Instruction for using the PBZ system

of secure communication by e-mail

PRIVREDNA BANKA ZAGREB
Intesa Sanpaolo Group

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1. What is the system of secure communication by e-mail?

The PBZ system of secure communication by e-mail enables secure (encrypted) exchange of electronic messages (e-mail) between the PBZ Group and the User.
This instruction is intended for all Users – recipients and/or senders of e-mails, with e-mail addresses outside the PBZ Group system.

2. What are the requirements for using the system of secure e-mail communication?

In order to be able to use the system of secure communication by e-mail, you should have:
1. a computer with an internet browser
2. internet access
3. a user account in the PBZ system of secure communication by e-mail.

To create the necessary user account in the PBZ system of secure e-mail communication, you should connect your computer which has internet access, via an internet browser, to the entry point of the Bank's e-mail system (https://tmail1.pbz.hr/enkripcija). You should enter your e-mail address in the box shown below:

PBZ Grupa - Sustav sigurne komunikacije e-poštom

Molimo Vas, unesite svoju e-adresu / Prosimo, vnesite svoj e-poštni naslov / Please provide your email address to proceed

Ako nemate korisnički račun, bit ćete preusmjereni na obrazac za registraciju.

V kolikor nimate uporabniškega računa, boste preusmerjeni na obrazec za registracijo.

If you do not have an account, you will be redirected to the registration screen.

E-adresa / E-naslov / Email Address

Nastavak / Nadaljuj / Continue

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By clicking on ***Nastavak/Nadaljuj/Continue,*** the registration screen will be opened in which you should enter the requested data:

➢ name

➢ surname

➢ authorisation password (to be entered twice); the composition of the password must meet the following conditions:

- the password must be between 7 and 20 characters long
- it must contain at least one numeric character (0-9)
- it must contain at least one special character
  (such as !@$%^&*()[]_+=~#?-{}:)
- the password must not contain the username

➢ validation code (the code that has to be entered in this field is automatically sent by e-mail to the previously provided e-mail address).

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Registracija / Registracija / Registration

Kreirajte Vaš korisnički račun za čitanje sigurne e-pošte / Ustvarite svoj uporabniški račun za branje kriptiranih e-sporočil / Create your account to read secure email.

E-adresa / E-mail naslov / Email Address: ___._____@gmail.com

Ime / Ime / Name:

Prezime / Priimek / Last Name:

Lozinka / Geslo / Password:

Potvrdite lozinku / Potrdite geslo / Confirm Password:

Na adresu vaše e-pošte poslali smo kod za potvrdu. Provjerite vaš sandučić e-pošte i u polje ispod upišite primljeni kod. Ako ga niste primili i trebate novi kod: / Na vaš e-poštni naslov smo posredovali potrditveno kodo. Prosimo, preverite njen prejem v mapi 'Prejeto' in jo vnesite spodaj. V kolikor potrditvene kode niste prejeli in potrebujete novo: / We have sent a validation code to your email address. Please check your inbox for the code and enter it below. If you did not receive it and need another code: **Kliknite ovdje / Click here**

Kod za potvrdu / Potrditvena koda / Validation Code:

Nastavak / Nadaljuj / Continue

Please remember the password you entered for the purpose of registration since you will use it for authorisation at each subsequent login.

After filling in all the required fields i.e. after providing all data required for registration, click on the button ***Nastavak/Nadaljuj/Continue***.
A notice "Activation Request Sent" will appear, stating that the activation request has been sent to the e-mail address you previously entered/provided.
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Poslan zahtjev za aktivacijom/Zahtevek za aktivacijo poslan/Activation Request Sent

Na unesenu e-adresu poslana Vam je poruka koja sadrži upute za aktivaciju korisničkog računa. Kada aktivirate račun, moći ćete koristiti Sustav sigurne komunikacije e-poštom.

Ako ne primite poruku unutar nekoliko minuta, molimo Vas da provjerite svoj spam pretinac ili druge filtere koji bi mogli blokirati poslanu poruku.

Na vneseni e-poštni naslov Vam je bilo poslano sporočilo, ki vsebuje navodila za aktivacijo uporabniškega računa. Ko aktivirate uporabniški račun, boste lahko uporabljali Sistem varnega pošiljanja e-pošte.

Če sporočila ne prejmete v roku nekaj minut, prosimo preverite svojo mapo z nezaželeno pošto ali druga orodja za filtriranje, katera bi lahko blokirala poslano sporočilo.

A verification message was sent to your email address which contains a URL you must use to activate your account. Once active, you will be able to send your secure message.

If you do not receive this message within a few moments, please check your spam folder or other filtering tools you may be using as this activation message sometimes gets blocked.

A message containing instructions for activation of your user account will be sent to the entered e-mail address.

The user account will be activated by opening the link provided in the received e-mail message.
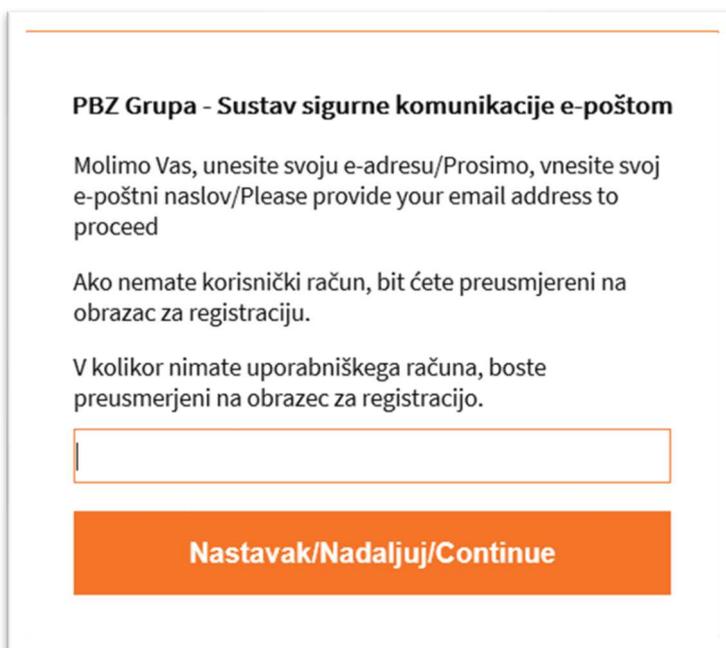
This procedure should be followed only when accessing the system for the first time.

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3. How to use the PBZ system of secure communication by e-mail?

3.1. Sending of an encrypted message

When you need to send a secure (encrypted) e-mail message to PBZ or to another member of the PBZ Group, you should connect your computer which has internet access, via an internet browser, to the entry point of the Bank's e-mail system (https://tmail1.pbz.hr/enkripcija).

You should enter your e-mail address in the box shown below:

If you have previously already created your user account in the PBZ system of secure e-mail communication (as described in the first part of this Instruction), after clicking on the button **Nastavak/Nadaljuj/Continue,** you should also enter your password.

After authorisation has been correctly completed, the screen will be opened in which you should enter the recipient(s) within the PBZ Group as well as the *Subject* and the text of the message. Additionally, you may activate the option for sending this message to your own e-mail address, and you may also attach a document to the

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message (using the button **Attach a file**). Also, the *copy/paste* functionality can be used within this window.

The entry of an e-mail message by means of this computer screen into the PBZ e-mail system has been secured via SSL (https://), which guarantees secure communication between the User's computer and recipients in the PBZ Group.

Note: when sending a message to PBZ via the secure e-mail communication system, "[KRIPTIRANO (*ENCRYPTED)*]" (without quotation marks) is automatically added to the Subject line. Consequently, the recipient in the PBZ Group who has received the message generated in such a way will know that the message has been created and sent in a secure (encrypted) way.

3.2. Reading a received encrypted message

When a sender from the PBZ Group sends a message via secure e-mail system to an external User i.e. to the User's electronic *mailbox,* a notice as the one shown below will be received:

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By clicking on the link provided in the message (***Kliknite ovdje / Click here***), the User will be connected, via internet browser on his/her computer, to the entry point of the PBZ electronic mail system on which this encrypted message is stored.

In the link provided in the received message, the username of the User and his/her e-mail address are already included, so that you should only enter, in the displayed screen, the authorisation password needed to access the PBZ system for secure e-mail communication.

If the User **has not been** previously **registered** within the PBZ system for secure e-mail communication, the window will open that enables creation of a user account in the PBZ system for secure e-mail communication.

The registration procedure is described in the chapter "2. What are the requirements for using the system of secure e-mail communication".

Upon completed authorisation, the decrypted message will be shown in the internet browser window. This communication is protected by SSL protocol (https://), which enables secure communication between the User's computer and the *web* console of the entry point of the PBZ electronic mail system.

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An e-mail message that has been received in this way can be opened (decrypted) even after the deadline specified in the received notice. In that case, it is necessary to open the attachment and, in the User's internet browser window, the message will be displayed containing the link for its decryption.

By clicking on the button *Otvori poruku / Click to read message*, the User will be connected, via internet browser on his/her computer, to the entry point of the PBZ electronic mail system and will decrypt the message in accordance with the instruction provided at the beginning of this section of the Instruction.

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4. Changing a password for access to the PBZ system of secure e-mail communication

If you have forgotten your password or if you wish to change it, you can do it in the following way.

Open the page https://tmail1.pbz.hr/enkripcija via your internet browser and connect to the entry point of the Bank's e-mail system and, on the screen shown below, enter your e-address.

After clicking on the link **Zaboravljena lozinka/Pozabljeno geslo/Forgot Password,** you will receive, at the e-address you have previously entered, an e-mail message with a link for a password change.

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Zahtjev za promjenom lozinke je poslan / Zahteva za ponastavitev gesla poslana / Password Reset Request Sent

Poruka o promjeni lozinke poslana je na vašu adresu e-pošte. Kliknite na link u toj poruci kako biste promijenili vašu lozinku.

Ako poruku o promjeni lozinke ne zaprimite kroz nekoliko trenutaka provjerite vašu neželjenu poštu (spam) ili neki drugi alat za filtriranje poruka koji koristite.

Sporočilo za ponastavitev gesla je bilo poslano na vaš e-poštni naslov. Za ponastavitev gesla kliknite povezavo v tem sporočilu.

Če v nekaj trenutkih ne prejmete sporočila o ponastavitvi gesla, preverite mapo z neželeno pošto ali drugo orodje za filtriranje sporoči, ki ga uporabljate.

A password reset message was sent to your email address. Please click the link in that message to reset your password.

If you do not receive the password reset message within a few moments, please check your spam folder or other filtering tools.

You will be able to change your password within 30 minutes from the moment of sending the request for a password change.

After clicking on the link provided in the received e-mail, a window for password change is opened.

It is necessary to enter a new authorisation password in the field **New password,** complying with the instructions regarding its composition.

The same password should be re-entered in the second field, in order to confirm the new password. By clicking on the button **Nastavak / Nadaljuj / Continue**, your new password will be set.

You may cancel the process of password change by clicking on the button **Odustani / Prekliči / Cancel,** upon which you will be returned to the start screen.

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Upišite novu lozinku / Vpišite novo geslo / Enter New Password

Složenost lozinke/Dobro geslo/Password Policy ✕

- ⚠ Lozinka mora biti između 7-20 znakova/Geslo mora vsebovati 7-20 znakov/Passwords must be 7-20 characters long.
- ⚠ Lozinka mora sadržavati barem jednu znamenku (0-9)/Geslo mora vsebovati vsaj eno številko (0-9)/At least one digit (0-9) is required.
- ⚠ Lozinka mora sadržavati najmanje jedan specijalni znak/Geslo mora vsebovati vsaj en poseben znak/At least one symbol character is required(!@%^&*()[]_+=~:)
- ✅ Lozinka ne smije sadržavati korisničko ime/Geslo ne sme vsebovati uporabniškega imena/Your username may not appear in the password

Upišite novu lozinku / Vpišite novo geslo / Enter a new password

___._____@gmail.com

Nova lozinka / Novo geslo / New Password

Confirm password

Nastavak / Nadaljuj / Continue   **Odustani / Prekliči / Cancel**