



Guidebook to Users' Authorization Rights and Acceptance Schemes in the GOonline Biznes System

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Introduction

The GOonline Biznes Internet banking system makes it possible to exercise wide-ranging control over the authorization rights of system users, enabling the scope of information to which the user in question has access as well as the operations which he or she is authorized to execute to be set in a precise manner.

GOonline Biznes offers also a multi-level authorization of orders and instructions made. By defining the so-called acceptance schemes and groups, an Account Holder can determine the required number and combination of persons authorized to approve orders made in the GOonline Biznes system. Amount limits are also serviced to enable setting out the maximum amount of orders that can be made by specific user groups in a given period (as one-off orders, daily, weekly or monthly).

This document describes the principles for granting authorization rights to GOonline Biznes system users as well as explaining the meaning of individual authorization rights and their interdependencies.

In the second part of the document, rules of defining and operation of acceptance groups and schemes are described.

Authorization Rights

Categories of Authorization Rights — Authorization Rights to Accounts and Functions

The authorization rights of GOonline Biznes system users are determined by two separate but interdependent categories of authorization rights:

- authorization rights to accounts; and
- system authorization rights to functions.

Authorization rights to accounts determine the company accounts to which the user in question has access and the type of access allowed (view only or the right to execute operations as well).

Authorization rights to functions determine the functions of the GOonline Biznes system that the user in question can use.

Authorization Rights to Accounts

The user's authorization rights with respect to different company accounts may vary — in the GOonline Biznes system, the following account privilege levels are available:

- no account rights — the account is not displayed to the user by any system functions to which the user has access — neither in account lists nor in account drop-down lists when executing operations (in fact, the user may not even be aware that the account in question exists);
- account view rights — the account (together with its actual current balance and available balance) is displayed to the user in the account list (provided that the user is authorized to use the *List of Accounts* function), the user also has access to detailed information concerning the account (provided that he or she is authorized to use the *Account Data* function) as well as being able to display the list of operations executed on the account (provided that he or she is authorized to use the *Account History/Statement* function) and the list of operations blocking funds in the account (provided that he or she is authorized to use the *List of Blockades* function). However, the user may not execute any operations concerning the account (even where he or she is authorized to use the functions in question — in this case, the account is not displayed in the account drop-down list for the operation selected).
- no rights to account balance „Hide balance” – enabled permission will allow the user to execute an order without having the ability to check the balance and review the account history/statements.
- rights concerning the execution of operations in the account, divided into:
 - entering orders — apart from viewing the account, the user who has this right is able to enter orders concerning this account, e.g. transfers (provided that he or she is also authorized to use the functions in question, e.g. *Domestic Transfer*, *Cross-border Transfer*, etc.). This right only enables the user to enter and save the order in question, but not to approve (sign) and send it, i.e. submit an instruction to the Bank to execute this order;
 - signing orders — this right enables the user to approve (i.e. authorize or sign) orders concerning the account entered by this user himself or herself (provided that he or she is also authorized to enter orders) or by other users;
 - sending orders — this right enables the user to send orders concerning the account to the Bank, i.e. submit for execution orders entered and signed by this user himself or herself (provided that he or she has the authorization rights required) or by other users.

Note: In order for a user to be granted the right to execute any operations in an account, he or she must also be granted the right to view this account. It is not possible to grant rights to enter (or sign or send) orders with respect to an account without granting rights to view this account.

Authorization Rights to Functions

Authorization rights to functions determine the functions of the GOonline Biznes system that a user can use and the functions that are inaccessible to him or her. The functions which the user has not been authorized to use remain hidden in the system function menu, and therefore the user cannot activate them in order to execute the operations in question.

A detailed description of authorization rights related to individual functions is presented later in this manual, in the “Meaning of Individual Authorization Rights to Functions” section.

Interdependencies Between Authorization Rights to Accounts and Functions

Authorization rights to functions are combined with authorization rights to accounts, i.e. in order for a user to be fully able to perform individual operations, the user in question must have access to both the function and the relevant accounts. Where any of these rights are absent, the user’s access to certain operations may be limited or completely denied.

This can be explained using a simple example involving interdependencies between the right to view individual accounts and the right to use the *List of Accounts* function:

- where the user has not been authorized to use the *List of Accounts* function, then despite the fact that the user may have full authorization rights with respect to all accounts, he or she will see none of them in the list, and specifically, the function enabling the list of accounts to be displayed together with their balances will be inaccessible to the user (will not be visible in the system function menu at all);
- where the user has been authorized to use the *List of Accounts* function but has not been granted the rights to view any accounts, then the *List of Accounts* function will be available to this user (i.e. he or she will be able to select it from the menu and execute it), but the list will be empty — a “No accounts” message will be displayed;
- where the user has been authorized to use the *List of Accounts* function and only has authorization rights concerning one or several but not all company accounts (e.g. has been authorized to view the company’s current account but not the company’s payroll account), then after executing the *List of Accounts* function, a list containing only the accounts with respect to which he or she has rights will be displayed. The accounts that the user has not been authorized to view will not be included in the list; neither will these accounts be displayed in any other GOonline Biznes system list or form so that in fact the user may not be aware of their existence at all.

Interdependencies between authorization rights to accounts and functions may also concern transfers:

- where the user has not been authorized to use the *Domestic Transfer* function (or, respectively, another function concerning a certain transfer category, e.g. transfers to the tax transfers, cross-border transfers, currency conversions, etc.) then, even where the user has full authorization rights to execute operations on the accounts in question, he or she will not be able to enter or send any domestic transfer — the domestic transfer form will remain unavailable and will not be displayed in the system function menu at all;
- where the user is authorized to use the *Domestic Transfer* function but has not been granted rights to any accounts (or has only been granted rights to view accounts, without being able to execute operations), then the *Domestic Transfer* function will be available to this user (i.e. he or she will be able to select it from the menu and execute it), but the user will be unable to enter any transfers, since the drop-down list enabling the selection of the account from which the transfer is to be made will be empty;
- where the user is authorized to use the *Domestic Transfer* function and is authorized to execute operations on one or several but not all company accounts (e.g. has been authorized to enter transfers from the auxiliary account but has not been authorized to enter transfers from the current account), then in the domestic transfer form, in the drop-down list enabling the selection of the account from which the transfer is to be made, only these accounts for which the user has the authorization rights required will be available and the user will only be able to execute transfers from these accounts.

Users Representing More than One Company

Where a single person — GOonline Biznes system user — is authorized to act on behalf of more than one company (e.g. several companies linked by capital or with a single Owner), then this person receives a single login (user identifier used to log into the GOonline Biznes system), but his or her privileges are defined separately for each company. For such people, a separate *Application for Activating the GOonline Biznes System* should be submitted for each company on behalf of which the person in question is authorized to act. After logging into the system, the accounts (and other banking products) of each company are displayed separately, and individual companies can be switched (without the need to enter the password again) using a

selector (drop-down list) available in the left-hand side menu, so that accounts (and other banking products) of only one company are only displayed at any given time.

An exception from this principle is a situation where several linked companies are combined into a so-called “virtual group” in the system. In this case, a user who has access to the companies that have been combined into a group can, apart from viewing accounts (and other banking products) of each company separately, collectively display the accounts (or other banking products) of all the companies included in the group.

Granting Rights to GOonline Biznes System Users

A user's authorization rights are defined during GOonline Biznes system activation, using the *Application for Activating the GOonline Biznes Internet Banking System*. A separate application should be completed for each person who will use the GOonline Biznes system on behalf of the company in question. The privileges of the person in question are defined in Part II of the application and in an *Instruction on granting/ revoking authorization rights to functions in the GOonline Biznes internet banking system*.

The application must be signed by persons who are authorized to represent the company (the Account Holder).

On the other hand, when stipulating authorization rights to functions for the user in question in Part II of the *Application for Activating the GOonline Biznes System — Authorization Rights of the GOonline Biznes User*, it is possible to:

- use a ready, predefined set of authorization rights — there are several templates prepared by the Bank to choose from, which include typical authorization rights sets (a specification of authorizations covered by particular sets is included in the form *Predefined sets of authorization rights to the GOonline Biznes internet banking system*):

- Set I — View only

This is a basic set of authorization rights for users with a narrow scope of rights, which are limited to viewing the balance and operations in company accounts. This set makes it possible to view account balances (only for those accounts to which rights have been granted in the account authorization rights section) along with operations executed as well as to view loans granted and bank guarantees issued, likewise a list of import and export letters of credit open for the company with payment registers and a list of applications submitted regarding import and export letters of credit, and to view the operations executed using the company payment card issued to the user in question. The set also includes rights to view the list of transfers (entered and executed by other users) and standing orders as well as to view the database containing contractors and payment templates used to enter transfers. However, the user is not authorized to use any functions that enable the execution of any operations or the submission of instructions or applications.

This limited set of authorization rights ensures that the system is transparent and easy to use. The system function menu is also very easy to navigate, since it is limited to basic information functions only.

- Set II — Recommended for Customers who are sole proprietors

This set has been prepared for Customers who are sole proprietors and for other small companies which only use basic banking products (although it can obviously be used by larger companies as well). This set includes authorization rights to use most functions available within the GOonline Biznes system, including those related to the execution of operations (entering and/or sending transfers, etc.). However, the rights do not include functions related to more advanced banking products, e.g. bank guarantees, letters of credit, MBR statements, MT101 transfers or sending direct debits as well as money market products (FRA, IRS, CIRS, interest rate options) and foreign exchange products (negotiable FX transactions, FX options) and cash supply and collection orders. Moreover, the functions enabling the import and export of data from and to the GOonline Biznes system, i.e. integration with the financial and accounting system, are unavailable.

- Set III — Account view and management

This is a typical and often used set of authorization rights for users with more wide-ranging rights, which includes the view of account balances and other banking products and services used by the company as well as the execution of operations such as entering and/or sending transfers. This set includes the right to view all the information included in Set I (View only)

and additionally the rights to execute the following operations: entering and/or sending transfers (domestic transfers, including Social Insurance Institution tax transfers, cross-border transfers and currency conversions), defining, modifying and cancelling standing orders as well as submitting certain types of applications and instructions concerning other banking products and services. The user can also actively use the database containing contractors and payment templates used to enter transfers, i.e. can add, modify and delete contractors and templates. Moreover, the functions enabling the import and export of data from and to the GOonline Biznes system, i.e. integration with the financial and accounting system, are available.

However, the rights do not include functions related to more advanced banking products, e.g. MBR statements, MT101 transfers or sending direct debits as well as money market products and foreign exchange products (negotiable FX transactions, FX options). Operations executed using company payment cards by persons other than the user him- or herself cannot be viewed. The user's ability to submit certain types of applications and instructions such as applications and instructions involving import and export letters of credit as well as cash supply and collection orders is also limited.

- Set IV — Extended authorization rights except for deposits
This set includes access to almost the entire range of functions offered by the GOonline Biznes system and information available within the system, except for, e.g. handling deposits.
- Set V — Extended authorization rights with deposits bearing table interest rate
This set covers an identical scope of authorization rights as Set IV and additionally authorization rights to service deposits bearing table interest rate.
- Set VI — GOonline Biznes Admin
This set includes access to almost entire range of functions and information offered by the GOonline Biznes system (except for, e.g. the ability to grant permissions to the Electronic FX Trading Platform and submitting cash supply and collection orders), including so-called Admin-User privileges, i.e. the ability to grant and revoke authorization rights to accounts and functions to/from other Users (GOonline Biznes Admin rights are the difference between this set and Set IV).
- Set VII — This set only allows access to the user profile and the correspondence module, further detailed permissions should be granted by the user administrator directly in GOonline Biznes

or

- indicate a specific scope of authorization rights to functions by selecting checkboxes concerning relevant system functions;

or

- indicate one of the ready, predefined set of authorization rights and extend its scope with authorization rights not covered by the set by ticking checkboxes concerning relevant system functions;

Meaning of Individual Authorization Rights to Functions

Accounts

- **List of accounts** — makes it possible to access the list of company bank accounts, which includes account names and numbers as well as actual and available balances.
The list only includes the company accounts that the user has been authorized to view in the Authorization Rights to Accounts section.
- **Account data** — makes it possible to access detailed information concerning the account selected such as current (actual) balance and available account balance, the sum total of account credits and debits for the date in question, the amount of funds blocked in the account, account interest rate, next interest accrual date or account opening date.
The data displayed only concern the company accounts that the user has been authorized to view in the Authorization Rights to Accounts section.
- **List of blockades on the account** — makes it possible to access information concerning operations blocking funds in the account selected — the date of establishment and validity of the blockade, blockade type and description and the amount blocked.

The data displayed only concern blockades in the company accounts that the user has been authorized to view in the Authorization Rights to Accounts section.

- **Account history/Statement** — makes it possible to access the list of operations posted to the account in question i.e. bank statement for the account for the date selected or account history for the period selected, not longer than 12 months; whereas for new Customers – GOonline Biznes users, the account history is available for the period of 2 weeks backwards counting from the system activation, and increases over time. It also makes it possible to display (or print or save) confirmations concerning transfers made from the account in question.
The operations displayed concern only the company accounts that the user has been authorized to view in the Authorization Rights to Accounts section.
- **MBR statement and history** — makes it possible to access Multi-Bank Reporting statements, i.e. company account statements concerning accounts at banks other than BNP Paribas, which have been made available under the Remote Reporting service.
Statements are only displayed for the accounts for which the Remote Reporting service is active, and which can be viewed by a user in line with relevant rights granted in the *Authorization Rights to Accounts* section.
Within the MBR History, the user has access to a set of operations with the function to filter them both by the date and by the type of operation (eg crediting, debit).
Balance presentation after operation – presents current account balance after executing certain operation.
Enabling this right to one user automatically enables it to other users.

Payment Cards

- **List of payment cards (user's own cards)** — makes it possible to access the list of payment cards issued to the company that are held by the user in question. The list includes information on card type, the name and surname of its holder, card status and its number, but in masked format only (the first six and last four digits of the card number are presented).
Cards held by other company employees are not displayed.
- **Card details (user's own cards)** — makes it possible to access detailed information concerning the payment card selected that is held by the user in question. The scope of information displayed includes, among other things, card number, validity date, daily and monthly transaction limits and their utilization, current outstanding balance, repayment date, etc.
Details of cards held by persons other than the user are not displayed.
- **Specification of card transactions (user's own cards)** — makes it possible to access the list of transactions executed during the period specified using the payment card selected, which is held by the user in question.
Information concerning transactions executed using cards held by persons other than the user is not displayed.
- **Card account statement (all company's cards)** — makes it possible to access payment card account statements, i.e. information on transactions executed using all payment cards issued to the company as well as global transaction limits granted to the company, outstanding balance, etc.
Note: a card account statement includes information concerning transactions executed using all cards issued to the company, i.e. also those held by persons other than the user, regardless of whether the user has been granted the All company's cards right.
- **All company's cards (viewing details and transactions related to all company's cards)** — extends the List of payment cards, Card details and Specification of card transactions functions so that each of them displays information on all payment cards issued to the company, also those held by persons other than the user.
- **Activation/stopping** – enables activation and stopping a payment card held by the user.
- **Management of cards (all cards held by the company)** – enables changing transaction limits of cards and setting on/setting off/modification of an instruction to make an automated repayment of the credit card debt, including indication of an account to be debited when repaying the card, and the automated repayment amount or interest rate.

Deposits

- **List of deposits** — makes it possible to access the list of the company's time deposits. The list includes information concerning deposit type, amount and currency, deposit term, its interest rate and the forecast amount of interests.

Information concerning all time deposits belonging to the company is presented, regardless of the account from which the funds used to make the deposit originated and regardless of the scope of the user's rights with respect to individual accounts.

Note: This does not include automatic overnight deposits — in order to enable the user to view the automatic O/N deposit account, appropriate authorization rights have to be granted in the Authorization Rights to Accounts section.

- **New deposit (interest rate acc. to the table)** — makes it possible to submit instructions to open a new time deposit with a standard interest rate according to the table, selected from among the types of deposits available via the GOonline Biznes system.
Deposits may only be opened using funds originating from accounts with respect to which the user has been granted full rights to execute operations (i.e. to enter, sign and send orders) in the Authorization Rights to Accounts section.
Note: Account acceptance schemes do not apply to the opening of time deposits. This means that even where the account acceptance scheme requires that transfers sent from the account be authorized by more than one person, and even where the user in question is not included in the acceptance scheme for the account in question, if the user has been granted full authorization rights to execute operations in this account and has been granted the right to use the New Deposit function, he or she will be able to open time deposits using this account.
- **Breaking of a deposit** - makes it possible to break existing company time deposits (only those deposits that can be broken using the GOonline Biznes system)
- **Modification of a deposit** — makes possible modification of a deposit respect to deposit renewal and interest compounding.

The right to break or modify a deposit refers to all company's table-rate deposits, regardless of the account that the funds which the deposit has been opened with have derived from, and irrespective of the scope of User authorizations to specific accounts. As regards negotiable deposits opened through GOonline Biznes dealing platform, only the deposit breaking functionality is available, without the option to modify the deposit. In terms of negotiable deposit – application, these deposits may be broken only at the Bank's Branch.

Please note: when time deposits are broken or modified (whether bearing table or negotiable interest rates), acceptance schemes to accounts do not apply (the working rule is the same as in the case of opening deposits). Breaking a negotiable deposit – application is performed in accordance with the relevant acceptance schemes for applications.

- **New negotiable deposit – application** – enables the submission of instruction to open a term deposit with negotiable interest rate. Deposits may only be opened using funds originating from accounts to which the user has been granted rights to execute operations in the Authorization Rights to Accounts section.
Before the approval and delivery of the instruction to open a negotiable deposit to the Bank, it is necessary to meet the requirements of the acceptance schemes for applications.
- **Negotiated deposit – on-line opening** – allows to place an order to open a term deposit of any period (in the range of one week to one year) and at an interest rate higher than the interest rate on the table. The amount of interest on negotiable deposits depends on the deposit amount declared by the Client and the amount of the deposit. Deposits can only be generated from the funds from the accounts to which you have been authorized to perform operations in the Account Permissions section.
As in the case of setting up a deposit with a tabular interest rate, the acceptance schemes for accounts are not in force when setting up a negotiable deposit.

Loans

- **GOonline Biznes Loans** - access to a list of loans, including information on loan granting, loan currency, amount to be used, current loan amount to be repaid, loan interest rate and start and end dates of each loan period. Information is presented on all loans granted to the company, irrespective of user rights to individual accounts. This entitlement allows access to the list of loan repayments, including the list of loan installments repayment lists, installment repayment dates, amounts of installments due, broken down into principal and interest, as well as the above-mentioned installment amount and outstanding principal.

Transfers

- **Transfers review** — makes it possible to view lists of transfers and transfer packages entered and sent via the GOonline Biznes system. The lists include all types of transfers (i.e. domestic transfers, Social Insurance Institution, tax transfers, cross-border transfers, SEPA transfers, currency conversions, MT101 transfers) as well as direct debits. The transfers and packages displayed on the list also include those in the creation, signing or sending of which the user did not participate. Lists are broken down into transfers to be sent (entered but not yet sent to the Bank), sent transfers (transfers sent but not yet executed, e.g. future transfers), executed and rejected transfers. It is also possible to search for transfers that meet the criteria specified.
The data displayed to the user only concern transfers from the accounts that the user has been authorized to view in the Authorization Rights to Accounts section.
- **Domestic transfer** — makes it possible to enter, sign and send domestic transfer instructions, i.e. concerning transfers to a different account with a domestic bank (including accounts with the Bank BNP). The user's rights to the account in question granted in the Authorization Rights to Accounts section determine whether the user is able to enter, sign and/or send transfers using this account. Account acceptance schemes (together with transaction amount limits, where defined) apply to transfer authorization. This means that the transfer instruction must be authorized (signed) by the number and combination of persons required for the account in question so that at least one of the acceptance schemes in force for the account is met.
- **Instant transfer** – with this feature the GOonline Biznes system user can make transfers in the Express Elixir system, from the customer account to another domestic bank account in PLN currency, provided that the user holds relevant rights. When the payer orders an instant transfer, funds are booked on the payee's account within near real-time. Instant transfer transactions are subject to limits: the maximum amount of a single instant transfer is PLN 100,000.
- **Internal transfer** – allows entering, signing and sending orders of transfers between accounts maintained in PLN within client and holding.
- **Cross-border transfer** — makes it possible to enter, sign and send foreign and foreign currency transfer instructions (foreign currency payments to accounts maintained with foreign or domestic banks as well as PLN transfers to accounts maintained with foreign banks).
The user's rights to the account in question granted in the Authorization Rights to Accounts section determine whether the user is able to enter, sign and send transfers using this account. Account acceptance schemes (together with transaction amount limits, where defined) apply to cross-border transfer authorization. This means that the transfer instruction must be authorized (signed) by the number and combination of persons required for the account in question so that at least one of the acceptance schemes in force for the account is met.
- **SEPA credit transfer** — makes it possible to enter, sign and send foreign transfer instructions conforming to the SEPA standard.
The user's rights to the account in question granted in the Authorization Rights to Accounts section determine whether the user is able to enter, sign and/or send transfers using this account. Account acceptance schemes (together with transaction amount limits, where defined) apply to SEPA transfer authorization.
- **Currency conversion** — makes it possible to enter, sign and send foreign fund currency conversion instructions (as at the current date and at the exchange rates stipulated in the BNP Paribas exchange rate table) between the company's (or group's) own accounts maintained in different currencies.
The user's rights to the account in question granted in the Authorization Rights to Accounts section determine whether the user is able to enter, sign and/or send currency conversion instructions using this account. Account acceptance schemes (together with transaction amount limits, where defined) apply to currency conversion instruction authorization.
- **Tax transfer** — makes it possible to enter, sign and send instructions related to tax transfers, i.e. those used to settle liabilities to Tax Offices, Customs Chambers and other tax and customs authorities.
The user's rights to the account in question granted in the Authorization Rights to Accounts section determine whether the user is able to enter, sign and/or send transfers using this account. Account acceptance schemes (together with transaction amount limits, where defined) apply to tax transfer authorization.
- **MT101 transfer** — makes it possible to enter, sign and send instructions concerning MT101 transfers within the framework of the Remote Payment Management service.

The user's rights to the account in question granted in the Authorization Rights to Accounts section determine whether the user is able to enter, sign and/or send MT101 transfers using individual accounts for which the Remote Payment Management service has been activated.

Account acceptance schemes (together with transaction amount limits, where defined) apply to MT101 transfer authorization.

- **Direct debit** — allows entering, signing and sending dispositions of debtor's account debit within direct debit. The user's rights to the account in question granted in the Authorization Rights to Accounts section determine whether the user is able to enter, sign and/or send direct debit instructions using this certain account.
Account acceptance schemes apply to direct debit instruction authorization, but transaction amount limits are not taken into consideration.
Note: applies to direct debits executed on current account or auxiliary account dedicated to the service.
- **Orders to a contractor/template from outside the database** — makes it possible to enter transfers (the types of transfers that the user is authorized to enter) to any accounts, without limiting the transfer recipient list to the recipients included in the contractor database or as a payment template.
Where a user is not granted this right, then the user will only be able to use the data included in the contractor database or saved as payment templates when completing transfer forms (all transfer forms, including direct debits).
- **Payroll orders** — makes it possible to assign the "remuneration package" status to a transfer package being created; this entails a special execution procedure — the payroll account is automatically credited with funds from the originating account. In order for the user to be able to send remuneration packages, he or she must have appropriate authorization rights to the payroll account granted in the Authorization Rights to Accounts section.
- **Transfer deletion/cancellation** — makes it possible to cancel and delete transfers entered into the system (also by other users) as well as to cancel the transfers already sent to the Bank for execution (unless they have already been executed).
- **Package creation** — makes it possible to group transfers in so-called packages.
- **Package modification** – allows to modify transfer package contents (adding/removing transfers to/from the package).
- **Viewing and handling waiting orders** — makes it possible to view transfers that have been moved to the so-called "waiting room" (i.e. transfers for which there are insufficient funds and which wait for the account to be credited).
The user is also able to change the sequence of orders in the "waiting room," and thus decide which orders will be executed and which will be rejected (where the amount of funds in the account is only sufficient to execute some of the orders submitted for execution on the date in question).
- **Notifications about awaiting signatures** – enables sending text message or email notifications about payments/payment packages awaiting for an authorization (to the users, who have subscribed to one of these types of notifications). The holder of this right has „Notify" button available in the details' window of the parcels being in the Introduced and During acceptance status and on the list of transfers to be send.
- **The right to transfer transfers between packages** – allows the users to transfer transfers between predefined packages.
- **Package of transfers with negotiated rate** – User holding this right has an ability to execute currency order on the individually negotiated rate in the day given. When making a foreign exchange order, it is necessary to save the order as a package, marking the check-box "Package of transfers with the negotiated exchange rate".
- **Execute packages as a whole** – allows to indicate during package creation, that dispositions being it's part were executed in full. Lack of funds for a single transfer results in rejection of the entire package. The right is necessary for the implementation of payroll packages and transfers with negotiated rate.
- **VAT only from the VAT Account** - each time the "Split Payment" payment is made, the full amount of VAT will be collected from the VAT account. If there is insufficient amount on the VAT account, such transfer will be directed to the "Waiting transfer" folder, and in the case of lack of funds by the end of the business day (in accordance with the applicable cut-off times) the transfer will be rejected.

Mass payments

- **Domestic mass payments – import** – allows to import mass packages with domestic payments in the ELIXIR format, in other words – loading domestic mass package into the GOonline Biznes mass packages' list from an external data source. The right allows to:
 - import of an uncompressed file using applet – then the import is performed in three stages: file compression, synchronous transfer of the indicated file to the GOonline Biznes database and asynchronous verification,
 - import of a compressed file (.zip format) without applet – import is performed in two stages: synchronous transfer of the indicated file to the GOonline Biznes database and asynchronous verification.

- **Domestic Mass Payments – report** – enables downloading reports generated by the internal banking system which supports mass payments' packages. Reports include data concerning mass payments' packages delivered via GOonline Biznes. Right allows accessing following report types: Creditings sent, Creditings sent – return, File rejected and File deleted.

Note: No account rights are in force, which means that the Client will be able to see all reports sent via Mass Payments System within Domestic Mass Payments.

- **Domestic Mass Payments – list** – enables reviewing, signing and sending mass packages of domestic payments. The list presents both packages for which the import in the GOonline Biznes has been started and those that have been imported and sent to the Bank via GOonline Biznes. The list includes domestic mass packages and all other packages (also those, for which the status was modified after unsuccessful import).

The user sees only those domestic mass packages, that are defined within the accounts, for which that user has at least the right to preview them (except for packages, for which the import was unsuccessful).

- **New direct debit** – enables entering, signing and sending dispositions of debiting debtor's account as part of direct debit. User rights to certain account (given in the Account rights' section) determine whether the user can enter, sign and/or send the dispositions of direct debits from that particular account. When authorizing direct debit's dispositions, acceptance schemes for the accounts are in force. However, transaction's sum limits are not taken into consideration.

Note: feature applies to direct debits executed on mass payments' account (opened on Bank's settling number 16001505).

- **Mass Direct Debit – import** – enables importing mass packages with direct debits in ELIXIR format, in other words – loading direct debit mass package into the GOonline Biznes mass packages' list from an external data source. The right allows to:
 - import of an uncompressed file using applet – then the import is performed in three stages: file compression, synchronous transfer of the indicated file to the GOonline Biznes database and asynchronous verification,
 - import of a compressed file (.zip format) without applet – import is performed in two stages: synchronous transfer of the indicated file to the GOonline Biznes database and asynchronous verification.

Note: feature applies to direct debits executed on mass payments' account (opened on Bank's settling number 16001505).

- **Mass Direct Debit – report** – enables downloading reports generated by the internal banking system supporting mass payments' packages. Reports include data concerning mass direct debits' packages delivered via GOonline Biznes. The right allows accessing following report types: Creditings sent, Renewals, Confirmation/Rejection of debits sent/ Confirmation/Rejection of renewals, Withdrawals, File rejected and File deleted.

Note: No account rights are in force, which means that the Client will be able to see all reports sent via Mass Payments System within Mass Direct Debits.

- **Domestic Mass Payments – list** – enables reviewing, signing and sending mass packages of domestic payments. The list presents both packages for which the import in the GOonline Biznes has been started and those that have been imported and sent to the Bank via GOonline Biznes. The list includes domestic mass packages and all other packages (also those, for which the status was modified after unsuccessful import).

The user sees only those domestic mass packages, that are defined within the accounts, for which that user has at least the right to preview them (except for packages, for which the import was unsuccessful).

- **Approvals for Direct Debit – import** – allows to import files with approvals for direct debits, in other words – loading the file with approvals for direct debits on a list of files with approvals for direct debits into the GOonline Biznes system from an external data source. The right allows to:
 - import of an uncompressed file using applet – then the import is performed in three stages: file compression, synchronous transfer of the indicated file to the GOonline Biznes database and asynchronous verification,
 - import of a compressed file (.zip format) without applet – import is performed in two stages: synchronous transfer of the indicated file to the GOonline Biznes database and asynchronous verification.
- **Approvals for Direct Debit – list** – allows to preview the file lists containing approvals for direct debits. The right allows also to browse the status of the files sent to the Bank.
- **Import of Customer Data files** – allows customers who use Payments Identification System (IDEN) to load following files:
 - 1) with entities – after choosing „Client’s entities” option,
 - 2) with payors (Clients with NRB generation) – after choosing „Payors’ Identifiers” option.
- **File list with client’s personal data** – enables previewing and sending files with entities and with payors to the banking system, after checking the check-box of given file and executing the „Send” action.

Note: Owned rights for the file import with client’s personal data and to the File list with client’s personal data allows to:

 - import of an uncompressed file using applet – then the import is performed in two stages: file compression, synchronous transfer of the indicated file to the GOonline Biznes database,
 - import of a compressed file (.zip format) without applet – import is based on synchronous transfer of an indicated file into GOonline Biznes database.

Standing Orders

- **List of standing orders** — makes it possible to access the list of standing orders defined in the company’s accounts.

The list only includes standing orders related to the company accounts that the user has been authorized to view in the Authorization Rights to Accounts section.
- **New standing order** — makes it possible to enter, sign and/or send standing order instructions.

The user’s rights to the account in question granted in the Authorization Rights to Accounts section determine whether the user is able to enter, sign and/or send standing order instructions using this account.

Account acceptance schemes apply to standing order authorization, but transaction amount limits are not taken into account.
- **Standing order cancellation** — makes it possible to cancel existing standing order instructions. The user’s rights granted in the Authorization Rights to Accounts section determine the accounts with respect to which the user can cancel standing orders.
- **Standing order modification** — makes it possible to modify existing standing order instructions. The user’s rights granted in the Authorization Rights to Accounts section determine the accounts with respect to which the user can modify standing orders.

Templates and Contractors

- **List of contractors** — makes it possible to access (in view mode) the database of transfer recipients and direct debit debtors defined in the GOonline Biznes system as the company’s “contractors”. The list includes the contractors’ names, addresses and account numbers.

Where a user has not been authorized to access the list of contractors, he/she cannot use the contractors database when completing transfer forms.
- **Addition/modification/deletion of a contractor** — makes it possible to edit the database of transfer recipients and direct debit debtors defined in the GOonline Biznes system as the company’s “contractors”. Users who have been granted this right may add new contractors to the database as well as modify and delete existing contractors from the database.
- **Managing contractors’ groups** – makes it possible to create, modify and delete groups of contractors. This function enables an authorized user to grant other users access to a given group of contractors.

- **Transferring contractors between groups** – makes it possible to change the assignment of contractors within the existing groups of contractors.
- **List of payment templates** — makes it possible to access (in view mode) the database of payment templates, i.e. templates including recipient (contractor) details, amounts, payment details and other order elements that can be used while creating transfers and standing orders.
Where a user has not been authorized to access the list of payment templates, the user cannot use them when completing transfer forms.
- **Addition/modification/deletion of a payment template** — makes it possible to edit the database of payment templates defined in the GOonline Biznes system. Users who have been granted this right may define new templates as well as modify and delete existing payment templates from the database.

Electronic FX Trading Platform

- enables entering into and performing foreign exchange transactions (Today Transactions, Tomorrow Transactions, Spot Transactions, Forward Transactions) and obtaining financial market information by the Account Holder.

The authorization right to the Electronic FX Trading Platform may be assigned provided that the Account Holder:

- has signed a relevant agreement regarding transactions made via the platform,
- has indicated the user, on the form provided by the Bank, as the person authorised to represent the Account Holder when entering into the above transactions through the Electronic FX Trading Platform.

The transactions are not subject to acceptance schemes to accounts and what follows, amount limits determined for a given scheme do not apply to them. A user authorized to enter into transactions can approve such transactions independently.

Import letters of credit

- **List of letters of credit and payments** – makes it possible to view a list of import letters of credit (L/C), opened in favour of the company, and a register of payments. The list of letters of credit contains basic information about open L/Cs, such as the L/C number, name of a company to the order of which the L/C has been opened, details of the L/C beneficiary, L/C amount (with and without tolerance), L/C balance, L/C opening date and validity date likewise the current L/C status. When an L/C is selected from a list, the L/C details will be displayed. A register of payments contains information about payments related to import letters of credit of the company, such as the L/C number, name of a company to the order of which the L/C has been opened, payment number, details of the beneficiary, payment amount, costs of foreign banks, payment date, data regarding payment instructions and data regarding discount and payment status. On the level of the L/C list and payment list, the user can export the list to the CSV format, save it in a PDF file and print it.
- **Applications view** – makes it possible to view orders to open letters of credit, applications for changing L/C terms and conditions, and applications for acceptance or rejection of import L/C documents. The list contains basic data regarding the applications submitted, such as the application type, name of a company that has ordered the L/C to be opened, reference number, beneficiary's details, amount with and without tolerance, application filing date, collateral, order type, and application processing status. When an application is selected from a list, the application details will be displayed. On the application list level, the user can export the list to the CSV format, save it in a PDF file and print it.
- **Creation, change, deletion of applications** – makes it possible to order opening a new documentary L/C, submit an application for changing terms and conditions of the existing L/C and application for an acceptance or rejection of L/C documents. Furthermore, this authorization right makes it possible to modify and delete draft applications and applications with “Incorrect” and “Working” status likewise draft applications of the “Accepted” status.

In order for the above instructions to be approved and sent to the Bank, acceptance schemes that apply to trade finance applications must be observed.

For proposals concerning letters of credit, it is necessary to create a separate acceptance pattern for trade finance applications below

Creation, amendment, deletion of applications also includes a power of attorney to establish a deposit up to 100 % of the amount of each opened import letter of credit (up to 200% in the case of a deposit in a currency other than the currency of the import letter of credit secured by it)

Export letters of credit

- **List of letters of credit and payments** – makes it possible to view a list of export letters of credit (L/C) opened in favor of the company and the related payments. The list of letters of credit contains basic information about open export L/Cs, such as the L/C number, applicant's details, L/C amount (with and without tolerance), L/C balance, L/C opening date and validity date, information about L/C transfer and confirmation, likewise the current L/C status. When an L/C is selected from a list, the L/C details will be displayed. A register of payments contains basic information about payments for opened export letters of credit, such as the L/C number, name of a company, applicant's details, receivables amount, payment date, L/C transfer, assignment of proceeds, discount and payment status. On the level of the L/C list and payment list, the user can export the list to the CSV format, save it in a PDF file and print it.
- **Applications view** – makes it possible to view cover letters to an export L/C, applications for an L/C transfer, applications for a transfer of a change to the L/C, and applications for an assignment of proceeds. The list contains basic data regarding the applications submitted, including their processing status. When an application is selected from a list, the application details will be displayed. On the level of the above lists, the user can export them to the CSV format, save them in a PDF file and print them.
- **Creation, change, deletion of applications** – makes it possible to prepare a cover letter to an export L/C, submit an application for an L/C transfer, application for a transfer of a change to the L/C, and application for an assignment of proceeds. Furthermore, this authorization right makes it possible to modify and delete draft applications and applications with "Incorrect" and "Working" status likewise draft applications of the "Accepted" status.

In order for the above instructions to be approved and sent to the Bank, acceptance schemes that apply to trade finance applications must be observed.

For proposals concerning letters of credit and guarantees, it is necessary to create a separate acceptance pattern for trade finance applications below (ation of particular user)

Guarantees

- **Preview of guarantees' list, orders, schemes, history and messages concerning guarantees** – enables access to a statement of bank guarantees provided to the company and guarantee lines, including the information about the name or guarantee reference number, guarantee expiration date and its amount. Information about all guarantees and guarantee lines is provided, regardless of the range of user's rights to certain accounts.
- **Full preview and submitting applications for issuance and change of a guarantee** – allows to preview and manage applications.
- **Guarantees' clearance** – allows to delete orders of certain status: Entered, During acceptance, Canceled, Rejected, Project rejected, Order form rejected, Project canceled, Order verification canceled, Draft.

For proposals concerning guarantees, it is necessary to create a separate acceptance pattern for trade finance applications below.

Full view of guarantees and creation of guarantee applications also includes a power of attorney to establish a deposit up to 100 % of the amount of each issued guarantee, (up to 200% in the case of a deposit in a currency other than the currency of the guarantee secured by it) or up to 120 % in the case of customs guarantees

Administration Of Authorisation Rights - Administrator's Control Panel

- **Users' Administrator - editing – entering/editing of the rights to accounts and User's personal data.**
The right allows to:
 - editing of the rights to the accounts and to system functions of all users. Changes are applied in real time.
 - user blocking/unblocking – a possibility to temporary block any user in the company. When the Administrator creates the blockade, he indicates the reason of it. The reason will be visible to all Administrators in the company.
 - setting up default settings for the newly opened accounts in the range of Preview/Hide balance/Entering/Signing/Sending rights. In this case, every newly created account of the company might be automatically added to the users. Administrator determines default rights for every user, who will have access to particular account.

- displaying and modifying of the user's IP number restrictions and a possibility to set up a time lapses (for certain days and hours), in which the user will be able to use the GOonline Biznes.
 - deleting user's relations with the company – deleting users from the company without the necessity of applying paper disposal.
 - change of displayed company name (pass) – allows to establish personal friendly name, which will be shown on drop-down list during switching companies. Change is in force for all users in the company.
 - generating audit reports containing a list of users and their rights on a given company.
- **Users' Administrator - preview – preview of users' rights / generating reports / access to history of changes.**
The right allows to:
 - preview of users' rights to accounts and functions,
 - displaying the limits set for the user's IP number and time intervals (on selected days and hours), in which the user will be able to use GOonline Biznes,
 - generating audit reports containing a list of users and their rights on a given company,
 - access to the history of changes – the right allows access to changes that were made in the rights/acceptance schemes for a given company. User data, statuses and dates of changes are available.
 - **Users' acceptance schemes editing – granting/deleting/editing acceptance schemes (not applicable to „Acceptance scheme to the Administrator's actions")** – allows defining/editing/deleting:
 - schemes to accounts
 - schemes to applications
 - schemes to Trade Finance Applications
 - schemes to counterparts' entering

Note: granting/deleting/editing acceptance scheme to the administrator's actions is possible only when based on written application.

The right allows to migrate acceptance schemes in GOonline Biznes to the new module – Administrator's Control panel.

- **Acceptance schemes' preview** – right only to preview acceptance schemes without the possibility to edit them.
- **Disposals list for acceptance** – access to the list of applied disposals. The right allows verification of the disposals applied in the administrator's control panel. Possible actions: acceptance/removal.
- **History of changes** – right allows access to changes that were made in the authorizations / acceptance schemes for a given company. Users' data, statuses and dates of changes are available. The module is always available to the user with the rights of the Users' Administrator.

Tools

- **Import — defining templates** — makes it possible to define import templates describing the structure of data in the files input into the GOonline Biznes system when transferring data from the company's financial and accounting systems to GOonline Biznes.
- **Import of transfers to a list** – makes it possible to import payments, i.e. uploading transactions into a list of transfers, into the GOonline Biznes system from an external data source, e.g. from a file generated by a financial and accounting system of a company.
- **Import of transfers to a package** – makes it possible to import payments, i.e. uploading transactions directly into a package (by creating a new package, or adding transactions to an existing one), into the GOonline Biznes system from an external data source, e.g. from a file generated by a financial and accounting system of a company.
- **Import — contractors** — makes it possible to import the contractor database, i.e. input contractor details into the GOonline Biznes system from an external data source, e.g. the company's financial and accounting system.

- **Export — defining templates** — makes it possible to define export templates describing the structure of data in the files generated by the GOonline Biznes system in order to transfer data from GOonline Biznes to the company's financial and accounting systems.
- **Exporting data** — makes it possible to export data, i.e. generate data files from the GOonline Biznes system in order to transfer the data to the company's financial and accounting systems.
- **Generation of reports** — makes it possible to generate reports containing required data from the GOonline Biznes system.
- **Report view** — makes it possible to view the reports generated containing data from the GOonline Biznes system.
- **Managing report templates** — makes it possible to define the templates used to generate the reports containing data from the GOonline Biznes system.
- **Import of transfers to a contractor from outside the list** – allows importing of payment dispositions (using the import template) to a payee non-existing in the contractors database in the GOonline Biznes system.
- **Mobile GOonline Biznes** – allows to access to managing the company's accounts via mobile applications installed on mobile phones/ tablets using the Android/iOS systems. Activation of the access function allows for activation of the mobile application.
- **Web Services' service** – enables access to downloading files using web services.
- **Managing users access' to WebServices PDF** – allows downloading PDF statement generated in the GOonline Biznes within WebServices service.
- **Shared files** – allows to download report files delivered from other services, such as Direct Debit, PIR, Ozyrys, SOPEL.
- **Import with MD5 checksum** – the right allows to import file containing MD5 parameter (checksum of payment file) in the last line. Import with MD5 checksum is available only in *Multicash PLI* template. MD5 checksum record (in the last line of the file):

```
/MD5<.....>  
      (checksum value)
```

The system verifies compatibility of the records contained in the file with the MD5 parameter.

Applications

For a given application to be approved and sent to the Bank, the acceptance schemes binding for special applications - a general scheme or for selected applications must be met.

- **Review of sent applications** - allows to view submitted applications and instructions in the current version of the exBiznesPI@net system.
- **Special applications** - allows to access a new application module and submit an application made available by the Bank.
- **Bank's opinion** - allows to submit an application for a bank reference.
- **Application - Subwencja PFR** - allows to access applications for the PFR Subsidy.
- **Issuing of checks** - allows to submit an application for cheque blanks.
- **Cash counting house: Order of a withdrawal in sealed bag** - allows to order withdrawal in sealed bags in the cash counting house
- **Cash counting house: Order / cancellation of bank cash-in-transit** - allows to order or cancel a cash-in-transit service to the Customer's specified location
- **Cash counting house: Cancellation of withdrawal in sealed bags** - allows to cancel a withdrawal in sealed bags from the counting house
- **Cash counting house: Transport lists – Customer's cash-in-transit** - allows to update transport lists for Customer's cash-in-transit
- **Branch: Advice of an open withdrawal** - allows to order a cash withdrawal at the branch for amounts that require prior notification
- **Cash counting house: Order of a withdrawal in sealed bag** - allows to order withdrawal in sealed bags at a branch
- **Branch: Cash collection order** - allows to order a cash withdrawal at the branch in favour of a third party for amounts that do not require prior notification
- **Cash handling - application** - allows to submit a case for clarification regarding payments or withdrawals in sealed bags, cash-in-transit, Differences Reports, self-service devices installed at the

Customer's premises, etc.

Disbursement of a TF loan - allows to submit instructions for the disbursement of a trade finance loan

- **Repayment of a TF loan** - allows to submit instructions for the repayment of a trade finance loan
- **Cyclical TF reports** - allows to send cyclical reports, statements related to a trade finance loan
- **Letter of credit - other disposition** - allows to make an instruction for a letter of credit (other than an opening or amendment order)
- **Guarantee - other disposition** - allows to make an instruction for a guarantee (other than an opening or amendment instruction)
- **Guarantee Statement** - allows to transfer binding declarations of will on behalf of the customer concerning guarantee/amendment orders, as well as any declarations concerning Guarantees
- With regard to orders for granting guarantees by the Bank, made by the customer via GOonline Biznes, User authorisation covers authorisation to assume all obligations and make all representations related to issuing guarantees or an annex to an existing guarantee, including in particular representations of releasing the Bank from obligations and requirements resulting from the guarantee covered by the order.
- **Collection - bill of exchange acceptance** - allows to make an instruction for acceptance of a promissory note in import collection
- **Collection - other instruction** - allows to submit an instruction for import collection (in addition to acceptance of a promissory note) or export collection.
- **Monitoring - reports** - allows to submit an instruction for trade finance loans, among others, payment order, repayment order, reports and others.
- **New application - loan monitoring** - under the application, financial documents and/or information for a creditworthiness assessment required by the Loan Agreement or the Regulations may be sent to the Bank.
- **Loan disbursement** - as part of the application, the user may send to the bank an electronic version of the form for disbursement of the first or subsequent tranches of a revolving credit or a non-revolving loan.
- **Loan repayment** - as part of the application, the user may send to the bank an electronic version of the form for partial or full repayment of a revolving credit or a non-revolving loan.
- **Agreements signing** - allows to access a new module of applications and agreements and acceptance of an agreement prepared and made available by the Bank in the system.
- To approve and send to the Bank the acceptance of the terms and conditions of the attached agreement, the acceptance schemes for signing agreements must be met.

Note: Assigning an acceptance scheme to Signing Agreements requires the submission of a written Application for groups and acceptance schemes for the GOonline Biznes internet banking system. The application must be signed by persons authorised to represent the company (Account Holder).

Others

- **Notices** — makes it possible to receive SMS messages, e-mails or GOonline Biznes messages informing the user about selected events such as the inflow of funds into an account, debiting an account, a decrease in the balance of a selected account below a set amount, overdraft above a set amount, a reminder about the approaching date of loan instalment repayment or the date on which a time deposit becomes due or is to be renewed or a notification about the rejection of an instruction submitted via the GOonline Biznes system. The user decides which events trigger a notification as well as the form in which these notifications will be delivered. Notifications sent using SMS messages involve a charge, while e-mails and GOonline Biznes messages are free of charge.
The notifications sent to the user only concern events related to the accounts that the user has been authorized to view in the Authorization Rights to Accounts section.
- **Change of telephone No. for SMS codes** — makes it possible for the user to change the telephone number to which the Bank sends authorization codes used to authorize the instructions submitted via the GOonline Biznes system (where the masked password and SMS codes are used as the logging and transaction authorization method).
- **Super-User — granting and revoking authorization rights of other Users** — functionality to use, is not dedicated to new users.
A user with a Super-User status may modify the authorization rights of another user within the scope of this user's rights stipulated in the *Application for Activating the GOonline Biznes System* or in the set selected.
- **Change of login and transaction authorization method** – allows the user to manually change his or her login and authorization method from electronic signature to masked password and SMS codes, or in the opposite direction - from masked code and SMS codes to electronic signature.

- **Leasing admin** - allows the user to access the leasing platform "Portal Klienta" leasing platform (we do not translate this name). In that Portal, the user, on the basis of this entitlement, will have access to information regarding Leasing Agreements, settlements of a given Leasing Agreement, issued invoices in electronic form, the ability to perform selected activities regarding Leasing Agreements, submit other indicated statements of will and submit applications regarding Leasing Agreements.
- **Leasing view** - allows the user to access the leasing platform "Portal Klienta". In the portal, the user, on the basis of this entitlement, will be able to perform selected actions regarding Leasing Agreements, submit other indicated statements of will and submit applications regarding Leasing Agreements.

Note: the user can be granted only one of the permissions: leasing admin or leasing view.

- **Factoring** – allows the user to access the factoring platform "Etrade".

GOconnect Biznes

Host-to-host service allows connecting of client's accounting and financial system to the Bank via dedicated „web services” service. Indicated rights determine the access of GOonline Biznes user to manage the communication channel.

Available rights

- GOconnect Biznes's history
- GOv Biznes's rights
- Reports – GOconnect Biznes's filter management
- Communicative Clients' Management
- Authorization certificates – own
- Authorization certificates of other users
- GOconnect Biznes's rights – modification

Default User Authorization Rights

Apart from the authorization rights listed above, which are granted or revoked to/from each user by the persons authorized to represent the company (Account Holder), each GOonline Biznes system user is granted default rights to perform the following operations:

- view the authorization rights granted to him or her;
- view the acceptance schemes defined for accounts and applications;
- manage the user's own encryption keys used to generate digital signatures (where digital signatures are used as the logging and transaction authorization method) — the user can generate a new key and block an existing key;
- manage the user's own cryptographic card or USB cryptographic media (where digital signatures are used as the logging and transaction authorization method) — the user may initialize the card or USB media, change the PIN and PUK codes, unblock the card or USB media and remove keys from the card/USB media;
- change the password (concerns the masked password required when logging into the system where the masked password and SMS codes are used as the logging and transaction authorization method);
- send messages to the Bank and receive messages from the Bank within the internal GOonline Biznes system messaging module;
- view the system usage history, i.e. the register of operations performed by the user in the GOonline Biznes system;
- view the list of SMS codes received (where the masked password and SMS codes are used as the logging and transaction authorization method); and
- view the user's own profile containing the user's personal and address details as well as change the user's own cell phone number and e-mail address.

All GOonline Biznes system users have the default authorization rights listed above, which cannot be revoked or limited.

Checking User's authorization rights

Every user of the GOonline Biznes system can check their scope of authorization rights to company accounts and specific system functions using *My Rights* function in the *Administration and Tools* tab.

Acceptance Schemes

Acceptance schemes in the GOonline Biznes system define requirements for the approval of payment orders (transfers and standing orders) likewise applications (and other instructions) made or submitted in the system as regards:

- the number of people whose approval is required,
- combination of people approving a given order, and
- amount limits for orders.

Acceptance Scheme Types

- to accounts,
- to entering contractors,
- to special applications
- to trade finance applications (applications related to the service of import and export letters of credit),
- to the company management.

Acceptance schemes to accounts refer to payment instructions (transfers and standing orders) made from specific accounts. A definition of schemes applies to a given account level, which means that different acceptance schemes can be defined for each account.

Furthermore, several acceptance schemes can be defined to one account – an order will be deemed approved if at least one (anyone) of them is observed.

Please note: acceptance schemes do not apply to instructions related to negotiable deposits and the FX Platform (FX PI@net module).

Acceptance schemes to special applications refer to applications and other instructions, submitted or made in the GOonline Biznes system, which are not directly related to any of the accounts.

Acceptance schemes to trade finance applications: refer to applications submitted in the GOonline Biznes system that are related to the service of import and export letters of credit.

Acceptance schemes to the company management – scheme provided on the base of written application, which concerns groups and acceptance schemes for the GOonline Biznes internet banking system. Application has to be signed by people authorized to represent the company (Account Holder). The scheme refers to the Users management module in the "Administrator's Control Panel".

Order statuses in the approval process

In the approval process, orders and applications can have the following status:

- "Entered" – an order has been entered, however it has not been signed by any user yet,
- "Under Approval Process" – an order has been signed by at least one user, however it does not comply with acceptance schemes (or exceeds limits),
- "Approved" – an order has been signed by the required number of people in the required combination, i.e. it complies with at least one of the acceptance schemes (including amount limits). The approved order can be sent to the Bank.

When defining acceptance schemes, particular people have to be identified by the name and certain number of people required to fulfill the scheme has to be determined. Acceptance schemes may include one or more people, holding similar function in the company and having similar rights in the matters of accepting placed orders and dispositions.

Acceptance Groups

Acceptance schemes are related to the notion of acceptance groups. When you define acceptance schemes, you do not indicate specific people (by name and surname) but you determine that approval by a predefined number of people from specific acceptance groups is required. Particular acceptance groups can consist of one or more persons who have a similar role in your company and have the same authorization rights as regards approval of orders made.

Defining and Modification of Acceptance Group and Schemes

Designation of the people and acceptance schemes occur:

1. when adding access to the GOonline Biznes for the user, with the help of written application (in the part concerning groups and acceptance schemes for the GOonline Biznes internet banking system).
2. directly in the GOonline Biznes, by the User with the rights to edit acceptance schemes. Acceptation of the users' acceptance schemes requires that the user signs the disposition, acting accordingly to the acceptance scheme of the Administrator's actions and having the rights to the Dispositions list for acceptance.

Note: acceptance scheme for the Company Management is granted to the users on the base of written application for the GOonline Biznes (in the part concerning groups and acceptance schemes).

The composition of acceptance groups, likewise the definition of acceptance schemes (and amount limits) can be changed any time by:

- *Application regarding Acceptance Groups and Schemes for the GOonline Biznes Internet Banking System* submitted in a Branch of the Bank; in the application you should tick either an "addition" or "deletion" option, as appropriate. The application must be signed by authorized representatives of the company (Account Holder),
- or
- *Application for Modification of Acceptance Groups or Application for Changing Acceptance Schemes* submitted through the GOonline Biznes system. The application must be approved in the GOonline Biznes system in line with the predefined acceptance schemes for applications. Additionally, it must be signed by authorized representatives of the company (Account Holder). The requested changes will become effective upon verification and entering them into the system by the Bank's employees.

Creation of acceptance schemes

To define acceptance schemes, first, acceptance groups must be defined and users assigned to specific groups.

In order to define an acceptance scheme, the following should be determined:

- Name of the scheme (text up to 24 characters),
- List of users (naming users being part of a scheme),
- Number of signatures needed (number defining amount of authorizing users)

and optionally:

- the scheme validity date,
- limit currency,
- limit amounts within one scheme.

In the case of acceptance schemes to applications and trade finance applications, it is required (and possible) to define only the scheme name and its structure (and optionally – the scheme validity date) but there is no possibility to define limits.

Users list may consist of one or more users. Many acceptance schemes may be defined (up to 26). One user may be assigned only to one acceptance scheme.

To define acceptance schemes, it is necessary that the schemes' names are defined earlier and the users are assigned to them.

To define acceptance scheme, following must be provided:

- type of a scheme (to the accounts/to the contractors/to the applications/to the trade finance applications/to the company management),
- account or accounts, for which the scheme is to be valid,
- scheme's name (any, depending on the client's favour – the name has only auxiliary function),
- list of users being a part of a scheme,
- scheme's structure,
- scheme's expiration date,
- limit currency,
- limit amounts within particular scheme.

Acceptance Scheme Structure

To define an acceptance scheme structure, a set of logical conditions should be determined which define how many people and from which acceptance groups must sign an order to have it approved for execution. To record acceptance schemes, letter symbols of acceptance groups are used. Digits preceding the letters indicate the required number of signatures of people from a given group.

Several examples of the acceptance scheme structure along with explanations of their meaning are presented below:

Scheme's name	Users' list (Name and surname or ordinal number from the Users list)	Number of required signatures	Commentary (explanation)
Directors	Jan Kowalski, Jaś Nowak	1	acceptance of one user is required
Accounting	Basia Kowalska, Ania Kowalska, Kasia Nowak	2	acceptance of two users is required
Financial department	Jan Kowalski	1	acceptance of one user from the first group altogether with two users from the second group is required
	Jan Nowak, Asia Nowak	2	

One account can have several acceptance schemes defined. They operate as alternative schemes, i.e. an order is deemed approved if at least one (anyone) of the acceptance schemes defined for a given account is observed.

Example:

Let us follow the operation of multiple acceptance schemes to one account using a simple example of a company where the following rules apply:

- members of the management board can independently approve orders,
- orders sent by accounting department employees must be authorized by another person, i.e. another accounting department employee or a member of the management board.

How to define acceptance groups and schemes to have the above-mentioned structure followed?

First, the GOonline Biznes users should be divided and assigned to acceptance groups. In this case, the following two acceptance groups should be created:

- Group A – members of the management board,
- Group B – accounting department employees.

Then, acceptance schemes should be defined of the following structure:

- A – which means that approval by one person from Group A, i.e. one the management board members, is sufficient,
- 2B – which means that approval by two persons from Group B, i.e. by two accounting department employees, is required.

An order will be considered approved by the GOonline Biznes system if at least one of the above acceptance schemes is fulfilled.

Please note that although in the case analysed an order authorization by one of accounting department employees and a member of the management board is also a permitted combination, defining an additional scheme of the AB structure is redundant here. That is because the A scheme will always be stronger than the AB one. In other words, if an order is signed by a member of the management board, then the first signature affixed by an employee of the accounting department is indeed not significant in this case.

Limits

Amount limits can be assigned to each of acceptance schemes to accounts. Such limits enable setting out the maximum amount of orders that can be made by specific user groups in a given period (as one-off orders, daily, weekly or monthly).

If an order amount, or the total amount of orders made in a given period (on a given day, week or month) exceeds anyone of the limits defined for a specific acceptance scheme, the order cannot be sent, because the GOonline Biznes system will not consider this order authorized.

Please note: amount limits are not checked with respect to standing orders and direct debit instructions.

A transfer amount increases the limit utilization at the moment an order is sent. It refers also to future-dated transfers – limits are consumed already when the order is sent and not when it is actually executed.

Please note: Any modification of an acceptance scheme will zero all limits associated with this scheme.

Limit types

Amount limits can be defined for the following transfer types:

- internal transfers (company) – means a limit for transfers within a company (between company accounts),
- internal transfers (holding or affiliated group) – means a limit for transfers between accounts held by affiliated companies, defined in the GOonline Biznes as a holding (affiliated group),
- external transfers – a limit for outgoing transfers, i.e. transfers into external accounts.

Each of the above limit types can be defined for the following limit validity periods:

- single limit (S),
- daily limit (D),
- weekly limit (W),
- monthly limit (M).

The single limit is valid for a single transfer and when transfers have been grouped in transfer packages.

The daily limit is binding from 12:00 midnight until 11:59 p.m. of a given day.

The weekly limit is binding for a calendar week, i.e. from 12:00 midnight on Monday through 11:59 p.m. on Sunday.

The monthly limit is binding for a calendar month, i.e. from 12:00 midnight of the first day of a month through 11:59 p.m. of the last day of a calendar month.

Rules of FX rates calculation

Limit amounts must be denominated in the currency defined as the limit currency. In the case of transfers made in a currency other than the limit currency, the amounts are translated at NBP mid rates applied as at the order approval time.

For example, if a limit is denominated in EUR and a USD transfer is sent from a PLN account, then the transfer amount denominated in USD is converted into EUR at the NBP mid rate (USD/EUR cross rate) and the amount thus calculated will consume the limit denominated in EUR.

How to assign various limits to specific persons?

In order to assign different amount limits to specific persons, such persons should be assigned to separate acceptance groups. Then separate acceptance schemes should be created for each of such groups with an appropriate limit for each.

Let's examine the behavior of acceptance schemes with defined limits on a slightly more complex example.

Let's say the following rules apply to your company:

- members of the Management Board can accept orders single-handedly, up to PLN 500 000 (Management Board 1)
- Financial Director can accept orders single-handedly, up to PLN 100 000 (Financial Director)
- Accounting Department's Staff can send orders up to PLN 100 000, with the authorization of 2 people (Accounting Department)
- Transfers to higher amount (without limit) need authorization of two people from Management Board (Management Board 2) or member of a Management Board and Financial Director (Management Board 3)

How to define acceptance groups, schemes and limits to have the above-mentioned structure followed?

In this case, users should be divided into several acceptance groups:

- Management Board 1,
- Management Board 2,
- Management Board 3,
- Financial Director,
- Accounting Department.

Example: Acceptance schemes for accounts (with limits)

Users' list (for acceptance schemes)	
No.	Name and surname (login)
1.	<i>Jan Kowalski</i>
2.	<i>Katarzyna Moś</i>
3.	<i>Jan Nowak</i>
4.	<i>Jakub Nowak</i>
5.	<i>Kamil Bąk</i>
6.	<i>Tomasz Kos</i>
No. – assigning the number to the user	

Account number: 11 1111 1111 1111 1111 1111 1111					
	Name of a scheme	Users' list (name and surname or ordinal number from users' list)	Number of required signatures	Expiration date from <input type="text"/> to <input type="text"/>	Limit currency
<input checked="" type="checkbox"/> Addition	<i>Management Board 1</i>	<i>Jan Kowalski (1) Katarzyna Moś (2) Jan Kowal (6)</i>	1	indefinitely	PLN
	Internal transfers (Company), except for foreign exchange trading		Internal transfers/holding	External transfers	Mass payments
	S:	S:	S:	S:	S:
	D: 500 000	D:	D: 500 000	D:	D:
	W:	W:	W:	W:	W:
	M:	M:	M:	M:	M:
<input checked="" type="checkbox"/> Addition	Name of a scheme	Users' list (name and surname or ordinal number from users' list)	Number of required signatures	Expiration date from <input type="text"/> to <input type="text"/>	Limit currency
	<i>Management Board 2</i>	<i>Jan Kowalski (1) Katarzyna Moś (2) Jan Kowal (6)</i>	2	indefinitely	PLN
	Internal transfers (Company), except for foreign exchange trading		Internal transfers/holding	External transfers	Mass payments
	S:	S:	S:	S:	S:
	D:	D:	D:	D:	D:
	W:	W:	W:	W:	W:
M:	M:	M:	M:	M:	

Name of a scheme	Users' list (name and surname or ordinal number from users' list)	Number of required signatures	Expiration date from <input type="text"/> to <input type="text"/>	Limit currency
<i>Management Board 3</i>	<i>Jan Kowalski (1)</i> <i>Katarzyna Moś (2)</i> <i>Jan Kowal (6)</i>	1	indefinitely	PLN
	<i>Jakub Nowak (3)</i>	1		
	S:	S:	S:	S:
	D:	D:	D:	D:
	W:	W:	W:	
	M:	M:	M:	
Name of a scheme	Users' list (name and surname or ordinal number from users' list)	Number of required signatures	Expiration date from <input type="text"/> to <input type="text"/>	Limit currency
<i>Financial Director</i>	<i>Jakub Nowak (3)</i>	1	indefinitely	PLN
Internal transfers (Company), except for foreign exchange trading		Internal transfers/holding	External transfers	Mass payments
	S:	S:	S:	S:
	D: 100 000,00	D:	D: 100 000,00	D:
	W:	W:	W:	
	M:	M:	M:	
Name of a scheme	Users' list (name and surname or ordinal number from users' list)	Number of required signatures	Expiration date from <input type="text"/> to <input type="text"/>	Limit currency
<i>Accounting Department</i>	<i>Kamil Bąk (5)</i> <i>Tomasz Kos (6)</i>	2	indefinitely	PLN
Internal transfers (Company), except for foreign exchange trading		Internal transfers/holding	External transfers	Mass payments
	S:	S:	S:	S:
	D: 100 000,00	D:	D: 100 000,00	D:
	W:	W:	W:	
	M:	M:	M:	

Acceptance schemes for entering contractors

Acceptance scheme for contractors is obligatory for the entering/editing of the contractor in the *Counterparties* module, for the the import of counterparties and when adding the counterparty to the list of contractors on the transfer form.

Depending on the fulfillment of the scheme, the contractor may be in one of the following statuses:

- Introduced - a contractor created but not signed,
- In the course of acceptance - the contractor is signed but not all signatures of all required persons were put,
- Accepted - signed contractor who fulfilled acceptance schemes.

Existing partners in the system have the "Accepted" status.

When the approval scheme is set on a company, the contractor is in the "Entered" status if:

- A. He will be added during import of contractors
- B. He will be added during import of transfers
- C. He will be added during entering transfers with the „Add contractor to the contractors' list" option
- D. He will be added from Templates and contractors->Contractors->New contractor template, if he does not have the right to accept contractors.

Note: if the user is single-handedly accepting the contractor's addition in points A and B, he has to enter the Templates and contractors->Contractors->Contractors' list template and authorize selected items from the list.

Acceptance Schemes to Special Applications

Acceptance schemes for Special applications apply to applications submitted in the Applications module in the GOonline Biznes system.

Schema types:

- ✓ General applies to all applications or

- ✓ Scheme for selected applications

Acceptance Schemes to Trade Finance Applications

Trade finance acceptance schemes apply to applications and instructions, submitted or made in the GOonline Biznes system, that are related to the service of import and export letters of credit.

Acceptance schemes are the same for all types of applications and instructions related to letters of credit. It means that under applications that service letters of credit, you cannot define separate acceptance schemes for selected application types (e.g. to the "Proceeds Assignment" application) and separate schemes for other types of applications.

Acceptance schemes for trade finance applications similarly as schemes to other applications, have no limits. The structure of schemes and their operation is similar to schemes to accounts, except for limit checking. Schemes to trade finance applications use the same acceptance groups as schemes to accounts and schemes to other applications do.

Acceptance schemes for Company Management

Acceptance schemes for Company Management apply to instructions submitted via the GOonline Biznes system in the "User administration" module.

The scheme for a Company Management allows for accepting changes in the users' rights to accounts and to the functions as well as accepting changes of the acceptance schemes to the accounts/applications and contractors.

Note: Defining acceptance schemes for Company Management requires submission of a written GOonline Biznes application in the part regarding the Acceptance Schemes signed by persons authorized to represent the company (Account Holder).

Rules of Acceptance Schemes and Limits for Specific Order Types

Order type	Checking acceptance schemes	Checking limits
Transfers: Domestic, international, SEPA, currency conversion, MT101 transfers	Yes	Yes
Standing orders	Yes	No
Direct debits	Yes	No
Deposits (interest rate acc. to the table)	No	No
Negotiable deposit (financial markets)	No	No
Applications	Yes	No

Additional Comments on Acceptance Schemes

- An order is deemed approved at the moment when any (at least one) acceptance scheme related to a given account is fulfilled. The sequence of defining acceptance schemes does not matter. An order ready to be sent (with a complete set of signatures required) is presented on the *List of Transfers to Send* form, with the *Approved* status.
- Orders of the *Approved* status are no longer checked whether they comply with acceptance schemes. It means that even when an acceptance scheme is changed after the order approval, the order will continue to be considered approved.

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- A user can sign one order several times, however subsequent signatures do not increase the approval strength but they are treated equally to a single signature affixed by a given person.
 - When checking whether a given order complies with acceptance schemes, the current (i.e. binding at a given moment) user membership in acceptance groups is taken into account. For example, if a user of group A signs an order and then s/he is transferred to group B and then signs an order again, both his/her signatures will be considered B group signatures. There is no possibility for a user who changes acceptance groups to comply with a multi-person acceptance scheme.
 - When signing packages that include transfers from various accounts, acceptance schemes and limits are checked separately for each transfer.