

ČSOB CEB  
e-banking for business

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## 1. About the service

The ČSOB CEB service is a tool to manage your accounts and products in ČSOB. The service is offered to companies served by SME and Corporate branches. It requires the contract with the account owner who by himself or via another company specifies users (authorised persons, disponents, managing clerks) to work with the accounts.

The ČSOB CEB service offers:

- intuitive and comfortable way to manage your accounts in ČSOB
- management of other banking products and services
- connection to your company accounting software (ERP) and automating transactional workflow
- automated import of payment files and download of statements via Business Connector application (available also as an API)
- sophisticated system for setting the authorization rules
- on-line management of user rights and other parameters of the service through the administrator role
- connecting accounts from other banks via the SWIFT network
- Virtual Branch for secure communication with the bank, including online signing of contractual and similar documents
- dedicated app for Android and iOS phones – CEB Mobile

The functions described herein may be available depending on the products (accounts) to be worked with in the service or depending on the settings for the specific user (his/her user role).

## 2. Useful information

- the service is available at [ceb.csob.cz](http://ceb.csob.cz)
- you can contact the helpdesk for support:
  - by email at [helpdeskCEB@csob.cz](mailto:helpdeskCEB@csob.cz)
  - by phone at (+420) 499 900 500
- if required, you can also use:
  - help directly in the individual screens of the application
  - the user manual you are reading
  - the [www.csob.cz/ceb-en](http://www.csob.cz/ceb-en) website with description of the service, video tutorials and related documents
- the application is available in Czech and English, the language can be simply switched in the header

Recommended setup for the use of the application (system requirements for hardware and software):

- a PC with Windows 8 or above, or Mac OS X and a cookie-enabled browser
- should a chip card be used for authentication and signing transactions: chip card software (SecureStore Card Manager), chip card reader and the respective reader driver
- should a ČSOB Smart key is used for authentication and signing transactions: Android or iOS smartphone with the ČSOB Smart key application downloaded and activated

Detailed requirements for the hardware and software environment are available at [www.csob.cz/ceb-en](http://www.csob.cz/ceb-en).

### 3. First logon

The service supports logon using:

- username and password, additionally confirmed in the ČSOB Smart key application
- chip card with a certificate

Authentication method and access to your accounts is pre-set by your preferences for security specified in your contract with the bank. Each user should have at least one logon method available.

ČSOB Identity is used for logon to the ČSOB CEB service. You can administer your credentials or view and renew your certificate directly on ČSOB Identity portal at [identita.csob.cz](https://identita.csob.cz), or via CEB service menu. More information on ČSOB Identity and ways it can be also used can be found at [www.csob.cz/identita](https://www.csob.cz/identita).

For the first logon with username, password and ČSOB Smart key:

- first you will register using credentials you obtained at the time of establishing the service
- on [ceb.csob.cz](https://ceb.csob.cz) enter your one-time credentials and follow the instructions on the page:

The screenshot shows a login form with the following elements:

- A blue button labeled "Certificate" and a grey button labeled "Password".
- Input fields for "User name" and "Password", each with a blue question mark icon to its right.
- A blue link labeled "Password recovery" below the password field.
- A green button labeled "Log in" at the bottom right.

- during the registration process we will ask you to provide your email address to verify your identity, or to help you in case you need password recovery
- should you use ČSOB Smart key to logon, download the application to your smart phone from Google Play or AppStore – direct link or QR code will be shown
- activate the application in your phone with activation code – activation code can be gathered directly in ČSOB CEB service (it can be scanned as QR code)
- lastly, the activation process of ČSOB Smart key needs to be confirmed within ČSOB CEB service – via SMS code sent to you (it can be confirmed also via chip card, if you have combination of security devices)
- registration process continues with setting up your own username and password
- you can logon using your newly set username and password after this step – the logon will be confirmed in the Smart key application

Note: activation code for ČSOB Smart key app can be gathered also in ČSOB ATM – after your identity verification via payment card issued by ČSOB. Note that for first registration the activation should take place online – it is integral part of the process and cannot be postponed. Should the ČSOB Smart key be setup and used for other e-banking service offered by ČSOB, the download and activation steps can be skipped – it is the same application.

For the first logon using a chip card:

- download and install the chip card software – SecureStore Card Manager; you can find the current version at [www.csob.cz/ceb-en](https://www.csob.cz/ceb-en)

- make sure you have a chip card reader connected (with proper driver installed)
- at the [ceb.csob.cz](http://ceb.csob.cz) website choose the “Certificate” tab
- you will be asked to enter the chip card password (PIN); after that your identity will be verified using electronic signature
- the required components to work with a chip card (for the communication between the web browser and the chip card) will be setup automatically – follow the instructions on the screen

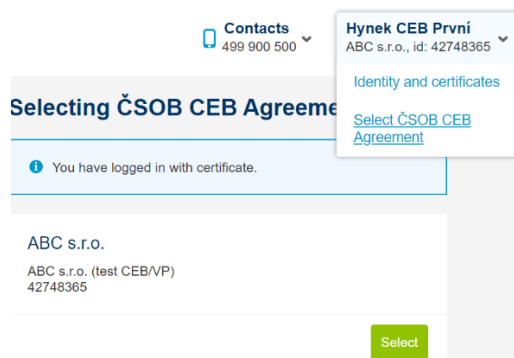
#### Registration or logon not successful?

- if you enter wrong username/password three times in a row, the access will be blocked for security reasons
  - use the “forgot your password?” option right on the login page to restore access
- when logging in using a chip card, the card is blocked if you enter a wrong password or PIN several times
  - if your card supports such feature, you can unblock it using PUK code (for I.CA card)
  - if you do not know the PUK code or if the card has been blocked permanently, please, contact your branch to obtain a new chip card with a new certificate

*Hint: is it too difficult for you to start up using ČSOB CEB service? Call our technical support line (+420) 499 900 500 and we will be glad to guide you through the registration process.*

## 4. Dashboard and the menu

If you have access to several agreements within the service (e.g. you provide accounting services for several companies), you will be asked to select the specific contract after login – basically you choose the accounts or products that you want to work with. In the header you will find the option used to switch over to another agreement and choose other accounts:



In case that you work with accounts of a single company (or a single account owner), this step is skipped, and you enter directly the home page.

### 4.1. Homepage (dashboard)

The initial screen provides a quick summary of your accounts (first three are displayed), personalised offers for you or your company, a summary of tasks or actions waiting for the user (orders for authorization, standing requests). Besides that, there is a quick links panel for most frequently used functions, ČSOB exchange rate lists and messages from the bank overview.

If you want to modify the list of accounts displayed on the start screen, you can do it – the link to the settings is at the table header (the gear symbol):

Accounts		⚙️ →
BĚŽNÝ ÚČET 117827503/0300, CZK, Provozní účet VYŠKOVSKÝ LUMÍR Ing.	Available balance 214.65 CZK ⓘ	Current balance 214.65 CZK

On the next screen you can simply set:

- the order of displayed accounts (this will be applied on the start screen and elsewhere – e.g. in the lists for creating the payment)
- their alias – your own name that is displayed in the application (e.g. payroll account, operating account, ...)

Detailed description of these settings is available in the [Accounts settings](#) chapter.

Each of the options on the start page will direct you to a specific location in the application without the need to browse the menu – to the transactions on the accounts (on a specific account), to the waiting room (orders for authorization), to other screens in quick links, to the detail of exchange rate lists (at the ČSOB website) or to messages and important notifications from the bank.

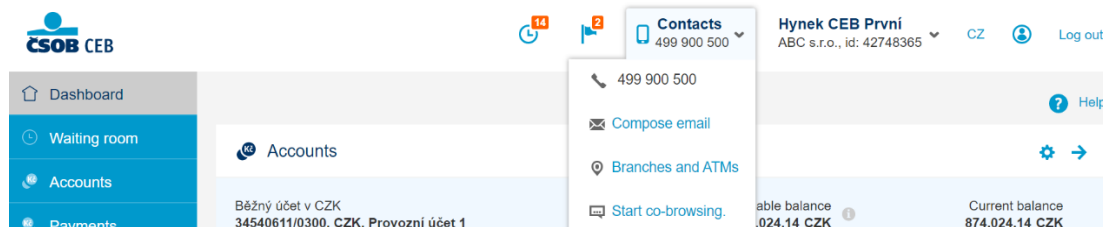
*Hint: do you prefer other than predefined quick links? Simply use the gear symbol and setup your own list.*



## 4.2. Header and footer

In the header you can find following information or links to such information:

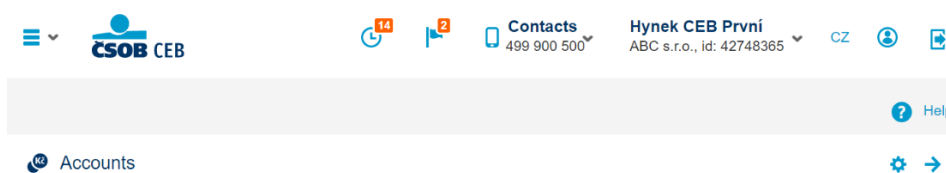
- application start page (under the ČSOB logo)
- waiting room – orders waiting for authorization (the clock icon, the orange number specifies the number of the orders waiting for authorization)
- requests towards the bank within Virtual branch module (requests, contractual documents – the flag icon, the orange number specifies the number of requests waiting for your action)
- helpdesk contacts, to assist you in case of technical complications (the telephone icon)
  - in the detail (the arrow option) there is also a link to the ČSOB branch/ATM network and remote support via co-browsing session
- information about the logged in user and company, under which he/she is logged in
  - in the detail (the arrow option, see below) there is a link to your ČSOB Identity management – credentials administration, certificate renewal, logon history and more (details in [Identity and certificates](#) chapter)
  - if there are private accounts for this user in the bank and he/she uses Internet banking with ČSOB Identity, there will be link to this application
  - should the user be authorised to act on behalf of several companies, also the link to other such agreements
- link for switching the language (from Czech to English and vice versa)
- security limit (the stamp icon, after 20 minutes of inactivity automatic logout will take place)
- link to logout (for security reasons we recommend using this link, not only to close the browser)



In the footer there is a link to the security advices, link to the <http://www.csob.cz/ceb-en> (-en for English) website with detailed information about the service (including the up to date version of this manual) and the link to the bank website.











## 4.3. Application menu

The application menu is displayed on the left, in case of a lower monitor resolution or a smaller width of the browser window, it can be hidden under the first option in the page header to better use the space on the screen:



The menu has up to three levels that you can go through. After the selection, the current position is highlighted graphically, while:

- the options from the last (selected) level can be seen on the screen
- the other options or the whole option tree can be accessed by the “Menu” button:

 Dashboard		 Menu
 Waiting room	Account list	Statements
 Accounts	Transactions	Exports
 Payments	Waiting for processing	Advices
 Direct debits	Rejected payments	Settings
 Cards	Holds	
 Financial management	Transaction search	
 Virtual branch	Statements and advices	

## 5. Waiting room

The orders that are waiting for your authorization, modification or verification will be displayed in the waiting room – in the second menu option. Here you can find the items that have not yet been processed by the bank – the typical use cases include:

- payment orders that have been created and saved without signing afterwards
- payment orders that have already been signed, but require more than one signature
- payment orders that are waiting for verification by another person (four-eyes check, further described in the [Settings](#) chapter)
- similar for other order types (direct debit order, direct debit consent)
- changes or cancellation of already placed and authorized orders

After full authorization, the order “leaves” the waiting room and gets on its way to the processing phase; also, it disappears from the waiting room in the case of its deletion. The waiting room view may be different to each user under the contract dependent on the accounts available to them.

The summary of the orders waiting for signing is presented as a table:

Waiting room		Print
<input checked="" type="checkbox"/> Show filter	<input type="checkbox"/> Export	Sort by: creation order
Account: All accounts		
<input type="checkbox"/> Select all (3)	Delete	Unauthorize Authorize
<b>Bulk payment order</b>		
<input type="checkbox"/>	12.04.2018 From account 117827503/0300, CZK, Provozni účet Hynek, Vilém, Jarmila; mzda 01/2022	Payment orders (3) 1,581,999.83 CZK ... Waiting for signature
<input type="checkbox"/>	19.04.2018 from account 1017291013/0300, USD, USD účet - ... 10292/4300 Pankrác, Servác, Bonifác ahoj tři zmrzlíci	Variable 0000431824 Payment order 564,538.21 CZK ... Waiting for signature
<b>Batch of domestic orders</b>		
<input type="checkbox"/>	04.04.2018 from account 117827503/0300, CZK, Provozni účet	Payment orders (14) 88,720.00 CZK ... Waiting for signature
Show detail		

*Hint: you can quickly access the waiting room both from the menu and from the dashboard, or from the clock icon in the header. At those locations the number of orders waiting for authorization is also indicated.*

The individual lines in the list represent individual items (orders or batches) ready for signing or another action. The most frequently used data for each item type are displayed – account, amount, date of creation, user and item status. The specific order types are highlighted by tags – applicable to batches, erroneous batches, changes to the existing orders etc. For better user experience, following functions can be initiated from the table header:

- filtering by specific value, parameter of waiting room item(s)
  - showing the filter will reveal all the values available for filtering – e.g. by an account, order type, amount, user or other values
  - keyword search (or part of such keyword) can be used (the “Contains text” option)
  - filters can be saved for later use
  - filtering (its values) is indicated and can be reset in the table header via labels:

Show filter   Export   Sort by creation order

Account: All accounts   Amount: From 100 to 1,000   Currency: Czech Koruna   Contains text: My payment

- export to a file
  - the output is CSV file (table format – can be opened in MS Excel or LibreOffice Calc for example)
  - file contains both export (filter) setup and the waiting room contents
- sorting order change
  - by default, the list is sorted by creation order (the newest on the top), if required, other sorting can be used, such as amount, currency, account and other – both ascending and descending order

The item list uses pagination when required, maximum 50 items are displayed on single page by default. You can use the button at the bottom of the page to load another fifty, even repeatedly, or you can navigate among the pages – the navigation is at the end of the table. In the same location there is total number of items:

[Scroll to top](#)   [Next 50](#)   < 1 2 3 4 5 6 ... 128 >

1-50 of 6,360 transactions displayed

### Working with individual items

The waiting room supports both work with individual items as well as mass operations. When working with individual items you can access quick actions – directly from the list, by selecting the three dots at the end of a line. You can access the full set of options available for the respective item from its detail – by clicking the line:

06.04.2018 from account 117827503/0300, CZK, Provozní účet   Variable   Payment order  
**19/0300 toto je protistrana a její název**   0000807420   **95.44 CZK**  
 VS:0000807420 SS :0000064974 prikaz #1   Waiting for signature

[Hide detail](#) ^

From account	117827503/0300, CZK, Provozní účet
To account	19/0300
Counterparty name	toto je protistrana a její název
Transaction type	Payment order
Amount	95.44 CZK
Due date	06.04.2018
Variable code	0000807420
Constant code	4057
Specific code	0000064974
Message to beneficiary and payer	VS:0000807420 SS :0000064974 prikaz #1
Internal comment	
Status	Waiting for signature
Purpose of payment	Závazky z podnikatelské činnosti
Confirmation of payment	
Transaction identifier	CB00HI4846

[Show history and missing signatures](#) ▾

[Edit](#)   [Delete](#)   [Authorize](#)

The item detail also displays all information that is not available at the first sight in the list; it can also display the history of the transaction in CEB, the user who performed the respective actions in the history (and his/her unique identifier – so called identity) and missing signatures:

[Hide history and missing signatures](#) ^

06.04.2018 10:40:03 **editing** - LUMÍR VYŠKOVSKÝ (6144010774) - Waiting for signature  
 06.04.2018 10:39:04 **creation by import** - LUMÍR VYŠKOVSKÝ (6144010774) - Waiting for signature

**Missing signatures** ⓘ

Option 1: účetní, ředitel (authorization allowed)  
 Option 2: ředitel (authorization allowed)

This example shows the missing signature classes or signatures required to process the order, the information in the brackets (“authorization allowed”) indicates that the user currently logged in may sign the transaction (has been assigned such right or signature class). Depending on the item state and the user authorization, you can proceed to:

- modify, change the order (change the fields)
- delete the item (irreversible action)
- verify the order (in the case that four-eyes check is required, see the [Settings](#) chapter)
- authorize the order (send the order to process, unless further signatures are required)
- cancel authorization on partially signed item

### Working with batch orders

For batch processing of payments when the orders are created using files, usually from an accounting software, you can also browse the detail of such batch – displayed as the summary information applicable for the batch as a whole:

**Domestic batch order**  Print

Show filter Sort by creation order ▾

---

**Batch of domestic orders**

06.04.2018 from account 117827503/0300, CZK, Provozní účet Payment orders (111)  
**5,661.44 CZK**  
Waiting for signature

**My first import**

Import name	My first import
From account	117827503/0300, CZK, Provozní účet
Due date	06.04.2018
Import file name	cfid.cfd
Transaction type	Batch of domestic orders
Total payment orders	111 in the amount of 5,661.44 CZK
Status	Waiting for signature
Transaction identifier	589371

[Show history and missing signatures](#) ▾

And the information about the specific orders included in the batch – on the same screen:

06.04.2018 To account <b>117827423/0300 UK</b> VS:0000886287 SS :0000502814 prikaz #111	Variable <b>0000886287</b>	Constant <b>0358</b>	Specific <b>0000502814</b>	Payment order <b>4.93 CZK</b>
<a href="#">Show detail</a> ▾				
06.04.2018 To account <b>117827423/0300 UK</b> VS:0000493578 SS :0000404245 prikaz #110	Variable <b>0000493578</b>	Constant <b>0414</b>	Specific <b>0000404245</b>	<div style="background-color: #0070c0; color: white; padding: 5px; margin-bottom: 5px;">Edit</div> <div style="background-color: #0070c0; color: white; padding: 5px; margin-bottom: 5px;">Delete</div> <div style="background-color: #0070c0; color: white; padding: 5px;">Remove from batch</div>
06.04.2018 To account <b>117827423/0300 UK</b> VS:0000971476 SS :0000952658 prikaz #109	Variable <b>0000971476</b>	Constant <b>7717</b>	Specific <b>0000952658</b>	Payment order <b>67.26 CZK</b> ...

Should the imported batch of payments include erroneous orders, you can correct them here (if the order modification is permitted within the batch), or generally remove the selected order from the batch (or even delete it) and process the rest of the batch as a whole. For a detailed information on imports see the [Imports](#) chapter, a detailed information on the settings for batch editing is available in the [Settings](#) chapter.

### Working with more items at once

In the waiting room you can also work with several items at once:

- at the beginning of the table you can select all items on the page (max 50 items by default)
- at the beginning of each line you can select an individual item (checkbox)
- at the table header the options available for the selected group of items are highlighted:
  - information on the number of selected items and number of accounts to be debited (credited in case of collections)
  - information on total volume of the items (making distinction among currencies and order types)
  - deletion of the selected items (max. 1000)
  - cancellation of the authorization
  - mass verification of the items (only if required)
  - mass authorization of the items (max. 100)

<input type="checkbox"/> 4 items selected, number of accounts: 3	payments 138,697,069.99 CZK 157,354,742.65 AUD 978,472,721.53 CAD 368,296,199.32 EUR	Delete	Unauthorize	Authorize
--	--	--------	-------------	-----------

The options for deletion, mass authorization or verification and mass cancellation of signatures are available (highlighted) if such operation can be performed with at least one item within the selection. If the user selects a heterogeneous group in such sense – e.g. several items out of which some can be authorised, and others not – the application will give notification. The selected action (in this case signing the items) will be allowed only for items he/she has the right to sign, and their signing is possible, the others are excluded from the authorization:

### Bulk authorization

**!** Some items cannot be authorized or you are not permitted to authorize them. Therefore, only the items that can be authorized will be authorized.

1 Specification 2 **Authorization** 3 Summary

Authorization identifier: 1703280005803

**Excluded from authorization (2)**

Batch of domestic orders	24.03.2017 from account 117827503/0300, CZK, Provozní účet <b>test</b>	Payment orders (19) <b>281 382.29 CZK</b> Waiting for signature
Batch of crossborder orders <span style="color: red; font-weight: bold;">Erroneous order</span>	24.03.2017 from account 117827503/0300, CZK, Provozní účet <b>test zps</b>	Cross-border payment orders (6) <b>29 951.79 EUR</b> Waiting for correction

## Authorization of orders

The authorization of orders is always performed in three steps – order placement or item selection, check and authorization, and lastly the recapitulation (and confirmation of processing) being the final step. These steps are indicated in the screen header. The authorization button will bring the user to the second step of the authorization and at the same time start signing process.


## Signing with ČSOB Smart key

Signing transactions can be performed by two methods – one of them is Smart key. Should your phone be connected to the internet, the transaction is confirmed right away on the screen of your smartphone (the phone can even show push notification on new transaction). If you are not connected at the moment, scanning QR code is available and another code gathered in ČSOB Smart key application has to be manually retyped to ČSOB CEB:

**i** Confirm the action in the Smart Key mobile application, or click "Display QR code" and then scan the code using the application.

Expires in **9:46**

QR code



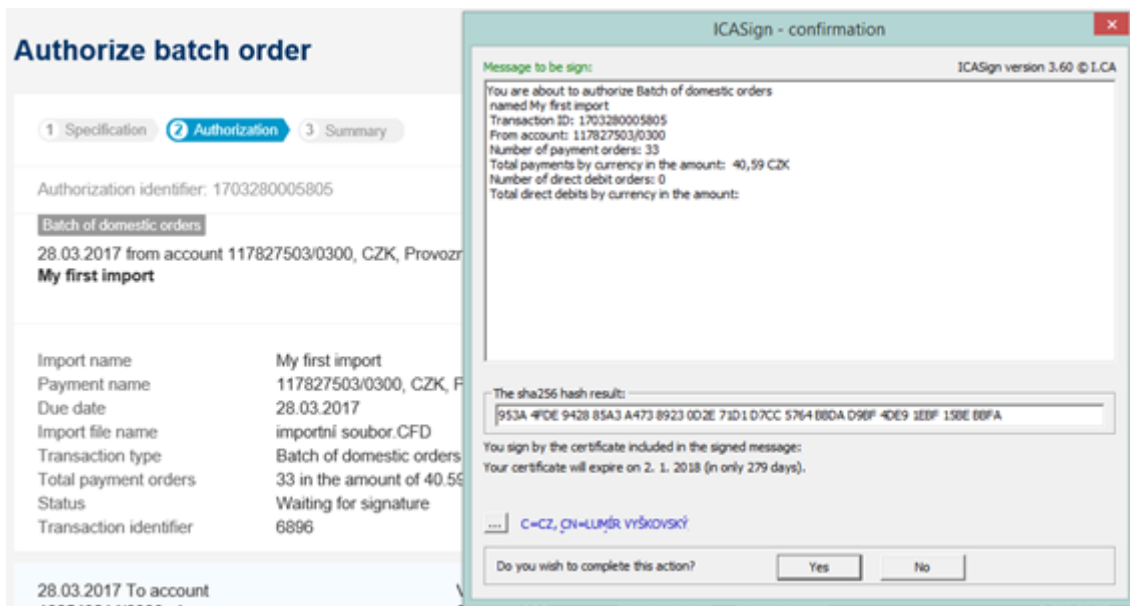
Code from Smart Key  **i**

[Back](#) [Select method](#) [Confirm](#)

After signing, the transaction leaves for processing or is saved to waiting room for another signature from another user.

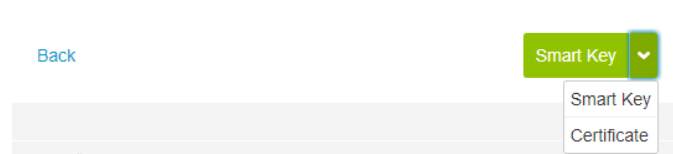
## Signing with chip card

Another method is available to users possessing a chip card. In this case, electronic signature is created directly on a chip card, application SecureStore and its ICASign component is initiated and opened in a new window by CEB service:

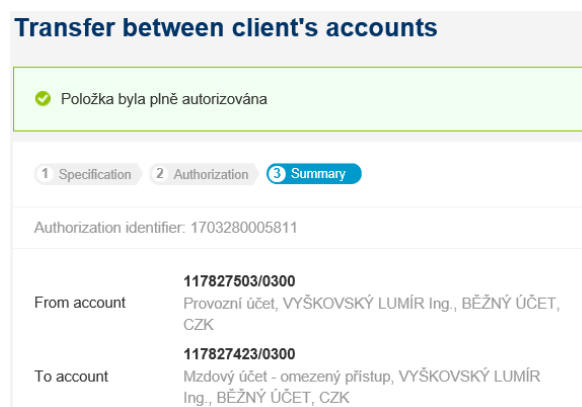


If the user wishes to send the order for processing (append his/her signature to it), he/she will confirm it by entering the PIN to his/her chip card. After that a unique signature for the respective transaction is generated and the whole process ends.

Note: ČSOB CEB stores last method used for signing transactions. Should you have both methods (ČSOB Smart key and chip card) available, you can use both equally and switch between them when needed:



The successful signing is confirmed by the text in the window header, with the details regarding the transaction included:



If signing the order fails (the transaction as such is not available for signing, the authorization button is not displayed, signing fails, other application behaviour), we recommend checking the following conditions for successful authorization:

- user has been assigned the account from which the order should be signed
  - the user sees all orders in the waiting room, but only for the accounts that are available to him/her within the service



- you can check this simply by using the [Account list](#) option – where all accounts that the specific user has access to are available
- the authorization rules have been set for the respective account or the transaction type
- the logged in user has been assigned the authorization right or respective signature class
  - the signature rights or classes and authorization rules are set within a contract, or by the administrator online (see the chapter [Settings](#))
  - in the order detail you can display who (which signature class) may sign the transaction, and whether this applies to the currently logged in user (history and missing signatures part)
- the limits were not exceeded for the user or the account
  - the limits are set either contractually, or they are set by user – the application will let you know should they be exceeded
  - there are more limits applicable – the limit may be set by the account owner towards a service (contract) owner, a service owner for a specified account within the agreement, a service owner towards a specified user, a user for himself/herself, and finally the limits are also used within the authorization rules (see further details in the [Settings](#) chapter)
- an item has not been modified by two users at the same moment
  - such situation may occur rather theoretically if one user changes or authorises an order, which is at the same time processed by another user (mainly when performing mass processing of the items)
- the item is in the correct initial state (waiting for signing, or has been partially signed – it is not waiting for verification for example)
  - note that single user can sign each transaction only once – i.e. such item should not be signed by the same user in the past
- user mistake did not take place – wrong Smart key code retyped, invalid certificate, erroneously entered PIN etc.

### Order verification (four-eye check)

The order verification is function for the companies which require that the payment orders (all items that pass through the waiting room) are checked by two different persons (i.e. one places an order, another one checks it). Verification precedes the signing and it does not have the same weight – the signing person is still responsible for the content of the signed orders towards the bank; he/she can only be sure that at least two people viewed the order before his/her signature took place (the one that typed or imported it and the one that performed the verification).

The forced four-eyes check can be arranged at the time of setting up the service, or set by the administrator – see the [Settings](#) chapter. If the option is active, then:

- each order, batch, order change has to be verified
- a different person than the one who placed the order performs verification (it may, but need not be the same person that will sign the order afterwards)
- the user that is authorized to verify the orders, has this function available from the detail of an individual order, as well as for the mass processing of orders
- the order verification process is similar to order authorization – it goes in steps, only no authorization device (Smart key or chip card) is required

## Other options to work with waiting room

In the waiting room there are orders that have not been transferred for processing on the part of the bank. Specifically, they can wait for the verification or signing (the first, or next one – depending on how many signatures are required). Specific for the items in batches, there may also be some waiting for the correction of erroneous data (if batch editing is permitted as a part of the service, see the details in the [Settings](#) chapter).

In addition to the functions already mentioned, you can also do the following with the orders:

- unauthorize, i.e. cancel all existing signatures
  - any user with the right to sign for the respective account and order type, even partially, may cancel the signatures (signed order does not require signature cancellation by the same person who performed signing)
- modify, i.e. change the values entered before
  - a modification cancels the already appended signatures automatically if the order has been partially signed (if present, verification is cancelled as well)
  - depending on the order type, its parameters can be changed (most of commonly used – e.g. amount, symbols for domestic payments, counterparty account numbers etc.)
  - order batch can also be modified – either by item modification (mainly if they contain erroneous data – e.g. wrong bank codes), or by removing individual payments from the batch
- delete
  - like modification, this cancels the already attached signatures and irreversibly removes the order or batch from the waiting room; has three steps
  - individual items can be deleted separately within the batch

## Feedback to user

During the work in the waiting room and also in the application in general, the user is informed of the result of an action using notifications – texts that appear in the window header. These may include the following types of notifications:

- confirmation of executing the action
  - notification with green background, information on successful completion of the action

### Waiting room

✔ Batch 6669 in the amount of 281 382.29 CZK has been successfully deleted.

- prompt for confirmation
  - alert on potential (unintended) consequences of an action and at the same time a request for the approval of the change performed

### Bulk authorization

ⓘ Some items cannot be authorized or you are not permitted to authorize them. Therefore, only the items that can be authorized will be authorized.

- error message

- warning or notification of a failure to execute an action – failure during signing or generally after confirmation of a change

### Transactions

 Too many records match the selected criteria. Please narrow down the selection.

## 6. Accounts

Under the Accounts option all details on your accounts are available:

- account summary – list of accounts available to the user, their properties and attributes
- posted transactions (movements on the account)
- transactions waiting for processing (holds by payment card, payments with future due date, rejected payments), as well as a lookup for any transaction in various stages of processing
- statements, data extracts, advices – their download and settings

### 6.1. Account list

In the list you can find the balances on your accounts, as well as their detail. If you select a specific account (click a line), more information and full set of options is displayed:

The screenshot displays the 'Accounts' interface. At the top, there are navigation options: 'Show filter', 'Export', and 'Set alias and order'. A 'Sort by' dropdown is set to 'the order of accounts pe'. Below this, a filter box shows 'Account: All accounts'. The main table lists accounts with columns for 'CURRENT ACCOUNT', 'Name', 'Available balance', and 'Current balance'. The first entry is '117827503/0300, CZK, Provozni účet' with a name 'VYŠKOVSKÝ LUMÍ...' and balances of '100.15 CZK'. A 'Hide detail' link is present below the table row. The detailed view for this account shows it is part of a credit limit (Mix line, agreement Nr. 0649/18/05217). The details include: Account number (117827503/0300), Currency (CZK), Name (VYŠKOVSKÝ LUMÍR Ing.), Account type (CURRENT ACCOUNT), Alias (Provozni účet), IBAN (CZ29 0300 0000 0001 1782 7503), BIC/SWIFT (CEKOCZPP), Account category (Current Account), Created on (28.11.2016), Available balance (100.15 CZK), Current balance (100.15 CZK), and Interest method (Split balance). A section for 'Current balance interest calculation' shows a Band threshold of -100,000,000.00 (Unlimited), a Base rate of PRIBOR O/N, and a Margin of 0.7% (20%). At the bottom, there are buttons for 'Account confirmation', 'Statement settings', 'Balance confirmation', 'Movements', and 'Payment order'.

CURRENT ACCOUNT	Name	Available balance	Current balance
117827503/0300, CZK, Provozni účet	VYŠKOVSKÝ LUMÍ...	100.15 CZK	100.15 CZK

The account is a part of the credit limit. [Mix line, agreement Nr. 0649/18/05217](#)

Account number	117827503/0300
Currency	CZK
Name	VYŠKOVSKÝ LUMÍR Ing.
Account type	CURRENT ACCOUNT
Alias	Provozni účet
IBAN	CZ29 0300 0000 0001 1782 7503
BIC/SWIFT	CEKOCZPP
Account category	Current Account
Created on	28.11.2016
Available balance	100.15 CZK
Current balance	100.15 CZK
Interest method	Split balance

**Current balance interest calculation**

Band threshold	Base rate	Margin
-100,000,000.00	PRIBOR O/N	0.7 %
Unlimited		20 %

Account confirmation | Statement settings | Balance confirmation | Movements | Payment order

A detailed information depends on a specific account – various sets of information may be displayed for various accounts. Likewise, the functions available under the detail of an account (individual buttons) may differ, e.g. payments cannot be usually sent from a credit account. Different service users may have a different list of accounts displayed in the list – if you cannot see the accounts that you should see, contact your administrator or the bank.

Should the account be part of a credit limit facility (for corporate clients), also link to this credit limit detail will be provided – see chapter [Credit limits](#) for further detail. The method of interest calculation can be simple for actual balance or divided to thresholds with separate interest rate.

*Hint: the accounts are displayed in the order that they were added to the application. Each user may set the order of accounts and their aliases – using an option in the table header, such setting is applicable to all users within the contract. Filtering and sorting functions are available in case you work with many accounts*

## Where next from the account summary

The account summary may also be used as a link to other parts of the application – you can use the options under individual buttons. Again, the options may slightly differ depending on the selected account:

- export of an account detail to PDF
  - such export can include time stamp from certification authority
- statements settings, or CEB Info setting for this account
- confirmation of the balance on the account (current balance or for a specific day in the past)
- transition to other summaries in the application (with the account selected)
  - transactions on the account (default option, others are hidden under the arrow icon)
  - orders waiting for processing
  - holds (by payment card)
  - rejected orders
  - statements
- payment orders
  - domestic payment order (default option, others are hidden under the arrow icon)
  - transfer between the accounts of a client
  - foreign payment order
  - inland order in foreign currency
  - SEPA transfer
  - possible other options depending on a specific account

*Hint: you can also use suspension points to access quick choices for chosen account – this option is on the right-hand side, right in the account list:*

BĚŽNÝ ÚČET 117827503/0300, CZK, Provozni účet	Name VYŠKOVSKÝ LUMÍR Ing.	Available balance 328.55 CZK	Current balance 328.55 CZK
<a>Show detail</a>			Payment order
BĚŽNÝ ÚČET 117827423/0300, CZK, Mzdový účet	Name VYŠKOVSKÝ LUMÍR Ing.	Available balance 196.53 CZK	Movements
BĚŽNÝ ÚČET 1017290993/0300, EUR, EUR účet - pro...	Name VYŠKOVSKÝ LUMÍR Ing.	Available balance 20.36 EUR	Statement settings
BĚŽNÝ ÚČET 1017291013/0300, USD, USD účet - pro...	Name VYŠKOVSKÝ LUMÍR Ing.	Available balance 19.98 USD	Balance confirmation
			Export to PDF

## Balance Confirmation

The option to confirm the balance on the account lets user generate document confirming current balance or the balance for a specific day in the past (end of day balance). Confirmation can be saved as PDF file if required, optionally also with certification authority timestamp (such document can be used e.g. for audit purposes):

### Balance confirmation

Account: 117827503/0300 CZK  
 Name: VYŠKOVSKÝ LUMÍR Ing.  
 Account type: BĚŽNÝ ÚČET

Balance as of: 28.03.2017  Current balance

March 2017

Mon	Tue	Wed	Thu	Fri	Sat	Sun
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Back Show balance

Close

## 6.2. Transactions

The summary of movements on the account is an essential function of e-banking. The movements on the accounts are presented as a table, a list for which the following applies:

- movements on a single account are displayed – on the first account that was set up for the service (user can redefine the order or show movements on more accounts at once)
- by default, movements are sorted and displayed by the posting date
- the movements for the previous month are shown by default (30 days, not a calendar month)
- by selecting a specific line in the table (by clicking on a line) a detail of clicked transaction is displayed
- the suspension points icon at the end of the line can be used to access other actions:

### Account movements Print

Show filter Export Sums Basic view Sort by: posting date

Account: 117827503/0300, CZK, Provozní účet Movements: All Posting date: 01/03/2018 - 04/13/2018

On 06.04.2018 to account 117827503/0300, CZK, Provozní účet <b>117827423/0300 VYSKOVSKY LUMIR</b> trvale denni inkaso 0,20 CZK czM-czP+ nez bude funkcní tydenni fre...	Variable 2222222222	Specific 6666666666	Incoming payment - collection 0.20 CZK	<span>⋮</span>
On 06.04.2018 to account 117827503/0300, CZK, Provozní účet <b>117827423/0300 VYSKOVSKY LUMIR</b> prevod 0,65 czk z czkM uctu na czkPucet jednou tydne v patak TPS ...	Variable 4444444444	Specific 6666666666	Incoming	<span>⋮</span>
On 06.04.2018 from account 117827503/0300, CZK, Provozní účet <b>117827423/0300 VYSKOVSKY LUMIR</b> trvale denni inkaso 0,33 CZK czP-czM+ nez bude funkcní tydenni fre...	Variable 1111111111	Specific 5555555555	Outgoing	<span>⋮</span>

Create note

Create new

Save as template

Save as bank connection

Export to PDF

Movements on the accounts, as well as other lists of transactions described in the following chapters (blocking, orders waiting for processing), have common control elements:

- filtering or searching
  - default filter is set for revenues and expenses on one of the accounts for last month
  - filter being set is indicated by labels in the header (these labels can be used to reset filter criteria)
  - showing the filter will reveal all available options and fields for filtering (or searching for specific item)
    - most common, predefined filters are available

- filtering can be performed by account (one or more), amount, currency, date, counterparty account and other parameters:

**Account movements** Print

Hide filter Export Sums Basic view
Sort by posting date

Account: All accounts Movements: All Posting date: 10/03/2016 - 04/13/2018

Current filter \* max Filter options

Account  ✓  
 Movements  All  Revenues  Expenses ✓  
 Transaction type   
 No overdrafts on current accounts ?  
 Posting date Maximum possible  03.10.2016  -  13.04.2018 ✓  
 To account  /

- general search is possible too – via the field “Contains text”
- filters can be saved for later use – just choose your own name for a new one:

Contains text  ?

Sort by posting date

New name  My first filter ✓ Cancel Save

- export to a file
  - this option will generate a file with the contents in CSV format (table format, can be opened e.g. in MS Excel or LibreOffice Calc)
- summarizing the movements
  - to show cash flow on your accounts – sums per day and per account
- switch between common and compact view
  - common (advanced) view is default and shows most of the transaction details
  - compact (basic) view means one transaction per line with most important information for each item:

**Account movements** Print

Show filter Export Sums Advanced view
Sort by posting date

Account: All accounts Movements: All Posting date: 01/01/2018 - 03/30/2018

Date	Account	Protiúčēt	VC/Reference	Transaction type	Amount
29.03.2018	1017291013/0...	CZ29 0300 0000 0001 1782 7503	referenceusd2...	Outgoing Fore...	-0.19 USD ...
29.03.2018	117827423/03...	117827503/0300	1111111111	Incoming pay...	0.33 CZK ...
29.03.2018	117827423/03...	117827503/0300	2222222222	Outgoing pay...	-0.20 CZK ...

- sorting change
  - default sorting is by posting order (or entry date order in case of transactions that were not yet processed), sorting can be performed also by amount, currency and other parameters
  - sorting can be done in ascending or descending order – use the triangle icon right next to sorting dropdown menu
  - sorting can be saved as part of filter
- showing a detail directly in the list
  - clicking an individual line will show full detail of an item
- list pagination
  - by default, 50 items are displayed on one page
  - other items can also be loaded (set of another 50) on the same page, even repeatedly
  - you can browse among the pages, the navigation is at the end of the table
  - the total number of results (movements) is also provided at the end of the table:

[Scroll to top](#)

[Next 50](#)

[<](#) [1](#) [2](#) [3](#) [4](#) [5](#) [6](#) [...](#) [960](#) [>](#)

1-50 of 48,000 transactions displayed

Click the line detail (or the suspension points icon at the end of the line) to access other actions, available depending on the transaction type:

- create or modify the note for the transaction (for user purpose, it is not transmitted to the bank, can also be used for searching)
- create a new transaction with the same data
- create the transaction template for future use
- save the bank connection – counterparty account number for future use
- export detail of a transaction to PDF file – can be used as confirmation of a payment for a third party

In general, you can search the movements 24 months into the past, 50 transactions pagination is applied if required.

### 6.3. Waiting for processing

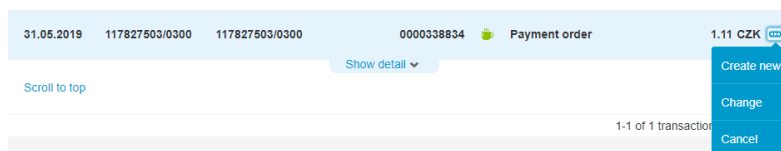
These are items that have already been submitted, fully authorised (even in paper form or in another e-banking channel), but they have not been posted yet (e.g. due to their future due date, or due to insufficient balance). Also, the individual payments based on standing orders will be displayed – however, the whole list only contains items with the due date from last week to one year from the current date.

In general, you can do the following with the individual transactions:

- create a new transaction with the same data
- modify an order
- cancel an order

The options are available either in the transaction detail (by clicking the line), or under the suspension points icon at the end of the line:





Similar to movements, summaries per account or per day can be shown here – to predict cash flow in the future (sum of outgoing payments or sum of expected collections).

## 6.4. Rejected payments

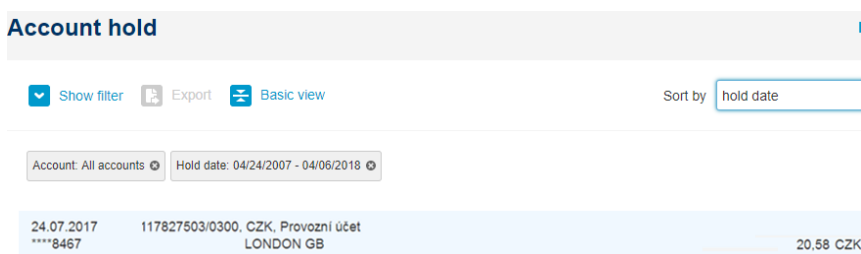
The rejected transactions are the transactions that could not be processed by the bank (e.g. there was insufficient balance on the account permanently, or the transaction contained a formal error) or such that were cancelled from the waiting for processing list. You can use the list to:

- create a new transaction with the same data
- create the transaction template for further use
- save the bank details – counterparty account for future use

The rejected transactions are displayed here for last two years (and one year to the future for rejected transactions with future value date). For transactions entered via CEB service, their history is available too (when they were entered or changed, who was the person to authorize etc.).

## 6.5. Holds

The list contains the blocked funds on accounts, e.g. in case of a withdrawal from ATM, card payment or foreign payment order due on the current day. Such transactions change the available balance on the account but have not been posted yet on the account:



*Hint: do you have more cards per single account and need to filter by a specific card? You can use option “Holds” within “Cards” menu, or just enter last 4 digits of the card number to the “Contains text” field in the filter. Note that for security reasons, whole card number is not presented here.*

## 6.6. Transaction search

The transaction search is used to search for a specific transaction, in any stage of its processing, namely for transactions that can be:

- waiting for verification or authorization in the waiting room (in the ČSOB CEB service)
- waiting for “their” future due date in the bank
- rejected or cancelled
- also posted (in the movements on the account)

This option is to be used for searching for specific individual transactions – when selecting this item in the menu it is necessary to enter the search criteria first, only then the transactions matching the filter

are displayed (max. 1000 items, with restriction to 24 months into the past and 12 months into the future).

For the looked-up transaction, its state is presented (waiting for signing, waiting for processing, already posted, rejected or cancelled). By clicking the line, the link to the specific item is made available – the “go to the transaction” option, after that you can perform the actions mentioned above or in the [Payments](#) chapter.

## 6.7. Statements and advices

The statements and advices complete the options in this menu, providing another overview of transaction history. It contains three types of statements. for most of the accounts it is possible to set these statements online. The lists contain similar control elements in the header:

- filtering and searching – by an account, differentiation of downloaded and not downloaded statements, period restriction, search by the statement number, frequency and format, language
- sorting, default by downloaded or not downloaded statements (those not downloaded yet are at the top):

The screenshot shows the 'Statements' page with a header containing 'Help' and 'Print' icons. Below the header, there is a 'Show filter' button and a 'Sort by' dropdown menu currently set to 'downloaded or not'. The dropdown menu is open, showing options: 'downloaded or not', 'date as of', 'account number', and 'serial number'. Below the menu, there are filter buttons for 'Account: All accounts', 'Statement type: Regular', 'Status: All', 'Period: 03/06/2018 - 04/06/2018', and 'Language: All'. There are also 'Download selected' and 'Download undownloaded' buttons. The main table lists statements with columns for 'Statement number', 'BĚŽNÝ ÚČET', 'Statement for the period', 'Start balance', and 'End balance'. The first row is highlighted in light blue.

Statement number	BĚŽNÝ ÚČET	Statement for the period	Start balance	End balance
40/2018 1017291013_20...	1017291013/0300, USD, USD... BEZNY UCET	04.04.2018–05.04.2018 daily, PDF, Czech	19.60 USD	19.41 USD ...

In the lists, you can use:

- mass selection of statements to be downloaded
- automatic download of all statements that have not be downloaded by the user
- from the statement detail (by clicking the line or choosing suspension points at the end of the line) link to download a single statement:

The screenshot shows the 'Statements' page with a 'Download undownloaded' button highlighted in green. The main table lists statements with columns for 'Export number', 'BĚŽNÝ ÚČET', 'Export for the period', 'Start balance', and 'End balance'. The first row is highlighted in light blue and has a 'Download' button at the end of the line. Below the table, there is a 'Show detail' dropdown menu.

Export number	BĚŽNÝ ÚČET	Export for the period	Start balance	End balance
40/2018 1017291013_20...	1017291013/0300, USD, USD... BEZNY UCET	04.04.2018–05.04.2018 daily, BB TXT, Czech	19.60 USD	19.41 USD ...

The download of statements to your own PC or server can be made easier as it supports:

- individual download of statements
- mass download of statements, where
  - for the data formats supporting it is possible to merge the statements with the same format to a single file (simple merge of the data)

- for all types of statements, the download using a ZIP archive is possible (mandatory option for those formats that cannot be merged)
- when downloading as ZIP archive it is optional to choose own password for opening

Maximum number of statements (advices) to be downloaded at once is 400 – if exceeded, application will show a warning to change the selection. If you select a large number of statements for merging or compression (and download), this operation may take longer time.

*Hint: try the Business Connector feature that allows you to automate the download of statements and advices (together with batches upload to ČSOB CEB). More details available in [Business Connector](#) chapter or on website [www.csob.cz/businessconnector](http://www.csob.cz/businessconnector)*

## Statements

This option includes the statements for viewing – i.e. the PDF and TXT formats, with frequency and language as agreed at the time of setting up the service or as set up online. The table shows the statement number, account, period, opening and closing balance and other information.

*Hint: to gather PDF (TXT) statements, you do not need to logon to the service and download them manually. Besides the Business Connector application, there is also an option to have these statements sent via e-mail to the address you specify – such setup can be created in the [CEB Info](#)*

## Exports

Under the exports option, the statement formats used for payment transaction automation will be available – specifically for the automated processing in your accounting software. For the purposes of debugging or when using multiple accounting programs, multiple formats may be set up concurrently; following formats are supported:

- XML (original ČSOB format)
- GPC (sometimes referred to as ABO format)
- MC/MT940 (based on SWIFT MT940 message)
- BB TXT
- BBF
- XML ČBA (camt.053 format – ISO20022 standard as adopted by Czech Banking Association)

The above mentioned formats are usually also available as an option in the accounting software used in the Czech Republic; the detailed format descriptions (structure, contents and samples) are available at [www.csob.cz/ceb-en](http://www.csob.cz/ceb-en). For users of former and other e-banking services offered by ČSOB the comparison is:

- InternetBanking 24 service supported only XML statements from this list
- BusinessBanking 24 service had all these formats available

- Multicash uses mostly the MC/MT940 format (based on SWIFT MT940, with slight differences in header and with structured :86: field) and XML ČBA format

## Advices

Advices are data files with the information about the movements for the current day (also called intraday statements). The transactions themselves are available directly in the application, this input is useful for the automated processing in the accounting software. The supported formats include:

- MT942 (sometimes referred to as VML or STA, based on SWIFT MT942 message)
- BBF
- XML ČBA (camt.052 format – ISO20022 standard as adopted by Czech Banking Association)

Note that both advices and statements are only generated upon a movement on the account.

## Settings

Here you can set up statements that will be available in the service. In the separate sections you can set the statement parameters:

- statements
  - frequency: daily, weekly, monthly (the change of the frequency is not available for all account types)
  - format: PDF, TXT
  - language: Czech, English (this is the language of the template, it has no impact on the content of transactions in the statement itself)
- exports
  - frequency: daily, weekly, monthly (the change of frequency is only available for some accounts)
  - format: you can choose from XML, GPC, MC/MT940, BB TXT, BBF, XML ČBA
  - language: default is Czech and is not relevant in most cases (data extracts do not require language setting; it applies only to some code list values)
- advices
  - format: MT942, BBF, XML ČBA

After placing the change request, you have to wait for the processing by the bank (during this period the record cannot be further changed, the application will notify of the fact). The change applies to next generated output (next statement or advice), not backwards. You can ask for the setup of printed statements (statements by regular mail) in the [Virtual Branch](#) section.

## 7. Payments

In the payments section you will find all functions to control your account in terms of placing the payment orders. In general, the payments can be placed as single ones, bulk, or by import of a batch – usually from an accounting software. The application will guide you regarding the filling in of the data for individual types of payments. In addition to the standard domestic, foreign and SEPA payments you can also place standing (recurring) payment orders.

The orders can be signed and sent immediately to processing, or they can be “set aside” to the waiting room for later signing. For better user experience, the service will offer you following functions:

- payment order templates: if you often send a payment with the same attributes
- bank connections: “address book” of the accounts of your business partners
- autocomplete feature: you can write only several characters from the name/text in selected fields and the application will suggest appropriate value from the list
- immediate check of the data entered: where a specific value is required as a part of the payment transaction, you will be notified of the erroneous entry right after you leave the field (e.g. letters in the field for variable code)

The individual functions used for placing the payments take account of both the properties of the accounts connected under the contract, and the user rights. For example, it is impossible to send a payment from a credit account, or in case of a passive user (without the authorization entitlement) the button for the authorization will not be available.

The service contains common elements (common input fields) for creating payments or direct debits ([Direct debits](#) chapter), which can be used by the user. Mandatory fields (that are required for a specific payment to be placed) are marked with an asterisk in the application:

### Templates

In this field you can select from the templates saved in the application by the user (or imported from another application). Autocomplete function can be used – just start typing to see matching templates.

### Account groups

The [Settings](#) chapter describes the functioning and settings for the account groups – to be brief, you can define your own groups of accounts and thus speed up the search for available accounts that you want to pay from. You can define the groups based on their attributes (CZK accounts vs. another currency), based on the owners (if you use the application for accounts of multiple owners), or even different criteria. If the account groups are not defined for the user (default state), this field is not displayed.

### From account

Selection of the account that you want to send money from (that you want to be debited in case of a direct debit). You can select from the dropdown menu or start typing a number or account name directly – the field supports the autocomplete function.

### To account

The account that the money will be transferred to (or collected in the case of direct debit). Again, you can enter the value directly, or select from the defined list of beneficiaries (with the autocomplete function).

## Amount

The amount to be transferred, including the currency for other than domestic (CZK) payments. The application might notify (but let you complete the action), if there is insufficient available balance on the account:

Amount*	121 212.12	✓ CZK
---------	------------	-------

**i** Not enough funds in the account. You can try to make the payment, but it may not be processed.

## Due date

The required due date can be entered directly or selected from the calendar. The calendar will only provide days when the payment can be made (e.g. working days, dependent on payment type); we also recommend observing the cut off times for sending individual types of payments (namely for the foreign and priority transfers).

## Message to beneficiary (payer)

The field where you can enter the comment regarding the domestic payment – the text that is transferred to the counterparty. It is also called the AV field or a purpose of payment in different applications – and will let you enter up to 4 x 35 characters. By default, the application shows only the first line to be entered – another line is added automatically if the first 35 characters are reached, or if you use the “+” icon on the line:

Message to beneficiary and payer	very long text to the beneficiary m	35/35	✓
	ore than 35 chars long (...)	28/35 +	

## Internal comment

The internal comment is an optional field that can be used for your own needs. All people who will sign the payment or work with it will see it – therefore you can ask for quick signing of the payment or for checking with related invoice. However, this internal note is not transferred to the bank, you will not see it in the movements on the account, and the beneficiary (counterparty) will not see it too.

## Purpose of payment

This field fulfils the legal obligation of the bank to gather the purpose of the transactions (legislative measure against the money laundering). For domestic orders you can use the code list to select the value that is the most appropriate, or you can enter your own text. For foreign and other order types, this field is in fact the message to the beneficiary as known from domestic payments (it is transferred to the counterparty); the application requires at least three non-identical characters. Specific for foreign orders, we recommend filling in the information correctly, in English or language of the state where the payment is sent to – not doing so might cause complications for the payment being posted on the beneficiary account.

## Confirmation of payment

When entering payment order, you can also request confirmation of its processing (for your information or for a third party). The confirmation can be sent either via e-mail or SMS (or both/multiple ways), the outcome is that you retrieve the information the transaction you initiated

has been posted on your account and sent, or that it was rejected from processing. To use this function, enter the method, language and contact details (if set, default values from [Personalization](#) will be used):

**Send confirmation of payment**

e-mail ▾	English ▾	ceb@ceb.csob.cz ▾	✔ -
SMS ▾	English ▾	+420123456789 ▾	✔ - +

Note: SMS notifications can be charged according to ČSOB pricelist – this function is part of [CEB Info](#). In case SMS notifications are disabled on contract level (see chapter [Settings](#)) this method will not be available for newly entered transactions, however, transactions entered before this will be processed including potential SMS confirmation (where it was requested).

The payment order life cycle includes its creation, possible modifications or deletion, signing (even multiple) and finally posting (or rejection). In the ČSOB CEB service following types of orders can be created (the list matches the “Payments” menu structure):

### 7.1. Payment order

Standard domestic payment order in CZK, it can also be placed as a priority or instant one (provided that account type and counterparty or its bank supports such processing). It is processed either within the bank or through the Czech National Bank clearing – the limit times for payment processing apply. The autocomplete function is supported for the “templates”, “from account”, “to account” and “constant code” fields; it can speed up the search for the correct value:

Templates	Select ▾	
	Available balance: 4,024.14 CZK	
From account *	19-19/0300 CZK ▾	
	Provozní účet 1, ABC S.R.O., Běžný účet v CZK	
To account *	sup ▾ / ▾	
Counterparty name	<div style="background-color: #e0e0e0; padding: 2px;">Supplier I., 9664567/0300, First delivery, s.r.o.</div> <div style="background-color: #e0e0e0; padding: 2px;">Supplier II., 34292224/0300, Second delivery, a.s.</div> <div style="background-color: #e0e0e0; padding: 2px;">Supplier III., 34420767/0300, Third delivery, s.r.o.</div>	i rejection
Amount *	645,687,877.44 ✔ CZK	
Due date *	<input type="text"/> ✔	<input type="checkbox"/> Priority payment order i <input type="checkbox"/> Instant payment order i
Variable code	9878964143 ✔	
Constant code	4444 ▾ ✔	
Specific code	897964444 ✔	
Message to beneficiary and payer	<div style="font-size: 0.8em; color: #666;">bit longer message to the beneficia 35/35 ✔</div> <div style="font-size: 0.8em; color: #666;">ry of more than 35 chars 24/35 +</div>	
Internal comment	place for internal comment ✔	

## 7.2. Bulk payment order

The bulk payment order lets you send multiple payments (domestic in CZK) at once – provided that they are sent from the same account. The bulk payment order screen is divided into three parts:

- first part: specification of the account to be used for payment
  - the use of templates (bulk orders) is supported, at the same time you have to enter your own name of the bulk order (e.g. salaries payment), set one due date and also define an internal note
- second part: entering specific orders
  - once you define the instructing party account number, you can enter individual payments – counterparty account, amount, symbols etc.; after entering the order is confirmed and added to the list of payments within the mass order
- third part: list of individual orders, recapitulation
  - if you create a new order, this section is empty; one by one the individual orders within the bulk order are shown here (individual counterparties, amounts); you can view them here, possibly edit, or delete (click the line to view the detail with an option to edit, if you use suspension points at the end of the line, you will be offered an option to delete)

Note: maximum number of payment orders within bulk order is 500. In case there are more items to be entered, you need to create more bulk orders – or use the import function with limit of 10,000 items.

## 7.3. Transfer to own account

Transfer to own account can be used to enter transfer between accounts of one client, more precisely one account owner. The behaviour is similar to the standard payment order. However, the selection of accounts that the money can be transferred to is limited (only accounts of the same account owner) and the same applies to the transfer currency (the currency of one of the accounts that the transfer takes places between has to be used).

## 7.4. Credit card repayment

In case you use credit cards, here you can easily repay the monthly spending. To do so, choose the credit card account as a beneficiary, and another current account to be debited with the repayment. You can also easily set the repayment value – minimum one as specified for your loan, full (whole spending per last month) or any value in between.

## 7.5. Domestic FX order

The domestic FX order is a simple way to place a transfer in a foreign currency within the Czech Republic. Unlike the full version (foreign payment order, which can be used for FX transfers within Czech Republic too) it contains some simplifications – for example, it is not necessary to enter the beneficiary IBAN, the ABO version of the account number is enough, and it is not necessary to enter the beneficiary bank SWIFT code (the domestic code is enough – e.g. 0300 for ČSOB). Note that processing is the same as for cross-border orders (cut off times, fees etc.).



## 7.6. Cross-border order

You can use the cross-border order to send:

- any payment in foreign currency, to anywhere in the world (currencies from ČSOB exchange list are supported)
- CZK payment abroad (technically also within the Czech Republic – however, in such case a standard payment order should be used)

In case of a foreign order it is possible to:

- specify if the payment is to be processed automatically (STP – Straight Through Processing)
  - if you wish to send the instructions specific for this payment to the bank, uncheck this field – afterwards you can fill in the exchange rate agreed with the bank, or the request for the priority of processing in the form or any other instruction (field “Instruction to the bank”)
  - in case of manual processing, the payment may be charged with additional fee
- counterparty account can be entered in the IBAN format (recommended), in another agreed format (e.g. national format), or using the counterparty data
- the beneficiary bank can also be specified using the BIC/SWIFT code (recommended), or by manual entry of the name and address of the bank; should the counterparty account be IBAN, you can use dedicated link to derive the bank code from the IBAN account number

All the payment details should be consulted or agreed upon with the beneficiary of the payment – they can be subject to specific rules in the beneficiary country or bank

## 7.7. SEPA transfer

This is the transfer in EUR to the European Union countries (possibly the EEA countries, as defined by SEPA guidelines). The form respects the SEPA principles – e.g. the counterparty bank is not entered, only account IBAN (which is mandatory), the fees are shared automatically (the option is not even displayed). Unlike the foreign order, it will let you enter the fields specific for the SEPA payments – i.e. the payment identification (so called end to end identification) or the ultimate debtor and ultimate creditor.

## 7.8. Request for transfer (MT101)

The “Request for transfer (MT101)” option is only displayed to the clients, who use the service to work with at least one account held in other bank than ČSOB. Technically, this control is provided using the SWIFT network – by sending the requests in the MT101 format, and receiving the statements in the MT940 (MT941, MT942) format. This part of the application is used to place the payment orders to be debited from the accounts held in other bank than ČSOB – the screen for entering is similar that for a cross-border payment order.

Note: request for transfer can be entered (or imported) in more currencies than ČSOB exchange rate offers. Not any currency can be used, though:

- limits set for authorization of transactions have to be considered (see chapter [Settings](#)), currency list is therefore linked to ČNB exchange rate with exception of specific currencies (e.g. XDR, THB)

- please also make sure that the account holding bank supports the chosen currency (payment in such currency)

In case that the account is held in ČSOB bank in Slovakia, you can also specify the attributes of the SK domestic (SEPA) payment (enter variable, specific and constant codes, that are structured and transferred in the message to the beneficiary field and processed as you entered them):

### Request for transfer (MT101)

1 Specification
2 Authorization
3 Summary

From account \* SK40 7500 0000 0000 0000 0000/CEKOSKBX, EU ▼  
ucet SK EUR - another bank a...

Slovak domestic order ⓘ

To account \* 0690-79846 ▼ ✓

Counterparty \* address field 1 15/35

address field 2	15/35
address field 3	15/35
address field 4	15/32

Counterparty's country AQ ▼ ✓  
ANTARCTICA

Besides standard fields used in cross-border payments you can also fill in one or more instructions related to the processing of such payment – e.g. URGP for urgent, priority payment. We do recommend to check with account holding bank whether such request will be taken into account or not:

Instruction to the bank

	URGP ▼		✓
	▼		i
	▼		i

## 7.9. Standing orders

You can place, manage or delete standing orders already placed in the bank. The service makes distinction among the domestic standing orders, cross-border standing orders, domestic foreign exchange standing orders and lastly SEPA standing orders. The individual types are displayed in the tabs, where you can also:

- create a new standing order
  - the screen for creating a standing order is similar to the one for single order
  - in addition, there is a field for defining the first payment, frequency (daily, weekly, monthly, ...). The frequency is always related to the first day of execution, e.g. it applies to every Tuesday, or every 23rd day in a month
  - you can define the validity – the execution date for the last payment, or the date after which the order is not to be executed anymore. This date can be also specified by number of payments – i.e. the number of repetitions:

The image shows a web form for payment processing. On the left, there are five input fields: 'Last payment' (with a calendar icon), 'Variable code', 'Constant code' (with a dropdown arrow), 'Specific code', and 'Message to beneficiary and payer' (with a plus icon). A modal dialog box is open in the center-right, titled 'Enter the number of payments'. It contains a text input field with the number '222' and a blue 'Enter' button. Above the dialog, a tooltip indicates 'According to the number of payments'.

- use the filtering (sorting) and search options
  - the options function similarly to the filtering/searching in the transactions on the account
- manage individual standing orders
  - using the quick options – using the suspension points at the end of the line (possibility to modify, delete)
  - the date of the first payment and frequency cannot be modified
  - show a detail – by clicking a specific line

In specific cases (on the due date, at the moment of settlement) the standing order cannot be modified – in such case it is tagged with “cannot be changed” text in the application.

*Hint: you can display the individual payments that will be executed based on a standing order in the orders waiting for processing. You can also use this option to obtain the detail of a specific standing order. The option to convert single order into standing one is also available on a screen for single orders (e.g. in the form for placing on domestic payment order).*

## 7.10. Imports

For even higher level of payment processing automation, you can use the option for imports. Here you can work with batches obtained (generated) usually in the accounting software and upload them into the application.

*Hint: try the Business Connector feature that allows you to automate the import of batches (together with download of statements and advices from ČSOB CEB). More details available in [Business Connector](#) chapter.*

### Import of orders

The supported formats for the import of orders include most of commonly used formats on the Czech market – both for domestic payment transactions (including direct debit) and for cross border transactions (including the SEPA payments and formats). To be specific, following formats are supported:

- ABO, DUZ – for domestic and cross-border payments
- MC TPS, MC ZPS – standardized Multicash format for domestic payments (including direct debits) and cross-border payments, also used in the Multicash application
- TXT TPS, TXT ZPS – text formats for domestic or cross-border payments
- XLS(X) TPS, XLS(X) ZPS – formats for domestic and cross-border payments as MS Excel tables
- MT101 – SWIFT format for the import of orders from the accounts held in bank other than ČSOB
- XML TPS, XML ZPS, XML SEPA – formats based on the ISO 20022 (or on Czech Banking Association standard) for domestic (TPS), cross-border (ZPS) or SEPA transactions in XML format

Please consult the format you wish to use with the accounting software supplier; you can find the technical descriptions of the formats used including sample data at [www.csob.cz/ceb](http://www.csob.cz/ceb).

The import of a batch includes:

- specifying your own name for the imported batch
  - an optional attribute which can help to identify the batch later in waiting room
  - also, this own name for the batch can be used later for searching within movements on the account (the field “Contains text” to be used)
- selecting a source format
  - based on the options in the previous paragraph, the option may also correspond to the file extension (e.g. CFD is the extension used for domestic payments in the Multicash format – nevertheless the file extension is not important for the processing); you can select your default format in the [Personalization](#) menu
  - the import will fail, if the file does not match the selected format at all (e.g. if a picture instead of a file with payments is imported by a mistake)
- selecting a separator
  - is only relevant for text files, it specifies a character used to separate columns (mostly a “|” sign, semicolon or similar)
- method of handling the orders in the imported files (error handling)
  - **import all:** this way you can import all the orders in the batch into the application, including the erroneous ones – which can be corrected or excluded from processing later
  - **import only error-free records:** only the orders that do not contain formal errors will be taken into account for further processing
  - **stop import in case of error:** if any error is found, the import process is interrupted, no payment orders are created

Important notes regarding the method of import:

- these options are primarily intended for debugging of the import format, if the batch does not contain erroneous orders, the output (a set of created orders) will be the same for any option
- the orders considered erroneous are the ones that do not conform to the rules for payment transactions or user rights – for example, the domestic account number does not fulfil the modulo 11 rule, or the user does not have a access to the respective account
- partial import or additional modification of the imported batch can be forbidden completely on the contract level – which can be useful if you want to make sure that the imported batches are not modified in any way after import – see the chapter [Settings](#)
- specifying the method of payment processing
  - enables to import as a batch (default behaviour) or as individual payments
- specifying a file for import (searching your local computer or network):

## Import orders

Import name  ✓

Format \*  ✓

Error handling \*
   
 Import all
   
 Import only error-free records
   
 Stop import in case of error

File processing \*
   
 Import as a batch ⓘ
   
 Import as individual items

Import file \*  ✓

this\_should\_be\_a\_file\_with\_some\_payment\_orders.ex  
tension

*Hint: when importing, you can set up the path to the file manually. Most browsers however do support drag & drop function too – you can use your mouse to drag the file from your file manager to the browser screen and drop it to the “Select file” button within ČSOB CEB.*

The import process includes two steps:

- the transfer of the file to the bank server
  - executed immediately after you press the import button, the information is displayed on the same screen
  - you can proceed either by importing another file (another batch), or go to the import list (next option in the menu), or to the waiting room for authorization
- file processing, payment validation
  - takes place immediately after the transfer to the bank is completed, the course is displayed in the “Import list” option and may take longer in case of a larger files

If the import is successful (at least partially successful), you can find the newly created batch right in the waiting room, where you can work with it further – see the chapter [Waiting room](#). For the domestic payments import the purpose of payment is also pre-set – to “Obligations from business activities” value, it can be changed on single item level. In case the imported file contained orders from multiple accounts, the import is divided into several batches – one for each debit (credit in case of collections) account number.

Note: the application uses hash (MD5) and the file size to prevent duplicate imports – in case of importing the same file more times, the user will be warned of potential duplicity. For intentionally duplicate import (e.g. a batch was deleted in the waiting room after the import and it was not sent to the bank for processing) a duplicate import is possible, and the warning can be accepted.

*Hint: a maximum volume of the imported file is 10,000 orders (in a single batch). For larger volumes we recommend using offline applications (e.g. Multicash offered by ČSOB), or to split the batch. For request for transfer (MT101) batches there is lower limit – approx. 3,000 orders.*

## Import list

The import list is a screen summarising the information about the imports already performed – not only the payments and collections, but also templates and counterparty accounts (bank details). The list contains the information about the type of import (type of batch, or order templates or bank connections), date and time of import, file name, user who imported the file, and lastly the most important information – the result of the file processing.

The screen has standard functions to work with the list – search and filtering, sorting. Click the individual lines to display further details of the imported batch together with the numbers of successfully/unsuccessfully imported items. Each user sees all imported files (i.e. also those imported by other users), however, the detailed protocol is only available to the user who imported the file:

The screenshot shows the 'Imports' interface. At the top, there is a 'Print' button. Below it, a filter dropdown is set to 'Import orders' and a 'Show filter' button is visible. A 'Sort by' dropdown is set to 'import start date'. The main area displays a table of import records. The first record is expanded to show details.

Date and Time	Import file name	Imported by	Status
09.04.2018 15:41:10 <b>My second import to CEB</b> Domestic orders	cfid.cfd	LUMÍR VYŠKOVSKÝ	Imported
<b>Hide detail</b> ^			
Import name	My second import to CEB		
Import file name	cfid.cfd		
Format	MC TPS		
File processing	Imported as a batch		
Error handling	Import all		
Details	Imported: 111 Successfully imported: 111 Imported with an error: 0 Erroneous items: 0 Rejected: 0		
<a href="#">Protocol</a> <a href="#">Delete</a>			
09.04.2018 15:40:48 <b>My first import to CEB</b> SEPA transfers	sepa_xml.xml	LUMÍR VYŠKOVSKÝ	Rejected ...

In addition to the data mentioned above, we can also see the import result in the detail:

- total number of orders (items) in the batch
- number of successfully imported items
- number of erroneous items
  - these orders were imported, but for further processing the erroneous values must be corrected in the waiting room
- number of erroneous items/number of rejected items
  - these items do not match the description of the format at all and will not be taken into account in further processing

To debug the import format and find the error and related transaction detail, you can go to the import protocol:

## Protocol on import of orders – My third import to CEB



Please note: The purpose of payment of all imported orders has been set to "Obligations from business activities".

[Back to list](#)

### Imported with an error

Start 09.04.2018 15:46:45  
Finished 09.04.2018 15:46:46  
Import file name cfd.cfd  
Format MC TPS  
File processing Imported as a batch  
Error handling Importovat vsechno  
Details Imported: 111  
Successfully imported: 110  
Imported with an error: 0  
Erroneous items: 1  
Rejected: 1

from account 117827503  
117827428/0300

Amount 353,564.54 CZK  
Error (line 72, position 5)  
The counterpartys account number does not meet modul...

The counterpartys account number does not meet modulo 11.

Here you can find a detail of errors within the file, together with the position (the line and the position on the line) – in the illustration above it is account number not compliant with modulo 11 rule, and the wrong attribute is on line 72 in the original file.

*Hint: in case of a repeated testing of a new format, the import list may become unclear – in such case just use the suspension points option at the end of the line to delete the records that were used for testing (or use the same option to go to the import report to find out the wrong transaction attributes):*

29.03.2017 15:00:04 My first import to CEB service Batch of domestic orders	Import file name import_99_kusu_vs_ss_av.txt	Imported by LUMIR VYŠKO...	Imported Protocol Delete
29.03.2017 13:23:58 tt Batch of domestic orders	Import file name import_3000_kusu.txt	Imported by LUMIR VYŠKO...	Imp

## 7.11. Templates and connections

The payment orders templates and bank connections (“directory”) of counterparties can be used in creating and modifying payment orders. They can also be saved in the process of creating payment orders for future use – and their list is available in this section of the application.

The shared templates (available to all users within contract) and private templates (only available to the user who created them) are distinguished. Unlike the payment orders, you do not need to fill in all the fields for a template – typically the amount can be provided when creating a payment out of a template.

The template or connections lists are controlled similar way as other lists; you can:

- filter by account or by the information relevant for specific template or connection type
- sort by selected attributes
- use mass template selection, mass deletion and create a mass order from individual templates
- access a template detail by clicking a line
- access the actions available for the specific template (type) – using the suspension points at the end of the line:

**Payment order templates** Print

Create new
Show filter
Import
Export
Sort by: account number

Availability: All

Select all (2)
Delete (max. 500) Create bulk order (max. 100)

<input type="checkbox"/>	Name <b>car leasing repayment</b> Private	From account 117827503/0300, CZK, ... <b>19/0300 ĀSOB Leasing</b>	Variable code <b>5555555555</b> whadda nice car	<b>222,222.00 CZK</b> ...
<input type="checkbox"/>	Name <b>school lunch for kids</b> Private	From account 117827503/0300, CZK, ... <b>19-19/0300 our elementary school</b>	Variable code <b>1111111111</b> hello dear cook	<b>111.00 CZK</b> ...

[Scroll to top](#)

1-2 of 2 records displayed

The templates and bank connections can be also imported via TXT (records separated by a specific separator) or CSV (lists separated by a semicolon) formats. Detailed format description for such import is available at [www.csob.cz/ceb](http://www.csob.cz/ceb) website. The control of import is similar to that for payment batches – when importing you can:

- select the import of only error-free records, or no records in case of an error
- select the mode for overwriting records: the records identical in the name can be overwritten, or omitted within import process
- select whether the items created using import will be available to any user within the contract, or only the one performing the import (distinguishing between the shared and private templates/connections):

**Import templates**

Template type\* Template domestic order ✓

Format\* TXT ⓘ  
| ⓘ

Error handling\*   
 Import data without errors ✓  
 Stop import in case of error

Availability\*   
 Private  Shared

Import file\* Select file ⓘ

Back Import

The same format can be used to export templates and connections to a file, the data will be available in CSV format (table format, can be opened e.g. in MS Excel or LibreOffice Calc).

*Hint: the export and import functions can be also used to transfer the template or connection lists among users or contracts, or to easily make all the private templates shared (and vice versa)*



## Payment orders

Management and creation of templates for domestic payment orders. You can also use the list to create bulk orders – using a multiple template selection with matching field “From account”:

<input type="checkbox"/> 2 items selected		<a href="#">Delete (2)</a> <a href="#">Create bulk order (2)</a>	
<input checked="" type="checkbox"/>	Name druhý vzor Shared	From account 117827503/0300, CZ... 19/0300 test	Variable code 7687676876 posílám platbu za... 33.00 CZK ***
<input checked="" type="checkbox"/>	Name první vzor Private	From account 117827503/0300, CZ... 123/0300 platba nájemného	Variable code 3457377334 posílám najemne 1.00 CZK ***

## Bulk payment orders

The templates for bulk payment orders, for recurring mass payments (e.g. salary payments to defined list of employees).

## Domestic FX orders

The template for the transfer of an amount in foreign currency within the Czech Republic. Unlike the cross-border order you can provide account numbers and bank codes in the format for the domestic payment transactions.

## Cross-border orders

Predefined templates for sending an amount in foreign currency, including CZK payment abroad. We recommend filling in all the fields provided by a counterparty.

## SEPA transfers

SEPA transfers and their templates – for payments within the EU/EEA, they are based on foreign orders with some specifics – they differ in working with the account number and have additional fields (E2E reference and ultimate debtor/creditor).

## Requests for transfer (MT101)

Requests for transfer for the accounts outside of ČSOB (held in another bank). Similar to cross-border payment template, only “from” account is usually defined as IBAN. This option is shown only when there are non-ČSOB accounts connected to the service.

## Bank connections

The address book of the accounts that are frequently used for issuing payments or direct debit. The tabs distinguish the domestic and foreign bank account details, they enable defining counterparties and their detail and work with such created list, containing:

- name (of the bank detail proper)
- counterparty name
- account number and bank code
- additional information

For cross-border (foreign) connections, you can specify more attributes in a larger detail, such connections can be also used for SEPA transfers and requests for transfer (MT101).

## 8. Direct debits

This section of the menu is used to create direct debits – both direct debit orders from other accounts and direct debit agreements (consents) for your own accounts. All the options are provided in five sublevels of the menu.

Note: import of direct debit orders in predefined formats from accounting software is available in one common menu [Imports](#) within payments menu.

### 8.1. Direct debit authorization

If you have a direct debit consent (collection consent) established for your accounts in the bank, you can view, change or cancel it in this screen. Such consents to all accounts that the user has been assigned are displayed. You can also create new direct debit authorizations, or a specific direct debit consent for the payment for O2 (fixed line):

**Direct debit authorization** Print

Create new Show filter Sort by from account

Create new  
Create new O2 accounts

From account 117827423/0300, CZK, Mzdový účet 117827503/0300 testovací inkaso - jeden účet testovací inkaso I	weekly limit 99.99 CZK ...
From account 117827503/0300, CZK, Provozní účet 117827423/0300 test II testovací inkaso II	weekly limit 99.99 CZK ...

Working with the list is similar to that with other lists – detail (limit, frequency and validity) will be shown after you click the line. If you set a new direct debit consent, we recommend considering the direct debit limit and frequency so that they match the amount and frequency of the payments to be collected.

### 8.2. Direct debit order

The (domestic) direct debit order sends a request to transfer the funds from a specified counterparty. It is a part of the domestic payment transactions – therefore it is available only in CZK and within the Czech Republic; it is also required that the counterparty gives consent with the direct debit (has established a direct debit consent towards your account), it has sufficient funds on its account and the direct debit limit has not been exceeded.

Note: SEPA collections (SDD – SEPA Direct Debit) is not supported by the CEB service.

The behaviour of the application is the same as with creating regular payment orders, the only difference is that the “to account” and “from account” fields are switched:

### Direct debit order

1 Specification 2 Authorization 3 Summary

Templates

Account groups

To account \*  ✓  
Mzdový účet, BEZNY UCET , BÉŽNY UCET

From account \*  ✓ /  ✓

Counterparty name  ✓

### 8.3. Bulk direct debit order

The bulk direct debit order is used to place several direct debits at once – for a single account be credited, but for (one or) several accounts to be debited – debtors. Again, the screen is the same as with the bulk order, only the order of the “to account” and “from account” fields is switched.

### 8.4. Standing direct debit orders

A list of standing direct debit orders to the credit of your accounts. The behaviour as well as the control are similar like in case of the list of standing payment orders (only the flow of funds is reversed).

### 8.5. Templates

Similar to payments, direct debits allow you to use bank connection and templates. Note that bank connections for direct debits are the same as for payments – this list is shared by both functions. The direct debit templates can be imported and exported as well – the format is the same as for payment order templates.

#### Direct debit orders

Templates of direct debit orders for recurring direct debit payments (e.g. collecting meal payments or similar services).

#### Bulk direct debit orders

Like with the domestic payment orders, you can define the template for mass (multiple) direct debit.

## 9. Cards

Cards option in the menu gives user overview on all cards issued to your accounts and lets him/her setup card parameters. Besides cards, also card holds are shown (card transactions that were already authorized and lowered available balance on the account but were not posted yet) and card transactions (such transactions that were already posted on the account). The menu option is available to all the users, however, following conditions have to be met so that cards are shown:

- the owner of the account with cards (or contract owner with his own accounts) requested either view or administration of payment cards within the service
- the user has access to specific account with cards and has right to view cards

There is specific role of cardholder – should the CEB service user be also cardholder to one of cards within service, he/she will automatically have access to it, this right does not have to be setup.

### 9.1. Card list

All the cards are shown in a list that can be filtered and sorted via various card attributes (e.g. account, cardholder or card status). Filtering (searching) can be performed by account (to which the cards have been issued to), cardholder (person entitled to use this card), card type and other parameters:

The screenshot displays the 'Cards' management interface. At the top, there is a 'Cards' header with a 'Print' icon. Below the header, there are 'Hide filter' and 'Export' buttons, and a 'Sort by' dropdown menu set to 'card status'. The main filter area includes 'Account number: All accounts' and 'Holder: LUMÍR VYŠKOVSKÝ'. Below this, there is a 'Current filter' dropdown set to 'Unsaved filter' and a 'Filter options' button. The filter criteria are listed as follows:

- Account number: [Dropdown menu]
- Account holder: [Dropdown menu]
- Holder: [Dropdown menu]
- Product name: [Dropdown menu with 'Select all' and 'LUMÍR VYŠKOVSKÝ' options]
- Card type: [Dropdown menu]
- Valid till: [MM] [YY]
- Card status: [Dropdown menu]
- Card's last four digits: [Text input field]

List behaviour is similar to the account overview – clicking on an item displays more information on the card and full set of its parameters:

Your card			
MC Business Standard ctls 5473 **** * LUMÍR VYŠKOVSKÝ	LUMÍR VYŠKOVSKÝ 117827503/0300, CZK, Provozní účet BĚŽNÝ ÚČET	Valid till 04/22	Status active card
<a href="#">Hide detail</a> ▲			
Product name	MC Business Standard ctls		
Card type	Debit card		
Card number	5473 **** * LUMÍR VYŠKOVSKÝ		
Holder	LUMÍR VYŠKOVSKÝ		
Valid till	04/22		
Status	active card		
Account holder	LUMÍR VYŠKOVSKÝ		
Account linked to card	117827503/0300, CZK, Provozní účet		
Account type	BĚŽNÝ ÚČET		
Account name	BEŽNY UCET		
Total limit	weekly, 1,000.00 CZK, remaining 1,000.00 CZK ⓘ		
Limit for payments via the internet and phone (3D Secure)	weekly, 1,000.00 CZK ⓘ		
Payments via the internet and phone (3D Secure)	Enabled ⓘ		
Telephone number	+420 499 900 500		
Form of address			
Displaying balance at ATMs	Disabled		
Card delivery method	branch (Radlická 333/150, 15057, Praha 5) ⓘ		
PIN delivery method	branch (Radlická 333/150, 15057, Praha 5) ⓘ		
Automatic renewal	Disabled ⓘ		
Additional services	Travel insurance (Inactive) Insurance for loss/theft (Inactive) Ins. legal protection (Inactive)		

In this view information on the card type, status, account owner, setup of specific options/payments and their limit, as well as supplementary services and other information is provided.

Right under the card detail, you can switch to CEB Info settings for this card – in order to e.g. retrieve SMS notification with every authorization performed with this card. More information on such notifications is available at [CEB Info](#) chapter.

The option to change setup of individual card depends mainly on the card type and status, as well as the role of user attempting to perform such setup (e.g. he/she can have only view role). To be specific, limit change is available only for active debit or credit card – it is not relevant for deposit card. Some functions – namely PIN view – is restricted only to cardholder.

Card parameters setup is available from the card detail, card detail is divided to more sections:

- limit setup, including information on remaining limit
- internet card transactions setup (CNP payments – payments with Card Not Present), including phone number for authorization SMS delivery
- additional services setup – card related insurance
- other settings – displaying account balance at ATM, automatic renewal and delivery address:

Limit settings	
Total limit	weekly, 1,000.00 CZK, remaining 1,000.00 CZK ⓘ
<a href="#">Edit</a>	
Payments via the internet and phone (3D Secure) settings	
Payments via the internet and phone (3D Secure)	Enabled ⓘ
Limit for payments via the internet and phone (3D Secure)	weekly, 1,000.00 CZK ⓘ
Telephone number	+420 499 900 500
Form of address	CEB rulez!
<a href="#">Edit</a>	
Additional services	
Travel insurance	Inactive
Insurance for loss/theft	Inactive
Ins. legal protection	Inactive
<a href="#">Edit</a>	
Other settings	
Displaying balance at ATMs	Disabled
Card delivery method	branch (Radlická 333/150, 15057, Praha 5, Pobočka pro korporátní klientelu - Praha I) ⓘ
PIN delivery method	electronic ⓘ
Automatic renewal	Disabled ⓘ
<a href="#">Edit</a>	

The change of each (changeable) value is possible on separate screen – and the change is authorised via electronic signature with chip card or via Smart key (similar to payment orders). Immediately after authorization new setup is valid (e.g. higher card limit can be used right away). Card can be also temporarily (or permanently) blocked – permanent blocking is equivalent to cancelling this card.

Note: in case of card being lost or stolen, please do not use the permanent blocking option in the CEB service for the card – but contact our payment cards helpdesk directly instead, so we can arrange necessary actions to prevent misuse of the card.

## 9.2. Movements

Card transactions are accounted on the account card has been issued to. In this menu option, you can view such card transactions for the cards to accounts connected to the ČSOB CEB service. Controls for this list are similar to those for the account transactions, following functions are available:

- filtering and sorting
  - account number, card, date and other attributes can be used as filtering criteria
  - you can also search by the place card has been used at (“contains text” field – note that this information comes from the merchant or bank and usually contains store name, ATM location or similar piece of information)
  - sorting can be done by date, amount, currency (of the account) and other parameters
  - filter definition can be saved for being used later or repeatedly
- export to table format
  - the output is file in CSV format (can be opened in e.g. MS Excel or LibreOffice Calc)
  - in the table header, filter definition is available
- export statement
  - similar to export to table, this option lets you create card statements

- account or even specific card can be chosen for statements
- current month, last month or even user defined period can be set as time interval
- statements can be generated as PDF (data in structured template) or as CSV (with information in columns of a table)

## Statement of card transactions



Page: 1/1

Period: 1.11.2020 - 30.11.2020

Selected account: 117827503/0300

Selected cards: 5473\*\*\*\*\* (CARDHOLDER NAME)

### Account: 117827503/0300 (CZK)

Card number	Card holder's name	Value date	Transaction date	Merchant's name and place	Exch. rate	Transaction amount	Amount in acc. currency
5473*****	CARDHOLDER NAME	20201127	20201126	26,91 CZK,DENALI		26,91 CZK	-26,91
						<b>Total</b>	<b>-26,91</b>

- transactions sums
  - sum function cumulates transactions per account and per day
- switching between advanced (standard) and basic (compact) view
  - default is standard view with most information on the transaction
  - compact view shows one transaction per line without additional details
- transaction detail can be shown within list – just click the line with it:

**Payment card transactions** Print

Show filter
Export
Sums
Basic view
Sort by: posting date

Account: All accounts
Payment card: 5473\*\*\*\*\*
Payment card transactions: All

On 16.03.2018 from account 117827503/0300, CZK, Provozni účet 5473***** 18.03.15 109,00 CZK First store name	Variable	Specific	Card transaction <b>-109.00 CZK</b> ... Balance: 413.46 CZK
On 30.08.2017 from account 117827503/0300, CZK, Provozni účet 5473***** 17.08.28 5,23 EUR Second store name	Variable	Specific	Card transaction <b>-139.53 CZK</b> Balance: 303.82 CZK

[Hide detail](#)

From account	117827503/0300, CZK, Provozni účet
Description	Card transaction
Amount	-139.53 CZK
Balance	303.82 CZK
Posting date	30.08.2017
Specific code	
Message to beneficiary and payer	547360*****8467 17.08.28 5.23 EUR Second store name
Note	
Status	accounted
Bank reference	2017083097190025200000

*Hint: do you need to put the card expenses to your accounting? The option for statement export can help you get a quick overview of card transactions for each cardholder to validate or to deliver accounting documents*

## 9.3. Holds

Hold is usually created when card transaction is authorized on POS terminal, or the card is used at e-shop or ATM. Within holds menu, you can see such transactions that were already authorized (and had impact on the available balance on the account) but were not yet accounted on the account (no impact

on current balance). List controls are similar to card transactions overview – including filters, exporting and other functions:

The screenshot shows the 'Card holds' interface. At the top left, the title 'Card holds' is displayed. To the right of the title is a 'Print' button with a printer icon. Below the title, there are four filter buttons: 'Show filter' (with a dropdown arrow), 'Export' (with a document icon), 'Sums' (with a sigma symbol), and 'Basic view' (with a list icon). To the right of these buttons is a 'Sort by' dropdown menu currently set to 'hold date'. Below the filter buttons, there are two filter boxes: 'Account: All accounts' and 'Payment card: All cards', both with dropdown arrows. At the bottom of the interface, there is a light blue summary bar containing the text: 'On 11.04.2018 from account 117827503/0300, CZK, Provozni účet \*\*\*\*\* CSOB 2006 PRAHA 5 Praha 5 CZ' on the left and 'Payment card blockage 200.00 CZK' on the right.

Note: this list does not necessarily include all the card transactions being done. In case the transaction is done offline (solely on the terminal, or via imprinter), the bank does not have the information on it right away and it can show up later as a transaction posted on the account.



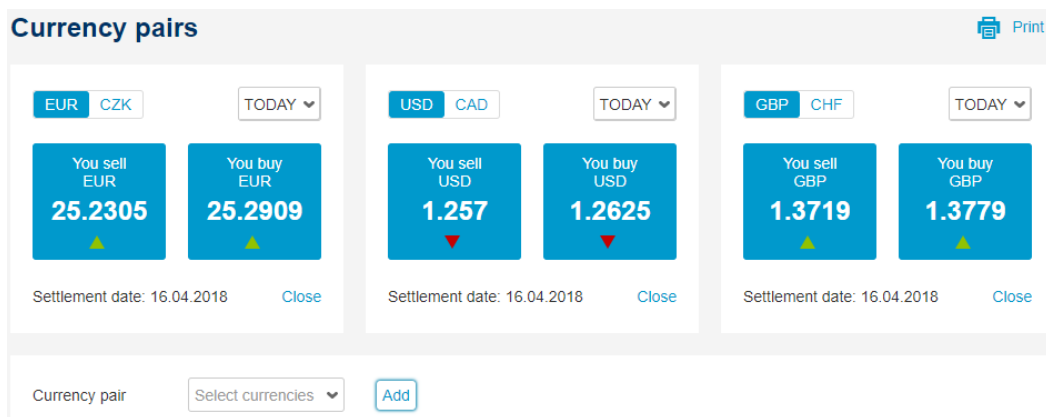
## 10. Financial markets

Monitoring exchange rates for selected currency pairs and FX conversions are possible via Financial markets menu. Overview of deals that already took place is available too, including confirmations of deals that require such confirmation afterwards.

In order to use these functions, two-factor authentication is required – either via chip card or username and password combined with Smart key. With such authentication, you can make FX deals online without additional authorization. Note that FX functions are available only to clients that have concluded Framework Agreement for Trading on the Financial Markets with ČSOB, specifying persons entitled for FX deals.

### 10.1. Currency pairs

Currency pairs allows online monitoring of FX rates for the currency pair you set up. You can set up up to nine currency pairs to have on screen – offer to buy or sell 1 unit of first currency, denominated in the second currency from the pair will be shown. Besides currency pairs, own settlement date (tenor) can be used and future conversion can be therefore planned:



To go for a currency conversion, you can just click on a currency pair (its exchange rate) and set up FX deal in these currencies.

Note: for monitoring, you can choose any currency pair that bank offers, however, trade can be concluded only for currency pairs defined in your Framework agreement.

### 10.2. New deal

Concluding new deal follows the currency pair overview from previous menu. In order to realize conversion, trade parameters need to be checked or specified (note that again, these are given and limited by options defined by your Agreement):

- currency pair and direction (buy or sell)
- settlement date (for spot or forward conversions) or more dates (should a currency swap be the case)
- amount to be converted and accounts for settlement (accounts in chosen currencies will be offered automatically)

After you retrieve rate quotation, you have limited time to close or reject this deal. The offered rate, deal amount and time left are shown on this screen – after that, you need to ask for a new quotation. The “Close deal” means conclusion (and settlement of a deal dependent on your settlement date):

**New deal**  Print

**i** You are about to buy 1,000.00 EUR, the settlement date is 16.04.2018.

Deal type	<b>Currency conversion</b>
Currency pair	<b>EUR/CZK</b>
Settlement date	<b>16.04.2018</b>
Instruction	<b>Buy</b>
Amount	<b>1,000.00 EUR</b> Settlement amount: 25,290.90 CZK
Send to account	<b>189747596, EUR</b>
Pay from account	<b>372612243, CZK</b>

Resulting FX rate  
**25.2909**

Seconds left: 120

Reject
Close deal

### 10.3. Deal list

Overview of deals that were already done can be seen in this menu option. Both deals via ČSOB CEB and other deal types (e.g. via phone) are shown, for all users that might conclude such deal. For all items, date, transaction type, currency pair and rate, amount, user and other information is provided. Clicking a line will show additional detail for a deal:

**Deal list**  Print

▼ Show filter
  Export

Sort by deal date ▼

Deal date/type	Currency pair	Instruction	Amount	FX rate	Settlement amount	Settlement date
<b>16.04.2018</b> Currency conversion	<b>EUR/CZK</b>	<b>Buy</b>	<b>1,000.00 EUR</b>	<b>25.2909</b>	<b>25,290.90 CZK</b>	<b>16.04.2018</b>
<a href="#">Hide detail</a> ▲						
Deal date	16.04.2018 13:50:35					
Deal type	Currency conversion					
Currency pair	EUR/CZK					
Settlement date	16.04.2018					
Instruction	Buy					
Amount	1,000.00 EUR					
Settlement amount	25,290.90 CZK					
Send to account	189747596, EUR					
Pay from account	372612243, CZK					
FX rate	25.2909					
User						
<b>16.04.2018</b> Swap	<b>EUR/CZK</b>	<b>Sell</b>	<b>1.00 EUR</b>	<b>25.2455</b>	<b>25.25 CZK</b>	<b>16.04.2018</b>
		Buy	1.00 EUR	25.24775	25.25 CZK	17.04.2018

## 10.4. New order

Entering new order means conditional deal – where the condition is set by you as the FX rate between two currencies. This way you can work with your positions in the selected currencies or control the FX related risks. For the order, you can set:

- currency pair for conversion
- deadline for the order (until when it will be valid)
- direction (selling or buying a currency)
- order type (Take/Profit or Stop/Loss)
- conversion rate, tenor and the amount
- accounts for processing and contact information for confirming the processing

The screenshot shows a 'New order' form with the following details:

- Currency pair: EUR/CZK
- Good till: 31.03.2021
- Time: 13:30
- Direction: Sell
- Order type: T/P
- T/P rate: 25.00000
- Settlement: TODAY
- Amount: 100.00 (CZK)
- Pay from account: 212426652, CZK
- Send to account: 189747596, EUR
- Contact: e-mail, Czech, digitally@csob.cz

## 10.5. New notification

Notification (for reaching the FX rate) works just like the limit order above – only there is no deal processing involved, you just retrieve information on the FX rate being met (and possible conversion has to be entered manually).

## 10.6. Orders and notifications

In the orders and notifications part of the menu, you can get overview of limit orders or notifications. Filtering and sorting can be easily applied to the list – or the whole list can be exported to a table. Note that the overview contains only orders and notification created within ČSOB CEB or via Go&Deal application (it will not show orders via phone for example).

Besides information from the input screen you can also check the order or notification status – it can be either active or realized, but also rejected in some cases (for reasons of rejection, please contact your dealer). The items can be easily modified, cancelled or cloned (new ones with the same attributes created):

**Order and notification list** Print

Show filter Export Sort by: order

Order ID / Order type	Valid till	Rate/strategy	Currency pair / direction	Amount	Status	
<b>Notification</b> 7495 Notification	31.03.2021 13:30:00	25.00000	EUR/CZK Sell		Completed	...
7485 Firm	31.03.2021 16:30:00	0.01000 T/P rate	EUR/CZK Buy	10.00 EUR	Active	...
6981 Firm	25.02.2021 17:00:00	25.08796 T/P rate	EUR/CZK Sell	1.00 EUR	Rejected	...
6479 Firm	12.02.2021 17:00:00	2.00000 T/P rate	EUR/CZK Sell	100.00 EUR	Rejected	...

Cancel  
Edit  
Create again

## 10.7. Confirmations

For deal types defined in framework agreements, ex post confirmation is required. Confirmation simply put is a document displaying all deal parameters, including its settlement, and person entitled to confirm a deal this way is set in the Framework agreement.

Confirmations are shown in a list, table view – with default view limited to confirmations waiting for your authorization. To confirm, you can choose one of the options under suspension point (end of a line) or view confirmation detail. Authorization will require check of confirmation document, and a chip card or Smart key to perform the signing. You can authorize single confirmations, or use mass authorization in case there are more items to be confirmed:

**Confirmation of deals** Print

Show filter Sort by: Deal date

Select all (1) Authorize

Deal date	Deal ID	Deal type	Due date	Deal status	
13.04.2018	69712188	FX spot	13.04.2018	for information	...
<b>Multiple documents</b>					
<input type="checkbox"/> 08.02.2018	69709901	IR derivati...	13.02.2023	unsigned (2)	...
<a href="#">Hide detail</a>					
Deal ID	69709901				
Deal type	IR derivatives				
Deal date	08.02.2018				
Due date	13.02.2023				
Deal status	unsigned				
<a href="#">Hide documents</a>					
Generated on	Document type	Document ID	Document status		
27.02.2018 14:17:41	Confirmation	6970990120180227141532	Unsigned	<a href="#">Show document</a>	
27.02.2018 14:13:10	Amendment confirmation	6970990120180227140954	Unsigned	<a href="#">Show document</a>	

[Deal documents](#) Authorize

## 11. Financial management

The finance management shows the summary of your savings accounts and term deposits in various currencies. In addition to the information regarding the accounts, there is a summary of account requests (deposits, notices). For savings accounts it is possible to perform deposit withdrawal. Besides savings accounts and term deposits, the financial management also covers the area of credit limits (for those using specific credit product), and overview of your company products within ČSOB group – to be specific, statements from asset accounts held by ČSOB Asset Management and list of leasing products in ČSOB Leasing.

### 11.1. Saving accounts

This section provides a summary of savings accounts and a possibility to display the requests regarding these accounts.

#### Savings account list

The summary shows a list of savings accounts available to a specific user. It is a similar list like in the account summary; however, it only contains this category of accounts and enables different actions – namely displaying the history of changes on such accounts or deposit withdrawal.

The control of the list is similar like in the account summary – the detail will be displayed after clicking the line, the action menu is available after clicking the suspension points at the end of the line:

ČSOB Spořicí účet pro podnikatele v CZK 34540718/0300, CZK, Spořicí účet	Name ABC S.R.O.	Available balance 0.00 CZK	Current balance 0.00 CZK
Account number	34540718/0300		
Currency	CZK		
Name	ABC S.R.O.		
Account type	ČSOB Spořicí účet pro podnikatele v CZK		
Alias	Spořicí účet		
IBAN	CZ81 0300 0000 0000 3454 0718		
BIC/SWIFT	CEKOCZPP		
Account category	Savings Account		
Created on	13.03.2017		
Available balance	0.00 CZK		
Current balance	0.00 CZK		
Current interest rate	0.1 %		
Notice period	1 day		

[Statement settings](#) [Balance confirmation](#) [Movements](#) [Withdrawal of deposit](#)

#### History of changes

The list shows the requests for the savings accounts maintained with ČSOB, possibly those savings accounts that are available to the logged in user. All requests placed regarding these accounts (notices, deposits and cancellations of notices) are available, including the state of processing and the date of processing; the list of requests thus copies the actual movements on the respective account.

#### Deposit withdrawal

In the ČSOB CEB service, one can also withdraw a deposit from a savings account. The screen is similar to the one for entering a payment, with few more options:

- distinction between standard (notice period is kept) or premature withdrawal (possible with additional fee)

- choose either transfer of funds or cash withdrawal, if the funds are transferred elsewhere, limited list of accounts is provided (only account with the same owner):

### Withdrawal from savings account

**i** The only account that you can select for the requested action has been set.

1 Specification 2 Authorization 3 Summary

Available balance 0.00 CZK

From account \*  ✓

Spořicí účet, ABC s.r.o., ČSOB Spořicí účet pro podnikatele v CZK

Notice period

Withdrawal of deposit  ✓

Method of withdrawal \*  ✓

Available balance -4,014.23 CZK

To account \*

Provozní účet 1, ABC s.r.o., Běžný účet v CZK

## 11.2. Term deposits

Like with the savings accounts, you can also display your term deposits held at ČSOB and the history of these deposits.

### Term deposit list

The summary shows the time deposits available to a specific user. The screen is similar to the account summary; however, it also enables displaying the history of the specific deposit and operations with it (not equal to history of transactions). The control of the list is identical to other lists in the service – clicking the line shows a detail, the suspension points at the end of the line display the actions available:

### Term deposits

Show filter Set alias and order Sort by

Account: All accounts

ČSOB Term. vkl. v Kč - krátkodobý 36238731/0300, CZK	Name	Available balance 3,000,000.00 CZK	Current balance 3,000,000.00 CZK
Hide detail			
Account number	36238731/0300		
Currency	CZK		
Name			
Account type	ČSOB Term. vkl. v Kč - krátkodobý		
Alias			
IBAN	CZ04 0300 0000 0000 3623 8731		
BIC/SWIFT	CEKOCZPP		
Account category	Term Deposit		
Created on	23.05.2018		
Available balance	3,000,000.00 CZK		
Current balance	3,000,000.00 CZK		
Current interest rate	0.15 %		
Deposit due date	23.02.2019		
Deposit duration	9 months		

Statement settings Balance confirmation Movements  Withdraw deposit

Note: ČSOB offers specific term deposits to corporate clients, where more deposits (even with different interest rate) can be held on a single account. Should this be the case, the CEB service will display overview of such account:

TERMÍNOVANÝ VKLAD - N/B KLIENT 489001, CZK		Name	Current balance 300,000.00 CZK
<a href="#">Hide detail</a> ^			
Account number	489001		
Currency	CZK		
Name			
Type	TERMÍNOVANÝ VKLAD - N/B KLIENT		
Alias			
Account category	Account with term deposits		
Created on	02.05.2017		
Current balance	300,000.00 CZK		

[Statement settings](#)
[Statements](#)
[Deposits](#)

And only the deposits button will reveal all the deposits stored on this account, including information on interest rate, period etc.:

Deposit start date 17.01.2019	Deposit due date 17.07.2019	Interest rate 0.01 %	Principal 300,000.00 CZK
<a href="#">Hide detail</a> ^			
Deposit start date	17.01.2019		
Deposit due date	17.07.2019		
Interest rate	0.01 %		
Principal	300,000.00 CZK		
Automatic renewal	YES		
Account number	489001		
Deposit number	501901178002		
Interest amount	15.08 CZK		
Deposit duration	181 days		
Interest tax	0.00 CZK		
Principal account	17462893		
Interest account	17462893		

This type of accounts is available in read only mode and further setup or deposit withdrawal is not possible online – to control them, please contact your branch.

### History of changes

Like for the savings accounts it is possible to display the requests for the term deposit management. In this case this applies to the display of the deposit withdrawal, cancellation of withdrawal and requests for term deposit setup.

### Deposit withdrawal

With deposit withdrawal, partial or whole balance of a term deposit can be transferred to another account within the contract. The request for withdrawal is similar to payment order – it contains the same fields and has to be authorized just as payment order.

### Term deposit setting

In the setup part, you can change one of the term deposits attributes. To be specific, user can set up:

- on maturity: sets the behaviour for the maturity date – the term deposit can either automatically renew, or the whole principal, possibly with gained interests can be transferred to another account
- credit interest: sets the credit interest setup – this can be either added to the principal, or transferred to another account

## 11.3. Credit limits

Credit limits show all the credit facilities available to your company – as such, they are shown only to dedicated person; and only limits related to contract owner are shown. The list is similar to accounts

overview; however, it displays also other bank products – such as bank guarantees, trade finance products or more:

Credit limits <span style="float: right;">Print</span>				
Hynek, Vilem, Jarmila <b>Mix line</b> Agreement 0649/18/05...	Limit amount <b>100,000,000.00 CZK</b>	Drawdown <b>26.10.2016 – UFN</b> ⓘ Due date UFN ⓘ	Drawn amount <b>57,427,529.80 CZK</b>	Available amount <b>42,572,470.20 CZK</b> Status as of 31.12.2020 02:...
<a href="#">Hide detail</a> ^				
Name	Hynek, Vilem, Jarmila			
Agreement	Mix line			
Agreement number	0649/18/05217			
Agreement signature date	26.10.2016			
Drawdown from	26.10.2016			
Drawdown till	UFN ⓘ			
Loan due date	UFN ⓘ			
Limit amount	<b>100,000,000.00 CZK</b>			
Drawn amount	<b>57,427,529.80 CZK</b>			
Available amount	<b>42,572,470.20 CZK</b>			
Limit reservation	<b>0.00 CZK</b>			
Last update	31.12.2020 02:17:45			
<b>Information about shared limit</b>				
Group's limit	<b>100,000,000.00 CZK</b>			
Group's drawn amount	<b>57,427,529.80 CZK</b>			
Available amount	<b>42,572,470.20 CZK</b>			
Group's reservation	<b>0.00 CZK</b>			
<a href="#">Limit detail</a>				
Hynek, Vilem, Jarmila <b>Mix line</b> Agreement 0649/18/05...	Limit amount <b>100,000,000.00 CZK</b>	Drawdown <b>26.10.2016 – UFN</b> ⓘ Due date UFN ⓘ	Drawn amount <b>0.00 CZK</b>	Available amount <b>0.00 CZK</b> ... Status as of 31.12.2020 02:...

The limit overview provides information on:

- limit amount: amount specified by a contract
- drawn amount: sum of all drawn amounts within limit (if drawn in other currencies, it will be recalculated by CZ national bank FX rate)
- available amount: amount not drawn yet. Besides real drawdowns it can be lowered by limit reservations
- limit reservation: such drawdowns that are currently being processed (e.g. loan drawdown, issuing bank guarantee or opening and accreditive)

Note: the information on the shared limit is shown only where relevant – if the limit is shared among different companies within a group, or there is mix line with at least one regulated product involved (revolving for example).

The detail of the limit can be viewed by the Limit detail button, or via the suspension points at the end of the line. Next screen displays products related to the limit and regulated by it:



Limit detail		Print		
<a href="#">Back</a>				
Name	Hynek, Vilem and Jarmila			
Agreement	Mix line			
Agreement number	0649/18/05217			
Agreement signature date	26.10.2016			
Drawdown from	26.10.2016			
Drawdown till	UFN ⓘ			
Loan due date	UFN ⓘ			
Limit amount	100,000,000.00 CZK			
Drawn amount	57,427,529.80 CZK			
Available amount	42,572,470.20 CZK			
Limit reservation	0.00 CZK			
Last update	31.12.2020 02:17:45			
Product	Amount	Drawdown currency	Drawn amount	Available amount
<b>Off balance limit</b>	<b>50,000,000.00 CZK</b>	<b>No restriction</b>	<b>15,750,000.00 CZK</b>	<b>34,250,000.00 CZK</b>
		<a href="#">Hide detail</a> ^		
Payer's reference	Amount	Valid from-till		
PRAGLI0007377	750,000.00 CZK	19.10.2020–31.03.2021		
PRAGGO0043031	15,000,000.00 CZK	20.10.2020–31.12.2021		
Product	Amount	Drawdown currency	Drawn amount	Available amount
<b>Overdraft</b>	<b>100,000,000.00 CZK</b>	<b>CZK, USD, EUR</b>	<b>41,677,529.80 CZK</b>	<b>42,572,470.20 CZK</b>

And the additional information is:

- amount: limit related to the product shown
- drawdown currency: in what currencies can the limit be drawn
- drawn amount: related to the specific product
- available amount: not yet drawn amount (analogy to the disponible balance on the account).  
The value can be lower than for the whole limit

Even one level lower you can find additional detail of the product regulated by the limit – it can be product linked to the account (you can move on to the account detail – for overdraft, revolving or loan), or a bank guarantee or accreditive can be shown (with information on drawn amounts and payer reference).

## 11.4. Asset management

Asset management offers overview on asset accounts held by ČSOB Asset Management. Statements for such accounts are available for download in PDF format, similar to other overviews, filtering and searching is available (e.g. by date):

### Asset management statements

Show filter Sort by statement date

Portfolio: Select all Period: 07/02/2016 - 07/02/2018 Language: All

Select all on this page (1) Download selected

Name	Statement for the period	File
<input type="checkbox"/> NEZET_201804.pdf NEZET	01.04.2018–30.04.2018 monthly, PDF, Czech	AM:39746929 508.4 kB

[Hide detail](#)

Statement name	NEZET_201804.pdf
Portfolio	NEZET
Statement for the period	01.04.2018–30.04.2018
Settings	monthly, PDF, Czech
file ID	AM:39746929
File size	508.4 kB

[Download](#)

## 11.5. ČSOB Leasing

In case there are contract between your company and the ČSOB Leasing, such contract with their details will be shown in this part of the service. The detail is shown only for users with relevant role – i.e. users being statutory bodies of the company or user having special entitlement for ČSOB Leasing within Virtual Branch. Note that you can check your roles in the [My permissions](#) option.

For the leasing contract, only basic information is displayed. Besides contract number, you can find the subject of the leasing, registration number for vehicles, information on contract dates and instalment amount. To get full detail, you can switch to eLeasing portal:

### Leasing contracts Print

[ČSOB Leasing offer](#) [eLeasing portal](#)

Contract number	Registration number	Name	Status
FFX4P63	1SJ3102	Bayerische Motoren Werke 850 Ci	Active

[Hide detail](#)

Contract number	FFX4P63
Registration number	1SJ3102
Name	Bayerische Motoren Werke 850 Ci
Status	Active
Signature date	16.03.2017
Termination date	15.03.2022
Next instalment	15.09.2020
Instalment amount	8,247.29 CZK

*Hint: you do not have leasing yet, however want to consider it as an option for financing of your business activities? Just click on the green button for leasing offer, provide more information on the financing subject and we will get back to you with an offer.*

## 12. Virtual Branch

The Virtual Branch enables electronic communication with the bank and saves your time when handling regular requests. Virtual Branch among others enables:

- sending reports and documents to the bank, or requesting the selected documents from the bank
- signing both non-contractual and contractual documents using an advanced or qualified electronic signature (in compliance with the respective legislation, so that they are equal to the written, paper documents and contracts)
- act contractually on behalf of your company – establish new or modify existing products or services
- all this in the secure environment of the CEB service

Only the persons specified by the service owner have access to the service – either in the role of a statutory body (persons legally authorised to act on behalf of the company), or in the role of an authorised person with specific power of attorney, where:

- the persons authorised to act on behalf of the company by law (statutory bodies) see all requests placed on behalf of the company; their signature is looked on as if they signed the document personally (i.e. in compliance with commercial register, status or similar document)
- authorised persons only see in the overview the requests from the areas they are entitled for; their authorization to sign documents, contracts towards the bank is specified in their power which was granted to them within the contract on CEB Service (its annex respectively)

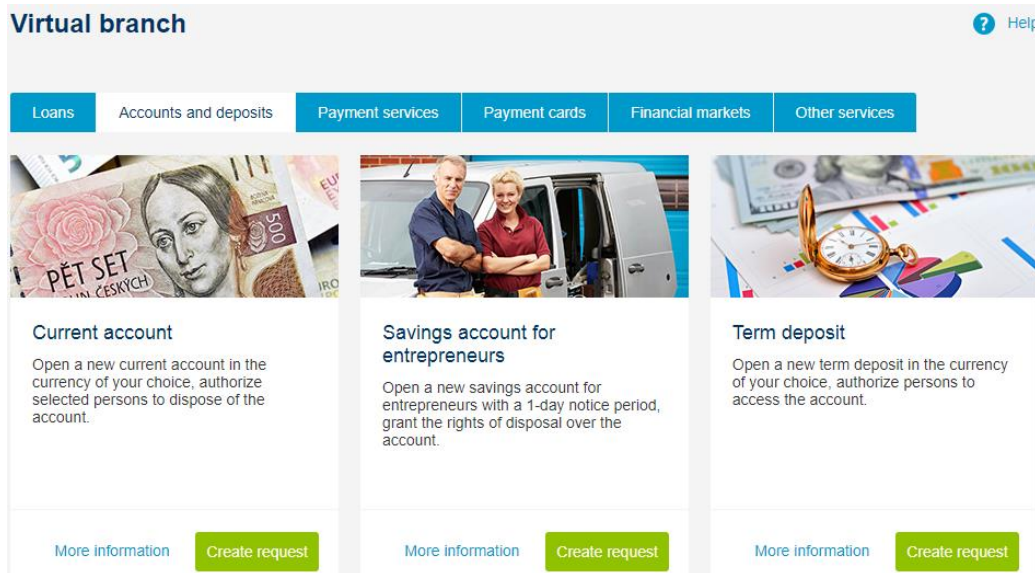
The user always signs the documents with an advanced or qualified electronic signature using the I.CA qualified certificate.

The Virtual Branch has two main screens – one is used to place new requests towards the bank (mail room function), the other shows the summary of already placed requests, including the contract proposals prepared by the bank. A request can be compared to a message, envelope sent to the bank. One or multiple documents can be attached within the request – and these documents can contain a signature (or more signatures). The requests have their life cycle and the status they can be in:

- **waiting for your response** – this is a newly created request, so far not delivered to the bank; or it can be draft contract or generally a reaction from the bank – these requests require your attention and they can be modified (change attributes, add documents, sign documents)
- **accepted for processing** – the request is processed by the bank, it cannot be modified at this stage
- **approved** – the request is closed and resolved – a service is established, change was made, or other fulfilment took place
- **rejected** – the request was rejected, it will not be executed
- **cancelled** – the request was cancelled (usually after mutually agreed upon cancellation)
- **deleted** – the request was deleted, before being delivered to the bank (e.g. if it was created by mistake) – a request with such status is not shown in the application

## 12.1. New request

A new request in the menu is used to place a new request towards the bank. Potential types of requests are shown in tabs based on the product groups (credits, accounts, payment cards etc.). The screen also specifies what the specific request should be used for:



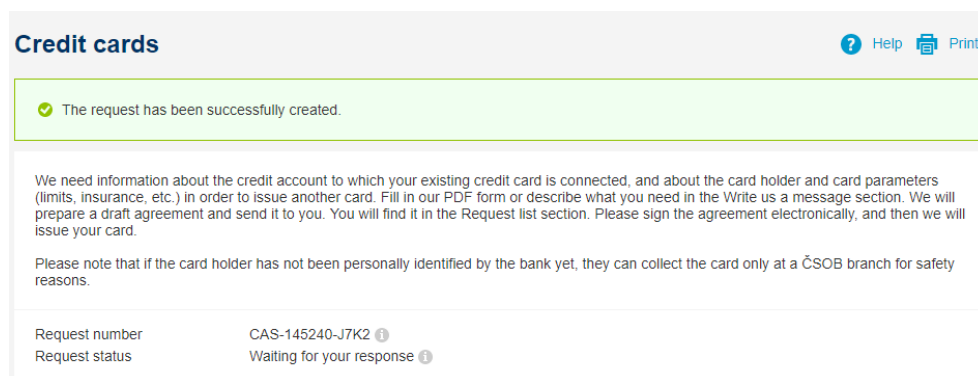
The screenshot shows the 'Virtual branch' interface with a navigation bar containing tabs for Loans, Accounts and deposits, Payment services, Payment cards, Financial markets, and Other services. Below the navigation bar, there are three request cards:

- Current account:** Open a new current account in the currency of your choice, authorize selected persons to dispose of the account. Includes 'More information' and 'Create request' buttons.
- Savings account for entrepreneurs:** Open a new savings account for entrepreneurs with a 1-day notice period, grant the rights of disposal over the account. Includes 'More information' and 'Create request' buttons.
- Term deposit:** Open a new term deposit in the currency of your choice, authorize persons to access the account. Includes 'More information' and 'Create request' buttons.

Use the “Create request” button to create a new request. Wizard for placing a request to the bank will open – four steps are needed before possible sending:

- attaching and signing the attachments
- adding a message to the bank
- specifying contact persons in your company
- creating the tasks connected with the request

In the introduction the key information for the respective type of the request is summarised – as shown on an example of request for a new credit card:



The screenshot shows the 'Credit cards' interface with a navigation bar containing 'Help' and 'Print' icons. Below the navigation bar, there is a green confirmation message: "The request has been successfully created." Below this, there is a detailed instruction: "We need information about the credit account to which your existing credit card is connected, and about the card holder and card parameters (limits, insurance, etc.) in order to issue another card. Fill in our PDF form or describe what you need in the Write us a message section. We will prepare a draft agreement and send it to you. You will find it in the Request list section. Please sign the agreement electronically, and then we will issue your card." Below the instruction, there is a note: "Please note that if the card holder has not been personally identified by the bank yet, they can collect the card only at a ČSOB branch for safety reasons." At the bottom, there is a table with request details:

Request number	CAS-145240-J7K2 ⓘ
Request status	Waiting for your response ⓘ

### Add and sign attachments

For the sake of easier and quicker communication, we prepared useful PDF forms for the selected requests, which are clearly structured and contain exactly the information and fields required for correct request submitting. These forms are not mandatory; however, they can guide you in the process and make it faster, therefore we recommend using them. How to work with the form:

- download the form by pressing the “Download PDF form” button with the request detail and save it in your PC
- open the form in the PDF viewer (e.g. Adobe Reader)
- if JavaScript is disabled in the PDF viewer, enable it – that way you can use the interactive field check in the form
- fill in the data in the form
- save the form including the completed data in your PC
- upload the completed and saved form back to your request


Add the form or other attachments to the request using the “Upload attachments” button (or dragging and dropping the file to be uploaded there):

Step 1: Add and/or sign attachments

Save the form to your computer, fill it in and use the button on this page to send it to us.  
[Download PDF form](#)

Check the documents attached to the request. Then hand the request over for processing.

[Upload attachments](#)

 [Contract - credit card.pdf](#) [Sign](#)

[Hide detail](#) ^

Does not contain any signatures

[Delete](#) [Display signature protocol](#) [Add comment](#)

Besides the secure environment, a significant added value compared to e.g. sending files by email is a possibility to add electronic signature to such files or attachments. In addition to signing, you can also add your comment to the attachment, or delete an attachment added by a mistake. You can also add several attachments within single request and sign each one separately; several persons can sign the attachments in compliance with the rules in your company. Signing the attachments, or the documents in general, is similar to signing transactions:

**Signing of attachment** [?](#) Help [Print](#)

**Attachment**

[Contract - credit card.pdf](#) [Display](#)

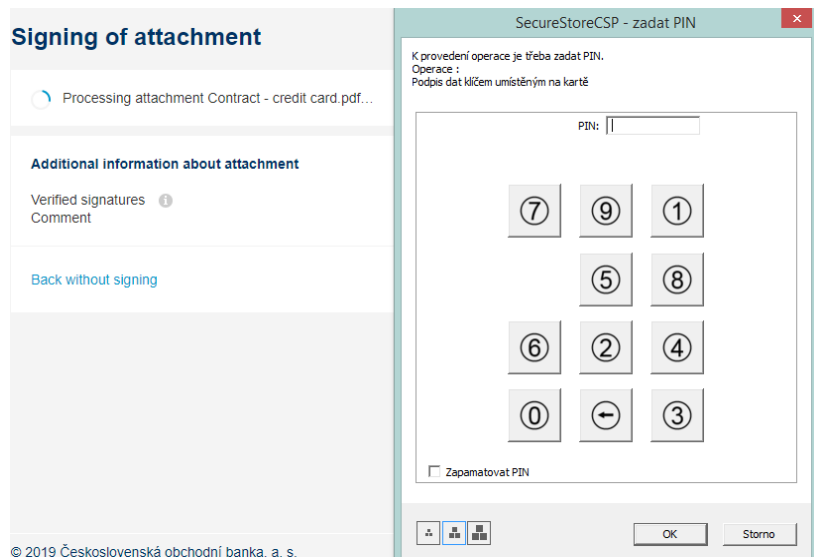
**Certificate**

Serial number: 78, name: LUMÍR VYŠKOVSÝ, issuer: První certifikační autorita, a.s., valid till: 8.1.2020 [Reload certificates](#)

I have read and understood the contents of the attachment

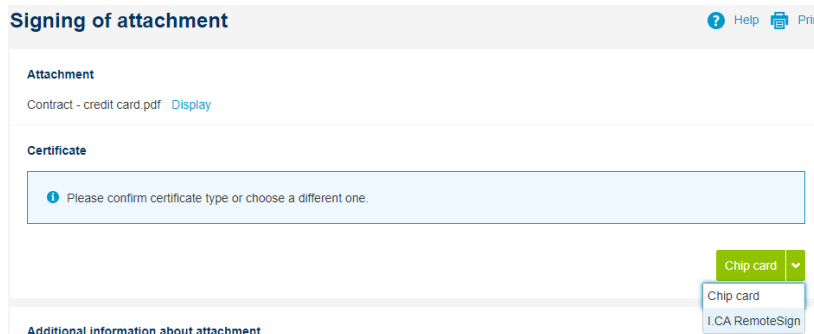
[Sign](#)

In order to sign, a qualified certificate – either on the chip card (with an appropriate chip card reader) or in I.CA RemoteSign application – are required. You can view a document that you are about to sign – after confirmation that you are aware of the attachment content (“I have read...”), the attachment will be downloaded and the signature actually added to the document; you also confirm the signing by entering PIN to your chip card (if a chip card is used for signing):



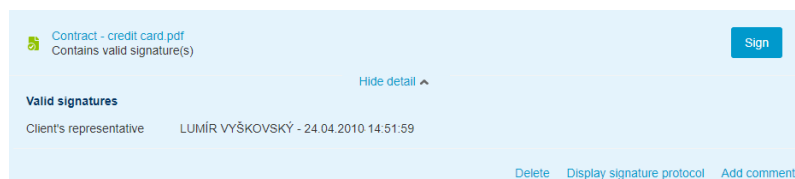
Note: the signing component might be in EN language – in case you have chosen the EN installation pack before.

Should you use I.CA RemoteSign application for creating qualified signature, the process above will be different and will take place in your mobile phone (the phone has to be connected to the internet for this purpose). In case user possesses both chip card and I.CA RemoteSign, he/she can switch between them according to his/her own preferences or physical availability of the method at the moment:



*Hint: more information on I.CA RemoteSign, including video tutorial for service activation and usage, is available at [www.csob.cz/icars-en](http://www.csob.cz/icars-en).*

After signing the signature is verified – it is a required check in compliance with the certification authority policy; during that time the message “Verifying the signature on the part of the bank” is displayed at the document. Within tens of seconds the result of signing can be seen (usually successful signing) directly in the application. You can also download the signed attachment including the signature (in this case PDF file, where you can display the signature panel for review):



For some request types, there is no form required; for example, when submitting the loan documentation, the guide will lead you to upload relevant documents (e.g. financial statements,

inventory lists) instead, to provide agreement number and will navigate you to sign documents that require your signature before passing them to the bank.

Important notes for working with and signing documents:

- common file formats are supported for attaching
  - PDF, PDF/A for archiving
  - documents in the MS Office formats – DOC(X), XLS(X), PPT(X)
  - documents in the OpenDocument format – ODT, ODS, ODP
  - documents in the TXT, RTF, HTM(L), XML, ISDOC(X), ZFO formats
  - images in the JP(E)G, PNG, TIF(F), GIF, JFIF format
  - lists, tables in the CSV, DBF, EDI formats
  - other specific formats (extensions)
- a maximum size of an attached file is 10 MB
- in case of PDF files, the signature and time stamp are inserted directly into the file; in case of other document types, a separate file with signature is created and attached to the signed file
- in addition to the signature itself, the document is also enhanced with the so called time stamp for signature verification (more exactly: verification of the document content and its existence before the electronic signature was appended, certification authority is the one who performs the verification)
- any user that has the request available in the request list may sign the document; the request can be formally passed among the users by changing the contact persons or creating tasks (will be explained later)
- signing the documents and generally modifying the request is not possible after its handover to the bank
- in case that it is not a unilaterally signed document, but a contract, the application can also display the signatures done on behalf of the bank

Note: the PDF documents can be converted to the PDF/A format within upload process; this is required for long term archiving (especially for readability in the future). The files therefore have to conform to the PDF standard. Should the upload process fail because the file cannot be saved as PDF/A, please try another format for upload (for example with scanned files – try to create such document as a JPG picture or other format supported by your scanner or printer).

For already signed attachments, it is possible to display the signature protocol, which summarises all signatures added to the attachment together with the time and date of signing. The signature protocol for the signed attachment can be accessed through the suspension points on the line with the attachment:

## Signature protocol

Help Print

[Back](#)

[Refresh page](#)

### Protocol information

Generated by LUMÍR VYŠKOVSKÝ  
Date and time 24.04.2010 14:54:13

### Attachment information

Attachment ID fa87741-8f66-e911-80f1-005056b112a3 ⓘ  
Attachment name Contract - credit card.pdf  
Date and time 24.04.2010 14:48:31

[Download attachment](#)

### Client's representative

Name LUMÍR VYŠKOVSKÝ  
Certificate ID 78  
Certificate expiration date 08.01.2020  
Certificate issuer I.CA Qualified 2 CA/RSA 02/2016  
Signature status Valid ⓘ  
Date and time of time stamp 24.04.2010 14:51:59

## Message to the bank

If you wish to specify your request in further detail, you can write a message to us with a maximum length up to 1,000 characters. The summary of already attached messages (e.g. from the bank) can be seen below the field for adding a message:

### Step 2: Write us a message

Message

dear bank, please proceed as soon as possible - discussed with my banker last friday. Please confirm directly via e-mail: ceb@csob.cz



## Selecting a contact person

Default contact person is the one creating or sending the request towards bank. If you want to specify another contact person, you can do so in this section. You can also add an internal note for this person – which is not delivered to the bank:

### Step 3: Select a contact person

Contact person\*

LUMÍR VYŠKOVSKÝ ⓘ

Internal comment

Please take care of this request while I'm on holidays enjoying Tahiti girls, many thanks! ⓘ

Note regarding possible change of a contact person: you can only pass the request towards another user within your contract and this user has to have entitlement for the Virtual Branch feature. Such handover is formal – as all the users being statutory bodies or all the users entitled for specific product area will see the request in the “Request list” anyway.



## Creating tasks

The tasks let you ask other users in your company for cooperation – check the request, add further attachments or provide multiple signing of the documents. Unlike the previous option, the contact person does not change – he/she remains the same, only “tasked” person sees its task to be fulfilled:

Step 4: If necessary, create a task for your colleague [Hide tasks](#) <sup>▲</sup> [Create new task](#) <sup>i</sup>

Adding PAC reports to proceed	Status Active	Solver LUMÍR VYŠKOVSKÝ Date of creation: 29.03.2017 15:59:16	...
-------------------------------	------------------	--	-----

[Show request history](#) <sup>▼</sup>

Notes regarding the use of tasks and working with tasks:

- the tasks are only used to facilitate the workflow within the company, their content is not transferred to the bank
- you can create the tasks both for other users (to whom the task is automatically made accessible), or for yourself – i.e. tasks can be used as simple reminders
- completion of the task is not the prerequisite for the request delivery to the bank, the tasks related to the request will be closed (solved) automatically when the request is passed to the bank
- if a task is created by mistake, it can be cancelled (the “Cancel task” option)

## Sending to the bank

The task can be handed over to the bank, deleted (if created by mistake), or only saved for future completion (e.g. adding further attachments). Again, the handover to the bank can be compared to the work with an envelope – it is the sealing of the envelope and its sending, including all attachments, including the fact that the request or attachments cannot be changed in any way after sending. You can look up the request sent to the bank later including the state of its processing in the second option within the Virtual Branch – in the request list. Before handing over to the bank, we recommend to check if all relevant documents have been signed (if there are any documents attached).

In addition to the actions regarding the request themselves, you can also view its history – from its establishing to the work with attachments (work with tasks is not recorded in the history):

[Hide request history](#) <sup>▲</sup>

29.03.2017 15:48:41	Attachment New credit card contract.pdf signed - LUMÍR VYŠKOVSKÝ
29.03.2017 15:41:06	Attachment New credit card contract.pdf uploaded - LUMÍR VYŠKOVSKÝ
29.03.2017 15:38:18	Request created - LUMÍR VYŠKOVSKÝ

## 12.2. Request list

In the Request List section, you can see all the requests that you send to the bank, or that are waiting for sending or your response:

**Request list** Help Print

Show filter Sort by: date of creation

**Assigned to me**

Request type and number	Contact person	Date of creation	Date of change	Status
<b>Credit cards</b> CAS-234791-Q8M0	LUMÍR VYŠKOVSKÝ	27.03.2019	27.03.2019	Waiting for your respo...

Hide detail ^

Request type	Credit cards
Request number	CAS-234791-Q8M0
Contact person	LUMÍR VYŠKOVSKÝ
Active tasks	0
Status	Waiting for your response
Created by	LUMÍR VYŠKOVSKÝ
Date and time of creation	27.03.2019 15:54
Date and time of the last change	27.03.2019 15:54

Delete request Detail

The requests that require your attention (you are a contact person and they wait for your action or response) are tagged with “Assigned to me” (as shown in the picture above). The list supports standard work with multiple items – click the line to display the detail (of the request), within filtering you can select the requests by the criteria set (e.g. date created), own filters can be defined and default filter can be changed, you can change also the sorting of requests (the default sorting is by the date created).

*Hint: we do recommend to setup automated notifications (via [CEB Info](#)) so you do not have to check the request statuses online. You can also access the requests assigned to you using the flag icon in the application header. This icon also indicates the number of requests waiting for your action:*



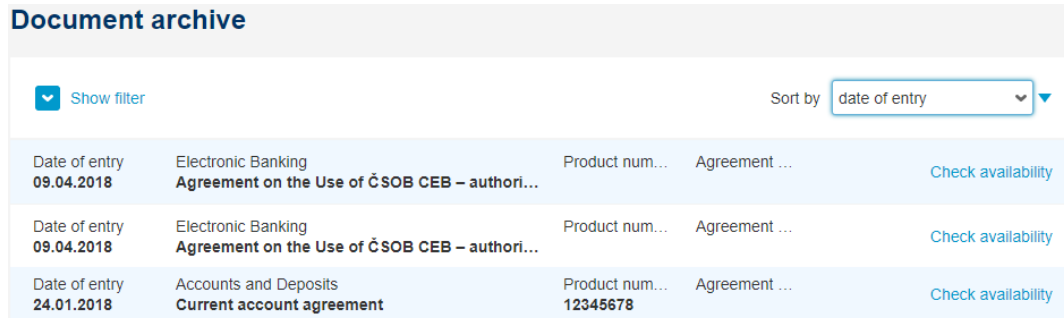
Besides requests that you sent to the bank you can also find the requests sent to you the other way – from the bank. These may include a draft contract for a new product – e.g. a payment card for your company new employee. Work with such request is similar to the newly created request:

- the request can be opened using the “detail” option, or using a quick option in the request summary – suspension points at the end of the line
- check the attachments to the request (e.g. contract proposal); in the case that you agree with the content, you can append your signature (signatures on behalf of your company)
- you read the related conversation (including bank replies), or you can add another message to the bank if you wish to give even more detail on the request
- you can change a contact person (e.g. if the contract will require signing by another representative of your company) and pass an internal note to him/her
- like with the new requests, you can use the task functionality
- and again, the last step includes the sending to the bank (in the example above – contract for a new credit card – the verification of signatures would follow and afterwards, the contract would be signed by the bank plus the card would be issued to the specified cardholder)

The Virtual Branch does not have ambition to replace the regular communication with your banker, but is useful when documents with an electronic signature are to be sent to the bank, or you need to retrieve electronic documents from the bank, or you need to sign contracts and other documents related to your products – all this electronically.

### 12.3. Document archive

Document archive lets you access documents that were signed other way than in paper form. To be specific, it contains documents signed via Virtual branch or biometrically. Documents (product contracts, requests etc.) are shown as list, as such can be filtered, searched or sorted as needed:



**Document archive**

Show filter Sort by

Date of entry <b>09.04.2018</b>	Electronic Banking <b>Agreement on the Use of ČSOB CEB – autori...</b>	Product num...	Agreement ...	<a href="#">Check availability</a>
Date of entry <b>09.04.2018</b>	Electronic Banking <b>Agreement on the Use of ČSOB CEB – autori...</b>	Product num...	Agreement ...	<a href="#">Check availability</a>
Date of entry <b>24.01.2018</b>	Accounts and Deposits <b>Current account agreement</b>	Product num... <b>12345678</b>	Agreement ...	<a href="#">Check availability</a>

Documents archive option in the menu is available for all the users, however only dedicated users can view the content:

- users entitled to act on behalf of company (statutory bodies) and users entitled to document archive explicitly see all the archived documents and contracts
- users entitled for specific product areas within Virtual Branch by CEB contract see all the documents they would be entitled to sign (even if created or signed by someone else)

Note for the document archive: archive contains only such document where service owner is contractual party. If required, specific role for accessing only document archive can be assigned to a user within a contract.

### 12.4. Messages

Messages present one-way inbox for information from the bank towards CEB service users. Here you will find all the general notifications on the service, outages (if any appear) or changes in terms and conditions, also there can be service offers for your company.

## 13. Settings

In the Settings section you can find the functions that let you display or change the settings applying to:

- users and their security devices
- personal setup of each user
- accounts parameters and displaying in the application
- CEB Info service – automated notifications regarding your accounts and other products
- Business Connector – interface to the bank providing data transfers between you and the bank (both ways API)
- detailed service administration – relations between users and accounts, limits, rules for signing the transactions etc.


### 13.1. Identity and certificates

The security option is there primarily for end users – each user manages authentication devices he/she got with ČSOB Identity. The CEB service displays overview of these devices (methods) and logon history – if any adjustment is required it will take place on separate ČSOB Identity portal.

#### User details

In this section of the application the user can view:

- his/her unique ID for the service (for solving technical issues)
- username for logon (if such is used)
- the password for logon (this one is just indicated by asterisks)
- security phone number (e.g. for sending the initial password or for password reset)
- phone number status
- security e-mail address (for identity verification when the password needs to be recovered, up to two addresses can be set up):

Identity and certificates		 Print
User details		<a href="#">Change user details</a>
Identification number	1122334455	
Username	ceb_user_001	
Password	*****	
Telephone number	+420737111111	
Telephone number status	Active	
Email address	ceb@csob.cz	
Email address	ceb_once_more@csob.cz	

To change the user details, you will be transferred to separate ČSOB Identity portal, and following rules will be applied for changing the attributes:

- the username may only contain alphanumeric and selected other characters, it may be 5 to 30 characters long, it must be unique within the service (own e-mail address can be used) and is NOT case sensitive
- password must be 9 to 30 characters long, it must include at least 3 of the different groups of characters: lower case letters, upper case letters, numbers, special characters
- the email address must be user valid email address (verification code will be sent to it)

The change is confirmed using another authorization device than a password – a chip card (certificate) or Smart key – similar to authorization of payments.

## Certificates

Displaying the certificates used for signing or logon to the service. For each certificate, following information is shown: issuing certification authority, type, serial number and certificate expiration – including warning on required renewal (letter “i” symbol):

Certificates		Renewal of certificates on the ČSOB Identity portal	
Issuer	Type	Serial number	Valid till
I. CA CZ	Chip card	5566677 (huhuhu)   77888999 (hyhyhy)	10.11.2021 08:25 <span>i</span>
I. CA CZ	I.CA RemoteSign	11223344 (hahaha)	17.06.2021 11:09

For the chip card certificate renewal, you will be switched to the separate ČSOB Identity portal (will be opened in a new window), and after confirming the fee account you will be able to finish the process on the certificate authority website:

### Certificate renewal request

**i** We will redirect you to your certification authority. You will then complete your renewal request at the authority's website. The redirect will only work if you have pop-ups enabled in your browser.

Fee account	19-19/0300
Issuer	I. CA CZ
Serial number	11223344 (hckrdtn hex)   55667788 (bflmpsvz hex)
Valid till	10. 11. 2021 08:25

[Back](#) [Confirm](#)

Note to the certificate renewal process: regular yearly certificate renewal is a key to higher level of security when using it – resulting also in better security to each user when accessing company accounts. The certificate renewal process includes issuing request for certificate renewal (the request is signed with the former certificate that is to be renewed), generation of a new certificate and its download to appropriate device (chip card in this case). ČSOB CEB service will notify you on renewal being required even when logging on or signing transactions – this in the last 30 days of certificate validity. In case the renewal is not done, some of the functions in the applications might be disabled. After the certificate expires, it cannot be used within the service anymore and therefore cannot be used even to request a certificate renewal – in such case please contact your branch to have a new one issued.

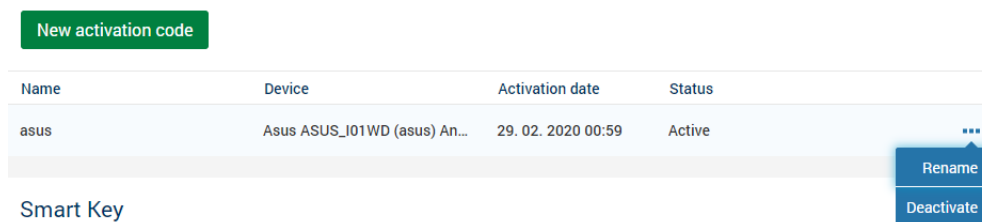
The I.CA RemoteSign certificate renewal is to be done once a year, too – it takes place in the mobile application though (and the application will notify you on the need to renew it). The renewal process is only relevant for I.CA certificates – ISABEL certificates are renewed automatically (however, ISABEL certificates are not provided anymore for new CEB service users).

## Smart key application

Similar to certificates, this screen shows list of Smart keys used for logon and/or authorization of transactions. Should you already use Smart key – even in different e-banking service from ČSOB – your device with Smart key will be shown here. Should you want to set up new Smart key, just switch to the ČSOB Identity portal and follow three easy steps to do so:

- download Smart key application to your smart phone
  - application is offered in standard stores for each platform (Android, iOS)
  - in ČSOB Identity choose the link for new activation code
- Smart key activation in the phone with a code provided by ČSOB Identity portal
  - scan the QR code from the second step
  - or retype the activation code manually
  - after successful activation the device (phone) will be shown in the list of devices paired with your ČSOB Identity profile
- confirmation of the activation at the ČSOB Identity portal
  - confirmation of the activation needs to be done, your device is just registered at the moment
  - the last step is to authorize the activation request (with a chip card or another Smart key that was already activated)

The default screen with no Smart key activated shows only link for a new activation code and instructs user to register a new device. Once this is performed, the screen will let you deactivate the Smart keys (e.g. when you get a new phone), change the name shown for better transparency or finish (confirm) the activation on a new device:



More information on Smart key can be found on our website – [www.csob.cz/smartklic](http://www.csob.cz/smartklic).

## Login history

This option displays the logon history of a user – date and time, result (successful or failed logon), service (Portal CEB or CEB Mobile application), method used for logon and operation system together with browser (not available for CEB Mobile):

Date and time	Status	Login via	Login method	OS
11.03.2020 11:11	Successful login	Portal CEB	Digital certificate	Windows 10 Chrome 12
21.01.2020 12:12	Successful login	Portal CEB	Username and Password + S...	Linux Mint 19.3 Konqueror

In case of suspicion for credentials misuse – the list shows logons you are unaware of, other browser than you use etc. – we recommend that you change passwords (password, or chip card PIN), or contact our [Helpdesk](#). Important bank recommendations regarding the safety in the electronic banking environment can be found at [bezpecnost.csob.cz](http://bezpecnost.csob.cz) (available only in CZ language).

*Hint: ČSOB Identity can be used for other services beside the CEB environment. When you view logon history on ČSOB Identity portal, you might see other usage – e.g. the National Identity Authority and state Citizen Portal. More on options the ČSOB Identity offers to its users can be found at [www.csob.cz/identita](http://www.csob.cz/identita).*

## 13.2. Authorization method limits

Within limits you can find settings applicable to your authorization device (chip card with digital certificate, Smart key or password combined with SMS code if used in the iOS mobile application). Two information is shown:

- limit for the specific device – i.e. the amount one can sign transactions up to within time period given, including partial signatures (when there are more users signing single transaction)
- amount already spent or remaining – how much was already spent and how much more can be signed in given time period (e.g. week)

Note: authorization method limits are independent on other limits within the service. When signing transactions, all the limits relevant for the situation are validated – limits per authorization tool as well as limits per user (set by contract owner) and limits set per each account.

## 13.3. My permissions

Each user may display his/her own roles and rights within the ČSOB CEB service, and summary information about his/her settings. This option provides the following information:

- whether login via mobile application is enabled
  - the mobile application is available for Android devices
- what signature class he/she has been assigned or what rights for signing he/she possesses
  - for specific transactions it is possible to display which signature classes (signatures) must be added for full authorization (authorization rules)
- what his/her limits for transaction authorization are
- what functions or roles he/she has been assigned by contract owner:
  - whether he/she may manage the settings of users and accounts (the role of an administrator, a person entitled to administer the service)
  - whether he/she can act electronically towards the bank or sign the documents within the Virtual Branch service (a person authorised to act on behalf of the company in general or an authorised person)
- what functions or roles have been assigned to him/her in the area of payments (it is the administrator who can modify these setting online):
  - authorization to dispose with funds – possibility to create payments including the management of templates and bank details (default role)
  - authorization to payment transactions without a possibility to modify shared templates and bank details (limited authorization to payments)
  - passive user who cannot create payments or modify the payments placed by somebody else (passive access)
  - without an authorization (no authorization) – the user does not have the payment and accounts section available at all (e.g. only access to the Virtual Branch section is granted)
- what accounts have been assigned to him/her
  - the logged in user has the right to view such files
  - if this is not a passive user, he/she also has the right to place payments

- depending on the assigned signature (class) and set authorization rules he/she can also sign the payments from these accounts

If you have any questions regarding your setup within the CEB service, we recommend contacting the administrator, if he/she is set within your contract, or a ČSOB branch. Detailed definition of user roles and authorizations and is available in the CEB Business Terms and Conditions ([www.csob.cz/op-en](http://www.csob.cz/op-en)).

## 13.4. Personalization

Personal preferences let you set your own defaults for using the service. These settings might make your user experience better:

- options for creation of the payment orders
  - if available balance is to be shown when typing orders (including insufficient funds warning)
  - if there is default debited account and if the due date is prefilled
- contact details
  - preferred language
  - your e-mail address and/or telephone number (including international prefix – e.g. +420 499 900 500)
  - if set, these values are taken as default when creating new notifications (see chapter [CEB info](#))

*Hint: language of the whole application can be easily switched by a link in the header (CZ/EN). Your choice will be also saved here for the next time you logon.*

- quick links available on the dashboard
  - there are five positions for quick links, default are orders, transactions, imports, statements and transactions waiting for processing
  - you can set your own, though – from payments, accounts area or the waiting room
- options for importing payments
  - your preferred format for imports
  - pre-set value for error handling and processing the batch as whole or as single orders
- pre-set values for importing templates and bank connections
  - similar to import of payments – your preferred format, the delimiter (if applicable) and error handling

## 13.5. Accounts settings

In case that you work with multiple accounts in the service, or even multiple accounts of the same account owner, you can make your work easier by giving your own names (aliases) to the accounts, or by using your own account sorting. The account alias will be displayed in various sections of the application (when creating payments, in the waiting room, in the transactions overview). The order you set will be respected both on the start page and in the selections, e.g. in filters. Note that if there are more users within contract, all of them will see the same alias (no need to setup alias by each user separately):



**Account aliases and the order of accounts** Print

Set aliases for your accounts. You can change the order of accounts to display the ones you access often on the top of the list.

1.	BĚŽNÝ ÚČET 117827503/0300, CZK, Current account VYŠKOVSKÝ LUMÍR Ing.	Change account alias	Move to position <input type="text"/>	OK	▲ ▼
2.	BĚŽNÝ ÚČET 117827423/0300, CZK, Salary account VYŠKOVSKÝ LUMÍR Ing.	Change account alias	Move to position <input type="text"/>	OK	▲ ▼

*Hint: a quick link to this page is available right on the homepage (dashboard) of the service – under the gear icon with the accounts. We recommend that you put the account that you work the most frequently with to the first place in the list.*

## 13.6. CEB Info

CEB Info lets you set automated notifications – to retrieve message in case something happens (e.g. transaction being credited on the account) or to retrieve regular overview (e.g. statements, balances, FX rates). Notifications can be sent out as e-mails or as short messages to your cell phone (SMS). Note that SMS messaging is charged according to pricelist (per each message) and can be disabled on contract level (if so, no user will be allowed to setup SMS notifications and existing SMS notification will be suspended).

Notifications setup is always linked to specific user – each user can therefore set his/her own notifications, even for the same event. Before starting notifications setup, we recommend to enter your own e-mail address and phone number in the [Personalization](#) menu – CEB Info will use those values as default for each newly created notification.

*Hint: menu option CEB info provides automated notification. Part of the CEB Info service is also ad hoc notification on transaction being processed (posted) – this possibility is available when entering new payment and requires to type you e-mail address or phone number the notification will be sent to (see [Payments](#) chapter)*

The screen is divided to tabs to make distinction among different notification types:

- notification related to payments and accounts (Accounts and payments)
  - allows notification setup on posted transaction on the account, regular sending of balances, statements, on new transaction to be signed and other events
  - shows number of active notifications (already entered) per each account (for newly setup ČSOB CEB service there can be none)
  - enables mass setup, for example setting up the same notification for all the accounts
  - notifications in this tab are related to specific account, filtering and sorting is available (by account, by notification type etc.)
  - available notifications depend on account type (e.g. direct debit notifications are not applicable to non-CZK accounts)
- notification related to service setup (Administration)
  - allows notification on new service setup, or on partially signed request for new setup – these options are available for service administrator
  - lets each user setup notification on change in his/her rights within the service – such as changes in limits, signature rights, available accounts and access rights in general (this notification is not generated in case administrator user changes his own profile)
- notification on FX rates (Exchange rates)
  - sets up automated regular sending of FX rates list of either ČSOB or ČNB
  - can be setup only via e-mail

- notifications on card operations (Cards)
  - can be used to setup notification on payment card transaction being authorised (e.g. on POS terminal)
  - also remaining limit and card expiration warning can be setup
  - filtering (e.g. by an account that has cards linked to it), sorting or lookup is available
- notifications related to Virtual branch module (Virtual branch)
  - should you use Virtual branch as secured communication channel towards bank, we recommend to setup notifications on new requests or on changes on existing ones
- notifications on Business Connector feature (Business Connector)
  - Business Connector lets your software (e.g. ERP) communicate towards bank via dedicated API and transfer data automatically
  - we recommend to setup notifications on errors for automated import of payment batches, and on expiration of the certificate securing the communication channel

New entry can be setup via “New notification” or “Set” button (in the screen below together with impacted accounts or cards ticked). Similar button is available from the account or card detail:

The screenshot shows the 'CEB Info settings' page. At the top, there is a 'Print' button. Below it, a message states 'No filter has been set.' The main navigation bar includes 'Accounts and payments', 'Administration', 'FX rates', 'Cards', 'Virtual branch', and 'Business Connector'. The 'Cards' tab is active. Below the navigation bar, there are options for 'Show filter', 'All notifications', and 'Change contact details'. A 'Sort by' dropdown is set to 'account name'. There are also filters for 'Account: All accounts' and 'Notifications: Active'. A table lists two accounts, both with 'All (7) items selected' checked. The table has columns for account details, account name, and active notifications. A 'Delete' button and a green 'New notification' button are visible at the top right of the table area.

Account	Account name	Active notifications
<input checked="" type="checkbox"/> BĚŽNÝ ÚČET 1017290993/0300, EUR, EUR účet - provozni	BEZNY UCET	22
<input checked="" type="checkbox"/> BĚŽNÝ ÚČET 1017291013/0300, USD, USD účet - projekt CEB	BEZNY UCET	22

In the second step user has to:

- choose notification type
  - in the example either notifications related to payments (direct debits)
  - or regular information being sent out (e.g. balances, statements)
- set delivery contact information and other details
  - besides way of sending (SMS/e-mail) and language, you have to enter also cell phone number or e-mail address
  - for selected notifications, one can set also other criteria – such as amount (for transactions), day in week and time (for balance being sent) etc.:

Contact \*    ✓

Amount range   -  ✓

Groups transactions

Movements  Debit  Credit ✓

Amount value

Counteraccount number  ⓘ

Constant symbol

Specific symbol

Variable symbol

[Cancel](#) [Save and add new](#) [Save](#)

- save notification (and enter another one on the same account)
- save and add new (of the same type, but with different criteria or different contact detail)

Notifications that have been already setup are shown on the default CEB Info screen. You can view more detail clicking on each row (account) that the notification is related to. Besides viewing detail, notification can be deleted as such, or by choosing “Set” button switch to administration screen, where parameters can be edited or new notifications (for chosen account) can be added with the same process as described above:

<input type="checkbox"/>	BĚŽNÝ ÚČET 117827503/0300, CZK, Provozní účet	Name VYŠKOVSKÝ LUMÍR Ing.	Active notification 2
<b>Regular sending of balance</b>			
<b>e-mail</b>	<b>English</b>	<b>info@ceb.csob.cz</b>	<a href="#">Hide detail ^</a> <a href="#">Remove</a>
Channel	<b>e-mail</b>		
Language	<b>English</b>		
Contact	<b>info@ceb.csob.cz</b>		
Day of week	<b>Mon</b>		
Time	<b>05:55</b>		
<b>Payment posted</b>			
<b>e-mail</b>	<b>English</b>	<b>info@ceb.csob.cz</b>	<a href="#">Show detail v</a> <a href="#">Remove</a>
			<a href="#">Set</a>

Notification list also supports similar functions as other overviews in the application:

- filtering or searching by selected criteria (product, contact details, notification type etc.)
- showing up all notifications on single page
- mass change of contact details (e.g. replacement of specific phone number by another one for all notifications with this number) and restrict time frame for sending notification (e.g. disable SMS notifications in the night)
- sort the list by chosen parameter

In case you show all the notification on single page, you can also export this list to a file:

- output is CSV file (table format, can be opened in e.g. MS Excel or LibreOffice Calc)
- one’s own notification can be exported, or

- user entitled to administer the service can export all notifications setup by any user within the contract, this function can be used for control or to prevent identical notifications by different users:

The screenshot shows a web interface titled "All notifications" with a "Print" button in the top right. Below the title is a navigation bar with tabs: "Accounts and payments", "Administration", "FX rates", "Cards", "Requests", and "Business Connector". A green notification box is displayed, containing a checkmark icon and the text: "Your export is ready for download. If you leave this page, you won't be able to save it." To the right of the text are "Close" and "Download" buttons. Below the notification box, there is a "Back to list" link, "Export my own" and "Export all" buttons with download icons, and a footer with the text "117827503/0300, CZK, Provozní účet, BĚŽNÝ ÚČET, BEZNY UCET".

## 13.7. Business Connector

Business Connector is part of ČSOB CEB service and lets you automate the data transfers from and to the bank, via that it can also bring you more automation to payment processing within your company.

Business Connector offers:

- automated download of statements, advices and exchange rates from the bank server for further processing within your company
- automated upload of payment batches to the bank and their further processing

Identity check and connection security is secured by certificates:

- server certificate for identity check and securing connection towards bank
- in case authorized payment batches are imported, personal certificates from I.CA are used – the same certificates that are or can be used by ČSOB CEB users

To use Business Connector features, you can use dedicated application Business Connector (available at [www.csob.cz/businessconnector](http://www.csob.cz/businessconnector)) or prepare own interface (or use interface offered by third parties, e.g. accounting SW providers). Following steps are required to start using the service:

- gathering server certificate
  - server certificate is used to identify one's PC or server and therefore to gather the correct data per your contract
  - standard (commercial) server certificates from I.CA and PostSignum certification authorities can be used, such have to be registered within the service
  - or you can initiate your new certificate via ČSOB CEB service – you will require certificate request (a file, default is .req extension, can be generated in Business Connector application), new certificate will be generated online and you can download it right away (file with .cer extension)
  - besides being registered within ČSOB CEB service, this certificate is used on your PC or server in the moment the Business Connector gateway is contacted by your device:

## Business Connector settings

 Print

### Certificate

Add

Request certificate

Serial num...	Name	Entity	Issuer	Valid till	Status	Download	...
142	My first BusCon certi...	W2AB00KH	CEB Bus...	22.04.2020 16:17:45	active	Download	...

[Scroll to top](#)

- setting up service parameters
  - exchange rate lists can be allowed for download
  - for each account, you can allow statements and advices download; all statements and advices formats that are supported by ČSOB CEB will be available
  - for each account, one can allow (or disable) upload of payment batches – without signature or including signature; again, all supported formats can be used
  - the option “cancel connection” will disable automatic transfer for single one or all the accounts:

### Accounts

Show filter Sort by

All (2) items selected [Cancel connection \(2\)](#) [Edit \(2\)](#)

<input checked="" type="checkbox"/>	Current Account - BĚŽNÝ ÚČET 117827423/0300, CZK, Mzdový účet	Name BEZNY UCET	Download o... YES	Upload of d... YES	...
<input checked="" type="checkbox"/>	Current Account - BĚŽNÝ ÚČET 117827503/0300, CZK, Provozní účet	Name BEZNY UCET	Download o... YES	Upload of d... NO	...

[Scroll to top](#)

- using dedicated application (Business Connector offered by ČSOB) or own solution
  - ČSOB Business Connector is also a name to a dedicated application that provides easy to use connectivity tool towards bank, available at [www.csob.cz/businessconnector](http://www.csob.cz/businessconnector)
  - own or generated certificate needs to be registered in this application too
  - user has to set rules and parameters for downloading data: local directory for downloads or source for uploads, time frames for connection initiation, downloaded data type etc.
  - manual to prepare own solution and detailed manual to Business Connector application is available on the webpage linked above

Notes to automated transfers of data from and towards bank:

- only statements and advices that are set up and generated for the service can be downloaded (ČSOB CEB will notify in case there are no such set, or you can use option [Accounts / Statements and Advices](#) to verify yourself)
- in case payment batches without signatures are transferred
  - you can define import mode similar to manual import (all, only error-free, none in case of an error)

- the output of the batch is saved in the waiting room, where you can attach signatures or do modifications to the batch
- in case signed batches are transferred:
  - “all or none” principle is applied – the last option from manual import (to finetune the format, we recommend manual import without the signature added to the batch)
  - user certificate of real user (users) is needed to create signature attached to the file, the signature is created outside of the Business Connector application (in the accounting software or elsewhere)
  - the signatures are evaluated the same way as in waiting room – following authorization rules that have been set within the contract for the respective account
- when transferring batches, these can be moved to the archive on local PC/server, where you can find them later if needed
- the feedback for the batch sent can be gathered in a protocol in pain.002 format, or the status can be checked within [Import list](#) (the protocol for this import is available to all users within the contract), or you can set up notifications for Business Connector within [CEB Info](#)
- the service will not allow transfer of the same file twice, if needed, such transfer can be done manually (see [Imports](#) chapter)

## 13.8. Service administration

The service administration section is only available to the selected users authorised to modify the settings of the service, or the specific ČSOB CEB agreement. It is a person authorised to manage the service, who acts in the role of an administrator. The option is not available to other users.

To the service administration following rules apply:

- if the service owner does not specify an administrator to his/her contract, the settings specified herein can only be modified via the ČSOB branch and paper contract
- if the administrators are specified, they can use one of two methods to change the settings:
  - acting independently: each administrator can change the settings for users and accounts by himself/herself
  - acting in consent: there are several administrators (technically an unlimited number), the changes authorised by one administrator have to be authorised by another administrator (four eyes principle)
- the administrator always confirms (authorises) the performed changes with the electronic signature using the I.CA certificate (this procedure is equal to physical signing of a contract or its attachments)

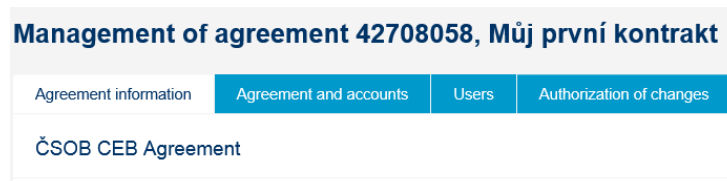
Note on options mentioned in this chapter – full list of features given here is available in the CEB Plus version of the service. In the basic version ČSOB CEB following features are NOT available:

- administrators acting in consent (only single approval is allowed for service administration)
- setup of four-eyes check (payment verification)
- disabling sending SMS via CEB Info feature
- daily cumulative limits for payments (only weekly limits can be set)
- read only access to cards if applicable
- any currency for authorization rule limit (only CZK can be used as transaction limit)
- option to setup more signatures per transaction (combination of users or signature classes)
- distinction among different transaction types when setting authorization rules (advanced authorization rules)

- restriction of user access via mobile application
- disabling Business Connector feature for accessing accounts
- copying user rights (profiles)
- account groups definition and usage

## Users and accounts

The users and accounts section is divided into the tabs containing individual settings applicable to the contract:



## Agreement information

The information on specific contract parameters, based on which the service is used – the data given data cannot be modified. The administrator can find the information about the name of contract (in the header, usually this is the company name – service owner), information about the fee account and also:

- service administration: whether on-line service administration is available, and whether the administrators work individually, or in consent
- login method: which method a user can use to log in to the portal (username and password with Smart key app versus digital certificate, or CEB Mobile service)
- authorization: information about how the payments can be signed
- legal acts in the CEB service: information on whether Virtual Branch feature is available

In the lower part of the screen you can also see the description of functions, which are available (service variants and other options).

## Agreement and accounts

These settings mainly apply to the field of payments and one by one the rules for payments, signature classes and authorizations with the accounts can be defined here:

**Management of agreement 42708058, Můj první kontrakt** ? Help Print

Agreement information | Agreement and accounts | Users | Authorization of changes

**Payment settings** ⓘ

Four-eyes check	NO
Possibility to change batches	YES
SMS notifications via CEB Info	YES
Business Connector	YES

[Edit](#)

---

**Signature classes** ⓘ

Signature classes	účetní 004, ředitel 005
-------------------	-------------------------

[Edit](#)

Individual settings can be modified (the Edit button) – in individual sections or tabs. After the completion of modifications in one or both tabs (account settings versus user settings) the modifications must be confirmed – the application will create a new version of the contract or its parts including the changes performed. For the changes to enter into effect they must be authorized as a whole – this procedure matches the signing of respective contracts or their annexes in the ČSOB branch.

#### Payment settings

The settings for payments are the general contract settings available in CEB Plus that provide:

- **four-eyes check:** if this option is selected, each payment or batch (order) must be checked by another user prior to authorization – more precisely, another user than the one who created or modified it as a last one. This is an alternative to a multiple signature (however, it does not have the same weight as the signature); the user who will authorise the payments can then be sure that the payment was checked by at least two persons. In the waiting room this option is represented by the “Verify” button, or the “Waiting for verification” status of the payment
- **possibility to change batches:** specifies whether it is possible to modify the batch of orders created by importing from an accounting software in the service (or correct them in case of an error), and what options can actually be used in the section for the import of orders. In the case that the modification of batches is disabled, the batches created by importing will always match the content of the imported file
- **SMS notifications via CEB Info:** specifies, whether it is possible within the CEB Info service to use (paid) SMS notifications, e.g. about the movements on the account or the authorizations of transactions made by payment card. In case SMS notifications are disabled, notifications setup is not deleted – only no messages are sent out
- **Business Connector:** lets you use or disables automatic connectivity towards bank to download statements, advices or exchange rates; or to upload payment batches to the bank. For more details on this function please refer to [Business Connector](#) chapter

#### Signature classes

The signature classes are used to specify the rules for signing the payments from your accounts, or more precisely to create the link between the users and individual accounts and their authorization



rules in CEB Plus version of the service. Each user may be assigned one (or none) signature class, and each account should have the authorization rules specified using these signature classes.

When creating signature classes, you can use two different approaches – as an illustration we can use a fictional contract with users Hynek, Vilém and Jarmila:

- each of the users is exclusive and specific, we will establish his/her own signature class for each of them
  - we will create three signature classes, each of them named after one user (Hynek, Vilém, Jarmila) and assign them to each user
  - we will set the authorization rules as the combinations of individual users (who with whom can sign up to what limit, for what account, possibly which types of transactions)
- some users have the same empowerment and we can say that:
  - users Hynek, Vilém are accountants and they can only sign transactions together – we will establish the signature class “accountant” and then assign it to them
  - user Jarmila is CEO, she usually does not sign the transactions, but if she does, then her sole signature is enough – we will establish the signature class “director” and assign it to her
  - we will set the authorization rules so that either two persons with the “accountant” signature class sign together, or the person with role “director” signs individually (may be specified in further details – depending on the account, transaction type and limit amount)

The signature classes section can be used for creating the signature classes or modifying the ones already created – the construction of rules for signing and possibilities of assigning the classes to users will be described in the next section. The signature class is defined by two data – by a unique identifier (number) and by a user defined name:

**Agreement and accounts**

Signature classes ⓘ

Name	<input type="text"/>	ⓘ	<a href="#">Add class</a>
Signature class 004	<input type="text" value="accountant"/>	✔	<a href="#">Delete class</a>
Signature class 005	<input type="text" value="director"/>	ⓘ	<a href="#">Delete class</a>

### Accounts

The last option in the Agreement and accounts tab applies to accounts. The control of the list is similar to other summaries – use the click to display the detail of the account settings and use the suspension points to access the quick actions for account management:

Accounts ⓘ

Show account Specify or select account ⓘ Sort by holder ▲

Account: 117827423/0300, CZK, Mzdový účet Account: 117827503/0300, CZK, Provozní účet

Account number, currency, alias	Type	Name
117827423/0300, CZK, Mzdový účet	BĚŽNÝ ÚČET	LUMÍR VYŠKOVSKÝ
117827503/0300, CZK, Provozní účet	BĚŽNÝ ÚČET	LUMÍR VYŠKOVSKÝ

In the detail of account settings, you can view:

- detailed information about the account: type, number, currency, alias and name
- account limit: maximum value (sum) of payments for the defined period that can be sent from the account within the ČSOB CEB service. The payments at the moment of full signing by authorised users are taken into account (i.e. not the partially signed payments). Together with the limit value also the withdrawn amount is displayed, for which please note:
  - if the limit value changes, the amount already withdrawn is not reset to zero (please consider this especially when setting lower limit)
  - if the limit frequency changes (day versus week), the withdrawn amount is zeroed, reset (the amount before the change is not taken into account)

The authorization rules for the displayed account specify the authorization of users to sign, whereas the following applies:

- if no authorization rules for the account are set, no user can authorise (send) any payments or direct debits from it
- the authorization rules do specify individual users and their transactional limits in the CEB variant, in the CEB Plus version they specify the signature classes and their combinations (the signature classes are assigned to users)
- together with the combination of up to three signature classes in the CEB Plus version you can also specify the currency and the maximum transaction amount for which the signature class combination will be required
- the payments from the displayed account are considered fully signed and sent for processing at the moment when the sufficient number of signatures is added to them in accordance with at least one of authorization rules defined:

Authorization rules ⓘ

Currency CZK ⓘ [Advanced settings](#)

Must be signed by

100 ✓ CZK accountant accountant Select ✓ Delete rule

Must be signed by

10 000 ✓ CZK director Select ✓ Delete rule

[Add rule](#)

Note regarding signing of transactions:

- the maximum transaction amount (the “Up to transaction amount” field) is considered the same way both for individual payments and the individual items within a batch, with direct debit consent or with a single recurrence of a standing order. For the direct debit orders and

their nature – those are signed the same way as payment orders, but the collected amount is not taken into account (as if it was a zero-amount payment)

- the authorization rules are evaluated all at the same time – in the example above the transaction amounting to CZK 1 could be authorised both by two users with the “accountant” signature class, or by one user with the “director” signature class
- each user may only sign a specific payment once – if the same signature class is required twice for authorization, the payment must be signed by two different users with this signature class (in the example above by two different users with the “accountant” signature class)
- whether the payment is fully signed or not is always evaluated when the signature is added (the first one or any subsequent)
- when the authorization rules change, there may exist partially signed payments; for them the already appended signatures are taken into account (the signature classes of users valid at the moment of the signing), but the newly set rules for authorization are applied. However, without appending another signature, the new evaluation of authorization rules does not take place – in other words, just changing authorization rules cannot lead to an item being fully signed (if needed, we recommend that you cancel the existing signatures using the “Unauthorize” button and restart the signing process)

In case that you require even higher distinguishing of authorization rules for signing, you can use the option for advanced settings of authorization rules. Then you can define the separate authorization rules for individual types of payments:

- **payments to 3rd parties:** these rules are applied to the payments, orders directed to another account than those managed within the agreement (regardless of which accounts have been assigned to the signing user)
- **payments within contract:** these rules are applied to the payments within the accounts managed in the contract
- **direct debit:** rules for signing the direct debit orders (only for the accounts in CZK)
- **direct debit authorization:** rules for setting the direct debit consents (only for the accounts in CZK)

For easier setting, the authorization rules can be cloned among the selected accounts – the option is available in the account list and provides copying the rules from the displayed account (source) to one or several accounts selected by the user (target for copying):

### Copy authorization rules to accounts

[Back](#)

Authorization rules may be copied to other accounts.

**Authorization rules that will be copied**

Up to the amount of	<b>100.00 CZK</b>	must be signed by	<b>accountant 004, accountant 004</b>
Up to the amount of	<b>10 000.00 CZK</b>	must be signed by	<b>director 005</b>

Select the account to which you want to copy the rules

Show account  ⓘ

Sort by  ▲

Select all (5)

Account detail contains also information on whether cards issued to this account can be viewed or administered within the service (this applies to cards already issued, but also to cards that would be issued in the future).

The list of users who have been assigned the account is the last information available in the account detail. The user list cannot be modified here – if you need to change the assignment of an account to a user, this can be done in management of the users (who have been assigned the accounts).

If you make changes, e.g. in the authorization rules, the application will indicate that the changes were made using a tag (in case that the authorization rules were cancelled it will also indicate that transactions with the suggested settings cannot be authorised at all):

<b>New settings</b>   Transactions cannot be authorized	Type	Name	...
Account number, currency, alias 117827423/0300, CZK, Mzdový účet	BĚŽNÝ ÚČET	LUMÍR VYŠKOVSKÝ	

## Users

The administrator is further authorised to set individual users – their rights within the service, both general, and those related to accounts. The “Users” tab will show the summary of all users within the contract – including the person of the logged in administrator. For better view, the list may be limited both to a specific user and to a user with a specific signature class (with the same authorization level related to signing of transactions), this filtering is available only in CEB Plus:

Agreement information	Agreement and accounts	Users	Authorization of changes
User	LUMÍR VYŠKOVSKÝ		
Signature class			
authorization to payments	author	accountant 004	law / statutory body
First name, surname, identifica	director 005	Signature class	editel 005

The control of the user list is the same as in other summaries – click the line to display a detail (of a user), use suspension points at the end of the line to access quick actions, which are available – user rights modification, his/her deletion, or blocking (it is a temporary, reversible blocking, unlike the other changes, the blocking does not need to be authorized). Right in the list of users, the most important roles of the user are indicated – whether he/she is an administrator (authorization for service administration), whether he/she can act towards the bank within the Virtual Branch, what his/her entitlements are in the payment or accounts area are and other roles.

## User settings

In the user detail you can see the information about the user and the entitlements which can be modified:

### User settings

First name:	LUMÍR
Surname:	VYŠKOVSKÝ
Identification number:	

---

Fill in according to user 
 ?

---

**Access via mobile application** ?

Enable access

---

**Signature class** ?

Following items are shown:

- user first name and surname, as well as unique ID
  - the ID is unique for each user, it can be used for faster communication with the bank, or to distinguish the users with an identical name
- a possibility to copy user authorization
  - unlike the accounts and authorization rules, we select another user (as a source), the displayed user settings will be cloned with the source chosen
- the information whether the user may use mobile application
  - CEB Mobile is available for Android and iOS devices
- the signature class assigned to the user (only in CEB Plus)
  - this is one of the already created signature classes, which represents user power to authorise transactions; if no signature class is assigned to him/her, he/she will not be able to sign any transactions

Note regarding the change of signature classes: if you change a signature class or remove the class from the user, the payments already signed by the user are not affected (not even those partially signed). In evaluation, the signature classes applicable at the moment of individual signing are always taken into account.

You can also display or set following for the user:

- limit for the signing of transactions
  - including the currency and frequency, it is a maximum value of all transactions that will be signed by a user in a certain period (meaning the moment of adding his/her individual signature, regardless whether they are subsequently fully authorized)
- role he/she has in the application or towards the bank (cannot be modified online):
  - authorization for service administration: whether he/she is an administrator
  - authorization to act towards the bank within the Virtual Branch service
  - other specific roles user might have for different functions within ČSOB CEB
    - authorization to view credit limits: user can view credit limits related to service owner (credit links, bank guarantees and other)
    - authorization to conclude FX trades: user can conclude FX deals in the Financial markets menu for the service owner

- authorization to confirm FM deals: user can sign confirmations for deals on financial markets on behalf of the contract owner
    - authorization to asset account statement: user can view statements from Asset (portfolio) accounts held by ČSOB Asset Management
  - roles within payments and accounts area (can be set online)
    - authorization to dispose with funds: user can create or edit payments, edit shared payment templates and bank connections, can change statements setup and can set up the Business Connector service
    - limited authorization to dispose with funds: user can create and edit payments, but cannot edit shared payment templates and bank connections, cannot change statements setup and cannot set up the Business Connector service
    - authorization to view accounts: passive user without possibility to create payments (e.g. only to check transactions or to download statements)
    - none: user has not functions related to payments or accounts (can be the one to only administer the service, or can work only within Virtual Branch part of ČSOB CEB)

The last part in the user detail includes the list of the accounts assigned to him/her – these accounts are available to him/her in the application and he/she can display the movements on them, waiting transactions and other (in case of multiple accounts, a link to a separate screen with the summary is available). The changes in the accounts assigned to the user can done in a separate window that summarises all the accounts managed in the application, divided to the accounts assigned to the user and the rest of the accounts. You can also setup whether the user will be able to administer cards issued to an account assigned to him:

The screenshot shows a web interface for managing assigned accounts. At the top, there are two tabs: 'Assigned accounts (7)' and 'Other accounts (0)'. Below the tabs is a search bar labeled 'Specify or select account' and a 'Sort by' dropdown menu set to 'number'. A summary bar indicates '2 items selected' and includes a green 'Remove selected accounts' button. Below this is a table with two rows of account information.

Account number, currency, alias	Type	Name	Admin PC
<input checked="" type="checkbox"/> 1017290993/0300, EUR, EUR účet - provozní	BĚŽNÝ ÚČET	LUMÍR VYŠKO...	<input type="checkbox"/> Admin PC ⓘ
<input checked="" type="checkbox"/> 1017291013/0300, USD, USD účet - projekt CEB	BĚŽNÝ ÚČET	LUMÍR VYŠKO...	<input checked="" type="checkbox"/> Admin PC ⓘ

After making changes, return to the overall user detail where the change is already reflected – and save the changes proposed. The “New settings” tag will appear with the user, in quick links (suspension points at the end of the line) an option to cancel changes (delete the proposal) will appear:

The screenshot shows a row of tabs for user settings: 'authorization to payments', 'authorization to administer the service', 'act by law / statutory body', and 'New settings' (highlighted in orange). Below the tabs, the user's first name, surname, and identification number are displayed as 'LUMÍR VYŠKOVSKÝ - 6144010774'. To the right, the signature class is shown as 'director 005'.

### Authorization of changes

All changes in the settings are always authorised on the level of individual tabs – i.e. for the contract and accounts, or for the all the users, or for both tabs at the same time. The process of authorization of changes includes:

- check of changes – i.e. the comparison of the state before and after the changes

- if the changes were proposed for any item within the tab, a link to check the changes will appear in the tab header
- the next screen then specifies all the changes – comparison of the original and proposed state (the changes are still only proposal, until they are fully authorized):

Authorization rules with advanced settings			
Up to the amount of	120.00 CZK	must be signed by	accountant 004, accountant 004
Up to the amount of	1 111.00 CZK	must be signed by	director 005
<b>New settings</b>			
Up to the amount of	100.00 CZK	must be signed by	accountant 004, accountant 004
Up to the amount of	10 000.00 CZK	must be signed by	director 005

- confirmation of changes on the level of the contract and accounts or on the level of all users (possibly both)
  - until the time of confirmation, the user (administrator) will be notified of the existence of the proposal of changes, with an option to delete them, or confirm them – the information window is at the screen header:

**i** Changes have been made to account or user settings or to the agreement.  
Last edited by user LUMÍR VYŠKOVSKÝ (6144010774) on 30.03.2017 at 09:41. After you finish editing, save the changes.

[Delete changes](#)
Confirm changes

- as these changes do change the contract, a new version of contractual documentation is generated after the confirmation of changes (respective attachments) and the final step follows, i.e.
- authorization of changes – signing of a new version of the contract or the respective attachment
  - a new version of contractual documentation is available in the “Authorization of Changes” tab – either the “Contract and Accounts” attachment, or the “Users” attachment, or both at the same time
  - the new versions can be downloaded directly, or only the summary of changes can be viewed once again
  - the final step of the whole process is signing:

### Management of agreement 42708058, Můj první kontrakt

**i** The request for change has been created and is waiting for authorization.

---

[Agreement information](#)
[Agreement and accounts](#)
[Users](#)
[Authorization of changes](#)

List of accounts- attachment to agreement on the use of CEB service.pdf [Show](#)

---

**Certificate**

**i** Insert a chip card with a valid certificate.

▼

[Load certificates again](#)

---

I have read and understood the contents of the attachment.

Sign

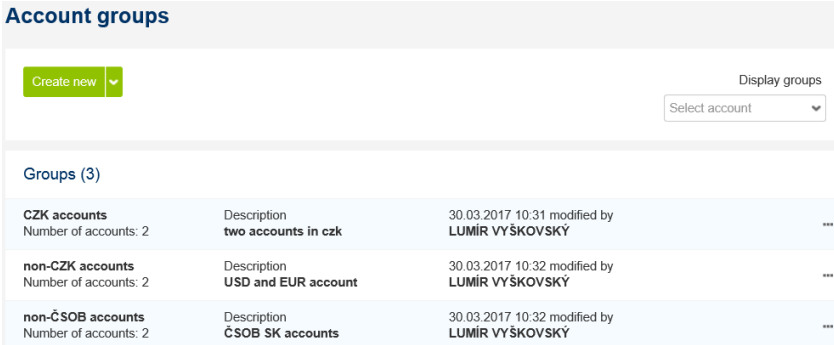
Note regarding the authorization of changes in the contract settings:

- the changes are authorised by electronic signing of the prepared contract in the PDF format (the signature is inserted directly into the PDF document)
- signing in this section can only be made using a qualified certificate (on a chip card or via I.CA RemoteSign application); from legal perspective, the signature is equal to physical signature in the ČSOB branch, after signing the signature validity is verified
- only after signing by a person authorized to manage the service (an administrator), the proposed changes become effective; in case that within the contract signatures of two persons are required (administrators act in consent), then after signing by the second one
- if both the account and user settings are changed, both attachments are signed in a sequence – immediately one after another

Until the changes are authorized, they can be cancelled – using the respective option in the application; the changes can also be cumulated – e.g. by setting the access rights for one user and later change the same for another user or for accounts.

## Account groups

Account groups are available in the CEB Plus version. We recommend that you create them in case you need to distinguish on what accounts in the application you are currently working with. Unlike your own naming (alias) the group puts together accounts with the same attribute – e.g. currency, account owner or by any other characteristic. Only the administrator may manage the account groups and it affects all users under the ČSOB CEB agreement (all work with the same groups). In our example creating groups for the CZK and foreign currency accounts is shown, the work with the list is similar to other lists:



The screenshot shows the 'Account groups' management interface. At the top, there is a 'Create new' button and a 'Display groups' dropdown menu set to 'Select account'. Below this, a table lists three groups:

Groups (3)		
<b>CZK accounts</b> Number of accounts: 2	Description <b>two accounts in czk</b>	30.03.2017 10:31 modified by <b>LUMÍR VYŠKOVSKÝ</b>
<b>non-CZK accounts</b> Number of accounts: 2	Description <b>USD and EUR account</b>	30.03.2017 10:32 modified by <b>LUMÍR VYŠKOVSKÝ</b>
<b>non-ČSOB accounts</b> Number of accounts: 2	Description <b>ČSOB SK accounts</b>	30.03.2017 10:32 modified by <b>LUMÍR VYŠKOVSKÝ</b>

For easier work in defining the groups, you can:

- create account groups automatically based on various account owners or accounts – when creating a new one, you must click the arrow with the button (a picture above)
- include all so far not included accounts into a newly created group automatically (the not included accounts are shown separately in the list)
- clone the existing account group – create a new account group based on the already existing group
- display a group or groups of accounts that a specific account belongs to (filtering in the header)
- place one account into several groups

The created account groups can be especially used for quick filtering in the lists – e.g. in the waiting room (displaying only orders from an account in the group), or in the transactions on an account (displaying movements e.g. only for foreign currency accounts). The groups are displayed above the accounts field in the filter:



## Account movements

Print

Hide filter Export Sums Basic view

Sort by posting date

Account	
Movements	<input type="checkbox"/> All accounts
Transaction type	<input checked="" type="checkbox"/> CZK accounts
	<input type="checkbox"/> non-CZK accounts
To account	<input checked="" type="checkbox"/> 117827503/0300, CZK, Provozní účet
	<input checked="" type="checkbox"/> 117827423/0300, CZK, Mzdový účet

When creating payments, the groups are used as a preselection (filter) of the account that the user wants to use to create a payment – only the accounts belonging to the respective group are provided:

## Payment order

1 Specification 2 Authorization 3 Summary

Templates	Select
Account groups	CZK accounts
From account*	
To account*	Provozní účet, 117827503/0300, CZK, BĚŽNÝ ÚČET Mzdový účet, 117827423/0300, CZK, BĚŽNÝ ÚČET
Counterparty name	

Save bank connection

## 14. Glossary of terms

Some terms used in the application may have several meanings or refer to specific terms used in the contractual documents or terms and conditions of the service. At the same time, different terms can be used to name the same thing – especially in comparison with other e-banking services; for the better understanding, we provide the most frequent terms in the application with their explanation:

For the contractual documents:

- **account owner:** a natural person or a legal entity, at whose name the bank account is maintained; he/she authorises the service owner through the authorization to those accounts (authorization to handle the funds)
- **service owner:** a natural person or a legal entity that establishes the ČSOB CEB service for his/her purposes and the control of his/her own accounts, or other owner accounts; elsewhere also an installation owner, contract owner
- **contract or agreement:** a specific contract of use for the service, whereas one service owner can have several contracts (e.g. for the purposes of various divisions within a company); elsewhere also an installation or APPID
- **user:** a natural person that actually logs into the service, places or authorises payments etc.; elsewhere also an authorised person, managing clerk etc.

For the security area:

- **username and password:** the data used to log into the application; they can be changed; they must not be shared with other persons. Both are created by the user himself/herself based on the one-time data provided by the bank; elsewhere also IPPID and PIN, client number and password etc.
- **chip card:** a plastic card with a chip, where a private key or private keys for creating electronic signatures of a specific user are saved; they are used for login and/or signing of transactions or documents; a reader and the reader driver and respective software for communication with the card (SecureStore Card Manager) are required to use the chip card
- **certificate:** a way to sign documents, transactions, or confirm the access to the application, it provides the highest level of security. For the purposes of the ČSOB CEB service, ČSOB issues certificate on a chip card with a pair of certificates – commercial and qualified (TWINS); or for signing documents there is also certificate in mobile I.CA RemoteSign application available; elsewhere also a digital certificate
- **smart key (ČSOB Smart key):** an alternative to a chip card for authentication and signing transactions, dedicated application connected with the CEB service and your ČSOB Identity where you can sign the transactions comfortably both offline and online, can be used together with a username and password to confirm the logon to the application
- **login:** entering the access data required for the access to the service, verification of user identity, through his/her login data, certificate etc.; elsewhere also an authentication

For the payments area:

- **payment order:** a request for the execution of the payment placed in the application (analogically for the direct debit). The order must be authorised, it is posted by the bank depending on the due date, account balance and depending on the formal correctness of the entered data; elsewhere also a payment, transaction

- **request for transfer (MT101):** a specific payment order that is posted from an account maintained with another bank than ČSOB. ČSOB will only register such order and pass it to the bank maintaining such account for processing using SWIFT message MT101; elsewhere also an RFT (acronym for Request for Transfer)
- **import, batch:** mass payment placement using the files generated in the accounting or similar software. The files are transferred into the application using an option for import and usually processed as a whole (as a batch of orders)
- **direct debit:** a request to send funds from another account; the attributes of the subsequent payment are specified by the direct debit sender, whether the direct debit will be executed is decided by the owner of the account that is to be debited – through direct debit agreement, limit (and also account balance)
- **due date or value date:** the date of the required execution of the transaction placed in the application. In specific cases it need not be kept – for example, if the limit time for payment placement is not observed (in such case the due date is changed to the nearest possible day automatically), or for standing orders in the case when the date of the specific payment falls to a non-working day (then the payment is processed on the nearest day possible). Fixed value date is also used for the posting date (movement on the account)
- **authorization:** confirmation of user will to execute the payment (in general, to execute the request), depending on the settings, authorization by multiple users may be required; authorization (or signing) may be reverted only until the payment has been transferred to the bank for processing (i.e. in the waiting room)
- **verification:** providing a check (of the content correctness) for the orders by at least two users, if these settings are used, it is necessary for each order or batch before authorization to be checked by a user different from the user who placed the payment; elsewhere and within ČSOB CEB service a four-eyes check
- **waiting room:** a place in the application for saving orders waiting for another action by a user or users – typically in the case when verification, another signature are required, or when it is impossible to place a payment and sign it at one moment; elsewhere also orders for authorization, orders for signing

For the accounts and statements area:

- **current accounts:** the accounts intended primarily for handling payment transactions – also payment accounts (definition in accordance with legislation)
- **credit accounts, savings accounts, term accounts (deposits):** specific accounts intended primarily for the management of funds – for their establishment or drawing a credit, usually are unavailable for ordinary payment transactions
- **movements on an account:** transactions that have been posted in the account – either credited (incoming) or debited (outgoing transactions, including fees and card operations), and have changed the accounting balance of the account
- **holds:** the transactions that were made, but have not yet been posted – for example, with card payment or ATM withdrawal; elsewhere also blockings

For administration section of the service:

- **limit:** a maximum amount for signed transactions – this may apply to an account and the transactions on it, or a user and the transactions that he/she authorises; the limits are specified as transactional (per one transaction, payment) or cumulative (within a certain time period); in case the currency of the limit and the transaction are not the same (e.g. EUR transaction

and CZK limit), a rate announced by Czech National Bank is used for calculation (as defined in legislation)

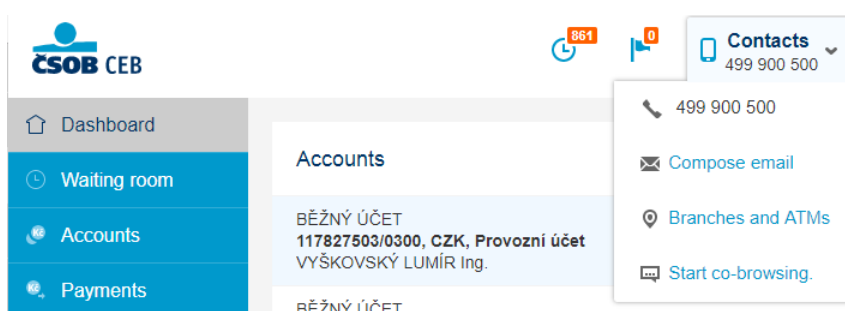
- **authorised person:** a user logging into the service and using its functionalities (see above)
- **authorised person role:** collections of functionalities that are available to a user
- **authorization for service administration:** providing access to the part of the application only available for administrators, where one can set the authorizations of individual users and access to individual accounts; an administrator means a person authorised to manage the service setup
- **signature class:** level of authorization power for signing specific transactions; the signature classes or their combinations are used to create authorization rules and subsequently the signature classes are assigned to users
- **authorization rules:** a combination of a limit amount, currency, signature class or multiple signature classes, optionally divided based on the type of transaction. It specifies the combination of signatures of the users with respective signature classes, who have to append their signature to a payment so that it can be sent to the bank for processing

## 15. Contacts and support

If you encounter an uncertainty or need assistance with a function of the application, do not hesitate to contact our specialists at the technical support line who will always be glad to help you at the following contacts, every working day from 7 AM to 7 PM:

- phone: **(+420) 499 900 500**
- email: **helpdeskCEB@csob.cz**

Contacts to the support team can be found right in the application header together with a link to the ČSOB branch and ATM network. Via the co-browsing option, you can also share passive view to your browser screen when talking to our helpdesk team – for easier illustration of your request:



Please note that functions described in this user guide can change in time – ČSOB reserves the right to introduce new features for even better user experience, and to cancel features not being used, becoming obsolete, or not compatible with legal requirements or security standards. The last update of the document was done **12/2020** and it included these changes:

- introduction of separate ČSOB Identity portal for user and credentials management
- I.CA RemoteSign as an alternative to chip cards for signing within Virtual Branch and service administration
- new possibility to export card transactions to a card statement
- adding more details and screens to Credit limits chapter
- ČSOB leasing products newly available in CEB service
- and other minor text adjustments

**We wish you only the best experience while using the ČSOB CEB service!**