BNP PARIBAS

GOonline Biznes

Guidebook to Users' Authorization Rights and Acceptance Schemes

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Introduction

The GOonline Biznes banking system provides extensive options for managing user authorization rights. It allows precise definition of:

- **the scope of information** to which a given user will have access,
- **the operations** that the user will be able to perform.

This Guide describes the rules for granting authorization rights and acceptance schemes to users of the GOonline Biznes system. It also explains the meaning of individual authorization rights and the interdependencies between them.

Authorization rights categories –authorization rights to accounts and functions

User authorization rights in the GOonline Biznes system are defined by two separate categories of authorization rights that influence one another:

- **Account authorization rights** define which of all company accounts a given user will have access to and within what scope: view-only authorization rights or authorization rights allowing operations to be performed.
- **Authorization rights to individual system functions** define which functions of the GOonline Biznes system a given user may use.

Authorization rights to accounts

The scope of a given user's authorization rights to individual company accounts may differ. The following levels of authorization rights are available in GOonline Biznes.

1) **No authorization rights to a given account:**
   - The account is not presented to that user in any system function to which the user has access. The user does not see it on account lists or on account selection lists when performing operations. The user may not even know that the account exists.
   - The exception is the *Reports* function within the *Mass Payments* module, where reports concerning domestic mass payments and mass direct debits can be downloaded without division by account.
2) **View authorization rights to a given account:**
   - The account, together with its current booked balance and available limit, is presented to the user on the account list, provided that the user has authorization rights to the *List of accounts* function;
   - The user has access to detailed information about the account, provided that the user has authorization rights to the *Account data* function;
   - The user may display the list of operations performed on the account, provided that the user has authorization rights to the *Account history/ statement* function, and the list of operations blocking funds on the account, provided that the user has authorization rights to the *List of blockades* function;
   - The user cannot perform any operations on this account. Even if the user has authorization rights to the relevant functions, the account is not displayed on the selection list of the account from which the selected operation is to be performed.
3) **No authorization rights to the account balance:**
   - In the application named "Hide the balance", enabling authorization rights allows the user to execute orders without the possibility of checking the balance or viewing account history/statements. An account marked with this option will not be visible on the account list.

- In the Administrator Panel, not marking the "**Show the balance**" authorization right will cause the account not to be displayed on the account list and will allow the user to execute an order without the possibility of checking the balance or viewing account history/statements.

4) **Division of authorization rights for performing operations on a given account:**
   - **Entering orders**: this authorization right enables the user to view a given account and enter orders from that account, e.g. transfers, provided that the user has authorization rights to the relevant functions, such as *Domestic transfer*, *Foreign transfer,* etc. The authorization right only enables entering and saving an order. It does not enable approval (signing) or sending of the order, i.e. submitting an instruction to the Bank to execute that order.
   - **Signing orders**: this authorization right enables the user to approve, i.e. authorize or sign, orders from a given account entered by themselves, provided that they also have authorization rights to enter orders, or by other users.
   - **Sending orders**: this authorization right enables the user to send orders from a given account to the Bank. It allows orders – entered and signed by the user themselves, provided the user has such authorization rights, or by other users – to be submitted for execution.
   - **Show the balance**, visible from the Administrator Panel: lack of this authorization right allows an order to be executed from the account, but does not allow checking the balance or transaction history on that account.
   - **Hide the balance**, available on the application for GOonline Biznes authorization rights: selecting this authorization rights allows an order to be executed from the account, but does not allow checking the balance or transaction history on that account.

Important: Granting authorization rights to perform operations on a given account requires granting view authorization rights to that account as well. It is not possible to grant authorization rights to enter, sign or send orders from a given account without granting view authorization rights to that account.

Authorization rights to functions

The scope of a user's authorization rights to individual functions of the GOonline Biznes system defines which functions the user may use and which will be unavailable to them. Functions for which the user has not been granted authorization rights are invisible to the user in the system function menu. The user cannot use them or perform operations of a specific type.

Interdependencies between authorization rights to accounts and functions

Authorization rights to individual system functions are linked to account authorization rights. In order to have full access to perform individual operations, a given user must have access to both the relevant function and accounts. Lack of one of these authorization rights categories makes it possible to limit or completely disable the user's ability to perform a specific type of operation.

Example No. 1 of the interdependency between view authorization rights to individual accounts and the authorization right to the *List of accounts* function:

- If the user is not granted authorization rights to the *List of accounts* function, then even if they have full authorization rights to each account, they will not see any of them on the list. The function that enables displaying the list of accounts together with their balances will be unavailable to the user and will not be visible in the system function menu at all.
- If the user has authorization rights to the *List of accounts* function, but is not granted view authorization rights to any account, the *List of accounts* function will be available to them, meaning they can select it from the menu and launch it, but they will see an empty list and the message *"You do not have any 'Accounts' products"* will be displayed.
- If the user has authorization rights to the *List of accounts* function and authorization rights to one or several selected accounts from among all company accounts, for example view authorization

rights to the company's current account but no view authorization rights to an auxiliary account, after launching the *List of accounts* function, they will see a list consisting only of the accounts to which they have authorization rights . Accounts to which they do not have view authorization rights will not be included on the list. Those accounts will also not be displayed on any other list or form in GOonline Biznes, and the user may not know that they exist.

Example No. 2 of the interdependency between account authorization rights and function authorization rights - transfers:

- If the user is not granted authorization rights to the *Domestic transfer* function or another function defining a certain category of transfers, e.g. tax transfers, foreign transfers, currency conversions, etc., then even if the user has full authorization rights to perform operations on each account, they will nevertheless be unable to enter or send any domestic transfer. The domestic transfer form will be unavailable to them and invisible in the system function menu.
- If the user has authorization rights to the *Domestic transfer* function, but is not granted authorization rights to any account, or is granted only view authorization rights to accounts without the ability to perform operations on them, the *Domestic transfer* function will be available to them, but they will not enter any transfer because the selection list of the account from which the transfer is to be sent will be empty.
- If the user has authorization rights to the *Domestic transfer* function and authorization rights to perform operations only on one or several selected accounts from among all company accounts, e.g. authorization rights to enter transfers from an auxiliary account but no authorization rights to perform transfers from a current account, then in the domestic transfer form, on the list used to select the account from which the transfer is to be sent, the user will have access only to the selected accounts to which they have the relevant authorization rights, and transfers can be made only from those accounts.

Granting authorization rights to users of the GOonline Biznes system

1) The authorization rights of a given user are defined when the GOonline Biznes system is activated:
   - by means of a *GOonline Biznes application* or
   - directly in GOonline Biznes by the system Administrator.
2) The *GOonline Biznes application* must be signed by persons authorized to represent the company, i.e. the Account Holder.
3) Changes in the system made by the *user Administrator* are signed by users included in the acceptance scheme for *company management*.
4) *Account authorization rights* may be defined by selecting the scope of authorization rights for individual accounts.
5) When defining function authorization rights for a given user, one of the ready-made predefined sets of authorization rights may be used. Several templates containing typical sets of authorization rights are available. The list of authorization rights included in each set is contained in the form *Predefined authorization right sets for the GOonline Biznes banking system*:
   - **Set I – View only**
     Enables viewing the status of accounts, only those for which authorization rights have been granted in the account authorization rights section, and operations performed on them; viewing granted loans and bank guarantees; viewing the list of import and export letters of credit opened for the company together with payment registers; viewing the list of submitted applications concerning import and export letters of credit; and viewing operations made using the company payment card issued for that user. The set also includes authorization rights to view the list of transfers, entered and executed by other users, and standing orders, as well as the database of counterparties and payment templates used when entering transfers. However, the user is not granted authorization rights to any functions enabling any operations to be performed or instructions or applications to be submitted.
   - **Set II — Recommended for Customers who are sole proprietors**
     A proposal for Customers who conduct sole proprietorships and other small companies that use only basic banking products, although it may also be used by larger companies. This set includes

authorization rights to most functions available in GOonline Biznes, including the possibility of performing operations, such as entering or sending transfers, etc.

- **Set III — Account view and management**
  A proposal for a typical and frequently used authorization right set intended for users with a broader scope of authorization rights. It includes viewing the status of accounts and other banking products and services used by the company, as well as performing operations such as entering or sending transfers. This set makes it possible to perform operations involving entering or sending transfers, including domestic, tax, foreign and currency conversion transfers; defining, modifying and revoking standing orders; and submitting some types of applications and instructions relating to other banking products and services. The user may actively use the database of counterparties and payment templates used when entering transfers, i.e. may add, modify and delete counterparties and templates. Functions enabling data import and export to and from GOonline Biznes are also available, i.e. integration with the financial and accounting system.
- **Set IV – authorization rights for housing communities**
  Enables access to functionalities used by groups of housing communities. In addition to standard transfer authorization rights, it also enables importing transfers, exporting data and handling accounts in the MassCollect service.
- **Set V — extended authorization rights with deposits bearing table interest rate**
  Includes the basic scope of functionalities enabling transfers to be submitted, orders to be imported, counterparties and user cards to be managed, and additionally authorization rights to handle deposits with standard table interest rates.
- **Set VI – Administrator**
  Includes access to almost all functions and information available in GOonline Biznes, including *user Administrator* authorization rights, i.e. the ability to grant and revoke account and function authorization rights for other users in the *Administrator Panel*.

  Important: If *Administrator* authorization rights are granted, it is also necessary to define an acceptance scheme for *company management*.

- **Set VII — authorization rights to be granted by the Administrator**
  Allows access only to the user profile and the correspondence module. The remaining detailed authorization rights should be granted directly in GOonline Biznes by the *user Administrator*.

or

6) Indicate a specific scope of function authorization rights by selecting checkboxes next to the relevant system functions,

or

7) Indicate one of the ready-made predefined authorization right sets and extend its scope with authorization rights not covered by the set by selecting checkboxes next to the relevant system functions.

Meaning of individual authorization rights to functions

Accounts

1) **List of accounts:** enables access to the list of company bank accounts, including the name, number, booked balance and available balance of the account. Only those company accounts for which the user has been granted view authorization rights in the *Authorization Rights to Accounts* section are presented on the list.
2) **Account data:** enables access to detailed information about a selected account, such as current booked balance and available balance, sum of credits and debits on the account on a given day, total amounts blocked on the account and account opening date. Only data of those company accounts for which the user has been granted view authorization rights in the *Authorization Rights to Accounts* section are presented.
3) **List of blockades on the account**: enables access to information on operations blocking funds on a selected account, the date of establishing the block and its validity date, type and description of the block, and the blocked amount. Information on blocks is presented only for company accounts for

which the user has been granted view authorization rights in the *Authorization Rights to Accounts* section.

4) **Account history/Statement:** enables access to a summary of operations posted to a given account, a bank statement for a selected day or account history for the requested period. Only operations posted to company accounts for which the user has been granted view authorization rights in the *Authorization Rights to Accounts* section are presented.
5) **MBR statement:** enables access to Multi-Bank Reporting (MBR) statements, i.e. statements from company accounts in banks other than BNP Paribas, made available as part of the *Remote Reporting service*. Statements are presented only for accounts for which the *Remote Reporting service* is active and to which the user has been granted view authorization rights in the *Authorization Rights to Accounts* section. Within MBR History, the user has access to a summary of operations with filtering by date and by operation type, including credit and debit transactions.

Payment cards

1) **List of payment cards (user's own cards)**: enables access to a summary of payment cards issued for the company where the user is the cardholder. The summary includes information about the card type, first name and surname of the holder, card status and card number only in masked form. Cards held by other users among company employees are not presented.
2) **Card details (user's own cards)**: enables access to detailed information about a selected payment card held by the given user. The scope of presented data includes, among other things, the card number, expiry date, daily and monthly transaction limits and their utilization, current debt balance, repayment date, etc. The authorization right enables contactless transactions to be enabled/disabled. Details of cards held by persons other than the user are not presented.
3) **Specification of card transactions (user's own cards):** enables access to a list of transactions performed in a requested period with a selected payment card held by the user. Information on transactions performed using cards held by persons other than the user is not presented.
4) **Card account statement (all company cards):** enables access to payment card account statements and information on transactions performed using all payment cards issued for the company, as well as global transaction limits granted to the company, debt balance, etc.

   Important: The card account statement contains information on transactions performed with all cards issued for the company, i.e. also cards held by persons other than the user, regardless of whether the user has been granted the *All company's cards (viewing details and transactions related to all company's cards)* authorization right.

5) **All company cards (viewing details and transactions related to all company cards):** extends the operation of the *List of payment cards, Card details and Specification of card transactions* functions so that each of them presents information on all payment cards issued for the company, including those held by persons other than the user.
6) **Card activation/ cancellation (user's own cards)**: enables activation and cancellation of the payment card held by the user.
7) **Cards management (Company's all cards)**: enables changing card transaction limits and submitting instructions concerning all cards in the company, e.g. activation, blocking, unblocking, cancellation, renewal, enabling contactless transactions, etc.
8) **Block / Unblock cards (user's own cards):** enables temporary change of the user's card status, e.g. blocking and unblocking.
9) **PIN change:** enables the *Card User* to set the PIN for their own payment card, whether debit, multi-currency, charge or credit.
10) **Access to closed accounts (preview, statement):** enables viewing closed credit-card and charge-card accounts in GOonline Biznes. This authorization right operates independently of the held account authorization rights. Access to viewing accounts and statements is time-limited.

    Important: Acceptance schemes are not used in the *Payment cards* module. All instructions in this module are approved individually, according to the granted authorization rights.

Deposits

1) **List of deposits**: enables access to a summary of company term deposits. The summary includes information on deposit type, amount and currency, deposit term, interest rate and projected interest amount.

   Information is presented on all company term deposits, regardless of which account the funds used to create the deposit came from and regardless of the scope of the user's authorization rights to individual accounts.

   Important: This does not apply to automatic overnight deposits. In order for a user to see an automatic overnight deposit, they must have the relevant authorization right granted in the *Authorization Rights to Accounts* section.

2) **New deposit (interest rate acc. to the table):** enables submission of an instruction to create a new **board-rate** term deposit from among deposit types available for creation through GOonline Biznes. Deposits may be created only using funds from accounts for which the user has been granted the *Entering orders* authorization right in the *Authorization Rights to Accounts* section.

   Important: Acceptance schemes for accounts do not apply when opening term deposits. This means that even if the acceptance scheme for a given account requires multi-person authorization for transfers sent from that account, and even if the user is not included in acceptance schemes for that account, then if the user has the *Entering orders* authorization right to perform operations on that account and authorization rights to the New deposit function, the user will be able to open term deposits from that account.
3) **Termination of a deposit:** enables early termination of existing company term deposits, only those deposit types for which termination via GOonline Biznes is permitted
4) **Modification of a deposit:** enables modification and applies to all company board-rate term deposits, regardless of the account from which the funds used to create the deposit originated and regardless of the scope of the user's authorization rights to individual accounts. For negotiated deposits opened in GOonline Biznes, only the termination functionality is available, without the possibility of modification.

   Important: Acceptance schemes for accounts do not apply to terminating and modifying term deposits, whether board-rate or negotiated. The operating principle is identical to opening deposits.

5) **New negotiated deposit:** enables submission of an instruction to create a term deposit for any period from one week to one year and at an interest rate higher than the board rate. The interest rate on negotiated deposits depends on the deposit term and amount declared by the Customer. As with opening a board-rate deposit, acceptance schemes for accounts do not apply when opening a negotiated deposit.
6) **Deposits interest rates**: enables access to information on deposit interest rates.

Loans

Credits GOonline Biznes: enables access to a summary of loans granted to the company.

1) It includes information on loan type, loan currency, amount remaining to be used, current outstanding principal amount, loan interest rate and the start and end date of the financing term for each loan.
2) Information is presented on all loans granted to the company, regardless of the scope of the user's authorization rights to individual accounts.
3) The authorization right enables access to loan repayment schedules, including the list of loan instalments remaining to be repaid, dates of repayment of subsequent instalments, amounts of due instalments broken down into principal and interest, as well as the total instalment amount and principal remaining to be repaid.

Transfers

1) **Transfers review**: enables viewing summaries of transfers and transfer packages entered and sent via GOonline Biznes. The summaries include all types of transfers, i.e. domestic, tax, foreign, SEPA, currency conversions, MT101 transfers, and direct debits. The transfers and packages displayed on the list include also those not created, signed or sent by the user. The summaries are presented divided into transfers to be sent (entered but not yet sent to the Bank), sent (but not yet executed, e.g. transfers with a future execution date), executed and rejected. It is also possible to search for transfers meeting specific criteria. The user is presented with only transfers from accounts for which view authorization rights have been granted in the *Authorization Rights to Accounts* section.
2) **Domestic transfer:** enables entering, signing and sending domestic transfer instructions. Whether the user may enter, sign or send transfers from a given account is determined by the user's authorization rights to that account granted in the *Authorization Rights to Accounts* section. Acceptance schemes for accounts apply when authorizing transfers, together with assigned transaction amount limits, if defined. This means that a transfer instruction must be authorized, i.e. signed, by the number and combination of persons required for the account, ensuring that at least one acceptance scheme applicable to the account is fulfilled.
3) **Internal transfer:** enables entering, signing and sending transfer instructions between accounts maintained in PLN or internal same-currency transfers within a single company or holding.
4) **Currency conversion:** enables entering, signing and sending instructions for converting funds between the company's own accounts (or within a holding) maintained in different currencies. Whether the user may enter, sign or send currency conversion instructions from a given account is determined by the user's authorization rights to that account granted in the *Authorization Rights to Accounts* section. Acceptance schemes for accounts apply when authorizing currency conversion instructions, together with assigned transaction amount limits, if defined.
5) **Foreign transfer:** enables entering, signing and sending foreign and currency transfer instructions (payments in foreign currencies addressed to accounts in foreign or domestic banks, as well as payments in PLN to accounts in foreign banks). Transfers from individual accounts may be entered, signed and sent depending on whether the user has been granted relevant authorization rights to the account in the *Authorization Rights to Accounts* section. Acceptance schemes for accounts apply when authorizing foreign transfers, together with assigned transaction amount limits, if defined.
6) **SEPA credit transfer:** enables entering, signing and sending foreign transfer instructions in the SEPA standard. The user may enter, sign or send transfers from individual accounts depending on the authorization rights granted to them for the account in the *Authorization Rights to Accounts* section. Acceptance schemes for accounts apply when authorizing SEPA transfers, together with assigned transaction amount limits, if defined.

7) **Tax transfer**: enables entering, signing and sending tax transfer instructions, i.e. transfers used to settle liabilities to Tax Offices and other tax authorities. The user may enter, sign or send transfers from individual accounts depending on the authorization rights granted to them for the account in the *Authorization Rights to Accounts* section. Acceptance schemes for accounts apply when authorizing tax transfers, together with assigned transaction amount limits, if defined.
8) **RPI transfer (MT101):** enables entering, signing and sending MT101 transfer instructions as part of the *Remote Payment Management* service. The user may enter, sign or send MT101 transfers from individual accounts for which the *Remote Payment Management* service has been activated, depending on the authorization rights granted for them to the account in the *Authorization Rights to Accounts* section. Acceptance schemes for accounts apply when authorizing MT101 transfers, together with assigned transaction amount limits, if defined.
9) **Payroll packages**: enables assigning the *Payroll Package* status when creating a transfer package, which involves a special execution mode with the payroll account automatically funded from the funding account.
10) **Package creation**: enables grouping transfers and saving them as a package.
11) **Package modification**: enables modifying the contents of transfer packages: adding and deleting transfers and moving transfers between packages.

12) **Transfer detachment from a package::** enables removing a transfer from a package and moving it to the list. Without this authorization right, a transfer can only be completely removed from the package or changed to the *Cancelled* status.
13) **Deletion of transfers/packages:** enables cancelling and deleting transfers and entire packages entered into the system, including by other users.
14) **Cancellation of transfers:** enables recalling transfers already sent to the Bank for execution, provided they have not yet been executed.
15) **Preview packages with hidden content:** enables viewing and creating packages with hidden content using the option *Hide the visibility of transfers in the package to other users.*
16) **Viewing and handling waiting orders**: enables viewing transfers moved to the so-called *Waiting Room*, i.e. transfers for which there were insufficient funds and which are waiting for the account to be funded. The user is also able to change the sequence of orders in the Waiting Room, thereby influencing which orders are executed and which are rejected when the available balance is sufficient to execute only some of the orders scheduled for a given day.
17) **Transfer with additional account verification**: enables additional authorization of a newly entered counterparty account on the domestic/foreign/SEPA transfer form.
18) **Transfer with a negotiated exchange rate:** enables users to execute currency orders at an individually negotiated exchange rate on a given day.

Restrictions

1) **Open banking - no access:** granting this authorization right blocks use of AIS, CAF and PIS services
2) **No instant transfers:** when enabled, prevents entering instant transfers.
3) **No Sorbnet transfers:** when enabled, prevents entering Sorbnet transfers.
4) **Only packages locked for editing**: select this restriction to create a package locked for editing, e.g. no orders can be modified / added to / removed from the package.
5) **Transfers only to counterparties from the database**: enables entering transfers, of the types for which the user has authorization rights, only to beneficiary accounts saved in the counterparty database or as a payment template.
6) **Foreign transfer - no expedited mode:** when enabled, prevents the user from entering a foreign transfer in expedited mode.
7) **Foreign transfer - no TARGET mode:** when enabled, prevents the user from entering a foreign transfer in TARGET mode.
8) **SEPA transfer – no expedited mode:** when enabled, prevents the user from entering a SEPA transfer in expedited mode.
9) **Import transfers only to counterparties from the database**: enables importing transfers, of the types for which the user has authorization rights, only to beneficiary accounts saved in the counterparty database or as a payment template.
10) **No possibility to import single orders**: when enabled, this authorization right allows transfers to be imported only into a package.
11) **No possibility to change company alias:** when enabled, prevents the user from changing the company name displayed in GOonline Biznes.
12) **No permission to modify transfer:** when enabled, prevents the user from modifying an entered transfer.

Domestic mass payments

1) **Domestic mass payments – import:** enables importing bulk packages with domestic payments in ELIXIR format, i.e. loading a domestic bulk package onto the list of bulk packages in GOonline Biznes from an external data source.
   a) The user may choose the package type:
      - open - enables viewing orders sent in the package,
      - closed - prevents viewing orders sent in the package.
   b) The authorization right allows:

- importing an uncompressed file using an applet, in which case the import is performed in three stages: (1) file compression, (2) synchronous transfer of the selected file to the GOonline Biznes database, (3) asynchronous verification,
- importing a compressed ZIP file without using an applet, in which case the import is performed in two stages: (1) synchronous transfer of the selected file to the GOonline Biznes database, (2) asynchronous verification.

2) **Domestic mass payments – report:** enables downloading reports generated by the internal banking system handling mass payment packages, containing data concerning domestic mass payment packages delivered via GOonline Biznes. The authorization right allows access to the following report types:
   - Credits sent,
   - Credits sent – return,
   - File rejected and File deleted.

   Important: Account authorization rights do not apply to this authorization right, i.e. the Customer will see in the system all reports sent by the Mass Payments System as part of domestic mass payments.

3) **Domestic mass payments – list:** enables viewing, signing and sending domestic mass payment packages.
   - The list presents both packages for which the import process has started in GOonline Biznes and packages that have been imported and sent to the Bank via GOonline Biznes.
   - The summary includes domestic bulk packages and all other packages whose import failed, including those whose status was modified after an unsuccessful import.
   - The user is presented on the list with domestic bulk packages defined under accounts to which the user has at least view authorization rights, except packages whose import failed.

Mass direct debit

1) **New direct debit**: enables entering, signing and sending a single instruction to debit the debtor's account under direct debit. Whether the user may enter, sign or send direct debit instructions from a given account is determined by the user's authorization rights to that account granted in the *Authorization Rights to Accounts* section.

   Important: This functionality applies to direct debits executed from a mass payments account opened under the Bank clearing number 16001505.

2) **Mass direct debit – import**: enables importing bulk packages with direct debits in ELIXIR format, i.e. loading a bulk direct debit package onto the list of bulk packages in GOonline Biznes from an external data source. The held authorization right allows:
   - importing an uncompressed file using an applet, in which case the import is performed in three stages: file compression, synchronous transfer of the selected file to the GOonline Biznes database and asynchronous verification,
   - importing a compressed .ZIP file without using an applet, in which case the import is performed in two stages: synchronous transfer of the selected file to the GOonline Biznes database and asynchronous verification.
3) **Mass direct debit – reports**: enables downloading reports generated by the internal banking system handling mass payment packages, containing data concerning bulk direct debit packages delivered via GOonline Biznes. The authorization right allows access to the following report types:
   - *Credits sent, Renewals, Confirmation/Rejection* of debits sent,
   - *Confirmation/Rejection* of renewals,
   - *Withdrawals, File rejected* and *File deleted*.

   Important: Account authorization rights do not apply to this authorization right, i.e. the Customer will see in the system all reports sent by the Mass Payments System as part of mass direct debits.

4) **Mass Direct Debit – list**: enables viewing, signing and sending bulk direct debit packages. The list presents both packages for which the import process has started in GOonline Biznes and packages that have been imported and sent to the Bank via GOonline Biznes. The summary includes bulk direct debit packages and all other packages whose import failed, including those whose status was modified after an unsuccessful import. The user is presented on the list with bulk direct debit packages defined under accounts to which the user has at least view authorization rights, except packages whose import failed.
5) **Permissions for Direct Debit – import**: enables importing files with direct debit mandates, i.e. loading a file with direct debit mandates onto the list of direct debit mandate files in GOonline Biznes from an external data source. The held authorization right allows:
   - importing an uncompressed file using an applet, in which case the import is performed in two stages: file compression and synchronous transfer of the selected file to the GOonline Biznes database,
   - importing a compressed .ZIP file without using an applet, in which case the import consists of synchronous transfer of the selected file to the GOonline Biznes database,
   - viewing the application on the order list.
6) **Mass direct debit – package details**: enables viewing details of orders in a package.

Authorization rights for the payment identification service
Granted when the Customer uses the MassCollect service, i.e. payments to virtual accounts, with the option involving units and/or payers.

MassCollect authorization rights

1) **MassCollect**: enables access to the MassCollect module, where report files from the service of incoming mass payments to virtual accounts are visible. The module enables viewing incoming transactions by payer, date and amount.
2) **Virtual account generator**: enables generating virtual account numbers based on a file with identifiers imported by the user.
3) **Import of Customer data files**: enables Customers using the Payment Identification service to load files:
   1) with units after selecting the ***Customer's units*** option
   2) with payers (Customers with NRB generation) – after selecting the ***Payers' identifiers*** option.

Standing orders

1) **List of standing orders:** enables access to a summary of standing orders defined on company accounts. The list presents standing orders only from accounts for which the user has been granted view authorization rights in the *Authorization Rights to Accounts* section.
2) **New standing order:** enables entering, signing or sending a standing order instruction.

   Important: Whether the user may enter, sign or send standing order instructions from a given account is determined by the user's authorization rights to that account granted in the *Authorization Rights to Accounts* section. Acceptance schemes for accounts apply when authorizing standing orders, but transaction amount limits are not taken into account.

3) **Standing order cancellation**: enables revoking existing standing order instructions. The accounts from which the user may revoke standing orders are determined by the user's authorization rights granted in the *Authorization Rights to Accounts* section.
4) **Standing order modification**: enables modifying existing standing order instructions. The accounts from which the user may modify standing orders are determined by the user's authorization rights granted in the *Authorization Rights to Accounts* section.

Templates and counterparties

1) **List ofcounterparties:** enables view-only access to the database of transfer beneficiaries and direct debit debtors defined in GOonline Biznes as company counterparties. The list contains names, addresses and account numbers of counterparties.

   If the user does not have authorization rights to the list of counterparties, they cannot use the counterparty database when completing transfer forms.
2) **Addition/modification/deletion of a counterparty:** enables editing the database of transfer beneficiaries and direct debit debtors defined in GOonline Biznes as company counterparties. Users with this authorization right may add new counterparties to the database and modify or delete existing ones.
3) **Managing counterparty groups**: enables creating, editing and deleting counterparty groups. As part of editing a group, an authorized user may share a specific counterparty group with other users.
4) **Transferring counterparties between groups**: enables changing the assignment of counterparties within existing counterparty groups.
5) **List of payment templates**: enables view-only access to the database of payment templates, i.e. patterns containing beneficiary (counterparty) data, amount, payment details and other order elements that may be used when creating transfers and standing orders.

   Important: If the user does not have authorization rights to the list of payment templates, they cannot use them when completing transfer forms.
6) **Addition/modification/deletion of a payment template**: enables editing the database of payment templates defined in GOonline Biznes. Users with this authorization right may define new templates and modify or delete existing ones.

Electronic FX Trading Platform (FX Pl@net)

FX Pl@net: enables users to access the *FX Pl@net* currency exchange platform, through which it is possible for them to conclude and execute currency exchange transactions and for the Account Holder to receive information concerning the financial market.

Important: Transactions are not subject to account acceptance schemes and, consequently, are not covered by amount limits established for a given scheme. Users with the authorization right to conclude transactions may approve those transactions in FX Pl@net individually.

Import letters of credit

1) **Import letters of credit – view:**
   - Enables viewing orders to open a letter of credit, applications to amend letter of credit terms and to accept or reject import letter of credit documents.
   - Enables viewing a summary of import letters of credit opened for the company and the payment register. The list contains basic data concerning submitted applications, such as application type, name of the company requesting the opening of the letter of credit, reference number, beneficiary data, amount with and without tolerance, application submission date, collateral, order type and application execution status. Selecting a letter of credit from the list displays its details.
   - The payment register contains information on payments related to the execution of the company's import letters of credit, such as letter of credit number, name of the company at whose request the letter of credit was opened, payment number, beneficiary data, payment amount, foreign banks' costs, payment date, data concerning payment instructions, and discount and payment status data.
   - Draft letter of credit preview: enables exporting the letter of credit to CSV format, saving it as a PDF, and printing it directly from the application and letter of credit lists.
2) **Import letters of credit – edit**: enables submitting an order to open a new documentary letter of credit, an application to amend the terms of an existing letter of credit, an application for verification of a letter of credit and an application for a draft letter of credit, as well as acceptance or rejection

of letter of credit documents. In addition, this authorization right enables modifying and deleting drafts.

Important: In order to submit letter of credit orders, a separate acceptance scheme for trade finance must be created. Creating, modifying and deleting orders also includes granting a power of attorney to establish a cash deposit up to 100% of the amount of each letter of credit opened (up to 200% if the cash deposit is in a currency other than the currency of the letter of credit it secures).

Export letters of credit

1) **Export letters of credit – view**: enables viewing orders and a summary of export letters of credit opened for the company and related payments. The list of applications includes basic information about submitted orders, including their execution status. Selecting an order from the list displays its details. The order list view enables users to export and print the list..
2) **Export letters of credit – edit**: enables submitting a covering letter order for an export letter of credit, an application for transfer of a letter of credit, an application for transfer of a letter of credit amendment, and an application for assignment of proceeds. In addition, this authorization right enables modifying and deleting application drafts.

Important: In order to submit letter of credit orders, a separate acceptance scheme for trade finance must be created.

Guarantees

1) **Preview of the list of guarantees, orders, templates, history and messages concerning guarantees** enables access to the summary of bank guarantees and guarantee lines granted to the company, including information on guarantee name/reference number, guarantee validity date and amount. Information on all guarantees and guarantee lines is provided regardless of the scope of the user's authorization rights to individual accounts.
2) **Full preview and submission of applications for guarantee issuance and amendment:** enables viewing and managing applications. Additionally, it enables submitting orders for verification and a draft guarantee. It also provides the option to generate a standard guarantee draft independently.
3) **Guarantee request removal**: enables deleting orders with selected statuses: Entered, Approval in process, Cancelled, Rejected, Draft rejected, Order form rejected, Project cancelled, Order verification canceled, raft.

Important: In order to submit guarantee applications, it is necessary to create a separate acceptance scheme for trade finance applications. The full preview and submission of orders to issue and amend guarantees also includes granting a power of attorney to establish a cash deposit up to 100% of the amount of each guarantee issued (up to 200% if the cash deposit is in a currency other than the currency of the guarantee it secures or up to 120% for customs guarantees).

Collection

1) **Import collection:** enables viewing the list of import collections, access to incurred or future fees and commissions, access to detailed information concerning a specific collection, and generating lists. It is possible to download document scans.
2) **Export collection:** enables viewing the list of export collections, access to incurred or future fees and commissions, access to detailed information concerning a specific collection, and generating lists.

Administrator Panel

1) **Creation of new users**: allows submitting an instruction to add a new user or add an existing user to another company.

2) **Management of existing users:** entering/editing authorization rights to accounts, functions and user data. The authorization right enables:
   - Editing account and system function authorization rights for all users of the company. Changes are implemented in real time.
   - Blocking/unblocking a user, i.e. temporary blocking of any user in the company. When setting a block, the Administrator indicates the reason for the block, which will be visible to all Administrators in the company.
   - Establishing default settings for newly opened accounts regarding the *Preview/Hide balance/Entering/Signing/Sending* authorization rights. In such a case, each newly opened company account may be automatically added to users. The Administrator defines default authorization rights for each user who will have access to a specific account.
   - Displaying and modifying user IP-number restrictions and the option to set time intervals, for selected days and hours, during which the user will be able to use GOonline Biznes.
   - Removing the user's relationship with the company and deleting users from the company without the need to submit written instructions.
   - Generating audit reports containing a summary of users and their authorization rights for a given company.
3) **Acceptance schemes management**: granting/removing/editing acceptance schemes, excluding the *Acceptance scheme for company management and agreements*, enables defining/editing/deleting:
   - schemes for accounts
   - schemes for special applications
   - schemes for trade finance
   - schemes for counterparties

   Important: Granting/editing/deleting the acceptance scheme for company management is possible only on the basis of a written GOonline Biznes application.

4) **List of orders – users**
   This authorization right enables:
   - viewing users' authorization rights to accounts and functions,
   - displaying set user IP-number restrictions and time intervals, for selected days and hours, during which the user will be able to use GOonline Biznes,
   - generating audit reports containing a summary of users and their authorization rights for a given company,
   - access to the list of instructions concerning user authorization rights.
5) **List of orders – acceptance schemes**
   This authorization right enables:
   - viewing acceptance schemes without the option to edit them
   - access to the list of instructions concerning acceptance schemes
6) **History of changes – Administrator Panel:** enables access to changes made to authorization rights/acceptance schemes for a given company. User data, statuses and dates of performed changes are available.

Tools

1) **Balance confirmation:** enables downloading the Balance Confirmation document.

2) **Management of access to GOfiles**: enables granting access for communication Customers (wslogin) and generating a new wslogin password. This functionality is used as part of the GOfiles service. In order to use the GOfiles service, at least one user should have this authorization right.
3) **MD5 verification key management:** allows defining the key value for MD5 calculation. Verification of the MD5 checksum when importing payments protects against unauthorized file modification during order import. Directly in the system where transfer files are prepared, the Customer may secure them by placing a summary in the last line of the file containing the MD5 checksum (/MD5:.) calculated based on the content and the defined key.
4) **Shared files**: enables downloading files from reports delivered from other services, e.g. direct debit orders, Ozyrys, SOPEL.

GOmobile Biznes

GOmobile Biznes enables access to handling company accounts via the mobile application installed on Android/iOS mobile phones. If enabled, the authorization right allows for the mobile application and mobile token to be activated.

Data import/export

1) **Import of domestic transfers**: enables importing domestic payment instructions from a file using an import template.
2) **Import of foreign transfers:** enables importing foreign payment instructions from a file using an import template.
3) **Import of RPI transfers:** enables importing MT101 transfers under the Remote Payment Management service.
4) **Import – counterparties**: enables importing the counterparty database, i.e. loading counterparty data into GOonline Biznes from an external data source, e.g. the company's financial and accounting system.
5) **Export – counterparties**: enables defining counterparty export templates specifying the structure of data in files generated by GOonline Biznes in order to transfer data from GOonline Biznes to the company's financial and accounting systems.

Applications

Important: In order to approve and send a given application to the Bank, the acceptance schemes applicable to special applications must be fulfilled: the general scheme or the scheme for selected applications.

1) **Special applications**: enables access to the new applications module and submission of an application made available by the Bank.
2) **Bank's opinion**: enables submitting an application to obtain a bank reference.
3) **Application – PFR Subsidy**: enables access to PFR Subsidy applications.
4) **Issuing of cheques**: enables submitting an application to order cheque forms.
5) **Cash counting house: order of withdrawal in sealed bags**: enables ordering a sealed-bag cash withdrawal at the cash counting house.
6) **Cash counting house: order / cancellation of bank cash-in-transit**: enables ordering or cancelling bank cash-in-transit to the indicated Customer location.
7) **Cash counting house: cancellation of withdrawal in sealed bags**: enables cancelling a sealed-bag cash withdrawal at the cash counting house.
8) **Cash counting house: transport lists – Customer cash-in-transit**: enables updating transport lists for Customer cash-in-transit.
9) **Branch: advice of an open withdrawal**: enables ordering a cash withdrawal at a branch for amounts requiring prior notification.

10) **Branch: order of withdrawal in sealed bags:** enables ordering a sealed-bag cash withdrawal at a branch.
11) **Branch: cash collection order**: enables ordering a cash withdrawal at a branch for a third party for amounts not requiring prior notification.
12) **Cash service – requests**: enables reporting a matter for clarification in the scope of sealed-bag cash deposits or withdrawals, bank cash-in-transit, discrepancy reports, self-service devices installed at the Customer's premises, etc.
13) **TF loan disbursement**: enables submitting an instruction to disburse a trade finance loan.
14) **TF loan repayment**: enables submitting an instruction to repay a trade finance loan.
15) **Periodic TF reports**: enables sending periodic reports and summaries related to a trade finance loan.
16) **Letter of credit – other instruction**: enables submitting an instruction concerning letters of credit other than an opening or amendment order.
17) **Guarantee – otherinstruction**: enables submitting an instruction concerning guarantees other than an opening or amendment order.
18) **Guarantee statement**: enables submitting, on behalf of the Customer, binding declarations of intent concerning guarantee orders/amendments, as well as any declarations concerning a guarantee. In the scope of orders for the Bank to grant guarantees submitted by the Customer via GOonline Biznes, the user's authorization includes authorization to incur all obligations and submit all declarations related to an order to issue a guarantee or an annex to an existing guarantee, including in particular declarations releasing the Bank from obligations and requirements resulting from the content of the guarantee covered by the order.
19) **Import collection – bill of exchange acceptance**: enables submitting an instruction concerning acceptance of a bill of exchange in an import collection.
20) **Import collection - other instruction:** enables submitting an import collection instruction other than bill of exchange acceptance or an export collection instruction.
21) **Monitoring – reports**: enables submitting an instruction concerning trade finance loans, including payment orders, repayment orders, reports, etc.
22) **New application – Credit monitoring**: within the application, allows financial documents and/or information required by the Loan Agreement or under the Regulations, and used to assess creditworthiness, to be sent to the Bank.
23) **Credit disbursement**: within 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 or non-revolving loan.
24) **Credit repayment**: within the application, the user may send to the Bank an electronic version of the form for partial or full repayment of a revolving or non-revolving loan.
25) **Application to close an account**: enables submitting an application to close an account/accounts, excluding a VAT account.
26) **Debit card application**: enables submitting an instruction to issue a debit card for a company user.
27) **Agreement signing:** enables access to the new applications and agreements module and acceptance of an agreement prepared and made available in the system by the Bank. In order to approve and send acceptance of the terms of the attached agreement to the Bank, the acceptance schemes for signing agreements must be fulfilled.

    Important: Granting an acceptance scheme for signing agreements requires submission of a written application concerning groups and acceptance schemes for the GOonline Biznes banking system. The application must be signed by persons authorized to represent the company, i.e. the Account Holder.

Cash

1) **Cash receivers view:** enables viewing and adding persons authorized to collect withdrawals at a branch.
2) **Cash localizations view**: enables viewing the Customer's cash locations and allows the user to change their name.
3) **Discrepancy reports**: enables downloading a discrepancy report for a sealed-bag cash deposit deposited at a cash counting house, branch or online drop box.

Others

1) **Notices**: enables receiving SMS messages, e-mails or messages in GOonline Biznes.
   - They provide notifications about selected events, e.g. funds credited to or debited from an account, balance of a selected account falling below or exceeding a specified amount, reminders about upcoming loan installment due dates, or term deposit maturity and renewal dates, notifications regarding instructions submitted via GOonline Biznes being rejected or orders being moved to the Waiting Room.
   - The user independently decides which events will cause a notification to be sent and how the notifications will be delivered.
   - Notifications sent by SMS are subject to a fee, while those sent by e-mail or via GOonline Biznes are free of charge.
   - The user may receive notifications only about events concerning accounts for which they have been granted view authorization rights in the *Authorization Rights to Accounts* section.
2) **Change of telephone No. for SMS codes**: enables the user to independently change the telephone number to which the Bank sends authorization codes for instructions submitted via GOonline Biznes, applicable when using the password and SMS code authorization method for login and transactions.
3) **Superuser – granting and revoking authorization rights of other users**:
   - the functionality is active but not assigned to new users.
   - Users with Superuser rights may modify another user's authorization rights only within the scope of that user's authorization rights defined in a GOonline Biznes application or in a selected authorization right set.
   - The Superuser may not modify their own authorization rights.
4) **Changing the login and transaction authorization method:** enables the user to independently change their login and transaction authorization method.
5) **Leasing admin**: enables the user to access the *Portal Klienta* leasing platform. In the portal, the Customer(user), based on this authorization right, will have access to information concerning leasing agreements, settlements under a given agreement, issued invoices, the ability to perform selected activities concerning agreements, submit other indicated declarations of intent and submit applications concerning agreements.
6) **Leasing view**: enables the user to access the *Portal Klienta* leasing platform. In the portal, the Customer (user), based on this authorization right, will have access to information concerning leasing agreements, settlements under a given agreement and issued invoices.

   Important: The user may be granted only one of the following authorization rights: leasing admin or leasing view.

7) **Factoring:** enables the user to access the "Etrade" factoring platform if the relevant authorization rights have been granted in the portal.

GOconnect Biznes

The GOconnect Biznes (H2H) service enables the Customer's accounting and financial system to be connected with the Bank via web services. The indicated authorization rights define the access of a GOonline Biznes system user to managing the communication channel. Access to the service requires submitting to the Bank an application for making available/changing the GOconnect Biznes service.

Available rights

1) **GOconnect Biznes authorization rights – view**: enables viewing authorization rights to the service.
2) **GOconnect Biznes authorization rights – modification**: enables modifying authorization rights to the service.
3) **Reports – managing filters within GOconnect Biznes**: enables viewing the export template ID number (mnemonic).

4) **Communication channels management:** enables access to technical users, their activation and deactivation, and access to authorization certificates.
5) **Certificates of authorization – own** : enables viewing and managing authorization certificates.
6) **Certificates of authorization – other users**: enables viewing and managing authorization certificates of other users.

Default user authorization rights

In addition to the authorization rights listed above, the granting or revocation of which for a given user is decided by persons authorized to represent the company, i.e. the Account Holder, each GOonline Biznes user receives by default the authorization right *Profile grouping the remaining rights* to perform the following operations:

1) **Viewing authorization rights granted to the user**.
2) **Managing a cryptographic USB drive:** when using the electronic signature authorization method for login and orders, the user may initialize the USB drive, change PIN and PUK codes, unblock the drive and delete keys from it.
3) **Changing a password**: enables changing a GOonline Biznes login password.
4) **Sending messages to and receiving messages from the Bank** in the internal correspondence module of GOonline Biznes.
5) **Viewing the history of system use:** i.e. the log of operations performed by a given user in **GOonline Biznes.**
6) **Viewing the list of received SMS codes:** when using the masked password and SMS code authorization method for login and transactions.
7) **Viewing the user's own profile:** containing the user's personal and address data, with the option to change their correspondence address, contact telephone numbers and contact e-mail address.

Checking user authorization rights

Checking the scope of authorization rights of GOonline Biznes users is possible in the Administrator Panel.

Acceptance schemes

Acceptance schemes in GOonline Biznes define requirements for acceptance of payment orders submitted through the system, i.e. transfers and standing orders, defining counterparties and applications or other instructions in the scope of:

- the number of persons whose acceptance is required,
- the combination of persons accepting the order,
- amount limits for orders.

Acceptance scheme types

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

1) **Acceptance schemes for payments** concern payment instructions, i.e. transfers and standing orders, submitted from individual accounts. The scheme definition applies at the level of a given account, meaning that different acceptance schemes may apply to each account.
   Several acceptance schemes may be defined for a given account. An order will be treated as accepted if it fulfils at least one (any) of them.

   Important: Acceptance schemes do not apply to deposit opening instructions or instructions executed through the Electronic Currency Exchange Platform, FX Pl@net module.

2) **Acceptance schemes for counterparties** refer to the counterparties module. If a scheme for adding counterparties is defined, the counterparty will be added to the counterparty list when the instruction is accepted in accordance with the acceptance scheme.
3) **Acceptance schemes for trade finance applications** refer to applications submitted through GOonline Biznes in connection with handling *import letters of credit, export letters of credit* and *own guarantees.*
4) **Acceptance schemes for special applications: either a general scheme or schemes for selected applications**, refer to applications submitted in the module: *Applications and instructions*.

5) **The scheme for agreements** is made available based on a written *GOonline Biznes application - table for acceptance schemes for signing agreements*. The application must be signed by persons authorized to represent the company, i.e. the *Account Holder*.
6) **Acceptance schemes for company management** are made available based on a written *application concerning groups and acceptance schemes for the GOonline Biznes banking system*. The application must be signed by persons authorized to represent the company, i.e. the *Account Holder*. The scheme relates to the *Administrator Panel* module.

Order statuses in the acceptance process

During the acceptance process, orders and applications are assigned the following statuses:

- **Entered**: the order has been entered but has not yet been signed by any user. In the case of acceptance schemes for entering counterparties, this status is available only for an imported counterparty list. In order to add counterparties, their addition must be signed in accordance with the acceptance scheme.
- **Pending approval**: the instruction has been signed by at least one user but does not fulfil the acceptance schemes or exceeds limits.
- **Approved**: the instruction has been signed by the required number and combination of persons, i.e. fulfils at least one acceptance scheme, including falling within the amount limits. An accepted order may be sent to the Bank.

When defining acceptance schemes, specific persons are indicated by their first name and surname, with the number of persons required to fulfil the scheme specified. Individual acceptance schemes may include one or more persons performing a similar function in the company and having the same authorization rights for accepting submitted orders and instructions.

Defining and modifying acceptance schemes

Defining users and acceptance schemes is performed as follows:

1) During the process of granting a user access to the GOonline Biznes system, by means of a written *application in the section concerning groups and acceptance schemes for the GOonline Biznes banking system*. The application must be signed by persons authorized to represent the company (the Account Holder).
2) Directly in the GOonline Biznes system by a user authorized to edit acceptance schemes. Approval of modifications to users' schemes requires the user to sign the instruction in accordance with the

acceptance scheme for company management and to have authorization rights to access the list of instructions pending approval.

Important: The acceptance scheme for company management / agreements is assigned to users based on a written GOonline Biznes application in the section concerning groups and acceptance schemes.

3) The composition of acceptance groups, as well as the definition of acceptance schemes (including amount limits), may be modified at any time by:
   - submitting to the Bank a modification of the GOonline Biznes application (the appropriate option "add" or "remove" should be selected in the application) The application must be signed by persons authorized to represent the company (the Account Holder),

   or

   - directly in the GOonline Biznes system by the user Administrator authorized to edit acceptance schemes.

Creating acceptance schemes

1) To define an acceptance scheme, the following must be specified:
   a) the scheme name (up to 24 characters),
   b) the list of users (by indicating the first and last names of the users included in the scheme), and the required number of signatures (specifying the number of authorizing users),
   c) and optionally:
      - the scheme validity date,
      - the limit currency,
      - the limit amounts within a given scheme.
2) In the case of acceptance schemes for submitting applications and for applications related to trade finance:
   a) only the scheme name and its structure are required (and may be defined),
   b) optionally, the scheme validity date,
   c) it is not possible to define limits.
3) The user list may consist of one or more users. Multiple acceptance schemes (max. 26) may be defined. Before defining acceptance schemes, it is required to define the scheme names and assign users to them.
   To define an acceptance scheme, the following must be specified:
   a) the scheme type (for accounts / counterparties / applications / trade finance applications / company management),
   b) the account or accounts to which the scheme applies,
   c) the scheme name (arbitrary, at the Customer's discretion: the scheme name serves only as an auxiliary identifier).
   d) the list of users assigned to the schemes,
   e) the scheme structure (number of signatures),
   f) and optionally:
      - the scheme validity date,
      - the limit currency,
      - the limit amounts within a given scheme.

Acceptance scheme structure

Defining the structure of an acceptance scheme consists in specifying a set of logical conditions determining how many persons from the user list must sign an instruction for it to be accepted for execution.

Below are several examples of acceptance scheme structures together with their explanations:

Scheme name	User list (Name and surname or item number from the user list)	Number of required signatures	Commentary (explanation)
Management Board	Jan Kowalski, Jan Nowak	1	acceptance by one user is required
Accounting Department	Barbara Kowalska, Anna Kowalska, Beata Nowak	2	acceptance by two users is required

Several acceptance schemes may exist for a given account. They operate on an alternative basis, i.e. an instruction is treated as accepted if it satisfies at least one (any) of the acceptance schemes defined for the account.

Example:

Operation of multiple acceptance schemes for a single account based on the example of a company where the following rules apply:

- members of the Management Board may approve instructions individually,
- in the case of instructions submitted by Accounting Department employees, authorization by a second person is required – another Accounting Department employee or a member of the Management Board.

How to define groups and acceptance schemes to achieve the described operation

1) Users of the GOonline Biznes system must be added to the *User List* for acceptance schemes.
2) When creating the scheme, users should be divided and assigned to individual acceptance schemes. In this case, two acceptance schemes should be created:
   - Management Board,
   - Accounting Department.
3) Next, acceptance schemes with the following structures should be defined:
   - Management Board – one-person scheme (1), which means that approval by one person from the list of Management Board users is sufficient,
   - Accounting Department – two-person scheme (2), which means that approval by at least two persons from the list of Accounting Department employees is required.

Important: An instruction will be treated by the GOonline Biznes system as accepted if at least one of these acceptance schemes is fulfilled.

Limits

1) Amount limits for instructions may be assigned to each acceptance scheme for accounts. They allow defining the maximum amount of instructions that may be submitted by individual groups of users within a given period (single transaction, daily, weekly, or monthly).
2) If the amount of an instruction or the total amount of instructions submitted within a given period (a given day, week, or month)
   - exceeds any of the limits defined for a specific acceptance scheme,
   - the instruction cannot be sent, because the GOonline Biznes system will treat such instruction as unauthorized.

   Important: Amount limits are not verified for standing orders or direct debit instructions.

3) The transfer amount is included in the utilization of limits at the moment the instruction is sent. This also applies to transfers with a future execution date – the limits are consumed already at the moment the instruction is submitted (not on the execution date).

Limit types

1) Amount limits may be defined for the following categories:

- **Internal transfers (company):** a limit for transfers within the company (between the company's accounts)
- **Internal transfers (holding):** a limit for transfers between accounts belonging to related companies defined in the GOonline Biznes system as a holding.
- **External transfers**: a limit for outgoing transfers, i.e. transfers to third-party accounts, including accounts of other Customers holding accounts with BNP Paribas.
- **Mass payments:** a limit for mass payment packages.

2) Limits concerning internal transfers, including those within a holding and external transfers may be defined for the following limit validity periods:
   - **Single transaction limit (S):** applies to a single transfer, including transfers grouped into transfer packages,
   - **Daily limit (D):** applies from 00:00 to 23:59 on a given day
   - **Weekly limit (W):** applies to a calendar week and is calculated from Monday 00:00 until Sunday 23:59.
   - **Monthly limit (M):** applies to calendar month and is calculated from 00:00 on the first day of the month until 23:59 on the last day of the calendar month.
3) **Mass payment limits** may only be defined for the following limit validity periods:
   - Single transaction limit (S),
   - Daily limit (D).

FX rate calculation rules

Limit amounts must be expressed in the currency defined as the limit currency. In the case of transfers in a currency other than the limit currency, the amounts are converted according to the NBP average exchange rates applicable at the moment the instruction is approved.

Example

- If the limit is expressed in EUR and a USD transfer is sent from a PLN account
- then the USD transfer amount is converted into EUR using the NBP average exchange rate (USD/EUR b rate), and the calculated amount consumes the limit expressed in EUR.

How to assign various limits to specific persons?

To assign different amount limits to individual users, such users should be assigned to separate acceptance groups, and then a separate acceptance scheme with an appropriate limit should be created for each group.

Example
Operation of acceptance schemes with defined limits based on a slightly more complex example.

1) **Let us assume that the following rules apply within the company:**
   - Members of the Management Board may approve instructions individually up to the amount of PLN 500 thousand (Management Board 1)
   - The Chief Financial Officer may approve instructions individually up to the amount of PLN 100 thousand (CFO)
   - Employees of the Accounting Department may submit instructions up to the amount of PLN 100 thousand, provided that authorization by two persons is required (Accounting Department)
   - Transfers exceeding these amounts (with no limit) require authorization by either two members of the Management Board (Management Board 2), or one member of the Management Board and the CFO (Management Board 3).

2) **How to define acceptance groups, schemes, and limits in order to achieve the described operation**
   In this case, users should be divided into several acceptance groups, for example:
   - Management Board 1,

- Management Board 2,
- Management Board 3,
- CFO,
- Accounting Department.

Example: Acceptance schemes for accounts (with limits)

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

Account number: 11 1111 1111 1111 1111 1111 1111

☒ Addition

Scheme name	User list (name and surname or item number from users' list)	Number of required signatures	Expiration date from to	Limit currency
Management Board 1	*Jan Kowalski (1)* *Katarzyna Moś (2)* *Jan Kowal (6)*	**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:
M:	M:	M:		M:

☒ Addition

Scheme name	User list (name and surname or item number from users' list)	Number of required signatures	Expiration date from to	Limit currency
Management Board 2	*Jan Kowalski (1)* *Katarzyna Moś (2)* *Jan Kowal (6)*	**2**	indefinitely	PLN
Internal transfers (Company), except for foreign exchange trading		Internal transfers/holding	External transfers	Mass payments
S:		S:	S:	S:
D:		D:	D:	
W:		W:	W:	
M:		M:	M:	

☒ Addition

Scheme name	User list (name and surname or item number from users' list)	Number of required signatures	Expiration date from to	Limit currency
Management Board 3	*Jan Kowalski (1)* *Katarzyna Moś (2)* *Jan Kowal (6)*	**1**	indefinitely	PLN
	Jakub Nowak (3)	**1**		
S:		S:	S:	S:
D:		D:	D:	D:
W:		W:	W:	
M:		M:	M:	

Scheme name	User list (name and surname or item number from users' list)	Number of required signatures	Expiration date from to	Limit currency
CFO	*Jakub Nowak (3)*	**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:	
Scheme name	User list (name and surname or item number from users' list)	Number of required signatures	Expiration date from [redacted] to [redacted]	Limit currency
Accounting Department	*Kamil Bąk (5)* *Tomasz Kos (6)*	**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 counterparties

1) The **acceptance scheme for counterparties** applies to entering/editing counterparty in the Counterparties module, importing counterparties, and adding counterparties to the counterparty list in the transfer definition form.

2) Depending on the fulfillment of the scheme, a counterparty may have one of the following statuses:
   - **Entered:** the counterparty has been created but not signed,
   - **Pending approval:** the counterparty has been signed, but signatures of all required persons are still missing,
   - **Approved:** the counterparty has been signed and fulfills the acceptance scheme.
3) Counterparties already existing in the system have the *Approved* status.
4) If an acceptance scheme is configured in the company, the counterparty receives the *Entered* status if:
   A. it is added during a counterparty import,
   B. it is added during a transfer import,
   C. it is added while entering transfers using the option "Add payee to contactor list"
   D. it is added via: *Payments -> Counterparties -> New counterparty*, if the user does not have authorization rights for accepting counterparties.

   Important: If the user is the only person authorized to approve adding a counterparty in points A and B, they must go to: Processing *orders -> Counterparties* and authorize the selected items from the list.

Acceptance schemes for special applications

1) Acceptance schemes for special applications apply to applications submitted in the *Applications and Instructions* module.
2) Types of schemes:
   - **General:** applies to all applications available in the list within acceptance schemes **and to future applications**
   - **For selected applications:** a specific scheme should be indicated; the scheme will apply exclusively to applications submitted in the *Applications and Instructions* module.

Acceptance schemes for agreements

1) **Acceptance schemes for agreements apply to agreement-related applications** provided by the Bank through the GOonline Biznes system in the *Applications and Instructions* module.

Important: Defining **acceptance schemes for agreements** require submitting a written GOonline Biznes application in the section concerning acceptance schemes, signed by persons authorized to represent the company (the Account Holder).

Acceptance schemes for trade finance applications

1) Acceptance schemes for trade finance instructions apply to the following instructions submitted through the GOonline Biznes system:
   - issuance of guarantees and amendments to guarantees,
   - opening of import letters of credit and amendments to letters of credit,
   - covering letters related to export letters of credit.
2) Acceptance schemes for trade finance instructions are common for all the above instructions related to letters of credit and guarantees.
3) The following types of schemes are available: one-person, two-person, expanded.
4) It is possible to define the start and end dates of the scheme validity period by specifying a particular date or selecting "indefinite".
5) The schemes allow defining a single transaction limit for a given instruction amount in PLN.

Acceptance schemes for company management

1) Acceptance schemes for company management apply to instructions submitted through the GOonline Biznes system in the *Administrator Panel*.
2) The company management scheme allows the approval of changes to users' rights for accounts and functions, and of changes to acceptance schemes for accounts/, applications and counterparties.

   Important: Defining acceptance schemes for company management requires submitting a written GOonline Biznes application in the section concerning acceptance schemes, signed by persons authorized to represent the company (the Account Holder).

Applicability rules for acceptance schemes and limits by order type

Order type	Checking acceptance schemes	Checking limits
Transfers: domestic, tax, foreign, SEPA, currency conversion, RPI transfers	Yes	Yes
Mass payments	Yes	Yes
Standing orders	Yes	No
Deposits	No	No
Applications	Yes	No

Additional comments on acceptance schemes

1) **An instruction is considered accepted** once any (at least one) acceptance scheme defined for a given account is fulfilled (the order in which acceptance schemes are defined is irrelevant). An instruction ready to be sent (with a complete set of required signatures) is displayed on the *Processing orders* screen with the *Accepted* status.
2) **Instructions with the *Accepted* status are no longer verified for compliance with acceptance schemes.** This means that even if the acceptance schemes are changed after the instruction has already been accepted, the instruction will still be treated as accepted.

3) **A user may sign a single instruction multiple times**; however, additional signatures do not increase the approval weight (they are treated as equivalent to a single signature submitted by that user).
4) **When verifying whether an instruction fulfills the acceptance schemes**, the current (valid at a given moment) assignment of users to the schemes is taken into account.
5) **When signing transfer packages** containing transfers from different accounts, the acceptance schemes and limits are verified separately for each transfer.

BNP Paribas Bank Polska Spółka Akcyjna, with its registered office in Warsaw at ul. Kasprzaka 2, 01-211 Warsaw, entered in the register of entrepreneurs of the National Court Register by the District Court for the capital city of Warsaw in Warsaw, 13th Commercial Division of the National Court Register, under KRS No 0000011571, with Tax ID No (NIP) 526-10-08-546 and fully paid-up share capital of PLN 147,949,302.