

User guide for BKS BizzNet

December, 2022

BKS Bank

Naše srce kuca za vaše želje.

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1. BKS BizzNet in general

BKS BizzNet is a service intended for clients, legal entities, who have an open account for payment in BKS Bank AG, Main Branch Croatia.

You can contract the BKS BizzNet electronic banking service for legal entities at any BKS Bank AG branch in Croatia.

1.1. BKS BizzNet functionalities:

- Overview of balances on transaction accounts,
- Review of transactions by transaction accounts,
- View and print statements on transaction accounts,
- Entry of domestic and foreign payment orders,
- Sending a summary order in SEPA (PAIN.001) format,
- Download excerpts in SEPA (CAMT.053) format,
- Signing multiple orders at the same time,
- Review of the exchange rate list of the Bank and the CNB,
- Issuing a payment order in advance with the possibility of revocation before the execution date,
- Current execution of payments to the accounts of other payment system participants who have an account with the Bank,
- Contracting and changing standing orders,
- Contracting mobile banking,
- Sending requests for BON2 and IOS,
- Request for selling or buying foreign exchange at special rate

1.2. Technical prerequisites for using the BKS mBank application

a) Supported operative systems:

- Windows 7
- Windows 8.x
- Windows 10
- Mac OS
- Linux

b) Supported web browsers:

- Microsoft Edge
- Google Chrome
- Apple Safari
- Mozilla Firefox

c) Acrobat Reader (latest version recommended)

d) JAVA (latest version recommended)

2. Working in the BKS BizzNet

2.1. Log in the BKS BizzNet

Login to BKS BizzNet can be done in following ways:


a) Login with token

If you login to the electronic banking via a token (HW / SW), the user name data must be filled in (existing clients can find the data on BKS BizzNet under the option **Profile - OTP user name**, while new clients receive the data when contracting the service) , token serial number (located on the back of the HW token behind the S / N symbol or inside the **BKS mToken** application). After that, it is necessary to enter a one-time OTP (APPLI 1) generated by the token device and click on the **Login** button.

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Croatian

Token login



User name
The username identifies the user and the token device

Token device serial number
Enter serial number from Your HW token device /
mToken app



Token OTP (APPLI1)
Enter OTP from Your token device

- Turn on Your token device / run mToken app
- Enter the PIN in Your token device / Enter the PIN in Your mToken app
- For HW token: Select APP 1
- Write the OTP from Your token device to the field TOKEN OTP (APPLI1) / Write one-time key from Your mToken app.

Login

Login BizzNet info


BKS Bank AG


b) Login BizzNet info

If the **BizzNet info** service is used to access electronic banking, it is necessary to enter the **username** and **password** that are received via e-mail when activating the service. After entering the required data, a **one-time OTP** comes to the mobile device after which entries are applied to electronic banking.

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Login BizzNet info

**Username**
Enter your username

**Password**
Enter login password


Login


Token login

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BKS Bank [Croatian](#)

Enter the SMS token

 Dear,

**SMS token**
Enter the SMS token that you have received on your mobile phone (expires at 10:42:22):

Login

Token login | Login BizzNet info

BKS Bank AG

2.2.Home page(My bank)

After logging in the electronic banking, the home page opens:

BKS Bank (HR18 2488 001) Profile | Log out

My Bank Payments Statements Transactions & orders Orders Accessories Help desk Menu

My Bank

Default account

Current account

HR18 2488 001.
Limit: 0.00 HRK

84,468.36 HRK

Available balance: 84,468.36 HRK
Queue: 0.00 HRK

Payment order

Statements

Date	Balance	Number
24.05.2022	84,468.36 HRK	22
20.04.2022	85,454.40 HRK	21
14.04.2022	64,329.74 HRK	20
05.04.2022	73,832.84 HRK	19
01.04.2022	88,157.14 HRK	18

Statements

Last transactions

Datum	Description	Total
24.05.2022	plaćilo po predlogi B...	-1.00 HRK
24.05.2022	Konverzija S-779622	-1,000.00 HRK
24.05.2022	PRUENOS U PP	14.96 HRK

Transactions & orders

The home page contains the most important information about the client's account. In the middle. Different combinations of notifications can be set in the menus depending on the client's needs, such as: **Statements, Recent transactions, Queue, Balance movement, Selected account, Daily traffic.**

My Bank

My Bank

Default account

Current account

HR18 2488 001
Limit: 0.00 HRK

65,705.10 HRK

Available balance: 65,705.10 HRK
Queue: 0.00 HRK

Payment order

Statements

- Statements
- Last transactions
- Queue
- Daily transactions

20.04.2022	85,454.40 HRK	21
14.04.2022	64,329.74 HRK	20
05.04.2022	73,832.84 HRK	19

Statements

Graph balance

At the top of the page is the selected account of the legal entity for which the data is displayed. If there are authorizations for several accounts of legal entities, in the drop-down menu, next to the IBAN of the account, the desired account is selected.

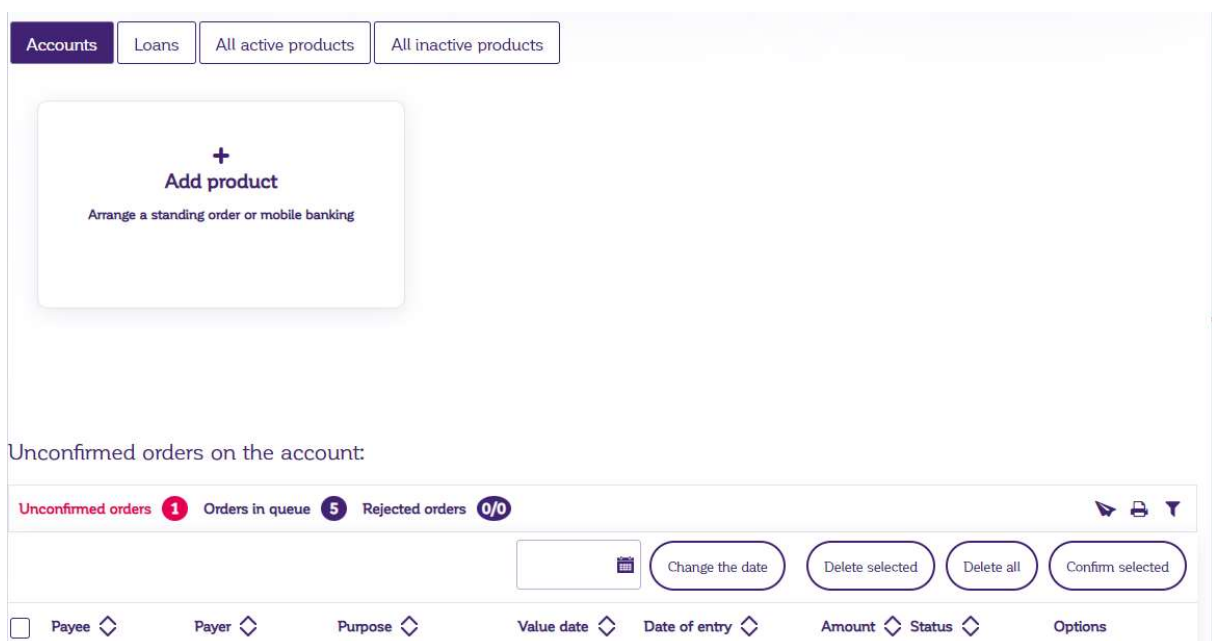
In the right corner of the home page there are various notifications for the client such as: **Queue orders, Unconfirmed orders, Rejected or canceled orders, Bank notifications.**




Below the client account information is a **Payment Order** button that serves as a shortcut to redirection to payment entry. In addition to the **Payment Order** button, there are shortcuts for Viewing **Statements and Viewing Transactions and Orders.**

At the bottom of the **My Bank** home page, information on customer accounts, loans and all active products is available, as well as the possibility of contracting standing payment orders and mobile banking.

Also, on the home page, an overview of orders is available in the following statuses: **Unconfirmed, Queued and Rejected Orders.** In the above overview, there are options to change the date of entered orders, delete and confirm entered orders.




Accounts
Loans
All active products
All inactive products

Loan


51003-

Date of maturity: 09.12.2021

783,474.97 HRK

Loan


51003

Date of maturity: 09.12.2021

457,154.02 HRK

+

Add product

Arrange a standing order or mobile banking

2.3. Payments

Selecting the **Payment** option accesses all options related to payment by accounts, such as: **Payment order**, **Payment order files**, **International payment**, **Standing orders**, **Templates** and **Exchange office**:

Payments



Payment orders



Packages



International payment



Standing orders



Templates



Currency exchange

2.4. Statements

By selecting the **Statements** option, it is possible to download Account Statements in **PDF**, **FINA HUB3** and **ISOXML** format.

Statement

Statement
219

PDF statement download
Integrated PDF statement download
FINA HUB3 statement download
ISOXML statement download

☐
Statement date
Statement no.
Currency
Initial balance
Debit
Credit
Final balance
Statement

2.5. Review of transactions and orders

By selecting the option **View transactions and orders**, it is possible to view the turnover in the last 12 months and the Archive of payment orders as well as other order statuses: Unconfirmed orders, Queued orders and Rejected orders.

Transactions & orders

Transactions in last 12 months
Unconfirmed orders 0
Orders in queue 38
Rejected orders 0/0
Payment orders archive

☐ Payee
Payer
Purpose
Value date
Amount
Options

List is empty.

No. of records: 10

In the overview of transactions and orders, it is possible to search for transactions by account using filters.

The filter is opened by clicking on the icon: and a screen opens where the following search parameters can be filled:

Transactions & orders

Transactions in last 12 months
Unconfirmed orders 1
Orders in queue 0
Rejected orders 0/0
Payment orders archive

Value date:
From
Until
Amount:
From
Until
HRK
Type:
Inflow
Outflow
Recipient/ Payer:
Recipient/ Payer IBAN:
Purpose:

Statements list
Clear filter
Confirm filter

☐ Payee
Payer
Purpose
Value date
Amount
Options

The obtained search results can be downloaded in both PDF and XLS format by selecting a specific icon.

2.6. Orders

By selecting the **Order** option, you can access the possibilities of contracting, editing and canceling standing payment orders, as well as contracting and reviewing the status of mobile banking:

Orders

Contract, edit or cancel standing orders

Mobile banking

2.7. Accessories

Selecting the **Accessories** option accesses options such as reviewing the Exchange Rate List, Templates, and editing the Client Profile:

Accessories



2.7.1. Currency list

The exchange rates listed on the exchange rate list of BKS Bank AG, the Main Branch in Croatia and on the list of the Croatian National Bank are shown, namely foreign exchange purchases, medium and foreign exchange sales.

2.7.2. Templates

In the Templates menu, you can view, enter and edit templates. Selecting the entry option creates a new template and enters all elements of the payment order. Once the template is created, it can be edited and deleted. The template can also be created directly when entering a payment order by selecting the **Save as template** option and by selecting the desired outflow order in the account turnover overview and selecting the **Add to templates** option.

2.8. Support

Selecting the **Support** option allows you to view all messages exchanged with the Bank as well as the possibility of creating a new message.

Help desk

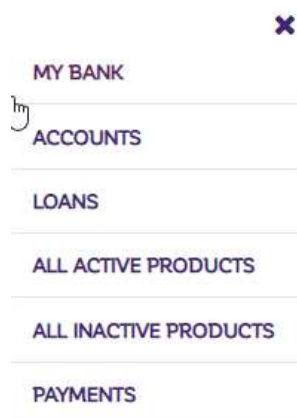
New message

My messages 0 Product notices 0 Bank notices 0 Promotional messages 0 Notification archive

By selecting the **New message** option, in addition to the general message, it is possible to submit a request for the issuance of the Company's Solvency Report (**BON 2**), the Open Items Statement (**IOS**) and request for selling and buying foreign exchange at special rate:

2.9. Menu

Selecting the **Menu** option in the upper left corner of the screen opens a window with shortcuts that allow you to easily navigate certain functionalities of the BizzNet application:



3. Logout of the application, price list of services and user guide

Logging out of 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 services in business with legal entities and instructions for using the BKS BizzNet application 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 by one or more users. This ensures undeniability, ie it makes it impossible to refute the fact of creating and sending orders.

If you suspect the misuse of your security information such as a password or the loss / theft of an authorization device (hardware or software token), please notify us as soon as possible at the contacts below. During the Bank's business hours, we will block access to your data and make changes to security data. At the time when the Bank is not working, you can, if you deem it necessary, block yourself by entering the wrong (fictitious) PIN or password 5 times in a row.

5. Contact information

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

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