

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, factoring, deposit agreement, Premium API – Accounts and confirmation of account maintenance
- 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 orders	•		•
SEPA direct debits	•	•	
SEPA direct debit mandates	•		•
Company payment card settings	•		• partially, only holder
Applications – payment card	•		
Applications – bank guarantees	•		
Applications – factoring	•		
Applications – loans	•		
Applications – deposit agreement	•		
Applications – Premium API – Accounts	•		•
Applications – confirmation of account maintenance	•		
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	•	•	•



TATRA BANKA

Functions	Business banking [™]	Multicash	Internet banking [™]
Receiving bank info messages	•		•
Account statements for accounting SW – daily	•	•	•
Account statements for accounting SW – on demand	•		•
PDF statements	•		• monthly
POS statements	•	•	
Overview of transaction tax	•		
Overview of company payment cards	•		• partially, only holder
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		•	