

User Manual

Citfin, spořitelní družstvo



Need advice?

Call our info line **+420 234 092 333** or send us an e-mail to **info@citfin.cz**!

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ACCESSING INTERNET BANKING

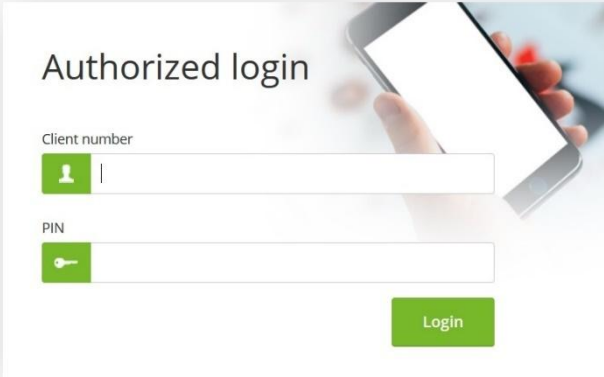
LOGGING INTO INTERNET BANKING

You can find Internet banking on a secure site at www.bankservis.cz.

Access to Internet banking is secured via:

- ✓ client number;
- ✓ PIN code.

The next step is authentication via your **mobile phone** or **token**.



BankServis Internetbanking

Authorized login

Client number

PIN

Login

AUTHENTICATION

Logging into Internet banking and performing all active operations always requires authentication via a numeric code. The **authentication code** is delivered as an SMS to your mobile phone or is generated using an assigned token.

Authorized login

Authentication code

 386556


Generate another mobile code

Login

How to sign up?

- 1 Click the "Generate mobile code" button
- 2 Enter the code from the mobile SMS delivered to your phone.
- 3 Click the "Login" button


Have you any problems or questions? Please contact us at helpdesk@citfin.cz


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SUCCESSFUL LOGIN INTO BANKSERVIS


The message "**Your login was successful.**" will appear after a successful login into Internet banking.


BankServis Accounts Settings Documents Communication Info +420 234 092 333 Logout


Logged user: Jan Sedláček  Automatic logout: 19:54


ACCOUNTS 


ORDERS OVERVIEW 

DOMESTIC PAYMENTS 


FOREIGN PAYMENTS 

EXCHANGE 

STANDING ORDERS 


DIRECT DEBITING 

You have 1 new message from bank. Click [here](#) to view.

 Your login was successful.
Welcome to Internetbanking.

PIN changed 17.10.2017. It will expire in **142 days**.

Have you any problems or questions? Please contact us at helpdesk@citfin.cz

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BASIC MENU

The basic menu contains **4 main sections** – top bar:



Accounts

Settings

Documents

Communication

Map of BankServis website – clear navigation for the user:

Accounts

Accounts

Account overview
Turnovers
Export
Exports overview

Orders overview

To sign - overview
Summary overview
Batch order overview

Domestic payments

Payment order
Templates
Import

Foreign payments

Foreign payment order
Templates
Import

Exchange

Online trading
Exchange - exchange rate list
Exchange overview
Exchange rates

Standing orders

Standing payment order
Standing order overview

Direct debiting

Direct debiting order
Direct debiting order overview
Templates
Import
Direct debiting
Direct debiting overview

Settings

Settings

User's profile
Change PIN

Information

Basic information
User information
Disponents and their permissions
Contracts
Website provider

Documents

Statements and requests

Statements
Statement request
Extra statement request
Money transfer confirmation
Notification
Confirmations

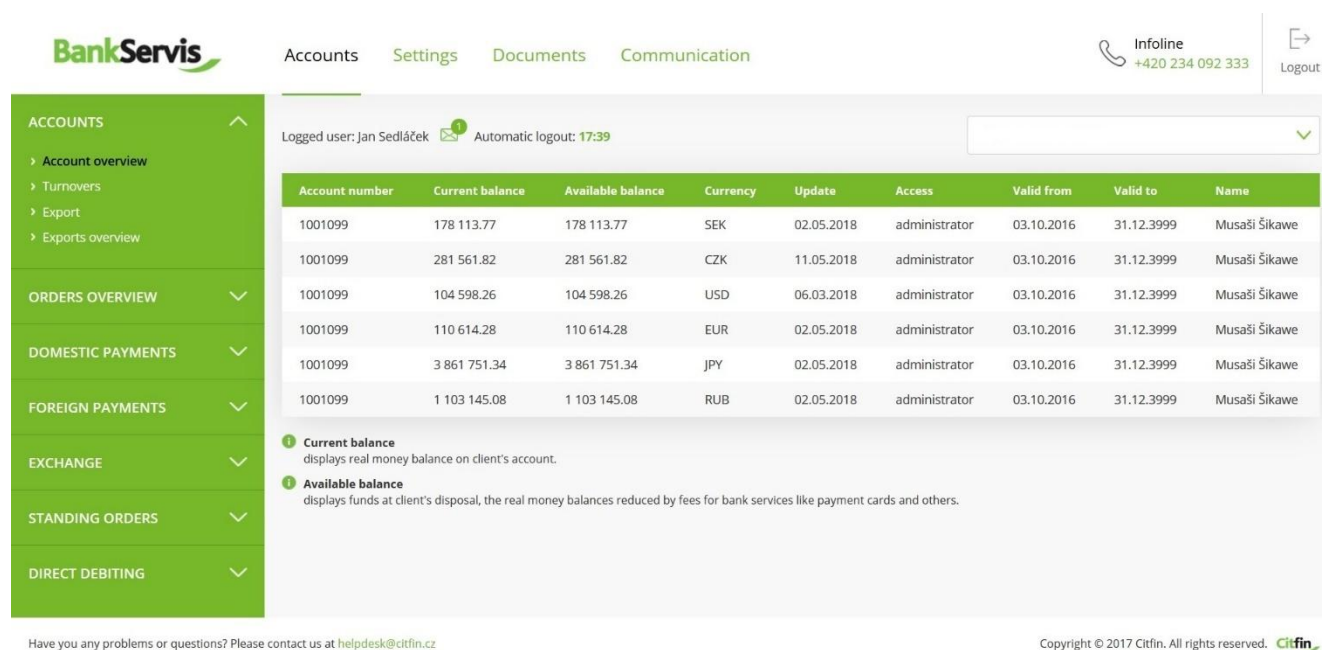
Communication

Communication with Citfin

Personal messages from bank
General reports
Send message
Sent messages

ACCOUNTS

The ACCOUNTS section includes all overviews and turnovers, order overviews and option for inputting active operations:




The screenshot shows the 'Accounts' section of the BankServis interface. It features a navigation menu on the left with options like 'Account overview', 'Turnovers', 'Export', 'ORDERS OVERVIEW', 'DOMESTIC PAYMENTS', 'FOREIGN PAYMENTS', 'EXCHANGE', 'STANDING ORDERS', and 'DIRECT DEBITING'. The main content area displays a table of account balances and a legend for 'Current balance' and 'Available balance'.

Account number	Current balance	Available balance	Currency	Update	Access	Valid from	Valid to	Name
1001099	178 113.77	178 113.77	SEK	02.05.2018	administrator	03.10.2016	31.12.3999	Musaši Šikawe
1001099	281 561.82	281 561.82	CZK	11.05.2018	administrator	03.10.2016	31.12.3999	Musaši Šikawe
1001099	104 598.26	104 598.26	USD	06.03.2018	administrator	03.10.2016	31.12.3999	Musaši Šikawe
1001099	110 614.28	110 614.28	EUR	02.05.2018	administrator	03.10.2016	31.12.3999	Musaši Šikawe
1001099	3 861 751.34	3 861 751.34	JPY	02.05.2018	administrator	03.10.2016	31.12.3999	Musaši Šikawe
1001099	1 103 145.08	1 103 145.08	RUB	02.05.2018	administrator	03.10.2016	31.12.3999	Musaši Šikawe

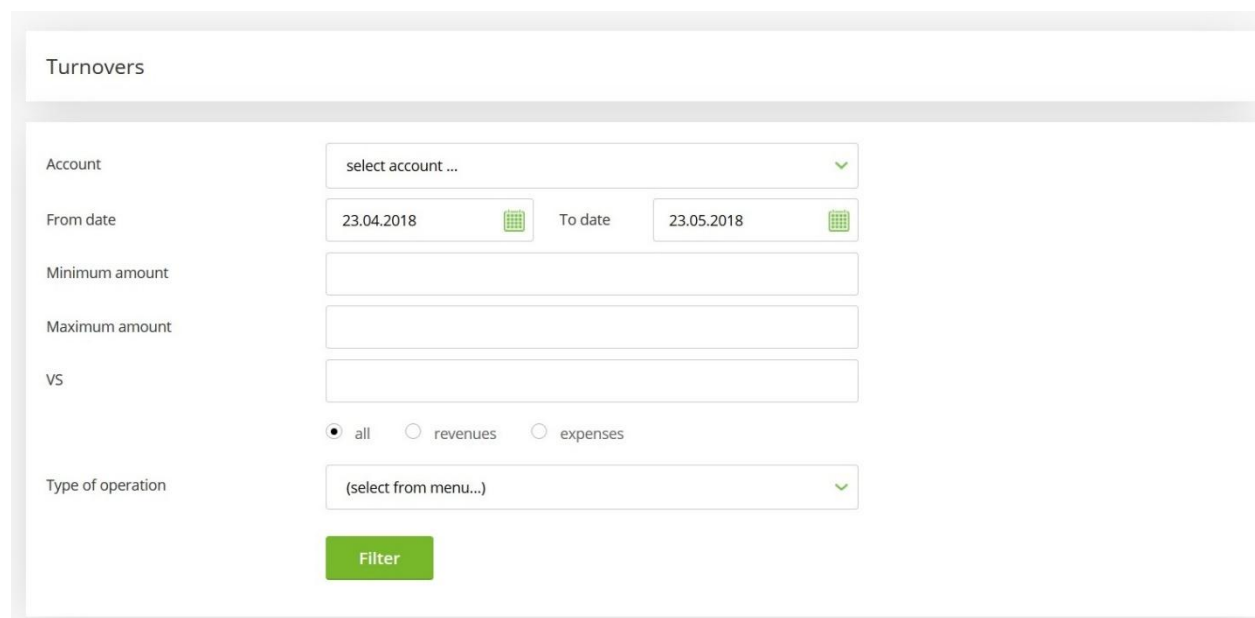
1 Current balance
displays real money balance on client's account.

1 Available balance
displays funds at client's disposal, the real money balances reduced by fees for bank services like payment cards and others.

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TURNOVERS

Fill in the required filter parameters and submit by pressing the **Filter** button.



The screenshot shows the 'Turnovers' filter form. It includes fields for 'Account', 'From date', 'To date', 'Minimum amount', 'Maximum amount', 'VS', and 'Type of operation'. There are radio buttons for 'all', 'revenues', and 'expenses'. A green 'Filter' button is at the bottom.

The command filters out all transactions that do not meet the criteria. View the details of a transaction by clicking on the report number.

Number	Counteraccount number	Amount	Text for beneficiary	Variable symbol Specific symbol Constant symbol	Due date Processing date	Type of operation
209085889		2 176.45 SEK	Kreditní úrok - běžný účet		31.01.2018 31.01.2018	Credit interest
209085892		- 326.47 SEK	Srážková daň - běžný účet		31.01.2018 31.01.2018	Withholding tax

ORDERS OVERVIEW

The tab shows all orders you performed – both signed and unsigned and those waiting to be processed.

Turnovers - fill in the required filter parameters and submit by pressing the **Filter** button.

Turnovers

Account: 1001099/2060 (SEK) [Musaši Šikawe] ▼

From date: 04.01.2018 [calendar] To date: 23.05.2018 [calendar]

Minimum amount:

Maximum amount:

VS:

all revenues expenses

Type of operation: (select from menu...) ▼

Filter

Number	Counteraccount number	Amount	Text for beneficiary	Variable symbol Specific symbol Constant symbol	Due date Processing date	Type of operation
209085889		2 176.45 SEK			31.01.2018 31.01.2018	Credit interest
209085892		- 326.47 SEK			31.01.2018 31.01.2018	Withholding tax

View the details of a transaction by clicking on the report number.

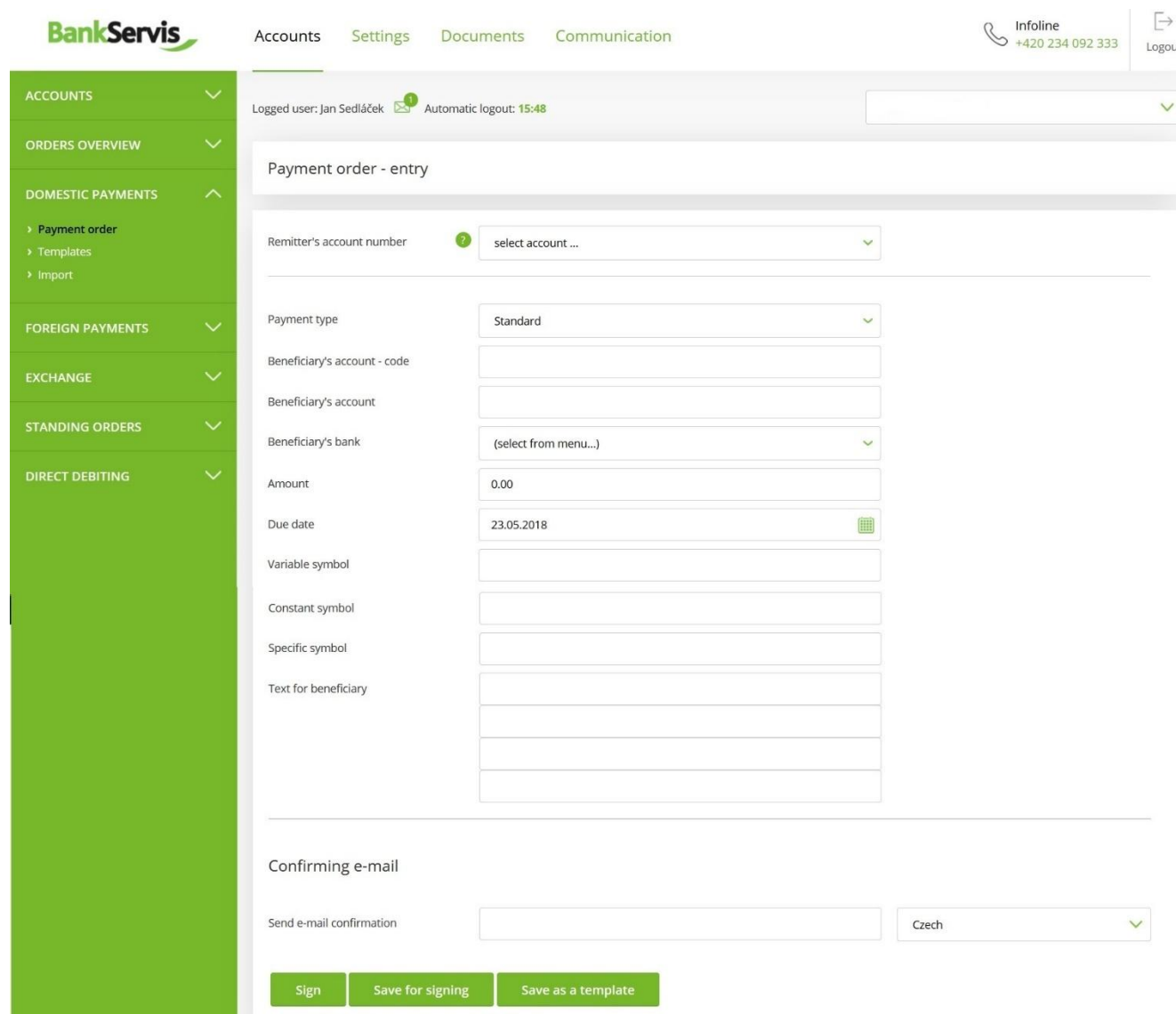
DOMESTIC PAYMENT ORDER

Payment Order - Entry

Enter a domestic payment order by filling out all items in the form.

After filling out, decide what to do next with the order:

- ✓ **sign** – the payment order will be submitted immediately after entering the authentication code;
- ✓ **save for signing** – used in case you have multiple payment orders and want to authenticate all of them at once or leave their authentication for later;
- ✓ **save as a template** – used in case you want to use the payment order as a template for the future as well. In that case, you can find all unsigned orders in the **Orders overview** section – **To sign - overview** tab.



The screenshot shows the 'Payment order - entry' form in the BankServis system. The interface includes a top navigation bar with 'Accounts', 'Settings', 'Documents', and 'Communication'. A sidebar on the left lists various payment categories: ACCOUNTS, ORDERS OVERVIEW, DOMESTIC PAYMENTS (with sub-items: Payment order, Templates, Import), FOREIGN PAYMENTS, EXCHANGE, STANDING ORDERS, and DIRECT DEBITING. The main form area contains the following fields:

- Remitter's account number: select account ...
- Payment type: Standard
- Beneficiary's account - code: [empty]
- Beneficiary's account: [empty]
- Beneficiary's bank: (select from menu...)
- Amount: 0.00
- Due date: 23.05.2018
- Variable symbol: [empty]
- Constant symbol: [empty]
- Specific symbol: [empty]
- Text for beneficiary: [empty]

At the bottom of the form, there is a 'Confirming e-mail' section with a 'Send e-mail confirmation' checkbox and a language dropdown set to 'Czech'. Three action buttons are located at the bottom: 'Sign', 'Save for signing', and 'Save as a template'.


FOREIGN PAYMENT ORDER

Foreign Payment Order - Entry

Entering a foreign payment order includes all the standard items necessary for performing a foreign payment, including a choice of payment type. Items highlighted in bold are required.



If you are unsure whether you filled out your foreign payment order correctly, you can have its correctness checked by clicking the question mark button.

You can look up and check the correctness of **SWIFT/BIC codes** using the internal database of all bank SWIFT and BIC codes. The database can be accessed by clicking the  icon located at the end of the line in the form.

Search BIC code
✕

Search by SWIFT / BIC bank code (enter at least 8 characters of the SWIFT / BIC code)

SWIFT / BIC code

Search by Bank name (enter at least 3 letters of the town and bank name without diacritics)

Country

City


Bank

BIC code	country	city	name
CITFCZPPXXX	CZ	PRAGUE	CITFIN, SPORITELNI DRUZSTVO
CITHCZP1XXX	CZ	PRAGUE	CITFIN-FINANCNI TRHY, A.S.


After correctly filling out the payment form, you can choose as needed from:

- ✓ **check and sign** – the payment order will be submitted immediately after entering the authentication code;
- ✓ **save for signing** – used in case you have multiple payment orders and want to authenticate all of them at once later;
- ✓ **save as a template** – choose in case you want to use the payment order as a template for the future as well. In that case, you can find all unsigned orders in the **Orders overview** section – **To sign - overview** tab.


Overview of the orders for signature by account and forms	
Current account / 1001099 [USD]	Number of orders
Foreign payment order	1




[Accounts](#)
[Settings](#)
[Documents](#)
[Communication](#)



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+420 234 092 333



Logout

Logged user: Jan Sedláček  Automatic logout: 3:39

Foreign payment order - entry

Remitter's account number ?

*IBAN / Beneficiary's account number

If you know the beneficiary account number in the IBAN format, prefer IBAN format to the classic format of the account.

Beneficiary

Enter the FULL name of the beneficiary according to instructions from your business partner. The name can be split into several lines.

* Beneficiary 1


* Beneficiary 2

Beneficiary 3

Beneficiary 4

*Beneficiary's country

Beneficiary's bank

SWIFT code / BIC 

*Name

City

Street


*Country

Payment details

*Amount

Fees

Payment processing

Due date 

Payment purpose

Payment purpose 1

Payment purpose 2

Payment purpose 3

Payment purpose 4

Check of payment order

The payment order meets the conditions of nonstandard foreign payments ?

Confirming e-mail

Send e-mail confirmation

Check and sign

Save for signing

Save as a template

? Click the "Sign" button to authenticate your foreign payment order.
? Pressing the button "Save for signing" the assigned order is awaiting authorization.
? Click the "Save as a template" button to save foreign payment order to "Templates" for further use.
? BIC - Bank International code alias SWIFT code.
? In case of payment in foreign currency within Citfin please use the form "Domestic payment order".
? If the total amount does not cover the costs of financial institutions involved in a bank transfer, the order will be rejected.

EXCHANGE

Online trading is only accessible to clients with a signed contract for using this service in BankServis.

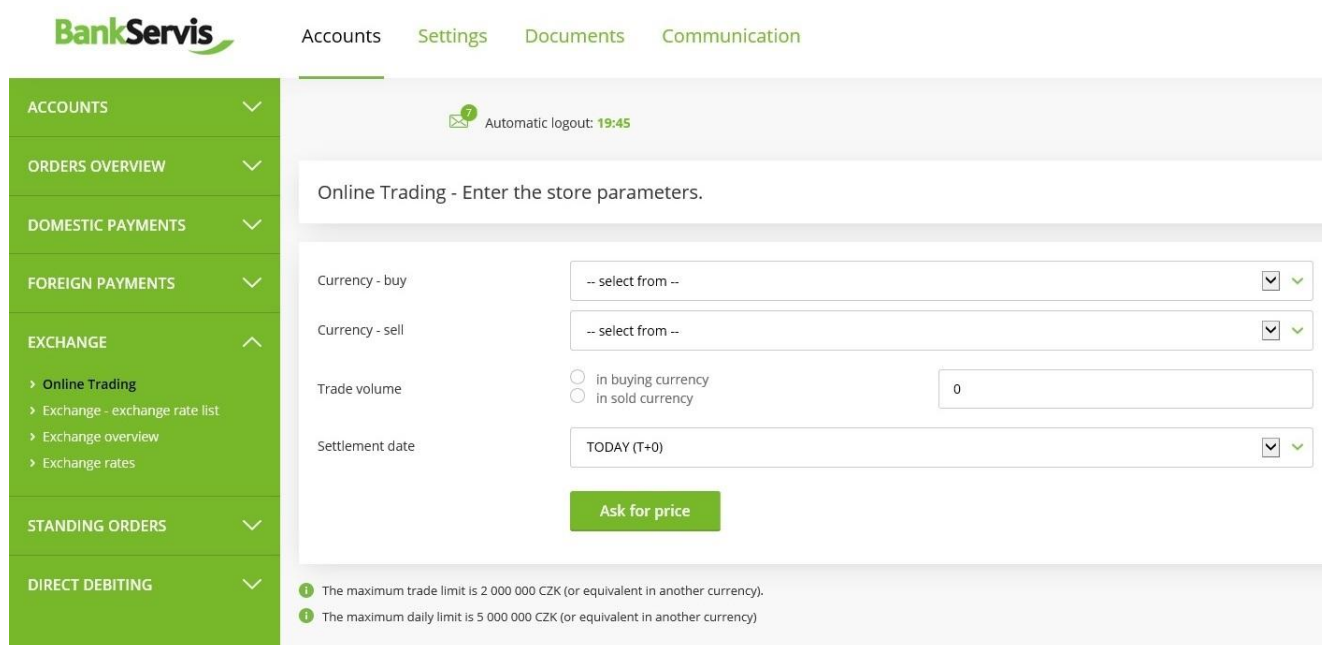
ONLINE TRADING

Fill out the **Online trading - enter the store parameters** form with all the necessary information for online trade.

Tick (mark) whether you are entering the amount in the currency you are buying or selling. Then fill out the amount.

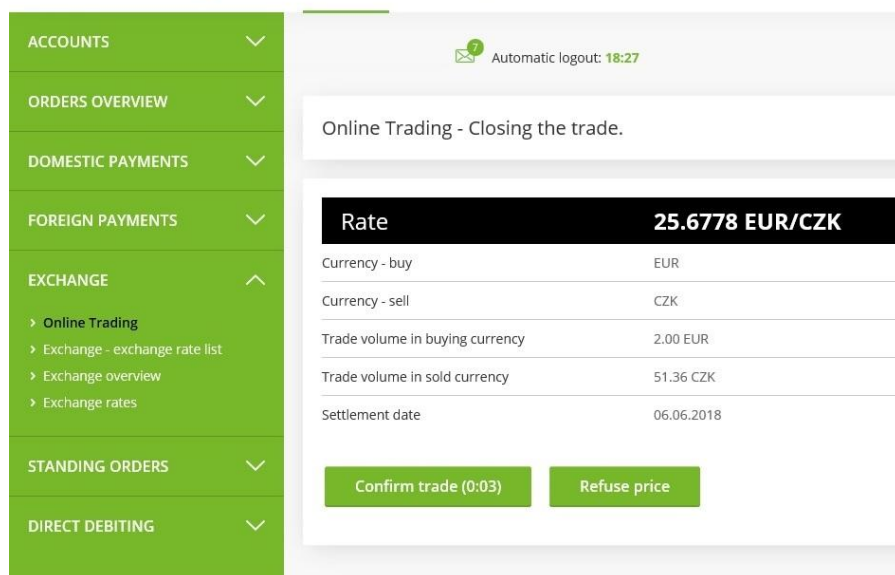
Settlement date - Exchange via Online trading can be done within T+0 (the same day) to T+2 (trade is done the second following work day).

You can choose T+0 provided the trade is submitted before 16:30!



The screenshot shows the BankServis web interface. At the top, there is a navigation bar with 'Accounts', 'Settings', 'Documents', and 'Communication'. A sidebar on the left contains a menu with categories like 'ACCOUNTS', 'ORDERS OVERVIEW', 'DOMESTIC PAYMENTS', 'FOREIGN PAYMENTS', 'EXCHANGE', 'STANDING ORDERS', and 'DIRECT DEBITING'. The 'EXCHANGE' section is expanded, showing 'Online Trading' as the selected option. The main content area displays the 'Online Trading - Enter the store parameters' form. This form includes dropdown menus for 'Currency - buy' and 'Currency - sell', a radio button selection for 'Trade volume' (in buying currency or in sold currency), and a dropdown for 'Settlement date' set to 'TODAY (T+0)'. A green 'Ask for price' button is located below the form. At the bottom of the form, there are two informational messages: 'The maximum trade limit is 2 000 000 CZK (or equivalent in another currency)' and 'The maximum daily limit is 5 000 000 CZK (or equivalent in another currency)'. A footer note at the bottom left of the page says 'Have you any problems or questions? Please contact us at helpdesk@citfin.cz'.

After filling out all the trade parameters, press the **Ask for price** button and you will see the individual rate on offer.



Automatic logout: 18:27

Online Trading - Closing the trade.

Rate	25.6778 EUR/CZK
Currency - buy	EUR
Currency - sell	CZK
Trade volume in buying currency	2.00 EUR
Trade volume in sold currency	51.36 CZK
Settlement date	06.06.2018

Confirm trade (0:03) Refuse price

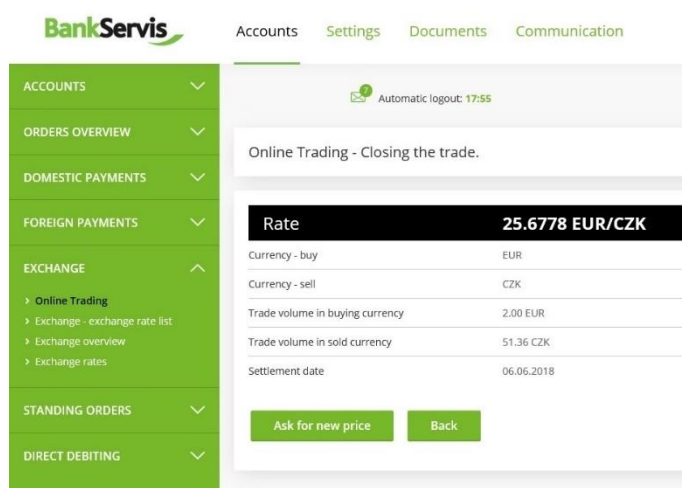
Have you any problems or questions? Please contact us at helpdesk@citfin.cz

If the offered rate is satisfactory, press the **Confirm trade** button to perform the trade. If you do not press the button within five seconds, the trade will not be performed. The time limit of five seconds is counted in the bracket, since we trade online on the foreign exchange market and the exchange rates are constantly changing.

If you do not manage to perform the trade within the set time limit, no matter! We will offer you a new rate after pressing the **Ask for new price** button.

Pressing **Refuse price** terminates the online trade if you find the exchange rate on offer unsatisfactory. The exchange will not be performed.

The **Back** button will allow you to go back a step in the **Online trading - enter the store parameters** form, where you can adjust the entered trade parameters.



Automatic logout: 17:55

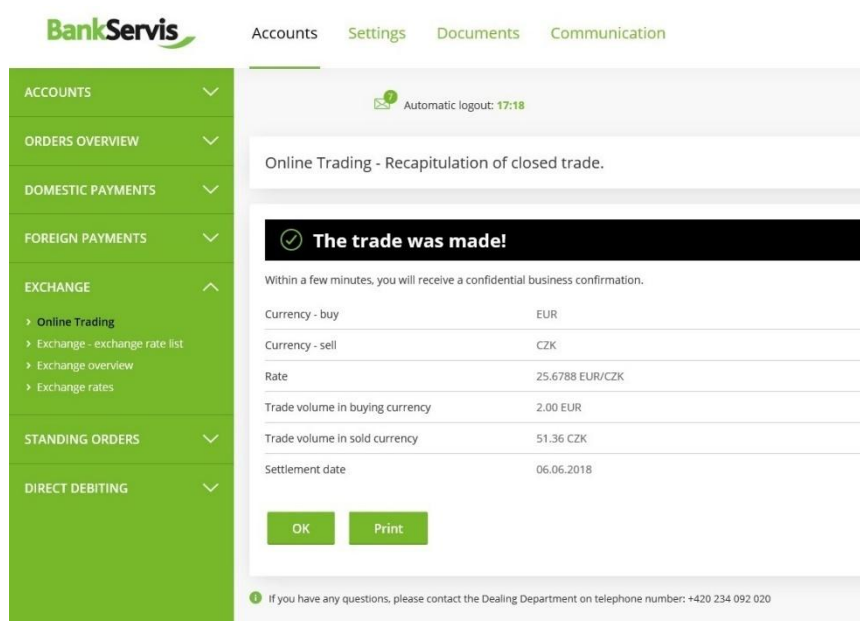
Online Trading - Closing the trade.

Rate	25.6778 EUR/CZK
Currency - buy	EUR
Currency - sell	CZK
Trade volume in buying currency	2.00 EUR
Trade volume in sold currency	51.36 CZK
Settlement date	06.06.2018

Ask for new price Back

Have you any problems or questions? Please contact us at helpdesk@citfin.cz

If the offered rate is satisfactory, press the **Confirm trade** button to perform the trade. The message **The trade was made!** will appear.



The screenshot shows the BankServis interface. On the left is a green navigation menu with categories like ACCOUNTS, ORDERS OVERVIEW, DOMESTIC PAYMENTS, FOREIGN PAYMENTS, EXCHANGE, STANDING ORDERS, and DIRECT DEBITING. The main content area is titled 'Online Trading - Recapitulation of closed trade.' It features a prominent black banner with a white checkmark and the text 'The trade was made!'. Below this, a message states: 'Within a few minutes, you will receive a confidential business confirmation.' A table lists trade details:

Currency - buy	EUR
Currency - sell	CZK
Rate	25.6788 EUR/CZK
Trade volume in buying currency	2.00 EUR
Trade volume in sold currency	51.36 CZK
Settlement date	06.06.2018

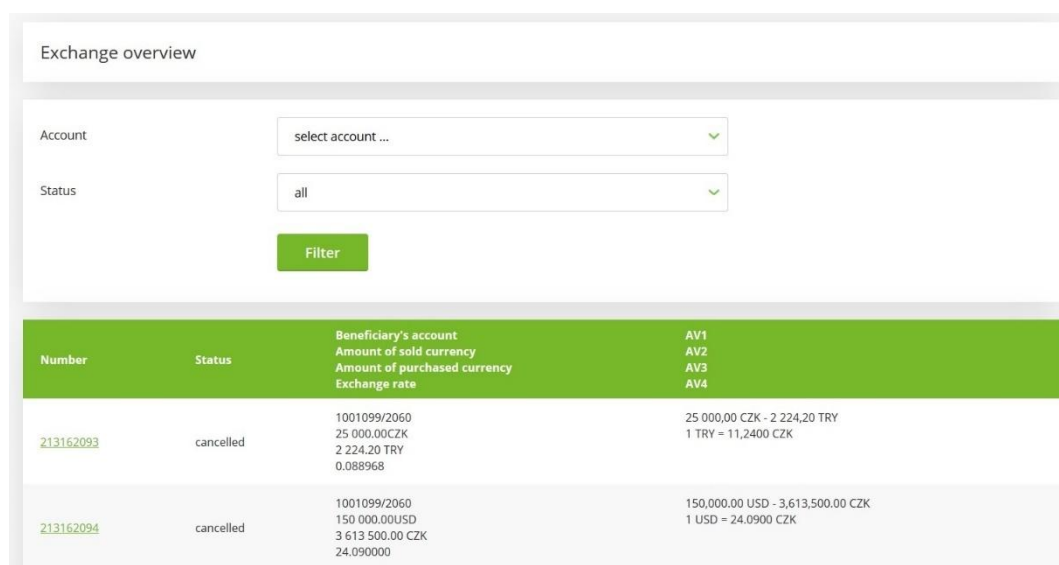
At the bottom of the table are two buttons: 'OK' and 'Print'. A footer note says: 'If you have any questions, please contact the Dealing Department on telephone number: +420 234 092 020'.

Have you any problems or questions? Please contact us at helpdesk@citfin.cz

End the process by pressing **OK**, or print out an overview of the trade you just performed.

EXCHANGE OVERVIEW

The **exchange overview** shows you all your performed trades. The trades can be filtered by the account on which the exchange was performed or by the status of the exchange. You can view detailed information about the trade by clicking the report number.



The screenshot shows the 'Exchange overview' page. It has a search and filter section with two dropdown menus: 'Account' (set to 'select account ...') and 'Status' (set to 'all'). A green 'Filter' button is below them. The main part of the page is a table with the following columns: Number, Status, Beneficiary's account, Amount of sold currency, Amount of purchased currency, Exchange rate, AV1, AV2, AV3, and AV4.

Number	Status	Beneficiary's account	Amount of sold currency	Amount of purchased currency	Exchange rate	AV1	AV2	AV3	AV4
213162093	cancelled	1001099/2060	25 000.00CZK	2 224.20 TRY	0.088968	25 000,00 CZK - 2 224,20 TRY			
213162094	cancelled	1001099/2060	150 000.00USD	3 613 500.00 CZK	24.090000	150,000.00 USD - 3,613,500.00 CZK			

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STANDING ORDERS

Entering a Standing Order

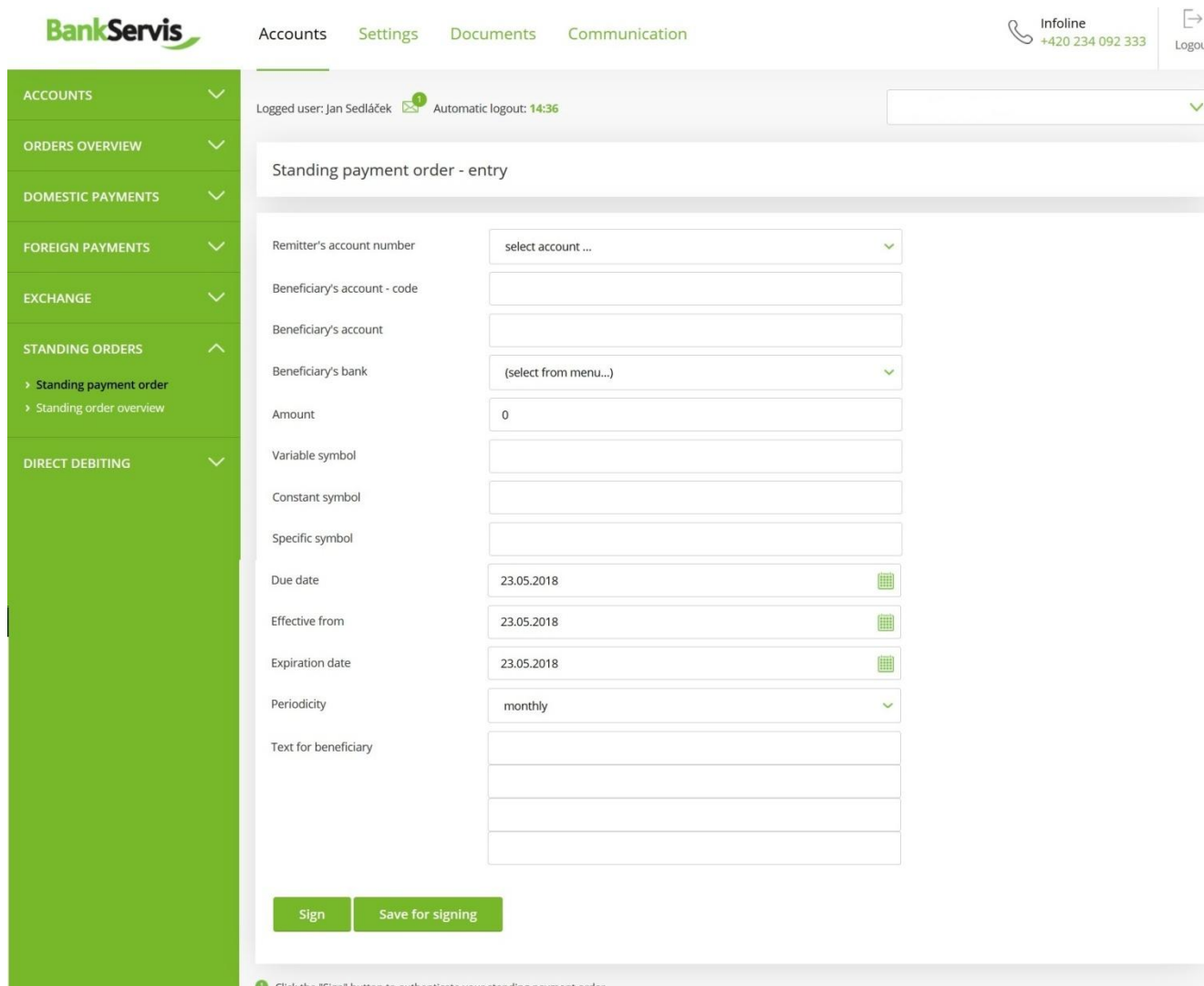
You can set up a standing payment order for periodic payments within the Czech Republic.

Standing orders in foreign currencies can only be done within Citfin.

After filling out a standing order, choose:

- ✓ **sign** – the standing order will be submitted immediately after entering the authentication code;
- ✓ **save for signing** – used in case you have multiple standing orders and want to authenticate all of them at once.

Active payment orders can be edited or cancelled.



The screenshot shows the 'BankServis' web interface. At the top, there are navigation links: 'Accounts', 'Settings', 'Documents', and 'Communication'. On the right, there is an 'Infoline' contact number (+420 234 092 333) and a 'Logout' button. The user is logged in as 'Jan Sedláček' with an automatic logout time of 14:36. The main content area is titled 'Standing payment order - entry' and contains a form with the following fields:

- Remitter's account number: select account ...
- Beneficiary's account - code: [text input]
- Beneficiary's account: [text input]
- Beneficiary's bank: (select from menu...)
- Amount: 0
- Variable symbol: [text input]
- Constant symbol: [text input]
- Specific symbol: [text input]
- Due date: 23.05.2018
- Effective from: 23.05.2018
- Expiration date: 23.05.2018
- Periodicity: monthly
- Text for beneficiary: [text input]

At the bottom of the form, there are two buttons: 'Sign' and 'Save for signing'. A small note at the bottom left of the form area says: 'Click the "Sign" button to authenticate your standing payment order.'

STANDING ORDER OVERVIEW

You can view an overview of all standing payments made via these standing orders in the **Standing orders** → **Standing order overview** tab.

Standing payment order overview

Account

Status

[Filter](#)

Number	Date from Date to Last processing date Next processing date	Beneficiary's account Amount Periodicity Status	Variable symbol Constant symbol Specific symbol Text for beneficiary	Operation
213524262	10.11.2017 10.11.2018 13.05.2018 13.06.2018	1008418/2060 987 CZK monthly Active	9876543210	cancel modify

View the details of the transaction by clicking on the report number.

DIRECT DEBITING

Direct Debiting Order

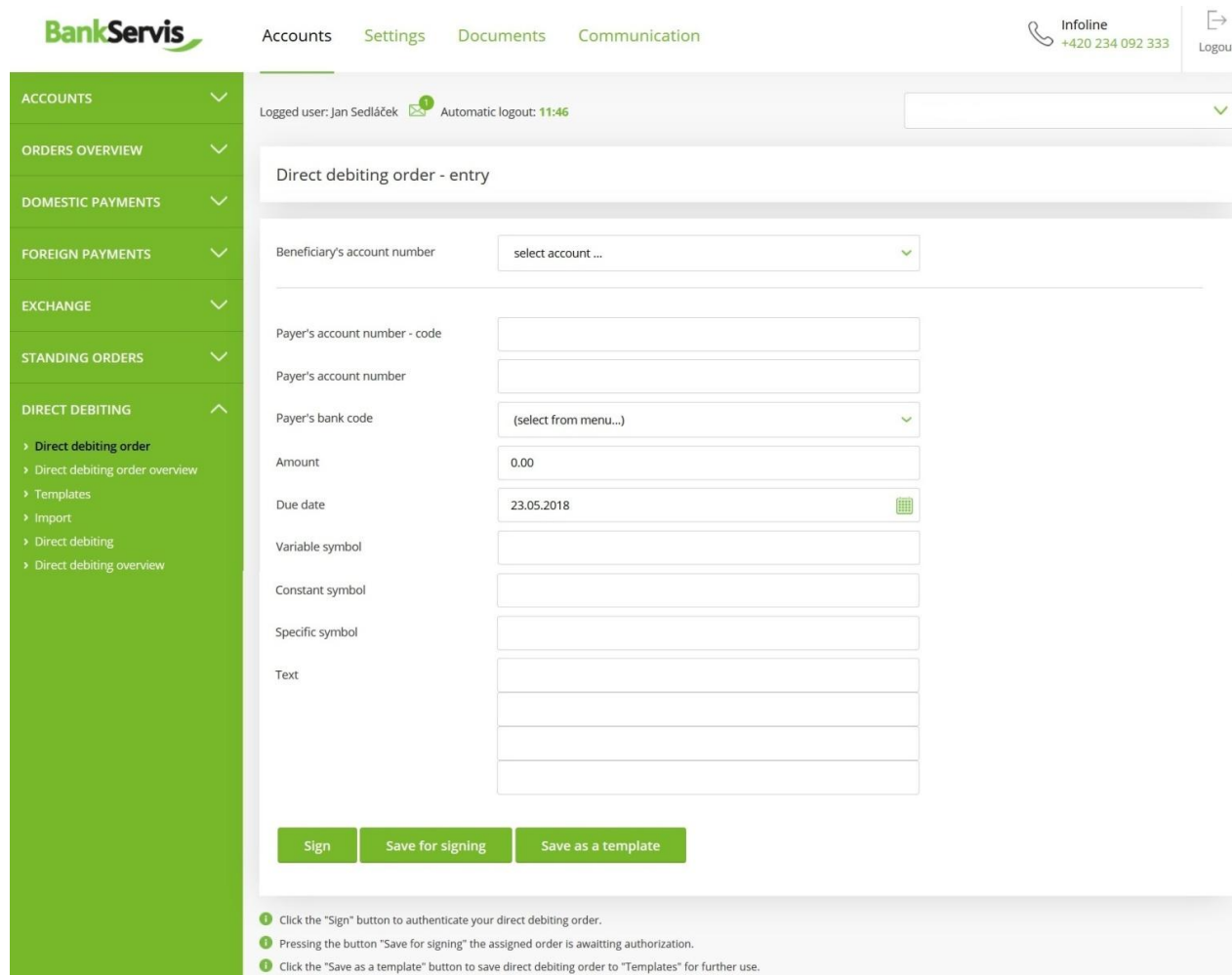
Direct debiting orders can be entered only for Czech banks and only in CZK.

Foreign currencies can be used for direct debiting only within Citfin.

The transaction is contingent upon the other party's account having submitted a **Debiting agreement**.

Similarly to other payment orders, you can choose to:


- ✓ **sign** and submit directly for processing;
- ✓ **save for signing**;
- ✓ or use the order to **save as a template**.




The screenshot shows the 'BankServis' web application interface. The top navigation bar includes 'Accounts', 'Settings', 'Documents', and 'Communication'. On the right, there is an 'Infoline' contact number (+420 234 092 333) and a 'Logout' button. The main content area is titled 'Direct debiting order - entry'. The left sidebar contains a menu with categories like 'ACCOUNTS', 'ORDERS OVERVIEW', 'DOMESTIC PAYMENTS', 'FOREIGN PAYMENTS', 'EXCHANGE', 'STANDING ORDERS', and 'DIRECT DEBITING'. Under 'DIRECT DEBITING', there are sub-items: 'Direct debiting order', 'Direct debiting order overview', 'Templates', 'Import', 'Direct debiting', and 'Direct debiting overview'. The main form fields include: 'Beneficiary's account number' (dropdown menu), 'Payer's account number - code' (text input), 'Payer's account number' (text input), 'Payer's bank code' (dropdown menu), 'Amount' (text input, value: 0.00), 'Due date' (text input, value: 23.05.2018), 'Variable symbol' (text input), 'Constant symbol' (text input), 'Specific symbol' (text input), and 'Text' (text input). At the bottom of the form, there are three buttons: 'Sign', 'Save for signing', and 'Save as a template'. Below the form, there are three numbered instructions: 1. Click the "Sign" button to authenticate your direct debiting order. 2. Pressing the button "Save for signing" the assigned order is awaiting authorization. 3. Click the "Save as a template" button to save direct debiting order to "Templates" for further use.


DIRECT DEBITING - ENTRY

Here you can find all direct debiting orders you submitted in the past. Direct debiting orders that are still in effect can be edited. Expired direct debiting orders can only be viewed.



[Accounts](#)
[Settings](#)
[Documents](#)
[Communication](#)




Infoline
+420 234 092 333


Logout

ACCOUNTS ▼

Logged user: Jan Sedláček 1 Automatic logout: 9:31

Direct debiting - entry

Payer's account number	<input type="text" value="select account ..."/>
Beneficiary's account - code	<input type="text"/>
Beneficiary's account	<input type="text"/>
Beneficiary's bank	<input type="text" value="(select from menu...)"/>
Effective from	<input type="text" value="23.05.2018"/> 
Expiration date	<input type="text" value="23.05.2018"/> 
Text for beneficiary	<input type="text"/>
Limit type	<input type="text" value="none"/>
Limit	<input type="text" value="0"/>

Sign

Save for signing

1 Click the "Sign" button to authenticate your direct debiting.

1 Pressing the button "Save for signing" the assigned order is awaiting authorization.

Have you any problems or questions? Please contact us at helpdesk@citfin.cz

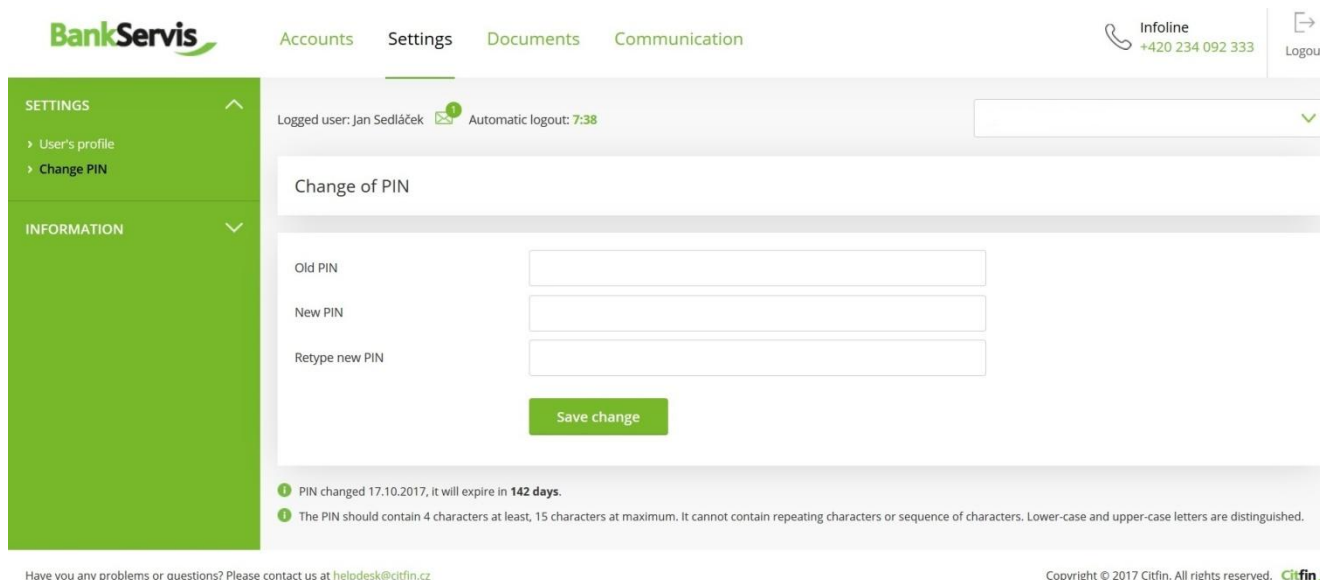
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SETTINGS

The **SETTINGS** section allows you to edit your user profile in BankServis or to change your login PIN.

CHANGE PIN

Change PIN – contains information about the expiration date of your PIN.



BankServis Accounts Settings Documents Communication

Infoline +420 234 092 333 Logout

Logged user: Jan Sedláček Automatic logout: 7:38

Change of PIN

Old PIN

New PIN

Retype new PIN

Save change

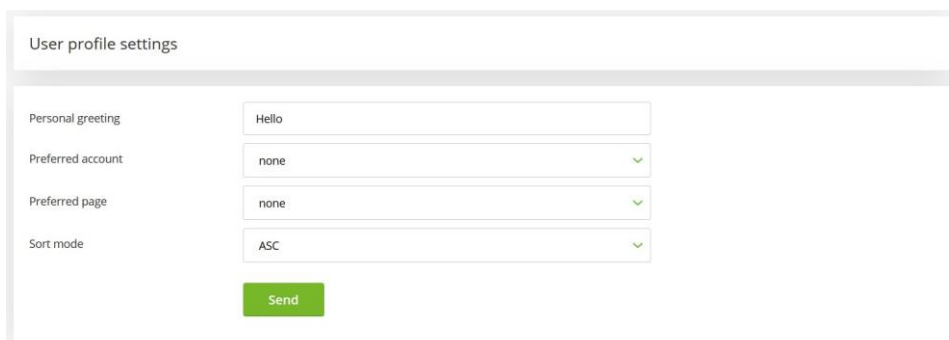
1 PIN changed 17.10.2017, it will expire in **142 days**.

2 The PIN should contain 4 characters at least, 15 characters at maximum. It cannot contain repeating characters or sequence of characters. Lower-case and upper-case letters are distinguished.

Have you any problems or questions? Please contact us at helpdesk@citfin.cz Copyright © 2017 Citfin. All rights reserved. Citfin

USER'S PROFILE

- ✓ **Personal greeting** allows you to change the text that will appear upon successful login.
- ✓ **Preferred account** - if you own multiple accounts, you can choose which account will always be offered first.
- ✓ If you use certain information more frequently, you can set your **Preferred page** that will be offered in your browser immediately after login.
- ✓ Choosing a **Code page** allows you to change the encoding after logging into Internet banking.



User profile settings

Personal greeting

Preferred account

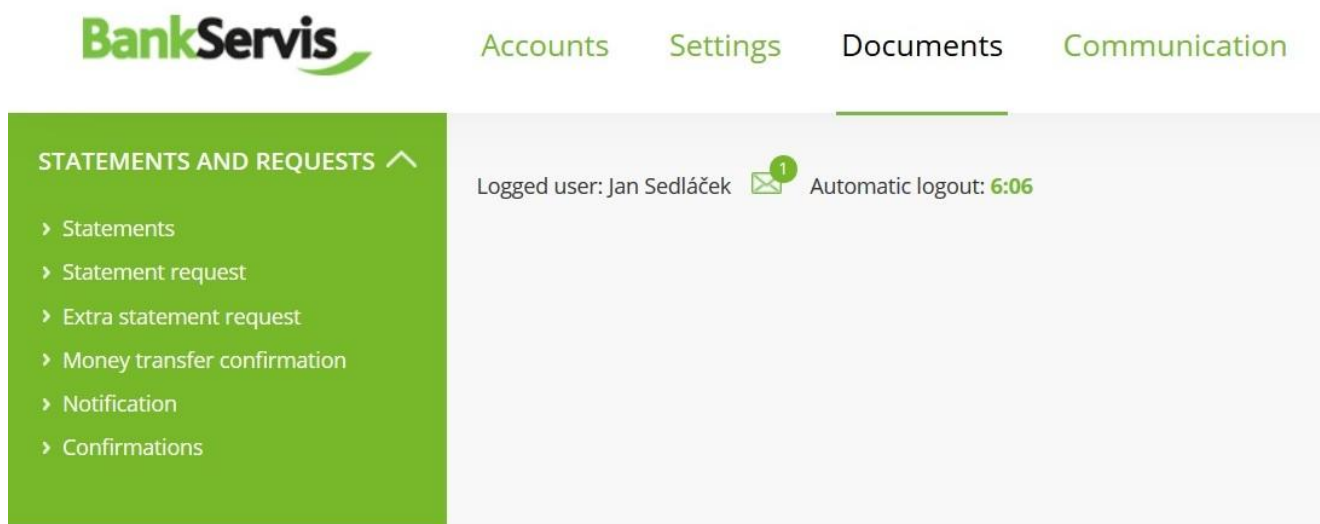
Preferred page

Sort mode

Send

DOCUMENTS

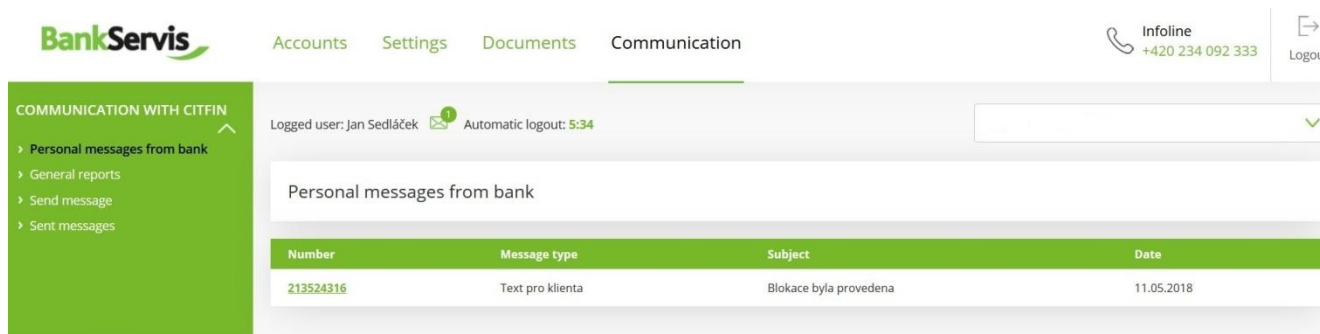
The **DOCUMENTS** section contains statements, money transfer confirmations, notifications, etc.



Have you any problems or questions? Please contact us at helpdesk@citfin.cz

COMMUNICATION

This section is used for active communication with Citfin. You can find all messages sent and received in one place.



Number	Message type	Subject	Date
213524316	Text pro klienta	Blokace byla provedena	11.05.2018

Have you any problems or questions? Please contact us at helpdesk@citfin.cz

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Should you have any questions, do not hesitate to contact us via:

- ✓ the **Send message** link;
- ✓ e-mail to **info@citfin.cz**;
- ✓ phone at **+420 234 092 333**.

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Message for bank

Message

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