

# Corporate NEWS

## in Payments



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# IMPROVEMENTS AND NOVELTIES

## ■ SEPA payments are faster now

Komerční banka accelerated the sending of regular SEPA payments to be credited to the creditor's (payee's) bank account on the same day. This applies to the SEPA payments containing a request for online processing and submitted before 11:00 hrs.

All SEPA payments submitted by clients on working days by 11:00 hrs and containing a request for online processing, submitted in the form of paper-based orders or based on SEPA payment standing orders are forwarded



for further processing of cross-border SEPA payments so that they can be credited to the creditor's bank account on the day of their submission, i.e. by the D+0 deadline.

Urgent SEPA payments are executed as before, i.e. an additional fee is charged as per the Tariff of Fees (Pricelist) of KB. The urgent SEPA payments can be submitted on working days by 14:00 hrs. SEPA payments submitted in this manner will also be credited to the creditor's account on the day of their submission, i.e. by the D+0 deadline, but before the accelerated regular SEPA payments.

## ■ Travel insurance for payment cards is now also valid in the Czech Republic

In view of the current situation, we can assume that people are going to be more interested in domestic holidays and leisure time traveling in the Czech Republic. Komerční banka, in cooperation with KB Pojišťovna, has responded by expanding their travel insurance portfolio. Until the end of September, your travel insurance provided along with debit and credit cards will also cover your holidays in the Czech Republic. KB's special offer applies to holders

of the Corporate Gold Cards and Business Gold Cards, as well as the Corporate Cards, Business Silver Cards and Prestige Business Cards. The clients may use all the benefits of the domestic travel insurance as long as they have booked a stay in a facility providing accommodation services or are accommodated in such a facility. An overview of the extended coverage can be found in the table below.

Travel insurance for payment cards		Insured amount (CZK)			
		Corporate Gold Card	Business Gold Card	Business Silver Card & Prestige Business Card	Corporate Card
Extended coverage (Czech Republic and abroad)	Accident insurance against lasting repercussions of an accident/injury	200,000	200,000	—	—
	Accident insurance against death resulting from an accident/injury	200,000	200,000	—	—
	Third party liability	1.4 million	1.4 million	1 million (injury) / 500,000 (loss)	1 million (injury) / 500,000 (loss)
	Travel cancellation insurance	—	100,000 (20% excess)	—	—
	Loss of documents	5,000	5,000	—	—
Nově přidaná pojištění	Accident insurance – injury	40,000	40,000	—	—
	Holiday cancellation insurance	500 per day / max. 5,000			
	Luggage insurance	15,000 (excess: CZK 500), 5,000 in case of children			

# IMPROVEMENTS AND NOVELTIES

## ■ We have adjusted foreign payment notifications

After adjusting the notifications relating to domestic payments and standing orders, we have also adjusted those concerning foreign payments and SEPA payments. If you want to receive a payment notification, you can apply for an ad hoc notification via an online payment form or activate notifications for all foreign payments and SEPA payments that have been credited or debited to your account.

If you apply for a notification, you will find clear information about a foreign payment or a SEPA payment in your email box. Among other things, the notification contains information on whether the payment has been executed or not. You may send this notification to your business partner.

## ■ What is new in Mobilní banka?

### **We cancel the security limit for payments made via Mobilní banka (Business)**

We have good news for you: when making payments over CZK 500,000, you no longer need to call your relationship manager to apply for an exception and raise your limit. As of 18 July 2020, we lifted the limits (caps) for payments made via Mobilní banka (Business).

### **Payments between your accounts without any limit**

The entity limit will still apply to payments made to different owners' accounts. However, no limit will apply to payments made between your accounts. You may feel free to transfer CZK 1,000,000 to your savings account even if your limit is CZK 100,000. Still more, the limit will not apply to payments made between a business and private account of the same client.

In the new versions of Mobilní banka (Business) introduced after 18 July 2020 there will be no information about the security limit. The remaining limit of CZK 99,999,999 will appear on the authorization screens in the older versions.

### **Mobilní banka (Business) on MacOS Catalina**

Apple has made it possible to install iPad applications on MacOS Catalina. It is clear that many of you will want to use this innovation, which is why we have adapted Mobilní banka

and its Business version. The application can be installed on both MacBook, iMac, and Mac.

### **As many as six paired devices**

Currently, you commonly use several devices from which you want to access your account, e.g. when making a payment. We have therefore increased the number of devices from which it is possible to actively operate an account from four to six. Thus, you can actively submit payments, make authorizations, administer your payment card, invest, etc. Pairing your device is all you have to do. You can still use an unlimited number of devices to view your accounts.



# IMPROVEMENTS AND NOVELTIES

## ■ New types of instructions added to the XML import format

As one of the first banks in the Czech Republic we allow you to import batches of payment orders in the XML format based on the Czech Banking Association standard.

**In addition to importing SEPA orders in the XML format from your accounting systems into Profibanka, you can import also domestic payment orders now, as well as domestic direct debit orders and foreign payment orders.**

By introducing this extension, we provide our clients and manufacturers of accounting applications with a modern data exchange tool. To make the use of the new format as simple as possible, we are negotiating with suppliers of the most widespread ERP systems in the Czech Republic in order to add this new format to the accounting applications automatically, without the clients having to submit a request.

Currently, the new XML import templates are only available in Profibanka, but we will gradually introduce this option into



the MojeBanka Business application. Documents describing the structure of transactions in the XML format can be found on the website of Komerční banka <https://www.kb.cz/en/download>

## ■ Working with documents – direct access from Profibanka to MojeBanka Business

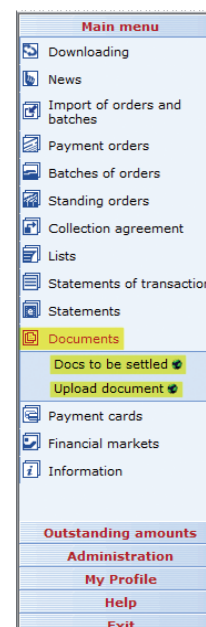
In order to enable Profibanka clients to exchange and sign documents electronically, we have added the new “Documents” menu to the application, which will allow you to use functions supporting the working with documents that are already available in the MojeBanka Business application:

- **Documents to be settled** – this option is used to display documents waiting for processing; an overview of communication between the client and the bank is displayed here;
- **Upload document** – this option allows you to upload any document and send it to your relationship manager.

The solution is based on a link: after you select one of the above categories in Profibanka, we will redirect you to the MojeBanka Business application and – after a necessary login – you can start working with the documents.

You need active access to the MojeBanka Business application in order to use this option. Hence, all Profibanka clients will be allowed such access in stages.

We believe that this option will make your work and everyday communication with the bank much easier.





# IMPROVEMENTS AND NOVELTIES

## ■ Safe trading – we.trade

In July 2020 Komerční banka joined the we.trade online portal. KB now offers to its corporate clients this digital platform designed for secure and transparent trading across Europe and eliminating risks of non-payment or non-delivery of goods.

**We.trade** is an electronic portal for arranging direct transactions between companies in fifteen countries of Europe, based on blockchain technology. In this online environment, domestic companies can agree on contractual terms and digitally enter into a binding electronic contract with their partners in the Czech Republic and abroad. Subsequently, the entire transaction, including payment for the delivery of goods, is fully automatic and paperless. **This trading is safe and there is no risk of unreliability on part of a business partner or of non-payment, because the participating companies are only registered into we.trade through their bank, which can guarantee the payment.**

**We.trade** is here primarily for small and medium-sized enterprises that can use it to negotiate secure transactions across Europe and in the Czech Republic where, remarkably, all three largest domestic banks are involved in we.trade. Thanks to this fact, we.trade can be widely used in domestic trading. **The registration to we.trade is free.**

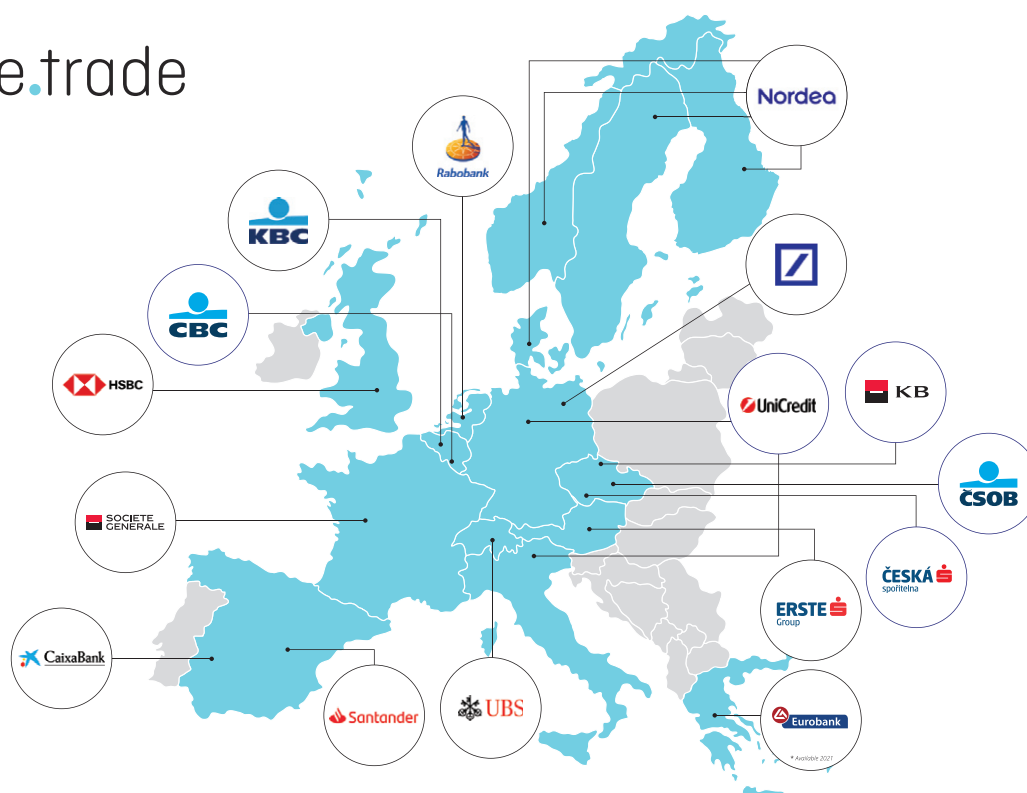
The main benefits the clients using we.trade will get:

- Creation of an online business contract – the participants can choose banking products, terms of settlement of the transaction, and terms of payment directly in the we.trade platform;
- **Reduction of risk** in business relations thanks to the newly offered products, **elimination of the risk of non-payment**;
- **Payment is always made automatically and only after all agreed terms and conditions have been met**;
- **Payment is guaranteed as long as the terms of settlement are met**;
- Significant improvement in **cash flow forecasting**;
- **Verification of business partners** by the banks;
- The platform **facilitates work and saves time** when negotiating new business cases (related administration) and when monitoring negotiated business cases – sending notifications, reminders and alerts.

More information can be found on Komerční banka's website in the Export and Import section:

<https://www.kb.cz/en/corporations-and-institutions/export-and-import>.

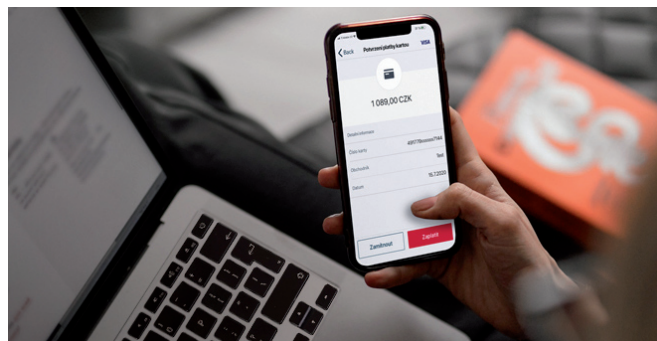
If you are interested in using we.trade, please contact your relationship manager or **Trade Sales specialists**: [we.trade@kb.cz](mailto:we.trade@kb.cz).



## TIPS/HINTS/GADGETS

## ■ Payments via Internet to be confirmed with the KB Key

The next time you pay for an online purchase with your card, you can confirm the payment with a few clicks using the KB Key that fully complies with modern security standards. You may still receive an SMS code from time to time; and don't worry if no confirmation is required at all: it means that you buy regularly in a given e-shop or have a registration there. All necessary information can be found [HERE](#).



### ■ Enhanced payment card leaflets with QR code

You can find out what the benefits of your payment card are by consulting payment card leaflets. The leaflets can be downloaded at [www.kb.cz/letakykarty](http://www.kb.cz/letakykarty) (Czech version only) at any time – and always up-to-date.

Recently, we have added (not only) to the leaflets a practical feature that will enable you to save the most important telephone number concerning KB cards – a QR code containing contacts to the Payment Cards Client Line. You don't have to bother and input the telephone number and email address into your device – just scan the QR code. You can also easily forward it to your employees – cardholders.



In case of any inconvenience such as a loss or theft of a card, the phone number is at your fingertips.

You can call our card support line even in the event of an emergency abroad. We can help you block your card and issue and send a replacement one, but also send you a forgotten PIN, supply emergency cash, issue a confirmation of a transaction or of card ownership, etc.



# ZLATÁ KORPORÁTNÍ KREDITNÍ KARTA

IDEÁLNÍ PRO PODNIKATELE  
A FIRMY, KTERÉ CHTĚJÍ  
KOMFORT.

## CESTOVNÍ POJIŠTĚNÍ A OCHRANA PROTI ZNEUŽITÍ

Korporátní kreditní karta je cestovním pojištěním i pojištěním zneužití platební karty držitelem. Navíc za úvle, pokud je budete správně používat, nemusíte platit úroky a můžete si užít členství v prestižním klubu Priority Pass.

### BEZROČNÉ OBDOBÍ

Pokud využijete až státní bezroční období a uhradíte každý měsíc Corpono (člárek), nezaplatíte žádný úrok. Zároveň si u nás podnikatelé mohou užít a šlechetu si automaticky spočítat v rámci bezročního období z tohoto účtu - my jako gremiove řídíme vaše účty na KB. Pokud nebudete využívat možnosti splacení čerpané částky v rámci bezročního období, je potřeba dle naší minimální splátky 2% z prodeje dle v rámci.

### CESTOVNÍ POJIŠTĚNÍ

Soudíte, že vaše karta je cestovní pojištění zahrnující i záruku, zdravotní, hospitalizační a asistenční služby při cestách v zahraničí. Až do 30. 6. 2020 můžete v případě dovolené a výjezdu z domova v ČR uplatnit i úrazové pojištění, pojištění odpovědnosti, které zahrnuje i pojištění zavinění. Více k územním, cestovním pojištěním na [www.kb.cz/pojistne-podminky](http://www.kb.cz/pojistne-podminky).

### PÁR TÝDŮ JAK VÝHODNĚ POUŽÍVAT KORPORÁTNÍ KREDITNÍ KARTU

#### ONLINE NASTAVENÍ

Využijte výhodu nastavení z online zprávy, nebo online zprávy (limit) či nastavení notifikací o platbách.

#### PLATBY PROBLÉM

NEZAPOMÍNEJTE ZADÁVAT PIN NA TERMINÁLU

Nechce se vám někdy nastavení karty? Nastavte si kartu do svého mobilu, hodinek nebo sportovního náramku. Zvolte si zařízení, které vám vyhovuje - podporujeme Google Pay, Apple Pay, Garmin Pay i Fitbit Pay. Výhodou navíc je potvrzení platby přímo ve vašem zařízení.

možnost vstupu do letištních salůnů [www.prioritypass.com](http://www.prioritypass.com).

lano, nastavení notifikací o platbách je jedním z bankovních KB - zprávy si můžete nastavit i na mobilu.

je podlie logo Mastercard SecureCode, ale na internetu můžete nově využívat 3D (nastavte si v internetovém banku) nebo v Přívodní k platebním kartám

rtu, ale poštou i kousek zprávy, [k.kb@prfimerlin](mailto:k.kb@prfimerlin).

tovém bankovním požadatek o jeho

U nás i v zahraničí, volejte co nejdříve karta. Proti už vám v rámci nebudete mo

zpracování / ukázaného telefonem, volejte AXA Assistance nonstop

u raději hned.



### o karty?

em poskytují, je to o bezpečnosti

čení KB, nebo uplatněním v rámci KB přes volbu další služby

musí karta. Vše karta má automaticky bude chytit kypní změny, nebo bude

ještěm internetové bankovní

800 521 521  
[www.kb.cz](http://www.kb.cz)  
**11222**

■ Dle e můžete být kartu digitalizovat pro platby mobilní, případně hodinkami, prostřednictvím Google Pay.  
Apple Pay, Garmin Pay, Fitbit Pay. Prostup k aktivaci: [www.kb.cz/mobilniplatby](http://www.kb.cz/mobilniplatby).

Nenavítíte?

Podrobnosti o používání karty najdete v Příloze na [www.kb.cz/podpora/karty](http://www.kb.cz/podpora/karty).  
Podrobnosti o používání karty najdete v Příloze na [www.kb.cz/podpora/karty](http://www.kb.cz/podpora/karty).  
Přílohu se můžete na naší webové stránce platit pomocí +420 955 512 530.

! Nezapomínejte se o tyto informace podívat si držitelem karty, pokud jim ještě n



Zůstaňte ve spojení

f o i n



## TIPS/HINTS/GADGETS

■ **KB's open banking brings digital transformation to corporations**

As the first bank in the Czech Republic, we provide multibanking also to companies and corporations. What does it mean? You can operate all your accounts from the comfort of your office or home using one KB internet/mobile phone banking application: it is available both for clients and for companies. Via KB's internet/mobile phone banking you can operate your personal and business accounts held with 13 Czech and Slovak banks – and the list of the banks is constantly expanding. Thanks to this feature, you can now control the balances and transaction history of all your accounts easily and quickly from one place. This year, we will introduce another functionality that will make it possible to send payments from such connected accounts.

KB also recommends other time and money saving innovative services provided to entrepreneurs and companies by its partners. You can choose, e.g., from the following services and applications:

■ **FirmaProVas.cz** – We will provide establishing a turnkey business for you so that you don't have to meet with various authorities in person.

■ **Fakturoid** – Try to manage your invoices online directly from the MojeBanka and MojeBanka Business internet banking applications. You can easily create a new invoice in a few seconds, record your costs, and share all information with your accounting system.



■ **Board** – Get a quick and easy overview of your business activities and improve your company's balance sheet management and cash flow management. You can use



the services of **ČIA News** and **Kooperace.cz** to gain new business opportunities and/or utilize your company's unused production and/or logistics capacities.



■ **Trivi** – The application offers a fully digitized accounting system, handles VAT control statements and VAT payments, processes tax returns and payroll. It also covers dealing with officials and overseeing legal obligations. It is supported by an experienced team of accounting and tax advisors.

**In the field of API:**

■ We have launched the sought-after **KB eIDENTITY** service, which allows us to verify the identity of KB clients via a paid API interface. It is intended for companies that have so far verified the identity of their clients in person or by courier when entering into contracts, and now want to move these activities to the digital world, where they are available to their customers 24 hours a day, can save operating costs compared to physical verification, and significantly increase the percentage of successfully completed registrations thanks to immediate online verification.

■ **KB Branches and ATMs** – an open API service – is intended for displaying the most current information about KB services in KB partners' map apps and other applications.

■ KB also provides its corporate clients with a number of other services via a digital API interface. You can use these services for your processes and applications – up-to-date information is always available at <https://www.kb.cz/en/kb-api>.



Do you seek more information? Do you have an idea for improvement or for what you would like to see here next time? Everything is welcome! Please communicate with us through your relationship manager.

You may also contact us through the KB infoline +420 800 521 521 or [mojebanka@kb.cz](mailto:mojebanka@kb.cz).