

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 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.

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 Grupa - Sustav sigurne komunikacije e-poštom

Molimo Vas, unesite svoju e-adresu/Prosimio, 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 uporabniškoga računa, boste preusmerjeni na obrazec za registraciju.

Nastavak/Nadaljuj/Continue

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 user name

Registracija/Registrazione/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:

Ime/Ime/Name:

Prezime/Priimek/Last Name:

Lozinka/Geslo/Password:

Potvrdite lozinku/Potrdite geslo/Confirm Password:

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.

Poslan zahtjev za aktivacijom/Zahtevak za aktivaciju 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 aktivaciju 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 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 Grupa - Sustav sigurne komunikacije e-poštom

Molimo Vas, unesite svoju e-adresu/Prosimio, 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 uporabniškoga računa, boste preusmerjeni na obrazec za registraciju.

Nastavak/Nadaljuj/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/Nadaljuj/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 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, "[KRIPTIRANO]" (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:



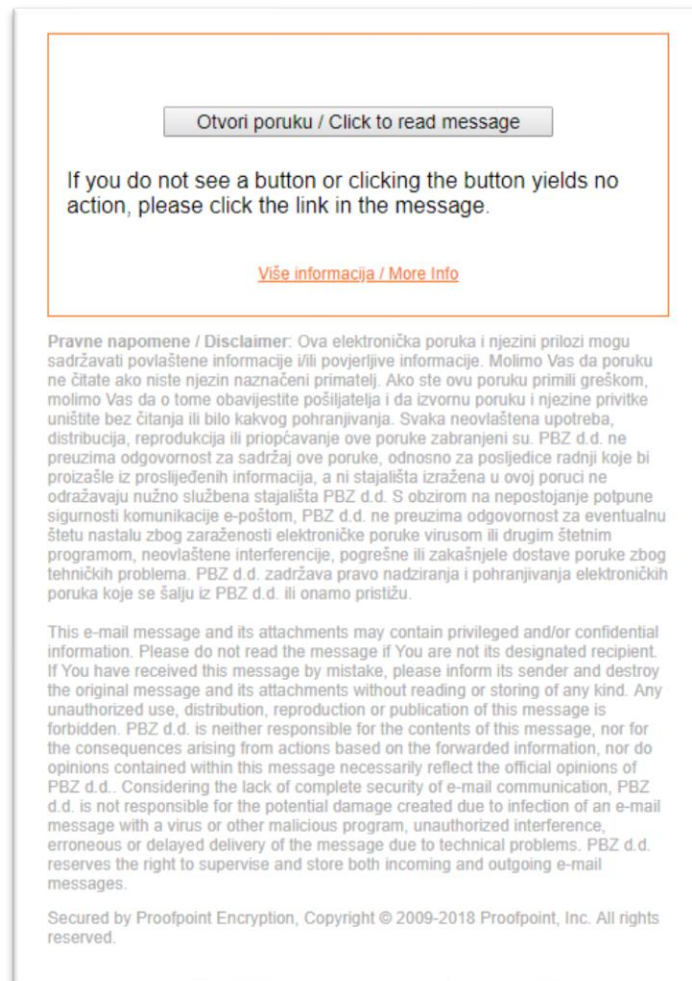
By clicking on the link provided in the message (***Kliknite ovdje / Click here***), the User will be connected, via internet browser on his/her computer, to the entry point of the PBZ electronic mail system on which this encrypted message is stored. In the link provided in the received message, the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



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.

Change of a password for access to the PBZ system of secure communication by e-mail

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.

Prijava/Prijava/Login

Prijavite se za slanje kriptirane poruke/Prijavite se, če želite poslati kriptirano sporočilo/Log in to compose a secure message

[Zaboravljena lozinka/Pozabljeno geslo/Forgot Password](#)

Nastavak/Nadaljuj/Continue

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. You will be able to change your password within a period of 30 minutes from the moment of requesting a password change.