

**credit
europa
bank**

Direct Banking User Manual & Guidelines

Direct Banking User Manual & Guidelines

Contents

1. Introduction	4
2. Technical Requirements	5
3. Before You Begin	5
4. First Time Login	5
5. Security	9
6. CEB Direct Banking Functions	12
6.1 Company Selection	12
6.2 Account Operations	13
6.2.1 Account Opening	14
6.2.2 Accounts	16
6.3 Time Deposit Operations	17
6.3.1 Open Time Deposit	17
6.3.2 Observation	20
6.4 Money Transfers	20
6.4.1 Sending Money Between Own Accounts	21
6.4.2 Sending Money to Credit Europe Bank Accounts	23
6.4.3 International and Domestic Payments	26
6.4.4 International and Domestic Payment Observation	30
6.4.5 International and Domestic Payment Cancellation	32
6.4.6 Saved Transfers	33
6.5 Portfolio Observation	39
6.6 FX Operations	41
6.7 Limit Observation	43
6.7.1 User Limit Observation	43
6.7.2 Company Limit Observation	45
6.8 Operations	47
6.8.1 Operations On Approvals	48
6.8.2 Operations On Correction	52
6.8.3 Performed Operations	53
7. Profile	54

Direct Banking User Manual & Guidelines

7.1 Personal Data	55
7.2 Manage Password	55
7.3 Telephone Update	56
7.4 Email Update.....	56
7.5 Help	57
7.6 Announcements.....	57
8. Frequently Asked Questions	58

Direct Banking User Manual & Guidelines

1. Introduction

Credit Europe Bank is constantly working to offer an enhanced range of services to its customers. You can currently make use of the following services with Direct Banking:

- ❖ Current Account Operations
 - Current Account Opening
 - Account Balance/ Forward Balance/ Account Details Observation
- ❖ Time Deposit Operations
 - Time Deposit Opening
 - Time Deposit Observation
- ❖ Portfolio Observation
 - Loans, LCs, Standby LC, LGs, Collections, Time Deposits, FX Forward, FX Swap
- ❖ Money Transfer Operations
 - Between Company's Accounts
 - To Credit Europe Bank Accounts
 - International and Domestic Payments
- ❖ Spot FX Operations
- ❖ Third Party Provider Operations Observation
- ❖ User and Company Limits Observation

The operations are defined upon the request of the company approver (authorizer). For this reason, some operations may not be available to the users of the company.

User Rights

CEB Banking allows company users to have inputter rights and/or approver (authorizer) rights.

- **Maker (Inputter) Right:** If a user has only inputter right, this user can only input operations on behalf of the company.
- **Sole Approver Right:** If a user has sole approver right, this user can approve the operations entered by the inputter solely.
- **Joint Approver Right:** If a user has joint approver right, this user can approve the operations entered by the inputter jointly with another joint approver only.



Important Note: One user may have both maker (inputter) and approver (authorizer) rights.



Important Note: Approver (authorizer) rights (sole approver limit, daily limits, or transaction limits) can be restricted by the company's terms and conditions or with the amounts determined by the company authorizer.

Direct Banking User Manual & Guidelines



Important Note: Sole Approver or Joint with selected operations may be finalized by one or two approvers in terms of user rights.

2. Technical Requirements

Credit Europe Bank Direct Banking can be best viewed on the latest version of your web browser. Please note that some features may not be available with other browsers.

For a better user experience, please ensure that you are using the most up-to-date version of your internet browser and the latest version of Credit Europe Bank's corporate mobile app.

3. Before You Begin

Before using Credit Europe Bank Direct Banking, you need to have your user code, password, and soft token device.

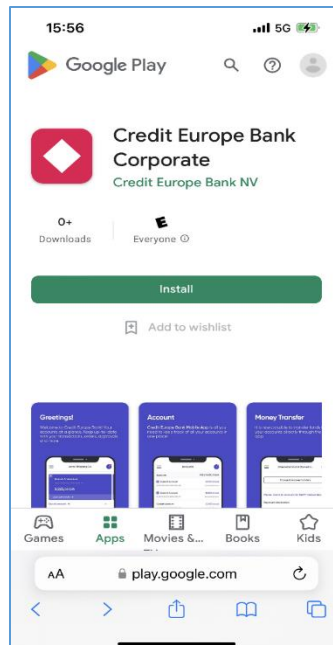
- **User Code:** Your user code will be sent to you via SMS message.
- **Password:** Your password will be emailed to you.
- **Soft Token Device:** You will need to set up a soft token by downloading the CEB mobile app.

4. First Time Login

First login may only be completed through the CEB mobile app. To download the mobile app and activate your soft token, please read the following steps.

Downloading the Mobile App & Soft Token Activation

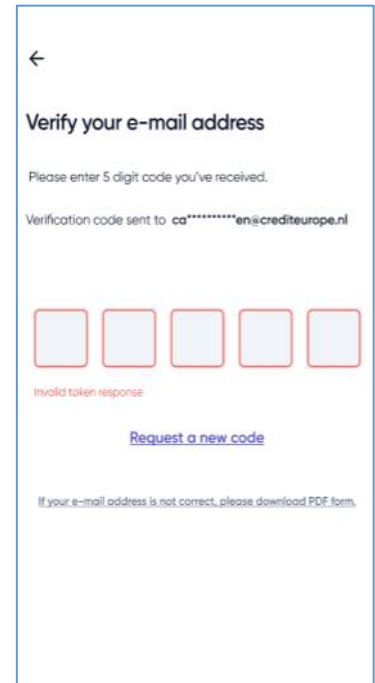
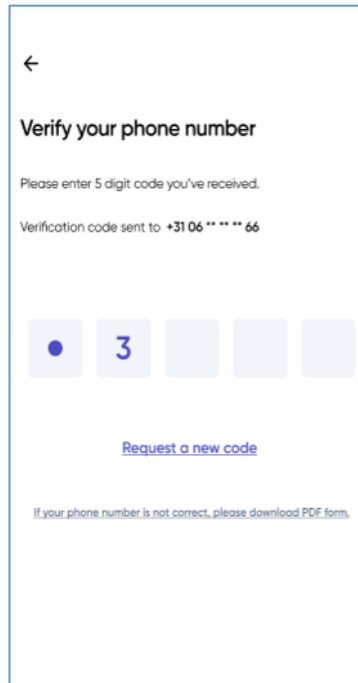
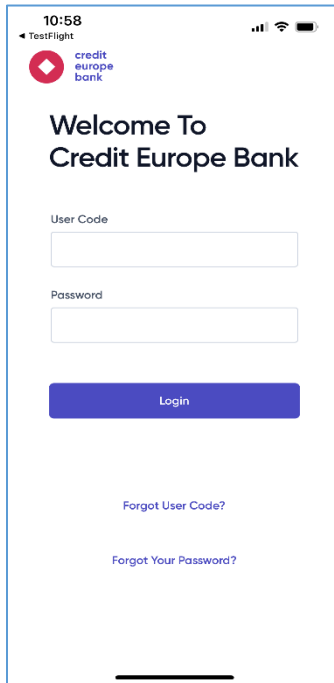
To activate your soft token, you will first need to download the CEB mobile app by searching "Credit Europe Bank Corporate" on the Apple Store or Google Play Store.



Direct Banking User Manual & Guidelines

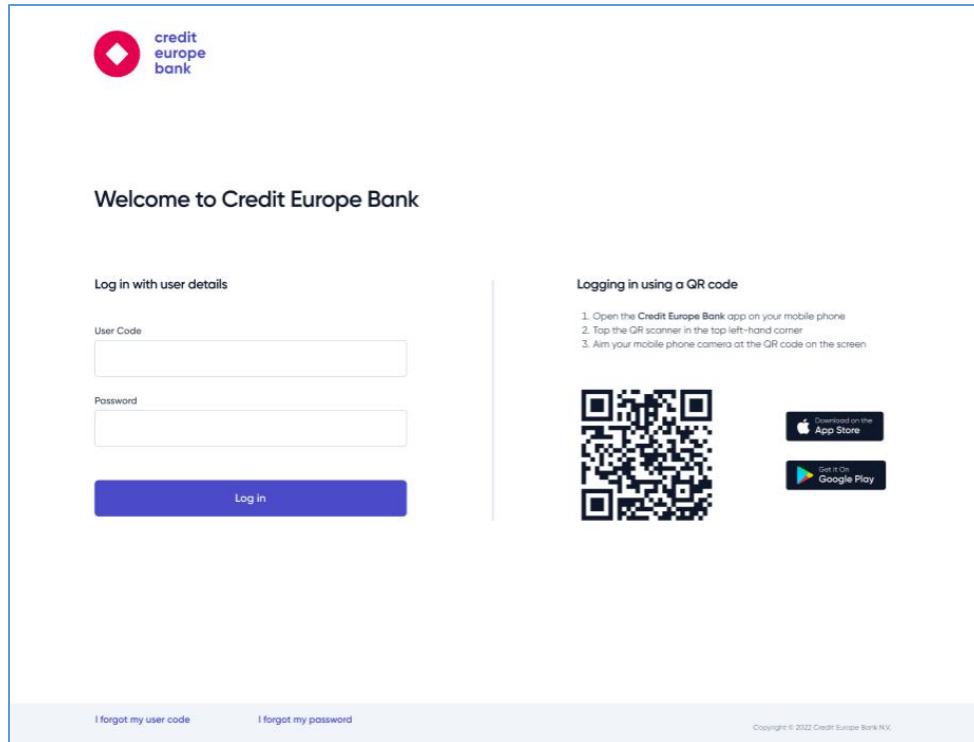
Once you have downloaded the app, follow the on-screen instructions to validate your account.

Login to your account by using your “User Code” and “Password”. You will also be asked to verify your mobile phone number and email address. Once these steps have been completed, your mobile device will now be registered as your soft token authenticator.



Moving forward you can enter CEB Direct Banking via our Corporate website (www.crediteuropebank.com) or the CEB mobile app.

Direct Banking User Manual & Guidelines



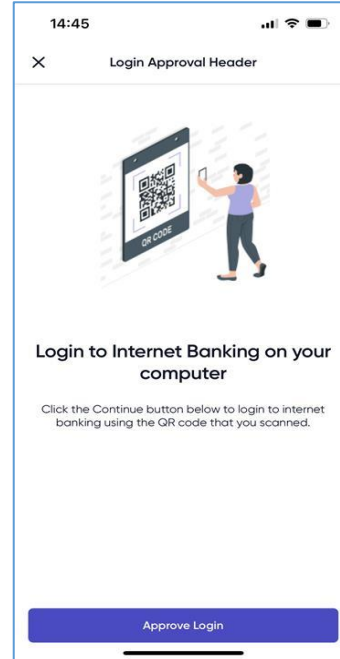
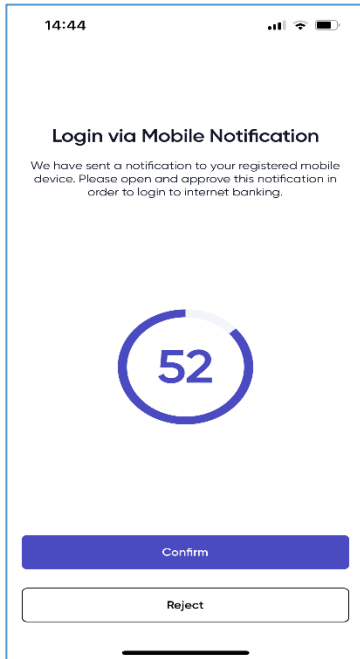
The screenshot shows the Credit Europe Bank login interface. At the top left is the bank's logo. Below it, the text "Welcome to Credit Europe Bank" is displayed. The page is divided into two main sections. The left section, titled "Log in with user details", contains two input fields: "User Code" and "Password", followed by a blue "Log in" button. Below these fields are two links: "I forgot my user code" and "I forgot my password". The right section, titled "Logging in using a QR code", includes a list of three instructions: 1. Open the Credit Europe Bank app on your mobile phone, 2. Tap the QR scanner in the top left-hand corner, and 3. Aim your mobile phone camera at the QR code on the screen. Below the instructions is a large QR code and two buttons: "Download on the App Store" and "Get it on Google Play". At the bottom right of the page, there is a small copyright notice: "Copyright © 2022 Credit Europe Bank NV."

Alternatively, you may use the link below:

<https://banking.crediteuropebank.com/web/#>

Since you will now have a registered mobile device to use as your soft token, you'll be able to quickly login to your account via push notifications sent to your registered mobile device or make use of QR code verification to login to internet banking via web.

Direct Banking User Manual & Guidelines

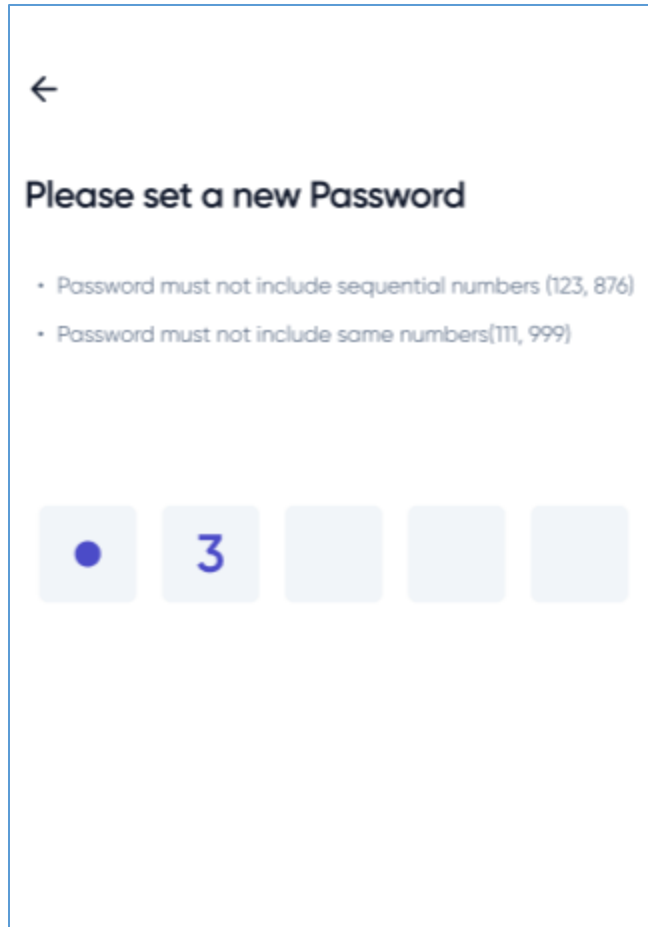


Changing Your Password After First Login

During your first login, you will be asked to change your 5-digit password. A temporary 5-digit password will be sent to your email address. This temporary password is only valid for 3 days. If you are unable to change your temporary password within 3 days, please contact our customer call center so that they can send you a new temporary password to your email address.

- ❖ Your password can only consist of numbers.
- ❖ Your password must not include repetitive numbers such as 11111 or 99999.
- ❖ Your password must not include consecutive numbers such as 12345 or 54321.
- ❖ Your password must not include your birth date.
- ❖ Your password cannot be the same as your previous passwords.

Direct Banking User Manual & Guidelines



←

Please set a new Password

- Password must not include sequential numbers (123, 876)
- Password must not include same numbers(111, 999)

• 3

5. Security

Soft Token

For enhanced security measures, when you login to your account via web or from another device, your registered mobile device will receive a push notification to verify this login attempt. Once you approve this notification, you will be prompted to enter your 5-digit password. Upon successful verification of these steps, your access will be approved. This soft token method enables us to use strong authentication and transaction signing to increase the security of our services provided via Direct Banking. For security reasons, your soft token access will be locked after 5 incorrect password attempts.

Time of Last Login

When you login to Credit Europe Bank Direct Banking, your “last time of login” information will be displayed to you on the main screen. This is a reference to check if anyone other than yourself has logged into your account.

Direct Banking User Manual & Guidelines

Secured Connection

2048-bit RSA - TSA (Transport Layer Security) network protocol, which provides a secure environment for information exchange, is used for all information being transferred between Credit Europe Bank Direct Banking and your browser. These technologies are the latest globally accepted standard for securing information over internet-based web applications.

Session Management

You cannot be logged on to Credit Europe Bank Direct Banking on multiple browsers or multiple tabs of the same browser. Similarly, you cannot be logged on to the CEB mobile app through multiple mobile devices.

When you do not use the online or mobile banking system for 5 minutes, the system will automatically log you off and you will be asked to log in and type your password once more.

Monitoring

We are monitoring and guarding our systems continuously to prevent any unauthorized access and to protect your privacy and personal details.

GDPR

On May 2018 the EU Data Protection Regulation 2016/679 (GDPR) entered into force. In connection with the GDPR we have updated our privacy policy. You may find the updated privacy policy through this link:

<https://www.crediteuropebank.com/privacy/>

Your privacy and the way your personal data is treated are very important to us. You can read more about this in our updated privacy policy which explains how Credit Europe Bank uses your personal data.

Testing

Credit Europe Bank performs penetration tests on its systems on a regular basis to detect possible vulnerabilities (by means of 'hacker tests').

The following measures are recommended to customers for more secure use of Credit Europe Bank Direct Banking:

Ensure Confidentiality of Password

Never give your password to someone else. If you think someone else knows your password, change it immediately or contact our customer call center at +31(0)20 31 21 233.



Important Note: If you have forgotten or lost your password, we kindly request you to contact your Account Manager at Credit Europe Bank or our customer call center at +31 (0)203121233. Our colleagues will reset your password. Then your new password will be sent to your email address. When you enter your user code and password correctly, you will be directed to the soft token authentication screen on your mobile device.

Direct Banking User Manual & Guidelines

Protect Your Soft Token Device

Always keep your soft token device with you at all times and please do not choose passwords that can be easily guessed (e.g. date of birth). Contact our customer call center at +31(0)20 31 21 233 immediately if you lose your soft token device.

Avoid Phishing Attacks

Credit Europe Bank will never ask you for your password, user code or other personal information by email. Credit Europe Bank will never ask third parties to contact you by email or telephone regarding your banking business with us. If you receive an email that directs you to enter your personal information or password, please do not respond to those emails and immediately inform us.

Provide Direct Connection

Do not enter our Direct Banking site through email links or use web pages to be redirected to Credit Europe Bank Direct Banking. You can check the security certificate of our internet banking website by double clicking on the lock sign. The location of the lock sign can differ based on the used internet browser application. Check your internet browser application manual for more information. When you click on the lock sign, you should see the following URL as issued to, banking.crediteuropebank.com the trusted signer of the certificate as issued by and the certificate's validation period. This shows that the server you are connected to is Credit Europe Bank's server.

Securely Log Off

Do not forget to log off when you have finished working with Credit Europe Bank Direct Banking. Never leave your computer or mobile phone unattended while you are using Credit Europe Bank Direct Banking without logging off securely. For security reasons, only use Credit Europe Bank Direct Banking on your own computer, not on publicly used computers.

Protect Your Computer and Network Connections

Protect your computer and (wireless) network by using passwords and encryption to avoid unauthorized access to your computer and network.

Keep Your Computer Up to Date

Please make sure to install any recent security updates and service packs in time for your operating system and anti-virus software.

Take care with Emails and New Software

Never open email attachments coming from someone you do not know. Also be careful with downloading and/or installing programs from untrusted parties. These two are the most common ways for distributing malicious codes (Virus, Trojan, key logger etc.). These actions might have undesirable consequences and may result in your personal information being stolen. Credit Europe Bank will never send unsolicited email messages with an attachment, nor will we distribute software or system updates via email.

Install Firewall, Anti-Virus and Anti-Spyware Program

Protect your computer against malicious codes (Viruses, worms, Trojan horses, and spywares) by installing trusted parties firewalls, anti-virus and anti-spyware software. A firewall is a program that prevents others

Direct Banking User Manual & Guidelines

from hacking into your computer. Firewall and anti-virus software are available through providers such as Norton and McAfee.

Check Your Transactions for Suspicious Activity

Always check your account statements for any suspicious activity. Make sure that the specified amounts, names of beneficiaries and their account numbers are correct for your transactions.

6. CEB Direct Banking Functions

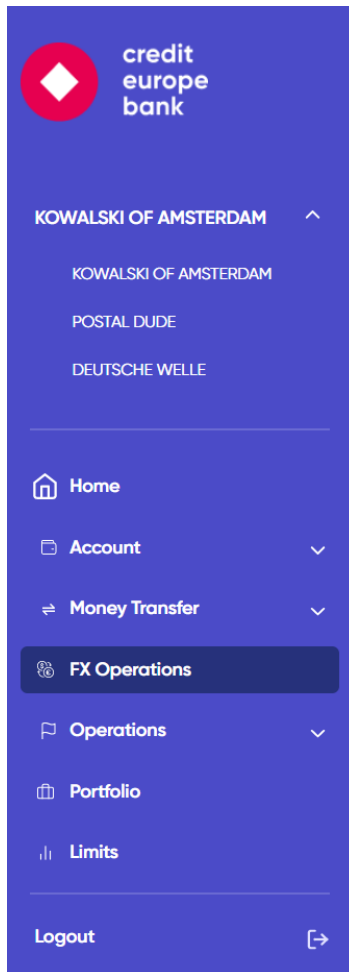
You can perform the following operations from Credit Europe Bank Direct Banking:

- ❖ Company Selection
- ❖ Account Operations
- ❖ Time Deposit Operations
- ❖ Money Transfers
- ❖ Portfolio Observation
- ❖ FX Operations
- ❖ Limit Observation

6.1 Company Selection

Users of the company may serve more than one company. To change the active company selection, you need to click on the current company at the top of the menu and then select from the list of companies that pop up on the screen.

Direct Banking User Manual & Guidelines



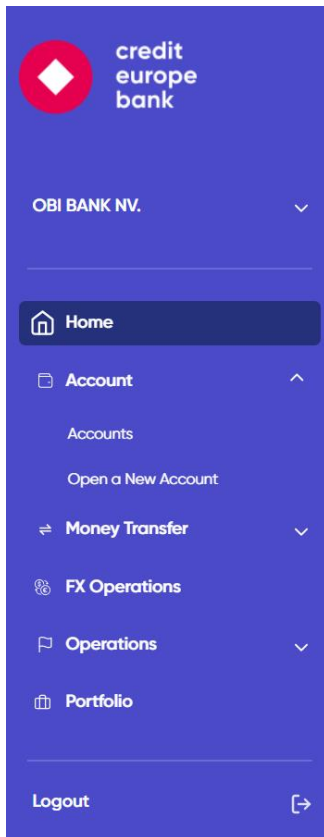
When you click on the new company you have selected, you will be directed to the main page or the page you are currently on and you will be able to see the selected company at the top of the page.

6.2 Account Operations

You can perform the following operations via **“Account”** menu:

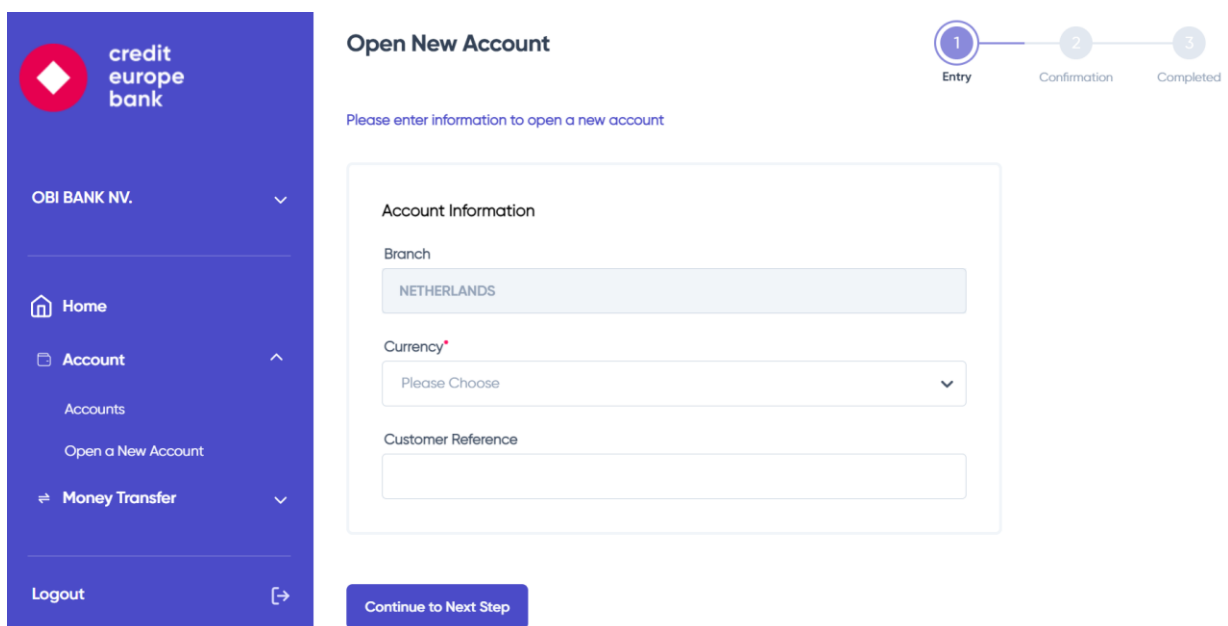
- ❖ Account Details Observation
- ❖ Open a New Account

Direct Banking User Manual & Guidelines



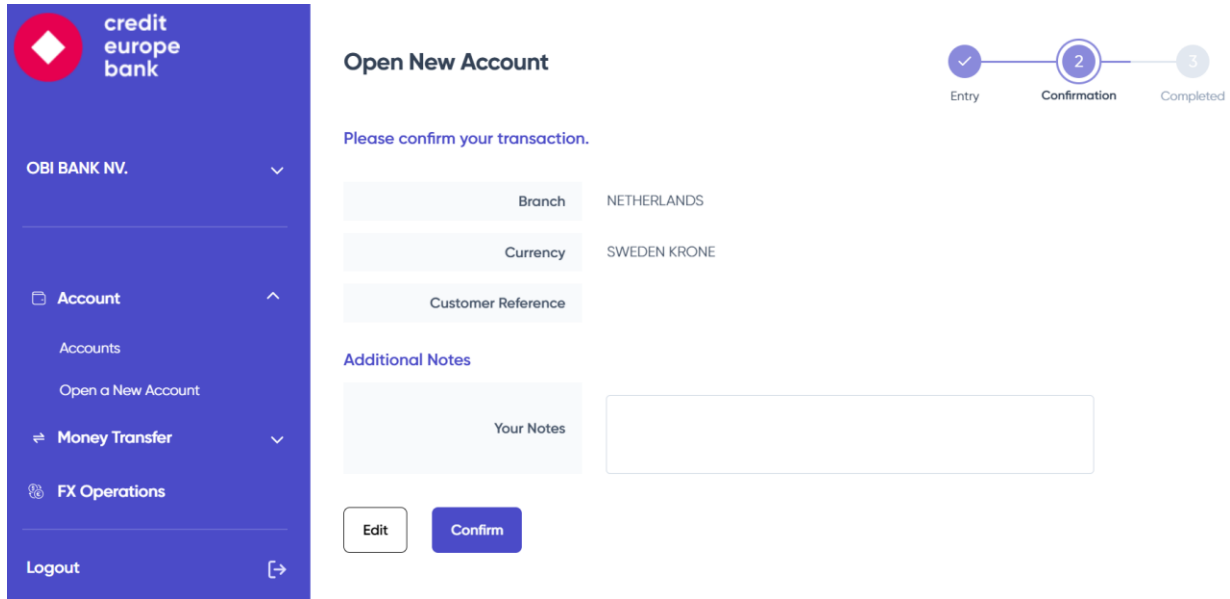
6.2.1 Account Opening

After selecting the **“Open a New Account”** menu tab, you will be forwarded to the account opening page. You can select the currency of your new account. You may also specify your **“Customer Reference”** for the account to distinguish the account for any future operations.

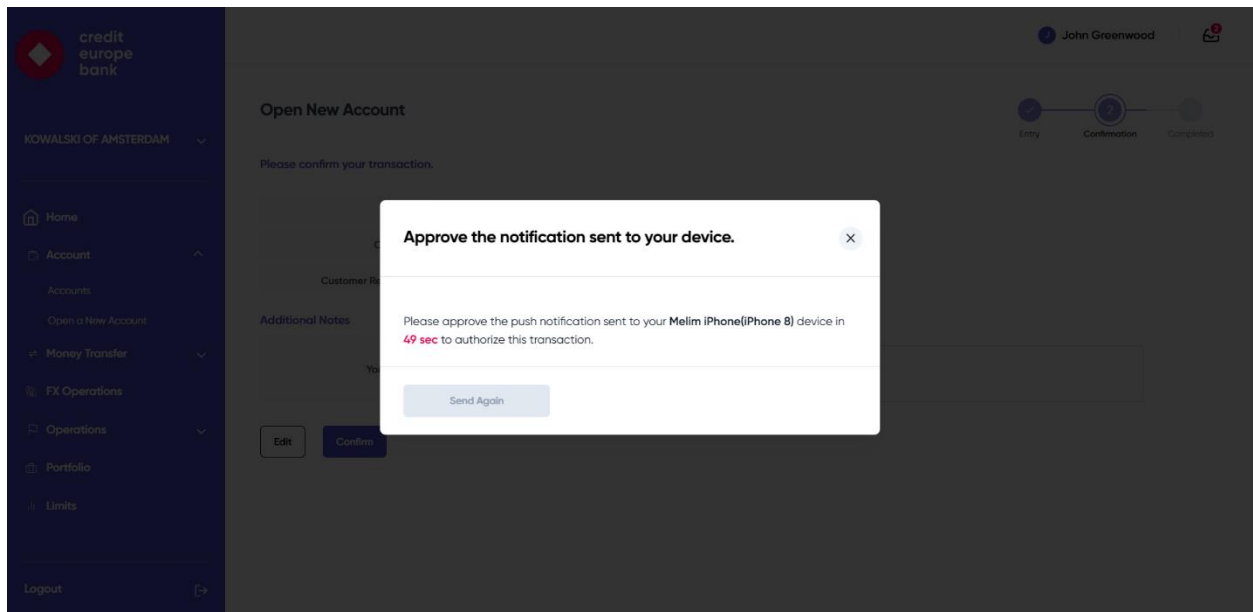
A screenshot of the 'Open New Account' page in the mobile app. The left sidebar is the same as in the previous image, but the 'Open a New Account' option is highlighted. The main content area is titled 'Open New Account' and features a progress indicator at the top right with three steps: '1 Entry' (active), '2 Confirmation', and '3 Completed'. Below the title is the instruction 'Please enter information to open a new account'. The form contains three fields: 'Branch' with a dropdown menu showing 'NETHERLANDS', 'Currency*' with a dropdown menu showing 'Please Choose', and 'Customer Reference' with an empty text input field. A blue button labeled 'Continue to Next Step' is located at the bottom right of the form.

Direct Banking User Manual & Guidelines

When you click the continue button, you will proceed to the summary screen for the account opening operation. You can add your notes to the “Your Note” field.



You can click the confirm button to proceed with the soft token authentication. You will receive a push notification on your registered mobile device, and you will need to authenticate and approve this transaction on your mobile device in order to perform this operation. Once completed, your operation will be sent for approval, and it will include a reference number. You can track your operation with the reference number displayed in the success message.



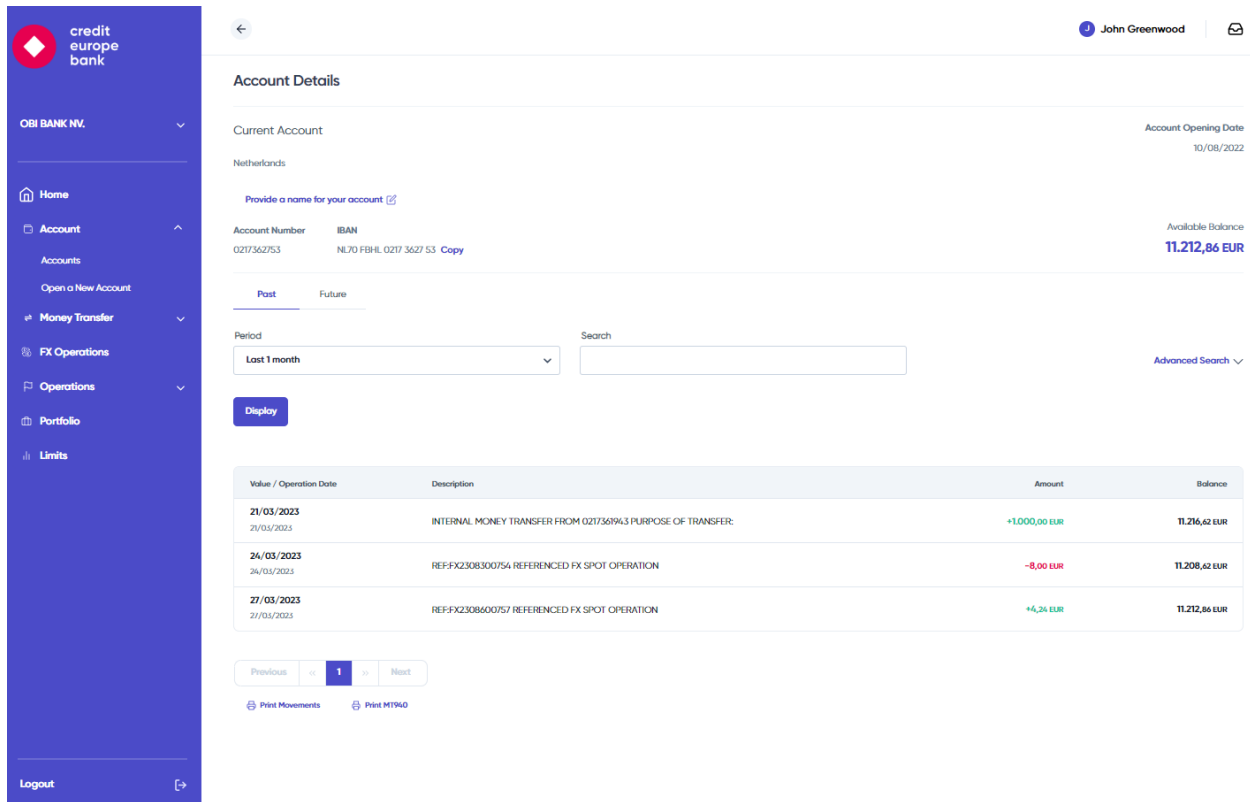
Direct Banking User Manual & Guidelines



Important Note: Kindly note that all operations that are waiting to be approved for more than one month will be automatically cancelled.

6.2.2 Accounts

You can view the account balance and transaction information by clicking on **“Accounts”** on the menu tab. You may observe all company accounts under this menu tab. Furthermore, on this section you can easily toggle between Past and Future transactions as shown below. Finally, your account details are listed here and you have the option to assign a name to your account.



Account Details

Current Account Account Opening Date
10/08/2022

Netherlands

Provide a name for your account [\[?\]](#)

Account Number IBAN Available Balance
11,212.86 EUR

0217362753 NL70 FBHL 0217 3627 53 Copy

Past Future

Period Search

Last 1 month

[Advanced Search](#) [v]

[Display](#)

Value / Operation Date	Description	Amount	Balance
21/03/2023 21/03/2023	INTERNAL MONEY TRANSFER FROM 0217361943 PURPOSE OF TRANSFER:	+1,000.00 EUR	11,216.62 EUR
24/03/2023 24/03/2023	REF-FX2308300754 REFERENCED FX SPOT OPERATION	-8.00 EUR	11,208.62 EUR
27/03/2023 27/03/2023	REF-FX2308600757 REFERENCED FX SPOT OPERATION	+4.24 EUR	11,212.86 EUR

Previous 1 Next

[Print Movements](#) [Print M1940](#)

Logout [\[→\]](#)

You may print all movements of the account by first clicking **“Print Movements”** button as shown at the bottom of the image above.

You may get a receipt for a single transaction by first clicking on the single transaction and then clicking on the **“Print Slip”** button at the bottom of the page.

Direct Banking User Manual & Guidelines

Value / Operation Date	Description	Amount	Balance
21/03/2023 21/03/2023	INTERNAL MONEY TRANSFER FROM 0217361943 PURPOSE OF TRANSFER	+1,000,00 EUR	11,216,62 EUR
Print Slip			
24/03/2023 24/03/2023	REF:FXZ308300754 REFERENCED FX SPOT OPERATION	-8,00 EUR	11,208,62 EUR
27/03/2023 21/03/2023	REF:FXZ308600757 REFERENCED FX SPOT OPERATION	+4,24 EUR	11,212,86 EUR

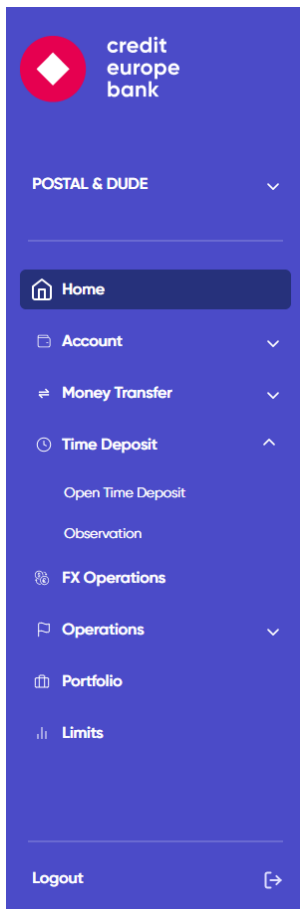
Previous << 1 >> Next

[Print Movements](#) [Print MT940](#)

6.3 Time Deposit Operations

You can perform the following operations via **“Time Deposit”** menu:

- ❖ Open Time Deposit
- ❖ Observation

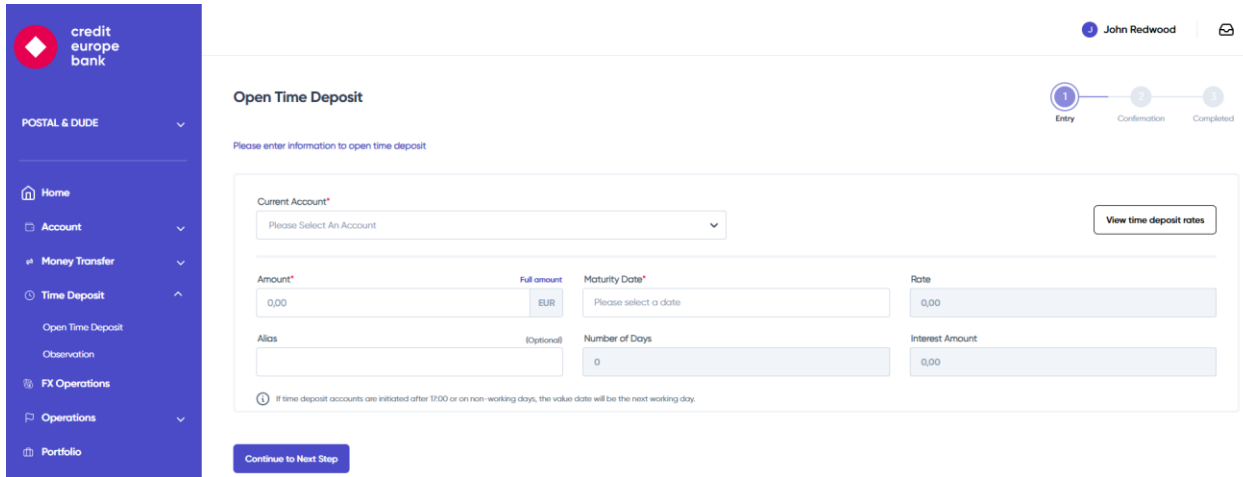


6.3.1 Open Time Deposit

After selecting the **“Open Time Deposit”** menu tab, you will be forwarded to the time deposit opening page. You can select the currency of your new time deposit, enter the **“Amount”** and select a **“Maturity”**

Direct Banking User Manual & Guidelines

Date” of your time deposit. You may specify “Alias” for the new time deposit in order to distinguish the task among your operations.



Open Time Deposit

Please enter information to open time deposit

Current Account*
Please Select An Account View time deposit rates

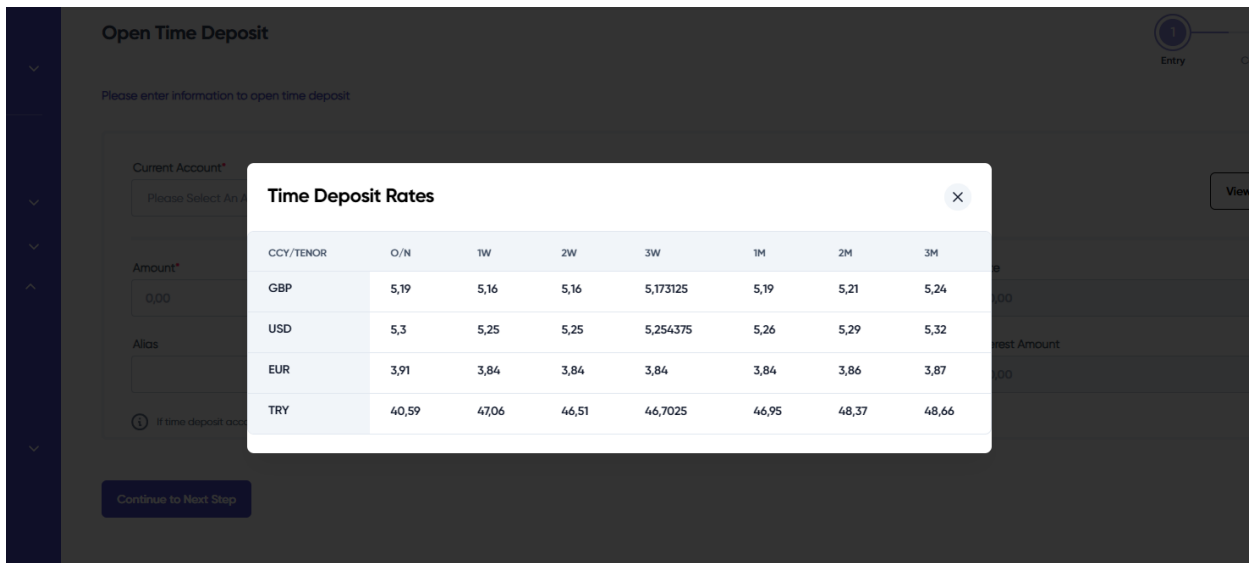
Amount* Full amount Maturity Date* Rate

Alias (Optional) Number of Days Interest Amount

ⓘ If time deposit accounts are initiated after 17:00 or on non-working days, the value date will be the next working day.

[Continue to Next Step](#)

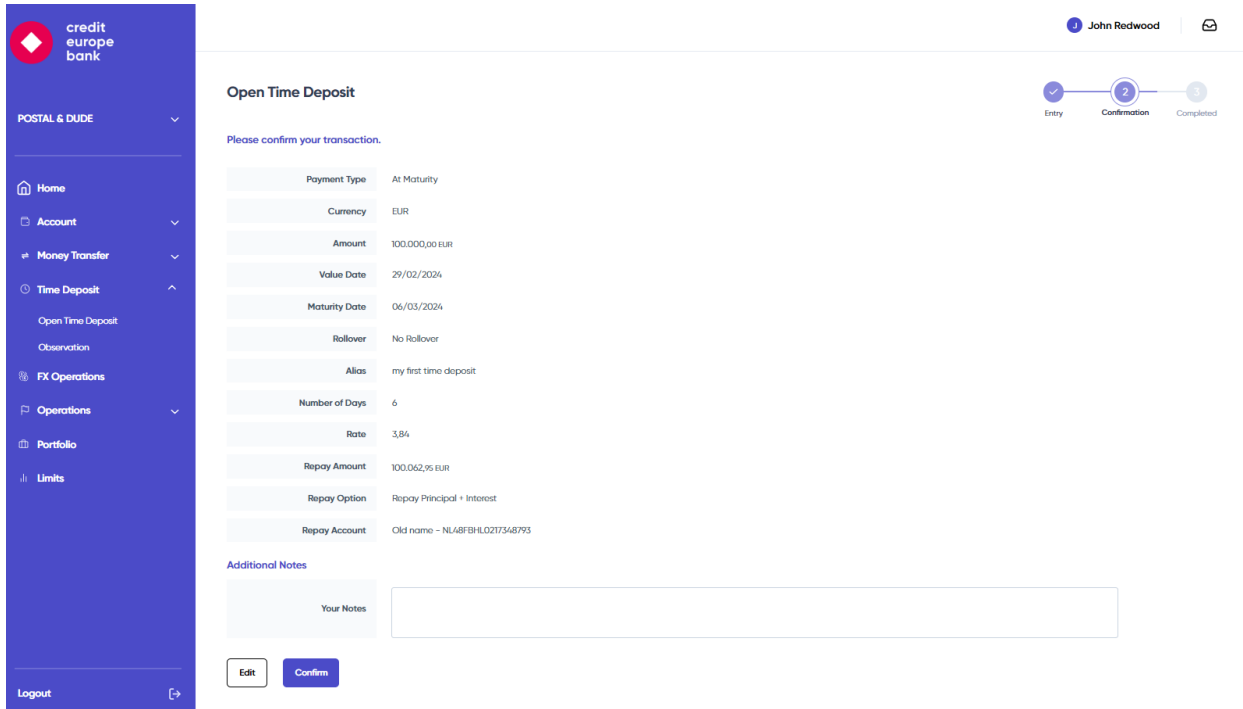
You may also observe currently available rates by clicking “View time deposit rates” button before you decide your “Maturity Date”.



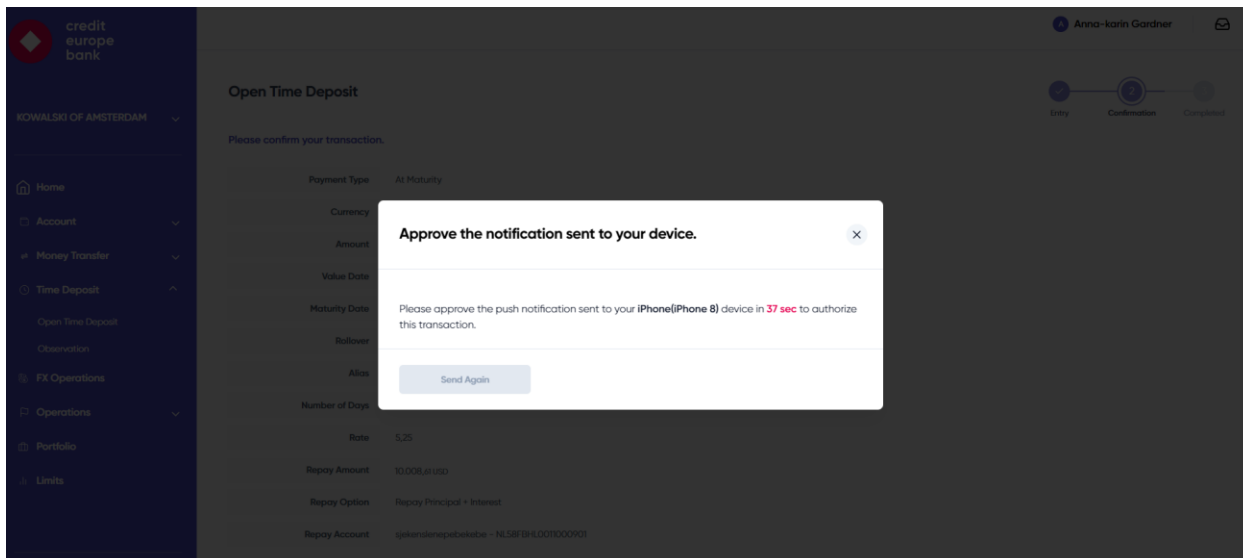
CCY/TENOR	O/N	1W	2W	3W	1M	2M	3M
GBP	5,19	5,16	5,16	5,173125	5,19	5,21	5,24
USD	5,3	5,25	5,25	5,254375	5,26	5,29	5,32
EUR	3,91	3,84	3,84	3,84	3,84	3,86	3,87
TRY	40,59	47,06	46,51	46,7025	46,95	48,37	48,66

Once you enter all necessary information, you can click “Continue” button then you will receive the summary of the time deposit opening operation. You can add your notes to the “Your Note” field.

Direct Banking User Manual & Guidelines



You can click the confirm button to proceed with the soft token authentication. You will receive a push notification on your registered mobile device, and you will need to authenticate and approve this transaction on your mobile device in order to perform this operation. Once completed, your operation will be sent for approval, and it will include a reference number. You can track your operation with the reference number displayed in the success message.

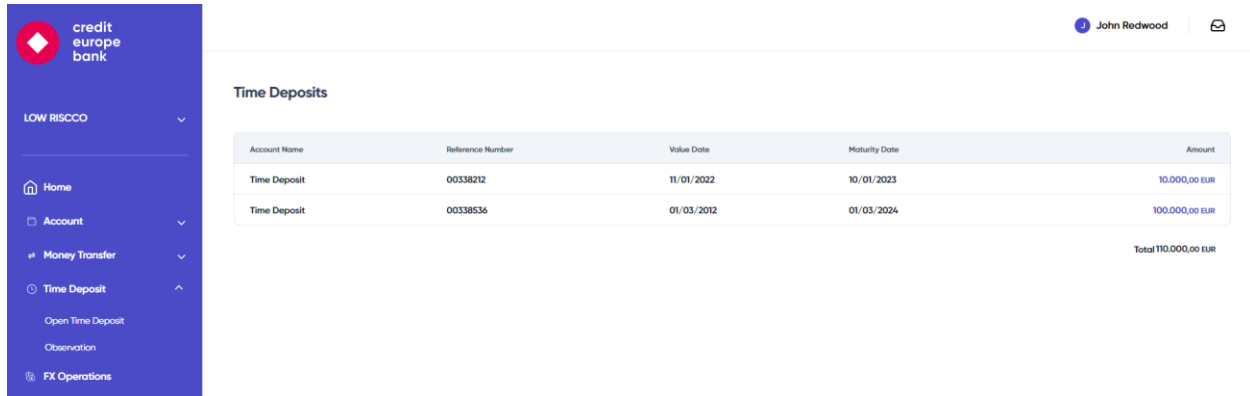



Important Note: Kindly note that all operations that are waiting to be approved for more than one month will be automatically cancelled.

Direct Banking User Manual & Guidelines

6.3.2 Observation

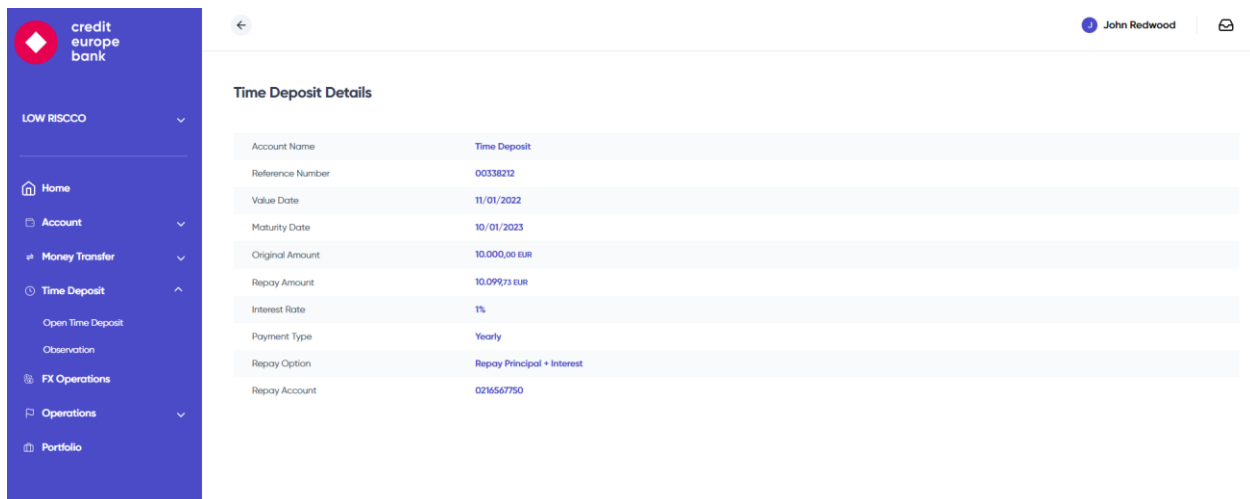
You can view the open time deposit details by clicking **“Observation”** on the menu tab. Some information about open time deposits is shown on this screen, for more details you can click on relevant line.



Time Deposits

Account Name	Reference Number	Value Date	Maturity Date	Amount
Time Deposit	00338212	11/01/2022	10/01/2023	10.000,00 EUR
Time Deposit	00338536	01/03/2012	01/03/2024	100.000,00 EUR
				Total 110.000,00 EUR

Then you will be directed to **“Time Deposit Details”** page where you can observe more detailed information about selected time deposit.



Time Deposit Details

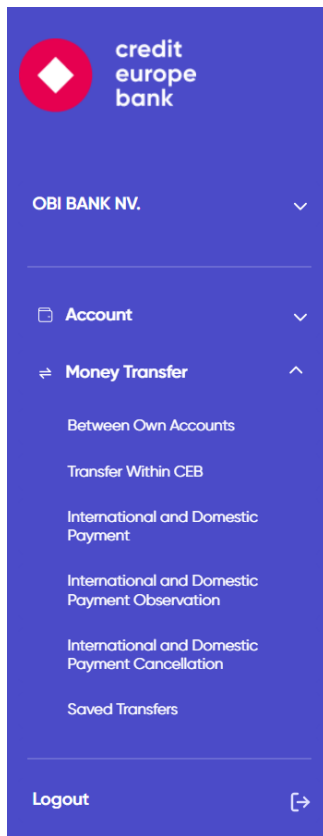
Account Name	Time Deposit
Reference Number	00338212
Value Date	11/01/2022
Maturity Date	10/01/2023
Original Amount	10.000,00 EUR
Repay Amount	10.09973 EUR
Interest Rate	1%
Payment Type	Yearly
Repay Option	Repay Principal + Interest
Repay Account	021656750

6.4 Money Transfers

You can perform the following money transfer operations via this menu:

- ❖ Between Own Accounts
- ❖ Transfer within CEB
- ❖ International and Domestic Payments

Direct Banking User Manual & Guidelines



You may also observe and cancel International or Domestic Payments via this menu. Additionally, you may create payment templates for your frequently used transfers.



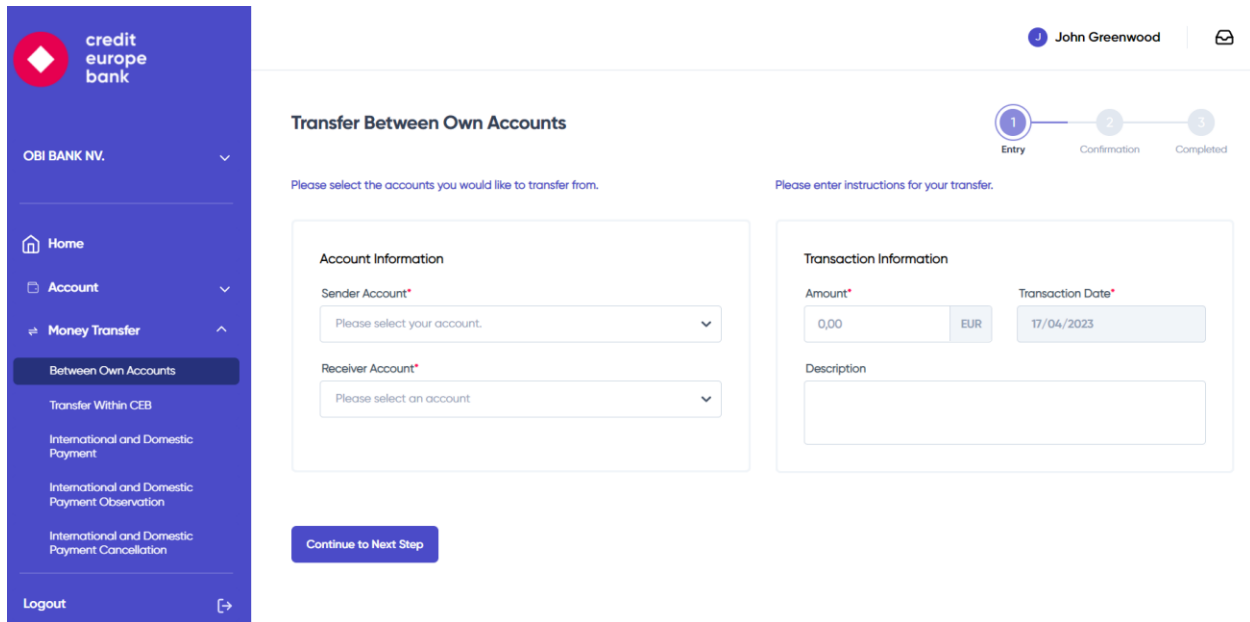
Important Note: Your money transfer within Credit Europe Bank accounts and International and Domestic Payments will require approval from Credit Europe Bank.

6.4.1 Sending Money Between Own Accounts

You can send money between your company's accounts 24/7 by using the **"Between Own Accounts"** menu tab.

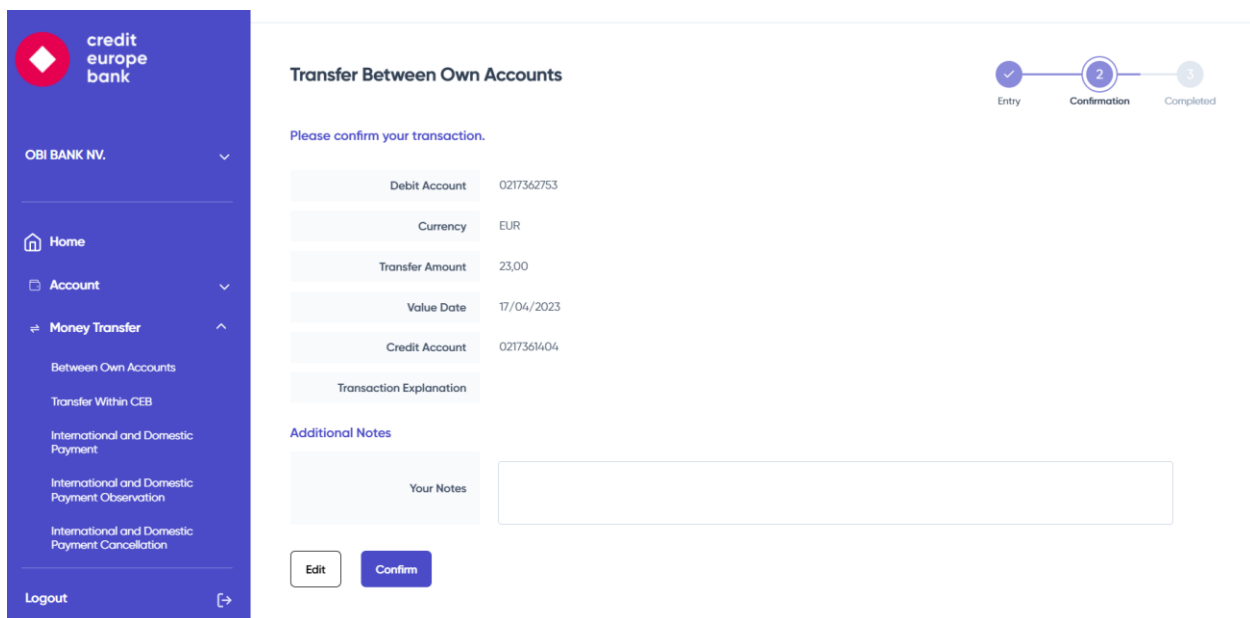
You can then select the Sender Account, Recipient Account and Amount to be transferred. The date of this transfer will be displayed in the "Transaction Date" field.

Direct Banking User Manual & Guidelines



The screenshot shows the 'Transfer Between Own Accounts' interface. The user is logged in as John Greenwood. The progress indicator shows Step 1 (Entry) is active, Step 2 (Confirmation) is next, and Step 3 (Completed) is final. The interface is divided into two main sections: 'Account Information' and 'Transaction Information'. The 'Account Information' section has two dropdown menus for 'Sender Account*' and 'Receiver Account*', both with the placeholder text 'Please select your account.'. The 'Transaction Information' section has an 'Amount*' field with '0,00' and a currency selector set to 'EUR', a 'Transaction Date*' field with '17/04/2023', and a 'Description' text area. A 'Continue to Next Step' button is located at the bottom left of the form area.

When you click the continue button, you will proceed to the summary screen for the transfer. You may add any notes you have for this transaction under the “Additional Notes” section.



The screenshot shows the 'Transfer Between Own Accounts' interface at Step 2 (Confirmation). The progress indicator shows Step 1 (Entry) is completed, Step 2 (Confirmation) is active, and Step 3 (Completed) is final. The interface displays a summary of the transaction details in a table-like format:

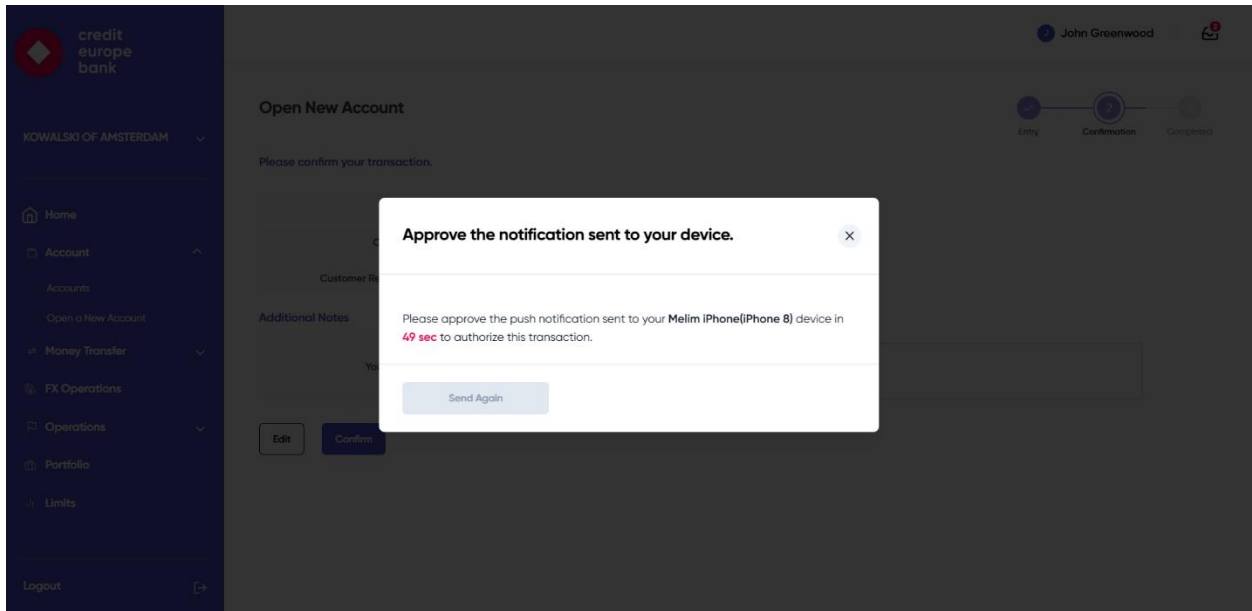
Debit Account	0217362753
Currency	EUR
Transfer Amount	23,00
Value Date	17/04/2023
Credit Account	0217361404
Transaction Explanation	

Below the summary is an 'Additional Notes' section with a 'Your Notes' text area. At the bottom, there are 'Edit' and 'Confirm' buttons.

When you click the confirm button, you will be forwarded to the soft token authentication screen.

You can click the confirm button to proceed with the soft token authentication. You will receive a push notification on your registered mobile device, and you will need to authenticate and approve this transaction on your mobile device in order to perform this operation. Once completed, your operation will be sent for approval, and it will include a reference number. You can track your operation with the reference number displayed in the success message.

Direct Banking User Manual & Guidelines



Important Note-1: The operation should be approved by the company approver (authorizer) within the same value date.



Important Note-2: The operation will be finalized once the approval cycle is completed, it does not require further approval from Credit Europe Bank.

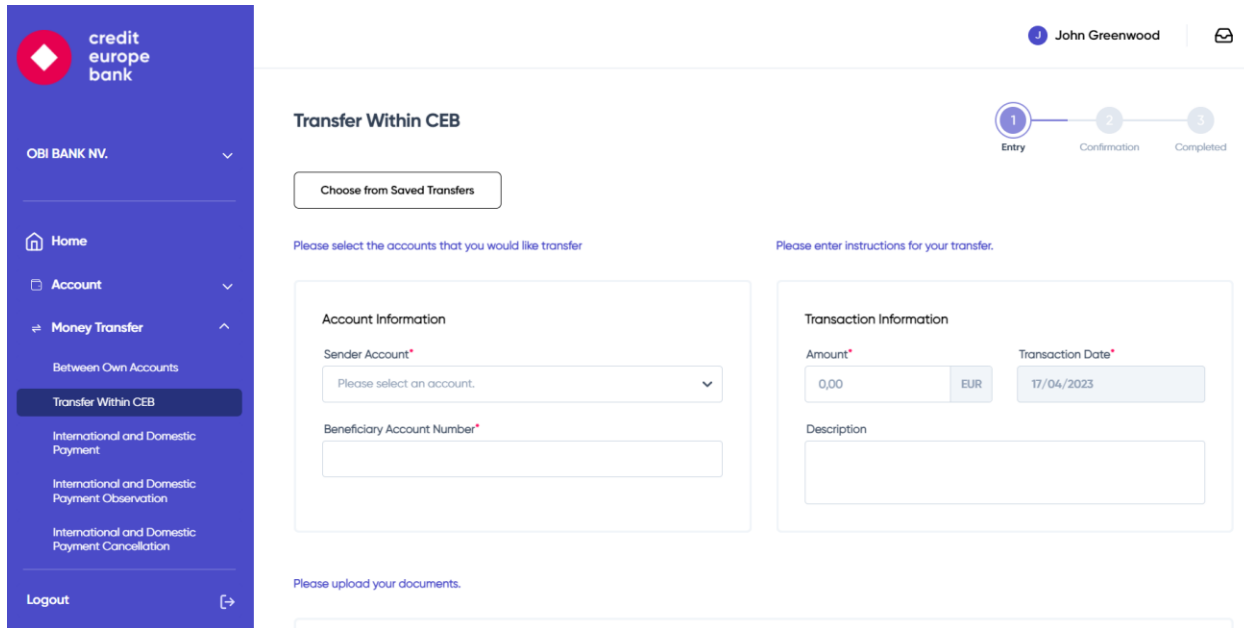


Important Note-3: Kindly note that all operations that are waiting to be approved by company approvers (authorizers) for more than one month will be automatically cancelled.

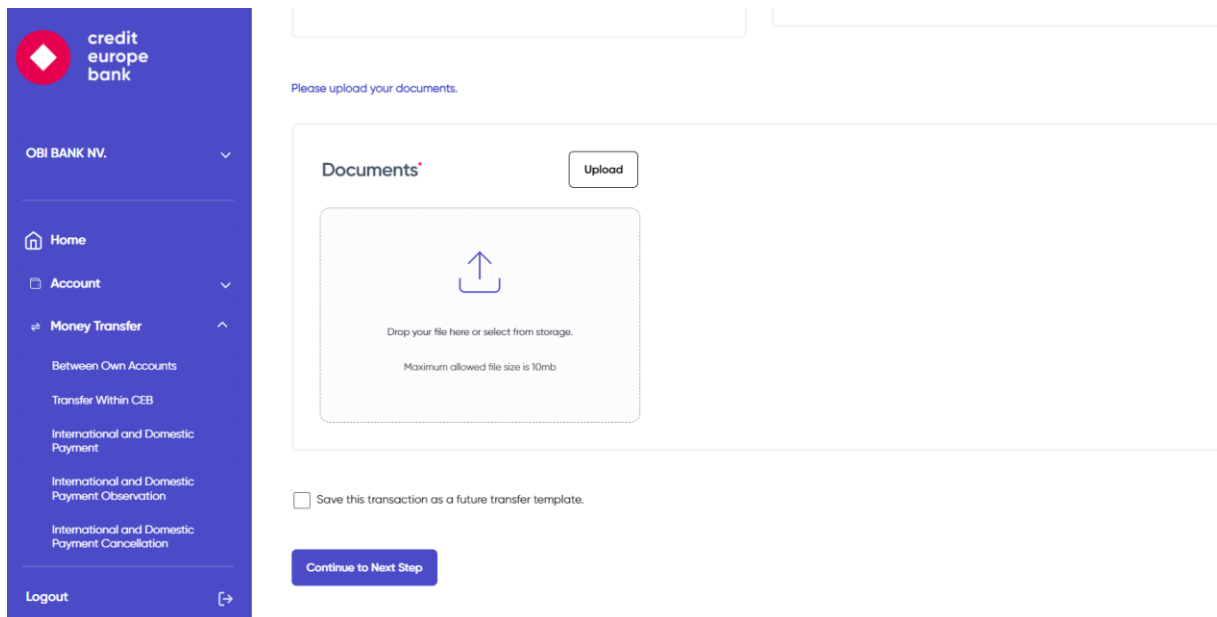
6.4.2 Sending Money to Credit Europe Bank Accounts

You can send money to Credit Europe Bank accounts from the “**Transfer Within CEB**” menu tab. You can select the account to be debited, the recipient’s account number and the amount to be transferred. The date of the transfer will be displayed in the “Transaction Date” field.

Direct Banking User Manual & Guidelines

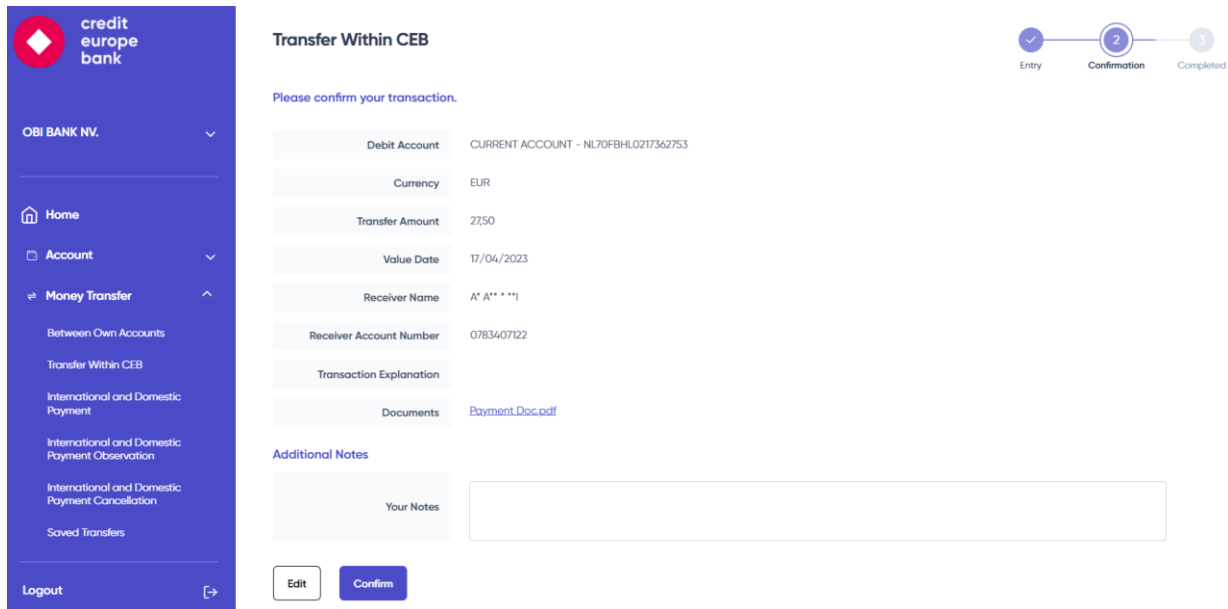


As shown below, please also attach the related document for the payment to proceed.



When you click the continue button, you will proceed to the summary screen for the transfer. You may add any notes you have for this transaction under the “Additional Notes” section.

Direct Banking User Manual & Guidelines



Transfer Within CEB

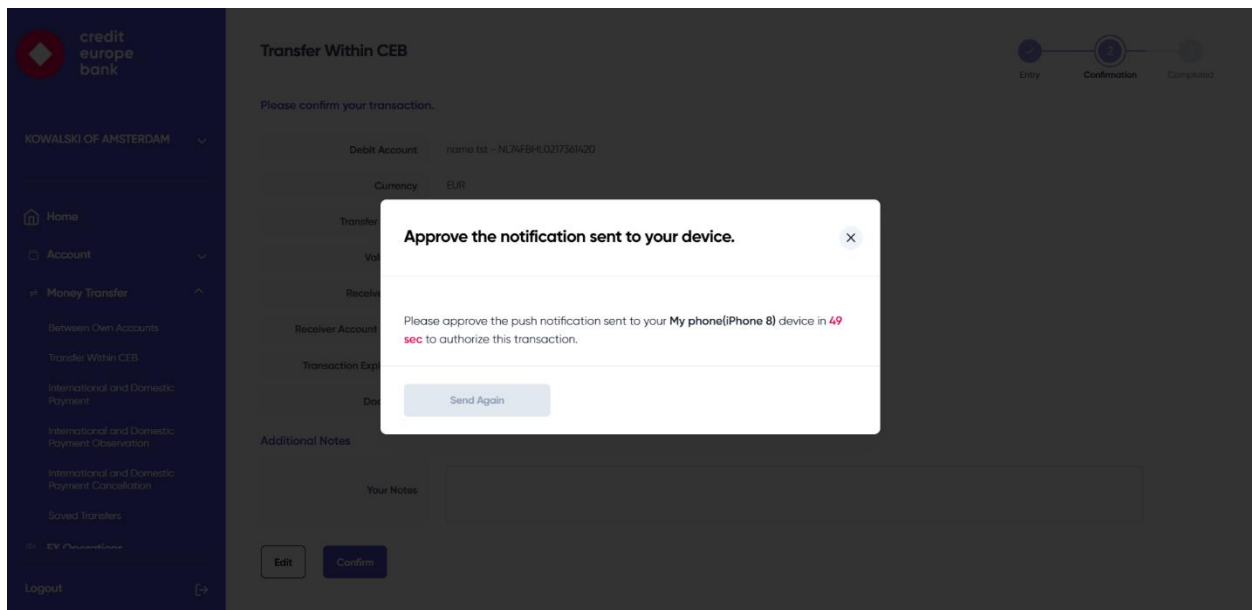
Please confirm your transaction.

Debit Account	CURRENT ACCOUNT - NL70FBHL0217362753
Currency	EUR
Transfer Amount	2750
Value Date	T/04/2023
Receiver Name	A* A* * *1
Receiver Account Number	0783407122
Transaction Explanation	
Documents	Payment.Doc.pdf

Additional Notes

Your Notes

When you click the submit button, you will be forwarded to the soft token authentication screen. Please follow the on-screen instructions to complete the transfer. Once completed, you will see a reference number for this operation which you can use to track the status of your transaction.



Transfer Within CEB

Please confirm your transaction.

Debit Account	name id - NL34FB410217361420
Currency	EUR
Transfer Amount	
Value Date	
Receiver Name	
Receiver Account Number	
Transaction Explanation	
Documents	

Additional Notes

Your Notes

Approve the notification sent to your device.

Please approve the push notification sent to your **My phone(iPhone 8)** device in **49 sec** to authorize this transaction.



Important Note-1: The operation should be approved before 16.30 (C.E.T.) by the company approver (authorizer) in order to be executed. Otherwise, the operation should be rejected by the company approver (authorizer) or it can be sent back to the company maker (inputter) to edit.

Direct Banking User Manual & Guidelines



Important Note 2: The operation cannot be sent for approval by the maker (inputter) on non-working days, weekends, or holidays.

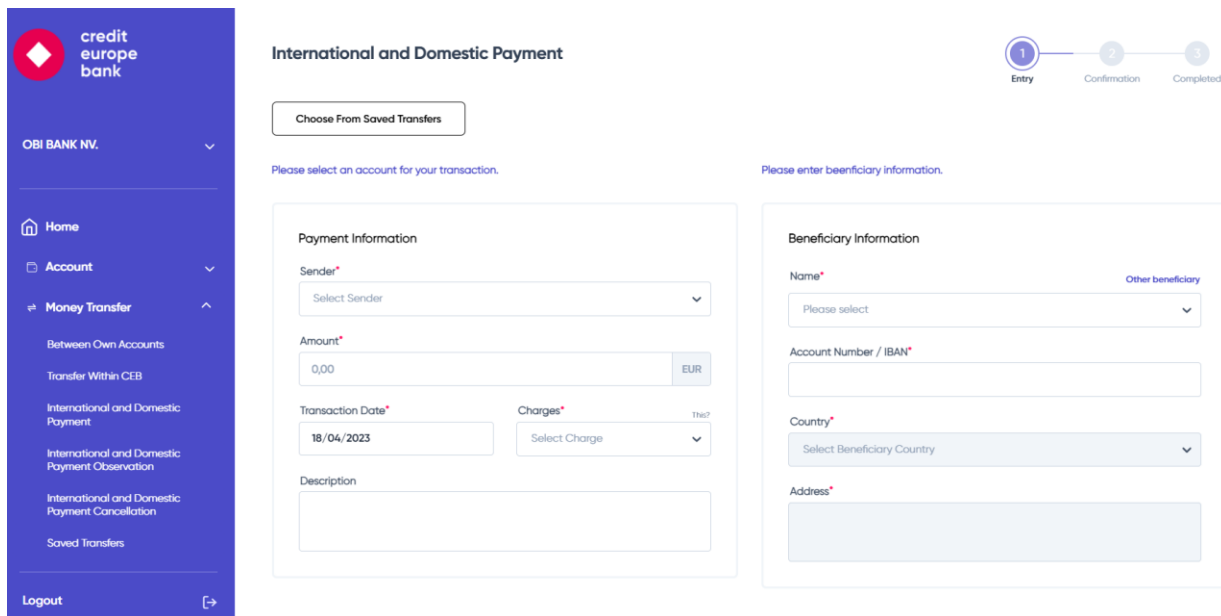


Important Note 3: Kindly note that all operations that are waiting to be approved by company approvers (authorizers) for more than one month will be automatically cancelled.

6.4.3 International and Domestic Payments

You can send money to International and Domestic accounts from the “**International and Domestic Payment**” menu tab.

In the payment information section, you can select the Sender information and input the amount to be transferred as well as the transaction date. You can select the charges to be assigned to Beneficiary, Ordering or Shared. You will then be asked to enter the Beneficiary account details. You can input the Beneficiary name, address, country and account number (or IBAN) in the Beneficiary Information section.



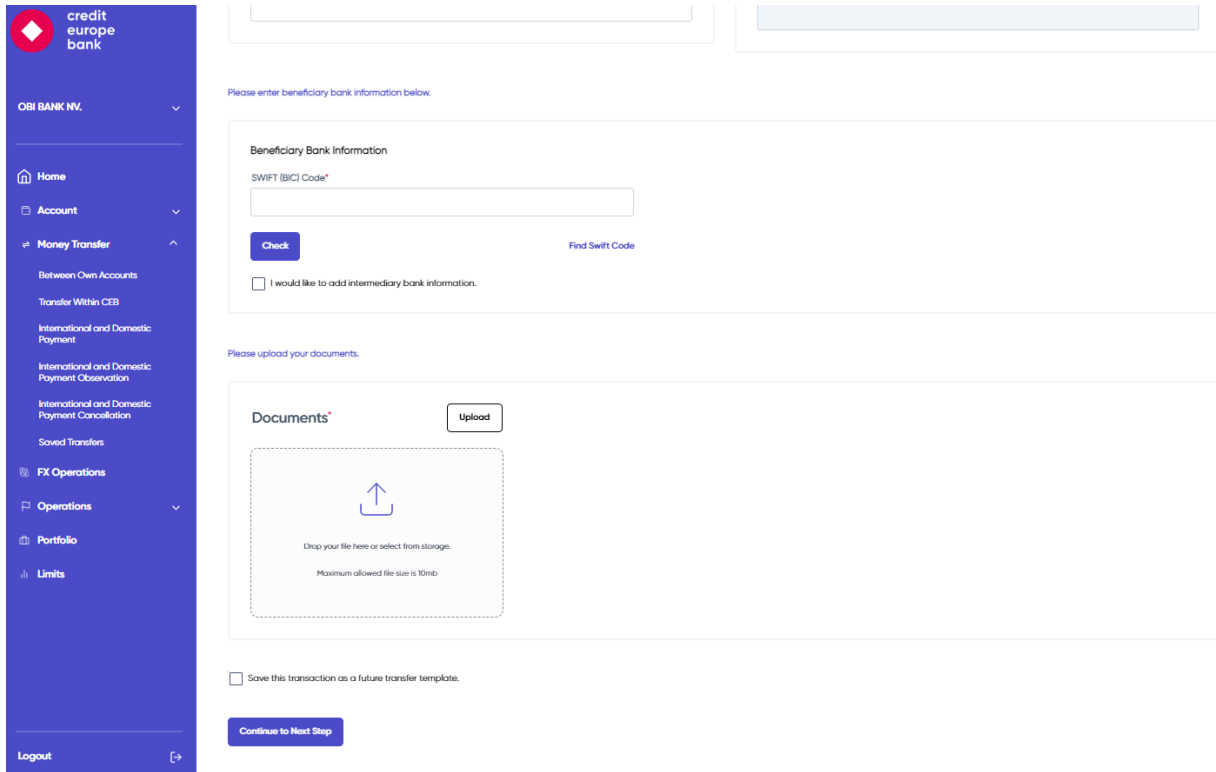
If your Beneficiary’s account details were previously saved, then you can select the Beneficiary’s Name from the drop-down menu. If not, then click on “Other Beneficiary” to manually enter your Beneficiary’s account details.

You will then be asked to enter the Beneficiary’s Account Number/IBAN. If you would like to transfer funds to a new Account Number/IBAN for a previously defined Beneficiary Name, then click on “Other Account/IBAN” and enter in the Account Number/IBAN. Next, please enter the Country and Address details for your Beneficiary.

You will then need to fill in the SWIFT (BIC) Code for your Beneficiary’s bank account. If you do not know the SWIFT (BIC) code, then you may try finding the bank details by clicking on “Find Swift Code” and then

Direct Banking User Manual & Guidelines

searching the bank's code through the Bank's Name and Country information. If you need to add intermediary bank information, then you click on the "I would like to add intermediary bank information" checkbox and then fill in the intermediary bank's SWIFT (BIC) Code details.



credit
europe
bank

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Home

Account

Money Transfer

- Between Own Accounts
- Transfer Within CEB
- International and Domestic Payment
- International and Domestic Payment Observation
- International and Domestic Payment Cancellation
- Saved Transfers

FX Operations

Operations

Portfolio

Limits

Logout

Please enter beneficiary bank information below.

Beneficiary Bank Information

SWIFT (BIC) Code*

Check Find Swift Code

I would like to add intermediary bank information.

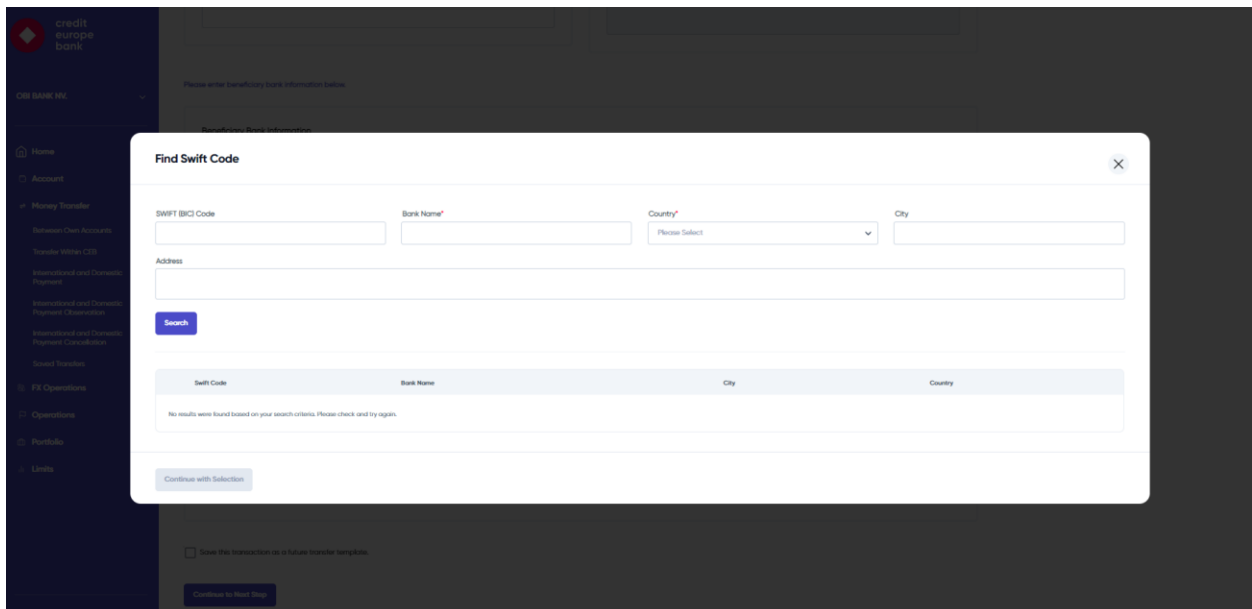
Please upload your documents.

Documents Upload

Drop your file here or select from storage.
Maximum allowed file size is 10mb

Save this transaction as a future transfer template.

Continue to Next Step



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Home

Account

Money Transfer

- Between Own Accounts
- Transfer Within CEB
- International and Domestic Payment
- International and Domestic Payment Observation
- International and Domestic Payment Cancellation
- Saved Transfers

FX Operations

Operations

Portfolio

Limits

Please enter beneficiary bank information below.

Beneficiary Bank Information

Find Swift Code

SWIFT (BIC) Code Bank Name* Country* City

Address

Search

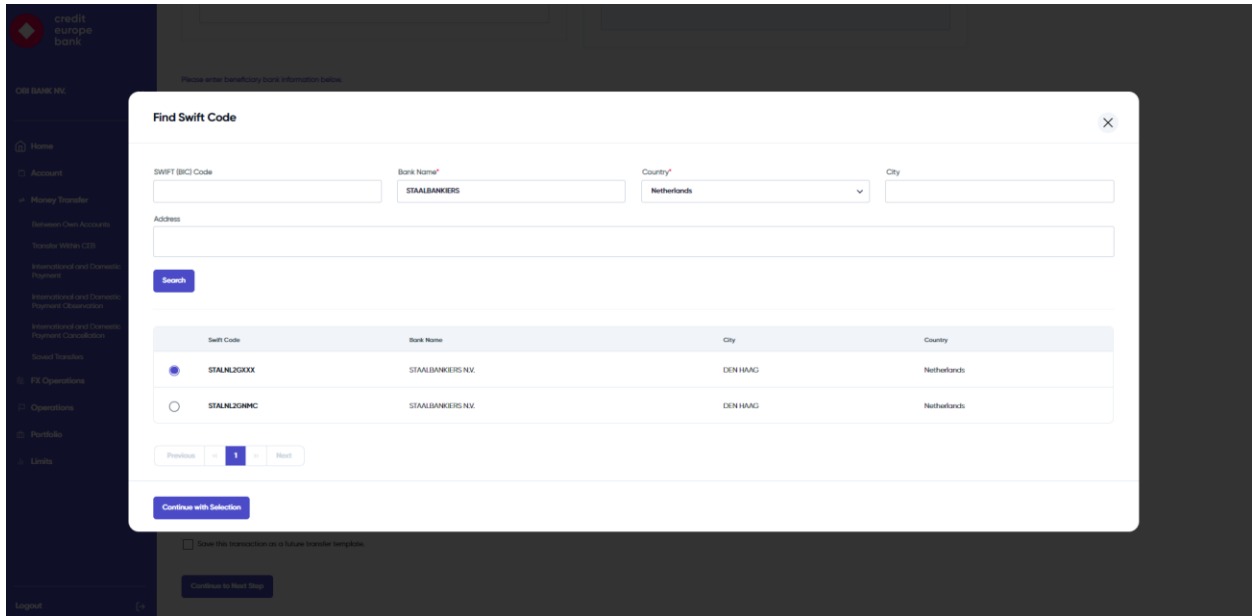
Swift Code	Bank Name	City	Country
No results were found based on your search criteria. Please check and try again.			

Continue with Selection

Save this transaction as a future transfer template.

Continue to Next Step

Direct Banking User Manual & Guidelines



Please enter beneficiary bank information below.

Find Swift Code

SWIFT BIC Code Bank Name* Country* City

Address

Swift Code	Bank Name	City	Country
<input checked="" type="radio"/> STAAL2GXX	STAALBANKERS NV	DEN HAAG	Netherlands
<input type="radio"/> STAAL2GMC	STAALBANKERS NV	DEN HAAG	Netherlands

Previous Next

Save this transaction as a future transfer template.

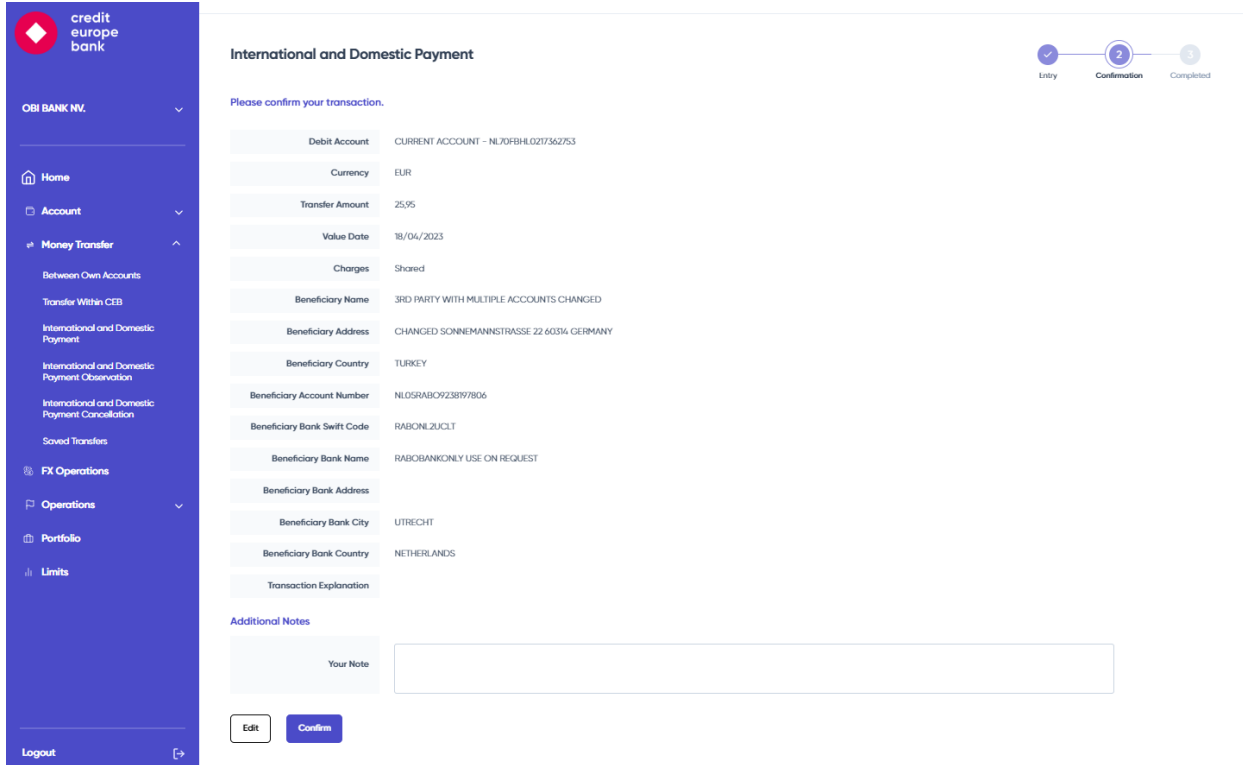
If you would like to upload documents relating to your transfer, you may do so under the “Documents” section by clicking the “Upload” button or dragging and dropping the file to the designated area.

If you would like to save this payment template for future uses, then you can click on the checkbox titled “Save this transaction as a future transfer template”.

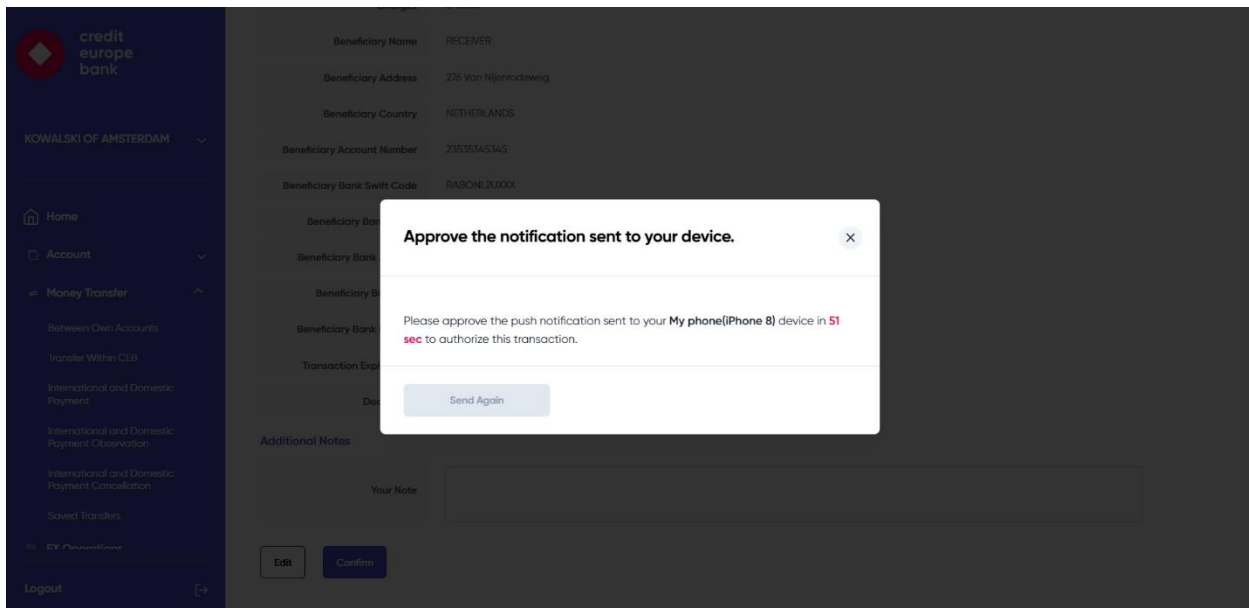
Click on “Continue to Next Step” to proceed with your transfer.

In the next page, your transfer details will be summarized for your review. You may add any additional notes you have in the “Your Note” section at the bottom of the screen. If all the details are correct, then you may continue with the transfer by clicking “Confirm”.

Direct Banking User Manual & Guidelines



Once you click “Confirm” you will receive a push notification to your registered mobile device. To view the notification, you will need to open the CEB mobile app on your registered mobile device and enter your 5-digit password. In the following screen on your mobile device, you will be able to view the transfer summary details. If everything looks correct, then you may click the “Confirm” button. Consequently, your screen on the web will be refreshed and a popup screen will read “Transaction Completed”.



Direct Banking User Manual & Guidelines



Important Note-1: Please note that the “Intermediary Bank Information” is not mandatory.



Important Note-2: Due to PSD2 regulations, if **the beneficiary’s bank** is located in any Member States of the European Union and the European Economic Area (EEA), this currently consists of 28 EU Member States plus three Member states of the European Economic Area (Norway, Iceland and Liechtenstein (overseas territories of EU Member States are excluded)), you may select only “SHARED” as the charges type. If the beneficiary’s bank is located within the countries not mentioned above, you may select “BENEFICIARY”, “ORDERING” or “SHARED”.



Important Note 3: The operation should be approved before 16.30 (C.E.T.) by the company approver (authorizer) to be executed. Otherwise, the operation should be rejected by the company approver (authorizer) or it can be sent back to the company maker (inputter) to edit.



Important Note 4: The operation cannot be sent for approval by the maker (inputter) on non-working days, weekends, or holidays.



Important Note 5: Kindly note that all operations that are waiting to be approved by company approvers (authorizers) for more than one month will be automatically cancelled.

6.4.4 International and Domestic Payment Observation

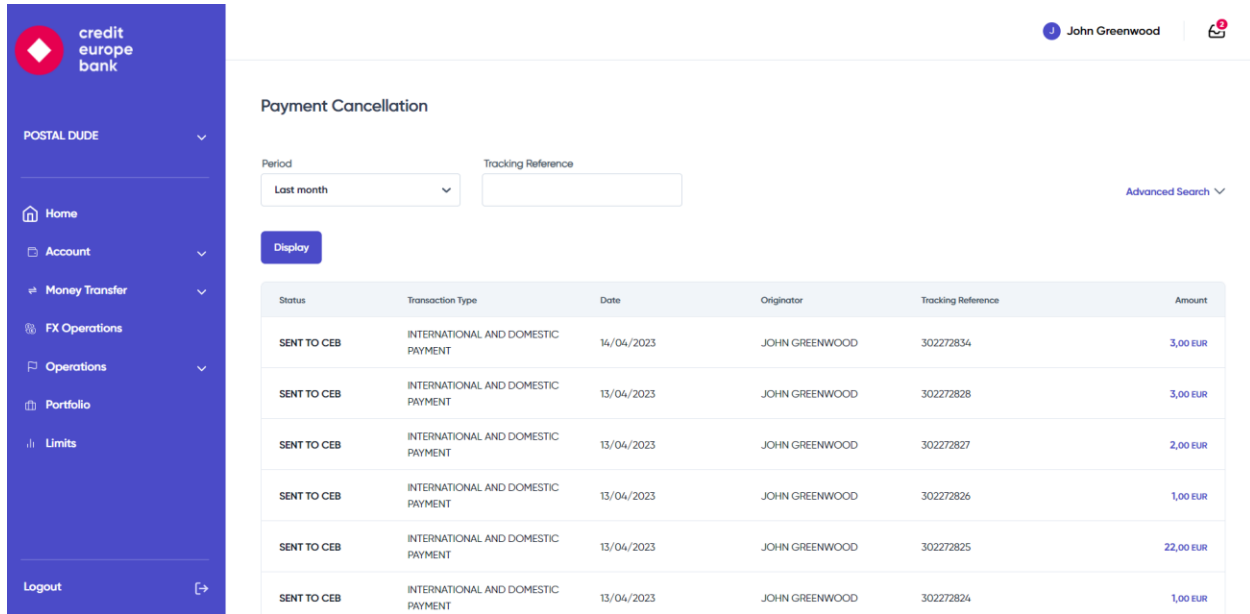
You can observe the details of the international and domestic payments via this menu. After selecting the related current account, you can filter by Beneficiary Name, Beneficiary Account No/IBAN, transaction amount range and date interval. Once you click on the “Display” button, you will be able to view all the relevant transactions and click on each individual transaction to review the payment swift messages associated with the transaction.

Direct Banking User Manual & Guidelines

6.4.5 International and Domestic Payment Cancellation

You can cancel international and domestic payments using this menu. You can filter the operations by date interval, amount interval, tracking reference or currency type.

When you click the submit button, you will be forwarded to the soft token authentication screen. Please follow the on-screen instructions to complete the transfer. Once completed, you will see a reference number for this operation which you can use to track the status of your transaction.

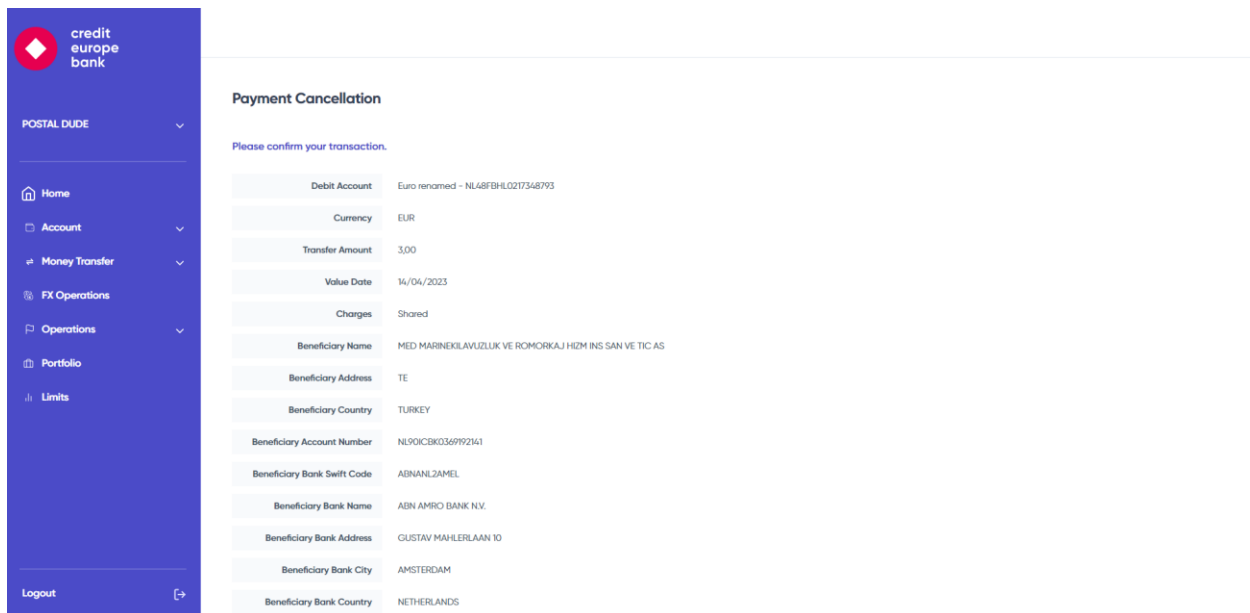


Payment Cancellation

Period: Tracking Reference:

[Advanced Search](#)

Status	Transaction Type	Date	Originator	Tracking Reference	Amount
SENT TO CEB	INTERNATIONAL AND DOMESTIC PAYMENT	14/04/2023	JOHN GREENWOOD	302272834	3,00 EUR
SENT TO CEB	INTERNATIONAL AND DOMESTIC PAYMENT	13/04/2023	JOHN GREENWOOD	302272828	3,00 EUR
SENT TO CEB	INTERNATIONAL AND DOMESTIC PAYMENT	13/04/2023	JOHN GREENWOOD	302272827	2,00 EUR
SENT TO CEB	INTERNATIONAL AND DOMESTIC PAYMENT	13/04/2023	JOHN GREENWOOD	302272826	1,00 EUR
SENT TO CEB	INTERNATIONAL AND DOMESTIC PAYMENT	13/04/2023	JOHN GREENWOOD	302272825	22,00 EUR
SENT TO CEB	INTERNATIONAL AND DOMESTIC PAYMENT	13/04/2023	JOHN GREENWOOD	302272824	1,00 EUR

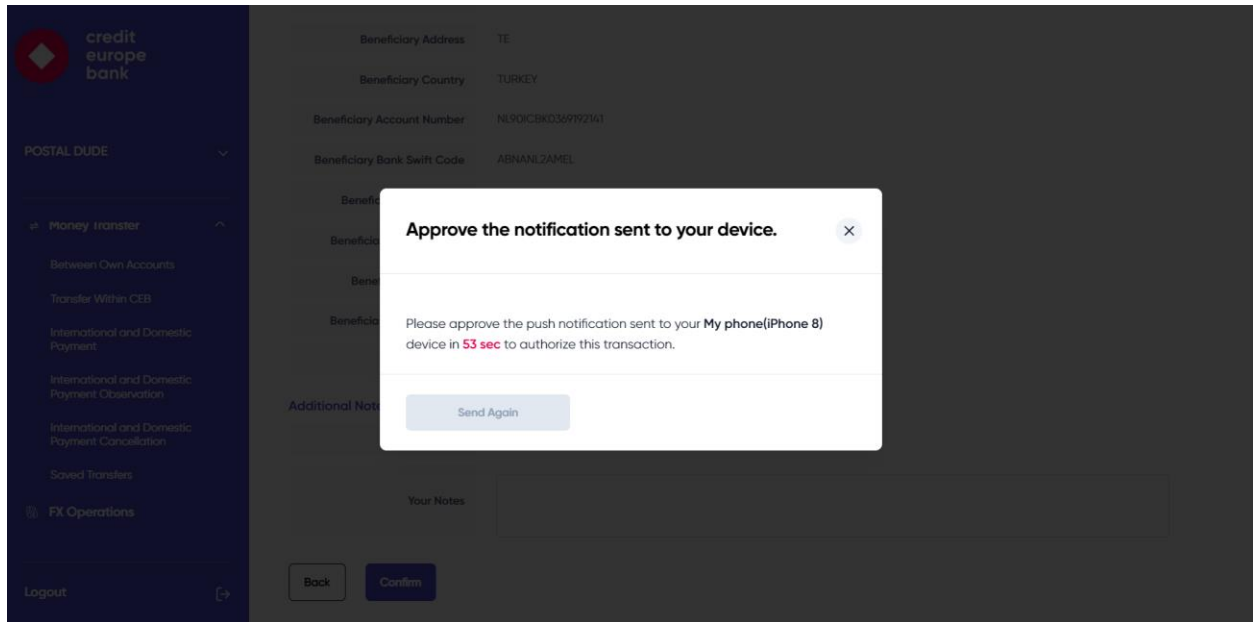


Payment Cancellation

Please confirm your transaction.

Debit Account	Euro renamed - NL48FHL0217348793
Currency	EUR
Transfer Amount	3,00
Value Date	14/04/2023
Charges	Shared
Beneficiary Name	MED MARINEKLAVUZLUK VE ROMORKAJ HIZM INS SAN VE TIC AS
Beneficiary Address	TE
Beneficiary Country	TURKEY
Beneficiary Account Number	NL90ICBK036992141
Beneficiary Bank Swift Code	ABNANL2AMEL
Beneficiary Bank Name	ABN AMRO BANK N.V.
Beneficiary Bank Address	GUSTAV MAHLERLAAN 10
Beneficiary Bank City	AMSTERDAM
Beneficiary Bank Country	NETHERLANDS

Direct Banking User Manual & Guidelines



Important Note-1: Please note that you can only cancel International and Domestic Payments if the operation is not finalized at CEB organization. If the operation is finalized, you cannot cancel the operation.



Important Note-2: Kindly note that all operations that are waiting to be approved by company approvers (authorizers) for more than one month will be automatically cancelled.

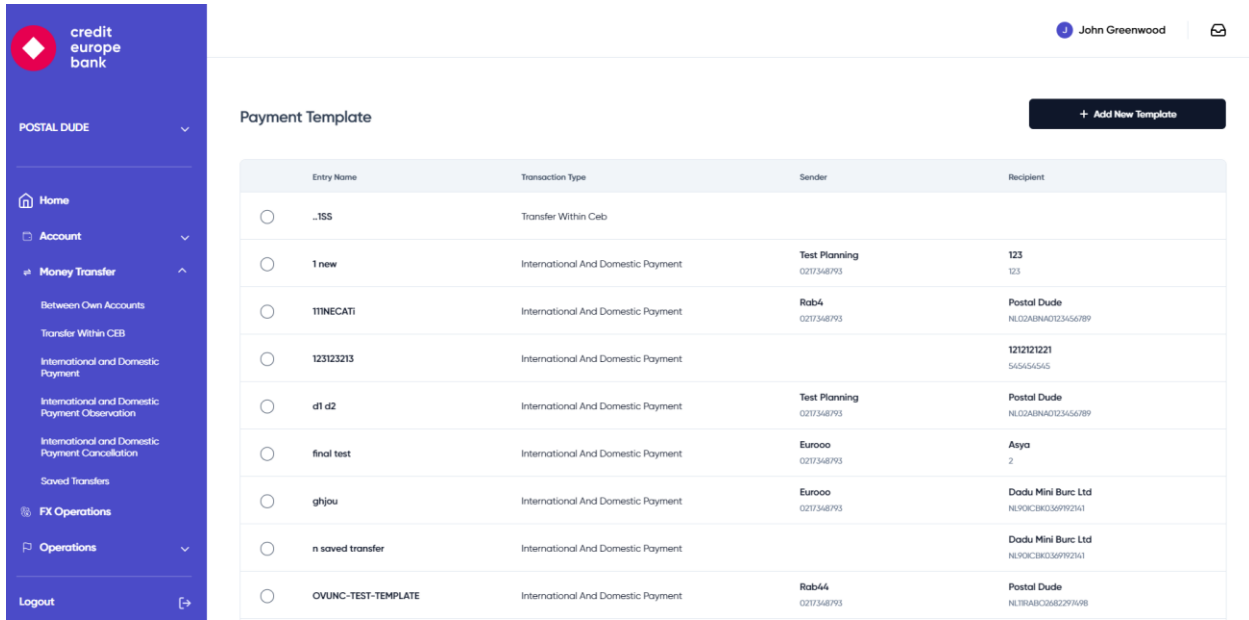
6.4.6 Saved Transfers

You can create templates for your frequently used payments. Firstly, on the menu tab select “Saved Transfers”. Next, once you click “Add New Template”, you will need to select the template type as “Transfer Within CEB” or “International and Domestic Payment”. Once you select your option, you will be prompted to enter your Payment Information, the Beneficiary’s Information, and the Beneficiary’s Bank Information. Finally, you will be asked to Name this payment template. Once you click on “Continue to Next Step”, you will see a summary page of the payment template details. If everything is in order and correct, you may finalize this as a saved transfer by clicking the “Confirm” button. The screen will read “Your transaction has been completed.” as soon as your new template is confirmed.



Important Note: Please note that the “Intermediary Bank Information” is not mandatory.

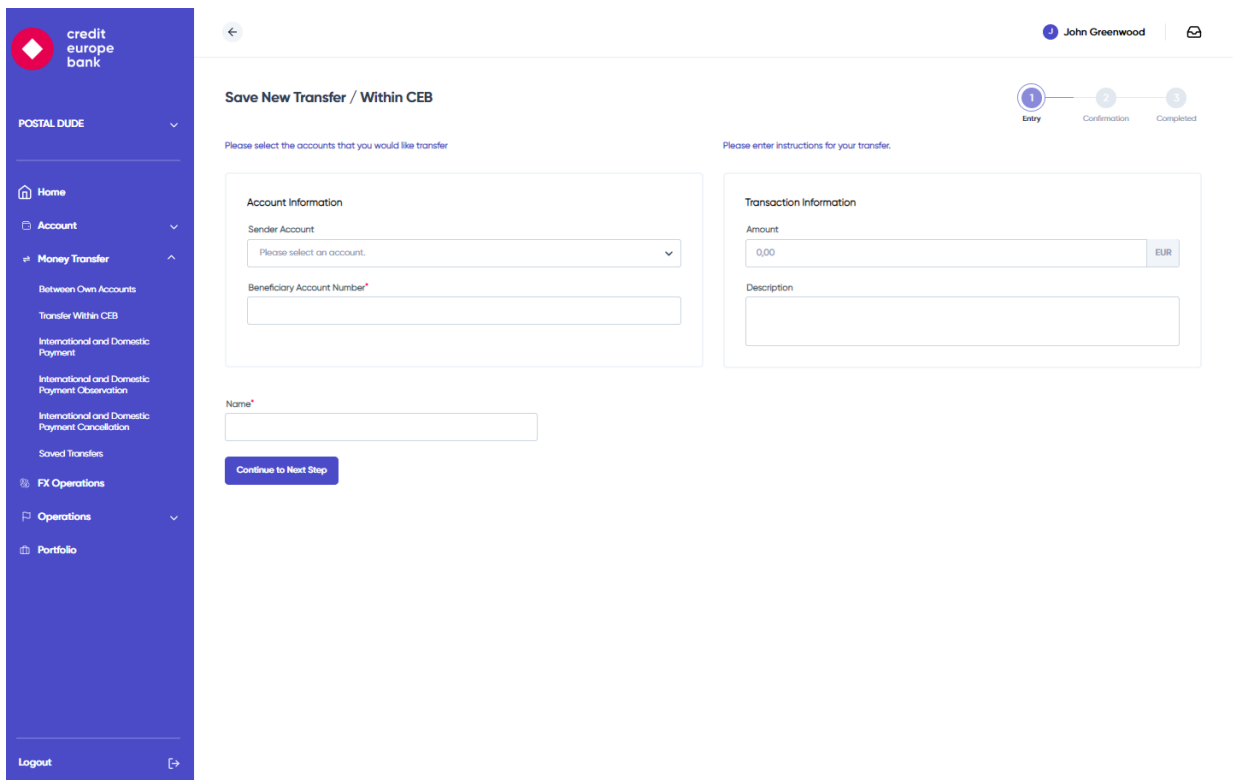
Direct Banking User Manual & Guidelines



The screenshot shows the 'Payment Template' management page. On the left is a blue sidebar with navigation options: Home, Account, Money Transfer (expanded), FX Operations, and Operations. The main content area is titled 'Payment Template' and features a '+ Add New Template' button. Below this is a table listing existing templates.

Entry Name	Transaction Type	Sender	Recipient
<input type="radio"/> ..ISS	Transfer Within Ceb		
<input type="radio"/> 1 new	International And Domestic Payment	Test Planning 0217348793	123 123
<input type="radio"/> ITINECATI	International And Domestic Payment	Rab4 0217348793	Postal Dude NL02ABIN40123456789
<input type="radio"/> 123123213	International And Domestic Payment		1212121221 545454545
<input type="radio"/> d1 d2	International And Domestic Payment	Test Planning 0217348793	Postal Dude NL02ABIN40123456789
<input type="radio"/> final test	International And Domestic Payment	Eurooo 0217348793	Asya 2
<input type="radio"/> ghjou	International And Domestic Payment	Eurooo 0217348793	Dadu Mini Buc Ltd NL90CIBK036992561
<input type="radio"/> n saved transfer	International And Domestic Payment		Dadu Mini Buc Ltd NL90CIBK036992561
<input type="radio"/> OVUNC-TEST-TEMPLATE	International And Domestic Payment	Rab44 0217348793	Postal Dude NL39RABIC0812297678

If you choose to create a payment template for your transfers within CEB, you need to define a template name, amount, currency, and account number for the transfer.



The screenshot shows the 'Save New Transfer / Within CEB' form. The left sidebar is the same as in the previous screenshot. The main content area has a progress indicator with three steps: 1. Entry (active), 2. Confirmation, and 3. Completed. The form is divided into two main sections: 'Account Information' and 'Transaction Information'.

Account Information:

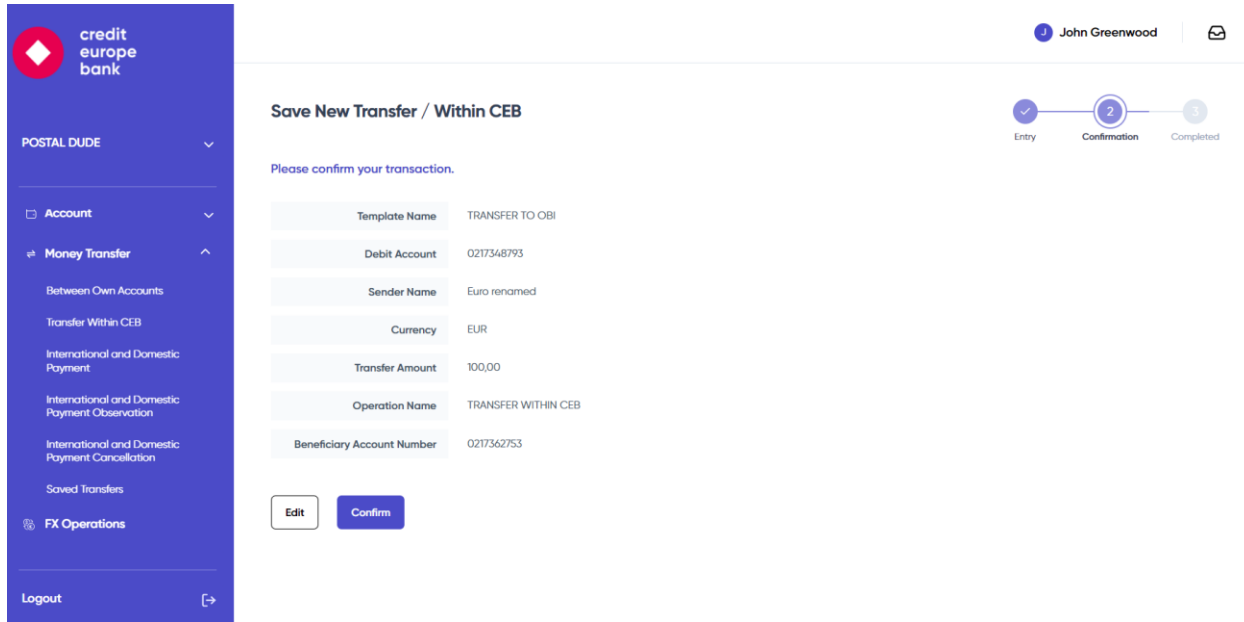
- Sender Account:
- Beneficiary Account Number*:
- Name*:

Transaction Information:

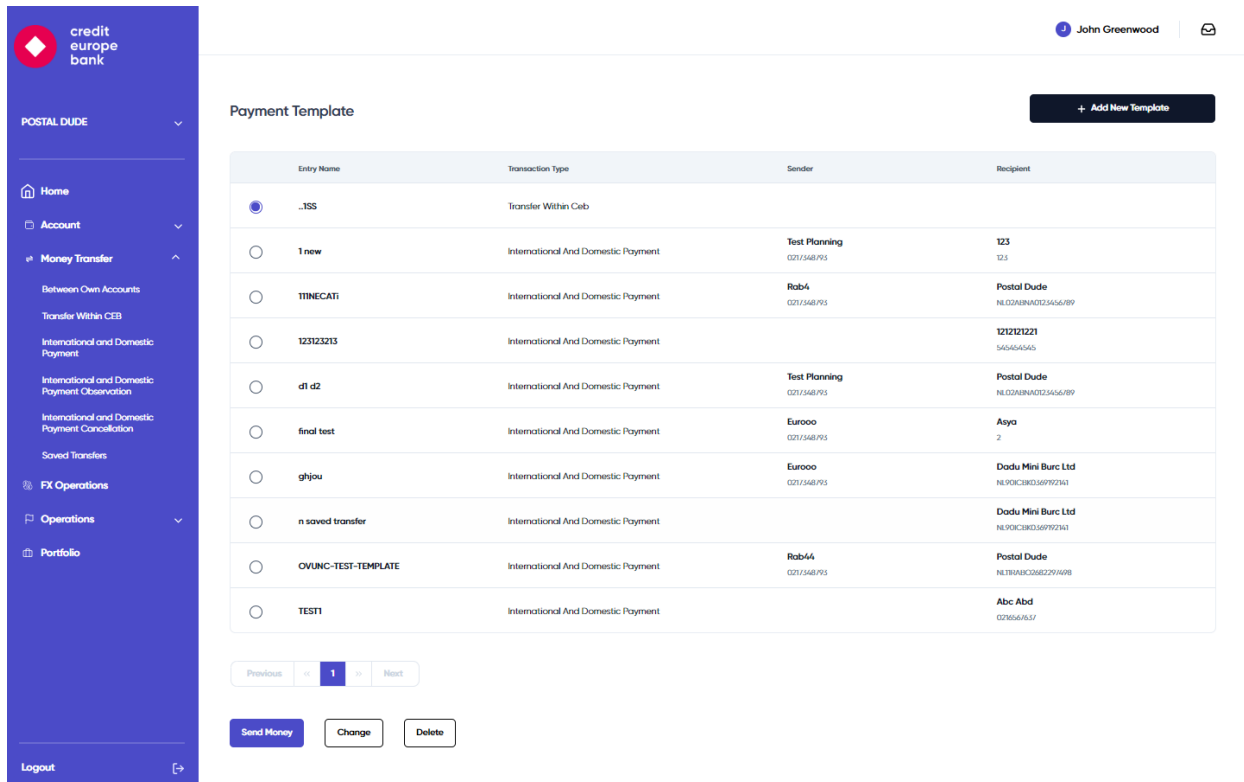
- Amount: EUR
- Description:

At the bottom of the form is a blue button labeled 'Continue to Next Step'.

Direct Banking User Manual & Guidelines



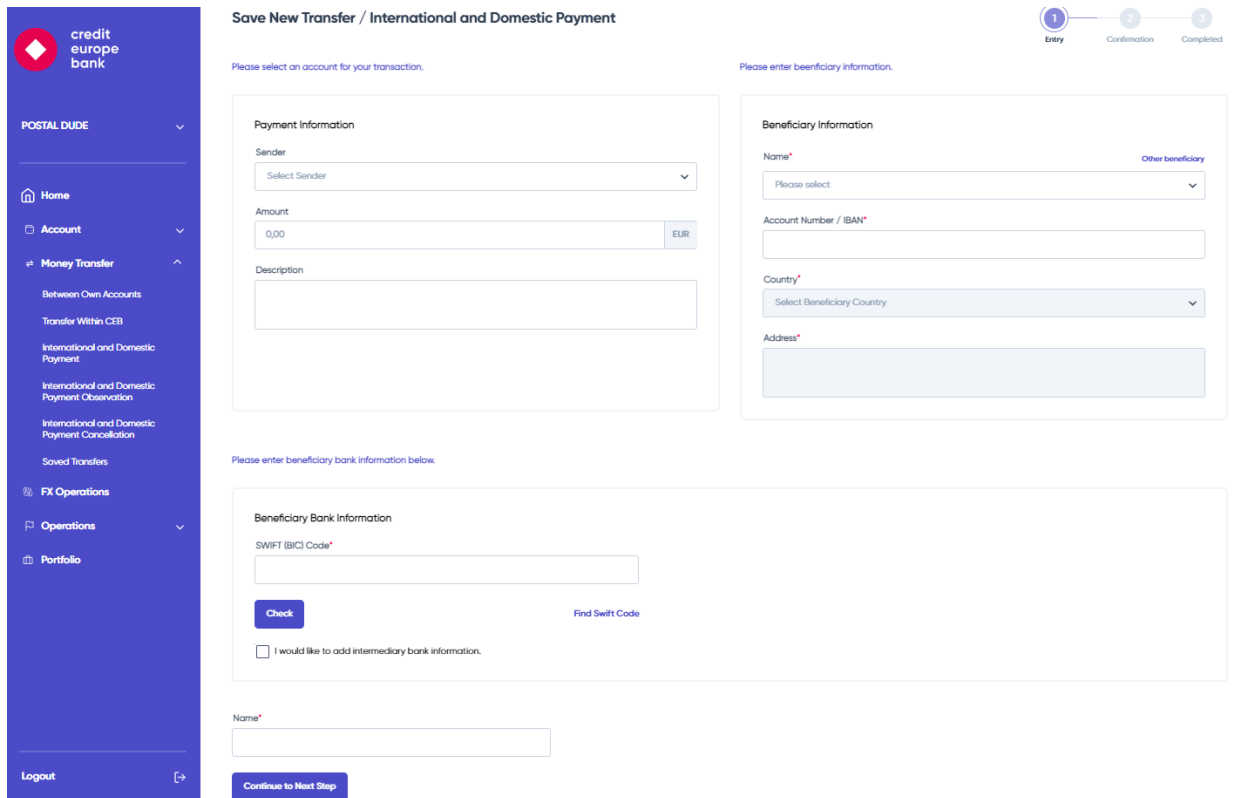
You can also modify or delete existing templates for money transfer operations via the **“Saved Transfers”** menu tab. Once you select the template that you’d like to change or delete, at the bottom of the screen, you can click on the **“Change”** or **“Delete”** buttons to proceed with your operation.



Entry Name	Transaction Type	Sender	Recipient
<input checked="" type="radio"/> .TSS	Transfer Within Ceb		
<input type="radio"/> 1 new	International And Domestic Payment	Test Planning 0217348793	123 123
<input type="radio"/> 11NECATI	International And Domestic Payment	Rob4 0217348793	Postal Dude NL02ABNAD025466789
<input type="radio"/> 12312313	International And Domestic Payment		12121221 145454545
<input type="radio"/> d1 d2	International And Domestic Payment	Test Planning 0217348793	Postal Dude NL02ABNAD025466789
<input type="radio"/> final test	International And Domestic Payment	Euro00 0217348793	Asya 2
<input type="radio"/> ghjou	International And Domestic Payment	Euro00 0217348793	Dadu Mini Burc Ltd NL90C3BK0369792141
<input type="radio"/> n saved transfer	International And Domestic Payment		Dadu Mini Burc Ltd NL90C3BK0369792141
<input type="radio"/> OVUNC-TEST-TEMPLATE	International And Domestic Payment	Rob44 0217348793	Postal Dude NL18FAK0362291908
<input type="radio"/> TEST1	International And Domestic Payment		Abc Abd 0276567657

Direct Banking User Manual & Guidelines

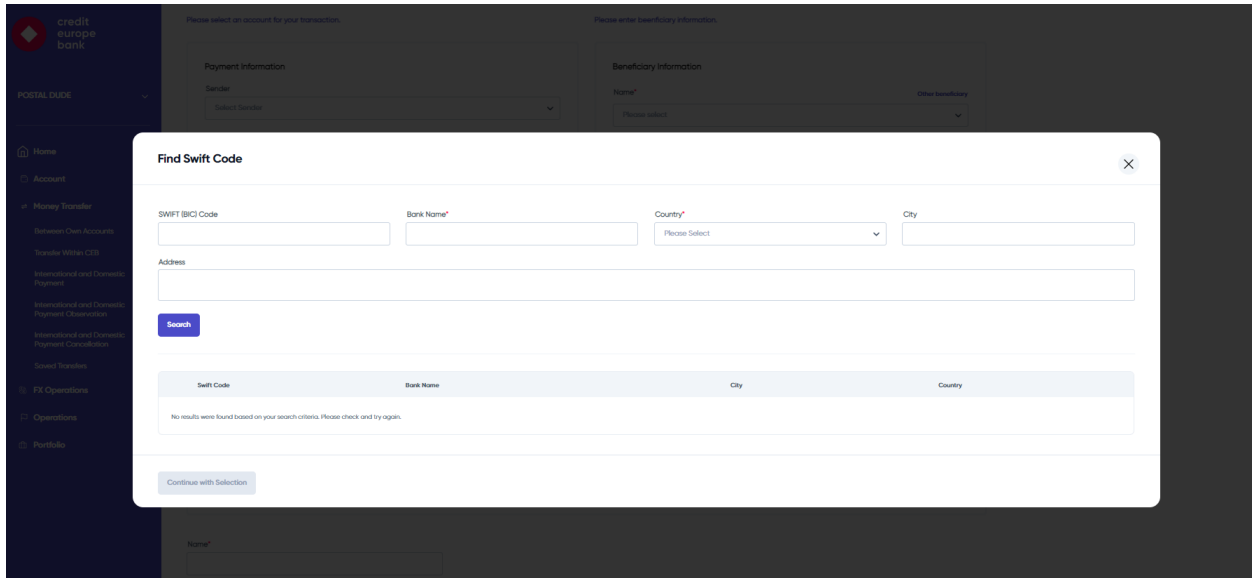
If you choose to create a payment template for your international and domestic payments, you need to define the template name, payment information, beneficiary information and beneficiary bank information.



The screenshot shows the 'Save New Transfer / International and Domestic Payment' form. The interface includes a blue sidebar with navigation options like 'Home', 'Account', 'Money Transfer', 'FX Operations', 'Operations', and 'Portfolio'. The main content area is divided into three sections: 'Payment Information', 'Beneficiary Information', and 'Beneficiary Bank Information'. A progress indicator at the top right shows 'Entry' (1), 'Confirmation' (2), and 'Completed' (3). The 'Payment Information' section has fields for 'Sender' (a dropdown menu), 'Amount' (0,00 EUR), and 'Description'. The 'Beneficiary Information' section has fields for 'Name*' (with an 'Other beneficiary' link), 'Account Number / IBAN*', 'Country*' (a dropdown menu), and 'Address*'. The 'Beneficiary Bank Information' section has a 'SWIFT (BIC) Code*' field, a 'Check' button, a 'Find Swift Code' link, and a checkbox for 'I would like to add intermediary bank information.'. At the bottom, there is a 'Name*' field and a 'Continue to Next Step' button.

You will then need to fill in the SWIFT (BIC) Code for your Beneficiary's bank account. If you do not know the SWIFT (BIC) code, then you may try finding the bank details by clicking on "Find Swift Code" and then searching the bank's code through the Bank's Name and Country information. If you need to add intermediary bank information, then you click on the "I would like to add intermediary bank information" checkbox and then fill in the intermediary bank's SWIFT (BIC) Code details.

Direct Banking User Manual & Guidelines



Please select an account for your transaction.

Please enter beneficiary information.

Payment information

Beneficiary information

Sender

Receiver

Name*

Other beneficiary

Find Swift Code

SWIFT (BIC) Code

Bank Name*

Country*

City

Address

Search

Swift Code	Bank Name	City	Country
No results were found based on your search criteria. Please check and try again.			

Continue with Selection

credit
europe
bank

POSTAL DUDE

Home

Account

Money Transfer

- Between Own Accounts
- Transfer Within CEB
- International and Domestic Payments
- International and Domestic Payment Observation
- International and Domestic Payment Cancellation

Saved Transfers

FX Operations

Operations

Portfolio

Logout

John Greenwood

Save New Transfer / International and Domestic Payment

1 Entry 2 Confirmation 3 Completed

Please select an account for your transaction.

Payment Information

Sender

From received: NL48 9102 0715 48795 Available balance: TL 272.452,04€ to EUR

Amount: 100,00 EUR

Description:

Please enter beneficiary information.

Beneficiary Information

Name* Other beneficiary: DADU MINI BURC LTD

Account Number / IBAN* Other Account/IBAN: NL90ICBK036992361

Country*: Netherlands

Address*: EGELANTERSGRACHT 666 DADU 1018RS AMSTERDAM NETHERLANDS

Please enter beneficiary bank information below.

Beneficiary Bank Information

SWIFT (BIC) Code*: ABNANL2AMEL

Bank Name: ABN AMRO BANK N.V. City: AMSTERDAM

Branch Name: Country: Netherlands


Address: GUSTAV MAHLERLAAN 10

I would like to add intermediary bank information.

Name*: TRANSFER TO DADU

[Continue to Next Step](#)

Direct Banking User Manual & Guidelines



**credit
europe
bank**

POSTAL DUDE

Home

Account

Money Transfer

Between Own Accounts

Transfer Within CEB

International and Domestic Payment

International and Domestic Payment Observation

International and Domestic Payment Cancellation

Saved Transfers

FX Operations

Operations

Logout

Save New Transfer / International and Domestic Payment

Please confirm your transaction.

Template Name	TRANSFER TO DADU
Debit Account	0217348793
Sender Name	Euro renamed
Currency	EUR
Transfer Amount	100,00
Operation Name	INTERNATIONAL AND DOMESTIC PAYMENT
Beneficiary Name	DADU MINI BJRC LTD
Beneficiary Address	EGELANTERSGRACHT 666 DADU 1018RS AMSTERDAM NETHERLANDS
Beneficiary Country	NETHERLANDS
Beneficiary Account Number	NL90ICBK036992141
Beneficiary Bank Swift Code	ABNANL2AMEL
Beneficiary Bank Name	ABN AMRO BANK N.V.
Beneficiary Bank Address	GUSTAV MAHLERLAAN 10
Beneficiary Bank Country	NETHERLANDS

1 Entry

2 **Confirmation**

3 Completed

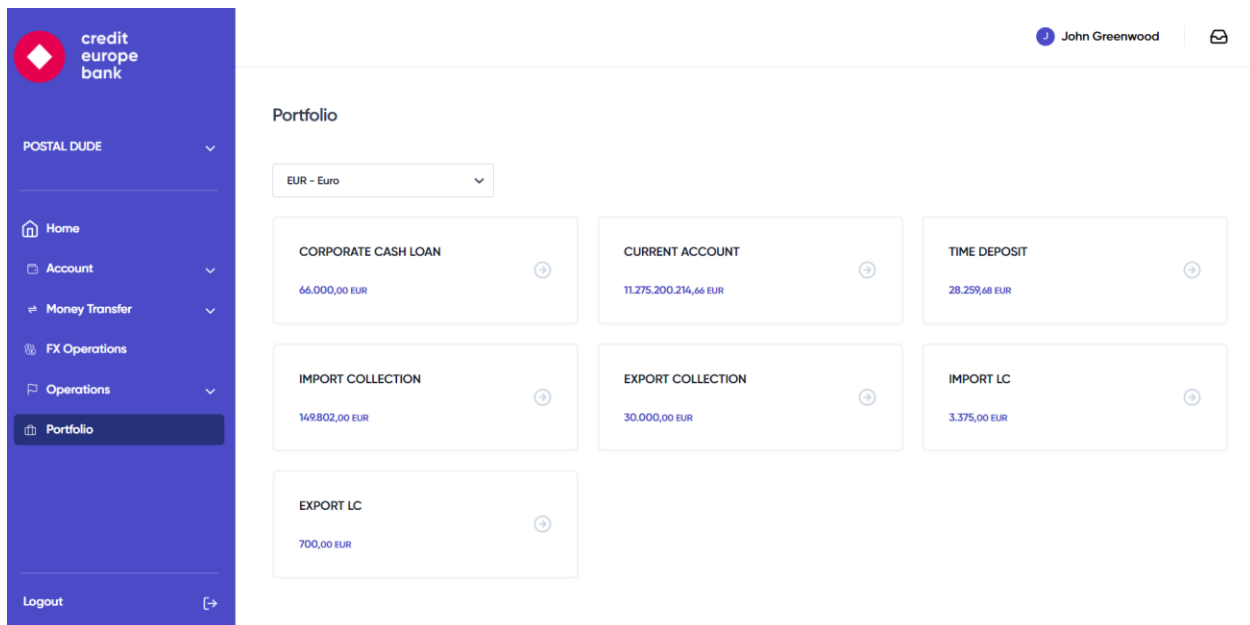
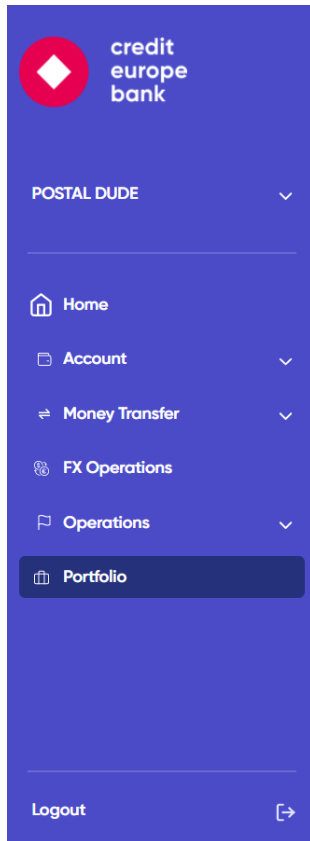
You can also modify or delete existing templates for money transfer operations via the **“Saved Transfers”** menu tab. Once you select the template that you’d like to change or delete, at the bottom of the screen, you can click on the **“Change”** or **“Delete”** buttons to proceed with your operation.

6.5 Portfolio Observation

You can observe the current products via the **“Portfolio”** menu. The following products can be observed:

- ❖ Current Accounts
- ❖ Time Deposits
- ❖ FX Forward
- ❖ FX Swap
- ❖ Corporate Loans
- ❖ Import/Export Letter of Credits
- ❖ Import/Export Collection
- ❖ Letter of Guarantee
- ❖ Stand-By LC

Direct Banking User Manual & Guidelines

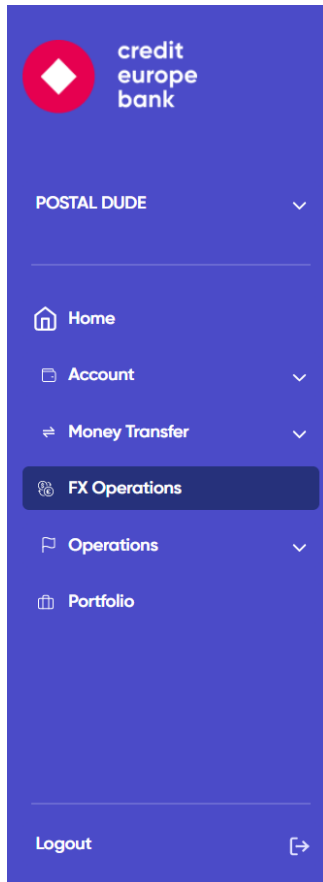


You can observe the details of the products by selecting the product. You can also choose the currency type and list your portfolio details in the selected currency.

Direct Banking User Manual & Guidelines

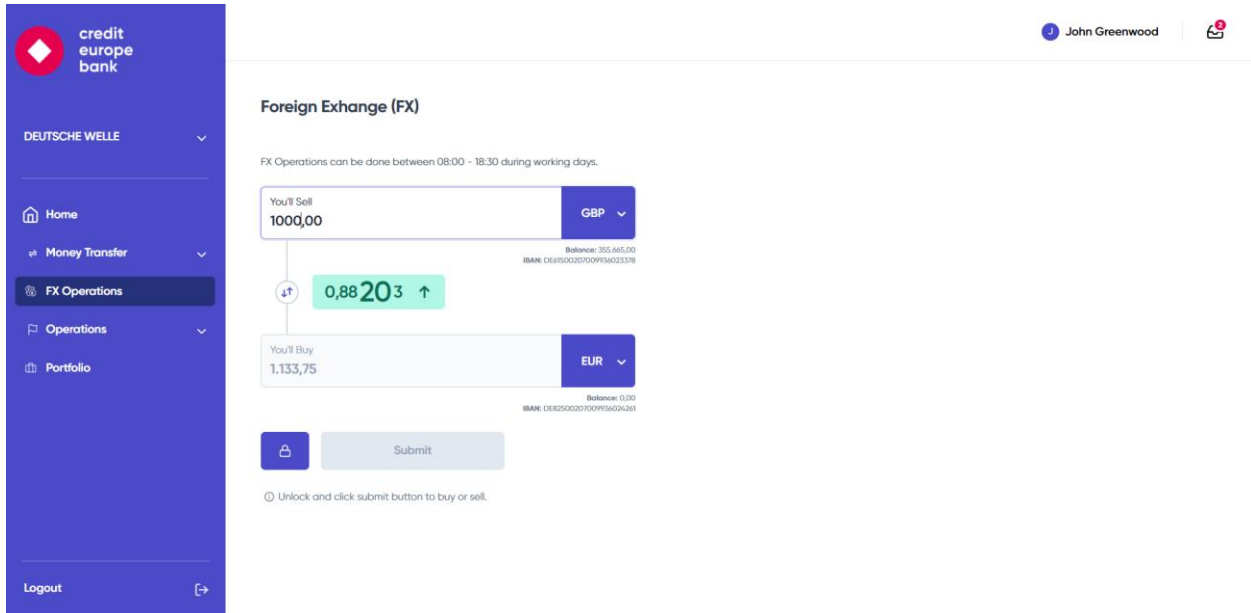
6.6 FX Operations

You can perform the spot foreign exchange operations via the **“FX Operations”** menu.

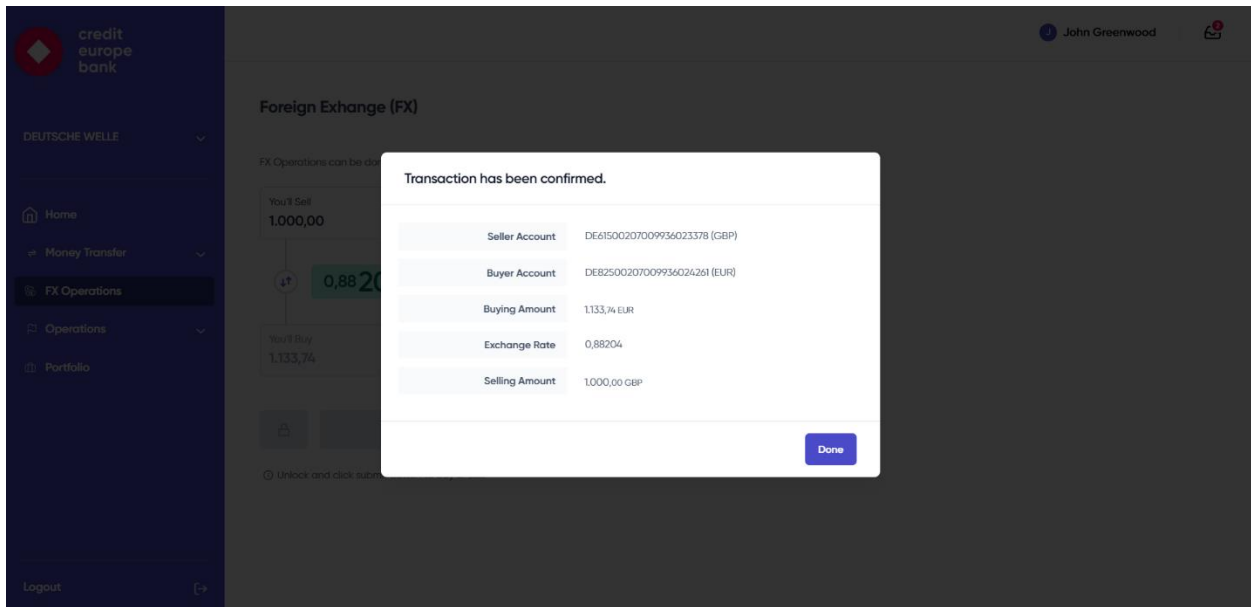


First you need to select buy and sell currency types from the list. After selecting currency type, the accounts to be debited and credited will be listed according to your selection. You can choose the accounts that you would like to perform the operations from. After that, you can enter either “Selling Amount” or “Buying Amount” and enter the amount that you would like to sell (or buy). The FX rate will be automatically calculated and you will be able to view the selling amount, buying amount and FX rate in real-time.

Direct Banking User Manual & Guidelines



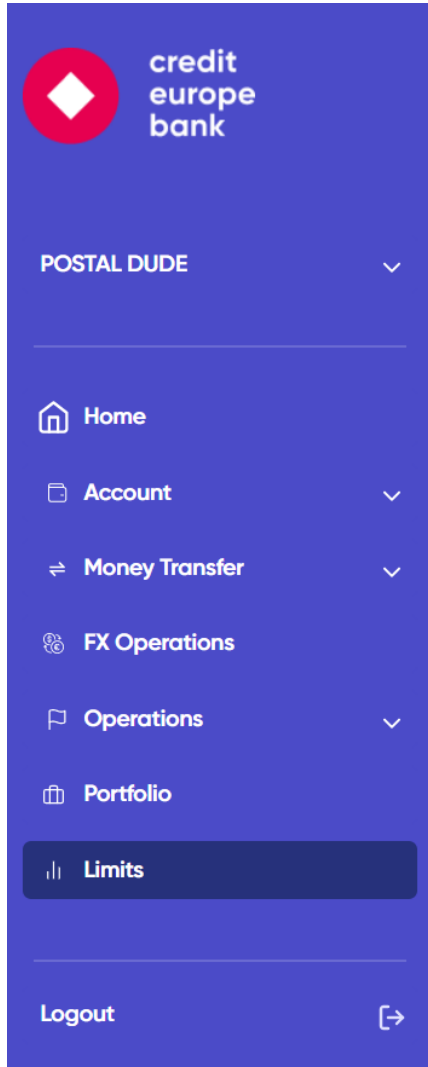
You can proceed to completing your currency exchange by clicking the unlock button and then clicking the submit button to send the request for approval.



Direct Banking User Manual & Guidelines

6.7 Limit Observation

You can observe your limits or your company's limits via the **“Limit Observation”** menu tab.



6.7.1 User Limit Observation

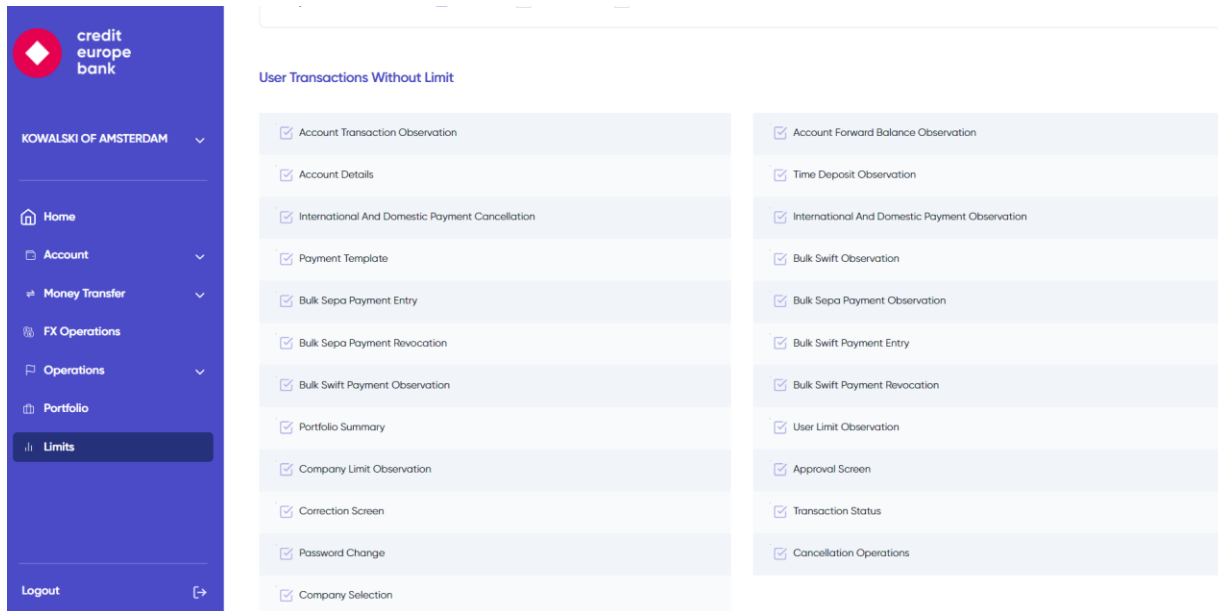
You can observe the user specific rights and limits via this menu. You can observe your rights, transaction limit, daily limit, and remaining limit amounts in the “User Operations with Limit” table. You can find the explanation of the related fields:

- **Maker (Inputter) Right:** This user can only input transactions and send for approval. Operations entered by maker (inputter) should be approved by a company authorizer.
- **Approver (Authorizer) Right:** If a user has any of the approver right, this user can approve the transactions for operations previously entered by the maker (inputter).
- **Transaction Limit:** The maximum amount that can be approved by the company approver for each transaction.

Direct Banking User Manual & Guidelines

- **Daily Limit:** The total amount of transactions that can be performed in a day. Daily limit can be defined at a company or user level. Users' daily limit cannot exceed company's daily limit.
- **Sole Approver Limit:** This limit will be applicable for user which is selected as "Sole and Joint with Approver", this user will not be able to finalize transaction by himself if amount exceeds sole approver limit.
- **Remaining Limit:** The remaining amount of the daily limit for the operation is displayed.

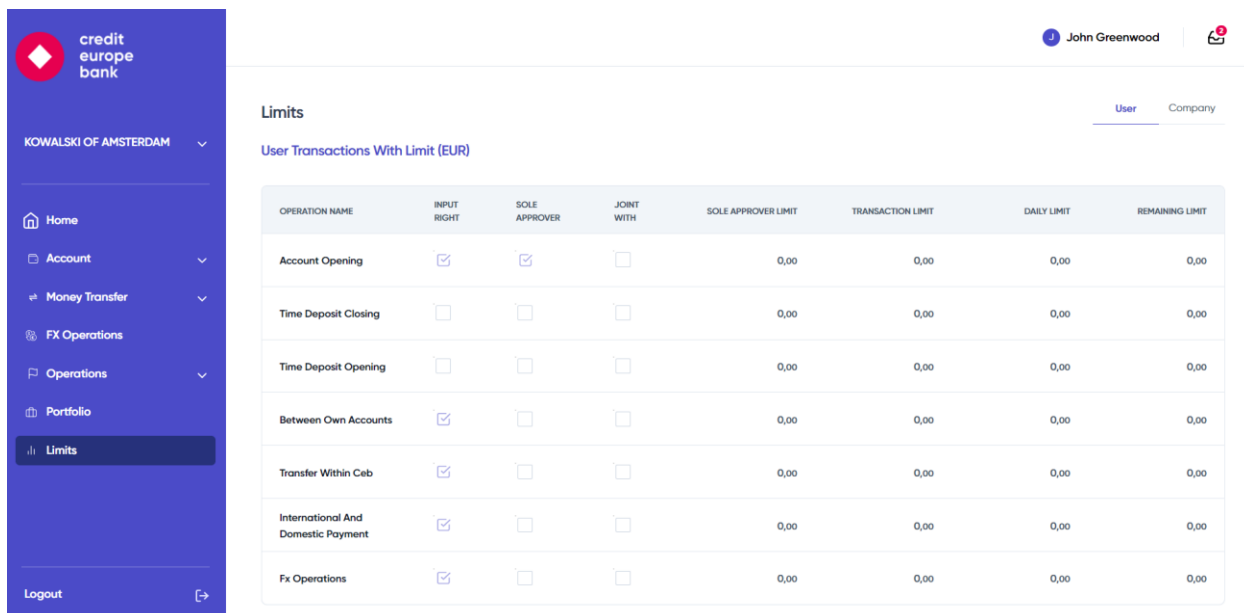
You can also observe the activeness of the operations without limit in "User Operations without Limit" table.



User Transactions Without Limit

<input checked="" type="checkbox"/> Account Transaction Observation	<input checked="" type="checkbox"/> Account Forward Balance Observation
<input checked="" type="checkbox"/> Account Details	<input checked="" type="checkbox"/> Time Deposit Observation
<input checked="" type="checkbox"/> International And Domestic Payment Cancellation	<input checked="" type="checkbox"/> International And Domestic Payment Observation
<input checked="" type="checkbox"/> Payment Template	<input checked="" type="checkbox"/> Bulk Swift Observation
<input checked="" type="checkbox"/> Bulk Sepa Payment Entry	<input checked="" type="checkbox"/> Bulk Sepa Payment Observation
<input checked="" type="checkbox"/> Bulk Sepa Payment Revocation	<input checked="" type="checkbox"/> Bulk Swift Payment Entry
<input checked="" type="checkbox"/> Bulk Swift Payment Observation	<input checked="" type="checkbox"/> Bulk Swift Payment Revocation
<input checked="" type="checkbox"/> Portfolio Summary	<input checked="" type="checkbox"/> User Limit Observation
<input checked="" type="checkbox"/> Company Limit Observation	<input checked="" type="checkbox"/> Approval Screen
<input checked="" type="checkbox"/> Correction Screen	<input checked="" type="checkbox"/> Transaction Status
<input checked="" type="checkbox"/> Password Change	<input checked="" type="checkbox"/> Cancellation Operations
<input checked="" type="checkbox"/> Company Selection	

If you click the "Bank Limits" button in the "User Limit Observation" or the "Company Limit Observation" tab, you can observe the general operation limits for Credit Europe Bank Direct Banking.



Limits John Greenwood

User Company

User Transactions With Limit (EUR)

OPERATION NAME	INPUT RIGHT	SOLE APPROVER	JOINT WITH	SOLE APPROVER LIMIT	TRANSACTION LIMIT	DAILY LIMIT	REMAINING LIMIT
Account Opening	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	0,00	0,00	0,00	0,00
Time Deposit Closing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0,00	0,00	0,00	0,00
Time Deposit Opening	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0,00	0,00	0,00	0,00
Between Own Accounts	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0,00	0,00	0,00	0,00
Transfer Within Ceb	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0,00	0,00	0,00	0,00
International And Domestic Payment	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0,00	0,00	0,00	0,00
Fx Operations	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0,00	0,00	0,00	0,00

Direct Banking User Manual & Guidelines



Important Note-1: User sole approver's daily and transaction limits cannot be greater than company daily limits.



Important Note-2: User sole approver's limit cannot be greater than user transaction and/or daily limits.



Important Note-3: User transaction limit cannot be greater than user daily limit.

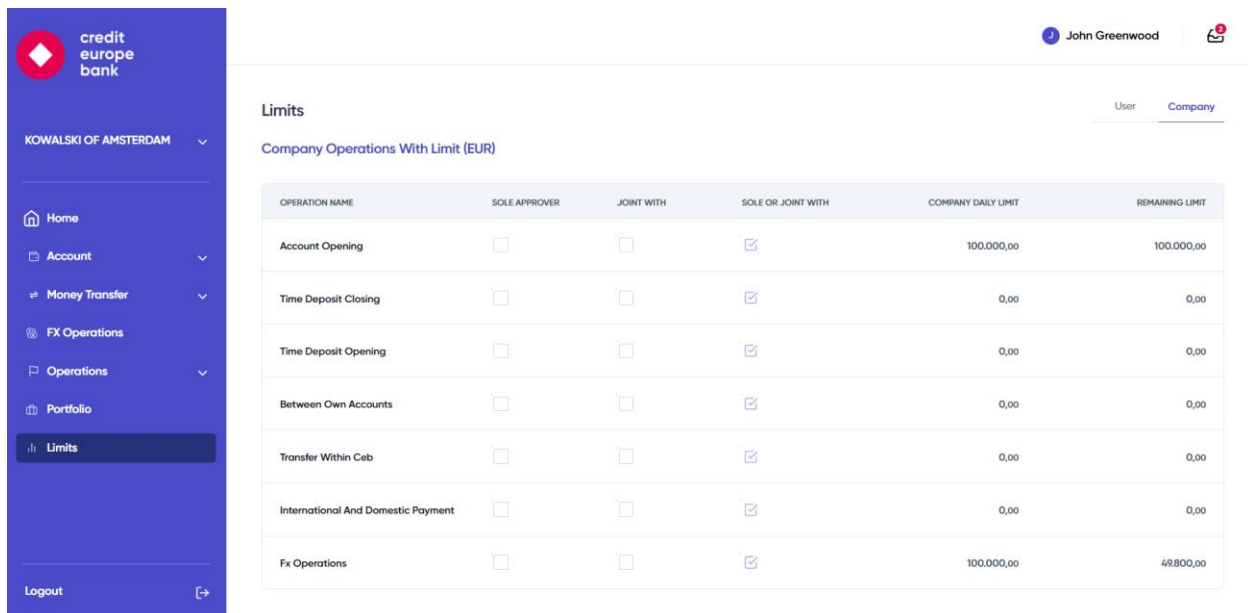


Important Note-4: Approvers cannot approve operations unless company's overall limit is available.

6.7.2 Company Limit Observation

You can observe your company's daily limit and remaining limit amounts in the "Company Operations with Limit" table. You can find the explanation of the related fields below:

- **Company Daily Limit:** The total amount of transactions that can be performed in a day by the company.
- **Remaining Limit:** The remaining amount of the daily limit for the operation is displayed. The remaining amount calculation is based on the operations performed by all approvers (authorizers) of the company.



OPERATION NAME	SOLE APPROVER	JOINT WITH	SOLE OR JOINT WITH	COMPANY DAILY LIMIT	REMAINING LIMIT
Account Opening	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	100.000,00	100.000,00
Time Deposit Closing	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	0,00	0,00
Time Deposit Opening	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	0,00	0,00
Between Own Accounts	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	0,00	0,00
Transfer Within Ceb	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	0,00	0,00
International And Domestic Payment	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	0,00	0,00
Fx Operations	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	100.000,00	49.800,00

Direct Banking User Manual & Guidelines



Important Note-1: If the daily limit is not defined for the company/user, the maximum limit determined by CEB N.V. will be assigned automatically. These operations are displayed with an asterisk sign (*) in the “Company Operations with Limit” table.

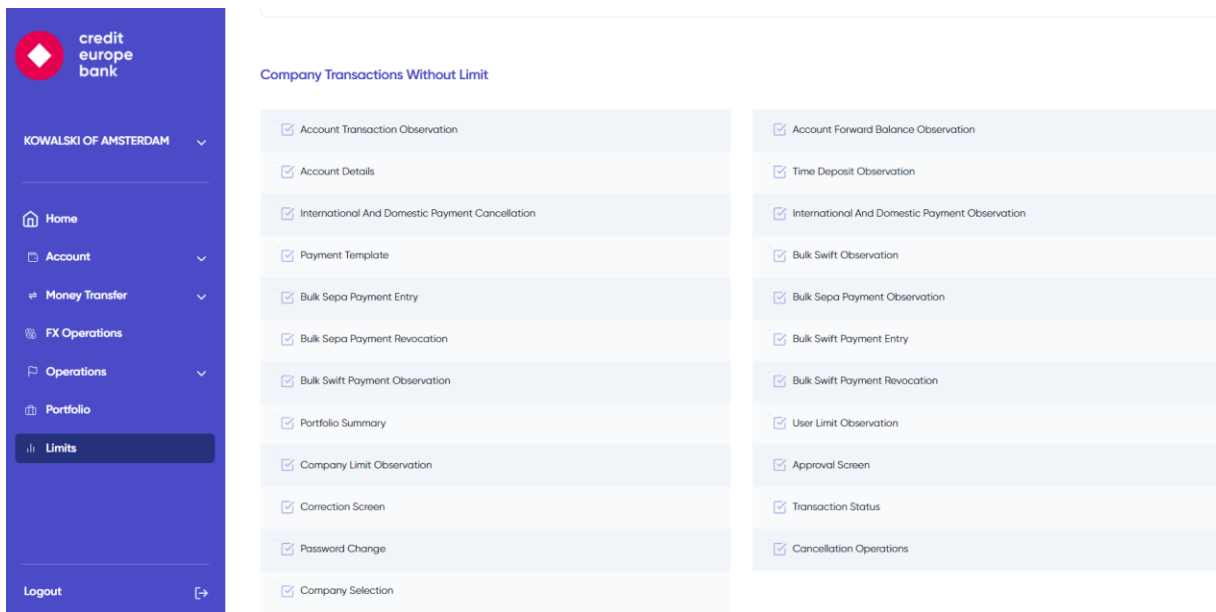


Important Note-2: Kindly note that company daily limit, user sole approver, daily transaction limits cannot be defined above CEB limits.



Important Note-3: Approvers cannot approve operations unless the company’s overall limit is available.

You can also observe overview details by using the “Company Operations without Limit” table.

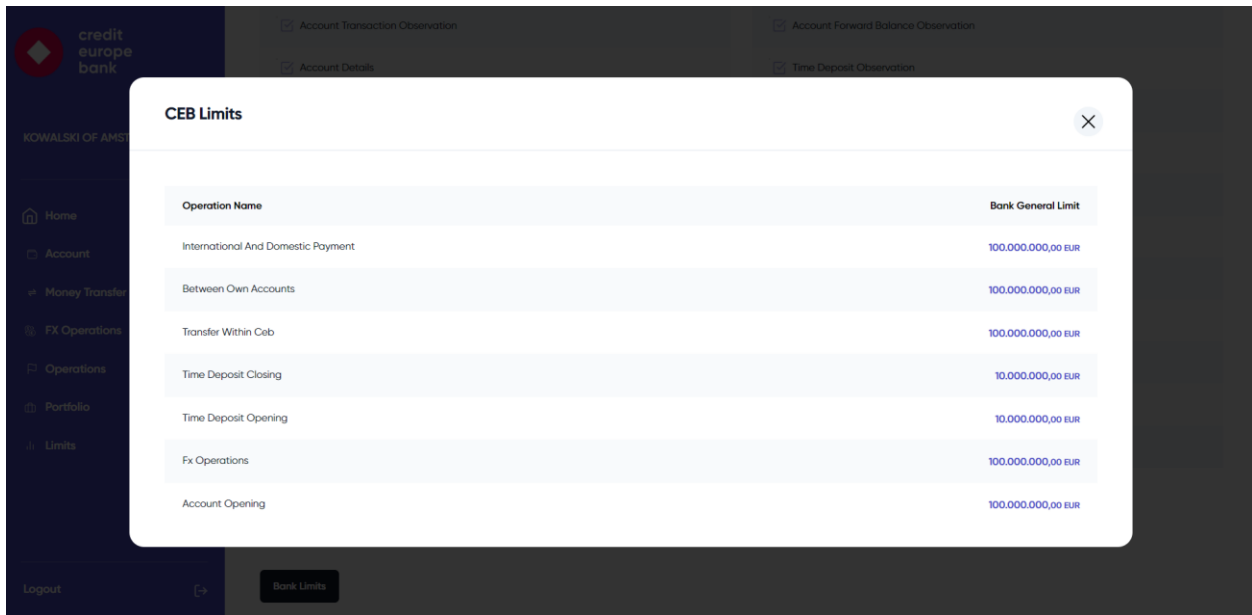


The screenshot displays the Credit Europe Bank Direct Banking interface. On the left is a dark blue sidebar with the bank's logo and navigation menu. The main content area is titled "Company Transactions Without Limit" and contains a table of operations, each with a checked checkbox. The sidebar menu includes: KOWALSKI OF AMSTERDAM, Home, Account, Money Transfer, FX Operations, Operations, Portfolio, Limits (highlighted), and Logout.

Company Transactions Without Limit	
<input checked="" type="checkbox"/> Account Transaction Observation	<input checked="" type="checkbox"/> Account Forward Balance Observation
<input checked="" type="checkbox"/> Account Details	<input checked="" type="checkbox"/> Time Deposit Observation
<input checked="" type="checkbox"/> International And Domestic Payment Cancellation	<input checked="" type="checkbox"/> International And Domestic Payment Observation
<input checked="" type="checkbox"/> Payment Template	<input checked="" type="checkbox"/> Bulk Swift Observation
<input checked="" type="checkbox"/> Bulk Sepa Payment Entry	<input checked="" type="checkbox"/> Bulk Sepa Payment Observation
<input checked="" type="checkbox"/> Bulk Sepa Payment Revocation	<input checked="" type="checkbox"/> Bulk Swift Payment Entry
<input checked="" type="checkbox"/> Bulk Swift Payment Observation	<input checked="" type="checkbox"/> Bulk Swift Payment Revocation
<input checked="" type="checkbox"/> Portfolio Summary	<input checked="" type="checkbox"/> User Limit Observation
<input checked="" type="checkbox"/> Company Limit Observation	<input checked="" type="checkbox"/> Approval Screen
<input checked="" type="checkbox"/> Correction Screen	<input checked="" type="checkbox"/> Transaction Status
<input checked="" type="checkbox"/> Password Change	<input checked="" type="checkbox"/> Cancellation Operations
<input checked="" type="checkbox"/> Company Selection	

If you click the “Bank Limits” button in the “Company Limit Observation” tab, you can observe the general operation limits for Credit Europe Bank Direct Banking.

Direct Banking User Manual & Guidelines



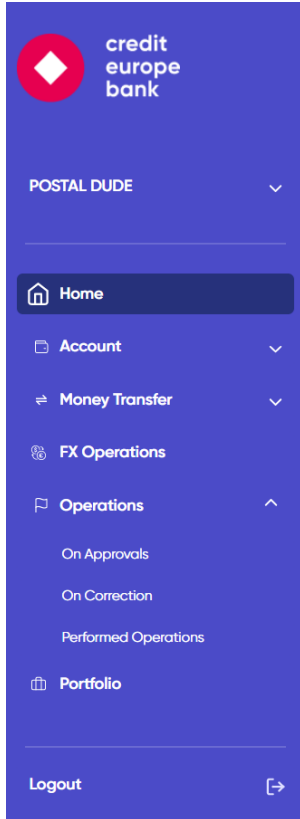
The screenshot shows a 'CEB Limits' dialog box with a close button (X) in the top right corner. The dialog contains a table with two columns: 'Operation Name' and 'Bank General Limit'. The table lists the following operations and their limits:

Operation Name	Bank General Limit
International And Domestic Payment	100.000.000,00 EUR
Between Own Accounts	100.000.000,00 EUR
Transfer Within Ceb	100.000.000,00 EUR
Time Deposit Closing	10.000.000,00 EUR
Time Deposit Opening	10.000.000,00 EUR
Fx Operations	100.000.000,00 EUR
Account Opening	100.000.000,00 EUR

6.8 Operations

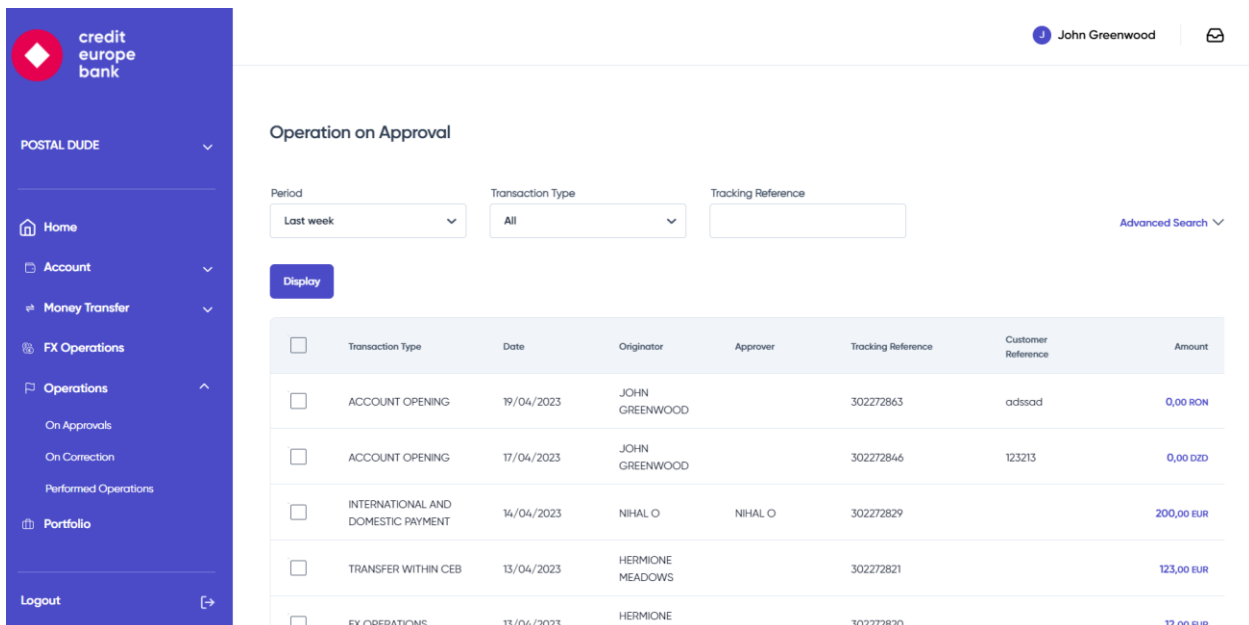
According to your approval rights (sole or joint with or both sole and joint with), you can approve the operations entered by the maker (inputter), correct the operations sent for rework and observe performed operations from the **“On Approvals”**, **“On Correction”** and **“Performed Operations”** menu options which are under the **“Operations”** main menu tab.

Direct Banking User Manual & Guidelines



6.8.1 Operations On Approvals

You can list the operations waiting for your approval by filtering date interval, amount interval, tracking reference, customer reference, transaction type and currency type criteria under the “Advanced Search” drop down menu.



Operation on Approval

Period: Transaction Type: Tracking Reference:

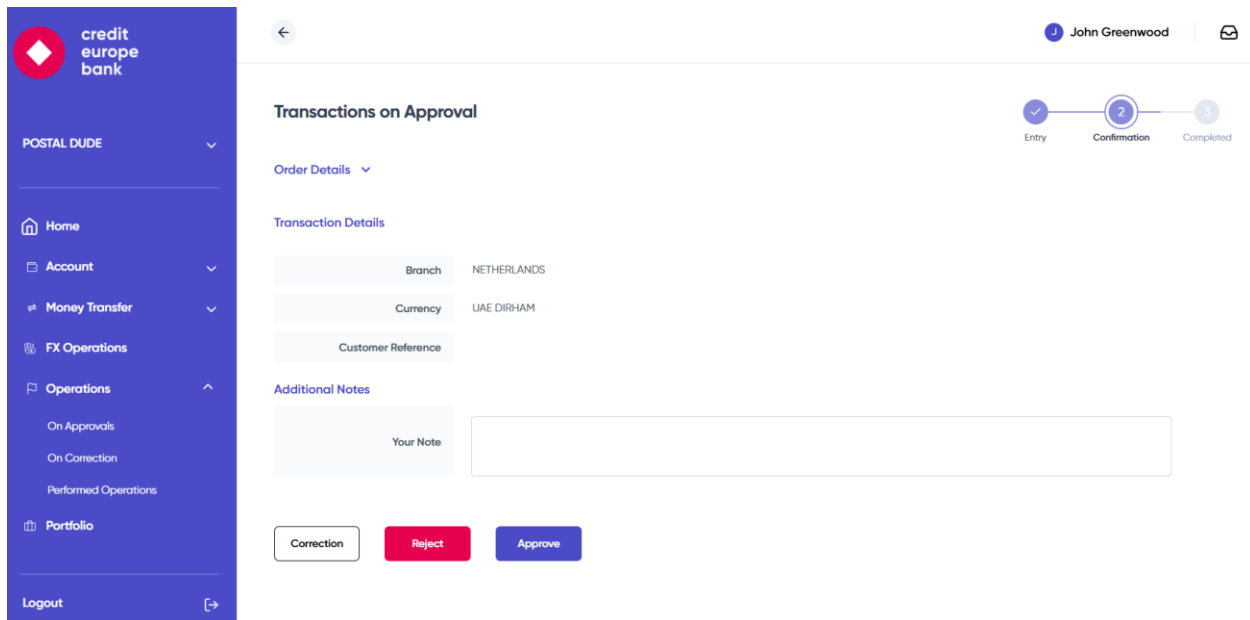
[Advanced Search](#)

Display

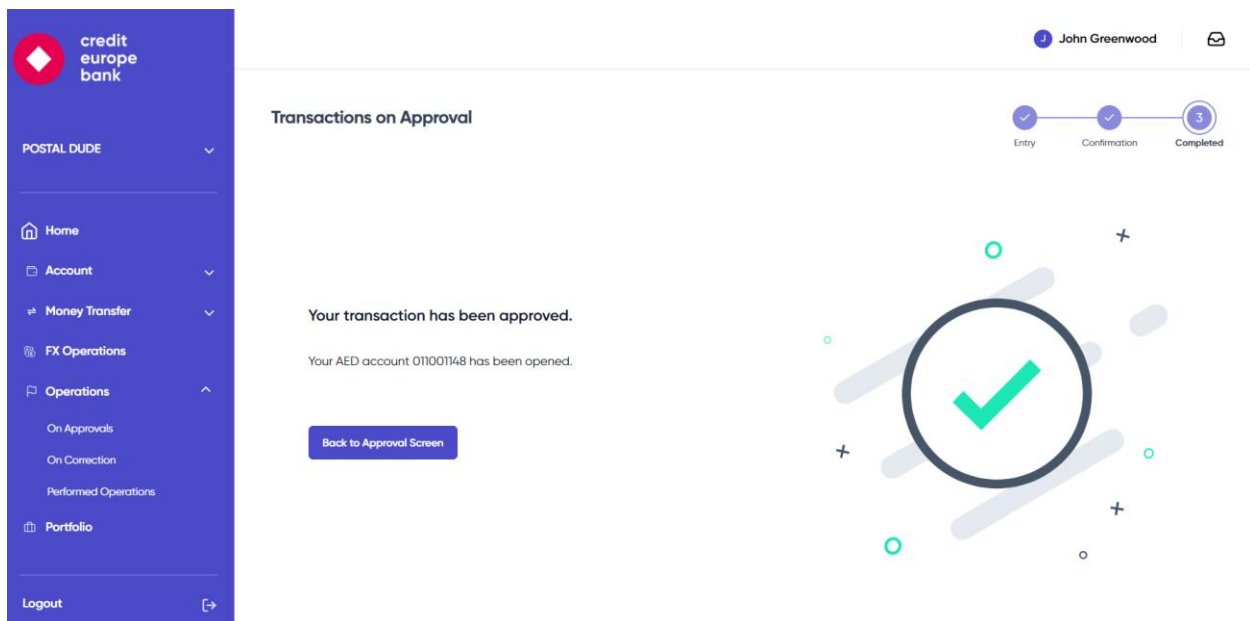
<input type="checkbox"/>	Transaction Type	Date	Originator	Approver	Tracking Reference	Customer Reference	Amount
<input type="checkbox"/>	ACCOUNT OPENING	19/04/2023	JOHN GREENWOOD		302272863	adssad	0,00 RON
<input type="checkbox"/>	ACCOUNT OPENING	17/04/2023	JOHN GREENWOOD		302272846	123213	0,00 DZD
<input type="checkbox"/>	INTERNATIONAL AND DOMESTIC PAYMENT	14/04/2023	NIHAL O	NIHAL O	302272829		200,00 EUR
<input type="checkbox"/>	TRANSFER WITHIN CEB	13/04/2023	HERMIONE MEADOWS		302272821		123,00 EUR
<input type="checkbox"/>	FX OPERATIONS	13/04/2023	HERMIONE MEADOWS		302272820		12,00 EUR

Direct Banking User Manual & Guidelines

You may select one or many operations to approve by clicking on the checkboxes next to each transaction. Once you have made your selection, to proceed please click on the “Continue” button. This will take you to a confirmation page like the one you see below.

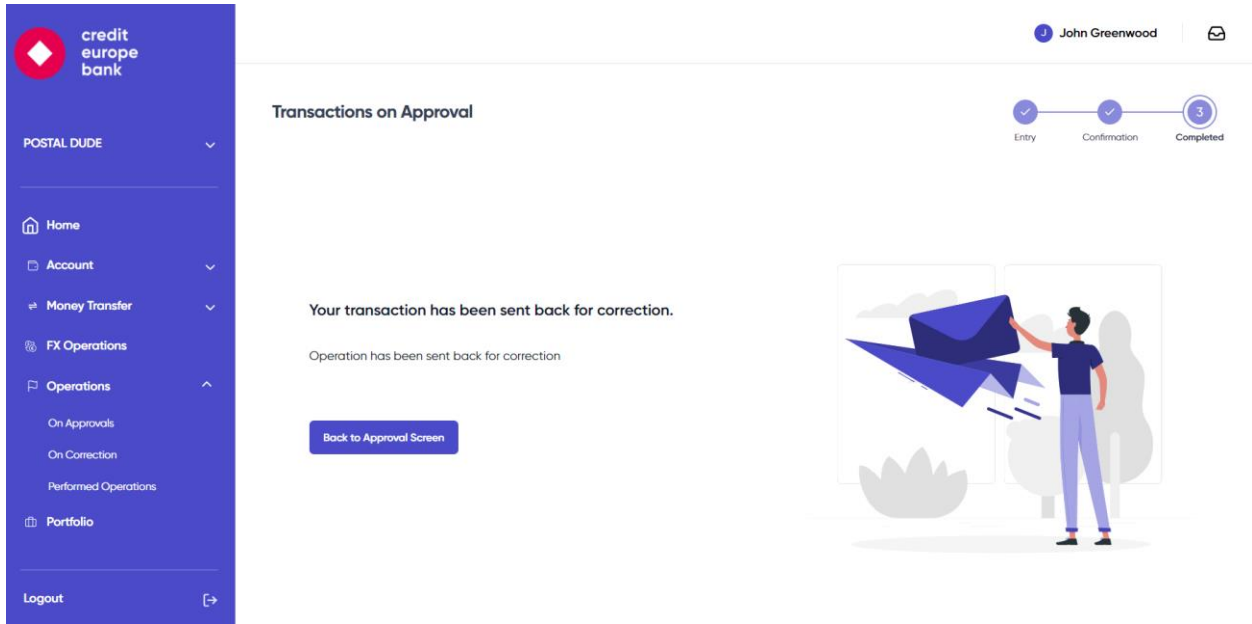


If you click on the Approve button, then this transaction will now be approved as shown below and you will now be able to view this operation under the “Performed Operations” menu tab.



If you click on Correction button instead of the Approve or Reject buttons, this will prompt the operation to be sent back for correction as shown below.

Direct Banking User Manual & Guidelines



credit europe bank

POSTAL DUDE

Home

Account

Money Transfer

FX Operations

Operations

On Approvals

On Correction

Performed Operations

Portfolio

Logout

John Greenwood

Transactions on Approval

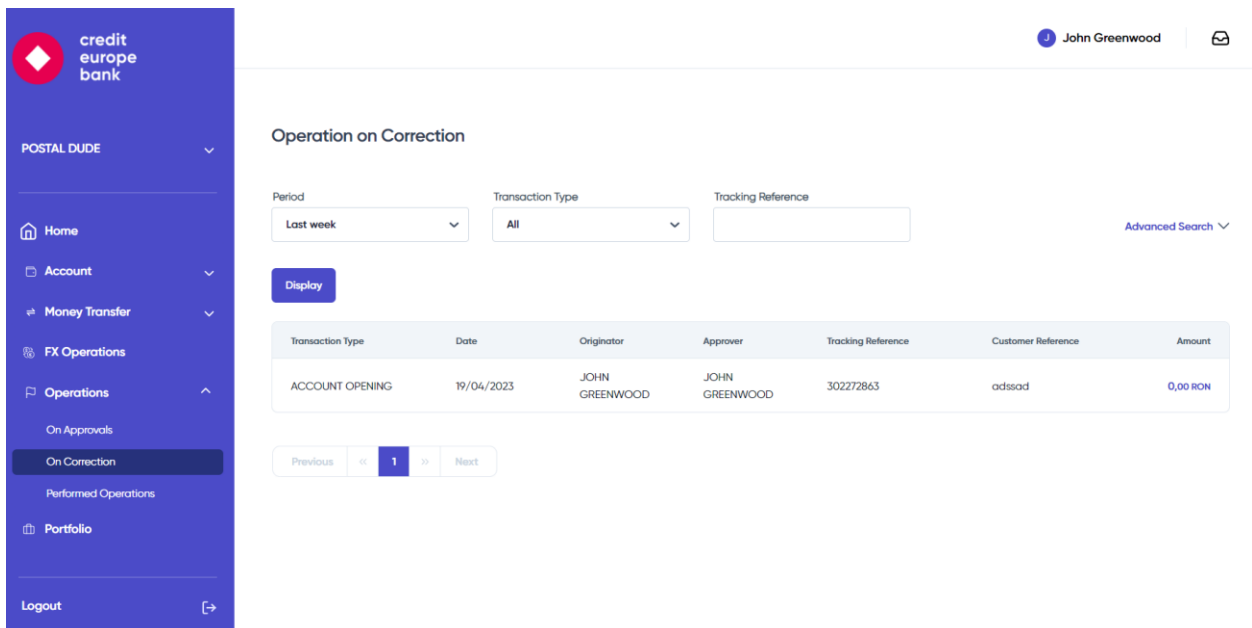
Entry Confirmation Completed

Your transaction has been sent back for correction.

Operation has been sent back for correction

Back to Approval Screen

And maker of this transaction will be able to view this operation now under the “On Correction” menu tab.



credit europe bank

POSTAL DUDE

Home

Account

Money Transfer

FX Operations

Operations

On Approvals

On Correction

Performed Operations

Portfolio

Logout

John Greenwood

Operation on Correction

Period: Last week

Transaction Type: All

Tracking Reference:

Advanced Search

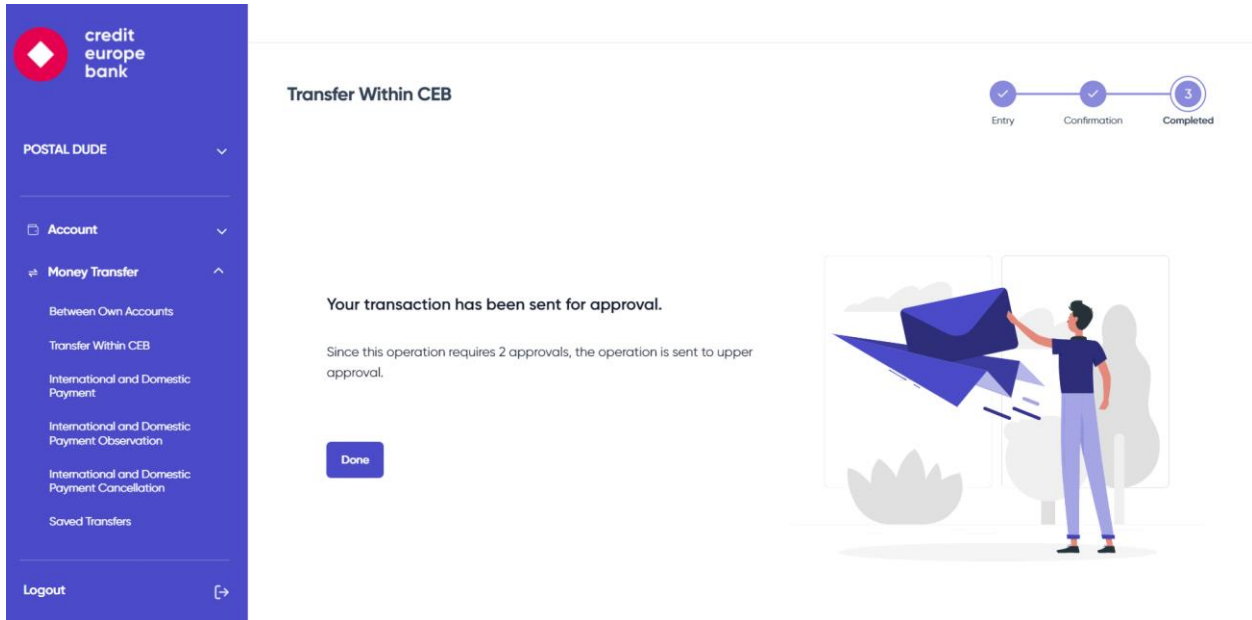
Display

Transaction Type	Date	Originator	Approver	Tracking Reference	Customer Reference	Amount
ACCOUNT OPENING	19/04/2023	JOHN GREENWOOD	JOHN GREENWOOD	302272863	adssad	0,00 RON

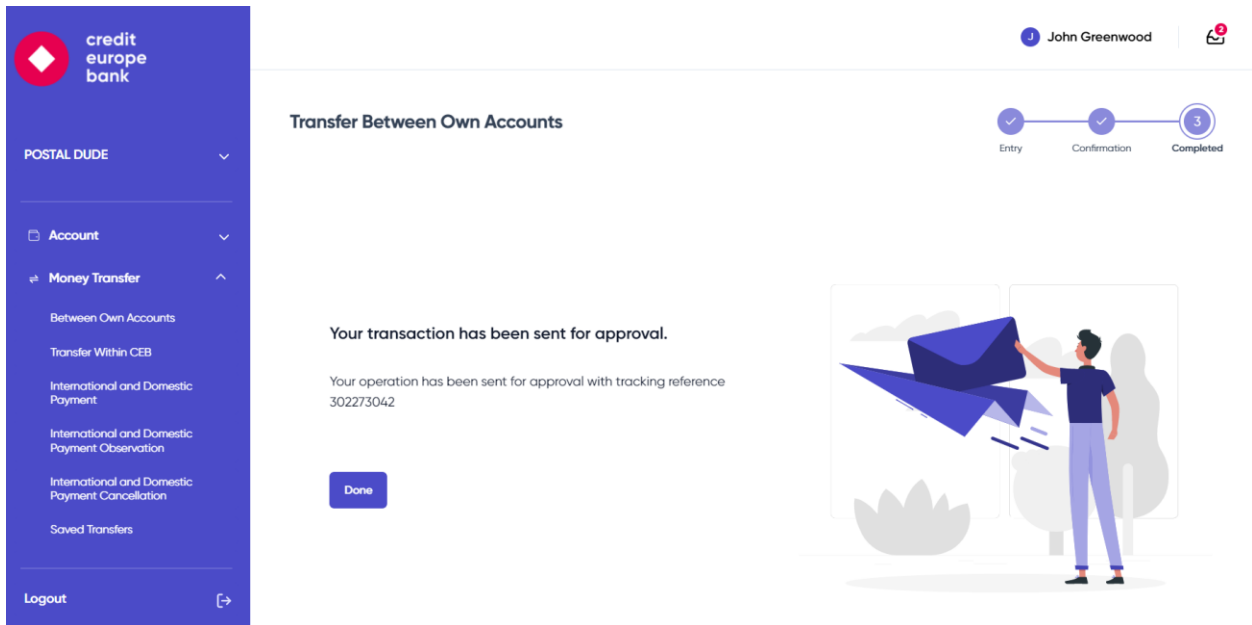
Previous << 1 >> Next

Direct Banking User Manual & Guidelines

If your transfer request requires 2 approvals, the transfer will only be completed when both parties approve the transaction.

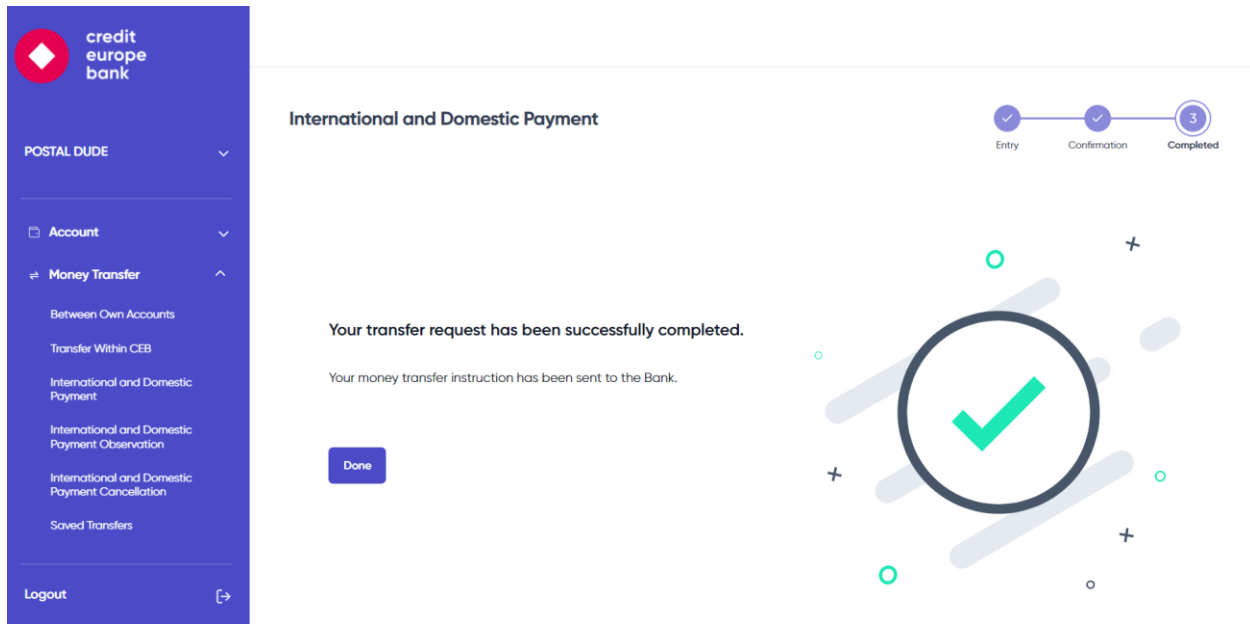


As shown on the below image, if your transfer request is set so that you only require 1 approval, then you will be prompted a message like the one below and the transfer will be completed once the 1 approver confirms this transfer.



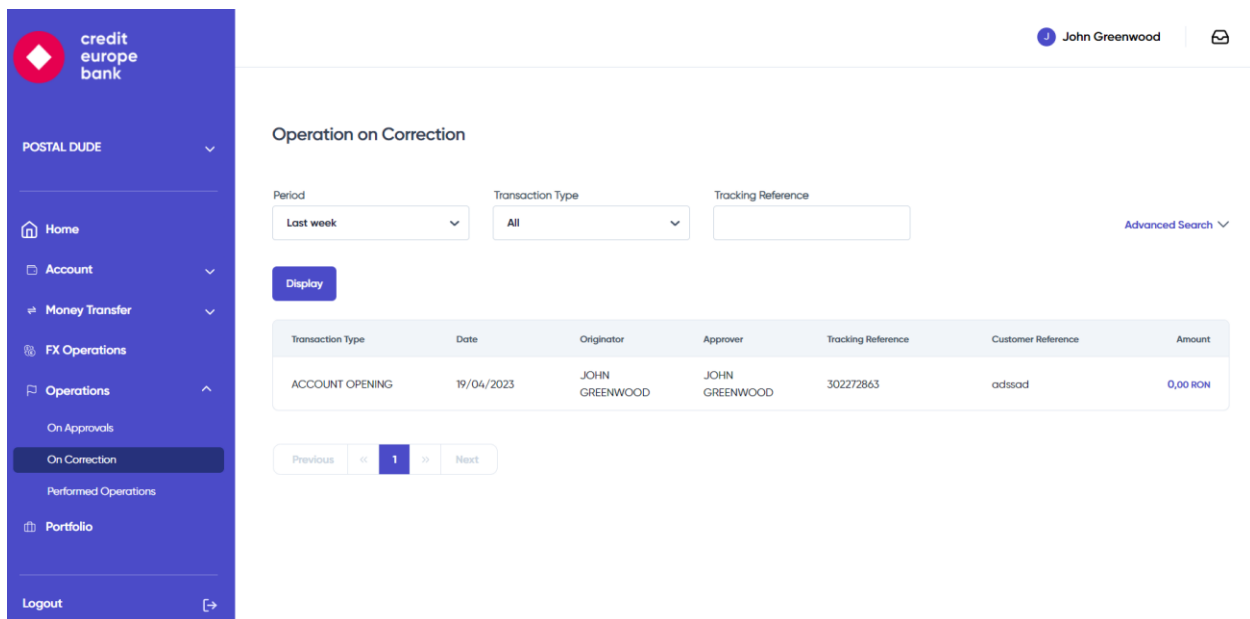
On the other hand, if you are the Sole Approver for your company, then once the transfer is complete, you will automatically see the transfer confirmation page like the image provided below.

Direct Banking User Manual & Guidelines



6.8.2 Operations On Correction

You can correct the operations, which are sent to you by the company approver (authorizer), via the **“On Correction”** menu tab. You can list the operations according to date, amount, tracking reference, customer reference, transaction type and currency type. When you list the operations according to your criteria, you can select the operation and correct the details again. After you have completed the operation, you will be forwarded to soft token approval.

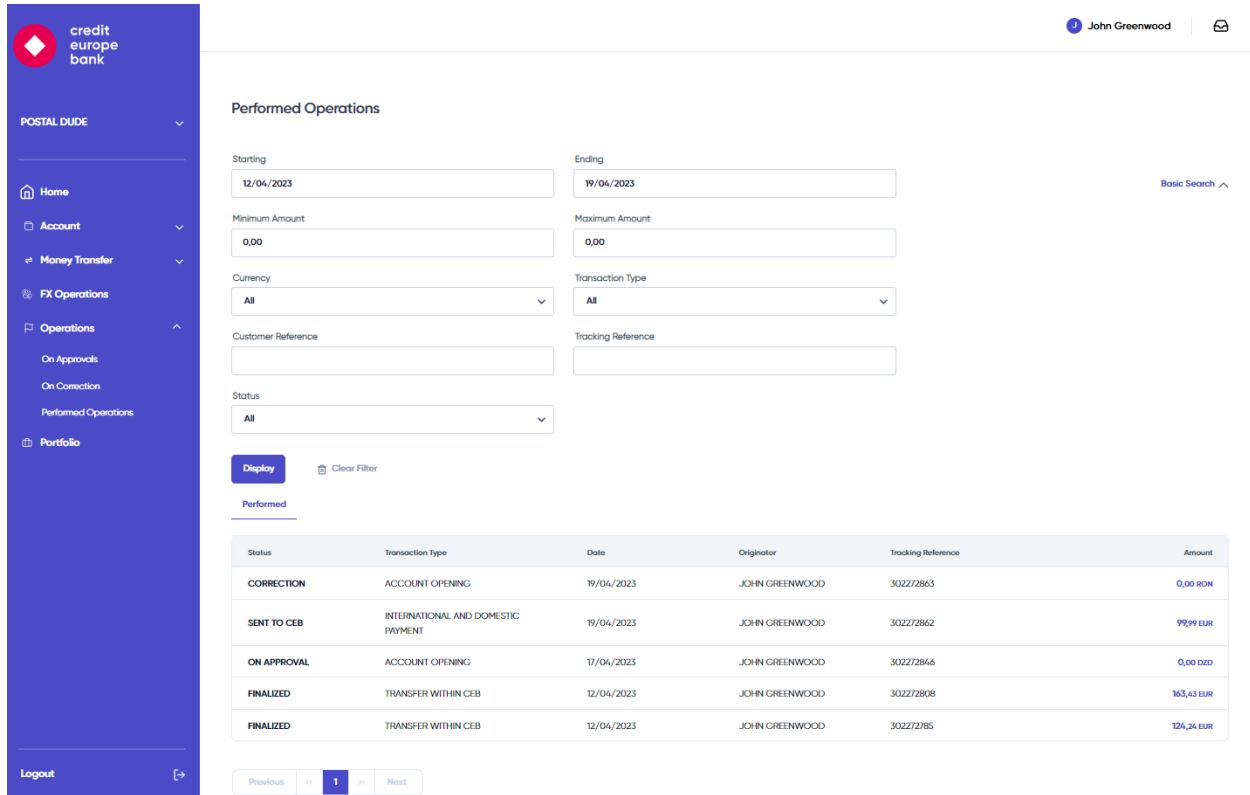


Transaction Type	Date	Originator	Approver	Tracking Reference	Customer Reference	Amount
ACCOUNT OPENING	19/04/2023	JOHN GREENWOOD	JOHN GREENWOOD	302272863	adssad	0,00 RON

Direct Banking User Manual & Guidelines

6.8.3 Performed Operations

You can observe the performed operations via the **“Performed Operations”** menu tab. You can list the operations according to date, amount, tracking reference, customer reference, transaction type and currency type.



Status	Transaction Type	Date	Originator	Tracking Reference	Amount
CORRECTION	ACCOUNT OPENING	19/04/2023	JOHN GREENWOOD	302272865	0,00 RON
SENT TO CEB	INTERNATIONAL AND DOMESTIC PAYMENT	19/04/2023	JOHN GREENWOOD	302272862	99,99 EUR
ON APPROVAL	ACCOUNT OPENING	17/04/2023	JOHN GREENWOOD	302272846	0,00 DED
FINALIZED	TRANSFER WITHIN CEB	12/04/2023	JOHN GREENWOOD	302272808	163,43 EUR
FINALIZED	TRANSFER WITHIN CEB	12/04/2023	JOHN GREENWOOD	302272785	124,26 EUR

You can observe the operation status as:

- **On Approval:** Operation is waiting for the approval of company approver (authorizer)
- **Upper Approval:** Operation is approved by one user and waiting to be approved by another user.
- **Sent to CEB:** Operation is sent to CEB for approval.
- **Correction:** Operation is sent back to inputter for correction.
- **Finalized:** Operation has been completed




Important Note-1: Kindly note that all operations that are waiting to be approved by company approvers (authorizers) for more than one month will be automatically cancelled.



Important Note-2: As per latest PSD2 regulations, our system supports the transactions through Third Party Providers (TPP) (please visit – [General Terms and Conditions for Payment Services for Corporate Customers](#) for more information about PSD2 regulations).

If you have performed a transaction through a TPP, you can observe the payments in this screen in a separate table under the “Performed Operations” menu tab by clicking the “TPP” button as shown below.

Direct Banking User Manual & Guidelines



**credit
europe
bank**

POSTAL DUDE ▾

Home

Account ▾

Money Transfer ▾

FX Operations

Operations ▾

Portfolio

Limits

Logout →

Performed Operations

Period: Transaction Type: Tracking Reference:

[Advanced Search ▾](#)


[Display](#)

Performed TPP

Status	Transaction Type	Date	Originator	Tracking Reference	Amount
SENT TO CEB	Payment Initiation - SWIFTPAYMENTS	01/10/2019	JOHN JOHN	TPP660	111,00 EUR
SENT TO CEB	Payment Initiation - SWIFTPAYMENTS	27/09/2019	JOHN JOHN	TPP650	123,00 EUR
STANDING ORDER	Payment Initiation - SWIFTPAYMENTS	25/09/2019	JOHN JOHN	TPP644	28,00 EUR
REJECTED BY CEB	Payment Initiation - SWIFTPAYMENTS	05/09/2019	JOHN JOHN	TPP639	28,00 EUR
SENT TO CEB	Payment Initiation - SWIFTPAYMENTS	05/09/2019	JOHN JOHN	TPP638	11,37 EUR
STANDING ORDER	Payment Initiation - SWIFTPAYMENTS	05/09/2019	JOHN JOHN	TPP637	11,37 EUR

7. Profile

Once you click on your name at the top right corner of your web screen, you will be able to access your “My Profile” page and have the ability to edit your personal data, password, telephone and email data.



**credit
europe
bank**

POSTAL DUDE ▾

Home

Account ▾



Money Transfer ▾

FX Operations

Operations ▾

Portfolio

Logout →

 **John Greenwood**


My Profile

Personal Data

Full Name John Greenwood

User Code 0000000126

Birth Date 16.09.2004

Manage Password [Edit](#)

Your Password ● ● ● ● ● ●

Mobile Number [Edit](#)

Mobile Number +213 99999999

Email [Edit](#)

Email Address melim.guler@crediteurope.nl

Need Help? [Click Here](#)

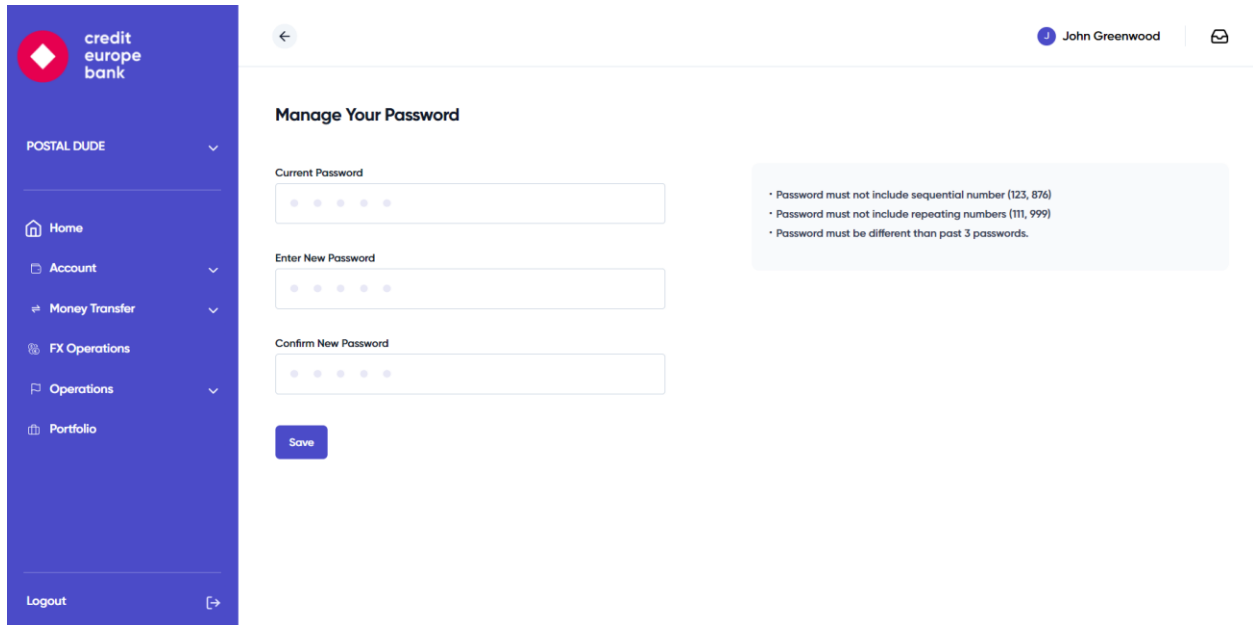
Direct Banking User Manual & Guidelines

7.1 Personal Data

On the personal data section, you will be able to view your full name, user code and date of birth.

7.2 Manage Password

On your profile page, you can change your 5-digit password at any time by clicking the edit button under the “Manage Password” section.



The screenshot shows the 'Manage Your Password' section of the Credit Europe Bank mobile app. The interface includes a blue sidebar with navigation options: POSTAL DUDE, Home, Account, Money Transfer, FX Operations, Operations, and Portfolio. The main content area has a title 'Manage Your Password' and three input fields: 'Current Password', 'Enter New Password', and 'Confirm New Password'. A 'Save' button is positioned below the input fields. To the right, a list of password rules is displayed:

- Password must not include sequential number (123, 876)
- Password must not include repeating numbers (111, 999)
- Password must be different than past 3 passwords.

For security reasons, your 5-digit password must adhere to the following rules:

- ❖ Your password can only consist of numbers.
- ❖ Your password must not include repetitive numbers such as 11111 or 99999.
- ❖ Your password must not include consecutive numbers such as 12345 or 54321.
- ❖ Your password must not include your birth date.
- ❖ Your password cannot be the same as your previous passwords.

For security reasons your account will be locked after 5 incorrect consecutive attempts for the same user code.

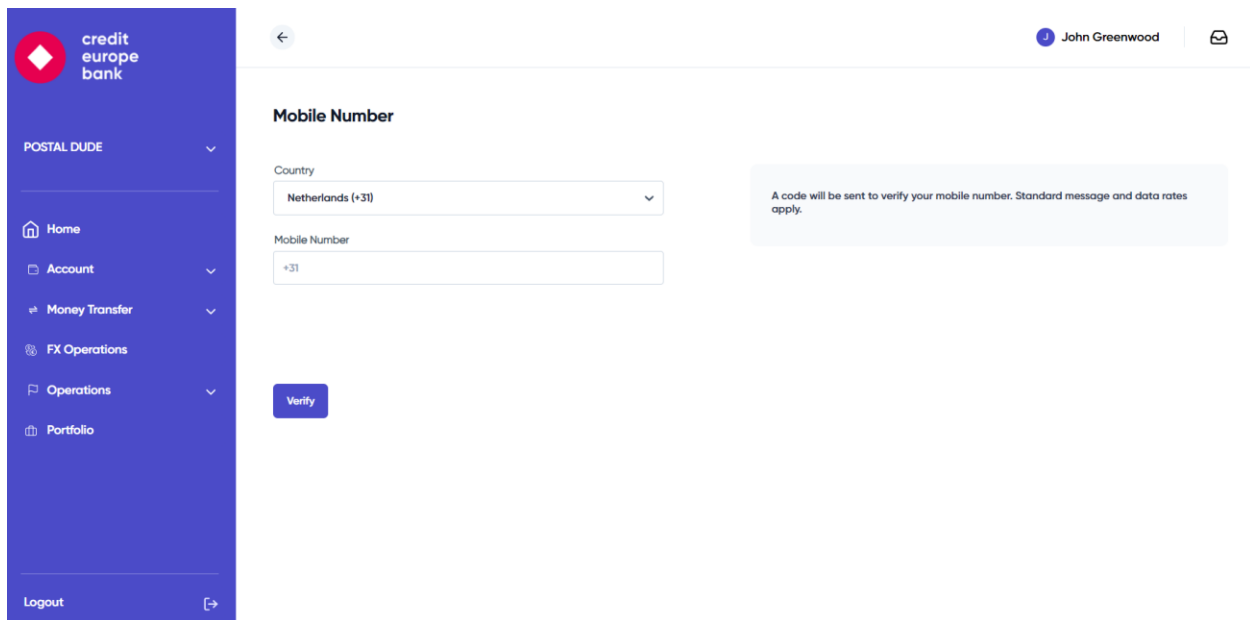


Important Note: You should never share your password with anyone else. If you think someone else knows your password, you should change it immediately or contact our call center at +31(0)203121233. Our colleagues will help you to reset your password and your new password will be sent to your email address.

Direct Banking User Manual & Guidelines

7.3 Telephone Update

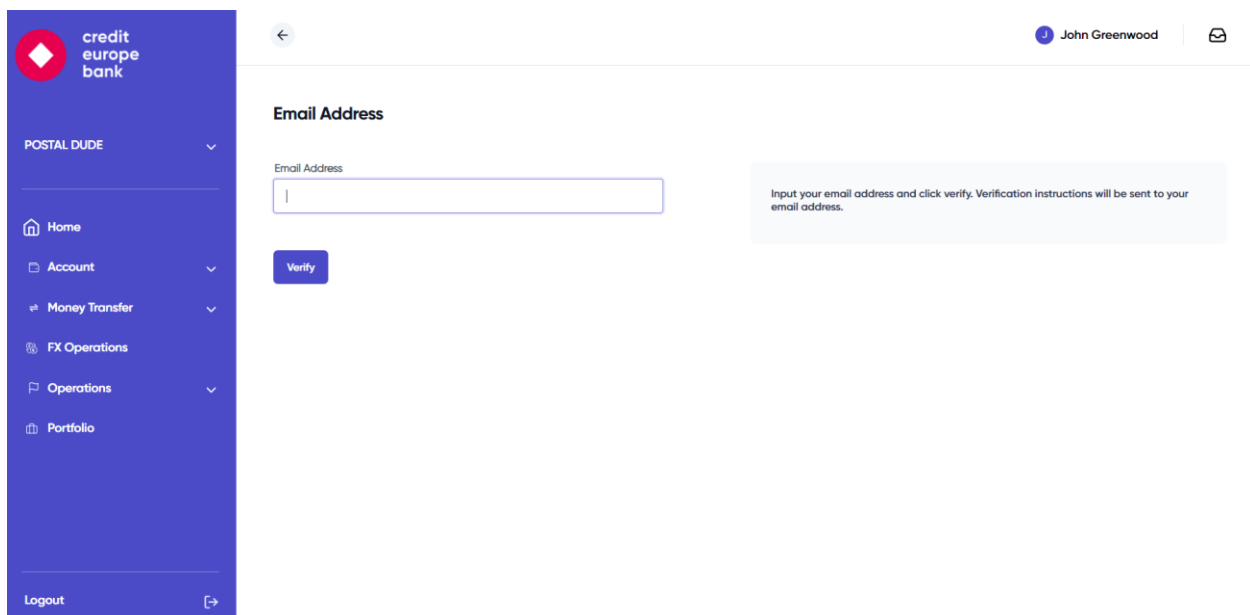
Your mobile phone number will be displayed in this section and by clicking the edit button, you have the option to update your mobile phone number.



The screenshot shows the mobile app interface for updating a mobile number. On the left is a blue sidebar with the Credit Europe Bank logo and navigation options: POSTAL DUDE, Home, Account, Money Transfer, FX Operations, Operations, Portfolio, and Logout. The main content area is titled "Mobile Number" and features a "Country" dropdown menu set to "Netherlands (+31)", a "Mobile Number" input field containing "+31", and a "Verify" button. A light blue informational box on the right states: "A code will be sent to verify your mobile number. Standard message and data rates apply." The top right corner shows the user's name "John Greenwood" and a notification icon.

7.4 Email Update

In this section, your email address is listed. In order to update your email address, you can simply click on the edit button and proceed with the change.

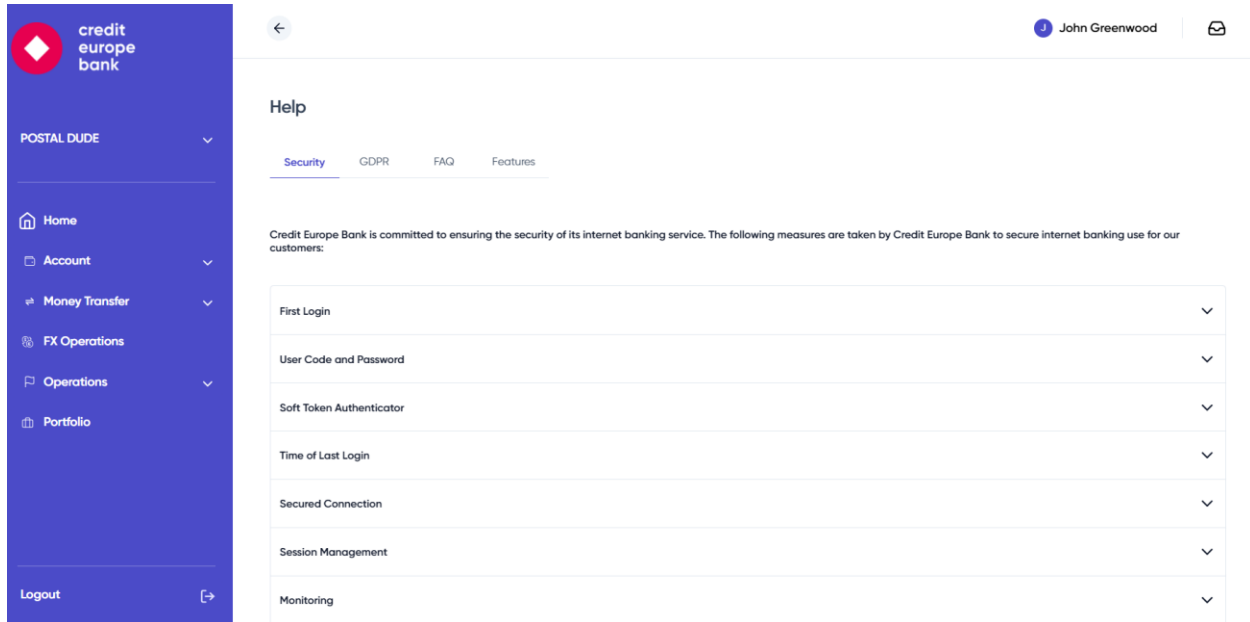


The screenshot shows the mobile app interface for updating an email address. On the left is a blue sidebar with the Credit Europe Bank logo and navigation options: POSTAL DUDE, Home, Account, Money Transfer, FX Operations, Operations, Portfolio, and Logout. The main content area is titled "Email Address" and features an empty "Email Address" input field and a "Verify" button. A light blue informational box on the right states: "Input your email address and click verify. Verification instructions will be sent to your email address." The top right corner shows the user's name "John Greenwood" and a notification icon.

Direct Banking User Manual & Guidelines

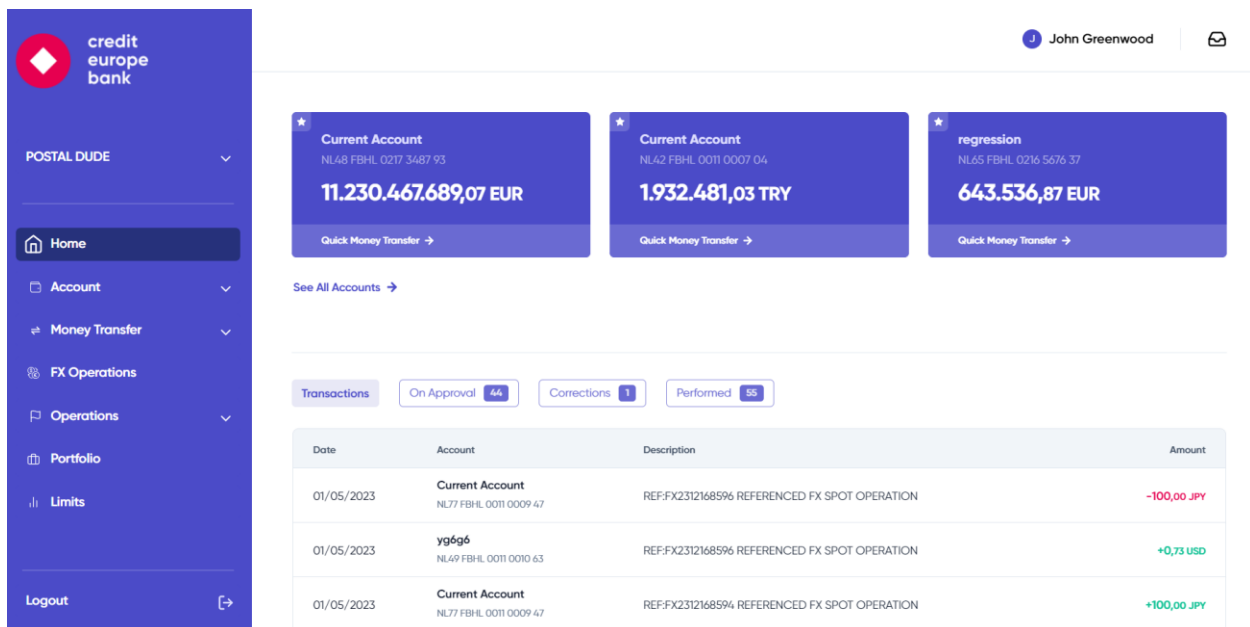
7.5 Help

In the “Need Help?” box under the Profile menu tab, you can click on the “Click here” button to reach the page shown below. Here, you’ll be able to find all the relevant information regarding Security, GDPR Data Protection, FAQ and Features for internet and mobile banking.



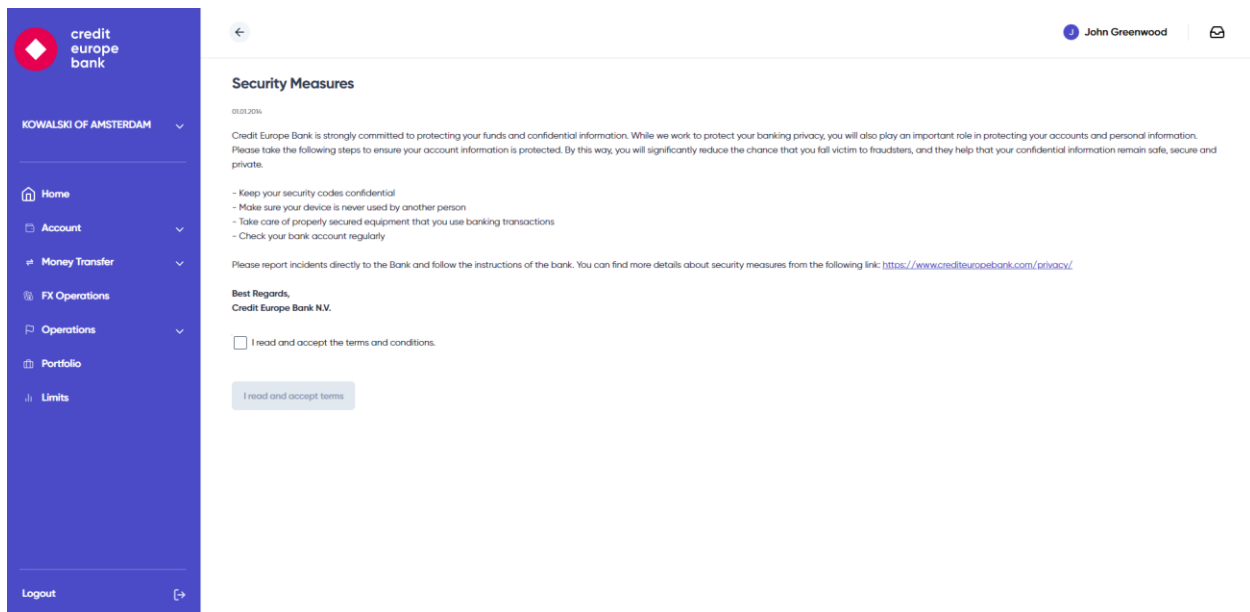
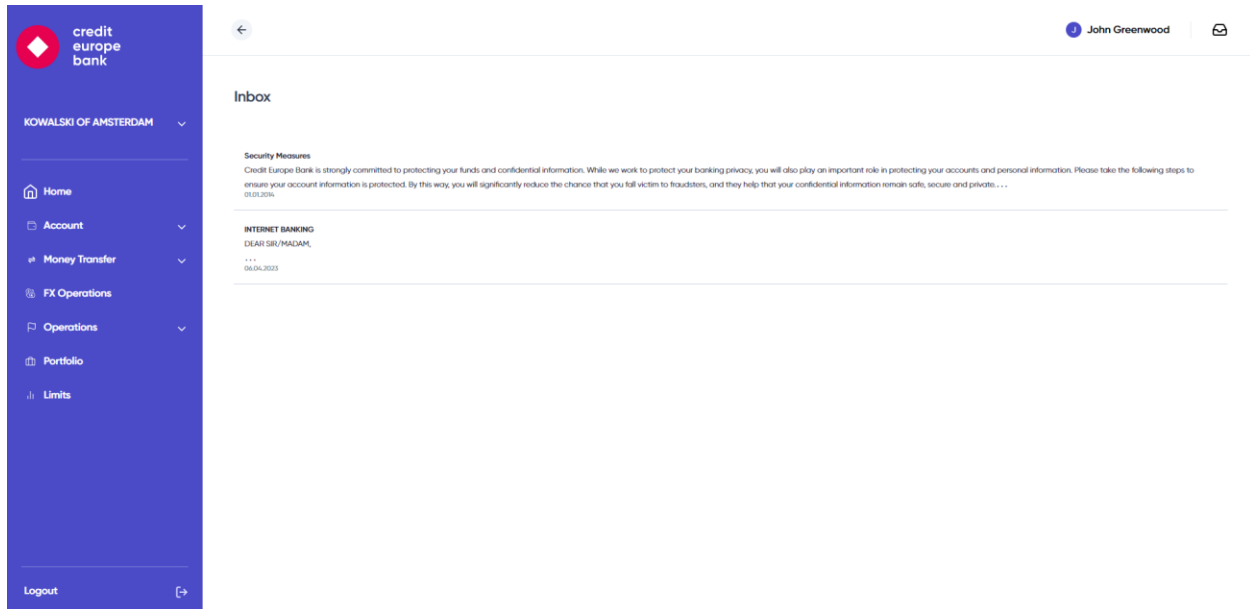
7.6 Announcements

On your web browser, you will be able to view announcements of Credit Europe Bank by clicking the “Inbox” image on the top right-hand corner of your home screen as shown below.



Date	Account	Description	Amount
01/05/2023	Current Account NL77 FBHL 0011 0009 47	REF-FX2312168596 REFERENCED FX SPOT OPERATION	-100,00 JPY
01/05/2023	y96g6 NL49 FBHL 0011 0010 63	REF-FX2312168596 REFERENCED FX SPOT OPERATION	+0,73 USD
01/05/2023	Current Account NL77 FBHL 0011 0009 47	REF-FX2312168594 REFERENCED FX SPOT OPERATION	+100,00 JPY

Direct Banking User Manual & Guidelines



In the CEB mobile app, you will be able to find the “Announcements” section under the Profile menu tab as shown below.

8. Frequently Asked Questions

- **What is Credit Europe Bank online banking?**

Credit Europe Bank online banking is a web and mobile based service that allows CEB customers to access their products anytime from any computer or mobile device.

Direct Banking User Manual & Guidelines

- **What do I need to do to activate internet banking for the first time?**

You will need: A "User Code" which is sent to you via SMS. A "Password" which is emailed to you. A "Soft Token" device which is set up by downloading the CEB mobile app and registering your device.

- **What is a soft token?**

A soft (or software) token is a verification method made through push notifications or a QR code on your registered mobile device. It is an added layer of security.

- **How can I use my soft token for the first time?**

Download the CEB mobile app on your device, log in to your account using your user code and password and during your first login on your mobile app, you will be asked to activate your soft token device. Please follow the on-screen instructions. Moving forward when you login to your account on a computer or on a mobile device, you'll be asked to open your CEB mobile app, verify the push notification sent to your registered mobile device and enter your 5-digit password.

- **What if I forget my "User Code" or "Password"?**

We kindly request you to contact Credit Europe Bank call center at +31(0)20 31 21 233. Our colleagues will assist you to reset your user code or password. Your new user code will be sent to you via SMS and your password by email.

- **What if my password is stolen or compromised?**

The easiest way to handle this is to reset your password via Credit Europe Bank call center or via online banking which is operational 24/7. You can contact our call center at +31(0)20 31 21 233. Our colleagues can assist you to reset your password and your new password will be sent to your email address.

- **What measures can I take to avoid any cyber-attacks attempting to access my account?**

Please make sure to install any recent security updates and service packs for your operating system and anti-virus software.