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## 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.





**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.

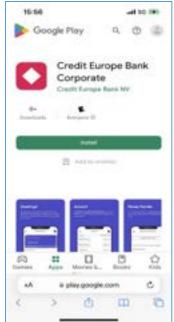
- User Code: Your user code will be sent to you via SMS message.
- **Password:** Your password will be emailed to you.
- Soft Token Device: You will need to set up a soft token by downloading the CEB mobile app.

## 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.





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.

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



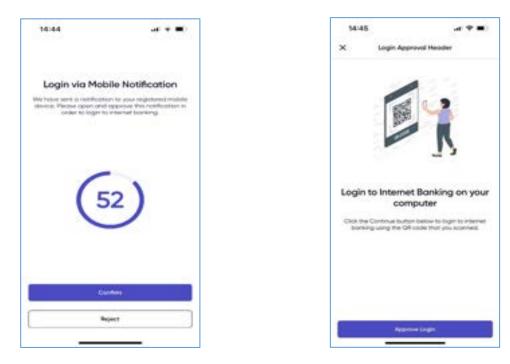
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Alternatively, you may use the link below:

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.



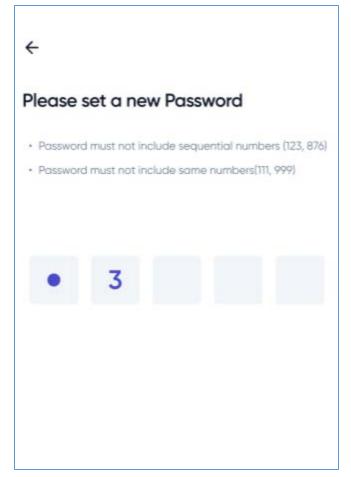


### **Changing Your Password After First Login**

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.





## 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.



### **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.



### **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



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.



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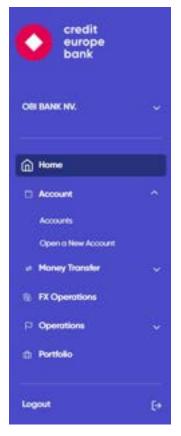
When you click on the new company you have selected, you will be directed to the main page or the page you are currently on and you will be able to see the selected company at the top of the page.

### 6.2 Account Operations

You can perform the following operations via "Account" menu:

- Account Details Observation
- Open a New Account





### 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.

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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.

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**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.

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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.



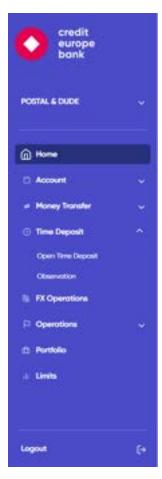
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### 6.3 Time Deposit Operations

You can perform the following operations via "Time Deposit" menu:

- Open Time Deposit
- Observation

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#### 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



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

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

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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.



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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.

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



### 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.

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

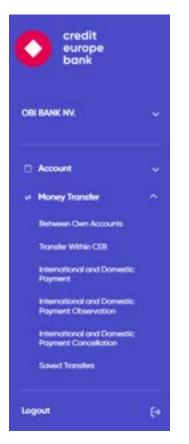
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### 6.4 Money Transfers

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

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





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.



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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.

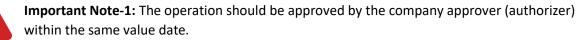
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When you click the confirm button, you will be forwarded to the soft token authentication screen.

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.



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**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.



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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.

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**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.





**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.

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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



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.

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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".



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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".

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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.



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Important Note-1: You can only observe "International and Domestic Payments" from this menu. If you would like to display other transfers, you can check from the "Performed Operations" or "Account Details" menu.

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



### 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.

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**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.



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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.

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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.

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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.

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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.



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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

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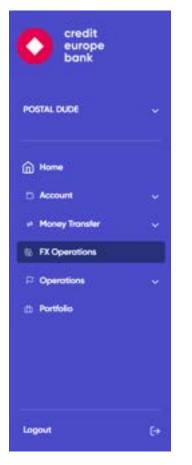
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You can observe the details of the products by selecting the product. You can also choose the currency type and list your portfolio details in the selected currency.



### 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.



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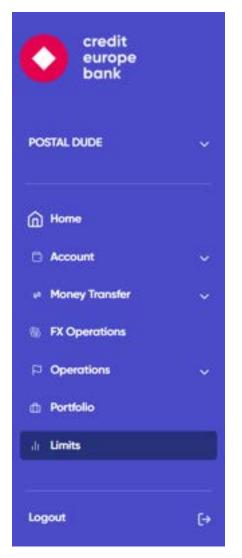
You can proceed to completing your currency exchange by clicking the unlock button and then clicking the submit button to send the request for approval.

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### 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.



- **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.

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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.

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**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.

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**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.

Const europe bank		Company Transactions Without Limit	
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		Er Annet Denk	Environment Chartenise
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S. FXOpendiare		👔 Balk Sapar Pagement Resources	(i) bik bet hyster bity
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		() Constitution	E headering links
		📋 Protected Overgen	Consulation Operations
lagest	10	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.



CEB Limits	×
Operation Name	Bask Owned Land
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Touristic Within Case	800.000.000.on har
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Time Departure Opening	01.000.000.mm has
To Operation	80.000.000.00 http://
Arouse (Jacong	800.000.000.mm

### 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.



Credit europe bank		
POSTAL DUDE		
A Home		
Account		
<ul> <li>Money Transfer</li> </ul>		
E FX Operations		
On Approvals		
On Consistion		
Performed Operations		
🗅 Portfolio		
Logout	E+	

#### 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.

Credit europe bank								🔵 John Gre	enwood 🖨
POITINI DUDE	*		n on Approval						
	_	Partial		formaction type		Tracking Reference			
@ ••••		Last week	÷	AI.	4				Adversed Search 🗸
C Annes		Depter							
· Money Transfer	-								
S PE Operations			Terrariler Spe	-	Degrades	Aggerman	Tracting Releases	Latera Automa	Arment
D Operation	~		ACCOUNT OPENING	16/06/2023	ADM GARDWOOD		30125863	wheel	for en-
Di Generalitari			ACCOUNT OPENING	mip., 2008	JOHN GREENWOOD		BUDT-BAA	10.018	-
Notorial Constitut			INTERNATIONAL INFO DOMESTIC INVHIDUT	14/14/2011	1944, 0	NHACO	30279639		205,000.00
			TRANSFER WITHIN CER	1.9, 201	INCOME.		RECOVER		121,00-048
Logost	6+		IX OPERATIONS	10/06/2021	HINGHE		30,07,000		Name of Street, or other



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.

Credit europe bonk		*	O John Greenwood
POETNA DUDE	*	Transactions on Approval Onlar Dutats ~	
@		Transaction Details	
C Account		Branch 1621606,0405	
· Honey Statutes		Gamman Land Strength	
I FXOperation		Cuttorier Belevence	
IT Questions	~	Additional Notes	
Circles and State		Vacrime	
C Particle		Correction Pagest Assesse	
Ingent	E+		

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.

Credit europe bank		👩 John Greenwood 🛛 🔒
POETAL OXON	Transactions on Approval	
@ ****		• *
<ul> <li>Hang Strate</li> <li>FE Question</li> <li>Question</li> </ul>	Your AID account DISCINII has been spened.	
Confederatelle Confederatelle Participanti (Spanninge	Bank for Approval Deserve	
2) Particle		0 0

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.



credit europe bonk			🌒 John Greenwood 🛛 🔒
PORTINA TALEME	-	Transactions on Approval	
(j) Harris			
D Account			
+ Honey Transfer		Your transaction has been sent back for correction.	
1 Fil Operations		Operation has been sent look for pomertical	
= Operations	- ×		
Conductories		Book to Augment Science	
DiGenetie			and the second second
Performed Dynamics			
O Porte			11
lagest	1.		

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

C credit europe bank							🔵 John Grown	wood 🔂
PORTAL DUDE	÷	Operation on Corre	ction					
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@ ****		Lost worth					1	Advented Search V
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· Honey Transfer	Ξ.							
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OrDerester .			in the court					
Performed Operations								
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If your transfer request requires 2 approvals, the transfer will only be completed when both parties approve the transaction.

Credit europe bank	Transfer Within CEB	0-0-0
POSTAL DUDE		tion Tochnolon Completed
D Account		
e Honey Transfer 🗠	PERCENT AND A DESCRIPTION OF A DESCRIPTI	
Bellever Carl Accounts	Your transaction has been sent for approval.	
Transfer Witter (22)	Similar their operation requires 2 approvals, the operation is sent to upper	
Effects (Special and Domastic) Programme	append	
International and Demails Payment (Description		
Enternalisenal and Dormalis Physical Concentration	Pre .	
Service Transferr		- 11
Legent (+		

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.

credit europe bank		Satura Greeneerad
POSTINA DALDE	Transfer Between Own Accounts	Contraction Constant
<ul> <li>Account</li> <li>Manay Transfer</li> </ul>		
Retrievel Over Accounts Transfer Miller CBB Manual Procession	Your transaction has been sent for approval. Your operation has been sent for approval with tracking references 302273042	
Payment Classification International and Sciencella Payment Consultation Scient Transfers		
logost	f+	I L

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.



Credit europe bonk			
POSTAL DUDE	- <b>6</b> 2	International and Domestic Payment	
C Account	-		•
Koney Transfer     Belower Der Accounts     Transfer Witter (28)		Your transfer request has been successfully completed.	0
Ethersphered and Donestic Popularity Ethersphered and Donestic		Your money transfer instruction has been sent to the Bank.	$(\checkmark)$
Poyneet Observation International and Dormality Pryceset Concellation		Dorm 📫	
Sand Sanders	C+		• •

### 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.

Contraction for the second sec							🌒 John Gree	masad Ga
POINLOUDE	-	Operation on Corre	ction					
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Performed Operations								
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#### 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.

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	CR APPROVAL	ACCOUNT OF TWEE	104.001		automa .		-
	PRAGED	TRADUCT ANTIAN COD	10.04(2021		No. 199		Loss
	rmAuto	measure action colo	0.04/000	.43494 (2013/04040303)	marrow.		

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 – <u>General Terms and Conditions for Payment Services for</u> 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.



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# 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 bonk					0 John Golehadow)	۵
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		Tes Present		Need Help?	(be a	3
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### 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.

Credit europe bonk		*	🔵 John Graamanood 🛛 🔂
POSTNL DUDI		Manage Your Password	
<ul> <li>Home</li> <li>Account</li> <li>Home Transfer</li> <li>FLOperators</li> <li>Operators</li> <li>Nethink</li> </ul>	20 X X	Shir Hus Planed Color Hus Planed Color Hus Planed	<ul> <li>Present multi-televise separation runder (25, 8%)</li> <li>Present multi-televise separation (19, 9%)</li> <li>Present multi-televise they peel 3 presents.</li> </ul>
مورنا ا	e.		

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.



## 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.

Credit europe bonk		•	🕘 John Greenwood 🛛 🖓
PORTINE DATOR	÷	Mobile Number	
Access		Nathartanda (* 19) Histola (Kuristaan + 1)	 A code will be sent to verify your module number. Disordered message and dots rates apply
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D Cyanolices	9	Saudy .	
lagost	i.		

### 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.

Contractive credit europe bank		*	<ul> <li>John Greenwood</li> </ul>	8
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U. FR Querolium				
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C Petite				
Logout.	D.			



### 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.

Credit europe bank		•	John Greenwood	ଜ
POSTAL DUDI	-	Help Inverte ION IN Feature		
i tirre S Annet		Could fample lipsi is constitud to ensuring the security of its internet banking solvice. The following measures are taken by Could Earlies Bank to secure is costoolers.	rhener barling an fo or	
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logout	6+	Numbers		÷

### 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.

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(a) =====		TL230.4	67.689,07 EUR	1.932.481,03 TRY	643.536,87 EUR
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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.



#### • 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.