

User Guide to BusinessNet Professional

of UniCredit Bank Czech Republic and Slovakia, a.s.

BusinessNet Professional

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User Guide to BusinessNet Professional

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1. INTRODUCTION

Dear Client,

We highly appreciate your choice of BusinessNet Professional, a state-of-the-art internet banking product designed for corporate clients especially in mind.

Your internet banking services will be close at hand, giving you 24/7 management of your finance flows – **simple, convenient, secure and efficient.**

With internet banking, you can now connect to the Bank from any place in the world, and all you need is a conventional PC with a web browser. This way, you can control your finances at your convenience, whether directly from your office or on a business trip. The application's features have been programmed for the maximum ease and convenience of the user. The purpose of this User Guide is to offer a tour of the application's features and guide you in its proper use. Moreover, the application itself has an integrated "Prompts" feature that will assist you in performing particular steps when using the system.

As well as the "Prompts" feature, telephone support is available to you at +421 2 5060 2525 – our operators will be happy to advise you on the best ways to use all of the BusinessNet Professional options and will, of course, help you with troubleshooting if any issues arise during us of the application. You can also find a lot of useful information directly at the web pages www.unicreditbank.sk.

The key parameter of the application consists in its **top security level** as currently offered by information technology. As you use internet banking, you will make particularly "close friends" with the **security token** that lets you log in securely to the system as well sign (i.e. authorisation) any transaction dispatched by you through internet banking for processing by the Bank. The benefit of the security token is simple operation and time-limited validity of the generated code that protects you against a contingent attack.

We have developed a product that will let you manage your finances with 21st century sophistication in a simple, relaxed and secure way. All you need to do is get connected and try it!

We wish you every success in the financial transactions you conduct in the internet banking environment.

UniCredit Bank Czech Republic and Slovakia, a.s.

2. SECURITY COMES FIRST

Security is the most important element of the architecture of the internet banking service provided by UniCredit Bank Czech Republic. The adopted solution is based on international experience and know-how shared across our Bank Group and has been solidified with security certificates granted by renowned international firms of auditors.

2.1 Smart Key

A mobile application that generates one-time, time-limited codes. Owners of smart communication devices can obtain their Smart Key by downloading the Smart Banking application from [Google Play](#) or the [App Store](#). Other cellular phones (based on Java support) can download a separate application from a link sent by SMS from the bank.

- The security key service is free of charge
- You can have your security with you at all times and do not need to have any other device
- You are in 100 per cent control of the transactions you sign
- Suitable for frequent travellers to exotic countries where an SMS text message might not be delivered on time

When arranging this security type, the user specifies a **phone number** for receiving the **text message** that contains the link for downloading the Smart Banking application (with the integrated Online Banking Key) and unique **16-digit activation code required for your first login** to the Online Banking Key section of the application. It is a different code to the one for activating the Smart Banking section.

Important note:

The activation code sent with the first text message is valid for 72 hours and will only be required for the first login to the Smart Key. Similarly, the User Number (for logging in to BusinessNet Professional) is only required at the first login to the Online Banking Key.

When activating the Smart Key, a flag image is displayed that then serves as a security element at each subsequent login. Please make sure to remember the image – if you enter an incorrect PIN, the image will alert you by changing appearance. If the PIN in the application changes, the security image will also change. This security element helps to prevent contingent attacker manipulation of your cellular phone and access to the application.

2.2 Electronic TOKEN



The UniCredit Bank web applications security is built around the use of a security token resembling a small calculator that will be issued to you at our Bank branch.

After entering a 4-digit PIN, the Security Token generates a **one-time security code** that is unique and **valid for a very limited time** (for a few dozens of seconds). A one-time code is required from the user at each **login** to the internet banking application and for **authorising** (“signing”) each active transaction dispatched to the Bank.

The one-time codes is used for:

- **User authentication**, i.e. to verify the user at the **login** to the internet banking **application**;
- **Transaction authorisation**, i.e. to “sign” active transactions for dispatch to the Bank (for details, please see the “SIGNING” chapter).

The Electronic Token contains a programmed encryption algorithm and encryption key. An authentication/authorisation process follows a symmetric encryption principle at both the user and Bank ends and compares the results. If an operation requires confirmation in order to determine that the operation is indeed being performed by you with your Electronic Token, you will be asked to enter the security code generated automatically by your Electronic Token upon entering your PIN. An identically set authentication/authorisation application operated on the Bank server will generate an identical

authentication code and compare it to yours. If the codes match, everything is cleared and the transaction is then successfully executed. If the codes do not match, the transaction will be not executed, and the client will be asked to enter a correct authentication code. The security code is always unique for the respective time checkpoint, which means **you must generate a new code for each operation**.

The validity time restriction on any generated security code prevents code abuse by any contingent intruder. This applies especially to phishing (maliciously obtaining user access information through false e-mails or web pages). Even if an intruder succeeds in obtaining the security code entered by you, this code would be already expired.

Important note:

The Bank will never send you any request for information concerning your sensitive data, such as your User Number, etc. If you ever receive an email such as this, make sure you do NOT respond to it.

Another great benefit of using electronic keys is their separation from the computer – i.e. as a user of the Online Banking Key or Electronic Token, you do not install anything on your PC or web browser. One-time security codes are generated directly without any connection to your computer, hence it is impossible to remotely eavesdrop the codes from your computer, which is an efficient protection against, for example, a Trojan Horse.

How do you operate your Electronic Token?

Switch on your Electronic Token (press the arrow button on the bottom right simultaneously with the bottom left lock button).

- The display will read “New Pin” and you will enter the 4-digit number.
- The display will now read “PIN CONF” – enter your PIN again to verify it is correct.
- The display will then show an automatically generated security code.
- The Electronic Token is now ready to use – and you may switch it off (by pressing the arrow button on the bottom right).

Important note:

Your Electronic Token is protected by the initiation PIN known only to you. **Never disclose your PIN to anybody, never write it down anywhere (especially: never write it directly on the Token)!** For security reasons, it is important that you memorise your PIN.

How do you change your PIN?

- If you feel or suspect a third party has discovered your PIN, even if accidentally, change your PIN as follows:
- Switch on your Electronic Token (by pressing the arrow button).
- Enter your existing PIN and generate a security code.
- Then press the arrow button, keep on pressing it, and after about 2 seconds a message will appear on the display asking you to enter your new PIN (“New Pin”) – enter your new PIN.
- The display will now read “PIN CONF” – enter your PIN again to verify it is correct.
- Your PIN will be changed and you will enter this new PIN in future.

Note:

Never select “simple” digit combinations for a PIN, such as your birth date, birth certificate number, your home address number, etc. These combinations are too easy to discover. It is always worth using and memorising a number that cannot be easily guessed.

How do you unblock your Electronic Token?

If you enter an **incorrect PIN 3 times in a row** into your Electronic Token (the display will read FAIL 1, FAIL 2 and FAIL 3), and **Electronic Token will be locked** (the display will read LOCK PIN and a 7-digit number).

In such case, you need to contact the Bank's Technical Support at the phone number **+421 2 5060 2525** and identify yourself through the Secondary Identification procedure (i.e. with your User Number, your password for secondary identification or possibly other data). The operator will help you to unlock your Token.

- Once your identity is successfully verified, the operator will ask you for the 7-digit number shown in your Token display under the LOCK PIN message.
- In response, the operator will give you an unblocking code and you enter this into your Security Token. If you enter an unblocking code given to you by the operator incorrectly 3 times in row, your ElectronicToken will lock permanently and must be replaced over the counter at your branch of the Bank.
- You are then requested to enter your new PIN and confirm it.

Electronic Token loss or theft – how to block access

If your Electronic Token is lost or stolen or in any other situation when you may request your internet banking be blocked, make sure to immediately call the Bank's Technical Support at the phone number +421 2 5060 2525 or contact your relationship manager and request that access to your internet banking is blocked. Next, visit your branch, where a new Electronic Token will be issued to you.

Electronic Token maintenance

The Electronic Token is an electronic device manufactured to withstand normal handling. However, situations should be avoided that may damage the token – e.g. high temperatures, exposure to chemicals, water or drinks, and dropping the token should be avoided. The Electronic Token is fitted with a long-life (up to 7 years) battery. These features combined with the minimal power consumption of the circuits mean the manufacturer used an inbuilt, i.e. non-replaceable battery. If the Electronic Token's battery runs out of power at the end of its useful life, the entire Electronic Token will be replaced free of charge at the Bank's branch.

2.3 Mobile (SMS) Key

A Mobile (SMS) Key is yet another option for securing internet applications at UniCredit Bank Czech Republic and Slovakia, a.s. Its security standard is identical to that of the Smart Key.

When arranging for this security type, the user nominates an **e-mail address** where the **one-time access security codes** are sent and a **cellular phone number** for receiving **one-time text messaged codes**. The expiry period for the codes is limited to 2 days. Given its features, the Mobile Security Key is designed primarily for individual clients. Corporate clients who would employ the system much more frequently will find the Online Banking security key best fits their requirements.

2.4 Additional security elements

As well as the security key as the core security feature, the internet banking of UniCredit Bank Czech Republic and Slovakia, a.s. is also protected by other important security features:

- Data communications encrypted between the Bank and the user.
To make the data exchange between the Bank and your computer secure, 128-bit encryption is deployed (SSL Version 3.0), which prevents data abuse during transfers. This encryption method keeps transmitted information confidential and is considered genuinely secure.
- Information about the last login to your e-mail
As a security feature and means for real-time checking, the internet banking has a new option to set up an automatic, system-generated notification dispatched to your e-mail address (or, multiple addresses, if nominated) upon successful login to the system.

3. OTHER INTERNET BANKING PRODUCTS

Offered by UniCredit Bank Czech Republic and Slovakia, a.s., the BusinessNet Professional product is designed for corporate clients, while the Online Banking product is designed for individuals and small businesses.

Tip: Try a DEMO version at www.unicreditbank.sk

3.1 Managing accounts of multiple clients

As a user, if you have been authorised under the respective internet banking service to handle accounts of multiple account owners, you will simply need a single User Number and a security method of your choice (e.g. Smart Key). When logging in, you may choose to handle the accounts of all respective clients or just the selected client accounts.

3.2 High-degree flexibility in setting up user rights

User access and signatory rights may be defined by the account owner for each account separately

The functionality is indispensable where accountability for executing transactions needs to be unambiguously assigned to particular users. Moreover, the account owner can nominate structured signatory rights for each account (or account group) and determine admissible combinations of signatures in this way, together with the option to set a transaction limit for each such combination.

The account owner may determine the following core authorisations for the respective user and account in the relevant contractual documents:

- Authorisation to sign – Yes/No
Subject to the authorisation, the respective account will/will not be displayed to the user in the “SIGNATURE” folder, hence the user will/will not sign payments or instructions debiting this account (such as establishing a standing order). Using the authorisation, the account owner may, for example, define a user who, while allowed to prepare payment orders, is prevented from signing them and submitting them to the Bank for processing (for details, see the “SIGNING” chapter).
- Writing/changing a payment order – Yes/No
Subject to the authorisation, the respective account will/will not be offered in the payment orders, therefore the user may/may not write a payment or any other instructions (such as establishing a standing order).
- Uploading orders from accounting – Yes/No
Subject to the authorisation, transactions debiting the respective account will/will not be uploaded from the payment file generated by the accounting system.

The account owner nominates the access and signatory rights applying to the accounts separately for each user. According to the nomination by the account owner as noted in the relevant contractual documents, the Bank will subsequently implement the corresponding settings.

4. LOGIN TO DIRECT BANKING

You may login to the BusinessNet Professional direct banking service from the web page www.unicreditbank.sk via the “**BusinessNet Professional**” link on the upper left side of the page. We recommend that you add this link address to your web browser Favourites list.

4.1 Minimum technological requirements

Direct banking of UniCredit Bank Czech Republic and Slovakia, a.s. operates as a so-called “pure” web/html application. i.e. you do not need to install any special application onto your computer in order to run it (as usually required by electronic banking systems). All you need to do is simply log in through the above link in your web browser.

According to the security requirements applicable to direct banking, your computer must comply with certain configuration (setup) levels. For example, your computer’s browser must have a certain minimum version or the web browser must be set up to comply with the proper functionality and security rules for direct banking.

Important note:

The applicable minimum hardware and software requirements to use internet banking of UniCredit Bank Czech Republic and Slovakia, a.s. are available in [List of Services and Parameters](#).

4.2 Login to the application

4.2.1 First login to the application – Smart Key

Download the Smart Banking application from [Google Play](#) or the [App Store](#). Proceed according to your cellular phone type or click the link delivered to you in the initial text message. Enter your User Number (for logging in to the BusinessNet Professional direct banking service) and the 16-digit activation code you received in the second text message. Select your own PIN for logging in to the Smart Key application. Confirm you have memorised the security image – a flag.

4.2.2 First login to the application – Electronic Token

Once you click the login link for internet banking, a start screen is displayed. On that screen, enter:

- Your User Number
- Code generated by the Security Token.

To generate the security code, switch on your Security Token by pressing the arrow and lock buttons simultaneously and enter your PIN. The display will show a security code which you will need to manually enter in the “Security code” field on the login page. Then press the “Login” button.

While in the start screen, you may choose your preferred language in the application (Slovak/English/German).

Note:

If you are authorised to access multiple products/accounts of multiple clients, a screen allowing you to select them will display as soon as you click the “Login” button (see the chapter “Managing accounts of multiple clients”). If you are authorised to access single product/accounts of a single client, the single option will be displayed directly on the start screen of the application together with an overview of the respective accounts and balances.

Important note:

If you make 3 incorrect attempts to enter the login data, the application will block access. For security reasons, the following message will pop up at each such unsuccessful attempt: “Failed login attempt”. In order to unblock access to the application, please call the BusinessNet Professional technical support line at +421 2 5060 2525.

4.2.3 First login to the application – Mobile (SMS) Token

At the first login, the user should enter her/his User Number and the access security code delivered to the e-mail address. After pressing the “Login” button, the application will request the user to change her/his access security code, which must include exactly 6 digits. After changing the access security code code is sent to the user’s phone by SMS. The code must then be entered in the next screen.

5. WORKING WITH THE APPLICATION

Before introducing you key BusinessNet Professional application functionalities, let us give you a summary of core features to control and work with the application. These features have been created with your convenience in mind.

5.1 General notes on overviews

The BusinessNet Professional application includes overview screens that rely on uniform control and uniform access to displayed data, such as:

- Overviews of SEPA payments / NON-SEPA payments / standing orders, etc.
- Overviews of accounts / debit and credit cards

Data in these overviews is sorted in the order and sequence defined by the Bank.

Sorting separate items may be customised under **any column** by clicking the **respective column name** in its heading, and the items will be sorted in one direction.

If you want to re-sort the items in the opposite direction, simply click the column name again – e.g. clicking the name “Amount” in the heading “SEPA payments overview” will sort the listed items from the largest to least amount. If you want to sort it in the opposite way, click the name “Amount” again. The currently selected sorting is indicated by small red triangles (or: arrows) showing the direction (ascending or descending). If you want to reset the default setup defined by the Bank, simply tick the “**Reset sort order**” item in the selection field at the bottom of the Overview.

Important note:

Customised sorting of the Overview items as selected by you will be retained even after the logout and subsequent logins to the application.

5.2 Action menu

The “**Action menu**” is another control element you will find below most of the Overviews.

This control element includes:

- **Actions used uniformly across all the overview screens**, such as the number of items displayed per page (5, 10, 50, 100, etc. per page) or the option to reset the sorting defined as default by the Bank for the respective Overview, i.e. the “**Reset sort order**” item.

Note:

Items for paging will show only if the number of items on the list is more than the set minimum, i.e. 5 items. Where there are more items on the list than set in the per page display, the next pages will be generated, and you may navigate them using the page-through buttons.

Important note:

When printing/exporting a CSV output (in Excel format) of a “paged” list, a **complete list** will always be printed out/exported.

- **Actions differentiated by Overview type** below which the “Action menu” appears. For example, for “**Transaction overviews**”, the Action menu also allows start screens for entering **new transactions**. Where an Overview includes tick boxes in front of each item on the list, these items may be ticked all at once with the “Mark all” command or unticked by the command “Unmark all”.

Payments > SEPA payments

SEPA PAYMENTS OVERVIEW



Status:

 Order type:

 Accounts:

 Payment Date: From To

 More search criteria

<input type="checkbox"/>	Status	Order type Information	Account	Curr	Date	Amount	Curr
<input type="checkbox"/>	To sign	Sepa Credit Transfer Kotlíňová Irena SK7311110000007000896005	SK53...69164	EUR	15.11.2019	-0,01	EUR
<input type="checkbox"/>	To sign	Sepa Credit Transfer Studenovská Kateřina SK6511110000007001722007	SK53...69164	EUR	15.11.2019	-0,01	EUR
<input type="checkbox"/>	To sign	Sepa Credit Transfer Studenovská Kateřina SK4311110000007001722015	SK53...69164	EUR	28.10.2019	-0,01	EUR

Select action ... Page 1 of 1

5.3 Filters

Lists of items in the overview screens may be also filtered using two filter criteria types:

- **Base filters** – most often placed above the respective Overview, they allow you to filter the requested items in the list by core criterion, such as account, status, order type, etc.
- **Expanded filters** – i.e. for “More search criteria”, placed below the icon .

If you click the icon, more filter criteria will display to help you further specify the selection you want, such as “amount from/to”, “transaction detail”, etc.

Our tip:

If you are looking for a specific amount, enter the amount into the “Amount from/to” fields. If you are looking for a transaction with the “debt instalment” info tag for the beneficiary, it is enough to type the word “instalment” in the “Transaction detail” field, and the application will automatically find the transaction through a full-text search. This search method is not case-sensitive, nor are you required to know the full and exact wording of the detail, a part of it is enough – the application will display all the transactions containing the characters you entered (it is enough to just enter “inst” to run a search for the entire phrase “debt instalment”).

Filtering is then done when the “Search” button is clicked, while the “Reset” button will reset the filter criteria to the default ones.

5.4 Printing and exporting

Printing from the application is done through the printer icon in the upper right corner of the screen.

The following print dialogue is prompted when the icon is clicked:

- Printer print – Click the “Print” icon, to launch preparation of a print report. That will let you print all the details shown in the respective screen.
- Print to PDF – Click the “view PDF” icon, to launch preparation of a print report in PDF format. You may store the generated PDF file in a standard manner on your computer for later use.

The “Back” button will switch back to the Overview and the dialogue box will disappear.

Important note:

You need the **Adobe Reader** application installed on your computer to display PDF files. If you do not have Adobe Reader installed, you are welcome to contact our client infoline staff who will assist you with the installation. If a larger number of items are prompted for printing, the PDF format print report generation may take a minute or two to complete.

In the “Transaction history overview”, an option is available of exporting the listed items using the “**Export**” button (below the displayed list of items) in the “**CSV format**” as a general display format used, for example, in Excel. Again, a dialogue box will pop up when you click the “**Export**” button:

- Step 1 – Click the “**export.csv**” link to launch a display of items of the report in Excel. You will be able to further work with the items.
 - Step 2 – You may store the generated Excel file in a standard manner on your computer for later use. The “Back” button will switch back to the Overview and the dialogue box for exporting will disappear.
-

Note:

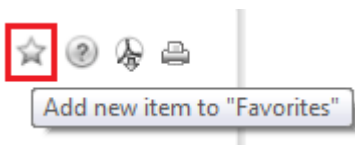
If the Slovak diacritics appear corrupted in the CSV format at export, i.e. if words are illegible, go to the Setup > General settings > Coding menu and try to select another format type for exporting from the drop-down menu.

Important note:

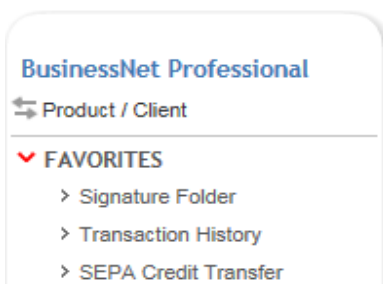
Exporting in the CSV format is used only to facilitate work with the items in the Transaction history overview, e.g. in Excel. We strongly discourage you from attempting any individual programming on top of these outputs, such as any links to accounting, as the Bank does not assume any warranty for the format. If you request information about the transactions to be transferred to accounting, please follow the string “**Finances > Accounts > Statements**”. For descriptions of formats to exchange data vis-a-vis accounting, please visit <https://www.unicreditbank.sk/en/velke-firmy/cash-management/elektronicke-bankovnictvi.html#businessnetprofessional> – documents for download [Description of Export Formats \(Statements\)](#).

5.5 Quick navigation – “Favorites” function

As with using the internet for saving favorite web pages for repeated use, you may – as a feature in this application – simply save your menu items. By clicking the “Add new item to “Favorites” icon on the top right, the respective menu item will be added to the “Favorites” list placed on the left above the main menu.

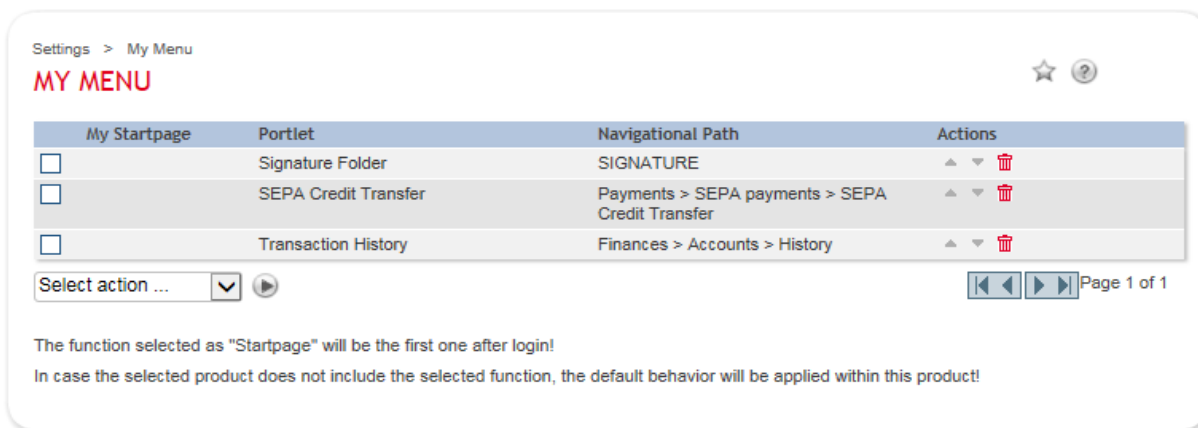


From then on, you may use the list to quickly and simply display the requested screens by clicking the respective item on the “Favorites” list – thereby avoiding complex searches through the menu structure.



Our tip: Add the “SEPA credit Transfer” and “Signature” items to the Favorites list.

You may further modify the items listed under “My menu” by following the **Settings > My Menu** and to change the order within a list or delete the items.



6. FINANCES


The “**Finances**” menu includes four core sections:


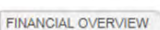
- **Accounts** – overview of your accounts, balances and history
- **Cards** – overview of your debit and credit cards and history
- **PDF Statements and files** – overview of documents sent by the Bank in PDF format

6.1 Accounts

After you log in successfully to the application, a screen is automatically displayed with the Accounts and balances overview.

Using a clear-cut form, the “**General overview**” screen offers the most important information about the accounts maintained at the Bank and made accessible via internet banking, in particular, accounts listings by type, information about current balances, recent transaction history on the selected account, and overview of balances enabling their addition.


In the same place, you may also set up a customised name – “**My name**” – for each of the accounts. You only need to click the respective account to open its details where you can type in the account name and then save the name by clicking the “Save”  icon. The name will be displayed in the “Accounts overview” under the formal name of the account and then in all drop-down lists where the respective account is included, thus facilitating orientation.


The screen is split into two tabs placed next to each other:  

- **Accounts overview** – this tab is automatically displayed by clicking “Accounts” in the menu
- **Financial overview** – to display this tab, you need to click the respective tab.

The “Accounts overview” tab includes the following sections:

- **Current accounts** – list of current accounts maintained at the Bank and linked to the user, displayed with their balances.
- **Term Deposit Accounts** – list of term deposit accounts maintained at the Bank and linked to the user, displayed with their balances.
- **Loan and other accounts** – list of loan accounts maintained with the Bank and linked to the user, displayed with their balances. Accounts of other, less common types may also be displayed in this section.
- **Balance history** – list of recent transactions posted on the selected account during the last 15 days.

Each of the sections may be minimised/maximised using the “Hide/Show” icon . The settings are retained even after logout and subsequent login to the application.

The “Transaction history” screen may be displayed for each respective account using the “**History**” icon  located at the right of each account. Advanced filters may be applied in the Transaction history to browse transactions posted on the respective account.

To set the number of days shown under the “Transaction history”, click the “**Accounts – Banking settings**” button to display the “Setup > Banking settings” You may also set your preferred account here. Your preferred account is highlighted in green in the Accounts and always listed first in the drop-down lists of accounts.

Finances > Accounts

GENERAL OVERVIEW

ACCOUNTS OVERVIEW | FINANCIAL OVERVIEW

Current Accounts

Number	Curr	Title Name	Last Statement Statement Date	Curr	Actual Balance Available Funds	Curr Curr
SK54 1111 0000 0012 8514 2059	EUR	Bežný účet	633.495,75 05.09.2006	EUR	149.300,50 189.300,50	EUR EUR
SK28 1111 0000 0012 8514 2064	EUR	Bežný účet EUR	357,14 03.09.2006	EUR	5.725,02 5.432,16	EUR EUR

Select action ...

Term Deposit Accounts

Number	Curr	Title Name	Current Balance	Curr
SK63 1111 0000 0012 8514 2091	EUR	Termínovaný účet	400.000,00	EUR

Select action ...

Loans & Other Accounts

Number	Curr	Title Name	Current Balance	Curr
	EUR	Úverový účet	-6.241,58	EUR

Select action ...

Balance History

[Banking Settings >](#)

Financial overview tab

The “Financial overview” tab comprises the filter criteria and a list of accounts with their balances shown.

- Filter criteria

Filter fields allow records contained in the list of accounts to be displayed selectively – thus only accounts attributable to a specified account owner, accounts of a specified type, or accounts denominated in a specified currency can be shown. The “Display in currency” field converts the balances into a single currency. The FX mid-point rate is applied to conversions of amounts into other currencies, while the conversions are non-binding. Click the “Update” button after choosing the selection criteria – an update will be run of the list of accounts and conversion into the selected currency. To remove the selection criteria, press the “Reset” button.

Finances > Accounts

GENERAL OVERVIEW

ACCOUNTS OVERVIEW | **FINANCIAL OVERVIEW**

Clients: Klient DEMO

Type: All

Currency: All

Display in currency: Account Currency

[Update >](#) [Reset >](#)

Number	Type	Curr	Title Name	Last Statement Date	Curr	Actual Balance Available Funds	Curr Curr
<input checked="" type="checkbox"/> SK54 1111 0000 0012 8514 2059	Current	EUR	Bežný účet	633.495,75 05.09.2006	EUR	149.300,50 189.300,50	EUR EUR
<input checked="" type="checkbox"/> SK28 1111 0000 0012 8514 2064	Current	EUR	Bežný účet EUR	357,14 03.09.2006	EUR	5.725,02 5.432,16	EUR EUR
<input checked="" type="checkbox"/> SK63 1111 0000 0012 8514 2091	Term deposit	EUR	Termínovaný účet	400.000,00 01.01.2007	EUR	156,00 -158,10	EUR EUR
<input checked="" type="checkbox"/>	Other	EUR	Úverový účet	-149.800,00 01.01.2007	EUR	156,00 -158,10	EUR EUR

Select action ...

Sum - Selected Currency: 884.052,89 EUR 155.337,52 EUR

194.416,46 EUR

Bank's cheque middle rate is used for amount conversion. The displayed converted amounts are for information only and are not binding.

[Calculate selected >](#) [Export >](#)

6.1.1 Account details

The “Account details” screen will appear upon clicking the account row.

The screen contains the following sections:

- **Account details**
Basic account information, such as the account number, IBAN-format account number, account currency and type, account owner and account status information, account name as set in the banking system. You may set a customised name for the account in the “My name” field and confirm it with the “Save” icon. The name is then shown next to the account number.
- **Financial details**
The section may be minimised/maximised using the “Hide/Show” icon. When maximised, it will show three columns with the balances set in the account currency, local currency of the Bank and euros. Separate rows will show the “Account actual balance” from which pre-posted payments and pending transactions are then subtracted. Next, the resulting “Own resources” is shown, and where applicable, also the “Overdraft Limit” amount that is added to the “Available funds” figure.

6.1.2 Account history

The “Transaction history” screen offers a Balances overview, as posted to the selected account. To find specific information, expanded filter criteria may be employed, while the option to display transaction details is available as standard. At the bottom of the screen, totalled values are provided (number of items, totals of amounts) relating to the transactions that match the applied filter criteria.

- **Basic filter criteria**
Filter fields enable records displayed in the lists of transactions to be filtered, and thereby show transactions with the value date according to the defined period or transactions restricted to only incoming/outgoing ones. Click the “Search” button after choosing the selection criteria – an update will be run of the list of transactions. To remove the selection criteria, press the “Reset” button.
- **Expanded filter criteria**
Filtering by transaction parameter is enabled in this section. Supported searches include those according to bank code, account number, amount range and payment symbol (variable, constant, specific). The “Transaction details” field is available for full-text searches of the transaction details.
- **List of transactions**
Transactions are sorted by due date (value date). Sorting may be changed as requested by clicking the column heading. Transaction details are displayed once you click the transaction row.
- **Export**
Upon pressing the “Export” button, a text file is generated that includes information about transactions. Individual fields of a transaction are separated with dividers. The file is easy to upload, for example, into a spreadsheet processor (MS Excel) for further processing. If you request information about transactions to be transferred to accounting, please follow the menu “**Finances > Accounts > Statements**”. For descriptions of formats for exchanging data vis-a-vis accounting, please visit <https://www.unicreditbank.sk/en/velke-firmy/cash-management/elektronicke-bankovnictvi.html#businessnetprofessional> – documents for download [Description of Export Formats \(Statements\)](#).
- **Transaction details**
Transaction details show all the available details of a transaction, in particular, the posting date, value date and amount. The screen includes different sets of fields for SEPA payment transactions, NON-SEPA payment transactions and other transactions.

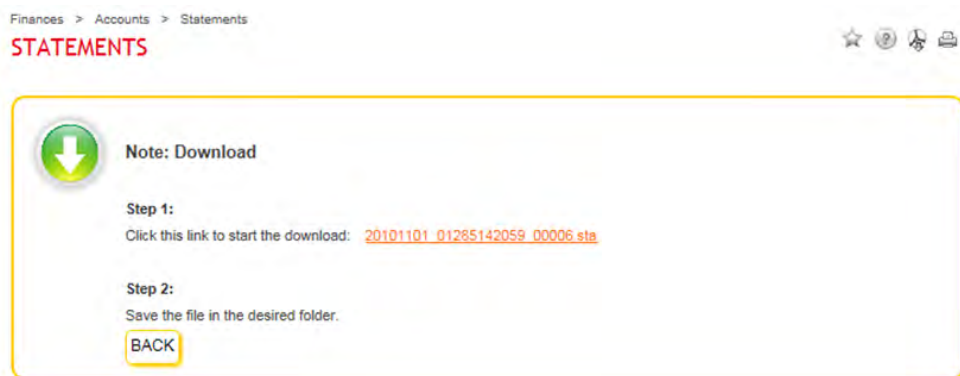
Relevant information about the beneficiary, payer and payment details is shown according to SEPA or NON-SEPA transactions. Also displayed is the reference number from the banking system (where available for the respective transaction type), making it easier to track the transaction for communication with the Bank staff.

6.1.3 Statements

The “Statements” menu provides an overview of electronic account statements for each banking day, with the option to export an account statement into the selected format for further processing in the client’s accounting system.

Overview of statements

The “Statements” screen includes the filter criteria segment, a list of statements and a section to launch exporting statements.



- Filter criteria section
Filter fields enable a selective display of records contained in the list of statements for specified statement type – thus only account statements attributable to a specified account owner, statements of a specified account or statements for a specified period may be shown.
The “**Omit statements already downloaded**” field hides those statements that have been already exported. This is to prevent duplications in uploading a statement into the client’s accounting system. The already exported statements may be exported again, while the user is alerted to the fact that the statement has been exported previously. Click the “**Search**” button after choosing the selection criteria – an update will be run on the list of statements. To remove the selection criteria, press the “**Reset**” button.
- Statements list
Statements are sorted by account number and then in descending order according to statement date. Sorting may be changed as requested by clicking the column heading. The list of statements sets out basic information about the account number and currency. The “SWIFT/BIC” column shows the SWIFT code of the bank with whom the account is maintained. The “User” column shows the name of the user who performed the last export of the statement. By clicking the statement row either in the “**Statement number**” or “**Statement date**” column, the statement contents are displayed.
- Launching export of statements
In this segment of the screen, the statements for exporting may be selected using the tick box in the list of statements. Up to ten statements may be exported in a single batch, while statements may be exported repeatedly where needed – statements are retained as available in the Bank’s system. Before pressing the “Export” button, it is important to choose the one out of the offered formats that is suitable for processing by the target accounting system. For descriptions of formats, please visit <https://www.unicreditbank.sk/en/velke-firmy/cash-management/elektronicke-bankovnictvi.html#businessnetprofessional> – documents for download [Description of formats for communication with accounting systems](#).
- Overview of statement transactions
The screen contains the statement heading, filter criteria and a list of statement transactions.
- Statement heading
This section of the page contains basic information about the account, electronic statement number, opening and closing balance of the account, and a summary of debit and credit items of the account. It also sets the date of the preceding statement to which the currently displayed statement is a follow-up in terms of its balance.
- Filter criteria section
The “Transaction details” and “Counterparty details” fields are available to search statement transactions and enable full-text searches across the respective sections of the statement transactions. Click the “**Search**” button after choosing the selection criteria – an update will be run of the list of statements. To remove the selection criteria, press the “**Reset**” button.
- List of statement transactions
Shown in the statement transaction row are the value date, transaction details in two columns, amount and currency. Details of the respective transaction are displayed once you click the statement transaction row. Their sorting may be changed as required by clicking the column heading. An overview of statements is displayed after clicking the “Go to overview of statements” button.

Statement transaction detail

This screen contains details of the transaction. Unlike the version displayed in the overview of statement transactions, this screen shows the “Posting date”, and where applicable, certain other information facilitating transaction identification and specifying parameters of its posting.

An overview of statements is displayed after clicking the “Go to overview of statement transactions” button.

Note:

The mode in which separate details are displayed in the “Transaction details” and “Counterparty details” columns is driven by formatting used for the MT940 statement by the bank that has issued it. To optimally display statements of accounts kept with other banks, we recommend requesting delivery with the respective bank in the MT940 Structured statement format.

6.2 Cards

The “**Cards overview**” offers clearly structured information about the debit and credit cards, split into three basic sections:

- Debit cards overview
- Credit cards overview
- Transaction history of selected cards for the previous X days

Debit cards attached to a UniCredit Bank account are displayed automatically in the internet banking application, providing the user has established internet banking access to the account.

Credit cards are displayed automatically in the internet banking application within three banking days of their activation through the Credit cards line, providing the credit card holder has an account with UniCredit Bank with established internet banking access – and – according to the holder type:

Main credit card holder – displays the main credit card in the Overview, as well as all other additional credit cards

Additional credit card holder – displays only the respective additional credit card in the Overview

Note:

If you cannot see any of your cards in the application, please contact the client infoline specified in the application (menu bottom left) or the Credit cards line at 800 122 221. Information shown in the internet banking application under Cards is updated as of the previous banking day.

Debit cards overview

The screen shows up-to-date information about the debit cards issued for the accounts maintained with UniCredit Bank and accessible for you via the internet banking application.

Basic information about debit cards is displayed:

- Card number and product name
- Name of account to which the debit card is attached
- Debit card type, i.e. main/additional
- Cardholder’s name:

Sorting separate debit cards in the Overview may be changed as required by clicking the column heading. If you want to reset the default setup defined by the Bank, simply tick the “**Reset sort order**” item in the selection field at the bottom of the Overview.

CARDS OVERVIEW



Debit Cards Overview

Card no.	Status	Card Product	Type	Card Holder Account Title	Total Limit	Cur
1285 00XX XXXX 1111	Active	MasterCard	Main	DEMO Firemný balík Bonus	10.000,00	EUR

Select action ...

Credit Cards Overview

Card no.	Status	Card Product	Type	Card Holder Due Date	Actual Credit Limit Due Amount	Cur
1285 00XX XXXX 9999	Active	VISA Gold	Main	DEMO 26.08.2005	30.000,00	EUR

Select action ...

History

Transactions of card no. 1285 00XX XXXX 1111 | Vlastný názov | EUR for the last 5 days

Tr. date Pos. date	Transaction Description	Tr. Amount	Cur	FX Rate	Billing Amount	Cur
22.06.2006 22.06.2006	ATM Nitra TESCO 27.03.2007	700,00	EUR	1,00	700,00	EUR
22.06.2006 22.06.2006	ATM BA Avion 27.03.2007	1.000,00	EUR	1,00	1.000,00	EUR

Select action ...

[Card settings >](#)

The “**Card details**” screen will appear upon clicking the respective card row. The screen contains detailed information about the debit card – i.e. in addition to information provided in the Overview:

Detailed item	Description
Total Limit/Period	A limit set for cash and cashless transactions carried out with the card. “Period” means a time period after which the limit resets, i.e. is renewed to its full amount. The following periods are recognised: <ul style="list-style-type: none"> • Day • Week, as at the specified banking day • Month, as at the specified banking day
Cash limit / Period	Limit set only for cash transactions, such as ATM withdrawals.
Transactions w/o card	An option to use the card for payments over the internet and other MO/TO (mail order/telephone order) transactions. If the field indicates “Blocked”, it means that the respective card is not enabled for payments over the internet or for MO/TO transactions. If the field indicates “Active, except internet”, MO/TO transactions are enabled, while over-the-internet payments are blocked.
Add-on services	These include, for example, various types of insurance linked to the card. A current list of add-on services provided with the cards is available on the Bank web pages.
Status	Three basic statuses exist: Active, Blocked and Closed. You may use an “Active” card to the full extent. To find out if the card indicated as “Blocked” has been blocked temporarily or permanently, please contact the dedicated Credit cards client line at 800 122 221. A card indicated as “Closed” is a terminated card. Even if the card has been terminated you can view its card transaction history for the last 15 months.
Valid to	The expiry month and year of the card’s validity.. The card is valid to (including) the very last day of the indicated month. In most cases, the Bank will automatically send you a new card by (registered) mail to your address one month before the existing card expires.

Credit cards overview

The “**Credit cards overview**” list shows current information about the credit cards whose holder is an internet banking user and has an account with UniCredit Bank.

Basic information about credit cards is displayed:

- Card number and product name
- Credit card type, i.e. main/additional
- Cardholder’s name

- Due date
- Credit limit and currency
- Current amount of debt, i.e. the amount outstanding after the credit card payment

Sorting separate credit cards in the Overview may be changed as required by clicking the column heading. If you want to reset the default setup defined by the Bank, simply tick the **“Reset sort order”** item in the selection field at the bottom of the Overview.

The **“Card details”** screen will appear upon clicking the respective card row. The screen contains detailed information about the credit card – i.e. in addition to information provided in the Overview:

Settlement details of the last credit card statement	
Statement date	The day of the month set for generating the credit card statement for the client.
Previous debt amount	This field shows the “Total amount of debt” value from the previous period.
Total transactions	This amount indicates the total transactions executed with the credit card over the respective period.
Interest, penalty interest and charges	This is the total of interest and charges for the respective period.
Repayments	This is the total of all incoming payments actually credited by the client to the credit card for the respective period.
Debt amount from Last Statement	Total amount of debt as indicated in the statement. If the “total amount of debt” figure is preceded by a minus sign, a debt is recorded. If the “total amount of debt” figure is not preceded by any sign, the card was “in overpayment” as of the statement print date.
Overdue amount	The amount of an “Mandatory minimum instalment” outstanding from the previous period.
Minimal Amount Due	Calculated at 10% of the “Total amount due”. If the credit limit has been overdrawn, the current minimum instalment will be combined as 10% of the credit limit plus 100% of the amount in excess over the limit.
Total Value of Minimal Amount Due	The total of the “Debts brought forward” and “Current minimum instalment”, i.e. the minimum required to be paid for the respective month. If the “Minimum amount due” equals CZK 0.00, no instalment payment obligation arises.
Due date	This is the date when the card instalment must be effectively credited to the credit account with the Bank.
Bonus points	Applicable to credit cards registered for the bonus programme.

CARDS OVERVIEW



Credit/Prepaid Card Detail (Is valid only for credit card)

Static Details of Card

Card no.	4658 91XX XXXX 4658
Card Product	VISA Classic
Type	Main
Card Holder	Zdena Sphere
Credit Limit*	800,00 EUR
Actual Credit Limit	927,78 EUR
Stmnt. / Billing Cycle*	Last day of the month
Interest rate*	16.90 %
Trans. w/o card presence	Active
Additional services	None
Status	Active
Valid to	03/2023

Billing Details from Last Statement*

Statement Date*	31.05.20
Previous debt amount*	192,23 EUR
Total transactions	-2,79 EUR
Interest*	-0,05 EUR
Penalty Interest*	0,00 EUR
Fees	-2,29 EUR
Repayments	0,00 EUR
Debt amount from Last Statement*	187,10 EUR
Minimal Amount Due*	
Minimal Amount Due*	0,00 EUR
Interest + Fees*	0,00 EUR
Overdue amount*	0,00 EUR
Overlimit amount*	0,00 EUR
Total Value of Minimal Amount Due*	0,00 EUR
Direct Debit Amount Due*	0,00 EUR
Due Date*	15.06.20

Selected card history for X days

The last section on the “Cards” screen, the “Card history”, automatically displays transactions on one of your cards for the last X days.

To set the card you want to have displayed always at the top as your “**preferred card**”, press the “**Card settings**” button at the bottom of the screen or choose it directly from the menu using the “Setup/Banking settings” function. A preferred card saved according to either of these procedures is highlighted in green in the Cards overview and always listed first in the drop-down lists of accounts. You may also use the overview to set the number of the history days you want to display. If you want to display transactions on a card other than the one currently selected, choose this card with the mouse cursor in the drop-down field. You may apply various criteria to sort separate records in both the upper and lower tables, e.g. by date, transaction signature, amount, etc. – just click the upper bar of the table with the sorting criterion name. If you want to reset the default setup defined by the Bank, simply tick the “**Reset sort order**” item in the selection field at the bottom of the Overview

6.2.1 Cards history

The “**Cards history**” screen provides an overview of transactions posted on the selected debit or credit card for **up to the previous 15 months**. To find a specific transaction, use filter criteria, while the option to displaying transaction details is standard – simply click the chosen transaction.

Basic filter criteria section

Filter fields enable the records displayed in the transaction history to be filtered.

For debit cards, the following basic filters are available:

- History for the last X days – this is set in the “Setup > Banking settings” menu
- Date from/to
- Transaction type, i.e. Outgoing/Incoming/All

For credit cards, the following basic filters are available:

- **Current statement**, i.e. transactions from the date of the last credit card statement to the current banking day
- **Previous statement**, i.e. transactions attributable to the last credit card statement, i.e. transactions up to the date of the last credit card statement
- Date from/to
- Transaction type, i.e. Outgoing/Incoming/All

Click the “**Search**” button after choosing the selection criteria – an update will be run on the list of transactions.

To remove the selection criteria, press the “**Reset**” button.

Expanded filter criteria section

Filtering by transaction parameter is enabled in this section. Supported searches are according to transaction amount and full-text searches across the transaction details.

Note:

A full-text search method is not case-sensitive and it is enough to simply enter a part of the text to search for entire expressions.

Card transactions overview

Transactions are sorted according to transaction date from the most recent to the oldest. Sorting may be changed as required by clicking the column heading. If you want to reset the default setup defined by the Bank, simply tick the “**Reset sort order**” item in the selection field at the bottom of the Overview.

The Overview also indicates the rate, which is particularly important with card transactions executed abroad. Transaction details are displayed once you click the transaction row. The transaction details show all of the information available about the transaction.

CARD HISTORY

Chosen Card

Period Actual Statement Previous Statement

From To

Direction

Type

Less search criteria

Transaction amount From To

Transaction details

Tr. date Pos. date	Transaction description	Tr. amount	Curr.	Foreign exchange rate	Billing Amount	Curr.	
02.05.19 06.05.19	Platba/Výber: Bonus	2,29	EUR	1,00	2,29	EUR	T
02.05.19 06.05.19	Platba/Výber: ELEKTRO DATART,BRATISLAVA	-368,99	EUR	1,00	-368,99	EUR	T
02.05.19 06.05.19	Platba/Výber: KIKÁ,GALVANIHO BA,BRATISLAVA	-127,41	EUR	1,00	-127,41	EUR	T
02.05.19 06.05.19	Platba/Výber: KIKÁ,GALVANIHO BA,BRATISLAVA	-84,83	EUR	1,00	-84,83	EUR	T

Select action ...

Billing Amount

Total credits of selected transactions	(1)	2,29	EUR
Total debits of selected transactions	(3)	-581,23	EUR
Total of selected transactions	(4)	-578,94	EUR

7. TRANSACTIONS

7.1 Transactions overviews

All types of transactions (i.e. SEPA and NON-SEPA payments) and instructions (i.e. standing orders, direct debit permissions and term deposits) are displayed **in separate Overviews that pop up automatically upon clicking the respective section** – e.g. by clicking the “> Payments > SEPA payments” menu, you obtain a quick Overview of all SEPA transactions saved in the application (“**To sign**” status) or those pending posting in the Bank (“**To be processed**” status). The “**To be processed**” status transactions are displayed in the Overview until processed by the Bank’s system – once posted, they are removed from the Overview and are displayed in the history of the respective account.

Status	Order type Information	Account	Curr	Date	Amount	Curr
<input type="checkbox"/> To be processed	Sepa Credit Transfer TEST Client SK9611110000007017168020 VC:123456 CC:0555 SC:789456	SK43...68004	EUR	20.06.2020	-0,01	EUR
<input type="checkbox"/> To sign	Sepa Credit Transfer TEST Client SK9611110000007017168020	SK43...68004	EUR	10.06.2020	-0,02	EUR

Select action ... ▶ ◀▶ Page 1 of 1

- Transactions statuses
The status of a transaction is immediately obvious, thus providing instant information about transaction statuses – e.g. whether a transaction has been “saved only” in the application and therefore requires signing in order to be sent into the Bank (“**To sign**” status) or whether a transaction has already proceeded into the Bank and is now pending processing (“**In bank**” status or “**Active**” status regarding instructions, such as standing orders).
- Transactions filtering/sorting
As standard, transactions may be individually sorted in ascending/descending order by clicking the respective column heading or be filtered with selected criterion.
- Change of transactions in the Overview
A transaction change is subject to transaction status, i.e. **only transactions with the “To sign” status may be changed**. Transaction details with the change option are displayed once you click the transaction row. Once the change is entered, simply click the “**Save**” button to confirm the payment change and leave it in the “**To sign**” status – or click “**To sign**” to confirm payment execution and sign the payment (by entering a security code generated with either the SMS, Smart Key or Token) and dispatch for processing to the Bank.
If you click a transaction held in the “In bank” status, a locked form not permitting any change will appear.
- Cancelling transactions in the Overview
Payments with the “To sign” status may be cancelled by simply clicking the “waste bin” icon and then confirming the dialogue “Do you really want to delete the selected entries?” If a transaction with the “In bank” status is being cancelled according to this procedure, signing its cancellation is additionally required in the “SIGNATURE” menu.

7.2 SEPA

Internet banking allows SEPA orders of the following type to be established:

- SEPA Credit Transfer (standard, urgent)
- SEPA Direct Debit Request

7.2.1 SEPA Payments overview

The “SEPA payments” menu includes an overview of SEPA credit transfers and direct debits. It displays orders that have not been signed or submitted to the Bank for processing (“**To sign**” status) and orders already signed and submitted to the Bank for processing (“**To be processed**” status). The orders signed and submitted to the Bank for processing are shown in the overview only until they are processed by the Bank system.

Payments > SEPA payments

SEPA PAYMENTS OVERVIEW

☆ 🔔 🖨️

Status: All
 Order type: All
 Accounts: All

Payment Date: From 10.06.2020 To

More search criteria

Search > **Reset >**

<input type="checkbox"/>	Status	Order type	Account	Curr	Date	Amount	Curr
<input type="checkbox"/>	To be processed	Sepa Credit Transfer	SK43...68004	EUR	20.06.2020	-0.01	EUR
	TEST Client SK9611110000007017168020 VC:123456 CC:0555 SC:789456						
<input type="checkbox"/>	To sign	Sepa Credit Transfer	SK43...68004	EUR	10.06.2020	-0.02	EUR
	TEST Client SK9611110000007017168020						

Select action ...

Page 1 of 1

7.2.2 SEPA payment

The “SEPA Credit Transfer” form allows a one-time SEPA payment to be entered.

Payments > SEPA payments > SEPA Credit Transfer

SEPA CREDIT TRANSFER

☆ 🔔 🖨️

Templates: Select a Template

Order Status: **New**

Payment Type: Sepa Credit Transfer *

Payer Account: SK54 1111 0000 0012 8514 2059 | Vlastný názov účtu | EUR *

Account Owner: Klient DEMO

Debitor ID: Private Organisation

Partner: Select a Partner

Payee: *

Resident of: *

Account (IBAN): *

SWIFT / BIC: *

Creditor ID: Private Organisation

Currency: EUR Euro

Amount: * Date: 11.06.2020 *

Charges: SHA - domestic fees to payer, foreign fees to payee

End-to-End Ref.: Codes End-to-End Ref.

Variable Code: Constant Code: Specific Code:

Remittance Inform.:

Creditor Ref. Number:

Spec. Inst. for Bank:

Save Partner Template Name:

Save & Sign > **Save & New >** **Save >** **Exit >**

Payment entry section

Frequently recurring payments, though with uneven due dates, may predefined as templates in the **“Payments > List of Templates > SEPA”** menu. To send an already predefined payment, simply select the requested template from the alphabetically arranged list, adjust the requisites as necessary and dispatch. If you need make use of the filter criteria to find the requested template, click the loupe icon next to the list. **SEPA Credit Transfer** is a suggested option when selecting the payment type.

SEPA credit Transfer Urgent will be executed by the Bank as a priority in express format. The deadline for transferring an express payment, debiting the funds from the client account, transferring to the

beneficiary bank and crediting to the beneficiary account is its due date according to the set banking day. (providing the beneficiary bank processes express payments). The internet banking application “remembers” the deadlines and automatically adjusts the current due dates according to the payment type set out in the **“Date”** field.

Note:

For applicable deadlines, please see the document [Payment Systems Cut – Off Times](#).

Frequently addressed partners may be predefined in the **“Payments > List of Beneficiaries”** menu.

To send out a payment to an already predefined beneficiary simply select the requested beneficiary from the alphabetically arranged list, adjust the requisites as necessary and dispatch. If you need to make use of the filter criteria to find the requested beneficiary, click the loupe icon next to the list.

- Beneficiaries and template saving section

When creating a new payment order, the beneficiary may be saved directly in the lower section of the payment order labelled **“Save Partner”** by clicking the icon next to the entered beneficiary name. See the **“List of Beneficiaries”** menu to manage beneficiaries. Payment information, including information about beneficiary/payer and banking symbols, may be saved into the template directly in the **“Save template”** section by clicking the icon next to the entered name of the template. See the **“List of Templates”** menu to manage the payment templates.

- Transaction saving section

Upon clicking the **“Save & Sign”** button, the application redirects the user automatically to the **“SIGNATURE”** menu, where the transaction is ready to be signed (i.e. it is pending entry of the code generated using the security key) and dispatched for processing to the Bank (see the **“SIGNATURE”** chapter for details). The **“Save & new”** button will save the respective payment for later signing and automatically display a blank form for entering another payment. The **“Save”** button saves the payment for later signing and automatically redirects the user into the **“SEPA payments overview”**, under which the **“To Sign”** status is shown. The **“Exit”** button takes you back into the **“SEPA payments overview”** without saving the last action.

The fields marked with an asterisk are mandatory, i.e. they must be filled out by the user.

7.2.3 SEPA templates and beneficiaries

Rather than filling out all the details for each of your payments, simply choose a template or beneficiary from the alphabetical listing placed at the beginning of the form, and where required by the circumstances, make additional modifications (such as amount, variable symbol).

If you have numerous templates or beneficiaries on your list, simply click the loupe icon next to the list to switch over to the Templates overview or Beneficiaries overview where you can apply filters (e.g. template name) to quickly search for the requested template, time order (standard, quick or express payments), or for SEPA standing order.

Payments > List Of Beneficiaries

BENEFICIARIES ADMINISTRATION ☆ 🔔 🖨

Name

Partner Group Name

Private

Public for Clients

Less search criteria

SWIFT / BIC

Beneficiary account (IBAN format)

By going to the **“Payments > List of Templates > SEPA”** menu, you can easily manage templates for frequently recurring payments with different maturities.

The Templates list includes all the templates you have either entered yourself or those made accessible to you by the users authorised by the account owner. As standard, templates are available that you have saved directly by entering the respective transaction. The templates are sorted alphabetically in the list. You may change their order by clicking the heading of each of column list. If you wish to reset the default setup defined by the Bank, simply tick the **“Reset sort order”** item in the selection field at the bottom of the list.

The **“New”** button allows a new template to be added. The fields marked with an asterisk are mandatory, i.e. they must be filled out by the user. Once you have created a template you can use the data you have saved in the **“Payments > List of Templates > SEPA”** menu.

Upon selecting a beneficiary, the data is re-written into the template. The transaction details may also be saved in the template, i.e. information for the beneficiary/payer, the amount and payment symbols.

The **“Payments > List of Beneficiaries”** menu includes an overview of SEPA and NON-SEPA beneficiaries (business partners). Records held in the overview may be employed in the forms for entering payment orders – just select from the alphabetical list or click the loupe icon. Here, you can create a new payment beneficiary record (business partner) and modify or delete a record made previously.

Saving templates and beneficiaries concurrently is possible in all payment order forms by clicking the **“Save Template”** or **“Save Partner”** option at the bottom of the display.

If you tick the **“Private”** field, the template/beneficiary will be only accessible to the user who has established the template/beneficiary. Upon ticking the **“Public for”** field, the template/beneficiary will be accessible to all marked users authorised by the account owner for access to the respective account via the internet banking application.

The fields marked with an asterisk are mandatory, i.e. they must be filled out by the user.

A new template/beneficiary entry need not be signed (i.e. no code generated using the security key is entered). The **“Save”** button enables a new template/beneficiary to be entered, while the **“Back”** button takes you back to the **“Templates/ Beneficiaries administration – SEPA”** menu without saving.

7.3 NON-SEPA payments

Internet banking enables different types of NON-SEPA payment orders to be established as listed in the table below.

	NON-SEPA payment type	Note on payment type
Standard	Standard payment abroad Standard NON-SEPA payment domestically	Beneficiary bank located abroad Beneficiary bank located domestically
Internal Conversions	Conversion/Transfer between own accounts	Transfer between accounts accessible to the user and maintained with UniCredit Bank
MT101	Payment order from account in other bank	Payment order from account in other bank from UniCredit group. Sent MT101 is processed by group EuropenGate product.

7.3.1 Foreign payments overview

The menu includes an overview of foreign payments. It displays payments that have not been signed or submitted to the Bank for processing (“To sign” status) and payments already signed and submitted to the Bank for processing (“Signed” status). The payments signed and submitted to the Bank for processing are shown in the overview only until they are processed by the Bank system.

Payments > NON-SEPA

FOREIGN PAYMENT OVERVIEW

Status: All
Order type: All
Accounts: All
Payment Date: From 10.06.2020 To
More search criteria
Search > Reset >

Status	Order type Information	Account	Curr	Date	Amount	Curr
<input type="checkbox"/> Signed	Standard Foreign Payment DEMO Client CZ1627000000001100264008	SK43...68004	EUR	30.06.2020	-1,00	CZK
<input type="checkbox"/> To sign	Standard Foreign Payment DEMO Client CZ1627000000001100264008	SK43...68004	EUR	11.06.2020	-1,00	CZK
<input type="checkbox"/> To sign	Standard Foreign Payment DEMO Client CZ1627000000001100264008	SK43...68004	EUR	11.06.2020	-2,00	CZK

Select action ... Page 1 of 1

7.3.2 Use of foreign templates and beneficiaries

Templates and beneficiaries may be used to pre-populate payment orders.

By going to the “Payments > List of Templates > NON-SEPA” menu, you can easily manage templates for frequently recurring payments with different maturities. The “Payments > List of Beneficiaries” item lets you manage beneficiaries.

Important note:

Entering foreign payment orders poses increased challenges regarding correct filling out. With this in mind, we have prepared a [Foreign Payment Operations Manual](#) to help you with making correct entries.

7.4 Importing payment orders from accounting

The BusinessNet Professional application lets files be uploaded from accounting that contain SEPA and foreign payments transactions. Uploading a payment file in the selected format may be launched via this screen. A successfully uploaded payment file is then displayed under the “Payments > Import & upload” option.

The following rules apply to payment order Imports & Uploads:

- Payment orders must always contain exclusively either SEPA or foreign transactions
- A single payment file containing SEPA payments may include multiple SEPA transaction types (Credit Transfer, Credit Transfer Urgent, Direct Debit request)
- A payment file may include multiple own accounts (i.e. a debit account regarding payments, a beneficiary account regarding SEPA direct debit request), while these accounts must be indicated with each transaction in the file from accounting
- A user who launches a file upload using the Import method must be authorised by the account owner (or by account owners) for importing the data from accounting with respect to all **own accounts** included in the transactions within the file.

Limits for uploading payment files using the import method:

- Maximum number of items per file designated for uploading using the import method is 9,999 transactions
- Maximum size of a file designated for uploading using the import method is 4 MB

Note:

For applicable deadlines, please see the document [Payment Systems Cut – Off Times](#).

If any of these rules are not satisfied, the payment file will not be uploaded and a corresponding error message will be displayed to the user, indicating the reason for the failed upload.

If a material error occurs (e.g. the file has not been saved in the correct format), launching cannot complete successfully. If the file format is correct and errors occur only at an isolated transaction level (e.g. a payment title for a foreign payment is absent), the upload will complete successfully and the respective transaction may be corrected under the **“Payments > Import & upload”** option.

“Start import” screen

Payments > Imports & Uploads > Start Import

START IMPORT

Order type: Select Payment Type *

Description: *

Filename: Browse... *

File encoding: Universal (UTF-8) *

File Structure: MultiCash format *

Start >

- Description
This is an optional field – a description may be entered to facilitate file identification for users during subsequent work.
- File name
Using the button on the right of the field, a file designated for importing may be searched on the drive. The default directory of the browser opens as a default directory. The user may apply the Data launch/export parameter under the “Settings > Banking settings” option to set up use of the Applet Upload / Download script. With this script, you may set up a standard path for using data exchanges vis-a-vis the accounting system.
- Order type
A specification is required if the payment file to be uploaded comprises SEPA or foreign transactions. The application will remember your choice the next time you select the same option and for the next login.
- File format
A selection must be made in the format in which the file generated by the accounting system has been saved. The application will remember your choice for the next time you select the same option and for the next login.

Imported files overview

Payments > Imports & Uploads

PACKAGE OVERVIEW

Status: All
Order type: All

More search criteria

Search **Reset**

S	Status	Pay.Type Changed	Filename Description	Type Structure	Timestamp	Checksum Digest	Errors	# To sign # Orders
<input type="checkbox"/>	To sign	Sepa Payment No	BNP_SEPA_p...	Upload SEPA Pain001 (XML)	11.06.2020 13:13:56	0,10 37CE944B0 F...	0	4 4
<input type="checkbox"/>	In preparation	Foreign Payment No	MT101_GWS_...	Import MT101 Request for Transfer	04.03.2020 11:13:50	100,00 2864cecc8d...	0	1 1

Select action ...

The imported file will be displayed with the **“In preparation”** status in the files overview. In this status, the contents of the file being imported (i.e. separate payment orders) may be modified, deleted or moved from the payment file to the payments overview. Once these modifications are done, the file may be locked against changes, and using the **“Send to signature folder”** option, moved to the **“To sign”** status and subsequently displayed in the **“SIGNATURE”** file. In the **“SIGNATURE”** file, signatures of individual users may be attached as a batch to the transactions comprising the payment file. The signature rules are however considered separately for each included transaction and each completely signed transaction is then processed separately by the Bank. Where needed, the payment file may be moved back into the **“In preparation”** status from both the **“To sign”** and **“Partly signed”** statuses using the **“Send back to preparation”** option. If performed, the **“Send back to preparation”** action will impact the transactions included in the payment file as follows:

- Transactions with the **“To sign”** status will be moved back into the **“In preparation”** status
- Transactions with the **“Partly signed”** status will be moved back into the **“In preparation”** status. ATTENTION! All signatures attached to the transaction so far will be deleted as a result of this action!
- Transactions with the **“Completely signed”** status have been already submitted to the Bank for processing, therefore they remain recorded under the same status in the payment file. Until the time when they are processed by the Bank, they are also visible with the **“In bank”** status in the respective payment orders overview (options **“Payments > SEPA payments”** or **“Payments > NON-SEPA”**)

7.5 Standing orders

An overview of all current **SEPA and NON-SEPA standing orders** (i.e. including standing orders entered at the branch or through other services of Direct Banking) is available in the **“Standing orders”** menu.

7.5.1 Standing orders overview

Each row of the Overview of separate standing orders shows the the status and basic particulars of the specific instruction, such as the standing order type, account, date of next execution, amount and currency. Details of the respective instruction are displayed once you click the standing order row.

Sorting separate standing orders in the Overview may be changed as requested by clicking the column heading. If you want to reset the default setup defined by the Bank, simply tick the **“Reset sort order”** item in the selection field at the bottom of the list.

Payments > Standing Orders

STANDING ORDER OVERVIEW

Status: All
 Order type: All
 Accounts: All

More search criteria

Search **Reset**

Status	Order type	Account	Curr	Startdate	Amount	Curr
Information				Next Run		
<input type="checkbox"/> Active	SEPA Standing Order Normal ZSE SK7211000000002649000047 VC:6310492190	SK43....68004	EUR	15.07.2019 18.06.2020	-20,00	EUR
<input type="checkbox"/> Active	SEPA Standing Order Normal UPC BROADBAND SK, s.r.o. SK4411000000002625530334 VC:8682574	SK43....68004	EUR	18.12.2019 25.06.2020	-10,90	EUR
<input type="checkbox"/> Active	SEPA Standing Order Normal UPC BROADBAND SK, s.r.o. SK4411000000002625530334 VC:8581952 CC:0308	SK43....68004	EUR	27.03.2019 25.06.2020	-11,90	EUR
<input type="checkbox"/> Active	SEPA Standing Order Normal SPP a.s. SK2011110000000005130277 VC:6103035669	SK43....68004	EUR	01.07.2019 15.07.2020	-12,00	EUR
<input type="checkbox"/> Active	SEPA Standing Order Normal SPP a.s. SK2011110000000005130277 VC:6103008705	SK43....68004	EUR	15.01.2019 15.07.2020	-15,00	EUR

Select action ...

Page 1 of 2

Standing order cancellation

Canceling standing orders differs in procedure according to the status of the respective standing order instruction:

- Cancelling a standing order with the **“To sign”** status
 A standing order with the **“To sign”** status may be cancelled by simply clicking the waste bin icon. Following confirmation of the dialogue **“Do you really want to cancel the selected entries?”** by clicking YES, the respective item is removed from the Overview.
- Cancelling a standing order with the **“Active”** status
 A standing order with the **“Active”** status may be cancelled by simply clicking the waste bin icon. Following the confirmation of the dialogue **“Do you really want to cancel the selected entries?”** by clicking YES, a new item is displayed at the original (now being cancelled) item in the Standing orders overview, marked **“Cancel – Standing order...”** with the **“To sign”** status. To complete the standing order cancellation, **this action must be signed in the “SIGNATURE” menu.**
- **After this the standing order is removed from the Standing orders overview.**

Important note:

Until the time when the action **“Cancel – Standing order...”** is signed in the **“SIGNATURE”** menu, **the original active standing order remains unchanged and in effect.**

Modifying a Standing Order

By clicking the row of the respective standing order instruction, the details that can be changed are displayed in the Overview. Subject to the status, the changing the order proceeds as follows:

- Changing a standing order with the **“To sign”** status
 Clicking the item with the **“To sign”** status in the Overview will simply enable the respective standing order for changes directly in the form. The changed item is displayed with the **“To sign”** status in the Overview. The changed instruction must be signed in the **“SIGNATURE”** menu (by entering the code generated using the security key) and dispatched for processing to the Bank. After this the item is displayed with the **“Active”** status in the Overview.

- Changing a standing order with the “**Active**” status
Clicking the item with the “**Active**” status in the Overview will enable the respective standing order for changes directly in the form. The original standing order with the “Active” status is displayed in the Overview along with a new item “Change – Standing order...” with the new details and “To sign” status. The new item must be signed in the “SIGNATURE” menu (by entering the code generated using the security key) and dispatched for processing to the Bank. After this, the new item is displayed with the “Active” status in the Overview and the original standing order is removed.

Important note:

Until the moment when the action “Change – Standing order...” is signed in the “SIGNATURE” menu, **the original active standing order remains unchanged and in force.**

7.5.2 SEPA Standing order

The following options may be used to select the payment type:

- **SEPA Standing Order Normal** – transfers of fixed amounts of funds at regular intervals.
- **SEPA Standing Order Sweeping** – transfers at regular intervals of any amounts by which the balance has been exceeded over the limit defined on the account. Here you may also choose the minimum and maximum amount to transfer.

The “**Start date**” field must be at least one banking day ahead of the first remittance date through the standing payment order.

Note:

For applicable deadlines, please see the document [Payment Systems Cut – Off Times](#).

If the date set for regular payment of a standing order falls on a non-banking day, the date may be moved by using the “**Processing in the case of non-banking days**” field.

- **Previous** – always the next banking day before a non-banking day.
- **Following** – always the next banking day after a non-banking day.

The fields marked with an asterisk are mandatory, i.e. they must be filled out by the client.

Payments > Standing Orders > SEPA Standing Order

SEPA STANDING ORDER

☆ 🗑️ 📄

Templates 🔍

Order Status **New**

Payment Type -

Start Date 📅 ⬆️ ⬇️ ⬆️

End Date 📅 ⬆️ ⬇️ ⬆️

Frequency -

Processing in case of non working days

previous

next day after holiday

Payer Account -

Account Owner Klient DEMO

Debitor ID Private Organisation ⬆️ ⬇️ ⬆️

Partner 🔍

Payee ⬆️ ⬇️ ⬆️

Resident of 🔍 ⬆️

Account (IBAN) -

SWIFT / BIC 🔍

Creditor ID Private Organisation ⬆️ ⬇️ ⬆️

Amount - EUR

Charges

End-to-End Ref. Codes End-to-End Ref.

Variable Code Constant Code 🔍 Specific Code

Remittance Inform. ⬆️ ⬇️ ⬆️

Creditor Ref. Number

Save Partner Template Name ⬆️

Save & Sign > **Save & New >** **Save >** **Exit >**

7.5.3 NON-SEPA Standing Order

A new standing order for remittance may be entered through the “**Payments > Standard payments > NON-SEPA Standing Order**” menu, i.e. an instruction may be issued for payment orders to be sent automatically from an account at regular intervals.

Note:

For applicable deadlines, please see the document [Payment Systems Cut – Off Times.](#)

Use the fields “**Start date**” and “**End date**” to enter the time interval over which the standing order should be active. The “**Start date**” field must be at least one banking day ahead of the first remittance date through the standing payment order.

If the date set for regular payment of a standing order falls on a non-banking day, the date may be moved by using the “**Processing in case of non working days**” field.

- **Previous** – always the next banking day before a non-banking day.
- **Following day** – always the next banking day after a non-banking day.

The details of a standing order match the fields for a standard foreign payment (see the NON-SEPA payment chapter). When entering a foreign standing orders, you may also use the already saved templates/beneficiaries for NON-SEPA payments.

8. TERM DEPOSITS

A one-time or revolving term deposit may be established through internet banking. For revolving term deposits, the parameters of a term deposit may be modified for the next period or through an instruction entered to suspend the term deposit. Changing or suspending a revolving term deposit may be carried out using the term deposit detail form.

8.1 Term deposits overview

The menu includes an overview of term deposits. It displays term deposits that have not been signed nor submitted to the Bank for processing (“**To sign**” status) and term deposits already signed and submitted to the Bank for processing (“**Active**” status). All the signed instructions submitted to the Bank may be found under the “Information > Orders archive” option.

The screen shows the filter criteria sections and list of term deposits.

- Filter criteria sections
Filter fields enable filtering of the records displayed in the term deposits list. Filtering by account and instruction status is available. Additionally, expanded filtering enables selection according to the deposited amount and time range of maturity. Click the “Search” button after choosing the selection criteria – an update will be run on the list of transactions. To remove the selection criteria, press the “Reset” button.
- Term deposits list
The term deposit status and its key parameters are set in the term deposits list. Upon clicking the term deposit row, its details are displayed.

8.2 Term deposit order

The form is used to order a term deposit.

Section for entering term deposit accounts and type

The fields for account entry are used to select which current account funds should be deposited into the term deposit, which term deposit account should be used and to which current account interest should be credited.

The “Order type” field enables selecting from either the “Fix” or “Roll” options. The deadline for submitting a term deposit to the Bank must comply with the Payment System Cut – Off Times.

Note:

For applicable deadlines, please see the document [Payment Systems Cut – Off Times](#).

Section for entering the amount and period

Type the amount into the “**Amount**” field. Do not use any separators, except for the decimal sign (comma).

The “**Start Date**” field indicates the term deposit establishment date. The period (e.g. week, month, etc.) or due date may also be entered. For revolving term deposits, only the combination “Start Date” and “Period” can be changed.

The following conditions may be entered for a revolving term deposit:

- Whether interest should be capitalised (i.e. accrued interest added to the principal for the next period)
- Whether a minimum balance should be maintained on the current account over the next period(s)
- Whether the final maturity date may be set (the system will always adjust the final maturity date in correspondence to the term deposit period multiples).

Note:

You do not need to calculate the exact date in the calendar – simply enter an approximate date and the application will automatically terminate the revolving term deposit at the nearest maturity date.

Section for the term deposit offer calculation

Upon clicking the “**Calculate offer**” button, the system will review the entered parameters and offer the user an interest rate guaranteed by the Bank for a specified period of time. The period is displayed after the offer calculation.

9. SIGNATURE

The “**SIGNATURE**” menu item is of key importance with regard to active transactions – it works as a **SINGLE POINT to save all active transactions** produced via the internet banking application with the “**To sign**” status, in particular the following:

New orders, such as SEPA and NON-SEPA payments, standing orders, term deposits, etc.

Changes to existing orders (instructions), such as standing orders, term deposits, etc.

Cancellations of orders (instructions), such as SEPA and NON-SEPA payments pending processing at the Bank, active standing orders, etc.

The “**SIGNATURE**” screen is used to view and sign transactions ready “To sign”. It is a single point in the system where transactions may be signed and submitted to the Bank for processing. Multiple transactions of different types may be marked (in the tickbox before each item) and signed using a single security key generated with the security token. For example, a payment order, a standing order change and a term deposit entry may be signed “as a batch”.

Important note:

To successfully submit these transactions for processing to the Bank, the marked/ticked items must be signed by typing a code generated with the security key into the “Token” field and then clicking the “Sign” button.


Basic filter criteria section

Filter fields enable filtering of the records displayed in the “To sign” transactions list, sorting them according to the transaction status, which in this case also reflects the “To sign” transaction features (such as payment orders, Term Deposit, Free form order). Filtering can also be done according to order type (SEPA, foreign), account and date.

Expanded filter criteria section

Filtering according to transaction parameter is enabled in this section. Supported searches include those according to bank code, account number, amount range and payment symbol (variable, constant, specific). The “Transaction details” field is available for full-text searches of the transaction details.

List of “To sign” transactions

Shown in the “To sign” transaction row are the transaction status, transaction details, account, account denominated currency, date, amount and currency. Details of the respective transaction are displayed once you click the “To sign” transaction row. Here you may still modify the transaction, or if you change your mind about the transaction dispatch, you can discard it by clicking the waste bin icon . Sorting may be changed as requested by clicking the column heading.

Security key code entry section

The first information contained in this section is the number of transactions listed in the full overview – i.e. how many transactions meet the selected filter (search) criteria. This information is important if the list contains many transactions that cannot be displayed on a single screen.

This Section also contains the field to enter a Security Code and button(s) to start the signing procedure for orders selected in the list of orders. The field to enter a Security Code and button labels vary depending on your authentication method – HW token, SMS token or Smart Key. The result of this procedure is shown on the following Signature Result page.

Results list

Key information about the transactions being signed is summarized in this section. Next, the results of the signature procedure are indicated for each transaction, for example, “Signed”. Successfully signed transactions will be then as a rule be displayed in the respective Overviews of transactions with the “**To be processed**” status for, e.g. SEPA / NON-SEPA orders, or with the “**Active**” status for instructions, e.g. standing orders.

How are transactions transferred into the “SIGNATURE” overview?

While in an active statement form, e.g. that of a SEPA payment, once you click the “**Save & Sign**” button, you are automatically redirected into the “**SIGNATURE**” menu where the transaction has been included in the “To sign” transactions overview. Before it is signed and dispatched to the Bank, it must be marked in the tickbox in front of each items in the Overview, with two options available:

- Automatic marking/ticking of items, i.e. the application will automatically tick all the items in the Overview for you.

- Manual marking/ticking of items, i.e. you will manually tick each items yourself.

The automatic ticking option of the items included in the “Signature folder” overview is managed from the **“Settings > Banking settings > “Signatures – Preselected Orders”** menu.

Another button in the order form, specifically **“Save & New”**, will save the transaction for later signing in the “SIGNATURE” menu and automatically display a blank form for entering another transaction.

The **“Save”** button saves the transaction for later signing into the **“SIGNATURE”** menu and redirects you automatically into the respective **“Transactions overview”**, where you will see it with the **“To sign”** status.

You may open the “To sign” transactions overview at any time during the application session – simply by clicking the menu item marked **“SIGNATURE”**.

Important note:

Transactions without a signature remain saved in the internet banking application and are **not submitted to the Bank for processing – which means the Bank will not execute them**. When you log out from the application, a notification will alert you of these unsigned transactions held in the “SIGNATURE” folder. Please see the Logout chapter.

Signing with the HW token

Insert the eight-digit code generated by your HW token into the Token field and press the Generate Authentication Code button.

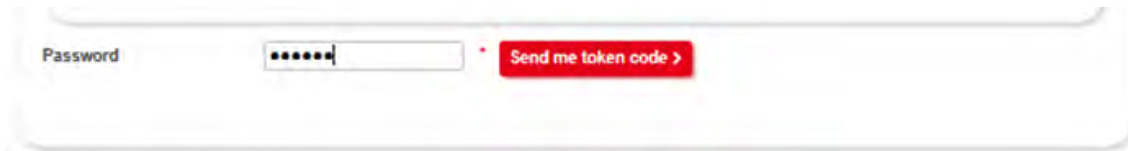


Basic information about the orders being signed will be shown and an Authentication Code will be displayed as a CAPTCHA. Copy this code from the picture to the Authentication Code field below the image and press the “Sign” button to complete the signing procedure. If you sign more than 8 orders at a time, the picture will display information about eight randomly selected orders.



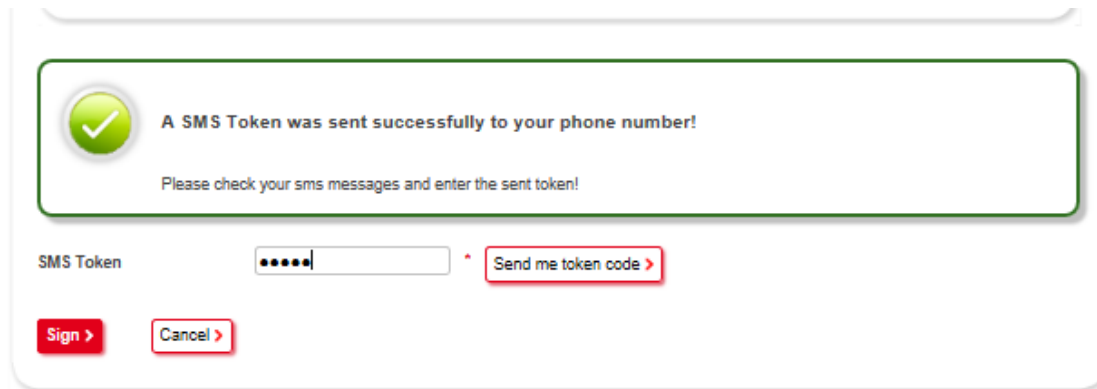
Signing with the SMS key

Enter the six-digit password used to log in to the “Password” field and press the “Send me token code” button.



A screenshot of a mobile application interface. It shows a text input field labeled "Password" containing six dots. To the right of the field is a red button with white text that says "Send me token code >".

A message that the SMS Security code has been sent to your mobile phone will be displayed. Rewrite the five-digit code from the SMS you receive on your phone into the SMS Token field and press the “Sign” button to complete the signing procedure.



A screenshot of a mobile application interface showing a confirmation message. At the top, there is a green checkmark icon in a circle. Below it, the text reads: "A SMS Token was sent successfully to your phone number!" followed by "Please check your sms messages and enter the sent token!". Below this message is an "SMS Token" input field with five dots. To its right is a red button with white text that says "Send me token code >". At the bottom left, there are two red buttons with white text: "Sign >" and "Cancel >".

If you do not receive the SMS with Security Code, you can resend it by pressing the “Send me token code” button again.

Signing with the Smart Key

The Smart Key offers two signing modes: online and offline.


The following conditions must be fulfilled in order to use the online signing method:

- Your mobile phone must be connected to the internet (data, Wi-Fi)
- Switch on the Order Summary Notifications in the Smart Key application settings menu
- Notifications for the Smart Banking application must be switched on in your mobile phone settings

The offline method does not require your mobile phone to be connected to the internet or any other special settings.

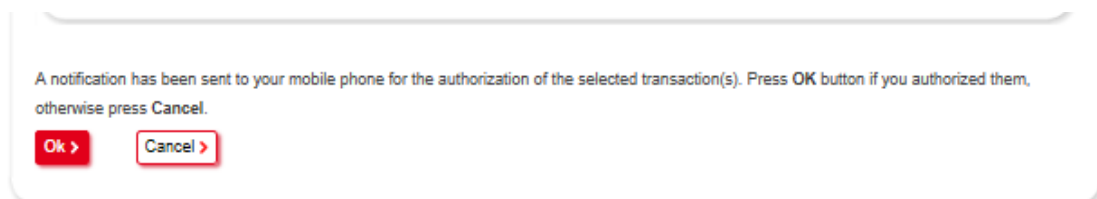
Online signing with the Smart Key

- Press the “Sign Online (Push)” button.



A screenshot of a mobile application interface showing two red buttons with white text. The first button says "Sign Online (Push) >" and the second button says "Sign Offline >".

A message confirming that an order summary notification has been sent to your mobile phone will be displayed. Open the notification on your mobile phone, check the data and confirm it by tapping the “PAY” button. Confirmation of signing as well as important information that the signing procedure must be finalized in BusinessNet Professional will be displayed on your mobile phone. Close this confirmation by tapping “OK”. Complete the signing procedure in BusinessNet Professional by pressing the “OK” button.



A screenshot of a mobile application interface showing a confirmation message. The text reads: "A notification has been sent to your mobile phone for the authorization of the selected transaction(s). Press OK button if you authorized them, otherwise press Cancel." Below the message are two red buttons with white text: "OK >" and "Cancel >".

Offline Signing with the Smart Key

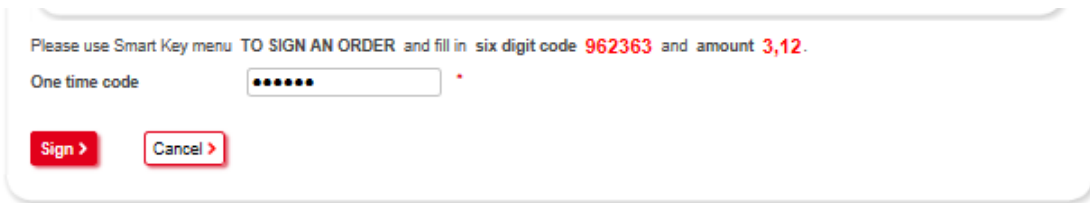
- Press the “Sign Offline” button.



Instructions will be displayed for which Smart Key option you should use to generate a Security Code (TO SIGN AN ORDER or TO SIGN A NON-PAYMENT TRANSACTION). Log in to the Smart Key application on your phone and select the item from the menu.

- TO SIGN A NON-PAYMENT TRANSACTION, press the “Generate Code” button
- TO SIGN AN ORDER, copy the 6-digit code and amount displayed in BusinessNet Professional to the Smart Key application and press the “Generate Code” button.

Copy the generated Security Code from BusinessNet Professional to the One-time code field and press the “Sign” button to complete the signing procedure.



10. MESSAGES

The Messages menu enables two-way and secure communication between you and the Bank directly in the internet banking application. Messages may be dispatched to the Bank using the “New message” button, while the incoming mail management is enabled in the “Inbox” folder. You will find all outgoing messages in the “Outbox” folder.

The Bank may inform you about important facts, such as the amended Business Terms and Conditions or Price List, using the **“Mandatory message”** that pops up for you immediately upon logging in to the application. You need to press “OK” first to be able to proceed with your login.

10.1 Received messages

Received messages are managed in the Messages overview on the **Inbox** screen. Received messages are sorted by date and enabled for further handling. Displayed in the messages overview are the Message delivery date and time, Subject, Topic and (if an attachment has been appended to the message) the attachment name and size. The list may be sorted according to the headings of separate columns. Messages may also be filtered according to their topic and timestamp. A drop-down menu at the top of the screen serves this purpose.

Messages > Inbox

INBOX ☆ 🖨

Topic: All

From: 13.05.2020 To: 12.06.2020

Sending date

Search for keyword in subject or body

Show deleted messages

Search > Reset >

Date	Subject	Topic	Attachment	Size (kb)
04.06.2020 09:21:05	IMPORTANT NOTIFICATION ABOUT YOUR PAYMENT CARD – GET READY TO REPLACE IT	General		
26.05.2020 09:57:19	New menu – Notifications	General		

Select action ...

New message >

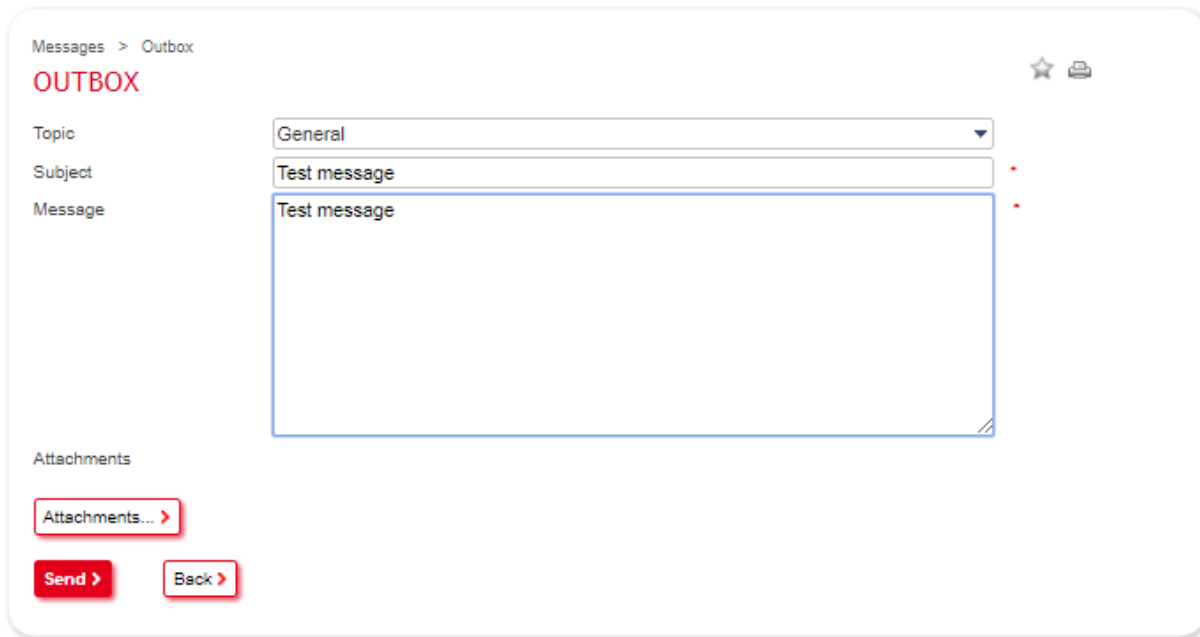
10.2 Sent messages

Click the **“New message”** button to send a message. A box will pop up where you can set the message topic (technical or general) and fill out the subject. The “Message” field is reserved for the body of your message.

An attachment may be added to the message using the “Attachments” button that enables the hard drive to be browsed to select a file. Next, click the “Add file” button, which will show the respective file listed under it.

To add the file to the message, select (“tick”) the file in the list and then click the **“OK”** button.

The **Send** button will dispatch the message to the Bank.



Messages > Outbox

OUTBOX ☆ 🖨

Topic: General

Subject: Test message

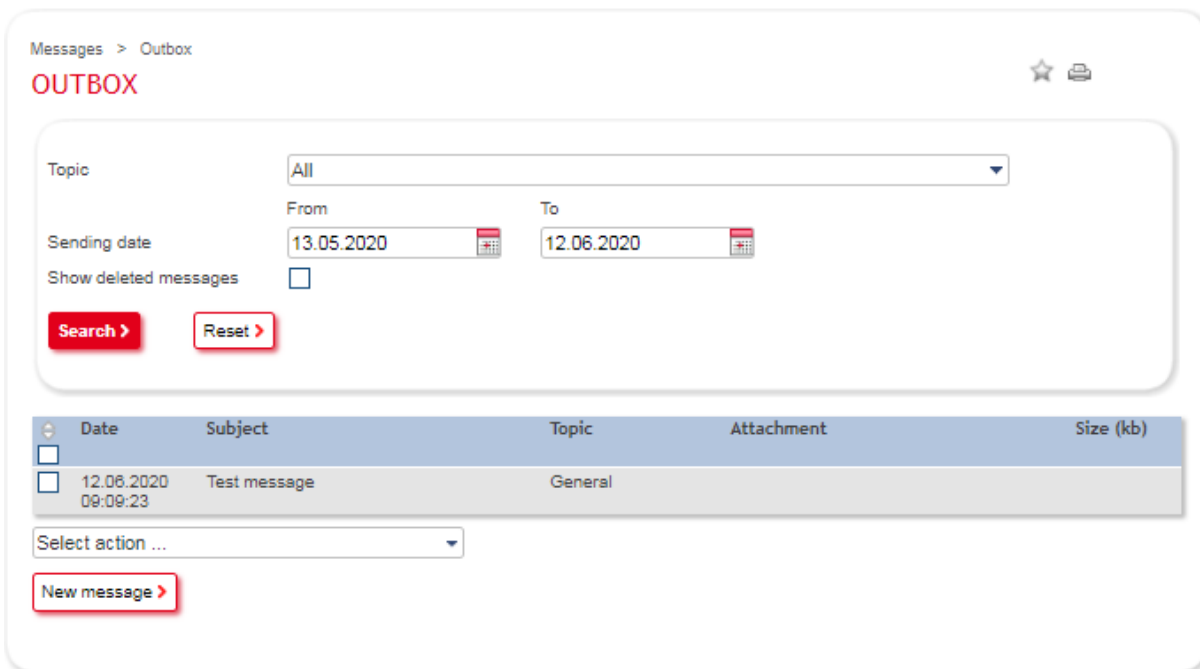
Message: Test message

Attachments

Attachments... >

Send > **Back >**

Sent messages are managed in the Messages overview on the **Outbox** screen. Sent messages are sorted according to date and are enabled for further handling. Displayed in the messages overview are the Message dispatch date and time, Subject, Topic and (if an attachment has been appended to the message) the attachment name and size. The list may be sorted according to the headings of separate columns. Messages may also be filtered according to their topic and timestamp. A drop-down menu at the top of the screen serves this purpose.



Messages > Outbox

OUTBOX ☆ 🖨

Topic: All

Sending date: From 13.05.2020 To 12.06.2020

Show deleted messages

Search > **Reset >**

Date	Subject	Topic	Attachment	Size (kb)
<input type="checkbox"/>	12.06.2020 09:09:23	Test message	General	

Select action ...

New message >

11. NOTIFICATIONS

A continuous, undelayed and convenient information feed about the events on the account (“Notifications”) is another novelty you can use to easily set automatic dispatch of banking information to your e-mail address or texted to your cellular phone.

11.1 Notifications overview

Upon clicking the “**NOTIFICATIONS**” menu, the “Notification” overview of separate items of banking information will be displayed and can be easily managed. Several settings may be saved in the Overview for each type of banking notification sent, differentiated by parameters or just by e-mail address or cellular phone number.

Action menu of the Notifications Overview

Notifications may be either inactivated (“**Inactivated**” action) or reactivated (“**Activate**” action) using a drop-down field in the lower left corner of the screen (called “Action menu”). While either of these two actions are done, requested information will not be sent.

Here, you also have the option to select all of the items in the overview (“**Select all**” action) or delete selected items from the Overview (“**Delete**” action).

If you decide at any time to return to your previously deleted settings, simply tick the “**Show deleted ones**” check box below the filter section. The settings displayed as a result may be used again, i.e. they may be activated.

By clicking the row in the Overview, details of the respective settings will be displayed – you can make direct changes by confirming with the “**Save**” button.

Notifications

NOTIFICATIONS OVERVIEW

Notification type: All

Status: All

Notifications: Show deleted ones


Search > **Reset >**

Status	Notification type Specific info	Sent to Details	Frequency	Valid from
<input type="checkbox"/> Active	Multi Signature SK72....80113 EUR	email@email.sk MS ready for sign, MS completed, MS deleted	Immediately	12.06.2020
<input type="checkbox"/> Active	Transactions SK72....80113 EUR	email@email.sk all >= 0,00	Immediately	12.06.2020

Select action ...

12. FINAL NOTES

12.1 Help pages

Given the substantial additions that have expanded its functionalities, the application cannot be covered in this document in its entirety, as that would overload this guide in conciseness and clarity. In view of this, key sections have been focused on, while details of separate functionalities are readily available to you throughout the application from the contextual “**Help pages**” under the question mark icon  placed in the **upper right corner** of each screen. This provides a wealth of details on each specific functionality you may be using at that moment.

However, if you come across an issue you cannot resolve even after reading the help pages, please do not hesitate to contact us at the Technical Support Infoline – **+421 2 5060 2525**.

12.2 Telephone support

At the bottom left in the menu, you will find the number for Telephone Support. The line for BusinessNet Professional users is **+421 2 5060 2525**. After dialling the line and identifying yourself with your token or through the secondary identification procedure, you are welcome to make your inquiries regarding the BusinessNet Professional service.

How to proceed with an issue

To identify an issue, the exact wording of the error message that popped up on the screen must be quoted. When submitting the error message to the Bank by e-mail, please follow the steps below.

- Whenever an “error message” appears in relation to the application, we recommend that you drag this error message to any corner of the screen so that the screen in the background becomes visible for easily determining the operation you were performing at that moment. Next, simply press the “**PrtScr**” (Print Screen) key on your keyboard to save the screenshot on your computer.
- Afterwards, launch either Word or WordPad and use the standard “paste” command, i.e. “**Ctrl+V**”, to insert the screenshot image into the document.
- Next, save the document under any file name (e.g. “Error.doc”) and send it directly from the application menu “**Messages > Outbox > New message**” together with the attachment and “**Technical issue**” as a subject.

A notification sent in this way will contribute to the accelerated and successful resolution of potential issues with the application.

12.3 Application language versions

The internet banking application is operated in three language versions (Slovak, English and German), which are displayed according to the user settings. Whenever you work with the application, you may simply switch between the language versions using the drop-down list at the left of the screen.

12.4 Loggin out from the application

If you wish to end your session with the application, click the “**Logout**” item located at the bottom left in the menu. Please note: Do not exit the application by simply closing the browser window, i.e. do not press the “X” (close) button in the upper right corner. Always use the application “Logout” button first. This is the only way to correctly exit communication between your computer and the banking system.

At the same time, the application keeps monitoring **whether you have forgotten to sign the transactions** in the “SIGNATURE” folder. Therefore, a notification pops upon logging out from the application to alert you if you have any unsigned “To sign” transactions.

If you interrupt use of the application for more than 30 minutes, the application will automatically exit for security reasons. To log in again, you will be required to re-enter your User Number and security key code

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