

Guidebook for use of an
electronic personal token

EOK V2

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1. INTRODUCTION

Thank you for deciding to use our services using an electronic personal token ActivCard One V2. In this way you will enter the world of electronic banking using one of the most modern security devices.

An electronic personal token (hereinafter EOK) is a device ensuring high level of access protection to important and confidential information. Therefore, pay appropriate attention to your EOK protection in order to ensure safety of your bank information.

This guidebook describes an EOK and explains how it is used in electronic banking applications of Slovenská sporiteľňa – in the services of Internetbanking, Databanking, and Telephonebanking.

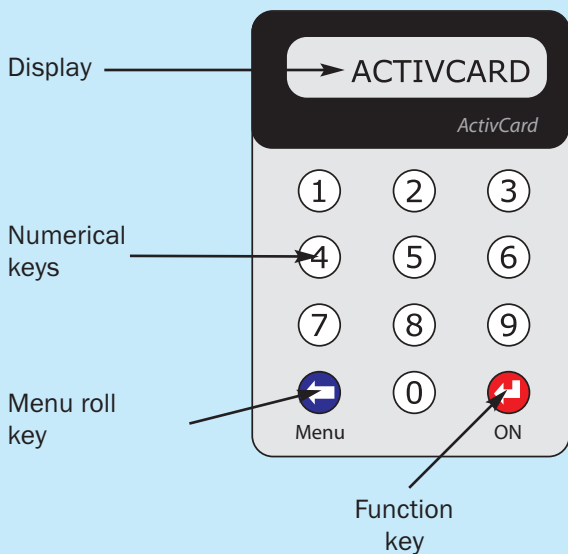
Six most important rules for use of an EOK:

- When you receive an EOK at a trade location of Slovenská sporiteľňa press ON/CE to check if your EOK is new.
- Never make available your personal identification number (PIN) to another person.
- In case of a loss or theft of an EOK immediately block access to your accounts in the bank by calling the numbers 0850 111 888 (from abroad +421 258 268 111) or 0915 111 888 (from abroad +421 915 111 888).
- Apart from battery replacement, of which you will be notified by the EOK itself, do not open the EOK.
- Do not expose the EOK to an environment with possible electric shocks or big temperature fluctuations.

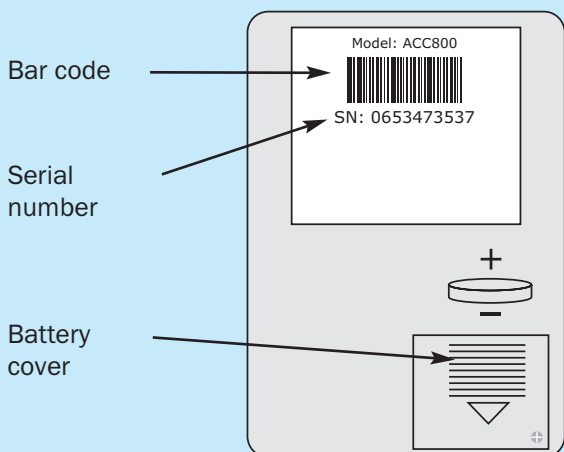
During every access to the bank's security system (by telephone or through the Internet) strictly follow the system instructions.

2. DESCRIPTION OF AN EOK

Front view:

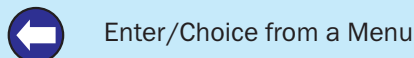
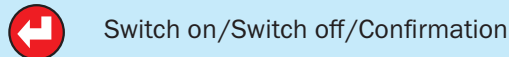


Rear view:



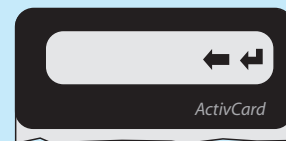
2.1. Meaning of symbols on the display of an EOK


During work with an EOK, symbols appear on its display that enable its correct usage. They have the following meaning:




Pressing a key lets you access another function (menu or a program step).

If an EOK displays, e.g.:



you can press  Confirmation

 Choice from menu

Note:

- Your EOK will automatically switch off if none of the keys is pressed for approximately 60 seconds.
- In case of whatever problem, contact an operator of the service Sporotel at telephone numbers 0850 111 888 or 0915 111 888.

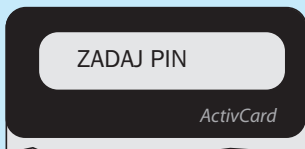
Menu offer:

- **CERTIFY**
- **VERIFICATION**
- **CHANGE PIN**
- **DISPLAY SN**
- **CLOCK**
- **COUNTER**

3. SWITCHING ON AN EOK FOR THE FIRST TIME

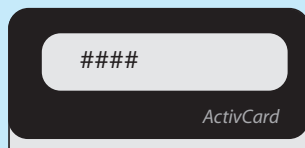
Be prepared that an EOK will request that you type a PIN (Personal Identification Number).

- Switch on the EOK by pressing the key **ON**
- When you switch on an EOK the following text is displayed:

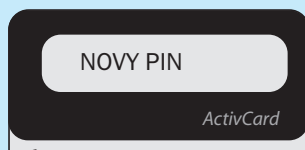


(TYPE PIN)

- Type the entry PIN **1221**



- Choose a **NEW PIN** and type it using the keypad of the EOK.

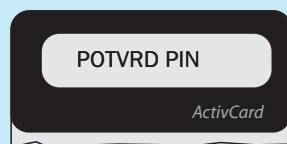


(NEW PIN)

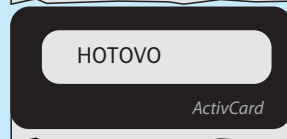
Note:

1. A PIN must have at least 4 characters. It may not contain repeating identical numbers or a succession of numbers (such as 1234, 6789, 1111, 3333, etc.).

- Confirm the NEW PIN by repeatedly typing it



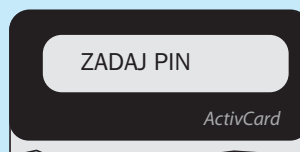
(CONFIRM PIN)



(READY)

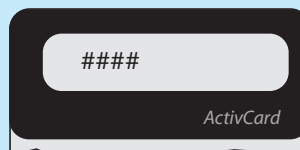
4. SWITCHING ON AN EOK

- Press **ON**.
The text on the display or the EOK is:




(TYPE PIN)

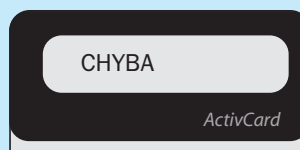
- The PIN you type is not visible, it is displayed in the format:



Note:

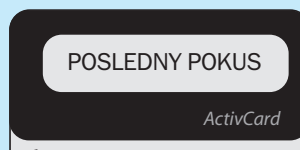
1. If you type a wrong number, delete it using the key **MENU** 

2. If you type a wrong PIN, the display will show:



(ERROR)

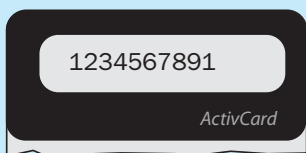
Note: The maximum number of attempts to type a PIN is 6. Before the last attempt the EOK will warn you.



(LAST ATTEMPT)

If you type a wrong PIN also during the last attempt, the EOK will lock. Unlocking the EOK will be done for you by employees of whichever trade location of Slovenská sporiteľňa.

- If you type the correct PIN, a **unique** authorization code will be displayed for every login, such as



By authorization you document your right to enter the system. An authorization code is generated in the same way during login to Internetbanking as well as Telephonebanking.

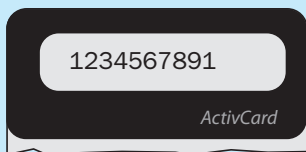
4.1. LOGIN TO THE APPLICATION INTERNETBANKING:

Launch the application Internetbanking on your computer.

Type your identification number (it is stated in the "Contract on Establishing and Using Electronic Services").

You will get the authorization code in the following way:


- Press the key **ON**
- After you type the correct PIN an authorization code will be displayed, for example.



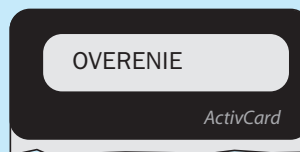
Length of the authorization code is 10 digits.

Log on by typing the authorization code at the specified place in the application Internetbanking.


If you simultaneously want to verify whether you are connected to the server of Slovenská sporiteľňa (this is not a condition to log on), proceed as follows:

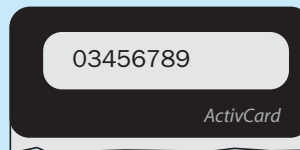
- On your EOK press the key **MENU** . Repeatedly pressing the key moves you through individual offers of the MENU in the following order:

- **CERTIFY**
- **VERIFICATION**



(VERIFICATION)

- Confirm the selection by pressing the key .
- An 8-digit number will be displayed, which you can validate on the monitor of your PC as the answer from the server, for example:



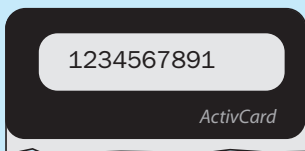
If the numbers are identical, you have successfully connected to the server of Slovenská sporiteľňa. If they are not the same, cancel the connection and log in again.

4.2 LOGIN TO THE TELEPHONEBANKING APPLICATION

Connect to the voice information system by calling the public telephone number of Slovenská sporiteľňa 0850 111 888 (from abroad +421 258 268 111) or the privileged number in the Orange network 0915 111 888 (from abroad +421 915 111 888).


The voice system will ask you to specify the identification number (it is stated in the “Contract on Establishing and Using Electronic Services). Subsequently it will ask you to provide the authorization code, which you will get in the following way:

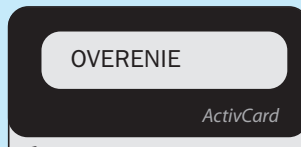
- Press the key **ON**
- After you type the correct PIN an authorization code will be displayed, for example:




Length of the authorization code is 10 digits. Follow instructions of the voice system or the operator of the Sporotel service when you provide the authorization code.

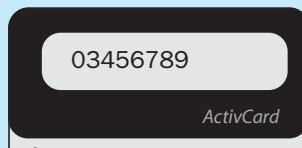
If you simultaneously want to verify whether you are connected to the server of Slovenská sporiteľňa (this is not a condition to log in), proceed as follows:

- On your EOK press the key **MENU** . Repeatedly pressing the key moves you through individual offers of the MENU in the following order:
 - **CERTIFY**
 - **VERIFICATION**



(VERIFICATION)

- Confirm pressing the key .
- An 8-digit number will be displayed which you can compare with the voice system, or an answer of the operator, who will read it for you from the server, for example:



If the numbers are identical, you have successfully connected to the server of Slovenská sporiteľňa. If they are not the same, cancel the connection and log in again.

5. CERTIFICATION CODE

Using this function protects the most sensitive data of a payment order or a requested operation against modification during transmission to the bank. Using an internal algorithm the EOK will convert the data you type and create a certification code. You will type this code in the confirmation screen into the field "Certification Code". The security system of Slovenská sporiteľňa will accept the sent requirement, convert the delivered data back using the same algorithm and finally compare the calculated code


with the code that you typed. If your certification code is the same as the calculated code, which means that the data was not altered during transmission and the bank will accept your request for realization.

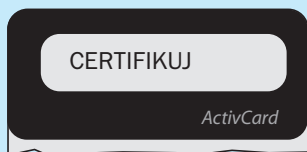
Important notice: For a correct calculation of the certification code it is necessary to enter the data into the EOK in the same format as displayed for you in the confirmation screen, section "Data for the electronic personal token".

5.1 Confirmation of a Payment Order Issued through the Application Internetbanking


In the application, type the data of the payment order and press „Submit“. You will get to the screen "Order Confirmation". In this part it is necessary to specify the certification code, which you will get by directly entering data into the EOK.

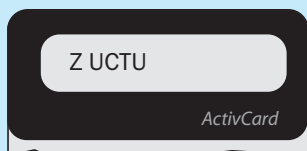
Entering data into the EOK

- After you type the correct PIN press . The display will show:




(CERTIFY)

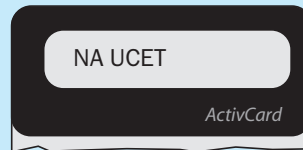
- Confirm the choice pressing .
- The EOK will display fields for typing the most important data of a payment order.



(FROM ACCOUNT)

- Type the account number from which the payment order will be performed. Your account number usually has ten digits. If your account number has zeroes at the beginning, do not type them into the EOK. Also do not type your bank code after the account number.

- Move on to another field by pressing .

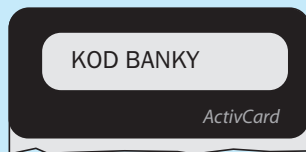


(TO ACCOUNT)

- Type the counter-account number into this field. If the payment order is done in favor of an account with a prefix, do not type the prefix into the EOK.


For example: If your business partner stated in its bank connection the account number in the format 000321-0123456789/0900, this means an account with prefix 000321, account number 0123456789 and bank code 0900 (Slovenská sporiteľňa). Type the account number into the EOK in the format 123456789. The maximum number of typed characters is 10. If the account number starts with zeroes, type it into the EOK without them.

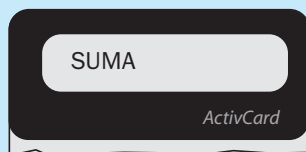
- Type the bank code:




(BANK CODE)

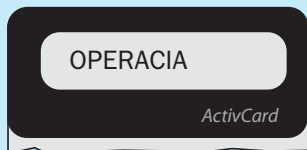
Note: The bank code has to be typed with zeroes, for example 0900.

- Move to another field by pressing .
- Type the required amount without decimal places:



(AMOUNT)

- Move to another field by pressing .
- The last field in the menu **CERTIFY** is the field:



(OPERATION)

Note: The code of operation determines the type of payment order. The code of operation is specified in the application Internetbanking in the screen "Confirmation of a payment order," section "Data for an electronic personal token"

- After you type and confirm the latest information, a 10-digit certification code is generated.

Type the displayed certification code into the pertinent field in the application Internetbanking.

Note: You can check whether data typed into the EOK is correct by comparing it with data in the application Internetbanking. These are in the screen called "Confirmation of a payment order" section "Data for an electronic personal token".

5.2 Confirmation of a payment order made through the application Telephonebanking:

After connecting to the voice information system choose "Work with an Account" and select the account from which you want to realize the "Payment Order".

As asked, step by step provide to the voice information system the requested data for the payment order: prefix of the recipient's account, number of the recipient's account, recipient's bank code, constant symbol, variable, specific symbol, and the amount.

Give the voice information system the certification code you get from the EOK using the keypad of your telephone. You will get the certification code from your EOK the following way:

Proceed according to 5.1 „Entering Data into the EOK“ until the last data „OPERATION“.

The operation code depends on the currency in which the order is entered. Type the code valid to the given currency:

SKK – 1
 CZK – 10001
 EUR – 20001
 USD – 30001
 CHF – 40001
 GBP – 50001
 AUD – 60001
 CAD – 70001
 JPY – 80001
 DKK – 90001
 NOK – 100001
 SEK – 110001
 HUF – 120001
 PLN – 130001
 SIT – 140001

After you type and confirm the latest information, a 10-digit certification code is generated.

Type the displayed certification code using the keypad of your telephone.

6. STATUS INFORMATION IN AN EOK

An electronic personal token displays in the MENU some information that is important for its functioning.

These are information:

DISPLAY SN – after confirmation it displays the serial number of the EOK

CLOCK – an internal clock of the EOK, its character is informative and it displays total time of operation in seconds

COUNTER – value of a counter for authorization

Important notice: At least once in five logins we recommend that you type in the application Internetbanking the value from the counter obtained from the EOK into the field **Counter A**.

7. SYNCHRONIZATION OF THE AUTHORIZATION COUNTER


7.1 Synchronization of the authorization counter for the application Internetbanking



If you log in to the application Internetbanking, and after you type the identification number and the authorization code the application tells you that you have typed a wrong authorization code, check its correctness. If you typed it correctly, you are probably desynchronized. This can happen when without being logged in you generated more than 10 authorization codes. In this case it is necessary to synchronize the authorization counter using the following procedure:

Start the application Internetbanking on your computer.

Type your identification number.

Determining the value on the counter in the following way:

- Switch on the EOK and type your PIN.
- Repeatedly press  until you get to the menu **COUNTER**

- After confirmation, i.e. pressing  the value of the counter will be displayed. Without the starting zeroes type it into the application in your computer in the field "Counter A".
- Repeatedly press  until again authorization code is displayed.


Into the field "Authorization code" in the application Internetbanking type its value and press "LOGIN".

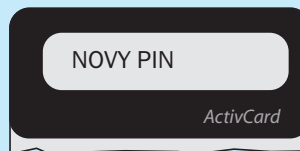
7.2 Synchronization of the authorization counter for the application Telephonebanking

If you log in to the application Telephonebanking, and after you enter the identification number and the authorization code the application tells you that you have provided a wrong authorization code, check its correctness. If it was stated correctly, your EOK is probably desynchronized. This can happen when without being logged in you generated more than 10 authorization codes. In this case it is necessary to synchronize the authorization counter.

Proceed precisely according to instructions of the voice information system.

8. CHANGING THE PERSONAL IDENTIFICATION NUMBER – PIN

- Switch on the EOK.
- Repeatedly press the key MENU, until you get to **CHANGE OF PIN**.
- Confirm by the key .

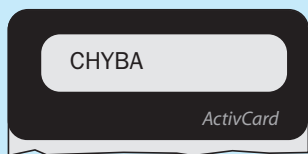


(NEW PIN)

- Type your new PIN.

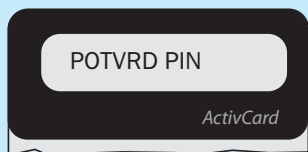
Notice: The function of PIN control is activated in the EOK. A PIN may not contain repeating numbers or a succession of numbers (For example 1234, 6789, 1111, 3333, etc.).

- If you type a PIN that does not meet required criteria, the EOK will display:



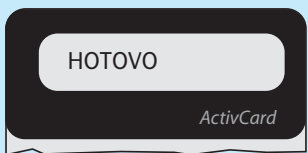
(ERROR)

- Repeat your selection of a PIN.
- If the PIN is all right the EOK will display:



(CONFIRM PIN)

- Confirm your new PIN by repeatedly typing it and pressing . If the PIN was typed correctly, the EOK will display:

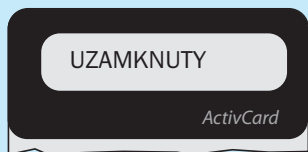


(READY)

- The EOK will automatically switch off. You can only switch it on using the new PIN.

9. UNBLOCKING THE EOK

If you typed a wrong PIN six times, which is the maximum permitted number of repeated attempts, your EOK will lock and display:



(LOCKED)

In this instance contact employees of any trade location of Slovenská sporiteľňa who will mediate unblocking the EOK for you.

10. OTHER MESSAGES

Your EOK can display these following messages:

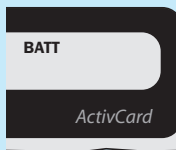
LAST ATTEMPT: All typed PIN were wrong. This is your last attempt before your EOK locks.

ERROR: Incorrectly typed PIN.

11. BATTERY REPLACEMENT

ActivCard V2 uses battery type CR 2032 (LITHIUM), which is normally sold in stores selling household electronics or cameras.

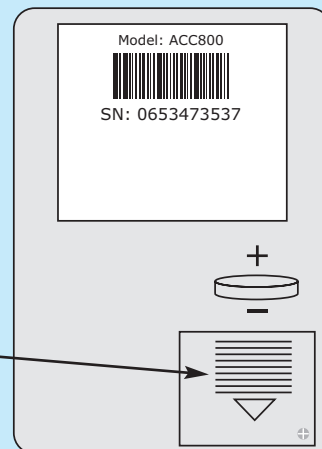
When a battery needs to be replaced the EOK will display the icon:



Replace the battery within 3 days. Otherwise the EOK may lose all applications.

Before replacing the battery check whether the EOK is switched off.

Replace the discharged battery by a new one. Make sure that the positive pole is facing upward.



ATTENTION! If you insert the battery the other way round (i. e. the + symbol facing down), you can cause a loss of data or other irrecoverable damage.

12. INSTRUCTIONS FOR CLIENTS IN CASE OF LOSS, LOCKUP, OR TECHNICAL ERROR OF THE EOK

Loss. If you lose the EOK immediately call the service Sporotel at telephone numbers **0850 111 888** (from abroad +421 258 268 111) **or 0915 111 888** (from abroad +421 915 111 888). The bank will block the EOK so as to prevent its misuse.

The Sporotel service is available to you 7 days a week 24 hours a day.

Locked EOK. If after repeated typing of an incorrect PIN your EOK locks, personally contact employees of the nearest trade location of Slovenská sporiteľňa.

Servicing. In case of any problems contact employees of the nearest trade location of Slovenská sporiteľňa.