively.
However, the sending bank may cancel the pre-advice and then the amount will not be cleared (no advice will be created).
This list also displays so-called Multiple payments from abroad. Typically, these are dividend payouts, pensions etc.
Incoming Multiple payments are entirely accounted by the system of smooth payments. The client will only receive pre-advice for a payment; advice will not be displayed.
Pre-advice contains all the information on the payment that Komerční banka has received from the correspondent bank or payer's bank.
The client will see the actual clearing of the payment in the transaction history on the following day.
The first row of the SWIFT field intended for the message for the beneficiary will be specified in the credit item comment on his/her account.



Description of the window:

Display - use this option to display the Incoming FPO or requests for payments - details window in view mode.

Download - press to update incoming FPOs and requests for payments. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN to establish a new connection.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Pre-advice / Advice of credit transfer order

An incoming payment will be completed according to the SWIFT message. Based on data available on the AS, it will be decided whether the incoming payment meets the defined conditions for providing advice via **Profibanka**. Payments not meeting these conditions will be sent to the bank branch for standard processing. Payments meeting the defined conditions will be sent to the bank AS for processing.
An incoming payment can be cancelled upon the request of the payer's bank only if the transaction is in the stage of pre-advice. The "Cancelled" note will appear in the "Pre-advice" list next to the transaction. The cancelled transaction can be re-processed later and entered for booking as a new transaction. This new transaction will appear in the appropriate list, while the original transaction will stay in the list marked with the "Cancelled" note. Our Call center will provide detailed information, if necessary. On the due date, the pre-advice is changed to the advice at 1 p.m.; pre-advised payments are transferred to the client's account using the current exchange rate list. Payments sent to the bank by SWIFT message on the due date after 1 p.m. (by approx. 3 pm) will be booked immediately (according to processing) and advice will be sent to the client. In this case, no pre-advice will be displayed.
During the whole accounting day, incoming payments are accounted with the value defined by the ordering bank.

Description of the window:

Amount, Currency - the amount and currency of the payment sent by the sending or correspondent bank.

Credited Amount, Currency - the amount and currency of the incoming payment to be cleared to the credit of the KB client's account (according to the currency of the client's account). In case of conversion, when a different currency is in the "We advise payment in your favour" or "Beneficiary's account" fields, only the currency of the client's account will be pre-filled in this field; the amount will be added by a processing specialist during processing of the payment by the department of smooth payments (SP).

Exchange rate - the following data is given:

1. For payments in FC (foreign currency) to CZK accounts: the currency-buy rate of the payment currency valid on the value date of the payer's bank, or an agreed rate.

2. For payments in CZK to FC accounts: the FC currency-sell rate of the account currency valid on the value date of the payer's bank, or an agreed rate.
3. For payments in FC to accounts in a different FC: a prompt ratio to agio calculated to the value date of the payer's bank.
4. For payments without conversion: "1".

Credited on - date of clearing of the payment.

Value date - the date of crediting money to KB specified by the sender's bank.
¨

KB reference - a number assigned to the payment by Komerční banka. Used for payment identification for communication with Komerční banka.

Sender's reference - reference number of the sender's (payer's) bank.

E2E reference - a reference entered by the payer.

Variable symbol - the variable symbol.

Constant symbol - the constant symbol.

Debtor - information on the debtor.

Debtor's bank - SWIFT code of the correspondent or sending bank.

Debtor's account - the debtor's account.

Debtor's identification - identification of the debtor can be included in the incoming SEPA payment.

Ultimate Debtor – information on the ultimate debtor.

Ultimate Debtor's identification – identification of the ultimate debtor can be included in the incoming SEPA payment.

Creditor - information on the creditor.

Creditor's bank - SWIFT code of the creditor's bank.

Creditor's account - the account to be credited funds specified by the sender's bank.

Creditor's identification - identification of the creditor can be included in SEPA payment.

Ultimate Creditor – information on the ultimate creditor.

Ultimate Creditor´s identification – identification data about the ultimate creditor entered in the SEPA payment.

Remittance information – purpose of payment entered by the creditor.

SCT purpose, SCT category purpose – SCT purpose entered by the creditor.

Original amount of payment - the currency and amount of the payment transferred by the payer to the sending bank.
This currency may not be identical with the currency, hence the amount, sent by the sending or correspondent bank to KB. If this field is not filled in, the currency and amount transferred by the payer to the sending bank will be identical with the currency and amount received by KB from the sending or correspondent bank.

Detail of charges - specification of who will pay the charges (OUR, BEN, SHA). In case of SEPA payments, SLV type is used.

Correspondent banks's charges - charges of intermediary banks.

KB charges - amount of KB charges.

Account of charges - the number of the account for charges.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Close - press the button to exit the window.

Pre-advice / Advice of debit payment order

Use this window to display details of pre-advice or notification (advice) for debit (Outgoing) payment execution. Pre-advice informs users of the fact that an outgoing smooth payment will be booked to the debit of his account.

Description of the window:

Amount, Currency - the amount and currency entered by the payer.

Debited Amount, Currency - the amount and currency debited from the payer's account.

Exchange rate - the following data is given:

1. For outgoing payments in FC (foreign currency) from CZK accounts: the currency-sell rate of the payment currency valid on the due date of the payment order, or an agreed rate.

2. For outgoing payments in CZK from FC accounts: the currency-buy rate of the account currency valid on the due date of the payment order, or an agreed rate.

3. For payments in FC to accounts in a different FC: a prompt ratio to agio calculated on the due date of the payment order.

4. For payments without conversion: "1".

Due date - date of processing the payment order.

Debited on - date of clearing the payment amount from the payer's account.

Value date - date of transferring the payment amount to the correspondent nostro/loro accounts of the bank.

KB reference - KB reference number.

E2E reference - a reference entered by the payer.

Variable symbol - the variable symbol.

Constant symbol - the constant symbol.

Debtor - information on the debtor.

Debtor's bank - SWIFT code of the correspondent or sending bank.

Debtor's account - the debtor's account.

Debtor's identification - identification of the debtor can be included in the SEPA payment.

Ultimate Debtor – information on the ultimate debtor.

Ultimate Debtor's identification – identification of the ultimate debtor can be in the SEPA payment.

Creditor - information on the creditor.

Creditor's bank - SWIFT code of the creditor's bank.

Creditor's account - the account to be credited funds specified by the sender's bank.

Creditor's identification - identification of the creditor can be included in SEPA payment.

Ultimate Creditor – information on the ultimate creditor.

Ultimate Creditor´s identification – identification data about the ultimate creditor entered in the SEPA payment.

Remittance information – purpose of payment entered by the creditor.

SCT purpose, SCT category purpose – SCT purpose entered by the creditor.

Urgent payment - specification of who will pay the charges.

Detail of charges - specification of who will pay the charges (OUR, BEN, SHA). In case of SEPA payments, SLV type is used.

KB charges - amount of KB charges.

Account of charges - the number of the account for charges.

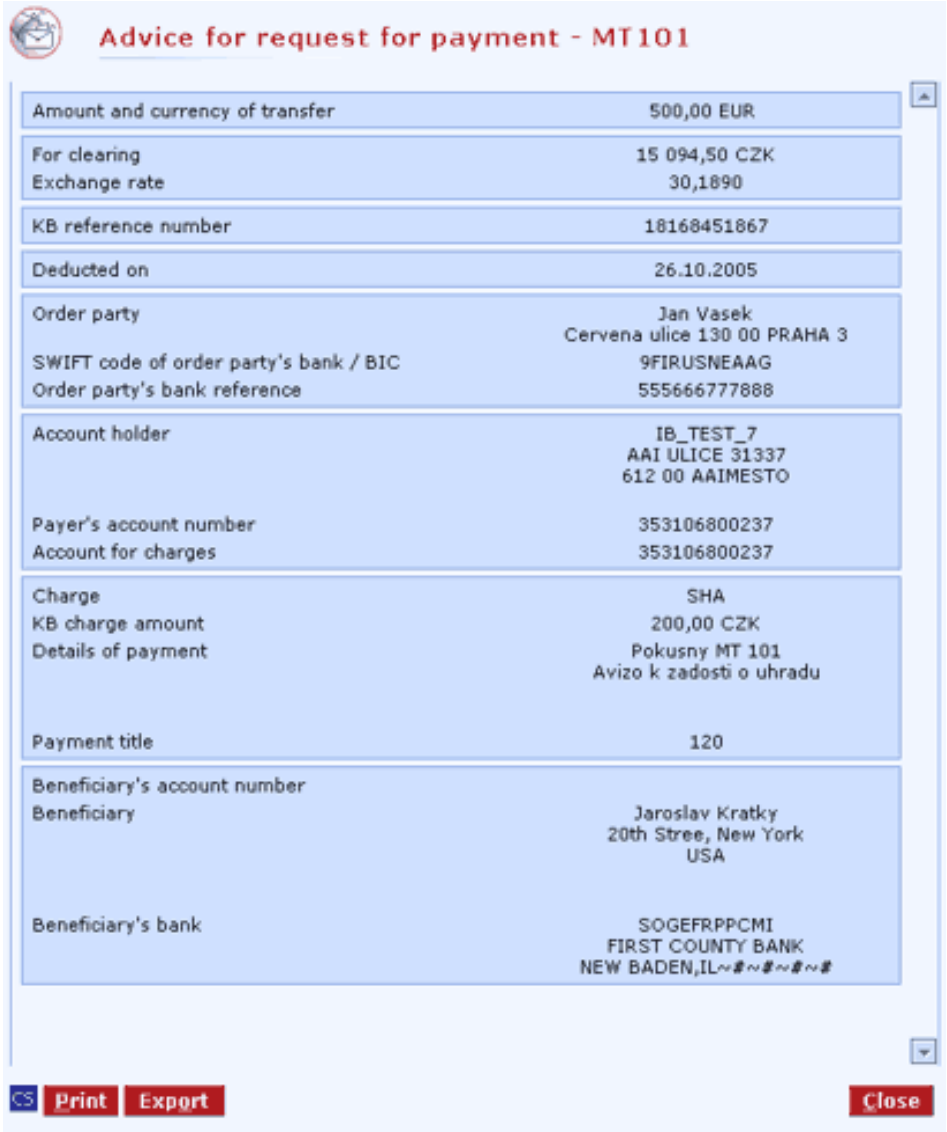
CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Close - press the button to exit the window.

Advice (or pre-advice) of request for payment MT 101



Description of the window:

Amount and currency of transfer - the amount and currency transferred.

For clearing - the amount and currency cleared.

Rate - displayed in case currency conversion has been carried out.

KB reference number - KB reference number

Deducted on - date of clearing of the payment.

Payer - information on the payer.

SWIFT code of payer's bank - SWIFT code of the correspondent or sending bank.

Account holder - payer's name and address.

Payer's account number - the account from which the collection will be drawn and the bank code.

Account for charges - the number of the account for charges.

Charge - specification of who will pay the charges (OUR, BEN, SHA).

KB charge amount - amount and currency of the charge charged by KB.

Payment title - the code for the purpose of the payment specified by the provision of ČNB Decree no. 36/2000 Coll.

Details of payment - details of payment entered by the beneficiary.

Order party's bank reference - a bank code assigned to the payment by the payer's bank. Used for payment identification.

Beneficiary's account number - beneficiary's account number.

Beneficiary - information on the beneficiary.

Beneficiary's bank - description of the beneficiary's bank.

CS/EN - the toggle switch for changing the language for printouts and the report export.

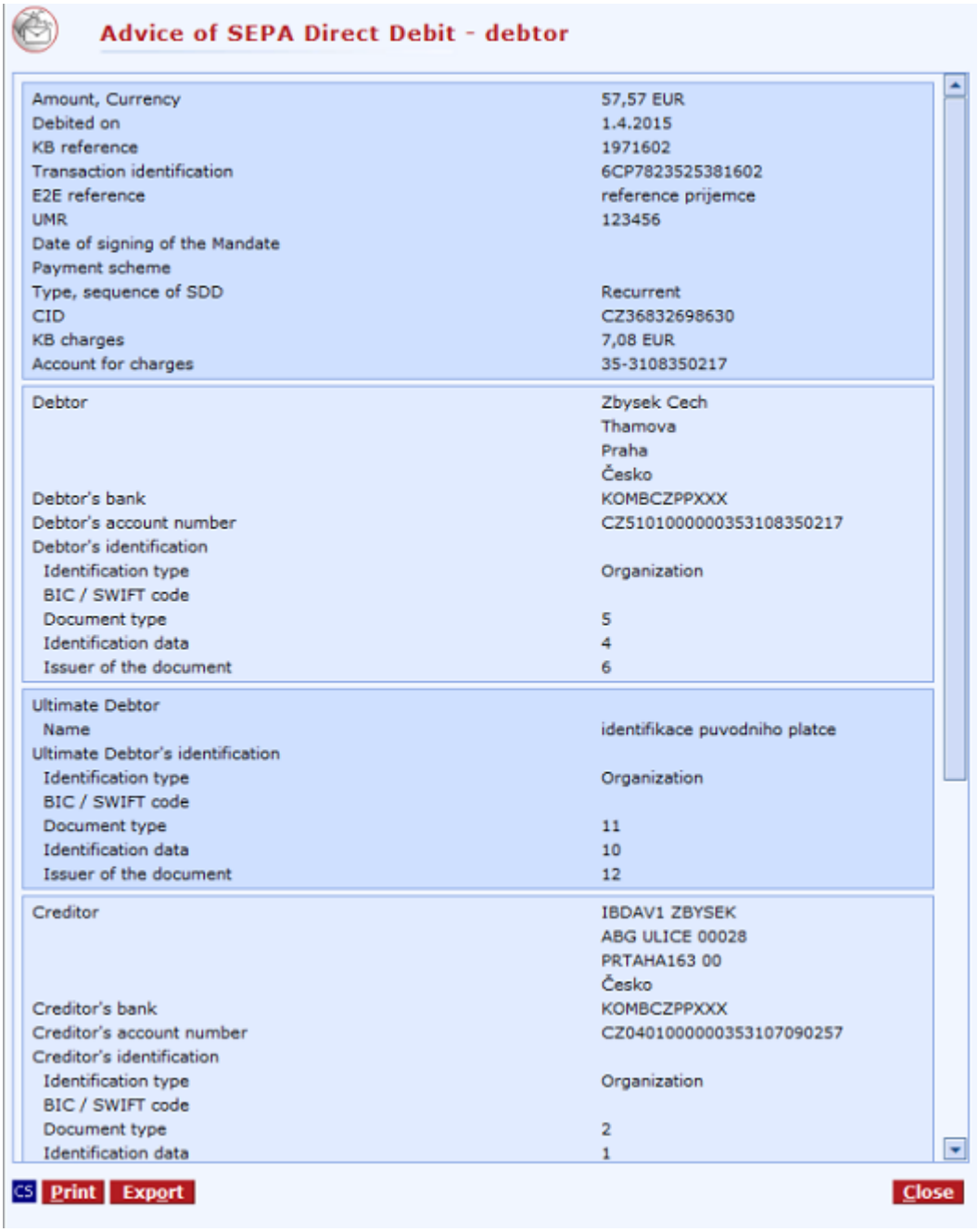
Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Close - press the button to exit the window.

Pre-advice / Advice of SEPA Direct Debit - debtor

Use this window to display details of pre-advice or a SEPA Direct Debit advice - debtor note (direct debits in EUR sent within the Single European Payment Area).



Description of the window:

Amount, Currency – the amount and currency entered by the payer in EUR.

Credited on – settlement date of the payment.

KB Reference – KB reference number.

Transaction identification – transaction identification.

E2E reference – reference entered by the creditor.

UMR – unique Mandate Reference specified in the SEPA Direct Debit order.

Date of signing of the Mandate – date of signing of the Mandate agreed between the creditor and the debtor.

Payment scheme – payment Scheme selected by the creditor of the payment.

Type, sequence of SDD – value specified in the SEPA Direct Debit order.

CID – Creditor Identifier for the transaction.

KB charges – fees for SEPA direct debits paid in.

Account for charges – account from which the creditor pays fees.

Debtor – information about the debtor.

Debtor's bank – SWIFT code of the Debtor's Bank.

Debtor's account – the IBAN format of the Debtor's account number.

Debtor's identification – identification data about the debtor entered in the SEPA Direct Debit order.

Ultimate Debtor – information on the ultimate debtor.

Ultimate Debtor's identification – identification data about the ultimate debtor entered in the SEPA Direct Debit order.

Creditor – information about the creditor.

Creditor's bank – SWIFT code of the Creditor's Bank.

Creditor's account – the IBAN format of the Creditor's account number.

Creditor's identification – identification data about the creditor entered in the SEPA Direct Debit order.

Ultimate Creditor – information on the ultimate creditor.

Ultimate Creditor´s identification – identification data about the ultimate creditor entered in the SEPA Direct Debit order.

Remittance information – purpose of payment entered by the creditor.

SDD purpose, SDD category purpose – SDD purpose entered by the creditor.

CS/EN - the toggle switch for changing the language for printouts and report export.

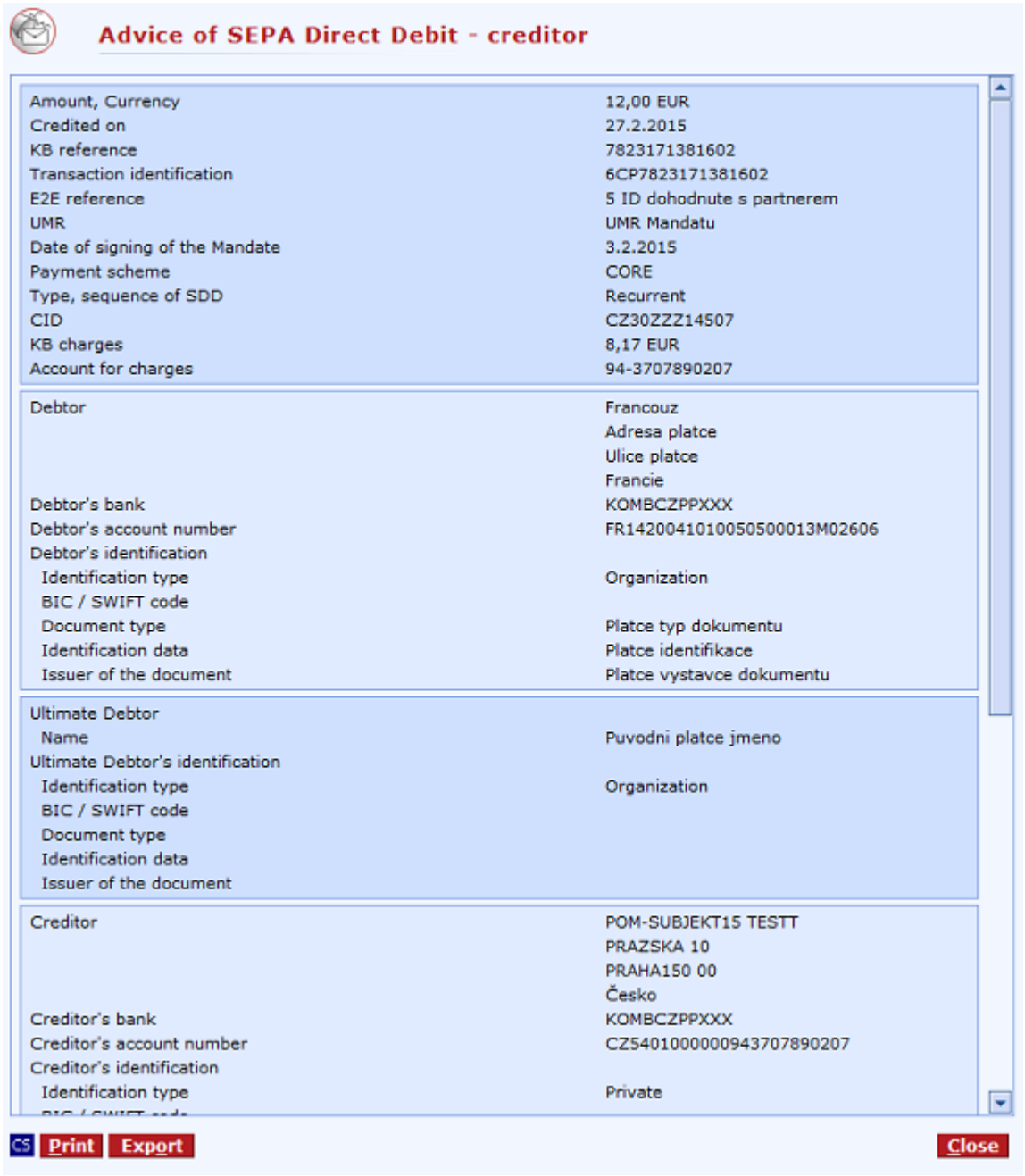
Print - printing of the current summary in the language set by the toggle switch.

Export - exporting the current summary (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Close - press the button to exit the window.

Pre-advice / Advice of SEPA Direct Debit - creditor

Use this window to display details of a pre-advice note or SEPA Direct Debit advice note – creditor. It is a pre-advice/advice note for a transaction created based on a SEPA Direct Debit order entered by the payment creditor.



Description of the window:

Amount, Currency – the amount and currency entered by the payer in EUR.

Credited on – settlement date of the payment.

KB Reference – KB reference number.

Transaction identification – transaction identification.

E2E reference – reference entered by the creditor.

UMR – unique Mandate Reference specified in the SEPA Direct Debit order.

Date of signing of the Mandate – date of signing of the Mandate agreed between the creditor and the debtor.

Payment scheme – payment Scheme selected by the creditor of the payment.

Type, sequence of SDD – value specified in the SEPA Direct Debit order.

CID – Creditor Identifier for the transaction.

KB charges – fees for SEPA direct debits paid in

Account for charges – account from which the creditor pays fees.

Debtor – information about the debtor.

Debtor's bank – SWIFT code of the Debtor's Bank.

Debtor's account – the IBAN format of the Debtor's account number.

Debtor's identification – identification data about the debtor entered in the SEPA Direct Debit order.

Ultimate Debtor – information on the ultimate debtor.

Ultimate Debtor's identification – identification data about the ultimate debtor entered in the SEPA Direct Debit order.

Creditor – information about the creditor.

Creditor's bank – SWIFT code of the Creditor's Bank.

Creditor's account – the IBAN format of the Creditor's account number.

Creditor's identification – identification data about the creditor entered in the SEPA Direct Debit order.

Ultimate Creditor – information on the ultimate creditor.

Ultimate Creditor´s identification – identification data about the ultimate creditor entered in the SEPA Direct Debit order.

Remittance information – purpose of payment entered by the creditor.

SDD purpose, SDD category purpose – SDD purpose entered by the creditor.

CS/EN - the toggle switch for changing the language for printouts and report export.

Print - printing of the current summary in the language set by the toggle switch.

Export - exporting the current summary (CSV, RTF). A dialog to select a file name in the language set by the toggle switch will appear.

Close - press the button to exit the window.

Advice for collections

Use this summary to display known direct debit advice notes from the debtor's account.

The summary informs about the course of the direct debit processing from its receipt to recording or rejecting, including direct debits with advance due dates. A report of direct debit processing is given at each direct debit, in the STATUS column.

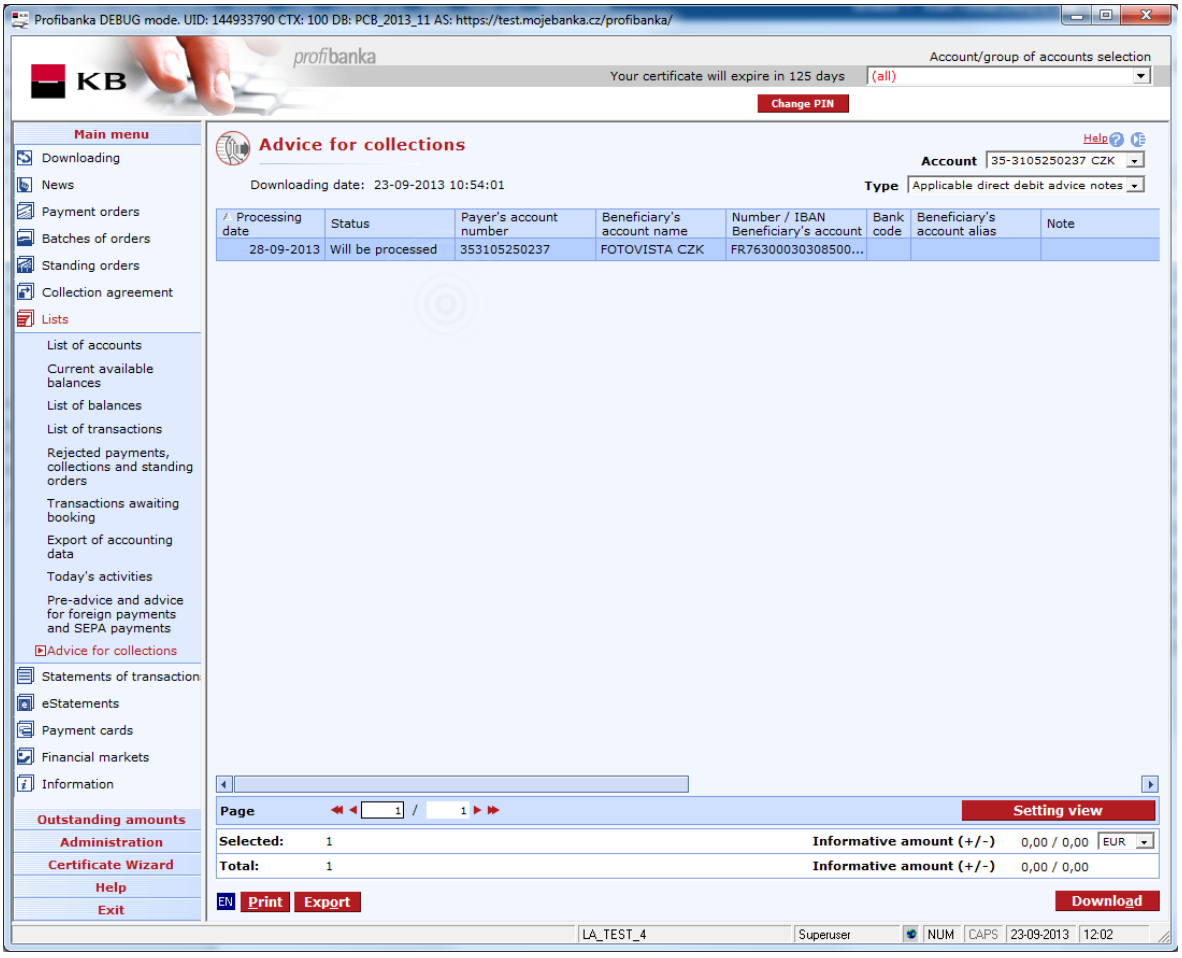
Date registered, due date and processing date are displayed for each direct debit.

History of direct debit advice notes is kept for 90 days from their respective due date.

Types of collection processing:
online - the direct debit will be processed online during the day within the framework of multi-round processing of orders in case of insufficient funds.
continuous - the direct debit will be processed online first, mostly without multi-round processing during the day in case of insufficient funds. In case it is not recorded during online processing (due to insufficient balance or if any of conditions of Direct debit mandate is not met), the attempt for recording will be repeated during night processing on the same day. In this case, the processing type will be changed to Batch.
batch - the direct debit will be processed at the end of accounting day, within the framework of night processing. Direct debits marked Batch do not enter multi-round processing during the day and do not change the available balance during the day.

Processing status of direct debits:
Awaiting due date: The due date of the direct debit order is an advance date; currently, the direct debit meets the conditions of the entered active direct debit mandate.
Awaiting due date - Not permitted: The due date of the direct debit order is an advance date; currently, no direct debit mandate has been set or the entered mandate is not active.
Awaiting due date - Permitted limit exceeded: The due date of the direct debit order is an advance date; currently, the direct debit amount exceeds the limit set in the active direct debit mandate.
Awaiting due date - Number of days between direct debits not reached: The due date of the direct debit order is an advance date; currently, the direct debit does not meet the condition of the number of days between direct debits within the entered active direct debit mandate.
Awaiting due date – Status is updated: Information on the direct debit processing results (recording, rejection or another attempt at processing) is being updated. Verify the condition upon next login.
Awaiting due date – Other reason: A condition for direct debit processing has not been met, for example, an account limit has been set.
Awaiting processing: The direct debit order will be processed on the required due date; currently, the direct debit meets the conditions of the entered active direct debit mandate.
Awaiting processing - Not permitted: The direct debit order will be processed on the requested due date; currently, no direct debit mandate has been entered or the entered mandate is not active.
Awaiting processing - Permitted limit exceeded: The direct debit order will be processed on the requested due date; currently, the direct debit amount exceeds the limit set in the active direct debit mandate.
Awaiting processing - Number of days between direct debits not reached: The direct debit order will be processed on the requested due date; currently, the direct debit does not meet the condition of the number of days between direct debits within the entered active direct debit mandate.
Awaiting processing - Insufficient funds: The direct debit order will be processed on the requested due date; currently, there are insufficient funds to process it.
Awaiting processing – Other reason: The direct debit order will be processed on the requested due date; currently, some conditions for processing have not been met, such as a limit set in the account.
Awaiting processing – Status is updated: Information on the direct debit processing results (recording, rejection or another attempt at processing) is being updated. Verify the condition upon next login.
Status is updated: Information on the direct debit processing results (recording, rejection or another attempt at processing) is being updated. Verify the condition upon next login.
Recorded: The direct debit order has been recorded successfully.

Rejected - Not permitted/Permitted limit exceeded: The direct debit order has been rejected; it will not be processed. No direct debit mandate has been set or is not active, or the direct debit amount exceeded the limit set in the active direct debit mandate.
Rejected – Number of days between direct debits not reached: The direct debit order has been rejected; it will not be processed. The condition of the number of days between direct debits set in the active direct debit mandate has not been met.
Rejected – Insufficient funds: The direct debit order has been rejected; it will not be processed due to insufficient funds in the account.
Rejected – Other reason: The direct debit order has been rejected; it will not be processed – a condition for processing has not been met, such as a limit set in the account.



Description of the window:

Download - download data for an account selected from the select list in the page header. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the version check and download of main libraries will be performed at the same time. You have to enter the smart card PIN when establishing a new connection.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows, etc.

Statements of transaction

This function offers displaying transaction history data in the form of statements. The following options are available: Daily (upon account activity only), Weekly for closed weeks, Monthly for closed months, Quarterly for closed quarters and Custom statements 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.

Daily statement

The standard statement of daily movements in the account.

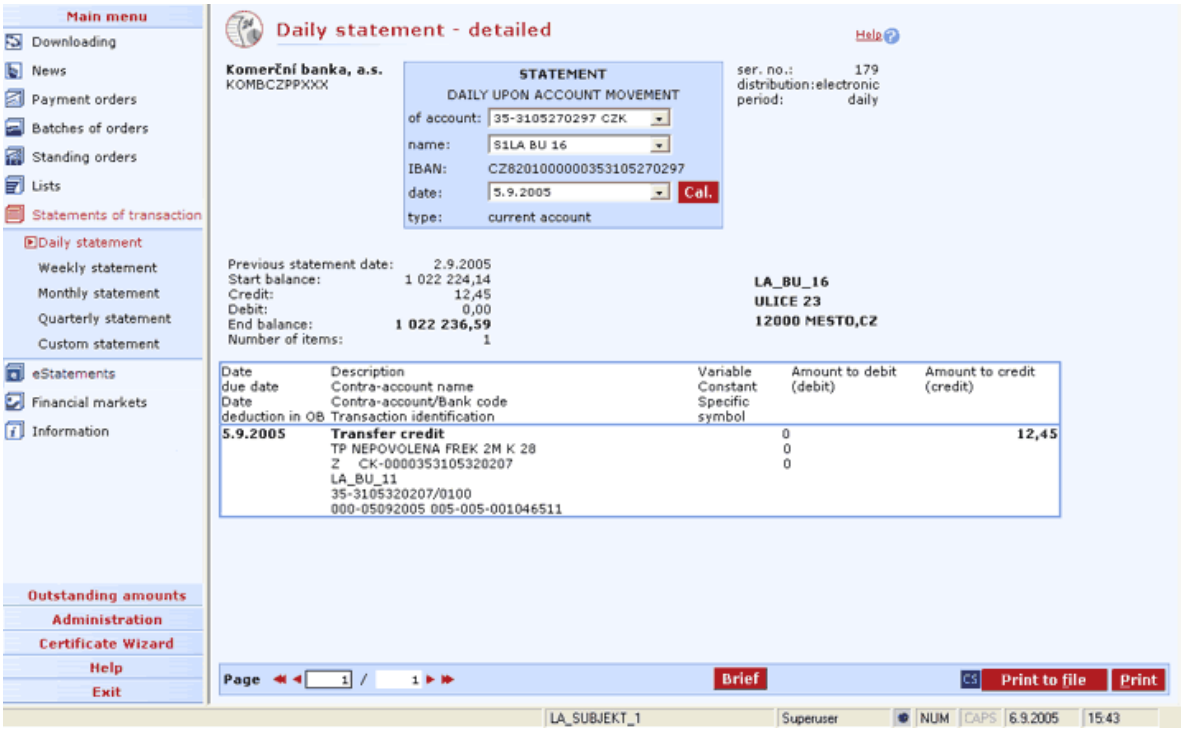
Selecting the statement:

criterion - Account/group of accounts selection

criterion - Statement date

criterion - Of account (can be selected even by account aliases)

Based on the selection of the first criterion, all clearing dates on which the selected account/group of accounts was accounted will be provided in the second criterion. In the third criterion, specific accounts credited on the selected date will be displayed.
Each time, only one account is displayed on the screen. Statement is printed always for all accounts matching the selection criteria.
Statements are displayed for the selected banking day - according to the clearing date; the due date is displayed for individual transactions.
Data are sorted by value dates (ascending), then by transaction serial numbers.
The middle part of the statement header (balances and turnovers) is not printed on further statement pages.



Description of the window:

Account/group of accounts selection - all selected accounts are ready to be printed.

Name - the selected account will appear on the screen - selection by the account alias (not displayed on printed statements).

Of account - the selected account will appear on the screen.

IBAN - the IBAN format of the account number.

Date - accounts in the *Of account* field are provided according to the available dates.

Account type - the type of the selected account will appear.

Cal. - press to choose the date using the mouse.

Brief/Detailed - press to toggle between brief and detailed statements.

Print to file - press to print as an RTF file.

CS/EN - the toggle switch for changing the language for printouts and the report export.

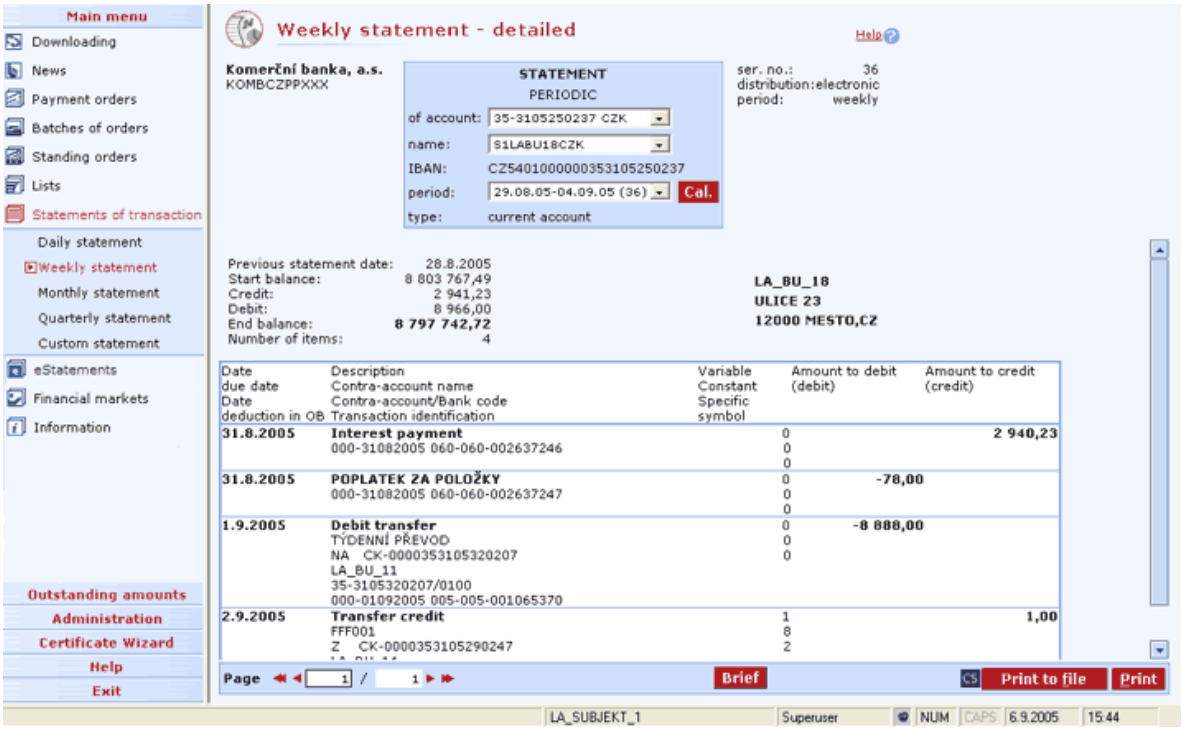
Print - printing of the statement in the language set by the toggle switch.

Brief statement

Some information (such as AV field, payer's description, description for beneficiary) is left out for space reasons in the daily statement upon movement in order to form a brief statement. The function is the same as that of the Daily statement.

Weekly statement

Use to print a statement per closed week. Statement numbers match week numbers.



Description of the window:

Account/group of accounts selection - all selected accounts are ready to be printed.

Name - the selected account will appear on the screen - selection by the account alias (not displayed on printed statements).

Of account - the selected account will appear on the screen.

IBAN - the IBAN format of the account number.

Period - accounts in the *Of account* field are provided according to the available dates.

Account type - the type of the selected account will appear.

Cal. - press to choose the date using the mouse.

Brief/Detailed - press to toggle between brief and detailed statements.

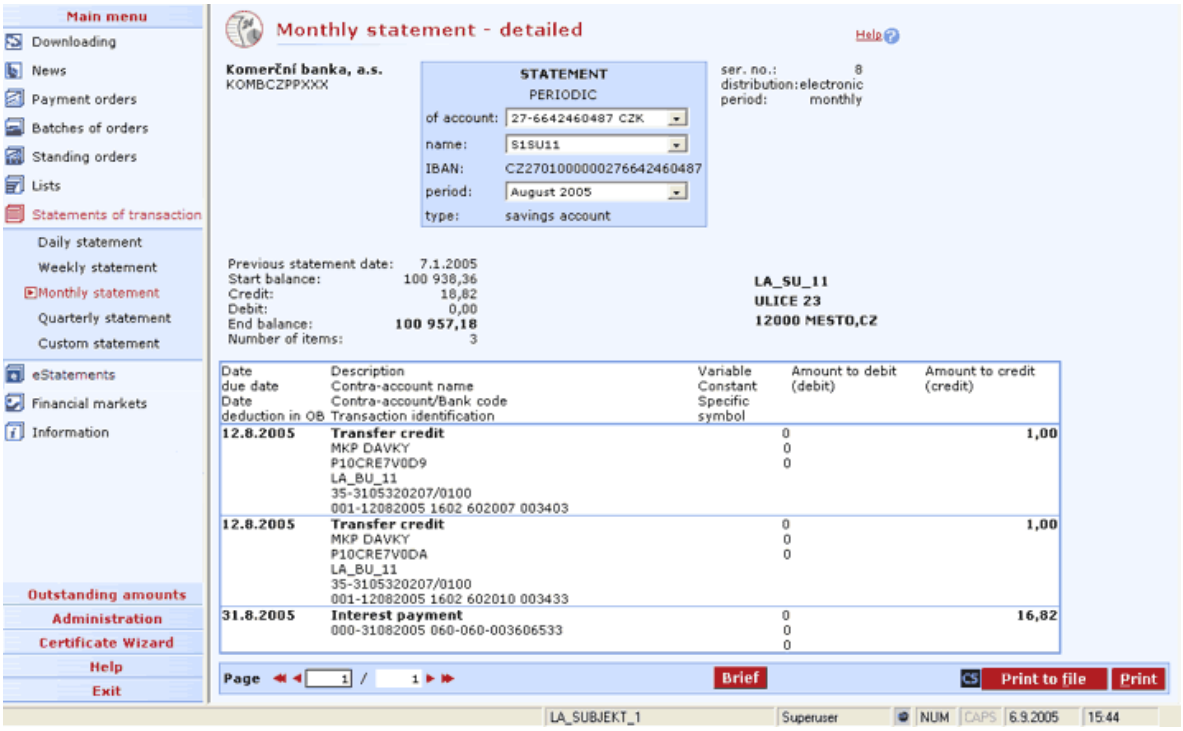
Print to file - press to print as an RTF file.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Other functions are the same as those of Daily statement.

Monthly statement

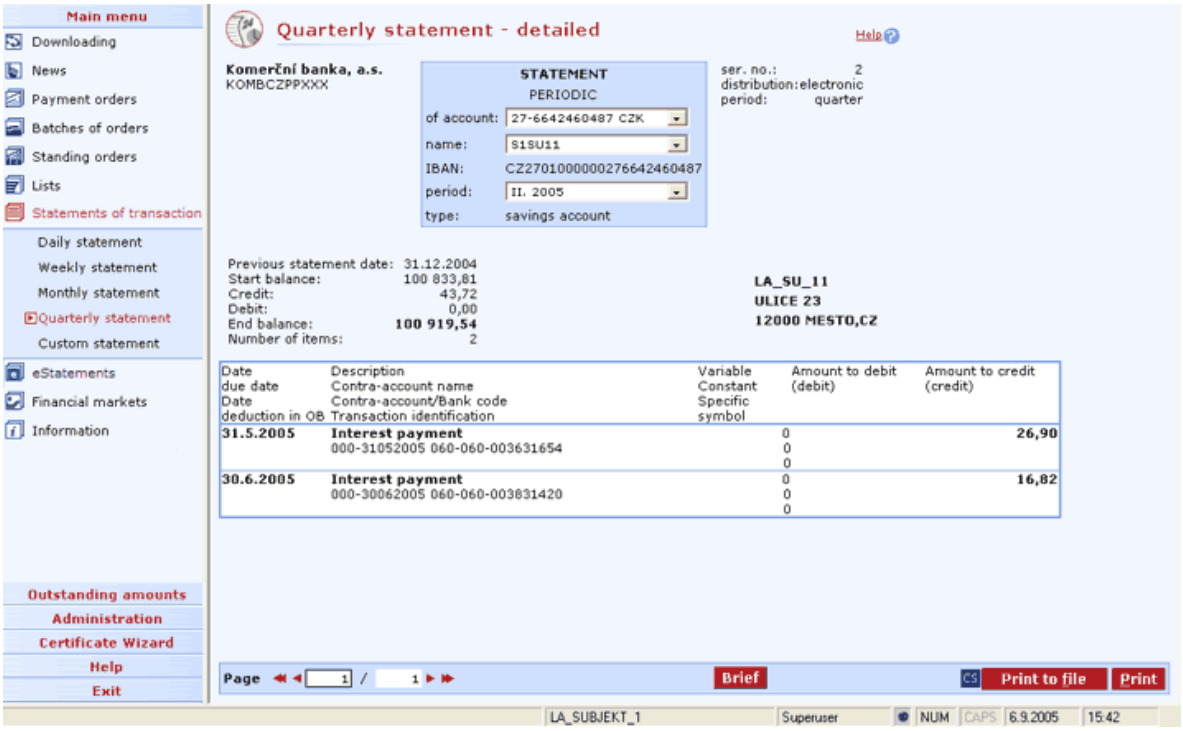
Use to print a statement per closed month. Statement numbers match month numbers.



Functions are the same as those of Weekly statement.

Quarterly statement

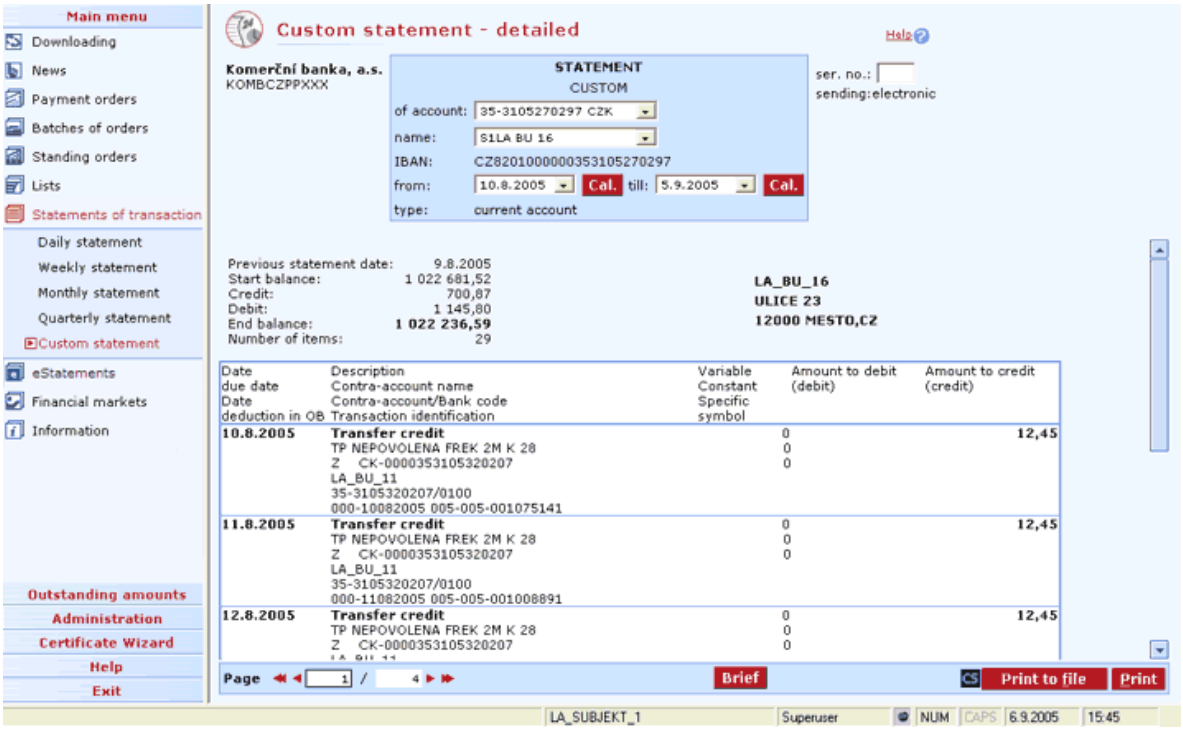
Use to print a statement per closed quarter. Statement numbers match quarter numbers.



Functions are the same as those of Weekly statement.

Custom statement

Use this element to print a statement for the selected period. The user enters statement numbers.



Description of the window:

Ser. no. - custom (user-defined) statement number.

From - start date.

Till - end date.

Other functions are the same as those of Weekly statement.

Statements

Use this function to change the period and format 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.

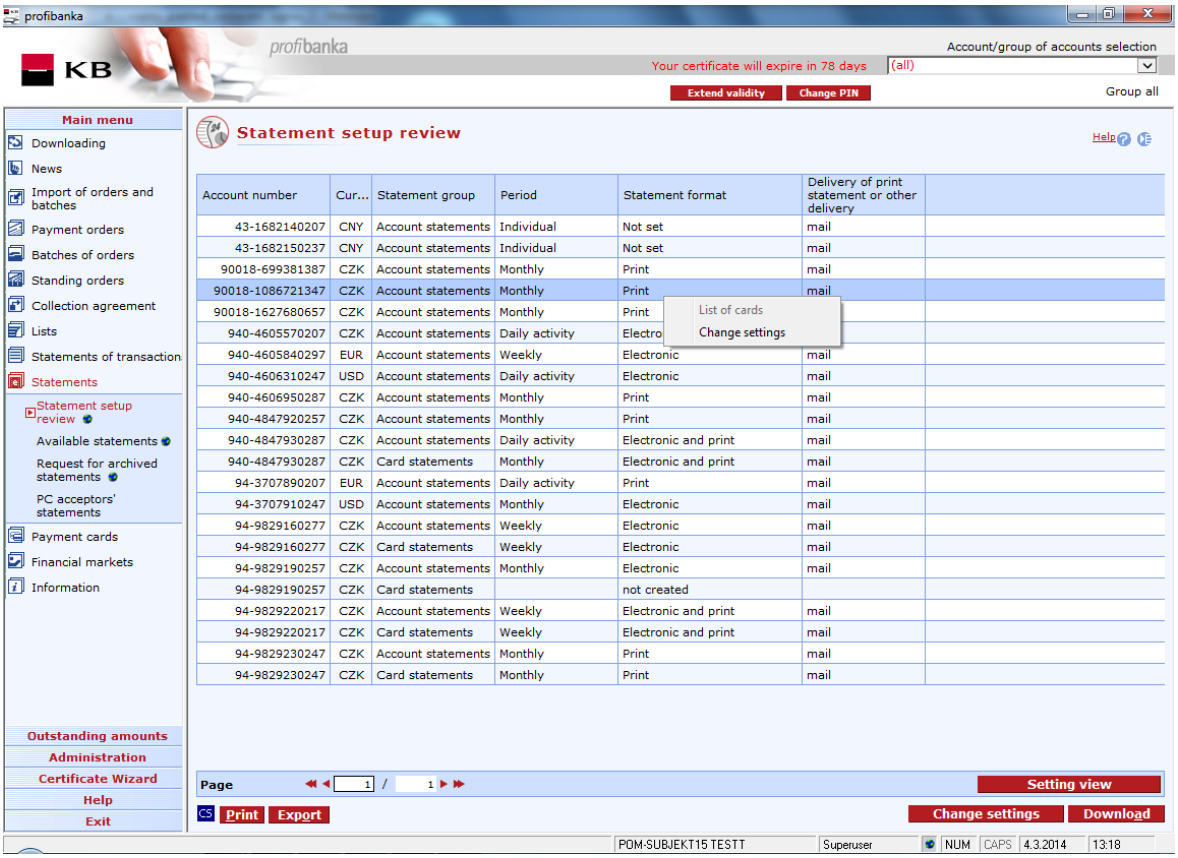
Statement setup review

Use this window to display a list of all types of statements for which the user can change the period or format for the currently selected account or group of accounts.

For each of the displayed statements, its settings can be changed by selecting the appropriate option. In case the statement is accessible for changes, selecting the option will open the **Statement settings** form.

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;
- card statement is not created (you can establish creating of card statements in your KB branch).

In order to successfully authorize changes (**Statement settings - authorization**), the user must **select the option to display the amendment**; otherwise, authorization will not be carried out. After authorization, the communication result screen will appear (**Statement settings - communication results**), informing about the results of saving changes in modified statements. If all modified statements are saved successfully, confirm communication results to display and then print the amendment (unless the automated printing was cancelled).



Description of the window:

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Change settings - press this button to change statement settings.

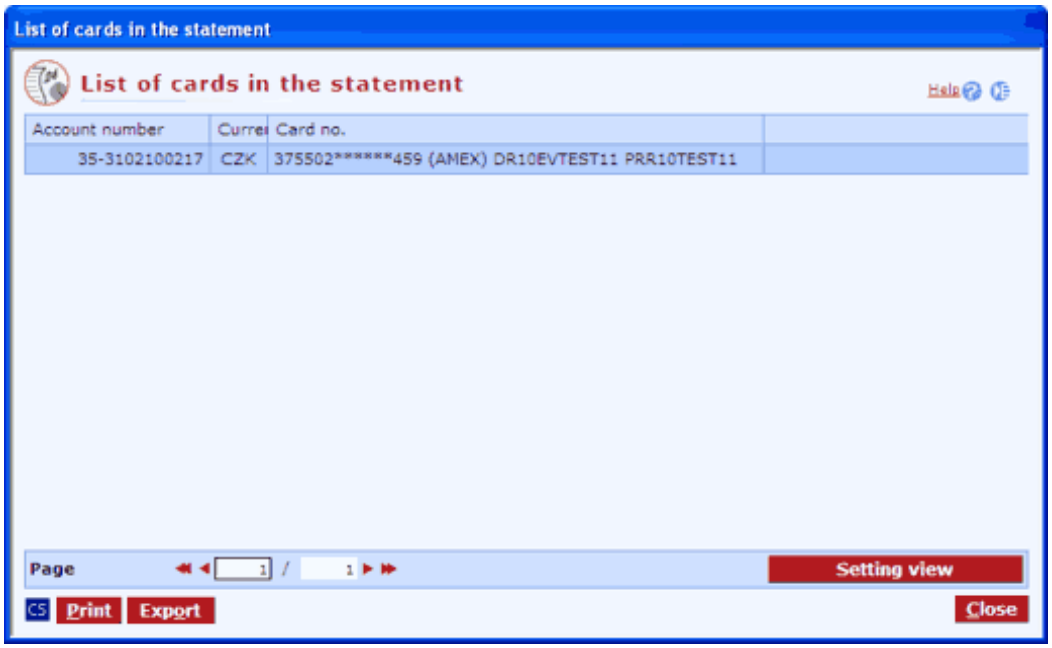
List of cards - press this button to display the list of cards within the package for the selected card statement. (The popup menu option is available over card statements only.)

Download - press to update entries of the list. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the application version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN before establishing a new connection.

Setting view - enables setting individual columns, rows etc.

List of cards in the statement

Use this option to display the list of cards within the package for the selected card statement. (The popup menu option is available over card statements only.)



Description of the window:

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Close - press to leave the List of cards in the statement window.

Statement settings

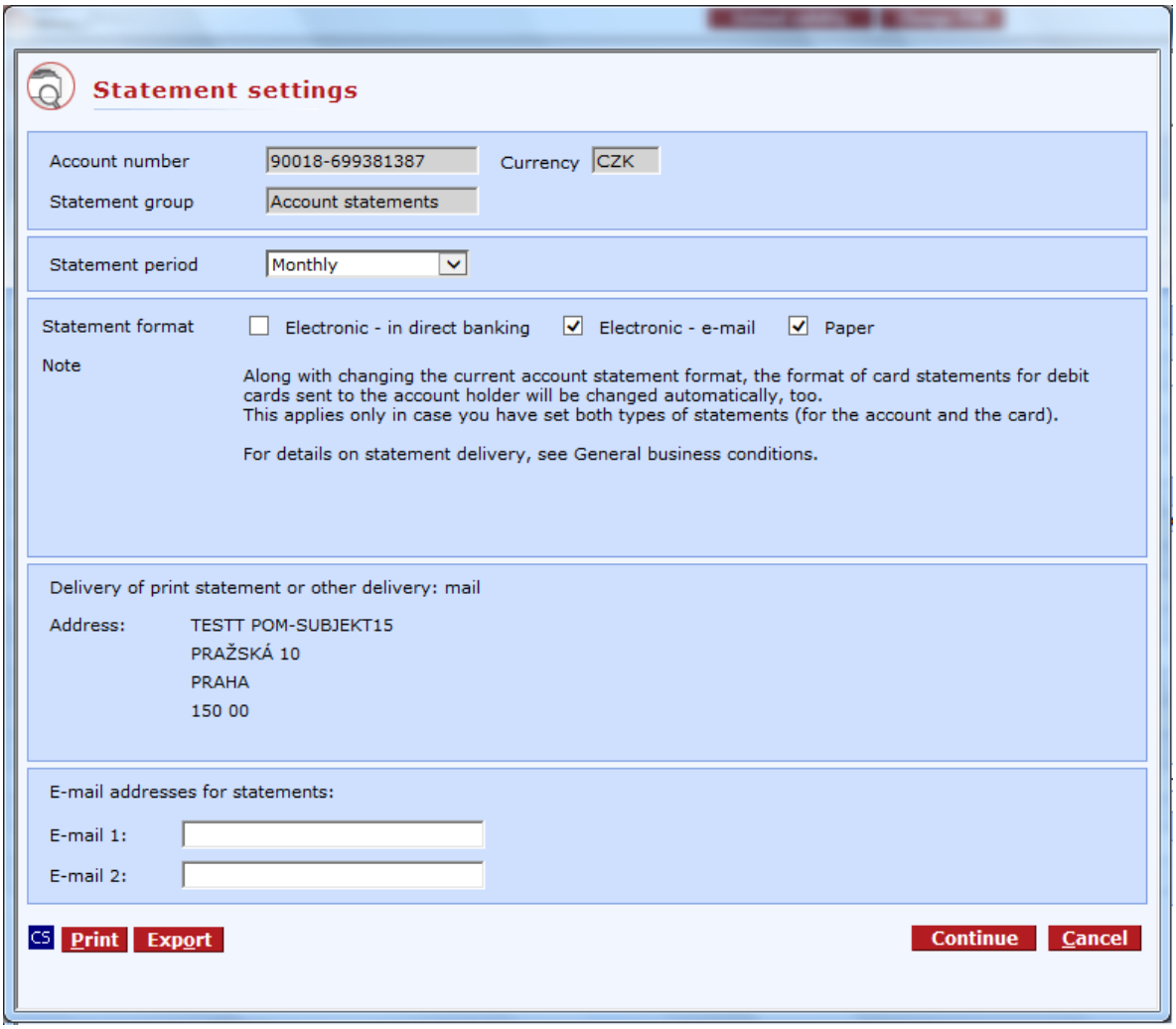
Only combinations (period and format) **permitted for the statement (account)** are displayed in the form.

Periods that can be permitted for the selected statement:
- daily upon movement
- weekly
- 14 days
- monthly
- quarterly
- half yearly
- yearly

Specific items of the list depend on the specific type of statement - the type of account the statement belongs to.

Distribution formats that can be permitted for the selected statement:
- electronic - in direct banking
- electronic - e-mail
- paper

The statement format cannot be changed independently for card statements (debit card statements). The format depends on the statement format of the account to which the card belongs.



Description of the window:

Account number - the number of the account to which the statement belongs (informative value only).

Currency - the currency in which the statement is operated (informative value only).

Statement group - name of the group the statement belongs to (informative value only)

Statement period - use this option to set the period of sending the statement.

Create statement - specification of whether the statement is created. The field is displayed at card statement setting only.

Statement format - use this option to set the statement distribution format. Available options depend on the specific type of statement. Only the options permitted for the specific statement are active.

Delivery of print statement or other delivery - the specified mode of print statement delivery (cannot be changed within the application).

Address, Alternative address - the address for delivery of a potential second statement (cannot be changed within the application).

E-mail addresses for statements – use this option to define e-mail addresses for the "Electronic - e-mail" statement format

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

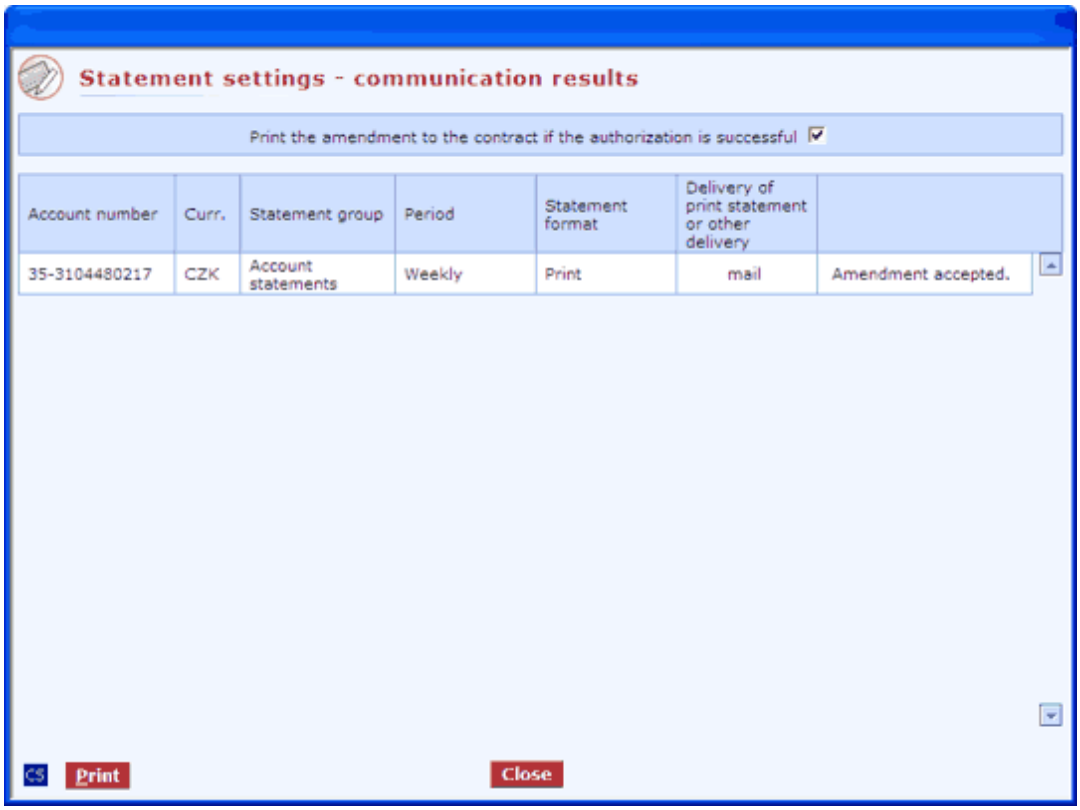
Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Continue – the Amendment to the contract window will open – requested changes will be marked in the document. After that, sending can continue.

Cancel - close the dialog.

Statement settings - communication results

Use this screen to display a recapitulation of changes in settings of the corresponding statement along with information on communication results for each of the accounts in the list.



Description of the window:

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Close - press the button to close the communication results window.

Available statements

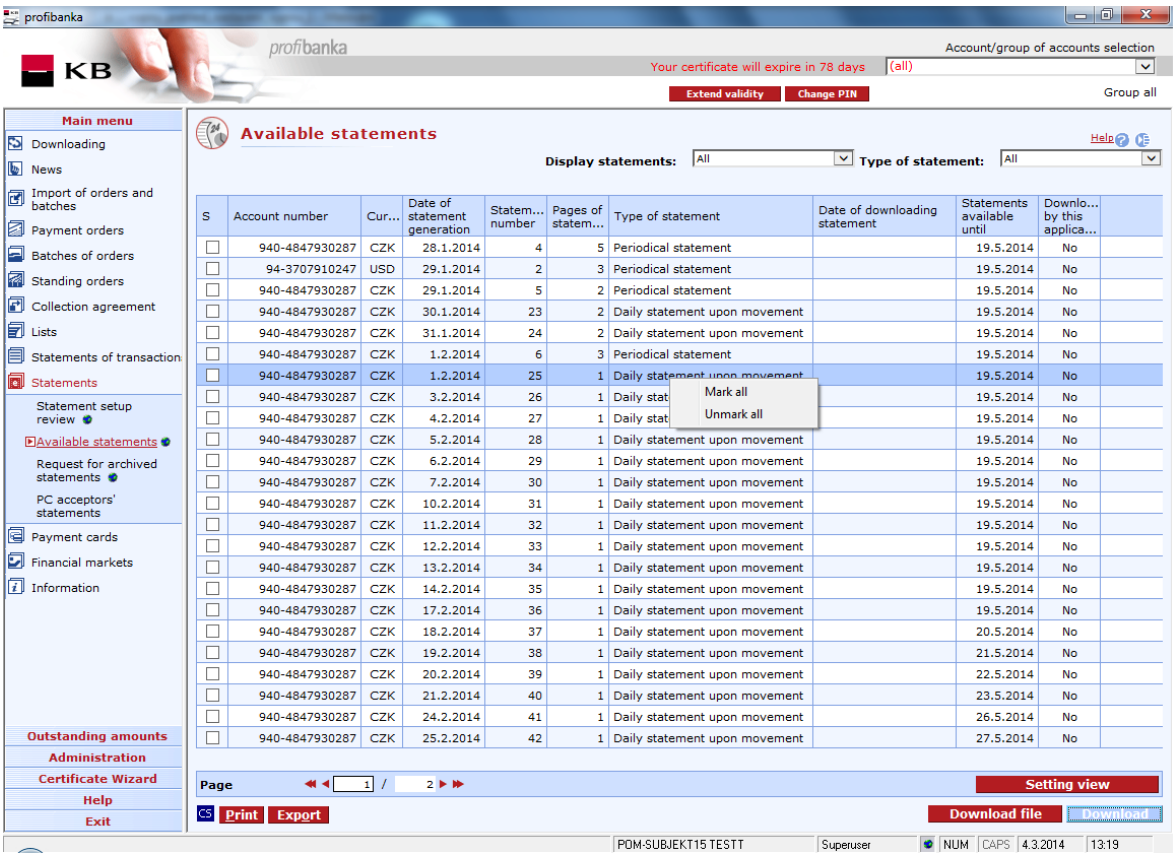
Use this option to display a loaded list of available statements (both current and archived) that the user can currently download. The user may choose one or multiple statements from this list to download in the PDF format.

Period of availability depends on the specific period and type of the statement from the date of its generation.

Period	*Period of availability of the statement for download*
Daily upon movement	90 days
Weekly	90 days
Fortnightly	90 days
Monthly	90 days
Monthly turnover	90 days
Daily turnover	90 days

Period of availability for download of delivered archived statements is 30 days from delivery for all periods.

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



Description of the window:

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Mark all - use this option to check all statements in the list.

Unmark all - use this option to uncheck all statements in the list.

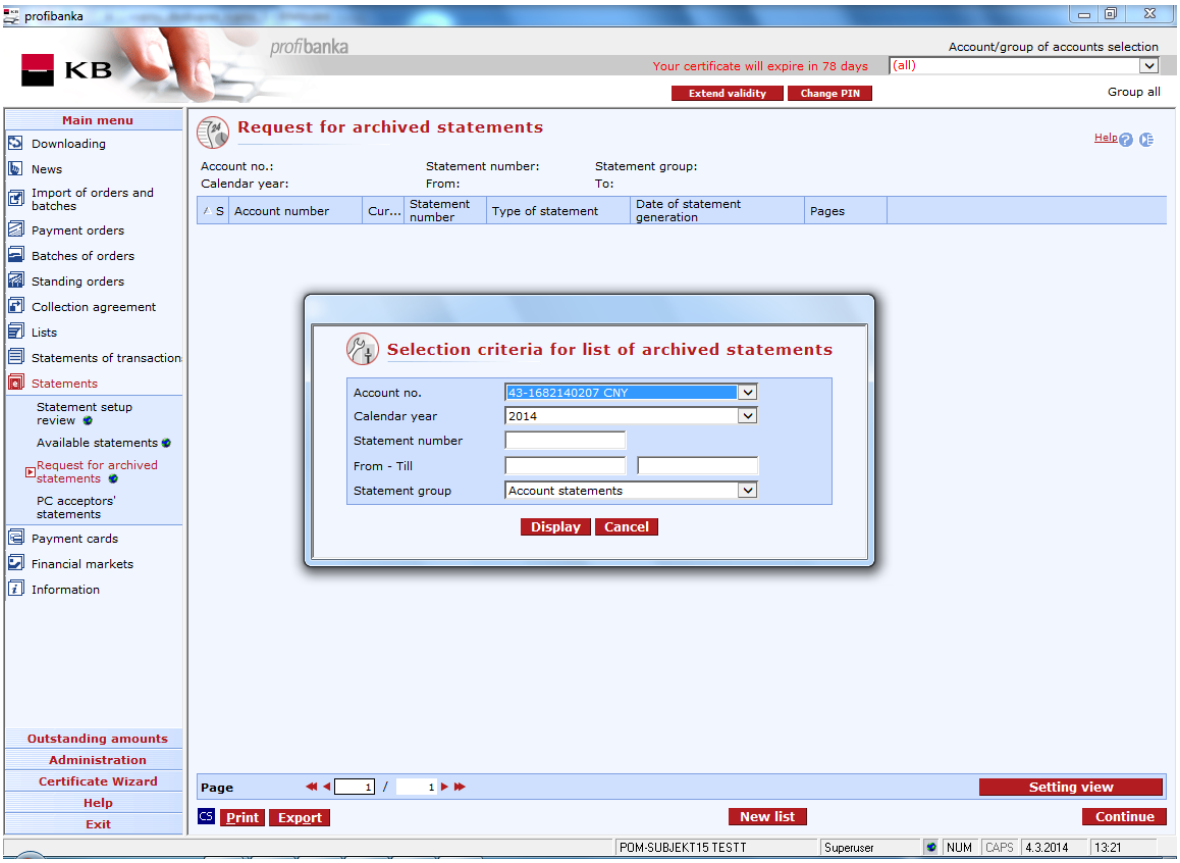
Setting view - enables setting individual columns, rows etc.

Download file - use this button to download and save electronic statements files selected in the list of available statements.

Download - press to update entries of the list. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the application version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN before establishing a new connection.

Request for archived statements

Use this function to create requests for the supply of archived statements in electronic format. If the user requires a print copy of the statement, the request must be submitted in the sales point. First, the user requests the creation of a list of archived statements using the **Selection criteria for list of archived statements** form. Once the user has the list, he (she) can select statements and create the request for archived statements. In the recapitulation of the request, the user can set the single notification of statement delivery and he will also see the price (orientation value) for the request (for delivery of archived statements).



Description of the window:

Account number - the number of the account for which archived statements can be requested.

Calendar year - the calendar year of which archived statements are requested.

Statement number - the number of the requested statement in the specified year.

From - the date from which archived statements are searched by the date of their creation (DD.MM format) within the framework of the calendar year.

Till - the date to which archived statements are searched by the date of their creation (DD.MM format) within the framework of the calendar year.

Statement group - the group of statements in which archived statements are searched by their types.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Mark all - use this option to check all entries in the list.

Unmark all - use this option to uncheck all entries in the list.

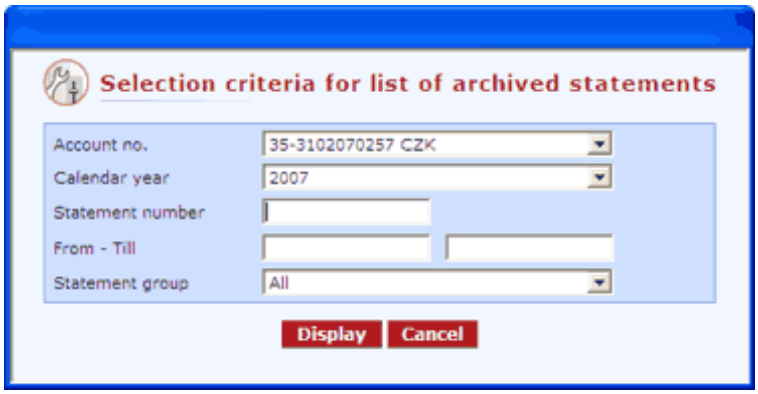
Setting view - enables setting individual columns, rows etc.

New list - use this option to enter criteria for searching archived statements.

Send request without notification / Send request with notification - press the button to send the request for selected archived statements.

Selection criteria for list of archived statements

Use this window to enter selection criteria to get a list of archived statements available for download.



Description of the window:

Account number - use this option to select the number of the account for which archived statements are requested.

Calendar year - use this option to select the year for which archived statements are requested.

Statement number - use this field to specify the statement serial number (optional field).

From - to - use these fields to set the interval for the required archived statement (in the DD.MM format). The interval includes the limit values (optional field).

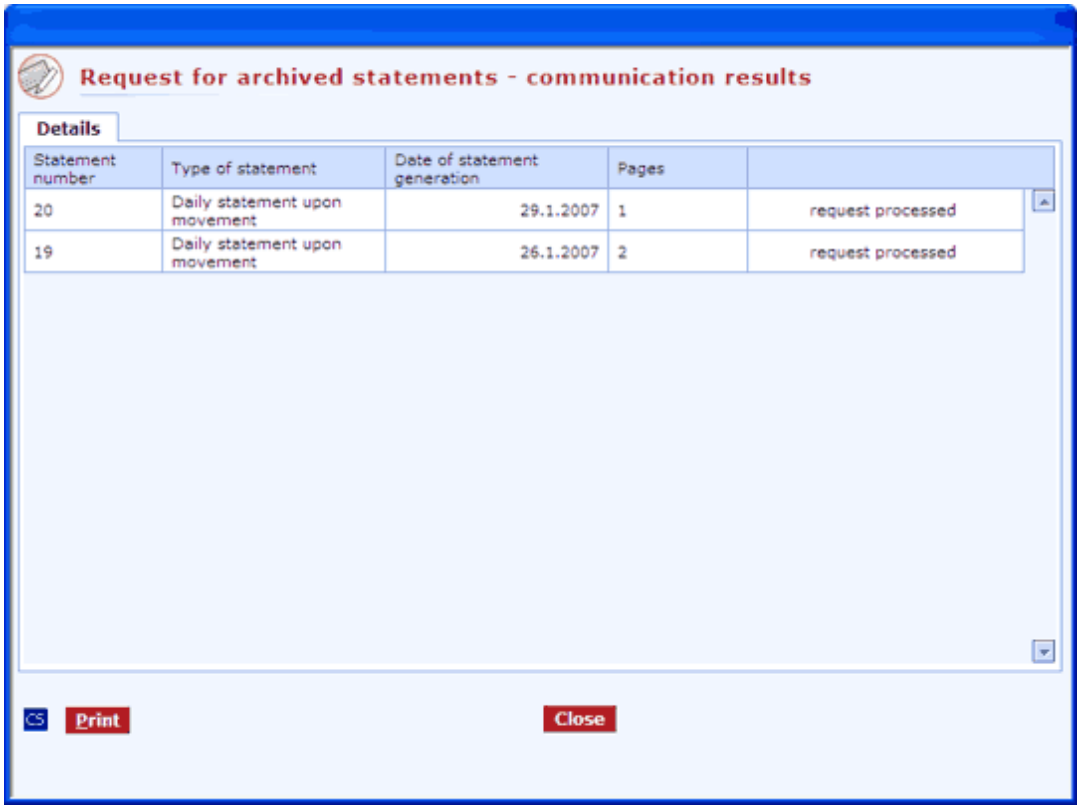
Statement group - use this option to specify the group from which the archived statement is requested.

Display - press this button to move the specified data to the Request for archived statements form.

Cancel - close the dialog.

Communication results

This window informs of results of the request for archived statements.



Description of the window:

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - press this button to print a list of requests for archived statements processed by the bank.

Close - press to close the informative window.

PC acceptors' statements

This function is available to all users established in the application who have access rights to at least one subject with the Contract for accepting payment cards.

Users who do not meet the above-mentioned conditions cannot access the "PC acceptors' statements" menu.

The function is used for downloading electronic statements from the bank system. Statements are not available in the local Profibanka database.

Electronic payment card statements are created in two basic formats:
- KB cards - a structured file in 1250 or 852 code page
- PDF format - the appearance of hardcopy statements

Electronic statements are available in the system for 31 days from the date of their generation in the KB internal system. During this period, statements can be downloaded in either of the above-mentioned formats. Statements older than this period can be requested at the bank branch or at the KB Call center. They will be additionally sent via the appropriate direct banking channel. You can ask for a hardcopy print in the PDF format design directly at the bank branch.

Electronic payment card statements can be supplied in various intervals:
- Daily - created every workday

- Weekly - created every Wednesday
- Fortnightly - created every second Wednesday
- Monthly - created on the first workday of the following month
- Monthly summaries - created every 11th day of the following month.

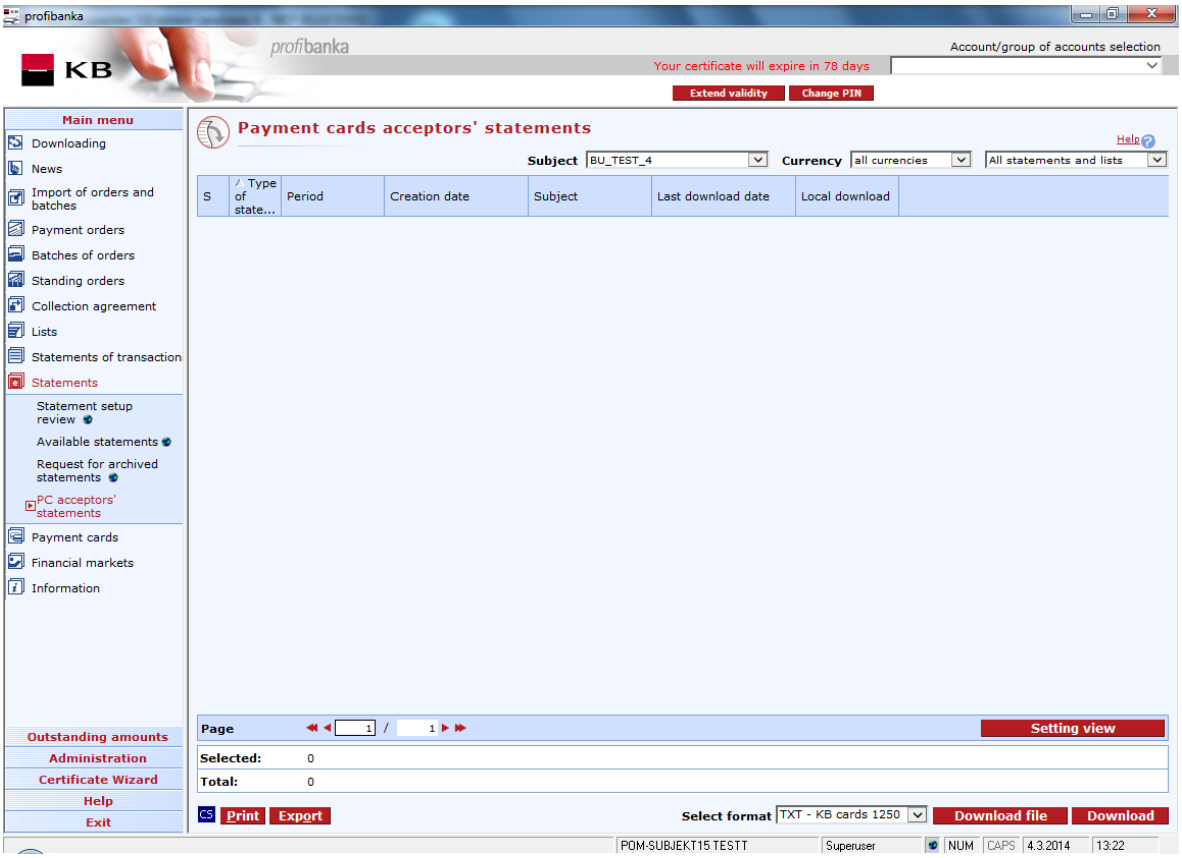
For all the above-mentioned dates of statement generation: if the specified day is not a workday, the appropriate statement will be generated on the first following workday.

Availability of electronic statements for the appropriate day within the framework of KB direct banking:
Monday - from 6:30 pm
Tuesday - Friday - from 4 pm

The format of electronic statements is described in the **Payment card statements client format** file. The structure contains all options of the generated file and is applicable for all types of KB partners. Payment card statements are created separately for each specific partner number (number of a sales point).

The file also contains a **list of transaction types** - a list of types of transactions realized within the framework of the specific electronic statement. The most frequent types of transactions in the electronic statement for a sales point are highlighted in bold.

The format of monthly summaries is described in the **Monthly summary client format** file. It represents a summary of the gross amounts, amounts of fees and net amounts for individual types of payment cards for the past month. This summary is created separately for each partner.



Description of the window:

Subject - select a subject with concluded "Contract for accepting PC".

Currency – the list shows currencies for which statements can be downloaded.

Update - press the button to update the list of PC statements. If you are not connected to the bank, this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to the bank is established, the version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN before establishing a new connection.

Download - press to download marked files in the selected format.

Select format - available formats according to settings for exporting (the Administration menu).

Mark - press to check all selected rows. Right-click to use this option.

Unmark - press to uncheck all selected rows. Right-click to use this option.

Mark as not downloaded - use this option to check rows that have not been downloaded to the appropriate local station. Right-click to use this option.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Payment cards

Use this function to list all payment cards for accounts which a user can access.

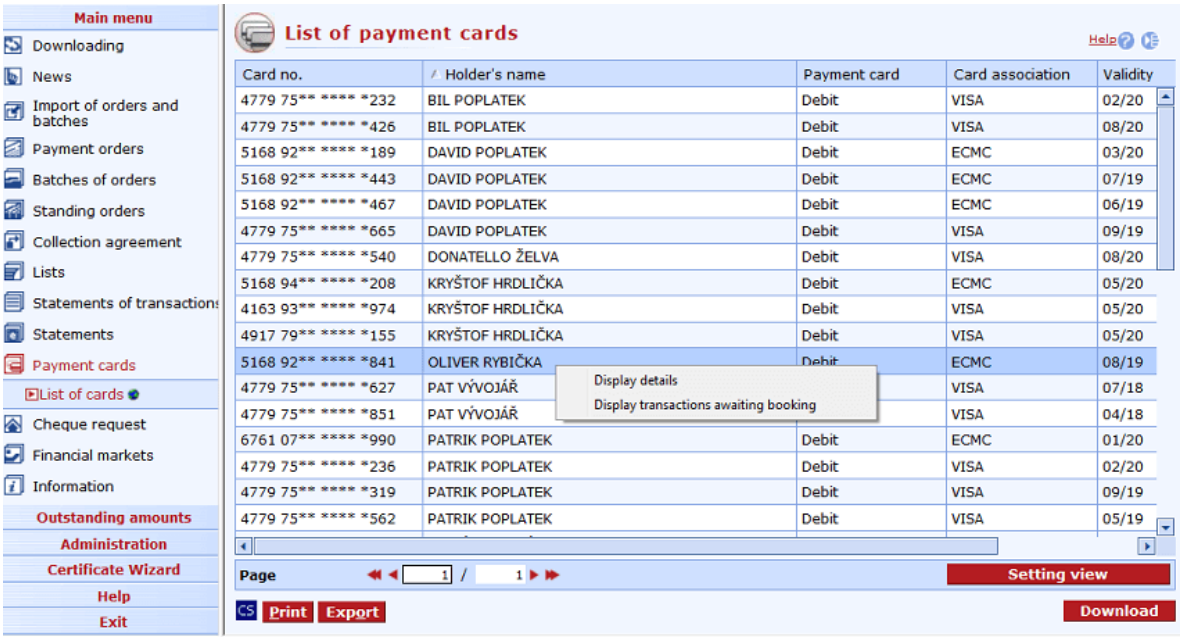
You can display details of a payment card, display transactions waiting for booking and display list of all these operations carried out using Mojebanka and Profibanka applications.

List of cards

Use this window to display all types of payment cards (debit and credit) for accounts a user can access.

Functions available in this list:
- display details of the payment card,
- display transactions waiting for booking (carried out using the payment card).

All users with access to an account with a payment card can display details of the payment card.



Description of the window:

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Display details – use this option to display the window showing information about the selected payment card.

Display transactions awaiting booking – use this option to display the information window listing transactions awaiting booking (transactions carried out using the selected payment card).

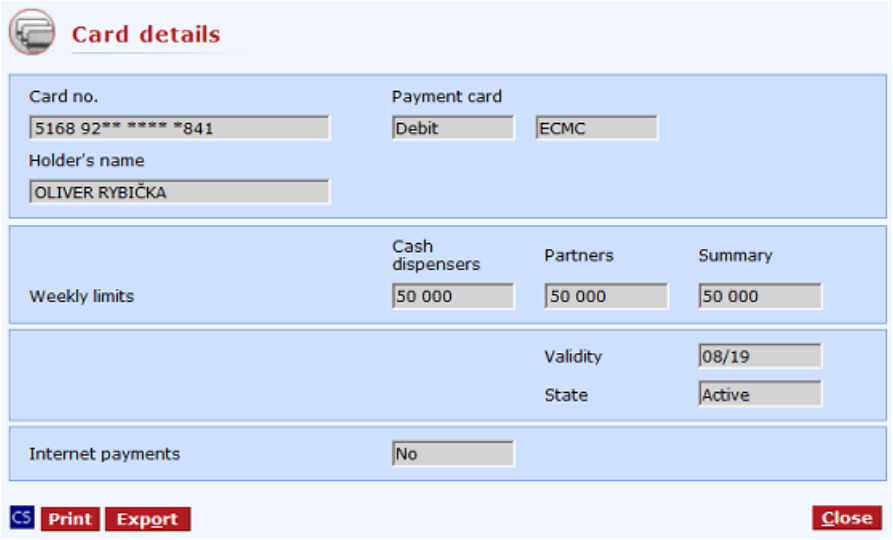
Download - press to update entries of the list. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the

application version check and download of main libraries will be performed at the same time. You have to enter the smart card PIN before establishing a new connection.

Setting view - enables setting of individual columns, rows, etc.

Card details

Use this option to display the form containing information about the selected payment card.



Description of the window:

Close - press the button to exit the Cards – details window.

Transactions awaiting booking

The list displays payment card transactions realised at partners or cash dispensers, which have not been booked on their account, but have already been blocked to the credit of KB. Since the creation of these blocks, i.e. since the payment with the card or cash dispenser withdrawal, they (the blocks) decrease the amount of available balance. After blocks have been booked, these items are automatically deleted from this list and displayed in the list of transaction history.

Use the Download button to download data. Downloading can be run only for the selected account with which the selected payment card is associated. However, this list shows only blocks (transactions awaiting booking) created for the selected card. See Lists / Transactions awaiting booking for the list of all transactions awaiting booking within the whole account.
By downloading data, current transactions awaiting booking will be downloaded and, at the same time, all the information of the previous download will automatically be deleted from the list.

The date and time of the last data download for the selected account will be displayed in the page header.

Description of the window:

Download - press to update entries of the list. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the application version check and download of main libraries will be performed at the same time. You must enter the smart card PIN before establishing a new connection.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

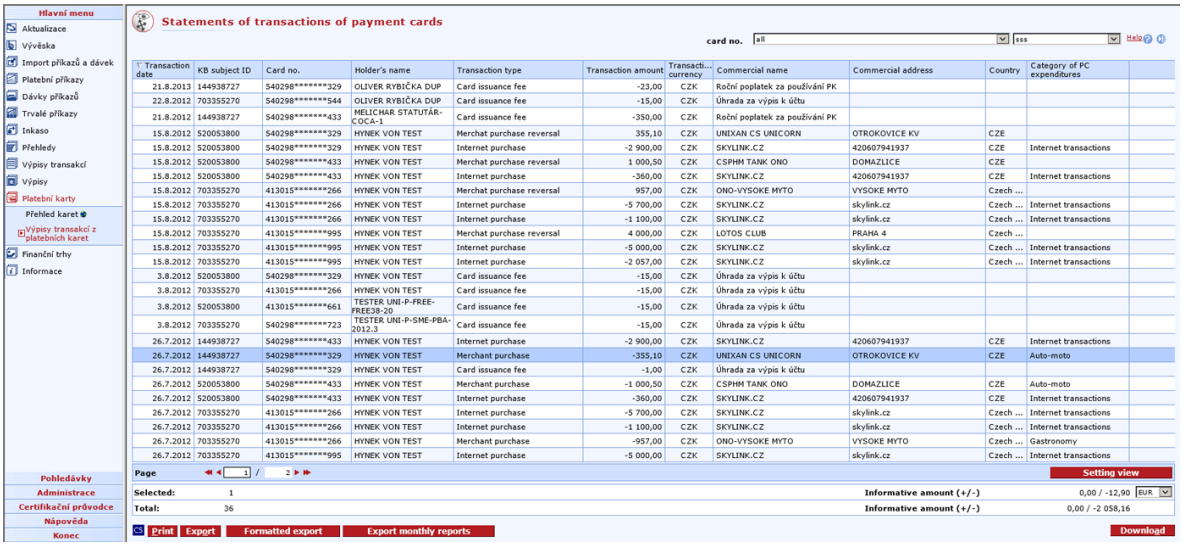
Setting view - enables setting of individual columns, rows, etc.

Close - press the button to exit the Cards – details window.

Statements of transactions of payment cards

Only selected payment cards can access this function. It provides a list of statements allowing formatted export (CSV) of this list for transactions created using a payment card.

Owners of the account can view the summary of all transactions created using payment cards (providing this functionality) by all card holders. Card holders can only view transactions created using their own payment cards.



Description of the window:

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Formatted export - use this option to generate a file listing transactions in the CSV format. The print report contains a complete list of transactions from the summary displayed on the screen.

Export monthly reports – Use this option to export a structured monthly report according to previously selected criteria. Exported reports are independent of the data displayed in summaries.

Download – press to update this list. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the version check and download of main libraries will be performed at the same time.

Setting view - enables setting of individual columns, rows, etc

Financial markets

This function is accessible to all users established in the application who have access rights to at least one subject with "Of individual rate" or "E-trading" contracts and who have set a security FX limit for this (these) subject(s).

Users who do not meet the above-mentioned conditions cannot access the "Financial markets" menu.

KB eTrading

Click on this link to open a new window in the browser. The E-Trading application (trading with foreign currency) will be started. This element is only accessible to clients who have concluded a general contract for trading on financial markets. Help for this application is a part of the actual application.

List of deposit trades for eTrading

This function is accessible to all users established for the application who have access rights to at least one subject authorized to carry out e-Trading trades. The user can display and print out a List of deposit trades for e-Trading for the selected subject.

Description of the window:

Subject - selection of a subject accessible to the user.

From - the start date for displaying the required list.

Till - the end date for displaying the required list.

Trade status - selection based on the status of individual trades.

Trade reference - selection for display based on the specific trade reference (cannot be combined with other filter parameters)

Clear filter - used for resetting the filter to defaults. This action will not affect the displayed list.

Display - used for displaying deposit trades for e-Trading according to the parameters set.

Download - press to update data of the list. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the application version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN before establishing a new connection.

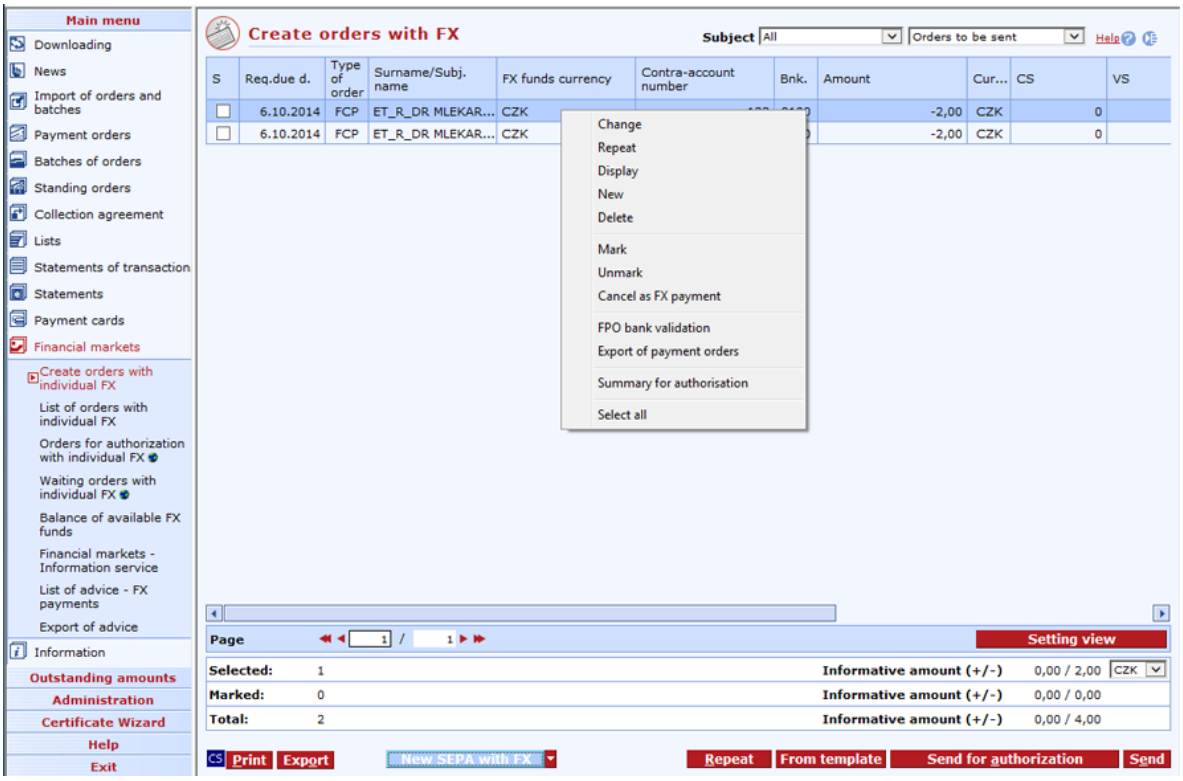
CS/EN - the toggle switch for changing the language for printouts and the report export.

Print to file - press to print as an RTF file.

Print - printing of the current list in the language set by the toggle switch.

Create orders with indiv. FX

This function is accessible to all users established in the application who have access rights to at least one subject with "Of individual rate" or "E-trading" contracts and who have set a security FX limit for this (these) subject(s), with the exception of those whose role settings prevent them from using this menu.
It allows them to enter, change, display or delete orders (unsent ones), repeat and send orders to the bank for processing or to the list of orders for authorization - online orders in FC and foreign payments.
Orders are checked against the subject limit and FX limit - which is checked only in its absolute sum; the current FX limit is checked when sent.



Description of the window:

Setting view - enables setting of individual columns, rows etc.

Modification of column (context menu of column header) - use to make multiple changes to columns of selected (marked) orders directly from the list of orders.

Display - if a single order is selected, this function will display Order with FX - details in view mode; otherwise the List of group of payment orders window will be displayed.

Change - if a single order is marked, the Order with FX - details window in modification mode will appear; otherwise the Order - details window in the mode of multiple changes will appear (if orders of the same type are selected). Right-click to use this option. If double-clicking on the order row, the Order with FX - details window will be displayed directly. Required changes can be carried out and saved in this window.

Repeat - press to repeat selected POs. You can also right-click to use this option.

New FCP with FX/New SEPA with FX/New FPO with FX - press to display Order with FX - details in the enter mode. You can also use the arrow to the right of buttons to select the type of order.

New - press to display the Order with FX - details window (for the selected type of order) in the enter mode. Right-click to use this option.

Delete - if a single order is selected, this function will display the Order - details window in delete mode; otherwise the Confirmation dialog will be displayed for orders. Right-click to use this option.

Mark - choose to mark all selected orders to be sent. Right-click to use this option.

Unmark - choose to unmark all selected orders to be sent. Right-click to use this option.

Cancel as FX payment - the payment order will be moved to the Create orders list (Main menu / Payment orders). Payments entered manually cannot be moved. Similarly, payments from the Create orders (Main menu / Payment orders) can be moved to this list (via the Mark as FX payment context menu).

Repeat - choose to open the window to select orders to be repeated. You can also right-click to use this option.

From template - press to open the window with pre-defined orders. Using these prepared templates, single orders with at least partially repeating particulars can be easily created. However, standing orders cannot use this function. Payment orders can be selected from the list of templates created in Order templates (Main menu / Create orders).

Send for authorization – selected orders will be sent to the list of orders for authorization.

Send - press to open CryptoPlus application window - the orders marked for sending will be sent upon confirmation. You cannot send more than 600 online orders at a time - if you exceed this number, the appropriate message will appear. All marked orders in the current selection of accounts/group of accounts are sent. If no such order is selected, the following message will appear: "No valid order to be sent is marked".

FPO bank validation - choose this option to perform multiple checks of the beneficiary's bank for FPOs and SEPA payments. Confirm to load the address from library. Right-click to use this option.

Export payment orders - press to export orders to a specified directory for later download by another station with **Profibanka** installed. Orders will be exported to an EDI BEST file and disappear from the window for creating orders with individual FX (they will be displayed in the list of orders with individual FX with "exported" status). On another station, orders exported in the above-mentioned way can be imported via *Import of orders and batches* menu. From this list, only foreign payments with individual FX can be exported (with the exception of those manually entered in **Profibanka**).

Summary for authorisation – Use this option to display a summary of all selected payment orders before their authorisation.

Select all - press to mark all items of the list as selected (on all pages). Right-click to use this option.

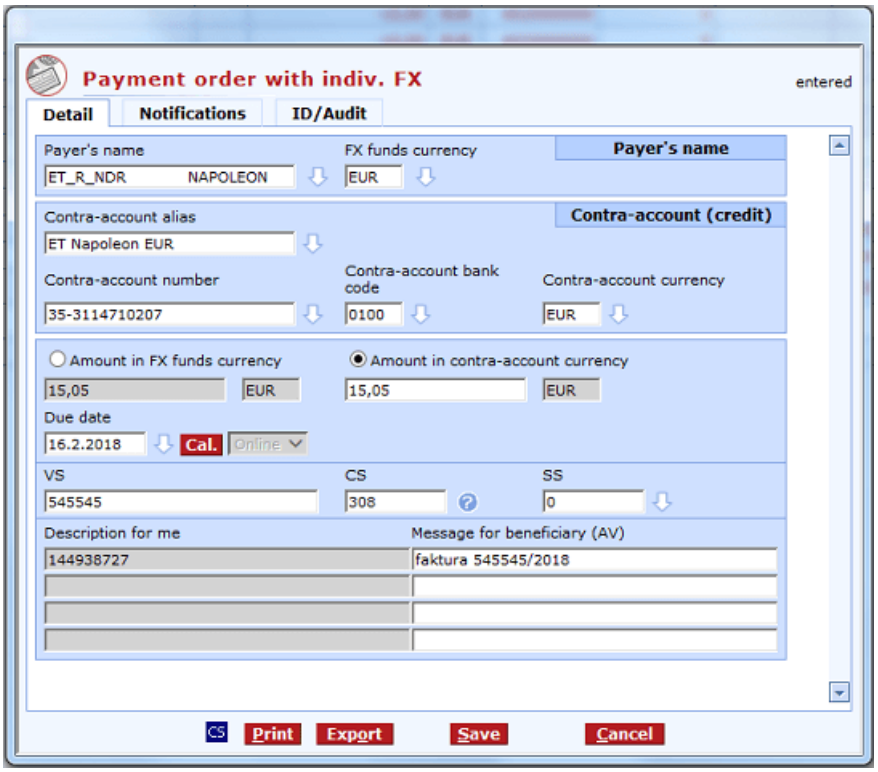
CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

New - Payment order with FX

Payment orders with FX can be sent only without conversion to the credit of a foreign currency account (i.e. the currency of FX funds and the counteraccount currency are same). Orders with other than the local currency (CZK) can only be sent within Komerční banka.



Description of the window:

Notification tab - press to set notifications of execution or rejection of payment. Notifications only apply to online payments.

Payer's name - the name of the subject to whose debit the payment shall be executed.

FX funds currency - the currency of bought FX funds from which the payment shall be paid.

Contra-account alias - the intuitive contra-account alias. The contra-account number will be filled in when you confirm the alias.

Contra-account number - the contra-account number to which you pay. If the contra-account has an alias, it will be filled in the Contra-account alias field.

Contra-account bank code - the contra-account bank numeral code assigned in the Czech Republic.

Contra-account currency - the code of the currency in which the contra-account is operated. It must be in the list.

Amount in FX funds currency - the toggle switch and the field for filling in the transferred amount in the FX funds currency. The currency is identical with the FX funds currency - not to be changed.

Amount in contra-account currency - the toggle switch and the field for filling in the transferred amount in the contra-account currency.

Contra-account currency - identical with the contra-account currency, not to be changed.

Required due date - a banking day date. The nearest banking day is offered.

Cal. - a graphic interface for choosing banking days. Use mouse to move a date into the Required due date field.

Batch - the field to select the mode of processing for the order: the order is processed instantly; in case of insufficient funds in the account, it is processed within the framework of multi-round

processing. Online - the order will be processed immediately on the Due date and will affect the current balance.

Charges in account currency - the fee charged by the bank for currency conversion. This field appears only if the charge is not zero.

Currency of charge - identical with the account currency - not to be changed.

VS - the variable symbol (an optional field)

KS - the constant symbol. It is only checked for forbidden constant symbols, subject to ČNB directions (an optional field).

SS - the specific symbol (an optional field).

Payer's description - Inactive field. Client's ID will be filled in automatically.

Description for beneficiary - the field for a brief operation description. (Displayed to the counterparty, too.)

Message for beneficiary (AV) - 4 rows for a message to the beneficiary - available only for batch entering.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (HTML). The dialog to select a file name in the language set by the toggle switch will appear.

Save - use this button to validate the order; if the order is filled in correctly, it will be saved.

Cancel - use this button to abandon the payment order create-session without saving the data.

New - SEPA payment with FX

Use this view to enter payments in EUR to SEPA Area. SEPA payments can be used for foreign (cross-border) payments in EUR or for payments in EUR within the Czech Republic (both outside KB and within KB).

You can enter more detailed identification details of the debtor and creditor in SEPA payments to be sent to a so-called SEPA compatible bank (these data usually depend on the agreement between the debtor and creditor). A SEPA-compatible bank is a bank that accepts SEPA payments with all optional SEPA payment data.

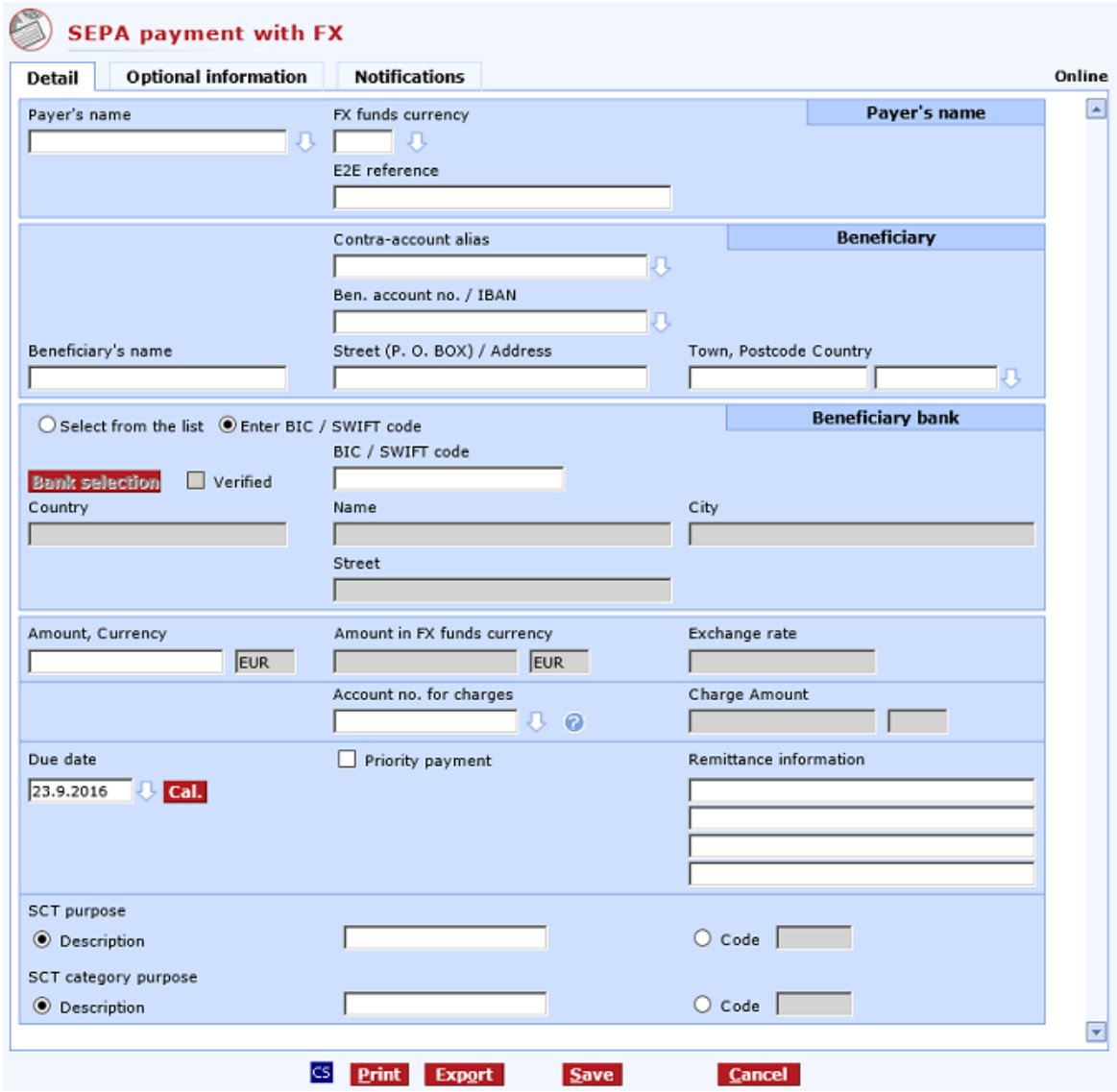
Fees for SEPA payments are always divided between the payer and beneficiary (SLV type).

Latest times for sending SEPA payments in order to keep the due date of the current Business day:

Mode of payment processing	***Latest time of sending (on business days)***
Urgent	2:00 PM
Express with conversion* (outside KB)	5:00 PM
Express without conversion	8:30 PM
Express with conversion* (outside KB)	8:30 PM

*) Express with conversion – the debtor's account currency is different from the payment currency

After 11:00 am, urgent SEPA payments will be processed without additional SEPA information (payment references and optional identification data). If the text "SEPA" is specified (SCT purpose category / Description), urgent SEPA payments entered by 11 am will be processed with additional SEPA information (payment reference and optional identification data).



Description of the window:

Optional information tab - You can enter more detailed identification data of the payer and beneficiary (usually, these data depend on agreement between the payer and beneficiary).

Notification tab - press to set notifications of execution or rejection of payment. Notifications only apply to online payments.

Payer's name - the name of the subject to whose debit the payment shall be executed.

FX funds currency - the currency of bought FX funds from which the payment shall be paid.

E2E reference – a field for user's needs. Its specific content depends on agreement between the payer and beneficiary (END2END).

Contra-account alias - the intuitive contra-account name. The contra-account number will be filled in when you confirm the alias.

Ben. account no. / IBAN - the beneficiary's account, to be entered only for cashless transfers. For SEPA payments, account number must be entered in the IBAN format. IBAN must be filled in without spaces and hyphens.

Beneficiary's name - the name of the beneficiary

Street (P.O. Box) - the street of the beneficiary's address

Town, Postcode, Country - beneficiary's address

Select from the list - open a new window to select the bank:

- From the list (BIC / SWIFT) - based on knowledge of the unique international bank code; it is a direct query to the bank
- From the list (Name) - if you do not know the BIC / SWIFT code, it is possible to find the bank using the first 3 characters of the bank name, town and street. It is a direct query to the bank.

It is not necessary to enter the BIC / SWIFT code. The BIC / SWIFT code will be taken from IBAN during multiple verification of the bank (FPO bank validation).

The following buttons are displayed in the bank selection window:

- **Verify (button)** - starts a direct query to the bank for data on the beneficiary's bank based on previously filled-in data. Up to 100 items can be returned. In case more than 100 banks match the entered data, the client will be prompted to specify more exact details or to fill in the bank manually. From library (Name) - if you do not know the BIC / SWIFT code, it is possible to find the bank using the first 3 characters of the bank name, town and street. It is a direct query to the bank.
- **Insert bank into the form** - if 11 characters are manually entered in BIC / SWIFT, the entered value will be moved to the form.
- **CS/EN** - the toggle switch for changing the language for printouts and the report export.
- **Print** - printing of the current list in the language set by the toggle switch.
- **Export** - exporting the current list (HTML). The dialog to select a file name in the language set by the toggle switch will appear.
- **Cancel** - use this button to abandon the payment order create-session without saving the data.

Enter BIC / SWIFT code – Use this option to enter a BIC / SWIFT code directly in the form without having to use the Bank selection function.

BIC / SWIFT code - the international bank code. The field is active only if Select from library is set to From library (BIC / SWIFT).

Verified - a check box that will be checked in case bank selection was successful. Uncheck the box to change the bank data and re-verify.

Country - the location of the bank. This field is to be filled in when selecting the bank manually or from the library (name).

Name - the name of a foreign bank

City - the town where the bank is located

Street - the street where the bank is located

Amount, Currency - the transferred amount in the currency entered. SEPA payment can only be paid in EUR currency.

Payments to the target bank of KB Bratislava received by 15:00 will be paid in the creditor's account right on the current business day; otherwise, they will be paid in on the next business day.

Amount in account currency - the to-be-transferred amount converted to the account currency, not to be changed

Exchange rate - information on the rate used to convert the amount

Account no, for charges - the account from which the payer pays the charges. By default, it is set to the account from which the payment is made. Any current account of the subject can be set.

Charge Amount - the amount and currency of the charge; filled in after booking, not to be changed

Urgent payment - the mode of payment (Urgent or Express).

Due date - the nearest possible due date - according to the banking day, mode of payment and time.

Cal. (button) - a graphic interface for choosing bank days. Use mouse to move a date into the Required due date field.

SCT purpose – specify the purpose of the payment.
Description – send non-structured information about the purpose of the payment.
Code – send information as structured information (code).

SCT purpose category – specification of the SCT purpose category.
Description – send non-structured information about the SCT purpose category. If the text "SEPA" is specified, urgent SEPA payments entered by 11 am will be processed with additional SEPA information (payment reference and optional identification data).
Code – send information as structured information (code).
Remittance information - fields for user's needs. 4 rows in total. Variable symbol can be inserted in this field in the **/VS/nnn** format, where **nnn** is the variable symbol (max. 10-digit number). Similarly, the constant symbol can be inserted (**/KS/nnn**, where **nnn** contains up to 7 digits). DCS automatically extracts both symbols to make the following available for the user:

- separate variable symbol,
- separate constant symbol,
- entire content of the Details of payment field.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (HTML). The dialog to select a file name in the language set by the toggle switch will appear.

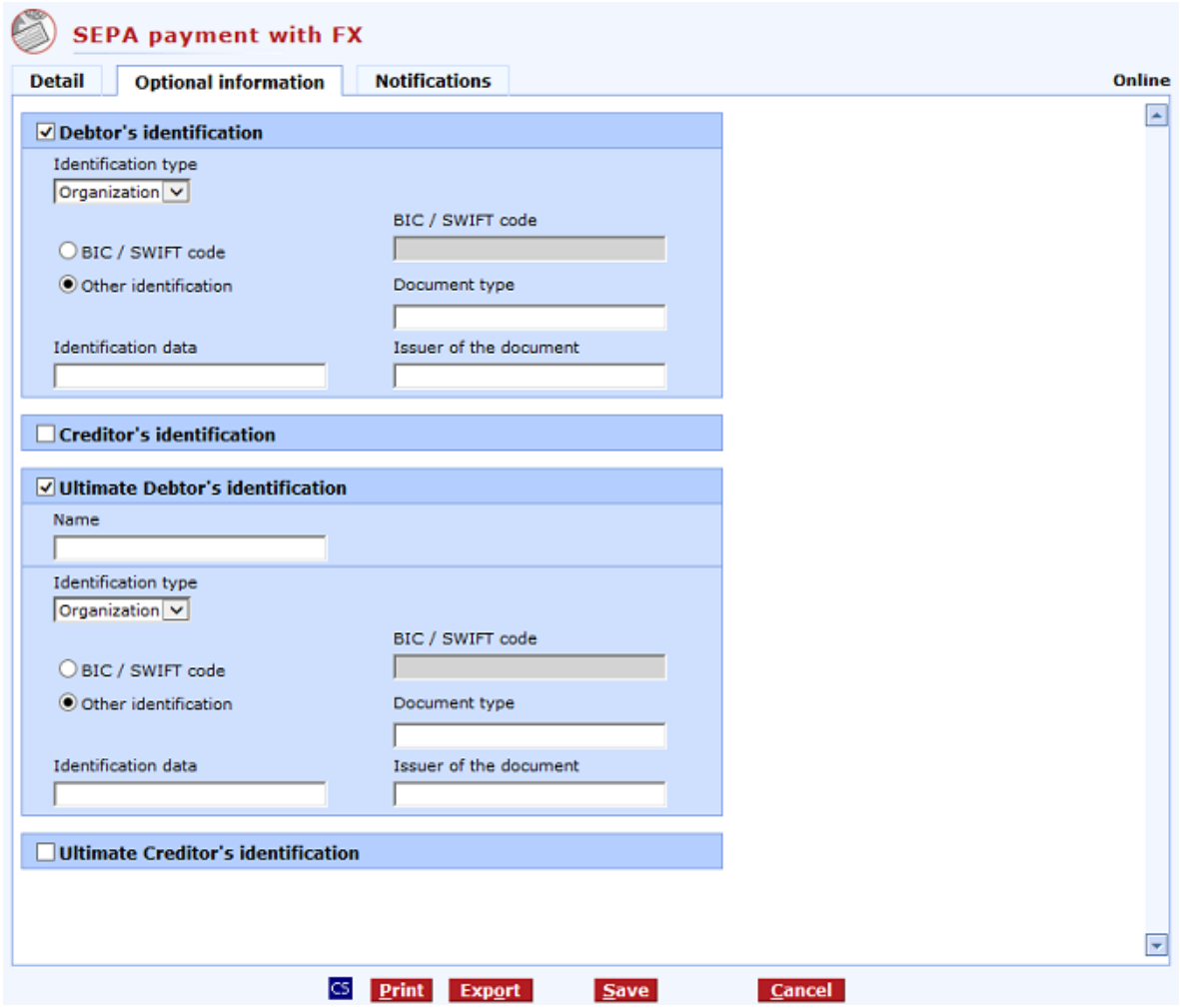
Save - use this button to validate the order; if the order is filled in correctly, it will be saved.

Cancel - use this button to abandon the payment order create-session without saving the data.

Note
Restrictions to entered characters:

- only the following characters are permitted in all fields: 0 to 9 / - ? : ( ) ., ' + {} space a b c d e f g h i j k l m n o p q r s t u v w x y z A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
- The characters "**:**" and "**-**" must not be in the first position of fields.

Optional information



Debtor´s identification - check this box to display the field for detailed information identifying the debtor - specific content depends on an agreement between the debtor and creditor.

- **Identification type** - select Business or Non-business.
- **BIC/SWIFT code** – this can only be entered for Identification type - Organisation
- **Document type**
- **Identification data**
- **Issuer of the document**

Creditor´s identification - check this box to display the field for detailed information identifying the creditor - specific content depends on an agreement between the debtor and creditor.

- **Identification type** - select Business or Non-business.
- **BIC/SWIFT code** – this can only be entered for Identification type - Organisation
- **Document type**
- **Identification data**
- **Issuer of the document**

Ultimate Debtor´s identification - check this box to display the field for detailed information identifying the ultimate debtor - specific content depends on an agreement between the debtor and creditor.

- **Name**
- **Identification type** - select Business or Non-business.
- **BIC/SWIFT code** – this can only be entered for Identification type - Organisation
- **Document type**

- **Identification data**
- **Issuer of the document**

Ultimate Creditor´s identification - check this box to display the field for detailed information identifying the ultimate creditor - specific content depends on an agreement between the debtor and creditor.

- **Name**
- **Identification type** - select Business or Non-business.
- **BIC/SWIFT code** – this can only be entered for Identification type - Organisation
- **Document type**
- **Identification data**
- **Issuer of the document**

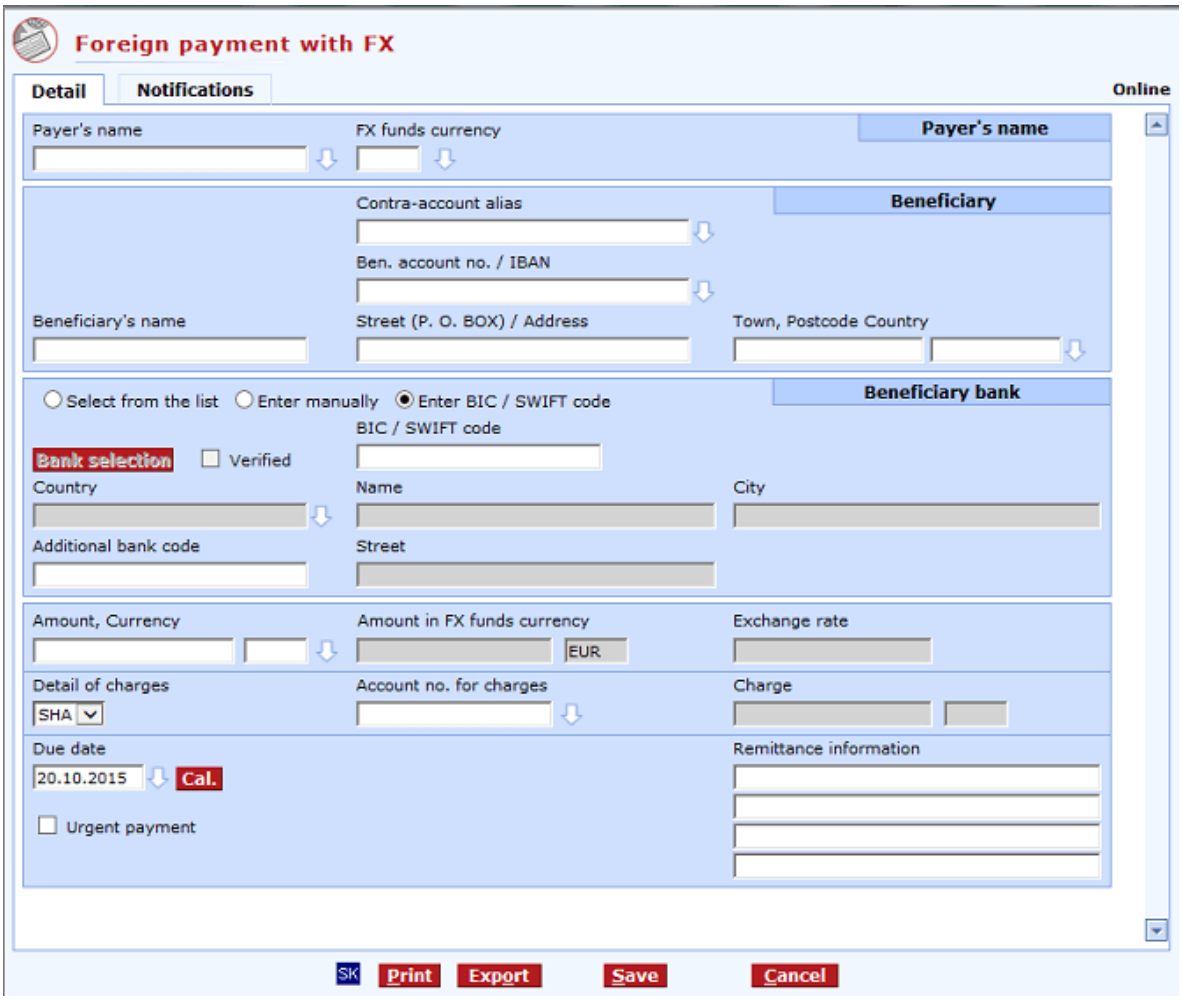
New - Foreign payment with FX

Foreign payment with FX can only be sent without conversion.

The payment can be entered as **urgent** (exchange date is the same as the due date entered by the user) or **express** (the exchange date is the day following after the due date entered by the user).

Urgent payments can be created in selected currencies only (payments to KB Bratislava can be created 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 this timing, it is necessary to send urgent payments to the bank: by 10:00 in HRK, HUF and PLN,
by 11:00 in RUB,
by 13:00 in CHF, CZK, DKK, NOK and SEK,
by 14:00 in EUR, USD, CAD and GBP.
It is necessary to send express payments to the bank:
by 17:00 express payments with conversion on the Due date,
by 20:30 express payments (without conversion)on the Due date.

The user may enter the information on the beneficiary's bank manually (type it into the appropriate fields in the exact form) or from library files.



Description of the window:

Payer's name - the name of the subject to whose debit the payment shall be executed.

FX funds currency - the currency of bought FX funds from which the payment shall be paid.

Contra-account alias - the intuitive contra-account name. The contra-account number will be filled in when you confirm the alias.

Ben. account no. - the beneficiary's account, only for cashless transfers. For a foreign payment in EUR to countries within the SEPA Area, the beneficiary's account number in the IBAN format is mandatory. IBAN is used within EU countries only.

Resident/Non-resident - designation of the beneficiary.

Beneficiary's name - the name of the beneficiary.

Street (P.O. Box) - the street of the beneficiary's address.

Town, Postcode, Country - the beneficiary's address.

Country - beneficiary's country.

Select from the list - open a new window to select the bank:

- From the list (BIC / SWIFT) - based on knowledge of the unique international bank code; it is a direct query to the bank
- From the list (Name) - if you do not know the BIC / SWIFT code, it is possible to find the bank using the first 3 characters of the bank name, town and street. It is a direct query to the bank.
- Additional bank code - based on knowledge of the Additional bank code; it is a direct query to the bank.

The following buttons are displayed in the bank selection window:

- **Verify (button)** - starts a direct query to the bank for data on the beneficiary's bank based on previously filled-in data. Up to 100 items can be returned. In case more than 100 banks match the entered data, the client will be prompted to specify more exact details or to fill in the bank manually. From the list (Name) - if you do not know the BIC / SWIFT code, it is possible to find the bank using the first 3 characters of the bank name, town and street. It is a direct query to the bank.
- **Insert bank into the form** - if 11 characters are manually entered in BIC / SWIFT, the entered value will be moved to the form.
- **CS/EN** - the toggle switch for changing the language for printouts and the report export.
- **Print** - printing of the current list in the language set by the toggle switch.
- **Export** - exporting the current list (HTML). The dialog to select a file name in the language set by the toggle switch will appear.
- **Cancel** - use this button to abandon the payment order create-session without saving the data.

Enter manually - enter all data manually. In this case, the discount for automated order processing will not be applied.

Enter BIC / SWIFT code – Use this option to enter a BIC / SWIFT code directly in the form without having to use the Bank selection function.

BIC / SWIFT code - the international bank code. The field is active only if Select from library is set to From library (BIC / SWIFT).

Verified - a check box that will be checked in case bank selection was successful. Uncheck the box to change the bank data and re-verify.

Country - the location of the bank. This field is to be filled in when selecting the bank manually or from the library (name).

Name - the name of the foreign bank.

City - the town where the bank is located.

Additonal bank code - the national bank code (equivalent to bank codes in the Czech Republic).

Street - the street where the bank is located.

Amount, Currency - the transferred amount in the currency entered. The currency must be selected from the list of allowed currencies.

Payments to target bank of KB Bratislava in EUR, CZK and USD received by 15:00 and payments in other currencies (with the exception of AUD, CNY, HRK and JPY) received by 14:00 will be paid in the creditor's account right on the current business day; otherwise, they will be paid in on the next business day..

Weak currencies should be entered without decimals. (decimals are cut off, not rounded)

Amount in FX funds currency - the to-be-transferred amount converted to the FX funds currency, not to be changed.

Exchange rate - information on the rate used to convert the amount.

Details of charges - selection of the party to pay the bank charges. Use this option to select whether the costs of Komerční banka, intermediary banks and the beneficiary's bank incurred by sending the payment will be paid by the payer (OUR) or beneficiary (BEN) or if the payer will pay the costs of Komerční banka and the beneficiary will pay other costs (SHA).

Note:
Up to 13 January 2018, 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.

As of 13 January 2018, it is not possible to use the BEN nor OUR type of fee for payments where the Beneficiary Bank's country belongs to the EES, no matter the payment currency.

Account no. for charges - the account from which the payer pays the charges. By default, it is set to the account from which the payment is made. Any current account of the subject can be set.

Charge - the amount and currency of the charge; filled in after booking, not to be changed.

Urgent payment - the mode of payment (Urgent or Express).

Due date - the nearest possible due date - according to the banking day, mode of payment and time.

Cal. (button) - a graphic interface for choosing bank days. Use mouse to move a date into the Required due date field.

Remittance information - fields for user's needs. 4 rows in total. Variable symbol can be inserted in this field in the /VS/nnn format, where nnn is the variable symbol (max. 10-digit number). Similarly, the constant symbol can be inserted (/KS/nnn, where nnn contains up to 7 digits). DCS automatically extracts both symbols to make the following available for the user:
separate variable symbol,
separate constant symbol,
entire content of the Details of payment field.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (HTML). The dialog to select a file name in the language set by the toggle switch will appear.

Save - use this button to validate the order; if the order is filled in correctly, it will be saved.

Cancel - use this button to abandon the payment order create-session without saving the data.

Note

Restrictions to entered characters:

only the following characters are permitted in all fields: 0 to 9 / - ? : ( ) ., ' + {} space a b c d e f g h i j k l m n o p q r s t u v w x y z A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

The characters ":" and "-" must not be in the first position of fields.

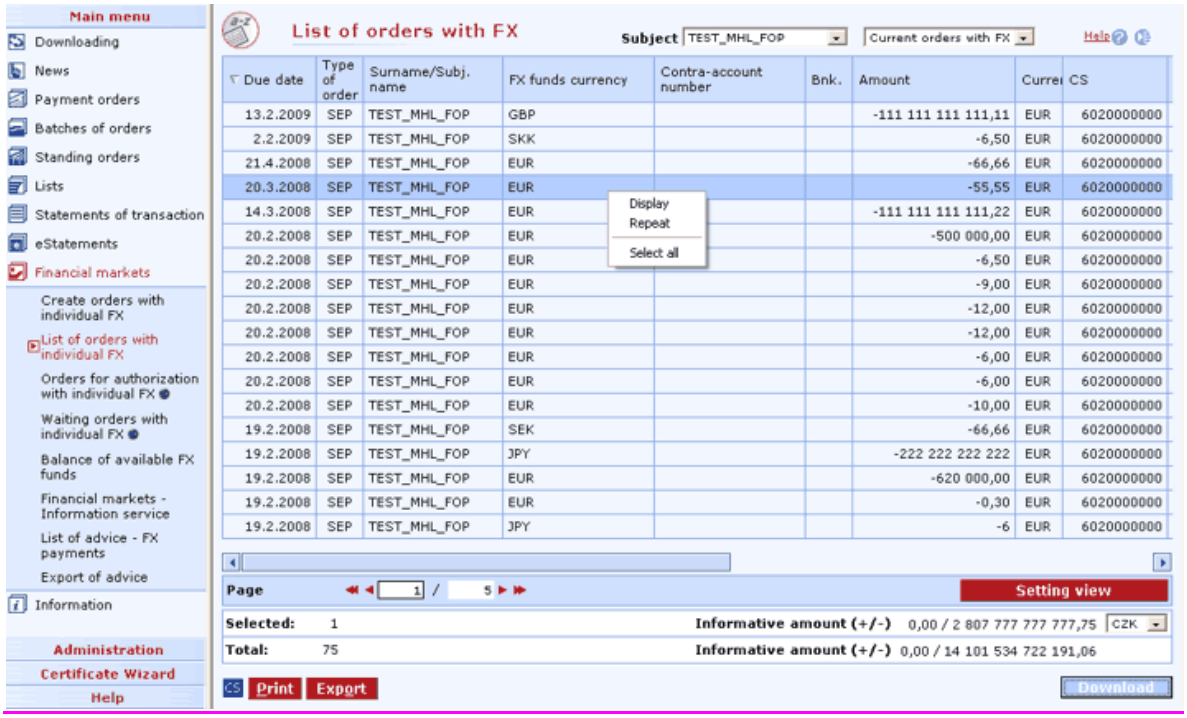
You may send only express or urgent payments via **Profibanka**. For urgent payments, the value date (the date of booking to the bank account) is defined as D+0 (D = due date, the date of booking in the client's account); for express payments it is defined as D+1. In order to be able to maintain these terms, time limits for sending payment orders have been defined so there is enough time to process transactions in the CKB with the required value.

Note: BIC / SWIFT codes starting with "999" are not genuine BIC / SWIFT codes; they are "pseudo codes" used for KB. Charges are calculated differently when using these "pseudo codes".

List of orders with indiv. FX

The basic function to view all orders with FX, regardless of the status of their processing.
Press **Download** to receive the **last status** of every payment.
If you want to display only some orders (e.g. rejected), make your choice in the upper right corner of this window. When opening a list of orders, "current orders" will always be displayed first - i.e. all sent and unsent orders for the last 30 days - see system setup - according to their due dates and regardless of their status of processing.
For every selected order you can display a detailed view and the payment identification, specifying

who and when changed, sent and authorized the payment and what type of notification was required.



Description of the window:

Subject - selection of all subjects accessible to the user that can use FX or at least one payment order with FX has been created for these subjects in past, unless the FX limit is set as "no access". The "all" item means selection of all subjects with FX.

Select view - main views follow:
Current orders with FX
Waiting orders with FX
Rejected orders with FX
Orders for authorization with FX
Orders to be sent with FX
SEPA orders with FX
All FPOs with FX
All FCs with FX
All orders with FX

Setting view - enables setting individual columns, rows etc.

Display - use this option to display Order - details in view mode or List of group of payment orders

Repeat - press to repeat selected orders and move them to the Create orders list.

Download - press to update the status of payment orders. If you are not connected to the bank, this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to the bank is established, the version check and download of main libraries will be performed at the same time. The button is only available to global users. The chip card PIN must be entered before establishing a new connection.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

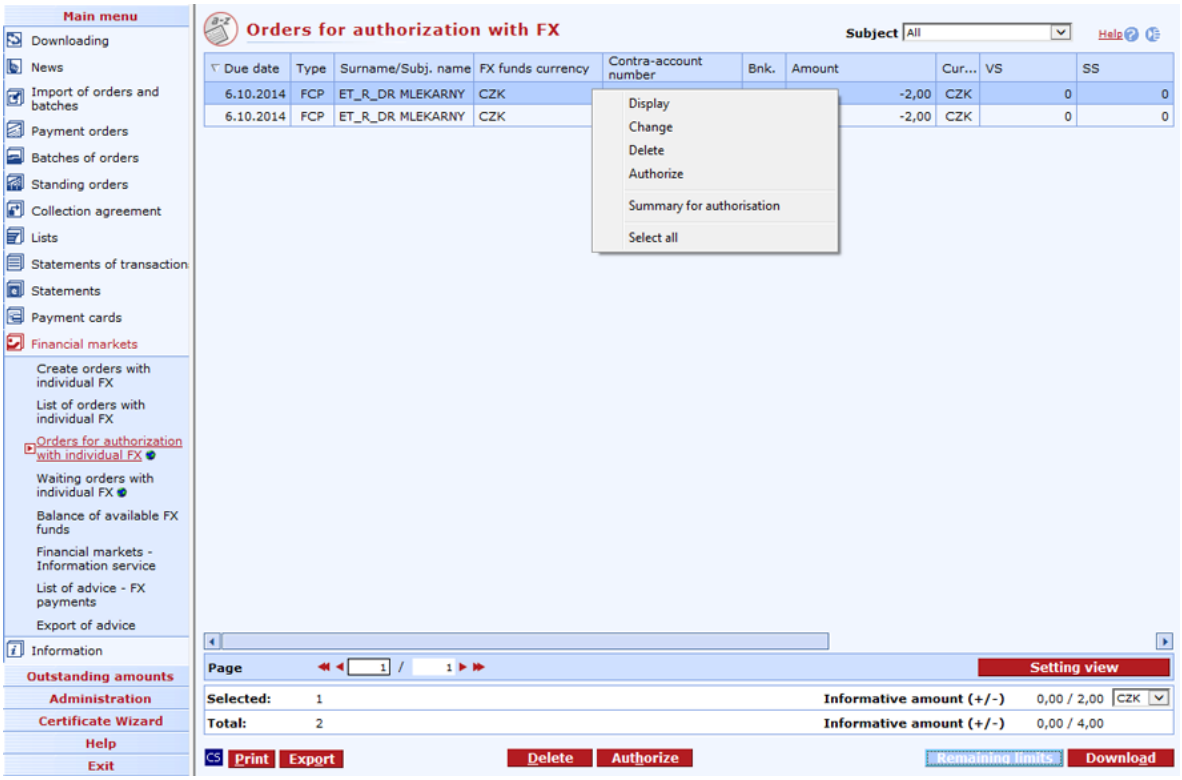
Orders for authorization with indiv. FX

This window shows the list of orders sent by a user for authorization by another user (e.g. a user with higher rights - limit, or for signing by other users if multiple authorization is applied) or for later authorization by the same user. Apart from orders sent to this list directly by the user, orders that were sent by the user directly for processing but exceeded the current FX limit are also stored automatically in this list. In this list, orders can be changed, cancelled and sent for authorization and processing individually or in bulk.
Features of the Orders for authorization window:

The list of orders for authorization shows orders related to the selected subject accessible to the user.

It is possible to sort and filter payment orders in the list of orders for authorization using a number of criteria.

Orders are stored in the Orders for authorization list for up to 31 calendar days. Older orders will be deleted from the list automatically without prior warning.



Description of the window:

Setting view - enables setting individual columns, rows etc.

Subject - use this drop-down list to view all subjects accessible to the user which can use FX and for which the user has an FX limit other than "no access". The "all" item means selection of all these subjects.

Modification of column (context menu of column header) - use to make multiple changes to columns of selected (marked) orders directly from the list of orders.

Display - use this option to display Order - details in view mode or List of group of payment orders.

Change - if a single order is marked, the Order - details window in modification mode will appear; otherwise the Order - details window in the mode of multiple changes will appear (if orders of the same type are selected).

Delete - the Order - details window in cancel mode or Confirmation of multiple deletion will appear.

Authorize - you can only authorize up to 600 orders at a time. The sum total of authorized orders must not exceed the remaining user and subject limits to accounts. If everything is correct, the CryptoPlus application window will appear. You can sign the orders here and send them for processing.

Summary for authorisation – Use this option to display a summary of all selected payment orders before their authorisation.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Remaining limits

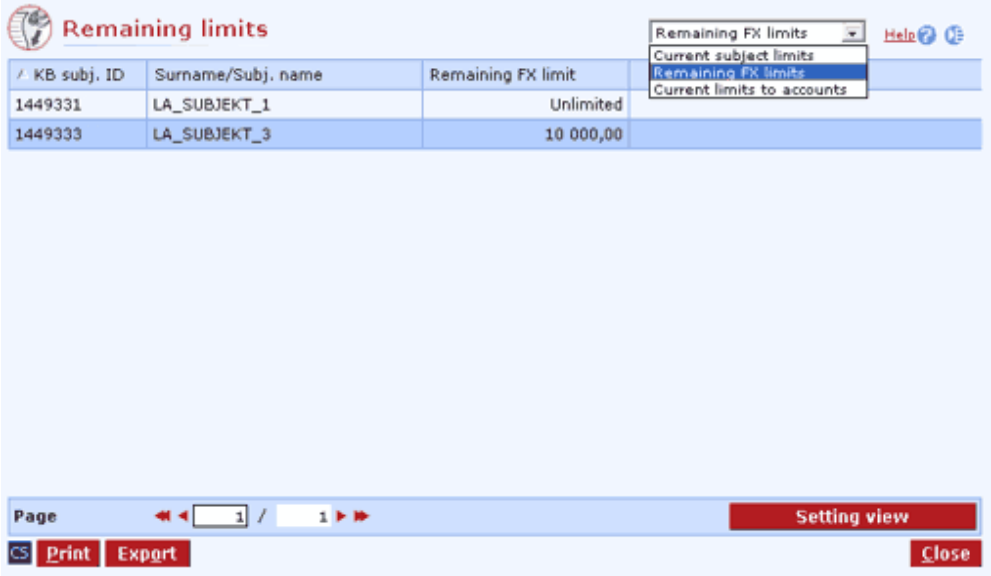
Remaining limits - use this function to display information on remaining daily account, subject and FX limits.

Download - press this button to update statuses of payment orders for authorization. If you are not connected to the bank, this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to the bank is established, the version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN before establishing a new connection.

Remaining limits show current user limits in accounts that the user operates. User limits in accounts, limits of payments with indiv. FX and subject limits are restored (renewed) at 8:30 pm every business day of the bank. Both user limit and subject limit will decrease at the moment of authorizing an order. In one day, an amount higher than the subject limit or account limit can be cleared to the debit of a subject's account if the user or users sent one or more orders with advance due dates that day.
A user with administration rights can increase or decrease the user limit in account online in the List of users menu. This change of limit will be applied instantly. Subject limits can only be changed at a branch.

When entering an order with indiv. FX, the user's FX limit for the subject is checked. Rules identical with rules for the user's limit for the account apply. The FX limit is checked in its absolute sum (not in its current sum) - like in POs. The "KB middle rate" is used for conversions. If exceeding of the FX limit will be found when saving an entered or changed PO, the PO will not be saved/changed and the user will be informed by the following message: "Operation cannot be executed - daily FX limit has been exceeded!"

If a subject has multiple or multi-level authorization permitted, the subject limit is the decisive factor.



Description of the window:

Current account limits - select the view of limits in accounts.
Current subject limits - select the view of limits in subjects.
Remaining FX limits - select the view of remaining FX limits.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Close - press the button to exit the window.

Setting view - enables setting individual columns, rows etc.

Orders with indiv. FX – authorization

Use this function to compare pre-set subject FX limits with amounts of payment orders sent. It is a process of verifying users' access rights to execute specific operations

Waiting orders with indiv. FX

Using this function you can display a list of orders with FX that have been successfully authorized by the user but still not sent for accounting to the bank system. In other words, the list displays both authorized POs with advance due date not reaching the due date yet and authorized POs with instant due date that have not been sent to the internal system due to (for example) inaccessibility of the bank system or due to insufficient funds in the client's account.

The POs can be modified and deleted in the Waiting orders list. Both modification and deletion must be signed by the user who made these operations. These signatures in the list are necessary, since POs in the list have already been authorized - signed when sent.

Features of the function:

POs in the list are displayed only for subjects selected either individually or as a group of subjects. If a group of subjects is selected, the list shows the POs of those subjects which can use FX and for which the user has an FX limit other than "no access".

Deleting a PO in the list has no effect on the daily subject or user limits, with the exception of the day of creating the PO - in case the PO is deleted, the FX and subject limits will increase by the amount of the PO (not applicable to collection orders).

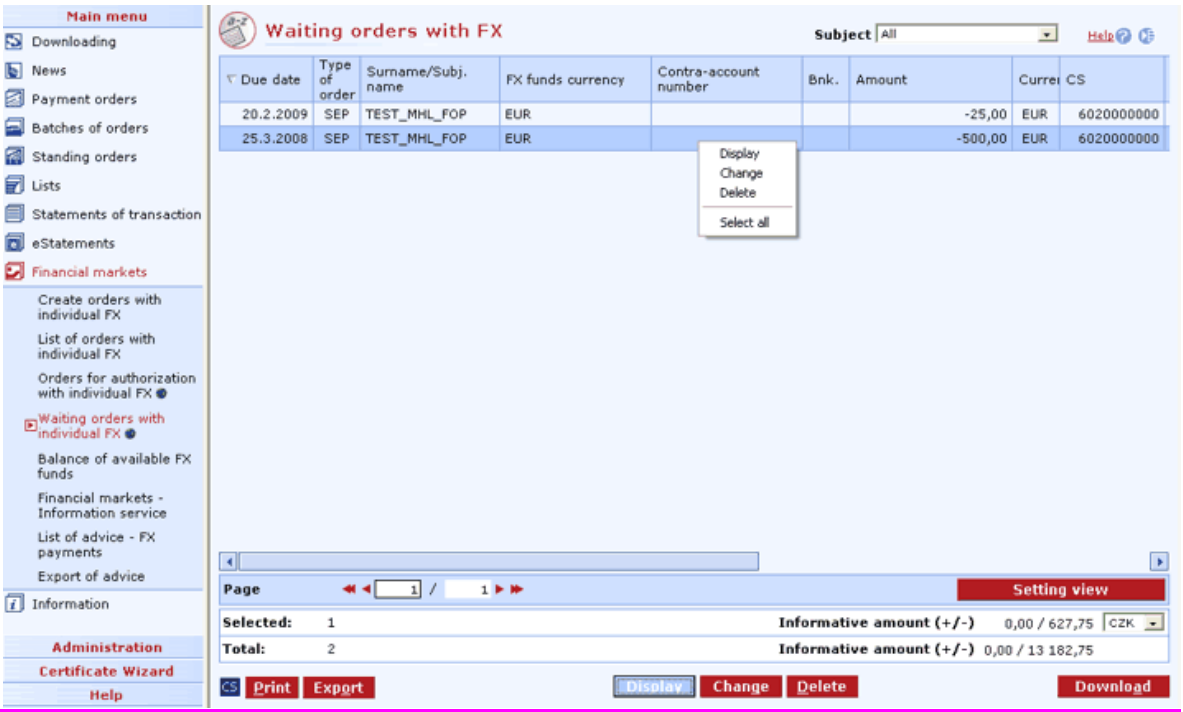
Modifications to POs in the list of waiting orders have the following effects on subject FX limits:

If the PO was modified on the same banking day as it was authorized:
The daily subject limit will be changed by the difference between the original and the new amount of the PO.
If the PO was modified by the same user who authorized the original PO, his/her daily FX limit will be changed by the difference between the original and the new amount of the PO.
If the PO was modified by another user, his/her daily FX limit will be decreased by the total amount of the modified PO and the daily FX limit of the user who authorized the original PO will be increased by the total amount of the original PO.

If the PO was modified on a business day different from the day it was authorized:
The daily subject limit will be decreased by the total amount of the newly modified PO.
If the PO was modified by the same user who authorized the original PO, his/her daily FX limit will be decreased by the total amount of the newly modified PO.
If the PO was modified by another user, his/her daily FX limit will be decreased by the total amount of the newly modified PO. The limit of the user who authorized the original PO will not be changed.

After sending these POs to the bank system, they will be removed from the Waiting orders list.

You can sort and filter POs in the list by displayed columns.



Description of the window:

Subject - use this drop-down list to view all subjects accessible to the user which can use FX and for which the user has an FX limit other than "no access". The "all" item means selection of all these subjects.

Modification of column (context menu of column header) - use to make multiple changes to columns of selected (marked) orders directly from the list of orders.

Display - use this option to display "Order - details" in view mode or List of group of payment orders.

Change - if a single order is marked, the Order - details window in modification mode will appear; otherwise the Order - details window in the mode of multiple changes will appear (if orders of the same type are selected).

Delete - the CryptoPlus application window will open, where orders can be signed and deleted.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Download - press this button to update the payment orders for authorization. If you are not connected to the application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN before establishing a new connection. Only global users with a valid certificate are authorized to Download.

Setting view - enables setting individual columns, rows etc.

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.
The current available balance of FX funds represents the client's funds in his/her summary account that he/she may use for foreign payments or another way (these procedures are in competencies of the dealing department).
The current available balance of FX funds can be displayed up to a year in advance (transactions with advance due dates will be considered in such a balance). For checking, it is also possible to display information up to 31 days back-dated (for this period, the current available balance will be zero).

Description of the window:

Date - date between 31 days back and 364 days in advance; only banking days can be entered.

Cal. button - used for selection of a date in a calendar with banking days highlighted.

Subject - used for selection of the subject for which available FX funds are to be displayed. The combo box contains an alphabetically ascending-sorted list of subjects that the user can access.

Download - press to download available FX funds. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN before establishing a new connection.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Financial markets - Information service

Use this option to open a separate Internet Explorer window with an information service focused on financial markets.

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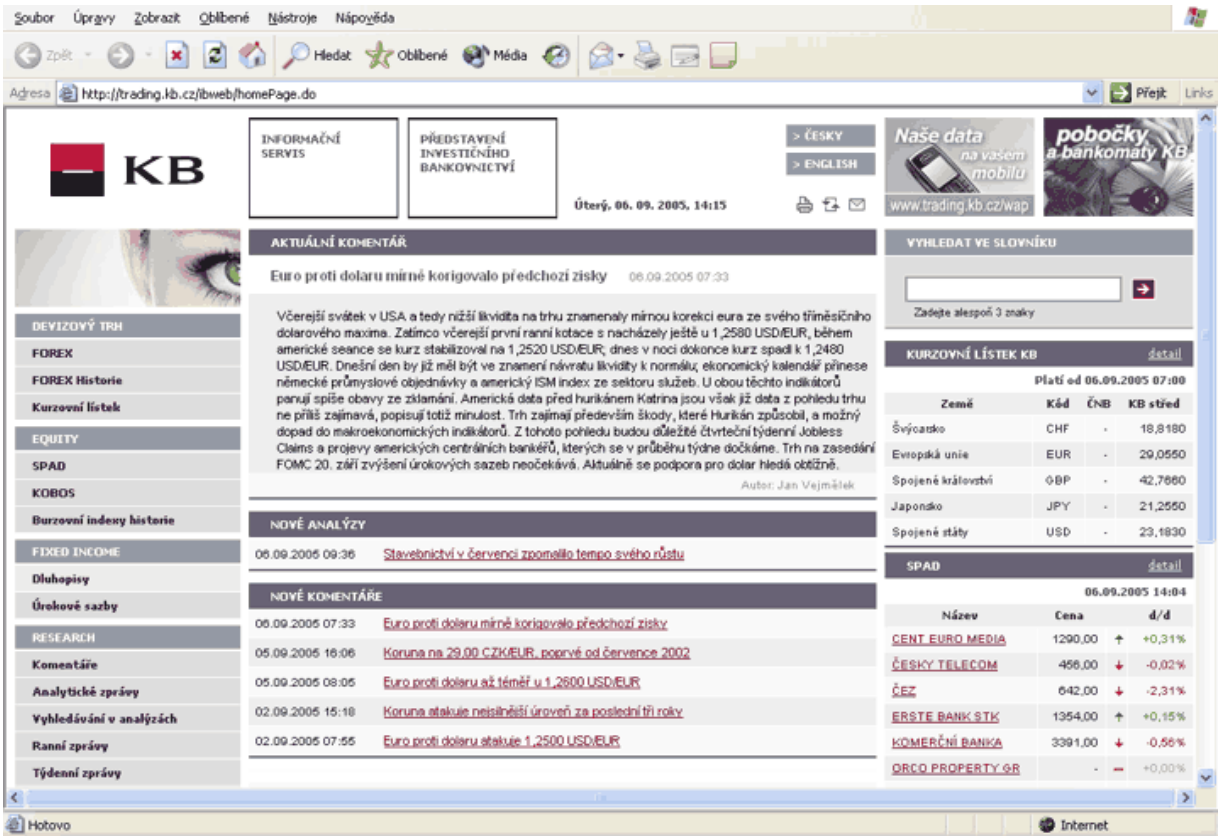


List of advice - FX payments

This window shows information on all sent and booked orders with indiv. FX.

Description of the window:

Subject - selection of all subjects accessible to the user that can use FX or at least one payment order with FX has been created for these subjects in past, unless the FX limit is set as "no access". The "all" item means selection of all subjects with FX.

Select view - main views follow:

- Sent foreign FX payments
- All FX payments
- Booked FX payments in foreign currency
- Cleared foreign FX payments.

Setting view - enables setting of individual columns, rows etc.

Display - use this option to display details of the sent or booked payment in the view mode.

Download - press the button to update the list of advice and pre-advice of FX payments. If you are not connected to the bank, this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to the bank is established, the version check and download of main libraries will be performed at the same time. The button is only available to global users. The chip card PIN must be entered before establishing a new connection.

Select all - this option will mark all items in the list as selected.

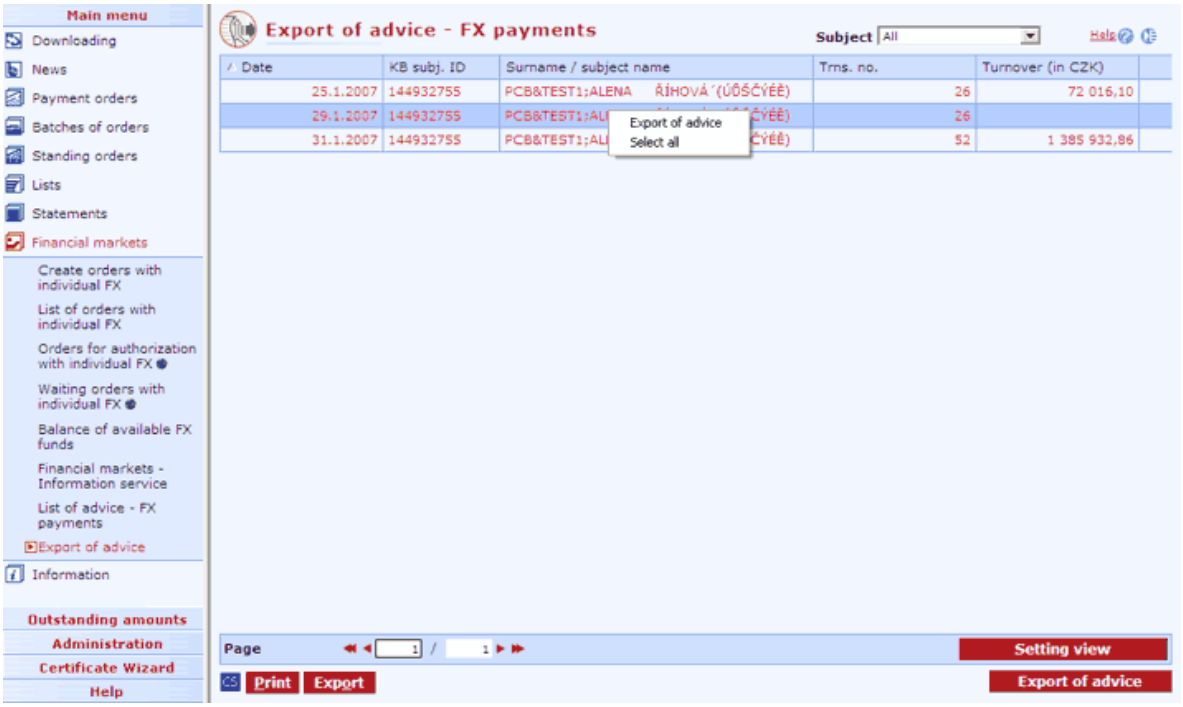
CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Export of advice

Use this list to export selected items of FX payment advice to the EDI BEST format. Separate files for individual days will be generated. The mask of the exported file can be changed in Administration - Local settings - Setting export and import. Records exported are highlighted in red if this is defined in Setting view - Highlight - Red - **post_import=0**.



Description of the window:

Subject - selection of all subjects accessible to the user that can use FX or at least one payment order with FX has been created for these subjects in past, unless the FX limit is set as "no access". The "all" item means selection of all subjects with FX.

Setting view - enables setting of individual columns, rows etc.

Export of advice - press to open the standard Save as dialog. Exporting can only be done in EDI BEST format.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Information

This function brings you current exchange rates of Komerční banka, currency history and term account interest rates.
Surf to the KB web pages (www.kb.cz and www.trading.koba.cz) to get information on rates of shares, interest rates, KB scale of charges, banking products etc.

Exchange rate list

This window displays the exchange rate list generated on the basis of the last download (within the general download or by the special download of exchange rate lists).

Description of the window:

Setting view - enables setting individual columns, rows etc.

Download - press to update the exchange rate list. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN to establish a new connection.

Select all - this option will mark all items in the list as selected.

Exchange rate history - press to open a separate browser window displaying the exchange rate list database. Available in XLS format for download.

Currency history - press to open a separate browser window displaying history of a currency compared to another currency.

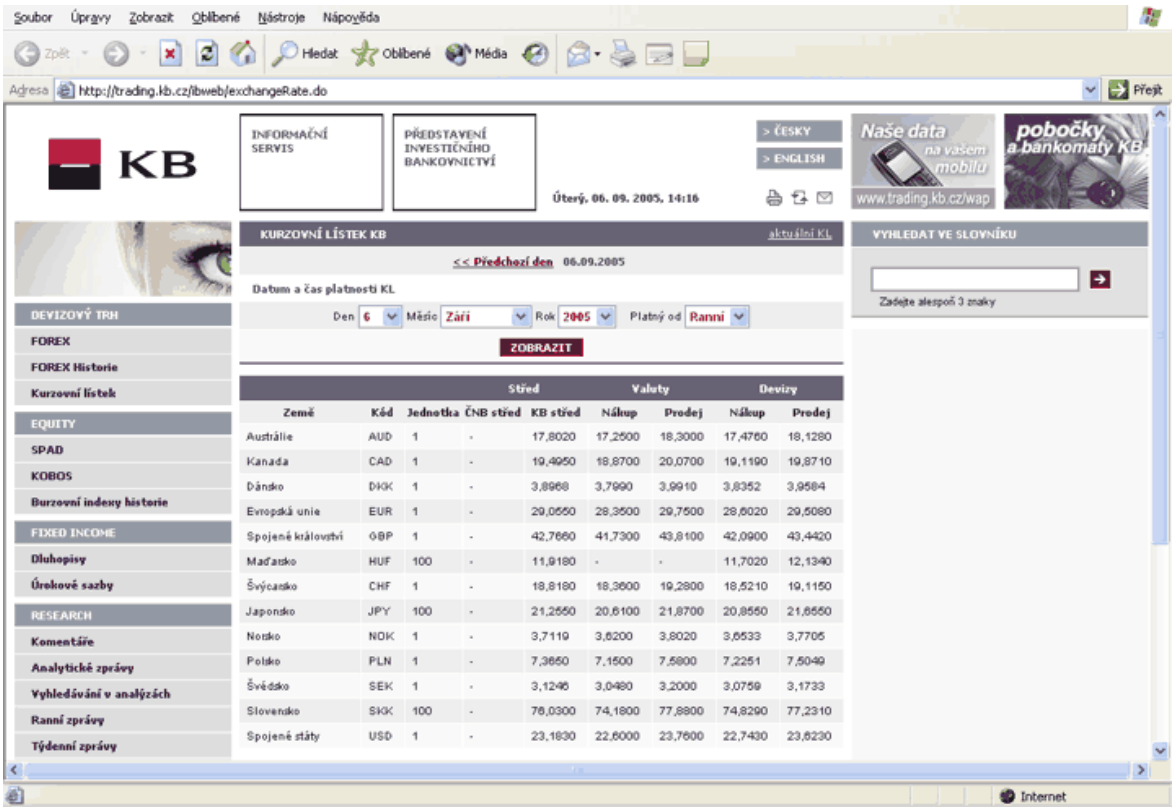
CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear. Exchange rate history

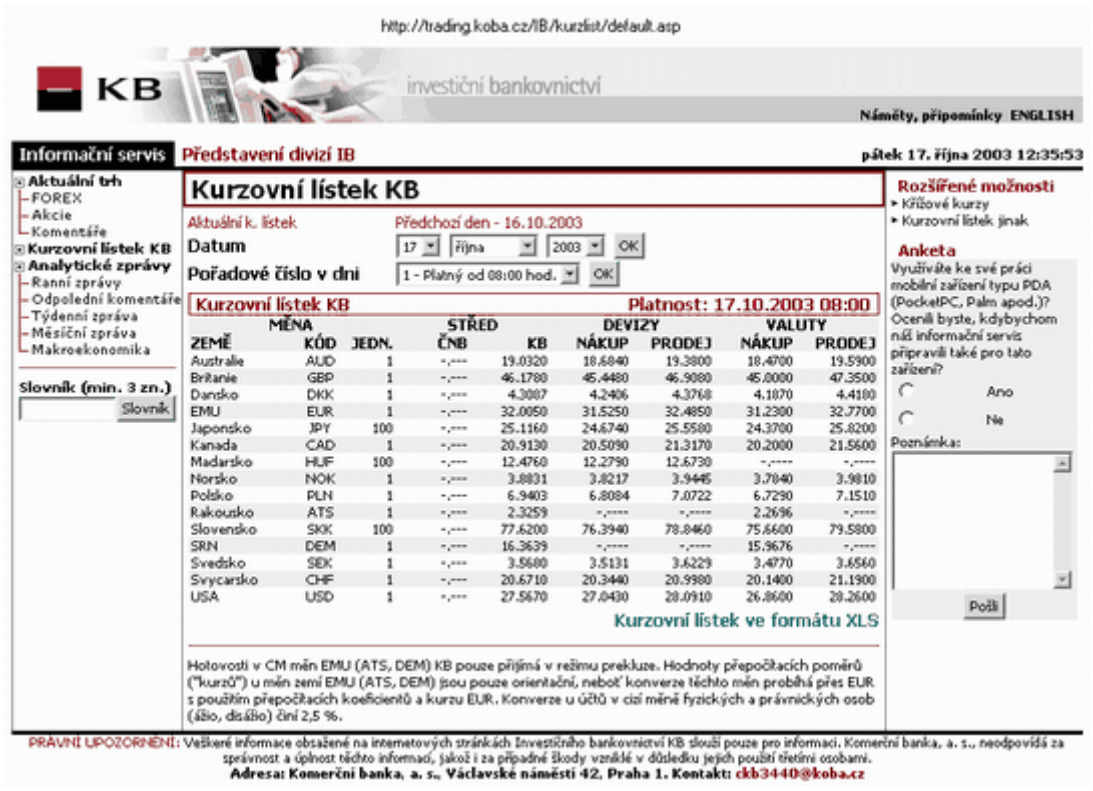
Exchange rate history

Press to open a separate browser window displaying the exchange rate list database.



Currency history

Use this button to open a separate Internet Explorer window to display a history of individual currencies.



Administration

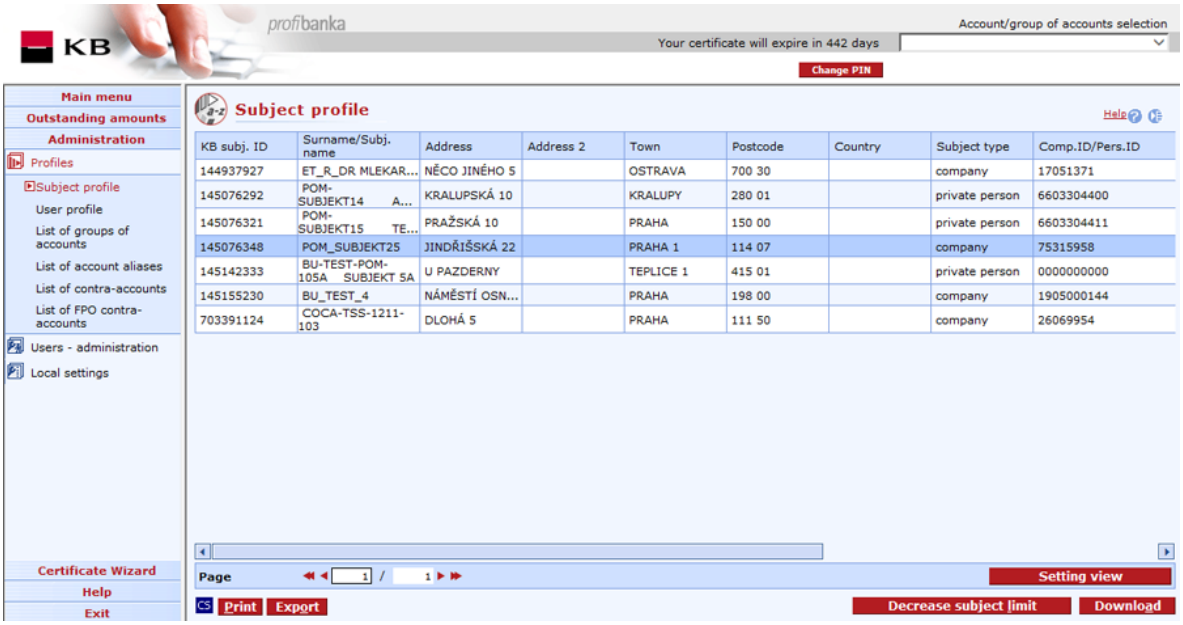
Some functions are only accessible to users with administrator's rights. In this function you will find menus for subject and user administration where you can establish and remove subjects, establish global users and assign access rights to local users, add new users, set accounts for guaranteed payments etc. You can also archive data and back up the database - which is useful for users with larger data volumes or to store important data safely.
Note:
There must always be at least one user - administrator or Superuser established in the application.

Profiles

Use profiles to get information on subjects, users, to check own account and contra-account aliases, groups of accounts and groups of contra-accounts.

Subject profile

Use this list to display a list of subjects containing accounts with regards to setting user access rights.



Description of the window:

Display - use this to display the Subject - details window in view mode.

Decrease subject limit – a holder or statutory representative can permanently decrease the subject limit Limit reduction is applied immediately once the application has been signed and submitted..

Download - press to update subjects. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN to establish a new connection.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

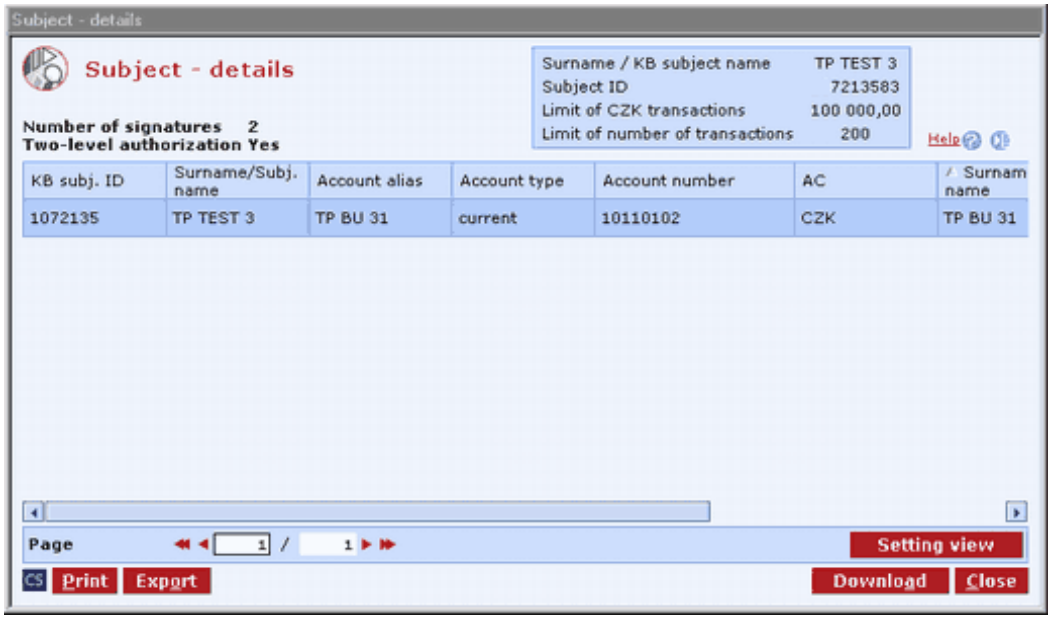
Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Subject - details

This window displays details of a subject, including the list of accounts of the subject. The window will display the subject's accounts according to the current selection of accounts/groups of accounts and access rights adjusted.



Description of the window:

Display - use this option to display the Account label window in view mode

Download - press to update subjects. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the application version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN before establishing a new connection.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

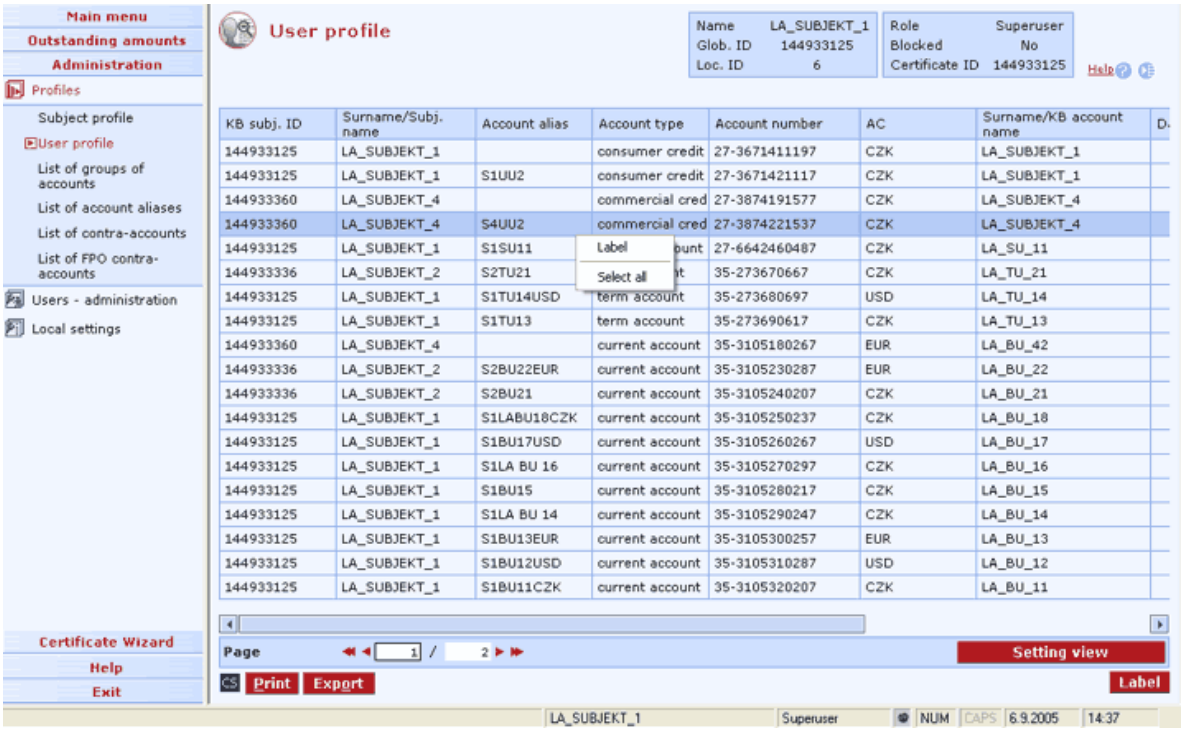
Number of signatures - the number of signatures required for authorization according to authorization roles.

Two-level authorization - the level of authorization setting.

Setting view - enables setting individual columns, rows etc.

User profile

This window displays details of the current user, including settings of access rights and limits to individual accounts. The detail is in view mode. You can change the password of a local user or certificate of a global user here.



Description of the window:

Name - the name of the logged user stored in the central bank system. This name is identical on different installations of the application.

Glob. ID - the identifier of the logged user stored in the central bank system. It is identical on different installations of the application.

Loc. ID - the identifier of the logged user assigned by the application. It may differ on different installations of the application.

Role - the level of rights for working with the application. It may differ on different installations of the application.

Blocked - a sign specifying whether the user was denied access to the application on the local level.

Certificate ID - the certificate identifier found in the contract of using personal certificate.

Label - choose this to display account details.

Select all (only context menu option) - press to mark all items of the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Changing password - use this option to change the password of the logged in user. The password must be secure and meet the following rules:

- Must contain 8-14 characters.
- Must contain a lowercase or uppercase letter.

- Must contain a digit.

Setting view - enables setting individual columns, rows etc.

Changing password

Only for local users.

Description of the window:

Original password - the password under which the user is logged

New password - the new password. All characters will be displayed as * symbols. The password must be secure and meet the following rules:

- Must contain 8-14 characters.
- Must contain a lowercase or uppercase letter.
- Must contain a digit.

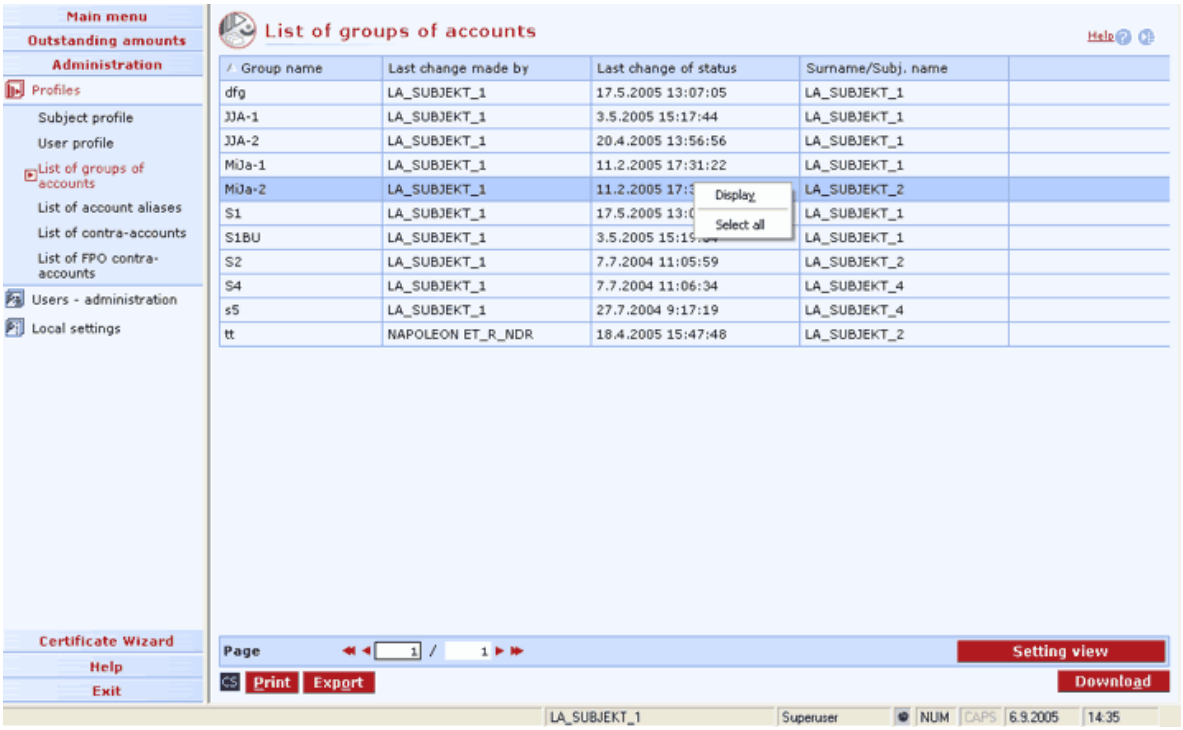
Password confirmation - repeat the new password to check for misprints

OK - confirm the password

Cancel - press to abort the dialog without saving the new password

List of groups of accounts

Use this list to display a list of groups of own accounts containing accounts with regards to setting user access rights. All groups of accounts containing at least one account for which the user has access rights will be displayed.



Description of the window:

Display - use this to display the Group of accounts - details window in view mode.

Download - press to update groups of accounts. If you are not connected to the bank, this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to the bank is established, the version check and download of main libraries will be performed at the same time. The button is only available to global users. The chip card PIN must be entered before establishing a new connection.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

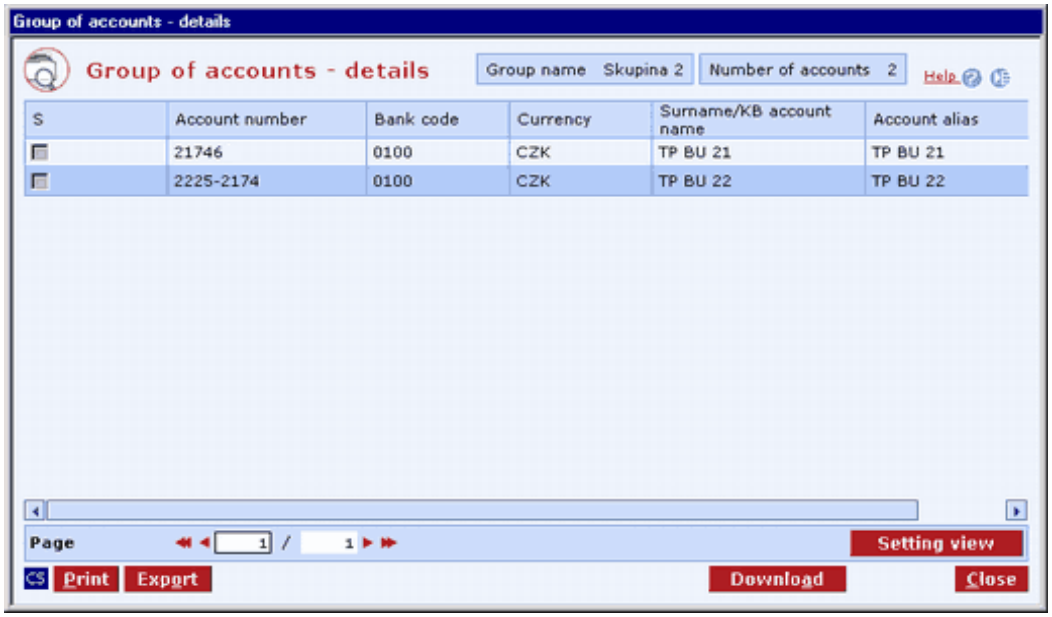
Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Group of accounts - details

This window displays details of a group of own accounts (name), including list of accounts added to the group. The window will display accounts of the group according to the current selection of accounts/groups of accounts and access rights adjusted.



Description of the window:

Display - use this option to display the Account label window in view mode

Download - press to update groups of accounts. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the application version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN before establishing a new connection.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

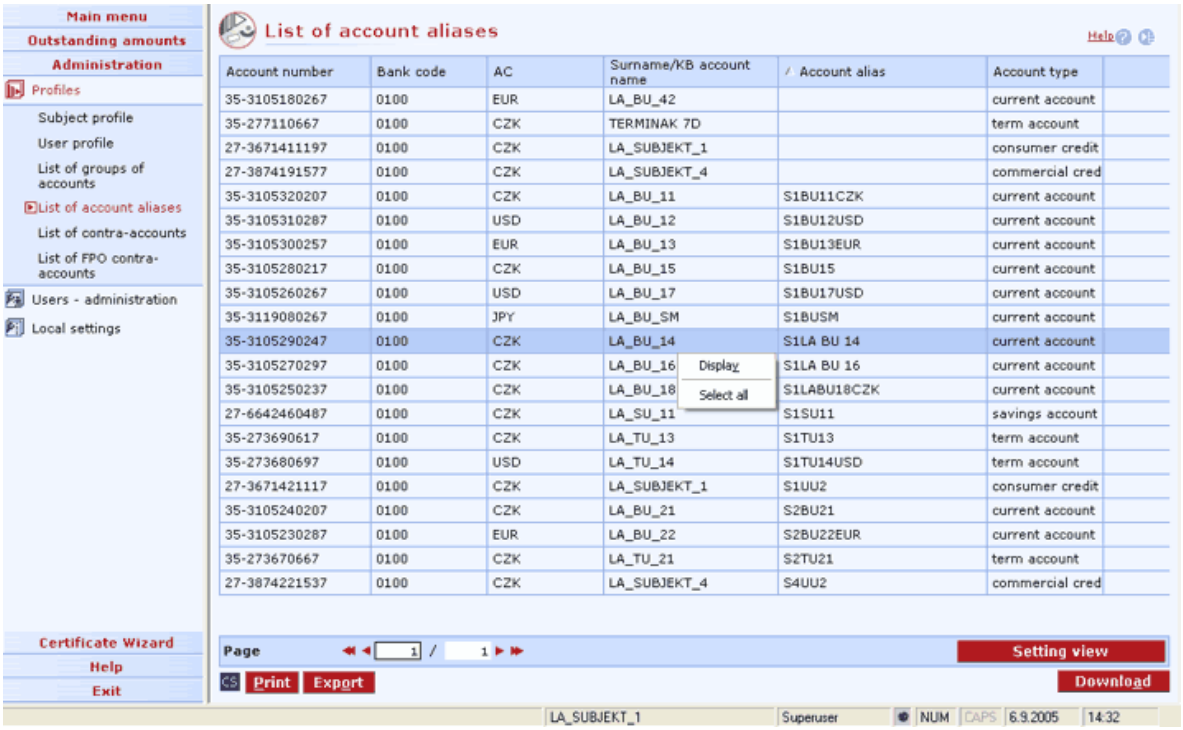
Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Close - press the button to exit the window.

List of account aliases

This list shows all accounts for which the user has access rights.
It is a common list for all types of accounts for which only current values of individual parameters are displayed.
Account details (account labels) are different for different types of accounts.



Description of the window:

Display - use this option to display the Account label window in view mode. Double-click the account row or right-click and select Display to display the label.

Download - press to update accounts. If you are not connected to the bank, this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to the bank is established, the version check and download of main libraries will be performed at the same time. The button is only available to global users. The chip card PIN must be entered before establishing a new connection.

CS/EN - the toggle switch for changing the language for printouts and the report export.

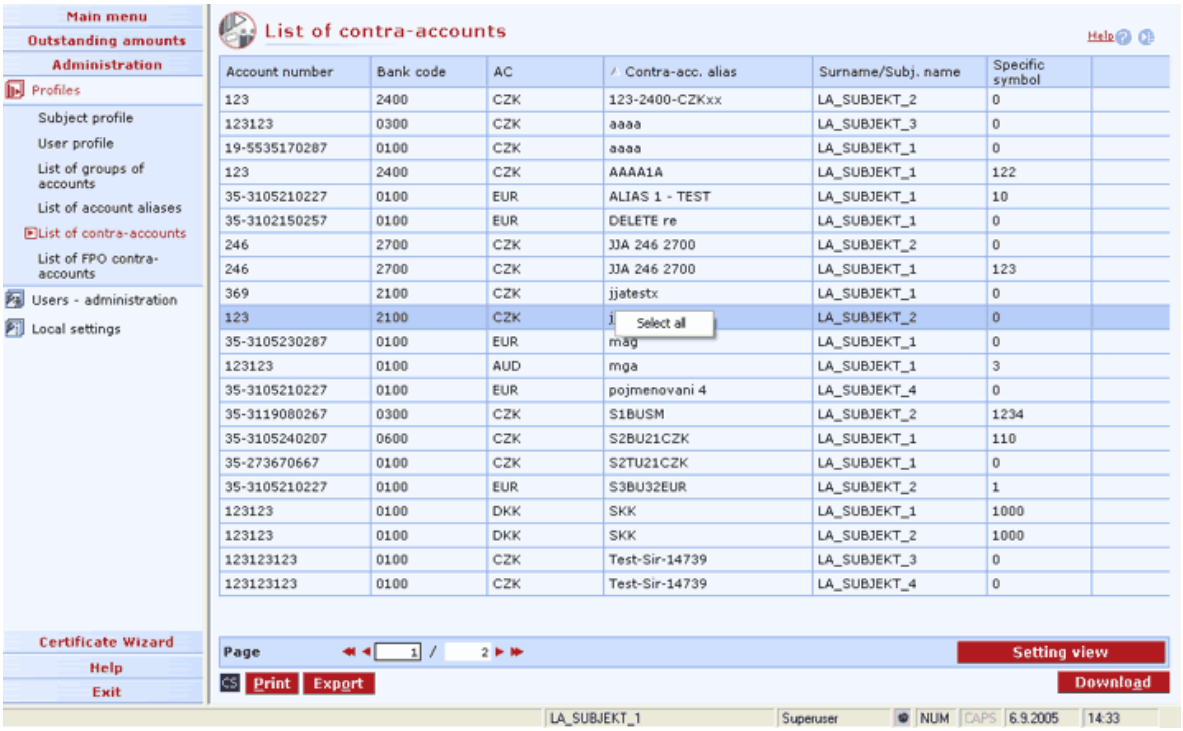
Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

List of contra-accounts

Use this list to display a list of all contra-account aliases with regards to settings of user access rights. To set contra-account aliases, go to Users - administration / Contra-accounts - administration.



Description of the window:

Download - press to update account aliases. If you are not connected to the bank, this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to the bank is established, the version check and download of main libraries will be performed at the same time. The button is only available to global users. The chip card PIN must be entered before establishing a new connection.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

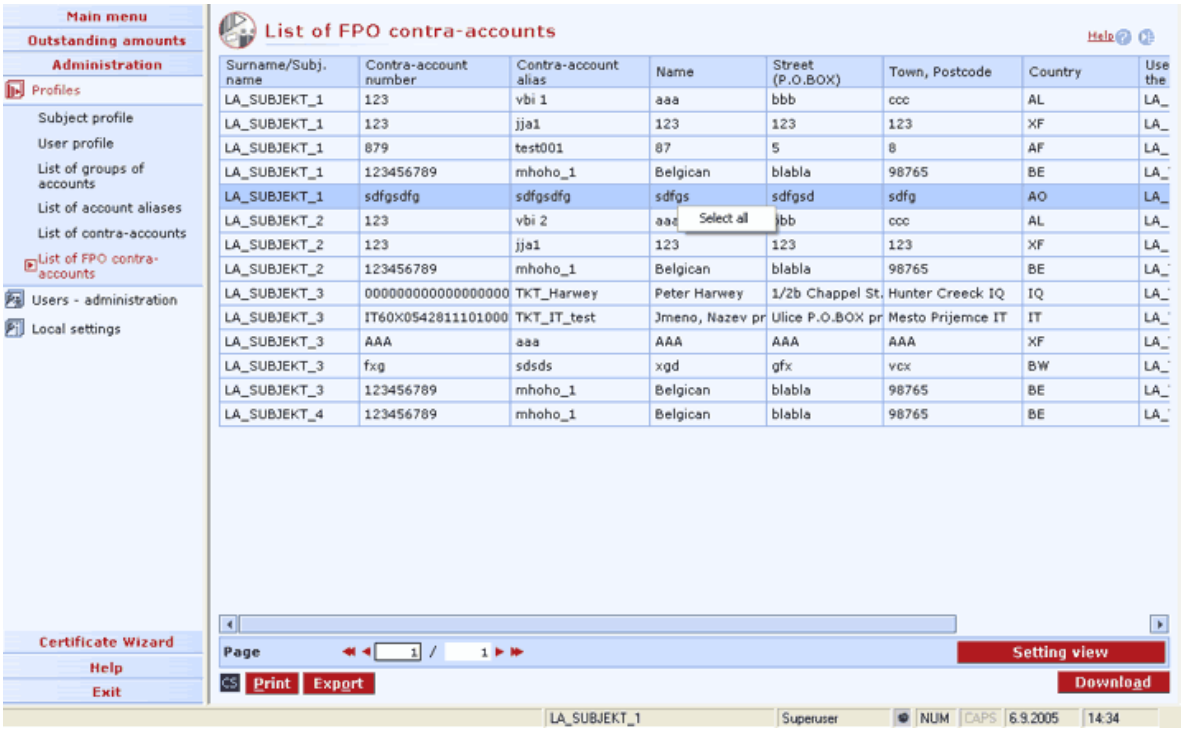
Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

List of FPO contra-accounts

Use this list to display a list of all contra-account aliases for FPOs (foreign payments) with regards to settings of user access rights. To set contra-account aliases, go to Users - administration / FPO Contra-accounts - administration.



Description of the window:

Download - press to update account aliases. If you are not connected to the bank, this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to the bank is established, the version check and download of main libraries will be performed at the same time. The button is only available to global users. The chip card PIN must be entered before establishing a new connection.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Users - administration

In this menu, the user may assign intuitive names to **own accounts**, **contra-account** or **group of own accounts**. Apart from that, options as **List of users** and **Orders for administration - authorization** - administration will be contained here.

Groups of accounts - administration

This function allows the user to name any group of own accounts any intuitive name. Groups of accounts defined in this way can be used in **Profibanka** as filters for displaying various lists - list of accounts, orders being processed, booked transactions, rejected orders etc.
The function is useful especially for those who use the **Profibanka** application to operate many accounts.

The following properties apply for aliases of groups of accounts:

You can enter, modify and delete aliases of groups of accounts only on the side of the AS. All **Profibanka** users with a certificate (global users with access to the AS) meeting the conditions specified below can make these operations.

You can use aliases of groups of accounts in both online and local functions. Information on aliases of groups of accounts is transferred to the local application during data download between **Profibanka** and the AS.

The "All" group containing accounts of all subjects defined in the local installation of **Profibanka** will be created automatically on this installation (if the user has access to these accounts). You can neither modify nor delete this group.

Groups of accounts are always defined within the framework of a single subject and are tied to this subject. This means all users with access to at least one account of this subject can see all account groups containing this account in the upper frame of the application screen.

Read the following to be able to use account groups in the Profibanka application:

Names of groups of accounts are in the upper frame, along with all other accounts. In the combo box, the user can see all defined groups of accounts to which he/she has access rights (i.e. rights to at least one account of the group). The user will select a group name (just as he/she would select an account) to work with in the application. The selected group works as a filter for lists.

When displaying lists, the user may change the selected group of accounts at any time. Data displayed in the main window will be updated appropriately.

Access rights are respected at any usage of account groups. This means the user can only view information on those accounts of the group that he/she has access to.

New group

Press New in the main window to create a new group of accounts (Administration / Users - administration / Groups of accounts - administration). The New group of accounts window displays a list of all users of accessible subjects. The user will enter the name of the newly defined group and confirm by pressing Assign accounts.

He/she will then mark the check boxes by the accounts to be added to the new group of accounts.

Upon pressing Save, the system validates the following:

the name of the group of accounts must not exceed 20 chars;

the name of the group of accounts must be unique within all group names defined for the specific subject (there must not be two identical names);

the name must not be “all accounts” or “All”.

If validation passes, the new group of accounts will be saved to the AS and can be accessed immediately by other users with access to the specific subject (after downloading). Date, time and the name of the user who defined the group will be saved, too.

Modification of groups

Double-click on the selected group or press “Change” after selecting the group to modify it. The Group of accounts - details window will appear. It shows information on the current content of the group. You can modify the group (add, remove accounts) by checking the check boxes at individual accounts in this window. If the group contains one or more accounts the user has no access to, only those accounts he/she has access rights to will be displayed and the following informative message will be shown: You can add any account of the specific subject, to which you have access rights; you cannot delete the group, though. When modifying a group, you cannot change the subject the group relates to. Press Save to save changes to database (DB) and display the Groups of accounts window. Date, time and the name of the user who modified the group will be saved to database, too.

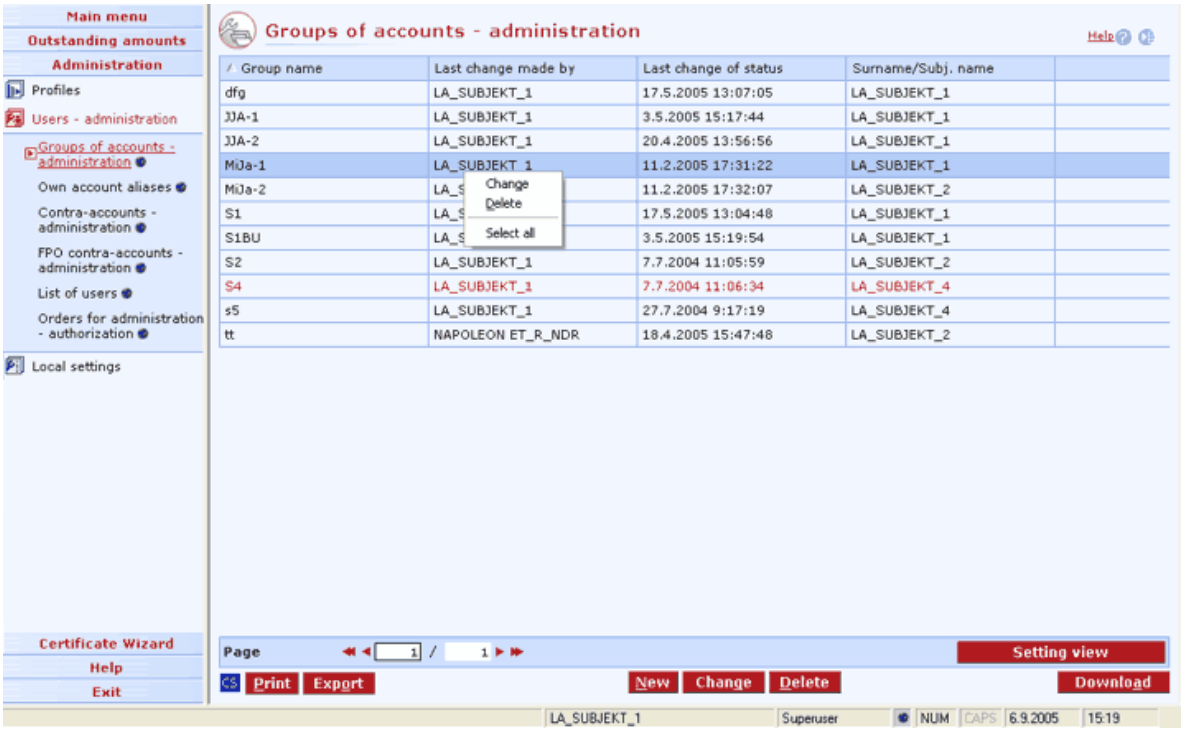
Deleting groups

You need access to all accounts of a group to be able to delete that group.

The user can delete either single or multiple selected groups. By selecting a group (groups), we mean clicking on the group or selecting more groups in the table (using the mouse or shortcut keys).

You can delete single groups in the Group - details modal window that opens from the Groups of accounts - administration window by selecting a single group and pressing the delete button in the window.

Delete multiple groups in the Confirmation of multiple deletion window that opens from the Groups of accounts - administration window by selecting multiple groups and pressing the delete button.



Description of the window:

New - press to create a new group of accounts.

Change - use this option to correct / change existing groups of accounts.

Delete - press to delete selected account groups. The user must have access to all accounts in the group.

Download - press to update groups of accounts. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN to establish a new connection.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Close - press the button to exit the window.

New group of accounts

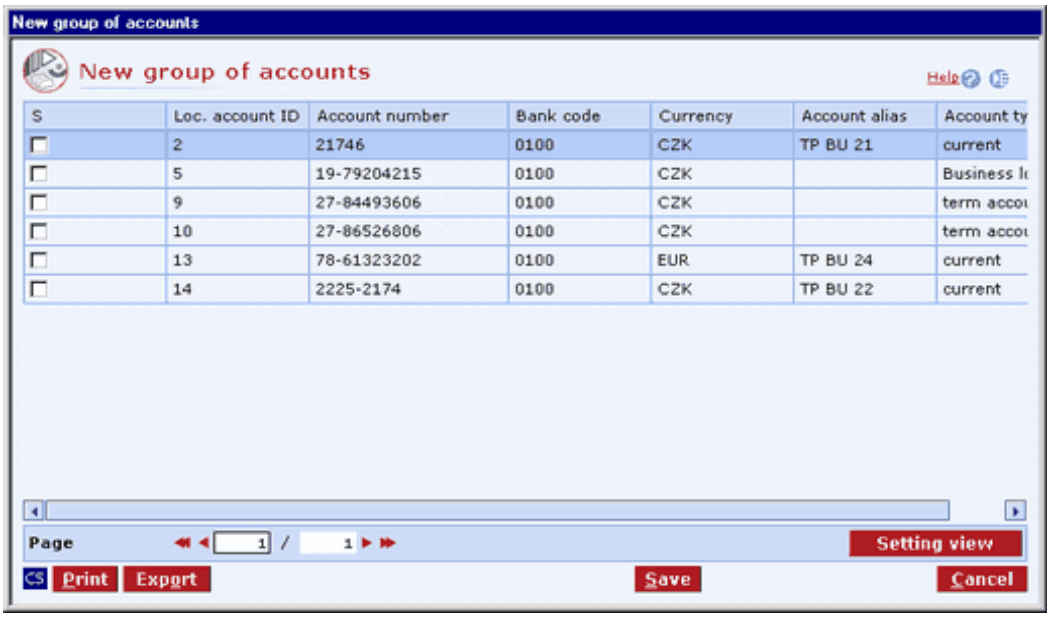
Description of the window:

Enter name of group of accounts - a unique name within the subject, up to 20 chars.

Select subject - the list of subjects to which the user has access rights.

Assign accounts - press to open the New group of accounts window.

Cancel - press to abort the dialog.



Description of the window:

Mark box - check boxes to select accounts to be added to the group.

Save - press to create the new group. The group of accounts must contain at least one account.

CS/EN - the toggle switch for changing the language for printouts and the report export.

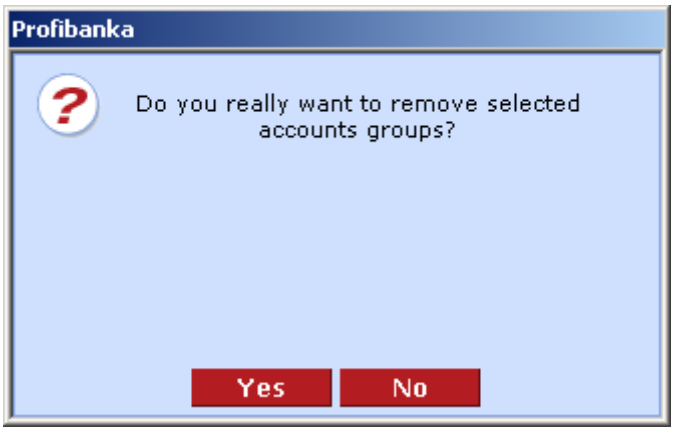
Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Cancel - press to abort creating a group without saving

Setting view - enables setting individual columns, rows etc.

Deleting multiple account groups

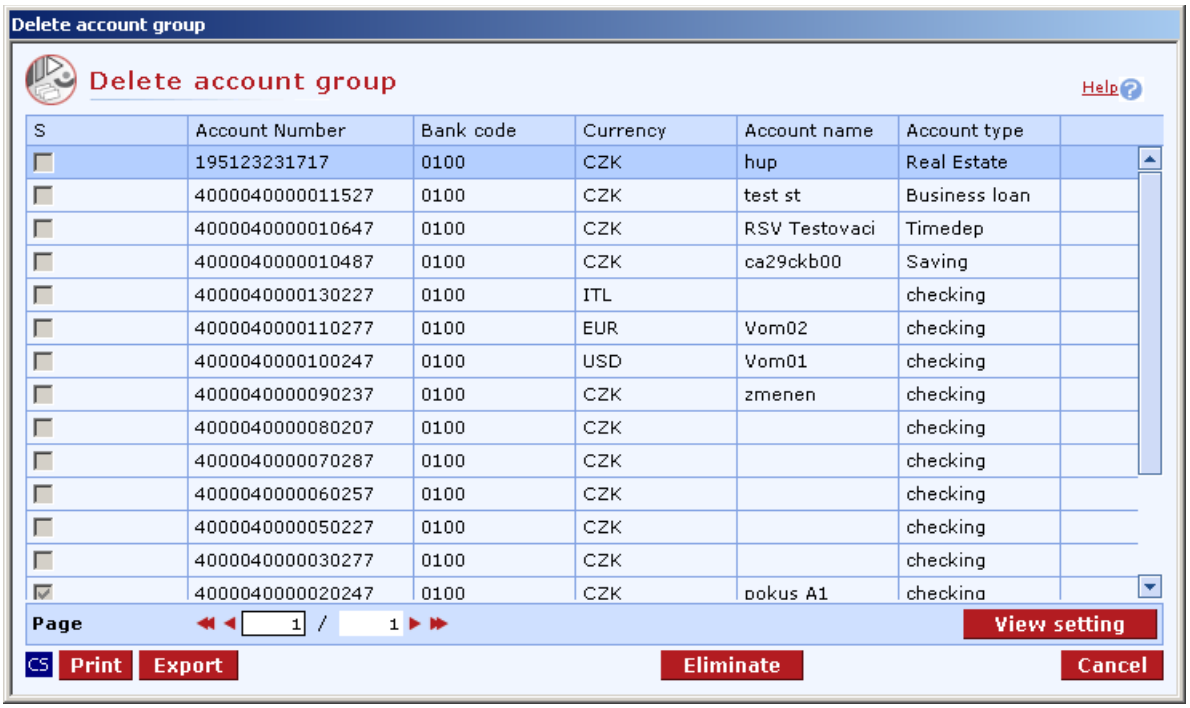


Description of the window:

Yes - all selected groups of accounts will be deleted.

No - press to abort deletion; selected groups will not be deleted.

Deleting single account groups



Description of the window:

Delete - press to delete the selected group

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Cancel - press to abort the dialog without deleting the selected group of accounts.

Setting view - enables setting individual columns, rows etc.

Own account aliases

This function allows assigning intuitive names to own accounts. These names can be used as reference names when entering POs and displaying various lists within the **Profibanka** application.

The defined account aliases are displayed in a separate column, always together with account numbers. They are never displayed without account numbers.
When entering a PO, you can use own account aliases both for selecting an account from which you pay and for selecting a contra-account.
The own account alias includes the number, currency and the bank code of the client's own account (the bank code is set to 0100 by default for own account aliases).
Only Profibanka users with a certificate (access to the bank application server) who have access rights to the specified account can enter, modify or cancel own account aliases.
You can use own account aliases both in online and local functions. Information on own account aliases is transferred to the local application during data download between **Profibanka** and the AS.
Own account aliases are associated with subjects. This means all users with access to a specific subject account can view and use the same account aliases.
For every alias, you can display the date, time and user name of the last definition, modification or deletion of the alias.

New alias

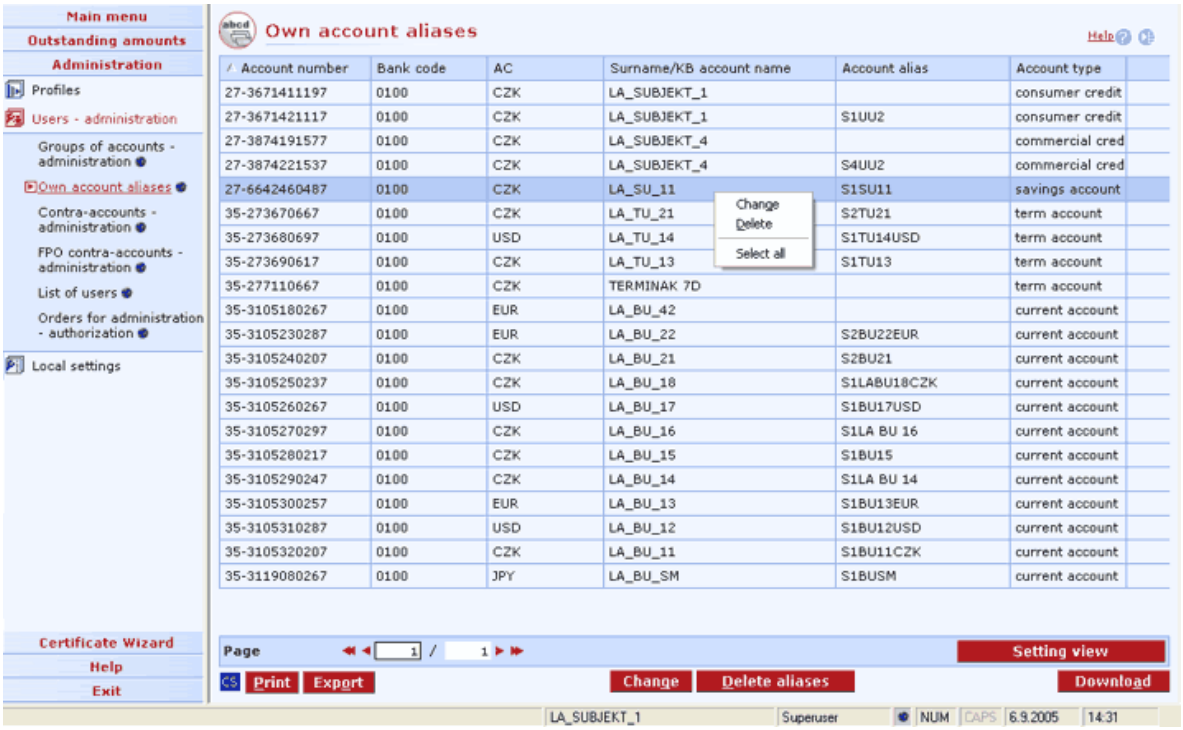
The account alias may consist of up to 15 characters.
It must be unique within the range of all own and contra-accounts assigned to the subject. This means that no two account aliases - own and contra - can be identical within the same subject, nor can an account have more aliases assigned within the same subject.

Modifying aliases

Double-click on the selected alias or mark that alias and press the Change button to modify it. The Account label form will appear. You can make required changes here (define a new alias, modify the existing alias or delete the alias). Choose Cancel to return to the Accounts - administration window without saving the changes. In this case, changes to the alias will not be saved. Press Save to save changes, including date, time and user name for the changes. The Accounts - administration window will appear.

Deleting aliases

The user can delete either single or multiple selected aliases. By selecting aliases we mean clicking on the alias or selecting more aliases in the table (using the mouse, shortcut keys).
You can delete single aliases in the Alias - details modal window that opens from the "Accounts - administration" window by either selecting a single alias and pressing the delete button in the window, or double clicking on the selected alias.
Delete multiple aliases in the "Confirmation of multiple deletion" window that opens from the "Own account aliases" window by selecting multiple aliases and pressing the delete button.



Description of the window:

Change - choose to define a new alias or change an old one.

Delete - press to delete selected account aliases.

Download - press to update account aliases. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the application version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN before establishing a new connection.

Select all - this option will mark all items in the list as selected.

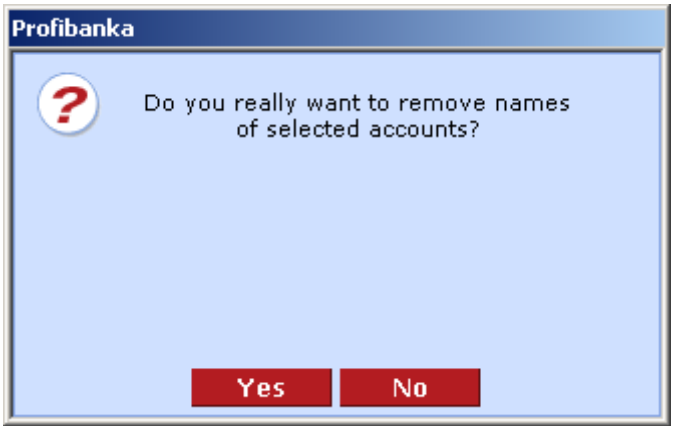
CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Deleting multiple account aliases



Description of the window:

Yes - all selected groups of accounts will be deleted.

No - press to abort deletion; selected groups will not be deleted.

Contra-accounts - administration

Use this function to assign an intuitive name to any account of a counterparty. This name allows easier identification of the account and work with it, especially when filling in the contra-account number in PO forms or when viewing various summaries in the application.

The following properties apply for contra-account aliases:

Contra-account aliases are always displayed in a separate column, always together with account numbers. They are never displayed without account numbers.

Contra-account aliases apply to contra-account numbers, contra-account bank codes and contra-account currencies.

Contra-account aliases are associated with subjects. This means that when entering a new contra-account alias, it is necessary to enter the subject with which the alias is to be associated. All users with access to at least one account of that subject can access the aliases. The same alias can be specified for multiple subjects at the same time.

You can enter, modify and cancel contra-account aliases only on the side of the AS. All **Profibanka** users with a certificate (access to the AS) and access to at least one account of the subject can make these operations.

You can use aliases of contra-accounts in both online and local functions. Information on aliases of contra-accounts is transferred to the local application during data download between **Profibanka** and the AS.

When displaying contra-account aliases in lists, the contra-account alias defined for the subject to which the appropriate own account belongs will always be used.

For every alias, you can display the date, time and user name of the last definition or modification of the alias.

New alias

Press New contra-account, New from transaction history or New from list of orders to add a new contra-account alias. The blank Contra-account alias - details form will open in the first case. You can enter the new alias, the subject (or more subjects) to which the alias relates, the contra-account number, the bank code, the currency and the Specific symbol, if appropriate. Choose Cancel to return to the Contra-accounts - administration window without saving the changes. Press Save to validate data. If validation fails, an error message will appear. If validation is successful, the alias is saved and the Contra-accounts - administration window will appear. The date, time and name of the user who created the new alias will be saved, too.
In the second case, a list of unique contra-accounts from transaction history will appear. In the third case, a similar list of unique contra-accounts from orders entered previously will appear.

Modification of aliases

Press the Change button to modify an existing alias. Press Save to save the changes.

Note: If you want to change the same alias for multiple subjects, the change must be performed for each subject separately. It is also possible to create a new alias for these subjects and delete the original items.

Deleting aliases

The user can delete either single or multiple selected aliases. By selecting aliases we mean clicking on the alias or selecting more aliases in the table (using the mouse, shortcut keys).

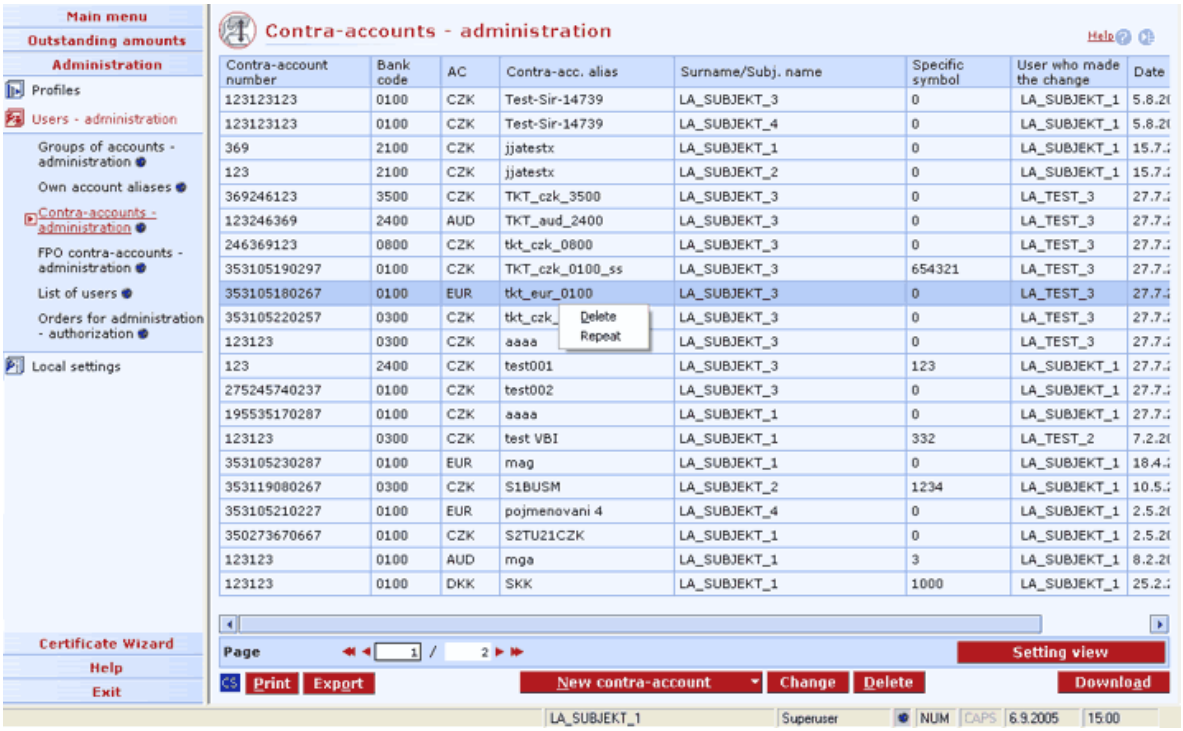
After selecting, press Delete to mark aliases for deletion.

Checks performed while saving

The account number must meet the modulo 11 check.

Every contra-account alias must be unique in the group of all defined aliases of contra- and own accounts for a subject. If a name has already been used for another account associated with the same subject, the change will not be carried out and the appropriate message will appear.

The contra-account number and bank code must not have any other earlier-defined alias in the group of defined aliases of own and contra-accounts associated with a subject. If this condition is not met, the system will not save the change to the database and a message saying an alias already exists for this account will appear.



Description of the window:

New contra-account - choose to create a new contra-account with an alias.

New from transaction history - press to open a list of contra-accounts from transaction history.

New from list of orders - press to open a list of contra-accounts from entered orders.

Change - choose this option to change the contra-account alias.

Delete - press to delete selected contra-accounts.

Repeat - press to repeat the selected alias (particularly suitable for an identical contra-account alias for another subject).

Download - press to update contra-account aliases. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the application version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN before establishing a new connection.

Select all - this option will mark all items in the list as selected.

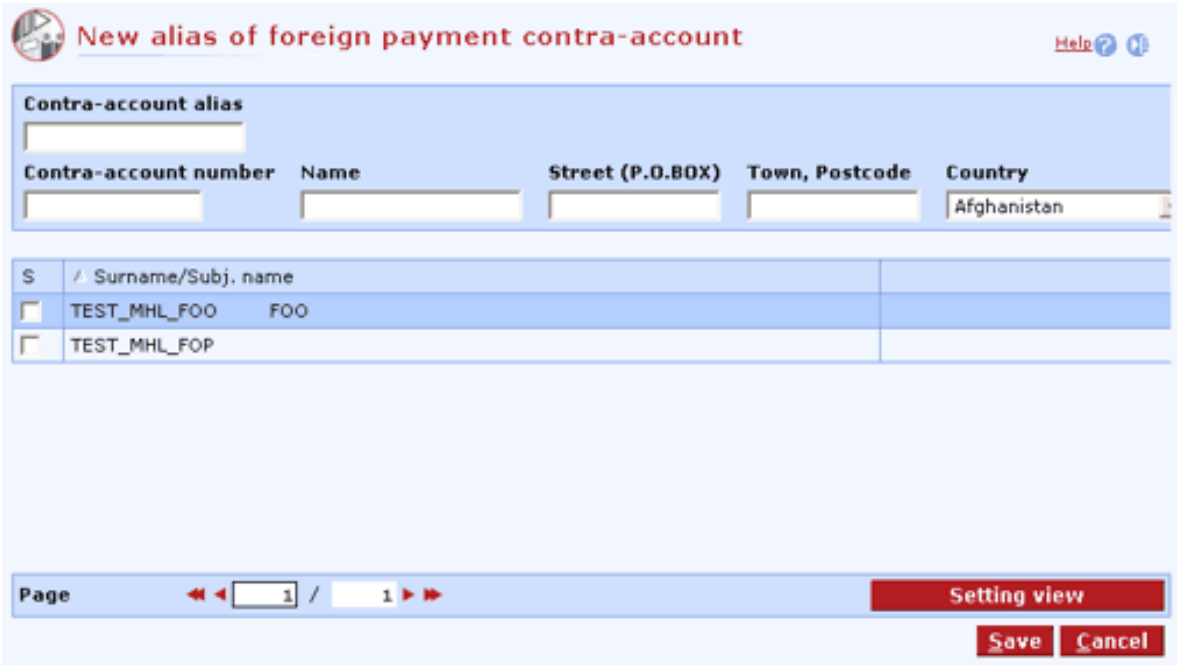
CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

New contra-account alias



Description of the window:

Contra-account number - the contra-account number, modulo 11.

Bank code - a numerical code from the bank library.

Account currency - a currency code (ISO code) from the currency library.

Contra-account alias - the contra-account alias name consisting of up to 20 characters. Every contra-account alias must be unique in the group of all defined aliases of contra- and own accounts for the given subject. If a name has already been used for another account associated with the same subject, the change will not be carried out and a message will appear.

Specific symbol - optional information.

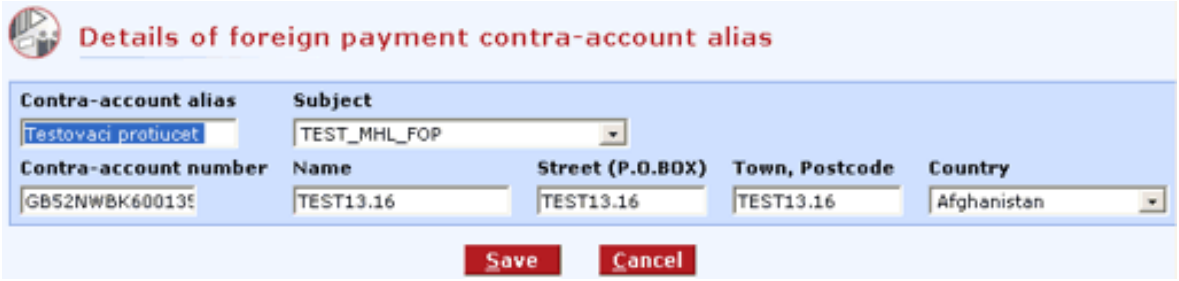
S, Surname/Subj. name - a contra-account name can be assigned to several subjects. You can only view the subjects to whose accounts you have access.

Save - press to save the alias.

Cancel - use this button to leave the New contra-account alias window without saving data.

Setting view - enables setting individual columns, rows etc.

Changing contra-account alias



Description of the window:

Define to subject - every contra-account must be assigned to a subject. You can only view the subjects to whose accounts you have access.

Contra-account number - the contra-account number, modulo 11.

Bank code - a numerical code from the bank library.

Account currency - a currency code (ISO code) from the currency library.

Alias - the contra-account alias name consisting of up to 20 characters. Every contra-account alias must be unique in the group of all defined aliases of contra- and own accounts for the given subject. If a name has already been used for another account associated with the same subject, the change will not be carried out and a message will appear.

Specific symbol - optional information.

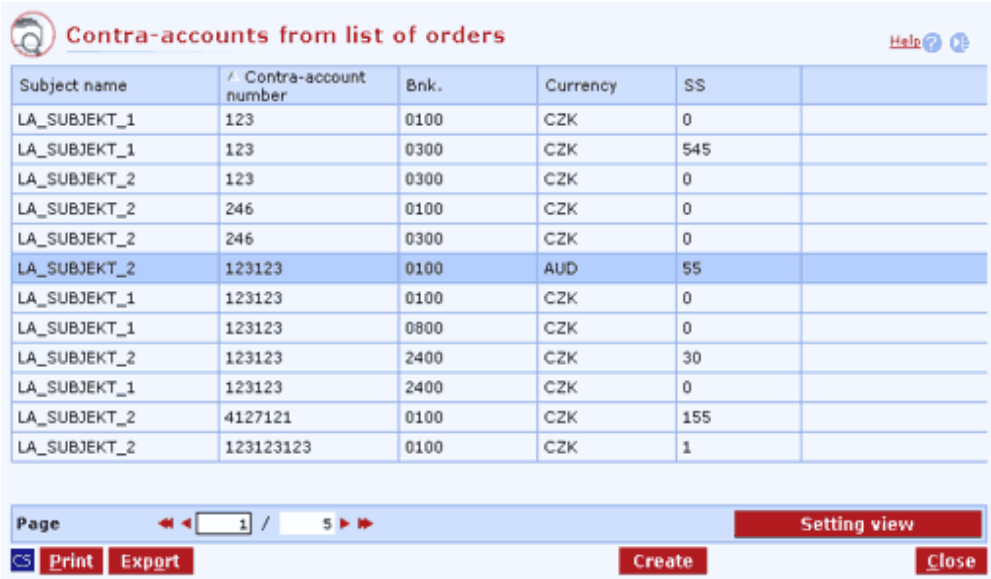
Cancel - use this button to leave the window without saving data.

Contra-accounts from transaction history

Description of the window:

Create - press to open the Contra-account alias - details window.

Contra-accounts from list of orders



Description of the window:

Create - press to open the Contra-account alias - details window.

Confirmation of multiple deletion of aliases

Description of the window:

Yes - all selected groups of accounts will be deleted.

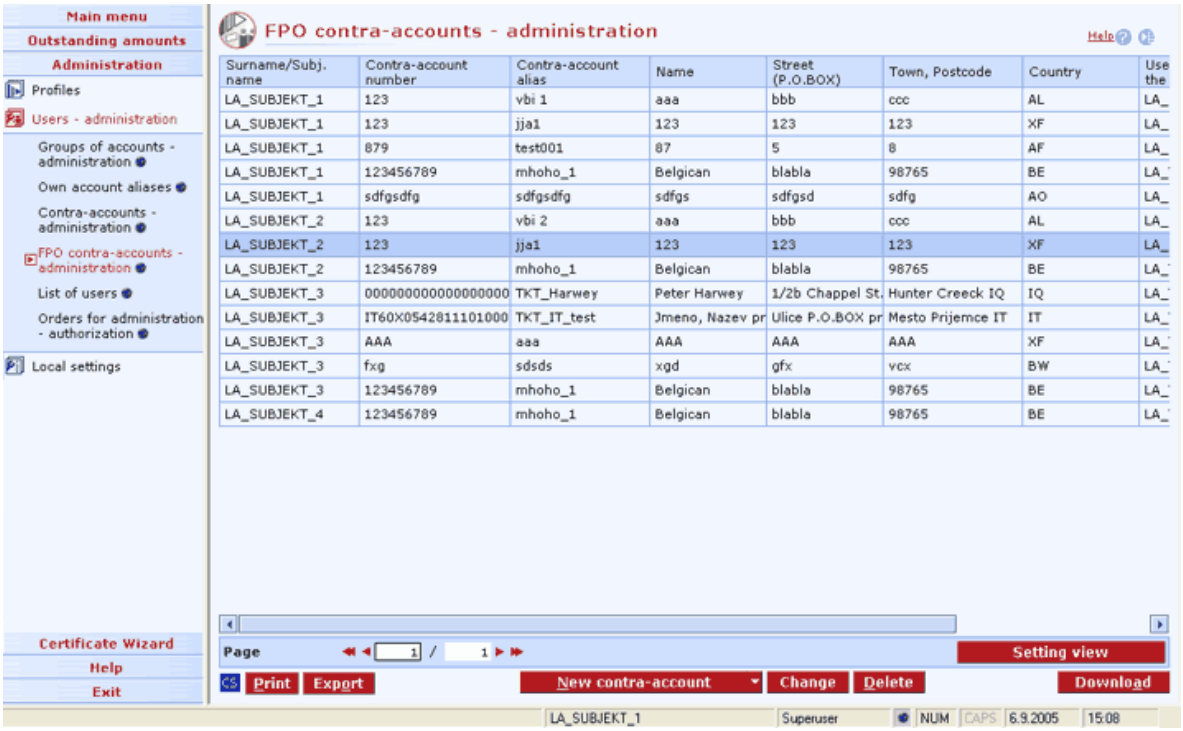
No - press to abort deletion; selected groups will not be deleted.

After closing this list, the application will connect to KB and contra-account aliases will be saved. If more users work on entering contra-account aliases at a time, only changes performed by the last user will be saved.

FPO contra-accounts - administration

Use this function to assign an intuitive name to any account of a counterparty (for foreign payments). This name enables easier identification of the account and your work with it, especially when filling in the contra-account number in PO forms or when viewing various summaries in the application.

Properties of this list are identical, with the exception of certain variations in validation of some fields.



Description of the window:

New contra-account - choose to create a new contra-account with an alias.

New from list of orders - press to open a list of contra-accounts from entered orders.

Change - choose this option to change the contra-account alias.

Delete - press to delete selected contra-accounts.

Repeat - press to repeat the selected alias (particularly suitable for an identical contra-account alias for another subject).

Download - press to update contra-account aliases. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the application version check and download of main libraries will be performed at the same time. You have to enter the certificate password or chip card PIN before establishing a new connection.

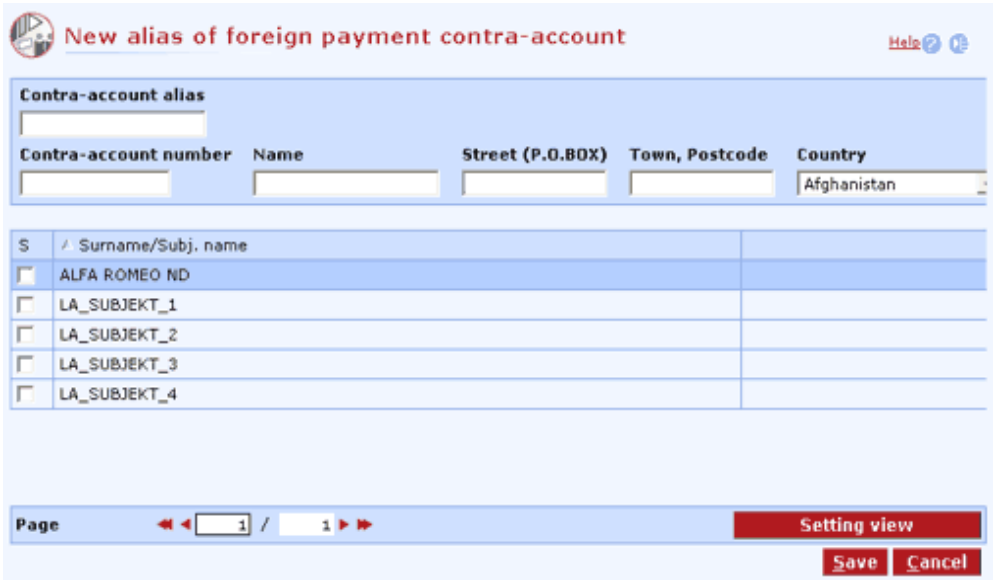
CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

New alias of foreign payment contra-account



Description of the window:

Contra-account alias - the contra-account alias name consisting of up to 20 characters. Every contra-account alias must be unique in the group of all defined aliases of contra- and own accounts for the given subject. If a name has already been used for another account associated with the same subject, the change will not be carried out and a message will appear.

Contra-account number - the number of a foreign payment account

Name - the name of the partner

Street (P.O.BOX) – partner's address – Street (P.O.BOX).

Town, Postcode - partner's address - Town, Postcode

Country - select the country

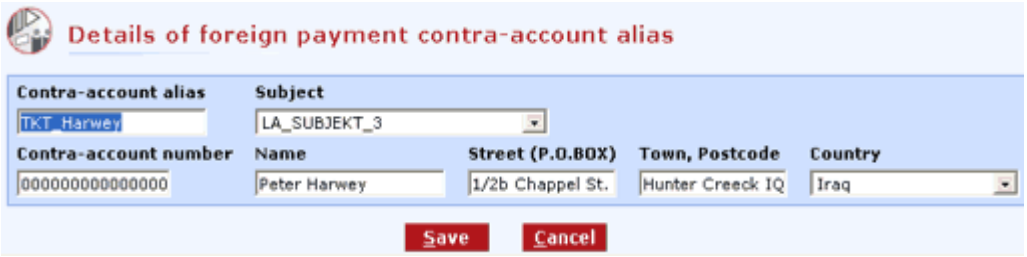
S, Surname/Subj. name - a contra-account name can be assigned to several subjects. You can only view the subjects to whose accounts you have access.

Save - press to save the alias.

Cancel - use this button to leave the New contra-account alias window without saving data.

Setting view - enables setting individual columns, rows etc.

Changing contra-account alias



Description of the window:

Contra-account alias - the contra-account alias name consisting of up to 20 characters. Every contra-account alias must be unique in the group of all defined aliases of contra- and own accounts for the given subject. If a name has already been used for another account associated with the same subject, the change will not be carried out and a message will appear.

Subject - a contra-account is always assigned to a subject. You can only view the subjects to whose accounts you have access.

Contra-account number - the number of a foreign payment account

Name - the name of the partner

Street (P.O.BOX) – partner's address – Street (P.O.BOX).

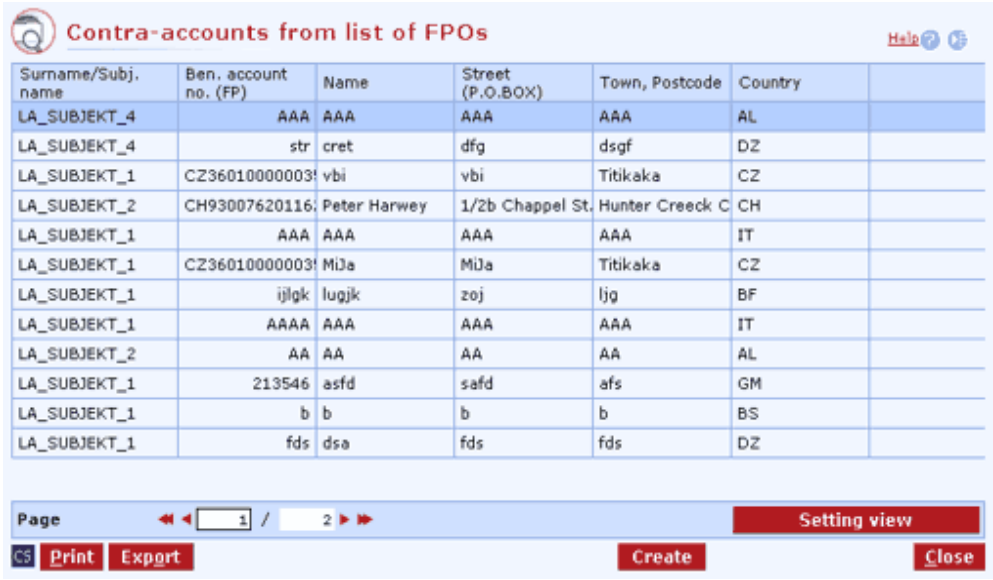
Town, Postcode - partner's address - Town, Postcode

Country - select the country

Save - press to save the alias.

Cancel - use this button to leave the window without saving data.

Contra-accounts from list of orders



Description of the window:

Create - press to open the Contra-account alias - details window.

Confirmation of multiple deletion of aliases

Description of the window:

Yes - all selected groups of accounts will be deleted.

No - press to abort deletion; selected groups will not be deleted.

After closing this list, the application will connect to KB and contra-account aliases will be saved. If more users work on entering contra-account aliases at a time, only changes performed by the last user will be saved.

List of users

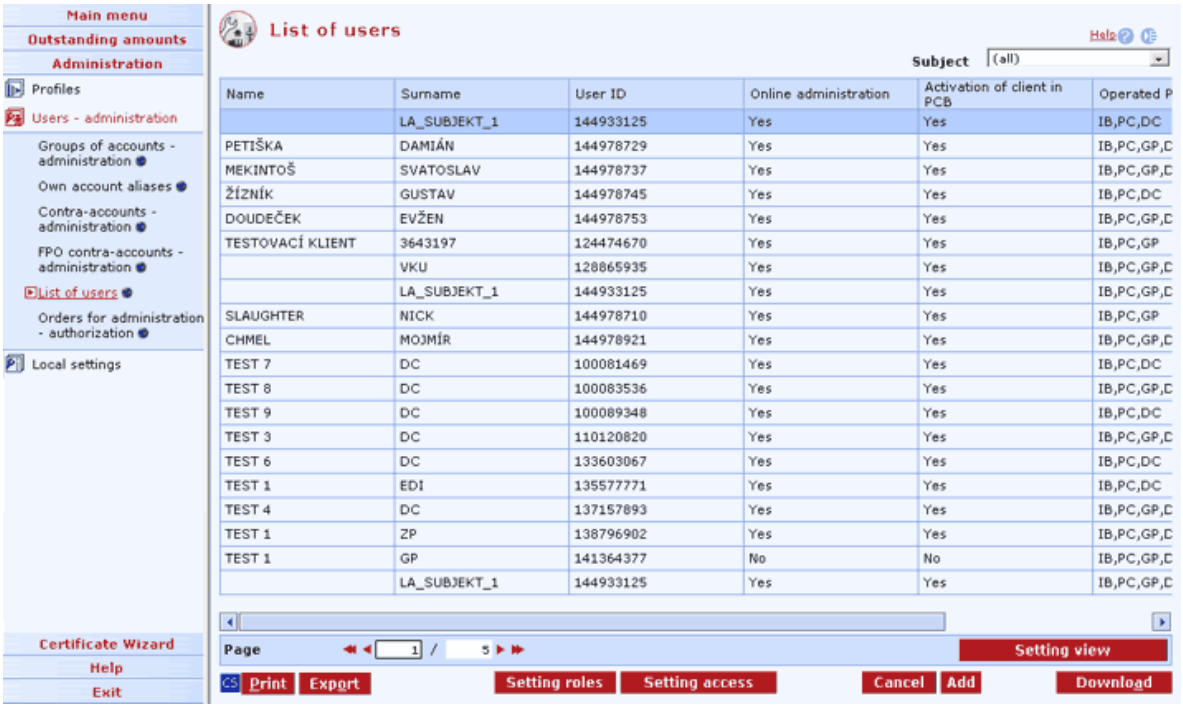
The List of users menu contains a list of users with information on current (signed) setting of rights, authorization roles of users, setting of channels (MB, PCB, DC, GP), accounts and limits in accounts.

A summary of available operated direct banking services:

- IB - MojeBanka
- CR - MojeBanka Business
- PC - Profibanka
- DC – Direct channel
- PG – Payment gate

In its upper part, the dialog contains a combo box where one or all subjects to which the logged-in user is assigned (or he/she is their holder or statutory representative) can be selected. “All” is selected by default. The actual list contains a summary of all assignees, holders and statutory representatives for the selected subject. A single user may be specified repeatedly in the list - if he/she is assigned to operate more subjects.

All users may access the list - even those without the right to online administration.



Description of the window:

Setting roles - press to validate whether the logged-in user is a holder (over 18), statutory representative with rights to online administration or a proxy with rights to online administration (over 18) for the subject. If not, the application will inform the user that only users over 18 with rights to online administration can set roles. If the user meets the above-mentioned validation requirements, the Setting roles dialog will appear. Changes to roles must be signed with the chip card PIN. The proxy can only send carried-out changes for authorization.

Setting access - press to validate whether the logged-in user is a holder (over 18), statutory representative with rights to online administration or a proxy with rights to online administration (over 18) for the subject. If not, the application will inform the user that only users over 18 with rights to online administration can set access. If the user meets the above-mentioned validation requirements, the Setting access dialog will appear. Changes to access must be signed with the chip card PIN.

Cancel - press to validate whether the logged-in user is a holder or a statutory representative with rights to online administration within the given subject (both over 18). If not, the application will inform the user that he/she has no rights to cancel the user for the given subject. If the user meets the above-mentioned validation requirements, the Canceling user dialog will appear. Statutory representatives and account holders cannot be cancelled. A proxy can be cancelled even in spite of the fact that it will no longer be possible to meet conditions of multiple authorization. In this case, a message informing of this fact will be displayed before the actual cancellation. The user may choose to continue or abort the cancellation.

Add - this button displays to all users over 18.. Press to open the Adding new user dialog. In case the logged-in user has no rights to add users to any subject, the application will inform of this fact.

Download - press to update users. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN to establish a new connection.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

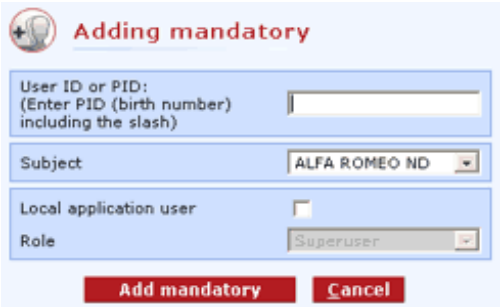
Adding mandatory

In this window, a user with rights to online administration can add new users who will operate - using the previously created certificate - the client's accounts on all stations where they are created via *Users - administration*.

Only account holders or statutory representatives with rights to online administration (all over 18) may add new users. It is possible to add only users who have already concluded at least the contract on using the personal certificate. (Only proxies can be added).

A mandatory with online administration rights can only propose the assignment of a new user. The proposal (saved in the Orders for administration - authorization menu) must be authorized by the account holder or a statutory representative.

Users can be added by their personal identification number (birth number) or by the user identification number. If you enter the personal ID number (birth number), separate the data with a slash, otherwise the application will take it as being the user identification number. Select the required subject and confirm by pressing *"Adding mandatory"*.



Description of the window:

User ID (PID) - use this option to enter the KB user identification number or his/her personal identification number (birth number) - in this case, data will be separated with a slash.

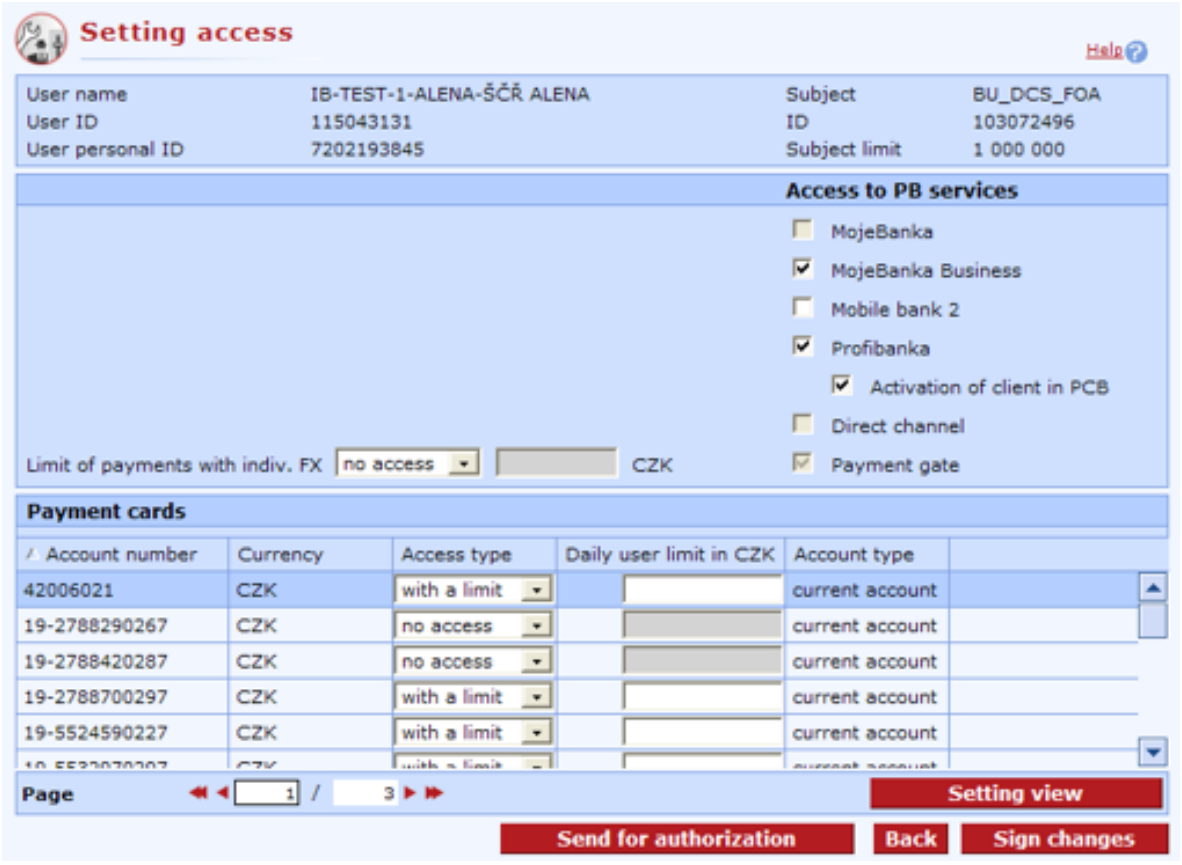
Subject - use this option to display names of subjects to which the administrating user has rights. In case he/she wants to assign one user to multiple subjects, he/she shall make the assignment separately for each subject.

Local application user - check this box to create a user in a particular station.

Add mandatory - press this button to open the Setting user rights window.

Setting access

Use this window to *set user access rights* to individual KB services within a subject, along with access to accounts of specified subjects. It concerns the following services: mojebanka (MB), **Profibanka** (PCB), Activation in PCB, Guaranteed payment (GP) and Direct channel (DC) and Payment gate (direct payment for Internet shopping).



Description of the window:

Mark box - check the box to allow the selected subject to access the service. The table contains all subjects to whose accounts the user has access rights. It is only possible to check access to individual services (MB, PCB, DC), if they are activated for the subject.

Sign changes button - use chip card PIN to confirm required changes. The Sign changes button will only be active for users with access rights for online administration of users.

Send for authorization button - press to save changes to the *Orders for authorization - administration* list. In this list, another user (authorized to sign) can sign them with the chip card PIN.

Setting view - enables setting individual columns, rows etc.

Note:

Online administration is not available for users under 18, even if they are holders of the accounts.

Setting user rights

Use this window to set access to individual services, authorization roles and limits in individual accounts. Only access to services owned by the subject (those for which the subject has concluded a contract) can be set.
Setting authorization roles depends on whether the subject has defined multiple, multi-level or simple authorization.
A holder or statutory representative can sign all administration changes directly; an assignee with administration rights can independently change settings of limits in accounts and cancel orders on setting access; in addition, an assignee can prepare the adding of a new user for approval by the holder or statutory representative - he/she will send these changes to *Orders for administration - authorization*, where the holder or statutory representative will sign them.
For signing changes in administration of users, multiple and multi-level authorization is used. All partially authorized orders on administration changes are stored in *Orders for administration - authorization*.

Description of the window:

User name - user name

User ID - internal KB identification number of a user

User PID - birth number (personal identification number) of a user

Subject - name of the account or company holder (owner)

ID - internal KB subject identification number

Subject limit - total daily subject limit used in the direct banking application

Online administration - used for setting access to online administration in direct banking systems

Authorization role - depending on multiple and multi-level authorization set for a subject, one provided roles can be added to the user.

Access to PB services - only services created by the client can be checked. Activation in PCB only relates to the **Profibanka** service.

PC acceptors' statements - use this option to set up the Payment card acceptors' statements service.

Account number - number of the subject's account that can be operated through direct banking. In case there are also non-operated accounts, these shall be specified in the direct banking contract.

Account type - specification of the type of account such as current, term, savings etc.

User rights and limit in account

no access
The user has no access to the specified account.

with limit
The user will be able to access the account, but will be limited by the specified limit. The specified limit cannot exceed the subject limit.

unlimited
The user will be able to access the account with no limit. However, the total amount of orders authorized in a single day must not exceed the subject limit.

Send for authorization button - press to save prepared changes in user administration in "*Orders for administration - authorization"*, where the holder or statutory representative can sign them.

Back - press this button to return to the previous window without saving changes.

Sign changes button - press to send (after entering chip card PIN) set changes to the bank for processing. If multiple or multi-level authorization is set, changes will be saved in "*Orders for administration - authorization"* until all the necessary signatures have been obtained.

Orders for administration - authorization

In this window, you can use the password to the chip card PIN to authorize changes to access that might, for example, be executed by another user and sent to this menu from the List of users / Setting access menu by pressing the Send for authorization button.

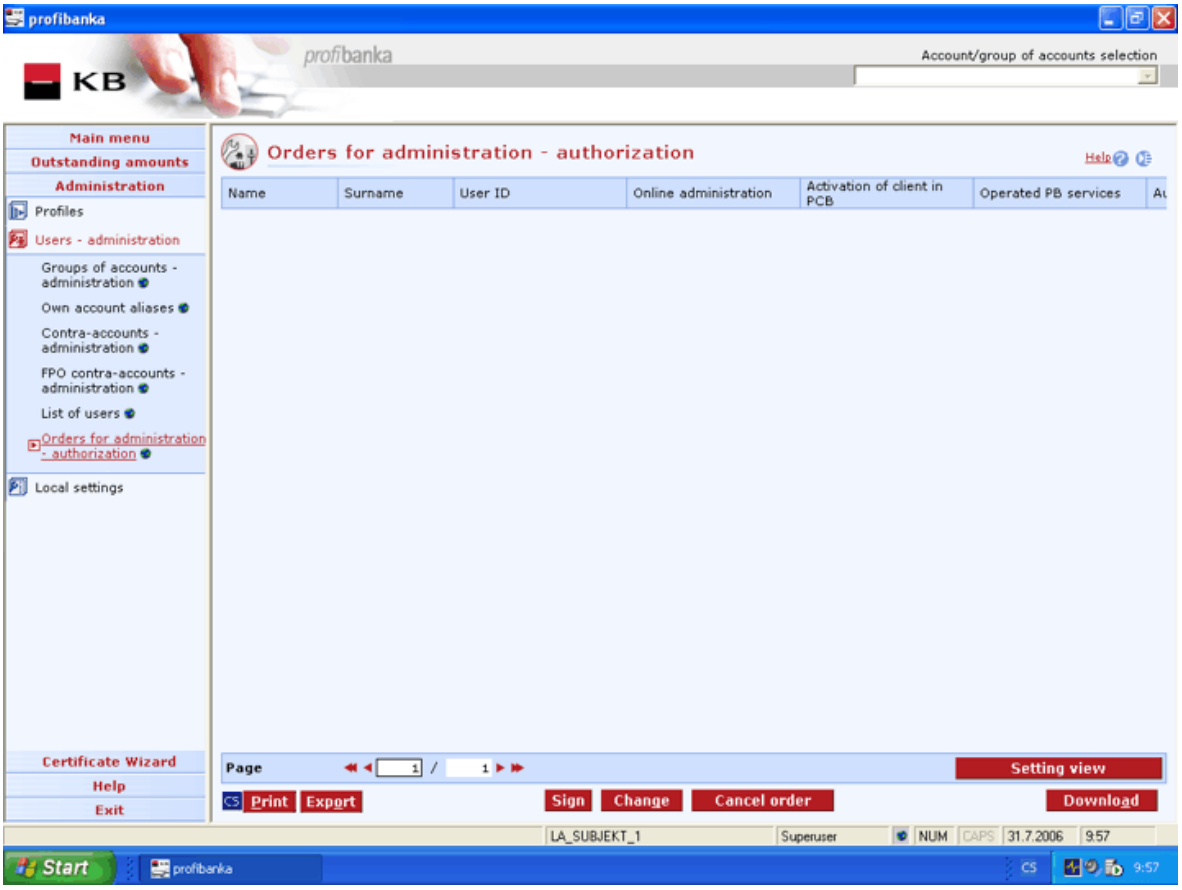
All non-signed (or only partially signed) orders for administration are gathered in this window. The window displays a list containing:

list of users with a partially signed change in the setting of roles;

list of users with an unsigned or partially signed change in the access setting;

list of users with a partially signed order to be added.

Changes are stored in the list of orders for authorization for up to 30 calendar days. Should it not be signed within 31 calendar days of the date of change (the last signature or sending for authorization), the change will be automatically deleted from the list.



Description of the window:

Sign - press to authorize saved changes using the chip card PIN.

Change - press to make changes in saved settings of the order for administration and subsequently sign these changes (authorize) or save them again for authorization.

Cancel order - press to cancel saved settings of an order for administration using the password to the chip card PIN.

Setting view - enables setting individual columns, rows etc.

Download - press to update users. If you are not connected to the bank application server (AS), this function will open the connection. If the connection fails, the application will inform the user and the operation will be cancelled. If a new connection to AS is established, the version check and download of main libraries will be performed at the same time. You have to enter the chip card PIN to establish a new connection.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

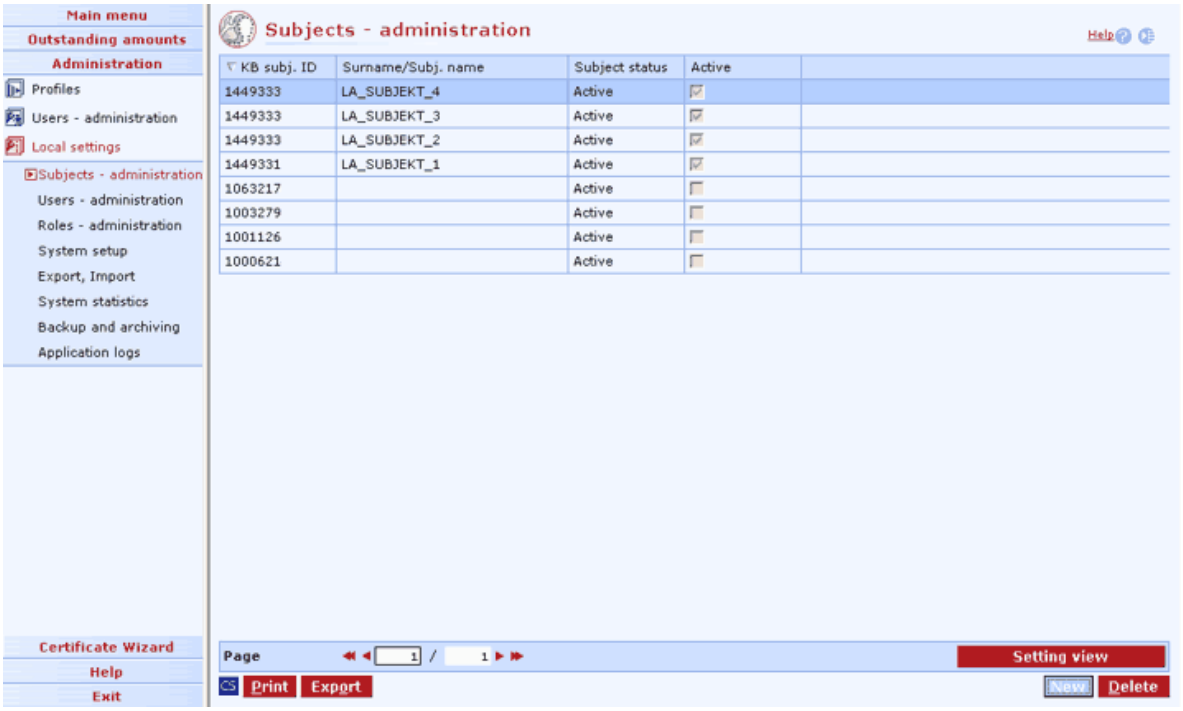
Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.
Signatures (context menu option) - use this dialog (Signatures under the order) to display a list of users who have already signed the order for administration along with information specifying the date of this authorization. In addition, a so-called Summary is available in the window. Summary gives information on the required number and structure of signatures. Press *Close* to exit the window.

Local settings

Some functions are only accessible to users with administrator's rights. The first administrator (local user) is established during installation of the application.
The Local settings function includes these items: **Subjects - administration** and **Users - administration**: creating and deleting subjects and global users. The **Roles - administration** option for creating user access rights is available. You can adjust the application to your needs and habits and monitor basic parameters in the **System setup, Setting export and import** and **System statistics** menus.
You can also **archive data and back up the database** - which is useful for users with larger data volumes or to store important data safely. In the **Application logs** option, application activities can be monitored from various aspects.

Subjects - administration

Use this window to administer subjects with whose accounts the application will work. Only administrators can access this function. When initializing the application, the administrator enters subject IDs (the account holder will receive these IDs when concluding the Contract of direct banking). The remaining data will be loaded from the bank server. To be able to download data of a specific subject, the user must have access rights for operating at least one account of this subject. When loading information on the subject for the first time, it is checked whether the user performing the download has special rights to initialize the subject within the framework of **Profibanka**. In case the subject has been initialized on the station (e.g. by another user), it is sufficient that the user has rights at least to one account of the subject.
If the subject was deleted, data stored in the local **Profibanka** database will be inaccessible and the option of downloading the subject data will be cancelled. When re-creating a subject that has been deleted before, historical data relating to the subject that have been saved in the local database will be made accessible, too.



Description of the window:

New - use this button to display the Subject label window in enter mode.

Display - use this option to display the Subject label window in view mode.

Delete - press to display the Subject label in delete mode.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch (only for changing the language for printouts and the report export).

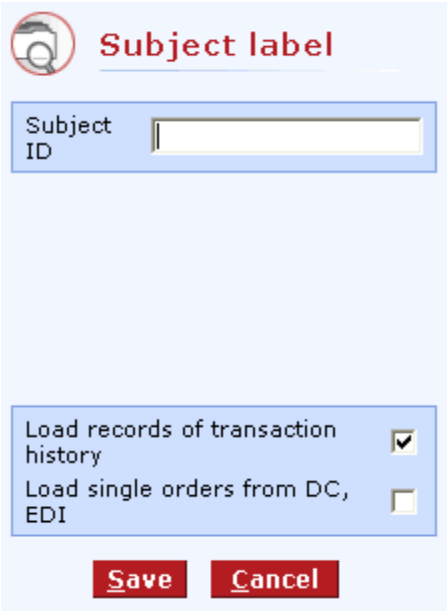
Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Subject label

Use this label to enter and delete details of individual subjects.

New



Description of the window:

Subject ID - use this field to enter the subject identification number specified in the Contract of direct banking.

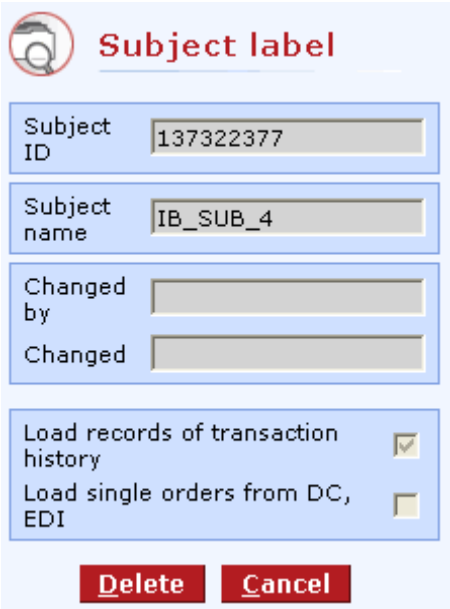
Load records of transaction history - the field is checked by default. It enables loading of data on individual orders in the transaction history.

Load single orders from DC, EDI - the field is unchecked by default. During data download, it enables loading individual orders of batches sent via these channels. If checked, time of downloading data may be significantly extended and the application may slow down if the subject sends large amount of orders via these channels. If the field is unchecked, only summary data of batches sent via these channels are loaded.

Save - press to save entered data and create the new subject.

Cancel - use this button to leave the new subject create session without saving the data.

Deleting



Description of the window:

Subject ID - shows the subject identifier

Subject name - if the subject has been initialized, the client's name of the internal bank system will be shown here

Changed by - the name of the user who made the change

Changed - the date of making the change

Load records of transaction history - check this box to enable downloading of transactions to the local database

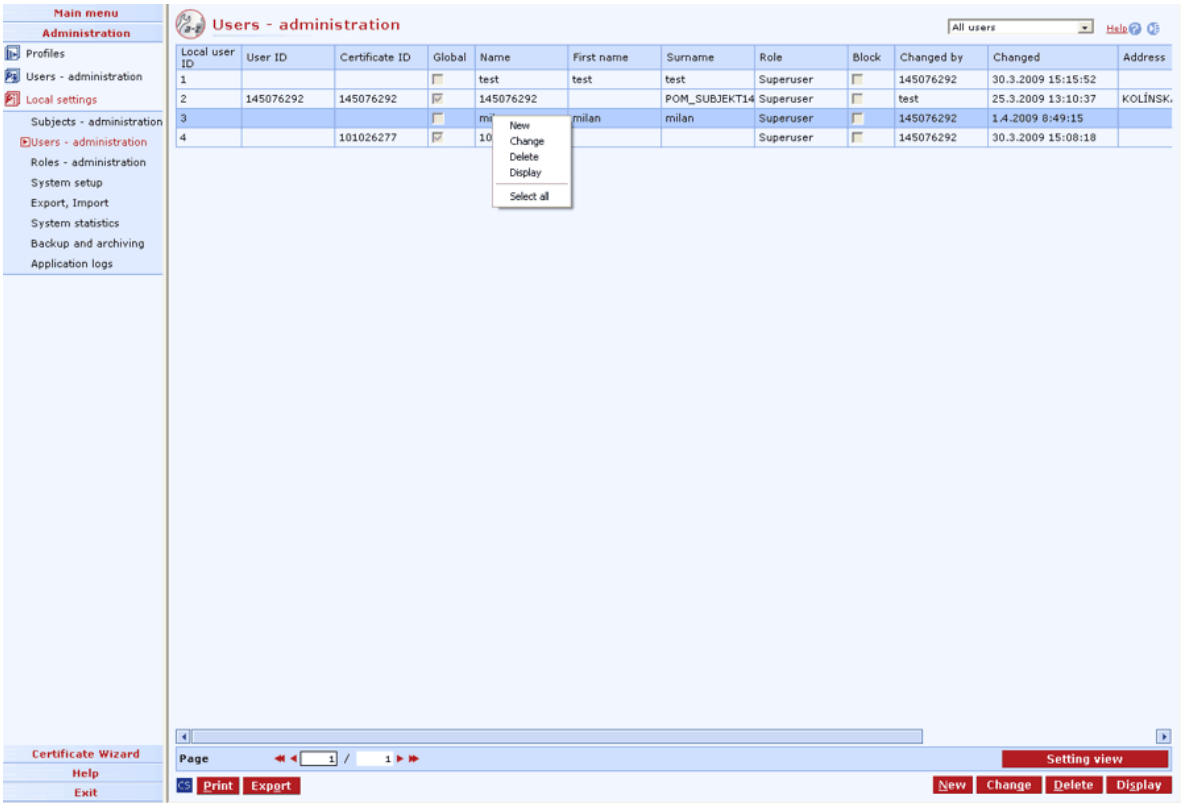
Load single orders from DC, EDI - check this box to enable downloading of POs sent via Direct channel (DC) or EDI service to the local database.

Delete - press to delete the subject from the list of operated subjects.

Cancel - use this button to leave the window without deleting the subject.

Users - administration

A user with Administration access rights is created to administer user rights. This user can create new users of the application and assign appropriate access rights to them (roles including Administration rights). Global users are identified using a unique certificate ID when created in the system. A local user with administration rights is created when installing the application - the user enters his/her user name and the password for accessing the application.
To be able to fill in information on individual accounts to the application, it is necessary to create global users with rights to individual accounts, first. Only after replication performed by these users the database will be filled with information to which the users have the rights set. Then local users can be created (if needed) and their access rights to individual subjects and accounts set. Therefore, it is desirable that the users with the widest rights (with regards to access to accounts) perform the first replication. Every user account can be temporarily blocked without necessity to delete it.
No user with administration rights can either remove the administration right from him/herself or block or delete an own account.



Description of the window:

New - use this button to display the User label window in enter mode.

Modify - this will open the User profile window in edit mode.

Delete - press to delete selected users. You cannot delete yourself.

Display – press to display the user label from which further lists can be displayed: User profile – subjects, and User profile – accounts.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

User label

Description of the window:

Global - the checkbox to define whether the user is local or global

Name - the local user's logon name.

First name - the local user's first name

Surname - the local user's surname. This name is displayed along with the first name in the status bar to check the logged user.

Password - the local user's logon password. The password must be secure and meet the following rules:

- Must contain 8-14 characters.
- Must contain a lowercase or uppercase letter.
- Must contain a digit.

Password confirmation - confirm the password to check for misprints

Role - the rights assigned to the user.

Blocked - the checkbox to define whether the user can work in the application.

Save - press to save entered data and create the new user.

Cancel - use this button to leave the new user create session without saving the data.

Details – press to display the User profile – subjects list.

Global user

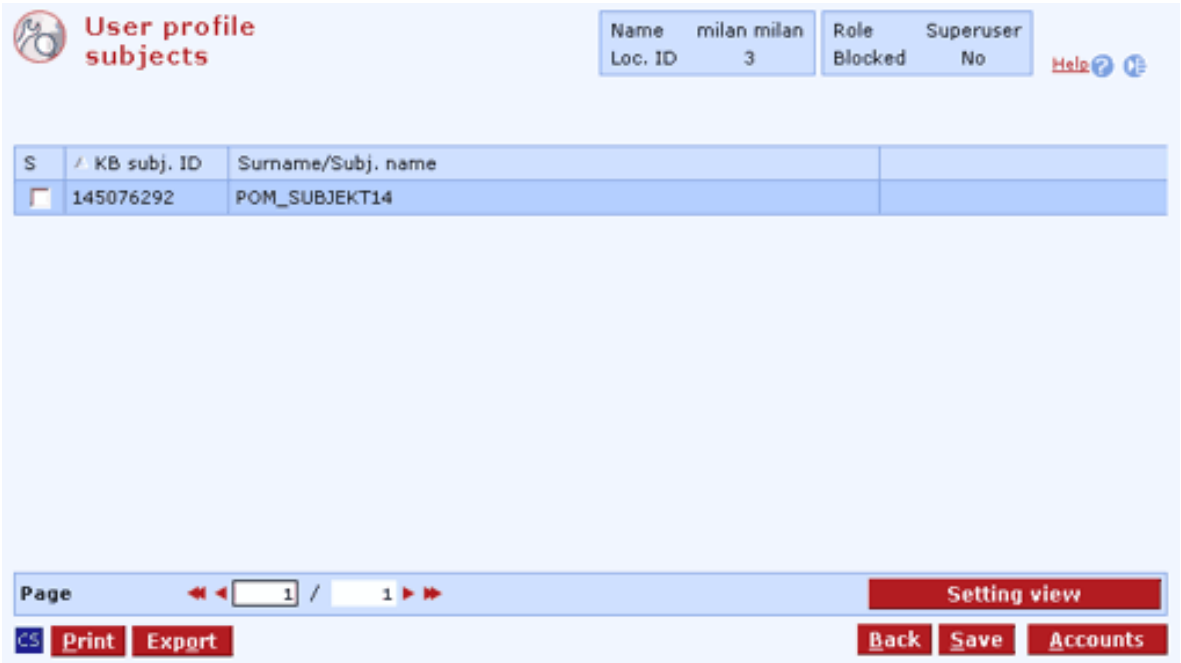
Description of the window:

Certificate ID - the number of the certificate issued by Komerční banka. See the contract for this number.

Load ID from certificate button - use this button to open the "Select certificate" window to enter the smart card PIN.

See User label for remaining fields.

User profile - subjects



Description of the window:

Mark box – for local users only. Check the box to assign rights for the subject to the user. Global users have this right set in the bank branch or it can be modified in User – administration.

Subject label – press to display Subject label in view mode.

Mark – press to check all selected items in the list.

Unmark – press to uncheck all selected items in the list.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

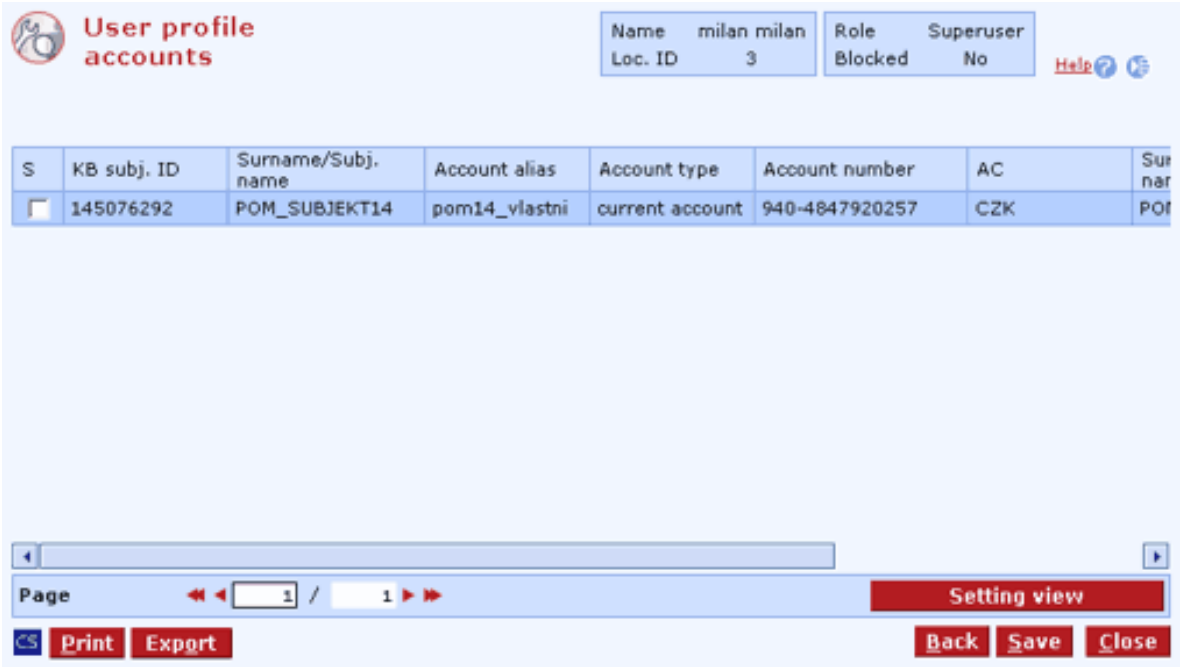
Setting view - enables setting individual columns, rows etc.

Back – press to return to User label.

Save – press to save changes.

Accounts – press to display the User profile – accounts list.

User profile – accounts



Description of the window:

Mark box – for local users only. Check the box to assign rights for the account to the user. Global users have this right set in the bank branch or it can be modified in User – administration.

Account profile – press to display the profile of the selected account in view mode.

Mark – press to check all selected items in the list.

Unmark – press to uncheck all selected items in the list.

Select all - this option will mark all items in the list as selected.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Back – press to return to the User profile – subjects list.

Save – press to save changes.

Close – press to close the User profile – accounts window.

Deleting a user

Delete a user from a local workstation using the Administration / Local settings / Users - administration menu. Select a user and click the “Delete” button. The “User label” window for the required user will appear. Press the same button again to delete the user from the station.

Description of the window:

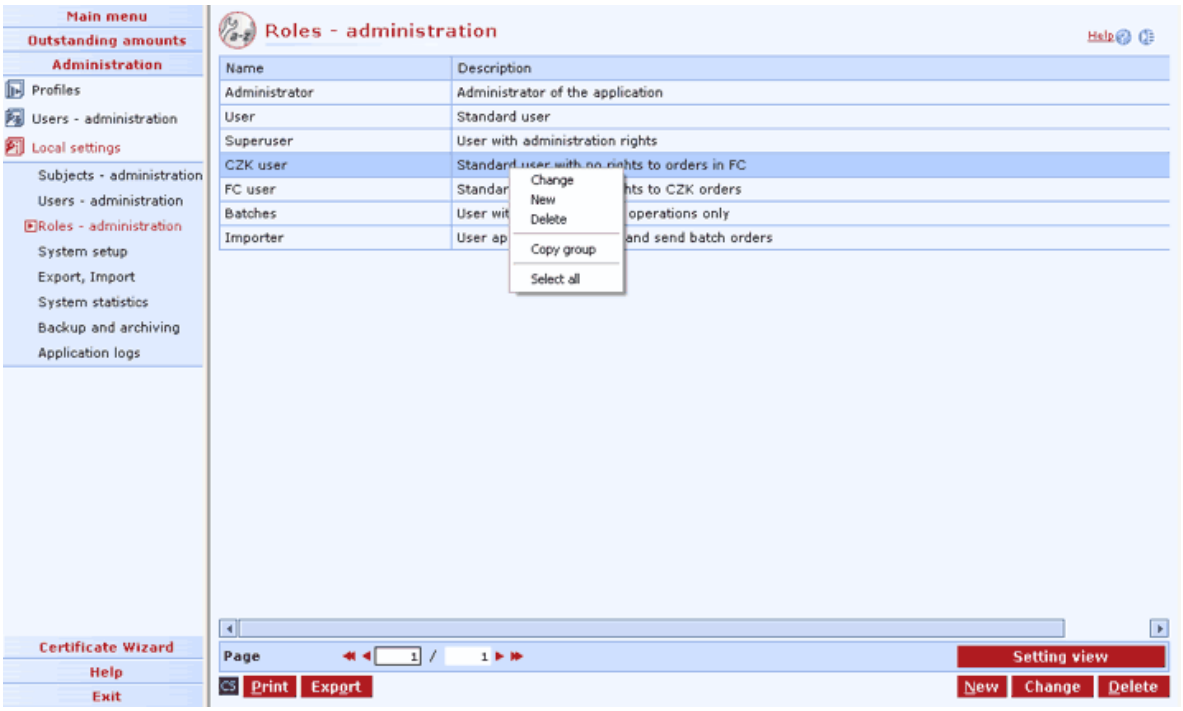
Delete – press to delete the selected user from the local station.

Cancel - press to leave the window without deletion.

Details – press to display the User profile – subjects list in delete mode.

Roles - administration

There are two levels of user rights. Each user of the application (global or local) has one of the roles assigned. Individual rights within the application are assigned to each role.
When administering the application, you can assign rights to individual roles, create new roles and delete existing roles.
One of the existing roles can be selected for every user in administration of users.
Security features of the application do not allow the role of the current user to be changed. It is also not possible to delete or change the **Administrator** role (contains all rights to application, including actual administration).
Validations are performed before making actual actions in the application according to currently set user rights.
As for actions run via menu items, buttons and other controls within forms and context menus, the controls will not be displayed at all (or will be inactive) if a user does not have appropriate rights to perform these actions. Select lists (e.g. Type of orders) will also be restricted according to set user rights.



Description of the window:

New - use this button to display the Role label window in enter mode

Change - use this button to display the Role label window in modification mode.

Delete - use this button to display the Role label window in delete mode.

Select all - this option will mark all items in the list as selected.

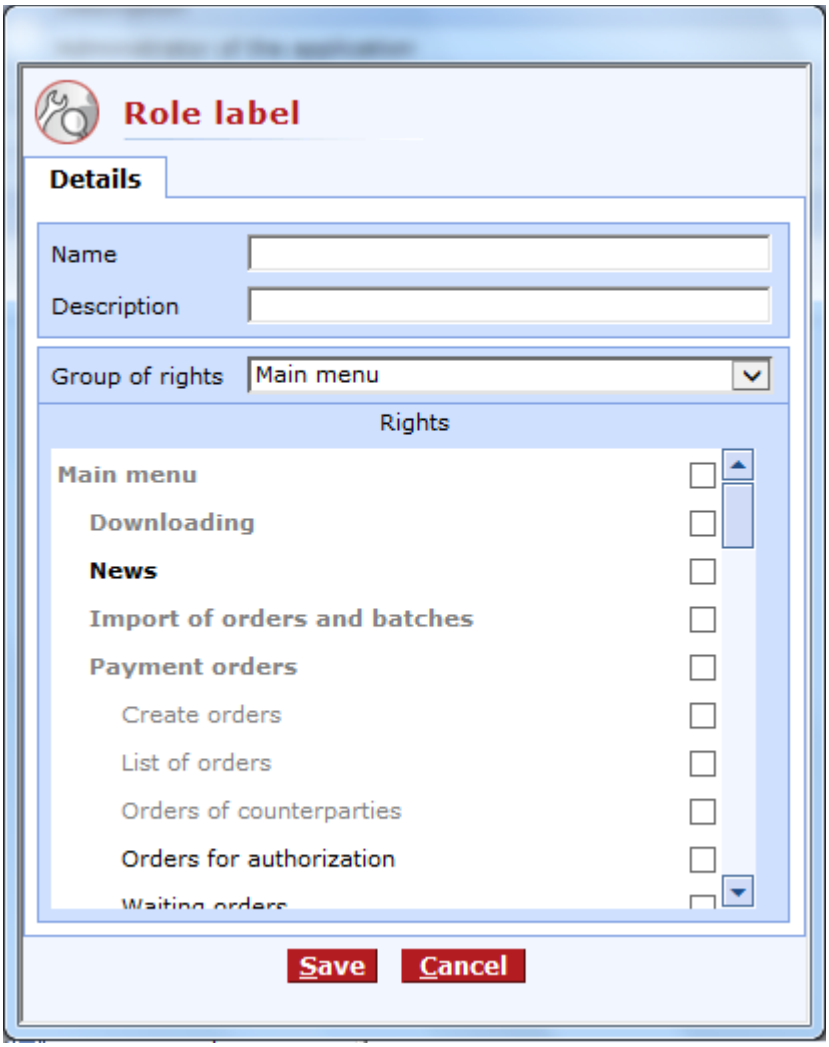
CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Export - exporting the current list (CSV, RTF). The dialog to select a file name in the language set by the toggle switch will appear.

Setting view - enables setting individual columns, rows etc.

Role label - new



Description of the window:

Name - the name of the created role

Description - details of the role.

Group of rights - the rights in the application are logically divided into several groups. You can set rights according to these groups here.

Mark boxes - check to enable specific rights of a group

Save - press to create the new group.

Cancel - use this button to leave the new group create session without saving the data.

Role label - change

Role label - change

Description of the window:

Name - the name of the role

Description - details of the role.

Group of rights - the rights in the application are logically divided into several groups. You can set rights according to these groups here.

Mark boxes - check to enable specific rights of a group

Save - press to create the corrected group.

Cancel - use this button to leave the group modification session without saving the data.

Defining rights

Newly defined rights can be divided into several logical groups:

Main menu - access rights to items in the main menu. Menu items for which rights are not defined will not be displayed.

Payment orders - these are rights related to individual types of POs and to realization by validations before executing actions or by disabling controls and options.

Batches - these are rights related to batches of orders and to realization by validations before executing actions or by disabling controls and options.

Standing orders - these are rights related to standing orders and to realization by validations before executing actions or by disabling controls and options.

Export of accounting data - these are rights related to exporting transaction history and balances and to realization by disabling controls or options.

Administration - rights related to administration of the application. The whole Administration folder of the menu can be disabled.

Outstanding amounts - access rights related to functions of outstanding amounts. It can disable the whole folder. In addition, the user must have rights to the subject with which he/she has concluded an active pledge contract.

Statements of transactions - access rights related to functions of Statements of transactions. The whole folder or individual options can be disabled.

Statements - access rights related to functions of Statements. The whole folder or individual options can be disabled.

Menu

Main menu

Right	Implementation
Main menu	If the right is not set, the **Main menu** folder including all subfolders will be hidden.
Outstanding amounts	If the right is not set, the **Outstanding amounts** menu item will be hidden. In addition, the user must have rights to the subject with which he/she has concluded an active pledge contract.
Downloading	If the right is not set, the **Downloading** menu item will be hidden.
News	If the right is not set, the **News** menu item will be hidden.
Import of orders and batches	If the right is not set, the **Import of orders and batches** menu item will be hidden.
Payment orders	If the right is not set, the **Payment orders** menu item, including subfolders, will be hidden.
Create orders	If the right is not set, the **Create orders** menu item will be hidden.
List of orders	If the right is not set, the **List of orders** menu item will be hidden.
Orders for authorization	If the right is not set, the **Orders for authorization** menu item will be hidden.
Waiting orders	If the right is not set, the **Waiting orders** menu item will be hidden.
Order templates	If the right is not set, the **Order templates** menu item will be hidden.
Batches of orders	If the right is not set, the **Batches of orders** menu item, including subfolders, will be hidden.
Create batches	If the right is not set, the **Create batches** menu item will be hidden.
List of batches	If the right is not set, the **List of batches** menu item will be hidden.
Batches for authorization	If the right is not set, the **Batches for authorization** menu item will be hidden.
Waiting batches	If the right is not set, the **Waiting batches** menu item will be hidden.
Batch templates	If the right is not set, the **Batch templates** menu item will be hidden.
Standing orders	If the right is not set, the **Standing orders** menu item, including subfolders, will be hidden.

Create SOs	If the right is not set, the **Create SOs** menu item will be hidden.
List of active SO	If the right is not set, the **List of active SOs** menu item will be hidden.
SO for authorization	If the right is not set, the **SO for authorization** menu item will be hidden.
History of SO changes	If the right is not set, the **History of SO changes** menu item will be hidden.
Collection agreement	The **Collection agreement** menu item, including subfolders, will be hidden.
Create collection agreements	If the right is not set, the **Create collection agreements** menu item will be hidden.
List of collection agreements	If the right is not set, the **List of collection agreements** menu item will be hidden.
Collection agreements for authorization	If the right is not set, the **Collection agreements for authorization** menu item will be hidden.
History of collection agreement changes	If the right is not set, the **History of collection agreement changes** menu item will be hidden.
Financial markets	If the right is not set, the **Financial markets** menu item, including subfolders, will be hidden.
Lists	If the right is not set, the **Lists** menu item, including subfolders, will be hidden.
List of accounts	If the right is not set, the **List of accounts** menu item will be hidden.
Current available balances	If the right is not set, the **Current available balances** menu item will be hidden.
List of balances	If the right is not set, the **List of balances** menu item will be hidden.
List of transactions	If the right is not set, the **List of transactions** menu item will be hidden.
Rejected payments, collections and standing orders	If the right is not set, the **Rejected payments, collections and standing orders** menu will be hidden.
Transactions awaiting booking	If the right is not set, the **Transactions awaiting booking** menu will be hidden.
Export of accounting data	If the right is not set, the **Export of accounting data** menu item will be hidden.
Summary of SEPA Direct Debit Initiation Agreement	If the right is not set, the **Summary of SEPA Direct Debit Initiation Agreement** menu item will be hidden.

Today's activities	If the right is not set, the **Today's activities** menu item will be hidden.
Pre-advice and advice for foreign payments and SEPA payments	If the right is not set, the Pre-advice and advice for foreign payments and SEPA payments menu item will be hidden.
Advice for collections	If the right is not set, the Advice for collections menu item will be hidden.
Statements of transactions	If the right is not set, the **Statements of transactions** menu item, including subfolders, will be hidden.
Payment cards	If the right is not set, the **Payment cards** menu item, including subfolders, will be hidden.
Statements	If the right is not set, the **Statements** menu item, including subfolders, will be hidden.
Information	If the right is not set, the **Information** menu item, including subfolders, will be hidden.
Exchange rate list	If the right is not set, the **Exchange rate list** menu item will be hidden.
Term account interest rates	If the right is not set, the **Term account interest rates** menu item will be hidden.

Orders

Right	Explanation	Implementation
DPO, COL, FCP, FPO, SEPA and SDD	Enables display and handling of POs of the specified type. Operations with POs may be restricted by other rights, too. DPO (payment orders in CZK), COL (collection orders), FCP (foreign payments in FC), FPO, SEPA and SDD (foreign payments, SEPA payments and SEPA Direct Debit orders) within the framework of the application. Enabling displaying applies for all lists of POs (with the exception of incoming orders). This right also applies for batch orders, i.e. if the user has no right to operate a specific type of order and this type is included in a batch, he/she will not be able to operate the batch just as if he/she did not have access rights to all own accounts included in the batch. For GP, this is the only right to display. Based on the nature of the	All database queries for displaying any list of POs (with the exception of **Orders of counter-parties**) and queries for sending an order (including displaying in authorization) are tied to these conditions - the type of order. All lists of order templates contain the same condition. This condition means no restrictions to lists displaying batch details. The select list of types of orders in PO - details and Order template - details screens will be restricted by this condition. By disabling this right of a specific role, you also disable all other rights related to the specified type of POs.

	application, no operations with orders of the GP type are allowed.	
DPO - new, COL - new, FCP - new, SEPA – new , FPO – new, SDD – new	Enables creating new orders (DPO, COL, FCP, FPO, SEPA and SDD) including repeating an order or creating a new order by removing it from a batch (not applicable when creating new batches - including import).	Database validations of the **New, Repeat** and **From template** buttons and of the **New** option in the context-sensitive menu in the **Create orders** and ***Order templates*** lists. Database validations of the **Remove** button and of the **Remove** option in the context-sensitive menu in the **Batch - details** list (edit mode). In case the right is not enabled, the "No access rights to execute required actions" message will appear. If no action for any of the order types is enabled, the **New, Repeat** and **From template** buttons and the **New** option in the context-sensitive menu in the **Create orders** and **Order templates** lists will be inaccessible.
DPO - change, COL - change, FCP - change, FPO, SEPA and SDD - change	Enables modifying DPO, COL, FCP and FPO, SEPA and SDD (with the exception of editing ON-LINE/Batch, including adding/removing to/from batch).	Database validations of the **Change** button and of the **Change** option in the context-sensitive menu in the **Create orders, Batch - details** (change) and **Order templates** lists. In case the right is not enabled, the "No access rights to execute required actions" message will appear. If no modification for any of the order types is enabled, the **Change** button and the **Change** option in the context-sensitive menu in the **Create orders, Batch - details** (modification) and **Order templates** lists will be inaccessible.
DPO - deletion, COL - deletion, FCP - deletion, FPO, SEPA and SDD - deletion	Enables deleting DPO, COL, FCP and FPO, SEPA and SDD (including deletion of an order from a batch).	Database validations of the **Delete** button and of the **Delete** option in the context-sensitive menu in the **Create orders, Batch - details** (change) and **Order templates** lists. In case the right is not enabled, the "No access rights to execute required actions" message will appear. If no deletion for any of the order types is enabled, the **Delete** button and the **Delete** option in the context-sensitive menu in the **Create orders, Batch - details** (change) and **Order templates** lists will be inaccessible.
DPO - sending , COL - sending , FCP - sending ,	Enables sending DPO, COL, FCP, FPO, SEPA and SDD.	Database validations of the **Send** button In case the right is not

FPO, SEPA and SDD - sending		enabled, the “No access rights to execute required actions” message will appear. If sending is disabled for all the types of orders, the **Send** button will be inaccessible. If sending is disabled along with sending for authorization for all order types, the **Send** button in the **Create orders** list will be inaccessible.
DPO - sending for authorization , COL - sending for authorization , FCP - sending for authorization , FPO, SEPA and SDD - sending for authorization	Enables sending DPO, COL, FCP, FPO and SEPA for authorization.	Database validations of the **Send for authorization** button. In case the right is not enabled, the “No access rights to execute required actions” message will appear. If sending for authorization is disabled for all the types of orders, the **Send for authorization** button will be inaccessible. If sending is disabled along with sending for authorization for all order types, the **Send** button in the **Create orders** list will be inaccessible.
DPO - authorization , COL - authorization , FCP - authorization , FPO, SEPA and SDD - authorization	Enables authorizing DPO, COL, FCP, FPO, SEPA and SDD in the **Orders for authorization** window.	Database validations of the **Authorize** button in the **Orders for authorization** window. In case the right is not enabled, the “No access rights to execute required actions” message will appear. If authorization is disabled for all the types of orders, the **Authorize** button will be inaccessible.
DPO for authorization - change , COL for authorization - change , FCP for authorization - change , FPO, SEPA and SDD for authorization - change	Enables editing DPO, COL, FCP, FPO and SEPA in the **Orders for authorization** window.	Database validations of the **Change** button in the **Orders for authorization** window. In case the right is not enabled, the “No access rights to execute required actions” message will appear. If change is disabled for all the types of orders, the **Change** button will be inaccessible.
DPO - change in waiting , COL - change in waiting , FCP - change in waiting , FPO, SEPA and SDD - change in waiting	Enables modifying DPO, COL, FCP, FPO, SEPA and SDD in the **Waiting orders** window.	Database validations of the **Change** button in the **Waiting orders** window. In case the right is not enabled, the “No access rights to execute required actions” message will appear. If change is disabled for all the types of orders, the **Change** button will be inaccessible.
DPO for authorization - deletion , COL for authorization - deletion , FCP for authorization -	Enables deleting DPO, COL, FCP, FPO, SEPA and SDD in the **Orders for authorization** window.	Database validations of the **Delete** button in the **Orders for authorization** window. In case the right is not enabled, the “No access

deletion , FPO, SEPA and SDD for authorization - deletion		rights to execute required actions" message will appear. If deleting is disabled for all the types of orders, the **Delete** button will be inaccessible.
DPO - deletion in waiting , COL - deletion in waiting , FCP - deletion in waiting , FPO, SEPA and SDD - deletion in waiting	Enables deleting DPO, COL, FCP, FPO, SEPA and SDD in the **Waiting orders** window.	Database validations of the **Delete** button in the **Waiting orders** window. In case the right is not enabled, the "No access rights to execute required actions" message will appear. If deleting is disabled for all the types of orders, the **Delete** button will be inaccessible.
ONLINE	Enables operations with online orders (with the exception of FPO and SEPA).	Disables the **Online** item of the context menu in the **Create orders** list. Disables the **online** item of the select list of order types in Order - details (all modes except for view mode) and Order template - details (all modes except for view mode). Disables sending (including sending for authorization) of all online orders (with the exception of FPO and SEPA) by adding a tie to the send mechanism in **Authorization**. Database validations of the **Authorize, Change** and **Delete** buttons and context-sensitive menu items in the **Orders for authorization** and **Waiting orders** lists - disables the action for all orders with the exception of FPO. By disabling this right you automatically disable the Change Online/Batch right, too.
Batch	Enables operations with batch orders (with the exception of orders already inserted into existing batches - either previously created or imported).	Disables the **Mark as batch** item of the context menu in the **Create orders** list. Disables the **batch** item of the select list of order types in Order - details (all modes except for view mode) and Order template - details (all modes except for view mode). Disables sending (including sending for authorization) of all batch orders (with the exception of previously created or imported batches) by adding a tie to the send mechanism in **Authorization**. By disabling this right you automatically disable the Change Online/Batch right, too.
Change Online/Batch	Enables changing an online order to batch order and vice versa.	Disables the **Online** and **Mark as batch** item of the context menu in the **Create orders** list. Disables the **online** and **batch** items of the

		select list of order types in Order - details (all modes) and Order template - details (all modes).
Order templates	Enables operations with order templates, including creation of a new order template by removing it from a batch template.	The **New, Change** and **Delete** buttons and context menu options in the **Order templates** list are inaccessible. The **Remove** context menu item in the **Batch templates** list is inaccessible.
FPO bank validation	Enables online multiple validation of foreign banks.	Disables the **FPO bank validation** item of the context menu in the **Create orders** list.

Batches

Right	Explanation	Implementation
Batches	Enables display and operations with batches, including POs added to batches. Operations with batches may be restricted by other rights, too. This right does not apply to batch orders that have not yet been added to a batch.	Disables all items in the **Batches of orders** main menu group (these items and the group will not be displayed) including the **Batch templates** item. All database queries for displaying all lists of POs (with the exception of **Orders of counter-parties**) are tied to the condition that the order is not a part of a batch. Disables the **Add to the batch** and **Create new batch** context menu options in the **Create orders** and **Order templates** lists. By disabling this right of a specific role, you also disable all other rights related to the batches.
Batches - new	Enables creating new batches (with the exception of import), including creation by adding orders to new batches.	The **New, Repeat** and **From template** buttons and the **New** context menu option in the **Create batches** and **Batch templates** lists are inaccessible. The **Add to the batch** context menu option in the **Create orders** and **Order templates** lists is inaccessible.
Batches - change	Enables editing batches, including adding new orders to existing batches.	The **Change** button and context menu option in the **Create batches** and **Batch templates** lists are inaccessible. The **Add to the batch** context menu option in the **Create orders** and **Order templates** lists is inaccessible.
Batches - deletion	Enables deleting batches.	The **Delete** button and context

		menu option in the **Create batches** and **Batch templates** lists are inaccessible.
Batches - sending	Enables sending batches.	The **Send** button is inaccessible. If sending is disabled along with sending for authorization, the **Send** button in the **Create batches** list will be inaccessible.
Batches - sending for authorization	Enables sending batches for authorization.	The **Send for authorization** button is inaccessible. If sending is disabled along with sending for authorization, the **Send** button in the **Create batches** list will be inaccessible.
Batches - authorization	Enables authorizing batches in the **Batches for authorization** list.	The **Authorize** button in the **Batches for authorization** list is inaccessible.
Batches for authorization deletion	Enables deleting batches in the **Batches for authorization** list.	The **Delete** button in the **Batches for authorization** list is inaccessible.
Batches - deletion in waiting	Enables deleting batches in the **Waiting batches** list.	The **Delete** button in the **Waiting batches** list is inaccessible.
Batches - templates	Enables operations with batch templates, including adding an order template to a batch template.	The **New, Change** and **Delete** buttons and context menu options in the **Batch templates** list are inaccessible. The **Add to batch template** context menu option in the **Order templates** list is inaccessible.
Import	Use this option to enable importing of both domestic and foreign payment orders	The **Import** button in the **Import of orders and batches** list is inaccessible.

Standing orders

Right	Explanation	Implementation
SO	Enables displaying and handling standing orders. The right applies to all lists of standing orders.	All database queries for displaying any list of standing orders (with the exception of **Orders of counter-parties**) and queries for sending an order (including displaying in authorization) are tied to these conditions - the type of order.
SO - new	Enables creating new standing orders.	The **New** button and **New** along with **New from selected** context

		menu options in the **Create standing orders** lists are inaccessible.
SO - change	Enables modification of standing orders.	The **Change** context menu option in the **Create standing orders** list is inaccessible.
SO - deletion	Enables deleting standing orders.	If deleting is disabled for all types of orders, the **Delete** context menu option in the **Create standing orders** lists is inaccessible.
SO - sending	Enables sending standing orders.	If sending is disabled, the **Send** button is inaccessible. If sending is disabled along with sending for authorization for all order types, the **Send** button in the **Create standing orders** list will be inaccessible.
SO - sending for authorization	Enables sending standing orders for authorization.	If sending for authorization is disabled for all standing orders, the **Send for authorization** button will be inaccessible. If sending is disabled along with sending for authorization for all order types, the **Send** button in the **Create standing orders** list will be inaccessible.
SO - authorization	Enables authorizing in **Standing orders for authorization**	If authorization is disabled for all types of orders, the **Authorize** button and the **Authorize** context menu option will be inaccessible.
SO for authorization - change	Enables modifying in **Standing orders for authorization**	If change is disabled for all the types of standing orders, the **Change** button will be inaccessible.
SO for authorization - deletion	Enables deleting in **Standing orders for authorization**	If deleting is disabled for all standing orders, the **Delete** button and context menu option will be inaccessible.
SO active- change	Enables changing active standing orders in **List of active standing orders**.	If changing active standing orders is disabled, the **Change** context menu option will be inaccessible.
SO active - cancellation	Enables cancelling active standing orders in **List of active standing orders**.	If cancelling active standing orders is disabled, the **Cancel** context menu option will be inaccessible.

Export of accounting data

Right	Explanation	Implementation
Export day by day	Enables exporting accounting data using the **Export day-by-day** option.	The **Export day-by-day** button in the **Export of accounting data** list is inaccessible.
Export to one file	Enables exporting accounting data using the **Export into one file** option.	The **Export into one file** button in the **Export of accounting data** list is inaccessible.
Repeat export	Enables exporting previously exported accounting data.	When data export is requested, it is checked whether they have already been exported. If so and the user does not have the right to repeat export, the request will be rejected.
Data export	Enables exporting advice.	The **Export of advice** button in the **Today's activities** list will be inaccessible.
Export of payment orders	Enables exporting payment orders to a file.	The **File** button in the **Batch - details** window is inaccessible.

Administration

Right	Explanation	Implementation
Administration	Enables functions related to administration of the application.	Disables all items of the **Administration** main menu group.
Profiles	If the right is not set, the **Profiles** menu item, including subfolders, will be hidden.	
Subject profile	If the right is not set, the **Subject profile** menu item will be hidden.	
User profile	If the right is not set, the **User profile** menu item will be hidden.	
List of groups of accounts	If the right is not set, the **List of groups of accounts** menu item will be hidden.	
List of account aliases	If the right is not set, the **List of account aliases** menu item will be hidden.	
List of contra-accounts	If the right is not set, the **List of contra-accounts** menu item will be	

	hidden.
Users - administration	If the right is not set, the **Users - administration** menu item, including subfolders, will be hidden.
Groups of accounts - administration	If the right is not set, the **Groups of accounts - administration** menu item will be hidden.
Own account aliases	If the right is not set, the **Own account aliases** menu item will be hidden.
Contra-accounts - administration	If the right is not set, the **Contra-accounts - administration** menu item will be hidden.
FPO contra-accounts - administration	If the right is not set, the **FPO contra-accounts - administration** menu item will be hidden.
List of users	If the right is not set, the **List of users** menu item will be hidden.
Orders for administration - authorization	If the right is not set, the **Orders for administration - authorization** menu item will be hidden.
Local settings	If the right is not set, the **Local settings** menu item, including subfolders, will be hidden.
Subjects - administration	If the right is not set, the **Subjects - administration** menu item will be hidden.
Users - administration	If the right is not set, the **Users - administration** menu item will be hidden.
Roles - administration	If the right is not set, the **Roles - administration** menu item will be hidden.
System setup	If the right is not set, the **System setup** menu item will be hidden.
Setting export and import	If the right is not set, the **Setting export, import** menu item will be hidden.
System statistics	If the right is not set, the **System statistics** menu item will be hidden.
Backup and archiving	If the right is not set, the **Backup and archiving** menu item will be hidden.
Application logs	If the right is not set, the **Application logs** menu item will be hidden.

Statements

Right	Explanation	Implementation
Statement settings	Enable display and handling of statement settings	All database queries for display and downloading of all settings of statements that can be

		administered.
Available statements	Enable display and downloading of list of available statements.	All database queries for display and downloading of the list of electronic statements.
Request for archived statements	Enable display of list of archived statements and their ordering.	All database queries for processing of requests for archived statements.

Payment cards

Right	Explanation	Implementation
List of cards	Use this screen to display the list of payment cards.	All database queries to display and download the list of payment cards.

Default role settings

Roles are designed in consideration of existing local and global users (roles are designed for global users; when used with local users, further required combinations of rights can be achieved).

List of roles

Role	Abbreviation	Explanation	Description
Superuser	SUP	Super-user	This user has access to all functions including administration. It is a default user established during installation.
Administrator	ADM	Administrator of the application	This user can access functions for administration of the application. He cannot access functions in the Main menu (with the exception of News).
User	USR	Standard user	The user has access to all functions, with the exception of administration.
CZK user	CZK	Standard user with no rights to orders in FC	The user has access to all functions, with the exception of administration and operations with payments in FC and foreign payments. The user may work with both batches and online orders.
FC user	FC	Standard user with no rights to orders in CZK	The user has access to all functions, with the exception of administration and operations with payment and collection orders in CZK. The user may work with online orders only.
Batches	BAT	User with access to batch operations only	The user may access only batch operations, including creating, modifying and deleting batches. The user cannot access administration

			options and operations with online batches (including displaying orders).
Importer	IMP	User appointed to import and send batch orders	The user may only access importing and sending batches, exporting statements and displaying POs and transaction history.

Setting rights

Rights	**Users**						
	SUP	**ADM**	**USR**	**CZK**	**FC**	**BAT**	**IMP**
Main menu							
Main menu	X		X	X	X	X	X
Administration	X	X	X	X	X	X	X
Downloading	X		X	X	X	X	X
News	X		X	X	X	X	X
Import of orders and batches	X		X	X	X	X	X
Payment orders	X		X	X	X	X	X
Create orders	X		X	X	X	X	X
List of orders	X		X	X	X	X	X
Orders for authorization	X		X	X	X		
Waiting orders	X		X	X	X		
Order templates	X		X	X	X		
Batches of orders	X		X	X	X	X	X
Create batches	X		X	X	X	X	
List of batches	X		X	X	X	X	X
Batches for authorization	X		X	X	X	X	X

Waiting batches	X		X	X	X	X	X
Batch templates	X		X	X	X	X	X
Standing orders	X		X	X	X		
Create SOs	X		X	X	X		
List of active SO	X		X	X	X		
SO for authorization	X		X	X	X		
History of SO changes	X		X	X	X		
Collection agreement	X		X	X	X		
Create collection agreements	X		X	X	X		
List of collection agreements	X		X	X	X		
Collection agreements for authorization	X		X	X	X		
History of collection agreement changes	X		X	X	X		
Financial markets	X		X		X		
Lists	X		X	X	X	X	X
List of accounts	X		X	X	X	X	X
Current available balances	X		X	X	X	X	X
List of balances	X		X	X	X	X	X
List of transactions	X		X	X	X	X	X
Today’s activities	X		X	X	X		
Pre-advice and advice for foreign payments and SEPA payments	X		X	X	X	X	X
Summary of SEPA Direct Debits Initiation Agreement	X		X	X	X	X	X
Advice for collections	X		X	X	X		

Export of accounting data	X		X	X	X		
Rejected payments, collections and standing orders	X		X	X	X	X	X
Transactions awaiting booking	X		X	X	X		
Statements (incl. PC acceptors' statements)	X		X	X	X	X	X
Information	X		X	X	X	X	X
Exchange rate list	X		X	X	X	X	X
TA interest rates	X		X	X	X	X	X
Profiles	X	X	X	X	X	X	X
Subject profile	X		X	X	X	X	X
User profile	X	X	X	X	X	X	X
List of groups of accounts	X		X	X	X	X	X
List of accounts	X		X	X	X	X	X
List of contra-accounts	X		X	X	X	X	X
List of FPO contra-accounts	X		X	X	X	X	X
Users - administration	X		X	X	X		
Groups of accounts - administration	X		X	X	X		
Own account aliases	X		X	X	X		
Contra-accounts - administration	X		X	X	X		
FPO contra-accounts - administration	X		X	X	X		
List of users	X		X	X	X		
Orders for administration - authorization	X		X	X	X		
Local settings	X	X					

Subjects - administration	X	X					
Users - administration	X	X					
Roles - administration	X	X					
System setup	X	X					
Setting export and import	X	X					
System statistics	X	X					
Backup and archiving	X	X					
Application logs	X	X					
Outstanding amounts	X		X	X	X	X	
Orders							
DPO	X		X	X		X	X
DPO - new	X		X	X			
DPO - change	X		X	X			
DPO - deletion	X		X	X			
DPO - sending	X		X	X			
DPO - sending for authorization	X		X	X			
DPO - authorization	X		X	X			
DPO for authorization - change	X		X	X			
DPO - change in waiting	X		X	X			
DPO for authorization - deletion	X		X	X			
DPO - deletion in waiting	X		X	X			
COL	X		X	X	X	X	X
COL - new	X		X	X	X		
COL - change	X		X	X	X		

COL - deletion	X		X	X	X		
COL - sending	X		X	X	X		
COL - sending for authorization	X		X	X	X		
COL - authorization	X		X	X	X		
COL for authorization - change	X		X	X	X		
COL - change in waiting	X		X	X	X		
COL for authorization - deletion	X		X	X	X		
COL - deletion in waiting	X		X	X	X		
FCP	X		X		X	X	X
FCP - new	X		X		X		
FCP - change	X		X		X		
FCP - deletion	X		X		X		
FCP - sending	X		X		X		
FCP - sending for authorization	X		X		X		
FCP - authorization	X		X		X		
FCP for authorization - change	X		X		X		
FCP - change in waiting	X		X		X		
FCP for authorization - deletion	X		X		X		
FCP - deletion in waiting	X		X		X		
FPO, SEPA and SDD	X		X		X	X	X
FPO, SEPA and SDD - new	X		X		X		
FPO, SEPA and SDD - change	X		X		X		

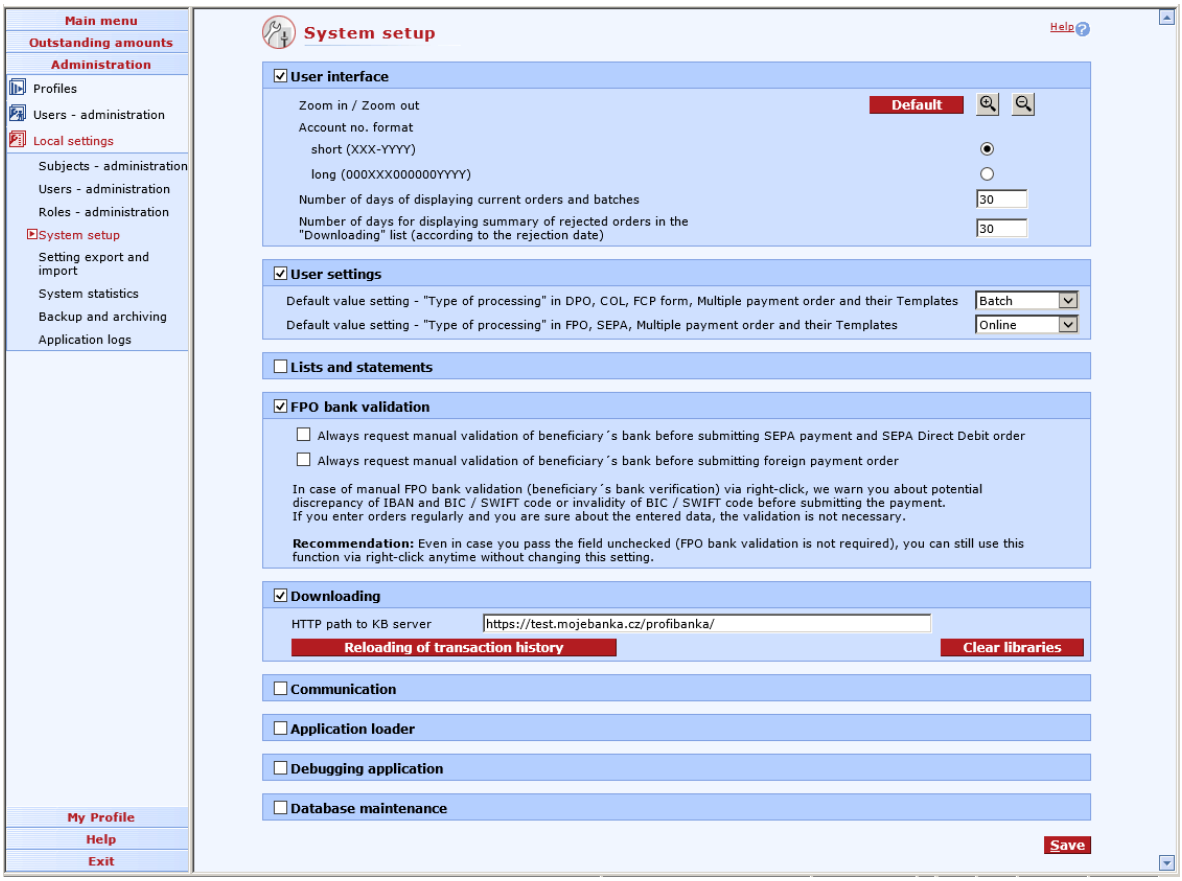
FPO, SEPA and SDD - deletion	X		X		X		
FPO, SEPA and SDD - sending	X		X		X		
FPO, SEPA and SDD - sending for authorization	X		X		X		
FPO, SEPA and SDD - authorization	X		X		X		
FPO, SEPA and SDD for authorization - change	X		X		X		
FPO, SEPA and SDD - change in waiting	X		X		X		
FPO, SEPA and SDD for authorization - deletion	X		X		X		
FPO, SEPA and SDD - deletion in waiting	X		X		X		
ONLINE	X		X	X	X	X	X
Batch	X		X	X		X	X
Change Online/Batch	X		X	X		X	X
Order templates	X		X	X	X		
FPO bank validation	X		X		X		
Batches							
Batches	X		X	X	X	X	X
Batches - new	X		X	X		X	
Batches - change	X		X	X		X	
Batches - deletion	X		X	X		X	
Batches - sending	X		X	X		X	X
Batches - sending for authorization	X		X	X		X	X
Batches - authorization	X		X	X		X	X

Batches for authorization - deletion	X		X	X		X	
Batches - deletion in waiting	X		X	X		X	
Batches - templates	X		X	X		X	
Import	X		X	X	X	X	X
Standing orders							
SO	X		X	X			
SO - new	X		X	X			
SO - change	X		X	X			
SO - deletion	X		X	X			
SO - sending	X		X	X			
SO - sending for authorization	X		X	X			
SO - authorization	X		X	X			
SO for authorization - change	X		X	X			
SO for authorization - deletion	X		X	X			
SO active - change	X		X	X			
SO active - cancellation	X		X	X			
Export of accounting data							
Export day by day	X		X	X	X		X
Export to one file	X		X	X	X		X
Repeat export	X		X				X
Data export	X		X	X	X		X
Export of payment orders	X		X	X	X	X	X
Statements							

Statement settings	X		X	X	X	X	X
Available statements	X		X	X	X	X	X
Request for archived statements	X		X	X	X	X	X
PC acceptors statements	X		X	X	X	X	X
Statements of transactions							
Daily statement	X		X	X	X	X	X
Weekly statement	X		X	X	X	X	X
Monthly statement	X		X	X	X	X	X
Quarterly statement	X		X	X	X	X	X
Custom statement	X		X	X	X	X	X
Payment cards							
List of cards	X		X	X	X	X	

System setup

Use this menu to customize the application to your needs. Adjustments made in this window will apply for some lists and windows within the application.



Description of the window:

Zoom in/Zoom out – Set the size of the application content view (from 60% to 300% of the standard view).

Account no. format short (xxx-yyyy) - check to display only valid digits. The first part of the number is separated from the second by a hyphen.

Account no. format long (000xxx000000yyyy) - check to display full number format - 16 digits. Zeros are added from the left to the first part to get 6 digits and to the other part to get 10 digits.

Open form for multiple PO entering - the standard form for multiple entering of POs in the Create orders list.

Number of days of displaying current orders and batches - this will affect number of payment orders and batches displayed in List of orders/List of batches (for the Current orders/Current batches view). In the list of orders, all orders (no restrictions) from the Create orders list and all orders for the last XX days (according to due dates) from all other lists will be displayed. Similarly, in the list of batches, all batches from the Create batches list and all batches for the last XX days (according to dates of the last change) from other lists of batches will be displayed.

Number of days for displaying summary of rejected payments in the "Downloading" list (according to the rejection date) – this item affects the number of displayed payment orders in the summary of Rejected payments displayed on the Latest information screen. This is only the list of Rejected payments, not the list of Orders with no reply on the Latest information screen.

User settings: Default value setting - "Type of processing" - Default value for New Payments and Templates.

Automatic number of records on page - use this option to set the number of rows according to the display resolution so that it is not necessary to scroll down through the page (unless column breaks are used).

Max. number of list items on one page - set the number of rows displayed on the screen here. If there are more rows than the screen can show, a vertical scroll bar will be added. The field is available unless the Automatic number of records on page option is checked.

Print lists vertically - use this option to print lists including columns displayed “out of the page width” that would print out if printed in a standard way. If this option is used, complete first (visible) columns of all items will be printed first and only then the columns located to the right of the first columns will be printed. Again, a “stripe” of complete further item columns will be printed out, followed by other ones, if needed. Printing will thus be carried out in imaginary vertical stripes.

Print lists horizontally - use this option to print lists including columns displayed “out of the page width” that would print out if printed in a standard way. If this option is used, all columns for items displayed on a single page will be printed out first. Then all columns for further items located lower on the page will be printed etc. Printing will thus be carried out in imaginary horizontal streaks.

Print page margins - use this option to set page margins for printing.

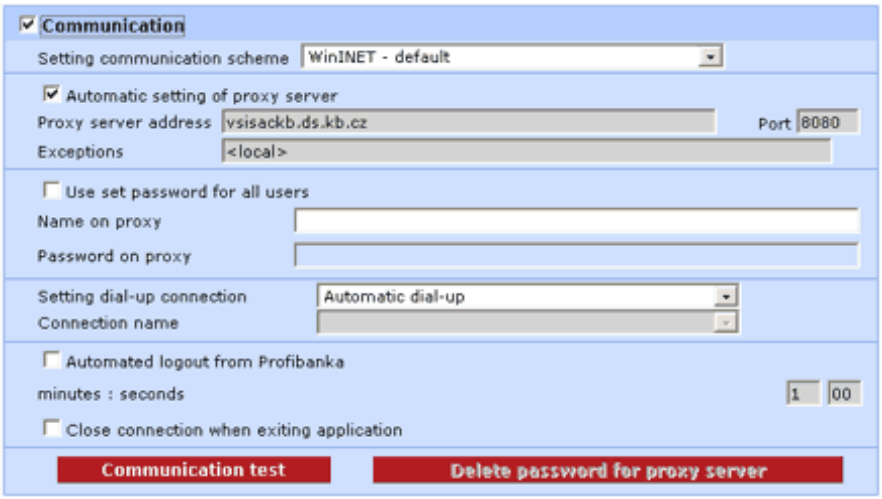
Printing application Word Viewer - printing will be handled by the application supplied on the Profibanka installation CD. Print files will be in RTF format that can be viewed and modified in other applications.

Printing application Default viewers - a Windows default RTF viewer will be used for printing. If no default viewer is set, Windows will display a message offering to do so. Word, Word Viewer or another required application can be selected in the list. In System setup, you can also select Word Viewer application included on the installation CD.

HTTP path to the KB server - the WWW address of the AS. Change this address only when prompted in the News page. Otherwise, it can be changed by KB without any action of the user.

Clear transaction history - press to delete transaction history for the last 31 days. You can download this transaction history again later. Under certain conditions, deleting transaction history may cause irreversible changes to Profibanka database.

Clear libraries - used for deleting libraries downloaded from the AS. They will be downloaded again automatically at the next login.



Setting communication scheme - setting of the used technology of the communication component.

Automatic setting of proxy server - setting of the transfer of proxy settings from Internet Explorer settings

Proxy server address - manual setting of the path to the proxy server

Port - setting of the port of the proxy server used for communication

Exceptions - exceptions for communication via the proxy. A list of exceptions for direct communication outside the proxy.

Use set password for all users - setting for sharing the password for the proxy for all users of PCB

Name on proxy - login name used for authorization on the proxy server

Password on proxy - login password used for authorization on the proxy server. The password is saved encrypted; it cannot be transferred in backups or displayed.

Setting dial-up connection - the mode of modem connection

Connection name - the name of the dial-up connection for "forced" dial-up connection

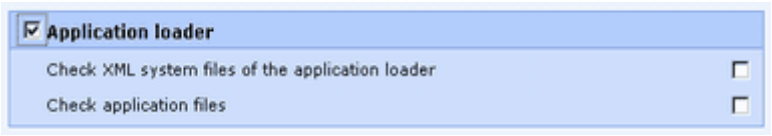
Automated logoff from Profibanka - used to adjust the time for the dial-up connection to be closed.

Minutes:seconds - minimum 1 min, maximum 60 minutes. Not applicable for functions requiring online connection.

Close connection when exiting application - forced termination of modem connection when closing the Profibanka application.

Communication test - press to test communication: user logged out from the server for testing connection.

Delete password for proxy server - use this option to delete saved password for proxy server.



Check XML system files of the application loader - XML files will be checked against the internal XDR scheme when checking application files and reading associated archives.

Check application files - all **Profibanka** application files will be checked against the "checkver.xml" XML file. A validation error can only occur after applying the so-called "executable patch" that is applied manually upon the recommendation of the application support or the call centre.

Log flow of program - check to log program run into an auxiliary file (off by default).

Communication log - check to log progress of connection to the bank into an aux. file.

After how many days to delete log - set this to keep auxiliary files to a reasonable size.

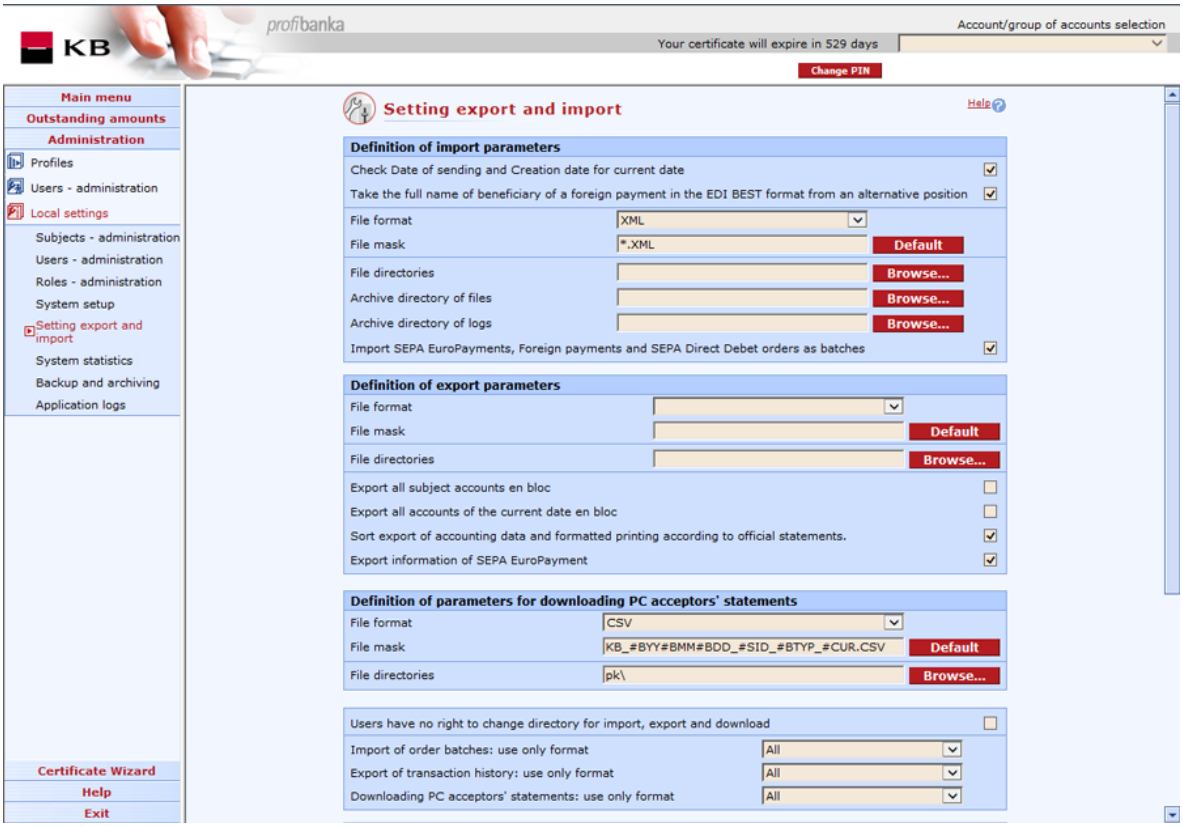
After how many days to re-index database - set the period of data optimising here.

Reindex now - press to optimise data immediately if you face problems with speed of the local component of **Profibanka**.

Save - press to save all entered changes.

Setting export and import

Use this function to set paths to import and export data.



Description of the window:

Definition of import parameters:

Check Date of sending and Creation date for current date - it is possible to choose whether the 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.

Take the full name of the beneficiary of a foreign payment in EDI BEST format from an alternative position – select whether you want to import the beneficiary's name in the maximum length (Foreign payment data record, ser. no. 20b).

File format - a list of all available standard import formats.

File mask - affects multiple selection of files in the directory, the name of archived file and archived log file. In masks, you can use wildcard characters used in Windows OS and any other characters, with the exception of characters not permitted for file names in Windows OS or variables. By variables we mean text strings (regardless of the letter case - i.e. “a” is the same as “A”) initiated with the “#” symbol. When importing, files are filtered by the mask (the part before the extension) only if the format is locked. They are always filtered by the extension.

Permitted strings:

#D, #DD – current day without zero and with zero

#M, #MM – current month without zero and with zero

#YY, #YYYY – current year, two-digits and four-digits

#HHNNSS - current time

#HHNNSS - current time

#DATE – current date in general format as set in regional settings

File directories - relative (relates to the installation directory of the application) or absolute paths to imported files.
Archive directory of files - relative (relates to the installation directory of the application) or absolute paths to the directory storing imported files.
Archive directory of logs - relative (relates to the installation directory of the application) or absolute paths to the directory storing files with information on results of import; the file name shall match the #name_#YYYY#MM#HH_#HHNNSS.rec mask.
Import SEPA payments and Foreign payments as batches – Select the mode of importing of SEPA payments and Foreign payments and SEPA Direct Debit orders to the local application (as batches - imported to the Create batches summary, or as individual domestic orders - imported to the Create orders summary).

Definition of export parameters:

File format - a list of all available standard export formats.

File mask - affects names of exported files, the name of the archived file and archived log file.

Permitted strings (in addition to the strings for import):

#BD, #BDD – the day of processing in the internal bank system, without and with zero

#BM, #BMM – the month of processing in the internal bank system, without and with zero

#SID - Subject 9(10) initial zeroes should be specified

File directories - relative (relates to the installation directory of the application) or absolute paths to the directory to store exported files.
Export all subject accounts en block - check to export all non-exported data at the same time.
Export all accounts of the current date en block - check to export all non-exported data of a day at the same time.
Sort export of accounting data and formatted printing according to official statements - use the option to sort data according to print statements.

Definition of parameters for downloading PC acceptors' statements:

File format - a list of all available standard formats for downloading statements (KB Cards 1250, KB Cards 852 or PDF).

File mask - affects names of downloaded files.

Permitted strings:

#BYY#BMM#BDD – Creation date (not the current generation but the original generation)

#SID - Subject 9(10) initial zeroes should be specified

#BTYP - TYP (DS – daily statement, WS – weekly statement, FS – fortnightly statement, MS – monthly statement, MSU – monthly summary) for additional (ADS – additional daily statement, AWS – additional weekly statement, AFS – additional fortnightly statement, AMS – additional monthly statement, AMSU – additional monthly summary)

#BMERID – Partner's number X(10); initial zeroes or spaces should not be specified (only for PDF)

#BTYP - TYP (DS – daily statement, WS – weekly statement, FS – fortnightly statement, MS – monthly statement, MSU – monthly summary) for additional (ADS – additional daily statement, AWS – additional weekly statement, AFS – additional fortnightly statement, AMS – additional monthly statement, AMSU – additional monthly summary)

#BPORC – Statement serial number 9(5); initial zeroes should not be specified (only for PDF)

File directories - relative (relates to the installation directory of the application) or absolute paths to the directory to store exported files.

Users have no right to change directory for import and export - check to disable importing and exporting data from/to directories other than preset ones.
Import of order batches: use only format - no other format may be used when a specific format is selected.
Export of transaction history: use only format - no other format may be used when a specific format is selected.
Downloading PC acceptors' statements: use only format - no other format may be used when a specific format is selected.

Non-accounting information

Display non-accounting information from credit accounts - use this option to display non-accounting data of credit accounts

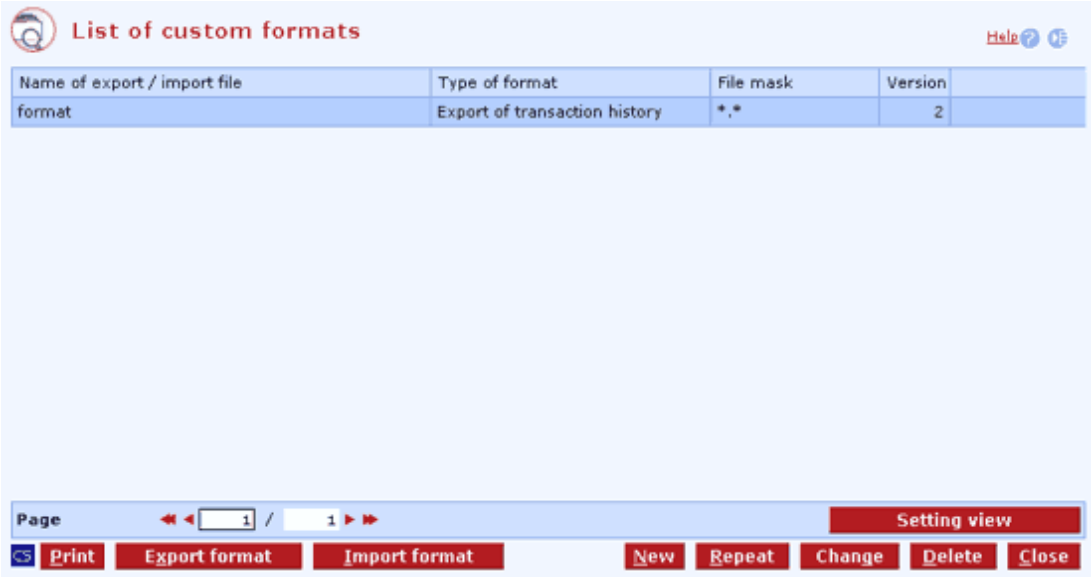
Export non-accounting information from credit accounts - use this option to export non-accounting data of credit accounts

Defining parameters to export created payment orders:
File directories - a location to save exported files to and import orders from.
Identification of workstation - a unique payment identifier for exporting and importing data between workstations.
Divide imported batches according to file names too - batches of different names will not be united into a single one.

User formats for data import / export:
Display - press to display a list of custom formats.

List of custom formats

This list contains the list of custom formats - formats created by the user. Users can create, edit and cancel their own formats:
custom format for exporting transaction history
custom format for exporting balance history
custom format for importing order batches



Description of the window:

New - press to open the wizard for creating custom formats.

Repeat - press to create a copy of the selected custom format.

Change - press to change the selected custom format.

Delete - press to delete selected custom formats.

Close - press to close the list of custom formats.

Export format - press to export the selected format to a file. The file can be imported to another station or, if problems occur, sent to KB technical support.

Import format - press to import a custom format created on another station.

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

Setting view - enables setting individual columns, rows etc.

Format definition wizard

The user interface is represented by a wizard that guides the user step by step through all stages of defining a new data format for export/import. See the following text for details of individual steps.

Wizard description

The interface is represented by a wizard consisting of two screens (steps). The first screen contains the name of the wizard, fields for format name, format masks etc. The other screen contains fields for actual format definition.

Import of order batches

Description of the window:
Name - the name of the format

Data in file...
... are delimited by delimiters - data may have variable length, items are separated by delimiters (e.g. account**;**contra-account).

... have fixed length - data always have the same length (e.g. aaaaaabbbbbbb)

The first row of the file is a header - the first row need not be data. Other information can be here too. If checked, the first row will not be checked.

Substitute extended characters - use this option to specify whether diacritical marks should be changed to characters with no accents during exporting or importing. For custom formats of batch importing, this cannot be changed.

File mask - use this option to specify the predefined name of a data file, including the file extension during exporting or importing.

Advanced - use this option to specify whether the standard or advanced wizard is to be used.

Number of attributes (applicable for the advanced wizard only) - the number of items that the format consists of.

Next - press to move to the next wizard page

Cancel - press to leave the format definition window without saving it

Description of the window:

Attribute name - the name of the item

Field name in DB - the name of the item in the database

Length of field - the maximum length of the field in the database

Pos. (if … are delimited by delimiters is selected) - use this item to specify the position in a line in the data file

From (if … have fixed length is selected) - the position at which the field starts (the number of characters from the beginning of the line to the beginning of the field, inclusive)

To (if … have fixed length is selected) - the position at which the field ends (the number of characters from the beginning of the line to the end of the field, inclusive)

Data type - set the type of data (e.g. date)

Format - set details of data type

Back - press to move to the first wizard screen.

Finish - press to save the new format as entered in the wizard

Cancel - leave the window without saving changes

Data types and formats

General - printing is not defined for this type; it can be used for text items

Date - pre-defined date masks for various delimiters, sequence of days, months and years

Number - pre-defined number items with different delimiters of thousands, decimal or the haler amount delimiters #####00.

Account number - the 6-10 format. Only the long account number format can be loaded - 6 characters for the first section and 10 characters for the second section - without any delimiters.

ISO code - the format for the account currency attribute

Type of order - use this option to distinguish whether a payment (value of 0 or P) or collection (value of 1 or C) will be applied.

Export of transaction history and Export of balances)

Definition of export formats is identical with the format definition for importing order batches.

Advanced format - detailed definition of data in the file

If basic definitions of export/import formats are not sufficient for the user, he/she may define advanced data formats. The procedure is nearly the same for all types of format (Import of order batches, Export of transaction history and Export of balances). The wizard consists of four screens (steps). The **Advanced option must be selected in the first step** to use the advanced format. The **Number of attributes** field on the first screen is an important one. The number of items displayed on the other wizard screen depends on what you enter into this field.

Import of order batches - the second screen

The user will define positions for individual attributes.

Description of the window:

Attribute - designation of attributes specified by the system (the number of attributes set in the previous step is displayed)

Pos. (if … are delimited by delimiters is selected) - use this item to specify the position in a line in the data file

From (if … have fixed length is selected) - the position at which the field starts (the number of characters from the beginning of the line to the beginning of the field, inclusive)

To (if … have fixed length is selected) - the position at which the field ends (the number of characters from the beginning of the line to the end of the field, inclusive)

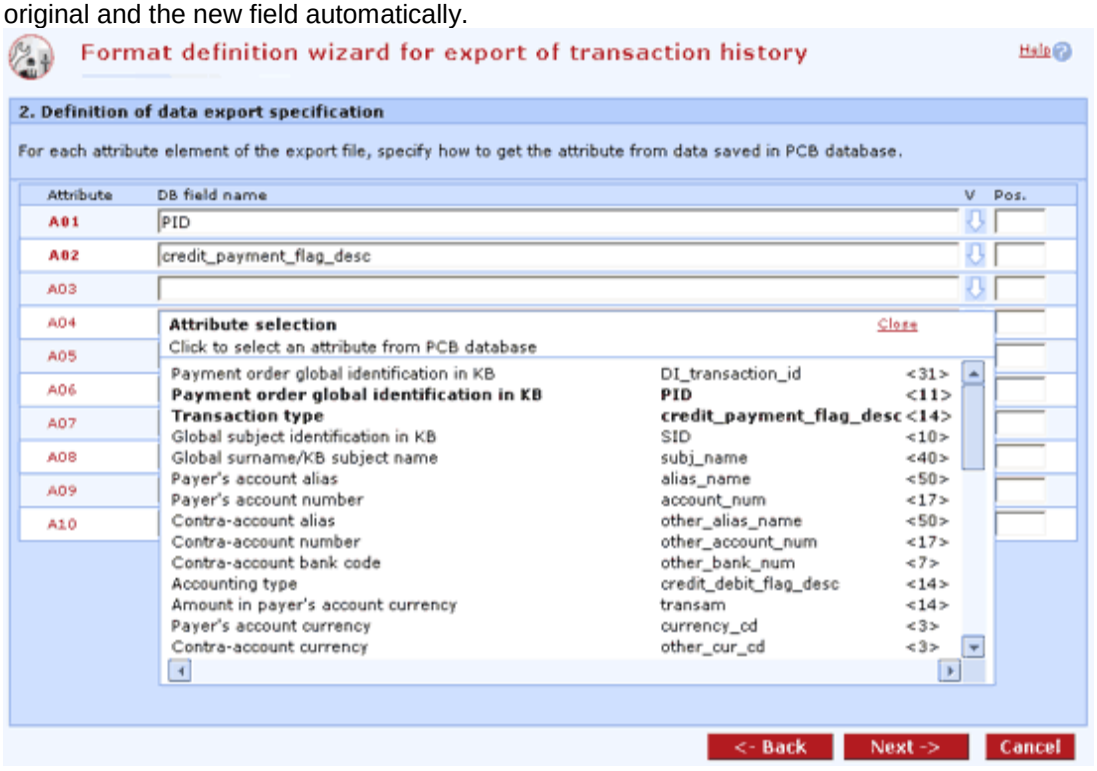
Back - press to move to the previous wizard page.

Next - the next step in the wizard.

Cancel - leave the window without saving changes

Export formats - the second screen

Apart from the position, the user shall define specific fields from the database for each attribute. Multiple fields can be defined for a single attribute. This action is performed by clicking on the arrow for selection of a new field. The field is not empty; the "+" symbol will be inserted between the original and the new field automatically.



Description of the window:

Field name in DB - the name of the item in the database

V - use this control to display the list of items in the database.

For more information, see Import of order batches - the second screen

Importing order batches and export formats - the third screen
In this screen, users can assign specific attributes defined in the previous step to specific fields in the database (applicable to importing order batches only) and detail the format for each data type.

Description of the window:

Attribute name - the name of the item

Field name in DB - the name of the item in the database

Attribute - designation of attributes specified by the system. Number of attributes set in the previous step is displayed. (Applicable for definition of the format for importing order batches only.)

V - press to display the list of attributes. (Applicable for definition of the format for importing order batches only.)

Data type - set the type of data (e.g. date)

Format - set details of data type

Back - press to move to the previous wizard page.

Next - the next step in the wizard.

Cancel - leave the window without saving changes

Final scripts - the fourth screen

The user can view the script (**Profibanka** procedure definition) controlling the exporting or importing of data in the format defined by the user.

Description of the window:

Modify script - final scripts are displayed in view mode. If you want to change them, click the “Modify script” button. After doing so, a dialog will appear announcing that after completion of this action, the wizard can no longer be used to modify this format; you can only modify it as a script. The script will be available for modifications upon confirmation.

Finish - press this button to save final scripts in the database and to define the new type of export/import data file in the PCB application.

Back - press to move to the previous wizard page.

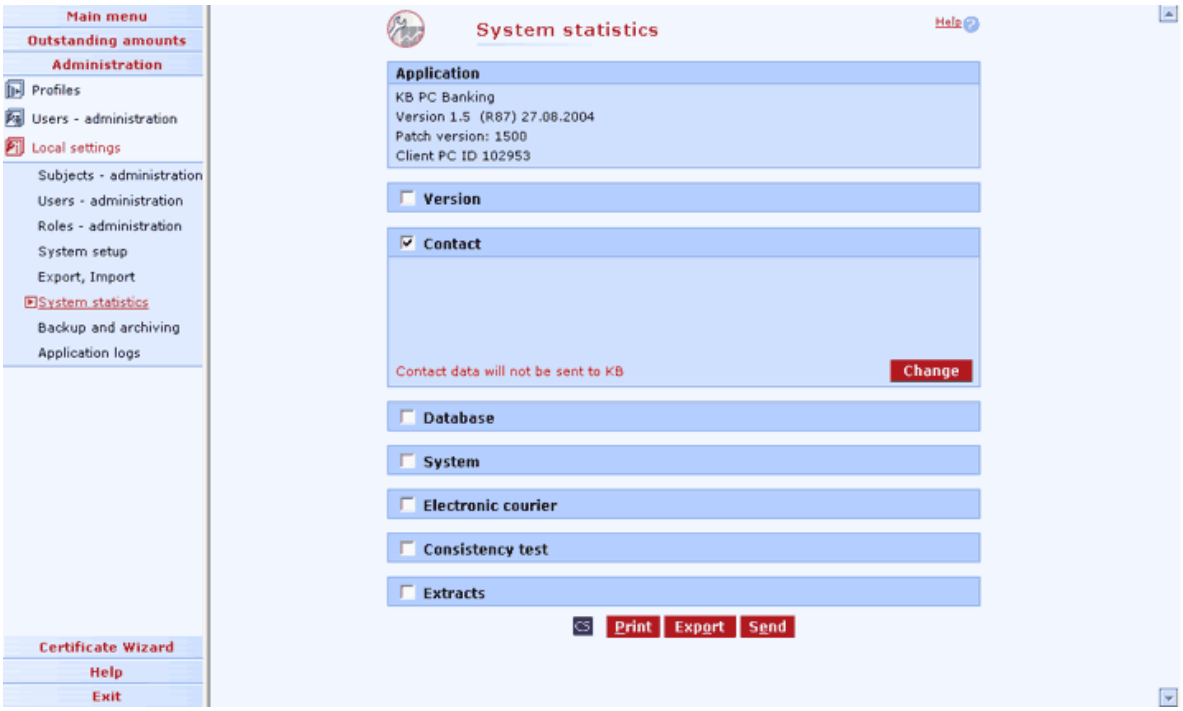
Cancel - press to leave the format definition window without saving it.

System statistics

This function displays available information on the application status and configuration of environment. This information mainly helps the administrator of the application to decide of reducing the size of the database and using the free space on the hard drive, and to solve unidentifiable problems with the application.

Apart from displaying the actual statistics, if free space decreased and is reaching the safe limit (defined as a multiple of the database size), a recommendation to allocate more space or cut history will appear.

Another part of the system statistics contains mechanisms for checking consistency of the application and, as the case may be, for sending necessary data to KB's support technicians.



Description of the window:

The following information on the application and system is displayed:

Application / version:

information on the application version

information on the upgrade version

workstation identification number

Contact: used for KB application support, for structured communication when solving application technical issues. Filling this field is not compulsory.

Database:

information on the database version

information on the database size

information on free space on the hard drive

information on number of records in the database classified by type of record

System:

information on the OS used

information on used viewer

information on the CryptoPlus application version

Electronic courier:

Information on the installed version of supporting libraries for the Electronic courier application. Electronic courier is an application used for sending extracts of data from the Profibanka application to KB application support.

Consistency test:

Press Run test to test application consistency and display test results (information is helpful especially to KB's support technicians).

Extracts:

Use this function to generate data according to set parameters to another database. This database is then zipped and sent using secured communication. All sent data must be signed with the user's certificate. Every sending of extracts can be executed only after entering a number of the request available from support technicians. Support technicians define what data shall be extracted. Consistency test will be executed before generating extracts.

Description of the window - Extracts:

CS/EN - the toggle switch for changing the language for printouts and the report export.

Print - printing of the current list in the language set by the toggle switch.

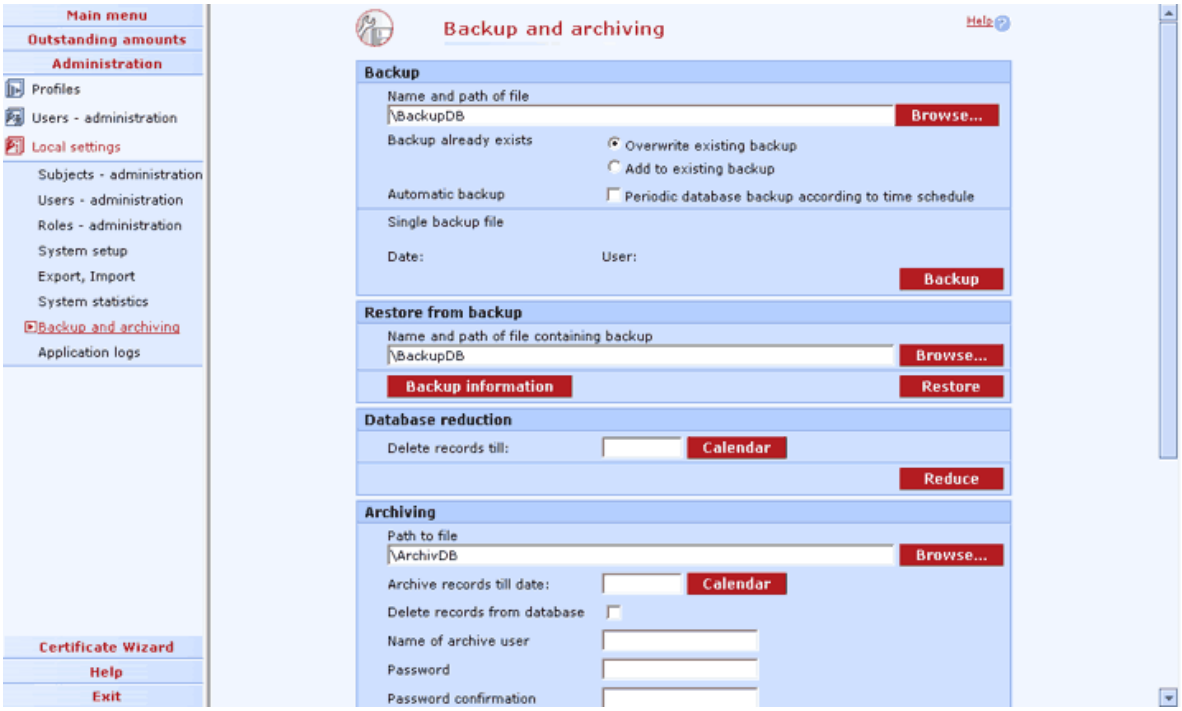
Export - exporting the current list (CSV). The dialog to select a file name in the language set by the toggle switch will appear.

Send - press to create a new e-mail message in the mailer application. At the same time, necessary data, including the recipient's address will be pre-filled in this message.

Backup and archiving

Backup and archiving concerns only the local station database. By backup we mean regular data backup into a backup file in case of system breakdown or for restoring a state present before an unintentional intervention in the database. By archiving we mean moving data into another (archiving) database. This database can then be linked to the application for offline operation. You can delete old records in the database to reduce its size if you want to increase performance when creating archive file. Archived data can only be viewed separately. It is also not possible to join more archiving files into a single one.

Setting automatic backup



Backup - description of the window:

Name and path of file - specify the backup file name and its location here.

Browse - press to look up the location of the backup file without having to enter it manually.

Overwrite existing backup - check to specify the procedure of backing up when you enter an already existing file name. In this case, the new backup file will overwrite the old one.

Add to existing backup - new data will be added to the old backup.

Periodic database backup according to time schedule - check this box to perform backups automatically as set in Automatic backup parameters, without user intervention.

Days - check to use days as units for making backup.

Weekly - check to use weeks as units for making backup.

Monthly - check to use months as units for making backup.

Every - specify the period of backup. In case you choose another unit than days, this parameter will match the unit.

Setting backup time - specify the required time of backup.

Restore from backup - description of the window

Setup of backup time - specify the required time of backup

Name and path of file containing backup - specify the backup file name and its location here.

Browse - press to look up the location of the backup file without having to enter it manually.

Backup information - press to display information on the selected backup.

Restore - press to restore data from the backup file. Only data from the backup file will be in the application. New data must be downloaded. Therefore, it is necessary to backup data at least once a month.

Delete records till - data with this calendar date and older will be deleted from the application.

Calendar - press to choose the date using the mouse.

Reduce - press to perform actual deletion of data. Only data matching the date restriction (inclusive) and the condition that it is no longer operated (booked, rejected, cancelled data etc.) will be deleted.

Archiving - description of the window

File path - specify the archiving file name and its location here.

Archive records till date - data with this date and newer will be archived in the file.

Browse - press to look up the location of the archiving file without having to enter it manually.

Calendar - press to choose the date using the mouse.

Delete records from database - check the box to delete archived data from the database after archiving is complete.

Name of archive user - a user name under which it is possible to work with created archive.

Password - user's password.

Password confirmation - confirm the password to check for misprints.

Archive - press to start archiving. Unlike from backup, you cannot restore data from the archive file. No active operations are allowed in archive file. It is for viewing data only.

Archive connection - description of the window

File path - specify the archiving file name and its location here.

Browse - press to look up the location of the archiving file without having to enter it manually.

Name of archive user - a user name entered during data archiving.

Archive information - press to display information on the selected archive file.

Connect - press to connect archive file.

Archive disconnection - description of the window

Archive name - select connected archive files here. Use combo box to make selection.

Disconnect - press to disconnect the selected archive.

Upgrade archives to the current version of application - description of the window

Use this function for single conversion of older archives to the current version of Profibanka.

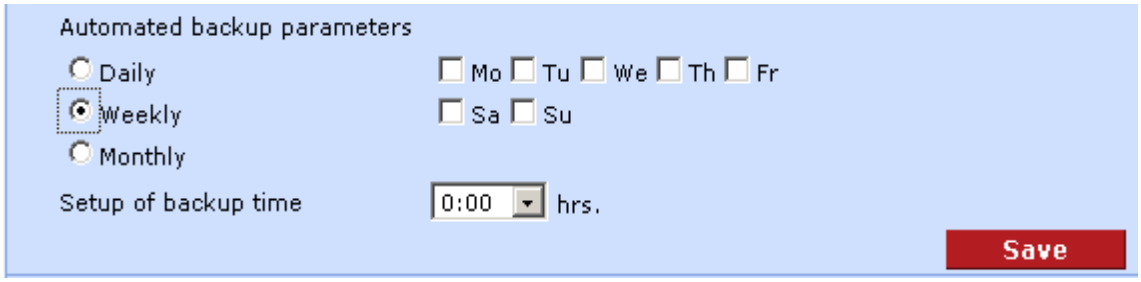
Download – Use this option to upgrade all archives to the current version of Profibanka in the selected directory.

Path to the directory with archives (local directory only) - Use this option to set path to archives to be upgraded.

Browse - press to look up the location of the archiving file without having to enter it manually.

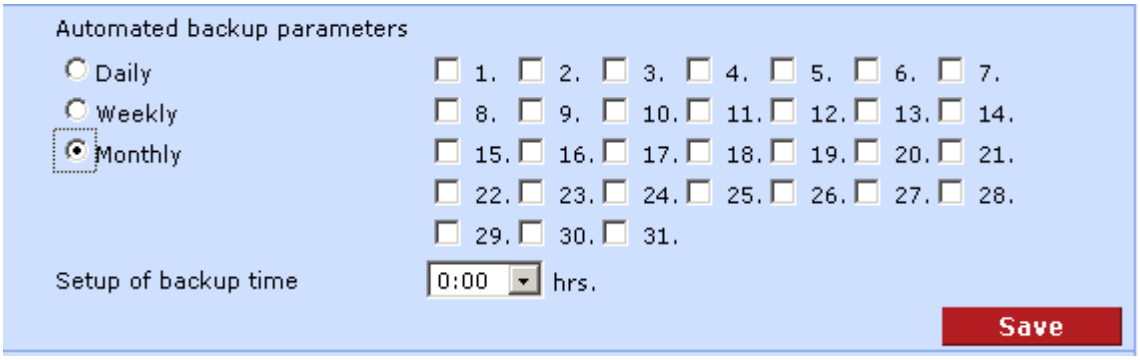
Import of transaction history - description of the window

Import - press to load data of external sources (history data) to the local database of the application.



Description of the window:

Mark boxes - check boxes of days you want to backup data on



Description of the window:

Mark boxes - check boxes of days you want to automatically backup data on.

Application logs

When working with the application, all application run errors and important user's operational events and function actions are recorded. All application activities can be recorded as an option.

System log

Application errors and operational events important from the system viewpoint are recorded.

If the bank provides application support, this helps analyse possible causes of technical problems.

User log

User's important function actions are recorded.

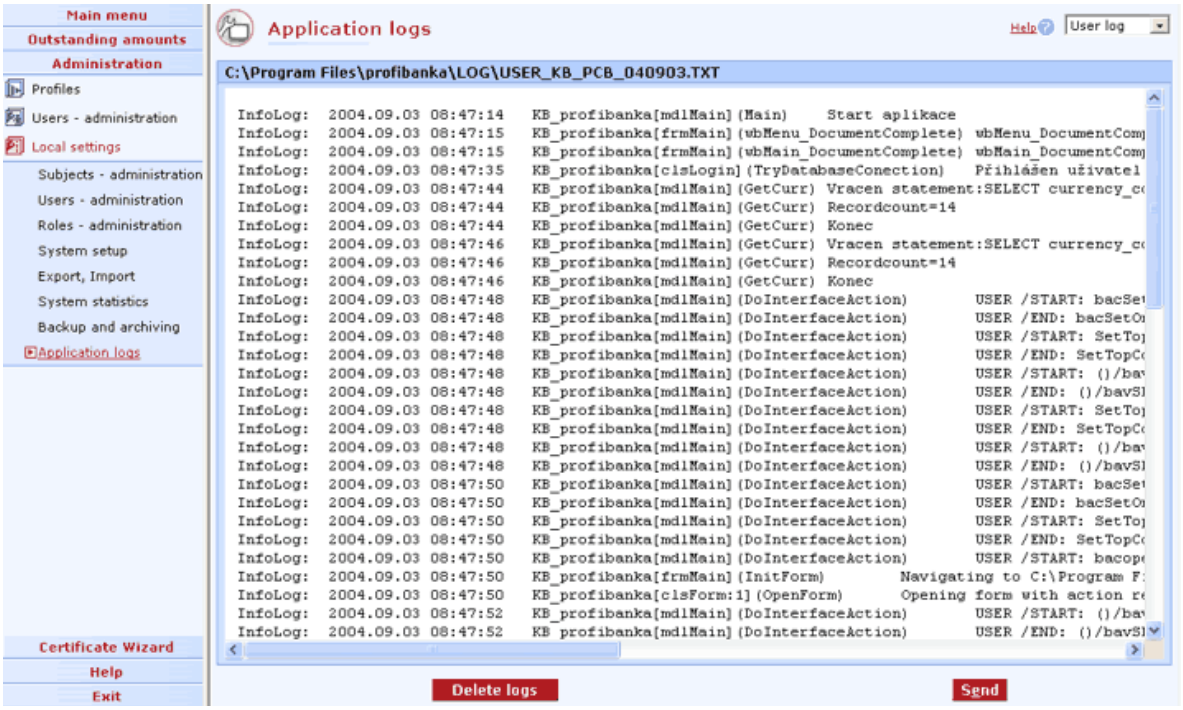
It allows HelpDesk to analyse actual actions of the user in case he/she needs help and advice for working with the application

Debugging log

This log is used for tuning and debugging.

All application operations are recorded here.

It is disabled by default. You can activate it by creating the "DEBUGON" file in the application directory. The file has no extension!



Description of the window:

Select list - the list of available logs

Delete logs - press to delete logs from your hard drive.

Send - in case you use Outlook as your mail agent, press this button to create a letter to be sent to KB. You can add your own information to the letter (or cancel it).

My Profile

Use this option to open a separate Internet browser window with the My Profile link.

Help

You can open Help either from the menu (menu item - Help) or via a context-sensitive menu (press the help icon on specific locations of the application).

The help consists of the list of contents (the main page accessible from the menu) and its individual items. The items are divided into separate pages so that these can be called up via context from the application environment. The application contains a procedure to display help in the context of the current help call (pressing the help icon).

Physically, help will be stored in a single compiled file (CHM format).

Help will always be displayed in a separate window (the HTML Help application). The environment of the help browser is a part of the operating system of the computer. This means the language version of the environment will be identical to Windows language version (the actual help will be in the language of the application).

Standard procedures for upgrading the application will apply for updating help (minor upgrade).

Exit

Use this option to terminate the application and logoff.

In case other persons can access your computer, it is necessary you do not leave your chip card within reach of such persons after finishing your work**!!!**

Logs of activities

The application writes to several logs during operation.

Application log

One application log exists for each start of the application from the command line
Parameters with which the application was started are recorded here
Results of logging into the application and to the application server are recorded here
Import results are recorded here
Communication returns and results of individual batch processing are recorded here
It also keeps all errors causing termination of the automatic operation of the application.

Application log structure

Item definitions:

Columns	Description
Log type	Type of applog log: error
Date and time	Event date and time: DDMMYY HH:MM:SS
Type of event	Type of recorded event, e.g. Err051, communication etc.
Description	Description of the event

Application log examples

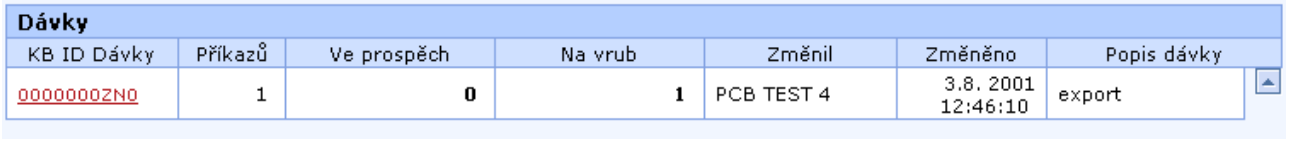
Example: Import results

Log type	Date and time	Type of event	Description
Applog:	12.10.2001 14:10	Import	Import completed successfully/with restrictions/not completed

Example: Authorization

Log type	Date and time	Type of event	Description
Applog:	12.10.2001 14:10	Authorization	KBID: 000ZNO;1;0;1;PCB;3.8.2001 12:34:10;export

Appropriate image in the **Profibanka** application



Dávky

KB ID Dávky	Příkazů	Ve prospěch	Na vrub	Změnil	Změněno	Popis dávky
0000000ZNO	1	0	1	PCB TEST 4	3.8. 2001 12:46:10	export

Example: Communication results

Log type	Date and time	Type of event	Description
Applog:	12.10.2001 14:10	Communicatio n	KBID: 000ZNO;accepted for authorization

System log

Operational events important from the system viewpoint are recorded.
If the bank provides application support, this helps analyse possible causes of technical problems.

User log

- User's important function actions are recorded.
- It allows HelpDesk to analyse actual actions of the user in case he/she needs help and advice for working with the application

Debugging log

- This log is used for tuning and debugging.
- All application operations are recorded here.
- It is disabled by default.

Terminating the application run

After completing an action or if an error occurs, a message will appear before terminating the application. It provides the following information:
The action completed successfully plus OK button
The action failed plus OK button plus button (function) for displaying the application log

Informing on the application runtime

If the application processes an order entered from a batch, states of import, export and communication are displayed just as in **Profibanka**. This means a dialog with a progress bar.

Used terms

Application server
is a bank computer ensuring safe connection of clients and transfer of data from/to the bank, communication with the bank central system and transfer of data from/to the bank system, recording of history and archiving data. Registration of subjects and global users is stored here too.

Authorization
compares pre-set user and subject limits with amounts of payment orders sent. It is a process of verifying users' access rights to execute specific operations. For example, sufficient limits of the client for sending a payment order from a specific account is checked.

Profibanka, along with **Mojebanka** products, provide an authorized user with the option to authorize payments (from the Orders for authorization list) from any place with an Internet connection.
There are 3 types of authorization:

standard authorization - (S authorizer) each user authorizes individually up to the amount of his/her limit.

multiple authorization (group A authorizer) - each user authorizes individually up to the amount of his/her limit. If a payment exceeds the user limit, it is possible to authorize the order with the required number of signatures of other group A authorizers (e.g. partners dealing together).

multiple multilevel authorization (group A + B authorizer) - each user authorizes individually up to the amount of his/her limit. If a payment exceeds the user limit, it is possible to authorize the order with the required number of signatures of other group A authorizers and at least one group B authorizer (e.g. accountant + financial manager)

Certificate
- electronic data confirming that a specific subject (a citizen, a company) is the holder of a specific encryption key. Along with identification data on the holder (first name, surname, company name etc.), his/her public key is also a part of the certificate. The bank certification authority issues certificates. It is an irreversible process.
The **certificate revocation** will ultimately cancel the validity of a certificate and it will not be possible to use it anymore. Suspending the certificate validity will temporarily make it invalid. It is possible to cancel suspension - then the certificate can be used again. During the time of suspension the certificate is invalid and the bank will not provide the client with services implied in the "Contract of providing and using personal certificate". Suspension of certificate can only be cancelled personally at your bank branch.

Combo box
is a bar containing items to choose from.

Daily subject limit
Maximum total amount of funds that can be transferred from accounts of a specific subject to accounts of another subject within the framework of an accounting day. It represents the daily limit for both **Profibanka** and **Mojebanka**.
The limit is defined in CZK (Czech crowns) at the bank branch where the contract was concluded. A statutory representative for a legal entity, otherwise a natural person representing the account holder, can set the limit. The limit size can only be changed at the branch that concluded the Contract of using direct banking services.
For payments in foreign currency, the limit is decreased by KB middle conversion rate.
In case of exceeding the limit, the order will be rejected from processing.
Daily limits apply to banking days, not to calendar days.
Note: The limit will not be reduced even in case of investments in an own subject account, in IKS KB open investment funds.

Daily user limit

User limits are set for individual accounts (of a subject), which a global user can access via the **Profibanka** (or **Mojebanka**) application. A user limit restricts the maximum sum amount of payment orders in a day that can be debited from the appropriate account. The limit is defined at the bank branch by the company statutory representative or the subject owner that has assigned powers.

For payments in foreign currency, the limit is decreased by KB middle conversion rate.

The owner can change limits directly in the **Profibanka** or **Mojebanka** applications, if he/she meets the specified conditions.

Daily limits apply to banking days, not to calendar days.

Note: The limit will not be reduced even in case of investments in an own subject account, in IKS KB open investment funds.

Global user - a user with defined access to data of a subject (accounts, limits) at the level of the bank. The global user holds a certificate issued by the bank that authorizes him/her to carry out active operations with the accounts up to his/her limit (or the limit of the subject) and to retrieve information on accounts he/she has rights to.

In case an account holder or a member of a statutory body is authorized for "Administration of accounts and limits of empowered persons" in the contract and at the same time he/she is a user, he/she can use the application to change settings of access rights to accounts and daily limits of empowered persons. In addition, he/she is authorized to assign newly opened accounts of the subject to empowered persons and to set daily limits for these accounts.

Context (context-sensitive) Menu

is the menu you can open in the **Profibanka** application by right mouse button click. Some operations within **Profibanka** can only be executed from this menu.

KB batch ID

is a batch identifier assigned to the batch by Komerční banka.

KB order ID

is an identifier assigned to the order by Komerční banka. The identifier is assigned only at the moment the order is transferred to the bank server.

KB transaction ID

is a transaction identifier assigned to the order by the KB accounting system after processing of the order.

Local user

is a user with no rights to operate accounts in the to-bank direction. Local users have no certificate; therefore they can neither send orders nor retrieve information on transactions by means of direct query to the bank. A user with administrator´s rights (administrator, superuser) is authorised to set rights for this type of users.

Local users are verified by means of entered password. The number of local users is not restricted.

Limit restoration

Subject and user limits for accounts are daily limits. They are restored approx. at 8:30 pm on banking days, depending on the moment of actual completion of the accounting day within the internal system of Komerční banka.

Saturdays, Sundays and holidays are counted with the subsequent banking day as a single day.

Banking day or Business day

Is a day finished with night processing (booking).

Subject or Client

is a legal entity, natural person (business) or a natural person (non-business) who is a holder of an account.

Type of order

DPO - the abbreviation for payment order in CZK, COL - collection order, FCP - payment order in FC, SEPA – SEPA payment, SDD – SEPA Direct Debit order, FPO – foreign payment order.

Transaction type

See types of orders above.

List of selected fields used in profibanka lists

This list gives a brief explanation of the names of some fields (columns) used in **Profibanka** lists. (The list is in alphabetical order.)

Administration (the List of users view)
This field shows whether the user has administrator's rights.

Current available balance
Shows the immediately available account balance (includes authorized debit, as the case may be). Displayed balances always relate to the last connection to the bank.

Current available balance (MCOD)
Displays the available balance, including the authorized debit or the Overdraft limit, in the account selected in List of accounts or in the upper frame drop-down list upon selecting Lists / Available balance.

Available limit of the account (MCOD)
Unused part of the Overdraft limit displayed in the currency of the respective current account.

Overdraft limit (in the currency of the referential account) (MCOD)
Nominal value of the Overdraft limit stated in the overdraft agreement and displayed in the referential currency.

Overdraft limit (in currency of the respective account) (MCOD)
Nominal value of the Overdraft limit stated in the overdraft agreement recalculated and displayed in the currency of the respective current account.

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.

Authorized by
The name of the user who authorized the order and sent it for processing.

Authorized (for the Order authorization view only)
Date and time of authorization of the order and sending for processing

Current balance
Account balance after the night data processing (does not include authorized debit, as the case may be).

Block (the Users - administration view)
This field shows whether the user on a specific station is blocked.

Amount in <curr>
The amount in the entered currency (converted from the amount in the account currency using the current KB middle rate).

Statement number
Supplied by the KB accounting system. Statements are numbered according to movements of accounts.

Last statement date
The date of the last accounting day when there was a movement of the account.

Due date
The due date of an item, i.e. the date when the balance in the account will be modified.

Clearing date
The actual date of clearing an order in the KB accounting system.

Rejection reason
The field provides the reason why an order or batch was rejected.

CSV format
A text file with separated items and records. It is used for exporting and other operations with transferred data. It can be used for transfer to a spreadsheet or database applications (e.g. MS Excel etc.)

HTML format
This format is suitable for transferring data in a form similar to the form of their display on the application screen. The file can be viewed in an Internet browser.

Global user ID
An identifier of the user. KB assigns the number. (It is specified in the “Contract of using direct banking services”.)

IBAN
International Bank Account Number.
Since 1 July 2003, users of payment system within SEPA Area countries are obliged to use their account number in the IBAN format (International Bank Account Number). KB clients should, for their own good, always require their SEPA Area partners to specify their account numbers in the IBAN format to avoid possible charging NON-STP fees by the foreign bank.

For SEPA payments and for a foreign payment in EUR to countries within the SEPA Area, specifying of the contra-account number in the IBAN format is required.

IBAN may consist of up to 34 digits and capital letters including:
- 2 letters - ISO country code - specified in ISO 3166 (attention! the country code shall be entered in capital letters);
- 2 checking numerals calculated according to modulo 97-10;
- the main account number - up to 30 alphanumeric characters.

Certificate ID
An identifier (serial number) of the Personal signature certificate assigned to the user by KB. (You will find the number in the Contract of providing and using personal certificate.)

Subject ID - a subject identifying number
A unique and non-recurring number of a KB account holder

ID from accounting system
A batch identifier created by the user's accounting system. It is transferred to the application when importing batches.

ISO currency code
The code of an account currency pursuant to international rules.
KB subject name
First name and surname or a company name.

KB account name
A name of account taken from the KB accounting system.

CS
Constant symbol - specifies the purpose of payment.

Exchange rate
KB exchange rate on the day of accounting the order.

Local user ID
A user identifier assigned to him/her within the framework of the station on which the application is installed.

Local batch ID
A batch identifier assigned to the batch by the application.

Local order ID
An order identifier assigned to the order within the framework of the station on which the application is installed.

Local template ID
A template identifier assigned to the template by the application after it has been created.

Name (the Users - administration view)
This field shows the user name. The certificate number is provided for global users. For local users, the logon name for the application is provided.

Additional bank code
National clearing code for distinguishing banks within each country. The Additional bank code must be entered in a specific format. It is used particularly in the following countries (see the table):

Country	Clearing code name	Number of digits	Format / structure
Canada	National Routing Code(s): Transit	9	CC123456789
Germany	German Bankleitzahl	8	BL12345678
Austria	Austrian Bankleitzahl	5	AT12345
Switzerland	Swiss Clearing Code	3-6	SW123-4-5-6
UK	Sort Code	6	SC123456
USA	Fedwire Routing Number	9	FW123456789

If the beneficiary's account number is entered in the IBAN format, the Additional bank code need not be entered in payments to Germany, Austria, Switzerland and UK.

Undrawn amount
Informs of funds available to be drawn.

Sent by
Name of the user who sent an order for processing or to the For authorization list.

Sent
Date and time of sending an order for processing or to the For authorization list.

Online
Defines the mode of payment processing in KB (see Profibanka user guide - General information on orders).

Number of orders (for batch operations only)
Informs of the total number of orders added to a batch.

Batch description
User-defined description of the whole batch.

Contra-account alias
User-defined name of a beneficiary's account defined in Contra-account administration.

Account alias
User-defined name of an account defined in Account administration.

Last status change
Shows the last change of a payment status (e.g. when the payment was processed, sent to the For authorization list etc.)

Available balance (the List of balances menu)
Shows the available account balance (includes authorized debit, as the case may be) for the last banking day. This is not displayed for an account added to a multi-currency overdraft (MCOD).

Required due date
A due date to be entered by the user when creating a payment/collection order.

Original amount
The amount entered by a payer.

Original currency
ISO code of the currency of an amount entered by a payer.

Payer's SS
Payer's specific symbol (optional)

Order status
Defines the current stage of order/batch processing.

Subject status
An identifier defining whether the subject has been activated by downloading library files (A status). A subject established by the administrator for which library files have not been downloaded would show N status.

Account type
Numerical information depending on the type of account.

V - select field
This field is represented by a checkbox to specify sending the item to the bank, activating the item or deleting it, etc.

Payer's VS
Payer's variable symbol (mandatory information in orders)

Changed (List of orders)
Date and time of the last change to an order

Changed by (List of orders)
The name of the user who last changed an order.

Message for beneficiary (AV)
Phrasal description for the beneficiary (not applicable for online orders)

Balance of credit
Informs of the total amount of granted credits.

Additional information

This User guide cancels and replaces the User guide for **Profibanka** of Komerční banka, a.s. for using direct banking services released on 26 November 2016.

This User guide for **Profibanka** becomes effective on 2 December 2017.