User guide for BKS MyNet

October, 2023

BKS Bank

Naše srce kuca za vaše želje.

Content

1. BKS MyNet in general

BKS MyNet is a service intended for clients, natural persons, who have an open account for payment in BKS Bank AG, Main Branch Croatia. You can contract the BKS MyNet electronic banking service for citizens at any BKS Bank AG branch in Croatia.

1.1. BKS MyNet functionalities:

- Overview of account balances,
- Overview of transactions by user accounts,
- Entry of domestic and foreign payment orders, payments between accounts, purchase and sale of currencies,
- View saved payment orders,
- Overview of payments by status (All, Unprocessed, Declined, Processed)
    - Issuing a payment order in advance with the possibility of revocation before the execution date,
    - Templates - create and edit your own payment templates,
    - Signing multiple orders at the same time,
    - Review of due liabilities,
    - Trend - organize your finances - with the trend option it is possible to track personal consumption through self-defined categories. Personal consumption can be monitored on a monthly, quarterly, semi-annual and annual basis,
    - Contracting mobile banking,
    - Calculation of term deposits and loans,
    - Review of the exchange rate list of the Bank and the CNB

1.2. Tehnical prerequisites for using the BKS MyNet

a) Supported operative systems:
- Windows 7
- Windows 8.x
- Windows 10
- Mac OS
- Linux

b) Supported Internet browsers:
a) Microsoft Edge
b) Google Chrome
c) Apple Safari
d) Mozilla Firefox

c) Acrobat Reader (latest version recommended)
d) JAVA (latest version recommended)

2. Working in BKS MyNet

2.1. Log in to the application

To register for electronic banking BKS Bank AG, Main Branch Croatia (BKS MyNet) by entering your Username, Token serial number (located on the back of the HW token behind the S / N symbol or inside the **BKS mToken** application) and one-time OTP (APPLI 1) generated by the token device and clicking on the **Login** button.

2.2. Home page(Virtual Desk)

After applying for electronic banking, the home page opens.
The homepage contains Bank notices and other relevant information such as:

- **News:** In this box you will find news from the Bank,
- **Messages:** The most recent messages will be displayed in this box. By opening the 'See all' option, you will enter the Mail module with a preview of your incoming messages,
- **News:** News from the Bank,
- **Offers:** Offers of the Bank for customers,

By opening the "View all" option under the News, News and Offers options, you will get an overview of all notifications for which the following activities are possible: **Details, Inquiry and Delete**

2.3. Account overview

Selecting the Account overview option allows you to view the balance of all accounts of the client, open loans and view credit cards in tabular form, grouped early by account type.

Avista

Account number	Account Type	Currency	Balance	Overdraft	To be charged	Balance
HR072488001	BKS Z++ FLAT	EUR	768,84 EUR 5.792,82 HRK*	0,00 EUR 0,00 HRK*	63,99 EUR	612,52 EUR 4.615,03 HRK*
HR072488001	BKS Z++ FLAT	CAD	0,00 CAD	-	0,00 CAD	0,00 CAD
HR072488001	BKS Z++ FLAT	HRK	0,00 HRK	-	0,01 HRK	0,00 HRK
HR072488001	BKS Z++ FLAT	USD	5,22 USD	-	0,00 USD	5,22 USD
HR692488001	TRR F.O. tekući - REZIDENT	EUR	-207,91 EUR -1.566,50 HRK*	0,00 EUR 0,00 HRK*	0,00 EUR	0,00 EUR 0,00 HRK*
HR692488001	TRR F.O. tekući - REZIDENT	HRK	0,00 HRK	-	0,00 HRK	0,00 HRK
HR792488001	TRR - PAKET BKS SENIOR	EUR	-175,59 EUR -1.322,98 HRK*	477,80 EUR 3.599,98 HRK*	0,00 EUR	302,21 EUR 2.277,00 HRK*
HR792488001	TRR - PAKET BKS SENIOR	HRK	0,00 HRK	-	0,00 HRK	0,00 HRK
HR222488001	TRR F.O. tekući - REZIDENT	EUR	10.001,51 EUR 75.356,38 HRK*	0,00 EUR 0,00 HRK*	0,00 EUR	10.001,51 EUR 75.356,38 HRK*
HR222488001	TRR F.O. tekući - REZIDENT	HRK	0,00 HRK	-	0,00 HRK	0,00 HRK

* Converted at a fixed conversion rate of 7.53450 HRK for 1 EUR.

Loans

Number	Type	Currency	Loan	Outstanding principal	Installment
53001987	stambeni krediti	EUR	82.000,00 EUR	73.957,85 EUR	347,57 EUR

* Converted at a fixed conversion rate of 7.53450 HRK for 1 EUR.

Savings and Term deposits

Number	Type	Currency	Balance
3220035033	BKS libero	EUR	3.255,39 EUR 24.527,74 HRK*
3220035033	BKS libero	HRK	0,00 HRK

* Converted at a fixed conversion rate of 7.53450 HRK for 1 EUR.

Credit cards

Account number	Account Type	Currency	Overdraft	To be charged
HR692488001	Master Card Standard	EUR	1.061,78 EUR 7.999,98 HRK*	58,98 EUR 444,38 HRK*

* Converted at a fixed conversion rate of 7.53450 HRK for 1 EUR.

2.4. Payments

By selecting the **Payment** option, it is possible to select a payment between accounts, create a payment order, make a foreign currency deposit and authorize payment recipients.

a) Entering a payment order

Selecting this option will open an order entry form. There are mandatory entry fields on the form that must be filled in in order for the order to be saved and executed. The fields listed are marked with *.

If the account of a legal entity is entered, then the data on the name and registered office of the company / person can be withdrawn from the JRR (Unified Register of Accounts) via the 'Find' option, located next to the field for entering the account number. If the data is found, it is automatically downloaded in the order entry form (Name, Address and Place).

The payment order option also contains additional options:

- **Template selection:** The option contains an overview of existing templates, of which you can select one. The "Fill in the form" option is used to fill in the form for entering orders with data from the selected template.
- **Save template:** By entering the template name and activating the "Save" option, all data from the order will be saved as a new template.

b) Confirmation of payment order entry

After confirming the order entry (option "Enter order" on the entry form), the entered data is controlled. If the data does not meet the control, a message is displayed at the very top of the kuna order and it is necessary to change the entered data.

If the order is correct, the option to sign the order is offered. It is necessary to generate a Challenge Response via your token device and sign an order.

If the order is correct, but the recipient's account is not authorized, a message will appear and the order cannot be signed. It is necessary to click on the IBAN of the recipient's account, after which the screen for **authorization of the new recipient** opens.

![BKS Bank logo]

Authorize payment orders

New payment

Int. number Date of execution	Payer Payer IBAN	Payee Beneficiary IBAN	PNBZ PNBO	Amount Currency	Fee Currency
3019121 16.12.2022	Erik Ivić HR072488001	Test HR1423400093214945376 🛡	HR99 HR99	1,00 EUR	0,00 EUR

Currency	Fee	Orders amount	Total amount
EUR	0,00	1,00	1,00

Authorize new recipient

In benefit of a | HR1124840081135064469 | Find

Name *

Save

After selecting the **Save** option, the screen for entering the **Answer to the Challenge** opens and the recipient is authorized. Each payee is authorized only once, ie when the payment order is first entered in favor of that payee
.

Authorize new recipient

In benefit of a | HR1124840081135064469 | Find

Name *

Challenge   91290847

Response * | Response

Authorize

2.5. Purchase and sale of foreign currency

Along with the selection of the account, their available balance is also displayed. Launching the "Buy" or "Sell" option determines whether domestic currency is sold or foreign currency is bought from the account.

a) Foreign currency purchase

Purchase and sale of foreign currency

Account in EUR		Account in foreign currency	
BKS Z++ FLAT	612,52 EUR	BKS Z++ FLAT	0,00 CAD ▾
HR072488001 ▾	4.615,03 HRK*	HR072488001 ▾	
* Converted at a fixed conversion rate of 7.53450 HRK for 1 EUR.			

Payment

Currency	AUD ▾
Foreign amount *	AUD Amount AUD ▾
Informative amount	EUR Informative amount 1.500000

Purchase   Sale

Reference * [Reference]

Amount in foreign currency is referent amount and amount in domestic currency is informative

Verify

b) Foreign exchange sale

Purchase and sale of foreign currency

Account in foreign currency		Account in EUR	
BKS Z++ FLAT	5,22 USD ▾	BKS Z++ FLAT	612,52 EUR
HR072488001 ▾		HR072488001 ▾	4.615,03 HRK*
		* Converted at a fixed conversion rate of 7.53450 HRK for 1 EUR.	

Payment

Currency	USD ▾
Foreign amount *	USD 0,01 USD ▾
Informative amount	EUR 0,01 1.110000

Purchase   Sale

Reference * [Reference]

Amount in foreign currency is referent amount and amount in domestic currency is informative

Verify

The currency of the transaction is selected from the menu of offered currencies. When selling, only currencies are offered in which there are funds for the selected foreign currency account. All currencies are offered for purchase.

Selecting the option and currency displays the exchange rate to be applied to the order.

After entering the desired amount in the currency, the program displays the amount in domestic currency according to the displayed exchange rate.

By confirming the "Enter order" option, if all the necessary data have been entered, the order will be enabled for signing.

If there are not enough funds in the account or the account is blocked, the account will be rejected.

2.6. Authorized recipients

To prevent abuse of the order, the program checks whether the recipient's account is authorized. For this purpose, the user has the option to authorize the recipient's accounts. Through navigation, select the option Payments - **Authorized recipients.**

Initially, all currently authorized recipient accounts are displayed: For each of the authorized accounts, the "New account" and "Delete" actions are enabled. The "Delete" option can also be launched for multiple marked accounts. To enter a new recipient, select the "Add" option, which opens the input mask previously described in **point 2.4. b.**

2.7. Saved payments

Selecting the Saved payments option opens an overview of all entered unsigned or partially signed payment orders and error orders.

If the order is correct and not signed by the user, clicking on the po-button offers the options: "Sign", "Delete" and "New account". If the order is not valid, the options: "Delete" and "New account" are offered.

The action on several orders can be carried out by marking several orders with a tick in the box in front of the ordinal number. For marked orders, it is possible to activate the "Subwrite" or "Delete" option.

2.8. Overview of payments by status

Selecting the option **Overview of payments** offers the selection of accounts in the following statuses:
- **All:** Displays orders of all statuses
- **Unprocessed:** This is a status group that displays orders of all processing statuses in the bank - Logged, Authorized, Sent to NCS, Ready for posting, Queue in bank, Returned from NCS, Blocked queue, Unfulfilled bases, Executed unexecuted basis
- **Rejected:** Display only canceled orders
- **Processed:** Display only posted orders

By selecting Options, you will get a list of all existing payment orders that meet the criteria, by the first of all offered payment accounts.

 The following fields are located on the page header:

- Account number and name of the contracted account package
  - Account number for which you want to see orders. Selection from offered accounts for payment
  - Dispose of the amount on the selected account
- Date from, Date to: Time range within which you want to search and view accounts.

After selecting the conditions for the review, an overview of the found orders according to the given conditions is displayed. In order to retrieve possibly newly arrived orders in the overview, the "Refresh" option should be chosen, which is located next to the date of the time period.
Each of the displayed orders in the overview can be selected by left-clicking the mouse, which displays the details of the selected order in a new window.

2.9. Templates

Selecting this option will give you a list of all currently existing account templates.
Selecting the Enter template option opens a payment order that creates a new template.

With each existing template, clicking on the button gives the following options:
- Change
- Delete
- Payment

When creating a payment order, and opening the arrow on the "Template" option, you will get a list of all currently available order templates
By selecting the desired template and activating the "Fill in the form" option, the data on the order will be filled in with the data from the template.
The template can also be entered when creating a payment order, by entering the name of the template and clicking on the "Save" button before entering the order.

2.10. Mobile banking

By selecting this option, you will receive a form for activating the mobile banking service.
It is necessary to enter the mobile phone number for which the functionality is contracted.

By entering the correct mobile phone number, confirming the consent and selecting the "Activate service" option, an e-mail notification is sent to the Bank for activating the mobile banking service (**mBanka**). After contracting the service, it is necessary to download the **BKS mBanka** Hrvatska application in the appropriate application (AppStore, GooglePlay or AppGalery). You will receive an **activation key** on your mobile device via SMS, and by entering and selecting the **user PIN**, the application is ready to work.

2.11. Due obligations

This menu shows overdue loan liabilities. It is possible to make a payment of a due obligation by clicking on an individual obligation, where the program will fill in all the necessary data of the payment order.

2.12. Trends

The selected option can set trends that monitor consumption over a period of time. In the menu, various payment categories (eg insurance, rent, savings, etc.) are entered into the categories and saved, and the name of the category is specified under the name. When entering individual orders before payment, it is possible to add a previously created category / trend to the order.

2.13. Exchange rate

Within the exchange rate option, the exchange rates listed on the exchange rate list of BKS Bank AG, Main Branch Croatia, are shown, namely foreign exchange purchases, medium and foreign exchange sales. In this option, the header of the exchange rate list also offers the possibility of converting one currency into another according to the retrieved exchange rates - the "Calculate" option.

2.14. Calculations

An additional functionality of MyNet is the informative calculation of term deposits and loans.

a) Savings:

By selecting this option, you will receive a calculator for calculating interest for the type of term deposit that is of interest to you. The following information is required:
- Principal
- Interest rate
- Term deposit period in months
-

Clicking on "**Calculate**" shows the amount of interest.

b) Loans:

By selecting this option, you will receive an annuity calculator for the type of loan you are interested in. The following information is required:
- Principal
- Interest rate
- Repayment period in months

Clicking **"Calculate"** displays the amount of the annuity.

2.15. Additional options

BKS MyNet e-banking service for citizens offers some additional options such as:

a) **Choosing a language:** within this option it is possible to choose between displaying the content of electronic banking in Croatian or English.

b) **Messages:** clicking on the icon ✉ opens a screen containing all your messages. Initially, received messages are received from the "Inbox" option. By activating the "Outbox" option, you will receive all outgoing messages. The following activities are enabled for each message:

  Details
- Reply - only for incoming messages from the Inbox
- Delete

Launching the "New message" option opens a window for entering message data:
- Title
- Content of the message

After entering the required data, selecting the option "Send" your message will be forwarded to the bank.

c) **Notifications:** clicking on the icon 🔔 will allow you to view all notifications and news sent to you by the Bank. Each individual message has options: Details, Reply, Delete.

d) **Settings:** Selecting the icon 🔒 opens your user profile settings. It is possible to set and change the e-mail address or mobile phone number. It is also possible to select E-mail notification settings as well as change an existing password. The quick links option allows the user to select menu options they want to have available directly in the **"Quick links"** section on the left side of the screen.

3. Log out from the application, price list and user guide

Logout from BKS BizzNet is done by selecting the Logout option in the upper right corner of the screen and pressing the x mark of the selected Internet browser.

The Tariff for the Bank's Retail Banking Services and the instructions for using BKS MyNet were published in the Bank's branches and on the Bank's website www.bks.hr.

4. Security of application use and mobile device changes

Confidential content is generally sought to be protected from unauthorized persons by encrypting it. The sender encrypts the content of the message before sending it, and the recipient decrypts it upon receipt. Potential third parties on the network can only see encrypted data. In addition to protecting the confidentiality of content, message encryption systems are also used to establish the identity of the interlocutor and to prevent unauthorized alteration of the content. HW or SW tokens are used for this purpose.

Each payment order that is created before execution is electronically signed. This ensures undeniability, ie it makes it impossible to refute the fact of creating and sending orders.

In accordance with the EBA guidelines on the security of online payments, the individual transaction limit is 2.650,00 EUR and the total daily limit is 5.300,00 EUR. If you need to conduct transactions above the specified limit, you must request a temporary increase through your account manager.

Hardware (HW) and Software (SW) tokens are authentication / authorization devices that provide authorized access to services and digital signing of financial transactions. Please keep the authentication / authorization device carefully as well as the secrecy of the username, password and PIN.

If you suspect that someone has found out your password, they can change it at any time.

If you lose the mobile device on which the SW token application is installed or you lose the HW token, please inform the Bank as soon as possible by phone or e-mail to the contacts below. In that case, the bank will block access to online services. During the Bank's non-working hours, please block access by entering the wrong password or OTP 4 times.

5. Contact information

Our HelpDesk support is at your service on weekdays from 8:00 to 16:00.

BKS Bank AG,   **BKS MyNet:**
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