

OVERVIEW OF FUNCTIONALITIES, RIGHTS PROFILES AND SIGNATURE RULES IN THE ČSOB BUSINESSBANKING SERVICE



1. Overview of Global Rights Profiles Offered by the Bank

Rights Profile	Characteristics
Administrator	Active profile for payment initiation and authorisation, complete administration, service settings management and approvals.
Active User and Corporate Cards Manager	Active profile for payment initiation, authorisation and Corporate cards management.
Active User	Active profile for payment initiation and authorisation.
Corporate Cards Manager	Active profile for comprehensive Corporate cards management.
Card Holder	Active profile for management of own card.
Passive User	A view-only profile with no rights to perform active operations.

Global Rights Profiles cannot be modified and automatically apply to all Accounts assigned to the ČSOB BusinessBanking Service (BB). The Client may create a custom Rights Profile through BB. An overview of custom Rights Profiles with specific settings is available in BB.

2. Comparative Overview of Global Rights Profiles

Operation Group	Administrator	Active User and Corporate Cards Manager	Active User	Corporate Cards Manager	Card Holder	Passive User
Accounts	X	X	X			X
Statements	X	X	X			X
Payments	X	X	X			X
Cards Management	X	X	Own cards	X	Own cards	Own cards
Client Administration	X					
Documents	X					
Notifications	X	X	X	X	X	X
Online Products	X					

3. Detailed Rights and Operations for Global Rights Profiles

3.1. Administrator

Operation Group	Electronic Operation (Functionality)	Scope of Permissions							
		View	Create	Modify	Delete	Revoke	Import	Own Cards	Corporate Cards
Account-Related Electronic Operations									
Accounts Current accounts, Term deposit, savings account, card and loan accounts	Account Overview and Account Details	X							
	Account Transactions	X							
	This functionality enables users to view Account overviews and detailed Account information (including, in particular, the Account name, Account type, Account currency, current balance, available balance, interest rate and any Account blocks), change Account names, and perform withdrawals from savings accounts.								
Statements	View/Download	X							
	Settings	X	X	X	X				
	This functionality enables users to view and download statements in PDF and XML formats, including transaction tax statements, and to configure the automatic delivery of such statements to an email address. Statement delivery settings are managed through BB notifications.								
Payments Instant Payments, SEPA Payments, International Payments	Payment Order from an Account	X	X	X	X	X			
	Payment Order from a Credit Card (Loan Drawdown)	X	X		X				
	Payment Order to a Credit Card (Loan Repayment)	X	X		X				
	Bulk Payment Orders (manual creation of a batch of up to 50 payments, file import)	X	X	X	X		X		
	This functionality enables users to view Account transactions, including booked and blocked payments, export transaction data in CSV or PDF format, change Account names, perform Verification of Payee, store and manage payment templates and beneficiaries, view submitted payments together with their processing status, create QR payments, revoke pending payments, authorise payments in bulk, and obtain payment confirmations in PDF format. The following payment file formats are supported for import: XML CGI pain.001.001.03, XML CGI pain.001.001.09 and MT103 (SWIFT). Following import, bulk payments are created based on the debit Account and payment type (SEPA, SEPA Instant, SWIFT). Users can subsequently view the import report and bulk payment details, as well as modify, copy or delete bulk payments.								
Standing Orders	Settings	X	X	X	X				
SEPA Direct Debits	Direct Debit Mandate Settings (Supported Schemes – CORE, B2B)	X	X	X	X				
Debit / Credit Cards	Cards Overview	X						X	X
	Card Blocking Request	X	X					X	X
	Card Unblocking Request	X	X					X	X
	Request to Enable / Disable e-Commerce (Internet Payments)	X	X					X	X

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	Card Reissuance Request	X	X					X	X
	Permanent Card Blocking Request	X	X					X	X
	Request to Change Automatic Renewal Settings	X	X					X	X
	Request to Display PIN	X	X					X	
	Request to Change Limits	X	X					X	X
	Request to Change Delivery Address	X	X					X	X
Administrative and Service Operations									
Client Administration	Users Overview	X							
	User Addition Request	X	X		X				
	First Administrator Addition Request	X	X		X				
	User Removal Request	X	X						
	User Blocking / Activation	X	X						
	Rights Profile Settings	X	X	X	X				
	Rights Profile Assignment	X	X						
	Signature Role Assignment	X	X						
	Signature Role Settings	X	X	X	X				
	Signature Rule Settings	X	X	X	X				
	Security Method Blocking	X	X						
	Security Method Unblocking	X	X						
	Client Personal and Contact Details	X							
	Client Data Change	X	X						
	Verification of Payee Settings	X	X						
Documents	Current Accounts	X							
	Lending Products	X							
	Investment Products	X							
Bank Messages	Messages from the Bank	X			X				
	Messages to the Bank	X	X		X				
Notifications	Settings	X	X	X	X				
Online Products	Purchase of Deposit Products	X	X						
	Purchase of Lending Products								
	<i>This functionality enables the submission of applications for a loan, POS terminal, Payment Gateway (WebPay), and selected Leasing services.</i>								

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3.2. Active User and Corporate Cards Manager

Operation Group	Electronic Operation (Functionality)	Scope of Permissions							
		View	Create	Modify	Delete	Revoke	Import	Own Cards	Corporate Cards
Account-Related Electronic Operations									
Accounts Current accounts, Term deposit, savings account, card and loan accounts	Account Overview and Account Details	X							
	Account Transactions	X							
	This functionality enables users to view Account overviews and detailed Account information (including, in particular, the Account name, Account type, Account currency, current balance, available balance, interest rate and any Account blocks), change Account names, and perform withdrawals from savings accounts.								
Statements	View/Download	X							
	Settings	X	X	X	X				
	This functionality enables users to view and download statements in PDF and XML formats, including transaction tax statements, and to configure the automatic delivery of such statements to an email address. Statement delivery settings are managed through BB notifications.								
Payments Instant Payments, SEPA Payments, International Payments	Payment Order from an Account	X	X	X	X	X			
	Payment Order from a Credit Card (Loan Drawdown)	X	X		X				
	Payment Order to a Credit Card (Loan Repayment)	X	X		X				
	Bulk Payment Orders (manual creation of a batch of up to 50 payments, file import)	X	X	X	X		X		
	This functionality enables users to view Account transactions, including booked and blocked payments, export transaction data in CSV or PDF format, change Account names, perform Verification of Payee, store and manage payment templates and beneficiaries, view submitted payments together with their processing status, create QR payments, revoke pending payments, authorize payments in bulk, and obtain payment confirmations in PDF format. The following payment file formats are supported for import: XML CGI pain.001.001.03, XML CGI pain.001.001.09 and MT103 (SWIFT). Following import, bulk payments are created based on the debit Account and payment type (SEPA, SEPA Instant, SWIFT). Users can subsequently view the import report and bulk payment details, as well as modify, copy or delete bulk payments.								
Standing Orders	Settings	X	X	X	X				
SEPA Direct Debits	Direct Debit Mandate Settings (Supported Schemes – CORE, B2B)	X	X	X	X				
Debit / Credit Cards	Cards Overview	X						X	X
	Card Blocking Request	X	X					X	X
	Card Unblocking Request	X	X					X	X
	Request to Enable / Disable e-Commerce (Internet Payments)	X	X					X	X
	Card Reissuance Request	X	X					X	X

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	Permanent Card Blocking Request	X	X					X	X
	Request to Change Automatic Renewal Settings	X	X					X	X
	Request to Display PIN	X	X					X	
	Request to Change Limits	X	X					X	X
	Request to Change Delivery Address	X	X					X	X
Administrative and Service Operations									
Client Administration									
Documents									
Bank Messages	Messages from the Bank	X			X				
	Messages to the Bank	X	X		X				
Notifications	Settings	X	X	X	X				
Online Products									

3.3. Active User

Operation Group	Electronic Operation (Functionality)	Scope of Permissions							
		View	Create	Modify	Delete	Revoke	Import	Own Cards	Corporate Cards
Account-Related Electronic Operations									
Accounts Current accounts, Term deposit, savings account, card and loan accounts	Account Overview and Account Details	X							
	Account Transactions	X							
	This functionality enables users to view Account overviews and detailed Account information (including, in particular, the Account name, Account type, Account currency, current balance, available balance, interest rate and any Account blocks), change Account names, and perform withdrawals from savings accounts.								
Statements	View/Download	X							
	Settings	X							
	This functionality enables users to view and download statements in PDF and XML formats, including transaction tax statements, and to configure the automatic delivery of such statements to an email address. Statement delivery settings are managed through BB notifications.								
Payments Instant Payments, SEPA Payments, International Payments	Payment Order from an Account	X	X	X	X	X			
	Payment Order from a Credit Card (Loan Drawdown)	X	X		X				
	Payment Order to a Credit Card (Loan Repayment)	X	X		X				
	Bulk Payment Orders (manual creation of a batch of up to 50 payments, file import)	X	X	X	X		X		

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	<i>This functionality enables users to view Account transactions, including booked and blocked payments, export transaction data in CSV or PDF format, change Account names, perform Verification of Payee, store and manage payment templates and beneficiaries, view submitted payments together with their processing status, create QR payments, revoke pending payments, authorise payments in bulk, and obtain payment confirmations in PDF format.</i> <i>The following payment file formats are supported for import: XML CGI pain.001.001.03, XML CGI pain.001.001.09 and MT103 (SWIFT). Following import, bulk payments are created based on the debit Account and payment type (SEPA, SEPA Instant, SWIFT). Users can subsequently view the import report and bulk payment details, as well as modify, copy or delete bulk payments.</i>								
Standing Orders	Settings	X	X	X	X				
SEPA Direct Debits	Direct Debit Mandate Settings (Supported Schemes – CORE, B2B)	X	X	X	X				
Debit / Credit Cards	Cards Overview	X						X	
	Card Blocking Request	X	X					X	
	Card Unblocking Request	X	X					X	
	Request to Enable / Disable e-Commerce (Internet Payments)	X	X					X	
	Card Reissuance Request	X	X					X	
	Permanent Card Blocking Request	X	X					X	
	Request to Change Automatic Renewal Settings	X	X					X	
	Request to Display PIN	X	X					X	
	Request to Change Limits	X	X					X	
	Request to Change Delivery Address	X	X					X	
Administrative and Service Operations									
Client Administration									
Documents									
Bank Messages	Messages from the Bank	X			X				
	Messages to the Bank	X	X		X				
Notifications	Settings	X	X	X	X				
Online Products									

3.4. Corporate Cards Manager

Operation Group	Electronic Operation (Functionality)	Scope of Permissions							
		View	Create	Modify	Delete	Revoke	Import	Own Cards	Corporate Cards
Account-Related Electronic Operations									
Accounts									
Statements									

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Payments									
Standing Orders									
SEPA Direct Debits									
Debit / Credit Cards	Cards Overview	X						X	X
	Card Blocking Request	X	X					X	X
	Card Unblocking Request	X	X					X	X
	Request to Enable / Disable e-Commerce (Internet Payments)	X	X					X	X
	Card Reissuance Request	X	X					X	X
	Permanent Card Blocking Request	X	X					X	X
	Request to Change Automatic Renewal Settings	X	X					X	X
	Request to Display PIN	X	X					X	X
	Request to Change Limits	X	X					X	X
	Request to Change Delivery Address	X	X					X	X
Administrative and Service Operations									
Client Administration									
Documents									
Bank Messages	Messages from the Bank	X			X				
	Messages to the Bank	X	X		X				
Notifications	Settings	X	X	X	X				
Online Products									

3.5. Card Holder

Operation Group	Electronic Operation (Functionality)	Scope of Permissions							
		View	Create	Modify	Delete	Revoke	Import	Own Cards	Corporate Cards
Account-Related Electronic Operations									
Accounts									
Statements									
Payments									
Standing Orders									
SEPA Direct Debits									
Debit / Credit Cards	Cards Overview	X						X	
	Card Blocking Request	X	X					X	

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	Card Unblocking Request	X	X					X	
	Request to Enable / Disable e-Commerce (Internet Payments)	X	X					X	
	Card Reissuance Request	X	X					X	
	Permanent Card Blocking Request	X	X					X	
	Request to Change Automatic Renewal Settings	X	X					X	
	Request to Display PIN	X	X					X	
	Request to Change Limits	X	X					X	
	Request to Change Delivery Address	X	X					X	
Administrative and Service Operations									
Client Administration									
Documents									
Bank Messages	Messages from the Bank	X			X				
	Messages to the Bank	X	X		X				
Notifications	Settings	X	X	X	X				
Online Products									

3.6. Passive User

Operation Group	Electronic Operation (Functionality)	Scope of Permissions							
		View	Create	Modify	Delete	Revoke	Import	Own Cards	Corporate Cards
Account-Related Electronic Operations									
Accounts	Account Overview and Account Details	X							
	Account Transactions	X							
Statements	View/Download	X							
	Settings	X							
Payments	Payment Order from an Account	X							
	Payment Order from a Credit Card (Loan Drawdown)	X							
	Payment Order to a Credit Card (Loan Repayment)	X							
	Bulk Payment Orders	X							
SEPA Direct Debits	Direct Debit Mandate Settings	X							
SEPA Direct Debits	Direct Debit Mandate Settings	X							

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Debit / Credit Cards	Cards Overview	X						X	
	Card Blocking Request	X	X					X	
	Card Unblocking Request	X	X					X	
	Request to Enable / Disable e-Commerce (Internet Payments)	X	X					X	
	Card Reissuance Request	X	X					X	
	Permanent Card Blocking Request	X	X					X	
	Request to Change Automatic Renewal Settings	X	X					X	
	Request to Display PIN	X	X					X	
	Request to Change Limits	X	X					X	
	Request to Change Delivery Address	X	X					X	
Administrative and Service Operations									
Client Administration									
Documents									
Bank Messages	Messages from the Bank	X			X				
	Messages to the Bank	X	X		X				
Notifications	Settings	X	X	X	X				
Online Products									

Meaning of Individual Permissions:

- **View** – entitlement to view, obtain and download information provided through BusinessBanking.
- **Create** – entitlement to complete and create an Electronic Operation or electronic request.
- **Modify** – entitlement to amend an already created Electronic Operation or electronic request and existing BusinessBanking settings.
- **Delete** – entitlement to cancel an Electronic Operation or electronic request that has not yet been fully signed in accordance with the Signature Rules, including cancellation of existing BusinessBanking settings.
- **Revoke** – entitlement to revoke an already submitted Electronic Operation or electronic request before its final processing, where permitted by the processing status.
- **Import** – entitlement to create an Electronic Operation by importing data from an uploaded file.
- **Own Cards** – entitlement to view and manage payment cards for which the user is the card holder.
- **Corporate Cards** – entitlement to view and manage all payment cards belonging to the Account Holder regardless of the card holder.

X	Permitted operation
	Non-permitted operation

4. Other Functionalities in the ČSOB BusinessBanking Application Outside the Scope of the Right Profile

4.1. EMPOWERMENT Management of Another Company's Accounts

Based on a duly executed Power of Attorney relating to the Agreement (Empowerment), the Client is entitled to manage the products of another Account Holder through BB within the scope of the granted power of attorney.

4.2. User Settings

This functionality enables the user to configure the order in which accounts are displayed, the BB language and the language used for data exports and printouts (supported languages: Slovak and English), correspondence address, e-mail address and telephone number, the number of rows displayed in tables, and the selection of favourite operations. Configured favourite operations are displayed in the relevant section of the service home screen, particularly to provide quick access to frequently used overviews and operations.

4.3. Requests

This functionality enables the display of a list of requests. A request includes, in particular, the creation, modification or cancellation of a standing order, changes to statement settings, a request to revoke a payment, a request to withdraw funds from a savings account, the creation, modification or cancellation of a direct debit consent, and a repayment from or transfer using a credit card. A request also includes the submission of a request for the creation of a new authorised user or the first Administrator.

4.4. Help Mode

The ability to display help content on selected screens.

5. Operations Subject to the Signature Rule

Operation Group	Electronic Operation
Payments	SEPA Payment
	SWIFT Payment
	Withdrawal from a Savings Account
	SEPA Bulk Payment
	SWIFT Bulk Payment
	Transfer from a Credit Card Account
	Repayment of a Credit Card Loan Account
	Request for the Creation of a Standing Order
	Request for the Amendment of a Standing Order
	Request for the Creation of a Direct Debit Consent

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	Request for the Amendment of a Direct Debit Consent
Administration	Request for the Creation of a New Authorised User
	Request for User Blocking
	Request for User Unblocking
	Request for User Removal
	Request for the Assignment of a Rights Profile
	Request for the Assignment of a Signature Role
	Request for the Amendment of a Rights Profile
	Request for the Creation of a Signature Rule
	Request for the Amendment of a Signature Rule
	Request for the Deletion of a Signature Rule
	Request for the Amendment of Payee Name Verification Settings
Online Product Purchase	Online Purchase of Deposit Products
	Online Purchase of Credit Products