

# Corporate NEWS

## in Payments



## CONTENT

### IMPROVEMENTS AND NOVELTIES

- Mobilní banka Business provides 6 + 1 new functionalities to corporate clients
- Manage your cash flow using SFTP – the Société Générale Group Electronic Banking
- Statements in the 940 format and a new Profibanka news guide

### WHAT WE ARE WORKING ON FOR YOU

- MůjPodpis – A simple and safe way to sign your documents
- Cash deposited in closed packages – Improving the service through digitization

### TIPS/HINTS/GADGETS

- KB corporate identity for businesses – How can Bank Identity help you?

### WORLD NEWS, LEGISLATION

- When you submit a foreign payment/SEPA payment, we will display for you the amount of the payment charge

# IMPROVEMENTS AND NOVELTIES

## ■ Mobilní banka Business provides 6 + 1 new functionalities to corporate clients

**We keep trying to make your business easier and more transparent; therefore we have added 7 new features to the Mobilní banka Business application.**

- When paying with your card abroad, we will display for you the original amount expressed in a foreign currency in the application. If you pay, e.g., for a hotel, you will see the amount of CZK 5,000 and, just below, EUR 185 (this is an illustrative case). We also added the same feature to SEPA payments. When sending a SEPA payment in euro, you will also see the amount in crowns. This gives you a better overview of your money.
- We simplify your business by a better payment card administration. You can choose a person in your company whom you will authorize to administer the cards. He/she does not have to be a company agent. All you need is to pick someone who has your trust (e.g. a chief accountant or director). This person will then be entitled to change the limits, allow payments on the Internet or disable them.
- The new setting also applies to the accounts. From now on you can select one account as the main account, which will always stay at the top of your application preview.

You can hide the accounts you don't want to see in the same manner. You won't even get notifications related to such accounts.

- We strive to digitize as many services as possible, including signing documents. When your relationship manager sends you documents for signing, you can find them in the Bank/Documents section. You can sign up to 10 documents at a time.
- In addition to intuitive controls, you can also take advantage of our brand new service. Please provide us with your payers' account numbers for which the payment symbols are to be filled in. **We will make sure that the symbols are properly filled in when our clients make payments to your account.** The symbol can be, e.g., a customer number, contract number, etc. We will check the variable, constant and specific symbol. If the symbols are filled in properly, the payments can be processed immediately without having to trace the payments or communicate with customers who have forgotten to fill in the symbols. The service is available in the Mobilní banka application and in MojeBanka Internet banking.

## ■ Manage your cash flow using SFTP – the Société Générale Group Electronic Banking

Have you got accounts in several banks and are not willing to switch between different banks' Internet banking applications? We have a solution that allows you to stay in your accounting system and, at the same time, ensures the data exchange between your accounts and banks. Thus, you will have an overview of your accounts and current balances, and you can submit domestic and foreign payment orders, both single and multiple ones, directly from your accounting system. This will allow you to control all accounts held with different banks.

Sogecash International SFTP is a so-called 'host to host' solution for highly secure information transfer between the Client and the Bank, which takes place directly between your accounting system and the Bank's secured server. SFTP is **universally used in corporate cash management** because it makes it possible for large companies with an international scope of business to manage corporate accounts held with Société Générale Group banks, but also with other banks, in a modern, secure, comprehensive and yet simple manner.

### **This solution provides you with several benefits:**

- An efficient tool enabling the central management of liquidity in accounts of your branches held in other countries and with other banks without having to log in to various Internet banking applications of different banks/countries via web interfaces.
- File transfers (export/import directly from/to your accounting system).
- Statements of accounts in various formats.
- Guaranteed integrity of files from the moment they are generated in the accounting system until their transfer to the bank.

Thanks to SFTP it is possible to **manage cash flow** in several countries or banks simultaneously; it is therefore a tool that will help you meet your business goals.

If you are interested in this product, please turn to your relationship manager or contact the **Corporate Cash Management Sales** special department at [ccm@kb.cz](mailto:ccm@kb.cz).

# IMPROVEMENTS AND NOVELTIES

## ■ Statements in the 940 format and a new Profibanka news guide

Starting from 18 April 2020, we have introduced the option of exporting statements using the **MT940 format** in the Profibanka application. In this way we have responded to requests of our clients who wished to receive the data statements in the same format as available in the MultiCash application. The functionality is available in the **Overviews – Accounting data** export menu. You can download separate

statements (Export by day) or several statements at the same time (Export to one file). The file extension is .STA, and this type of statements is labelled as 'SWIFT (MT940)' in the application. The description of the format is available on the Komerční banka website in the **Downloads** section. After the next update of our Internet banking you will be able to export Advices (Today's activities) in the MT942 format.

**Export of accounting data**

Cleared	Surname/KB account name	Account type	/ Account number	Cur...	Current balance	Available balance	Balance of credit	Undrawn amount
31.12.2019	LA_SUBJEKT_1 KAREL	current acc...	90093-413110267	EUR	24,83	24,83	0,00	0,00
30.11.2019	LA_SUBJEKT_1 KAREL	current acc...	90093-413110267	EUR	26,36	26,36	0,00	0,00
31.10.2019	LA_SUBJEKT_1 KAREL	current acc...	90093-413110267	EUR	27,89	27,89	0,00	0,00
30.9.2019	LA_SUBJEKT_1 KAREL	current acc...	90093-413110267	EUR	29,42	29,42	0,00	0,00
31.7.2019	LA_SUBJEKT_1 KAREL	current acc...	90093-413110267	EUR	32,43	32,43	0,00	0,00
30.6.2019	LA_SUBJEKT_1 KAREL	current acc...	90093-413110267	EUR	33,95	33,95	0,00	0,00
31.5.2019	LA_SUBJEKT_1 KAREL	current acc...	90093-413110267	EUR	35,48	35,48	0,00	0,00
30.4.2019	LA_SUBJEKT_1 KAREL	current acc...	90093-413110267	EUR	36,99	36,99	0,00	0,00
11.4.2019	LA_SUBJEKT_1 KAREL	current acc...	90093-413110267	EUR	38,74	38,74	0,00	0,00
28.2.2019	LA_SUBJEKT_1 KAREL	current acc...	90093-413110267	EUR	30,10	30,10	0,00	0,00
31.1.2019	LA_SUBJEKT_1 KAREL	current acc...	90093-413110267	EUR	31,47	31,47	0,00	0,00

Page: 1 / 3

Print Export

SWIFT (MT940) Export to one file

Another new feature of the Profibanka app is a well-arranged guide that will introduce you to the essential news in the application. The news will be displayed every time the application is started (this feature can be deactivated by the 'Don't Display on Startup' button). The content

can be browsed using the arrow control panel or the drop-down list with individual versions. It also includes a full-text search engine, which is used to search the entire contents of the guide.

**KB Profibanka** Your certificate will expire in 522 days

**New features in application Profibanka** Fulltext search Version of application 3430 - Marc 2020

**New features in version 2020.1**

## PROFIBANKA

New features in release 2020.1

- What's new in the app
- View the original amount for a credit card transactions in a foreign currency
- Payer and payee bank virtual fields (merged bank\_code and bank\_bic fields)
- Implementation of the new SWIFT format MT940 (STA) into transaction history statements

Page: 1 / 18

Do not show after start

# WHAT WE ARE WORKING ON FOR YOU

## ■ MůjPodpis – A simple and safe way to sign your documents

Within short, you will be able to save your time – as well as that of your customers – by setting up the MůjPodpis application in KB. You, your employees or customers will need the KB Key application to sign documents.

Downloading this application is free of charge and it is not necessary to be a KB client to use it. The KB Key application will verify the user's identity for each separate signature.

### Would it be you who can make use of MůjPodpis application?

Do you sign contracts with your suppliers?	Prepare handover protocols electronically and get rid of paperwork.
Do you sign contracts with your customers?	With MůjPodpis app, you can skip the tedious filling in, verification of personal data, and sending documents by post.
Do you sign internal travel orders?	Sign employee travel orders remotely, using e-mail or accelerated signature directly via the KB Key application. You can also upload a document to the application and even sign it from your smartphone.

### How is it going to work?

#### Signing a document in 3 steps:

- 1. Create a document.** In the first step, upload the document you want to sign in the application. Then simply send a request for the signature to the counterparty by e-mail.
- 2. Signing.** Sign or wait for the counterparty to sign. In addition, the application will verify the signatures. In the event of a lawsuit you can easily prove that the signature has not been forged.

- 3. Use it as needed.** You can also print the document.

The authenticity of the document can be verified via the validation service, which will confirm the signatures.

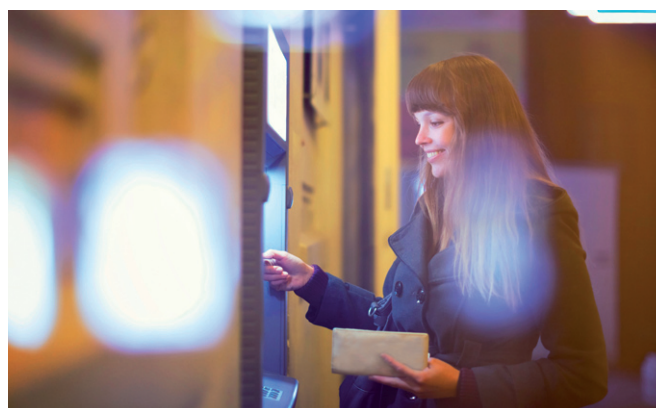
In case of any questions concerning the application, please contact **Mr. Michal Stavrev, e-mail: [michal\\_stavrev@kb.cz](mailto:michal_stavrev@kb.cz)** or the Liberec Contact Centre's Client Line **+420 955 551 556**.

## ■ Cash deposited in closed packages – Improving the service through digitization

In the middle of last year we successfully launched a new service enabling the receipt and billing of closed packages containing cash in a so-called 'accelerated mode' or 'D-1' mode. Now that this service has become routine in all respects, we are responding to the wishes and requests of our clients.

You have been calling for simplifying the paperwork in terms of documentation. Therefore, as a primary requirement for extending the functionality and increasing client comfort, the deposit confirmations can be sent to you in electronic (digital) form. In the first step, you can choose between the paper-based confirmations sent by post as before and electronic ones sent by e-mail. You can also receive them both ways.

Thanks to this new functionality, which we plan to introduce during the second half of this year, electronic delivering of the confirmations will be much faster and more user-friendly. If you use the 'D-1' service, you will be able to choose several



e-mail addresses for sending the digital documentation related to cash deposited in closed packages.

**More information about cash deposited in closed packages – accelerated settlement mode is available [HERE](#).**



## TIPS/HINTS/GADGETS

### ■ KB corporate identity for businesses – How can Bank Identity help you?

Your clients will be able to log in to your system and digitally sign contracts using the same login data they use when communicating with the bank (e.g., to log into Internet banking). Thus you can save not only time but also the costs of managing the clients' passwords and system security. The Bank Identity will reduce administration for your employees at your branches/points of sale who will not have to sign paper contracts. Moreover, this will reduce your demand for paper and help the environment.

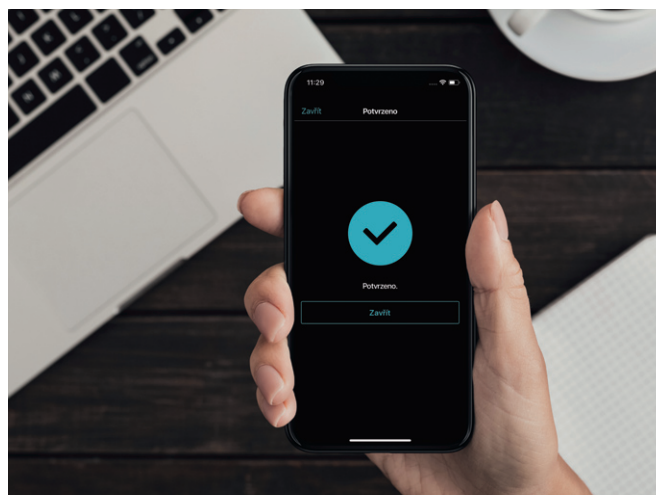
Your clients will no longer have to remember dozens of different passwords; they will only need one set of their KB Identity login data, which they will obtain for free. In addition, they will save their time they would normally have to spend running around offices and branches.

#### Identity sharing:

■ With your client's consent, the bank will provide you with a simple tool for verifying your client's identity on-line, just as you would have done at a branch/point of sale using his/her identity card. In addition, the service will increase the number of verified clients (not everyone would have visited a branch in person) and save you the cost of operating your branches.

More information about Banking Identity can be found on the website of the Czech Banking Association <https://bankovni-identita.cz/en/>.

Complete overview of API services for partners and software developers can be found at <https://www.kb.cz/en/kb-api>.



## WORLD NEWS, LEGISLATION

## ■ When you submit a foreign payment/SEPA payment, we will display for you the amount of the payment charge

If you submit an on-line foreign payment/SEPA payment order within the EEA (European Economic Area) via Internet banking and a currency conversion is involved, the Regulation (EU) 2019/518 of the European Parliament and of the Council obliges us to inform you, apart from other things, of the transferred amount expressed in the payer's account currency and of all fees and charges associated with the payment, including the currency conversion fee.

Send notification	
Amount, Currency	111,00 EUR
Due date	30.04.2020
Variable symbol	0
Constant symbol	6020000000
Urgent payment	Yes
Detail of charges	SLV
Account for charges	90093-427310227/0100
E2E reference	1
Remittance information	přeshranční SEPA platba EXPRES do 50 000 EUR přes DCS, sazebníková cena
Creditor's and debtor's detailed identification	
Debtor's identification	
Creditor's identification	
Ultimate Debtor's identification	
Ultimate Creditor's identification	
The charge for sending a SEPA payment under the KB price list is CZK 6. The charge for an urgent payment under the KB price list is CZK 90.	
Your remaining daily account limit	Unlimited CZK
Remaining daily limit of the subject	999 157,00 CZK
Transaction identification	YU0100161XX
Sign and submit for processing	

To a great extent, we were faster than the aforesaid Regulation. We have been complying with the Regulation's requirements for a long time, partly even beyond the required specifications, e.g. by displaying the relevant information on foreign payment orders outside the EEA. If you submit such orders in a currency other than your account currency via the MojeBanka Business application, we currently inform

you of the approximate (estimated) total amount to be debited from your account. E.g., if you transfer an amount in EUR from an account denominated in CZK, we will not only display the amount of the payment you want to make in EUR but also the value of the amount in CZK that we will debit from your account.

From now on, we will display for you all fees in CZK as per the KB Tariff of Fees (pricelist). The fees are broken down depending on which service you have chosen. There will always be a basic charge for a payment, a surcharge for the urgent processing of SEPA payments or foreign payments, and – in the case of foreign payments – the "OUR" charge code can also be displayed (i.e. all costs are paid by the payer/debtor). We will also provide you with new information on fees charged for foreign payment orders outside the EEA.

Currently we display all fees related to a given payment and charged as per the KB Tariff of Fees (pricelist) if you submit a SEPA payment order via Mobilní banka Business application. Recently we have started to display an approximate amount expressed in the account currency (if a currency conversion is involved).

KB does not charge a fixed fee for a currency conversion. Conversion of any currencies is made by through CZK according to the current exchange rate list.

One of the objectives of this EU Regulation is to provide you with better information about the price conditions of foreign payments/SEPA payments within the EEA submitted in an on-line mode. We hope you will find the information displayed clear and useful.



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).