

# BUSINESS 24 Internetbanking

Service that enables you to handle your accounts, loans or deposits through Internet

## BUSINESS 24 Internetbanking – Security

### Authorisation to use the service

In order to prove your identity and thus prevent access to your banking details by a third person the Internet banking application utilises unique security elements - Client ID and Internetbanking password (or current password for Telebanking), Client Certificate or Login SMS. After you correctly enter listed details and their verification you will be authorised to use all passive functionalities. You can change your password for Internetbanking at any time. When used for the first time, Internetbanking has to be activated by entry of additional specific details that are known only to you therefore nobody else can activate it without your knowledge.

### Security of transactions

All active transactions have to be authorised through Client Certificate. This means ensures that you are the only one allowed to enter a transaction that will be sent to the Bank for processing.

### Data security in the Bank

The Bank is protected against attacks on its systems through effective combination of hardware and software defence elements, such as firewalls, penetration detectors or by separation of individual information systems from access via Internet. Effectiveness of these protective measures is checked on regular basis with regard to the security policies of our Bank.

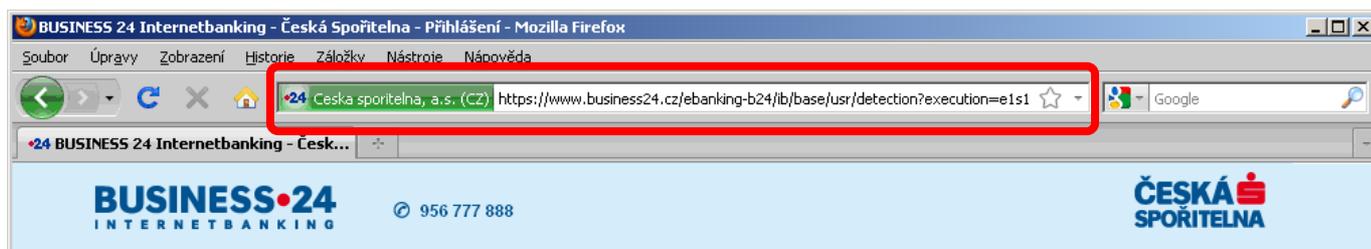
### Security of communication with the Bank via Internet

To provide for basic safety of your orders it must be ensured that nobody will be able to modify an order for banking operation. For this purpose we use robust 128-bit encrypted communication with the Bank via Internet, through the SSL technology. In addition, certificate of the Bank server issued by trustworthy certification authority is utilised to establish encrypted communication; this certificate ensures that you really communicate with the Bank and not with somebody who pretends to be an Internet banking application. You can get the correct certificate verified, along with certificate imprint for server of the BUSINESS 24 service, which you can find at [http://www.csas.cz/banka/content/inet/internet/cs/certifikat\\_serveru\\_IB\\_www-business24-cz\\_info.zip](http://www.csas.cz/banka/content/inet/internet/cs/certifikat_serveru_IB_www-business24-cz_info.zip)

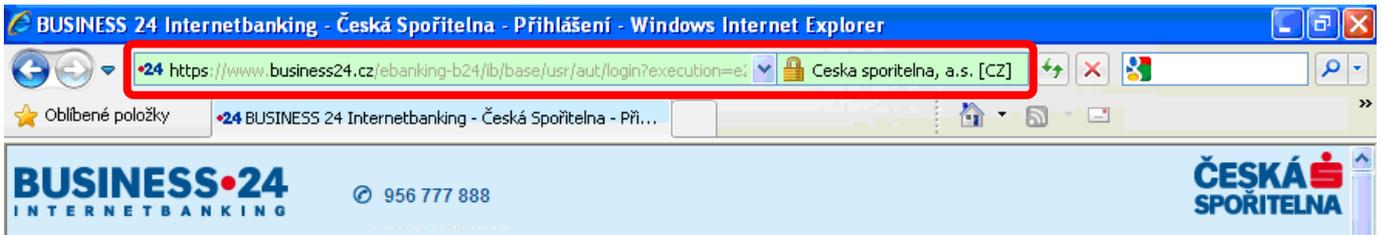
Upon the login, please make sure that you are logging to the website of the Bank in the correct place:

- Once the login page of the BUSINESS 24 Internetbanking is open, check whether the address line in the upper part of the Internet browser displays the following address: **<https://www.business24.cz/ebanking-b24/ib/base/usr/aut/login?execution=e1s1>** (in case of login “By password”) or **[https://www.business24.cz/ebanking-b24/ib/base/usr/aut/login\\_pki?execution=e1s1](https://www.business24.cz/ebanking-b24/ib/base/usr/aut/login_pki?execution=e1s1)** (in case of login “By Client Certificate”)
- Information on certified security will be displayed after you click on the line section highlighted in green
- Depending on the browser type the system will display the icon showing closed padlock

#### Address line in the Firefox browser

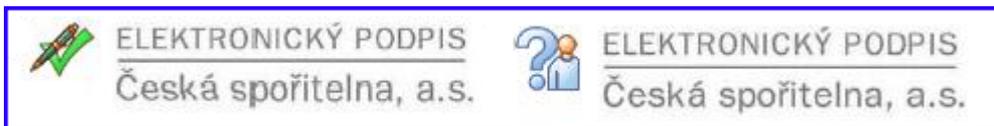


**Address line in the Internet Explorer browser**

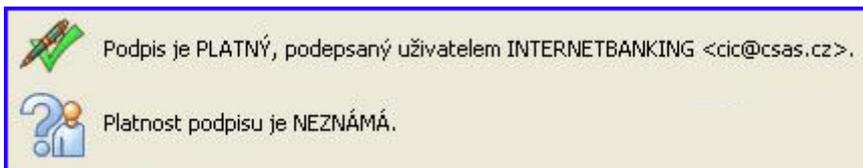


If you suspect that you miss some of the above-stated control features, we recommend not entering your login details and you shall contact the BUSINESS 24 support line at **956 777 888**.

E-mails in the PDF format confirming to you that the Bank accepted transactions from BUSINESS 24 Internetbanking are secured by digital signature. You can obtain verification that PDF file is secured by the digital signature once you open the file, whereas the upper part of the document will show the graphic logo with text "ELEKTRONICKÝ PODPIS Česká spořitelna, a.s." (ELECTRONIC SIGNATURE Česká spořitelna, a.s.) and the symbol of verified, or not verified signature - see the picture below.



To get more details of electronic signature you can click on the graphic logo and the dialogue window will display details. The window header will display information on the signature validity - see the picture below.



Signature is VALID, signed by the INTERNETBANKING user <cic@csas.cz>

Validity of the signature is UNKNOWN.