

List of electronic banking services and parameters

MultiCash, EuropeanGate (group solution), SWIFTNET

UniCredit Bank Czech Republic and Slovakia, a.s.,
pobočka zahraničnej banky

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Content

LIST OF SERVICES AND PARAMETERS – MULTICASH

| |
|--------------------|
| List of services |
| List of parameters |

LIST OF SERVICES AND PARAMETERS – EUROPEANGATE (GROUP SOLUTION)

| |
|---------------------------------|
| List of services and parameters |
|---------------------------------|

LIST OF SERVICES AND PARAMETERS – SWIFTNET

| |
|---------------------------------|
| List of services and parameters |
|---------------------------------|

List of services – MultiCash

| Name | Description | Accessibility period |
|---|--|---|
| List of passive services | | |
| Information on balances | Information on account balances is generated in the MultiCash client application from account statements and from MT942 messages. | |
| Account statements (MT940 / camt.053) | Displaying, printing and exporting of electronic statements of accounts maintained at the Bank, as well as accounts maintained at other banks (the possibility of receiving account statements from other banks must be verified with a relationship manager). | Prepared for collection from the Bank's server starting on the day on which the service is launched; issued for a maximum of 15 months before the current banking day |
| Intraday movements (MT942 / camt.052) | Summary of turnovers accounted on the current day on accounts maintained at the Bank, as well as turnovers accounted on the current day on accounts maintained at other banks, with the possibility of export (the possibility of receiving intraday movements from other banks must be verified with a relationship manager). | Prepared for collection from the Bank's server during the current day |
| Payment order templates | Possibility of saving details of SEPA or cross-border payment in a template for later use. Possibility of setting the template as private or shared by multiple Users. | |
| Beneficiaries | Possibility of saving a record of a Bank link to a domestic foreign trading partner for later use. Possibility of setting the template as private or shared by multiple Users. | |
| Uploading payment files | Possibility of uploading payment files with SEPA Credit Transfers (XML pain format via the SPA module) or Cross-border (non SEPA) orders (MultiCash format via the SKA module) | |
| Table of exchange rates | Bank's current table of exchange rates. The table of exchange rates is provided as non-binding information. It is valid upon distribution to the Bank's communication server. A payment shall always be cleared using the exchange rate valid at the moment of the payment. | Prepared for collection from the Bank's server during the current day |
| List of active services | | |
| SEPA credit transfer | Sending a SEPA payment order to the beneficiary's bank, which is able to receive SEPA payments in EUR with costs assigned as SHA (=SLEV). | See Payment System Cut-Off Times Payment date = max. 90 calendar days after the current calendar day |
| SEPA direct debit | Sending a SEPA Direct Debit (B2B or CORE) to the payer's bank which is able to receive SEPA direct debit requests in EUR payable on a specified banking day (D). Day D is the banking day on which the debit transaction from the payer's account is executed. | See Payment System Cut-Off Times |
| Foreign payment order – standard payment made abroad or domestically in a foreign currency | Sending a foreign payment order to the beneficiary's bank: a) with an amount in the same currency as the payer's account currency, i.e., without conversion; b) with an amount in a currency other than the payer's account currency, i.e., with conversion. | See Payment System Cut-Off Times Payment date = max. 90 calendar days after the current calendar day |

List of services – MultiCash

| Name | Description | Accessibility period |
|-------------------------|--|---|
| List of active services | | |
| Standing payment order | Entering a standing order is only valid for the MultiCash client app. Execution is conditional upon the transfer order generated on the basis of this standing order in the Multicash client app being sent to the Bank's server on the due date of this transfer order. The standing order is entered in the SPA or SKA module. | |
| Remote signature | Besides the possibility to enforce the collective signature right within one MultiCash application, the client is also able to use the so-called remote signature function. The MultiCash application user creates a payment file (containing payment instructions) and attaches the first signature to it. After being sent to the Bank's server, the file is ready to be collected through the other – additionally signing – MultiCash application. After transferring the file to the other MultiCash application, the file may be additionally signed and transferred to the Bank for processing. | Payment files to which only the first signature has been attached are recorded on the Bank's communications server for a maximum of 30 calendar days, including the day of delivery of the payment file with the first electronic signature. The Bank shall cancel the payment file if the second (confirming) electronic signature is not attached within that time. |
| Payment modules | <p>SKA – module for Slovak Foreign Payment (SKA) is the foreign payments module, which can be used to create and send payment orders to one or more banks. The SKA module is based on the SWIFT international banking format.</p> <p>SPA – SEPA module can be used to create and send SEPA payment orders to one or more banks.</p> | Possibility of installing as part of an MCC installation (to be selected when starting the installation) |

Note: If an active transaction is delivered on a non-banking day or after the terms presented above, the transaction will be processed on the very next banking day.

List of parameters – MultiCash

| Minimum technical requirements for MultiCash Client version 3.23 (in case of higher version it is necessary to contact application supplier Management Data Praha spol. s r.o.) | |
|--|--|
| Hardware | Meets the minimum requirements for running the Windows 10 or Windows 11 operating system and has sufficient disk space |
| Software | <ul style="list-style-type: none"> The following operation systems: <ul style="list-style-type: none"> Windows 10, Windows 11 Windows 2016 Server, in case of newer version, compatibility needs to be verified Adobe Acrobat reader – version 8.0 or higher TCP/IP protocol installed Updated internet browser |
| TCP/IP transmission | This type of communication uses the internet as a communication medium. The communication is directly to the specific IP address and port of the Bank server. In the case of communication through a firewall (proxy server), it is necessary to allow access to the IP address and port defined by the Bank. This also applies when using a software firewall (BlackICE, ZoneAlarm, etc.) installed on the PC where MultiCash will be installed. |
| Export/ import | The Bank reserves the right to change the format of exported and imported data. |
| Security elements | |
| Working with the client application | The account owner/application holder specifies in writing the access and signature rights to individual accounts for individual users. The extent of authorisation to work in the MultiCash system is determined by the client's administrator. The user logs in to the MultiCash application using the user name and password. An electronic signature is used for authentication and certification. During data transfer, the data is protected using special DES/RSA algorithms. |
| Configuration BPD file | <p>The BPD configuration file is sent by the Bank to the Client's e-mail address and serves for authentication (identity verification) of the user and certification (electronic signature verification) of payment files sent to the Bank through the MultiCash system.</p> <p>The BPD configuration file is issued on the basis of the Agreement with the Account Owner, the User is obliged to ensure the initialization of access through the BPD file in the local MultiCash system.</p> |
| Electronic signature | <p>Electronic signature (hereinafter referred to as ES) is used for authentication (verification of identity) of the User and authorisation (verification of content) of payment files sent to the Bank via the MultiCash system. The ES will be issued on the basis of the Agreement with the Account Owner. The User indicated on this application is required to generate his/her public and secret key to the ES in the MultiCash system, including the security password, and at the same time make an initiation connection to the bank server. At the same time, the Account Owner is obliged to deliver to the Bank a printed and signed document with the public key to the ES. Only on the basis of the delivered public key the Bank will activate the User.</p> <p>ES may only be used by the User named in the Agreement. In the event that such User can no longer or no longer wishes to use the relevant ES, the Account Owner is obliged to request cancellation of access to the ES features. The new User indicated by the Account Owner in the Agreement is required to generate his/her public and secret key to the ES in the MultiCash system, including the security password, and at the same time make an initiation connection to the Bank server.</p> <p>At the same time, the Account Owner is obliged to deliver to the Bank a public key to the ES printed and signed by him/her. Only on the basis of the delivered public key the Bank will activate the new User. Blocking of access to ES features will be carried out by the Bank solely at the request of the User and/or the Account Owner, provided that all instructions of the Bank's employee providing the above specified cancellation of access are complied with. Cancellation of access to ES features by the client shall be made by the Bank only upon a request signed by the Account Owner and delivered in writing, provided that all instructions of the Bank employee providing the cancellation of access are complied with.</p> <p>In case of blocking of access to EP functions by the client, the Bank will unblock only upon the written request of the Account Owner, provided that all instructions of the Bank's employee providing the unblocking are followed.</p> |

List of parameters – MultiCash

| Support and availability | |
|---|--|
| Availability | The Bank reserves the right to suspend the provision of direct/electronic banking services for as long as is necessary, where required due to important, mainly security or technical, reasons. |
| UniCredit Bank's website | http://www.unicreditbank.sk/en/multicash |
| EB HelpDesk – email address | eb@unicreditgroup.sk |
| EB HelpDesk – client line | Technical support: +421 2 6920 2097 |
| EB HelpDesk – hours of operation | Banking days (Mon-Fri) 8:00 – 17:00 |
| Information used for identification during telephone communication with the EB HelpDesk | Secondary identification: <ul style="list-style-type: none">• Installation/contract identification number (ID) (assigned by the Bank)• User's name and surname• Password for secondary identification If need be, additional information as required by the Bank. |
| Standard activities performed at the EB HelpDesk | <ul style="list-style-type: none">• Communication with clients using EB products by telephone and email• Technical support• Receiving the client's problem, solution and announcement of the result• Activation* of security elements• Blocking/unblocking** of security elements <p>*) Based on the original written instruction from the Account Owner **) Based on the original written instruction from the User/Account Owner</p> |

List of services and parameters – EuropeanGate (group solution)

| List of services | |
|---|---|
| Passive connection | In the Contract, the Bank is defined as the “Account Holding Bank” and is able to “execute” transfer orders sent via EuropeanGate channel from a member bank of the UniCredit group, which is defined in the Contract as the “Forwarding Bank”, with an active connection to the EuropeanGate. In similar way “Account Holding Bank” is able to send to “Forwarding Bank” account statements or payment status reports. In a similar way, the “Account Holding Bank” is able to send account statements or payment statuses to the “Forwarding Bank”. |
| Active connection | In the Contract, the Bank is defined as the “Forwarding Bank” and is able to “forward” payment orders via EuropeanGate channel to a member bank of the UniCredit Group, which is defined in the Contract as the “Account Holding Bank”, with a passive connection to the EuropeanGate. In similar way “Account Holding Bank” is able to send to “Forwarding Bank” account statements or payment status reports. In a similar way, the “Account Holding Bank” is able to send account statements or payment statuses to the “Forwarding Bank”. |
| Payment orders | Payment orders sent to the Bank via EuropeanGate service must be delivered to the Bank in the required format necessary for posting the payment orders. |
| List of parameters | |
| Formats of incoming and outgoing files | The Bank reserves the right to change the format of incoming or outgoing files. |
| Availability | The Bank reserves the right to suspend the provision of direct/electronic banking services for as long as is necessary, where required due to important, mainly security or technical, reasons. |
| EB HelpDesk – e-mail address | eb@unicreditgroup.sk |
| EB HelpDesk – client line | Technical support: +421 2 6920 2097 |
| EB HelpDesk – hours of operation | Banking days (Mon-Fri) 8:00 – 17:00 |
| Standard activities performed at the EB HelpDesk | <ul style="list-style-type: none">• Support and testing for transfer orders, in a contractually agreed format• Receipt of the client’s problem, resolution and notification of the result |

List of services and parameters – SWIFTNET

| List of services | |
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| List of service | SWIFT FIN service allows corporate customers, who are the direct SWIFT members, to communicate with our bank via SWIFT network and use service SWIFT FIN (SWIFT format messages for payments and account statements) or SWIFT FileAct (communication via files in agreed payment and account statements file formats). In addition, client via EuropeanGate deliver further service payment orders to any other bank of UniCredit group, which is connected to EuropeanGate service. So SWIFTNET service allows a single point of entry for delivery of payment orders to the whole UniCredit group for a corporate customer. |
| Payment orders | Payment orders sent to the Bank via SWIFT FIN/SWIFT FileAct service must be delivered to the Bank in the required format necessary for posting the payment orders. |
| List of parameters | |
| Formats of incoming and outgoing files | The Bank reserves the right to change the format of incoming or outgoing files. |
| Availability | The Bank reserves the right to suspend the provision of direct/electronic banking services for as long as is necessary, where required due to important, mainly security or technical, reasons. |
| EB HelpDesk – e-mail address | eb@unicreditgroup.sk |
| EB HelpDesk – client line | Technical support: +421 2 6920 2097 |
| EB HelpDesk – hours of operation | Banking days (Mon-Fri) 8:00 – 17:00 |
| Standard activities performed at the EB HelpDesk | <ul style="list-style-type: none">• Support and testing for transfer orders, in a contractually agreed format• Receipt of the client's problem, resolution and notification of the result |