

Overview of Electronic Banking Services and Parameters

UniCredit Bank Czech Republic and Slovakia, a.s.

October 2019

Life is full of ups and downs.
We're there for both.

Welcome to
 **UniCredit Bank**

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A) OVERVIEW OF SERVICES AND PARAMETERS - ELTRANS 2000 (GEMINI 5.0)

<i>List of passive services - Eltrans 2000 (Gemini 5.0)</i>		
Name	Description	Accessibility period
Information on balances	Displaying, printing and exporting of information on account balances.	Information prepared for collection from the Bank's server during the current day
Account statements	Displaying, printing and exporting of electronic account statements.	Prepared for collection from the Bank's server starting on the day on which the service is launched, always in the morning hours of the following banking day. Issued for a maximum of 15 months in retrospect from the current banking day
Intraday movements	Displaying, printing and exporting of information on transactions charged on the current day.	Information prepared for collection from the Bank's server during the current day
Term deposits	Information on established term deposits (list of current term deposits, list of requests for establishing, list of requests for changing the payment date). Possibility of printing and exporting.	Information prepared for collection from the Bank's server during the current day
Domestic standing payment order	Information on established standing payment orders (list of current standing payment orders, list of requests for establishing, list of requests for changing the amount and payment date). Possibility of printing.	Information prepared for collection from the Bank's server during the current day
Direct debit authorisation	Information on direct debit authorisations (list of current direct debit authorisations, list of requests for establishing, list of requests for changing the payment date). Possibility of printing and exporting.	Information prepared for collection from the Bank's server during the current day
Table of exchange rates	Bank's current table of exchange rates, the Czech National Bank's FX middle rate. Possibility of printing and exporting. The table of exchange rates is provided as non-binding information. It is valid upon distribution to the Bank's communication server for payments up to a total amount of EUR 300,000 (or the equivalent of this amount in a different currency). For a total amount exceeding this volume, the Bank may use the current market rate when executing the payment, regardless of the rates specified here. If a rate changes significantly in the course of the business day (e.g. due to intervention), the Bank reserves the right to change this table of exchange rates also during the business day. The rate valid at the time of executing a payment is always used for its settlement. UniCredit Bank's current table of exchange rates you can see on www.unicreditbank.cz .	Prepared for collection from the Bank's server during the current day
Interest rates	Displaying, printing and exporting of selected interest rates. The list of interest rates is provided as non-binding information.	Information prepared for collection from the Bank's server during the current day
Mail (incoming)	Possibility of receiving and printing informational messages from the Bank.	Information prepared for collection from the Bank's server during the current day

<i>Overview of active services - Eltrans 2000 (Gemini 5.0)</i>		
Name	Description	Cut-off time
Domestic payment - standard	Sending a domestic payment order in CZK with the payment date on a specified banking day (D); funds to be debited from the client's account on this day (D+0) and credited to the beneficiary's bank on the following banking day (D+1). Sending a domestic payment order between accounts within UniCredit Bank in CZK with the payment date on a specified banking day (D); funds to be debited from the client's account and credited to the beneficiary's account on this day (D+0).	See Payment System Cut-Off Times Payment date = max. 90 calendar days after the current calendar day
Domestic payment - express	Sending a domestic payment order in CZK with the payment date on a specified banking day (D); funds to be debited from the client's account and credited to the beneficiary's bank as well as to the beneficiary's account on this day (D+0). <i>Note: If the beneficiary's bank receives urgent payments.</i>	See Payment System Cut-Off Times Payment date = max. 90 calendar days after the current calendar day
Direct debit order	Sending a direct debit order in CZK with the payment date on a specified banking day (D) to be processed at the Bank on this day (D+0) and to be transferred to the payer's bank on the following banking day (D+1).	See Payment System Cut-Off Times Payment date = max. 90 calendar days after the current calendar day
Domestic standing payment order - establishing	Establishing a standing payment order in CZK. If a regular payment of a standing payment order is payable on a non-banking day, the payment will be executed according to the client's instruction. Types of domestic standing payment orders: - Subsidy for an established balance - For a fixed amount - Transfer of a balance	See Payment System Cut-Off Times (validity as from the following banking day) Payment date = max. 90 calendar days after the current calendar day
Domestic standing payment order - changing/cancelling	Changing and cancelling a standing payment order with immediate validity. This applies even for a non-banking day. If this day is the same as the banking day for a regular payment of an already established standing order, the change/cancellation of the standing order shall be valid from the following banking day. This does not apply to standing orders with a period of 1 day, i.e. a one-day standing order can be changed/cancelled on a banking day for a regular payment.	See Payment System Cut-Off Times
Domestic debit authorisation - establishing	If delivered to the Bank on a non-banking day, the establishment, change or cancellation of a debit authorisation shall be valid on the next banking day.	See Payment System Cut-Off Times (validity as from the following banking day)
Domestic debit authorisation - cancelling	If delivered to the Bank on a non-banking day, the establishment, change or cancellation of a debit authorisation shall be valid on the next banking day.	See Payment System Cut-Off Times (validity as from the following banking day)
SIPO - establishing	Establishing a SIPO with validity from the following calendar month. If delivered to the Bank after the cut-off time for establishing, the SIPO generally will be valid starting from the following month. If delivered to the Bank on a non-banking day, the decisive day for the validity of establishing the SIPO shall be the closest previous banking day.	By the 19th calendar day of the month
SIPO - changing/cancelling	Changing or cancelling a SIPO. The limit chosen by the client (maximum CZK 100,000 per transaction) shall apply.	The newly established SIPO can be changed or cancelled during the first 30 days only in the period up to the 17th calendar day and after the 8th calendar day of the month.
Conversion order within the Bank	Sending a payment order between accounts maintained at UniCredit Bank in different foreign currencies or between an account in CZK and an account in a foreign currency with the payment date on a specified banking day (D); the funds to be debited and credited to the client's account on this day (D+0). The payment currency must correspond to the currency of the payer's account or of the beneficiary's account.	See Payment System Cut-Off Times Payment date = max. 90 calendar days after the current calendar day
Foreign payment order	Sending a foreign payment order to the beneficiary's bank: a) with an amount in the same currency as the payer's account currency, i.e. without conversion; b) with an amount in a currency other than the payer's account currency, i.e. with conversion. If delivered to the Bank on a non-banking day or after 15:00, the payment will be processed on the next banking day.	See Payment System Cut-Off Times Payment date = max. 90 calendar days after the current calendar day

SEPA credit transfer	<p>Sending a SEPA payment order to the beneficiary's bank which is able to receive SEPA payments in EUR with costs assigned as SHA (=SLEV) payable on a specified banking day (D); funds to be debited from the client's account on this day (D+0) and credited to the beneficiary's bank at the latest within one banking day (D+1).</p> <p>If delivered to the Bank on a non-banking day or after 15:00, the payment will be processed on the next banking day.</p>	<p>See Payment System Cut-Off Times</p> <p>Payment date = max. 90 calendar days after the current calendar day</p>
Term deposit (one-time or rollover) - establishing	<p>Establishing a one-time or rollover term deposit on the client's deposit account. The minimum amount of a term deposit is governed by the Bank's current interest rate tables. (The list of interest rates in the Eltrans 2000 (Gemini 5.0) application is provided as non-binding information.)</p> <p>Types of rollover term deposits:</p> <ul style="list-style-type: none"> - Unchanging - The principal on the account is fixed. - Capitalised - The principal is increased by the accumulated interest. - Balance - All funds exceeding the chosen balance are transferred to the principal. 	<p>See Payment System Cut-Off Times</p> <p>A term deposit may be established with validity at the earliest as from the banking day following the current banking day.</p>
Term deposit (rollover) - changing/cancelling	<p>Changing or cancelling an automatic rollover term deposit.</p>	<p>See Payment System Cut-Off Times</p> <p>With validity as from the following period; can be executed no later than 1 banking day prior to the payment date.</p>
Structured messages	<p>Application for a letter of credit Application for drawdown of a loan Application for loan renewal Instructions for the documentary payments and guarantees department Contractual settlement</p>	<p>According to the conditions agreed in the contract</p>
Mail (outgoing) - non-structured messages	<p>Mail for the assigned relationship manager.</p>	<p>According to the conditions agreed in the contract</p>
<p><i>Note: If an active transaction is delivered on a non-banking day or after the terms presented above, the transaction will be processed on the next banking day.</i></p>		

Overview of parameters - Eltrans 2000 (Gemini 5.0)	
Gemini 5 application	
Minimum technical requirements	<p>Hardware: PC with the following parameters:</p> <ul style="list-style-type: none"> • Processor 2 GHz (32bit (x86) or 64bit (x64)) (minimum requirements for processor performance also depend on the operating system) • 2 GB RAM operating memory (minimum requirements for size of operating memory also depend on the operating system) • 30 MB of hard disk space for Eltrans 2000 (Gemini 5.0) • CD-ROM or USB port (for installation) • Color monitor with a resolution of 800x600 pixels (at least 1024x768 recommended), keyboard, mouse • Connected printer (for printing statements and other outputs) • Modem or network card <p>Software: The following operating systems:</p> <ul style="list-style-type: none"> • Windows 7, Windows 8 (8.1), Windows 10 • Windows 2008 Server / Terminal Server (only in combination with MS SQL Server or Oracle) • Windows 2012 Server / Terminal Session (only in combination with MS SQL Server or Oracle) <p>Other programmes:</p> <ul style="list-style-type: none"> • Internet Explorer 7.0 or higher • TCP/IP protocol installed • Other important components are included in the application installation package. <p>Supported database versions:</p> <ul style="list-style-type: none"> • MS Access <ul style="list-style-type: none"> ➢ As a standard practice, the application works with its own MS Access database (not necessary to be installed separately). • MS SQL <ul style="list-style-type: none"> ➢ MS SQL Server 2008 (SP4), MS SQL 2008 (SP4) Express Edition ➢ MS SQL Server 2012 (SP3), MS SQL 2012 (SP3) Express Edition ➢ MS SQL Server 2014 (SP1 or higher), MS SQL 2014 (SP1 or higher) Express Edition ➢ MS SQL Server 2016, MS SQL 2016 Express Edition • Oracle <ul style="list-style-type: none"> ➢ Oracle 10g - min. 10.2.0.4.0 (+ Oracle client 11.1.0.6.0) <p>Data transfer: For executing the transfer</p> <p>- through TCP/IP protocol: This type of communication uses the internet as a communication medium. It is designated for data transfer using a LAN or WAN. Communication proceeds directly to a specific IP address and the Bank's server port. TCP/IP support is implemented through the Windows Sockets2 library.</p> <p>- through HTTP protocol: This type of communication uses the internet as a communication medium. Unlike TCP/IP, it enables quick setup of the connection to the banking system (it is not necessary to authorise a specific IP address and the Bank's server port, thus avoiding complicated setup on the client's server). Versions 1.0 and 1.1 are also supported.</p>
Security elements	<p>The account owner specifies in writing the access and signature rights to individual accounts for individual users.</p> <p>In the case of installation of the system version with new passive and active functions, the Bank shall make these functions available to the user automatically upon performing the installation as follows:</p> <ul style="list-style-type: none"> - If the user has only one or more passive functions, the Bank shall make available only the new passive functions. - If the user has a combination of passive and active functions, the Bank shall make available all new passive and active functions. <p>Working with the client application The extent of users' authorisation to work in the Gemini 5 system is precisely defined by the client's administrator. The user can log into Eltrans in three ways - using a user name and password, the digital certificate, or the access password to the internal computer network in the company.</p> <p>Client certificate The client certificate serves for authentication (identity verification) of the client. It enables the user to download and decrypt confidential passive information (statements, balances, etc.) in the Eltrans 2000 (Gemini 5.0) system. To create/renew the client certificate, the user shall use the password for creating/renewing the client certificate provided by the Bank in a discreet envelope. The discreet envelope with the password for creating/renewing the client</p>

	<p>certificate is produced by the Bank on the basis of an EB products order, additional order or a user request delivered in writing or by telephone. The discreet envelope is either handed over in person by the Bank's employee or sent as personal delivery to the designated user. The client certificate is valid for one year. The validity of the password for creating/renewing the client certificate is unlimited. The client certificate can be renewed without needing the password in the discreet envelope before the validity of the existing client certificate shall lapse. A new client certificate can be regenerated using the password from the discreet envelope.</p> <p>Digital signature The digital signature serves for authentication (identity verification) of the user with signature authorisation for the Eltrans 2000 (Gemini 5.0) system and certification (content verification) of payment files sent to the Bank through the Eltrans 2000 (Gemini 5.0) system. To create/renew the digital signature, the user shall use the password for creating/renewing the digital signature provided by the Bank in a discreet envelope. The discreet envelope with the password for creating/renewing the digital signature is produced by the Bank on the basis of an EB products order, an additional order, the definition of structured signature authorisations or a user request delivered in writing or by telephone. The discreet envelope is either handed over in person by the Bank's employee or sent as personal delivery to the designated user. The digital signature is valid for one year. The validity of the password for creating/renewing the digital signature is unlimited. The digital signature can be renewed without needing the password in the discreet envelope before the validity of the current digital signature shall lapse. A new digital signature can be regenerated using the password from the discreet envelope.</p> <p>Bank strictly recommend to protect Client certificate and Digital signature against possible misuse. I.e. for examle don't tell your password for Digital signature to another person and don't allow to free copy of this signature by an unauthorized person.</p> <p>Set strong password for your Digital signature. Password should have at least 8 characters. It shouldn't be a word which has a meaning. The password strenght will be increased by using of next numbers and next characters like punctuation or a combination of uppercase and lowercase letters.</p> <p>Store your Digital signature file (file with extension *.rsa) into safe storage. Alternatively, it is possible to store Digital signature exactly into the application database (in case when Gemini 5.0 application uses SQL database as a data store database, it is optimal place to store a Digital signature). Never store the certificate on the shared internet repository.</p>
Export/import	The Bank reserves the right to change the format of exported and imported data.
Availability	The Bank reserves the right to suspend the provision of direct/electronic banking services for as long as is necessary, where required due to important, mainly security or technical reasons.
UniCredit Bank's website:	http://www.unicreditbank.cz/en/eltrans
EB HelpDesk - email address	elbn@unicreditgroup.cz
EB HelpDesk - client line	Technical support: +420 221 210 011 Processing of payment files: +420 221 210 010
EB HelpDesk - hours of operation	Banking days (Mon-Fri) 7:00-18:00
Information used for identification during telephone communication with the EB HelpDesk	<p>Secondary identification:</p> <ul style="list-style-type: none"> • Installation/contract identification number (ID) (assigned by the Bank) • User's name and surname • User's date of birth/birth identification number • Password for secondary identification <p>If need be, additional information as required by the Bank.</p>
Standard activities performed at the EB HelpDesk	<ul style="list-style-type: none"> • Communication with clients using EB products by telephone and email • Technical support • Processing of payment files • Blocking/unblocking* of security elements • Creation and sending of discreet envelopes* <p><i>*) Based on the user's/client's original written instruction, or, as the case may be, on secondary identification of the user</i></p>

B) OVERVIEW OF SERVICES AND PARAMETERS - MULTICASH

<i>Overview of passive services - MultiCash</i>		
Name	Description	Accessibility period
Information on balances	Information on account balances is generated in the MultiCash client application from account statements and from MT942 messages.	
Account statements	Displaying, printing and exporting of electronic statements of accounts maintained at the Bank as well as accounts maintained at other banks (displaying of MT940 messages received from other banks).	Prepared for collection from the Bank's server starting on the day on which the service is launched; issued for a maximum of 15 months in retrospect from the current banking day
MT942 messages	Summary of turnovers accounted on the current day on accounts maintained at the Bank as well as turnovers accounted on the current day on accounts maintained at other banks (displaying of MT942 messages received from other banks), with the possibility of export.	Prepared for collection from the Bank's server during the current day
Table of exchange rates	Bank's current table of exchange rates, the Czech National Bank's FX middle rate. The table of exchange rates is provided as non-binding information. It is valid upon distribution to the Bank's communication server for payments up to the total amount of EUR 300,000 (or the equivalent of this amount in a different currency). For a total amount exceeding this volume, the Bank may use the current market rate when executing the payment, regardless of the rates specified here. If a rate changes significantly in the course of the business day (e.g. due to intervention), the Bank reserves the right to change this table of exchange rates also during the business day. The rate valid at the time of executing a payment is always used for its settlement.	Prepared for collection from the Bank's server during the current day
Mail (incoming/outgoing)	Possibility of sending messages between the Bank and the user.	Unlimited

Overview of active services – MultiCash		
Name	Description	Cut-off time
Domestic payment - standard	Sending a domestic payment order in CZK with the payment date on a specified banking day (D); funds to be debited from the client's account on this day (D+0) and credited to the beneficiary's bank on the following banking day (D+1).	See Payment System Cut-Off Times Payment date = max. 90 calendar days after the current calendar day
Domestic payment - express	Sending a domestic payment order in CZK with the payment date on a specified banking day (D); funds to be debited from the client's account and credited to the beneficiary's bank as well as to the beneficiary's account on this day (D+0) (if the bank receives express payments).	See Payment System Cut-Off Times Payment date = max. 90 calendar days after the current calendar day
Direct debit order	Sending a direct debit order in CZK with the payment date on a specified banking day (D) to be processed at the Bank on this day (D+0) and to be transferred to the payer's bank on the following banking day (D+1).	See Payment System Cut-Off Times Payment date = max. 90 calendar days after the current calendar day
Foreign payment order - standard payment made abroad or domestically in a foreign currency	Sending a foreign payment order to the beneficiary's bank: a) with an amount in the same currency as the payer's account currency, i.e. without conversion; b) with an amount in a currency other than the payer's account currency, i.e. with conversion.	See Payment System Cut-Off Times Payment date = max. 90 calendar days after the current calendar day
SEPA credit transfer	Sending a SEPA payment order to the beneficiary's bank which is able to receive SEPA payments in EUR with costs assigned as SHA (=SLEV) payable on a specified banking day (D); funds to be debited from the client's account on this day (D+0) and credited to the beneficiary's bank at the latest within one banking day (D+1). If delivered to the Bank on a non-banking day or after 15:00, the payment will be processed on the next banking day.	See Payment System Cut-Off Times Payment date = max. 90 calendar days after the current calendar day
SEPA direct debit	Sending a SEPA Business debit order (B2B) to the payer's bank which is able to receive SEPA direct debit requests in EUR payable on a specified banking day (D). Day D is the banking day on which the debit transaction from the payer's account is executed.	See Payment System Cut-Off Times
User order - request for transfer	Sending a payment order in the form of an MT101 SWIFT message to the [foreign/domestic] bank (executing bank) that shall debit the appropriate account(s) and credit the payments to the account(s) in accordance with the instructions indicated in the client's order on the basis of receiving orders delivered in this way.	See Payment System Cut-Off Times
Remote signature	Besides the possibility to enforce the collective signature right within one MultiCash application, the client also is able to use the so-called remote signature function. The MultiCash application user creates a payment file (containing payment instructions) and attaches the first signature to it. After being sent to the Bank's server, the file is ready to be collected through the other - additionally signing - MultiCash application. After transferring the file to the other MultiCash application, the file may be additionally signed and transferred to the Bank for processing.	Payment files to which only the first signature has been attached are recorded on the Bank's communications server for a maximum of 10 calendar days, including the day of delivery of the payment file with the first electronic signature. The Bank shall cancel the payment file if the second (confirming) electronic signature is not attached within that time.
Additional payment modules	As a standard practice, the modules of the Czech domestic payment system and Czech foreign payment system are supplied along with the basic module of the MultiCash application. Due to the broad popularity of the MultiCash application among European banks, payment modules of many other European countries, as well as the RFT module designed for preparing SWIFT M101 messages and MC SPAWIN module designed for preparing SEPA Credit Transfer and SEPA Direct Debit, also can be ordered and used.	Unlimited
<i>Note: If an active transaction is delivered on a non-banking day or after the terms presented above, the transaction will be processed on the very next banking day.</i>		

Overview of parameters - MultiCash	
Minimum technical requirements	<p>Hardware: PC with the following parameters:</p> <ul style="list-style-type: none"> • Processor 2 GHz • 2 GB RAM operating memory • 500 MB of hard disk space for MultiCash • 3.5"/1.44 MB floppy drive • CD-ROM or USB port (for installation) • Colour monitor with a resolution of 800x600 pixels, keyboard, mouse • Connected printer (for initialisation procedure) <p>Software: The following operation systems:</p> <ul style="list-style-type: none"> • - Windows 7, Windows 8 (8.1), Windows 10 • - Windows 2008 Server, Windows 2012 Server • • Adobe Acrobat reader 8.0 or higher • TCP/IP protocol installed • Internet Explorer 7.0 and higher installed <p>Data transfer: For executing the transfer - through TCP/IP protocol: This type of communication uses the internet as a communication medium. Communication proceeds directly to a specific DNS address and the Bank's server port. In the case of communication past a firewall (proxy server), it is necessary to allow access to the DNS address and the port defined by the Bank. The same applies to use of a software firewall (BlackICE, ZoneAlarm, etc.) installed on the PC on which MultiCash will be installed.</p>
Security elements	<p>The account owner/application holder specifies in writing the access and signature rights to individual accounts for individual users.</p> <p>Working with the client application The extent of authorisation to work in the MultiCash system is determined by the client's administrator. The user logs in to the MultiCash application using the user name and password. An electronic signature is used for authentication and certification. During data transfer, the data is protected using special DES/RSA algorithms.</p> <p>Key (communication) diskette The key (communication) diskette serves for authentication (identity verification) of the user and certification (content verification) of payment files sent to the Bank through the MultiCash system. The key (communication) diskette is issued on the basis of an Application for Issuance of a Communication Diskette. The user is obliged to carry out an initialisation of the key (communication) diskette in the MultiCash system and to set a password for its use. If access to the functions of the key (communication) diskette becomes blocked, the Bank will unblock the access only at the user's request delivered in writing in person, by registered mail, or by fax and subsequently by registered mail at the latest within two business days from the day of delivery of the fax request, provided all instructions of the Bank's employee for unblocking are followed.</p> <p>Electronic signature The electronic signature (hereinafter the "ES") serves for authentication (identity verification) of the user and certification (content verification) of payment files sent to the Bank through the MultiCash system. The ES is issued on the basis of an Application for Issuance of an ES signed by the client and the user. The user indicated by the client on this application is obliged to generate in the MultiCash system a public key and a private key to the ES, including a security password, and to carry out an initialisation connection with the Bank's server. At the same time, the user is obliged to deliver to the Bank a printed version of the public key to the ES bearing the user's signature corresponding to the signature specimen presented on the Application for Issuance of an ES. The Bank shall activate the user only on the basis of the delivered public key.</p> <p>The ES may be used exclusively by the user indicated on the Application for Issuance of an ES. If such user no longer can or wishes to use the given ES, the client is obliged to request the termination of the user's access to ES functions or, as the case may be, the transfer of the ES to a different user. The Bank shall transfer the ES to a different user on the basis of an Application for Issuance of an ES (with designation of the request for a change of user) signed by the client and the new user. The new user indicated by the client on this application is obliged to generate in the MultiCash system a public key and a private key to the ES, including a security password, and to carry out an initialisation connection with the Bank's server. At the same time, the user is obliged to deliver to the Bank a printed version of the public ES key bearing the user's signature corresponding to the signature specimen presented on the Application for Issuance of an ES. The Bank shall activate the new user only on the basis of the delivered public key. The Bank shall block access to ES functions only at the request of the user indicated on the Application for Issuance of an ES or the client, provided all instructions of the Bank's employee for securing the aforementioned termination of access are followed.</p> <p>The Bank shall terminate access to ES functions at the client's request only on the basis of a request signed by the client and delivered in writing, provided all instructions of the Bank's employee for terminating access are followed. If access to ES functions is blocked by the client, the Bank shall unblock access only on the basis of a request bearing the signatures of both the user indicated on the Application for Issuance of an ES and the client, provided all</p>

	<p>instructions of the Bank's employee for unblocking access are followed.</p> <p>Bank strictly recommend to protect Electronic signature against possible misuse. I.e. for example don't tell your password for Electronic signature to another person and don't allow to free copy of this signature by an unauthorized person.</p> <p>Set strong password for your Electronic signature. Password should have at least 8 characters. It shouldn't be a word which has a meaning. The password strenght will be increased by using of next numbers and next characters like punctuation or a combination of uppercase and lowercase letters.</p> <p>Store your Electronic signature file into safe storage. Never store the certificate on the shared internet repository.</p>
Export/import	The Bank reserves the right to change the format of exported and imported data.
Availability	The Bank reserves the right to suspend the provision of direct/electronic banking services for as long as is necessary, where required due to important, mainly security or technical reasons.
UniCredit Bank's website:	http://www.unicreditbank.cz/en/multicash
EB HelpDesk - email address	elbn@unicreditgroup.cz
EB HelpDesk - client line	Technical support: +420 221 210 011 Processing of payment files: +420 221 210 010
EB HelpDesk - hours of operation	Banking days (Mon-Fri) 7:00-18:00
Information used for identification during telephone communication with the EB HelpDesk	<p>Secondary identification:</p> <ul style="list-style-type: none"> • User's identification number (ID) (assigned by the Bank) • User's name and surname • User's date of birth/birth identification number • Password for secondary identification <p>if need be, additional information as required by the Bank.</p>
Standard activities performed at the EB HelpDesk	<ul style="list-style-type: none"> • Communication with clients using EB products by telephone and email • Technical support • Processing of payment files • Activation* of security elements • Blocking/unblocking** of security elements <p><i>*) Based on the user's original written instruction, or, as the case may be, on a copy of the user's written instruction together with secondary identification of the user</i></p> <p><i>***) Based on the user's/client's original written instruction, or, as the case may be, on secondary identification of the user</i></p>

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