



**KB**

User guide for the *MojeBanka Business* application

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## 1. Login

### 1.1. Log in using the certificate saved in the browser

An authorised user can log in to the MojeBanka service by connecting to the [www.kb.cz/en](http://www.kb.cz/en) site and choosing the Direct BANKING / **MojeBanka Business** option. Then you need to select the certificate (which is stored in a safe local storage of your internet browser) and enter the password to gain access. You may be asked to enter the login SMS code. If the entered data are correct, the user will be logged in to the application.

A registered number of a Czech mobile operator is necessary to receive login and authorisation SMS codes if logging in to the application using the certificate in browser. Logging in to the application will not be allowed without this registration, which can only be arranged at the branch of Komerční banka.

During the application session, the user can use all provided services within the range of his/her rights (limits) and contractual relations with Komerční banka. Every user must log in using his/her own certificate.

#### **Recommendation:**

It is helpful to create a backup medium with the certificate in the P12 file format and store it in a safe location. The backup can be created on the login page by choosing the key icon and the Backup option.

### 1.2. Logging in using the certificate on smart card

The user can also log in to MojeBanka Business using the certificate stored on the smart card - by entering the PIN for this certificate in the Cryptoplus application called from the login screen by pressing the **Login** button. To be able to log in to the application using the certificate on smart card, a so-called smart card "reader" must be properly installed on the PC.

#### **Note:**

The smart card will be blocked after three incorrect PIN entries. To unblock the smart card, you have to come to the branch of Komerční banka to enter the PUK code on a reader equipped with PIN/PAD keyboard.

## 2. Structure of the screen

### 2.1. Upper part

Use the upper part to select the subject and the account to work with. When choosing another function, the function will be preset for the selected account. If you choose another subject, the currently selected function will be cancelled and the account summary will be displayed in the working part.

### 2.2. Application menu

The MojeBanka Business application menu is available in the left part. Only options that the user logged-in user can use for the selected subject and account.

### 2.3. Information about login of the user in the application

In the upper part of the application menu, the date and time of the user's last successful login to the MojeBanka Business application are displayed. Use the Date and time link to display the User profile screen showing the dates and times of the last 10 logins of the user to the MojeBanka Business and MojeBanka applications (for up to the last 90 days). In case of a discrepancy, call the client line of Komerční banka on +420 955 551 552.

### 2.4. Relationship manager

The menu of Mojebanka Business shows the name and surname of your relationship manager. The name and surname of the relationship manager is shown in a sentence that is functioning as a link at the same time. Click on it to display detailed contact information of your relationship manager (telephone number, e-



mail address) and the branch (address, working hours, GPS coordinates). Detailed contact information include a link; press the link to show the location of the branch on the map ([www.mapy.cz](http://www.mapy.cz)).

### **2.5. Right working part**

The right hand-side part of the application contains screens of individual functions.

## **3. Active operation - authorisation**

### **3.1. Authorisation using the certificate in a file**

In case you use the certificate in the browser, active operations (such as payment orders) processed via MojeBanka Business **must be authorised by entering the password to the personal certificate in the browser and, upon request, the authorisation SMS code** that will be sent to the telephone number you registered.

Without telephone number registration at your branch of Komerční banka, you will not be able to access the application using the certificate in a browser.

### **3.2. Authorisation using the certificate on smart card**

In case you use the certificate on smart card, active operations processed via MojeBanka Business must be authorised by entering the PIN. To enter the PIN for the smart card, open the Cryptoplus application by pressing the **Continue sending** button on the authorisation screen.

## **4. Logout**

To log out of the application, select the **Log out** menu.

In case the user does not execute any action requiring data transfer (with the exception of general information such as exchange rates etc.) from or to Komerční banka (such as sending orders etc.) for more than 20 minutes, the session will be terminated for safety reasons. The user will have to log in again to be able to continue.

## **5. Limits**

Authorisation compares the set user and subject limits with the amounts of payment orders sent.

The direct banking services uses three types of limits:

- Subject limit;
- User account limit (it also includes the owner's limit or limit of a legal entity representative, which have to be defined in the same way as limits of authorised persons who are not owners of accounts);
- Limit of payments with individual FX

### **5.1. Subject limit**

Subject limit is the total daily maximum amount of funds that can be transferred via direct banking services from all accounts of the selected subject using all of its connected users. In case the limit is exceeded, the created order will be saved in the list of orders for authorisation.

The subject limit is not checked and decreased for payments:

- between accounts of the same owner within KB,
- between private and business accounts within KB if the same natural person is the owner.



A subject is a legal entity, natural person (business) or a natural person (non-business) who is the holder of an account. The statutory body for a legal entity and the account owner for a natural person - entrepreneur and natural person - individual, can set the subject limit at the KB branch.

In the MojeBanka Business application, **the subject limit can be reduced** on the Subject profile screen (menu *SETTINGS | Profiles | Subject profile*).

### **5.2. User account limit**

User account limit is the maximum daily amount of funds that the user can debit via direct banking applications. In case the limit is exceeded, the created order will be saved in the list of orders for authorisation. User account limit must always be set by the account owner at the branch; in case of online administration, every user with authorisation for online administration with the exception of the authorised person, who can only set this limit for himself/herself or for another authorised person, can set the limit.

### **5.3. Limit of payments with individual FX**

This limit is the maximum daily amount of funds that the user can transfer via an FX payment. In case the limit is exceeded, the created order will be saved in the list of orders for authorisation with individual FX.

### **5.4. Limit restoration**

Subject limit, User account limit and Limit of payments with individual FX are daily limits. They are restored after 8:30 p.m. on business days, depending on the moment of the actual completion of the accounting day within the internal system of Komerční banka.

#### **Note:**

Authorisation of online orders with an advance due date is executed only at the moment of sending orders or at the moment of modifying orders, not on the due date. This implies that, **on the due date, much more than the daily limit of subject can be cleared from administered accounts** when more orders with the same due date accumulate. The same applies for user account limit or limit of payments with individual FX.

## **6. Multiple and multilevel authorisation**

This function allows conditioning of an order or batch authorisation through signing by more users. At the same time, multi-level authorisation is available - signatures of users from the two groups to which these users were added by the authorised person are then required for authorisation. Such an addition to a group is called "Authorisation role".

### **6.1. Authorisation role**

**Standard user** - he/she cannot use the function of multiple authorisations; he/she signs orders always within his/her own limits.

**Authoriser A** - can use the function of multiple authorisations; if his/her user account limit covers the whole order, it will be a standard authorisation procedure (including decreasing the limit).

**Authoriser B** - can use the function of multiple authorisations; if his/her user account limit covers the whole order, it will be a standard authorisation procedure (including decreasing the limit). A signature of a B group user is needed in multilevel authorisation.

In case of multiple authorisations, limits of individual users are neither decreased nor checked; only the remaining subject limit is decreased and checked.

You can set multiple and multilevel authorisations at the KB branch only. In the MojeBanka Business application, authorisation roles can be set for users (menu *SETTINGS | User settings | List of users*).



## 7. Settlement rules and multi-round processing

### 7.1. General function

The system of multi-round processing of orders has been designed to optimize financial flow in accounts. Payment order in CZK, payment order in foreign currency (FC), collection orders to KB, foreign payment or SEPA payments may be added to this multi-round processing; however, the system of multi-round processing has been designed only for online payments or batches for which Online processing was selected.

Collection orders in CZK to other banks are not added to the system of multi-round processing.

Only online orders that could not be settled immediately after the client's signature due to insufficient funds or, for orders with advance due dates, those that could not be settled immediately after they became due, can be added to this system. In such case, these non-settled payments will be marked with the "pending" status until the next round of processing. During processing, the transaction status is "being processed". If sufficient funds are found in the client account during any of the rounds, the payment will be settled and the transaction status will change from "being processed" to "recorded".

### 7.2. Settlement rules - advance due date

If an online order with advance due date is entered, its status will be "pending". On their due dates, orders will be processed in the **following rounds**:

1. All orders in CZK, all orders in FC (without conversion), SEPA payments (without conversion) and Outgoing foreign payments (without conversion) will be recorded immediately after night processing has been completed.
2. Orders in CZK, orders in FC, SEPA payments and Outgoing foreign payments will be recorded at the start of the business day (8 am) (the first round for all conversion transactions).
3. All orders in CZK, orders in FC, SEPA payments and Outgoing foreign payments will be settled at 8:50 am.
4. All orders in CZK, orders in FC, SEPA payments and Outgoing foreign payments will be settled at 9:50 am the last round of clearing Outgoing "Urgent" foreign payments in HRK, HUF and PLN will be executed.
5. Orders in CZK, all orders in FC, SEPA payments and Outgoing foreign payments will be settled at 10:50 am, and the last round of settlement of Outgoing "Urgent" foreign payments in RUB will be executed.
6. All orders in CZK, orders in FC, "Express" SEPA payments and Outgoing foreign payments will be settled at 11:20 am.
7. All orders in CZK, orders in FC, "Express" SEPA payments and Outgoing foreign payments will be settled at 11:50 am.
8. Orders in CZK, all orders in FC, "Express" SEPA payments and Outgoing "Express" foreign payments will be settled and the last round of settlement Outgoing "Urgent" foreign payments will be executed at 12:50 pm (all payments to all banks in CHF, CZK, DKK, NOK and SEK);
9. Orders in CZK, all orders in FC, "Express" SEPA payments and Outgoing "Express" foreign payments and Outgoing "Urgent" foreign payments will be settled at 1:20 pm (to all banks in EUR, USD, CAD and GBP);
10. All orders in CZK, orders in FC, "Express" SEPA payments and Outgoing "Express" foreign payments will be settled at 1:50 pm, and the last round of settlement Express payments in CZK, "Urgent" SEPA payments and Outgoing "Urgent" foreign payments (to all banks in EUR, USD, CAD and GBP) will be executed.
11. All orders in CZK, orders in FC, "Express" SEPA payments and Outgoing "Express" foreign payments will be settled at 14:50.
12. All orders in CZK, orders in FC, "Express" SEPA payments and Outgoing "Express" foreign payments will be settled at 3:50 pm.
13. All orders in CZK, orders in FC, "Express" SEPA payments and Outgoing "Express" foreign payments will be settled at 4:00 pm.





14. All orders in CZK, orders in FC, non-conversion "Express" SEPA payments and Outgoing "Express" foreign payments will be settled at 4:50 pm, and the last round of settlement of conversion "Express" SEPA payments (to all banks except of KB) and Outgoing "Express" foreign payments will be executed.
15. All orders in CZK, orders in FC, "Express" SEPA payments (non-conversion) and Outgoing "Express" foreign payments (non-conversion) will be settled at 5:30 pm;
16. All orders in CZK, orders in FC, "Express" SEPA payments (non-conversion) and Outgoing "Express" foreign payments (non-conversion) will be settled at 6:30 pm;
17. All orders in CZK, orders in FC, "Express" SEPA payments (non-conversion) and Outgoing "Express" foreign payments (non-conversion) will be settled at 7:30 pm;
18. All orders in CZK, orders in FC, "Express" SEPA payments (all to KB and non-converted outside KB) and Outgoing "Express" foreign payments (non-conversion) will be settled at the last round at 8:20 pm;

### **7.3. Settlement rules - standard due date (instant)**

If funds are insufficient during the first round of processing an online order with the standard due date, its status will be set to "pending" and the order will be automatically added to multi-round processing so it can be included in further processing rounds.

If an order is not recorded in any of rounds due to insufficient funds, its status will be set to "pending" and it will be processed in the next round(s).

Only if sufficient funds for recording of the payment are not found on the client's account even in the last round of processing (depending on the payment type), the payment will be rejected and the transaction status will change from status of "being processed" to "rejected".

### **7.4. Processing of payments on non-business days**

A business day is defined as a day starting from 20:30 and ending at 20:30 on the following business day. If a Saturday, Sunday or a state holiday is between two business days, these days are considered part of the banking day following the mentioned days, i.e. payments entered on these days are processed in the same way as if entered on a single business day.

### **7.5. Information about conversion transactions**

If a user enters a conversion transaction, the bank will use the exchange rate valid at the moment of effectiveness of the order, even in case it is settled within multi-round processing. The time of acceptance of the payment order by the Bank has no influence on the used exchange rate. For recording, the exchange rate valid at the moment of accounting of the order is used, so it could differ from the rate valid at the time of acceptance of the order.

This means in case of insufficient funds during the day, when the order enters multi-round processing, the order can be recorded with a rate different from the rate valid at the moment of entering the order. If the user does not want to record the order with the later rate, he/she can cancel the payment in the status of awaiting processing and create it later, when there are sufficient funds in the account. A valid exchange rate list is available on the [www.kb.cz](http://www.kb.cz) website or directly in services of direct banking.

The bank will account (settle) conversion transactions with future due dates and conversion transactions entered on the due date earlier than the beginning of a business day on their due date – using the exchange rate valid at the moment of processing, usually after 8:00.

## **8. Payment orders**

### **8.1. Payment order in CZK**

Use the Payment order in CZK (Czech crowns) option to enter an order, sign it by the user and send for processing, or save it in the Orders for authorisation list (to be sent later). Use the Payment order in CZK (Czech crowns) for payments in CZK both within the framework of Komerční banka and to other financial institutions within the Czech Republic. The Express payment service can be used. Express payments in CZK



let clients take advantage of interest running on debited account and cut down time of delivery to partners. Ideally, these payments are credited in the partner's bank on the due date, or on the business day next to the due date at the latest. An Express payment in CZK can be executed to another bank in the Czech Republic only and must be sent for processing by 2:00 PM on the due date at the latest.

An express payment in CZK can be entered with an advance due date.

**Note:**

If an Express payment is sent within Komerční banka, the sign indicating it as Express will be removed and the payment will be processed in a standard procedure.

Payment orders in CZK can be used for payments from a current account or term account (for a term account, only within a single subject, on the fixed term account maturity (roll-over) date only).

Some account numbers may contain an ante-number separated from the account number by a hyphen. This hyphen should be included only if at least four digits follow. Some account numbers contain two hyphens. The first hyphen separates the ante-number from the proper account number; the second hyphen (usually at the fourth position from the right) is a part of the account number. Do not enter the second hyphen.

**Examples:**

**For account number enter**

104-061	104061
19-104061	19-104061
19-104-061	19-104061

## **8.2. Payment order - term account**

A payment to be credited or debited to a term account on the maturity (roll-over) date of the deposit can be executed only within the framework of a single subject, while both these accounts must be in the same currency. It is possible to enter a payment order between two term accounts (however, both accounts must mature on the same date and again, the procedure can only be done on this maturity date).

Other rules:

- an unlimited number of payment orders in the batch can be sent to the credit of a term account;
- a single order can be entered to the debit of a term account;
- it is not possible to transfer interest from a term account;
- it is not possible to close a term account by transferring the balance;
- it is not allowed to deposit money in a term account that is overdue.

**Note:**

If a newly opened account is used, the active operation may be executed no sooner than after two business days from opening.

## **8.3. Payment order in foreign currency**

Use this function to enter, sign and send a payment order in foreign currency (FC) for processing to the Bank or save the order in the Orders for authorisation list (to be sent later); the Lump sum payment order in foreign currency can be used for a payment between accounts administered in identical or different currencies, with the exception of the case when both the payer's and beneficiary's accounts are administered in CZK, or for a payment to another bank within the framework of the Czech Republic entered to the debit of a current account in foreign currency. A payment order in foreign currency to another bank within the Czech Republic is always transferred for settlement to the settlement center of Česká národní banka; therefore, it is always executed in CZK, regardless of the payer's account currency.

You can enter an order with an advance due date; the exchange rate valid at the moment of settlement of the order by the Bank will be used to convert currencies.



Used rates:

- transfer from CZK account to FC account - currency sell;
- transfer from FC account to CZK account - currency buy;
- transfer from FC to FC account - prompt ratio (ratio of KB middle rates of appropriate currencies), which is modified by the charge for conversion (dis)agio.

A payment order in FC can be used for payments from current or term (from a term account - only within a single subject, on the maturity date of the term account) accounts only.

A payment order FC, when one of accounts is a term account, can only be executed in the same currency.

**Note:**

If a newly opened account is used, the active operation may be executed no sooner than after two business days from opening. Rates used for conversions are only for information and not binding.

#### 8.4. Foreign payment

Use this payment option to enter, sign and send a foreign payment for processing to the Bank, or save it in the Orders for authorisation list (to be sent later). Foreign payment can be used for a cross-border payment in foreign currency or CZK or for a payment in foreign currency to another bank within the Czech Republic. The payment can be made from a current account in CZK or foreign currency.

You can enter a foreign payment with an advance due date; the exchange rate valid at the moment of settlement of the order by the Bank will be used to convert currencies.

The payment can be entered as "urgent" or "express". Urgent payments can be created in selected currencies only. Payments to KB Bratislava may be sent as "Urgent" only (in all currencies except of CNY and HRK). Orders in any of the currencies shown in the drop-down list of the application can be created as express payments. Note that for AUD, JPY and CNY, the value date is postponed by two days from the Due date due to different time zones.

Latest times for sending foreign payments in order to keep the due date of the current Business day:

Mode of payment processing	Currency of payment	Latest time of sending (on business days)
Urgent	HRK, HUF, PLN	10:00
Urgent	RUB	11:00
Urgent	CHF, CZK, DKK, NOK, SEK	13:00
Urgent	EUR, USD, CAD, GBP	14:00
Express with conversion*	any	17:00
Express without conversion	any	20:30

*\*) Express with conversion – the debtor's account currency is different from the payment currency*

The table does not include payments to the target bank of KB Bratislava. Payments to the target bank of KB Bratislava in EUR, CZK and USD received by 15:00 and payments in other currencies (with the exception of AUD, HRK and JPY) received by 14:00 will be paid into the creditor's account right on the current business day; otherwise, they will be paid in on the next business day.

**Note:**

If a newly opened account is used, the active operation may be executed no sooner than after two business days from opening. Rates used for conversions are only for information and not binding.

#### 8.5. SEPA payment

Use this form to enter, sign and send payments in EUR to so-called SEPA area.



The SEPA payment can be made from a current account only (in CZK or foreign currency).

SEPA payments can be used for foreign (cross-border) payments in EUR or for payments in EUR within the Czech Republic (both outside KB and within KB).

You can enter more detailed identification details of the debtor and creditor in SEPA payments to be sent to a so-called SEPA compatible bank (these data usually depend on the agreement between the debtor and creditor). A SEPA-compatible bank is a bank that accepts SEPA payments with all optional SEPA payment data. Fees for SEPA payments are always divided between the payer and beneficiary (SHA type).

Latest times for sending SEPA payments in order to keep the due date of the current Business day:

Mode of payment processing	Latest time of sending (on business days)
Urgent	14:00
Express with conversion* outside KB	17:00
Express without conversion	20:30
Express with conversion* within KB	20:30

*\*) Express with conversion – the debtor's account currency is different from the payment currency*

The table does not include payments to the target bank of KB Bratislava. Payments to the target bank of KB Bratislava received by 15:00 will be paid into the creditor's account right on the current business day; otherwise, they will be paid in on the next business day.

The guaranteed period for crediting of a SEPA payment to the beneficiary's account is 1 business day from the due date specified in the SEPA payment (with considerations to national calendars).

Until 11:00 am, urgent SEPA payments will be processed with additional SEPA information (payment reference and optional identification data) only if the SCT purpose category-Description field contains the "SEPA" phrase.

**Note:**

If a newly opened account is used, the active operation may be executed no sooner than after two business days from opening. Rates used for conversions are only for information and not binding.

## **8.6. Collection order**

Use this option to enter, sign and send a collection order for processing, or save it in the Orders awaiting authorisation list (to be sent later).

The user can enter a collection order within Komerční banka or to another bank within the Czech Republic. Within Komerční banka, a collection order can be created either in CZK or in foreign currency. Account currency and counteraccount currency on the collection order must be identical. A collection order to another bank can only be created in CZK. It is possible to enter a payment order with an advance due date. Sent collection orders are displayed in List of orders, with the "processed" status.

It is necessary to enter a collection order to other banks with due dates at least one business day later than the current date.

**Note:**

Before making a direct debit mandate, you need permission from the other party. If a newly opened account is used, the active operation may be executed no sooner than after two business days from opening.

## **8.7. SEPA Direct Debit order**

Use this screen to enter a SEPA Direct Debit order in EUR to so-called SEPA area, to a SEPA DD-compatible bank. SEPA area (Single European Payment Area) consists of member countries of the European Economic Area (EU countries, Norway, Liechtenstein and Iceland) and Switzerland. In addition,



banks of French Guyana, Guadeloupe, Martinique, Réunion and Gibraltar accept SEPA rules. SEPA DD-compatible bank is a bank accepting SEPA Direct Debit orders. For the list of SEPA DD-compatible banks, see the “Bank selection” option in the wizard, which can be run from the SEPA Direct Debit order form.

SEPA Direct Debit order is an instruction (payment creditor) to take out financial funds from an account of the SEPA Direct Debit debtor. In the order, the user must specify data corresponding to the agreement (mandate) concluded between the creditor and the debtor of the SEPA Direct Debit.

User (owner / authorised person) may actively initiate SEPA orders only on condition that the subject being served concluded the contract for provision of the SEPA Direct Debit service (SEPA Direct Debit Initiation Agreement).

### **8.8. Regular payments**

Use this function to move selected templates of payment orders (from an existing list of templates) to a new Regular payments window. This will help you enter repeating payments. In this window, you can modify the amount, due date, variable symbol and specific symbol.

You can send selected payments to the bank, change or delete templates from the list of regular payments and add templates to the list. You can only add templates of payment orders in CZK to regular payments.

It is the same function as if using a template in a payment order. Data of the template will be transferred to the payment order. You can change these data in the payment order. There may be up to 10 templates added to regular payments.

### **8.9. Orders for authorization**

Use the Orders for authorisation option to select orders previously sent to this list by yourself or another user and sign and submit the selected orders for processing. Orders exceeding the limit of the user or of the subject that have been sent by the user directly for processing are automatically stored in this list as well. The purpose of this function is to allow preparation of orders for sending by another user with, for instance, sufficient user account limit to the account.

In case an order exceeds the subject limit, it is necessary (according to the required amount of the payment) to wait for renewing of the subject limit or to increase the subject limit at the KB branch. Another advantage of this list is the possibility of multiple signatures and sending up to twenty orders at a time, which is a similar option to the multiple order.

Orders up to 30 calendar days from their due date will be kept in the list, then they will be deleted.

### **8.10. List of orders**

List of orders shows the all online-created orders whose due date is not older than 30 days. The list allows searching for created orders and their status, i.e. whether they are awaiting processing, are being processed or have been settled.

### **8.11. Payment order templates**

Payment order templates enable you to define the details of the payment order and set up your own template name. During the subsequent entering of the payment order you can just select the template from the list. Apart from the counterparty's account number, other data can be defined in a template, such as variable symbol, constant symbol, specific symbol, description for beneficiary and payer's description.

Order templates are tied to the user, i.e. each user creates his/her own templates, which other users cannot view.

## **9. Mobile services**

Operations of mobile services up to the remaining user daily limit and subject daily limit can be made. If these limits are exceeded, the operations will not be allowed (i.e. orders will not be saved in the Orders for



authorisation list). Payments related to mobile services will not be passed to multi-round processing (they are rejected in case the current available balance is exceeded). A tax document for the executed payment can be ordered using the operator's call centre or directly at the appropriate operator's sales point.

### 9.1. Mobile top-up

Use this function to top-up the pre-paid SIM card credits of Czech mobile operators. Credit can be topped-up with an amount from CZK 200 to 9 999. Komerční banka submits (while processing the payment) a request for SIM card top-up to the mobile operator. Topping-up will be carried out immediately after processing the request. You can assign a name to the telephone number being topped-up and save it for next topping-up.

#### Note:

Only in case the functionality of Mobile services is used, Komerční banka will hand over the request for topping-up the SIM card in the correct format along with processing of the payment. Sending of the payment to the operator's account using the Payment order option is not forbidden, but in this case, Komerční banka will not send the request for topping-up to the operator. It depends on the agreement between the client and operator, whether the operator tops-up the SIM card on the basis of the payment.

### 9.2. Pay invoice

Tariff customers of the Czech mobile operator Vodafone can use this function to make payments (currently, the function is not available for other operators). The following operations can be made for Vodafone: Pay invoice, Increase of call deposit, Vodafone payments (payment for a specific telephone number). Komerční banka submits (while processing the payment) a request for service settlement to the mobile operator. The operator shall settle the service immediately after processing the request.

## 10. Batches

### 10.1. Batch processing

Mode of processing individual payment orders of a batch:

Batch processing modes	Online processing of orders of a batch	Night processing of orders of a batch	When will the order of a batch be rejected?
<i>Online</i>	Yes – after sending the batch and then (unless the order is recorded immediately after sending) within multi-round processing within the course of the day (same as in the case of sending a standard online order).	No	If it is not recorded in the last round of multi-round processing on the due date.
<i>Continuous</i>	Yes – after sending the batch (the order will not enter multi-round processing).	Yes – unless the order is recorded online.  <i>Min. 2 attempts to record the order will be carried out. *</i>	If it is not recorded within night processing.
<i>Batch</i>	No	Yes  <i>Min. 2 attempts to record the order will be carried</i>	If it is not recorded within night processing.



		out. *	
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\*) Number of attempts can be higher based on individual settings of the KB register service. This service can be set at a KB branch.

#### Online mode:

A batch sent as online will be “broken up” into individual orders that will be sent for processing on their due dates (for collections to other financial institutions, two days before their due dates). The system of multi-round processing of orders is used for processing these orders (with the exception of collection orders in CZK to other banks - these are not added to the multi-round processing system). Those orders that were not recorded due to insufficient funds will no longer be sent in a batch for night processing; they will be rejected just like standard online payment orders.

#### Continuous mode:

Batches sent in the continuous mode will be “broken up” into individual orders that will be sent for accounting on their due dates. They do not enter the system of multi-round processing of orders. In this mode, processing is not finished by rejection of the payment; at 18:00, batches will be created from non-recorded orders on their respective due dates and sent for night processing. If a batch is authorised after 6 pm in the continuous mode, all orders of this batch will be accounted on the next business day.

#### Batch mode:

A batch sent in the continuous mode will be “broken up” into individual orders in the bank. On their due dates, batches of orders with current due dates are created; these batches are sent for processing (for collections to other financial institutions, these collections are sent two business days before their due dates - only online).

Orders processed online, regardless of the selected mode of processing of the batch:

- foreign currency payment with conversion;
- express payments in CZK (only until 14:00 of the current day);
- collections to other financial institutions;
- payments to the debit of term accounts;
- payments to the credit of term accounts;
- SEPA Direct Debit order.

The method of crediting a payment order amount within the bank with the current due date and sent in a batch to a beneficiary's account also depends on the mode of processing of the batch:

- batch mode - available balance of the creditor will be increased in the morning of the business day subsequent to the required due date specified in the order;
- continuous mode - if the order is recorded immediately, the available balance in the beneficiary's account will be increased online. In case the order has not been settled immediately, the given order will be sent for night processing and the available balance will be increased no sooner than on the business day following the due date specified in the order;
- online mode - in this case, the available balance will be increased online if the order is recorded immediately (there is sufficient balance to complete the order in the payer's account). This order will be placed in multi-round processing. If the order is not recorded in any of the rounds, it will finally be rejected in the last round and will not be passed to night processing.



### **10.2. Sending batch to bank**

Use this function to transfer a file containing orders from the computer to the bank. Use MojeBanka Business for sending:

- files containing domestic payment orders in the BEST KB format or compatible media,
- files containing SEPA payments in the XML format,
- files containing SEPA Direct Debit orders in the XML format.

Download the description of these formats on <http://www.mojebanka.cz/cs/download.shtml> (Every user is obliged to read these descriptions before usage).

Users can enter orders with instant or advance due dates to batches. Only a user with a sufficient account limit and sufficient remaining subject limit for sending all orders contained in a batch can send the batch. If one of the limits is not sufficient to cover all orders contained in the batch, the user may send the batch to the Batches for authorisation list. If you want to delete or send the batch, you have to sign the action.

After sending a batch after 18:00, the batch can only be cancelled at a KB branch - until it has been settled or rejected. If any orders within the batch are not in the "recorded", "rejected" or "pending funds" status on the next business day after its due date, the user is obliged to verify the status of the order on phone number +420 955 551 552 before re-sending it.

Users of BEST KB format may even here define priority of processing orders within the batch - by entering the first word PRIORITA, space and priority specification (3 to 9 available; 5 - default (does not have to be specified), 3 and 4 for higher preference) into the debit payment description.

When sending a batch to the bank, the user can choose whether the order "created as of" date will be checked against the current date or will not be checked at all. If checked against the current date, the original creation date will be replaced with the current date and duplications of sequential numbers will be checked against the current date. In case the "no validation" option is selected, only a formal check of the creation date and validation of duplications against the creation date entered by the user will be carried out. The sequential number within the same day must be unique.

Restrictions concerning size and content of batches:

- a batch can contain orders related to accounts of a single subject only (debit accounts for payments and credit accounts for collections);
- multiple batches in a business day can be sent from accounts of a subject, but the maximum of 400\* items in total can be put in all batches sent on a business day regardless of the mode of batch processing; by "business day", the business day starting at 0:00 and ending at 24:00 is understood here.

\*) The daily limit of sending up to 400 batch orders will increase again:

- by deleted orders from the batch sent using the Mojebanka Business application, if deletion is done on the date of their sending;
- by orders from the batch sent using the Mojebanka Business application which were rejected in direct banking systems.

**Note:**

If a batch contains an order with expired due date, it cannot be imported into the application.

### **10.3. Batches for authorisation**

Use this function to put several batches in a list for later sending (by a sender who has sufficient remaining account limit). During one banking day, you can add up to 400 orders in total in all batches within a single day to this list - withing a single subject. After 31 days, batches will be automatically deleted from the list.





#### **10.4. Batches - authorisation**

The procedure of authorisation of batches (verifying limits) is a part of the procedure of sending batch to bank.

The following is verified in batches:

- whether the user's remaining limits to individual accounts cover all payment orders to appropriate accounts;
- whether the remaining subject limit covers all payment orders contained in a batch.

For payment orders in foreign currency, the appropriate CZK equivalent value of the foreign currency valid at the moment of their input is calculated in limits.

#### **10.5. List of batches**

Use this list to search for sent batches and their current status (such as awaiting processing, being processed, deleted). Orders can be deleted from a batch in "awaiting authorisation", "pending" or "being processed" status.

### **11. Standing orders**

#### **11.1. Standing order in CZK**

Use the standing order in CZK to execute regular payments of fixed amounts (in CZK) in a fixed date from a payer's current account to a fixed beneficiary's account within the bank or to another bank. Within the Bank, the beneficiary's account can be a current, savings or term account.

The standing order to the credit of a term account can only be entered with a due date identical with the maturity (roll-over) date of the term account. It is necessary that it has the same frequency as the term account.

In MojeBanka Business, a standing order in CZK can only be entered to a current account in CZK. A standing order in CZK can be created on any day of the week, however, at least two business days before its due date.

Total user limit and subject limit are checked during authorisation of the standing order. However, these limits are not lowered by the authorisation of the standing order. In case the user daily limit or subject daily limit are exceeded during authorisation of the standing order, the standing order is saved in the list of standing orders awaiting authorisation.

Standing orders in CZK can be saved in the awaiting authorisation list. Standing orders which were saved in the Awaiting authorisation list can be authorised not later than 30 days from the date of saving in the list. If not authorised within 30 days, they will be deleted from the list.

If multiple/multilevel authorisation is set, the following applies for the creation or changing of a standing order:

- account owner – natural person (individual) always makes authorisation himself;
- account owner – natural person (entrepreneur) always makes authorisation himself;
- statutory representatives and authorised persons always execute the authorisation according to rules of multiple/multilevel authorisation, regardless of their limits in accounts.

Cancelling of a standing order is not subject to multiple/multilevel authorisation - any user can cancel a standing order regardless of the rights set within the framework of multiple/multilevel authorisation.

A standing order with a daily frequency will only be executed on business days. If the bank carries out accounting also on bank holidays, then the standing order will be executed even on this bank holiday.



For standing orders, the account number to be credited cannot be amended. If you want to change this number, you have to cancel the whole standing order and create a new one.

For a standing order in CZK that is due more times within the framework of the selected frequency (for example, it is executed on Tuesday and Thursday in the weekly frequency), its due date cannot be changed using the MojeBanka Business application.

### **11.2. Standing order in foreign currency**

Use this function to enter standing orders in foreign currency within Komerční banka or to another bank within the Czech Republic. A standing order to another bank can only be created in CZK. A standing order is a repeated payment with a fixed amount, fixed date and fixed counteraccount to be credited.

In MojeBanka Business, a standing order in foreign currency can only be entered to a current account in CZK or in foreign currency. A standing order in foreign currency can be created on any day of the week, however, at least two Business days before its due date.

For standing orders with conversion, currency conversion is performed at the moment of settlement of the payment using the current rate.

Total user limit and subject limit are checked during authorisation of the standing order (these limits are specified in CZK; for standing orders in foreign currency, they are converted using the KB median exchange rate). However, these limits are not lowered by the authorisation of the standing order. In case the user daily limit or subject daily limit are exceeded during authorisation of the standing order, the standing order is saved in the list of standing orders awaiting authorisation.

Standing orders in foreign currency can be saved in the awaiting authorisation list. Standing orders which were saved in the Awaiting authorisation list can be authorised not later than 30 days from the date of saving in the list. If not authorised within 30 days, they will be deleted from the list.

If multiple/multilevel authorisation is set, the following applies for the creation or changing of a standing order:

- account owner – natural person (individual) always makes authorisation himself;
- account owner – natural person (entrepreneur) always makes authorisation himself;
- statutory representatives and authorised persons always execute the authorisation according to rules of multiple/multilevel authorisation, regardless of their limits in accounts.

Cancelling of a standing order is not subject to multiple/multilevel authorisation - any user can cancel a standing order regardless of the rights set within the framework of multiple/multilevel authorisation.

A standing order with a daily frequency will only be executed on business days. If the bank carries out accounting also on bank holidays, then the standing order will be executed even on this bank holiday.

For standing orders, the account number to be credited cannot be amended. If you want to change this number, you have to cancel the whole standing order and create a new one.

For a standing payment order in foreign currency that is due more times within the framework of the selected frequency (for example, it is executed on Tuesday and Thursday in the weekly frequency), its due date cannot be changed using the MojeBanka Business application.

## **12. Direct debit mandate**

Use this function to create, change and cancel direct debit mandates (direct debit mandate, direct debit mandate for TO2 Czech Republic a.s. - payments for the landline and internet and SEPA Direct Debit mandates). By permitting a direct debit mandate, the account holder (himself or through an authorised person) allows the counterparty to draw funds from his own account. The account holder is always liable for ensuring that sufficient funds to carry out the collection agreement are available in his account. If not, the direct debit mandate will not be executed and the account holder is liable for potential sanctions from the side of subjects requesting the payments.



If multiple/multilevel authorisation is set, the following applies for creating or changing a direct debit mandate, direct debit mandate for O2 Czech Republic a.s. and SEPA Direct Debit mandate:

- account owner – natural person (individual) always makes authorisation himself;
- account owner – natural person (entrepreneur) always makes authorisation himself;
- statutory representatives and authorised persons always execute the authorisation according to rules of multiple/multilevel authorisation, regardless of their limits in accounts.

Cancelling of a direct debit mandate, direct debit mandate for O2 Czech Republic a.s. and SEPA Direct Debit mandate is not subject to multiple/multilevel authorisation – any user can cancel a direct debit mandate regardless of the rights set within the framework of multiple/multilevel authorisation.

### **12.1. Set up direct debit mandate**

Use this function to set up a direct debit mandate to the debit of a current account in CZK (Czech crowns) or foreign currency. Currencies of the permitting and directly debiting accounts must be the same. In case the direct debit mandate is in foreign currency, the directly debiting (collecting) counteraccount must be a KB account. All users with access to the account (both adults and children) can permit direct debit mandates within the MojeBanka Business application.

By creating a direct debit mandate, the account holder or an authorised person allows the counterparty (i.e. the payment beneficiary) to collect funds from his own account (i.e. transfer funds from the holder's account to the beneficiary's account) up to the limit of the individual payment (the payment limit is defined by the party setting up the direct debit). The limit of the individual payment can be set up to the daily subject limit. The single payment limit is not limited in time (such as one day). It is a single payment limit.

The user must inform the counterparty that the direct debit has been agreed. In case of setting up a general direct debit mandate, the bank will not inform owners of counteraccounts.

Number of direct debit payments can be restricted by setting a (non-zero) number of days between direct debits. This value specifies after how many days from the last processed direct debit another direct debit payment associated with the direct debit mandate can be made. In views of direct banking services, this value is presented in the "Frequency" field, and the individual values have following meanings: "Daily" means 1 day, "Weekly" 5 days, "Monthly" 25 days, "Quarterly" 80 days, "Semiannually" 180 days, "Annually" 360 days, "Unlimited" 0 days.

### **12.2. Creating a direct debit mandate for O2 Czech Republic a.s. – landline/internet**

Use this function to create a direct debit mandate to the debit of a CZK (Czech crown) current account for payments for a landline of O2 Czech Republic a.s. All users with access to the account (both adults and minors) can create direct debit mandates within the MojeBanka Business application.

By creating a direct debit mandate, the account owner or authorised person allows O2 Czech Republic a.s. to directly debit funds for landline payments from his/her own account up to the specified limit.

The set single payment limit must be higher or equal to CZK 500. The limit must not be higher than the subject limit.

On the 25th day of each month, Komerční banka submits requests to set up direct debit mandates for O2 Czech Republic, a.s. In case the 25th day of the month is not a business day, the date is shifted to the nearest previous business day. In order that the first payment for landline is carried out in the next month, the request to set up a direct debit mandate must be submitted to Komerční banka one business day before sending the request to O2 Czech Republic a.s. (business day ends at 20:30).

#### **Note:**

direct debit mandate for mobile phone payments for O2 must be entered using the Set up a direct debit mandate screen.



### **12.3. Set up an agreement with SEPA Direct Debit**

Use this function view to set up a SEPA Direct Debit mandate to the debit of a current account in EUR. All users with access to the account (both adults and minors) can set up SEPA Direct Debit mandates within the MojeBanka Business application.

By setting up a SEPA Direct Debit mandate, the account holder (or an assignee) allows the counterparty to draw funds from his/her own account (i.e., transfer funds from the holder's account to the creditor's account based on the SEPA Direct Debit) up to the limit of the individual payment (the payment limit is defined by the party setting up the SEPA Direct Debit mandate). The single payment limit can be set up to the total daily subject limit. If the total daily limit of subject is exceeded, setting up the SEPA Direct Debit mandate will not be permitted. The subject limit is stated in CZK; for checking within the framework of setting up a SEPA Direct Debit mandate, the limit will be converted to EUR using the KB middle exchange rate.

The single payment limit is not limited in time (such as one day). Number of direct debit payments can be restricted by setting a (non-zero) number of days between direct debits. This value specifies after how many days from the last processed SEPA Direct Debit another direct debit payment associated with the direct debit mandate can be made. In views of direct banking services, this value is presented in the "Frequency" field, and the individual values have following meanings: "Daily" means 1 day, "Weekly" 5 days, "Monthly" 25 days, "Quarterly" 80 days, "Semiannually" 180 days, "Annually" 360 days, "Unlimited" 0 days.

The user must inform the counterparty that the SEPA Direct Debit mandate has been set up. In case of setting up a SEPA Direct Debit mandate, the bank will not inform owners of counteraccounts.

### **12.4. List of approved direct debits**

Use this window to display a list of all active direct debit mandates related to the selected account. Active general direct debit mandates, active SIPO direct debit mandates, active direct debit mandates for landlines of O2 Czech Republic a.s and active SEPA Direct Debit mandates. The list shows direct debit mandates entered via all systems of Komerční banka.

You can print, amend or cancel the displayed active direct debit mandates in the List of approved direct debits screen (this does not apply to SIPO). For changing and cancelling a direct debit mandate for O2 Czech Republic a.s., the same terms for submitting requests apply as for creating this direct debit mandate.

List of displayed statuses of direct debit mandates in List of approved direct debits:

- Active - active and valid direct debit mandate.
- Before validation - the validity of the direct debit mandate is to take effect later.
- Modified - the status for the SIPO direct debit mandate, direct debit mandate for O2 - landline/internet and SEPA Direct Debit mandate. This becomes effective in case of changing these direct debit mandates. The list displays both the original and new settings.
- Closed - the status of the SEPA Direct Debit mandate. Closed mandates appear in the list for 30 days from the date of closing.

Requirements for creating a direct debit mandate or a direct debit mandate for O2 Czech Republic a.s. and SEPA Direct Debit mandate that have not yet been fully authorised are available in the List of direct debit mandates awaiting authorisation window (with the status of "awaiting authorisation" or "partially authorised"). History of fully authorised changes is available in the History of direct debit mandate changes window (for the last 30 days).

**Note:**

SIPO direct debit cannot be created, changed or cancelled in the MojeBanka Business application.



## **13. Lists**

### **13.1. Account summary**

Use the account summary to display all accounts of the currently selected subject that the user administers using the MojeBanka Business application. For each account, detailed data is displayed, including the current balance (updated always after night processing) and account number in the IBAN international format. From the summary, you can go to the Current available balance screen for the selected account (online query to the bank system) to the Transaction history screen, or to view details of the account in its profile.

### **13.2. Current available balance**

The current available balance for the selected account will be displayed. The available balance is received upon sending an online query to the bank system. It reflects possible authorised unsecured debit to the account and blocks of payment operations.

It does not include so-called off-line payment card transactions, which do not create blocks of financial funds in the account immediately after execution of the transaction. You will see information about off-line transactions only once they have been recorded.

### **13.3. Accounts added to a multi-currency overdraft**

For accounts added to a multi-currency overdraft, the following values are displayed on the Current available balance screen:

- Available account limit - not-drawn part of the overdraft limit in the currency of the appropriate current account;
- Loan limit (in the currency of the reference account) - nominal value of the overdraft limit in the reference currency specified in the loan contract;
- Loan limit (in the currency of the account) - nominal value of the overdraft limit specified in the loan contract, transferred and displayed in the currency of the appropriate current account.

### **13.4. Authorised available balance**

This is displayed only for accounts added to so-called Cash pool in the following structure:

- Authorised available balance – it is the immediately available balance in an account added to Cash pool. It represents the minimum value of the “Cash Pool Available balance” and “Out of which available for this account” fields, increased by the value of the “Non-shared funds” field. “Non-shared funds” in the account are always drawn first;
- Cash Pool Available balance – it is the total of amounts assigned from all accounts added to Cash pool;
- Out of which available for this account – the sum of the limit of the amount that can be used from Cash pool for this account and the amount that this account assigned to Cash pool;
- Non-shared funds – the account balance part that is not assigned to Cash pool.

### **13.5. Transaction history**

Use this function to view the history of settled transactions related to the selected account.

History can be accessed for the past 730 calendar days, with continuous loading from 1st August 2015, however, not before the MojeBanka Business service was established.

Transaction history starts to be formed at the moment of the first use of the MojeBanka Business application. These are guaranteed values; transaction history can be even longer. For credit accounts, it is possible to



select whether non-accounting information such as interest instalments, charges, etc., shall be displayed as well. This information does not affect the balance or turnovers in the credit account.

To print the generated file with transaction history in the TXT format correctly, the following settings of the text editor are necessary:

- font: Courier New CE, size: 10,
- print margins: 25 mm - both top and bottom (File/Page Setup in Notepad).

### **13.6. Turnover summary**

This function displays sum amounts of movements in the selected account for individual days.

### **13.7. Downloading accounting data**

Use this function to get a file with transactions cleared in night processing within the framework of all distribution channels of Komerční banka in the **BEST KB, format or compatible media (KM) and XML** to be used in your accounting system or in the **CSV** format to be used in a spreadsheet processor. Descriptions of BEST KB, KM and XML formats used for communication with the Bank are available in PDF format on <http://www.mojebanka.cz/cs/download.shtml>. Transactions are available on the next business day after settlement at the latest. You can choose days for which you want to download data from the bank (save to your PC) and the file format (BEST KB, compatible media, XML or CSV). You may repeat downloading of data several times, but only for a period of up to 730 days back from the current date. For credit accounts, it is possible to download non-accounting information such as interest instalments, charges, etc., as well. This non-accounting information does not affect the balance or turnovers in the credit account.

### **13.8. Rejected payments, collections and standing orders**

Use the Rejected payments, collections and standing orders window to display a list of orders (including foreign payments) and standing order payments that were sent for processing and rejected from recording. The summary contains the list of all unprocessed payments made by the subject in all KB applications as well as the list of all unprocessed standing payment orders entered in all KB systems.

Orders rejected online are displayed in the summary immediately after rejection (this does not apply to batch payments in the continuous mode - if they are not recorded online, they are sent to night processing).

Batch orders rejected during night processing and unprocessed payments of standing orders will be displayed in the summary only after night processing (the next Business day).

After the date of their rejection, orders are kept in this list for up to 92 days - for natural persons (individuals) and up to 31 days - for natural persons (entrepreneurs) and legal persons. The list displays rejected payments related to all accounts accessible to the user through the MojeBanka Business application - either for the currently selected subject or for all administered subjects.

Users, having set a certain number of attempts to process a rejected order in a bank branch in cases of momentarily insufficient funds (KB register), should take this fact into account when considering the creation of a new order because of possible payment duplicity. For orders with the reason for rejection set as "pending funds", another attempt for recording will be carried out.

### **13.9. Today's activities**

Use this window to display incoming and outgoing transactions related to the selected account processed during the current day. The transactions are moved to the Transaction history after processing overnight.

### **13.10. Detail of SEPA Direct Debits Initiation Agreement**

Use this screen to display details of SEPA Direct Debit Initiation Agreement. The initiation agreement allows creating of SEPA Direct Debit orders. The initiation agreement window shows contractual conditions that must match the data entered in the SEPA Direct Debit order.



### **13.11. Pending transactions**

Use this window to display individual blocks of financial funds resulting from payment card operations, from payments executed via MojePlatba application or from payments to mobile operators for each chosen account. After selecting the Pending transactions option, the **period** ranging from the current business date to 20 days back will be displayed. The window also shows the link to display payment card details. The user can display items sorted by the card number.

It does not include so-called off-line payment card transactions, which do not create blocks of financial funds in the account immediately after execution of the transaction. You will see information about off-line transactions only once they have been recorded.

### **13.12. Foreign payment pre-advice notes and advice notes and SEPA payment pre-advice notes and advice notes**

Use this function to display a summary of pre-advice and advice notes for:

- incoming and outgoing foreign payments (including SEPA payments),
- GTB outgoing payments,
- requests for payment – MT 101,
- SEPA Direct Debit - debtor (direct debits in EUR sent to KB within the Single European Payment Area),
- SEPA Direct Debit - creditor (direct debits in EUR sent to KB within the Single European Payment Area based on a SEPA Direct Debit order).

The incoming payment pre-advice note informs the client that an incoming foreign payment will be recorded, while the pre-advice for a request for payment MT 101 or SEPA direct debit - debtor: informs the debtor that a direct debit will be drawn from his account. SEPA Direct Debit pre-advice note - creditor: informs the creditor about sending of the SEPA Direct Debit order.

At the moment the payment is recorded (using the applicable exchange rate list), an advice is created for the payment. For outgoing payments, advice shall be created right away. Pre-advice notes are not created for payments whose SWIFT messages arrived at Komerční banka on the value date, between 13:00 and approx. 14:00 - an advice is created right away.

No pre-advice note is created for incoming payments whose SWIFT message was received at Komerční banka between 1 pm and approx. 2 pm - an advice is created right away.

If the payer's bank requests cancellation of the payment /request for payment before actual recording, no advice will be created and the pre-advice note will be marked "cancelled". This pre-advice note will be displayed for a period of 30 days in the list.

This summary also displays so-called Multiple payments from abroad. Typically, these are dividend payouts, pensions etc. Multiple payments are entirely accounted by the system of foreign payments. Only pre-advice notes will be delivered with the payment; advice will not be displayed.

### **13.13. Direct debit advices**

Use this function to display:

- applicable direct debit advice notes – direct debits that have not been processed yet and are to be drawn on the current Business day;
- advice notes on direct debits recorded today – direct debits recorded today;
- pending direct debit advice notes – direct debits to be processed in future;
- history of direct debit advice notes – direct debits processed in the past (advice notes are available for 30 days).



Advice notes on direct debits from Komerční banka, from other financial institutions, and advice notes on SEPA direct debits (direct debits in EUR sent within the Single European Payment Area) are displayed.

Information will be updated at every user login. The last delivery of new direct debit advice notes from other financial institutions is carried out at approximately 4:30 pm. on Business days; new direct debit advice notes from KB are delivered during the whole Business day.

Types of direct debit processing:

- online - the direct debit will be processed online during the day within the framework of multi-round processing of orders.
- continuous - the direct debit will be processed online first. In case it is not recorded during online processing (due to insufficient balance or if any of conditions of Direct debit mandate is not met), it will be processed during the following night processing. In this case, the processing type will be changed to "batch". This direct debit does not enter the system of multi-round processing of orders.
- batch - the direct debit will be processed within the framework of night processing. This direct debit does not enter multi-round processing during the day and does not change the available balance during the day.

Processing status of direct debits:

- Awaiting due date: The due date of the direct debit order is an advance date; currently, the direct debit meets the conditions of the entered active direct debit mandate.
- Awaiting due date - Not permitted: The due date of the direct debit order is an advance date; currently, no direct debit mandate has been set or the entered mandate is not active.
- Awaiting due date - Permitted limit exceeded: The due date of the direct debit order is an advance date; currently, the direct debit amount exceeds the limit set in the active direct debit mandate.
- Awaiting due date - Number of days between direct debits not reached: The due date of the direct debit order is an advance date; currently, the direct debit does not meet the condition of the number of days between direct debits within the entered active direct debit mandate.
- Awaiting due date – Status is updated: Information on the direct debit processing results (recording, rejection or another attempt at processing) is being updated. Verify the condition upon next login.
- Awaiting due date – Other reason: A condition for direct debit processing has not been met, for example, an account limit has been set.
- Awaiting processing: The direct debit order will be processed in the required due date; currently, the direct debit meets the conditions of the entered active direct debit mandate.
- Awaiting processing - Not permitted: The direct debit order will be processed on the requested due date; currently, no direct debit mandate has been entered or the entered mandate is not active.
- Awaiting processing - Permitted limit exceeded: The direct debit order will be processed on the requested due date; currently, the direct debit amount exceeds the limit set in the active direct debit mandate.
- Awaiting processing - Number of days between direct debits not reached: The direct debit order will be processed on the requested due date; currently, the direct debit does not meet the condition of the number of days between direct debits within the entered active direct debit mandate.
- Awaiting processing - Insufficient funds: The direct debit order will be processed on the requested due date; currently, there are insufficient funds to process it.





- Awaiting processing – Other reason: The direct debit order will be processed on the requested due date; currently, some conditions for processing have not been met, such as a limit set in the account.
- Awaiting processing – Status is updated: Information on the direct debit processing results (recording, rejection or another attempt at processing) is being updated. Verify the condition upon next login.
- Status is updated: Information on the direct debit processing results (recording, rejection or another attempt at processing) is being updated. Verify the condition upon next login.
- Recorded: The direct debit order has been recorded successfully.
- Rejected - Not permitted / Permitted limit exceeded: The direct debit order has been rejected; it will not be processed. No direct debit mandate has been set or is not active, or the direct debit amount exceeded the limit set in the active direct debit mandate.
- Rejected – Number of days between direct debits not reached: The direct debit order has been rejected; it will not be processed. The condition of the number of days between direct debits set in the active direct debit mandate has not been met.
- Rejected – Insufficient funds: The direct debit order has been rejected; it will not be processed due to insufficient funds in the account.
- Rejected – Other reason: The direct debit order has been rejected; it will not be processed – a condition for processing has not been met, such as a limit set in the account.

Status description for recurrent processing of the direct debit (it is specified only for the batch type of direct debit processing, if at least one recurrence was executed during the night processing):

- To be processed again – Not permitted / Permitted limit exceeded: The next attempt to process the direct debit will be made on the following business day. No direct debit mandate has been set or the direct debit amount exceeded the limit set in the active direct debit mandate.
- To be processed again – Number of days between direct debits not reached: The next attempt to process the direct debit will be made on the following business day. The condition of the number of days between direct debits set in the active direct debit mandate has not been met.
- To be processed again – Insufficient funds: The next attempt to process the direct debit will be made on the following business day. There were insufficient funds to process the collection.
- To be processed again – Other reason: The next attempt to process the direct debit will be made on the following business day. A condition for collection processing has not been met, such as due to account limit settings.

### **13.14. Statements of transactions**

This function offers displaying transaction history data in the form of statements. Daily (upon account activity only), weekly for closed weeks, monthly for closed months, quarterly for closed quarters and custom statements for user-defined periods; however, they are available not sooner than on the business day following booking of payment orders.

These displayed statements **are not official bank statements**.

Use transaction statements to create print reports to be printed on a printer or saved on the hard disk in CSV, PDF or TXT formats. The maximum capacity of a PDF file is 10,000 transactions. If more transactions are expected, it is recommended to download a TXT file instead. Statements can be detailed or brief.

For credit accounts, non-accounting information such as interest instalments, charges, etc., shall be displayed as well. This information does not affect balances or turnovers in credit accounts.



## 14. Electronic statements

Use this function to change the frequency and format (electronic in direct banking, electronic by email or paper mail) of sending **official bank statements** (Statement settings), download current electronic statements in PDF (Available statements) and request sending archived statements (Request for archived statements).

In this case, the electronic format (both in direct banking and e-mail) is equivalent to the print format.

### 14.1. Statement settings

Use this screen to show the list of statements for which the frequency and format can be changed. Statements for the currently selected account will be displayed.

The statement type can be changed from print to electronic (and vice versa). The statement type cannot be changed independently for debit card statements. The format depends on the statement type of the account to which the card belongs.

Statement settings cannot be changed in the following cases:

- previous changes to the specific statement are still being processed;
- an individual frequency has been set for the specific statement;
- an individual price has been set for the account to which the statement belongs;
- the account to which the statement belongs is covered by the general contract and, at the same time, it is not a current account;
- card statement is not created (you can establish generating of card statements in your KB branch).

### 14.2. Available statements

List of available electronic statements (delivered - current and archived) for the currently selected account available for download in PDF format is displayed in this window. Electronic statements downloaded here are equivalent to print statements and substitute them.

Delivered *current statements* and *archived statements* will be available for downloading for a period of 90 days from delivery.

**Note:**

Date of current statement generation varies between individual sales points. For details, contact your sales point.

### 14.3. Request for archived statements

Use this window to send a **request for delivery of an available archived statement**. Both the holder and authorised person of the account may send the request. The actual statement will then be delivered (within 48 hours) to the Available statements window.

### 14.4. Rules for conclusions of amendments to statements and downloading of statements by clients under 18

See the following table for rules for conclusions of amendments to statements and downloading of statements by clients under 18:

downloading of e-statements in PB			making out amendments to e-statements	
client under 15	client 15 to 18	statutory representative	client under 18	client over 18



<b>Child account + term account</b>	NO	NO	NO	NO	NO**)
<b>G2 + term account</b>	NO*)	YES	YES	NO	YES

\*) G2 is provided only to clients over 15

\*\*) Child account will not be provided to clients over 18

## 15. Merchant's statements

A user operating a subject with a concluded Contract for payment card acceptance can download Merchant's statements (both regular and additionally requested), as well as monthly summaries. Statements are available either in structured text formats - KB cards 1250 or KB cards 852 and PDF format. For text formats, the user can select whether to display all Subjects with the concluded contract, and specify the format in which data will be downloaded. For PDF statements, the user can also select individual sales points of the Subject; however, downloading is then carried out only for individual sales points. For both options, Type of statement can be displayed - i.e. regular, additionally requested, monthly turnovers or all. Descriptions of data formats used for communication with Komerční banka can be downloaded from <http://www.mojebanka.cz/cs/download.shtml>.

The following frequencies can be selected for payment card statements:

- daily - created every business day;
- weekly - created every Wednesday;
- bi-weekly - created every second Wednesday;
- monthly - created on the first workday of the following month.

Monthly lists are generated on the 11th day of the following month.

For all the above-mentioned dates of statement generation: if the specified day is not a workday, the appropriate statement will be generated on the first following workday.

Availability of Merchant's statements within the MojeBanka Business application:

- Monday - from 18:30;
- Tuesday - Friday - from 16:00

These statements are available for 93 days from their creation. During the mentioned period, these statements can be downloaded repeatedly.

A user who is an authorised person for the subject, who has concluded the Contract for payment card acceptance can also download these statements on condition the Client - natural person (entrepreneur) or Client - legal person has assigned him the authorisation via the Access control administration option.

## 16. Payment cards

### 16.1. Card summary

Use this window to display the list of payment cards (debit and credit) for the selected account. Open the card details to change card limits, contacts and other card parameters. You can amend payment card (debit and credit) weekly limits for cash withdrawals, payments at merchants and the total weekly limit. Only account owners (adult users) can amend weekly limits regardless of whether they are also holders of these payment cards. By executing a change in weekly limits, the already withdrawn amounts of weekly limits are not cancelled.



Only account owners (adult users) can enable or disable internet payments using a payment card (debit and credit), regardless of whether they are also holders of these payment cards. Settings for Internet payments cannot be changed for virtual cards and Mobile card.

The Request a duplicate PIN for payment card (debit or credit) application can only be sent by the account owner whom the card has been issued for, or by the cardholder authorised to use the selected account. PIN cannot be sent for Mobile card.

Use the history of payment card changes window to display changes carried out using direct banking.

### **16.2. Statements of transactions of payment cards**

Use this function to display a statement of recorded transactions of payment cards, with the option to save the statement in CSV, PDF and TXT format. Transaction history will be updated always after closing the Business day during night processing. History is accessible for 730 calendar days into the past, with continuous loading from 1st August 2015. The statement will be displayed to the payment card holder and to the owner (or the authorised person) of the account, to which the card has been issued. The statement will be available only for payment cards that have statements permitted.

## **17. Investing**

### **17.1. Displaying portfolio**

Use this option to display properties of the owned investment portfolio in IKS funds and SGAM. Listed funds are priced using the latest fund rates.

Use the Portfolio summary screen to display a summary of the investment portfolio according to the currency of the investment. The screen specifies the date as of which the data apply.

Use the portfolio value - history screen to graphically show the history of the invested amount and the current portfolio value. A separate graph is shown for each currency in which investments are made.

Use the Portfolio structure screen to display information related to investments in individual funds. Funds are split into sections according to their currencies. At the same time, pie charts can be printed from this screen.

- Portfolio structure - this graph shows shares of individual funds in which investments are made within the portfolio in the specified currency;
- Fund currency structure - this graph shows the currency structure of funds assets in which investments are made within the portfolio (this graph is only displayed for the portfolio in CZK);
- Fund assets - this graph shows the structure of funds assets in which investments are made within the portfolio (this graph is only displayed for the portfolio in CZK).

The chart screen specifies the date as of which the data apply.

#### **Note:**

The Displaying my portfolio option is accessible to holders of administered accounts - natural persons (non-business) and statutory representatives. Authorised persons and natural persons (business) cannot access this option.

### **17.2. Buy units**

Use the Buy units option to invest in fund units for which you have concluded a valid contract and for which you have set rights in direct banking (IKS fund family or Amundi funds).

Differences from the standard payment order:

- the counteraccount number and its currency are pre-filled on the basis of the type of contract and fund name;



- the counteraccount and its currency are linked to the fund name - the counteraccount will be selected by selecting the fund name;
- if multiple accounts are tied to a single fund, all of them are specified;
- it is not possible to enter counteraccount numbers different to those offered;
- for domestic funds, the contract number is filled in the variable symbol; for foreign funds, the contract number filled in the specific symbol.

Completion of an investment questionnaire may be required within the framework of the Buy units procedure. If the contract of investments and debtor's account have the same owner, the remaining daily subject limit is not checked and decreased when buying units.

**Note:**

The Buy units option is accessible to holders of administered accounts - natural persons (non-business) and statutory representative. Authorised persons and natural persons (business) cannot access this option.

### **17.3. Standing order to buy units**

Use the Standing order to buy units menu item to regularly invest in fund units for which you have concluded a valid contract and for which you have set rights in direct banking (IKS fund family or Amundi funds). Standing orders in both CZK and foreign currency can be entered.

For standing orders with conversion, currency conversion is performed at the moment of clearing of the payment using the current rate.

Differences from the standard standing order:

- the counteraccount number is pre-filled on the basis of the type of contract and fund name;
- the counteraccount is linked to the fund name - the counteraccount will be selected by selecting the fund name and vice versa;
- if multiple accounts are tied to a single fund, all of them are specified;
- it is not possible to enter counteraccount numbers different to those offered;
- the variable symbol contains only contracts to which you have set access rights;
- it is not possible to enter variable symbols different to those offered.

Completion of an investment questionnaire may be required within the framework of the Standing order to buy units procedure. **Note:**

The Standing order to buy units option is accessible to holders of administered accounts - natural persons (non-business) and statutory representative. Authorised persons and natural persons (business) cannot access this option.

### **17.4. Investment history**

Use this function to display annual investment history for the selected contract, regardless of the mode of creating.

History contains the following items:

- investments in the fund (based on a payment order, standing order, cash deposit at a cash counter, transfer from another bank);
- redemption (redemption of units to the issuer);
- transfer between funds (displayed as two items - sale of one fund and purchase of another fund);
- transfer of units (either decrement (the transferor) or increment (transferee) of units);



- convert mutual fund units from documentary to dematerialised.

**Note:**

The Investment history option is accessible to holders of administered accounts - natural persons (non-business) and statutory representatives. Authorised persons and natural persons (business) cannot access this option.

**17.5. Instruction summary**

The list of all instructions executed through MojeBanka, MojeBanka Business application or within the framework of Expresní linka KB (Contract conclusion, Contract modification, Instruction to redeem units, Instruction to transfer between funds).

The following instruction status can appear:

- Pending - the instruction is pending further processing. This instruction can be cancelled and modified;
- Being processed - the system is working on this instruction. This instruction cannot be cancelled or modified;
- Received - the instruction has been received for processing. This instruction cannot be cancelled or modified;
- Rejected - the governing system has rejected the instruction. The reason for rejection is specified at the instruction;
- Deleted - the client has deleted the instruction;

**Note:**

The Instruction summary option is accessible to holders of administered accounts - natural persons (non-business) and statutory representatives. Authorised persons and natural persons (business) cannot access this option. Only the User - natural person (non-business) can change orders.

**17.6. List of contracts**

This list shows all contracts to which the user has set access rights.

The following statuses can appear:

- *Pending* - the contract is awaiting further processing;
- *Being processed* - the system is working on this contract;
- *Received* - the contract has been received for processing;
- *Rejected* - the governing system has rejected the contract. The reason for rejection is specified at the contract;
- *Active* - the contract has been received in IKS;
- *Blocked* - IKS has blocked administration of the contract;
- *Closed* - the contract has been terminated;

**Note:**

The List of contracts option is accessible to holders of administered accounts - natural persons (non-business) and statutory representatives. Authorised persons and natural persons (business) cannot access this option. Only the User - natural person (individual) can change contracts.



### **17.7. Current exchange rate summary**

The summary shows a list of all funds belonging to individual contracts (domestic or foreign funds), including current unit prices. The market price of assets in fund portfolios (shares, bonds etc.) for the date of order submission (D) will be calculated on the next day (D+1) and will be published another day later (D+2).

**Note:**

Prices of units of some units may not be published daily; in that case, the application displays the last published price.

### **17.8. Administration of investments**

In case the client concluded the contract with IKS before 26 July 2004, it is necessary to expand the contract by the option to administer IKS funds also via the *MojeBanka Business* service. The client will always be redirected to this menu item if he/she chooses menu items for active operations.

In this menu item, it is possible to disable or enable access to the Investing menu items (with the exception of the Current exchange rate summary).

**Note:**

The Administration of investment history option is accessible to holders of administered accounts - natural persons (non-business) and statutory representatives. Authorised persons and natural persons (business) cannot access this option.

### **17.9. Operation of funds by foreigners**

Only residents, i.e. persons with an assigned birth number and permanent address in the Czech Republic, can administer funds via the *MojeBanka Business* application.

Residents of Slovak Republic can administer funds, as well. Citizens of the Slovak Republic who concluded the contract of investments before 26th July 2004 can get access to investments in the Settings / Investments settings.

Other foreigners with no birth number assigned cannot use the *MojeBanka Business* application to administer investment funds.

### **17.10. Complete the questionnaire**

The investments questionnaire will be used to evaluate knowledge of the Client with regards to the considered investments.

It is possible to complete the questionnaire either in the *MojeBanka Business* application (only for natural persons - individuals and, at the same time, for contracts concluded after 24th November 2007) or at a KB branch. It is possible to reject to complete the questionnaire. The rejection has no influence on the required operation within the framework of Investing.

## **18. Financial markets**

### **18.1. Payment orders for authorisation with individual FX**

Payment order in foreign currency with individual FX is used for entering a lump sum payment order using FX funds. A payment order with individual FX can be created without conversion only. It uses previously purchased FX funds saved in an internal bank account. The payment can be either directly submitted for processing or saved in the List of orders with FX awaiting authorisation (to be authorised later).

Use payment orders with individual FX for the following kinds of payments to:

- your own account within Komerční banka - only incoming items will appear in the transaction history;
- another account within Komerční banka - with no record in the transaction history;



- another account in another bank within the Czech Republic (only in CZK) – with no record in the transaction history.

A Client can only enter a payment order if he/she has arranged a specific contract “Of individual rate” or “E-Trading” and has purchased FX funds. If not, the user cannot enter FX payments.

To be able to enter a payment, the user must have a sufficient remaining limit for payments with individual FX.

After sending the payment for authorization or directly for processing, the payment will be displayed in the List of orders with indiv. FX. If it was a payment with an advance due date, it will have "awaiting authorisation" or "pending" status. In the List of orders with indiv. FX, foreign payments and orders in foreign currency with individual rates regardless of their status (pending, awaiting authorisation, etc.) will be displayed. Sent and recorded orders with indiv. FX rate are displayed in the List of FX payment advice notes window.

### 18.2. Foreign payment with individual FX

Foreign payment with individual FX can be used for a one-off cross-border payment in foreign currency or CZK or for a payment in foreign currency to another bank within the Czech Republic. The payment can be entered without conversion only.

A client can only enter a foreign payment if he/she has concluded the contract “Of individual rate” or “E-Trading” and he/she has purchased FX funds. If not, the user cannot enter FX payments.

Latest times for sending foreign payments with indiv. FX in order to keep the due date of the current Business day:

Mode of payment processing	Currency of payment	Latest time of sending (on business days)
Urgent	HRK, HUF, PLN	10:00
Urgent	RUB	11:00
Urgent	CHF, CZK, DKK, NOK, SEK	13:00
Urgent	EUR, USD, CAD, GBP	14:00
Express with conversion*	any	17:00
Express without conversion	any	20:30

\*) Express with conversion – the FX funds currency is different from the payment currency

The table does not include payments to the target bank of KB Bratislava. Payments to the target bank of KB Bratislava in EUR, CZK and USD received by 15:00 and payments in other currencies (with the exception of AUD, HRK and JPY) received by 14:00 will be paid into the creditor's account right on the current business day; otherwise, they will be paid in on the next business day.

To be able to enter a payment, the user must have a sufficient remaining limit for payments with individual FX.

After sending the payment for authorization or directly for processing, the payment will be displayed in the List of orders with indiv. FX. If it was a payment with an advance due date, it will have "awaiting authorisation" or "pending" status. In the List of orders with indiv. FX, only foreign payments and orders in FC with individual FX rates regardless of their status (pending, awaiting authorisation, etc.) will be displayed.

Sent and recorded orders with indiv. FX rate are displayed in the List of FX payment advice notes window.

### 18.3. SEPA payment with individual FX rate

Use this form to enter, sign and send payments in EUR to so-called SEPA area.

The payment can be entered without conversion only, using FX funds in EUR.





A user can only enter a SEPA payment with individual FX rate if he/she has concluded the contract "Of individual rate" or "E-Trading" and has bought FX funds. If not, the User cannot enter FX payments.

Latest times for sending SEPA payments with indiv. FX in order to keep the due date of the current Business day:

<b>Mode of payment processing</b>	<b>Latest time of sending (on business days)</b>
Urgent	14:00
Express with conversion* outside KB	17:00
Express without conversion	20:30
Express with conversion* within KB	20:30

\*) Express with conversion – the FX funds currency is different from the payment currency

The table does not include payments to the target bank of KB Bratislava. Payments to the target bank of KB Bratislava received by 15:00 will be paid into the creditor's account right on the current business day; otherwise, they will be paid in on the next business day.

The guaranteed period for crediting of a SEPA payment to the beneficiary's account is 1 business day from the due date specified in the SEPA payment (with considerations to national calendars).

Until 11:00 am, urgent SEPA payments will be processed with additional SEPA information (payment reference and optional identification data) only if the SCT purpose category-Description field contains the "SEPA" phrase.

To be able to enter a payment, the user must have a sufficient remaining limit for payments with individual FX.

SEPA payments with individual FX rate can be used for foreign (cross-border) payments in EUR or for payments in EUR within the Czech Republic (both outside KB and within KB). You can enter more detailed identification details of the debtor and creditor in SEPA payments to be sent to a so-called SEPA compatible bank ( these data usually depend on the agreement between the debtor and creditor). A SEPA-compatible bank is a bank that accepts SEPA payments with all optional SEPA payment data. Fees for SEPA payments are always divided between the payer and beneficiary (SHA type). You can enter a SEPA payment with individual FX rate with an advance due date; the exchange rate valid at the moment of clearing of the order by the Bank will be used to convert currencies.

#### **18.4. Balance of available FX funds**

Use this window to display the client's current available balance of FX funds. Data will only be displayed to clients who have concluded a general contract with the dealing department.

#### **18.5. List of advice - FX payments**

Use this window to display the list of all recorded and sent orders with individual FX rate. Transactions are displayed for the past 730 calendar days, with continuous loading from 1st August 2015.

### **19. Mobilní banka**

Use this function to enter the access password and daily safety limit for Mobilní banka and Mobilní banka Business and to set accounts to be administered via Mobilní banka and Mobilní banka Business. An authorised person can only set accounts enabled for administration by the owner.

If you want to make payments to any account in the Czech Republic via Mobilní banka and the Mobilní banka Business application, it is necessary to enable these transfers in the assigned telephone in settings. The telephone will be assigned within the framework of the first login to Mobilní banka or the Mobilní banka Business application installed via Google Play, App Store or Windows Phone Store.



Use the "Block" function to immediately block access to Mobilní banka or Mobilní banka Business (to a logged user).

## **20. Messages and documents**

Use this function to display:

- Summary of messages of Komerční banka for the application user,
- List of available electronic statements (both current and requested archived ones) that can be downloaded in the PDF format,
- List of contracts concluded electronically between you and KB,
- Message summary with sent original contractual terms and conditions for products that you have concluded with KB, and messages with notifications of changes to these contractual terms and conditions.

## **21. Notifications**

### **21.1. Address book of notification addressees**

Use this function to enter, change and cancel addressees of regular and one-off notifications. When entering a specific notification, this option allows selecting from preset values – it is not necessary to repeatedly enter phone numbers and e-mail addresses to which these notifications should be sent.

### **21.2. Regular and one-off notifications**

Use this function to set sending regular notifications (e.g. a notification on account balance or on payments) or sending a one-off notification (e.g. on processing of a specific payment) to the entered telephone number (via an SMS message or fax) or to an e-mail address.

If a user sets up regular sending of notifications, the defined addressee will receive a message in the selected channel. The content of the message varies according to the type of notification and the specific set-up. Depending on the type, notifications are sent online (instantly at the moment of event occurrence) or in batches on both business and non-business days (from 7 am).

## **22. I am interested in...**

Electronic forms to be filled in and sent by the user are available in the I am interested in... menu. Specific information is included in these forms. Apart from the option to send, the form may also contain the option to schedule a meeting with your relationship manager. This subsequent action is provided after the form has been sent.

The List of sent forms option is available in the menu as well.

## **23. Meetings at the bank**

Use this function to plan a meeting with your relationship manager. After planning, the meeting date is handed over directly to the calendar of the relationship manager and a meeting notification is sent to the entered e-mail address as confirmation.

Planned meetings (up to 365 days in advance) are available in the Meeting summary window, from which the meetings can be changed or cancelled. Only meetings planned via direct banking can be cancelled. Other meetings can be cancelled via phone number 800 111 055 or using the requested contact for reply.

If it is not possible to plan a meeting directly, the Contact for reply screen opens. The meeting will then be planned during the requested return phone call from KB.



## **24. Settings**

### **24.1. Certificate**

#### **Note:**

Operations with a certificate (saved in browser) can be performed in the application only in case you have enabled remembering of the certificate in your Internet browser. This is the "Remember my certificate in browser" option when adding your certificate on the login page.

#### **24.1.1. Change certificate password in the browser**

Use this function to change the password to your certificate saved in the internet browser. Changing your password will only affect the login procedure in the web browser in which the change was made. On other devices and tablets and in other browsers, your original password will still be valid.

After you change the password, create a back-up of the certificate in the P12 file format. The browser will either prompt you to enter the path to save the certificate or it will automatically save it according to your browser settings. Usually, files are saved in the "Downloaded files", "Downloaded" or "Downloads" folders. Copy this file on a USB stick as a backup in case you lose the data when deleting the browser history.

#### **24.1.2. Change PIN for smart card**

Use this function to make changes to the PIN for your smart card.

#### **24.1.3. Change e-mail address in certificate**

Use this function to change the email address for your certificate saved in the internet browser or on the smart card.

A new certificate will be generated within the framework of changing the e-mail address.

For certificates on smart card, the new certificate will be saved on the smart card.

For certificates in the browser, once the new certificate has been generated, it is no longer possible to log in to the application using the original certificates that you have saved in other browsers, computers or tablets. Therefore, once you generate the certificate, create its back-up in the P12 file during the second step (Finish and back up button). The browser will either prompt you to enter the path to save the certificate or it will automatically save it according to your browser settings. Usually, files are saved in the "Downloaded files", "Downloaded" or "Downloads" folders. Copy this file on a USB stick as a backup in case you lose the data when deleting the browser history.

The P12 file containing the certificate will then be imported to other internet browsers (the Add certificate option in the list of certificates on the login page of the application).

The certificate cannot be backed up in a P12 file in tablets using the iOS or Android operating systems. In this case, import the certificate to other browsers and computers using the functionality for copying from other devices. Run the certificate management option (key icon) on the login page of the browser into which you want to import the certificate, and then select Copy from another PC.

#### **24.1.4. Certificate renewal**

Use this function to renew a certificate saved in the internet browser or on the smart card.

A new certificate will be generated within the framework of renewing the validity.

For certificates on smart card, the new certificate will be saved on the smart card.

For certificates in the browser, once the new certificate has been generated, it is no longer possible to log in to the application using the original certificates that you have saved in other browsers, computers or tablets. Therefore, once you generate the certificate, create its back-up in the P12 file during the second step (Finish and back up button). The browser will either prompt you to enter the path to save the certificate or it will automatically save it according to your browser settings. Usually, files are saved in the "Downloaded files",



"Downloaded" or "Downloads" folders. Copy this file on a USB stick as a backup in case you lose the data when deleting the browser history.

The P12 file containing the certificate will then be imported to other internet browsers (the Add certificate option in the list of certificates on the login page of the application).

The certificate cannot be backed up in a P12 file in tablets using the iOS or Android operating systems. In this case, import the certificate to other browsers and computers using the functionality for copying from other devices. Run the certificate management option (key icon) on the login page of the browser into which you want to import the certificate, and then select Copy from another PC.

#### **24.1.5. Back up the certificate saved in the browser**

Use this function to back up the certificate (saved in the browser) in the P12 file format.

The browser will either prompt you to enter the path to save the certificate or it will automatically save it according to your browser settings. Usually, files are saved in the "Downloaded files", "Downloaded" or "Downloads" folders. Copy this file on a USB stick as a backup in case you lose the data when deleting the browser history.

The certificate cannot be backed up in a P12 file in tablets using the iOS or Android operating systems.

#### **24.1.6. Block the certificate saved in the browser**

Use this function to block certificate you have saved in the internet browser.

By blocking it, access to the MojeBanka Business service and possibly other services in which you use the certificate will be instantly blocked. To renew access to MojeBanka Business, please visit a branch of Komerční banka.

A certificate on smart card can be blocked in the Certification wizard application.

### **24.2. Subject profile**

Only the owner of the subject, i.e. a statutory representative/owner can access this profile. All accounts of the subject administered through the MojeBanka Business application will be displayed to the user.

Tax residence of the owner can be changed in the profile.

Within the profile in the Mojebanka Business application, dates and times of the subject operation by authorised persons will be displayed, including the IP address of the computer from which the subject was administered. Administration of the subject means displaying of the subject after logging into the application as well as any switching of the administered subject (both automated and manual) within a single session. 10 records will be displayed (up to the last 90 days). IP addresses are loaded into the application once a day - during the night update. Therefore, they will be displayed on the day following the night update. The total Daily limit of subject can be reduced from the subject profile.

### **24.3. User profile**

This summary displays personal data of the user and a list of all accounts the user can administer via the MojeBanka Business application, and the user account limit. Each user can access his/her own profile only. User profile shows the dates and times of the last 10 logins of the user to the application (for up to the last 90 days), including the IP address from which the user logged in. IP addresses are loaded into the application once a day - during the night update. Therefore, they will be displayed on the day following the night update.

### **24.4. Account profile**

Use this option to display information on the selected account (such as available balance, blocks, reservations, account type, permitted overdraft, etc.). All authorised users of the account can access this function.



### **24.5. User settings**

An account owner or a company's statutory representative can use this function to modify access rights, authorisation roles, user limit in account, limit of payments with indiv. FX, and possibly even to download Merchant's statements - if the subject has concluded the Contract for payment card acceptance. The account owner may delegate rights to online administration to authorised persons. These can create an Access control administration option - prepare the Configure user access rights and Configure roles forms and submit them for authorisation to the owner (or a statutory representative). They can individually configure and sign user access control options for another authorised person.

### **24.6. Add new authorised person**

An owner or a statutory representative over 18 can add, upon his/her discretion, an additional user - an authorised person to administrate accounts of the selected subject. This function is not accessible to users under 18, even if they are account holders. Only users holding the Contract of personal certificate can be added in the application.

### **24.7. List of users**

In this list, a holder or a statutory representative can set users' access rights and authorisation roles and permit online administration, as the case may be.

Use the following access control administration options to perform setting:

- User access control - the user can set, change or cancel the type of Direct banking service, activation of the subject after installation of the Profibanka application, accounts to be used, its User account limit and Limit of payments with indiv. FX and, as the case may be, the Merchant's statements service, too (in case of authorised person, he/she can only do the mentioned actions for himself/herself or for another authorised person);
- Configure roles - users (with the exception of authorised persons) can set, change or cancel access rights of online administration and the authorisation role for another user (owner - natural person);
- Delete user - users (with the exception of authorised persons) can cancel access rights of a authorised person to a specific subject.

### **24.8. Account alias and Sort accounts, subject settings**

This function aims to facilitate selection of accounts and filling in of data.

Using the Account alias and Sort accounts, subject settings function, users can set special names for accounts they administer and their order within the subject to facilitate orientation if administering larger numbers of accounts.

If a user administers more subjects using the MojeBanka Business application and one of these subjects is used more frequently, it is possible to set this subject as a default, i.e. this subject will always be first in the subject selection list. Subjects can be names by their own name.

The sorting (order) can be set only for current and term accounts.

Sorting, account aliases and subject settings are related to the given user, i.e. this setting is only visible to the user who set these settings. Other users use their own settings even though they administer the same accounts.

### **24.9. Contact address settings**

Use this function to view a summary of permanent residence addresses and contact addresses for products of Komerční banka and its partners and subsidiaries. Contact address settings are available to owners, statutory representatives and payment card holders.



It is possible to amend the contact client address and contact addresses for products of Komerční banka and its partners and subsidiaries only. A permanent residence address can only be changed at a branch of Komerční banka.

#### **24.10. Telephone number and e-mail settings**

Use this function to modify contact details - telephone numbers and e-mail addresses in Komerční banka. Authorised modifications will also be sent to subsidiaries and partners of the financial group of Komerční banka (in case the client has a product or contract at some of these companies). Only product owners and payment card holders can change contact details.

### **25. Favourites**

Use this function to quickly start frequently used functions. You can add menu options from the standard menu to favourites of the MojeBanka Business application.

Items in the Favourites menu are associated with the administered subject (there is a separate Favourites menu for each administered subject).

You can add and remove items using the graphic element located at the menu item. Behaviour of items in the Favourites menu is the same as in the standard menu.

### **26. Other information**

Other information for individual screens of the MojeBanka Business application are shown in help available directly in the application.

This User guide for the MojeBanka Business application cancels and replaces the User guide for the MojeBanka Business application released on 23rd July 2016.

This User guide for the MojeBanka Business application becomes effective on 26th November 2016.

*MojeBanka Business*