

Presentation of the DZ Internet System

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INDIVIDUAL CUSTOMERS



Dear Customer!

It is a great pleasure to introduce you to the new DZ Internet online banking system.

Over the next pages, you will learn about the modifications, new features, login and authentication methods and the help on how to use the upgraded system version.

Yours faithfully,

DZ BANK Polska S.A.

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1. System Ergonomics

2. Key Modifications

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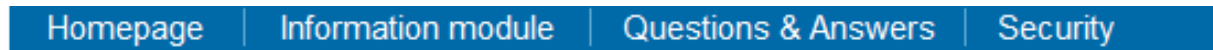
4. New Authentication Methods

5. Help

1. System Ergonomics

The system is divided into segments for ease of navigation and to provide quick access to the most important functionalities:

- Information bar



With a combo box on the right-hand side to choose the work context:



You will find the security image below (more information on that option is available in the Security section of the system) along with login information



Jan Kowalski
Last login: 19-03-2010 09:20
Failed login: 19-03-2010 08:42

Main system modules are available from the horizontal bar:

My finances | Accounts | Cards | Deposits | Loans | Payments | Standing orders | Investment funds | Communication | Applications | Administration | Logout

When you choose the left-hand side module, a menu with options will be displayed, e.g. for the Accounts module, the menu will be as follows:

List of accounts
Account history
Bank statements
▶ Graphics analyses
Account groups

Most of the tabs are like filters (after you fill them in, the search result will be displayed for the selected criteria)

Bank statements

Group name

Account

Date from to

Last statements

Statement number

Display

Results can be sorted according to the selected column by clicking on that column (a triangular icon is displayed by that column):

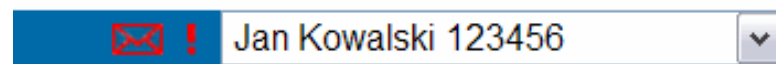
Statement no.	Frequency	Statement date	Start date End date	Start balance	End balance	Actions
76	Daily	17-03-2010	17-03-2010 17-03-2010	16.86 PLN	16.86 PLN	Download PDF
75	Daily	16-03-2010	16-03-2010 16-03-2010	16.86 PLN	16.86 PLN	Download PDF
74	Daily	15-03-2010	15-03-2010 15-03-2010	16.86 PLN	16.86 PLN	Download PDF

In each tab you have the option to choose from several language versions and get help:

[English](#) | [Deutsch](#)

[Help](#)

In addition, icons are available to inform you about new mail from the Bank (the envelope icon)



and about rejected transactions (the exclamation mark icon)

At the end of the module bar, a logout button is available (please remember that it is the most secure way to exit the Bank's transaction website)

[Administration](#)

[Logout](#)

2. Key Modifications

The key changes in the system are:

- The customizable My Finance section which shows your current accounts, deposits, loans and credit cards

Current accounts

Account number Owner name	Alias System name	Currency	Balance	Available balance	Actions
11 1111 1111 1111 1111 1111 Jan Kowalski	Current account	PLN	2 333,00	12 333,00	Details Statements Reports
11 1111 1111 1111 1111 1111 Jan Kowalski	Current account	PLN	2 333,00	12 333,00	Details Statements Reports

			Balance	Available balance
	Currency total of account balances	PLN	4 666,00	24 666,00
	Currency total of account balances	EUR	0,00	0,00

[Manage groups](#)

Polski |

[Help](#)

-User settings (default account, language, group, context)

Settings

Default context	<input type="text" value="Kontekst 1"/>		
Group name	<input type="text" value="-- All --"/>		
Default account	<input type="text" value="11 1111 1111 1111 1111 1111 1111 (EUR) Current account"/>		
Records per page	<input type="text" value="10"/>		
Language	<input type="radio"/> Polish <input checked="" type="radio"/> English <input type="radio"/> German		

-Event messaging (via email or SMS)

Notifications

Telephone number	<input type="text" value="+48123456789"/>	
Email address	<input type="text" value="name@damain.com"/>	


System notifications

Correct login	<input checked="" type="checkbox"/> Email	<input checked="" type="checkbox"/> SMS	<input checked="" type="checkbox"/> WWW
Incorrect login	<input checked="" type="checkbox"/> Email	<input checked="" type="checkbox"/> SMS	<input checked="" type="checkbox"/> WWW
Blocked access to BI	<input checked="" type="checkbox"/> Email	<input checked="" type="checkbox"/> SMS	<input checked="" type="checkbox"/> WWW

Product notifications




Rejection of transfer sent from BI	<input checked="" type="checkbox"/> Email	<input checked="" type="checkbox"/> SMS	<input type="checkbox"/> WWW
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- The option to choose the time of transfer

Time of processing 

- Electronic applications functionality

Application to raise/lower card limit

Card type	--- Select --- 	
Card number	--- Select --- 	
Name of card owner	<input type="text"/>	
Client name shown on card	<input type="text"/>	
Change of monthly limit		
Current limit	<input type="text"/>	PLN
Proposed limit	<input type="text"/>	PLN Maximum limit: -
Limit to be valid until	<input type="text"/>	

as well as:

- Access to payment cards, deposits, loans, payment orders

- The option to set a trusted recipient of payments

- The option to open/close deposit accounts

and other improvements for users that have not been described above.



3. New Login Methods

The system upgrade involves some changes to login methods. The new system will support logging by means of:

-Masked passwords (for customers migrating from the old system)

ID PRV

Password

•		•	•		•			•				
1	2	3	4	5	6	7	8	9	10	11		

[Back](#) [Clear](#) [Login](#)

-Chip card and PIN



4. New Authentication Methods

The system will also support new transaction authentication methods (aside from the certificate on your HD):

- A chip card certificate and PIN



- An SMS code

Please type SMS code number: 41

The SMS code will be each time sent to the indicated telephone number upon authentication.

5. Help

Help for the DZ Internet system is available:

-in the bubbles found at certain fields, marked with the icon 

-at the bottom of the page, when you click the link 

-on the upper bar 

-in the user's manual available from the Bank's website

and when you contact the Internet Banking Department or the Account Manager:

e-mail: bi@dzbank.pl

Tel. +48 (22) 505 75 05

Fax: +48 (22) 505 78 17