

Instruction for using the PBZ system of secure communication by e-mail

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 PBZ and the User.

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

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 communication by e-mail, 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 d.d. - Sustav sigurne komunikacije e-poštom

Molimo Vas, unesite svoju e-adresu./Please provide your email address to proceed.

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

E-adresa:/ Email Address

Nastavak/Continue

By clicking on **Nastavak/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 user name
- selection of the security question and answer (necessary if the password is lost)

Registracija/Registration

Kreirajte Vaš korisnički račun za čitanje sigurne e-pošte/Create your account to read secure email.

E-adresa/Email Address: -----@gmail.com

Ime/Name:

Prezime/Last Name:

Lozinka/Password:

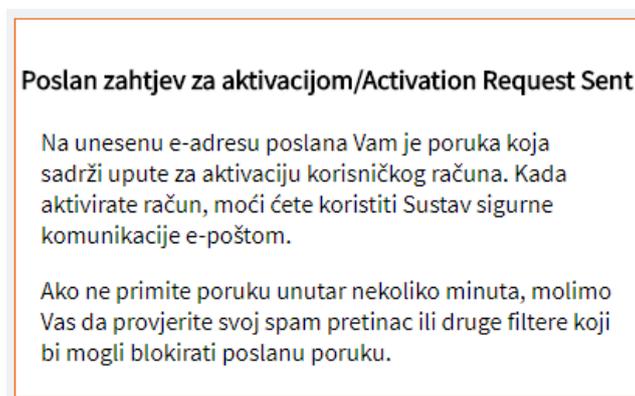
Potvrdite lozinku/Confirm Password:

Pitanje/Question :

Odgovor/Answer:

Nastavak/Continue

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



A message containing instructions for activation of your user account is 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.

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

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.

PBZ d.d. - Sustav sigurne komunikacije e-poštom

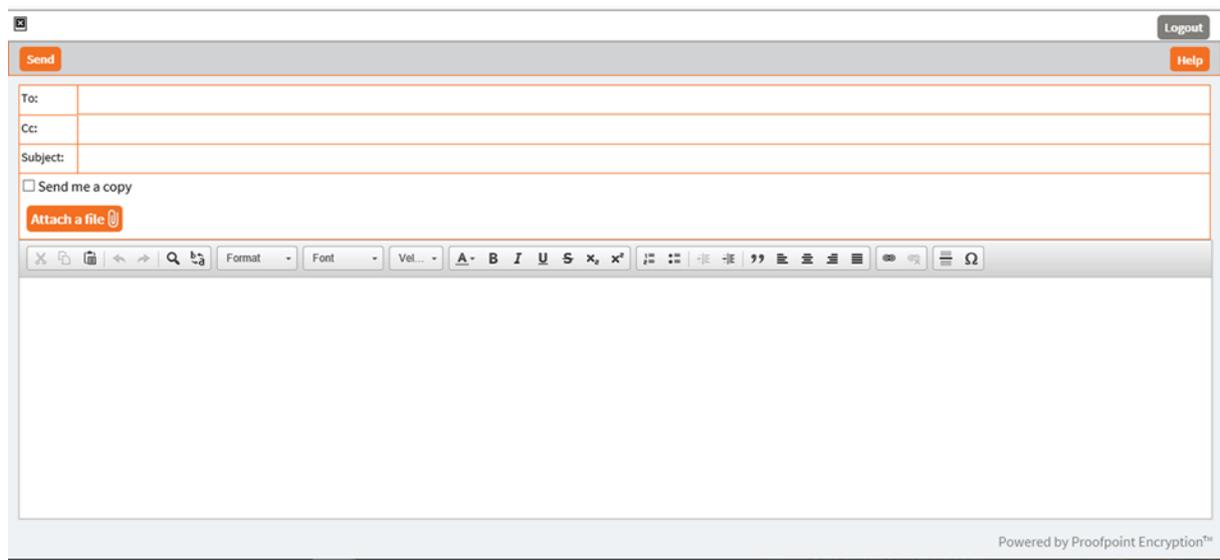
Molimo Vas, unesite svoju e-adresu./Please provide your email address to proceed.

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

Nastavak/Continue

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

After authorisation has been correctly completed, the screen will be opened in which you should specify the recipient within the PBZ Group as well as enter 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 message (using the button **Attach a file**). Also, the *copy/paste* functionality can be used within this window.



The screenshot shows a web-based email composition window. At the top right, there are 'Logout' and 'Help' buttons. Below them is a 'Send' button. The main area contains three input fields: 'To:', 'Cc:', and 'Subject:'. Below these fields is a checkbox labeled 'Send me a copy' and an 'Attach a file' button. A rich text editor toolbar is visible, featuring icons for undo, redo, search, and various text formatting options (bold, italic, underline, strikethrough, text color, background color). The bottom right corner of the window displays the text 'Powered by Proofpoint Encryption™'.

The entry of an e-mail message by means of this screen from your computer into the PBZ e-mail system has been secured via SSL protocol (<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, "[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 way.

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:



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 user name 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 entitled "What are the requirements for using the system of secure communication by e-mail".

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.

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.

Otvori poruku / Click to read message

If you do not see a button or clicking the button yields no action, please click the link in the message.

[Više informacija / More Info](#)

Pravne napomene / Disclaimer: Ova elektronička poruka i njezini prilozi mogu sadržavati povlaštene informacije i/ili povjerljive informacije. Molimo Vas da poruku ne čitate ako niste njezin naznačeni primatelj. Ako ste ovu poruku primili greškom, molimo Vas da o tome obavijestite pošiljatelja i da izvornu poruku i njezine priloge uništite bez čitanja ili bilo kakvog pohranjivanja. Svaka neovlaštena upotreba, distribucija, reprodukcija ili priopćavanje ove poruke zabranjeni su. PBZ d.d. ne preuzima odgovornost za sadržaj ove poruke, odnosno za posljedice radnji koje bi proizašle iz prosljeđenih informacija, a ni stajališta izražena u ovoj poruci ne odražavaju nužno službena stajališta PBZ d.d. S obzirom na nepostojanje potpune sigurnosti komunikacije e-poštom, PBZ d.d. ne preuzima odgovornost za eventualnu štetu nastalu zbog zaraženosti elektroničke poruke virusom ili drugim štetnim programom, neovlaštene interferencije, pogrešne ili zakašnjete dostave poruke zbog tehničkih problema. PBZ d.d. zadržava pravo nadziranja i pohranjivanja elektroničkih poruka koje se šalju iz PBZ d.d. ili onamo pristižu.

This e-mail message and its attachments may contain privileged and/or confidential information. Please do not read the message if You are not its designated recipient. If You have received this message by mistake, please inform its sender and destroy the original message and its attachments without reading or storing of any kind. Any unauthorized use, distribution, reproduction or publication of this message is forbidden. PBZ d.d. is neither responsible for the contents of this message, nor for the consequences arising from actions based on the forwarded information, nor do opinions contained within this message necessarily reflect the official opinions of PBZ d.d.. Considering the lack of complete security of e-mail communication, PBZ d.d. is not responsible for the potential damage created due to infection of an e-mail message with a virus or other malicious program, unauthorized interference, erroneous or delayed delivery of the message due to technical problems. PBZ d.d. reserves the right to supervise and store both incoming and outgoing e-mail messages.

Secured by Proofpoint Encryption, Copyright © 2009-2018 Proofpoint, Inc. All rights reserved.

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.