Guidebook for use of an electronic personal token **EOK V2**

SLOVENSKÁ **sporiteľňa**

List of contents

1. INTRODUCTION

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, Telephone-banking and Business24.
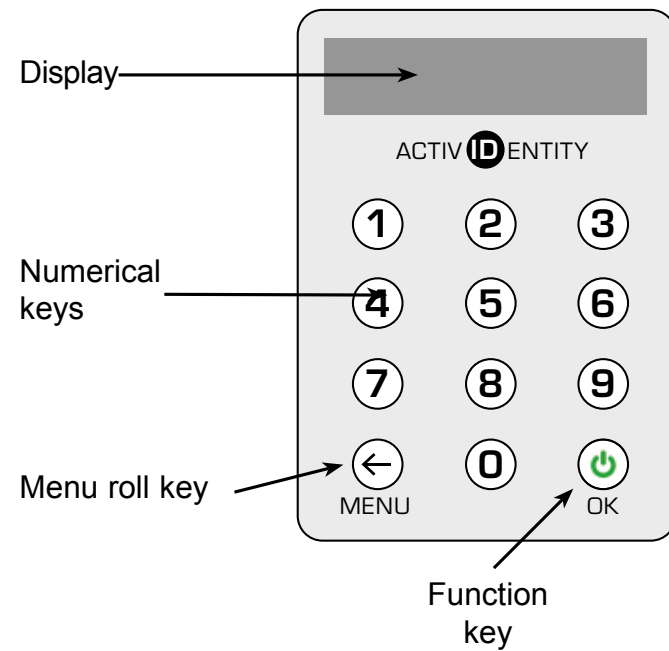
Five most important rules for use of an EOK:

– When you receive an EOK, press **OK** to check if your EOK is new.
– Never make available your personal identification number (PIN) to another person.
– In case of loss or theft of an EOK immediately block access to your accounts in the bank by calling the numbers *0900 or 0850 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.
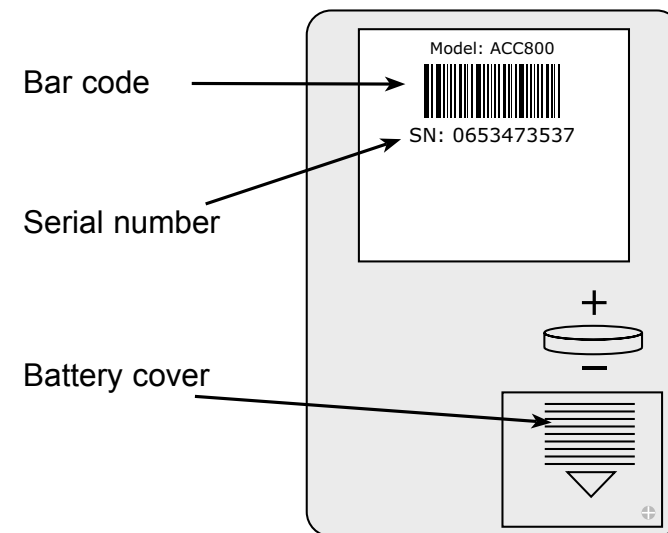
In each communication with the bank, strictly follow the system instructions (application of the services Internetbanking/Business24/voice navigation system of the Telephonebanking service).

2. DESCRIPTION OF AN EOK

Front view:

Display

Numerical keys

Menu roll key

ACTIV **ID** ENTITY

1 2 3
4 5 6
7 8 9
← 0 ⏻
MENU   OK

Function key

Rear view:

Bar code

Serial number

Battery cover

Model: ACC800

SN: 0653473537

+ −
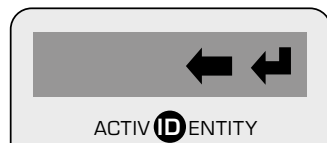
2. DESCRIPTION OF AN EOK

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:

Switch on/Switch off/Confirmation ⏻

Switch on/Switch off/Confirmation ←

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

If an EOK displays, e.g.:

you can press ⏻,

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 the client centre at telephone numbers *0900 or 0850 111 888.
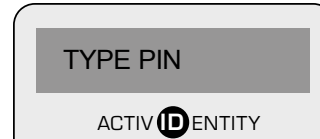
Menu offer:

– CERTIFY
– VERIFICATION
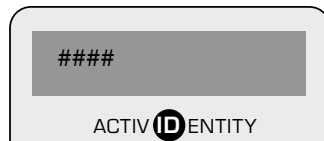– CHANGE PIN
– DISPLAY SN
– CLOCK
– COUNTER

3. SWITCHING ON AN EOK FOR THE FIRST TIME

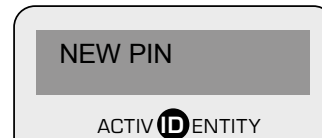Be prepared that the EOK will request that you type a PIN (Personal Identification Number).

– Switch on the EOK by pressing the key ON ⏻.
– When you switch on an EOK for the first time the following text is displayed:

TYPE PIN

ACTIV ID ENTITY

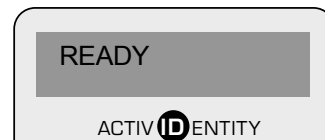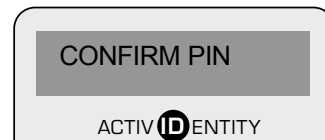– Type the entry PIN **1221:**

####

ACTIV ID ENTITY

– Choose a **NEW PIN** and eneter it using the EOK keypad:

NEW PIN

ACTIV ID ENTITY

Note: 1. A PIN must have at least 4 characters. It must not contain repeating identical numbers or a succession of numbers (such as 1234, 6789, 1111, 3333, etc.).
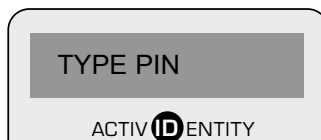
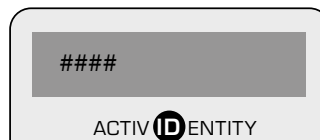– Confirm the NEW PIN by repeatedly typing it:

CONFIRM PIN

ACTIV ID ENTITY

READY

ACTIV ID ENTITY

4. SWITCHING ON AN EOK

– Press **OK**.
  The text on the display or the EOK is:

```
TYPE PIN

ACTIV ID ENTITY
```

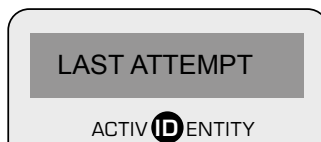– The PIN you type is not readable, it is displayed in the format:

```
####

ACTIV ID ENTITY
```

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

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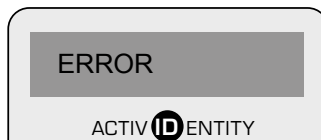
Note: The maximum number of attempts to type a PIN is 6. Before the last attempt the EOK will warn you.

```
LAST ATTEMPT

ACTIV ID ENTITY
```

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 branch of Slovenská sporiteľňa.

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

> 1234567891
> ACTIV **ID** ENTITY
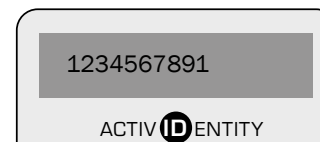
By authorization you document your right to enter the system. An authorization code is generated in the same way during login to Internetbanking, Telephonebanking, Databanking and Business24. All instructions regarding EOK use in economic systems with the Databanking implementation module are the same as those used in Internetbanking.
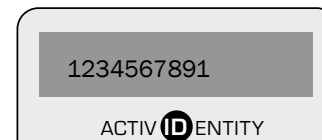
4.1. LOGIN TO INTERNETBANKING

Launch Internetbanking.
Type your login name (it is stated in the „Electronic Banking Contract").

You will get the authorization code in the following way:
– Press the key **OK**.
  After you type the correct PIN an authorization code will be displayed, for example.

> 1234567891
> ACTIV **ID** ENTITY

The length of the authorization code is 10 digits.
Log on by typing the authorization code at the specified place in the Internetbanking.

If you 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
> ACTIV **ID** ENTITY

– Confirm the selection by pressing the key **OK** ⏻.
– 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.

> 03456789
> ACTIV **ID** ENTITY
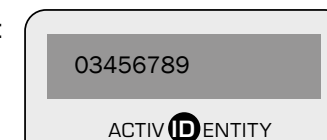
4. SWITCHING ON AN EOK

4.2 LOGIN TO TELEPHONEBANKING

Connect to the voice information system by calling the Client centre at *0900 or 0850 111 888. The voice system will ask you to specify the login name (it is stated in the Electronic Banking Contract).

Subsequently it will ask you to provide the authorization code, which you will get in the following way:

– Press the key **OK** ⏻.
  After you type the correct PIN an authorization code will be displayed, for example:

```
┌──────────────────────┐
│  ┌────────────────┐  │
│  │  1234567891    │  │
│  └────────────────┘  │
│                      │
│   ACTIV ID ENTITY    │
```
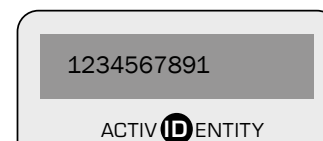
**Length of the authorization code is 10 digits.**
Follow the instructions of the voice system or the Client Centre operator when you enter the authorization code.

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  │  │
│  └────────────────┘  │
│                      │
│   ACTIV ID ENTITY    │
```
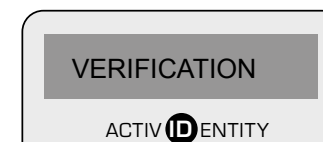
– Confirm by pressing the key **OK** ⏻.
– An 8-digit number will be displayed which you can compare with the voice system, or an answer of the operator, who will read it for you from the server, for example:
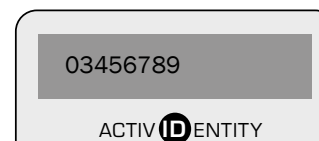
```
┌──────────────────────┐
│  ┌────────────────┐  │
│  │   03456789     │  │
│  └────────────────┘  │
│                      │
│   ACTIV ID ENTITY    │
```

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.
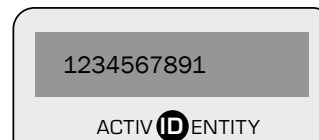
4.3.   LOGIN IN TO BUSINESS24

Start Business24.
Select the EOK bookmark and enter your login name (as stated in the Electronic Banking Contract).

The authorization code is obtained as follows:

– Press the **OK** button ⏻.
After the correct PIN has been entered, the authorization code will be displayed, e.g.

> 1234567891
>
> ACTIV **ID** ENTITY

Length of the authorization code is 10 digits.
Log in by entering the authorization code in the marked place in Business24.

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 receive 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, it means that the data was not altered during transmission and the bank will accept your payment order 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 in Internetbanking, Databanking and Business24 during the order confirmation in section „Data for the electronic personal token".

5.1 CONFIRMATION OF A PAYMENT ORDER OR OTHER TRANSACTION THROUGH INTERNETBANKING

In Internetbanking, 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

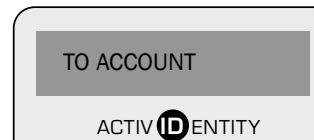– After you type the correct PIN press the **MENU** key ⬅.
  The display will show:
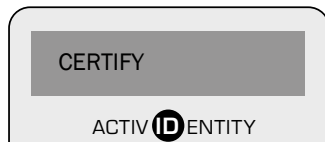
– Confirm the selection by pressing **OK** ⏻.
– EOK will gradually display the fields for entering data necessary for the canculation of the certification code. The account number and other data from an invoice or other document should not be entered to the EOK. To **confirm** the payment order or other transaction gradually enter into the EOK the values directly from an electronic service application stated in section "Data for an electronic personal token". If any of the values for the fields: From the Account, To the Account, Bank Code or Amount is not stated in the electronic service application, then confirm the relevant blank field by pressing **OK** ⏻.
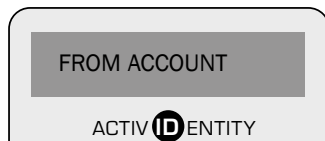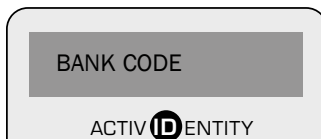
5. CERTIFICATION CODE

– Enter the value exactly as specified in the application and go the next field by pressing **OK** ⏻.
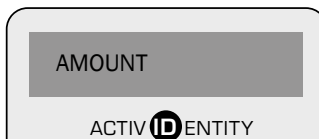
> TO ACCOUNT
>
> ACTIV **ID** ENTITY

– Enter the bank code:

> BANK CODE
>
> ACTIV **ID** ENTITY
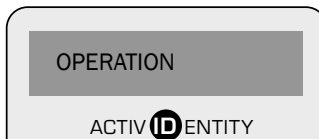
Note: The bank code must be typed with nils, e.g. 0900.

– Move on to another field by pressing **OK** ⏻.
– Type the amount exactly as stated in the application and go to the next field by pressing OK.
  Even if the amount of the payment order is a decimal number, the amount for the EOK is entered as an integral number. The order will be executed in the required amount.

> AMOUNT
>
> ACTIV **ID** ENTITY

– Go to the next field by pressing **OK** ⏻.
– The Transaction field is the last one in the Certify menu.

> OPERATION
>
> ACTIV **ID** ENTITY

After you type and confirm the latest datum, a 10-digit certification code is generated. Type the displayed certification code into the pertinent field in the electronic banking application.

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 „Confirmation of a payment order", in section „Data for an electronic personal token".

5.   CERTIFICATION CODE

5.2   CONFIRMATION OF A PAYMENT ORDER MADE THROUGH BUSINESS24

In the application, enter the data of a payment order or other transaction and click on "Sign".
The screen for signing the order will be displayed.
In this section, select the EOK bookmark and enter the certification code provided by the EOK.
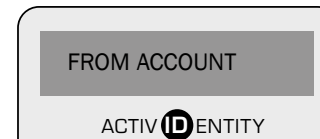
Entering data in the EOK
– After entering the correct PIN, press the **MENU** button ⬅.
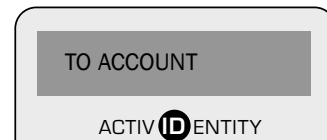The Certify screen will display:

CERTIFY

ACTIV **ID** ENTITY
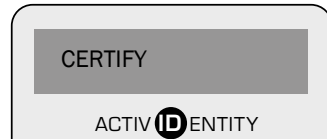
– Confirm your choice by pressing **OK** ⏻.

The EOK will display the fields for entering the most important details of the payment order:

FROM ACCOUNT

ACTIV **ID** ENTITY

The value is not entered into the EOK.

Go to the next field by pressing **OK** ⏻.
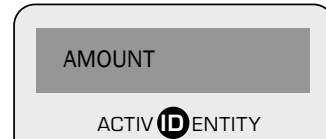
TO ACCOUNT

ACTIV **ID** ENTITY

–   Enter into this field the counterparty account as stated in the Business24 application in the "To Account" field and go on by pressing OK.
   (The maximum number of characters is 10).

BANK CODE

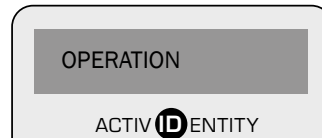ACTIV **ID** ENTITY
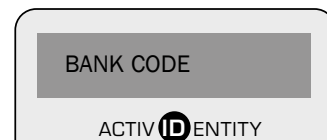
5.   CERTIFICATION CODE

The value is not entered into the EOK.

Go to the next field by pressing OK ⏻.

```
AMOUNT

ACTIV ID ENTITY
```

– Enter the amount as shown in the application Business24 in the Amount field. Go to the next field by pressing OK ⏻.

The last field in the CERTIFY menu is the field:

```
OPERATION

ACTIV ID ENTITY
```

The value is not entered into the EOK.

After the last datum is confirmed, the EOK will generate a ten-digit certification code.

Enter the displayed certification code into the field Certification Code in the Business24 application.

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 login name and the authorization code the application tells you that you have typed a wrong authorization code, check its correctness. If you typed it correctly, your EOK are probably dissynchronized. 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 Internetbanking.
Type your login name. Determining the value on the counter in the following way:

- Switch on the EOK and type your PIN.
- Repeatedly press MENU ⬅, until you get to themenu 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 the MENU button ⬅, until again authorization code is displayed.

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

7.2 SYNCHRONIZATION OF THE AUTHORIZATION COUNTER FOR TELEPHONEBANKING

If you log in to Telephonebanking, and after you enter the login name 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 dissynchronized. 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.

7.3 SYNCHRONIZING THE AUTHORIZATION COUNTER FOR BUSINESS24

When logging in to Business24 with a dissynchronized EOK, proceed as follows:

1. After starting the EOK, enter your PIN. Repeatedly press the menu button ⬅, until you get to the COUNTER menu. After pressing OK ⏻, the value of the counter will be displayed. Enter the value without the starting nils into Business24 into the COUNTER field.

2. Repeatedly press the MENU button ⬅ until the authorization code is displayed again. Enter its value into the Authorization Code field and press "Synchronize".

# 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 OK ⏻.

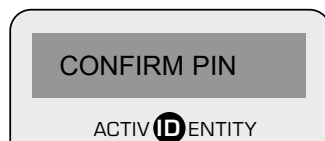| NEW PIN |
| :---: |
| ACTIV **ID** ENTITY |
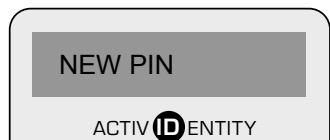
– Type your new PIN.

Notice: The function of PIN control is activated in the EOK. A PIN may not contain repeating num-bers 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
ACTIV **ID** ENTITY
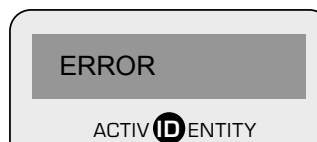
– Repeat your selection of a PIN.

– If the PIN is all right the EOK will display:

CONFIRM PIN
ACTIV **ID** ENTITY

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

READY
ACTIV **ID** ENTITY
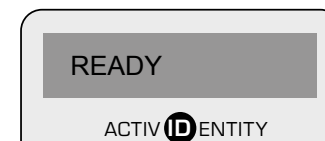
– The EOK will automatically switch off. You can only switch it on using the new PIN.

9   UNLOCKING THE EOK

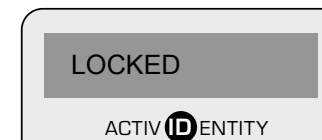If you typed a wrong PIN six times, which is the maximum permitted number of repeated attempts, your EOK will lock and display:

```
┌─────────────────────────┐
│  ┌───────────────────┐  │
│  │      LOCKED       │  │
│  └───────────────────┘  │
│                         │
│       ACTIV ⓘⒹ ENTITY    │
└─────────────────────────┘
```

In this instance visit any branch of Slovenská sporiteľňa whose staff will arrange the unlocking of your EOK.

10 OTHER MESSAGES

Your EOK can display these following messages:

LAST ATTEMPT:
All typed PINs 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.
The bank will not ensure battery replacement. When a battery needs to be replaced the EOK will display the icon:
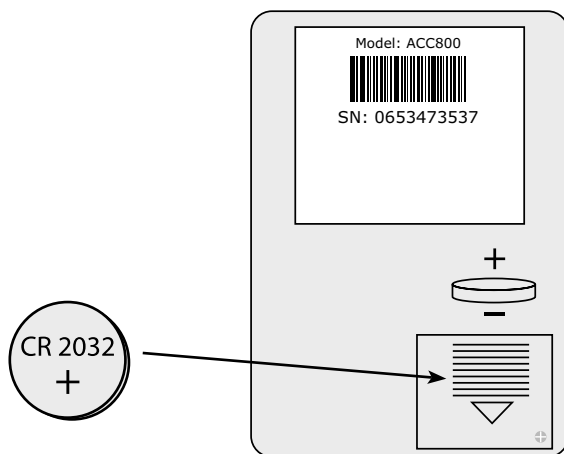
BATT

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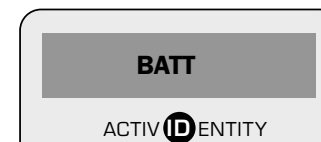
Replace the battery within 3 days. Otherwise the EOK may lose all applications.

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

Model: ACC800
SN: 0653473537

Replace the used up battery with a new one. Make sure that the positive pole is facing upward.

Model: ACC800

SN: 0653473537

+
−

CR 2032
+

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 Client Centre at *0900 or 0850 111 888 and for Business24 call 0850 211 888. The bank will block the EOK so as to prevent its misuse. The Client Centre 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, visit the nearest branch of Slovenská sporiteľňa.

EOK servicing.
In case of any problems contact the employees of the nearest branch of Slovenská sporiteľňa.