

USER GUIDE

PBZCOM@NET

INTERNET BANKING FOR CORPORATES REVIEW OF TRANSACTIONS AND REPORTS

Zagreb, June 2015

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SAFETY WARNING

IMPORTANT NOTICE!!!

Upon finishing the work in the service, please act according to instructions set out in the image (Figure 1)



Figure 1 – safety warning for PBZCOM@NET service

If you notice that the web address does not start with <https://comnet.pbz.hr/> make sure you stop working in the application because you have not opened the Bank's pages. By clicking the lock icon positioned on, in or beside the web address for accessing PBZCOM@NET service, you can check whether the address is correct (Figure **Pogreška! Izvor reference nije pronađen.**).



Figure 2 - verification of web address accuracy

TRANSACTION ACCOUNT BALANCE AND MOVEMENTS

Accounts – home page

On the home page of the PBZCOM@NET Internet banking application, in the segment "Accounts" there is a list of all transaction accounts you are authorised to work with.

Information about the account:

- **Account number (IBAN)** – transaction account – by clicking the account number you will get detailed information thereabout
- **Account name** – description of the account that can be changed within the Settings menu
- **Account balance** – current account balance for single currency

- **Available balance** – available account balance for single currency
- **Turnover** – by clicking the turnover icon, the account movements for each single currency is retrieved
- **Daily report** – by clicking the daily report icon, the account movements for each single currency are retrieved
- **Statement** – by clicking the Statement icon, the list of the last twenty statements for local and foreign currency, separately, is retrieved.
- **Invoice** – by clicking on the Invoice icon, you may retrieve monthly invoices in PDF format.

The screenshot displays the PBZCOM@NET accounts home page. At the top right, the user is identified as IVANA HORVAT with a USB stick icon and the company name Tvrtka d.o.o. Navigation buttons for CONTACT and LOGOUT are visible. A main menu includes ACCOUNTS, PAYMENTS, FX DEALS, TERM DEPOSITS, FINANCIAL OPERATIONS, INVESTMENT, CARDS, MESSAGES (1), and PREFERENCES. The left sidebar contains sections for User support (8:00 h - 17:00 h), Your contact persons (8:00 h - 16:00 h), and Suggestions and comments. The main content area features a table of accounts with the following data:

IBAN	Name	Balance	Available	Currency	Turnovers	Report	Statements	Invoices
HR292340009XXXXXXXXXX	NAZIV710208	5,987,217.46	4,564,752.86	HRK				
Balance and currencies report:								

Figure 2 – accounts – home page

Accounts – Details

By clicking the number of account in IBAN format, transaction account details will appear. They are divided into two logical units:

- Account data
- Account balance details

Account data:

- **Account number** – transaction account – by clicking the account number, you will get detailed information thereabout
- **Account name** – description of the account that can be changed within the Settings menu
- **Account status** – status of the account that can be Active and Blocked
- **Availability of funds** – funds can be available or their use can be partially or fully suspended

- **Opening date** – date on which the account was opened

Account balance details:

- **Previous day balance** – book balance of the previous day
- **Overdraft** – amount of approved overdraft
- **Overdraft expiry date** – date when the overdraft is to expire
- **Daily inflows** – amount and number of daily inflow items
- **Daily outflows** – amount and number of daily outflow items (separated by status)
- **Balance** – current transaction account balance
- **Provisions** – amount and number of provisioned funds items
- **Available** – total available funds in transaction account

Account state details		
Account information		
AccountNumber:	HR292340009	
Account name:	NAZIV710208	
Account state:	Active	
Fund disposal:	Available	
Opening date:	03/21/2002	
Account state details		
BookedBalance:	924.59 HRK	
Overdraft:	0.00 HRK	
Daily income:	7,000,004.68 HRK (3)	
Daily cast:	Executed:	1,013,711.81 HRK (89)
	Received:	23,540.77 HRK (7)
	In processing:	854,963.90 HRK (2)
	Prepared:	0.00 HRK (0)
Balance:	5,987,217.46 HRK	
Reservations:	543,959.93 HRK (77)	
Available:	4,564,752.86 HRK	
Back		

Figure 3 – Account status details

Account movements

By selecting the icon for retrieving the movements, you can retrieve the movements in a single account and currency. It is also possible to choose the period for which you wish to retrieve the movements by selecting the option "Date from:" and "Date till:", and in addition it is possible to enter the criterion "Amount from:" and "Amount to:", which allows you to find the desired movement item in a simpler way. You can also find the movements choosing payer/payee name or account number and by type of transaction (debit/credit).

The transactions disclose the following data:

- **Order number** – by clicking the number of order you will get the details of a single transaction
- **Payer/Payee Account number** – when disbursing the funds, the data are shown on the payee's name and payee's account number, whereas when making a payment, the data are shown on the payer's name and payer's account number
- **Payment description** – payment description (purpose of payment)
- **Disbursement** – amount of disbursement in currency (debits)
- **Payment** – amount of payment in currency (credits)
- **Date of execution** – date of transaction execution
- **PDF statement** – by clicking the icon for PDF statement, it is possible to retrieve the statement on executed transaction

Turnover per account HR842340009 xxxxxxxxxxxx currency HRK

Filtering

Date from:	<input type="text" value="05/17/2015"/>	Date to:	<input type="text" value="06/17/2015"/>
Amount from:	<input type="text"/>	Amount to:	<input type="text"/>
Payer/Payee account:	<input type="text"/>	Payer/payee name:	<input type="text"/>
Transaction type:	<input type="text" value=""/>		

Review turnovers from the archive

Search Back

	Order number	Payer / Receiver Account Number	Payment description	Debit	Credit	Date of execution	PDF
1.	2015131480546	NAZIV1000000013 HR642340009 xxxxxxxxxxxx	PAYMNET DESCRIPTION	229.20 HRK	0.00 HRK	06/10/2015	
2.	2015115723741	NAZIV1101938609 HR162360000 xxxxxxxxxxxx	PAYMENT DESCRIPTION	0.00 HRK	157.40 HRK	05/21/2015	
Total				229.20 HRK	157.40 HRK		

Transactions statement download in:

Figure 4 – turnover per account

Daily report

Daily report for account in HRK shows debit and credit transactions (disbursements and payments) executed that day, in the process of execution or scheduled.

Conditions for retrieving transactions in daily report are:

- amount from – amount to
- number of payer's or payee's account
- payer's or payee's name
- payment or disbursement
- order status

Daily movements on account HR842340009XXXXXXXXX currency HRK




Filtering							
Amount from:	<input type="text"/>	Amount to:	<input type="text"/>				
Payer/Payee account:	<input type="text"/>	Payer/payee name:	<input type="text"/>				
Transaction type:	<input type="text"/>	Status:	<input type="text"/>				
Search Back							
Order number	Payer / Receiver	Payment description	Debit	Credit	Status	Date	PDF
1. 2015903419656	NAZIV844578 HR632340009XXXXXXXXX	PAYMENT DESCRIPTION	440.00 HRK	0.00 HRK	Executed	06/16/2015	
2. 2015903419655	NAZIV844578 HR632340009XXXXXXXXX	PAYMENT DESCRIPTION	440.00 HRK	0.00 HRK	Received	06/30/2015	
3. 2015903419657	NAZIV845493 HR722340009XXXXXXXXX	PAYMENT DESCRIPTION	9.80 HRK	0.00 HRK	Executed	06/16/2015	
Total			889.80 HRK	0.00 HRK			

Figure 5 – daily movements on account

Viewable data are the same as in the movements/transactions, whereas the daily report items additionally differ by their status.

TRANSACTION ACCOUNT STATEMENTS

By clicking the icon "**Statements**" next to a single account opened will be the list of 20 last statements. The list can be retrieved by entering the initial date or by entering the number and year of the statement. The clicking of the icon for PDF statement retrieval will start the downloading of the file which can be opened in PDF viewer or stored on a desired computer location.

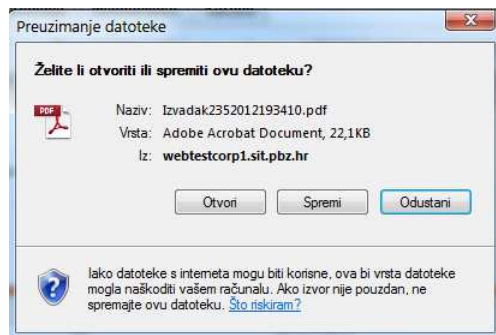


Figure 6 – download statements

Statements are retrievable through PBZCOM@NET service, if so contracted via PBZeOffice.

Local currency statements

The list of statements in local currency contains the data on the statement ordinal number, statement date, debit (disbursement) and credit (payment) transactions, new balance and number of items in the statement. Statements in domestic currency are retrievable in PDF, RTF and MN (electronic) format.

Daily report on account HR842340009XXXXXXXXX currency HRK



Filtering						
Date	06/17/2015					
Number of reports per year	/ 2015					
<input type="checkbox"/> Review statements from the archive						
Search Back						
	Report number	Report date	Debit	Credit	New balance	Number of account statements
1.	14	06/10/2015	229.20	0.00	19,726.99	1
2.	13	05/21/2015	0.00	157.40	19,956.19	1
3.	12	05/08/2015	217.00	0.00	19,798.79	1
4.	11	05/04/2015	0.00	168.28	20,015.79	1
5.	10	04/10/2015	229.58	0.00	19,847.51	1

Figure 7 – statements – currency HRK

Foreign currency statements

List of foreign currency statements contains the data on the statement ordinal number, statement date and number of items in the statement. Foreign currency statements are retrievable in PDF format.

Daily report on account HR842340009XXXXXXXXX in foreign currency

Date	06/17/2015	 
Number of reports per year		/ 2015 ▼

Search **Back**






	Report number	Report date	Number of account statments	
1.	14	08/06/2014	1	
2.	13	08/01/2014	1	
3.	12	07/02/2014	2	
4.	11	07/01/2014	1	
5.	10	06/20/2014	2	

Figure 8 – statements in foreign currency

CREDIT RECORD (BON-2)

The PBZCOM@NET service allows you to retrieve the "Credit record" (BON-2) for your own account. In order to download the "Credit record" form, it is required to click on the icon for the downloading of the form. If you have several accounts, it is possible to choose also the option "Issuing BON-2 for all accounts". It is not possible to retrieve the issuing of "Credit record" form for third persons.

New order
→ National orders - Kuna
→ National orders - FC
→ International/crossborder orders
→ Bulk order
→ Templates

Overview order
→ National orders - Kuna
→ National orders - FC
→ International/crossborder payments

Bulk orders
→ National orders - Kuna
→ National orders - FC
→ International/crossborder orders

Matured obligations
→ Display of arrears

Solvency information
→ **Issue BON-2**

NOTICE
Commission fee for issuing form Solvency information (BON-2) (information on company's solvency) is HRK 85.
WARNING: If you are using form Solvency information (BON-2) form in favor of public contracts, please certify the form at the nearest Sinergo Desk.

Issue BON-2

Enter OIB/MB: OIB MB Issue BON-2 for all accounts

Period: days


Download form Solvency information (BON-2): 

Figure 9 - solvency report

ARREARS

The selecting of the option *Arrears* allows you to review the overdue liabilities to the Bank on a daily basis.

The screenshot displays a web interface for reviewing arrears. On the left is a sidebar with navigation menus: 'New order' (National orders - Kuna, National orders - FC, International/crossborder orders, Bulk order, Templates), 'Overview order' (National orders - Kuna, National orders - FC, International/crossborder payments), 'Bulk orders' (National orders - Kuna, National orders - FC, International/crossborder orders), 'Matured obligations' (Display of arrears), and 'Solvency information' (Issue BON-2). The 'Display of arrears' option is highlighted with an orange arrow. The main content area features a green-bordered note box with an information icon and text: 'NOTE: Information about your overdue liabilities is valuable to the previous day and are updated once a day. The order that the given in payment of overdue obligations to 22:00 pm will be recorded in the account the same day, while the order given after 22:00 pm will be recorded next day.' Below the note, a text line states 'all amounts are in CRO currency and calculated on 06/05/2014'. A table with columns: Party/MBK, Product, Principal, Interest, Compensation, Default interest, Subscription, Total, and an information icon. The table contains one row: '1. 2340009-XXXXXXXXXX žiro račun domaće pravne osobe u Banci' with values: Principal 0.00, Interest 0.00, Compensation 113.08, Default interest 0.00, Subscription 0.00, Total 113.08. An information icon is present in the last cell of the row.

Party/MBK	Product	Principal	Interest	Compensation	Default interest	Subscription	Total	
1. 2340009-XXXXXXXXXX	žiro račun domaće pravne osobe u Banci	0.00	0.00	113.08	0.00	0.00	113.08	i

Figure 10 – matured obligations

Data outlined in the review:

- **Contract number (product ID number/client ID number)** – identifier of the product contracted by the client with the Bank
- **Product** – short product name
- **Principal amount** – amount of all matured debts referring to the principal amount, regardless of the age of debt
- **Interest** – amount of all matured debts referring to ordinary interest, regardless of the age of debt
- **Fee** – amount of all matured debt under fees and other expenses, regardless of the age of debt
- **Default interest** – amount of all matured debts under default interest, regardless of the age of debt
- **Total** – sum of all debts under the product ID number/client ID number

Obligations for which the automatic collection was contracted are specially marked with an asterisk, and for such obligations the creation of order is not permitted. For unsettled obligations for which automatic collection was not contracted, the debt can be settled directly through COM@NET. By activating the **Plati (Pay)** icon, the screen with the payment order will appear with already filled in data.

Data that can be entered and change:

- payment amount
- payer's account number
- payment description
- execution date.

OVERVIEW OF CARD EXPENSES & TRANSACTIONS (AMEX, VISA BE)

By selecting the option **Cards (Overview of Cards)**, the screen will appear on which you will get an overview of all your cards (AMEX and VISA BE), with displayed data on the card number, card holder, payment method, card type, currency and the card status. The list contains your active cards - American Express business cards, American Express cards for craftsmen and VISA Business Electron debit cards. For VISA BE cards, it is possible to review active and inactive cards.

#	Card number	Cardholder	Payment method	More detailed description of the card type	Currency	Status
1.	460331XXXXXX4017	IME8785036448482 PREZIME8785036448482	DEBIT	VISA Business Electron	HRK	Active
2.	460331XXXXXX5014	IME8681011448488 PREZIME8681011448488	DEBIT	VISA Business Electron	HRK	Active
3.	460331XXXXXX3020	IME8082033448579 PREZIME8082033448579	DEBIT	VISA Business Electron	HRK	Active
4.	460331XXXXXX4010	IME2089068451827 PREZIME2089068451827	DEBIT	VISA Business Electron	HRK	Active

Figure 31 – overview of cards

VISA BE CARDS

By clicking on the link under a particular card number, the screen will open showing basic information about the card:

- the card type
- currency
- card status
- date of issue
- valid through
- date when the card was received/picked-up by the holder
- limits – for withdrawals at ATMs and use via POS devices
- balance as at (date) – withdrawals at ATMs and use via POS devices
- view of the account balance

Details of card number - 460331XXXXXX1003 (IME2389065441837
PREZIME2389065441837)

Details		
Card type	VISA Business Electron debitna kartica – za poslovne subjekte	
IBAN	HR6523400091100163456	
Currency	HRK	
Status	Aktivna	
Issue date	05/01/2012	
Expires on	04/30/2015	
Pick up date	05/09/2012	
	Usage limit	Balance on day: 02/11/2015
Daily limit for ATMs	0.00 HRK	0.00 HRK
Daily limit for POS terminals	20,000.00 HRK	20,000.00 HRK
Balance Inquiry for account	No	
Back		

Figure 42 – details of expenses per VISA BE card

By clicking on the icon that denotes transactions per card, you can browse transactions per a particular card recorded over the past 30 days.

Search

Date from:	01/18/2015	Date to:	02/18/2015
Amount from:	<input type="text"/>	Amount to:	<input type="text"/>
Card Number:	460331XXXXXX6206		
Search			

Row Num.	Card Number	Card user	Channel	Status	Withdraw	Deposit	Date	PDF
1.	460331XXXXXX6206	IME5982061448819 PREZIME5982061448819	POS	Conducted	3,928.45 HRK	0.00 HRK	02/05/2015	
2.	460331XXXXXX6206	IME5982061448819 PREZIME5982061448819	POS	Conducted	145.21 HRK	0.00 HRK	01/28/2015	
3.	460331XXXXXX6206	IME5982061448819 PREZIME5982061448819	POS CJA	Conducted	3,045.00 HRK	0.00 HRK	01/27/2015	
4.	460331XXXXXX6206	IME5982061448819 PREZIME5982061448819	POS	Conducted	139.90 HRK	0.00 HRK	01/20/2015	
5.	460331XXXXXX6206	IME5982061448819 PREZIME5982061448819	POS	Conducted	139.90 HRK	0.00 HRK	01/20/2015	
6.	460331XXXXXX6206	IME5982061448819 PREZIME5982061448819	POS	Conducted	139.90 HRK	0.00 HRK	01/20/2015	

Figure 53 – overview of transactions per a particular card

By clicking on the link **Transactions per VISA BE** on the left menu, under the heading *Cards*, you will get a view of transactions recorded over the past 30 days for all cards linked to the accounts for which you have authorisation.

Row Num.	Card Number	Card user	Channel	Status	Withdraw	Deposit	Date	PDF
1.	460331XXXXXX6027	IME8985077477443 PREZIME8985077477443	POS	Conducted	420.75 HRK	0.00 HRK	02/03/2015	
2.	460331XXXXXX6019	IME5485071438895 PREZIME5485071438895	POS	Conducted	399.90 HRK	0.00 HRK	02/03/2015	
3.	460331XXXXXX6019	IME5485071438895 PREZIME5485071438895	POS	Conducted	454.00 HRK	0.00 HRK	02/02/2015	
4.	460331XXXXXX6019	IME5485071438895 PREZIME5485071438895	POS	Conducted	440.88 HRK	0.00 HRK	01/31/2015	
5.	460331XXXXXX6027	IME8985077477443 PREZIME8985077477443	ATM	Conducted	2,000.00 HRK	0.00 HRK	01/29/2015	
6.	460331XXXXXX6027	IME8985077477443 PREZIME8985077477443	ATM	Conducted	6,000.00 HRK	0.00 HRK	01/29/2015	
7.	460331XXXXXX6019	IME5485071438895 PREZIME5485071438895	ATM	Conducted	8,000.00 HRK	0.00 HRK	01/29/2015	
8.	460331XXXXXX6019	IME5485071438895 PREZIME5485071438895	ATM	Conducted	8,000.00 HRK	0.00 HRK	01/29/2015	
9.	460331XXXXXX6019	IME5485071438895 PREZIME5485071438895	POS	Conducted	26.28 HRK	0.00 HRK	01/28/2015	
10.	460331XXXXXX6019	IME5485071438895 PREZIME5485071438895	POS	Conducted	584.53 HRK	0.00 HRK	01/26/2015	
11.	460331XXXXXX6019	IME5485071438895 PREZIME5485071438895	POS	Conducted	906.24 HRK	0.00 HRK	01/23/2015	
12.	460331XXXXXX6019	IME5485071438895 PREZIME5485071438895	POS	Conducted	266.50 HRK	0.00 HRK	01/21/2015	

Figure 14 – transactions per all VISA BE cards

The option **Transactions per VISA BE** allows you to view invoiced transactions. This enables you to get an aggregate view of transactions per all cards issued to the User. It is also possible to create a PDF certificate showing invoiced transactions by pressing the **Print** button.

You can **Search** by using the following parametres:

- date(s) defining a specific period
- amount
- card number
- type of turnover
- channel used

AMEX CARDS

By clicking on the link under a particular card number, the screen will open showing basic information about the card:

- the card type
- issued as – basic or supplementary card
- card status
- date of issue
- valid through
- card limit
- balance
- overdue
- Membership Reward points
- Next invoice date
- Limit for cash withdrawals in Croatia and abroad

The screenshot displays the PBZCOM@NET website interface. At the top, the logo 'PBZCOM@NET' is on the left, and account information 'IME5101795660052 PREZIME5101795660052' and 'USB stick' are on the right. Below the logo, there are navigation tabs: ACCOUNTS, PAYMENTS, FX DEALS, TERM DEPOSITS, FINANCIAL OPERATIONS, INVESTMENT, CARDS (highlighted), MESSAGES (1), and PREFERENCES. A 'CONTACT' and 'LOGOUT' button is also visible. The main content area shows 'Information about the card no. - 3775XXXXXXXX1017 (IVANA HORVAT)'. A table provides details under 'Basic information' and 'Cash limit'.

Basic information	
Card type	American Express kartica za obrtnike
Issued as	Poslovna
Status	AKTIVNA
Issue date	11/01/2009
Valid through	11/30/2015
Credit limit	100,000.00 HRK
Balance	0.00 HRK
Overdue amount	0.00 HRK
Membership Rewards points	0
Next billing date	

Cash limit	
Limit for withdrawals in Croatia	1500 HRK
Limit for withdrawals abroad	600 EUR
Every	30

Back

Figure 65 – details of expenses per AMEX card

By clicking on the icon which refers to new expenses and payments, you can view transactions per a particular card.

<p>New request</p> <p>→ Changes by VISA BE</p> <hr/> <p>List of requests</p> <p>→ Changes by VISA BE</p> <hr/> <p>Cards</p> <p>→ List of cards</p> <p>→ Transaction on VISA BE</p> <p>→ Unpaid expenses AMEX</p> <p>→ Paid AMEX expenses</p>	<p>New transactions in the current period for the card no. 3775XXXXXXXX1017</p> <table border="1"> <thead> <tr> <th></th> <th>Date</th> <th>Point of sale</th> <th>Amount credited</th> <th>Debited amount</th> <th>Currency</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>02/25/2015</td> <td>RATA 03/ 03-CROATIA OSIGURANJE - ZAGREB</td> <td>0.00</td> <td>1,561.00</td> <td>HRK</td> </tr> <tr> <td>2.</td> <td>03/10/2015</td> <td>RATA 02/ 10-CROATIA OSIGURANJE - ZAGREB</td> <td>0.00</td> <td>179.00</td> <td>HRK</td> </tr> <tr> <td>3.</td> <td>03/11/2015</td> <td>RATA 02/ 10-ALLIANZ ZAGREB-ŽIŽAK - ZAGRE</td> <td>0.00</td> <td>249.00</td> <td>HRK</td> </tr> <tr> <td>4.</td> <td>04/02/2015</td> <td>ZAGREBPARKING - ZAGREB - GRADA VUKOVARA</td> <td>0.00</td> <td>450.00</td> <td>HRK</td> </tr> </tbody> </table>		Date	Point of sale	Amount credited	Debited amount	Currency	1.	02/25/2015	RATA 03/ 03-CROATIA OSIGURANJE - ZAGREB	0.00	1,561.00	HRK	2.	03/10/2015	RATA 02/ 10-CROATIA OSIGURANJE - ZAGREB	0.00	179.00	HRK	3.	03/11/2015	RATA 02/ 10-ALLIANZ ZAGREB-ŽIŽAK - ZAGRE	0.00	249.00	HRK	4.	04/02/2015	ZAGREBPARKING - ZAGREB - GRADA VUKOVARA	0.00	450.00	HRK
	Date	Point of sale	Amount credited	Debited amount	Currency																										
1.	02/25/2015	RATA 03/ 03-CROATIA OSIGURANJE - ZAGREB	0.00	1,561.00	HRK																										
2.	03/10/2015	RATA 02/ 10-CROATIA OSIGURANJE - ZAGREB	0.00	179.00	HRK																										
3.	03/11/2015	RATA 02/ 10-ALLIANZ ZAGREB-ŽIŽAK - ZAGRE	0.00	249.00	HRK																										
4.	04/02/2015	ZAGREBPARKING - ZAGREB - GRADA VUKOVARA	0.00	450.00	HRK																										

Figure 16 – new transactions per cards

By clicking on the link **Unpaid expenses AMEX** on the left menu, under the heading *Cards*, new expenses incurred in the current period will be displayed. These are the expenses that have been incurred after the last issued invoice.

<p>New request</p> <p>→ Changes by VISA BE</p> <hr/> <p>List of requests</p> <p>→ Changes by VISA BE</p> <hr/> <p>Cards</p> <p>→ List of cards</p> <p>→ Transaction on VISA BE</p> <p>→ Unpaid expenses AMEX</p> <p>→ Paid AMEX expenses</p>	<p>New transactions in the current period</p> <table border="1"> <thead> <tr> <th></th> <th>Date</th> <th>Card number</th> <th>Point of sale</th> <th>Amount credited</th> <th>Debited amount</th> <th>Currency</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>02/25/2015</td> <td>3775XXXXXXXX1017</td> <td>RATA 03/ 03-CROATIA OSIGURANJE - ZAGREB</td> <td>0.00</td> <td>1,561.00</td> <td>HRK</td> </tr> <tr> <td>2.</td> <td>03/10/2015</td> <td>3775XXXXXXXX1017</td> <td>RATA 02/ 10-CROATIA OSIGURANJE - ZAGREB</td> <td>0.00</td> <td>179.00</td> <td>HRK</td> </tr> <tr> <td>3.</td> <td>03/11/2015</td> <td>3775XXXXXXXX1017</td> <td>RATA 02/ 10-ALLIANZ ZAGREB-ŽIŽAK - ZAGRE</td> <td>0.00</td> <td>249.00</td> <td>HRK</td> </tr> <tr> <td>4.</td> <td>04/02/2015</td> <td>3775XXXXXXXX1017</td> <td>ZAGREBPARKING - ZAGREB - GRADA VUKOVARA</td> <td>0.00</td> <td>450.00</td> <td>HRK</td> </tr> </tbody> </table>		Date	Card number	Point of sale	Amount credited	Debited amount	Currency	1.	02/25/2015	3775XXXXXXXX1017	RATA 03/ 03-CROATIA OSIGURANJE - ZAGREB	0.00	1,561.00	HRK	2.	03/10/2015	3775XXXXXXXX1017	RATA 02/ 10-CROATIA OSIGURANJE - ZAGREB	0.00	179.00	HRK	3.	03/11/2015	3775XXXXXXXX1017	RATA 02/ 10-ALLIANZ ZAGREB-ŽIŽAK - ZAGRE	0.00	249.00	HRK	4.	04/02/2015	3775XXXXXXXX1017	ZAGREBPARKING - ZAGREB - GRADA VUKOVARA	0.00	450.00	HRK
	Date	Card number	Point of sale	Amount credited	Debited amount	Currency																														
1.	02/25/2015	3775XXXXXXXX1017	RATA 03/ 03-CROATIA OSIGURANJE - ZAGREB	0.00	1,561.00	HRK																														
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4.	04/02/2015	3775XXXXXXXX1017	ZAGREBPARKING - ZAGREB - GRADA VUKOVARA	0.00	450.00	HRK																														

Figure 17 – new expenses per all cards

The option **Overview of invoices** on the left menu, under the heading *Cards*, enables you to view invoiced expenses and payments. It allows you to get an aggregate view of all expenses under all cards issued to the User. It is also possible to create a PDF certificate showing invoiced expenses by pressing the **Print** button.

New request

→ Changes by VISA BE

List of requests

→ Changes by VISA BE

Cards

→ List of cards

→ Transaction on VISA BE

→ Unpaid expenses AMEX

→ **Paid AMEX expenses**

Invoiced expenses and payments

Search

Invoiced monthly expenses and payments: 02 ▼ 2014 ▼

Billing date: 02/01/2014

Due date: 02/21/2014

Search

	Date	Card number	Description of transactions	Amount credited	Amount debited	Currency
1.	01/13/2014	101	RATA 01/03-OPEL P.S.C. ZAGREB - ZAGREB - CAPRAŠKA 3	0.00	1,119.74	HRK
2.	01/27/2014	101	ZAGREBPARKING - ZAGREB - ŠUBIČEVA 40	0.00	600.00	HRK
3.			Ukupno troškova IVANA HORVAT 1.719,74 kn	0.00	0.00	HRK
4.						
5.			Sveukupno troškova: 1.719,74 kn			

Download:

Figure 18 – view of a card invoice

REPLACEMENT, CANCELLATION AND REDISTRIBUTION OF PIN FOR VISA BE CARD

For VISA BE cards you can make a request for the replacement of damaged card, redistribution of PIN and cancellation of card. **The request for the replacement of card and redistribution of PIN** may be made:

- if you are a private individual with the Certificate for PBZCOM@NET, who is also cumulatively a private individual authorised to represent Business Entity/Business Entity's Applicant, i.e. owner of a registered business/craft
- if you are a private individual operating within your line of business or self-employed and you hold a transaction account and a private individual who will be the only one assigned as the Card User in this Request.

If you do not meet these terms (for another User or several card Users or contracting by way of power of attorney/authorisation), kindly make enquiries and choose, jointly with your relationship manager or at Sinergo Desk, another distribution channel through which you can make this Request.

The making of the **request for the card cancellation** requires you to be a private individual with single power authority to represent Business Entity/Business Entity's Applicant, i.e. the owner of a registered business/craft if you are a private individual operating within your line of business, self-employed, or hold a transaction account.

#	Card number	Cardholder	Payment method	More detailed description of the card type	Currency	Status
1.	460331XXXXXX4017	IME8785036448482 PREZIME8785036448482	DEBIT	VISA Business Electron	HRK	Active
2.	460331XXXXXX5014	IME8681011448488 PREZIME8681011448488	DEBIT	VISA Business Electron	HRK	Active
3.	460331XXXXXX3020	IME8082033448579 PREZIME8082033448579	DEBIT	VISA Business Electron	HRK	Active
4.	460331XXXXXX4010	IME2089068451827 PREZIME2089068451827	DEBIT	VISA Business Electron	HRK	Active

Figure 1 – new request for changes in VISA BE cards

The request is made in the following way:

- click on link **New request -> Change in VISA BE** and click on the number of card (numbers in orange) for which you wish to make the request, the screen will open with card data (Figure

Information about the card no. - 460331XXXXXX4017 (IME8785036448482
PREZIME8785036448482)

Basic information		
Card type	VISA Business Electron debitna kartica – za poslovne subjekte	
IBAN	HR152340009XXXXXXXXXX	
Currency	HRK	
Status	Aktivna	
Issue date	12/01/2012	
Valid through	01/31/2016	
Pick up date		
	Usage limits Balance as at: 06/12/2015	
Daily ATM limit	5,000.00 HRK	5,000.00 HRK
Daily POS limit	20,000.00 HRK	20,000.00 HRK
View of the account balance	Yes	

[Card revoke](#) [Pin redistribution](#) [Card replacment](#) [Back](#)

- Figure 2)

Information about the card no. - 460331XXXXXX4017 (IME8785036448482
PREZIME8785036448482)

Basic information		
Card type	VISA Business Electron debitna kartica – za poslovne subjekte	
IBAN	HR152340009XXXXXXXXXX	
Currency	HRK	
Status	Aktivna	
Issue date	12/01/2012	
Valid through	01/31/2016	
Pick up date		
	Usage limits Balance as at: 06/12/2015	
Daily ATM limit	5,000.00 HRK	5,000.00 HRK
Daily POS limit	20,000.00 HRK	20,000.00 HRK
View of the account balance	Yes	
<input type="button" value="Card revoke"/> <input type="button" value="Pin redistribution"/> <input type="button" value="Card replacment"/> <input type="button" value="Back"/>		

Figure 2 – cancellation and replacement of VISA BE card, and reissuance of PIN

- if you wish to cancel the selected card, you should choose the action **Card cancellation**
- in order to make the request for the replacement of damaged card, you should choose the option **Card replacement**
- for the sending of PIN to your home address (if you have forgotten it), you should choose the action **PIN Reissuance** for the selected VISA BE card

NOTE: you can make only one type of request per single card (for example it is not possible to request both the card replacement and PIN reissuance for the same card)

- the request is ready for signing when you choose the option **Send for signing**
- the request should be signed and executed by clicking the number in orange and selecting the option **Sign/Sign and execute** in line with authorisations for kuna transactions in account to which the card is connected
- received Request is located in the box *Received for execution* and after processing it is transferred to the box *Executed*
- you can revoke Requests received for execution by clicking on Request number and choosing the option **Revoke**

New request		In preparation For signing For execution In execution Executed Rejected						
→ Changes by VISA BE								
List of requests								
→ Changes by VISA BE								
Cards								
→ List of cards								
→ Transaction on VISA BE								
→ Unpaid expenses AMEX								
→ Paid AMEX expenses								
Ordinal number	Request no.	Card number	IBAN	Status	Type of request	Date	Channel	
1.	191851	460331XXXXXX7020	HR232340009xxxxxxxxxx	Recived	Card revocation	06/18/2015	COM	
2.	191834	460331XXXXXX5014	HR232340009xxxxxxxxxx	Recived	Card revocation	06/16/2015	COM	

Figure 3 – review of requests by boxes

NOTE: you can follow also requests made at the Bank and via PBZCOM@NET channel, but you can make the revocation via PBZCOM@NET of only the requests that have been made through the same channel.