

# **USER GUIDE FOR INTERNETBANKING OF PPF banka a.s.**

## **Part II.: Payment Cards**

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# 1. 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.*

# 2. Users’ access to details on Cards

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 Payment account (hereinafter “PA”) to which the User has access via IB; or
- Display to the User all Cards issued with all PA 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 PA 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).

# 3. Display of 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 point 3.1. 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 point 3.2.

Card number	Card Holder	Total Weekly Limit	Drawing	Card status	Action
5458 54xx xxxx 2482	LUCIE MALÍKOVÁ	1.000,00 CZK	0,00 CZK	Active	
5458 54xx xxxx 5519	HANA PETROUŠKOVÁ	300.000,00 CZK	0,00 CZK	Active	
5583 87xx xxxx 8460	HANA PETROUŠKOVÁ	300.000,00 CZK	0,00 CZK	Active	
5583 87xx xxxx 1878	MONIKA LOKAJÍČKOVÁ	100.000,00 CZK	0,00 CZK	Active	
5458 54xx xxxx 5785	LUCIE KOLEŇÁKOVÁ	100.000,00 CZK	0,00 CZK	Active	


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.

Verbal identification	Description
Inactive – stolen	The Card is already inactive and cannot be used. The Card has this status when the Card was cancelled because of theft.

### 3.1. 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.

Card number	Card Holder	Total Weekly Limit	Drawing	Card status	Action
5458 54xx xxxx 2482	LUCIE MALÍKOVÁ	1.000,00 CZK	0,00 CZK	Active	

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 PA 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 point [4](#).

### Payment Card Detail

Card Limit	Limit Amount	Drawing of Limit
ATM Limit	1.000,00 CZK	0,00 CZK
POS Limit	1.000,00 CZK	0,00 CZK
<b>Total Weekly Limit</b>	<b>1.000,00 CZK</b>	<b>0,00 CZK</b>

---

Card number: 5458 54xx xxxx 2482

Card type: MasterCard Electronic Card

Card Holder: LUCIE MALÍKOVÁ

Card valid from: 7/2016

Card valid to: 7/2019

Card status: Active

Card Insurance:

Travel Insurance: QUALITY

E-commerce Transactions: Allowed

Mobile phone number: 42072xxxxx55

Email:

Contactless Transaction: Allowed

Displaying CA balance via ATM: Allowed

Card Automatic Renewal: Set

Main CA number: 000000 20124

Main CA currency: CZK

Associated CA number:

Associated CA currency:

Settled Transactions
Card Transactions
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.

PPF banka a.s. <https://ibs.ppfbanka.cz/PPFIBS3> Search

**PPF** Print

### Payment Card Detail

Card Limit	Limit Amount	Drawing of Limit
ATM Limit	1.000,00 CZK	0,00 CZK
POS Limit	1.000,00 CZK	0,00 CZK
Total Weekly Limit	1.000,00 CZK	0,00 CZK

Card number: 5458 54xx xxxx 2482  
 Card type: MasterCard Electronic Card  
 Card Holder: LUCIE MALÍKOVÁ  
 Card valid from: 7/2016  
 Card valid to: 7/2019  
 Card status: Active  
 Card Insurance:  
 Travel Insurance: QUALITY  
 E-commerce Transactions: Allowed  
 Mobile phone number: 42072xxxxx55  
 Email:  
 Contactless Transaction: Allowed  
 Displaying CA balance via ATM: Allowed  
 Card Automatic Renewal: Set  
 Main CA number: 000000 20124  
 Main CA currency: CZK  
 Associated CA number:  
 Associated CA currency:

### 3.2. 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 point [3.1.](#)

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

### Inactive Debit Payment Cards

Card number	Card Holder	Card valid from	Card valid to	Card status	Action
5583 87xx xxxx 5826	HENRY WHITE	9/2012	9/2015	Inactive - stolen	
5583 87xx xxxx 1770	IGOR GROZNYJ	4/2013	4/2016	Inactive	
5583 87xx xxxx 6855	JURU GAGARIN	11/2012	11/2015	Inactive	
5583 87xx xxxx 9214	PANKRÁC ÚTERNÍ	6/2012	6/2015	Inactive	
5583 87xx xxxx 4625	BONIFÁC STŘEDEČNÍ	3/2012	3/2015	Inactive	

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## 4. 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 point 3.1.):

- Payment Transactions made using a Card are first displayed in **Card Transactions**. Payment Transactions are displayed there pending their settlement, see point 4.1.,
- executed Payment Transactions that will be processed on the current day, see point 4.2.,
- executed Payment Transactions that have been processed, see point 4.3.,
- Payment Transactions that have been rejected, see point 4.4.

### 4.1. Payment Transactions made using a Card

In the **Transaction History** option click on the **Card Transactions** option to display the Payment Transactions, made using the Card, which are waiting for processing.

A transactions performed on all payment cards automatically appears (transactions are ordered by the date of entry regardless of the payment card on which they were made). If no transaction from payment cards is blocked, the list is empty.

If you require a different view of card transactions (for example for selected payment card only), you can edit the view by entering the selection criteria in the opening filter and clicking on the **Display** button.

If you have used the **Card Transactions** 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.

**Card Transactions**

Card number: All payment cards  
 Period: Last month  
 Date from: 23.09.2017 28 Date to: 23.10.2017 28  
 Amount from: Amount to:

Print Clear **Display**

Date of Transaction	Card number	Client's Account	Account type	Payment Information	Amount	Currency	Transaction type
18.10.2017	5458 54xx xxxx 5136	80016	Current account	545854xxxxxx5136 PETROUŠKOVÁ CZ,Praha 7 CSOB 2422 PRAHA 7 PETROUŠKOVÁ	- 5.000,00	CZK	Card transaction - blockation 18.10.2017/20171023:0000467100
18.10.2017	5458 54xx xxxx 5136	80016	Current account	545854xxxxxx5136 PETROUŠKOVÁ CZ,MIKULOV BOUTIQUE HOTEL TANZB PETROUŠKOVÁ	- 1.350,00	CZK	Card transaction - blockation 18.10.2017/20171023:0000467101

### 4.2. 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 Transactions** 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 select the **Card Transactions** option in the **Transaction Type** field and confirm the selection using the **Display** button.

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.

- Accounts
- Transaction History
- Settled Transaction List
- Today's Turnovers
- Card Transactions
- Statements
- Payment Orders
- Payment Cards
- Notice
- Requests
- Communication with the Bank
- Settings
- Guides and Instructions

### Today's Turnovers

Client's Account:

Counterparty's account number:  Counterparty bank code:

Payment type:

Transaction Type:

Amount from:  Amount to:

Variable Symbol:  Constant Symbol:

Specific Symbol:

Date of Entry Value Date	Client's Account Account Type	Counterparty's Account Number Counterparty's Bank Code Counterparty's Account Name	VS CS SS	Transaction Information	Amount Currency Transaction Type
23.10.2017	80016	545854xxxxxx5136 PETROUŠKOVÁ		490289	- 5.000,00
23.10.2017	Current account	CZ,Praha 7 CSOB 2422 PRAHA 7		Card Transaction - ATM 18.10.2017/490289 PETROUŠKOVÁ	CZK Card
23.10.2017	80016	545854xxxxxx5136 PETROUŠKOVÁ		490290	- 1.350,00
23.10.2017	Current account	CZ,MIKULOV BOUTIQUE HOTEL TANZB		Card transaction - POS 18.10.2017/490290 PETROUŠKOVÁ	CZK Card

### 4.3. 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 select the **Card Transactions** option in the **Transaction Type** field and confirm the selection using the **Display** 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.

- Accounts
- Transaction History
- Settled Transaction List
- Today's Turnovers
- Card Transactions
- Statements
- Payment Orders
- Payment Cards
- Notice
- Requests
- Communication with the Bank
- Settings
- Guides and Instructions

### Settled Transaction List

From Account:

Partner's Account Number:  Bank Code:

Payment Type:

Transaction Type:

Period:

Date from:   Date to:

Amount from:  to:

Variable Symbol:  Constant Symbol:

Specific Symbol:

Print
Clear
Submit

Date of Entry Value Date	Client's Account Account Type	Counterparty's Account Number Counterparty's Bank Code Counterparty's Account Name	VS CS SS	Transaction Information	Amount Currency Transaction Type
23.10.2017	80016	545854xxxxxx5136 PETROUŠKOVÁ		490290	- 1,350,00
23.10.2017	Current account	CZE,MIKULOV BOUTIQUE HOTEL TANZB		Card transaction - POS 18.10.2017/490290 PETROUŠKOVÁ	CZK Card
23.10.2017	80016	545854xxxxxx5136 PETROUŠKOVÁ		490289	- 5,000,00
23.10.2017	Current account	„Praha 7 CSOB 2422 PRAHA 7		Card Transaction - ATM 18.10.2017/490289 PETROUŠKOVÁ	CZK Card

Export XML
Export CSV

#### 4.4. 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. Payment transactions for last month are automatically displayed, you can change it via the **Filter** button.

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

- Accounts
- Transaction History
- Statements
- Payment Orders
- Payment Cards
- Debit Payment Cards
- Unsuccessful Card Transactions
- Notice

### Unsuccessful Card Transactions

Filter
Clear Filter
Print

Date from:

Date to:

Date of Transaction	Card number	Amount	Currency	Transaction type	Reason for Rejection
No records					

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) 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 the Cards in the roll box.
Period	<p><b>Last month</b> is the default setting here. Options:</p> <ul style="list-style-type: none"> <li>• Today: Will display Payment Transactions made on the preceding Business Day;</li> <li>• Last week: Will display Payment Transactions made in the last calendar week;</li> <li>• Current month: Will display Payment Transactions made in the current calendar month;</li> <li>• Last month: Will display Payment Transactions made in the past month (e.g., from 19 April 2012 to 19 May 2012);</li> <li>• 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.</li> </ul>
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 <b>Amount from</b> field), the maximum amount of the Payment Transaction (fill in only the <b>Amount to</b> field), or the range within which the Payment Transaction should fall (fill in both fields).

For displaying them, you need to fill in and/or select at least the details in the **Card number** field (**All payment cards**

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.

**Filter**

Card number:

Period:

Date from:   Date to:

Amount from:  Amount to:

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

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 point [3.1.](#)

### Unsuccessful Card Transactions

Card number: 5457 36xx xxxx 5597  
 Date from: 01.10.2015  
 Date to: 13.01.2016

Date of Transaction ▲	Card number	Amount	Currency	Transaction type	Reason for Rejection
10.11.2015	5457 36xx xxxx 5597	20.000,00	CZK	Card Transaction - ATM	EXCEEDS WITHDRAWAL LIMIT
22.10.2015	5457 36xx xxxx 5597	6.000.000,00	CZK	Card Transaction - ATM	EXCEEDS WITHDRAWAL LIMIT

## 5. 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.

### Create Notice

- Accounts
- Transaction History
- Statements
- Payment Orders
- Payment Cards
- Notice**
- Notice List
- Notice Settings
- Communication with the Bank
- Settings
- Guides and Instructions

**Notice Name:**

**Notice type:** 

- Notice on Account Balance
- Notice on Change the Balance
- Notice on Accounting Transaction
- Notice on Today's Turnover
- Notice on Successful Card Transaction
- Notice on Unsuccessful Card Transaction
- Notice on Login Into Internetbanking

**Contact Type:**

**Contact:** 

- Notice on Successful Card Transaction
- Notice on Unsuccessful Card Transaction
- Notice on Login Into Internetbanking