Profibanka

KB

Dear Client,

please allow us to welcome you as a user of the Profibanka service – a modern direct banking system offered by Komerční banka. Profibanka combines the convenience and performance of local applications with the possibilities and advantages of direct communication via Internet banking.

WHAT DOES PROFIBANKA OFFER YOU?

Profibanka is a top direct banking product from Komerční banka, which meets all company requirements in the field of payment systems.

Off-line function (without connection to KB)
- submission of new payment orders, change to and cancellation of unsent payment orders
- submission, change to and cancellation of unsent standing orders
- submission, change to and cancellation of direct debit authorisation
- creation of payment order templates
- import and export of payment orders and statements from/to your own accounting programme
- summary of payment orders, transactions, current available balances (loaded as at the update date)
- summary of all accounts operated

On-line function (the user is connected with the bank)
- sending of on-line and batch payment orders to the bank (including standing orders, foreign payments and SEPA Europayments)
- summary of today's activity in accounts
- possibility of setting and downloading electronic statements for accounts and for payment cards in PDF format (with the possibility of cancelling sending of paper statements)
- requesting and downloading archive accounts statements in arrears as far back as 2003
- authorisation of payments and batches
- overview of waiting payments and batches, including payments with a future due date
- sending of e-mails with information about processing of a payment order
- possibility of direct administration of users
- naming your own accounts and contra accounts
- gaining current data by means of a direct query to the bank system
- advice about collections

Detailed descriptions of the Profibanka service and detailed work procedures can be found in the user manuals and help text (contained on the installation DVD and on the www.koba.sk website).

The bank provides user telephone support for the Profibanka service via the free hotline on 0800 118 100.

# PROCEDURE FOR INSTALLATION OF THE PROFIBANKA SERVICE

Insert the disc into your DVD drive.
An introductory screen will then be launched with information about the content of the DVD.
(If you do not have automatic DVD launch set, after inserting the DVD into the drive, click on
START, select RUN and type "X:\Setuploader.exe" into the command line, where "X" is the
letter – name of the DVD drive, and then press ENTER.)

Step 1: Before launching the actual installation,
launch the test programme by clicking on
TEST PC. Once the ability of your PC to use
the service has been confirmed, close the
programme and continue with installation of
the Profibanka service.

Step 2: Choose the Install Profibanka
application option on the installation screen.

Step 3: Click OK.
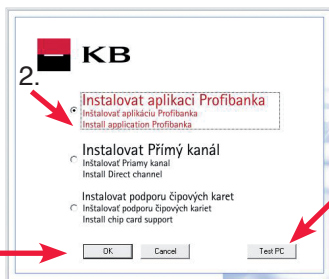
Step 4: After the installation programme has been launched, a welcome screen is displayed.
To move between individual screens of the installation programme, use the NEXT and BACK
buttons.

Step 5: Read all of the displayed information about the programme, security and licence agreement.

Step 6: Enter details about your company or organisation.

Step 7: Confirm or enter your target disc and directory where you want to install the
Profibanka service.

Step 8: Enter the name and password for the station administrator. The name and password
of this user is very important, as it is this name and password that you will use after
installation is complete to login to the Profibanka service and establish entities and users
(see First steps – activation of the Profibanka service).

The Profibanka service will then be installed onto your
PC. Installation time depends on the configuration of
your PC (it usually takes 15–45 minutes).

The installation programme may require a PC
restart during installation, always confirm your
consent to this PC restart. Once installation is
complete, icons must be created on the desktop
with the aid of the programme on the installation
DVD. Select Install KB – Slovak Republic and then
click OK.
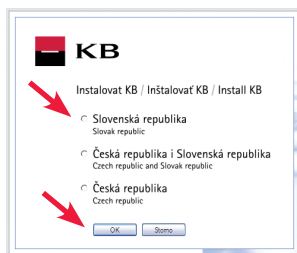
Successful installation results in creation of a shortcut (icon) for the Profibanka service in the programme menu START/Komerční banka and on your PC desktop.

You must own a smart card reader to work with a certificate stored on a smart card and before first connecting it to the PC, install the support programme, **Cryptoplus**. You can get the smart card reader from your branch of KB, or use any of the other readers included in the list of supported readers to be found at www.koba.sk. After testing the PC, you only need to install the support programme Cryptoplus on your PC to use the certificate.

Important notice: Do not connect the reader until you have installed the Cryptoplus programme!

FIRST STEPS – ACTIVATION OF THE PROFIBANKA SERVICE

Click on the "Profibanka" icon in the START menu or on the desktop.

Step 1: After launching the application, a login window appears. Select the **Local user** tab in the menu, in which you enter the name and password of the user – administrator, which you chose when installing the application. After entering the name and password, click on **OK**.

Step 2: Click on the **Local settings** tab in the main menu for Administration and then on the **Administration of entities** tab.

Step 3: Click on **New**.

Step 4: Enter the entity ID from point 3 of your Contract on provision of direct banking and click on **Save**.
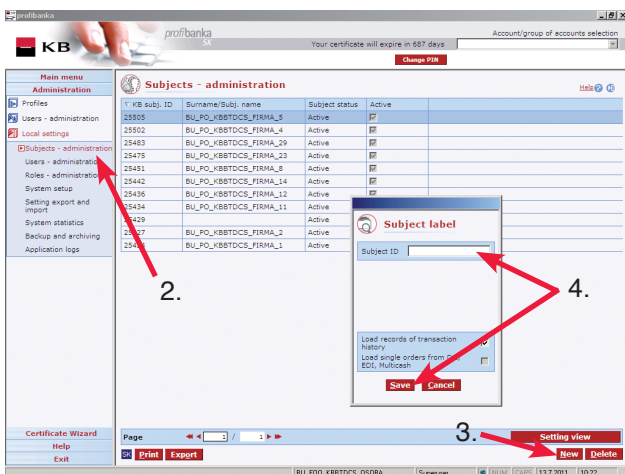
Step 5: Click on **Administration of users**.

Step 6: Click on **New**.

Step 7: Check off the **Global user** box.

Step 8: Press **Load ID from certificate**. Insert the smart card into the reader and enter your PIN. The certificate ID is then filled in automatically.

Step 9: Select the user role from the list (for a detailed description of roles, see Complete Profibanka Manual).

Step 10: Click on **Save**.

Step 11: End your work in the Profibanka service by pressing **Exit**.

FIRST STEPS – STANDARD LOGIN AND DATA UPDATE

Click on the "Profibanka" icon in the START menu or on the desktop.

Step 1: Insert the smart card into the reader and select **Certificate on a smart card**.

Step 2: Entre the PIN for the certificate on the smart card.

Step 3: If you want to automatically update all data when you login (recommended), check off the Update after login box. Click OK.

Step 4: After successful login, a notification will be displayed containing current information relating to the Profibanka service. Once you have left the notification, a window will appear with

information about the numbers of orders for authorisation, waiting orders and notifications etc. together with a window for data update. If you did not select the Update after login option when logging in to the application, now press Update everything.
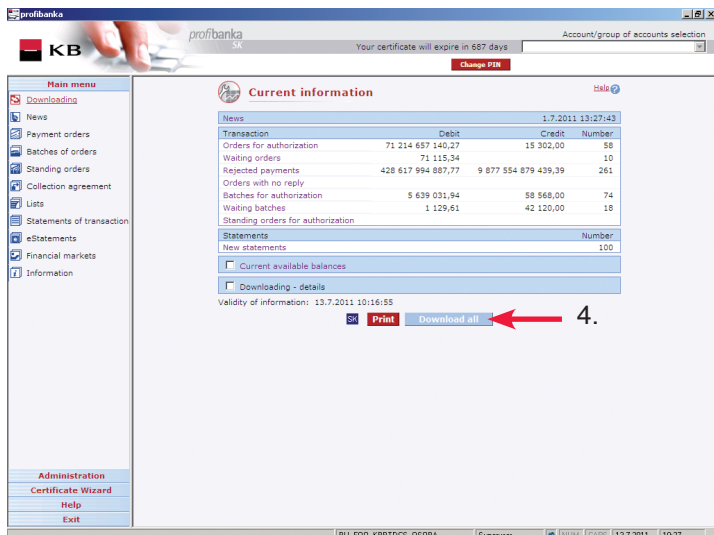
FIRST STEPS – DISPLAYING A CURRENT AVAILABLE BALANCE

Step 1: Click on Summaries in the Main menu and select Current available balances.

Step 2: If you have not updated data from KB in the past 30 minutes, click on Update.

After the update has ended, the table shows the currently available balances in all selected accounts. You can print out information displayed in this manner using the Print button or save it in a file in CSV or RTF format using the Export button to work further with this data.

FIRST STEPS – DOWNLOADING AN ELECTRONIC ACCOUNT STATEMENT

The Profibanka service allows you to set and download electronic statements for accounts. After clicking on Change settings in the eStatements / Summary of statement settings menu, you get to the Statement settings menu, where you can change the form and frequency of sending of statements for accounts and payment cards.

If you have selected sending of statements in electronic format for your account, then you can simply download these statements via the Profibanka service in PDF format. You can then open this statement in Acrobat Reader, which is included in the installation DVD for Profibanka. Update data from KB – see the chapter Standard login and updating of data – Step 4. Follow the next steps to download statements:

Step 1: Click on eStatements in the Main menu. Then continue with the Available statements option.

Step 2: A list of statements which you can download will be displayed.

Step 3: If you have several available statements, you can scroll through them using the controls at the bottom of the window.

Step 4: Select the statement which you want to download and save it using the check box in column V.

Step 5: Click on Download.

Step 6: Enter the directory where the statement will be saved.

Step 7: Click on Save.

FIRST STEPS – EXPORT OF ACCOUNTING DATA FROM THE BANK TO THE CLIENT'S ACCOUNTING SYSTEM

Update data from KB – see the chapter Standard login and updating of data – Step 4.

Follow the next steps to export statements from the bank to your accounting programme:

**Step 1:** Click on Summaries in the Main menu and select Export accounting data.

Step 2: Select the account or accounts which you want to export accounting data for.

Step 3: Select the format of the export file. Select the format according to the options open to your accounting system.

Step 4: Click on the arrow next to the Export button and select one of the export options.

Step 5: Enter the directory which you want to save the export file to.

Step 6: Click on Save.
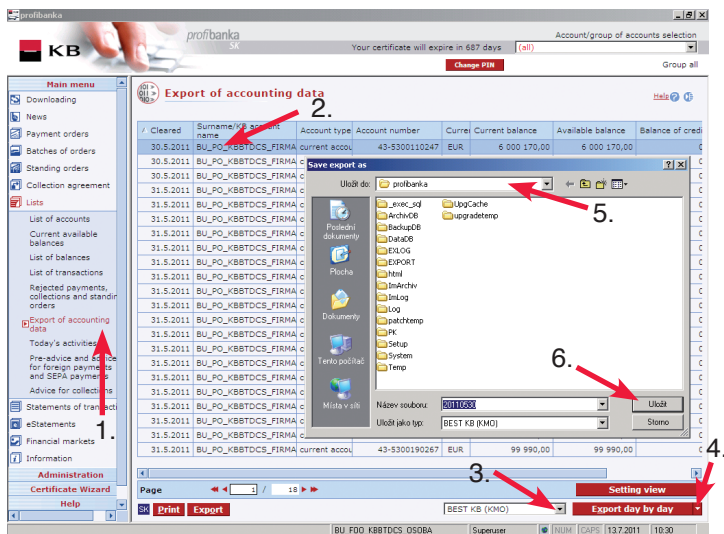
FIRST STEPS – ESTABLISHING PAYMENT ORDERS IN EUR

Step 1: Select **Payment orders – Establish orders** in the Main menu.

Step 2: Press **New DPO** in the lower part of the **Establish orders** window. The **Payment order in EUR** form will be displayed.

Step 3: Enter the current account from which you wish to make payment – **Account (debited)**.

Step 4: Enter or select the recipient's account number – **Contra account (credited)**.

Step 5: Enter the due date of the order. You can use the calendar to make your entry (**Cal.** button), where all of the banks business days will be displayed for you.

Step 6: Select the method of processing the order:
– An **on-line payment** is performed immediately (according to the due date) and immediately decreases your available balance. If the recipient of payment is a contra account held in KB, this payment is immediately credited to the recipient's account.
– A **batch payment** is sent for night processing in the bank and the available balance is not influenced until afterwards.
– An **express payment** allows you to send funds from your account on the due date of the payment and their handover to the NBS clearing centre. The recipient of the payment will have the funds available at the latest the next day. This option is only available for payments to other banks.

Step 7: Enter all other requirements for the payment order and click on **Save** (obligatory payment information – Account number to be credited, Contra account currency, Bank code, Amount, Requested due date, Method of processing payment and Constant symbol). The order is saved in summary **Establish orders** summary. If you want to establish another order, repeat steps 4 to 7. If you do not want to prepare another order, click on **Cancel**. The order/orders you have just established will be displayed in the **Establish orders** window.

FIRST STEPS – NOTIFICATION OF PAYMENT

If you wish to inform your business partners or other people about submission of a specific payment, you can do so by e-mail.

Step 1: Select the **Notification** tab in the form for entry of the payment order.

Step 2: Select when to send the notification in the drop-down menu (always when processing, when clearing, when rejected, save for authorisation).

Step 3: Enter the communication channel as e-mail and the contact details of the person who you wish to inform.

Step 4: Confirm the settings by pressing **Save**.

FIRST STEPS – ESTABLISHING A SEPA EUROPAYMENT PAYMENT ORDER

Step 1: Select order type SEPA EUROPAYMENT (New SEPA) in the lower part of the **Establish orders** window.

Step 2: Select the current account from which you wish to make payment.

Step 3: Enter all obligatory information about the recipient of payment.

Step 4: Select the recipient's bank. You have four options for determining the recipient's bank:
– **From the SWIFT code list:** If you know at least part of the SWIFT code, select this option. After entry of the SWIFT code (part of it), click on **Open**. Profibanka will offer you 1 to 100 possible banks, which correspond to the data you have entered.
– **From the code list of Names:** After entering three letters in the **Name**, **City**, **Street** box and selecting the country, click on **Open**. Profibanka will offer you 1 to 100 possible banks, which correspond to the data you have entered. The **Country** box does not offer all countries when opened. If the country you are looking for is not displayed, you must enter at least part of its name.
– NCC code

Step 5: Determine the due date.

Step 6: Click on **Save**. The payment will be saved in the **Establish orders** summary.

FIRST STEPS – SENDING ESTABLISHED ORDERS

Established orders are still only stored in the local database of the Profibanka service. In order to send them to KB, follow the next steps:

Step 1: Tick the check box in column **V** in the **Establish orders** window for all orders that you want to send.

Step 2: Click on **Send**.

Step 3: A window is displayed with a recap of data about payment orders. Check the sent payments against the summary information. After having made this check, enter your PIN for the certificate on the smart card.

Step 4: Click on **Send** or **Send for authorisation**. A final report will inform you of the result.

FIRST STEPS – IMPORT AND SENDING BATCHES OF ORDERS FROM THE CLIENT'S ACCOUNTING SYSTEM

A batch of orders is a group of orders compiled in the Profibanka service or a group of orders created in an accounting system.

Step 1: Select Batches of orders in the Main menu – establishment of batches.

Step 2: Click on Import at the bottom of the screen. The Batch card dialogue box will be displayed for naming the batch and type of processing. Enter the data and press Save.

Step 3: The Load import from file dialogue box will be displayed – enter the required file format here.

Step 4: Enter the path for loading of the file and name of the file. This path can be preset in the Administration – System settings – Export/Import menu.

Step 5: Click on Open.
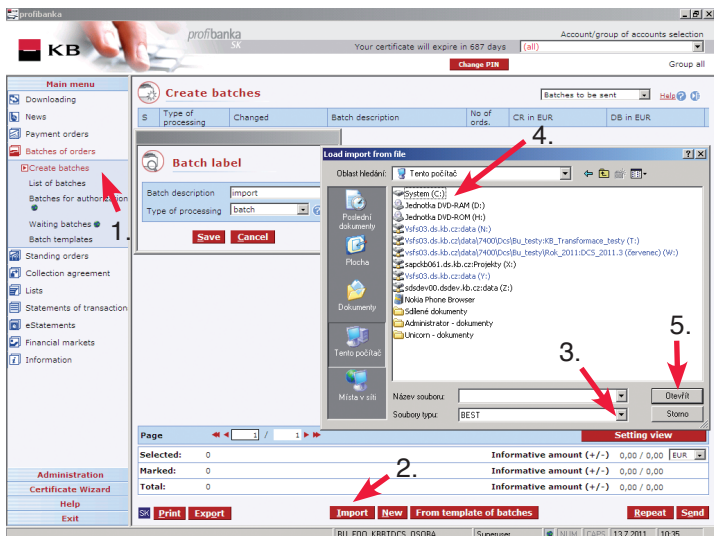
Step 6: The Result of import window is displayed. Here, the programme informs you of the result of import of the batch and provides summary information about the batch. Click on Continue to complete loading of the file (batch of orders) to the Profibanka service. The batch has now been loaded into the local database of the Profibanka service. You can still change a batch loaded like this (for a detailed description, see Complete User Manual). For sending loaded batches to the bank, check off the box in column V and click on Send. (Procedure is the same as in the section Sending established orders, steps 1 and 2)
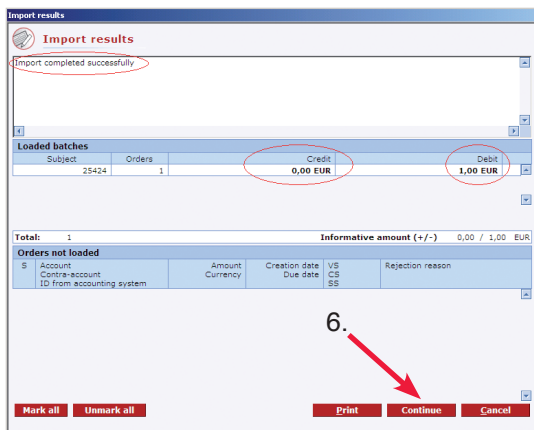
Step 7: Check the information from the batch on the summary screen (number of orders, turnovers).

Step 8: Enter the PIN for the certificate on the smart card.

Step 9: Click on **Send** or **Send for authorisation**.

In the end, the programme will display information about the result of sending the batch to KB. You can see here the status of the batch and whether it is already fully authorised or is waiting for authorisation by an authorised user. For detailed familiarisation with the other wide range of options offered by the Profibanka service, we recommend you use the Complete Manual for operation of the Profibanka service or the help text in the application.

The current minimum technical requirements for hardware and software on the PC you wish to use for the Profibanka application can be found in the Technical conditions for users of the Profibanka service at www.koba.sk.

For help operating the Profibanka service and provision of other information, you can also use the Komerční banka direct banking client hotline on 0800 118 100.

Do you want more information? Just ask.

Your relationship manager will be happy to answer
your questions.
You can also contact our telephone bankers
on the free KB Info line on 0800 118 100
or visit www.koba.sk.

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