

# List of electronic banking services and parameters

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BusinessNet Professional, Business Smart Banking

UniCredit Bank Czech Republic and Slovakia, a.s.,  
pobočka zahraničnej banky

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# Content

<b>LIST OF SERVICES AND PARAMETERS – BusinessNet Professional and Business Smart Banking</b>
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 SK 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. Options to set notifications for Login, Balance, Transactions, Debit Cards, Term Deposit, Multi Signature and Statements.	–	✓	–
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, camt.05x 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.  <i>Note to Web: Informative overview of accounts and account transactions. A maximum of 1,000 records can be displayed in the selection. The complete overview can be exported without any limitation on the number of records.</i>	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.	✓	–

## LIST OF SERVICES – BusinessNet Professional and Business Smart Banking

Name	Description	Term	Web	Mobile
<b>PAYMENTS AND ACCOUNTS</b>				
<b>Preferred accounts sequence</b>	Option to define preferred accounts sequences for overview pages and selection menus. Option to hide accounts on overview pages.	–	✓	–
<b>Documents (PDF) to account</b>	Option to display and save selected PDF documents connected with the Client's account.	–	✓	✓
<b>SEPA payment – standard</b>	Sending SEPA payment order EUR within the EU 27 and other European countries.	See <a href="#">Payment Services Cut-off time</a>	✓	✓
<b>SEPA payment – express</b>	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 <a href="#">Payment Services Cut-off time</a>	✓	✓
<b>SEPA payment – instant</b>	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 twenty seconds of signing the payment. <i>Note: In case the beneficiary's bank is a bank accepting instant SEPA payments.</i>	See <a href="#">Payment Services Cut-off time</a>	✓	✓
<b>SEPA payment deletion</b>	Option to delete an unsigned or partially signed SEPA payment.	Up to the moment of final signing	✓	✓
<b>SEPA standing order – ordering</b>	Placing a SEPA standing order for payment. The 'Validity from' field must contain at least 1 business day before the date of the first settlement of the standing order. If the regular installment of the standing order is due on a non-banking day, the installment will be made according to the client's disposition (previous or next banking day).	See <a href="#">Payment Services Cut-off time</a>	✓	✓
<b>SEPA standing order – change/cancellation</b>	If the day of change/cancellation coincides with the banking day for the regular installment of an already entered standing order, the change/cancellation of the standing order will be valid from the following banking day. It does not apply to standing orders with a period of 1 day, which means that a one-day standing order can be changed/cancelled on the banking day for the regular installment.	See <a href="#">Payment Services Cut-off time</a>	✓	✓
<b>Consent to SEPA direct debit</b>	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 <a href="#">Payment Services Cut-off time</a>	✓	–
<b>Request to reject the SEPA direct debit</b>	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 <a href="#">Payment Services Cut-off time</a>	✓	✓
<b>Request to refund the SEPA direct debit payment</b>	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 <a href="#">Payment Services Cut-off time</a>	✓	–
<b>SEPA direct debit request – B2B</b>	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 <a href="#">Payment Services Cut-off time</a>	✓	–

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<b>PAYMENTS AND ACCOUNTS</b>				
<b>SEPA direct debit request – CORE</b>	Request for B2B SEPA direct debit. The order must be delivered to the Bank 6 banking days (first occurrence) or 3 banking days (next recurrence) 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 <a href="#">Payment Services Cut-off time</a>	✓	–
<b>Foreign order – standard inland payment in local / foreign currency</b>	Sending a cross-border payment order to the beneficiary's bank with a maturity date on a specified banking day, with funds being debited from the client's account on that day and credited to the beneficiary's bank on the second nearest banking day.	See <a href="#">Payment Services Cut-off time</a>	✓	✓
<b>Foreign order – payment within UniCredit Bank</b>	Sending a foreign payment order between UniCredit Bank accounts in foreign currency, payable on a specified banking day.	See <a href="#">Payment Services Cut-off time</a>	✓	✓
<b>Foreign payment – MT101</b>	Sending a payment from an account maintained at another UniCredit Group bank.	–	✓	–
<b>Foreign order – urgent foreign inland payment in local / foreign currency</b>	Sending a foreign payment order to the beneficiary's bank with maturity on a specified banking day, with funds being debited from the client's account on that day and credited to the beneficiary's bank on the following business day.	See <a href="#">Payment Services Cut-off time</a>	✓	✓
<b>Foreign payment deletion</b>	Option to delete an unsigned or partially signed foreign payment.	Up to the moment of final signing	✓	✓
<b>Foreign standing order – ordering</b>	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 <a href="#">Payment Services Cut-off time</a>	✓	–
<b>Foreign standing order – change/cancellation</b>	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 <a href="#">Payment Services Cut-off time</a>	✓	–
<b>QR payment</b>	Payment creation from QR code (QR code scan).	–	–	✓
<b>Money order</b>	Payment creation from money order (money order scan).	–	–	✓
<b>Bar code</b>	Payment creation from bar code (bar code scan).	–	–	✓
<b>For signing (transaction authorizations)</b>	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. Access to transactions Only a user authorized to sign transactions has the right to sign.	Up to 90 days after the creation of a payment/instruction	✓	✓
<b>Uploading of payment files</b>	Option to upload payment files containing SEPA payments (XML pain format) or cross-border payments (MultiCash, Gemini, Clearing, CSV, ABO formats). Payment files can be uploaded also within BusinessNet Connect service.	–	✓	–
<b>Payment order templates</b>	Option to save details of domestic or foreign payments to the template for later use; option to share the template by Users.	–	✓	✓
<b>Beneficiaries</b>	Option to save bank records associated with domestic or foreign business partners for later use; option to share records on beneficiaries by Users.	–	✓	✓

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Name	Description	Term	Web	Mobile
<b>PAYMENTS AND ACCOUNTS</b>				
<b>Order archive</b>	A list of authorized (signed) transactions given to the bank for processing.	Minimum 15 months before the relevant banking day.	✓	–
<b>Daily electronic statements – view</b>	Display, print and export electronic daily account statements.	Minimum 15 months before the relevant banking day.	✓	–
<b>Daily electronic statements – download</b>	Option to download daily electronic statements in standard formats – MultiCash MT940 structured, MultiCash MT940 unstructured, Gemini, Clearing, ABO, CSV format (also supported in BusinessNet Connect).	Minimum 15 months before the relevant banking day (BusinessNet Connect statements are available to download for 30 days).	✓	–
<b>MT942/camt.052 reports – view</b>	A list of transactions for the relevant day booked in accounts maintained at the Bank (displaying MT942/camt.052 reports) with the option to print.	–	✓	–
<b>MT942 reports – download</b>	Option to download MT942 reports in standard formats – MultiCash MT942 structured and MultiCash MT942 unstructured formats.	–	✓	–
<b>Camt.052 reports – download</b>	Option to download camt.052 reports.	–	✓	–
<b>TERM DEPOSIT</b>				
<b>Term deposit – overview</b>	The overview of active term deposits.	–	✓	–
<b>Term deposit – submit</b>	A term deposit can be opened on the current banking day. The account holder must request the Bank to make the deposit account available to the EB service. The user establishes a term deposit by selecting an account maintained by the Bank, to which funds will be transferred in favor of the deposit account designated by him. The user is authorized to designate a current account to which the Bank will credit funds and interest after the term deposit term expires. The deposit agreement is concluded and the term deposit is established at the moment of acceptance of the Bank's proposal/terms for the deposit by the client.	See <a href="#">Payment Services Cut-off time</a>	✓	–
<b>Term deposit – change/cancellation</b>	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 <a href="#">Payment Services Cut-off time</a>	✓	–

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Name	Description	Term	Web	Mobile
CARDS				
List and history of cards	<p>An informative list of debit and credit cards and card transactions.</p> <p><i>Note:</i></p> <ul style="list-style-type: none"> <li>– 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.</li> <li>– 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.</li> <li>– Credit card balance is not equal to the available balance. For available balance, please contact our Infoline at +421 2 6920 2090.</li> </ul>	Minimum 15 months before the relevant banking day.	✓	–
		Minimum 15 months before the relevant banking day.	–	✓
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 <a href="#">Payment Services Cut-off time</a>	✓	✓
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.	–	–	✓
SECURITIES				
List and history of securities	Through the BusinessNet Securities application, the client can access securities account information, including the balance in the securities account and corporate events related to the securities held by the client.	A maximum of 3 months before the relevant banking day.	✓	–
Entering a settlement order	Entering or uploading instructions for securities transactions.	–	✓	–
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	✓	✓

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Name	Description	Term	Web	Mobile
<b>OPEN BANKING – PSD2 openAPI</b>				
<b>Granting consent for the Payment Initiation Service (PIS)</b>	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	✓	✓
<b>Granting consent for the Account Information Service (AIS)</b>	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	✓	✓
<b>Overview of consent granted for Open Banking services</b>	List of all valid and not valid consents to open banking services. One-off consent granted for the Payment Initiation Service is not listed.	–	✓	✓
<b>Prolonging the validity of Payment Initiation Service (PIS) consent</b>	The validity of consent cannot be prolonged because it is granted only for a particular payment together with the payment authorization.	–	✓	✓
<b>Prolonging the validity of Account Information Service (AIS) consent</b>	The validity of consent cannot be prolonged.	–	✓	✓
<b>Prolonging the validity of Fund Check Service (FCS) consent</b>	Fund Check Service consent cannot be prolonged because its validity is unlimited.	Consent validity is unlimited	✓	✓
<b>Temporary invalidation and reactivation of Fund Check Service consent (FCS)</b>	The validity of FCS consent cannot be temporarily invalidated (blocked); it can only be withdrawn.	–	✓	✓
<b>Temporary invalidation and reactivation of Payment Initiation Service consent (PIS)</b>	The validity of PIS consent cannot be temporarily invalidated (blocked).	–	✓	✓
<b>Temporary invalidation and reactivation of Account Information Service consent (AIS)</b>	The validity of AIS consent cannot be temporarily invalidated (blocked); it can only be withdrawn.	–	✓	✓
<b>Withdrawal of Fund Check Service (FCS) consent</b>	The Client may withdraw valid FCS consent at any time during its period of validity.	Invalid from the moment of withdrawal	✓	✓
<b>Withdrawal of Payment Initiation Service (PIS) consent</b>	Consent cannot be withdrawn since consent is one-off and granted only for a particular payment together with payment authorization.	–	✓	✓
<b>Withdrawal of Account Information Service (AIS) consent</b>	The Client may withdraw valid AIS consent at any time during its period of validity.	Invalid from the moment of withdrawal	✓	✓
<b>History of requests made in the Fund Check Service</b>	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	✓	✓

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Name	Description	Term	Web	Mobile
<b>OPEN BANKING – PSD2 openAPI</b>				
<b>Other Banks Accounts</b>	The possibility of connecting an account maintained at another bank to the internet and mobile banking application (multibanking).	–	–	–
<b>TRADE FINANCE</b>				
<b>Letter of credit / Amendment to a letter of credit / Acceptance of documents presented under a documentary letter of credit</b>	Sending an Order to Open a Documentary Letter of Credit, or Request to Change a Documentary Letter of Credit or Consent/Disagreement with Incorrect Documents Submitted under a Documentary Letter of Credit.	Usual period to process orders to open a letter of credit or orders to amend an opened letter of credit.	✓	–
<b>Guarantee / Amendment to a guarantee</b>	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)	✓	–
<b>Documentary collection and non-documentary collection</b>	Creating an order to procure documentary and non-documentary direct debits. Form intended 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)	✓	–
<b>MULTISIGNATURE RIGHTS DEFINITION</b>				
<b>Description</b>	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, and 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
<b>MULTISIGNATURE RIGHTS DEFINITION</b>				
<b>The User's right to sign</b>	<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"> <li>– Partial (i.e., in combination with the signature of another person) or</li> <li>– Independent.</li> </ul>	–	✓	✓
<b>Signature class</b>	<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>	–	✓	✓

## LIST OF PARAMETERS – BusinessNet Professional and Business Smart Banking

TECHNICAL REQUIREMENTS		
	web	mobile
<b>Operation system</b>	MS Windows 10 and higher Mac iOS 12.0 and higher Android 1.x.x. and higher, iOS	Mac iOS 12.0 and higher Android 5.0 and higher
<b>Internet browser</b>	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	–
<b>Screen resolution</b>	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.
<b>ERP connection</b>	WebDAV	–
<b>Cookies</b>	Technical cookies <a href="https://www.unicreditbank.sk/en/other/cookies.html">https://www.unicreditbank.sk/en/other/cookies.html</a>	–
<b>Maximum number of connected accounts</b>	The maximum number of connected accounts is 300. When viewing and exporting to PDF, a maximum of 200 accounts can be selected.	–
<b>Available statement and document formats</b>	<b>Daily statements</b> – MT940 MultiCash structured – MT940 MultiCash unstructured – Gemini, Clearing, ABO, CSV – camt.053 <b>Intraday statements</b> – MT942 MultiCash structured – MT942 MultiCash unstructured – camt.052 <b>Other documents</b> – PDF	PDF
<b>Supported formats for payments</b>	<b>SEPA orders</b> (SEPA Credit Transfer, SEPA Direct Debit) – XML <b>Foreign payments</b> – MultiCash – Gemini – CSV – own format	–
<b>Supported formats for Trade Finance</b>	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, with maximum of 50 MB per payment.	–
<b>Others</b>	<b>BN Connect:</b> 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.	–

## LIST OF PARAMETERS – BusinessNet Professional and Business Smart Banking

SUPPORT AND AVAILABILITY		
	web	mobile
Web	<a href="https://www.unicreditbank.sk/en/velke-firmy/cash-management/elektronicke-bankovnictvi.html#businessnetprofessional_0">https://www.unicreditbank.sk/en/velke-firmy/cash-management/elektronicke-bankovnictvi.html#businessnetprofessional_0</a>	<a href="https://www.unicreditbank.sk/en/businesses/digital/business-smart-banking.html">https://www.unicreditbank.sk/en/businesses/digital/business-smart-banking.html</a>
Technical support	<b>+421 2 6920 2097</b> <b>Working hours (Mon–Fri): 8:00 – 17:00</b>	
Activities covered by the Technical support	– Receipt of the client’s problem, solution and information about the result – Communication with clients via e-mail, an application, etc.	
Customer service line	<b>+421 2 6920 2090</b> <b>Working hours (except public holidays): 7:00 – 22:00</b>	
Activities covered by the Customer service line	– Information on the execution of the ordering/change/cancellation of the instructions – 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.	