Electronic Banking User Manual

As of now modern electronic banking is at your reach

George Business Electronic Banking

available at https://george-business.csas.cz

George Business Mobile Banking

available for devices with iOS and Android systems

Telephone Service Support

in the Czech Republic: 956 777 888
abroad: +420 956 777 888
Blocking security data: +420 277 207 207

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1 Electronic Banking

Electronic banking is a collective term for Česká spořitelna's new web and mobile applications which enable clients to perform operations when using electronic devices (e.g. telephone, tablet or personal computer).
George Business electronic banking (hereinafter referred to as the "Application") is a service that Česká spořitelna, a.s., (hereinafter referred to as the "Bank") provides to its corporate and business clients based on a contract. The service enables simple and intuitive control of products using a clear menu and customisation of the Application to users according to the settings of their joint holder rights (see **Annex 3**).

The user logs into **https://george-business.csas.cz** or via the mobile application. In addition, the George Business mobile application enables **secure login** to the George Business service. The Application is accessible from a mobile phone or tablet with an iOS operating system (iPhone, iPad, iPod touch) or Android.

The service also enables the use of **telephone banker** support which is available on business days from 7:00 am – 5:30 pm on telephone number 956 777 888. After the welcome message and language selection (CZ, EN) the client is connected to the telephone banker.
The client must be authenticated so information can be provided for service settings, accounts and transactions (see Chap. 4).

1.1 Conditions for access to electronic banking

To gain access to electronic banking, every user (natural person) must have **Bank IDentity of Česká spořitelna** (hereinafter referred to as "Bank IDentity") and an activated **security method**, which is part of two-factor identity authentication.

2 Bank IDentity

Bank IDentity is a digital method of identity authentication. Every person can have one Bank IDentity set up at Česká spořitelna. As soon as we set up your Bank IDentity, you receive login details to all our digital applications – George Business (for corporate banking) and George (for personal banking).

Thanks to Bank IDentity we quickly authenticate your identity whenever you log into electronic banking, confirm financial operations or want to use telephone banking. In short, Bank IDentity together with security methods will ensure that it is really you.

2.1 What is Bank IDentity?

Bank IDentity consists of a username + mobile **security telephone number**.

You can choose your own **username** and change it at any time. It must meet the following criteria:
– It is unique within Bank IDentity.
– It contains a minimum of 6 and a maximum of 40 characters.
– It can contain special characters: full stop, underscore and hyphen.
– It can consist only of letters, numbers or a combination of both, or special characters as permitted above.
– It can take the form of an e-mail (only in this case can you use the 'at' sign).
– It has no diacritics and spaces.
– It is not case sensitive.

The **security telephone number** is your unique telephone number, which we will assign to your username. Therefore, this number must belong only to you. You can change the security telephone number only in person at the Bank's business point.

Bank Identity Management
You can conveniently manage the username, just as your other Bank IDentity settings, via the My banking IDentity web application. You will get to My banking IDentity by clicking on the My banking IDentity link on the George Business login

screen and entering your username and security method. You can also change the username directly from George Business via your profile.

How to change the username in George Business electronic banking:
1. After logging into George Business click onto your profile, marked by the cog wheel on the top bar.
2. Go to “Profile” and to the “Security Settings” section.
3. In the “Username” field click on the Change button. You will be rerouted to My banking Identity app.
4. Enter your new username in the “Username” field and click on the Save button.
5. Confirm the change of security method according to the instruction on the screen.

Use this new username during each further logging into George Business electronic banking or George internet banking and other applications.

3 Security Methods

After setting up Bank IDentity you will need to activate the security method, which will confirm your identity during each logging into the ČS web and mobile application. The basic security method is the **George Business** mobile application.

George Business security method
The George Business mobile application is also a security method by which you confirm your identity. Before you first use of the Application you must activate it. During activation you set a 4–8digit PIN by which you will confirm not only the login to all applications, but also when making all transactions. For greater convenience, you can setup authentication by biometry. So instead of a PIN, you can use a fingerprint or face scan provided that it is supported by your device.

Extended mobile application confirmation is required to confirm administrative operations (adding a new authorised user) or transactions executed above the standard limit. Authorised users can arrange an agreement on extended mobile application confirmation including mobile device registration in person at the Bank’s business points.

Activation of George Business security method
You can activate George Business using an activation code which you will obtain at a branch or at most Česká spořitelna ATMs. If you have an active George method (for personal banking) you can perform the activation on the same device using George. If you want to activate George Business on a different device, use a QR code. If you are switching the SIM card from an old to a new phone, use the current PIN + 2 SNS messages to activate it.

You will find a detailed manual to activate George Business, whether using an activation code or George, or to activate George Business on a different device, on the George Business security web page.

All that George Business enables you to do
- Secure login,
- Quick and secure payment confirmation (no retyping of SMS codes),
- Login and confirmation using a PIN, fingerprint or face recognition.

How to change the security method
Just as the username, you can change the security method in the My banking IDentity application, which you can access by clicking on the IDentity Management link on the Gorge Business login screen or in George Business electronic banking via your profile marked by the cog wheel on the top bar (Profile > Security Settings).

If you activate Transactions without confirmation, then no authorisation will be enforced for certain types of transactions (e.g. between your own accounts). If this function is disabled, then you need to authorise each transaction.

4 Telephone Banking

What does telephone banking provide?

- Possibility of obtaining information about accounts and products for which you have authorisation,
- Client support,
- General information about the Bank's products and services.

George Business – remote authentication
If you contact us from your security telephone number a Bank employee will authenticate you via the George Business Application.

George Business – authorised call

You can initiate a verified call with a Bank representative directly from the George Business mobile app. (on a mobile device with a security phone number).

5 George Business Electronic Banking

George Business is a new electronic banking for entrepreneurs and corporate clients of Česká spořitelna, which will enable you to service accounts 24 hour/7 days a week from anywhere in the Czech Republic or abroad. It is a clear, simple and secure tool for corporate finance management. It enables you to quickly enter an outgoing payment in a few clicks. A big advantage is the full-text search across the entire Application. You can find a complete overview of the provided services and operations in accounts in George Business electronic banking in **Annex 7**.

5.1 Technical prerequisites

The recommended equipment for proper function is a personal computer or tablet.

Operating system	Browser
Windows (last 2 versions)	Mozilla Firefox (current and current ESR) Google Chrome (last 2 versions) Edge (last 2 versions) Opera (current)
macOS (last 2 versions)	Safari (current) Google Chrome (last 2 versions)
Linux – Ubuntu distribution, current version **Linux – Fedora distribution, current version**	Mozilla Firefox (current and current ESR) Google Chrome (last 2 versions)

Other than the operating systems and browsers stated above may not be fully compatible with the internet banking Application. Therefore, we cannot guarantee that the display and functions of the Application will be processed properly in an unsupported environment.

Using cookies and similar technologies
We use small text files called cookies on the Česká spořitelna website and in electronic banking, which are sent to your browser. These files serve for example to save your preferred language, to monitor website traffic or to select the proper communication. So visiting our website is simpler and the content is more relevant. But we always ensure the privacy policy.

Which cookies do we use?

- Personalisation – to determine the preferred language and login method,
- authentication – for secure user identity authentication,

- technical – to ensure communication with the Bank's systems,
- communication – to display multimedia content,
- statistical – to detect the traffic in the Application's sections.

6 George Business Mobile Application

The George Business mobile application enables secure logging into the George Business service, transaction authorisation and accounting servicing. It is designed for a mobile device with an iOS or Android operating system. The Application is available in the Czech and English version. You can select the Application language in Android, whereas in iOS it depends on the language set in the phone. You can have up to 5 installations of the George Business mobile application.

Technical prerequisites for mobile George Business

- Smartphones with internet connection (mobile data or Wi-Fi),
- supported version of the operating system is Android version 9.0 and higher or Apple iOS version 16 and higher,
- to use the Enhanced Confirmation by mobile application we recommend having the lastest versions of the operating system and the George Business application installed.

7 George Business Electronic Banking Support

E-mail
You can send your queries and comments to **georgebusiness@csas.cz**.

Telephone line
You can inform us of your questions, error messages and comments on telephone line 956 777 888. The price per call corresponds to local call charges from a landline.

8 George Business Electronic Banking Security

George Business electronic banking is securely protected by your personal security details by default.
You also need a mobile phone with a unique security telephone number. You will confirm login or authorise transactions with a 4–8digit PIN or fingerprint/face scan directly in the George Business mobile application. However, due to security you may be asked by the Application to enter a PIN, even if you have setup biometric authentication.

8.1 Security codes

Activation code and control code
One-time codes serve to **activate or unblock the security methods**. To activate/unblock the **George Business** method, as a Bank IDentity owner you will need **both codes** – activation and control.

You will obtain an **activation code** at a branch or at most ČS ATMs. Or we can send it by registered mail. The activation code is valid for 14 days. If you lose the activation code, you can obtain a new one at a ČS ATM or at a branch. This will invalidate the original code and nobody will be able to misuse it. If you need to, you can also call our client centre and ask for the blocking of the activation code.

A **control code** is always sent in the form of a SMS to the security telephone number. It is valid for two hours and is generated only at the moment you require it, i.e. when you are in the process of activation and unblocking.

How to activate or unblock the security method

Security method	I want to activate or unblock the security method	
	WHAT DO I NEED?	WHERE WILL I DO IT?
George Business	1. Activation code – you will obtain it at the above mentioned points. 2. Control code – it will be sent to you in a SMS during activation or unblocking. Or use the George active security method (for personal banking).	Always only in your smartphone directly in the George Business Application.

Further security elements increasing electronic banking security

- We will automatically log you out if the time of the page validity expires. The limit is set at five minutes of inactivity.
- We archive all communication made via George Business electronic banking for security reasons.

8.2 Security rules for George Business Electronic banking services users

1. Protect your security details

Never share your security details (PIN) with other persons and do not enter then in the applications if you are not sure that you are on the george-business.csas.cz website.

2. Do not respond to scam emails

Do not respond to email messages you have received from unknown addressees or to messages with a suspicious name or content. Also focus on the correct grammar of email messages – scam emails usually contain grammar mistakes.

a) If you receive a scam e-mail do not respond to it, do not click on the entered links and do not open any attachments. Česká spořitelna never contacts its clients by email concerning security issues. Therefore, never share your personal or security details in reply to an email message you have received.

b) Do not click on links in emails from unknown or suspicious senders and do not enter your sensitive details.

3. Do not open unknown links to foreign servers

When working on the internet, do not open links to unknown servers and do not click on links that you receive in spam emails.

4. Protect your computer and mobile phone

Your computer and mobile device are important means of security during communication with electronic banking. Therefore, you should carefully protect them and follow the basic rules.

a) Update your operating system and internet browser regularly. Install security patches and packages recommended by the manufacturer.

b) Install an application exclusively from official stores. Never install software from unverified sources. The same applies to the installation of applications in mobile phones. If we detect malware in your device, we can prevent you access when logging into the electronic banking application or can log you out.

c) If we ask you for access to the status of your phone to read the IMEI Number of your device which is important for the unique identification of the device, it is always because we want to protect you from malware, phishing and other threats as laid down by the second European Union Payment Services Directive (PSD II).

d) Do not install and start the banking application in a non-standard runtime environment, e.g. in an emulator or in a virtualisation tool. If you use electronic banking in a way that threatens the security of the operation of this service, we can prevent its function and availability.

5. Enter electronic banking exclusively from a secure computer
Never enter George Business electronic banking from unknown computers or from computers in internet cafes or in other public areas. Log into your computer by an account without administrator rights. (Authenticate the rights settings in the menu Start – Control Panels – User Accounts.)

Make sure you are logging into the Bank's website. After opening the login page, check that the address https://bezpecnost.csas.cz/flfe/?client_id=georgeclient_cz is displayed in the address bar at the top of the internet browser.

In the address bar, after clicking on the lock in the green highlighted part of the bar check that the information about the certified security of the given service is displayed.

6. Use antivirus software and personal firewalls
Install antivirus software on your computer and mobile phone and update it regularly (if there is any current threat even several times a day). Outdated antivirus software is ineffective.

Most supported operating systems now offer a "personal firewall" tool. Do not disable it – it protects you when you communicate on the internet.

7. Use anti-spam protection
Use anti-spam protection in your email box. We recommend that you also install other protection tools such as antispyware, antiadware and so on.

8. Regularly monitor information about security
Česká spořitelna publishes information about the security situation on its website www.csas.cz and also directly in electronic banking.

9. Have your mobile phone set up correctly
A smartphone contains an operating system, and therefore, just like a computer, it is necessary to ensure its security. Avoid system modifications which enable full administrator access (these are modifications such as jailbreak for iOS, root for Android and other). For mobile phones with an Android system, we recommend prohibiting "Installation From Unknown Sources".
This way you ensure downloading and installation only from an official store.

Blocking and unblocking user access to George Business electronic banking
Blocking the access to electronic banking is carried out by blocking the security method. In other words, if the security method is disabled, nobody will gain access to the banking.

Blocking at your own request
You can have the security method blocked by calling 277 207 207. The security method will be blocked after you share some of your personal details or by voice authentication.

You will find the activation processes for individual security methods in the table in Chapter 8.1.

Security method	Under what circumstances does blocking occur/how long does it last/how to cancel it.
George Business	If you enter your PIN incorrectly five times, the device in which the login/confirmation attempt was made is deactivated. The security method can be reactivated via an activation code.

Safe use of George and George Business applications | Česká spořitelna

9 Logging into George Business

9.1 Logging into the George Business web application

On the Bank's official website at www.csas.cz select Internet banking and choose George Business. Then proceed as follows:

1. Enter the username.
2. Enter your day and month of birth – the details serve to prevent your username from getting blocked by a different user. If the username, day and month of birth match the details which we have about you, you will continue to log into the George Business Application.
3. In your mobile or tablet with the installed and activated George Business Application confirm the login with a 4–8digit PIN, fingerprint or face scan.

Tip: If after entering the username, day and month of birth you tick on the login screen the menu "Remember for This Device", this combination will be saved in encrypted form in the Cookies browser and the username will no longer be required for the next login. In case that you delete Cookies or change your computer, you will have to go through the username check again. If you do not tick "Remember for This Device", you will be asked to enter the day and month of birth during each login.

If you have activated the George security method, then you can confirm your log into George Business with the George security method.

9.2 Logging into mobile George Business

Installation and activation of mobile George Business
The George Business security method is activated directly in the Application on your mobile device.
Follow the instructions in the mobile application during activation.

- **On devices with an Android system**
  Open Google Play or HUAWEI AppGallery on your device, search for the George Business Česko Application and download it.
- **On devices with the iOS system**
  Open Apple Store on your device, search for the George Business Česko Application and download it.

Activation of the George Business security method
1. Enter your username in the mobile George Business Application.
2. Enter the activation code or scan the activation QR code.
3. Select the authentication method: PIN/gesture/fingerprint/face scan.

Logging in with the George Business security method
Enter the PIN/gesture/fingerprint/face scan.

9.3 Security method limits

The George Business security method has **the maximum daily cumulative limit set up**. The amount of the set up limit restricts the amount of outgoing transactions you enter and thus represents another of the security elements (csas.cz/bezpecnostniprvky).

The limits of security methods are the daily limits defined in CZK and are restored automatically every day at 12:00 midnight. You can also setup an individual authorised user limit for each authorised user, see **Annex 4**.

If your authorised users need to authorise higher payments, they must arrange a Mobile App Enhanced Confirmation Agreement . Authorised users can personally arrange the Agreement at the Bank's business points.

10 Definition of Selected Terms

Administrator – the person appointed by the client's statutory representative in the contract on George Business electronic banking (authorisation Manage Workspace). The administrator will be authorised for example to add/remove a George Business service user and setup authorised users' rights, limits, etc. via the Application (see **Annex 3**). The administrator must have the Enhanced authorization by mobile application security method set up.

Activation code – a code required for the activation or unblocking of the security method. You can obtain the code at a branch or at most Česká spořitelna ATMs. For technical reasons, **the activation code cannot be obtained from all ATMs, but only those designed exclusively for cash withdrawals**. To avoid an unnecessary visit to the ATM, you can find the right ATM easily on our website at https://www.csas.cz/cs/pobocky-a-bankomaty#/. To obtain the activation code, the ATM must have the "Výběrový Bankomat" (Withdrawal ATM) item in the description and not the "Vkladový Bankomat" (Deposit ATM) or "Platbomat" (Payment ATM) item in the description.

Application – George Business electronic banking, hereinafter also referred to as "GBiz".

Bank IDentity – a product of Česká spořitelna through which the electronic banking user authenticates his identity and can authorise transactions.

Security details – unique security elements that the Bank assigns to the client so it can clearly identify him. They serve the clients to provide access to internet and telephone banking and the Bank protects client data through them.

Authorised User – a natural person who was granted permissions for managing products or to a workspace. The authorised user can also have permissions to the company if the statutory representative grants them to him (see **Annex 3**).

Mobile George Business – a mobile application to authenticate the user when logging into George Business electronic banking.

Financial Group of Česká spořitelna – this is a company that has a decisive property interest in Česká spořitelna, a.s. (the Bank's parent company), and a company in which the Bank's parent company holds a property interest above 25% of the registered capital or a share above 25% of the voting rights. The current information about members of the Financial Group of Česká spořitelna are available on the Bank's website and in the branches.

Investment Products – Investment services on the basis of Investment Services Agreements (all alternatives of the agreement), Investment Instruments Management Agreements, and Agreements on the Procurement of the Purchase or Sale of Investment Instruments and Their Management.

Client – an entity that has a contract on George Business electronic banking. It can be a corporate client (medium to big companies and multinational corporations) or business client (entrepreneurs, small companies, public and non-profit sector).

Client centre – the Bank's workplace that by telephone provides telephone banking services, support to clients and informs them about the products and services of the entire Bank group.

Control code – 6-digit code, which is generated during activation or unblocking. It is always sent in the form of a SMS message to your security mobile telephone number and is valid for two hours.

Business day – any day when we and other banks in the Czech Republic are open and settle interbank transactions. Each day is a business day for outgoing and incoming payments within the Bank that are executed via electronic or telephone banking.

Business point – a branch, regional corporate centre or other organisational unit that closes and manages bank transactions.

Payment card – enables non-cash payments. All types of cards are considered a payment card: debit card, credit card, additional credit card, charge card and prepaid card.

Full access – Authorised Users may be authorised to view Products in the Application, to perform active transactions relating to Products, such as transfers of funds or cash withdrawals, and to use and modify all available services and Application settings for a Product.

Workspace – a place in the George Business Application where the Bank provides or mediates products for the client. The workspace is arranged with the client in the contract on the George Business service.

Daily banking products – accounts, deposits and debit cards.

Financial Market Products – Transactions in the financial market under Foreign Exchange Spot and Deposit Transaction Master Agreements, Foreign Exchange Spot Transaction Master Agreements, Deposit Transaction Master Agreements, Financial Market Trading Master Agreements, ERSTE FX Service Agreements, ISDA Master Agreements, or stand-alone agreements, and under related financial security agreements.

Enhanced authorization by mobile application – contractually agreed security method, which enables authorised users to authorise payments up to a maximum limit of the George Business security method (www.csas.cz/bezpecnostniprvky), however a maximum of up to their joint holder's limit (see **Annex 4**). It also enables authorised users with the permission "Manage Workspace" (so-called Administrator) to setup the authorisation in the Application. Part of the activation of the method is also the registration of a specific mobile device, which must meet the minimum security requirements.

Servicer – a client who manages products entrusted to him by another client in his workspace.

Card administrator – a user designated by the administrator or the client's statutory representative (authorisation Manage cards and apply for new ones). The card administrator is authorised to set the parameters of the payment cards issued to the accounts of a given workplace (e.e.. limits, change of PIN/PUK delivery method, issuance of a replacement card), or to request the issuance of a new payment card for himself and for other users to the accounts of the client of the given workspace via the Application or the point of sale.

Statutory representative – the statutory representative means the governing body or its member thereof, or a corporate agent, or the head of a branch (in matters of the branch). If the Client is a natural person, the Statutory Representative means the Client him-/herself.

Telephone banker – an employee of the client centre who provides the Bank's services over the telephone.

Third party (third party provider) – a licensed payment service provider defined under the PSD2. The third party does not maintain the client's account, but based on the client's consent has access to his account. The client can therefore manage his account through the third party without being in direct contact with the Bank.

Loan products – loans, credit lines, credit cards, charge cards, letters of credit, documentary and bill collections, bank guarantees and promises of bank guarantees.

User – a natural person that the Bank authenticated to a sufficient extent to be able to access the George Business service. The user has the Bank IDentity set up and activated security method (see **Annex 3**).

Username – the user's unique identification name which is stated in the contract on Bank IDentity.
The user can change it in the Identity Management application at any time.

Multi-channel authorisations – authorisations enabling joint holders access to accounts and bank products via the internet, in the mobile application, telephone banker or through a branch, while in all these access channels they have the same rights setup. Multi-channel permissions are limited by the scope of the services of the given service channel (e.g. cash withdrawals only at a business point).

Device/mobile device – desktop, mobile phone or tablet on which you use Česká spořitelna's digital applications.

Financial Health Zone – a brief overview of how the Bank assesses your company's financial health according to key financial indicators.

Annex 1 – Main Functions of George Business

GBiz Web function	Description
Bank News	We will display important information when you log into the Application. You will find general information v. in the Contact / Bank news section. We display the information to every user. It is not limited to a specific workspace.
Overview	After logging into the Application, select a specific workspace in which you will work. You can switch between the individual workspaces as you require. The Application displays supported products (e.g. current accounts, savings accounts, deposit accounts, credit products) added to the workspace. The products are always displayed according to the specific authorisations of a given user. The basic display of products is divided in the following sections: **To be processed** – contains important information, which you should devote greater attention to (payments for signing, unprocessed payments etc.). This section cannot be removed from the overview, but you can move it as required. **Accounts/Financing/Cards** – the sections are displayed if the given products exist. You can edit these sections or remove them from the overview. In the overview you can create your own sections or change/remove the content of the existing sections. In the section it is possible to setup the display of the total balance sums. The settings are always valid for a given user. In the Application it is possible to search in full text whatever the function, or specific transaction. When you enter the transaction data (e.g. text, amount or date), the Application will search across all accounts in the transaction history going back up to seven years.
Settings (“cog wheel” icon)	In the settings you can manage: – the profile – change of the Application’s language, change of the username, management of the security method, – contact details, – management of third parties.
Contact details	The function enables the display and editing of your private and company contact details. When logging in for the first time, you will be asked to enter your personal contact details and your contact details in relation to the company (workspace). The entered details can be managed at a business point or via the Application. The selected details can be managed only through a business point (e.g. security telephone number, company registered office etc.). Thanks to the current contact details, the Bank can contact you if required.

Documents

The Application enables you to display, download, electronically sign or refuse to sign an electronic document from the Bank.

Each document has a set specific deadline (usually seven days) by which it is possible to electronically sign a document. If you do not manage to sign the document within the deadline contact your banker.

The display of documents to the authorised user is subject to the relevant rights over the company (see **Annex 3**).

Here you will also find electronic documents signed in BUSINESS 24 electronic banking.

Cards

You can display and manage all your cards (debit, deposit, prepaid, credit, charge).
The authorised user with a permission “Manage cards and apply for new ones” can manage cards issued for accounts of the given workspace.

Payment cards for display or management are available to a payment card holder with a **permission** to a given workspace.

A payment card holder without rights to a workspace can display or manage his payment cards in George.

Statements

The Application enables the downloading of data and electronic statements if you have setup their generation in all your accounts. The following formats are supported:

Statement	Format	Frequency
Electronic	PDF	Daily, weekly, monthly, quarterly.
Data	ABO (AS, AI, ASE)	Daily. For corporate accounts, also weekly and monthly.
	CSV (CS, CC)	Daily. For corporate accounts, also weekly and monthly.
	XML (XD)	Daily. For corporate accounts, also weekly and monthly.
	MT940 (M)	Daily.
	SEPA XML (XS)	Daily.

Data statements are available in the Application for two years as of June 2024.

Electronic and SEPA XML statements are available in the Application for ten years.

Under the "Current Statements" option, you will find statements for all accounts for the selected period.

Transaction history

We display the transaction history going back up to seven years (from 1/2017). You can also download or export it into PDF format. You can add a text comment **or** an attachment in the pdf, jpg, png (max. 7 MB) format to each transaction. The attachment is available to all authorised users and it is possible do download/delete it.

Overview of orders

In the Application it is possible to enter single payment orders or import batches of payment orders.

	Types of payment orders:
	– domestic payment in CZK, EUR and foreign currency,
	– SEPA payment (SEPA credit transfer),
	– foreign payment,
	– single direct debit,
	– standing payment order,
	– d**irect debit approval**.
	Batch import:
	• There can be up to 1000 payments in one imported batch.
	• The following can be imported:
	    • domestic payments (single payments and collections) in ABO, CFD format
	    • foreign and domestic payments in the CSV format
	    • SEPA payments in pain.001.001.09 format (with a structured address),
	    • SEPA payments in pain.001.001.03 format (with structured address).
	• When importing a batch, you can select which “Payment Orders” tab the imported batch will be saved in. If you select “Drafts”, the file will be available only to whoever created the import and that person must manually move the import to the “Signature folder” status. If you select “Signature folder” then the file will be available to all authorised users with the given permissions.
	• If you import the batch in ABO format in which there are outgoing payments from different accounts, then after the batch is loaded it is divided into more files according to the individual accounts.
	• The batch must be authorised within 30 days of maturity. If the batch import is not authorised at the given deadline, the import expires and the batch import needs to be re-entered.
	• The batch can be imported, displayed, edited (delete individual payment in the batch), deleted or authorised.
	• We check the maturity date of individual payments in the batch. For payments with an already expired maturity date, we adjust the maturity to the current business day. We adjust payments with a maturity date entered on a non-business day so the maturity is the nearest working day.
	• If the batch is in the “suspended” status, it is processed in the Bank and this batch cannot be authorised as yet. You need to wait for the status to change. We will contact you if we will need your cooperation.
	The **Payment Orders** function is a list of payment itemised according to the transaction status (see **Annex 6**).
	The orders can be filtered in the Payment orders overview. Orders cannot be filtered in batch import. The Application enables printing/downloading the list of orders.
	New payment
	– The function is available only to authorised users with given permissions (see **Annex 3**).
	– This is a dynamic template common for domestic, foreign and SEPA payment which is automatically adjusted according to entered data.
	– There is no need to enter/save the name of each new payee (with the exception of a SEPA and foreign payment).
	– Payment can also be initialised from an overview of the transaction history.

Contacts and templates	The function enables saving a list of contacts and payment templates. If you have the relevant rights (see **Annex 3**), you can display and/or manage the list of contacts and payment templates. The templates for example of domestic payments, SEPA payments, foreign payments or standing payments can be saved in the list.

Assignment of an exchange rate to a payment with currency conversion	The rules below for assigning an exchange rate apply to domestic payments from a foreign currency account, foreign currency payments within the Bank, SEPA payments and foreign payments (SWIFT): – When entering payments with currency conversion, an exchange rate will be displayed/assigned according to the valid exchange rate list. For above-limit payments (above 250,000 CZK) and payments of clients, with a discount, the conversion will be made according to a discounted exchange rate list or market exchange rate. Currently a valid exchange rate can be assigned only to payments entered on working days from 8:00 am – 5:30 pm. – If you will enter a collection with currency conversion, the current valid exchange rate will be displayed only for informative purposes. The actual exchange rate will not be assigned until the payment is cleared. – If the payment is co-authorised, it is posted using the exchange rate that was displayed when the last co-authorisation was attached.
My banking IDentity	Every user can display the status of his security methods (e.g. display the security telephone number) or manage his security methods (e.g. blocking the security method or changing the username).
Financial Health Zone	Corporate clients can get a brief overview of how the Bank assesses their financial health according to key financial indicators. The data are available if the Bank has statements that are no older than 16 months.
Help	For help you can use the question mark icon at the bottom of the screen. Clicking on the question mark display the menu which offers further information about the Application's functions: – **tutorial** – basic manual and quick acquaintance with the Application, – **support centre** – display of help for the Application's function, – **client help line** – user's contact details for telephone support including information about the system (language version, browser, operating system, workspace designation), – **Navigator** – option of full text search and quick routing to a specific function in the Application.
Management of third parties	Using the Application (Profile/ Third Parties Management section) the authorised user authorised to handle payment accounts can manage the list of accounts connected to the application of third parties. The management of the list of accounts connected to the application of third parties is an option of granting or revoking consent for access to account via the application of third parties. Without consent payment cannot be initialised via third parties. The administrator has the option to view a list of all accounts connected to third-party applications (i.e., a list of accounts with granted consent for access through third-party applications), meaning accounts and applications connected via authorized users. After granting consent for access to the accounts of third parties, only an authorised user with permissions "Approve Payments Independently/With Another Authorised User" can initiate payments via the application of third parties (see **Annex 3**). Such initialised payment is subject to standard authorisation rules (see **Annex 4**).
Notifications	You may enable sending notifications either in the form of push notifications or an e-mail. You may, for example, enable account balance notifications. We will send the notification in the language you have selected in the Application / Profile.

Notifications	Secured communication channel. **The message can be accompanied by an attachment in the format:** .pdf, .txt, .doc, .docx, .xls, .xlsx, .jpeg, .jpg, .gif, .png, .tif, .tiff, .pptx, .csv, .xml, .gpc, .sta, .kpc, .cfd, .cfa.
Discover	In the Extra section, we will display a selection of product that you can arrange This includes, for example, a payment card, WFLOW, and partner programs for payment cards.

GBiz Mobile function	Description
Overview	After logging into the Application, select a specific workspace in which you will work. You can switch between individual workspaces as required. The Application displays supported products (current accounts, savings accounts, deposit accounts) added to the workspace and their detail. Products are always displayed according to the specific permissions of a given authorised user. Credit accounts are not supported for display. The Application displays the **To Be Processed** section – contains important information to which you should devote greater attention (payments for signing, unprocessed payments, etc.). This section cannot be removed from the overview, but you can move it as required.
Overview of orders	The Application enables the display of the overview of payment orders (or their editing and cancellation) and overview of payments for authorisation.
Cards	The mobile application enables the authorised user with permissions over the given workspace to: – display the overview of cards, – blocking of a payment card, – display of the PIN/PAN (for active cards), – display the limits of a payment card. The payment card holder without authorisations to a workspace can display his payment cards or manage them in George.
Profile	Enables the switching of the mobile application mode and only authorisation or all functions. The full version enables not only authorisation of payment orders, but also the servicing of bank accounts. The Application's "All Functions" mode is preset. Users who activated the Application before 09/2024, must switch to the full version of the Application manually (Profile/Settings/Login and Authentication/Application Mode/Obtain all Functions sections).
Contacts	The "Call Us" option allows you to initiate a verified call with the George Business help line.

Annex 2 – Products as Part of the George Business Service

Supported products
In the Application you can service the following products: current accounts, savings accounts, term accounts, deposit accounts, credit accounts, mortgage loans, debit and deposit payment cards.

Adding/removing a product
We will provide your products in a workspace that we have setup under the George Business Electronic Banking Agreement .

We will add your further newly arranged products to the workspace automatically. Cancelled products will be removed automatically from the workspace.

We will add payment cards issued for accounts of a given workspace automatically. We will remove cancelled payment cards from the workspace automatically.

Level of access to a product
In the Application you will have access to products in the workspace at “full access” level, in other words authorised users can be authorised to display products in the Application to make active transactions relating to products such as transfers of funds or cash withdrawals up to a set limit, and for using and modifying available services and settings of the Application for a product.

Workspace is arranged in the George Business Electronic Banking Agreement. In the George Business Application the workspace is a place in which the Bank will provide you with your products. In the Application only products can be serviced that are added to the workspace. As part of the pilot operation of the Application, a product can be added to just one workspace. Each workspace has a setup fee account. In order for an authorised user to service accounts in a given workspace, “authorisation to a workspace” or “authorisation to a product” must be stated. If an authorised user is assigned to several workspaces, they select a specific workspace after logging into George Business.

The number of administrators is not limited within a workspace.

Annex 3 – Detailed scope of User authorisations

Only by assigning specific permissions can you control what your authorized users can do. If your authorized user is leaving the company, remove their permissions.

The company's statutory representative sets up users' authorisations in the George Business Electronic Banking Agreement. The statutory representative can only set up authorisation through a business point. The Bank will perform the settings by the following working day at the latest.

Selected authorisations can also be set up via the Application. **Only the administrator** is authorised to set up authorised users' permissions in the Application. Settings of the permissions in the Application are subject to authorisation.

Relating to specific permissions we distinguish the following roles:

- **administrator** – see partial rights "To Manage a Workspace",
- **authorised user** – see authorisations to a workspace (point 1), authorisations to a product (point 2), authorisations to the company (point 3).

We consider authorisations to the Workspace, to the Company, and to Financial Market Products to be general authorisations. We consider authorisations to a product to be product authorisations.

If the authorised user only has permissions over the company, he also needs to be assigned to a workspace (albeit without permissions) so that the workspace is available after logging into the Application.

Authorised user permissions are valid for all available service channels so these are multi-channel authorisations. Partial rights (e.g. "Manage Workspace") can be used only in the Application. In contrast, an authorised user with authorisations to a company "Contractually act in connection with Daily Banking Products" can arrange a product (sign contract documents) even through a business point.

In selected authorisations, it is further specified whether a user can act "independently" or "with another authorised user". If it is stated that "with another authorise user" then this always means another authorise user with the same permissions.

1. Authorisations for the Workspace
Permissions that apply to a given workspace:

Authorisations	Can be set by	Scope of authorisation
Manage Workspace independently (Administrator)	Statutory Representative	The administrator is authorised solely via the Application to: – manage the authorisations of Authorised Users in the concerned Workspace, ie. assign and unassign Authorised Users, declare the continuation of their authorisation, and limits, including his/her own; – configure account statements; – change the account name (valid for a Workspace), – view company contact details; – disclose information concerning the Client to the extent of client screening required by law.
Manage the Workspace jointly with another Administrator	Statutory Representative	Administrator is authorised solely via the Application to independently: – configure account statements; – change the account name (valid for Workspace); – view company contact details;

		– disclose information concerning the Client to the extent of client screening required by law. Administrator is authorised jointly with another Administrator / Administrator with Limitations solely via the Application to: – change the authorisations of Authorised Users already assigned in the Workspace concerned and limits, including his/her own. Administrator is authorised jointly with another Administrator solely via the Application to: – assign and unassign Authorised Users; – set the authorisation to Manage cards and apply for new ones.
Manage Workspace independently with limitations	Statutory Representative	Administrator with Limitations is authorised solely via the Application to: – change the authorisations of Authorised Users already assigned in the Workspace concerned and limits, including his/her own – unassign Authorised Users – configure account statements – change the account name (valid for Workspace) – view company contact details – disclose information concerning the Client to the extent of client screening required by law. Administrator with Limitations is not authorised to: – assign and/or unassign Authorised Users – set the authorisation to Manage cards and apply for new ones.
Manage Workspace with limitations jointly with another Administrator	Statutory Representative	Administrator with Limitations is authorised solely via the Application to: – configure account statements; – change the account name (valid for Workspace); – view company contact details; – disclose information concerning the Client to the extent of client screening required by law. Administrator with Limitations is authorised jointly with another Administrator / Administrator with Limitations solely via the Application to: – change the authorisations of Authorised Users already assigned in the Workspace concerned and limits, including his/her own; – unassign Authorised Users. Administrator with Limitations is not authorised to: – assign Authorised Users; – set the authorisation to Manage cards and apply for new ones.
Manage cards and apply for new ones independently **(Card Administrator)**	Statutory Representative Administrator	Authorised User with this authorisation may: – set the parameters of payment cards issued to the accounts of a concerned Workspace (e.g. limits, PIN/PUK delivery method, issuance of a replacement card); – apply for a new payment card for themselves and for other persons, for the Client’s accounts of the concerned Workspace (a new credit or charge card can only be applied for when the relevant credit limit has been agreed).

View issued and requested guarantees and announced guarantees	Statutory Representative Administrator Administrator with Limitations	Authorised User with this authorisation is authorised to: – view a summary of issued guarantees, including shared guarantees; – view announced guarantees; – view a list of requested guarantees, including shared guarantees; – view any other documents in connection with guarantees.
Create and edit documents relating to guarantees	Statutory Representative Administrator Administrator with Limitations	Authorised User with this authorisation is authorised to: – view a summary of issued guarantees, including shared guarantees; – view announced guarantees; – view a list of requested guarantees, including shared guarantees; – view any other documents in connection with guarantees; – prepare and negotiate with the Bank, on a non-binding basis, drafts of any declarations, confirmations, requests, orders and instructions in connection with guarantees, including orders to grant or issue guarantees and orders to issue amendments thereto. Authorised User with this authorisation is not authorised to: – bind the Client in relation to guarantees.
Act in a binding manner towards the Bank in connection with guarantees jointly with another Authorised User	Statutory Representative Administrator Administrator with Limitations	Authorised User with this authorisation is authorised to independently: – view a summary of issued guarantees, including shared guarantees; – view announced guarantees; – view a list of requested guarantees, including shared guarantees; – view any other documents in connection with guarantees. Authorised User with this authorisation is authorised, jointly with another Authorised User, to: – bind the Client in relation to guarantees.
Act in a binding manner towards the Bank in connection with guarantees independently	Statutory Representative Administrator Administrator with Limitations	Authorised User with this authorisation is authorised to independently: – view a summary of issued guarantees, including shared guarantees – view announced guarantees – view a list of requested guarantees, including shared guarantees – view any other documents in connection with guarantees – bind the Client in relation to guarantees.
Receivables to be pledged	Statutory Representative	Authorised User with this authorisation is authorised to independently:

	Administrator Administrator with Limitations	– submit to the Bank summaries of the Client's receivables containing (A) receivables that are already pledged in favour of the Bank, and (B) receivables that are not yet pledged in favour of the Bank; – enter with the Bank into amendments to agreements on pledging trade receivables by means of which the Client's receivables will be pledged in favour of the Bank – provide to the Bank any statements, confirmations, requests, orders and instructions in connection with the security interest to the Client's trade receivables in favour of the Bank; – deliver to the Bank any documents in connection with the security interest to the Client's trade receivables in favour of the Bank; – receive from the Bank any requests, notices and other documents in connection with the security interest to the Client's trade receivables in favour of the Bank (e.g. notification of the Bank's acceptance of the proposal to pledge the Client's receivables, or notification of the rejection of such proposal), confirm their receipt, and approve or reject them, as appropriate; – undertake any juridical act necessary to create, modify and terminate security interest to the Client's trade receivables in favour of the Bank, and confirm its existence.
Request a George token	Statutory Representative Administrator Administrator with Limitations	Authorised User with this authorisation may: – request the George token security method. The price for the George token security method for the Authorised User requesting the token will be charged to any Charge Account of the Client.

2. Authorisations for Products
You set up the rights to specific products that are assigned to a given workspace.

In deposit accounts connected to a current account, the joint holder rights are derived from the given current account, therefore rights to these deposit accounts are not set up separately in the Application.

Authorisations for Daily Banking Products.	Can be set by	Scope of authorisation
View balances and transaction history	Statutory Representative Administrator Administrator with Limitations	Authorised User with this authorisation may: – view account balances, transaction summaries (completed, not completed, pending, incoming, card blocks); – view and download the transaction history; – download a data or electronic statement; – request the generation of an account confirmation and a confirmation of the account balance or a payment made, – grant consent to access accounts through 3rd party applications; – receive information about account balance at the point of sale.

Enter payment orders	Statutory Representative Administrator Administrator with Limitations	Authorised User with this authorisation may: – view summaries of the transactions (completed, not completed, pending, incoming) which he/she can edit or cancel; – enter payments or import a batch; – grant consent to access accounts through 3rd party applications. Authorised User can initialise payments through 3rd party applications; – view saved contacts and payment templates. Authorised User is not authorised to: – enter payment orders via ATMs and payment machines.
Authorise payments independently	Statutory Representative Administrator Administrator with Limitations	Authorised User with this authorisation may: – view summaries of the transactions (completed, not completed, pending, incoming, card blocking), which he/she can cancel; – grant consent for access to accounts through 3rd party application; – independently approve (authorise) payments to accounts outside the Workspace up to his/her limit; – independently request the opening or a change of a deposit account, but not to negotiate the relevant agreement or its amendment; – receive information about account balance at the point of sale.
Authorise payments jointly with another Authorised User	Statutory Representative Administrator Administrator with Limitations	Authorised User with this authorisation may independently: – view summaries of the transactions (completed, not completed, pending, incoming, card blocks) which he/she can cancel; – grant consent to access accounts through 3rd party applications; – receive information about account balance at the point of sale. Authorised User with this authorisation may, jointly with another Authorised User: - together with another Authorised User, approve (authorise) payments to accounts outside the Workspace up to his/her limit.
Authorise cash withdrawals independently	Statutory Representative Administrator Administrator with Limitations	Authorised User with this authorisation may: – withdraw cash from an account at the Bank's point of sale, – grant consent to access accounts through 3rd party applications, – view the account number in the Application, – designate a third party to whom cash in the agreed amount will be paid at the Bank's point of sale based on a cheque or an electronic slip. Authorised User is not authorised to: – obtain information about the account balance and transaction history.

Authorise cash withdrawals jointly with another Authorised User	Statutory Representative Administrator Administrator with Limitations	Authorised User with this authorisation may independently: – grant consent to access accounts through 3rd party applications; – view the account number in the Application. Authorised User with this authorisation may jointly with another Authorised User: – withdraw cash from the account at the Bank's point of sale; – designate a third party to whom cash in the agreed amount will be paid at the Bank's point of sale based on a cheque or an electronic slip. Authorised User is not authorised to: – obtain information about the account balance and transaction history.
Authorisations for card accounts (předplacené, kreditní, charge karty)	**Can be set by**	**Scope of authorisation**
View balances and transaction history	Statutory Representative Administrator Administrator with Limitations	Authorised User with this authorisation may: – view account balances, transaction summaries (completed, not completed, pending, incoming, card blocks); – view and download transaction history; – download a data or electronic statement; – receive information about account balance at the point of sale.
Authorisations for Loan Products	**Can be set by**	**Scope of authorisation**
View balances and the transaction history	Statutory Representative Administrator Administrator with Limitations	Authorised User with this authorisation may: – view an overview of Loan Products; – view and download the transaction history and a credit account statement. Note: Rights are automatically assigned to a joint holder who has rights to the company (to obtain information about credit products or act under contract in connection with credit products). It is not possible to set up in the Application or branch.
Authorisations for Financial Market Products	**Can be set by**	**Scope of authorisation**
View Financial Market Products	Statutory Representative Administrator Administrator with Limitations	Authorised User with this authorisation may: – view an overview of products (including an overview of previously contracted products).
Negotiate Financial Market Products independently	Statutory Representative Administrator Administrator with Limitations	Authorised User with this authorisation may: – arrange the product independently, – independently confirm the terms of the product, – view an overview of the products (including an overview of previously contracted products).

Confirm confirmations of Financial Market Products independently	Statutory Representative Administrator Administrator with Limitations	Authorised User with this authorisation may: – confirm product terms and conditions independently.
Confirm confirmations of Financial Market Products jointly with another Authorised User	Statutory Representative Administrator Administrator with Limitations	Authorised User with this authorisation may, jointly with another Authorised User: – confirm product terms and conditions.

Note: The Authorised User may only exercise its authorisations for Financial Market Products through the Application.

Authorisations for Investment Products	Can be set by	Scope of authorisation
View balances and transaction history	Statutory Representative	Authorised User with this authorisation may: – view and obtain overviews of Investment Products (e.g. asset account statement, trade summary, portfolio overview and the other information related to securities).
Enter instructions for securities transactions	Statutory Representative	Authorised User with this authorisation may: – give instructions to procure the purchase, subscription or sale of securities, including instructions to settle a purchase, subscription or sale of securities, – give instructions to make registration transfers of securities, – give instructions to the settlement of revenues from securities, – give instructions on the implementation of corporate actions, – provide all information required by the Bank to provide the investment service, including the completion of investment questionnaires, – consent to changes in the Bank's price list and terms and conditions.

Note: Authorisation for Investment Products cannot be granted through the Application. The Authorised User may not exercise his/her authorisations for Investment Products through the Application.

3. Authorisations for the company

These are permissions that are bound to the **company** (which has a contract on the George Business service), not to a specific product or workspace. Thanks to these assigned permissions, an authorised user can conclude contract documents for the client (company), according to the permissions below, even at a business point. If the user only has these assigned authorisations, this means he has no other authorisations to the product or workspace and the administrator must assign the given user as a new authorised user in the Application.

Authorisation	Can be set by	Scope of authorisation
Obtain information on Daily Banking Products	Statutory Representative	Authorised User with this authorisation may: – view all documents in the Application that have been created in connection with the authorisation to "Contractually act in connection with Daily Banking Products".

Contractually act in connection with Daily Banking Products independently	Statutory Representative	Authorised User with this authorisation may: – view all documents in the Application that have been created in connection with the authorisation to “Contractually act in connection with Daily Banking Products”; – provide the Bank with related declarations, confirmation and requests in connection with Daily Banking Products; – receive related requests, notices and other documents from the Bank, acknowledge their receipt, and approve or reject them as appropriate; – deliver related documents to the Bank; – negotiate and enter into related agreements and agreements with the Bank regarding the Daily Banking Products, including amendments and cancellations thereof; – disclose information concerning the Client to the extent of client screening required by law. Authorised User is not authorised to: – manage the funds held in the Client’s accounts; – negotiate and amend the George Business Electronic Banking Agreement, except that: If the Authorised User negotiates on behalf of the Client a new Product agreement with the Bank and automatic placement of Products in the Workspace is not agreed upon, the Authorised User has the right to place the Product via the Application in the Workspace designated by him/her; – enter Users in the Application and change their authorisations.
Contractually act in connection with Daily Banking Products jointly with another Authorised User	Statutory Representative	Authorised User with this authorisation may independently: – view all documents in the Application that have been created in connection with the authorisation to “Contractually act in connection with Daily Banking Products”; – provide to the Bank related declarations, confirmations and requests in connection with the Daily Banking Products; – receive related requests, notices and other documents from the Bank, acknowledge their receipt, and approve or reject them as appropriate; – deliver related documents to the Bank; – disclose information concerning the Client to the extent of client screening required by law. Authorised User with this authorisation may, jointly with another Authorised User: – negotiate and enter into agreements and arrangements with the Bank regarding the Daily Banking Products, including amendments and cancellations thereof. Authorised User is not authorised to: – manage the funds held in the Client’s accounts; – negotiate and amend the George Business Electronic Banking Agreement, except that: If the

		Authorised User negotiates on behalf of the Client a new Product agreement with the Bank and automatic placement of Products in the Workspace is not agreed upon, the Authorised User has the right to place the Product via the Application in the Workspace designated by him/her; – enter Users in the Application and change their authorisations.
Obtain information on Loan Products	Statutory Representative	Authorised User with this authorisation may: − view all types of documents available through the Application that have been create in connection with the authorisation to "Contractually act in connection with Loan Products"; − view an overview of Loan Products (credit account statements and an overview of electronic documents related to loans).
Contractually act in connection with Loan Products independently	Statutory Representative	Authorised User with this authorisation may: – view all types of documents available through the Application that have been created in connection with the authorisation to "Contractually act in connection with Loan Products"; – view an overview of Loan Products, an overview of the Products within the credit line, credit account statements, and an overview of electronic documents related to loans; – undertake any juridical act necessary to create, modify and terminate security for the Bank's claims against the Client under a Loan Product, and confirmation of its existence; – negotiate with the Bank the terms and conditions of bank guarantees/commitments to provide a bank guarantee; – provide to the Bank representations, confirmations, requests, orders and instructions in connection with Loan Products, including requests for loans, loan drawdown requests, requests to change the terms of loans, and requests for their early repayment; – negotiate and enter into agreements and agreements with the Bank in connection with Loan Products, including agreements for the granting of credit and agreements to change the terms and conditions or cancel the loan; – deliver documents to the Bank in connection with Loan Products to the Bank; – receive requests, notices, confirmation and other documents from the Bank in connection with Loan Products, acknowledge their receipt, and approve or reject them as appropriate. Authorised User is not authorised to: − manage the funds held in the Client's accounts; − or take any action in connection with the opening or issuance or amendment of letters of credit, documentary an bill collections, bank guarantees and bank guarantee commitments.

Contractually act in connection with Loan Products jointly with another Authorised User	Statutory Representative	Authorised User with this authorisation may independently: – view all types of documents available through the Application that have been created in connection with the authorisation to “Contractually act in connection with Loan Products" – view an overview of Loan Products, an overview of the Products within the credit line, credit account statements, and an overview of electronic documents related to loans – provide to the Bank representations, confirmations, requests, orders and instructions in connection with Loan Products, including requests for loans, loan drawdown requests, requests to change the terms of loans, and requests for their early repayment – deliver documents to the Bank in connection with Loan Products – receive requests, notices, confirmations and other documents from the Bank in connection with Loan Products, acknowledge their receipt, and approve or reject them as appropriate. Authorised User with this authorisation may, jointly with another Authorised User: – undertake any juridical act necessary to create, modify and terminate security for the Bank’s claims against the Client under a Loan Product, and confirm its existence; – negotiate with the Bank the terms and conditions of bank guarantees/promises to provide a bank guarantee; – negotiate and enter into arrangements and agreements with the Bank in connection with Loan Products, including agreements for the granting of credit and arrangements to change the terms and conditions or cancel the loan. Authorised User is not authorised to: − manage the funds held in the Client’s accounts or take any action in connection with the opening or issuance or amendment of letters of credit, documentary and bill collections, bank guarantees and bank guarantee commitments.
Obtain information on Investment Products	Statutory Representative	Authorised User with this authorisation may: – view all types of documents available through the Application that have been created in connection with the authorisation to “Contractually act in connection with Investment Banking Products”. – view an overview of the products (including an overview of previously contracted products).
Contractually act in connection with Investment Products independently	Statutory Representative	Authorised User with this authorisation may: – view all types of documents available trough the Application that have been created in connection with the authorisation to “Contractually act in connection with Investment Products”;

		– view an overview of the products (including an overview of previously contracted products); – provide the Bank related declarations, confirmation, requests and information in connection with Investment Banking Products, including the completion of investment questionnaires; – receive related requests and other documents from the Bank, acknowledge their receipt, and approve or reject them as appropriate; – deliver related documents to the Bank; – negotiate and enter into related agreements and agreements with the Bank regarding Investment Products, including amendments and cancellations thereof. Authorised User is not authorised to: – give instructions to procure the purchase, subscription or sell of securities, including instructions to settle the purchase, subscription or sale of securities; – give instructions to make registration transfers of securities; – give instructions to the settlement of revenues from securities; – give instructions no the implementation of corporate actions; – negotiate Investment Products; – confirm the terms of the Investment Products.
Contractually act in connection with Investment Products jointly with another Authorised User	Statutory Representative	Authorised User with this authorisation may independently: – view all types of documents available through the Application that have been created in connection with the authorisation to “Contractually act in connection with Investment Products”; – view an overview of the products (including an overview of previously contracted products); – provide to the Bank related declarations, confirmations, requests and information in connection with Investment Products, including the completion of investment questionnaires; – receive related requests and other documents from the Bank, acknowledge their receipt, and approve or reject them as appropriate; – deliver related documents to the Bank. Authorised User with this authorisation may, jointly with another Authorised User: – negotiate and enter into agreements and arrangements with the Bank regarding the Investment Products, including amendments and cancellations thereof. Authorised User is not authorised to: – give instructions to procure the purchase, subscription or sale of securities, including instructions to settle the purchase, subscription or sale of securities;

<table>
<tr><td></td><td></td><td>– give instructions to make registration transfers of securities;
– give instructions for the settlement of revenues from securities;
– give instructions on the implementation of corporate actions;
– negotiate Investment Products;
– confirm the terms and conditions of Investment Products.</td></tr>
<tr><td>Obtain information on Financial Market Products</td><td>Statutory Representative</td><td>Authorised User with this authorisation may:
– view all types of documents available through the Application that have been created in connection with the authorisation to “Contractually act in connection with Financial Market Products”.</td></tr>
<tr><td>Contractually act in connection with Financial Market Products</td><td>Statutory Representative</td><td>Authorised User with this authorisation may:
– view all types of documents available through the Application that have been created in connection with the authorisation to “Contractually act in connection with Financial Market Products”;
– provide to the Bank related declarations, confirmations, requests and information in connection with Financial Market Products, including the completion of investment questionnaires;
– receive related requests and other documents from the Bank, acknowledge their receipt, and approve or reject them as appropriate;
– deliver related documents to the Bank;
– negotiate and enter into agreements and arrangements with the Bank regarding the Financial Market Products, including amendments and cancellations thereof.

Authorised User is not authorised to:
– negotiate Financial Market Products;
– confirm the terms and conditions of Financial Market Products.</td></tr>
<tr><td>Contractually act in connection with Financial Market Products jointly with another Authorised User</td><td>Statutory Representative</td><td>Authorised User with this authorisation may independently:
– view all types of documents available through the Application that have been created in connection with the authorisation to “Contractually act in connection with Financial Market Products”;
– view an overview of the products (including an overview of previously contracted products);
– provide to the Bank related declarations, confirmations, requests and information in connection with Financial Market Products, including the completion of investment questionnaires;
– receive related requests and other documents from the Bank, acknowledge their receipt, and approve or reject them as appropriate;
– deliver related documents to the Bank.</td></tr>
</table>

		Authorised User with this authorisation may, jointly with another Authorised User: – negotiate and enter into agreements and arrangements with the Bank regarding the Financial Market Products, including amendments and cancellations thereof. Authorised User is not authorised to: – negotiate Financial Market Products; – confirm the terms and conditions of Financial Market Product.
Obtain documents and confidential information	Statutory Representative	Authorised User with this authorisation may: – view the completed bank reports for the auditor, – view all documents available through the Application that are designated as “confidential” (i.e. including electronically signed documents), – view additional information and documents that will be classified as confidential by the Bank.
Manage access to documents and confidential information	Statutory Representative	Authorised User with this authorisation may: – request and view bank reports for the auditor, – communicate with the Bank within the scope of this authorisation, – view all documents available through the Application that are designated as “confidential” (i.e. including electronically signed documents), – view and manage other information, documents etc. which will be classified as confidential by the Bank.
View the Financial Health Zone	Statutory Representative	Authorised User with this authorisation may: – view an overview of financial indicators such as the Client’s rating and comparison of the Client with similar market players, – obtain and view recommendations related to the Client’s financial health.
Service the Financial Health Zone	Statutory Representative	Authorised User with this authorisation may: – view an summary of financial indicators, – enter data into the Financial Health Zone and model the data (if the functionality is available).

- not available

Annex 4 – Authorised User’s Limit and Authorisation

Only authorised users to whom you assign the given permissions are authorised to handle funds in your company’s accounts
(see **Annex 3**).

You can set up authorised users’ individual limit, so-called **authorised user’s limit**. This is the maximum amount of payments that an authorised user can enter or co-sign in relation to the set permissions (see **Annex 3**).
The authorised user’s limit is applied only to payments outside the accounts of your company (or workspace) maintained in ČS. The limit is set in CZK, is renewed every day at 12:00 midnight and applies to the given workspace. You can set up the limit in a contract or it can be set up by the administrator directly in the Application.

We monitor the handling of your accounts as follows:
- **Authorised user’s limit** – if the authorise user authorises payment himself during which the funds leave outside the accounts of the given client (or workspace), payment will be made only if the authorised user has a sufficient remaining authorised user’s limit at his disposal. After the authorisation of a payment, the remaining limit amount is reduced by the authorised amount. If a payment during which funds leave outside the accounts of the given client (or workspace) is authorised by two authorised users, payment is made only if both authorised users have a sufficient remaining authorised user’s limit. After authorisation of the payment, the remaining limit amount is reduced by the authorised amount of both acting authorised users.
- The authorised user’s limit is not applied to **transfers between** the client’s **own accounts**.
- If the authorised user does not have a set authorised user’s limit, i.e. the joint holder limit is zero, the joint holder can enter payments only between the accounts of your company (or workspace). The authorised user cannot send a payment outside the company’s accounts (or workspace) and cannot co-sign them.

The authorised user’s limit only applies to payments entered in the Application (not via a business point).

Foreign currency payments are converted for the purpose of inclusion in the limit according to the standard exchange rate list, regardless of what exchange rate is actually assigned to the payment.

If you set up rights for an authorised user with the obligation of “co-signing” (i.e. to approve payments with another authorised user), then the payment will be stored pending co-signature for 30 days as of the maturity date of the entered payment order. Bulk authorisation will enable a co-signing authorised user to authorise up to 50 payments at once.

Payments to which the limit doesn’t apply (do not reduce the limit):
- payments between the accounts of one client (or workspace),
- direct debit orders, currency operations (FX),
- cash withdrawals at a business point,
- payments entered via a business point,
- payment card transaction.

Payments to which the limit applies (reduce the limit):
- outgoing payments outside the accounts of a given client. If a payment is authorised by two authorised users, it is credited to both authorised users
- entry of a standing payment order in the nominal value, one-time, on the authorisation date,
- change of a standing payment is credited up to the limit in the amount of the positive difference between the new and original amount provided that the counter account and variable symbol has not changed. If the counter account or variable symbol has changed, the entire standing order amount will be credited.
- entry of direct debit consent in the limit value, one-time, on the authorisation date,
- change of direct debit consent is credited up to the limit in the amount of the positive difference between the new and original limit provided that the counter account and variable symbol has not changed. If the counter account or variable symbol has not changed, the entire limit of direct debit consent will be credited.
- payments entered via the Application.

The authorised user will authorise an operation (payment and administrative) in the George Business mobile application. Authorisation should be made within 10 minutes. In the opposite case it will expire.

Annex 5 – Fees

In the George Business Electronic Banking Agreement, for each workspace you will select the **fee account** from which prices for the George Business service will be paid (see the price list).

Annex 6 – Order Processing and Cancellation

Payments are processed on dates and according to the priorities stated **in payment services information** (business and corporate clients), which are available on our website at www.csas.cz (in the section Businesses and Companies > Downloads > Other Important Documents > Information of Česká spořitelna on Payment Services – Business and Corporate Clients) or on the Erste Corporate Banking service website under the Other Important Documents section.

The "Entered Orders" tab is available to an authorised user that has permissions "Enter Payment Orders" or "To Approve Payments Independently/with Another Authorised user" or "View Balances and Transaction History".

Breakdown of payment orders by status

Tab	Payment status	Description
Drafts	Unauthorised payment orders entered with "mark as itemised" option	– A draft payment can be deleted manually or will be deleted automatically in a month. It cannot be displayed after being deleted. – A draft payment is available for display/change/publishing (moved to "Signature folder" or "Pending Payment" status)/deletion only to the author (the person who created it).
Signature Folder	Payment order pending signature	– The payment is available for display/signature to an authorised user with the permission "Approve Payment Independently/with Another Authorised user" who has not yet authorised (not signed) it. – An authorised user with the permission "Enter Payment Orders" can delete a payment up to the time before the payment is authorised by the last authorised user. – A payment is pending signature a month from entry. It is automatically deleted if not signed within a month.
	Payment order pending co-signature	– A payment is available for display/co-signature to an authorised user with the permission "Approve Payments Independently/with Another Authorised user" who has not yet authorised (signed) it. – 30 days as of a payment's maturity is the payment pending co-signature period; afterwards, it expires. Once it expires, the payment has to be re-entered. The expired payment is displayed for 30 days after expiry according to the permission.
Pending orders	Payment pending signature/co-signature or authorised and pending maturity or sufficient account balance	– A payment can be deleted (subject to authorisation). – A payment can be entered beforehand with maturity of up to 1 year. – Payments from corporate accounts attempt to be processed for 10 days (payments) or 3 days (collections). – Payments from company accounts attempt to be processed for 1 day (payments) or 3 days (collections) – Payments pending signature/co-signature are available here to an authorised user without a permission to authorise payment. – A payment is available here for display to an authorised with rights "To Approve Payment Independently/with Another Authorised user" who has already authorised the payment.

		– An authorised user with the authorisation “Enter payment orders” can delete a payment up to the time before the payment is authorised by the last authorised user.
Failed orders	Payment ending in an error (not posted)	– Failed payments (e.g., due to insufficient account balance) are displayed for 7 days and are also found in the transaction history. Note: Payments that were not executed due to an authorization error are displayed in "unexecuted payments" for 30 days, but they are not available in the transaction history.
Executed orders	Posted payment	– Payments are displayed for 7 days and are also found in the transaction history.

Breakdown of standing orders by status

Tab	Payment status	Description
Signature folder	Payment order pending signature	– A standing order is available for display/signature to an authorised user with the permission “Approve Payments Independently/with Another Authorised user” who has not yet authorised (signed) it. – An authorised user with the permission “Enter Payment Orders” can delete a standing order up to the time before the standing order is authorised by the final authorised user. – An authorised user with the permission “Enter Payment Orders” can edit/cancel the standing order up to the time of authorisation. – A standing order is pending signature a month from entry. It is automatically deleted if not signed within a month.
	Payment order pending co-signature	– A standing order is available for display/co-signature to an authorised user with the permission “Approve Payments Independently/with Another Authorised user” who has not yet authorised (signed) it. – An authorised user with the permission “Enter Payment Orders” can delete a payment up to the time before the standing order is authorised by the final authorised user. – The standing order pending co-signature period is 30 days and then it expires. Once it expires, the standing order has to be re-entered. The expired standing order is not displayed.
Active	Active standing order	– An authorised user with the permission “Enter payment orders” and “ Approve Payments Independently/with Another Authorised User” can change or cancel active standing orders. Operations are subject to authorisation. A co-sign is not require to cancel an active standing order.

Categorasation of direct debil approval according to their status

Tab	Payment status	Description
Signature folder	Direct debit approval awaiting signature	– The direct debit consent is available for viewing/signing to an authorised user with the permission “approve payments independently” who has not yet authorised (signed) it. – The authorised user with the authorisation “Enter”payment orders can delete the direct debit consent until the direct debit approval is authorised by the last authorised user.An authorised user with the “Enter payment orders” authorisation can modify/cancel the direct debit approval until it is authorised.Direct debit consent is pending signature for 30 days from the date of entry. If it is not signed within a month, it is automatically deleted.
	Direct debit approval awaiting co-sign	– The direct debit approval is available for viewing/co-signing to an authorised user with the permission “Aprove payments independently” who has not yet authorised (signed) it. – The authorised user with the authorisation “Enter payment orders" can delete the direct debit approval until the direct debit aproval is authorised by the last authorised user. – An authorised user with the authorisation “Enter payment orders” can modify/cancel the direct debit consent until it is authorised. – Direct debit approval is pending signature for 30 days from the date of entry. If it is not signed within a month, it is automatically deleted.
Active	Active direct deposit approval	– The active direct debit approval can be changed or cancelled by an authorise user with the permission “Enter payment orders” and “Authorise payments independently with another aurhosed user”. Transactions are subject to authorisation.

Bulk transaction approval/refusal enables the authorisation of a maximum of 50 items (e.g. individual order, partial part of import, batch) entered to the debit of one account. The functionality is available in the George Business web and mobile version.

Payments (this applies to domestic payments, foreign currency payments within the Bank and the import of domestic payments) with a maturity date entered on a non-business day will have their maturity date changed to the nearest working day.

You can additionally cancel domestic and foreign payments which have not yet been processed.

The transaction ID of all entered transactions will be displayed to the client automatically in the Application. You can use this number to identify the payment (e.g. in the statement or the transaction history).

The Application enables sending an email confirmation of the received transaction (to one e-mail address). Confirmation is only of informative nature. Data is transmitted as standard, without special security features, and therefore the Bank cannot guarantee that a third party will not access them on the way between the Bank and the client.

The Application checks the entry of duplicate payments (single domestic, foreign, SEPA payments) and will warn you that you are entering a payment which has the same parameters as a payment that was already successfully posted in the last 24 hours.

You can mark your favourite account with an asterix. The Application will offer it to you primarily when entering a payment.

One-time payments can be processed in the instant payment mode (incoming, outgoing) if they meet the processing conditions (does not apply to payments submitted as part of a Batch).

In case of any uncertainty regarding the posting of a payment order or a payment you need to contact the George Business service telephone support line.

Annex 7 – Overview of Functions in George Business Electronic Banking

The overview specifies individual operations according to the rights of users including service channels.

Overview	Who is authorised (Authorised User with rights, user, etc.)	Note	Communication channels
Selection/switch of workspace after logging into the Application	Authorised User Administrator Administrator with Limitations	After loggin in, an authorised user/administrator after will select a specific workspace in which he will work. A new user (without authorised user permissions) can enter the Application without the context of a workspace.	GBiz Web GBiz Mobile
User settings (icon of a logged-in user with a cog wheel)	User	A user can display his profile (selected language, name, owner of a workspace) or contact details (personal, business).	GBiz Web
Display – drafts	Enter payment orders	Draft payments are displayed **only to an authorised user** who has entered a payment order.	GBiz Web GBiz Mobile
Display – signature folder	Authorise payments with another Authorised User Approve payments independently	A payment will be displayed only to an authorised user with a permission to authorise (approve/co-sign) it. It will no longer be displayed to the authorised user who appends his signature to it.	GBiz Web GBiz Mobile
Display – failed payments	View balances and transaction history Authorise payments with another Authorised User Approve payments independently Enter payment orders	A payment is not posted. Posting ended with an error.	GBiz Web GBiz Mobile
Display – pending orders	View balances and transaction history Enter payment orders	A payment pending signature/co-signature or maturity or sufficient account balance.	GBiz Web GBiz Mobile

Display – executed orders	View balances and transaction history Authorise payments with another Authorised User Approve payments independently Enter payment orders	Payments are displayed in a list for 7 days and are also displayed in the transaction history.	GBiz Web GBiz Mobile
Adress book and payment templates – creation and display	Enter payment orders	Templates of domestic payments, SEPA payments, foreign payments, direct debits and standing orders can be saved in a list of payments.	GBiz Web
Adjustment of the screen appearance	User	A user can, for example, highlight the accounts that he does not want to display in the overview.	GBiz Web
Pain.002	View balances and transaction history	If you require notification in the form of an XML file (known as pain.002) for importing a SEPA payment (pain.001.001.09 or pain.001.001.03), please contact the support line.	KC

User management	Who is authorised (Authorised User with rights, user, etc.)	Note	Communication channels
Removing an authorised user	Administrator Administrator with Limitations	An authorised user's rights to a product and workspace will be removed. (incl. the permission Manage workspace If he also has permissions for the company, these can only be removed by the statutory representative through a business point.	GBiz Web
Adding a new authorised user	Statutory Representative	The statutory representative can add a authorised user holder at the Bank's business point.	BP
Adding a new authorised user	Administrator	The administrator can invite a new authorised user to George Business online. The new authorised user will receive an email invitation with instructions. As part of the process, they will verify their identity with their bank identity. The administrator must have the Mobile App Enhanced Confirmation Agreement signed and a registered mobile device.	GBiz Web

Displaying authorised user's permissions	Administrator Administrator with Limitations		GBiz Web
Authorised user's permission management (including their limits)	Administrator	The administrator can manage authorised user's permissions to products/workspace and also manage their limits. Only the statutory representative can manage the authorisations for the company at a business point. Full access – an authorised user has all the available permissions set up. Partial access – an authorised user has permissions set up, but not all are available. No access – no permissions are set up.	GBiz Web
Authorised user's permission management (including their limits)	Administrator with Limitations	Administrator with Limitations cannot grant / manage the permission "Manage cards and apply for new ones" and add new users.	GBiz Web
Authorised user's permission management (including user limits)	Statutory Representative	The statutory representative can manage authorised user's permissions to the company, to a workspace and to products (including user limits) at the Bank's business point.	Business point
Contact details – display and management of contact details	User Authorised Use Administrator Administrator with Limitations	An authorised user (with permissions) can display and change his contact details and contact details in relation to the company (i.e. "work contact"). The **administrator** can display company details (or Business contact details) relating to the given workspace.	GBiz Web GBiz Mobile
Remote authentication via the George Business mobile app	User	The user can remotely authenticate himself in a phone call with the bank. At the same time, the user can verify that they are speaking to a CS banker (available for the George Business helpline). The SIM of the security phone number must be in the mobile device.	GBiz Mobile
Authenticated Call to ČS	User	After logging into the mobile app, select Contacts / Client Center and the "Call Us" button. This initiates a verified call with ČS. The SIM of the security phone number must be in the mobile device.	GBiz Mobile

Notifications – about account balance	View balances and transaction history	For accounts to which you have permissions, you can set up notifications. You can configure this under the "Profile" tab, "User Profile and Settings," "Notifications." You can choose to receive notifications via email or mobile phone message. Additionally, you can select the frequency of notifications (daily, weekly, monthly). The stated account balance refers to 4 a.m.	GBiz Web

Account management	Who is authorised (Authorised User with rights, user, etc.)	Note	Communication channels
Account name settings	Administrator Administrator with Limitations	The account name is valid for being displayed within the given workspace.	GBiz Web

Statements	Who is authorised (Authorised User with rights, user, etc.)	Note	Communication channels
Displaying and downloading an electronic or data statement	View balances and transaction history	The function is available for all products (current accounts, credit accounts, term accounts, deposit accounts and savings accounts). In the EXPORT / Current Statements section, you can view and download statements from all accounts. When downloading statements in bulk, statements of the same format are merged into a single file (except for SEPA XML, PDF). The term "statement download" refers to the specific user.	GBiz Web
Displaying statement settings	Administrator Administrator with Limitations	Export option.	GBiz Web
Settings of generating a data or electronic statement	Administrator Administrator with Limitations	Supported formats of a data statement: ABO, CSV, XML, MT940, SEPA XML. Electronic statement in PDF format.	CC

Settings/change/cancellation of generating statements	Administrator Administrator with Limitations	For business clients (StarBank accounts) and corporate clients (Symbols accounts). For corporate accounts applies that for one account it is possible to set up only one statement row (i.e. statement format). Statements sent by post or to a branch can be cancel via GBiz. If paper statements are not set up for the account (with mail or branch distribution), then the last set of electronic statements cannot be cancelled.	GBiz Web

Documents	Who is authorised (Authorised User with rights, user, etc.)	Note	Communication channels
Displaying an electronic document (including downloading a document)	Obtain information on Daily Banking Products Obtain information on Loan Products Obtain documents and confidential information	Displaying does not depend on whether the given user signed the document electronically.	GBiz Web GBiz Mobile
Electronic signature of a document	Contractually act in connection with Daily Banking Products independently Contractually act in connection with Daily Banking Products jointly with another Authorised User Contractually act in connection with Loan Products independently Contractually act in connection with Loan Products jointly with another Authorised User	Documents are divided by status as follows: **For signature** – document pending your signature. **Pending** – you have already signed the document, but is pending the signature of another user. **Your documents** – the document was signed by all the required participants.	GBiz Web GBiz Mobile
Confidential information – designation of documents	Manage access to documents and confidential information	A joint holder can display documents designated by the Bank as confidential, or can himself designate an electronic document as confidential.	GBiz Web GBiz Mobile

Notice to the Bank	Obtain information on Daily Banking Products	Displaying and possibility of downloading Notice to the bank document.	GBiz Web GBiz Mobile
Bank report for the auditor	Obtain documents and confidential information **or** Manage access to documents and confidential information and Obtain information on Daily Banking Products **or** Contractually act in connection with Daily Banking Products independently / Contractually act in connection with Daily Banking Products jointly with another Authorised User	Displaying and possibility of downloading bank reports for the auditor.	GBiz Web GBiz Mobile
Account confirmation	Obtain information on Daily Banking Products	Displaying and possibility of downloading. Available for 90 days.	GBiz Web GBiz Mobile
Amendment to the Agreement on Pledge of Receivables	Obtain information on Loan Products Contractually act in connection with Loan Products independently Contractually act in connection with Loan Products with another Authorised User	Should the receivables to be pledged accepted by the bank, an amendment signed by ČS will be available for download.	GBiz Web GBiz Mobile
Treasury confirmations	Confirm confirmations of Financial Market Products independently Confirm confirmations of Financial Market Products jointly with another Authorised User	A confirmation is issued for the entry of a new transaction via phone. You can obtain the confirmation in the Documents section. If confirmation of the transaction is required, please confirm directly in the application under Documents / For Signature.	GBiz Web GBiz Mobile
Amendment for Increase of Credit Line / Operating Loan / Overdraft	Contractually act in connection with Loan Products independently Contractually act in connection with Loan Products with another Authorised User		GBiz Web GBiz Mobile

Current account	Who is authorised (Authorised User with rights, user, etc.)	Note	Communication channels
Domestic payment	Enter payment orders	Can be entered in CZK or foreign currency.	GBiz Web GBiz Mobile
Express domestic payment	Enter payment orders	Can be entered by 2:30 pm.	GBiz Web GBiz Mobile
SEPA payment (SEPA credit transfer)	Enter payment orders	Payment in EUR within the EU/EEA.	GBiz Web GBiz Mobile
Express SEPA payment	Enter payment orders		GBiz Web GBiz Mobile
Foreign payment	Enter payment orders	Payment outside the Czech Republic. A fee for the payment confirmation is charged according to the Price list.	GBiz Web GBiz Mobile
Displaying the transaction history	View balances and transaction history	The transaction history is displayed within the scope of up to 7 years. You can print/share a PDF document with payment details for the item.	GBiz Web GBiz Mobile
Single direct debit order	Enter payment orders		GBiz Web
Standing payment order – displaying overview	View balances and transaction history Enter payment orders Authorise payments with another Authorised User Approve payment independently	Will display all active standing payment orders in the given account (i.e. also orders entered before migration to GBiz).	GBiz Web
Standing payment order - entry	Enter payment orders	Can only be entered in CZK currency. A standing order can be changed/cancelled before authorisation.	GBiz Web
Standing payment order – change, cancellation	Enter payment orders and also Authorise payments with another Authorised User or Approve payments independently	Only an active standing order can be changed/cancelled. These operations require authorisation.	GBiz Web

Payment authorisation	Authorise payments with another Authorised User Approve payments independently	A joint holder must authorise within 10 minutes.	GBiz Mobile GBiz Mobile
Payment co-signing	Authorise payments with another Authorised User Approve payments independently		GBiz Web GBiz Mobile
Account confirmation	View balances and transaction history	An authorised user will select a language (EN, CZ), scope (with/without balance) and will download the confirmation in the Application. Confirmation is available for current, savings and deposit accounts.	GBiz Web
Notice to the Bank	View balances and transaction history	Request to generate a Notice to the Bank on the beneficial owner of funds in the account is available for escrow current account.	GBiz Web
Above-limit cash withdrawal	Approve cash withdrawals independently	Order of an above-limit cash withdrawal at a specific business point. The date of withdrawal can be 3 working days at the earliest as of the order provided it is done by 12 noon. The function is not tied to the GBiz Limit.	GBiz Web
Entering contact details for attorney escrow	View balances and transaction history	Available only for attorney escrow accounts. This functionality allows you to enter and communicate to the bank the contact details of the contractual parties involved in the attorney escrow to the bank. Upon completion of the registration, the contractual parties of the attorney escrow will be informed via email.	GBiz Web
Direct deposit approval	Enter payment orders	Only for current accounts in CZK. The limit of one direct deposit payment represents the maximum amount in CZK that can be collected within one collection payment. Setting this limit is mandatory. Monthly collection limit represents the maximum amount that can be collected within a calendar month. Establishment must be authorised.	GBiz Web
Direct deposit (change, cancellation)	Enter payment orders together with Authorise payments jointly with another Authorise user	Only an active direct deposit can be changed/cancelled.	GBiz Web

	or Authorise payments independently		
Standing Order for Balance Regulation – Creation	Enter payment orders	Type: above limit, below limit, fixed The fixed type cannot be created from a corporate to a business account.	GBiz Web
Standing Order for Balance Regulation - Modification, Cancellation	Enter payment orders and, at the same time, Authorise payments with another Authorised user or Approve payments independently	Type: above limit, below limit, fixed	GBiz Web
Electronic slip	Approve cash withdrawals independently	The functionality allows for issuing a time-limited electronic slip for the payment of a defined cash amount at a specific branch to a designated person. The issuer receives an email confirmation of the issued electronic slip. The holder of the electronic slip receives a security code to be used at the branch when withdrawing cash. Cash withdrawal is charged according to the Price List. Excessive withdrawals or withdrawals in foreign currency are limited by the specific branch and the restricted withdrawal period. The functionality is not tied to the GBiz Limit.	GBiz Web
Electronic slip - cancellation	Approve cash withdrawals independently	Issued, unpaid, and non-expired electronic slips can be canceled through thebusiness point.	BP KC

Term deposit[1], deposit accounts[2] and savings accounts[1, 2]	Who is authorised (Authorised User with rights, user, etc.)	Note	Communication channels
Displaying details of a term account and the transaction history	View balances and transaction history	The transaction history is displayed in the scope of up to 7 years.	GBiz Web GBiz Mobile
Displaying a term account balance	View balances and transaction history		GBiz Web GBiz Mobile
Downloading an electronic statement from a term account	View balances and transaction history		GBiz Web

Entering payments (domestic and foreign) from a term account[1]	Approve payments independently / Authorise payments with another Authorised User and Enter payment orders	If a payment is entered outside the due date, a penalty will be charged according to the Price List. A term account cannot be canceled via GBiz.	GBiz Web GBiz Mobile
Displaying details of a savings account and the transaction history	View balances and transaction history	The transaction history is displayed in the scope of up to 7 years.	GBiz Web GBiz Mobile
Displaying the balance of a savings account	View balances and transaction history		GBiz Web GBiz Mobile
Downloading an electronic statement from a savings account	View balances and transaction history		GBiz Web
Entering a payment (domestic and foreign) from a savings account	Enter payment orders	It is also possible to enter urgent payments from an account[2]. Payments from the savings account connected to the Maxi entrepreneurial account can only be made to that Maxi entrepreneurial account.	GBiz Web GBiz Mobile
Entering a payment – batch import from a savings account	Enter payment orders	Only applies to accounts in SYM.	GBiz Web
Settings/change/cancellation of generating statements	Administrator	Can only be set up for: term deposits and savings accounts. Cannot be set up for deposit account statements. Applies to a corporate savings account, it is possible to set only one statement row for one account (i.e. statement format). Statements sent by post or to a branch cannot be administered via GBiz.	GBiz Web

Loans	Who is authorised (Authorised User with rights, user, etc.)	Note	Communication channels
Displaying an overview of credit accounts	View balances and the transaction history		GBiz Web
Displaying details of the loan and transaction history	View balances and the transaction history		GBiz Web
Receivables to be pledged – Display of receivables overview, generation of CSV file, upload of file, and submission to ČS	Receivables to be pledged	Functionality is only available to clients who have an active operational loan agreement. In the "Loans" section, the "Receivables to be pledged" button displays all pledge agreements to which receivables can be uploaded. In the first step, select "Download Template." The template allows you to generate a CSV file with your receivables, which you then upload using the "Upload" option. Currently, only pledges for the "invoices" type of receivables can be uploaded. In the "inventory value" field, you can enter the inventory value. After successful upload, an Amendment to the Agreement on Pledge of Receivables is generated, which must be signed. Subsequently, a review and assessment by ČS will take place. We will inform you of the result via email. The template cannot be uploaded on a MacBook; please contact your banker.	GBiz Web
Signature of the Amendment to the Agreement on Pledge of Receivables	Receivables to be pledged	After uploading the CSV file, an Amendment to the Pledge Agreement is automatically generated; please sign it. If it is not signed, the entire process must be restarted. After signing the amendment, the case is sent for processing by the bank. You will be informed of the result within 2 days. If the pledge is approved by the bank, you will find the amendment to the Pledge Agreement signed by the bank in the Documents section.	GBiz Web

Payment cards and card accounts	Who is authorised (Authorised User with rights, user, etc.)	Note	Communication channels
Displaying an overview of debit and deposit cards	Manage cards and apply for new ones independently	All cards issued for accounts of the given workspace will be displayed in active/inactive status.	GBiz Web GBiz Mobile
	Card holder	The holder only has cards displayed in the overview of which he is the holder. To view the card, the holder must have a relationship to the workspace. Cards issued for accounts only of the given workspace are displayed in active/inactive status. Private cards of the given user are not displayed in George Business electronic banking.	GBiz Web GBiz Mobile
Card activation	Card holder	To view the card, the holder must have a relationship to the workspace	GBiz Web
Changing limits (temporary, permanent) cards	Manage cards and apply for new ones independently	Card administrator can manage all cards issued within a workspace. The payment card must be active.	GBiz Web
Displaying the PIN/card delivery method	Manage cards and apply for new ones independently	Displaying the PIN/card delivery method for all issued cards.	GBiz Web
	Card holder	Displaying specific distribution addresses. To view the card, the holder must have a relationship to the workspace.	GBiz Web
Displaying the PIN	Card holder	Only cards of the given holder. To view the card, the holder must have a relationship to the workspace.	GBiz Web GBiz Mobile
Displaying an unmasked card number (PAN)	Card holder	Only cards of the given holder. To view the card, the holder must have a relationship to the workspace.	GBiz Web GBiz Mobile
Displaying the limit	Card holder	Only cards of the given holder. To view the card, the holder must have a relationship to the workspace.	GBiz Web GBiz Mobile

	Manage cards and apply for new ones independently	All cards issued within the workspace.	GBiz Web GBiz Mobile
Displaying transactions made by a payment card	Card holder	Transactions made by the card are available to the card holder. To view the card, the holder must have a relationship to the workspace.	GBiz Web
	Manage cards and apply for new ones independently	An overview of all card transactions is available to the payment card manager.	GBiz Web
	View balances and the transaction history	An authorised user with the given authorization has access to transactions made with individual payment cards.	GBiz Web
Blocking of a payment card	Card holder Manage cards and apply for new ones independently	The holder can block only his own card. The card manager can block all cards issued for accounts in the given workspace. The payment card will stay blocked until it is unblocked or it expires.	GBiz Web GBiz Mobile
Unblocking a payment card	Card holder Manage cards and apply for new ones independently	The card holder can unblock the card only if he has blocked the card himself. If the card is blocked by the card manager, only the card manager can unblock the card.	GBiz Web GBiz Mobile
Issuing a new payment card	Manage cards and apply for new ones independently	The issuance of a new payment card (new, náhradní) can be requested in the Cards section. It can also be requested from the account detail, for which the authorised user has a permission.	GBiz Web
Cancellation of a payment card	Manage cards and apply for new ones independently	The card manager views all cards in the Card Overview.	GBiz Web

Credit cards, prepaid cards, charge cards	Who is authorised (Authorised User with rights, user, etc.)	Note	Communication channels
Displaying an overview of credit, prepaid, and charge cards	Manage cards and apply for new ones independently		GBiz Web GBiz Mobile
Displaying a card detail	Card holder Manage cards and apply for new ones independently		GBiz Web GBiz Mobile
Display of Card Limit	Card holder Manage cards and apply for new ones independently		GBiz Web GBiz Mobile
Card limit change (temporary, pernament)	Manage cards and apply for new ones independently		GBiz Web
Card activation	Card holder		GBiz Web
Display of PIN / PAN	Card holder	The functionality is available for payment cards pending activation or in an active status.	GBiz Web GBiz Mobile
Temporary card blocation	Card holder Manage cards and apply for new ones independently		GBiz Web GBiz Mobile
Card unblocking	Card holder Manage cards and apply for new ones independently		GBiz Web GBiz Mobile
Enable / Disable DCC	Manage cards and apply for new ones independently		GBiz Web
Display of Transactions Made with a Payment Card	Card holder	The cardholder has access to transactions made with the card. To view the card, the cardholder must have a relationship with the respective workspace.	GBiz Web

	View balances and transaction history	The authorized user with the given permission has access to all transactions made with individual payment cards.	
Request for Issuance of a Replacement Card	Manage cards and apply for new ones independently		GBiz Web
Card cancellation	Manage cards and apply for new ones independently		GBiz Web

Foreign exchange operations	**Who is authorised (Authorised User with rights, user, etc.)**	**Note**	**Communication channels**
Foreign exchange operations - overview	View Financial Market Products	Only operations made via GBiz by all authorised users are displayed. Option to download a trade confirmation.	GBiz Web
New foreign exchange transaction	Negotiate Financial Market Products	The authorized user must confirm the exchange rate within 10 seconds; if authorization is required, then within 30 seconds.Only the accounts to which the authorised user has permission “Enter Payment Orders” are available. It is possible to send email confirmation of the transaction made.	GBiz Web
Financial health zone[2]	**Who is authorised (Authorised User with rights, user, etc.)**	**Note**	**Communication channels**
Displaying an overview of financial indicators	View the Financial Health Zone	Rights can be granted only at a BP (granted by the statutory representative). Data are available if the Bank has statements that are not older than 16 months.	GBiz Web

Security methods management (My banking IDentity)	Who is authorised (Authorised User with rights, user, etc.)	Note	Communication channels
Displaying information about the activated security method and about the last Application login	User	Each user can display his settings.	GBiz Web
Changing the security telephone number	User	Each user can change only his security telephone number.	BP
Displaying the security telephone number	User	Each user can display his settings.	GBiz Web
Changing the username	User	Each user can change only his username.	GBiz Web
Blocking the security method	User	Each user can block only his security method.	GBiz Web

Notifications	Who is authorised (Authorised User with rights, user, etc.)	Note	Communication channels
Messages	User	Allows to start a secure communication with the bank (client support). It is possible to attach up to 10 files (1 file max 10 MB). The following formats can be attached to the message: .pdf, .txt, .doc, .docx, .xls, .xlsx, .jpeg, .jpg, .gif, .png, .tif, .tiff, .pptx, .csv, .xml, .gpc, .sta, .kpc, .cfd, .cfa.	GBiz Web
Bank Notifications	User	Information for user sent by the bank referring to, e.g., change of general terms and conditions.	GBiz Web
Help Center	User	You will be redirected to a webpage with tutorials and user tips.	GBiz Web

Discover	Who is authorised (Authorised User with rights, user, etc.)	Note	Communication channels
Request for a Payment Card	Manage cards and apply for new ones	Option to request a plastic or virtual payment card.	GBiz Web
Partner Programs	User	Displaying available discount offers from payment card partners.	GBiz Web
WFLOW	User	You will be logged out of George Business and redirected. WFLOW enables you to digitize your accounting.	GBiz Web
Establishment of an entrepreneurial account 1)	Contractually act in connection with Daily Banking Products independently	You can select the Klasik or Maxi entrepreneurial account The Administrator will set up authorised users, including their permissions, once the account is established.	GBiz Web
Establishment of a foreign currency account 1)	Contractually act in connection with Daily Banking Products independently	The account can be established in the following currencies: EUR, USD, CHF, GBP, CAD, DKK, JPY, SEK, PLN, HUF. After the account is established, the Administrator sets up authorized users, including permissions.	GBiz Web
Establishment of a term deposit account 1)	Contractually act in connection with Daily Banking Products independently Contractually act in connection with Daily Banking Products jointly with another Authorised User	The account can only be established in CZK, with a maturity of 1 to 12 months. After the account is established, the Administrator sets up authorized users, including permissions.	GBiz Web
Bank Report for Auditor	Manage access to documents and confidential information	Only one request per company is submitted.	GBiz Web
Overdraft Increase 2)	Contractually act in connection with Loan Products independently Contractually act in connection with Loan Products jointly with another Authorised User	If you have a pre-approved credit limit by the bank, you can increase it in the application. The minimum increase is 1 million CZK, maximum 25 million CZK. The functionality is also available from the product detail.	GBiz Web
Operating Loan Increace2)	Contractually act in connection with Loan Products independently	If you have a pre-approved credit limit by the bank, you can increase it in the application. The	GBiz Web

	Contractually act in connection with Loan Products jointly with another Authorised User	minimum increase is 1 million CZK, maximum 25 million CZK. The functionality is also available from the product detail.	
Credit Line Increase [2)]	Contractually act in connection with Loan Products independently Contractually act in connection with Loan Products jointly with another Authorised User	If you have a pre-approved credit limit by the bank, you can increase it in the application. The minimum increase is 1 million CZK, maximum 25 million CZK. The functionality is also available from the product detail.	GBiz Web

[1] Only for business clients (StarBank accounts).
[2] Only for corporate clients (Symbols accounts).

Service channels:
GBiz Web – George Business web application
GBiz Mobile – George Business mobile application
BP – business point (RKC, branch, …)
CC – client centre