

Profibanka



## CONTENTS:

What Profibanka service offers to you?	3
Installation of the Profibanka application	4
First steps – How to activate the application	5
First steps – How to log in and replicate data	6
First steps – How to display current available balance	7
First steps – How to download electronic statements	7
First steps – How to export accounting data from the bank to the client's accounting system	9
First steps – How to create a payment order in CZK	10
First steps – Notification of payment	11
First steps – How to create a payment order abroad	11
First steps – How to send created orders	12
First steps – How to import and send batches of orders from the client's accounting system to the bank	13

Dear client,

welcome to the Profibanka application users "community". Profibanka is a modern direct banking system from Komerční banka. It combines the comfort and efficiency of local applications with the wide potential and advantages of Internet banking.

## WHAT PROFIBANKA SERVICE OFFERS TO YOU?

Profibanka is a top KB direct banking product which meets all requirements of companies within the system of payments.

**Online functions** (the user is connected to the bank)

- sending online and batch payment orders to the bank (including standing orders and foreign payments)
- list of blocks of payment card operations
- list of today's activities in accounts
- possibility to set and download electronic statements to accounts and payment cards in PDF format (with possibility to cancel receiving paper statements)
- possibility to ask for and download archive statements back to year 2001
- payment and batch authorization
- pending payment and batch list, including advanced due date
- sending messages (SMS, e-mail or fax) of payment order processing
- direct user administration option
- aliases for own account and contra-account
- receiving latest data via direct request to the KB system

**Offline functions** (without connection to the bank)

- input of new payment orders, modification or cancellation of unsent payment orders
- entering, changing and cancelling unsent standing orders
- creating templates of payment orders
- import and export of payment orders and statements from and to the accounting software of the client
- list of payment orders, transactions, current available balances (loaded on the date of download)
- list of all operated accounts

Both the **Brief** and **Complete** user guides plus Help will assist you to find detailed descriptions of the application and operation procedures. These guides are available on the installation CD and also on [www.profibanka.cz/en](http://www.profibanka.cz/en).

Komerční banka provides technical user support of Profibanka service on the customer care line +420 955 551 556.

## INSTALLATION OF THE PROFIBANKA APPLICATION

Insert the CD into the CD-ROM drive.

A content screen will automatically open. (In case CD autorun is not enabled press **START** after inserting the disc into the drive then select **RUN** and type **X:\setuploader.exe** in the command line, where X stands for the CD ROM drive on your computer. Then press **ENTER**.)

**Step 1:** Click “**TEST PC**” to start the test program before running the actual installation. Stop the program after usability of your PC is confirmed and continue with the actual Profibanka installation.

**Step 2:** Select “**Install the Profibanka application**” on the installer screen.

**Step 3:** Press **OK**.

**Step 4:** A welcome screen will appear after running the installer. Use **NEXT** and **BACK** buttons to browse through individual installation screens.

**Step 5:** Read through all displayed information on the application, security and license agreements.

**Step 6:** Enter information about your company or organization.

**Step 7:** Confirm or change the target location (directory) for installing Profibanka.

**Step 8:** Enter the administrator’s name and password for the station. This name and password is very important – after completing the installation, you will log in under this name and password and set up subjects and users. The Profibanka system is now installed. Installation time should be approximately 15–45 minutes depending on your PC configuration. The installer may also require the computer to be restarted. Always confirm restart without removing the CD disk from the drive.

If the installation is successful, Profibanka shortcut (icon) will appear in the **START** menu and on your desktop.



## FIRST STEPS – HOW TO ACTIVATE THE APPLICATION

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

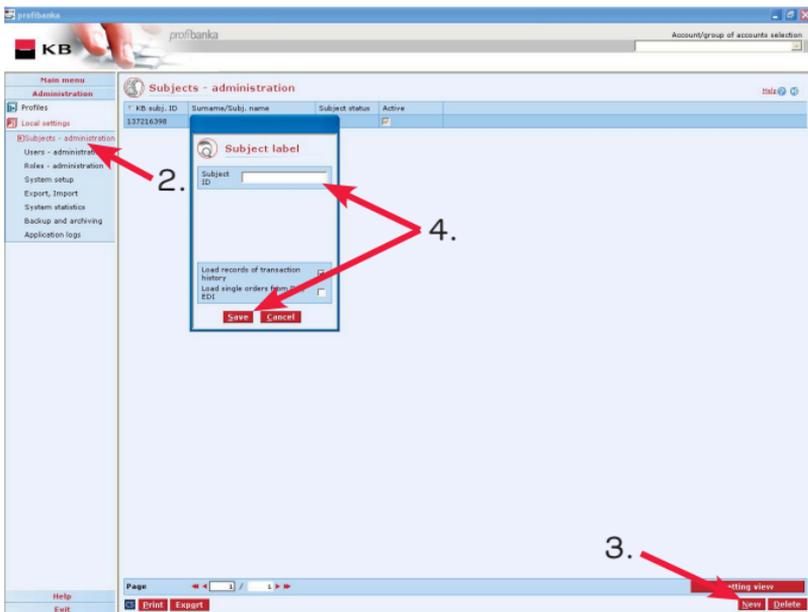
Step 1: Upon starting the application, the login window will appear. Select the **Local user** in the menu. Enter the name and password of the user - administrator you selected while installing the application. Press OK after you enter the name and password.



Step 2: Click the **Local settings** tab in the main menu **Administration**, then on the **Subject administration** item.

Step 3: Click **New**.

Step 4: Enter the **subject ID** specified in article 3 of your Contract and press **Save**.



Step 5: Click the **User administration** item.

Step 6: Click **New**.

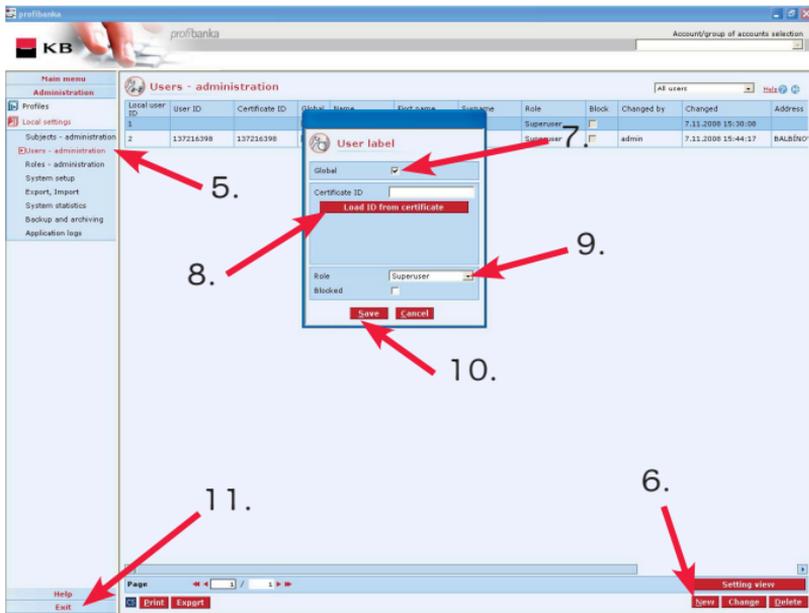
Step 7: Mark the **Global user** field.

Step 8: Enter manually the certificate ID or press **Load ID from certificate**. Select the path to the certificate and enter the password. Certificate ID will be automatically filled in.

Step 9: Select a user role from the drop-down list (see the complete Profibanka user guide for detailed field descriptions).

Step 10: Click **Save**.

Step 11: Click the **Exit** item. The application will be closed.



## FIRST STEPS – HOW TO LOG IN AND REPLICATE DATA

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

Step 1: Insert your smart card into the reader and click **Certificate on chip card**.

Step 2: Enter your PIN

Step 3: If you want to automatically update all data upon login (recommended), check the **Download upon login** box. Press **OK**.



**Step 4:** After you logged in successfully, the News screen will appear. This screen shows latest information on the Profibanka service. After you left the News window, the window containing information on numbers of orders for authorization, waiting orders, advice etc. along with the window for downloading data. If you did not select Download upon login while logging in, press Download all now.

The screenshot shows the Profibanka web application interface. On the left is a 'Main menu' with options like Downloading, News, Payment orders, etc. The main content area is titled 'Current information' and contains several data tables and buttons. A red arrow points to the 'Download all' button, which is labeled with the number '4'.

Transaction	Debit	Credit	Number
Orders for authorization			1
Waiting orders	0,10		
Rejected orders			
Batches for authorization			
Waiting batches			
Standing orders for authorization			

Statements	Number
New statements	4

Buttons:  Current available balances,  Downloading - details, ,

Validity of information: 25.10.2008 8:05:37

## FIRST STEPS – HOW TO DISPLAY CURRENT AVAILABLE BALANCE

**Step 1:** Click the Lists item in the Main menu and select Current available balances.

**Step 2:** If you have not downloaded data from KB for 30 minutes, click the Download button.

After download has completed, the table shows current available balances for all selected accounts. Press **Print** to print the displayed information or **Export** to send it to a file in **CSV** or **RTF** formats if you want to process the data further.

## FIRST STEPS – HOW TO DOWNLOAD ELECTRONIC STATEMENTS

Profibanka Service allows you to set and download electronic statements to accounts and payment cards. In the menu **eStatements / Statement setup review** click **Change settings** to get on the screen **Statement settings**, where you can change the form and frequency of sending statements to accounts and payment cards.



## FIRST STEPS – HOW TO EXPORT ACCOUNTING DATA FROM THE BANK TO THE CLIENT’S ACCOUNTING SYSTEM

Download data from KB – see chapter How to log in and replicate data – Step 4. Then follow steps 1 to 6 to export statements from the bank to your accounting application:

Download data.

Step 1: Click Main menu / Lists / Export of accounting data.

Step 2: Select an account or accounts whose accounting data you want to export.

Step 3: Select an export format. Choose the format according to the needs of your accounting system.

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

Step 5: Enter the directory to save the exported file into.

Step 6: Click Save.

The screenshot shows the 'profibanka' web application interface. The main menu on the left includes 'Download', 'News', 'Payment orders', 'Batches of orders', 'Standing orders', and 'Lists'. Under 'Lists', 'Export of accounting data' is highlighted with a red arrow labeled '1.'. The 'Export of accounting data' window shows a list of accounts with dates like '26.8.2008' and '1.8.2008'. A red arrow labeled '2.' points to the first account. The 'Export' button is highlighted with a red arrow labeled '3.'. A dropdown arrow next to the 'Export' button is highlighted with a red arrow labeled '4.'. The 'Save export as' dialog box is open, showing the directory 'profibanka' selected, with a red arrow labeled '5.' pointing to the directory field. The 'Ulož' (Save) button in the dialog is highlighted with a red arrow labeled '6.'. The dialog also shows 'Název souboru:' (File name) as '00000002' and 'Uložit jako typ:' (Save as type) as 'BEST KB (OKM)'. The main application window shows account details for 'BU\_TEST\_13' with account number '940-4607530217' and currency 'USD'. The status bar at the bottom shows 'BU\_TEST\_6.SUBJEKT 6', 'Superuser', and 'NUM | CAPS | 30.9.2008 | 12:55'.

## FIRST STEPS – HOW TO CREATE A PAYMENT ORDER IN CZK

Step 1: Select the Payment orders / Create orders function in the left frame.

Step 2: Press New DPO at the bottom of the Create orders window. The Payment order in CZK form will appear.

Step 3: Fill in the current account from which you want to pay - debit account.

Step 4: Fill in or select the beneficiary's account number – credit account.

The screenshot displays the 'Payment order in CZK' form. The left sidebar contains a 'Main menu' with options like 'Download', 'News', 'Payment orders', 'List of orders', 'Orders for authorization', 'Waiting orders', 'Order templates', 'Batches of orders', 'Standing orders', 'Lists', 'Statements of transaction', 'eStatements', 'Financial markets', and 'Information'. The 'Administration' section includes 'Help' and 'Exit'. The main form has a 'Detail' tab and a 'Notifications' tab. The 'Account (debit)' section includes 'Account alias', 'Account number' (940-4607040277), 'Account bank code' (0100), and 'Account currency' (CZK). The 'Contra-account (credit)' section includes 'Contra-account alias', 'Contra-account number', 'Contra-account bank code', and 'Contra-account currency' (CZK). The 'Payment details' section includes 'Due date' (30.9.2008), 'Amount', 'Amount currency' (CZK), 'Payer's description...', 'Message for beneficiary (AV)', and 'Description for beneficiary...'. There are checkboxes for 'Send as express payment' and 'Send an advanced notice about the express payment to the bank of the recipient'. The bottom of the form has buttons for 'Print', 'Export', 'Save', and 'Cancel'. The status bar at the bottom shows 'BU\_TEST\_6 SUBJECT 6', 'Supervisor', 'NUM', 'CAPS', '30.9.2008', and '12:56'.

Step 5: Enter the due date. You can use the Calendar button to display all banking days.

Step 6: Select a processing mode for the order:

- **Online payments** are executed instantly (according to the due date) and immediately decrease your available balance. If the beneficiary's account is a KB account, this payment will be immediately credited to the account.
- **Batch payments** are sent for night processing and the available balance will be modified after this processing.
- **Express payment** will enable sending funds from your account on the due date of a payment and transferring them to the clearing centre of ČNB. The beneficiary will have these funds available on the next day at the latest. This option is only available for payments to other banks.

**Step 7:** Fill in all other applicable data of the payment order and press **Save** (compulsory data of the payment - credit account number, contra-account currency, bank code, amount, due date, mode of processing, constant symbol). The order will be saved to the **Create orders** list. If you wish to create another order, repeat step 4 to 7. If you do not wish to create another order, press **Cancel**. The previously created order/orders appears in the **Create orders** window.

## FIRST STEPS – NOTIFICATION OF PAYMENT

If you wish to inform your business partners or other persons of entering specific payments, you can do so by sending SMS, e-mail or fax messages.

**Step 1:** Select **Notifications** in the form for creating payment orders.

**Step 2:** Select the condition for sending notifications in the drop-down list (always, if booked, if rejected).

**Step 3:** Enter the communication channel and contact of the person you wish to inform (e.g. SMS and phone number).

**Step 4:** Press **Save** to confirm settings.

## FIRST STEPS – HOW TO CREATE A PAYMENT ORDER ABROAD

**Step 1:** Select the **SEPA EuroPayment (New SEPA)** at the bottom of the **Create order** window.

**Step 2:** Select the current account from which you want to make a payment.

**Step 3:** Fill in all compulsory data of the beneficiary.

**Step 4:** Select the beneficiary's bank. There are three ways to enter the beneficiary's bank:

- **From library (SWIFT):** If you know at least a part of the SWIFT code, choose this option. Press **Validate** after you enter the SWIFT code (or its part). The bank will offer you 1 to 100 options matching the data you entered.
- **From library (Name):** Enter exactly three letters in the Name, City and Street fields, select Country and then press **Validate**. The bank will offer you 1 to 100 options matching the data you entered. The Country field does not offer all countries upon opening. If your country is not displayed, you have to enter at least a part of its name
- **NCC code**

**Step 5:** Specify due date.

Step 6: Click Save. The payment will be saved into the Create orders list.

The screenshot shows the 'SEPA EuroPayment' form with the following fields and sections:

- Detail:** Account alias (13531 CZK), Account number / Payer's account (940-4605300207), IBAN (CZ710100009404605300207), Payer's name (BU\_TEST\_1 TEST), Account bank code / Payer's Bank code (0100), Payer's reference, Payer's currency code (CZK).
- Optional SEPA information:** Contra-account alias, Ben. account no., Beneficiary's name, Street (P.O.BOX) / Address, Town, Postcode Country.
- Notifications:** Beneficiary bank, SWIFT code / BIC, Name / Beneficiary's bank, Town, Street (P.O.BOX).
- Bank selection:** Country, NCC code / Clearing code, Verified checkbox.
- Amount, currency:** Amount in account currency, Exchange rate, Charge Amount.
- Charges - details:** Account no. for charges (940-4605300207), Charge Amount (CZK).
- Payment execution:** Required due date, Details of payment.

Numbered arrows indicate the following steps:

1. Import FPO, New SEPA dropdown
2. Payer's name field
3. Beneficiary name field
4. Bank selection dropdown
5. Print button
6. Save button

## FIRST STEPS – HOW TO SEND CREATED ORDERS

Created orders are only stored in the Profibanka local database. Follow these steps to send them to the bank:

Step 1: In the Create orders window, mark check boxes in the “S” column of all orders you wish to send.

Step 2: Click Send.

Step 3: Check data of payments to be sent in summary information. After checking, enter your secret password to the certificate.

Step 4: Press Send or Send for authorization button. A message will appear with results of the action.

**Main menu**

- Downloading
- News
- Payment orders
  - Create orders
  - List of orders
  - Orders for authorization
  - Waiting orders
  - Order templates
- Batches of orders
- Standing orders
- Lists
- Statements of transaction
- eStatements
- Financial markets
- Information

**Administration**

- Help
- Exit

**Create orders**

Orders to be sent: [dropdown] **Info**

S	Req. due d.	Type	Onl.	Account number	Contra-account number	Brk.	Amount	Curren	CS	VS
<input type="checkbox"/>	6.10.2008	SEP	<input type="checkbox"/>	940-4607010297			-18,00	EUR	6020000000	
<input type="checkbox"/>	1.10.2008	SEP	<input type="checkbox"/>	940-4605300207			-10,00	EUR	6020000000	
<input type="checkbox"/>	29.9.2008	SEP	<input type="checkbox"/>	940-4605300207			-10,00	EUR	6020000000	
<input type="checkbox"/>	29.9.2008	SEP	<input type="checkbox"/>	940-4607020217			-32,00	EUR	6020000000	
<input type="checkbox"/>	26.9.2008	SEP	<input type="checkbox"/>	940-4607010297			-19,00	EUR	6020000000	
<input checked="" type="checkbox"/>	6.10.2008	SEP	<input type="checkbox"/>	940-4607010297			-18,00	EUR	6020000000	
<input checked="" type="checkbox"/>	6.10.2008	SEP	<input type="checkbox"/>	940-4607010297			-17,00	EUR	6020000000	

Page: [dropdown] / 1 / [dropdown]

**Summary:**

- Selected: 1      Informative amount (+/-) 0,00 / 18,00 [C2K]
- Marked: 2      Informative amount (+/-) 0,00 / 854,00
- Total: 7      Informative amount (+/-) 0,00 / 3 026,30

**Buttons:** Print, Export, Import FPO, New FPO, Repeat, From template, Send

BU\_TEST\_6 SUBJEKT 6      Supuser      NUM CAPS 30.9.2008 13:01

## FIRST STEPS – HOW TO IMPORT AND SEND BATCHES OF ORDERS FROM THE CLIENT’S ACCOUNTING SYSTEM TO THE BANK

A batch of orders is a group of orders composed in the Profibanka application or a group of orders created by an accounting system. Orders in a batch are sent together to the bank and passed on for further processing within the bank system. A batch may only contain orders associated with accounts of the same subject (one company).

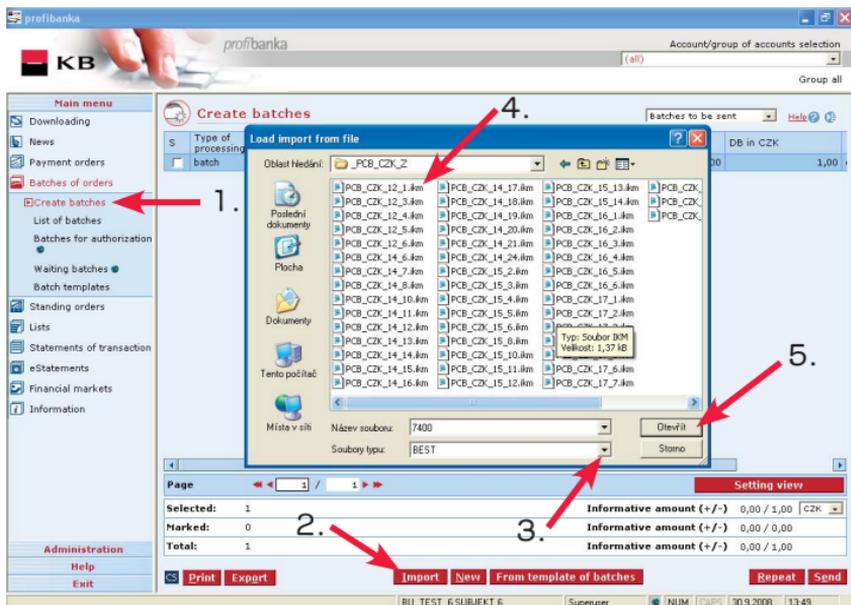
The most convenient way of creating a batch is to import a file from the client’s accounting program.

Step 1: Select the Batches of orders – Create batches function in the left frame.

Step 2: Press Import in the lower part of the screen. The Batch tablet window for entering batch name and processing mode will appear. Fill in the data and press Save.

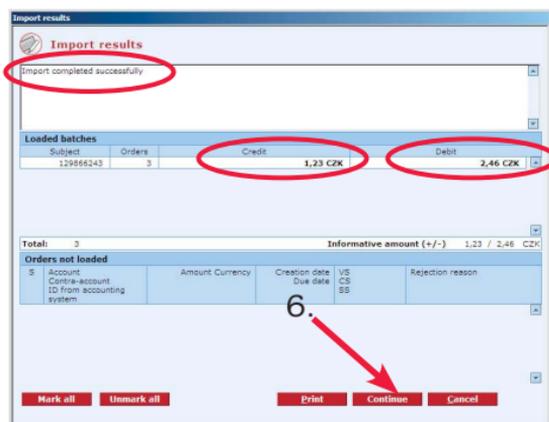
Step 3: The Insert import from a file window will appear. Enter the required file format.

Step 4: Enter the path to the loaded file and the file name (the name of the file created by your accounting program). You can pre-set this path in Administration – System setup – Export/Import menu.



Step 5: Click Open.

Step 6: The Import results window will appear. It will inform you of the import results and display a summary report of the batch. Press Continue to complete loading of the file (batch of orders) to the Profibanka application.



The batch will be loaded into the local Profibanka database. You can further modify this loaded batch (refer to User guide).

To send the loaded batch to the bank, mark the check box in "S" column and press

Send (this is the same procedure as in How to send created orders – steps 1 and 2).

Step 7: Check information of the batch on the summary screen (number of orders, turnovers).

KB batch ID	Orders	Credit	Debit	Type of processing	Batch description
10CRE6C7PL	1	0,00	1,00	batch	export

7.

Informative amount (+/-) 0,00 / 1,00 CZK

Certificate on chip card

PIN:

Step 8: Enter your secret PIN.

Step 9: Press Send or Send for authorization.

Finally, the application will display the result of sending the batch to KB. You can check the status of the batch and see whether it has been fully authorized or is waiting for authorization by an authorized user.

For a detailed description of the vast number of Profibanka functions refer to the **Complete user guide** or **Help**.

Actual minimum technical requirements on hardware and software PC equipment for using the Profibanka application is available in Technical conditions for direct banking users on [www.profibanka.cz/en](http://www.profibanka.cz/en), section Download, under the item Business and technical conditions.

For technical support or more information don't hesitate to contact our Direct Banking Customer Care line on +420 955 551 556.

## Do you want more information? Just ask.

Your Relationship Manager will be pleased to answer any questions you may have. If you wish, you may contact our telebankers on the toll-free KB Infoline at line **800 111 055** or visit [www.kb.cz](http://www.kb.cz).



**Můj svět. Moje banka.**