

# ELECTRONIC BANKING VideoTel 5.5

INSTALLATION  
AND OPERATION MANUAL



Dear Sirs!

This manual will allow you for quick and easy installation of VideoTel application. This system is one of the most advanced and functional solutions in electronic banking. We hope, that VideoTel system, offered by DZ BANK Polska, gets Your acceptance and it will increase Your comfort in using banking services offered by us.

Thank you very much for selecting our offer.

DZ BANK Polska S.A. Team

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# 1. IPROGRAM INSTALLATION

## 1.1. System requirements

System, in minimum configuration, requires PC type computer with 700 MHz processor or faster, minimum 256 MB RAM memory and modem compatible with Windows system or network card in case of network transmission.

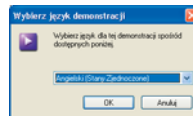
VideoTel 5.5 is standard 32-bits software installed on PC of bank customer, user of bank remote electronic services. VideoTel 5.5 is application designed for Windows operating system in versions Windows 98 SE and later. This program is not designed for installation on older versions of operating system: Windows 95, Windows 98 (lower than SE) and NT4.0 and older.

## 1.2. Preparation for installation

- It is necessary in the first place to verify if we have license diskette and document with identifier and transmission password received from the Bank.
- Windows NT, 2000 and XP require from software installing user to have local administrator rights.
- The installation version is distributed on CD-ROM and license – on diskettes. It must be verified prior installation, if CD-ROM reader and floppy disk station are available.
- It shall be verified if modem is correctly installed or Internet link is active.

## 1.3. Installation

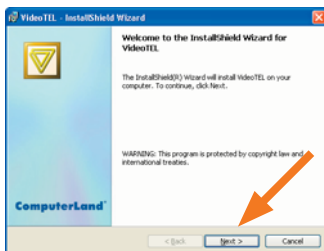
**1.3.1.** After inserting installation disk to drive, VideoTel system installation program shall start automatically and screen shall display window for selection of language which will be used during installation. If presentation is not started automatically, "autorun.exe" file shall be activated, which can be found in the main CD directory.



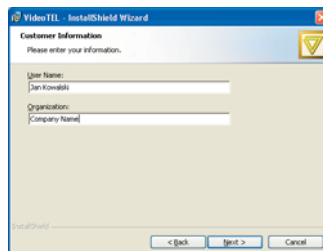
**1.3.2.** Press **Install** button when action selection menu appears.



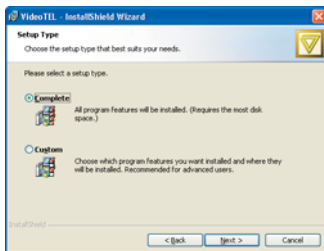
**1.3.3.** Select „VideoTel 5.5” option in window for selection of components for installation.



**1.3.4.** Select **Next** button after installer initialization in the next window.



**1.3.5.** Enter user data in **Customer Information** window.

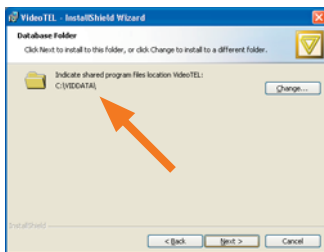
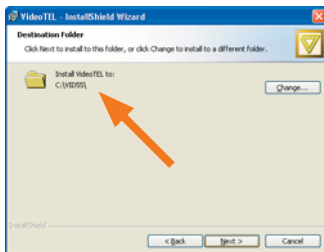


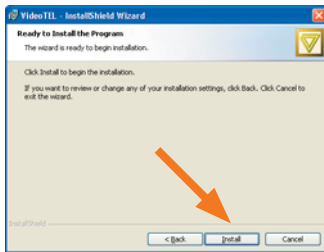
**1.3.6.** The selection of installation type is the next step. Two types may be selected:

**Complete** – installs all program components (local and shared) and **Custom** – where all program components may be selected or you can resign from shared files (among others – database), if they are available in network. Select proper installation type, and then push **Next** button.

**1.3.7.** When installation type is selected, the next windows allow to select directory and location where VideoTel shall be installed (default location recommended) and directory for shared files.

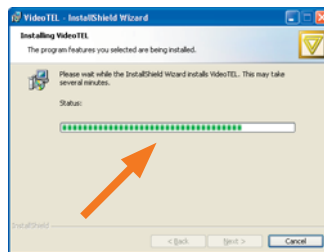
Push **Next** button when location is selected.



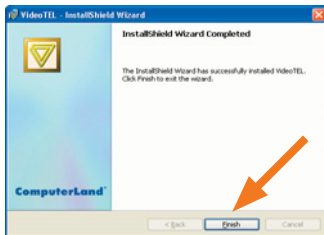


1.3.8. Select **Install** button when installation parameters are selected.

1.3.9. The appearing of „VideoTel program installation” window confirms commencement of installation process. The progress bar shows installation progress.



1.3.10. Window with message “InstallShield Wizard completed installation” announces that installation process is finished. Select **Finish** button.



When installation procedure is finished, it is necessary to configure electronic banking system. The next steps are described in chapter 2. **VideoTel package configuration** in this manual.

## 2. VIDEOTEL PACKAGE CONFIGURATION

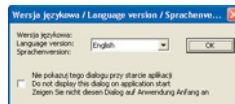
When VideoTel system is installed it is necessary to configure system to individual needs. This chapter will facilitate You to prepare system optimally to obtain the most effective operation.

The successive steps describe VideoTel system configuration.

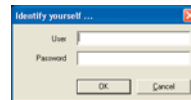
### 2.1. Configuration wizard

#### 2.1.1. Run program, selecting in sequence: **Start > Programy > VideoTel 5.5 > VideoTel Explorer.**

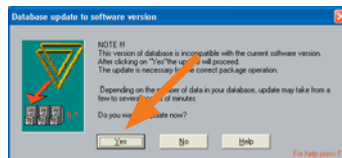
The software language version window appears after program starting. When „Do not display this dialog on application start” option is selected, program will store selection and it will not display this window at each system start.



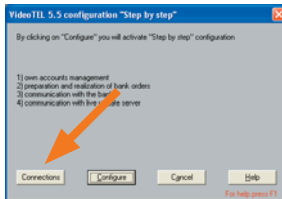
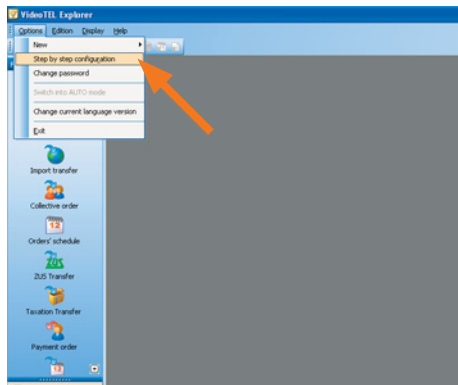
The default system administrator data shall be provided at the first system start. Enter **1** value to both fields (user and password).



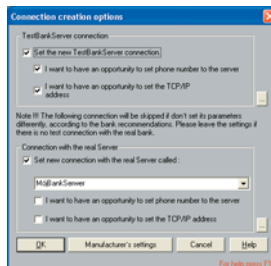
Select **Yes** button when window with warning that database is out-of-date and updating is necessary after data entering and confirming.



**2.1.2.** Select **Options** and then **Step by step configuration** after starting application from the upper system window bar.

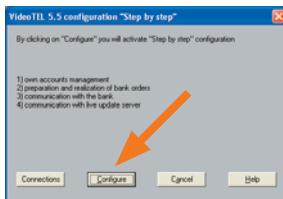
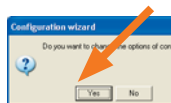


**2.1.3.** The configuration window screen is displayed after program starting. Select **Connections** button in the first place.



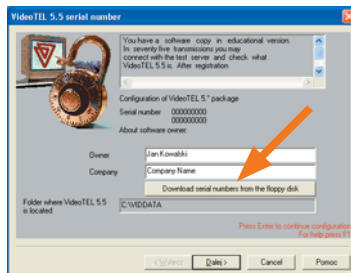
**2.1.4.** In section **Connections**, set parameters as presented on figure. Press **OK** to confirm.

Answer **Yes** for question „Do you want to change the options of connections“.

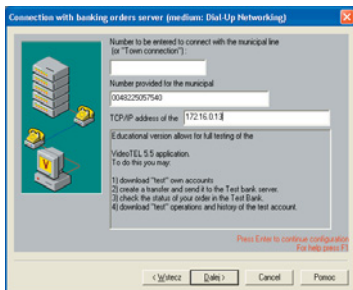


**2.1.5.** Then, select **Configure** button from wizard main menu.

**2.1.6.** Downloading of license from diskette provided by the Bank will be the next step. Insert diskette in floppy disk A:\ drive and push **Download serial numbers from the floppy disk** button.



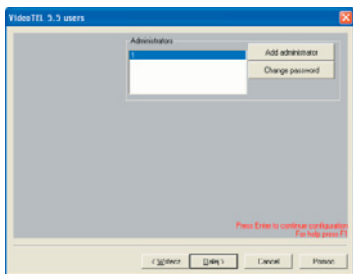
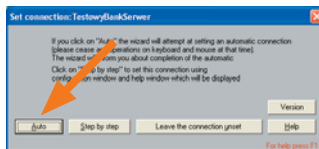
**2.1.7.** When license is read in, enter owner and company name. This data will be linked with license serial number and **they can not be changed in the future.** Succeed to the next step, pushing **Next** button. Diskette can be removed and stored in safe place.



**2.1.8.** In the next step we configure proper communication with the Bank. The following shall be provided for this purpose: “city out” number of exchange servicing the given telephone lines, bank server telephone number - **0048 22 5057540**, bank server TCP/IP address - **172.16.0.13**.

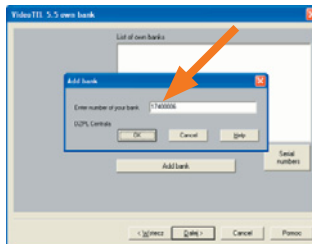
When data is entered, proceed to the next window selecting **Next** button.

**2.1.9.** In window **Set connection: Testowy-BankServer** we will create remote updating link. This link will be configured automatically after selection of **Auto** option.



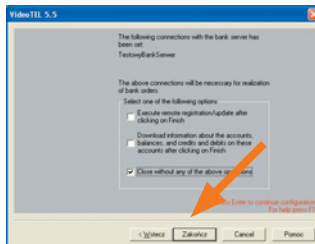
**2.1.10.** The next window provides possibility to change VideoTel system administrator data. We can change the existing default administrator password or add new administrating user. For safety reasons, it is recommended to fulfill one of these actions. Push **Next** button to finish administrator data editing.

**2.1.11.** Select **Add Bank** button in the next window. In **Enter number of your bank** box of your bank, enter **17400006**. Select **OK**, and then **Next**.



**2.1.12.** The new window allows to enter owner/company data. Enter your company name in **Owner** box. Then, in **Default name of the accounts** box, full name with address. Data from this box will be presented on orders created in VideoTel. Then, fill remaining fields. Pass to the last stage by pressing **Next** button.

**2.1.13.** Select „Close without any of the above operations“ in next window and select **Finish** button.

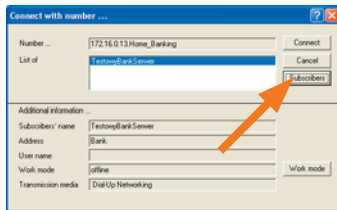
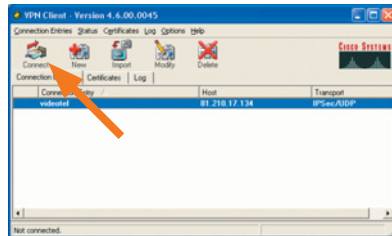


**ATTENTION!**

In order to establish connection with the Bank through fixed Internet link, install additionally "VPN" Client" application, which is on VideoTel system installation disk. After its installation, copy **profiles** from disk and place it in location:

**C:\Program Files\Cisco Systems\VPN Client\.**

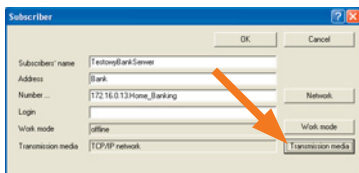
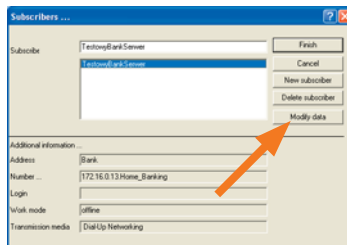
Prior establishing transmission with the Bank, start "VPN Client" application in parallel with VideoTel system and then select **Connect** button.



When connection is established, return to VideoTel system and, after starting **Send to Bank** option in **Transmission manager** window, modify settings of created previously link.

For this purpose, in **Connect with number...** window, select adequate link name and select **Subscribers** button.

In the next window, confirm link selection and push **Modify data** button.



In **Subscriber** window, modify “Transmission media” parameter from “Dial-up Networking” to “TCP/IP network”. Confirm pushing in sequence **OK** and then **Finish**.

Now we can connect with the bank in standard way, selecting **Connect** button.

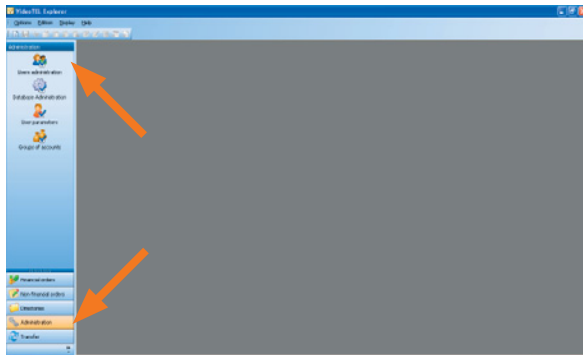
## 2.2. User configuration

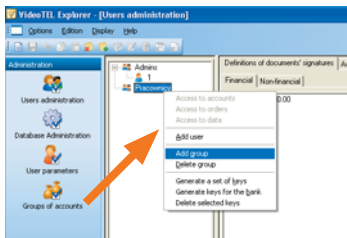
*It is recommended to select one of all potential users prior starting next steps. This person will fulfill Administrator role and he/she will conduct further system configuration. He/she shall have as full as possible knowledge in computer application field and he/she shall be trusted. This person will have access to all system functions and this person will enter new users and assign relevant rights.*

**2.2.1.** Start program, selecting in sequence:

**Start > Programy > VideoTel 5.5 > VideoTel Explorer.**

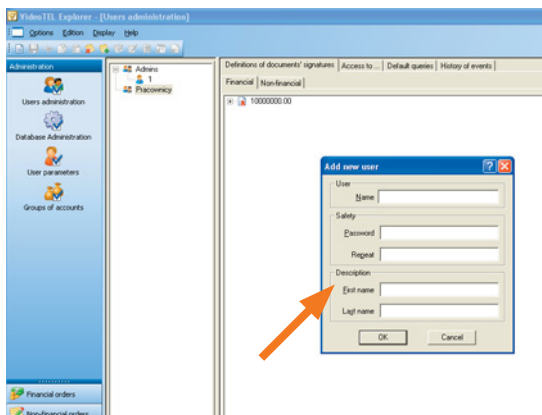
**2.2.2.** In tool bar, in left side of the window, select section **Administration** and then select **Users administration** icon.





**2.2.3.** In order to add user group, click with the right mouse button on name of existing group and select **Add group** command. When name is assigned, select **OK**.

**2.2.4.** The next step will be user adding to created or default groups. Right click on group name and select **Add new user option**. In **Name** field, enter identifier by which the given user will provide when starting program or signing documents. Fill remaining fields as on the next screen and select **OK** button.



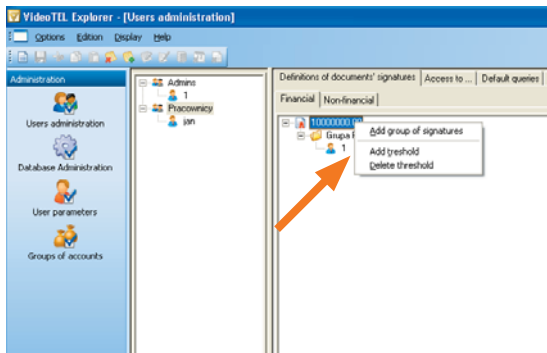
**2.2.5.** When all users are entered, create amount groups and authorization groups. We can use existing threshold (10 million PLN) and example group, or create our own. In order to add amount threshold, push right mouse button on amount of existing threshold or anywhere within the white field in the window right side and select **Add threshold**.

Enter selected limit amount and push **Enter** key on keyboard.

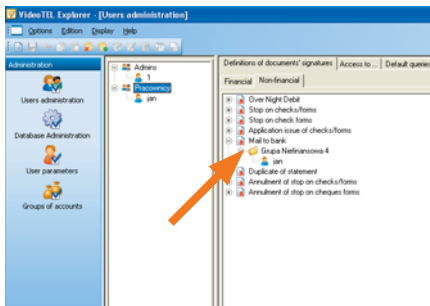
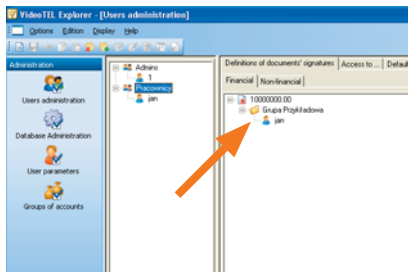
We may create any number of amount limits and separate authorization plan within each limit. The authorization groups are added to amount limits.

When adding a group, click with the left mouse button indicating limit, and then with right mouse button on limit amount and selecting **Add group of signatures**.

Enter group name and push **Enter** on keyboard.

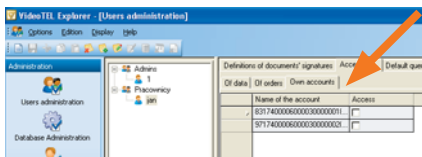
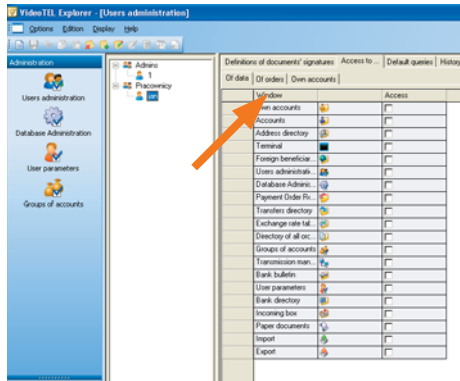


**2.2.6.** When this part of configuration is finished, drag (holding left mouse button pushed) user name from the window left side onto name of selected group on the right side (as shown on figure). Signatures of all users inserted in group will be required for full document authorization. Select plus sign next to group name to check group members.



**2.2.7.** Go to non financial option to determine authorization methods for non financial orders, in particular letters to the bank. Indicate plus sign next to **Mail to bank** option. It is possible to add new signature user or use default one. Then drop users or the whole groups of users on name of selected signature group. Create signature groups and add users as for financial orders.

**2.2.8.** New users have no access to VideoTel functions by access. This access must be properly configured. For this purpose, in **Users administration**, indicate one user.



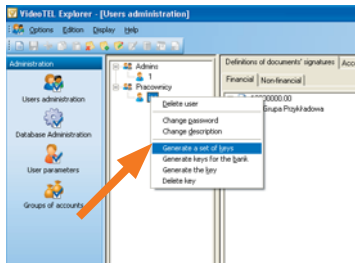
Then indicate bookmark **Access to...** and below bookmark **Of Data**. Mark selected options in **Access** column. Then enter **Of Orders** bookmark and select types of orders which this user will be allowed to create. Determine access to

financial information from indicated accounts in next bookmark **Own accounts**.

### ATTENTION!

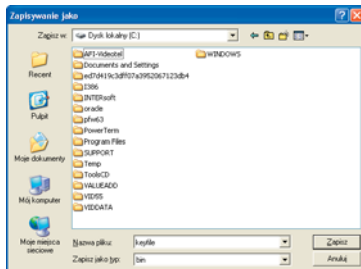
The own accounts can be assigned only after the first communication session during which **Balance/credits and debits query** will be transmitted. Operations related to receiving information on accounts are described in point **3.6 Statements of accounts, balances and operations**.

**2.2.9.** RSA key generation is the next action. Click with right mouse button on any user and select **Generate a set of keys**. Then proceed according to prompts appearing on screen.



**2.2.10.** According to information on the next screen, you must prepare diskettes for each user which will sign documents plus two additional ones for administration key and key for the bank. If you prepare set of diskettes, you can continue, pushing **Yes** button.

**2.2.11.** Then details of all users will be successively presented on the screen. Enter password and select **OK** for these users which will sign documents, and – in next window – indicate location, where we want to place user's key. Select **Cancel** for remaining users.



**2.2.12.** . The administration key and key for the bank will be generated when keys for all signing users are generated.



**2.2.13.** The relevant message will notify on successful completion of the whole operation.

### ATTENTION!

In order to obtain full system functionality, generate complete set of private keys for all authorizing users (for document signing) and public key for the bank (for signature verification). The system administrator key shall be also generated, which will be necessary in the future for creation of next keys. Keys are written in text file form with the following names:

- **keyfile.bin** – user private key
- **keybank.bin** – bank public key
- **keyadm.bin** – administrator key

Each key shall be recorded on separate diskette. We do not recommend to use diskette with program license for key recording

The public key shall be sent to the bank by electronic mail on the following address:  
**videotel@dzbank.pl**

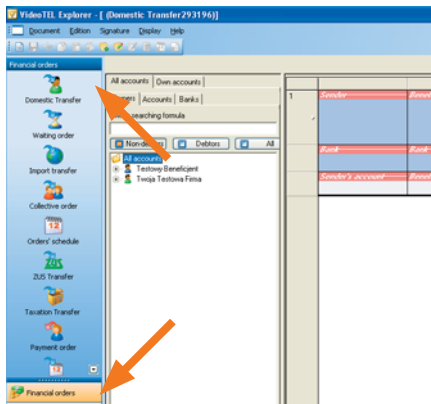
*When Bank receives public key from you, system will obtain full functionality. Description of several of the most often used program functions is included in chapter 3. **VideoTel System Usage.***

## 3. VIDEOTEL SYSTEM USAGE

### 3.1. Transfers

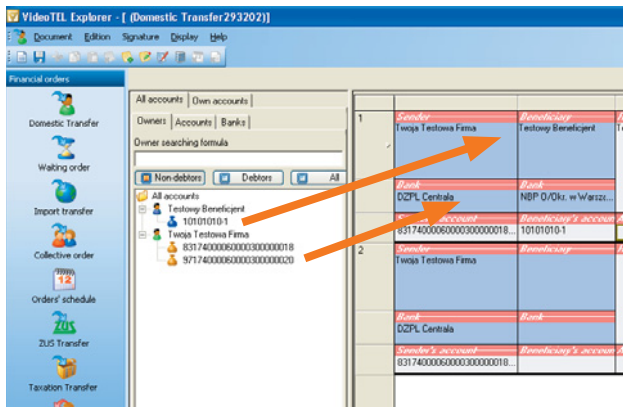
*The transfer creation is presented on domestic transfer order example. Forms and range of entered data for other types of orders may differ, but procedure is similar.*

**3.1.1.** . In order to make domestic transfer through VideoTel program, please select section **Financial orders** in the main application window and then click on **Domestic transfer** icon.

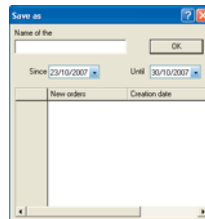


**3.1.2.** Then select – on **Own accounts** bookmark – account, from which resources shall be transferred, and drag on **Sender's account** field, as on the attached figure.

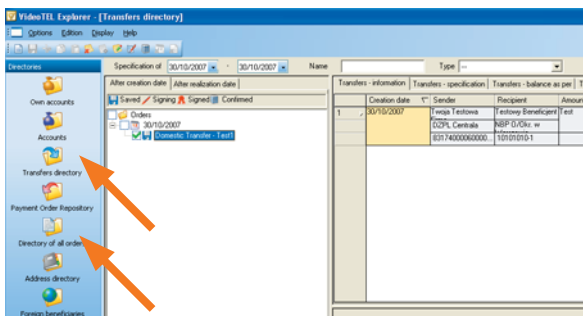
**3.1.3.** Select account, where resources shall be sent, on **All accounts** bookmark. It may be account in your company or outside company. Drag with mouse account to **Beneficiary's account** field (creation of new beneficiaries is described in chapter 3.5) and fill **Reference** field (transfer title) and **Amount**. Double click relevant field in order to start data entering.



**3.1.4.** If transfer is filled correctly, additional transfer form will appear below. You may continue entering orders or recording already entered orders. **Select** Save icon or select **Save** command from **Document** menu. It is necessary to provide document name and select **OK** button. When document is recorded, you can close window with orders.



**3.1.5.** You can view the recorded documents in **Transfers directory** or **Directory of all orders**. Double click name of selected document and preview recorded there orders.

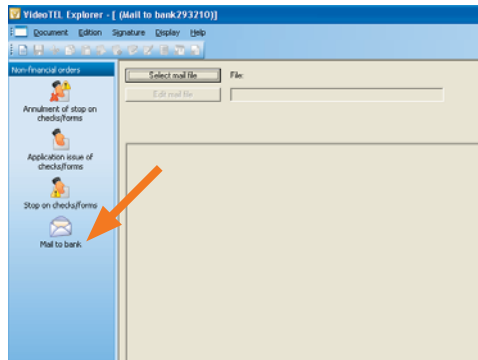


## 3.2. Letters to bank

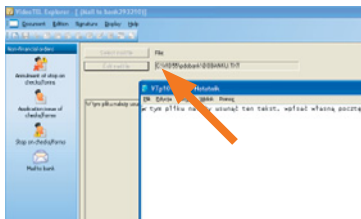
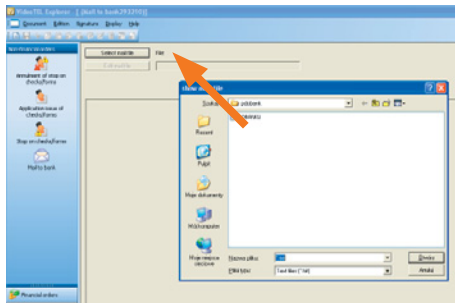
The mailing system integrated with VideoTel system allows you to send any file to the bank. This function is particularly useful for sending any forms and documents.

**3.2.1.** In order to transmit message or any attachment, it is necessary to prepare previously file to be transferred. You shall use relevant program for this purpose, e.g. system Notebook or other text editor to send text. The created file shall be recorded in easily available location.

**3.2.2.** Select section **Non-financial orders** from tool bar in the left side of window, then select **Mail to bank** icon.

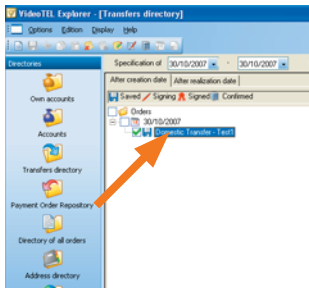


**3.2.3.** Then click **Select mail file** button. Window appears where you shall indicate location of previously created file.



**3.2.4.** Click **Edit mail file** button to modify content in the selected file. This will launch program for editing this type of files. When modifications are completed, record and close the edited document.

**3.2.5.** After this operation, you shall record order, selecting Save icon. You shall enter name and confirm with **OK** key.



### 3.3. Document signing

**3.3.1.** Select icon **Transfers directory** or **Directory of all orders** in **Directories** section. Then indicate documents with orders which you want to authorize. Document is indicated when characteristic marker appears left from its name (you may indicate several documents at the same time, holding **Ctrl** button pushed).

**3.3.2.** In next step, you shall select **Sign the document** icon in the upper icon bar, or select **Sign the document** command in **Edition** menu.


#### ATTENTION!


You shall remember to insert diskette with RSA keys in floppy disk drive. In order to sign import transfer, you shall previously update currency exchange table, asking during communication session **Exchange rate tables query** and selecting **Own table** from the current date. Communication session is described in document sending description - point **3.4** and operations with statements of accounts - point **3.6**.

**3.3.3.** When **Identify yourself...** window appears, provide name of user authorized to sign transfers. Then enter his/her password and confirm with **OK** button.



**3.3.4.** When document is signed, verify shape of icon on the left side of its name.

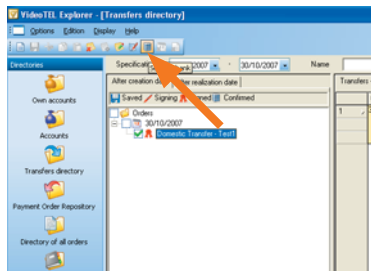
 - Not all required signatures were entered. Document under authorization.

 - All required signatures were submitted and document may be transmitted to the Bank.

## 3.4. Document sending

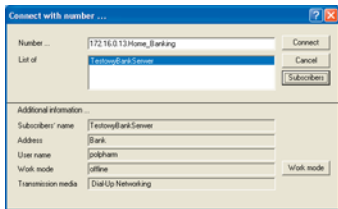
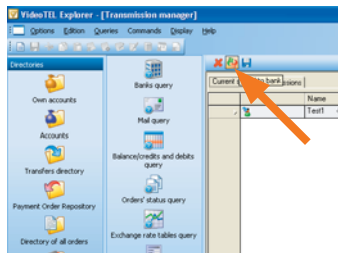
*Only authorized documents may be transmitted to the Bank.*

**3.4.1.** Indicate documents which shall be sent to the Bank in **Transfers directory** or **Directory of all orders**. Then select **Send to bank** icon in the upper icon bar or **Send to bank** command from **Edition** menu.



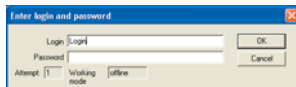
**3.4.2. Transmission manager** window will appear. All indicated previously documents will appear in the list.

**3.4.3.** Then, press **Send to bank** icon.



**3.4.4.** Indicate subscriber created during configuration in **Connect with number...** dialog box, in **List of** box. Then, select **Connect** button. **Terminal** program will be launched.

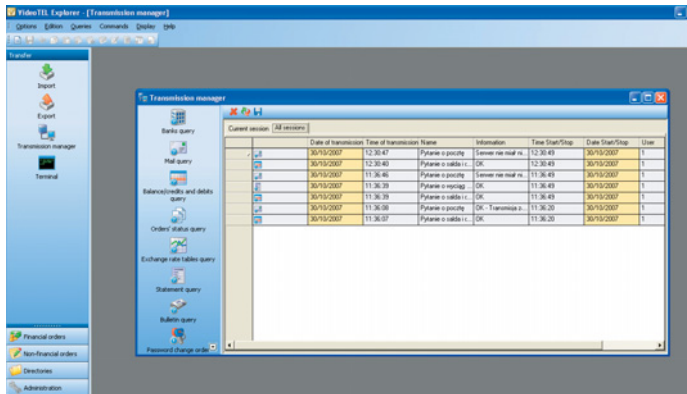
**3.4.5.** When connection with bank server is launched, **Enter login and password** window will appear. Enter data received in document with identifier and transmission password received from the Bank. Time limit is imposed for this presentation. If this time limit is exceeded, then data shall be entered again.



**ATTENTION!**

Session will be terminated after three failed identifier and password entering attempts. If the entered password and identifier do not allow to establish connection, you shall contact with the Bank.

**3.4.6.** When data exchange is terminated, summary of this and previous transmissions appears in **Transmission manager** window.



**3.4.7.** After **Transmission manager** closing, open **Transfers directory** or **Directory of all orders** In order to check document status, check shape and color of icon on the left side of document name according to legend below.



**ATTENTION!**

The black icon for **Confirmed** status means, that all orders included in transmitted document were accepted for processing.

The red icon for **Confirmed** status means that at least on order included in package were rejected by the Bank.

**3.4.8.** In order to check order processing status, connect again with the Bank (for domestic orders and within Bank's working hours, it is usually enough to wait few minutes from order sending). It is necessary to launch communication session, through **Transmission manager** icon. Select **Orders status request** (fourth from top) from available question icons with question marks. Then, press **Send to bank** icon. Proceed as for order sending.



**3.4.9.** If you want to check order status, select – in **Transfers directory** – documents indicated previously for sending and check order status on the right side of the window. For this purpose, go to **Transmission status** column. You may check this also in **Directory of all orders**, double clicking on document and opening it.

### UWAGA!

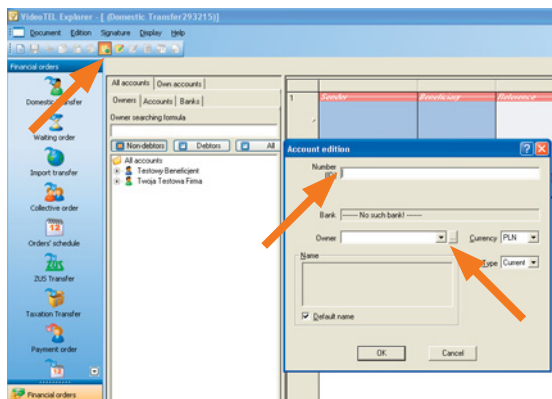
The order status table is presented below:

Skrót statusu	Opis
*Akc. Akc.	Approved for processing
Npotw.	Not transmitted
Odrz.	<b>Rejected by Bank</b>
Ocz.	Approved for processing with future date
Anul.	Cancelled by user
Wyk.	Completed

## 3.5. Creation of beneficiaries

In order to complete transfers in VideoTel program, it is necessary to define beneficiary. This procedure is presented below:

### 3.5.1. Domestic beneficiary



**3.5.1.1.** When creating domestic order, select on the left side of the window **Accounts** bookmark and **Add** icon from the upper tool bar.

**3.5.1.2.** In **Number (ID)** field, enter beneficiary account number (account number accuracy is verified), the name of the bank where the created beneficiary has account appears in **Bank** field (after clicking on another form field). If you have already created account for this beneficiary, then select it from the list in **Owner** field. Otherwise, you shall click on button located between **Owner** and **Currency** field.

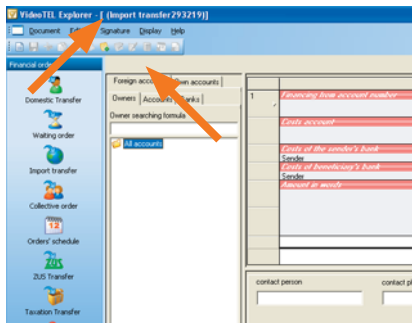
3.5.1.3. Push **Add** button on the next screen.

Company name	Name of account (owner)	Owner
Tereza Terešová Firma	Tereza Terešová	—
Tereza Terešová Firma	Tereza Terešová Firma	user VT

3.5.1.4. Enter the shorten beneficiary name, which in the future will facilitate searching the given company in beneficiary list, in **Owner** field. Enter full description of beneficiary (name and address), which shall be presented on transfer form, in **Default name of accounts** field. It is not obligatory to fill remaining fields. When all data is entered, push **OK** button, then **Select** and again **OK**. New beneficiary was created. It will be visible on customer list now.

## 3.5.2. Foreign beneficiary

**3.5.2.1.** When import order is created, select **Owners** bookmark on the left side of the screen, then **Add** icon on the upper tool bar.

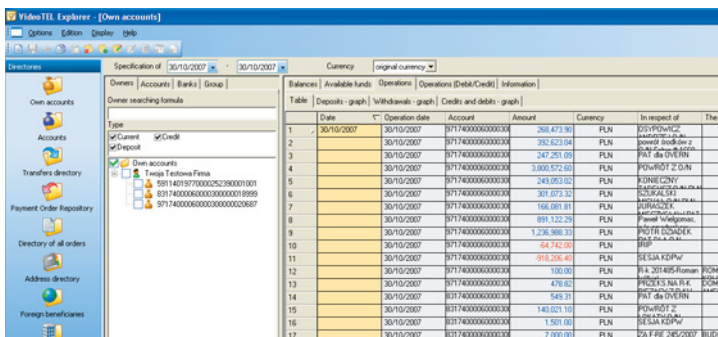


**3.5.2.2.** Fill all required fields and push **OK** button. New beneficiary was created. It will be visible on customer list now.

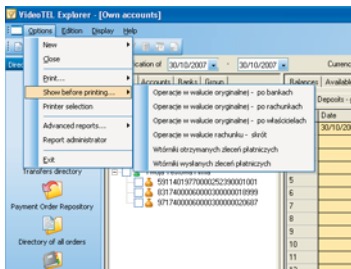
## 3.6. Statement of accounts, balances and operations

This section described updating and statement of accounts procedures.

**3.6.1.** In order to check balances and operations on accounts, select **Directories** section in **VideoTel Explorer** window, then select Own accounts icon. When window with accounts appears, select one. Select desired bookmark on the right side of the window. **Balances** – if you want to check beginning balance on the current date or final balance from previous days, **Available funds** – if you want to check resources on the last data updating, **Operations** – here list of bookings on account are presented, **Operations (Debit/Credit)** – allows to view operations and accounts in the form of statement with balanced bookings.



Date	Operation date	Account	Amount	Currency	In respect of	Ther
30/10/2007	30/10/2007	01714000000000000000	-388,473.94	PLN	DOSTAWA	
30/10/2007	30/10/2007	01714000000000000000	382,623.04	PLN	POSREK	
30/10/2007	30/10/2007	01714000000000000000	247,261.09	PLN	PAT dla OVERY	
30/10/2007	30/10/2007	01714000000000000000	3,800,572.68	PLN	POSREK Z ON	
30/10/2007	30/10/2007	01714000000000000000	2,419,851.62	PLN	KONTO	
30/10/2007	30/10/2007	01714000000000000000	301,873.32	PLN	POSREK	
30/10/2007	30/10/2007	01714000000000000000	166,081.81	PLN	POSREK	
30/10/2007	30/10/2007	01714000000000000000	891,122.29	PLN	Przebie	
30/10/2007	30/10/2007	01714000000000000000	1,236,968.32	PLN	POSREK	
30/10/2007	30/10/2007	01714000000000000000	-42,762.00	PLN	REP	
30/10/2007	30/10/2007	01714000000000000000	-818,256.48	PLN	SESA KDPW	
30/10/2007	30/10/2007	01714000000000000000	100.00	PLN	PL 20148/Roman	ROG
30/10/2007	30/10/2007	01714000000000000000	478.82	PLN	PROCEK	PLA P.A. EOR
30/10/2007	30/10/2007	01714000000000000000	543.91	PLN	PAT dla OVERY	
30/10/2007	30/10/2007	01714000000000000000	140,021.18	PLN	POSREK Z	
30/10/2007	30/10/2007	01714000000000000000	1,581.00	PLN	POSREK	
30/10/2007	30/10/2007	01714000000000000000	7,460.10	PLN	DA F.RE 348/2007	BIOT



**3.6.2.** You may print statements of accounts, selecting one of many available reports. Reports are selected through **Options** menu and **Print...** or **Show before printing...** command. The set of available reports depends on information displayed on screen.

**3.6.3.** Statements of accounts, balances and operations are updated during communication sessions with the Bank. Session is opened with **Transmission Manager** icon.

**3.6.4.** Select **Balance/credits and debits query** (third from top) and **Statement query** (sixth from top) from available icons with question marks. Then, click on **Send to bank** icon. Then proceed as for document sending (described in point 3.4).



*This Installation and User Manual does not fully cover VideoTel program operation. We anyway hope that the main operations in VideoTel program have no secrets after lecture of this user manual. anyway, if you have any questions or doubts, please don't hesitate to use electronic version of user manual, which you can find through **Start > Programy > VideoTel 5.5 > User Manual** or please contact with our service department:*

Sekcja Obsługi Bankowości Elektronicznej  
phone: **+48 22 505 75 05**  
fax: **+48 22 505 74 42**  
email: **videotel@dzbank.pl**

*Thank you very much for selecting our offer.*

*DZ BANK Polska Team*

