HAL E-BANK MANUAL

QUALIFIED DIGITAL CERTIFICATE ONE FOR ALL



Hal E-Bank version: 17.X.X.21

Content of Manual

The manual consists of eight content sections and two sub-sections. The current section is highlighted on the list. The manual's content sections are also available online at www.halcom.rs.

- 1. PAYMENTS
- 2. CROSS-BORDER PAYMENTS AND OPERATIONS WITH FOREIGN CURRENCIES
- 3. REMOTE SIGNING
- 4. ADDRESS BOOK
- 5. QUALIFIED DIGITAL CERTIFICATE ONE FOR ALL
- 6. REVIEW OF BALANCE, TRANSACTIONS AND STATEMENTS
- 7. BANK NOTICES AND MESSAGES TO BANK
- 8. ADDITIONAL TOOLS AND SETTINGS
- 9. E-INVOICES

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Basic Terms and Secure Use of Digital Certificate

Qualified digital certificate (QDC) is a holder's identity card in electronic business. As we can entirely trust identity cards issued by administrative units, we can also entirely trust qualified digital certificates issued by a certificate authority. QDC are issued only by accredited certificate authorities, which operate in accordance with the valid legislation and by prescribed official procedures.

Detailed technical explanation on issuing and using QDC can be found in the document entitled Notification to users of qualified digital certificates, which is saved on the installation CD Halcom CA, while in continuation we give a few tips for secure use of QDC.

SECURE ELECTRONIC OPERATIONS

Level of electronic operations security depends also on the carrier or media, on which QDC holder holds its private key. Currently, the highest level of security is ensured by the so called secured media (smart cards and USB smart keys), whose main advantage is that a private key never leaves a media, as encrypting and digital signing takes place on the media itself.

The foundation for secure electronic operations is **secure behavior of users**, which includes equipment of a computer with adequate anti-virus programs and regular updating of software. Otherwise, security is dependent on respecting basic rules for secure handling of QDC and PIN code, as follows:

- PIN code should always be kept separately from a qualified digital certificate; it should not be written on visible places, accessible by everyone;
- It is recommended to regularly change a PIN code;
- Upon completing work with electronic bank, smart cards should not be kept in reader nor the USB key in the USB port;
- Digital certificates should not be lent to others (in the same way you would not lend your identity card, passport or bank card);
- In case of loss or abuse of digital certificate, the certificate will be immediately revoked.

You will receive your qualified digital certificate ONE FOR ALL at your bank or by mail. Then you will receive PIN and PUK codes for unlocking the locked digital certificate (see Chapter 3). PUK code should be kept in a secure place, as a locked digital certificate cannot be used any more without PUK code.

With the qualified digital certificate ONE FOR ALL you can do business with all the banks using the Hal E-Bank electronic bank. You can find a list of all the banks you can enter by using the digital certificate ONE FOR ALL on the web page *www.halcom.rs*.

Printout of Certificate of Identity and Exporting Digital Certificate

A bank shall enable you to use the electronic bank only after you submit a signed certificate of identity of your digital certificate (public part of digital certificate). You received a printed certificate by mail together with your digital certificate.

PISNO POTRDILO O ISTOVETNOSTI DIGITALNEGA POTRDILA

Spodaj podpisani izjavljam, da so podatki iz tega izpisa digitalnega potrdila podatki, ki povezujejo mene osebno s podatki za preverjanje mojega elektronskega podpisa, katerih namen je moje varno elektronsko poslovanje. IZPIS VSEBINE DIGITALNEGA PODPISA: Version: V3 Certificate serial number: 0553 A3 Signature algorithm: RSA-SHA1 Issuer: C=SI O=Halcom CN=Halcom CA PO 2 Valid from: Sep 22 08:56:07 2009 GMT Valid to: Sep 22 08:56:07 2012 GMT Subject: Email=janez.novak@halcom.si G=Janez S=Novak CN=Janez Novak 1.3.6.1.4.1.5939.2.2=#16083331383734353137 O=HALCOM D.D. 1.3.6.1.4.1.5939.2.3=#1608343333533313236 1.3.0.1.4.1.3999.2.3 C=SI Public key: 1024 Bits (rsaEncryption) 3081 8902 8181 0085 COOF AF6E 2888 A057 7F56 1946 3651 DEAB 1858 7985 DBA1 221C D247 1150 F082 772F 620E D628 AD59 5639 1822 492D 7BD4 852E 0130 3C34 E6C3 C51D 3702 FEDA 2738 F8E5 A577 4FBB 884C 0BB3 FCE5 8AEA 88F8 1F1D 0CBF C3B2 3ACF 1C85 7318 6781 68AF 3895 BF64 27F0 60F2 4521 00CE 1F73 07FC ED3F 00C5 D1CE 31A0 F907 D77D 33AE 54CB E902 0301 0001 Thumbprint algorithm: SHA-1 Thumbprint: 0ED9 6171 74E0 8AE9 FF84 A107 EB29 34FC E054 FE43 Datum in čas generiranja izpisa: 07.10.2009 ob 12:39 Ime in priimek podpisnika ter osebna davčna številka podpisnika:

Lastnoročni podpis in datum podpisa:

- 1. Write your name, surname, and a certificate holder's personal tax number on the certificate.
- 2. The certificate shall be equipped with the signature of digital certificate's holder.
- 3. Send the certificate to the bank, at which you submitted the documentation for electronic operations, as soon as possible.

In case you need the identity certificate later on (for instance, you would like to conduct business electronically with another bank using the same digital certificate), you can print the identity certificate on your own by using the program for writing out and exporting digital certificates (lzvozCertifikata.exe). The program is saved on the electronic bank installation CD, while you can also download it on the web page *www.halcom.rs*. By using this program, you can create identity certificate (to file ImePriimek.txt), while at the same time you also export a public part of a digital certificate (to file ImePriimek.crt).

QUALIFIED DIGITAL CERTIFICATE ONE FOR ALL

Prenos datoteke – V	/amostno opozorilo
Ali želite to datoteko zaor	ati ali shraniti?
Vrsta: Applicat	on, 323 KB
Od: www.h	alcom-ca.si
	aženi <u>Shrani</u> Prekliči
Čeprav so lahko dato datoteke računalniku shranite te programsk	Redeal Brodu Pogled v prihodnost
	Navodila za uporabo programa IzvozCentifikata
	 Vstavite pametno kartico v čitalec pametnih kartic ali ključ v vhod USB. Ishavite overh "Potrof"
	3. Potrdite ime datoteke z gumbom "Shvani".
	 v oknu iselectrica ivale prikaz vsebine agranega portoka, ki ga izplicete z ukazom "Datoteka-Natisni".
	 tapisan dokumenti naj tastronocino podpisa menink digraminga portida. Datoteko z digitalnim potrdilom in podpisan izpis vsebine posredujte porudniku storitev varenoa elektronskona postovanja (na primer barki za dela z elektronsko barko).
	HALCOM d.d., Tržeška 118, 1000 Li Pogled v prihodnost
	Vstavite pametno kartico v čitalec ali ključ v vhod USB in izberite "Potrdi"!
	3 Potrdi Lyhod
	HALCOM d.d., Tržaška 118, 1000 Ljubijana, Slovenija www.halcom.si

- 1 On the web page *www.halcom.rs*, start the exporting program by clicking the **Start** button.
- 2 The instructions for exporting a digital certificate will appear which you confirm by clicking the Next button.
- **3** Enter a smart card into the reader or a key into the USB port; to continue, click the **Confirm** button.

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Izvoz potrdi	la			×
Na pa Aš želi	metni kartici ali USB klju te izvoziti staro digitalno	ču se nahaja več potr potrdilo ali obnovljeno 	dil. digitalno potrdilo 4 <u>Qbnovle</u>	, no
Posnemi	kot			? ×
S <u>b</u> rani v:	🥯 (C:) Lokalni	disk.	💌 🗢 💽	💣 🔲 •
Backup Docume MSOCa Progran Quaran	ents and Settings che n Files tine	Contemp Visio Proje WINDOWS	kti	
Ime gatoteka	JanezNovak.crt		(5 <u>S</u> hrani
⊻rsta datotek	er Certifikati (".crt)			Prekliči

- ElzvozCertifikata X Uspešen izvoz digitalnega potrdila v datoteko. Zapri JanezNovak.txt - Beležnica _ [D] X oteka Urejanje Oblika Poględ Bornoč × PISNO POTRDILO O ISTOVETNOSTI DIGITALNEGA POTRDILA spodaj podpisani izjavljam, da so podatki iz tega izpisa digitalnega potrdila podatki, ki povezujejo mene osebno s podatki za preverjanje mojega elektronskega podpisa, katerih namen je moje varno elektronsko poslovanje. IZPIS VSEBINE DIGITALNEGA POOPISA: version: V3 Certificate serial number: 02A9 4F Signature algorithm: RSA-SHAL ISSUET: C+SI -на1сол Helaicom CA PO 2 Hd from: Sep 29 07:58:46 2006 GMT Hd to: Sep 29 07:58:46 2009 GMT Dubject: 1.5.6.1.4.1.5939.2.2+#13083331383734353137 Tmail=matasa.ahacic@halcom.si 1.3.6.1.4.1.5939.2.3+#1308343333333333333236 G=Natasa S=Ahacic CN=Natasa Ahacic O=HALCOM D.D. HALCON 0101 =51 ublic key: 1024 Bits (rsaEncryp 1081 0902 8181 0045 COOF AF6E 1946 3651 06AB 1858 7985 06A1 F082 772F 620E 0628 AD59 5639 8522 0130 1234 663 C510 3702 A577 4F88 804C 0603 FC5 8AEA C382 3Ac5 1265 7318 6781 06AF 60F2 A521 00CE 1F73 07FC 6D1F F907 0770 31AE 5462 85902 0101 humbering algorithm: 5HA1 FEDA 68F8 3895 MI: SHA-1 CCO EFOS 5E46 0E2F F786 C907 037F E6E5 6784 0238 atum in čas generiranja izpisa: 25.08.2009 ob 12:08 7 podpisnika ter osebna davčna številka podpisnika: In pr 8 astnoroční podpís in datum podpísa: ×
- 4 If you have an old and a renewed certificate saved on your smart card or on your USB key, select the one you want to export.
- 5 A new window will open, where you can specify the name and location where a public part of the digital certificate will be saved (file with the .crt ending). Confirm the selection by clicking the **Save** button.
- 6 Complete exporting of digital certificate by clicking the Close button.
- 7 In the Notepad window, the certificate of identity for a digital certificate is written.
 Name, surname and certificate holder's

personal tax number must be added into the certificate. The content of the certificate of identity is saved in text format to txt file (together with the .crt file).

8 Printed certificate of identity shall be personally signed by a digital certificate holder. Afterwards, it has to be sent as soon as possible to the selected provider of electronic services (bank).

Renewal of Qualified Digital Certificate ONE FOR ALL

Prior to expiration of its validity, qualified digital certificates ONE FOR ALL can be simply renewed.

Hal E-Bank notifies you 7 days prior to certificate expiration. The number of days can be set in the following way:

File View Com	munication Tools Help	
🖌 占 📾 🗧	😤 📖 📴 Personal number (PIN) change 🖷	Domestic payments
(<mark>hal@</mark> bank	 ▼ EBB Settings LOŽIC Smart card or USB key test Exchange of smart card or USB key ✓ De Program upgrade 	562000-6546541262 EBB D.O.O. Image: Settings
Preparation	Address book Database cleanup Database backup Search Currency conversion Service programs	TCP/IP Payment details E-Forms Import/Export Balance overview ficiary/Sut Market: EOSNA IN HERCEGOVINA Address book Database: DBAL152001 Database: DBAL152001 Database archiving reminde: Never Image: DBAL152001 Database archiving reminde: Never Image: Database Image: DBAL152001 Database archiving reminde: Never Image: Database Image: Default active account of certificate expiration Notification of certificate expiration Image: Default active account number at the Last selected account Default deal type for a payment order: Image: OTHO PAYMENT OF INVOICE Image: Amount limit on special payment stp: 0.00 Image: Default deal type for a payment of time between local computer and server Review of unread messages when initializing program Payment orders Creditor information entry without the use of address book Image:
Settings change		OK Cancel 4.05.2

- 1 Select Tools and Settings.
- 2 Click the Diverse tab.
- 3 Check the »Displaying notifications of certificate expiration« check box and entred the number of days prior to expiry you wish to receive the notification.

When and How to Revoke Qualified Digital Certificate

Revocation of certificate can be requested by a certificate holder, a representative or a procurator of a legal entity at any time. However, the revocation must be requested in the following cases:

- When a legal entity or certificate holder changes some of the key data related to a certificate (name or surname, name of legal entity, and employment);
- Lost or stolen digital certificate;
- When it is found out or suspected that disclosure of key for signing or abuse of certificate had occurred.

HALCOM CA can revoke a certificate even without holder's request in cases of changes of holder's key data or upon a request by a competent court, minor offense judge or an administrative body.

In order to revoke a digital certificate, a completed Request for revocation must be sent to Halcom CA. The form can be found on the web page *www.halcom.rs.* Based on properly completed request for revocation, Halcom CA will revoke a certificate and add it to the list of revoked digital certificates.

Unblocking of Locked Qualified Digital Certificate

After three consecutive entries of wrong PIN code (Personal Identification Number), a qualified digital certificate locks itself. A locked digital certificate cannot be used until it is unblocked.

For unblocking a digital certificate, you need the PUK unlock code (Personal Unlock Key), which you received by mail together with the PIN code, and the Nexus Personal or UnblockPIN.exe programs.

You installed Nexus Personal on your computer together with the electronic bank or with the program

for using a digital certificate. If the program is installed on your computer, you will see the icon **W** in the bottom right corner on the taskbar. If you don't have the program, you can help yourself with the **UnblockPIN.exe** program, which can be downloaded from the web page *www.halcom.rs* (see instructions on Page12).

Unblocking Locked Digital Certificate with Nexus Personal Program



- Start the Nexus Personal program by double clicking the icon on the taskbar.
- 2 In the window which opens, click the PIN icon.
- **3** A warning will open, which you confirm by clicking the **Next** button.

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QUALIFIED DIGITAL CERTIFICATE ONE FOR ALL	
Nexus Personal - PIN Management Wizard PIN Management You can choose between changing or unblocking a PIN code. You should or unblock a PIN that has been locked.	nly
Electronic ID	Nexus Personal - PIN Management Wizard
PIN1 Do you want to change or unblock the PIN code?	 Unblock PIN The electronic identity token may go into a locked state if the PIN code has been entered incorrectly a number of times. An 'unblock code', often refered to as the PUK code, is needed to activate the electronic identity token.
Select action to take Change PIN C Unblock PIN	Electronic ID PIN1 Enter the PUK and your new PIN to unblock.
< <u>Rac</u> <u>S</u> <u>Nest</u> >	PUK: 6a Ngw PIN 55555 Confirm new PIN 55555
	< <u>Rack</u> 6C <u>Heat</u> > Cancel
	Nexus Personal - PIN Management Wizard
	The PIN Management Wizard is Complete
	You have successfully unblocked PIN1 on Electronic ID. Note: That old PIN is not valid anymore, and that always when accessing PIN1 on Electronic ID the new PIN should be used.

- 4 In the new window, select the unlocking possibility (Unblock PIN).
- **5** Confirm by clicking the **Next** button.
- 6 In the first field, enter the PUK unlock code, which you received by mail together with the PIN code (6a). In the bottom two fields, enter the new PIN code, which should be comprised of 6 to 8 characters (6b).

Confirm the entry by clicking the **Next** button (6c).

7 Confirm the message on successful unblocking of the digital certificate by clicking the Finish button; the certificate is successfully unblocked.

< Back

7 Finish

Cance

WARNING

• If you try to unblock a digital certificate with the wrong PUK code for three consecutive times, a digital certificate will be automatically destroyed.

You will have to order a new card or USB key.

Unblocking of Locked Digital Certificate with Program for Unlocking UnblockPIN.exe

The program for unlocking (UnblockPIN.exe) is saved on the electronic bank installation CD, but it can also be downloaded from the web page *www.halcom.rs*.

File Download	- Security Wa	rning	×			
Do you w ant to rur	n or save this file?					
Name: Type: From:	UnblockPIN.exe Application, 32,0KB www.halcom-ca.si	Same Cancel	7			
	Intern	net Explorer - Sec	curity Warni	ina	×	
While files from potentially had run or save to	om the Inten arm your cor his software Na Publis	ublisher could not be ver are? ame: UnblockPIN.exe her: Unknown Publisher This file does not have a should only run software software to run?	valid digital signat from publishers y	Run Roman to run th Run Roman Confirm new PIN Confirm No.21	t Run Code X 3a 3b	
				GC Unblock	PIN succes	IN code X
			_		4	ок

- On the web page *www.halcom.rs*, start the program for unlocking a digital certificate by clicking the Start button.
- 2 Confirm starting of the program by clicking the Start button.
- In the first field, enter the PUK unlock code, which you received by mail together with the PIN code (3a). In the bottom two fields, enter the new PIN code, which should be comprised of 6 to 8 characters (3b). Confirm the entry by clicking the Unblock button (3c).
- 4 Confirm the message on successful unblocking of the digital certificate; the certificate is successfully unblocked.

WARNING

If you try to unblock a digital certificate with the wrong PUK code for three consecutive times, a digital certificate will be automatically destroyed. You will have to order a new card or USB key

Changing PIN Code

PIN code can be changed in two ways; in electronic bank itself or by using the **Nexus Personal** program.

Changing PIN Code in Electronic Bank

File View Comr	nunication Tools He	elp				
1 🖉 🕹		al number (PIN) change	👌 🔀 🛛 Domestic paym	ients	•	
(hal€bank	MY Ct Setting STRE Smart o Exchan ▲ Sta Program	s card or USB key test ge of smart card or USB key m upgrade	nk 1501001231112583 NY COMPANY I I 07.04 Current balance o	4.2000 v 07.04.2011 on day 21.05.2009 at 14:	▼ D ▼ 55:11 hour: =263.4	34,00 EUR
Preparation I delivery I deview	Marked rec Sum: - /- Databa Databa Search	s book se cleanup se backup	ancy	Opening balance: No. d	of debit orders	Total in det
 balance transactions statements notices files 	Current Service	CY CONVERSION Question PDOC The program for changing sma Would you like to conduct the n	rt card's or USB key's personal number (PI equired action anyway?	IN code) will terminate your work with E	≍ ÷bank.	
C forms Archive Linfo			Old personal number: New personal number: Confirm new per. number:	er (PIN) change ***** 3 0K ***** Cance ***** Cance		
	I Open → Ex	port $\hat{}$	Notice	Personal number (PIN code) cha	nged successfully	Þ
Change of personal	number (PIN code)		Marked records No: 0/0	Sum: - /-		9.04.20 //

- On the toolbar, click the »Change personal number (PIN code)« icon (1a), or follow the menu selection Tools and select the Personal number (PIN code) change option (1b).
- 2 A warning will appear that the program for changing personal number will stop the work with electronic bank. Confirm the warning and the electronic bank program will close.
- 3 The window for changing PIN code will open, where you enter the old PIN code and the new PIN code twice. The new PIN code should be comprised of 6 to 8 characters. Confirm the entry by clicking the **Confirm** button.
- 4 The program reports on the successful change of PIN code. Confirm the notification by clicking the OK button. Start the electronic bank and continue working with the new PIN code.

Changing PIN Code by Using Nexus Personal Program

You installed the **Nexus Personal** program on your computer together with the software for using a digital certificate or during the installation of the electronic bank. If the program is installed on your

computer, you will see the icon <a>[in the bottom right corner on the taskbar.



- Start the Nexus Personal program by double clicking the icon on the taskbar.
- 2 In the window which opens, click the PIN icon.
- **3** A warning will open, which you confirm by clicking the **Next** button.
- 4 In the new window, select the change of personal number (Change PIN).
- **5** Confirm by clicking the **Next** button.

Continued on next page ...

exus Personal - PIN Management Wizard	×	
Change PIN To change the PIN, the current PIN must be entered together with the new PIN		
Electronic ID		
PIN1 Enter the current PIN and the new PIN. The new PIN must be confirmed.		
Confirm new PIN:		
< Rac 6C Next>	Cancel	
Nexus Pers	onal - PIN Management Wizard	×
	The PIN Management Wizard is Complete	
	You have successfully changed PIN1 on Electronic ID.	
	Note: That old PIN is not valid anymore, and that always when accessing PIN1 on Electronic ID the new PIN should be used.	
	< Back 7 Finish Cancel	

6 In the first field, enter the personal number you are using (6a). In the bottom two fields, enter the new PIN code, which should be comprised of 6 to 8 characters (6b). Confirm the entry by clicking the Next button (6c).

7 Confirm the message on successful change of PIN code by clicking the Finish button.