

LIST OF DIRECT BANKING SERVICES			Direct Banking				Mobile Banking			Open Banking				
Name	Description	Term	Online Banking	BusinessNet Professional	BusinessNet Connect	BusinessNet Securities	Optimized Direct Banking	Business Smart Banking	Smart Banking	Third Party Applications (TPP)	Other Bank Accounts			
											Online Banking	BusinessNet Professional	Smart Banking	Business Smart Banking
List of accounts and history	An informative list of accounts and transactions in accounts.	Minimum 15 months back from the relevant banking day.	✓	✓		✓	✓			✓				
		No more than 12 months back from the relevant banking day.						✓	✓					
List and history of cards	<p>An informative list of debit and credit cards and card transactions.</p> <p>Note:</p> <ul style="list-style-type: none"> - Main card holder has an automatically connected main credit card, connection of additional credit cards bound to the main card is subject to request at the branch, for the additional card holder only their additional credit card is connected. - There may be a difference for payments made abroad in data shown in the account movement history and on the card transactions overview due to the conversion rate difference. - Credit card balance is not the same as to the available balance. For the available balance, please contact the Client line +420 221 210 031. 	Minimum 15 months back from the relevant banking day.	✓	✓		✓								
		No more than 12 months back from the relevant banking day.						✓	✓					

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List and history of securities	An informative list of securities and their history. Note: Only if the User applies for the connection of the securities account in the branch.	Minimum 15 months back from the relevant banking day.	✓											
		Maximally 3 months back from the relevant banking day.				✓								
Documents (PDF) to account	Option to display and save selected PDF documents associated with the Client's account. Documents created from 01.01.2011 may be used as official documents of the bank.	-	✓	✓				✓	✓					
Documents (PDF) to credit card	Option to display and save PDF statements from the Client's credit card. Documents created from 01.01.2011 may be used as official documents of the bank.	-	✓					✓	✓					
Branch finder and ATM finder	Display branches and ATMs of UniCredit Bank CZ Note: For the map display to function correctly, downloading the data into the application through the HTTP protocol is necessary and therefore the browser must be given access.	-	✓	✓		✓	✓	✓	✓					
Payment orders templates	Option to save details of domestic or foreign payments to the template for later use option to share the template by Users.	-	✓	✓				✓	✓					

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Beneficiaries	Option to save bank records associated with domestic or foreign business partners for later use option to share records on beneficiaries by Users.		✓	✓				✓	✓					
Order Archive	A list of authorized (signed) transactions given to the bank for processing.	Minimum 15 months back from the relevant banking day.	✓	✓										
Activity Log	A list of activities made by individual Users in the system. The term may vary according to the type of banking operation.	Minimum 6 months back from the relevant banking day.	✓	✓		✓								
Exchange rate	Exchange rates are offered as non-binding information only. If exchange rates change on a trading day (e.g. due to an intervention), the Bank reserves the right to adjust the exchange rates on that trading day. Payments are then cleared using the exchange rate effective at the time of payment execution.		✓					✓	✓					
Interest rates	Interest rates are valid always for the relevant bank week.		✓											
Messages (incoming/outgoing)	Option to send messages between the Bank and the User.		✓	✓		✓								
Notification	Option to automatically send messages with bank information to an e-mail address or mobile phone.		✓	✓										

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Domestic payment – standard	Sending a domestic CZK payment order which is payable on a specified banking day, debiting the client's funds in the account on that day, and crediting the beneficiary's bank on the following banking day.	See Payment System Cut-Off Times	✓	✓			✓	✓	✓	✓				
Domestic payment – express	Sending a domestic CZK payment order which is payable on a specified banking day, debiting the client's funds in the account on that day, and crediting both the beneficiary's bank and beneficiary's account on that day. Note: If the beneficiary's bank is a bank accepting express payments.	See Payment System Cut-Off Times	✓	✓			✓	✓	✓	✓				
Card settlement	Sending a domestic payment order with pre-defined data to install a credit card issued by UniCredit Bank which is payable on a specified banking day, debiting the client's funds in the account on that day, and crediting the credit card account on that day.	See Payment System Cut-Off Times	✓	✓			✓	✓						
Domestic CZK payment within UniCredit Bank	Sending a domestic payment order between CZK accounts within UniCredit Bank which is payable on a specified banking day, debiting the client's funds in the account on that day, and crediting the beneficiary's account on the following banking day.	See Payment System Cut-Off Times	✓	✓			✓	✓	✓	✓				

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Internal transfer between own CZK accounts	Sending a domestic payment order between CZK accounts available to the User and maintained with UniCredit Bank which is payable on a specified banking day, and debiting and crediting funds to the client's account on that day.	See Payment System Cut-Off Times	✓	✓			✓	✓	✓					
Internal transfers between own accounts of the client held in the same foreign currency	Sending a payment order between accounts available to the User and maintained in the same foreign currency with UniCredit Bank which is payable on a specified banking day, and debiting and crediting funds to the client's account on that day.	See Payment System Cut-Off Times	✓	✓			✓	✓	✓					
Conversion between the client's own accounts	Sending a payment order between accounts available to the User in various foreign currencies or between a CZK account and a foreign currency account maintained with UniCredit Bank which is payable on a specified banking day, with debiting and crediting funds to the client's account on that day.	See Payment System Cut-Off Times	✓	✓			✓	✓	✓					
Domestic standing order – ordering	If the regular payment of a standing order is due on a non-banking day, it will be executed according to the client's instructions.	See Payment System Cut-Off Times	✓	✓			✓	✓	✓					

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Domestic standing payment order – change/cancellation	If the day of change/cancellation falls on a banking day for a regular payment of the already placed standing order, the change/cancellation of the standing order will apply from the following banking day. This does not apply to standing orders with a 1-day period, i.e. one-day standing orders can be changed/cancelled on the banking day for the regular payment.	See Payment System Cut-Off Times	✓	✓			✓	✓	✓					
Direct debit authorization – ordering/change/cancellation	The ordering/change/cancellation of direct debit with validity from the relevant banking day. After its delivery to the bank on a non-banking day, the ordering, change or cancellation of a direct debit will be valid from the following banking day.	See Payment System Cut-Off Times	✓	✓										
Direct debit request	Sending a CZK collection order which is payable on a specified banking day, processed at the Bank on that day and handed-over to the beneficiary's bank on the following day.	See Payment System Cut-Off Times		✓										
Domestic direct debit cancellation	Cancellation of a received domestic direct debit.	Up to 16:30 of the day before the value date	✓	✓										

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SIPO – ordering/change/cancellation	<p>The ordering/change/cancellation of SIPO valid from the following calendar month.</p> <p>If it is delivered to the Bank after the term for ordering, SIPO will be usually valid from the following month.</p> <p>If it is delivered to the Bank on a non-banking day, the day of validity for ordering, changing and cancelling SIPO will be the first previous banking day.</p> <p>The newly ordered SIPO can be changed or deleted in the first 30 days only in the period up to the 17th calendar day and after the 8th calendar day of the month.</p> <p>The limit, however, no more than CZK 100,000 per transaction chosen by the client shall apply.</p>	Up to 19th calendar day in the month	✓											
Setting up an account statement	<p>Changing manner and/or frequency of sending account statements and other correspondence (e.g. information about non-execution of a transaction, confirmation of opening a term deposit, etc.). By completing the form and sending it to the Bank, the previous manner and/or frequency of sending account statements and other account-related correspondence will be changed. The Bank will inform the client of the term of validity of the new setup within five banking days by notifying through the Online Banking application.</p>	Up to 24:00	✓											

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Request to use direct banking products Smart Banking – Bank in a mobile	Request to activate Smart Banking online (without a branch visit). The Bank will process the Request within two days of its delivery. The client will be notified about activation through the Online Banking application.	Up to 24:00	✓											
Request to change of the primary security type – change to a Smart Key	Online request (without a branch visit) to change the existing primary security type (SMS key, Token) to a Smart Key. The Bank will process the Request within two days of its delivery. The client will be notified about activation through the Online Banking application.	Up to 24:00	✓											
Request to change the daily limits	Request to change daily limits for signing transactions in Online Banking or Smart Banking products. The newly requested limit will be valid before the end of the next banking day after the request was made. The user will be notified that the request has been handled through the Online Banking application. If information has been filled out incorrectly or the conditions for terminating a savings account have not been met the Bank reserves the right to refuse the request.	Up to 16:00	✓											
Online interest for a Presto loan	Filling in and sending the form to the Bank does not automatically result in the client's claim to the Presto loan in the required amount. The client may subsequently visit the selected branch where they can complete a written Contract for a Presto loan.	Up to 15:30	✓											
Setting up of credit card repayments	Setting up payment (by collection/payment order) of the credit card instalment and the percentage instalment amount. By sending this form to the Bank, the previous payment setup for the credit card is cancelled. The client will be notified about the term of effect of the new setting before the next banking day through the Online Banking application.	Up to 24:00	✓											

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Request for payment card activation	Card status on the form is shown as "Inactive" for processing purposes only. Valid card status is displayed in the section Cards overview. The Bank will process the Request by 20:00 on the next business day and the user will be notified about activation by SMS from the application form.	online processing						✓	✓					
Foreign order – standard inland payment in local/foreign currency	Sending a foreign payment order to the beneficiary's bank: a) with an amount in the same currency as the currency of the payer's account, i.e. without conversion b) with an amount in the currency different from that of the payer's account, i.e. with conversion.	See Payment System Cut-Off Times	✓	✓						✓				
Foreign order – payment within UniCredit Bank	Sending a foreign payment order between a foreign currency or CZK accounts within UniCredit Bank from/to foreign currency accounts which are payable on the specified banking day.	See Payment System Cut-Off Times	✓	✓						✓				
Foreign payment – SEPA	Sending a cross-border EUR payment up to 50,000 within the EU 27 and other European countries.	See Payment System Cut-Off Times	✓	✓			✓			✓				
Foreign order – inland payment by a cheque in local/foreign currency	Sending a foreign payment order: a) with an amount in the same currency as the currency of the payer's account, i.e. without conversion b) with an amount in the currency different from that of the payer's account, i.e. with conversion.	See Payment System Cut-Off Times		✓										

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Foreign payment order – cancellation	Sending a request to cancel the already authorized foreign payment. The client will be notified about the result through the Online Banking application on the next business day at the latest. The foreign payment cannot be cancelled if: a) it has already been executed; b) it has already been cancelled; c) the sent requirement does not contain all the particulars; d) the payment could not be identified based on the requirement. Applications sent after 16.30 will be processed on the next business day.	Up to 16:30	✓	✓										
Foreign payment deletion	Option to delete an unsigned or partially signed foreign payment	Up to the moment of final signing	✓	✓			✓			✓				
SEPA payment deletion	Option to delete an unsigned or partially signed SEPA payment	Up to the moment of final signing	✓	✓			✓			✓				
Foreign standing order – ordering	Placing a foreign standing order. If the due date of a regular payment in a standing order falls on a non-banking day, such payment will be made on the following banking day.	See Payment System Cut-Off Times	✓	✓										
Foreign standing order – change/cancellation	If the day of change/cancellation falls on the banking day for a regular payment of the already given standing order, the change/cancellation of the standing order will be valid from the following banking day. This does not apply to standing orders with a 1-day period, i.e. one-day standing orders can be changed/cancelled on the banking day for the regular payment.	See Payment System Cut-Off Times	✓	✓										
Term deposit – opening	A term deposit may not be opened before the beginning of the second banking day after the current banking day.	See Payment System Cut-Off Times	✓	✓										

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Term deposit – change/cancellation	In the respective period, a one-off time deposit may not be changed or closed without a penalty. Changing and closing of a revolving term deposit becomes effective from the next period and may only be performed up to 1 banking day before the term deposit's maturity.	See Payment System Cut-Off Times	✓	✓										
Recharging/M-payment	Option to recharge pre-paid T-Mobile, O2 and Vodafone SIM cards. After the receipt of request to recharge a pre-paid SIM card, the Bank will check its coverage, block funds the recharged amount in the selected account and transfer the request to the mobile operator. The Bank is authorized to block funds by setting a debit position in the client's account (to decrease the available balance) based on the request to recharge until the proper processing and accounting of the payment order. If the request is executed, the Bank will send a payment order under the given data to the mobile operator's account. If the requirement is rejected by the mobile operator, the Bank will cancel the debit position blocking the funds in the selected account. Each accepted request will receive a unique identification number that can be used for potential claims or for the issue of a tax document with the mobile operator.	See Payment System Cut-Off Times	✓	✓			✓	✓	✓					
International user	The International user service allows the accounts of different clients at several UniCredit Group banks to be managed in a single application using a single user name and security key. The service is supported in the following countries: Czech Republic, Slovakia, Slovenia, Serbia, Romania and Latvia	-		✓										

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For signing (transaction authorizations)	All created transactions must be signed by the User, otherwise the Bank will not process them. No more than 10,000 transactions can be authorized by one signature. Note: If an active transaction is delivered on a non-banking day or after the above terms, the transaction will be processed on the next banking day.	Up to 90 days after the creation of a payment/instruction	✓	✓			✓			✓				
Cancelling domestic payments	Option to cancel a CZK domestic payment before it is booked by the Bank.	Up to the moment of accounting the payment by the Bank	✓	✓			✓							
Deleting domestic payments	Option to delete unsigned or partially signed CZK domestic payment.	To the moment of final signing	✓	✓			✓	✓	✓	✓				
Consent to SEPA direct debit	Arrangement / change / cancellation of a direct debit consent with effect from the next banking day. If the direct debit consent is delivered to the Bank on a non-banking day, its arrangement, change and cancellation will become effective on the next banking day.	See Payment System Cut-Off Times	✓	✓										
Request to reject of the SEPA direct debit	Request to reject (non-execution) the SEPA direct debit: the Bank will not debit the payment according to the payer's parameters and inform the beneficiary's bank that the payment was rejected by the payer.	See Payment System Cut-Off Times	✓	✓										
Request to refund the SEPA direct debit payment	Request to refund the money collected based on a SEPA direct debit. The Bank will return the collected funds and inform the beneficiary's bank of the reason for cancelling the transaction.	See Payment System Cut-Off Times	✓	✓										
SEPA direct debit request	Request for B2B SEPA direct debit. The order needs to be delivered to the Bank two banking days before the due date. According to SEPA rules, the Bank will send the request to the debtor's bank one day before the due date (D-1).	Up to 18:00		✓										
Preferred accounts and card sequence	Option to define preferred accounts/cards sequence for overview pages and selection menus. Option to hide account/card on overview pages.	-		✓										

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Granting the consent for the Fund Check Service (FCS)	This allows the client to access his/her accounts through a third party application. The client must grant the consent. With valid FCS consent, a third party may request the availability of a certain amount on an account.	Consent validity is unlimited								✓				
Granting the consent for the Payment Initiation Service (PIS)	This allows the client to access his/her accounts through a third party application, the client must grant the consent. With valid PIS consent, a third party may submit a payment order and/or delete an unsigned or partially signed payment order.	Consent is valid 730 days from the date of signature								✓				
Granting the consent for the Account Information Service (AIS)	This allows the client to access his/her accounts through a third party application, the client must grant the consent. With valid AIS consent, a third party may receive an account balance and transaction list for defined period.	Consent is valid 90 days from the date of signature								✓				
Overview of consents for Open Banking services	List of all valid and non-valid consent to open a banking service.	-	✓	✓				✓	✓					
Prolonging validity of Payment Initiation Service (PIS) consent	Consent validity may be prolonged before expiry.	Consent validity is prolonged for 730 days from the date of prolonging.	✓	✓				✓	✓					
Prolonging validity of Account Information Service (AIS) consent	Consent validity may be prolonged before it expiry.	Consent validity is prolonged for 90 days from the date of prolonging.	✓	✓				✓	✓					
Prolonging validity of Fund Check Service (FCS) consent	Fund Check Service consent cannot be prolonged since its validity is unlimited.	Consent validity is unlimited	✓	✓				✓	✓					
Temporary invalidation and reactivation of Fund Check Service consent (FCS)	Valid FCS consent may be temporarily invalidated (blocked) and then reactivated (unblocked).	Invalidation until reactivation. After reactivation, validity is unlimited.	✓	✓				✓	✓					

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Temporary invalidation and reactivation of Payment Initiation Service consent (PIS)	Valid PIS consent may be temporarily invalidated (blocked) and reactivated (unblocked).	Invalid until reactivation or expiry. After reactivation, valid until expiry.	✓	✓				✓	✓					
Temporary invalidation and reactivation of Account Information Service consent (AIS)	Valid AIS consent may be temporarily invalidated (blocked) and reactivated (unblocked).	Invalid until reactivation or expiry. After reactivation, valid until expiry.	✓	✓				✓	✓					
Fund Check Service (FCS) consent withdrawal	Client may withdraw valid FCS consent at any time during its validity.	Invalid from the moment of withdrawal.	✓	✓				✓	✓					
Payment Initiation Service (PIS) consent withdrawal	Client may withdraw valid PIS consent at any time during its validity.	Invalid from the moment of withdrawal.	✓	✓				✓	✓					
Account Information Service (AIS) consent withdrawal	Client may withdraw valid AIS consent at any time during its validity.	Invalid from the moment of withdrawal.	✓	✓				✓	✓					
History of requests made in the Fund Check Service	<p>Informatory list of requests made by third parties in the Fund Check Service.</p> <p>The list of FCS requests contains the following information:</p> <ul style="list-style-type: none"> – Request Date – Third Party name and name of its application – Request amount and currency – Funds availability sent by the Bank to a third party 	Max. 6 months back from the relevant bank date	✓	✓				✓	✓					

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Daily electronic statements – view	Display, print and export electronic daily account statements.	Minimum 15 months back from the relevant banking day.		✓		✓								
Daily electronic statements – download	Option to download daily electronic statements in standard formats – MultiCash MT940 structured, MultiCash MT940 unstructured, Gemini, own format (not supported in BusinessNet Connect).	Minimum 15 months back from the relevant banking day (for BusinessNet Connect, statements are available for download 30 days).		✓	✓	✓								
MT942 reports – view	A list of turnovers booked in accounts maintained at the Bank on the relevant day and turnovers booked in accounts maintained with other banks on the relevant day (displaying MT942 reports sent from other banks) with the option to print.	-		✓		✓								
MT942 reports – download	Option to download MT942 reports in standard formats – MultiCash MT942 structured and MultiCash MT942 unstructured formats.	-		✓	✓	✓								
Cash Management	A list of final balances in accounts maintained with the Bank and of final balances in accounts maintained with other banks (displaying MT940 reports sent from other banks) with the option to add balances.	Minimum 15 months back from the relevant banking day.		✓		✓								
Upload of payment files	Option to upload files containing domestic or foreign payment orders (SEPA formats are not supported in BusinessNet Connect).	-		✓	✓	✓								

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Defining own upload format	Option to define own line format for uploading domestic orders.	-		✓										
Letter of credit / Amendment of a letter of credit	Available only in the BusinessNet professional product for submitting orders to open a letter of credit and orders to amend an opened letter of credit to the bank. Supported file types for attachments are pdf, jpeg, doc (version 97-2003). The maximum aggregate size of all attachments in one order is 10 MB.	Usual period for processing orders to open of a letter of credit or orders amend an opened letter of credit.		✓										
Guarantee / Amendment of a guarantee	Available only in the BusinessNet professional product for submitting orders to issue a bank guarantee (letter of undertaking) and orders to amend an issued bank guarantee (letter of undertaking) to the bank. Supported file types for attachments are pdf, jpeg, doc (version 97-2003). The maximum aggregate size of all attachments in one order is 10 MB.	Usual period for processing orders to issue of a bank guarantee (letter of undertaking) or orders to amend an issued bank guarantee (letter of undertaking)		✓										
Document collection	Available only in the BusinessNet professional product for preparing orders to collect commercial and financial documents. The form is used only for printing and personal delivery to the Bank.	Usual period for the processing of orders to issue of a bank guarantee (letter of undertaking) or orders to amend an issued bank guarantee (letter of undertaking)		✓										

This List of Direct Banking Services and Parameters is valid from 01. 08. 2020 and fully replaces the List of Direct Banking Services and Parameters from 01. 12. 2019.

Online Banking information

Minimum technical requirements	
Operating System	MS Windows Vista, 7, 10
	Mac OS X or higher
	*Android 1.x.x or higher, iOS, RIM, Symbian
Internet Browser	MS Internet Explorer 7.0 or higher
	Mozilla Firefox 3.0 or higher
	Google Chrome 4.0 or higher
	Safari 3.0 or higher
	*Native Android, iOS, Symbian browser, Opera Mini / Mobile
Screen Resolution	1024x768 for desktop
	Optimized for a mobile phone. The application will adopt the phone's screen resolution
Font Size	Normal
JavaScript	Enabled
Cookies	Enabled
Other	Adobe Acrobat Reader 6.0 or higher
Security items	
Authentication (logging in) to the application	<p>1. Through a Smart Key application</p> <ul style="list-style-type: none"> - The user number (allocated by the Bank) - A code generated by the Smart Key mobile application. Access to the application is secured by: <ol style="list-style-type: none"> a) The PIN selected by the user (the user can change the PIN in the application). b) Biometric data, i.e. fingerprint or faceID (only for iPhone with iOS 8.1.1 or higher and Samsung with Android enabled for this technology) The user enables biometric identification in the Smart Key application for use at the next login. Biometric identification may be turned off in the application settings. Upon a permitted biometric login, a PIN may be selected. Biometric data is verified in the user's mobile phone; the Bank does not download or store biometric data. <p>A code for the first login in the Smart Key application is sent by the Bank in a text message to the phone number specified by the user.</p> <p><i>Note: After three consecutive, unsuccessful attempts to enter the correct PIN, the Smart Key application will be blocked. The user may request to have their PIN reset by phone, subject to verification of their identity, or directly at the Bank's branch.</i></p> <p>or</p> <p>2. Through a security token (calculator)</p> <ul style="list-style-type: none"> - The user number (allocated by the Bank) - The code generated by the security token <p><i>Note: Access to the security token is protected by the PIN selected by the User. After three consecutive, unsuccessful attempts to enter the correct PIN, the security token will be blocked. The user may request to have their PIN reset by phone, subject to verification of their identity, or directly at the Bank's branch.</i></p> <p>or</p> <p>3. Through an SMS security token</p> <ul style="list-style-type: none"> - The user number (allocated by the Bank) - The static security code (allocated by the Bank and changed by the user after the first login) - An SMS code sent by the Bank to the mobile telephone number specified in the contract.
Authorization (signing) of active operations	<p>1. A code generated by the Smart Key application (PIN is required)</p> <p>The user selects online or offline signature mode.</p> <p>Online signature is the recommended signing method. To use the online signing method, the mobile phone must be connected to internet (data, Wi-Fi) and Order Summary Notification must be switched on in the Smart Key application settings.</p> <p>If no internet connection is available, the offline signing method should be used.</p> <p>or</p> <p>2. A code generated by the security token</p> <p>or</p> <p>3. An SMS code sent by the Bank to the mobile telephone specified by the user</p>

Verifying identity for telephone communication with the Bank

Primary identification	<p>1. Through the Smart Key</p> <ul style="list-style-type: none"> - The user number (allocated by the Bank) - The code generated by the Smart Key application <p>or</p> <p>2. Through a security token (calculator)</p> <ul style="list-style-type: none"> - The user number (allocated by the Bank) - The code generated by the security token <p>or</p> <p>3. Through an SMS security token</p> <ul style="list-style-type: none"> - The user number (allocated by the Bank) - The static security code (allocated by the Bank and changed by the user after the first login)
Secondary identification	<ul style="list-style-type: none"> - The user number (allocated by the Bank) - The entry security code (alphanumeric, at least 6, max. 14 characters), or additional data under the Bank's requirements
Limits	
Daily limit	Recommended value CZK 500,000
Transaction limit	
Support	
Client line	<p>+420 221 210 031</p> <p>Working hours (except public holidays): 7:00-22:00</p>
Web site	www.unicreditbank.cz/onlinebanking
Standard activities performed on the client line	<ul style="list-style-type: none"> - Information about the execution of the ordering/change/cancellation at the client's request - Blocking/unblocking the security key - Blocking/unblocking the user's access - Receipt of the client's problem, solution and information about the result - Communication with clients by e-mail and the application, etc.
Other	
Maximum number of linked accounts	During login, clients may select up to a maximum of 300 linked accounts.
Availability	<p>24 hours, 7 days a week.</p> <p>The Bank reserves the right to suspend the provision of direct/electronic banking services for as long as required for important security or technical reasons.</p>

***For an optimized view on a mobile phone**

This List of Direct Banking Services and Parameters is valid from 01. 08. 2020 and fully replaces the List of Direct Banking Services and Parameters from 01. 12. 2019.

BusinessNet Professional information

Minimum technical requirements	
Operating System	MS Windows Vista, 7, 10
	Mac OS X or higher
	*Android 1.x.x or higher, iOS, RIM, Symbian
Internet Browser	MS Internet Explorer 7.0 or higher
	Mozilla Firefox 3.0 or higher
	Google Chrome 4.0 or higher
	Safari 3.0 or higher
	*Native Android, iOS, Symbian browser, Opera Mini / Mobile
Screen Resolution	1024x768 for desktop
	Optimized for a mobile phone. The application will adopt the phone's screen resolution
Font Size	Normal
JavaScript	Enabled
Java	Optional feature for more convenient file import: Java enabled, MS Java Applets enabled or JDK 1.4
Cookies	Enabled
Other	Adobe Acrobat Reader 6.0 or higher
Security items	
Authentication (logging in) to the application	<p>1. Through a Smart Key application</p> <ul style="list-style-type: none"> - The user number (allocated by the Bank) - A code generated by the Smart Key mobile application. Access to the application is secured by: <ul style="list-style-type: none"> a) The PIN selected by the user (the user can change the PIN in the application). b) Biometric data, i.e. fingerprint or faceID (only for iPhone with iOS 8.1.1 or higher and Samsung with Android enabled for this technology) <p>The user enables biometric identification in the Smart Key application for use at the next login. Biometric identification may be turned off in the application settings. Upon a permitted biometric login, a PIN may be selected. Biometric data is verified in the user's mobile phone; the Bank does not download or store biometric data.</p> <p>A code for the first login in the Smart Key application is sent by the Bank in a text message to the phone number specified by the user.</p> <p><i>Note: After three consecutive, unsuccessful attempts to enter the correct PIN, the Smart Key application will be blocked. The user may request to have their PIN reset by phone, subject to verification of their identity, or directly at the Bank's branch.</i></p> <p>or</p> <p>2. Through a security token (calculator)</p> <ul style="list-style-type: none"> - The user number (allocated by the Bank) - The code generated by the security token <p>Note: Access to the security token is protected by the PIN selected by the User. After three consecutive, unsuccessful attempts to enter the correct PIN, the security token will be blocked. The user may request to have their PIN reset by phone, subject to verification of their identity, or directly at the Bank's branch.</p> <p>or</p> <p>3. Through an SMS security token</p> <ul style="list-style-type: none"> - The user number (allocated by the Bank) - The static security code (allocated by the Bank and changed by the user after the first login) - An SMS code sent by the Bank to the mobile telephone number specified in the contract.

Security items	
Authorization (signing) of active operations	<p>1. A code generated by the Smart Key application (PIN is required) The user selects online or offline signature mode. Online signature is the recommended signing method. To use the online signing method, the mobile phone must be connected to internet (data, Wi-Fi) and Order Summary Notification must be switched on in the Smart Key application settings. If no internet connection is available, the offline signing method should be used. or</p> <p>2. A code generated by the security token or</p> <p>3. An SMS code sent by the Bank to the mobile telephone number specified by the user</p>
Limits	
Daily limit	Recommended value CZK 500,000
Transaction limit	
Support	
BusinessNet technical support	<p>Technical support: +420 221 210 011 Payment processing: +420 221 210 010 Banking days (Mon–Fri) 8:00–17:00</p>
Client line	<p>+420 221 210 031 Working hours (except public holidays): 7:00-22:00</p>
Web site	http://www.unicreditbank.cz/businessnet
Standard activities performed on the client line	<ul style="list-style-type: none"> - Information about the execution of the ordering/change/cancellation at the client's request - Blocking/unblocking the security key - Blocking/unblocking the user's access - Receipt of the client's problem, solution and information about the result - Communication with clients by e-mail and the application, etc.
Verifying identity for telephone communication with the Bank	
Primary identification	<p>1. Through the Smart Key - The user number (allocated by the Bank) - The code generated by the Smart Key application or</p> <p>2. Through a security token (calculator) - The user number (allocated by the Bank) - The code generated by the security token or</p> <p>3. Through an SMS security token - The user number (allocated by the Bank) - The static security code (allocated by the Bank and changed by the user after the first login)</p>
Secondary identification	<ul style="list-style-type: none"> - The user number (allocated by the Bank) - The entry security code (alphanumeric, at least 6, max. 14 characters), or additional data according to the Bank's requirements
Other	
International user ID	Setting up a user ID for international user. This user ID can be used to access the Direct banking applications of other banks of The UniCredit Group which support this service. A list of these banks is on the bank's web site.
Screen content export to the text format (CSV, XLS)	The Bank reserves the right to change the format of exported data.
Maximum number of linked accounts	During login, clients may select up to a maximum of 300 linked accounts.
Availability	24 hours, 7 days a week. The Bank reserves the right to suspend the provision of direct/electronic banking services for as long as required for important security or technical reasons.

Information related to the structured rights to sign service (Multisignature)

Description	<p>The structured right to sign service (Multisignature) concerns the following types of payments/instructions: Domestic payments, foreign payments, conversion/transfers between own accounts, collection orders, direct debits, direct debit – SIPO, standing orders.</p> <p>The instruction (ordering/change/cancellation) concerning term deposits is not subject to the structured rights to sign. Each user with the right to sign (regardless of the structured rights to sign) for whom the term deposit account concerned is available may independently sign the instruction concerning the term deposit.</p>
The User's right to sign	<p>Signing means authorization of the transaction with the security key code. One transaction may but does not require more authorizations depending on the rules set out the respective contractual document (the document "Order to Set the BusinessNet system" or the document "Order to Set Rights to Sign Multisignature" define the structured rights to sign (Multisignature)).</p> <p>The client (account holder) will authorize the user (the authorized person) to handle funds in the account and simultaneously defines the signature level of the authorized person by assigning a signature class (A, B, C, D, E to Z).</p> <p>With respect to the assigned signature class and signature rules (the combination of signatures) specified in the respective contractual document, the concerned person's right to sign may be:</p> <ul style="list-style-type: none"> - Partial (i.e. in combination with the signature of another person) or - Independent.
Signature class	<p>The signature class defines a group of users with the same right to handle funds in the account concerned in compliance with the contractually specified limits and rules.</p> <p>A signature rule is set for the respective account and specifies the required combination of signatures of persons with the respective signature class necessary for executing the transaction within the defined transaction limit. The limit may also be unlimited.</p> <p>Any signature class may be assigned to an unlimited number of authorized persons.</p> <p>The transaction limit of every authorized person – i.e. user – is superior to the limits at the level of structure rights to sign (Multisignature) (the user's limit is set in the standard manner to the value WITHOUT ANY LIMIT, unless agreed otherwise in the contract).</p> <p>The cancellation of a transaction waiting for signature is not subject to the rules of structured rights to sign (Multisignature).</p>

***For an optimized view in a mobile phone**

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BusinessNet Connect – Direct channel information

Minimum technical requirements	
Operating System	MS Windows Vista, 7, 10
	Mac OS X or higher
	Linux
Supported Protocol	WebDAV
Other	For the optional encrypted statements download feature, an OpenPGP certificate with 365 days expiry is required.
Security items	
Authentication (logging in) to the application	Through a password - The user number (allocated by the Bank) - The static security code (allocated by the Bank and changed by the user after the first login)
Authorization (signing) of active operations	If automated orders processing is set, then the Bank will process only such payment files that are digitally signed by one of the key holders. Another assumption is that this key holder has independent signature rights.
Support	
BusinessNet technical support	Technical support: +420 221 210 011 Payment processing: +420 221 210 010
	Banking days (Mon–Fri) 8:00–17:00
Client line	+420 221 210 031
	Working hours (except public holidays): 7:00-22:00
Web site	http://www.unicreditbank.cz/businessnet
Standard activities performed on the client line	- Resending the email with the initial security code - Blocking/unblocking the user's access - Receipt of the client's problem, solution and information about the result - Communication with clients by e-mail and the application, etc.
Verifying identity for telephone communication with the Bank	
Identification	- The technical user number (allocated by the Bank) - The entry security code (alphanumeric, at least 6, max. 14 characters), or additional data according to the Bank's requirements

Other	
Maximum number of linked accounts	During login, clients may select up to a maximum of 300 linked accounts.
Availability	24 hours, 7 days a week, except for signature (authorization) requests during system downtime – daily approximately from 22:30 to 23:15 and on last day of the month approximately from 23:30 to 01:30.
Supported statement formats	<p>Daily statements</p> <ul style="list-style-type: none"> - MT940 MultiCash structured - MT940 MultiCash unstructured - Gemini <p>Intraday statements</p> <ul style="list-style-type: none"> - MT942 MultiCash structured - MT942 MultiCash unstructured
Supported payment orders files	<p>Domestic payments</p> <ul style="list-style-type: none"> - MultiCash - Gemini - CSV <p>Foreign payments</p> <ul style="list-style-type: none"> - MultiCash - Gemini <p>SEPA payments</p> <ul style="list-style-type: none"> – SEPA Credit Transfer – SEPA Direct Debit
Availability	24 hours, 7 days a week. The Bank reserves the right to suspend the provision of direct/electronic banking services for as long as required for important security or technical reasons.

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Params – Smart Banking / Business Smart Banking

Minimum technical requirements	
Application for smartphones	Operating System iOS 9.0 or higher, Android 4.4.3
Internet access	Active data access on the Internet using mobile network services or Access using Wi-Fi <i>Note: The Bank does not recommend using of free Wi-Fi hotspots for security reasons. The Bank also does not recommend Wi-Fi function in stand-by mode.</i>
Security items	
Authentication (logging in) to the application	<p>First login</p> <ul style="list-style-type: none"> - The activation code (allocated by the Bank by SMS, valid for 48 hours) - The user name (allocated by the Bank) - The PIN (the user defines 6–8 digit PIN) <p>Second and subsequent logins</p> <p>a) The PIN Note: After three consecutive, unsuccessful attempts to enter the correct PIN, the integrated application security key will be blocked. The user may request to have their PIN reset by phone, subject to verification of their identity or directly at the branch of the Bank.</p> <p>b) A fingerprint (only for iPhone with iOS 8.1.1 or higher and Samsung with Android enabled for this technology) The user saves his/her fingerprints in the relevant section of the phone (Touch ID for iOS or Finger Print for Android). The user enables identification by fingerprint in the Smart Banking application for use at the next login. The fingerprint ID option may be turned off in the application settings. Upon a successful fingerprint login, a PIN may be selected. Fingerprints are verified in the user's mobile phone; the Bank does not download or store fingerprints.</p>
Authorization (signing) of active operations	<p>By tapping the Pay button, an order becomes ready for signing. Signature requires:</p> <p>a) PIN or b) The fingerprint (if supported by mobile phone). The user saves his/her fingerprints in the relevant section of the phone (Touch ID for iOS or Finger Print for Android). The user enables identification by fingerprint in the Smart Banking application for use at the next login. The fingerprint ID option may be turned off in the application settings. Upon a successful fingerprint login, a PIN may be selected. Fingerprints are verified in the user's mobile phone; the Bank does not download or store fingerprints. The limit for signing by fingerprint is CZK 50,000. Any transaction exceeding this amount must be signed with a PIN.</p>
Limits	
Daily limit	Maximum amount CZK 500,000. Recommended amount CZK 50,000.

Support	
Smart Banking support	+420 221 210 031 Working hours (except public holidays): 7:00-22:00
Business Smart Banking Support	Technical support: +420 221 210 011 Payment processing: +420 221 210 010 Banking days (Mon–Fri) 8:00-17:00
Web site	www.unicreditbank.cz/smartbanking
Standard activities performed on the client line	<ul style="list-style-type: none"> - Information about the execution of the ordering/change/cancellation at the client's request - Resending the Activation code if it was not used - Resending the Activation code if it expires - Blocking/unblocking the application security key - Blocking/unblocking the user's access - Receipt of the client's problem, solution and information about the result - Communication with clients by e-mail
Responsibility	<p>The Bank is not responsible for bank application's compatibility with other applications installed on the user's device. The Bank is not responsible for any damage or malfunction of the user's device or applications installed on it caused by this device being damaged or having a fault or an application was installed on it that is not compatible with the Bank's application.</p> <p>The Bank is not responsible for any damage caused by jailbroken or rooted Device. Running the Smart Banking application on such a device may not be secure.</p>
Verifying identity for telephone communication with the Bank	
Primary identification	<p>1. Through the Smart Key</p> <ul style="list-style-type: none"> - The user number (allocated by the Bank) - The code generated by the Smart Key application <p>or</p> <p>2. Through a security token (calculator)</p> <ul style="list-style-type: none"> - The user number (allocated by the Bank). - The code generated by the security token. <p>or</p> <p>3. Through an SMS security token</p> <ul style="list-style-type: none"> - The user number (allocated by the Bank) - The static security code (allocated by the Bank and changed by the user after the first login)
Secondary identification	<ul style="list-style-type: none"> - The user number (allocated by the Bank) - The entry security code (alphanumeric, at least 6, max. 14 characters), or additional data under the Bank's requirements
Other	
Availability	24 hours, 7 days a week. The Bank reserves the right to suspend the provision of direct/electronic banking services for as long as required for important security or technical reasons.

This List of Direct Banking Services and Parameters is valid from 01. 08. 2020 and fully replaces the List of Direct Banking Services and Parameters from 01. 12. 2019.

Online Card information

Minimum technical requirements	
Operating System	MS Windows Vista, 7, 10
	Mac OS X or higher
	*Android 1.x.x or higher, iOS, RIM, Symbian
Internet Browser	MS Internet Explorer 7.0 or higher
	Mozilla Firefox 3.0 or higher
	Google Chrome 4.0 or higher
	Safari 3.0 or higher
	*Native Android, iOS, Symbian browser, Opera Mini / Mobile
Screen Resolution	1024x768 for desktop
	Optimized for a mobile phone. The application will adopt to the phone screen resolution
Font Size	Normal
JavaScript	Enabled
Cookies	Enabled
Other	Adobe Acrobat Reader 6.0 or higher

Security items

Authentication (logging in) to the application	<p>1. Through a Smart Key application</p> <ul style="list-style-type: none">- The user number (allocated by the Bank)- A code generated by the Smart Key mobile application. Access to the application is secured by:<ul style="list-style-type: none">a) The PIN selected by the user (the user can change the PIN in the application).b) Biometric data, i.e. fingerprint or faceID (only for iPhone with iOS 8.1.1 or higher and Samsung with Android enabled for this technology) <p>The user enables biometric identification in the Smart Key application for use at the next login. Biometric identification may be turned off in the application settings. Upon a successful biometric login, a PIN may be selected. Biometric data is verified in the user's mobile phone; the Bank does not download or store biometric data.</p> <p>A code for the first login to the Smart Key application is sent by the Bank by SMS to the phone number specified by the user.</p> <p><i>Note: After three consecutive, unsuccessful attempts to enter the correct PIN, the Smart Key application will be blocked. The user may request to have their PIN reset by phone, subject to verification of their identity, or directly at the Bank's branch.</i></p> <p>or</p> <p>2. Through a security token (calculator)</p> <ul style="list-style-type: none">- The user number (allocated by the Bank)- The code generated by the security token <p>Note: Access to the security token is protected by the PIN chosen by the User. After three consecutive, unsuccessful attempts to enter the correct PIN, the security token will be blocked. The user may request to have their PIN reset by phone, subject to verification of their identity, or directly at the Bank's branch.</p> <p>or</p> <p>3. Through an SMS security token</p> <ul style="list-style-type: none">- The user number (allocated by the Bank)- The static security code (allocated by the Bank and changed by the user after the first login)- An SMS code sent by the Bank to the mobile telephone specified in the contract.
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Support	
Online Card support	+420 221 210 011
	Banking days (Mon-Fri) 8:00-17:00
Web page	http://www.unicreditbank.cz/onlinecard
Standard activities performed on the client line	<ul style="list-style-type: none"> - Resending the email with the initial security code - Blocking/unblocking the user's access - Receipt of the client's problem, solution and information about the result - Communication with clients by e-mail and the application, etc.
Availability	24 hours 7 days a week. 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.
Verifying identity for telephone communication with the Bank	
Primary identification	<ul style="list-style-type: none"> - The user number (allocated by the Bank) - The entry security code
Secondary identification	<ul style="list-style-type: none"> - The user number (allocated by the Bank) - The static password (alphanumeric, at least 6, max. 14 characters), or additional data according to the Bank's requirements

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Standard account owner settings in a general agreement

Direct Banking Products	Online Banking, Smart Banking
Connected accounts/cards	All opened accounts, payment cards and other client products, that can be connected to direct banking products.
Authority	Full rights, including signing authority for payments
Daily limit	CZK 500,000 for Online Banking
	CZK 50,000 for Smart Banking
	If the user is under 18 years, the limit for Online Banking and Smart Banking is CZK 0.