PPF Banka

USER GUIDE FOR INTERNETBANKING OF
PPF banka a.s.

Part VI: Payment Cards

Contents:

I. Introduction

For greater clarity, this User Guide is divided into several parts, which constitute separate documents. This part describes the display of data on debits payment cards (hereinafter referred to as "Card") in IB. Other information related to IB is provided in the other parts of the User Guide.

If the text of the User Guide contains terms, abbreviations or phrases beginning with a capital letter, these shall have the meaning stipulated in the article Definition of Terms of the GBT and/or SBT, or the meaning specified in the individual provisions of the GBT and/or SBT and/or in this User Guide, and also terms, abbreviations or phrases in *Business Conditions for Payment Cards of PPF banka a.s.*

II. Users' access to details on DPC

In the Authorisation, the Client can specify the extent to which individual Users will have access to data on Cards. The following options can be selected:
- Do not display the Card to the User at all; or
- Display to the User only the Cards of which the User is Holder and which have been issued with a current account to which the User has access via IB; or
- Display to the User all Cards issued with all current accounts to which the User has access via IB.

For all Users for whom access to IB had been set up before 9 August 2012 when this functionality was implemented in IB, data on the Cards of which these Users are Holders and which had been issued with the current accounts to which these Users have access via IB were made available in IB. This setting can be changed by an addition to the User's Authorisation (see above).

III. Display of debit payment cards

To display a Card, click on **Payment Cards –** then, the **Debit Payment Cards** option will automatically be shown together with a list of active Cards (i.e., Cards with the **Active** status), see Article A. Below the **Inactive Cards** on the right-hand side of the screen, data on already inactive Cards (i.e., Cards with the **Inactive** status) can be displayed, see Article B.


Payment cards can have the following status:

Verbal identification	Description
Active	The Card is active and functioning and can be used
Inactive	The Card is already inactive and cannot be used. The Card has this status when the standard period of its validity has expired, the Client or Card Holder has requested its early renewal or has returned the Card, or the Card was cancelled on the Bank's or the Client's initiative.
Inactive – lost	The Card is already inactive and cannot be used. The Card has this status when the Card was cancelled because of loss.
Inactive – stolen	The Card is already inactive and cannot be used. The Card has this status when the Card was cancelled because of theft.

A.   Display of active Cards and their details

In the list of active Cards, click on the **Detail** icon in the **Action** column in the row of the selected Card to see more detailed information about the Card.

Following the above steps, the Payment Card Detail screen will show detailed information on the selected Card, in particular the Card Limits and the draw down, Card validity, insurance policies taken out, the current account with which the Card has been issued, setting of E-commerce Transactions including contact data for 3D Secure, etc.

The bottom part of the Payment Card Detail screen shows buttons for displaying Payment Transactions executed using the selected Card: **Settled Transactions**, **Card Transaction Blocking** and **Unsuccessful Transactions**. Details related to these buttons are set out in Chapter IV.

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Payment Card Detail

Card Limit	Limit Amount	Drawing of Limit
ATM Limit	20.000,00 CZK	0,00 CZK
POS Limit	130.000,00 CZK	0,00 CZK
Total Weekly Limit	150.000,00 CZK	0,00 CZK

Card number:	5583 54xx xxxx 1234
Card type:	MasterCard Gold Card
Card Holder:	PANKRÁC ÚTERNÍ
Card valid from:	6/2013
Card valid to:	6/2016
Card status:	Active
Card Insurance:	EXTRA
Travel Insurance:	TOP
E-commerce Transactions:	Allowed
Mobile phone number:	42099xxxxx99
Email:	ML****@PPF.EU
Contactless Transaction:	Allowed
Displaying CA balance via ATM:	Allowed
Card Automatic Renewal:	Set
Main CA number:	000000 1234567890
Main CA currency:	CZK
Associated CA number:	
Associated CA currency:	

Settled Transactions	Card Transaction Blocking	Unsuccessful Transactions

Back   Print

Clicking on the **Back** button will return you to the first screen, **Debit Payment Cards**. The displayed Card details can be printed out using the **Print** button**.** Clicking on this button will open a separate window with print preview; for printout, click on the **Print** button. After printing, close the window by clicking on the X in the upper right-hand corner of the window.

B.   Display of inactive Cards and their details

In the list of inactive Cards, click on the **Detail** icon in the **Actions** column on the row of the particular Card to display more detailed information on the selected Card. Payment Card Details are the same as for active Cards and can also be printed out, see Article A.

Clicking on the **Back** button will return you to the list of active Cards.

IV. Payment transactions made using a Card

Information about Payment Transactions made using a Card is available in IB. This information can also be displayed directly from the Payment Card Detail screen (see Chapter III, Article A.):

- Payment Transactions made using a Card are first displayed in **Card Transaction Blocking**. Payment Transactions are displayed there pending their settlement, see Article A.,
- executed Payment Transactions that will be processed on the current day, see Article B.,
- executed Payment Transactions that have been processed, see Article C.,
- Payment Transactions that have been rejected, see Article D.

A. Blocking related to Payment Transactions made using a Card

In the **Transaction History** option click on the **Card Transaction Blocking** option to display the Payment Transactions, made using the Card, which are waiting for processing. The **Filter** button will help you to adjust their display.

If you have used the **Card Transaction Blocking** button in Payment Card Detail, Payment Transactions made using only this Card will automatically be selected there.

Details on this option are specified in Part IV. of the User Guide.

B. Payment Transactions made using a Card, which will be processed on the current day – today's turnover

On the day on which executed Payment Transactions are settled, they are transferred from **Card Transaction Blocking** to **Today's Turnovers**. These Payment Transactions are displayed there together with other Payment Transactions that will be settled on the current day. If you want to display only Payment Transactions made using a Card you need to adjust the selection using the **Filter** button – select the **Card Transactions** option in the **Transaction Type** field.

Displayed Payment Transactions can also be exported using the **Export XML** or **Export CSV** buttons.

Details on this option are specified in Part IV. of the User Guide.

C. Processed Payment Transactions made using a Card

In the **Transaction History** option click on the **Settled Transaction List** option to display the Payment Transactions made using a Card, which have already been settled. These Payment Transactions are displayed there together with other settled Payment Transactions. If you want to display only Payment Transactions made using a Card you need to adjust the selection using the **Filter** button.

If you have used the **Settled Transactions** button in Payment Card Detail, Payment Transactions made only by this Card will automatically be selected there.

Displayed Payment Transactions can also be exported using the **Export XML** or **Export CSV** buttons.

Details on this option are specified in Part IV. of the User Guide.

D. Unsuccessful Payment Transactions made using a Card

In the **Payment Cards** option click on the **Unsuccessful Card Transactions** option to display the Payment Transactions made using a Card, which were rejected. The **Filter** button will help you to adjust their display.

If you have used the **Unsuccessful Transaction** button in Payment Card Detail, Payment Transactions made only by this Card will automatically be selected there.

Clicking on the **Filter** button will display a field for entering the required criteria for displaying rejected Payment Transactions made using a Card.

For displaying them, you need to fill in and/or select at least the details in the **Card number** field (**All payment cards** is the default setting) and the **Period** field (**Last month** is the default setting), or, as the case may be, the **Date from – Date to** fields (dates for the last month is the default setting):

Field	Description
Card number	All Cards can be kept, or one can be selected from accounts in the roll box.
Period	**Last month** is the default setting here. Options: • Today: Will display Payment Transactions made on the preceding Business Day; • Last week: Will display Payment Transactions made in the last calendar week; • Current month: Will display Payment Transactions made in the current calendar month; • Last month: Will display Payment Transactions made in the past month (e.g., from 19 April 2012 to 19 May 2012); • Select a different period: Here you can enter a different period for which you want to display executed Payment Transactions; Payment Transactions made in the specified period will be displayed.
Date from – Date to	Here you can enter the period for which you want to display executed Payment Transactions. Payment Transactions made in the specified period will be displayed.
Amount from – Amount to	Here you can enter the minimum amount of the Payment Transaction (fill in only the **Amount from** field), the maximum amount of the Payment Transaction (fill in only the **Amount to** field), or the range within which the Payment Transaction should fall (fill in both fields).

Should you enter incorrect data, you can delete all the hitherto entered data using the **Clear** button or you can click the **Back** button to go back to the first screen, **Unsuccessful Card Transactions**. Once you have entered the required criteria, click on the **Display** button.

The system will first recapitulate the criteria entered for the filter and then display all unsuccessful Payment Transactions matching the criteria entered. **<u>Unsuccessful Payment Transactions so selected will be displayed throughout the time the User is logged in, unless the selection criteria are changed or cleared.</u>**

Entered criteria can be changed by clicking on the **Filter** button in the upper part of the screen. Clicking on the **Clear Filter** button will again display the list of all unsuccessful Payment Transactions. Displayed details can also be printed out using the **Print** button – printing takes place as described in Chapter III, Article <u>A.</u>

V.   Notifications of Payment Transactions made using a Card

The sending of notifications of Payment Transactions made using a Card can be set up in IB: **Notice on Successful Card Transaction** and **Notice on Unsuccessful Card Transaction**. Details are set out in Part III. of the User Guide.