

# Technical Parameters and Specification of Operation of Electronic Banking Services



This translation of the Technical Parameters and Specification of Operation of Electronic Banking Services from Slovak to English language is for information purposes only and does not represent a binding version.

## Electronic banking services

### Basic:

- A. ČSOB BusinessBanking (hereinafter referred to as the “BB”)
- B. ČSOB SmartBanking (hereinafter referred to as the “SB”)

### Additional services:

- a) ČSOB API (PSD2)
- b) ČSOB SmartSlužby+
- c) Proactive personalised services with additional added value – “Kate”

## Technical parameters

### Minimum technical requirements

- 1) For the ČSOB BusinessBanking Service

Devices	Computer, laptop, tablet, mobile phone
Operating system	MS Windows Vista, 7, MaC OS X and newer versions *Android 1.x.x and newer versions, iOS, RIM, Symbian
Internet browser	MS Internet Explorer 7.0 and newer versions, Mozilla Firefox 3.0 and newer versions, Google Chrome 4.0 and newer versions, Safari 3.0 and newer versions, Native browser of Android, iOS, Symbian, Opera Mini / Mobile
JavaScript, Cookies	Enabled
Other	Adobe Acrobat Reader 6.0 and newer versions

- 2) For the ČSOB SmartBanking Service

# Technical Parameters and Specification of Operation of Electronic Banking Services



Mobile device	Mobile phone, tablet
Internet sources	AppStore, Google Play and Huawei AppGaller
Operating systems	Android from version (9+) and iOS from version (14+)

## Transaction limits over the account

For BB	For an Authorised Person, this limit shall be set by the Account Owner (statutory representative) or the Authorised Person authorised by the Account Owner who has the right to do so in accordance with the assigned Rights Profile.
For SB	The main transaction limit for the Account Owner is set by the Bank without limit and for the Authorised Person this limit is set by the Account Owner.

## Limit for the authorisation tool

ČSOB SmartToken/Token DP770	The limit is not set by the Bank.
PIN for IPPID for the ČSOB SmartBanking Service	The limit is set by the Bank at EUR 10,000 per day and EUR 17,000 per week. This limit cannot be changed.

## Security features

IPPID	An 8-digit number uniquely identifying a specific Authorised Person. It is used to log in to the ČSOB BusinessBanking service and Authorised Person Identification when logging in and activating ČSOB SmartToken and ČSOB SmartBanking.	An Authorised Person's telephone request for unblocking will be rejected by the Bank if the Bank executed the Client's last request for unblocking on day (D) or on the previous business day (D-1) after the Client's current telephone request for unblocking.
PIN for IPPID	A 5-digit number used to Authenticate the Authorised Person/Client.	

# Technical Parameters and Specification of Operation of Electronic Banking Services



<p>Password for the ČSOB SmartToken</p>	<p>A 6-digit number chosen by the Client when activating the SmartToken and entered by the Client each time the SmartToken is used.</p>	
---	---	--

## Security instruments

<p>Token DP770</p>	<p>A hardware device intended for use in Authentication when logging into the ČSOB BusinessBanking service and for Authorisation of payments and other active operations.</p>	<p>It is possible to apply for its unblocking up to 3 times during the whole period of its use, then it is blocked definitively and it is necessary to visit the Bank's branch in person and apply for the issue of a new one.</p>
<p>ČSOB SmartToken</p>	<p>A mobile app, usable in offline and online mode, used for Authentication and Authorisation of active operations in the ČSOB BusinessBanking service. Used to generate one-time codes for activating the ČSOB SmartBanking app and confirming the online 3-D Secure payment.</p>	

1. The Identification and verification of identity (Authentication) of the Authorised Person and Order Authorisation is performed in a two-factor manner as follows:

Access to BB		
Identification	Authentication	
Identification Number	1st factor	PIN for IPPID
	2nd factor	Code generated by Token DP770
		Confirmation in the ČSOB SmartToken app
	5 unsuccessful attempts – IPPID blocking in all electronic banking services	
First login to the Service – Authentication		
PIN for IPPID	Setting the PIN for IPPID	
Identification	Authentication	

# Technical Parameters and Specification of Operation of Electronic Banking Services



<b>Instructions – Token DP770</b>	
Authentication	Authorisation
PIN for Token DP770	QR code scanning + confirmation with Authorization Code
Blocking Token DP770	5x incorrect entry of authorisation code – blocking authentication/payment authorisation
<b>Instructions – SmartToken (active access)</b>	
Authentication	Authorisation
PIN for SmartToken	<p><b>Offline version:</b> Loading of Cronto codes scanned by SmartToken + confirmation with authorisation code</p> <p><b>Online version:</b> Confirmation in the SmartToken app</p>
<b>Instructions – SmartToken (passive access) – no authorisation possibility</b>	

2. An Instruction is authorised by an Authorised Person using a DP770 Token or SmartToken in accordance with the Signature Rules. Without authorisation of the Instruction by an Authorised Person with a DP770 Token or SmartToken, the specified Instruction will not be executed.

<b>Access to SB</b>	
Activating the SB service	Authorisation
1st factor	PIN/Biometrics
<b>Instructions – PIN for IPPID/Biometrics</b>	
Authentication	
PIN for IPPID/Biometrics	5x incorrectly entered PIN will block the IPPID for all Services

## Tokens

	<b>ČSOB SmartToken</b>	<b>Token DP770</b>
Available in stores	Google Play, App Store and AppGallery	<b>Assigned at a branch to a specific Authorised Person</b>
Available for operating systems	Android and iOS	<b>Hardware equipment allocated at a branch</b>

# Technical Parameters and Specification of Operation of Electronic Banking Services



## Security features

### For BB

PIN for Token DP770	A 4 to 8-digit number that the Authorised Person alone selects when the device is first switched on
Password for SmartToken	A 5-digit number that the Authorised Person selects the first time the Token is turned on and must be entered each time the Token is used
PIN for IPPID	A 5-digit number generated automatically by the Bank's system or created by the Authorised Person, which, in combination with the IPPID and the code from the DP770 Token or the SmartToken transaction confirmation, is used to perform two-factor authentication of the Authorised Person
Authentication/Authorisation code	A one-time numeric code with limited time validity, which is used for Authentication and Authorisation of active operations for selected services, which is generated by the DP770 Token or SmartToken

For BB it is possible to use for one IPPID SmartToken or DP770 Token.

If an Authorised Person forgets their Security Features:

- a. PIN (for IPPID), the Authorised Person is entitled to set a new PIN via the login page to the Service; this PIN will then also apply to other Electronic Banking services to which the Authorised Person logs in with the IPPID to which the PIN change has been made or with the given PIN;
- b. PIN (for Token DP770) – the Authorised Person is obliged to get in touch with the Contact Centre by telephone.

# Technical Parameters and Specification of Operation of Electronic Banking Services



## For SB

Activation code	A one-time code, which is used to confirm the activation process for activating the ČSOB SmartToken.
Password for the ČSOB SmartToken	A 5-digit number chosen by the Client when activating the SmartToken and entered by the Client each time the SmartToken is used.
PIN for IPPID	A 5-digit number used to Authenticate the Authorised Person.

1. For security reasons, the Bank is entitled to deactivate the active Security Instrument – ČSOB SmartToken, unless the Client has not used the CSOB SmartToken for more than 6 months. The Client has the possibility to reactivate the deactivated ČSOB SmartToken at any time.
2. The Bank may allow the Client (on mobile devices with biometric functionality supported by the Bank in the SB service) to replace the PIN with another Security Feature (e.g., biometric data). The PIN can be changed exclusively by the Client's own activity, in the self-service zone available before logging in to ČSOB BusinessBanking or in the SmartBanking app. The condition for a successful PIN change is that the Client has provided the Bank with **Secure Contact Details**, namely a) a mobile phone number and b) email.

## Factors for login, transaction or instruction authentication

1st factor	static numeric code PIN for Identification Number
2nd factor	A one-time numeric code with limited time validity generated by hardware authorisation device Token DP770 or software authorisation device ČSOB SmartToken, or confirmation of the transaction/instruction in ČSOB SmartToken itself

# Technical Parameters and Specification of Operation of Electronic Banking Services



1. An Authorised Person may request unblocking of the Security Instruments by telephone via the Contact Centre after completing the Security Instruments unblock Authentication.
2. For reasons related to the security of the Services provided, the Bank is entitled to request the Client to change the PIN within the time limits set by the Bank.

## Other

Export to CSV, XLS format	The Bank reserves the right to change the format of exported data.
---------------------------	--

## Specification of Operation of Electronic Banking Services

### 1. ČSOB BusinessBanking Service

BB is provided in Slovak and English. The language settings will be made by the Authorised Person when logging into the App. BB allows Clients to access selected products and services of the Bank via the Internet. The use is equivalent to written communication.

A) The Bank allows the following Instructions within BB:

- a) The Authorised Person's instruction to execute a payment operation within the meaning of the relevant provisions of the Current Account Terms and Conditions or to use products and services provided by the Bank according to the current offer published on the Bank's Website;
- b) The Authorised Person's instruction to change the data or define new data and parameters for the payment card in accordance with the current business terms and conditions for the payment card published on the Bank's Website;
- c) The Authorised Person's instruction to make changes to selected parameters of the deposit account agreement or current account agreement (e.g., change the language setting for viewing statements) in accordance with the current terms and conditions for the account published on the Bank's Website;
- d) An instruction to make changes to selected parameters in the Account Owner's accounts that the Account Owner has made available to the Authorised Person for the disposal of funds (e.g., change of language settings, change of frequency for viewing statements, change of frequency) in accordance with the current terms and conditions for the account as published on the Bank's Website.

# Technical Parameters and Specification of Operation of Electronic Banking Services



B) The Bank further provides under BB:

- a) The possibility for the Client to communicate with the Bank in real time (online);
- b) The possibility to sign payment orders in pairs;
- c) The possibility to process data statements in the Client's information system (accounting);
- d) The possibility to manage individual Rights Profiles, Signature Rules and Signature Roles through an Authorised Person with the Administrator Rights Profile defined by the Client;
- e) For the Administrator, possibility to define the Authorised Persons who may purchase products and services on behalf of the Client under the Service;
- f) For the Administrator, the possibility to create other Administrators;
- g) For the Administrator, the possibility to define the Authorised Persons who can inspect the Client's Documents containing also the Authorised Person's personal data;
- h) The possibility to set up automatic sending of information, which the Authorised Person can choose after logging in to BB;
- i) The possibility of sending account statements in electronic form to the Authorised Person's email address, which is subject to the setting of sending account statements in electronic form by the Authorised Person after logging in to BB. The password for encryption of the electronic statement is a prerequisite. Statements as an attachment to an email message are encrypted and the Client must define the password himself through the Service;
- j) The possibility to change the output information (confirmation of receipt of the payment order by the Bank, Info messages) via selected Services (or at a branch of the Bank) about the Instruction according to the Client's requirements to the contact details that the Client can choose;
- k) Sending SMS messages to a (mobile) phone number and email messages to an email address. These messages are not electronically signed and encrypted;
- l) Disclosing an account statement to the Authorised Person; and
- m) Setting up the account statement to be sent to an email address through the Authorised Person, whereby the Authorised Person must set/enter a password to encrypt the account statement when doing so;
- n) Setting the frequency, form and language of the account statement;
- o) The Authorised Person's possibility to verify account balance and account history.

Further information for BB:

- The files to be downloaded will be available to the Client under BB for a period of time specified by the Bank (specified in the app help).
- For revocation, i.e., cancellation of a payment order, authorisation with a DP770 Token or SmartToken of an Authorised Person is sufficient, even if the payment order was originally signed by a pair of Authorised Persons.
- Transactions are accounted for individually with the relevant details, e.g., details identifying the transaction, the payee, the amount debited in the name of the account.



# Technical Parameters and Specification of Operation of Electronic Banking Services



## 2. ČSOB SmartBanking service

- Secure electronic communication with the Bank via mobile device. SB provides the Authorised Person with access to the Account Owner's accounts and to selected Bank products and related information. Proactive personalised services with additional added value, currently represented by the Kate virtual assistant service, can also be used as part of the SB service;
- To activate SB, the following must be provided:
  - a) Identification Number;
  - b) PIN (for the Identification Number);
  - c) Confirm activation in ČSOB SmartToken.
- SB may be deactivated:
  - a) via an app in "Settings" or
  - b) on the basis of a telephone request on the Infoline or
  - c) by uninstalling the app from the mobile device.
- Each further action of the Client contains an Identification Number (IPPID) and is authorised by entering a PIN (in addition to the Identification Number). The Identification Number is stored in encrypted form in the app and does not need to be re-entered.

## Additional services

**ČSOB API (PSD2)** – provides access to Payment Initiation Service (PIS), Account Information Service (AIS) and Card-based Payment Instrument Issuer Service (CPIIS) to confirm the availability of a balance for a payment transaction linked to a payment card in a payment account, pursuant to the Act on Payment Services. It ensures the execution of payment orders of the Authorised Person – user from the Account Owner's Payment Account, which have not been entered in the Bank's information system and provides the Authorised Person with access to the Account Owner's accounts and to selected information.

A description of how to use the ČSOB API (PSD2) Service is provided in the document "ČSOB API (PSD2) Business Terms and Conditions" published on the Bank's Website.

The prerequisite for use is:

- assignment of an 8-digit Identification Number to the Authorised Person to whom the BB Service is provided
- granting the Authorised Person's consent to the Authorised Third Party and at the same time performing strong authentication of the Authorised Person in the ELB Services environment, where the Authorised Third Party is understood to be a third party who has requested the Bank to mediate this service, is listed in the register of the relevant national authority and at the same time possesses a qualified certificate within the meaning of the ČSOB API Business Terms and Conditions (PSD2) and the Bank has allowed this person to mediate these API Services (PSD2).

# Technical Parameters and Specification of Operation of Electronic Banking Services



**ČSOB SmartSlužby +** – a service that provides the Client with payment of the purchase price for goods or services or other components of the Partner Services process via the ČSOB SmartBanking Service from the Client's (Account Owner's) account in the Partner electronic environment.

A detailed description of the operation of the ČSOB SmartSlužby + Service is provided in the document entitled “ČSOB SmartSlužby + Terms and Conditions”, published on the Bank's Website.

**Kate** – The virtual assistant service is a proactive personalised service with additional added value. As part of such services, the Bank, after granting the Client's specific consent (depending on its scope), performs an automated analysis of the Client's personal data, assesses the Client's personal situation and needs on the basis of such analysis, and subsequently provides the Client with personal assistance and additional support related to the services provided by ČSOB or the Partner Services. The Client can use it after Authentication within the SB service (i.e., only within the SB app via a supported mobile device) and additional services available within the SB service.

Providing assistance to the Client in connection with products and services of companies within the ČSOB financial group, as well as Partner Services, depending on the digital environment, on the specific version of the Kate service (which the Client may choose to activate) and in relation to the Client's personal situation. Providing services in the following areas:

- a) Providing information, e.g., about products and services, or about the expiry of a payment card, or about insufficient funds in the Account for scheduled payments.
- b) Increasing convenience and customer comfort of the Client; e.g., it may use voice service in connection with making requests to Kate, and it may also notify the Client of important facts such as the expiration of the Client's ID card.
- c) Identifying potential risks and their elimination; e.g., it may offer the Client the possibility to take out travel insurance, e.g., in connection with the payment of the air ticket.
- d) Suggesting ways to optimise the Client's financial management; e.g., it may suggest the Client to purchase a prepaid ticket for public transport, if this is more advantageous for the Client than purchasing single tickets.

#### Communicating with Kate:

It is possible to start communicating after starting the service by clicking on the appropriate Kate icon within the SB app.

#### Ways to communicate with Kate:

- via chat or
- via voice chat, which is provided through Google Services by Google LLC. By initiating voice communication, the Client agrees to the Google Services Terms of Use, the full text of which can be accessed via <https://cloud.google.com/terms/aup>.

#### Kate features:

If you choose voice chat, you can communicate via voice or a combination of voice and chat.

## Technical Parameters and Specification of Operation of Electronic Banking Services



For the purpose of controlling the content of communication, it is possible to display ongoing communication.

For voice communication, the microphone on the mobile device must be switched on. Voice communication with Kate is recorded by ČSOB, while the recording of the Client's speech is terminated automatically after the end of the voice communication or by switching off the microphone during the communication. The Client can terminate the voice form of communication at any time by clicking on the appropriate icon or by turning off the microphone.

For voice communication, it is necessary to find an environment without loud noises, speak clearly and follow the progress of the conversation on the screen.

There is no legal right to provide a voice form of conversation. The voice communication function may not be available for technical reasons or may not be supported in certain situations (for example, for security reasons).

ČSOB is not responsible for the availability of the voice communication function, nor for its interruption, termination or total unavailability due to technical reasons.

### Terminating the communication:

The Client is entitled to terminate the communication at any time.

At the same time, it may be terminated by Kate (in particular if the Client does not continue communication for a certain period of time or for possible technical reasons). The termination of the communication will be displayed on the screen of the mobile device.

### An overview of the core functions (i.e., the categories in which Kate provides services):

It is available on the Bank's Website in the Kate section.

ČSOB is entitled to change the scope of Kate's functions (in particular, depending on the development of the Kate service) by modifying the scope of services on the Bank's Website.

In the event that the addition or modification of a feature would constitute a change to an existing agreement concluded between the Client and the Bank (e.g., an agreement relating to the Client's payment account or payment card), the Client may only start using this feature after a change to the relevant agreement has been made in accordance with the relevant legislation, or on the basis of the Client's express consent executed through Kate. If Kate offers the Client a selected product or service (including ČSOB products or services), acceptance of this offer may in selected cases (in particular depending on the level of development of Kate's service) be made directly through Kate. It may also provide the Client with the assistance necessary to accept this offer (e.g., in the form of redirection to the website of the product or service provider or redirection to the relevant ČSOB employee).

### General rules regarding use:

It provides assistance services in a fully automated manner, which can lead to decisions being made without the involvement of the human factor. Information regarding automated decision-making, as well as information regarding the processing of personal data related to the provision of Kate's services, is provided in the Personal Data Protection Memorandum, which is available on the Bank's Website at <https://www.csob.sk/pravne-informacie>.

# Technical Parameters and Specification of Operation of Electronic Banking Services



## Liability for damage:

The Bank points out that in case of improper use by the Client, improper functioning of the mobile device through which the Client uses Kate, in case of violation of security measures ensuring the protection of the mobile device, the SB app and its digital environment, as well as in case of use of the Kate service by a third party (other than the Client), the Bank shall not be liable to the Client for any damage incurred by the Client as a result of such use.

The Bank does not guarantee continuous availability mainly due to technical reasons, the need for planned downtime or maintenance of systems.

## Options for use of services by the Client:

It is available in two versions:

- a) basic version and
- b) proactive version, which is intended only for Clients over 18 years of age with full legal capacity.

Persons under the age of 18 are entitled to use Kate's services only to a limited extent, and the scope of these services is at the Bank's discretion and may be subject to change.

**Basic version:** represents such a communication option where mutual communication is always initiated by the Client. The Client can ask Kate for help and support in using the SB app.

**Proactive version:** represents a communication option where mutual communication is initiated by the Client or Kate. Proactive Kate is automatically activated for the Client within SB, and the Client is entitled to change from the proactive to the basic version and vice versa at any time within the settings of the SB app. The proactive version also includes all the features of the basic version. Kate is a full-fledged digital assistant who addresses the Client herself with solution suggestions and provides the Client with full-fledged personalised assistance and support with regard to the Client's personal situation and personal needs. Based on a deeper analysis of the Client's personal data and behaviour, Kate is able to resolve more complex situations and provide more sophisticated assistance, as well as to create and propose to the Client offers designed and processed personally for the Client in the field of ČSOB products and services and Partner Services. The Client may submit a question or request relating in particular to ČSOB products and services or Partner Services available through SB. Kate is able to proactively communicate with the Client and independently reach out to the Client to address the Client's requirements based on the Client's personal situation and an assessment of the Client's needs.

If, in order to resolve the Client's request, it is necessary to activate proactive Kate, meet special conditions, provide special consent, perform a special act or enter into a special agreement, the Client will be notified of this fact in the course of communication with Kate.

Where communications involve Kate actively reaches out to the Client, Kate will always ascertain the Client's interest in providing help or assistance in relation to the subject-matter of the outreach. If the Client rejects Kate's offer of help or assistance, Kate will not implement the offered help or assistance – the scope of the services provided to the Client by Kate is always subject to the Client's decision. Kate's active outreach to the Client is carried out by means of a push notification whenever it is relevant to the Client's personal situation and the analysis of the Client's needs. In order for

# Technical Parameters and Specification of Operation of Electronic Banking Services



proactive Kate to work properly, it is therefore essential to enable notifications on the Client's mobile device. With this setup, Kate can reach out to the Client even if the Client is not currently using the SmartBanking app. Processing the Client's personal data when using the Kate service:

When used in connection with the preparation of Kate's response to the Client's request, the processing of the Client's personal data is both appropriate and proportionate. For the purpose of use in its proactive version, a deeper analysis of the Client's personal data and behaviour is carried out. If the Client does not enter any request via Kate, the processing of the Client's personal data by ČSOB does not take place. Kate also does not process the Client's personal data belonging to a special category of personal data within the meaning of the applicable data protection legislation.

## Providing marketing services through Kate:

If the Client has granted the Bank consent to marketing outreach by ČSOB, ČSOB may also offer the Client, as part of direct marketing, ČSOB products and services or Partner Services through Kate as a separate communication channel between the Client and ČSOB. The Client is entitled to withdraw the consent granted for marketing outreach at any time.

## Support for electronic banking services

Infoline	+421 2 5966 8844 from the territory of the Slovak Republic or from outside the Slovak Republic
Operating hours	24/7
Website	www.csob.sk
Standard activities carried out on the Infoline	<ul style="list-style-type: none"><li>• Information on entering/changing/cancelling the Client's orders</li><li>• Blocking/unblocking security features and instruments</li><li>• Accepting the Client's problem, solution and announcement of the result</li><li>• Communicating with Clients via email, app</li><li>• Deactivating the service</li></ul>

## Annexes:

1. Basic Rights Profiles offered to Authorised Persons
2. List of BB Functionalities.