

List of internet banking services and parameters

BusinessNet Professional, Business Smart Banking

UniCredit Bank Czech Republic and Slovakia, a.s.

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Content

LIST OF SERVICES AND PARAMETERS – BusinessNet Professional and Business Smart Banking
List of services
List of parameters

LIST OF SERVICES – BusinessNet Professional and Business Smart Banking

Name	Description	Term	Web	Mobile
GENERAL				
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 and Romania.	–	✓	–
Branch map and ATM finder	Display UniCredit Bank CZ branches and ATMs. <i>Note: For the map display to function correctly, the data must be downloaded into the application through the HTTP protocol, and therefore the browser must be given access.</i>	–	✓	✓
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 before the relevant banking day.	✓	–
Exchange rate	Link to display exchange rates from the Bank web pages. The exchange rate valid at the time of payment is always used to settle the payment.	–	✓	✓
Notification	Option to automatically send messages with bank information to an e-mail address or mobile phone.	–	✓	–
ERP connection	BusinessNet Connect service for integrating internet banking and the client's ERP system, using WebDAV technology. It allows the client to automatically upload payment files (must be signed in BusinessNet after uploading) and download electronic account statements (MT94x format) and selected PDF documents.	–	✓	–
Messages (incoming/outgoing)	Option to send messages between the Bank and the User.	–	✓	✓
Announcements	Information about transactions on payment accounts in the form of a push message.	–	–	✓
General settings	Language setting, change of PIN and Password for communication with the Bank.	–	–	✓
PAYMENTS AND ACCOUNTS				
List of accounts and history	List of accounts and history	Minimum 15 months before the relevant banking day.	✓	–
		No more than 24 months before the relevant banking day.	–	✓
Cash Management	A list of final balances in accounts maintained with the Bank or final balances in accounts maintained with other banks (displaying MT940 reports sent from other banks), with the option to add balances.	Minimum 15 months before the relevant banking day.	✓	–

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PAYMENTS AND ACCOUNTS				
Preferred accounts sequence	Option to define preferred accounts sequences for overview pages and selection menus. Option to hide accounts on overview pages.	–	✓	–
Documents (PDF) to account	Option to display and save selected PDF documents connected with the Client's account. It can also be downloaded within the BusinessNet Connect service.	–	✓	✓
Domestic payment – standard	Sending a domestic CZK payment order 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 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. <i>Note: Only if the beneficiary's bank is a bank accepting express payments.</i>	See Payment System Cut-Off Times	✓	✓
Domestic payment – instant	Sending a domestic CZK payment order payable on the current banking day, debiting the client's funds in the account on that day, and crediting both the beneficiary's bank and beneficiary's account within a few seconds of signing the payment. <i>Note: Only if the beneficiary's bank is a bank accepting instant domestic payments.</i>	See Payment System Cut-Off Times	✓	✓
Domestic CZK payment within UniCredit Bank	Sending a domestic payment order payable on a specified banking day between UniCredit bank accounts in CZK, 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	✓	✓
Internal transfer between the client's own CZK accounts – standard	Sending a domestic payment order payable on a specified banking day between UniCredit Bank accounts available to the user in CZK, and debiting and crediting funds to the client's account on that day.	See Payment System Cut-Off Times	✓	✓
Internal transfer between the client's own CZK accounts – instant	Sending a domestic payment order payable on a specified banking day between UniCredit Bank accounts available to the user in CZK, and debiting and crediting funds to the client's account within a few seconds of signing the payment. <i>Note: Only if the beneficiary's bank is a bank accepting instant domestic payments.</i>	See Payment System Cut-Off Times	✓	✓
Internal transfers between the client's own accounts held in the same foreign currency	Sending a payment order payable on a specified banking day between UniCredit Bank accounts available to the user in the same foreign currency, 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 payable on a specified banking day between UniCredit Bank accounts available to the user in various foreign currencies or a CZK account and foreign currency account, and 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 the standing order is due on a non-banking day, it will be executed according to the client's instruction.	See Payment System Cut-Off Times	✓	✓

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PAYMENTS AND ACCOUNTS				
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.	Up to the moment of final signing	✓	✓
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 bank day. After its delivery to the bank on a non-banking day, the ordering, change and cancellation of 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 received direct debit.	Up to 16:30 of the day before the value date	✓	✓
SEPA payment – standard	Sending SEPA payment order EUR within the EU 27 and other European countries.	See Payment System Cut-Off Times	✓	✓
SEPA payment – express	Sending SEPA payment EUR order 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. <i>Note: In case the beneficiary's bank is a bank accepting express SEPA payments.</i>	See Payment System Cut-Off Times	✓	✓
SEPA payment – instant	Sending SEPA payment order EUR payable on the current banking day, debiting the client's funds in the account on that day, and crediting both the beneficiary's bank and beneficiary's account within a few seconds of signing the payment. <i>Note: In case the beneficiary's bank is a bank accepting instant SEPA payments.</i>	See Payment System Cut-Off Times	✓	✓
SEPA payment deletion	Option to delete an unsigned or partially signed SEPA payment.	Up 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 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 will inform the beneficiary's bank that the payment was rejected by the payer.	See Payment System Cut-Off Times	✓	✓

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PAYMENTS AND ACCOUNTS				
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 must 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).	See Payment System Cut-Off Times	✓	–
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 payable on a specified banking day between a UniCredit Bank foreign currency or CZK account from/to foreign currency accounts.	See Payment System Cut-Off Times	✓	✓
Foreign payment – MT101	Sending a payment from an account maintained at another UniCredit Group bank.	–	✓	–
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	✓	–
Foreign payment order – cancellation	Sending a request to cancel the already authorized foreign payment. The client will be notified about the result through the BusinessNet 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 according to 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	✓	✓
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, the 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 one-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	✓	–
QR payment	Payment creation from QR code (QR code scan).	–	–	✓
Money order	Payment creation from money order (money order scan).	–	–	✓

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Name	Description	Term	Web	Mobile
PAYMENTS AND ACCOUNTS				
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.	Up to 90 days after the creation of a payment/instruction	✓	✓
Uploading of payment files	Option to upload payment files containing domestic, foreign or SEPA payment orders, domestic direct debit requests and SEPA direct debit requests. Payment files can be uploaded also within BusinessNet Connect service.	–	✓	–
Defining own upload format	Option to define own line format for uploading domestic orders.	–	✓	–
Payment order templates	Option to save details of domestic or foreign payments to the template for later use; option to share the template by Users.	–	✓	✓
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.	✓	–
Daily electronic statements – view	Display, print and export electronic daily account statements.	Minimum 15 months before 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 before the relevant banking day (BusinessNet Connect statements are available to download for 30 days).	✓	–
MT942 reports – view	A list of transactions for the relevant day booked in accounts maintained at the Bank and transactions for the relevant day booked in accounts maintained with other banks, (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.	–	✓	–

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Name	Description	Term	Web	Mobile
TERM DEPOSIT				
Term deposit – overview	The overview of active term deposits.	–	✓	–
Term deposit – change/cancellation	In the respective period, a one-off time deposit may not be changed or closed without a penalty. The change or closure 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	✓	–
CARDS				
List and history of cards	An informative list of debit and credit cards and card transactions. <i>Note:</i> – Main card holder has automatically only connected their main credit card, connection of additional credit cards bound to the main card is subject to request at the branch. For additional card holders, only their additional credit card is connected. – There could 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 equal to the available balance. For available balance, please contact our Infoline at +420 221 210 031.	Minimum 15 months before the relevant banking day.	✓	–
		No more than 12 months before the relevant banking day.	–	✓
Documents (PDF) to credit card	Option to display and save PDF statements from client's credit card in BusinessNet Professional or Online Card applications.	–	✓	✓
Card settlement	Sending a domestic payment order payable on a specified banking day with predefined data to pay an installment on a credit card issued by UniCredit Bank, 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	✓	✓
Preferred card sequence	The option in the settings to define the order of the cards on the overview screens and in the selection menus. Option to hide card on overview screens.	–	✓	–
3DS card payments authorization	The delivery of a message to mobile application to authorize 3DS card payments.	–	–	✓
Smart key for 3DS card payment authorization	If the client cannot activate the Business Smart Banking application or the Smart Key in the Business Smart Banking application, the Smart Key in the Smart Banking application for private individuals can be activated to support 3DS card payment authorization.	–	–	✓
PIN display	Option to view the PIN code for the payment card.	–	–	✓
Debit card activation	Debit card activation.	–	–	✓
Temporary card blocking / Unblocking	Temporary blocking of a card, unblocking a temporarily blocked card.	–	–	✓
Card limit setting / change	The cardholder has the ability to adjust limits and permissions for cash, non-cash and internet payments.	–	–	✓

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Name	Description	Term	Web	Mobile
SECURITIES				
List and history of securities	An informative list of securities and their history. <i>Note: Only if the User applies at the branch to link the securities account.</i>	A maximum of 3 months before the relevant banking day.	✓	–
Entering a settlement order	Entering or uploading a settlement order	–	✓	–
OPEN BANKING – PSD2 openAPI				
Granting 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 consent. With valid FCS consent, a third party may request the availability of a certain amount on an account.	Consent validity is unlimited	✓	✓
Granting consent for the Payment Initiation Service (PIS)	The one-off consent for the Payment Initiation Service is granted together with the authorization of payment submitted via a third party application.	Consent is valid for the particular payment	✓	✓
Granting 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 consent. With valid AIS consent, a third party may receive an account balance and transaction list for a defined period.	Consent is valid 180 days from the date of signature	✓	✓
Overview of consent granted for Open Banking services	List of all valid and not valid consents to open banking services. One-off consent granted for the Payment Initiation Service is not listed.	–	✓	✓
Prolonging the validity of Payment Initiation Service (PIS) consent	The validity of consent cannot be prolonged because it is granted only for a particular payment together with the payment authorization.	–	✓	✓
Prolonging the validity of Account Information Service (AIS) consent	The validity of consent cannot be prolonged.	–	✓	✓
Prolonging the validity of Fund Check Service (FCS) consent	Fund Check Service consent cannot be prolonged because its validity is unlimited.	Consent validity is unlimited	✓	✓
Temporary invalidation and reactivation of Fund Check Service consent (FCS)	The validity of FCS consent cannot be temporarily invalidated (blocked); it can only be withdrawn.	–	✓	✓
Temporary invalidation and reactivation of Payment Initiation Service consent (PIS)	The validity of PIS consent cannot be temporarily invalidated (blocked).	–	✓	✓
Temporary invalidation and reactivation of Account Information Service consent (AIS)	The validity of AIS consent cannot be temporarily invalidated (blocked); it can only be withdrawn.	–	✓	✓
Withdrawal of Fund Check Service (FCS) consent	The Client may withdraw valid FCS consent at any time during its period of validity.	Invalid from the moment of withdrawal.	✓	✓
Withdrawal of Payment Initiation Service (PIS) consent	Consent cannot be withdrawn since consent is one-off and granted only for a particular payment together with payment authorization.	–	✓	✓

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Name	Description	Term	Web	Mobile
OPEN BANKING – PSD2 openAPI				
Withdrawal of Account Information Service (AIS) consent	The Client may withdraw valid AIS consent at any time during its period of validity.	Invalid from the moment of withdrawal.	✓	✓
History of requests made in the Fund Check Service	An informatory list of requests made by third parties in the Fund Check Service. The list of FCS requests contains the following information: – Request Date – Third Party name and name of its application – Request amount and currency – Fund availability sent by the Bank to a third party	Max. 6 months before the relevant bank date	✓	✓
Other Banks Accounts	The possibility of connecting an account maintained at another bank to the internet and mobile banking application (multibanking).	–	–	–
TRADE FINANCE				
Letter of credit / Amendment to 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 and doc (version 97–2003). The maximum aggregate size of all attachments in one order is 10 MB.	Usual period to process orders to open a letter of credit or orders to amend an opened letter of credit.	✓	–
Guarantee / Amendment to 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.	Usual period to process orders to issue 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 to process of orders to issue a bank guarantee (letter of undertaking) or orders to amend an issued bank guarantee (letter of undertaking)	✓	–
MULTISIGNATURE RIGHTS DEFINITION				
Description	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, and standing orders. The instruction (ordering/change/cancellation) concerning term deposits is not subject to the structured rights to sign. Every User having 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.	–	✓	✓

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Name	Description	Term	Web	Mobile
MULTISIGNATURE RIGHTS DEFINITION				
The User's right to sign	<p>The signature means the authorization of the transaction by the security key code. One transaction may, but does not have to, require more authorizations.</p> <p>The client (account holder) will authorize the User (the authorized person) to handle financial means in the account and simultaneously define the signature level to the authorized person by the assignment to the so-called signature class. With respect to the assigned signature class and signature rules (the combination of signatures) determined in the respective contractual document, the right to sign of the person concerned can 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 financial means in the account concerned in compliance with the contractually determined limits and rules. With the respective account a rule of signing is set, the so-called required combination of signatures of persons with the respective signature class necessary for the execution of the transaction within the defined transaction limit. Transaction limit does not need to be set. Any signature class may be assigned to an unlimited number of authorized persons.</p> <p>The transaction limit of every authorized person – User – is superior to limits at the level of structure rights to sign (Multisignature) (the User's limit is set by default to 'Unlimited', unless agreed otherwise in the contract).</p> <p>The cancellation of a transaction which is waiting for signature is not subject to the rules of structured rights to sign (Multisignature).</p>	–	✓	✓

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TECHNICAL REQUIREMENTS		
	web	mobile
Operation system	MS Windows 10 and higher Mac iOS 12.0 and higher Android 5.0 and higher	Mac iOS 12.0 and higher Android 5.0 and higher
Internet browser	MS Internet Explorer 7.0 and higher MS Edge Mozilla Firefox 3.0 and higher Google Chrome 4.0 and higher Safari 3.0 and higher	Native Android, iOS, Opera Mini / Mobile
Screen resolution	1024x768 for PC When optimized in mobile phone the application will adopt to the phone screen resolution	Application will adopt to the phone screen resolution.
ERP connection	WebDAV	–
Cookies	Technical cookies https://www.unicreditbank.cz/en/ostatni/informace-o-souborech-cookies.html	–
Maximum number of connected accounts	The maximum number of connected accounts is 1000. When viewing and exporting to PDF, a maximum of 750 accounts can be selected.	–
Available statement and document formats	Daily statements – MT940 MultiCash structured – MT940 MultiCash unstructured – Gemini Intraday statements – MT942 MultiCash structured – MT942 MultiCash unstructured Other documents – PDF	PDF
Supported formats for payments	Domestic payments – MultiCash – Gemini – CSV Foreign payments – MultiCash – Gemini SEPA orderss (SEPA Credit Transfer, SEPA Direct Debit) – XML	–
Supported formats for Trade Finance	Supported file types for attachments are pdf, jpeg and doc (version 97–2003). The maximum aggregate size of all attachments in one order is 10 MB.	–
Others	BN Connect: An OpenPGP digital certificate with a validity period of less than 365 days is required for optional statement download encryption or for signing payment files.	–

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SUPPORT AND AVAILABILITY		
	web	mobile
Web	https://www.unicreditbank.cz/en/velke-firmy/cash-management/elektronicke-bankovnictvi.html	https://www.unicreditbank.cz/en/podnikatele-a-mensi-firmy/digital/smart-banking-podnikatele.html
Technical support	Technical support: +420 221 210 011 Payments processing: +420 221 210 010 Working hours (Mon-Fri): 8:00 - 17:00	
Activities covered by the Technical support	– Information on the execution of the ordering/change/cancellation of the instructions – Blocking/unblocking of the electronic token – Blocking/unblocking of the User's access – Receipt of the client's problem, solution and information about the result – Communication with clients via e-mail, an application, etc.	
Customer service line	+420 221 210 031 Working hours (except public holidays): 7:00 – 22:00	
Activities covered by the Customer service line	– Blocking/unblocking of the User's access – Receipt of the client's problem, solution and information about the result	
Product 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.	