



# **User's manual for OTPdirekt Internet Banking**

v.14

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## General

Correct display of the Internet Banking page requires the following browser versions:  
PC:

- Microsoft Edge 80 – or higher
- Google Chrome 70 – or higher
- Mozilla Firefox 63 – or higher
- Safari 12.1 – or higher
- Opera 57 – or higher

Mobile:

- iOS Safari 12.4 – or higher
- Chrome for Android 75 – or higher
- Firefox for Android 67 – or higher
- Samsung Internet 10.1 – or higher

Minimum browser versions are given because of basic support of all features of internet banking. To secure access to the internet banking system, the bank highly recommends to apply all security updates of your web browser and operating system.

Browser settings:

- permission for the TLS 1.2
- permission for cookies for the page <https://otpdirekt.otpbanka.sk>
- permission for JavaScript

If you have any questions you can write to [otpdirekt@otpbanka.sk](mailto:otpdirekt@otpbanka.sk), or use the services of the OTPdirekt Call Centre on number 0850 111 222 for the price of a local phone call; our operators will provide you with necessary assistance during working days from 08:00 to 20:00.

## Log in

- language - Slovak, English and Hungarian language versions of the internet banking are available
- ID - the customer name specified in the electronic banking agreement as the log-in name.
- password - the log-in password
- secondary authentication
  - SMS authentication – enter the code that you receive via SMS
  - DIGIPASS DP270 - Enter the authentication code generated by your authentication device.
  - Mobile application authentication - activity authorization takes place in the mobile application after entering the PIN code

Manuals for authentication devices can be found at [www.otpbanka.sk](http://www.otpbanka.sk).

After three unsuccessful attempts to enter the password/authentication code, your password/authentication device for accessing Internet Banking access will be blocked. If this happens, please visit your branch of OTP Banka Slovensko, a.s., member of ČSOB Financial Group and ask them to unblock your password/authentication device.

When you log in successfully the screen will show information about your identification, a list of accounts held in your name or business name and a summary of available funds (the amount of funds available to you = the balance of the account reduced by the minimum balance and any blocked amounts, and increased by a permitted overdraft or credit facility) for each listed account.

If you would like more detailed information on a selected account, click on account status.

## Logging out

You can log out by clicking on the text "log out". If you are inactive for more than a set period, you will be logged out automatically. Information on time remaining can be found in the top right corner of the internet banking screen.

Clicking on the OTPdirekt log or the text "Home page" will return you to the starting page of OTPdirekt Internet Banking without logging off.

## Home page

When you log in successfully the screen will show a list of accounts held in your name or business name and the corresponding account balance and balance available to you (the amount of funds available to you = the balance of the account reduced by the minimum balance and any blocked amounts, and increased by a permitted overdraft or credit facility) for each listed account. A summary in EUR of all the account balances of the listed accounts and a list of the last 10 transactions on the default account (the basic EB account or a preferred account set by the client).

If you want to go from the home page directly to:

- detailed information on a selected account, choose the option "Details" next to the account.
- information on account transactions, choose the option "Overview of movements".

## Accounts

### Account details

The detailed overview includes the following information on the selected account:

- the product type and the amount of funds available
- the account number
- IBAN - Your account number in IBAN format (the International Bank Account Number, permitting unique identification of the account, country and banking institution)
- BIC code – the bank's identification code.
- the account's name
- Product type - the product according to the agreement concluded in the branch of OTP Banka
- Account balance - the amount recorded in the books (the client's own funds excluding permitted overdraft, credit facility, minimum balance and any blocked amounts)
- Available funds - the amount that is available to you - the account balance reduced by the compulsory minimum balance and any blocked amounts and increased by a permitted overdraft or credit facility
- Number of retransmissions of the transfer order - the displayed value determines the number of repetitions of the payment. In the event of a shortage

- of funds on the payment due date, the payment will be declined but will be processed again on the next day (according to the set number of repetitions).
- Compulsory minimum balance – the amount that the client is obliged to keep on the account
  - Currency - the currency of the account
  - Permanent blocked amount – a sum that you cannot dispose of. The amount may be blocked at your request or pursuant to applicable law. The amount of any OTP SWIFT payment to a foreign country is blocked until the settlement date. If a block is placed on an account due to use of a payment card, this amount blocked is counted in the item "permanent blocked amount".
  - Amount blocked due to payment card use - an amount that you cannot dispose of, because you have made transactions using a payment card. When the transactions made using the payment card have been settled, the block will be lifted.
  - Interest rate - the current interest rate for the given product
  - Interest next posted - the nearest interest settlement date
  - Interest accrued - the amount of interest not yet settled at the present date (before tax)
  - Fees next charged - the nearest fee settlement date
  - Overdraft limit - the maximum amount by which you can be overdrawn, if this option has been specified in your agreement (applicable to current accounts)
  - Account opened on
  - PD payment date - the date on which the overdraft is to be paid back
  - Maturity date - the date when a term deposit matures. On this date it is possible to dispose of the funds in the term deposit at any branch of the bank. (applicable to term deposits)
  - Term deposit - the period for which a term deposit is close, (applicable to term deposits)
  - Interest disbursement option - the field can contain the options "Credit interest to the term deposit principal" or "Transfer interest to another account (applicable to term deposits)
  - Account number for interest transfer - this field is only filled if the previous field contains the option to transfer interest to another account. The account must be in the same currency as the term deposit in OTP bank. (applicable to term deposits)
  - Action at maturity - the item informs on the account maturity method
  - Fee holiday - the period in which you can make withdrawals from a 12M saving account without withdrawal fees

## **Accounts – Financial overview**

This menu is only functional in the event of using the internet banking – corporate service.

Financial overview will provide you with an on-line overview of the current balances on the accounts held in OTP Banka with the possibility of adding their balances in the distribution of deposit and loan products.

## **Accounts - Overview of movements**

In this menu, you have the option to get an overview of the cleared movements on the selected accounts, export a report of movements in different formats or, in the case of select transactions, obtain documents for the same (debit) or reverse (credit) transaction directly into the "Payments - OTP EURO – One-off" OR "Payments - OTP EURO - Permanent" screens. It is also possible to save sender (credit) / recipient (debit) data to predefined recipients (forms) for selected transactions.

To display an overview of movements on your account, you can filter the following items:

- Account number, deposit number, the movements of which you wish to display (by choosing from select)
- Transaction date (by choosing from select from pre-set periods; moving the pointer on time line; entering the particular date)
- Turnover type (credit, debit, all)
- or more criteria:
  - o IBAN
  - o BIC
  - o counter-account number
  - o bank code
  - o minimum amount
  - o maximum amount
  - o constant symbol
  - o variable symbol
  - o specific symbol
  - o sender reference
  - o pre -defined beneficiaries (templates)

Display without details - display a list of movements on the chosen account carried out using various channels, i.e. in person at the branch, via EB or from the side of the bank (fees, interest) during a chosen time period or for a given date, showing the following information:

- Settlement date - the date when the transaction was settled
- Value date - the date to which the transaction relates in terms of accounting
- Amount
- DB/CR – debit/credit
- New balance after transaction
- The button Details enables you to view additional details on the given transaction and to print the given details.

Tabular display - display all movements with the following information:

- Settlement date - the date when the transaction was settled
- Value date - the date to which the transaction relates in terms of accounting
- Transaction – contains the description of the transaction
- Amount
- DB/CR – debit/credit
- Counter-account / BIC - the account number of the counterparty (beneficiary) in IBAN form of a cashless transfer
- Comment - a description of the type of transaction carried out
- CS - a numeric code entered by the client, max. 4-digit code
- VS - a numeric code entered by the client, max. 10-digit
- SS - a numeric code entered by the client, max. 10-digit code, for OTP SWIFT payment to/from abroad it is the reference number of the payment
- The button Details enables you to view additional details on the given transaction and to print the given details.

In either case, you see the account movements in the interval by the specified date, with the possibility of export into XLS, PDF, and for clients with activated Internet banking - corporate also export in national .xlm format.

## **Accounts - OTPdirekt transactions**

This function provides an overview of transactions executed via OTPdirekt. The screen is also used to give additional approval to an entered order (within 1 hour after entry).

To display an overview of transactions enter:

- Account number – the account whose movements you want to display
- The period for which you want to view transactions
- Transaction type – choose the type of transaction you want to see

Note: If a request is submitted to change/cancel an OTP SWIFT payment the request is kept only in this folder.

In order to obtain an overview pursuant to more detailed criteria, enter "More criteria".

You will then be able to obtain an overview of transactions on the account based on:

- IBAN/BIC - the account from which payment was sent
- amount from - display overview of transactions from a specific amount
- amount to - display overview of transactions to a specific amount
- constant symbol - a particular constant symbol
- variable symbol - a particular variable symbol
- specific symbol - a particular specific symbol
- sender reference - a particular sender reference

All transactions - display a list of transactions on the selected account executed via OTPdirekt in the selected time period or on the given date with the following information:

- Date – the date of entry
- Name of transaction – the name of the transaction entered via OTPdirekt
- Amount
- Counter-account / BIC
- Transaction status – the transaction status according to current state of the order processing in the bank. If the status is "rejected during processing", in the detail of the transaction a specific reason for the rejection is displayed (error description)
- The button Details enables you to view additional details on the given transaction and to print the given details.

Waiting for approval - a list of transactions for the chosen account that are waiting for approval is displayed with the following information:

- Date – the date of entry
- Name of transaction – the name of the transaction entered via OTPdirekt
- Amount
- Counter-account / BIC
- The button Details enables you to view additional details on the given transaction and to print the given details.
- The button Approval allows you to give additional authorisation for transactions using an authentication code.

In a case of using the Internet banking - corporate application in this menu it is possible to sign transfer orders in the "waiting for signature" status.

## **Accounts - Payment details**

An overview of payment orders (PO) from the given account(s) submitted at a branch or via EB channels. You can select a view according to the following criteria:

- By account - the account number (iBAN) for which you want to display the overview of payment orders, or all accounts
- By effective date - payment orders with effective date in a chosen period, including future periods
- By payment type - you can display only PO of particular transaction types, i.e. OTP EURO – single payment in EUR EUR, OTP EURO – standing, OTP EURO – interbanking in FCY, OTP SWIFT
- By status - the processing status of the payment order. The following options are available:
  - o waiting - PO waiting in the bank system with an effective date in the future

- not cleared - accepted by Internet Banking, sent to the bank but rejected by the bank during processing e.g. due to insufficient funds on the account, restrictions on the account etc. (in this case please contact the bank)
- another attempt (repeat) - accepted by Internet Banking, sent to the bank but rejected by the bank during processing, e.g. due to insufficient funds on the account but a repeat attempt (through the branch or IB) has been requested and another attempt at clearing can be made
- deleted before clearing - PO that was waiting in the bank system and then deleted before clearing. This status is also given to sequences that have been "technically" deleted (i.e. the result of a change to a PO in which the original PO is cancelled and a new one is created including the required change)
- cancelled - a cleared PO that has been cancelled from a branch
- cleared - the PO has been carried out
- rejected - PO rejected by the bank system. The reason for rejection is indicated numerically. Reasons for rejection can be identified by staff of the OTP call centre.
- all - show PO with all statuses including the payment type "OTP SWIFT" and statuses related to its processing in OTP Banka Slovensko, a.s., member of ČSOB Financial Group (e.g. "verified, approved, modified").

Click on "Renew" to display the list of payment orders submitted via EB or the branch that match the selected criteria from the selected account. The display includes the following information:

- Sequence - the unique number allocated to the payment order by IB
- Maturity date
- Counter-account(BIC) - bank account in the IBAN and BIC code of the recipient's bank
- Amount - the transferred amount
- Currency - the transaction currency
- Status - the processing status of the payment order

Click on a Details to display a detailed description of a particular payment order containing the particulars of the payment order.

If a payment has been rejected, the system will also specify a number that can be used to determine the reason for rejection. Further information will be provided by staff of the OTP call centre.

## **Accounts – Opening of a current account, account, deposit**

### **Current account**

Open an electronic account alongside an existing master account opened at a branch. After you choose type and currency of the product and confirm your choice to agree with the Terms and Conditions, the Current account / Business account will be opened automatically. The number of the opened account will be shown on the initial screen as a Current account / Business account in the set currency with a balance of EUR 0. The Current account statements are generated monthly and sent by email. The Business account statements are generated in frequency and sent in a way set for statement group 1.

### **Savings account**

After you choose a product type and confirm your choice to agree with the Terms and Conditions, the Savings account will be opened automatically. The number of the opened savings account will be displayed on the home screen as a Savings account with a balance of EUR 0. Statements will be generated for the Savings account at the set intervals and sent by the method chosen for statement group 1.

## Term deposit

Term deposit can only be opened if you have sufficient funds on a replenishing account in the currency of the opened TD sub-account. Enter the following items:

- Number of the replenishing account - the number of the account from which the funds will be transferred to the opened Term deposit. Enter the account number by choosing from the select. Choose an account from the list in the currency for which you are establishing a Term deposit.
- Product – Term deposit in currency of the basic account is displayed
- Amount of term deposit - the amount that is to be re-booked to the newly-opened Term deposit. The amount must be equal to or greater than the bank's mandatory minimum deposit for the selected product type.
- Term deposit maturity - the period that the Term deposit is opened for. The term deposit in EUR currency can be opened with maturity up to 1M, 1M, 3M, 6M, and 12M. The deposits in CZK, HUF and USD currencies can be opened for maturity of 1M, 3M, 6M, and 12M.
- Interest transfer - the date for the payment of interest is the same as the maturity date of the Term deposit or the renewal date of the Term deposit. Select "Credit interest to principal" to credit interest from the Term deposit to the principal of the same Term deposit. Select "Transfer interest to another account" and choose a current account number from the list or enter an account number to which interest should be transferred on the payment date. The account that the interest is transferred to must be in the same currency as the Term deposit.
- Action at maturity - the "Automatic renewal" option means that your Term deposit will be renewed on its maturity date for the same period as it was originally opened for. Interest rate valid on the day of renewal is set. The option "Transfer balance to another account, cancelling of Term deposit" means that the balance will be transferred to your chosen account, and the Term deposit will be closed. Choose the account that the balance should be transferred to from the provided list, or enter the number of a current account in OTP Banka. The account that the interest is transferred to must be in the same currency as the Term deposit.

Before acknowledging the establishment of the Term deposit it is necessary to confirm the option agreement to the Terms and Conditions, and then the system offers a control copy to the Term deposit being opened. After its approval the Term deposit is opened. The number of the opened Term deposit will be shown on the home screen as the Term deposit in the given currency.

~~The contract in pdf format is available for every opened current account, account, deposit.~~ Before completing an account, account, deposit, the client has the option of viewing the contract in PDF format as well as sending an e-mail contract.

## Change of the term deposit

After you confirm selection of the Term deposit from the offered list, the system will display the parameters of the Term deposit. Click on "Change" to modify any of the following items for the Term deposit:

- Interest transfer - the date for the payment of interest is the same as the maturity date of the Term deposit, or the renewal date of the Term deposit. Select "Credit interest to principal" to credit interest from the Term deposit to the principal of the same Term deposit. Select "Transfer interest to another account", and choose a current account number from the list, or enter an account number that the interest should be transferred to on the payment date. The account that the interest is transferred to must be in the same currency as the Term deposit.

- Action at maturity - the "Automatic renewal" option means that your Term deposit will be renewed on its maturity date for the same period as it was originally opened for. Interest rate valid on the day of renewal is set. The option "Transfer balance to another account, cancelling of Term deposit" means that the balance will be transferred to your chosen account, and the Term deposit will be closed. Choose the account that the balance should be transferred to from the provided list, or enter the number of a current account in OTP Banka. The account that the interest is transferred to must be in the same currency as the Term deposit.

The Term deposit will be changed after you confirm the changes.

## **Applications – Change to Active / Advantageous account**

The function is available only to retail clients.

- Choose an account from the provided list that you wish to have changed to Active /Advantageous account (The list provides just accounts available for the such change)
- Account type: choose the account type you wish to have your account changed to. The system offers just account types available for the change.
- Email for sending of account statements: it is necessary to enter email for sending of account statements.

The system allows just changes upwards. It means you can just change the Current account, account with Base and Plus service package to Active account, and the Current account, account with Base, Plus, Max service package, and Active account to Advantageous account. Change is with immediate effect.

## **Accounts – Consent management**

A review of approvals of the possibility of revoking the individual consents granted to accounts accessible by EB for CISP and PIISP in the sense of PSD2 (third-party access to the payment account).

## **Accounts – Account statements**

### **Type of statement – PDF**

Overview of PDF account statements sent regarding accounts to the selected email address. The overview can be repeatedly forwarded by pressing the "Forward" button. The overview will be repeatedly sent to an email address according to the currently set parameters in the "PDF Statement Settings" menu.

### **Type of statement – XML**

The above functionality is only available if the Internet banking – corporate service is being used.

Overview of XML account statements sent regarding accounts. Account statements can be downloaded to your PC in ZIP file as separate .XML account statements, or as one .XML account statement that will include all marked account statements. Details of the XML statement is including : account, name, currency, statement number, number of credit items, amount and credit items of debit items, statement date, date from - to, initial and final balance

## **Accounts – Account statements – Setting of XML account statements**

The given menu is functional only in cases when the Internet banking service - corporate is used.

Possibility to change the setting for sending XML account statements by e-mail (for example change of email address, activation/cancellation of the encryption of statements, cancellation of sending statements).

If your PDF account statements are not being sent by e-mail yet, you can ask for them in menu "Applications".

## **Accounts – Account statements – Setting of PDF account statements**

Possibility to change the settings of sending PDF statements by e-mail (eg change of e-mail address, password modifications, cancellation of statements sending).

If you have not yet sent the PDF statements by e-mail, you can request them in the menu "Applications".

## **Loans**

### **Loans - Loans details**

#### ***Alt. for corporate clients***

Your loan accounts are shown with information on the account number, product type, loan balance and the currency in which the account is kept.

Click on the button "Details" to show the following information for the selected account:

- Loan account number
- IBAN - Your account number in IBAN format. You must provide the account number to your partners in this format if you expect to receive payment from abroad or in foreign currency from another financial institution in Slovakia.
- Product type - the type of loan provided
- Loan amount granted - the amount of the loan granted to you
- Loan balance - the portion of the loan used
- Available credit - the amount still available to you (the unused amount minus any blocked amount)
- Unused loan amount - the amount indicating the unused part of the loan including blocked amounts
- Interest rate - the interest rate applicable to the loan
- Interest accrued - the amount of interest accrued within the given period
- Account opened on - the date when the loan was granted
- Loan maturity date - the date by which you are obliged to repay the loan

If you are past due on a loan payment, the following details of outstanding balances will also be displayed:

- Principal outstanding - the amount of the principal that you failed to pay by the agreed date
- Interest outstanding - the amount of interest that you failed to pay by the agreed date
- Fees - various types of fees charged by the bank but not paid by the client
- Penalty interest - interest applied to the outstanding principal

- Total amount outstanding - the total of the outstanding principal, outstanding interest, penalty interest and unpaid fees
- Number of days overdue - counted from the oldest unpaid part of the loan

### ***Alt. for retail clients***

Your loans are shown with information on the number of the loan agreement (account), product type, loan balance and the currency in which the account is provided.

Click on the button "Details" to show the following information for the selected loan:

- Number of the loan agreement
- Product type - the type of loan provided
- Account number for repayment of the loan
- IBAN - account number for repayment of the loan in IBAN format
- Loan amount granted - the amount of the loan granted to you
- Loan balance - the portion of the loan used
- Available credit - the amount still available to you (the unused amount minus any blocked amount)
- Unused loan amount - the amount indicating the unused part of the loan including blocked amounts
- Interest rate - the interest rate applicable to the loan
- Amount of regular loan payments
- Interest accrued - the amount of interest accrued within the given period
- Loan account opened on
- Loan agreement signed on
- Loan maturity date - the date by which you are obliged to repay the loan

If you are past due on a loan payment, the following details of outstanding balances will also be displayed:

- Principal outstanding - the amount of the principal that you failed to pay by the agreed date
- Interest outstanding - the amount of interest that you failed to pay by the agreed date
- Fees - various types of fees charged by the bank but not paid by the client
- Penalty interest - interest applied to the outstanding principal
- Total amount outstanding - the total of the outstanding principal, outstanding interest, penalty interest and unpaid fees
- Number of days overdue - counted from the oldest unpaid part of the loan

## **Loans - Overview of movements**

### ***Alt. for corporate clients***

To display an overview of movements on your account, enter:

- Account number – the account whose movements you want to display,
- For the time period choose either the offer in the field "predefined period" or select another period by moving the time axis,

choice/credit/debit / or / all then select the "Refresh" button and review account movements for the period will be displayed on your monitor, the Overview will show the data / posting date / value date = actual date of the transactions / = description of the transaction / amount / new balance = balance after transaction /

For each transaction it is possible to launch a "Details" window with full details of the transaction

#### **PARTICULARS OF TRANSACTIONS ON AN ACCOUNT**

- Bank account
- Movement type - credit/debit
- Settlement date - the date when the transaction was settled

- Value date - the real date of the transaction
- Amount
- Principal
- Interest
- Fee
- Penalty interest
- Old balance
- New balance
- Counter-account number - - the account number of the counterparty (beneficiary) of a cashless transfer
- Bank code
- Name of counter-account
- Constant symbol - a numeric code entered by the client, a 4-digit code without dashes or slashes
- Variable symbol - a numeric code entered by the client, a 10-digit code without dashes or slashes
- Specific symbol - a numeric code entered by the client, a 10-digit code without dashes or slashes
- Payer's reference - for a clean payment to/from a foreign country the payment reference number
- Comment - a description of the type of transaction carried out

The account history can be exported to .CSV or .PDF file using the button "Export",

The account history can be printed using the "Print" button

### ***Alt. for retail clients***

To display an overview of movements on your loan, enter:

- The number of the loan agreement (account) for which you want to display movements,
- For the time period choose either the offer in the field "predefined period" or select another period by moving the time axis,

Choose from the options credit, debit or all

An overview of movements in the given period will be displayed on your screen.

The overview will include the settlement/value date = the actual data of the transaction / transaction = a description of the transaction / amount / new balance = balance after the transaction/

For each transaction it is possible to launch a "Details" window with full details of the transaction

- PARTICULARS OF TRANSACTIONS ON AN ACCOUNT
- Movement type - credit/debit
- Settlement date - the date when the transaction was settled
- Value date - the real date of the transaction
- Amount
- Principal
- Interest
- Fee
- Penalty interest
- Old balance
- New balance
- Counter-account number - the account number of the counterparty of a cashless transfer
- Bank code
- Name of counter-account
- Constant symbol - a numeric code entered by the client, a 4-digit code without dashes or slashes
- Variable symbol - a numeric code entered by the client, a 10-digit code without dashes or slashes

- Specific symbol - a numeric code entered by the client, a 10-digit code without dashes or slashes
- Payer's reference - for a clean payment to/from a foreign country the payment reference number
- Comment - a description of the type of transaction carried out

The loan history can be exported to a file in Excel format using the button "Export"

The loan history can be printed using the "Print" button.

## **Loans – Pre-approved loans**

Displays all pre-approved loan products that we offer for You on a concessional conditions. You can get these products without visiting of OTP Bank branch.

## **Loans - Loan Request**

If the client has an income from the employment or receives a retirement pension, he can apply for a purposeless loan from this menu – OTP EXPRES, which he can obtain without waiting for a branch visit.

## **Payments**

### **Payments - OTP EURO**

### **Payments - OTP EURO - Single**

### **Payments - OTP EURO - Single - Entry**

SEPA payment order in EUR

Single (EUR account) - transfer of funds (in EUR only) where the sender's account is kept in EUR (payer's account) and the beneficiary's account is in Slovakia or in a SEPA country.

The order includes the following items:

- Sender's IBAN - sender's account - the account from which funds are to be transferred
- Beneficiary - beneficiary's IBAN - the account to which the funds will be transferred. The account can also be selected from a database of predefined beneficiaries (templates)... From the input IBAN of the beneficiary the application generates BIC of the beneficiary's bank. The beneficiary's account name has to be filled in in case the sender's account statement.
- Amount
- Effective date - the date when the transfer is to be made
- Constant symbol - a max. 4-digit numeric code, only for payments within Slovakia; this information is not used in cross-border SEPA payments (use the payer's reference)
- Variable symbol - max. a 10-digit numeric code, only for payments within Slovakia; this information is not used in cross-border SEPA payments (use the payer's reference)
- Specific symbol - max. a 10-digit numeric code, only for payments within Slovakia; this information is not used in cross-border SEPA payments (use the payer's reference)
- Payer's reference - additional information on the payment, if completed it is not possible to enter constant, variable or specific symbols
- Message for beneficiary

When you have confirmed the accuracy of each item of the order and after additional authentication based on the type of your authentication device, the confirmed order will be sent for processing.

Sending information on acceptance of a transaction for processing via email – you can choose to have an email sent to a predefined email address or an address that you enter to receive confirmation of receipt of a transaction for processing. This confirmation is not a guarantee of execution of the payment order.

## **Payments - OTP EURO - Single - Change/Cancellation**

You can change or cancel a single payment order only while it has the status "waiting", i.e. if it has an effective date in the future, and therefore this table shows only waiting orders. After choosing the account number you will be offered a list of payment orders waiting for processing (including orders entered through other EB channels or directly at the branch). When you choose "Change" you will be shown details of the selected payment order including the following information:

- Sender's IBAN - sender's account - the account from which funds are to be transferred
- Beneficiary - beneficiary's IBAN - the account to which the funds will be transferred. The account can also be selected from a database of predefined accounts. From the input IBAN of the beneficiary the application generates BIC of the beneficiary's bank. The beneficiary's account name (a compulsory information in case of cross-border payments) is added in processing and in the sender's account statement.
- Amount
- Effective date - the date when the transaction is to be made
- Constant symbol - a max. 4-digit numeric code, only for payments within Slovakia; this information is not used in cross-border SEPA payments (use the payer's reference)
- Constant symbol - a max. 10-digit numeric code, only for payments within Slovakia; this information is not used in cross-border SEPA payments (use the payer's reference)
- Specific symbol - max. a 10-digit numeric code, only for payments within Slovakia; this information is not used in cross-border SEPA payments (use the payer's reference)
- Payer's reference - additional information on the payment, if completed it is not possible to enter constant, variable or specific symbols
- Message for beneficiary
- Sequence - completed

After you make the required changes, provide additional authentication according to your type of authentication device and send the order, the payment order will be changed. The originally entered order will receive the status "deleted before clearing" and the new order will have the status "waiting". Both entries can be seen in the table Payment details.

Choose "Cancel" to cancel a payment order, i.e. to prevent clearing of the payment order. After providing additional authentication according to your type of authentication device, the payment order will be excluded from processing and will have the status "deleted before clearing".

## **Payments - OTP EURO - Single - Payment from a FCY account**

Single - Payment from FCY account - transfer of funds (in EUR only) where the sender's account is kept in a foreign currency (payer's account) and the beneficiary's account is in Slovakia or in a SEPA country (the beneficiary's bank must make use of the SEPA payment scheme). In view of the possibility to carry out a currency transaction and the possibility

to assign an individual exchange rate, these transactions are carried out in off-line mode, continuously throughout the day.

The order includes the following items:

- Sender - sender's IBAN - the account from which funds are to be transferred
- Beneficiary - beneficiary's IBAN - the account to which the funds will be transferred. The account can also be selected from a database of predefined accounts. From the input IBAN of the beneficiary the application generates BIC of the beneficiary's bank. The beneficiary's account name has to be filled in in case of cross-border payments within SEPA countries, it is added in processing and in the sender's account statement.
- Amount
- Agreed exchange rate
- Yes - if you are carrying out a forex transaction based on a general agreement; exchange rate - specify the agreed value to 5 decimal places
- No - if you are not carrying out a forex transaction based on a general agreement
- Effective date - the date when the transfer is to be made
- Constant symbol - a max. 4-digit numeric code, only for payments within Slovakia; this information is not used in cross-border SEPA payments (use the payer's reference)
- Variable symbol - a max. 10-digit numeric code, only for payments within Slovakia; this information is not used in cross-border SEPA payments (use the payer's reference)
- Specific symbol - max. a 10-digit numeric code, only for payments within Slovakia; this information is not used in cross-border SEPA payments (use the payer's reference)
- Payer's reference - if completed it is not possible to enter constant, variable or specific symbols
- Message for beneficiary

When you have confirmed the accuracy of each item of the order and after additional authentication based on the type of your authentication device, the confirmed order will be sent for processing.

Sending information on acceptance of a transaction for processing via email – you can choose to have an email sent to a predefined email address or an address that you enter to receive confirmation of receipt of a transaction for processing. This confirmation is not a guarantee of execution of the payment order.

## **Payments - OTP EURO - Batch**

Multiple OTP EURO payment orders - single transfer from one payer's account to a beneficiaries accounts in Slovakia or a SEPA country (each bank of the beneficiary must make use of the SEPA payment scheme).

The header of the batch order includes the following items:

- Sender's IBAN - the account from which funds are to be transferred
- Effective date - the same (identical) date for all transfers in the batch order
- Number of transfers - the number of transfers in the batch order (max. 10)
- total amount – leave blank; the application will complete it after all transfers have been entered in the batch order

Payment orders are completed in the same way as OTP EURO - single orders.

When a batch order is sent it is divided into single payment orders which means that in overviews the payment orders are displayed separately - as single payment orders (Payment details - OTP EURO - Single payments in EUR or Payments - OTP EURO - Single - Change/Cancellation).

Sending information on acceptance of a transaction for processing via email – you can choose to have an email sent to a predefined email address or an address that you enter to receive confirmation of receipt of a transaction for processing. This confirmation is not a guarantee of execution of the payment order.

## **Payments - OTP EURO - Standing orders**

### **Payments - OTP EURO - Standing orders - Entry**

A regular transfer of funds (in EUR only) between the sender's (payer's) account and the beneficiary's account (both accounts must be in EUR), where the beneficiary's account is in Slovakia or a SEPA country (the beneficiary's bank must make use of the SEPA payment scheme).

The order includes the following items:

- Sender's IBAN - sender's account - the account from which funds are to be transferred
- Beneficiary - beneficiary's IBAN - the account to which the funds will be transferred. From the input IBAN of the beneficiary the application generates BIC of the beneficiary's bank. The account can also be selected from a database of predefined beneficiaries. The beneficiary's account name has to be filled in in case of cross-border payments within SEPA countries, it is added in processing and in the sender's account statement.
- Amount
- First payment date
- Expiration date - if no date is entered, the standing order will be effective until it is deleted
- Frequency - the available options are daily, monthly (based on the first payment date), monthly on a set day in the month, other (based on defined criteria), every n-th day (e.g. every second day or the like)
- Constant symbol - a max. 4-digit numeric code, only for payments within Slovakia; this information is not used in cross-border SEPA payments (use the payer's reference)
- Variable symbol - max. a 10-digit numeric code, only for payments within Slovakia; this information is not used in cross-border SEPA payments (use the payer's reference)
- Specific symbol - max. a 10-digit numeric code, only for payments within Slovakia; this information is not used in cross-border SEPA payments (use the payer's reference)
- Payer's reference - if completed it is not possible to enter constant, variable or specific symbols
- Message for beneficiary
- Date of entry - completed

When you have confirmed the accuracy of each item of the order and after additional authentication based on the type of your authentication device, the confirmed order will be sent for processing.

Sending information on acceptance of a transaction for processing via email – you can choose to have an email sent to a predefined email address or an address that you enter to receive confirmation of receipt of a transaction for processing. This confirmation is not a guarantee of execution of the payment order.

Note: Standing orders do not apply for loan accounts, accounts kept in EUR.

## **Payments - OTP EURO - Standing orders - Details/Change/Cancellation**

When you enter an account number for which standing orders (SO) have been established, a tabular overview of the orders will be shown. The overview includes standing orders submitted via a branch of the bank or other EB channels.

### **Change**

When you choose "Change" you will be shown details of the selected standing order including the following information:

- Sender - sender's IBAN - Your account to which the standing order applies
- Beneficiary
- IBAN
- From the input IBAN of the beneficiary the application generates BIC of the beneficiary's bank
- Name of the account - in case of cross-border payments within SEPA countries has to be provided, it is added in processing and in the sender's account statement
- Amount
- Following payment day - the date, when the following payment will be done.
- Expiration date - if no date is entered, the standing order will be effective until it is deleted
- Frequency - the available options are daily, monthly (based on the first payment date), monthly on a set day in the month, other (based on defined criteria), every n-th day (e.g. every second day or the like)
- Constant symbol - a max. 4-digit numeric code, only for payments within Slovakia; this information is not used in cross-border SEPA payments (use the payer's reference)
- Variable symbol - max. a 10-digit numeric code, only for payments within Slovakia; this information is not used in cross-border SEPA payments (use the payer's reference)
- Specific symbol - max. a 10-digit numeric code, only for payments within Slovakia; this information is not used in cross-border SEPA payments (use the payer's reference)
- Payer's reference - if completed it is not possible to enter constant, variable or specific symbols
- Message for beneficiary
- Date of entry of change - completed
- Sequence - completed

After you have made the changes, reviewed the check screen and given confirmation, the standing order will be changed. The original entry will receive the status "deleted before clearing" and the new order will receive the status "waiting". Both entries can be seen in the table Payment details for an SO with status "waiting" but you must set the period for the overview, i.e. the effective date "to", to include the date when the next pay is carried out according to the SO frequency.

### **Cancellation**

When you click on "Cancel" the selected standing order is displayed and when you give confirmation this order will be cancelled. The cancelled SO will be given the status "deleted before clearing" and you can see it in the table Payment details.

## **Payments - OTP EURO - Deposit**

### **Payments - OTP EURO - Deposit - Deposit in EUR**

Deposit on account in EUR is a one-off transfer of funds (in EUR only) between accounts of one owner, i.e. the sender (payer) and beneficiary are the same person. The accounts

must be defined in Internet Banking. This type of payment order can be made only between accounts kept in EUR and no transaction limits are applied.

The order includes the following items:

Sender - sender's IBAN - the account from which funds are to be transferred

Beneficiary - beneficiary's IBAN to which the funds will be transferred. IBAN can also be chosen from a database of accounts defined for Internet Banking.

- Amount - the payment amount in EUR
- Effective date - the date when the transfer is to be made
- Constant symbol - max. 4-digit numeric code
- Variable symbol - max. 10-digit numeric code
- Specific symbol - max. 10-digit numeric code
- Message for beneficiary

After you check the accuracy of the items in the payment order and give confirmation, the payment order will be sent for processing.

Sending information on acceptance of a transaction for processing via email – you can choose to have an email sent to a predefined email address or an address that you enter to receive confirmation of receipt of a transaction for processing. This confirmation is not a guarantee of execution of the payment order.

## **Payments - OTP EURO - Deposit - Deposit in FCY**

Deposit on account in FCY is a one-off transfer of funds (in FCY only) between accounts of one owner, i.e. the sender (payer) and beneficiary are the same person. The accounts must be defined in Internet Banking. This type of payment order can be made only between accounts kept in FCY and no transaction limits are applied.

The order includes the following items:

Sender - sender's IBAN - the account from which funds are to be transferred

- Beneficiary - the FCY IBAN to which the funds will be transferred. IBAN can be chosen only from a database of accounts defined in Internet Banking.
- Account name - the beneficiary's name is added automatically
- Amount - the payment amount in foreign currency
- Predefined as the current bank business day. This date cannot be changed!
- Constant symbol - max. 4-digit numeric code
- Variable symbol - max. 10-digit numeric code
- Specific symbol - max. 10-digit numeric code
- Message for beneficiary - text information.

After you check the accuracy of the items in the payment order and give confirmation, the payment order will be sent for processing.

Sending information on acceptance of a transaction for processing via email – you can choose to have an email sent to a predefined email address or an address that you enter to receive confirmation of receipt of a transaction for processing. This confirmation is not a guarantee of execution of the payment order.

## **Payments - OTP EURO - Deposit - Intra-bank transfer in FCY**

Transfer/payment in FCY within OTP Banka - both the sender's and beneficiary's accounts are kept in OTP Banka Slovensko, a.s., member of ČSOB Financial Group. The order includes the following items:

Sender - sender's IBAN - the account from which funds are to be transferred

- Beneficiary - beneficiary's IBAN to which the funds will be transferred. The account can also be selected from a database of predefined beneficiaries. Predefined beneficiaries must be entered in advance using the form "Bank transfer within OTP in FCY" in the section Predefined beneficiaries
- Account name - the beneficiary's name can be entered
- Amount - the payment amount in foreign currency

- Currency of payment – foreign currency – must be either the currency of the sender's account or the beneficiary's account
- Due date - Predefined as the current bank business day. This date cannot be changed!
- Constant symbol - a numeric code entered by the client, a max. 4-digit code
- Variable symbol - max. 10-digit code
- Specific symbol - max. 10-digit code
- Message for beneficiary - text information - max. 35 characters.

When you have confirmed the accuracy of each item of the order and after additional authentication based on the type of your authentication device, the confirmed order will be sent for processing.

Sending information on acceptance of a transaction for processing via email – you can choose to have an email sent to a predefined email address or an address that you enter to receive confirmation of receipt of a transaction for processing. This confirmation is not a guarantee of execution of the payment order.

## **Payments - OTP SWIFT**

### **Payments - OTP SWIFT - Entry**

This form is used to enter a cross-border payment (an "OTP SWIFT payment" to a foreign country) which is not a SEPA payment - a payment order in foreign currency or EUR to a foreign country or in foreign currency to another bank in Slovakia. The payment order includes fields for information about you as the sender of the payment and also certain other mandatory and optional information. You must complete these using only alphanumeric characters, i.e. the payment may be rejected if the text fields include quotation marks, section signs and the like.

The payment order includes the following items:

- Sender - sender's account, name (business name) and address (registered office) - the account from which funds are to be transferred.
- Beneficiary - the name (business name) and full address (registered office). If you have a pre-defined recipient (or full payment), you can choose from selects forms.
- account/IBAN - the complete account number in basic format (BBAN) or IBAN format as provided by the beneficiary, always alphanumeric characters, (IBAN max. 34 characters, for example HU4211773016111101800000000). We recommend you ask the beneficiary's account number in IBAN format, so as to avoid additional charges to the beneficiary's bank (for countries that validated IBAN). Account numbers in IBAN format are obligatory for beneficiary accounts in EEA countries and for SEPA payments. The application checks that the account has the correct IBAN format; a payment can be sent without a correct IBAN account but there is a risk that foreign banks will charge additional fees. The IBAN account format must not include dashes, slashes etc.

Beneficiary's bank:

- SWIFT/BIC code - the SWIFT address code of the beneficiary's bank in 8 or 11 characters (capital letters and/or numbers e.g. the BIC code for OTP Banka Slovensko, a.s., member of ČSOB Financial Group is OTPVSKBX). If IBAN is filled in, BIC will be added automatically.
- Bank's name - the full name of the beneficiary's bank. If BIC is filled in or added, you do not have to fill in bank's name and address.
- Bank's address - town, street if available and state
- National clearing code - if you have received this code in the payment instructions, e.g. for banks in Germany the format is "BL + 8 digits", for the USA "FW + 9 digits", for Italy "ABI+5", "CAB+5")

- Correspondent bank (the beneficiary's correspondent bank through which the transaction is to be executed, if the beneficiary specifies one in the payment instructions):
- SWIFT/BIC code - the SWIFT address code for the beneficiary's correspondent bank
- Bank's name - the full name of the correspondent bank
- Bank's address - town, state, possibly national clearing code
- Other instructions:
  - o Payment currency - the currency in which the transfer is to be made
  - o Payment amount - the amount to two decimal places (except HUF and JPY, which must be specified in whole numbers)
  - o Effective date - the date when payment is to be debited from the sender's account, at most 5 bank business days in advance. If the effective date is a Saturday, Sunday or public holiday, the payment will be processed on the following bank business day. If a payment order is received after 13:30 on the effective date, the payment will be processed on the following bank business day.
- Information for the beneficiary – information on the payment for the beneficiary of the payment
- Details for charges - indicates who will pay the fees of the sender's and beneficiary's bank and the correspondent banks. Options can be selected from a list. For payment orders within the EEA on behalf of EEA member states, use SHA detail.
- Priority
  - o N = Normal - for payments in EUR within the EEA currency T + 1 working days, otherwise the currency T + 2 working days (settlement payments in correspondent bank)
  - o U = Urgent - the possibility of clearing the earliest possible value date, i.e. earlier than in Normal (surcharge)
- Agreed exchange rate
  - o Yes - if you are carrying out a forex transaction based on a general agreement; exchange rate - specify the agreed value to 5 decimal places
  - o No - if you are not carrying out a forex transaction based on a general agreement
- Additional information – give any information related to the payment e.g. other information from the payment instruction regarding routing of the payment. The content of this field will not be communicated to the beneficiary.
- Contact person - the name of the contact person
- Telephone, email - telephone or email contact

When you have confirmed the accuracy of each item of the order and after additional authentication based on the type of your authentication device, the confirmed order will be sent for processing. A submitted OTP SWIFT payment order cannot be cancelled or changed in on-line mode.

Sending information on acceptance of a transaction for processing via email – you can choose to have an email sent to a predefined email address or an address that you enter to receive confirmation of receipt of a transaction for processing. This confirmation is not a guarantee of execution of the payment order.

## **Payments - OTP SWIFT - Debit notices**

Enter the account number and the period for which you wish to receive debit notices for cross-border OTP SWIFT payments ("settled" status) and the screen will display an overview of debit notices for the given account. If you do not specify the precise account number, debit notices will be shown for all cross-border payments from all your accounts defined in IB. Click on "Details" to show more detailed information on the selected payment sent to a beneficiary.

## **Payments - OTP SWIFT - Credit notices**

Enter the account number and the period for which you wish to receive credit notices for cross-border OTP SWIFT payments (credited to your account) and the screen will display an overview of credit notices for the given account. If you do not specify the precise account number, credit notices will be shown for all cross-border payments credited to your accounts defined in IB. Click on "Details" to show more detailed information on incoming cross-border payments.

## **Payments - OTP SWIFT - Change/cancellation**

You can send a request to change or cancel an OTP SWIFT payment order only if the effective date is:

- the given day,
- in the future, or
- less than the given day by at most 30 calendar days.

You can send a request to change or cancel OTP SWIFT regarding a particular OTP SWIFT payment from the list of payments shown in the overview under the account number for which the original payment order was submitted regardless of the payment status. After choosing the account number you will be offered a list of OTP SWIFT payment orders submitted through other EB or at the branch.

After choosing "Change" or "Cancel" you will be shown details of the selected payment order containing the items entered in original payment order and possibly other items completed by the bank, if it has already processed the OTP SWIFT payment. Every payment order also includes a payment reference number assigned by the bank system which is unique to each OTP SWIFT payment (in the account statement it is shown as the specific symbol).

After confirmation of the required option, your request will be sent to the bank and displayed in the overview of payment orders under a new transaction ID in the section "OTPdirekt transactions"; the detail view will show the original sequence and payment reference number. The original payment order will continue to be displayed in the table Payment details under the original sequence and data depending on execution/non-execution of a change in the banking system.

A request to change or cancel a clean payment delivered to the bank will be accepted and dealt with according to the stage of processing that the payment is at, as shown by its status:

- if the payment order does not have the status "settled/cleared" (status is "verify" or "approve"), i.e. the payment is being processed in the bank system and has not yet been sent, the original payment order will be changed according to your request and then settled, or cancelled (status: cancelled before settlement)
- if the payment order has the "settled/cleared" status, i.e. the original payment has already been sent abroad, the request for change or cancellation will be dealt with according to the applicable interbank practices, where all additional requests concerning the sent payment are charged by OTP as well by foreign banks.

## Payments – SEPA INKASO

### Payments – SEPA INKASO – Consent with Direct Debit/Mandate

### Payments – SEPA INKASO – Consent with Direct Debit/Mandate – Overview – Details

In Overview – Details you can:

- get an overview of established Direct Debit mandates in the bank for your particular account, which can be exported via the "Export", or printed via the "Print" button. Direct Debit mandates that have already expired or have been disabled via IB are listed in the overview in paler letters;
- get detailed information about a particular direct debit mandate, after clicking the "Details" button and subsequent selection of "Detailed data";
- implement modification of already established and valid Direct Debit Mandate in the bank, by clicking the "Details" button and selecting "Modify"; in set up Direct Debit Mandate the following can be modified:
  - o number of the account from which SEPA Direct Debit sent by Contractor / Creditor, should be settled;  
(Note: Modification of the account must be agreed in writing in advance with Contractor!);
  - o expiry date of Direct Debit Mandate in the bank (option: unlimited or selection of a date);
  - o maximal amount of the direct debit to be realized from your account;
- implement **deactivation** of already established and valid Direct Debit Mandate in the bank, by clicking the "Details" button and selecting "Disable"; deactivation after confirmation in the banking system is implemented with immediate effect;
- implement **activation** of the established Direct Debit Mandate, whose validity in the banking system has already expired, or has recently been deactivated by you through the IB, by clicking the "Details" button, and selecting "Activate"; activation is implemented after confirmation in the banking system with immediate effect;

### Payments – SEPA INKASO – Consent with Direct Debit /Mandate – Create

Through the Create option you can set up Consent to Direct Debit / SEPA mandate in the bank that you have agreed in writing in advance with your contractor (creditor / receiver of SDD). The establishment is possible for a contractor, who has an account held in the Slovak Republic or outside the SR, i.e. within the SEPA countries (bank, in which the contracting partner has an account must be involved in the SEPA direct debit scheme).

To create Direct Debit Mandate for contractual partners in Slovakia, it is necessary to:

- click the "Creditor from SR " option and select a specific creditor from the table; Based on the selection, the identifier of the selected contractor will be filled in automatically in the "Creditor Identification (CID)" field. Entering contractual partners in Slovakia is only possible by making a selection from the table!;
- fill in the "Unique Mandate Reference (UMR) " – data/reference number, that was issued to you by your Contractor - max. 35 characters;
- fill in the date of validity (of signature) – date of signature with your Contractor;

- in the date of validity field – chose a date, when the validity of the SDD Mandate should end ( option: unlimited or selection of a date);
- in the "Maximal amount of SDD" enter the maximal amount, up to which the direct debit is to be realized from your account;
- To create Direct Debit Mandate for contractual partners outside Slovakia, it is necessary to:
  - click the "Creditor outside SR " option ;
  - fill in the name of your Contractor in the "Creditor (Contractor) Name " field – max. 70 characters;
  - fill in data in the " Creditor Identification (CID)" field – max. 35 characters; The value entered in this box is checked on Modulo 97; when entering unauthorized / incorrect value, the system displays a note "Creditor Identification (CID) incorrect!";
  - entering other values is similar to creating Direct Debit Mandate for contractual partners in Slovakia.

Direct Debit mandates are possible to set up only for recurring debits within the Internet banking service. Set up Direct Debit Mandate is valid for both scheme CORE and B2B (Business to Business).

## **Payments – Repeated payment processing**

Turning on the repeated payment processing functionality ensures that in case of insufficient funds on the account on payment due date, the payment will be declined, but it will be processed again on the next day (according to the number of repetitions set). Activation of payment processing repeating functionality is charged according to the current Price List.

## **Payments - Orders import**

The given menu is functional only in cases when the Internet banking service - corporate is used.

## **Payments - Orders import - Orders import**

Order imports allows you to import payment orders through the available formats to choose from on the screen.

- Payment type - choose the type of payment where you wish to import the file (OTP EURO, OTP SWIFT)
- File format / structure - to select the file format to import
- File encoding - the default value
- Change allowed – yes – the change in payment are allowed, no – no change in the payments from XML file are allowed
- Description - an optional text description for more import file
- Select the file - select a file to import stored on the PC

Imported items of the file are checked at the import, and possible errors are displayed on the screen. Only orders evaluated as the correct ones are imported from the file. Import allows you to enable auto-correction of incorrect or missing items to complete import:

Incorrect / missing data in <NbOfTx>, <CtrlSum> displays the user information and allows importing

- File Incorrect due date - the system will change the maturity of the imported payments to the current day
- the incorrect BIC code changes to the allowed BIC code
- Illegal characters do not import the system

## Payments –Orders import – Batch import

Batch import allows import of several files at once. In case of batch import only the files without any errors are imported. If there are any errors the whole file is rejected and you can import it in menu "Orders import", where the content of the individual items of the file are checked and the particular errors are specified.

Note: In most of the cases Internet Explorer browser does not support the batch import function.

Note: Allowed symbols during entry and import of payments:

1) In text fields "Account Name", "Sender reference" and "Beneficiary Message" the following symbols are allowed:

- first symbols in field:

```
"[a-zA-Z0-9 \u00C1\u00E1\u00C9\u00E9\u00CD\u00ED\u00D3\u00F3\u00DA\u00FA\u00DD\u00FD\u00C4\u00E4\u011A\u011B\u00D4\u00F4\u0139\u013A\u0154\u0155\u010C\u010D\u010E\u010F\u013D\u013E\u0147\u0148\u0158\u0159\u0160\u0161\u0164\u0165\u017D\u017E\\$\\@\\!\\%\\(\\.|\\:\\-\\_\\[\\]\\\\\\}\\|\\?\\)\\\\+\\\\'\\,]"
```

- next symbols in field:

```
"[a-zA-Z0-9 \u00C1\u00E1\u00C9\u00E9\u00CD\u00ED\u00D3\u00F3\u00DA\u00FA\u00DD\u00FD\u00C4\u00E4\u011A\u011B\u00D4\u00F4\u0139\u013A\u0154\u0155\u010C\u010D\u010E\u010F\u013D\u013E\u0147\u0148\u0158\u0159\u0160\u0161\u0164\u0165\u017D\u017E\\$\\@\\!\\%\\(\\.|\\:\\-\\_\\[\\]\\\\\\}\\|\\?\\)\\\\+\\\\'\\,]"
```

## Payments - Orders import - Overview modification of the imported orders

In this menu, you can get an overview of the imported benefits and the status of their processing. If the commands from the batch are not signed you can sign or delete such batch. If orders are rejected from a batch, it is possibility display to review rejected orders after processing.

It provides information on the following points:

- Status - status can assume the following values:
  - Deleted - imported batch has been deleted
  - To be signed - imported batch
  - Partially signed - imported batch, which have at least one order was signed
  - Processed - processed batch without rejected orders
  - Processed (with declined payments) - processed batch with declined orders
- Import date into the bank - the date of import of the file to the bank
- Payment type - indicates the type of payment to import the file
- File name / Description - the name of the imported file and description that was entered when you imported the file
- Amount / Signed – amount from batch
- Number imported orders / Errors - indicates the number of successfully imported files and the number of false orders, which were imported from file
- Change – allowed ú not allowed data modification in batch

Delete batch – the button allows deletion of batch if not even one order was not processed further (signed)

File signature - allows sign all orders from a batch without displaying them

Show declined payments - displays a summary of declined orders from a batch on the screen

Print declined payments - print rejected orders from a batch

## Payment cards

A payment instrument used to carry out cash and non-cash payment operations charged or credited to the account for which the payment card issued.

### Payment cards - Details/Modifications

An overview of payment cards issued for your accounts.

It provides information on the following points:

- Payment card number - the 16-digit number personalised on the front face of the payment card. To help prevent information leakage, some numbers are replaced by asterisks (\*).
- Card type - the name of the card product
- Status - current information on the status of the payment card (e.g. active, blocked...)
- Valid through - the date when the payment card expires in the format year/month (yy/mm), also personalised on the front of the payment card. On expiry, the payment card will be renewed automatically, unless the owner of the account for which it was issued requests non-renewal based on the applicable Terms and conditions of business for the issuing and use of international payment cards of OTP Banka Slovensko a.s., member of ČSOB Financial Group
- In section "Actions" you can make operations related to the respective status of a card, such as review of card parameters, change of long-term or temporary one-off POS limits for payments via payment terminals or change of long-term ATM limit for cash withdrawals, activation of card or blocking of active card.

### Overview/Details

Can be displayed by clicking the button "Action". The following items are shown:

- Card number
- Account number - the number of the account for which the payment card was issued
- Embossed name - the payment card holder's name that is shown on the front of the payment card
- Card type
- Status - current information on the status of the payment card (inactive, active, blocked...)
- Valid through - the date when the payment card expires in the format month year (mm/yy)
- ATM daily limit, POS daily limit, Daily limit max. - the maximum total for transactions during a single day applicable to each type of devices accepting payment cards (ATMs, POS terminals, imprinters). The maximum daily limit defines the maximum total for transactions in a day.
- Payment card transaction statement - an optional service for the payment card. A monthly statement of cleared transactions carried out using the payment card for which the service is ordered. A fee is charged for the service at the rate set in the current price list for the provision of financial and other services by OTP Banka Slovensko, a.s., member of ČSOB Financial Group

- Insurance - an optional service for the payment card. A fee is charged for the service at the rate set in the current price list for the provision of financial and other services by OTP Banka Slovensko, a.s., member of ČSOB Financial Group. OTP Banka Slovensko, a.s., member of ČSOB Financial Group offers travel insurance with payment cards in cooperation with Groupama. Click on the button "Action" for other functions described in the following sections of the menu.
- Client's address – OTP Banka Slovensko, a.s., member of ČSOB Financial Group offers its clients - individuals sending the renewed payment cards by mail. On this page you can check the revised address for sending and sending method for the specific card (to the address of the branch, respectively the address determined by you). If it is necessary to change the sending address or the sending method contact our branch. The function is available only to retail clients
- Way of sending payment card

~~You can view the uses of a payment card or payment cards for a chosen period of up to the last 90 days, though the maximum number of items that will be shown is 100. Items in the data can be sorted according to the selected table header descending order, respectively ascending.~~

### **Long-term limit change for purchase (POS)**

This function can be used to change POS limits for selected payment card numbers until further notice. The bank sets a maximum limit that must not be exceeded. If the maximum limit is exceeded, the system will write that value. After correct completion of the value and its subsequent confirmation, the limit change will be delivered and if it is accepted the value will be updated in the overview/details screen.

### **Long-term limit change for cash withdrawal**

This function can be used to change ATM limits for selected payment card numbers until further notice. The bank sets a maximum limit that must not be exceeded. If the maximum limit is exceeded, the system will write that value. After correct completion of the value and its subsequent confirmation, the limit change will be delivered and if it is accepted the value will be updated in the overview/details screen

### **Temporary one-off POS limit modification**

The POS limit set for a payment card can be adjusted to a requested amount up to EUR 16,000 for a limited period of your choice. Acceptance of the limit change depends on both the maximum permitted limit and the amount of funds available on the account for which the payment card has been issued, i.e. the level of the permitted overdraft is not relevant in this case. The system will notify you if you exceed the balance on the account. The limit change includes the option to increase or reduce it subject to the above limitation. To enter a limit change you must select the number of the payment card for which the limit is to be changed and complete the following items:

- New card payment limit - the change to the card payment limit to the next payment card transaction in multiples of one hour - from 1 to 24.

Every request for a one-off temporary limit change lasts no longer than the execution of the first transaction regardless of the number of hours entered. The limit will then be automatically reset to the last set long-term limit. The one-off limit change service is available for all types of payment card issued for current accounts.

If the limit is changed, the values will be updated in the overview/details screen for the items POS limit and max. limit for each card individually.

## **Payment card activation**

If your credit card is inactive (status card), you can get it through this screen to activate to use the terminals at retailers and for withdrawals at ATMs.

## **Blocking of card**

Only a payment card with active status can be blocked. We recommend that you block payment cards in the following cases in particular:

- if you lose the card
- if your PIN is disclosed and it is not possible to change it immediately
- if you suspect the card has been "skimmed"

Card blocking can be checked in the status field of the screen for overview/details of payment cards.

## **Payment cards – Transactions**

You can view the uses of a payment card or payment cards for a chosen period of up to the last 90 days, though the maximum number of items that will be shown is 100. Items in the data can be sorted according to the selected table header descending order, respectively ascending.

## **Payment cards - Application for payment card issue**

Credit card can be ordered via Internet banking only for the account holder. When ordering, please choose from the available types of payment cards, then check and complete the following items:

- Card name - product type
- Daily limits (ATM and POS) - these determine the maximum sum for transactions in one day for each type of device accepting payment cards. The maximum amount is determined by the fixed setting of the maximum daily limit

After the information is completed and confirmed (with additional authentication), the payment card application will be submitted. You can collect the ordered payment card in person at your branch.

The possibility of ordering the international payment cards Maestro is granted when these are already not included on the "Overviews/details, i.e if not already account holder issued or renewed in the past and have not yet been cancelled. If the system displays the message: "No products available for you", you cannot order any type of payment card or as a case may be the owner of the account has already had such products.

The function is available only to retail clients.

## **Credit cards**

A payment instrument used to carry out cash and non-cash payment operations charged or credited to the account for which the payment card issued.

## **Credit cards - Details/Pay instalment**

Overview of the credit cards issued by our bank. It provides information on the following points:

- Credit card number - the 16-digit number personalised on the front face of the payment card. To help prevent information leakage, some numbers are replaced by asterisks (\*).
- Credit card type - the name of the card product
- Status - current information on the status of the payment card (e.g. active, blocked...)
- Valid through - the date when the payment card expires in the format year/month (yy/mm), also personalised on the front of the payment card. On

expiry, the payment card will be renewed automatically, unless the owner of the account for which it was issued requests non-renewal based on the applicable Terms and conditions of business for the issuing and use of international payment cards of OTP Banka Slovensko a.s., member of ČSOB Financial Group

After clicking the button "Actions" will be displayed two options:

## Overview/details

The following items are shown:

- Card number
- Account number - the number of the account for which the payment card was issued
- Card status
- Validity
- POS daily limit
- ATM daily limit
- Automatic card renewal
- Repayment method
- Renewed card delivery method
- Loan frame
- Interest rate (in % p. a.)
- Amount owed
- Disposable balance
- ATM disposable balance
- Overpayment
- Overdraft
- Mandatory minimum payment
- End of the repayment period
- Repayments in the current cycle
- Amount of delay
- Number of delay days
- Blocked amount
- OTP Banka Slovensko, a.s., member of ČSOB Financial Group offers its clients - individuals sending the renewed payment cards by mail. On this page you can check the revised address for sending and sending method for the specific card (to the address of the branch, respectively the address determined by you). If it is necessary to change the sending address or the sending method contact our branch.

## Activate credit card

If your payment card is inactive (Card status), you can activate it for use at terminals at merchants and for ATM withdrawals via this screen.

## Card blocking

Only a credit card with active status can be blocked. We recommend blocking credit cards especially in the following cases:

- loss of card
- Disclosure of PIN number and unavailability of its immediate change
- suspected skimming of the card

Payment card blocking can be verified in the payment card overview / details in the status item.

## **Pay installment**

Through this functionality you have the possibility to make a payment for your installment. The default options are:

- payment of the minimum amount due
- payment of the entire amount due
- payment of the optional amount

After selecting the amount to be paid, you will be redirected to the payment order screen (OTP EURO - Single - Enter) with pre-filled items needed for payment.

Once the correctness of individual order items has been agreed, the order will be sent for processing after confirmation.

## **Credit cards - Transactions**

You can view the uses of a payment card or payment cards for a chosen period of up to the last 90 days, though the maximum number of items that will be shown is 100.

## **Credit cards - History of movements**

List of transactions in the credit card account. The transaction of the account is displayed after its recognition in the banking system.

## **Credit cards - Statement**

Overview of the statements send to the credit card. It is possible to download the statement to your PC.

## **Credit cards - Notifications**

In that menu you can set notifications for sending SMS messages about using a credit card. Notifications settings is described in the "Applications - notification"

## **Applications**

### **Applications - Notifications**

You can receive notifications of your account balances or transactions by SMS or by email according to criteria that you define.

Initially the current notification settings are displayed divided into tabs for "SMS notifications" and "Email notifications".

The screen also shows the account number for which notification is active and the mobile telephone number to which SMS messages will be sent

Click the button "Details" to see the following information:

- Mobile, email - the number of the mobile telephone or the email address to which notification messages will be sent.
- Send - the conditions in which notifications will be sent to your mobile phone. The following conditions can be selected:

- Balance below a set limit - notification of the amount of funds available on the account will be sent when it falls below a set level
- Balance above a set limit - notification will be sent if the amount of funds available on your account goes above a set level.
- Account transaction over a set value - a notification with the transaction's details will be sent to you when your account records a credit debit/transaction whose value exceeds a level you have set. If you set the level to "0" (zero), you will receive notification of every transaction that takes place on your account.
- Payment card transaction over a set value - a notification will be sent if your payment card is used to make a transaction that exceeds a set level. If you set the level to "0" (zero), you will receive notification of every transaction carried out on your payment card.
- to send notification of the transaction in the account if it has been sent after notification of the use of payment card- selecting the following will ensure the transmission of notification of the transaction in the account created using a payment card, which is typically 2-3 business days after the transaction using the payments card
- to send notification of refused payment - information about unrealized payment will be sent (eg: permanent payment will not be made due to lack of funds in the current account)
- to send a direct debit notification - information about receiving a direct debit request will be sent to your current account with the due date.
  - Regular notification about balance - you will be sent information on the amount of funds available with additional information on the account balance according to set criteria.
- Time interval - displays the time interval during which SMS messages will be sent to your mobile phone. Information on transactions that take place outside the set time interval will be sent at the next permitted time.
- Language - choose the language in which notifications should be sent.

You can add new notifications by clicking the button "Add".

A form will be displayed for adding a notification. Choose the account number, mobile phone number or email address for notifications and then select from the following options concerning the notifications:

If you choose "Send information when the balance changes" you can choose from the following options:

- Balance below a set limit - notification of the amount of funds available on the account will be sent when it falls below a set level
- Balance above a set limit - notification will be sent if the amount of funds available on your account goes above a set level.
- Account transaction over a set value - a notification with the transaction's details will be sent to you when your account records a credit debit/transaction whose value exceeds a level you have set. If you set the level to "0" (zero), you will receive notification of every transaction that takes place on your account.
- Payment card transaction over a set value - a notification will be sent if your payment card is used to make a transaction that exceeds a set level. If you set the level to "0" (zero), you will receive notification of every transaction carried out on your payment card.

If you choose "Send balance information regularly" you can choose from the following options:

- Off - you will not be sent regular notifications about the amount of funds available on the chosen account
- Daily - you will be sent information on the amount of funds available on the chosen account once per day.

- Day of the week - information on the amount of funds available on the chosen account will be sent to you on your chosen day of the week (1 - 7, i.e. Monday - Sunday)
- Day of the month - information on the amount of funds available on the chosen account will be sent to you on your chosen day of the month (1 - 31)

In the case of SMS notifications you can also complete the Time Interval section. This option allows you to set the time period in which SMS messages (the selected notifications) will be sent. You can choose from the following options:

- 24 hours a day - SMS messages will be sent to you immediately on a change in the selected account
- From 06:00 to 22:00 - SMS messages will be sent to your mobile phone only in the period from 06:00 to 22:00. Changes that take place on the account outside the set period will be sent at the next permitted time.
- In the period from HH:MM to HH:MM - SMS messages will be sent only during the period that you define. Changes that take place on the account outside the set period will be sent at the next permitted time.

You can add a new notification by clicking the button "Add".

To change active notifications, click on the arrow in the notification detail and choose the option "Change", then enter the new data for the relevant items. When you have made all the changes you wish, click the button "Submit" and the screen will display a notification that the settings have been accepted and the updated settings will be activated.

Notifications can be cancelled by deactivating them (by "unchecking" a selected notification). When you click the button "Submit", notification will be deactivated and the screen will display a message confirming that the new setting has been accepted.

To cancel an active notification, click on the arrow in the notification detail, chose the option "Delete" and then reconfirm the "Delete" option on the notification detail screen.

## **Applications - Payment card issuing**

A payment card can be ordered via Internet Banking only for the account owner. You can order Maestro and Visa Electron international payment cards if these are not shown in the "Overviews/details" screen. If the system displays the message: "No products available for you", you cannot order any type of payment card.

When ordering, choose from the offered types of payment cards and then check and complete the following items:

- Card name - product type
- Daily limits (ATM and POS) - these determine the maximum sum for transactions in one day for each type of device accepting payment cards. The maximum amount is determined by the fixed setting of the maximum daily limit

After the information is completed and confirmed (with additional authentication), the payment card application will be submitted. You can collect the ordered payment card in person at your branch.

The function is available only to retail clients.

## **Applications – Opening of a current account, account, deposit**

### **Current account**

Open an electronic account alongside an existing master account opened at a branch. After you choose type and currency of the product and confirm your choice to agree with the Terms and Conditions, the Current account / Business account will be opened automatically. The number of the opened account will be shown on the initial screen as a Current account / Business account in the set currency with a balance of EUR 0. The

Current account statements are generated monthly and sent by email. The Business account statements are generated in frequency and sent in a way set for statement group 1.

### **Savings account**

After you choose a product type and confirm your choice to agree with the Terms and Conditions, the Savings account will be opened automatically. The number of the opened savings account will be displayed on the home screen as a Savings account with a balance of EUR 0. Statements will be generated for the Savings account at the set intervals and sent by the method chosen for statement group 1.

### **Term deposit**

Term deposit can only be opened if you have sufficient funds on a replenishing account in the currency of the opened TD sub-account. Enter the following items:

- Number of the replenishing account - the number of the account from which the funds will be transferred to the opened Term deposit. Enter the account number by choosing from the select. Choose an account from the list in the currency for which you are establishing a Term deposit.
- Product – Term deposit in currency of the basic account is displayed
- Amount of term deposit - the amount that is to be re-booked to the newly-opened Term deposit. The amount must be equal to or greater than the bank's mandatory minimum deposit for the selected product type.
- Term deposit maturity - the period that the Term deposit is opened for. The term deposit in EUR currency can be opened with maturity up to 1M, 1M, 3M, 6M, and 12M. The deposits in CZK, HUF and USD currencies can be opened for maturity of 1M, 3M, 6M, and 12M.
- Interest transfer - the date for the payment of interest is the same as the maturity date of the Term deposit or the renewal date of the Term deposit. Select "Credit interest to principal" to credit interest from the Term deposit to the principal of the same Term deposit. Select "Transfer interest to another account" and choose a current account number from the list or enter an account number to which interest should be transferred on the payment date. The account that the interest is transferred to must be in the same currency as the Term deposit.
- Action at maturity - the "Automatic renewal" option means that your Term deposit will be renewed on its maturity date for the same period as it was originally opened for. Interest rate valid on the day of renewal is set. The option "Transfer balance to another account, cancelling of Term deposit" means that the balance will be transferred to your chosen account, and the Term deposit will be closed. Choose the account that the balance should be transferred to from the provided list, or enter the number of a current account in OTP Banka. The account that the interest is transferred to must be in the same currency as the Term deposit.

Before acknowledging the establishment of the Term deposit it is necessary to confirm the option agreement to the Terms and Conditions, and then the system offers a control copy to the Term deposit being opened. After its approval the Term deposit is opened. The number of the opened Term deposit will be shown on the home screen as the Term deposit in the given currency.

The contract in PDF format is available for every opened current account, account, deposit.

## **Change of the term deposit**

After you confirm selection of the Term deposit from the offered list, the system will display the parameters of the Term deposit. Click on "Change" to modify any of the following items for the Term deposit:

- Interest transfer - the date for the payment of interest is the same as the maturity date of the Term deposit, or the renewal date of the Term deposit. Select "Credit interest to principal" to credit interest from the Term deposit to the principal of the same Term deposit. Select "Transfer interest to another account", and choose a current account number from the list, or enter an account number that the interest should be transferred to on the payment date. The account that the interest is transferred to must be in the same currency as the Term deposit.
- Action at maturity - the "Automatic renewal" option means that your Term deposit will be renewed on its maturity date for the same period as it was originally opened for. Interest rate valid on the day of renewal is set. The option "Transfer balance to another account, cancelling of Term deposit" means that the balance will be transferred to your chosen account, and the Term deposit will be closed. Choose the account that the balance should be transferred to from the provided list, or enter the number of a current account in OTP Banka. The account that the interest is transferred to must be in the same currency as the Term deposit.

The Term deposit will be changed after you confirm the changes.

## **Applications – Change to Active / Advantageous account**

The function is available only to retail clients.

- Choose an account from the provided list that you wish to have changed to Active /Advantageous account (The list provides just accounts available for the such change)
- Account type: choose the account type you wish to have your account changed to. The system offers just account types available for the change.
- Email for sending of account statements: it is necessary to enter email for sending of account statements.

The system allows just changes upwards. It means you can just change the Current account, account with Base and Plus service package to Active account, and the Current account, account with Base, Plus, Max service package, and Active account to Advantageous account.

Change is with immediate effect.

## **Applications – Repeated payment processing**

Turning on the repeated payment processing functionality ensures that in case of insufficient funds on the account on payment due date, the payment will be declined, but it will be processed again on the next day (according to the number of repetitions set). Activation of payment processing repeating functionality is charged according to the current Price List.

## **Applications – Application for e-mail account statements**

In the following menu you can ask the bank to set sending of email account statements in .PDF or .XML format (only for clients of Internet banking-corporate service). The setting up of the sending of statements will be realized within days following the submission of the request.

## Applications - Universal application

This function is used to send messages to the bank. First choose a topic for your query and then a screen will be displayed where you can enter your query. You can choose how you would like to receive an answer, either as a message from the bank to your Internet Banking inbox or by email to a chosen address, or a bank employee can call you at a chosen telephone number.

## Settings

### Settings - Predefined beneficiaries

#### Manage forms

Choose the form – Form types – Choose from the table the form (payment order) type for which you want to define a template:

- OTP SWIFT – to define a template for cross-border payments other than SEPA payments.
- Domestic payments / SEPA – for domestic payments and cross-border SEPA payments in EUR.
- Intra-bank transfer in foreign currency – for payments in FCY between accounts kept in OTP Banka.

#### New template

When the button "+New form" is pressed, a template is shown for the selected form type – "Create a new form" As you complete the form the same types of verification of entered data are carried out as when entering payment orders (see the section on entering payment orders) and it is also possible to set whether authentication should be required when using the template or not and, in the case of OTP SWIFT payments, approval for using a Beneficiary's account number that is not in IBAN format if you have used such a number. After entering the information that you want to use as a predefined template, confirm it by clicking "Submit".

The newly-made template will be shown in the updated template list for the given form type after you click "Refresh".

You can use templates made in this way to complete certain fields when creating payment orders by selecting the name of the template in the payment order screen.

#### Change template

If you want to change the predefined data in a template, click on "Edit" (the ellipsis symbol in the right-hand corner of the template row) in the template list. After entering the new data, confirm the change via "Submit" and after clicking "Refresh" you can check the change in the updated template list.

#### Delete template

If you want to delete a template, do so by clicking the "Delete" symbol (the "x" in the right-hand corner of the template row in the template list).

#### Import / export of the templates

When activating Internet banking - corporate the possibility of import / export of different types of templates in .CSV format is available.

The structure of the

.CSV files for the following types of payments as follows:

#### Domestic payments / SEPA:

name of the form; IBAN; account name; the amount; message to beneficiary # 1; message to beneficiary # 2; constant symbol; variable symbol; specific symbol; reference of payer

#### OTP SWIFT:

name of the form; beneficiary; beneficiary's address # 1; beneficiary's address # 2; beneficiary's address # 3; account / IBAN of beneficiary; beneficiary's account does not check for IBAN; SWIFT / BIC; name of beneficiary's bank; bank address # 1; bank address # 2; bank address # 3; national clearing code; correspondent bank; SWIFT / BIC; correspondent banks; name of the bank; correspondent banks; address of bank # 1; correspondent bank; bank address # 2; correspondent banks; bank address # 3; currency of payment; the amount; information for beneficiary # 1; information for beneficiary # 2; information for beneficiary # 3; information for beneficiary # 4; disposition of the charge; priority; other additional data # 1; other additional data # 2; contact person; phone; an email

#### Interbank transfers in foreign currency:

name of the form; IBAN; account name; currency; the amount; message to beneficiary # 1; message to beneficiary # 2; constant symbol; variable symbol; specific symbol; reference of payer

### **Settings - Change password**

You must change your password when you first log in!

- Old password - enter your original password
- New password - enter your new password
- Verification - enter the new password again to verify it

If your password is blocked, after unblocking it is necessary to change the password for security reasons.

When creating a new password please abide by the following rules

- The length must be between 8 and 20 characters
- The new password must differ from the previous password by at least 3 characters
- We advise that your password should contain a combination of upper and lower case letters and numbers.
- The use of special characters in the password is recommended.

### **Settings - Set own PID**

If you want to use for logging assigned PID number from the bank, so in this menu, you can set up your own PID, or it may change in the future.

### **Settings - Block access**

This function is used to suspend use of a service. The block takes effect immediately after successful execution and it will not be possible to carry out any transaction in any of the accounts belonging to the chosen service group.

Please note that to activate access you must visit any OTP branch (if you own a business account, your contact branch). For a current account you can also cancel the prohibition of an identifier by telephone if you have concluded an agreement on OTPdirekt call centre services.

### **Settings - Accounts available in EB / Limit change**

You can use this function to manage the set of accounts covered by electronic banking services (add a new account, remove an existing account or change rights for an account). You can then add or remove accounts from list of accessible accounts at any time. Through

this screen, it is possible to modify the daily and transaction limits that are used in electronic banking

### **Settings - Set account name**

You can apply the name of your choice to accounts covered by electronic banking. The new name is used only in the electronic banking application.

### **Settings - Favourites**

This function is used to manage your favourite menu items, which are displayed in a green list on the internet banking screen. Favourites can be renamed, reordered or deleted. Changes take effect immediately.

### **Settings - Home screen settings**

This account can be used to set which account will be shown first.

You can also set whether account balances will be shown. If not, asterisks will be shown in place of the balance. The balance will be shown when you move the mouse over these asterisks.

Another option is the setting for sending the information about login into IB via SMS or e-mail. If you use this option immediately informed by SMS or e-mail about a successful login to the IB.

### **Settings – Displaying and updating contact details**

In this screen you can see your contact details registered in the bank and make possible changes of the contact details.