

Main Business Banking^{TB} benefits

- The app is available online via most web browsers or the mobile app and on all devices
- An overview of loans, bank guarantees, factoring and letters of credit
- Overview of credit and debit cards, including movements and online management of limits, continents of use, blocking and unblocking
- Digital signing of documents directly in the app
- Placing applications for management of products, authorized persons, applications for bank guarantee, drawing a loan and factoring
- Wide range of rights settings for individual user profiles
- Creation, change and cancellation of signature rules without having to contact the bank
- Dynamic guide that helps wherever you are in the app
- All app updates are automatic without client intervention

Comparison of Tatra banka's e-banking systems

| Functions | Business Banking ^{TB} | Multicash | Internet banking ^{TB} |
|--|--------------------------------|-----------|--------------------------------|
| Active functions | | | |
| Domestic payments (<i>inc. express</i>) | • | • | • |
| Instant payments | • | | • |
| Foreign payments (<i>inc. express</i>) | • | • | • |
| Import payment file | • | • | • max. 500 payments |
| Standing payment order | • | | • |
| Direct debit initiation | | • | |
| Direct debit mandates | • | | • |
| Company payment card settings | • | | |
| Applications – payment card | • | | |
| Applications – bank guarantees | • | | |
| Applications – factoring | • | | |
| Applications – loans | • | | |
| Applications – cancellation of authorized persons on current account | • | | |
| Digital signing of documents | • | | • |

| Functions | Business Banking ^{TB} | Multicash | Internet banking ^{TB} |
|-----------------------------------|--------------------------------|-----------|--------------------------------|
| Passive functions | | | |
| Overview of company bank accounts | • | • | • |
| Overview of private bank accounts | | | • |
| Overview of term accounts | | | • |
| Actual account balance | • | • | • |
| Daily account movements | • | • | • |
| Receiving bank info messages | • | | • |

| Functions | Business Banking [™] | Multicash | Internet banking [™] |
|--|-------------------------------|-----------|-------------------------------|
| Account statements for accounting SW – daily | • | • | • |
| Account statements for accounting SW – on demand | • | | • |
| PDF statements | • | | • monthly |
| POS statements | • | • | |
| Overview of company payment cards | • | | |
| Overview of private payment cards | | | • |
| Credit card movements | • | | • only holder |
| Export data for accounting | • | • | • |
| Notifications about app events | • | | |
| Notifications about unprocessed payments | • | | • |
| Notifications about unprocessed direct debits | | | • |
| Management of predefined beneficiaries & templates | • | • | • |
| B-mail management | | | • |
| Overview of loans, bank guarantees, factoring, letters of credit | • | | |
| Overview of signed documents | • | | • |

| Functions | Business Banking [™] | Multicash | Internet banking [™] |
|---|-------------------------------|----------------|-------------------------------|
| Settings and security | | | |
| Without installation | • | | • |
| Multiple signatures | • | • | • max. 2 signatures |
| Order of signatures | • | • | |
| Period & transaction limits | • | • partially | • partially |
| Different user profiles | • | • | |
| Overview & online management of users | • | | |
| Creating signing rules in the app | • | | |
| Two-factor authentication | • | | • |
| Change password | • | • | • |
| Option to work with third-party accounts | • | • | • |
| Option to work with other banks' accounts | | • | |