![otpbanka logo]

USER'S MANUAL

eLEMENT@

INTERNET BANKING FOR COMPANIES AND SMALL BUSINESSES

TOKEN INSTRUCTION MANUAL

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1. INSTRUCTION

Token is a safety device used for identification of the user on the occasion of logging into the eLEMENT@ - Internet banking system (by generating one-time codes) and for digital signing (authorisation) of financial transactions. Token is protected by a 4-digit PIN that disables any unauthorised use. On the back of the token there is the serial number, which is also required for logging into the eLEMENT@ Internet banking.

2. FIRST USE OF A TOKEN

When the customer contracts the eLEMENT@ service, he is provided a token, and the initial PIN (Personal Identification Number) is delivered by mail. Such initial PIN must be changed the first time the token is used and the new PIN is used every time the token is used.

2.1. Changing the initial PIN · Switch on the token by pressing **<** key

- The token generates the following message **"_ _ _ _ PIN"**
- Enter the initial PIN delivered to you by the Bank
- After correctly entered initial PIN, the message **"_ _ _ _ NEW PIN"** appears on the screen
- Enter your new 4-digit PIN which MUST be different than the initial PIN
- Message **"_ _ _ _ PIN CONF"** appears on the screen
- Enter your PIN again

- After the correctly entered new PIN, message **"NEW PIN CONF"** appears on the screen, which means that the initial PIN was successfully changed.

Message "APPLI -" shows on the screen, and further use of the token is described in points 3 and 4 below.

When choosing your PIN, you should avoid simple and common combinations (such as 1234, 5555, your date of birth, your car registration plates and so on). Once you change your initial PIN delivered by the Bank into your new PIN, the first is no longer valid. It is recommended not to write your PIN down anywhere, and especially not on the token. Your PIN is known only to you and you should not disclose it to anyone because all responsibility for possible unauthorised use lies with you.

If you happen to type a wrong digit whilst entering your PIN, you can simply delete it by pressing **<**, which enables you to continue. If you still enter the wrong PIN, or wrong initial PIN, message **"FAIL x"** will appear on the screen (where x is the incorrect digit you entered).

By pressing **<** you enable another attempt to enter the correct PIN. In case of three consecutive incorrect PINs, message **"LOCK PIN"** and a sequence of 7 digits appears on the screen. This way the token raises own protection against unauthorised use. In that case, it is necessary to call the Contact Centre of OTP bank (helpdesk) on 072-201-555. To identify yourself you will be required to provide the "SECRET PASSWORD" that you chose as such on your Application Form on the occasion of contracting the Internet banking service.

3. USING TOKEN TO GENERATE ONE TIME CODE

When logging onto the Internet banking on the Bank's web page, you will be required to enter two identification codes: the token serial number and a one-off code. · First you must switch on the token by pressing **<** key

- The token generates the following message **"_ _ _ _ PIN"**
- Enter your PIN
- Message **"APPLI - "** appears on the screen
- Press 1 key
- The token generates a one-time 6-digit code
- On the web page, in the field "Token serial number" you should enter the number you can find at the back of your token (8-digit number, entered without hyphens), whilst in the field "One-time code - APPLI 1" you enter the one-time code generated by the token (6 digits). If the entries are correct, the new window is opened containing the main menu where you can access your account(s) details and carry out financial transactions. You cannot log onto Internet banking with a used code, or one generated earlier.

4. USING TOKEN FOR TRANSACTION AUTHORISATION

The entered financial transactions must be digitally signed. Fill in the payment order according to the user's manual for the eLEMENT@ Internet banking application, and initiate the order

authorisation transaction. Select the orders you would like to be executed and click on the "Authorise" button. The application will then show "Data (APPLI 2)" field with generated 8-digit number (authorisation code) that must be copied into the token. · Switch on the token by pressing **<** key

- The token generates the following message "**_ _ _ _ PIN**"
- Enter your PIN
- Message **"APPLI - "** appears on the screen
- Press 2 key
- The token generates "**_ _ _ _ _ _ _ _**" (places for the 8-digit number)
- Copy the 8-digit number from the web page (field "Data APPLI 2") into the token
- The token then generates a 6-digit number
- Copy the number from the token to the provided field on the web page
- Execute the order by clicking the "Authorise" button (If the correct number has been entered, the new window appears with a message confirming that the order has been executed.)

5. CHANGE OF PIN

PIN can be changed at all times when deemed necessary. To do that, follow this procedure: · Switch on the token by pressing **<** key

- The token generates the following message "**_ _ _ _ PIN**"
- Enter your PIN
- Message **"APPLI - "** appears on the screen
- Press and hold **<** key until message "**_ _ _ _ NEW PIN**" appears on the screen
- Enter new 4-digit PIN
- Message "**_ _ _ _ PIN CONF**" appears on the screen
- Enter the new PIN once again
- After the correctly entered new PIN, message **"NEW PIN CONF"** appears on the screen

6. UNLOCKING OF TOKEN

In case of three consecutive incorrect PINs, the token locks up automatically. This way the token raises own protection against unauthorised use. In that case, message **"LOCK PIN"** and a sequence of 7 digits appears on the screen. To unlock it, it is necessary to call the Contact Centre of OTP banka (helpdesk) on **072-201-555** (select option 3) and an operator will provide you with a code for "unlocking" that you must enter into your token. As a result of a successful "unlocking", message "**_ _ _ _ NEW PIN**" appears on the screen and you need to enter a new PIN to continue using the token. It is **not permitted** to attempt unlocking without Bank's support.

Every attempt at unauthorised unlocking of the token will result in blocking of the token, which cannot be used any longer. You will be issued a replacement token and charged the fee in accordance with the Bank's Decision on Pricing.

7. WHAT IF YOU FORGET YOUR PIN?

In case of three consecutive incorrect PINs, the token locks up automatically. Message **"LOCK PIN"** and a sequence of 7 digits appears on the screen. In that case, it is necessary to call the Contact Centre of OT banka (helpdesk) on 072-201-555.

8. SWITCHING THE TOKEN OFF

The token is switched off by **briefly** pressing **<** key. After 50 seconds the device switches off automatically.
The so-called "safety ring" surrounding **<** key makes it impossible for the token to switch on uncontrollably.

9. PROCEDURE IN CASE OF LOSS OR THEFT

In case you lose your token or have it stolen, please call the Contact Centre of OTP banka (helpdesk) on 072-201-555, or visit the nearest branch. As soon as the loss or theft is reported, the token will be blocked and you will be issued with a replacement device and charged a fee in accordance with the Bank's Decision on Pricing.

10. BATTERY TIME

The foreseen battery time is 7 to 10 years. When the battery is almost empty, message **"LOW BATTERY"** appears on the screen.
In that case, please do not try to switch on the token but call the Contact Centre of OTP banka (helpdesk) on 072-201-555, or visit the nearest branch.