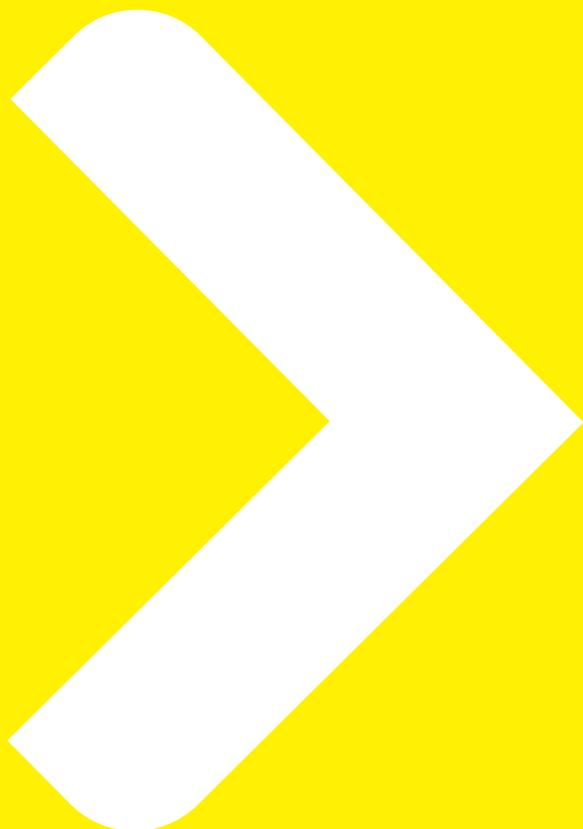# User Manual

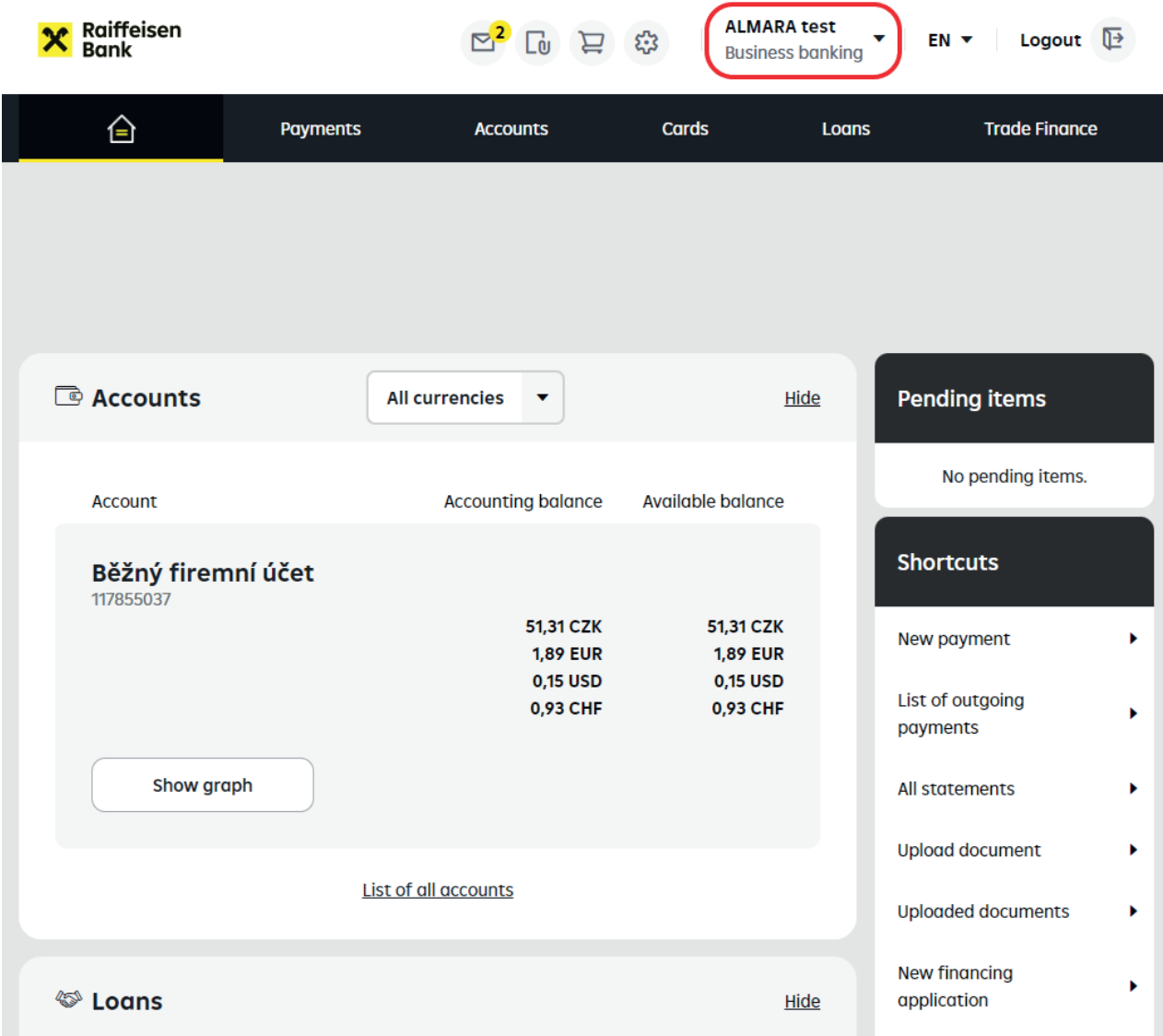# Internet Banking

Application to issue bank guarantee

Applications for financing in Internet Banking

Internet banking allows for sending applications for financing without paper documents. The service lets you conveniently work with the following products:

> **Overdraft facility** — drawdown request
> **Revolving loan** — drawdown request
> **Receivables** — offer to pledge / assign receivables
> **Instalment loan** — drawdown request
> **Bank guarantees** — draft bank guarantee / application to issue / amend a bank guarantee
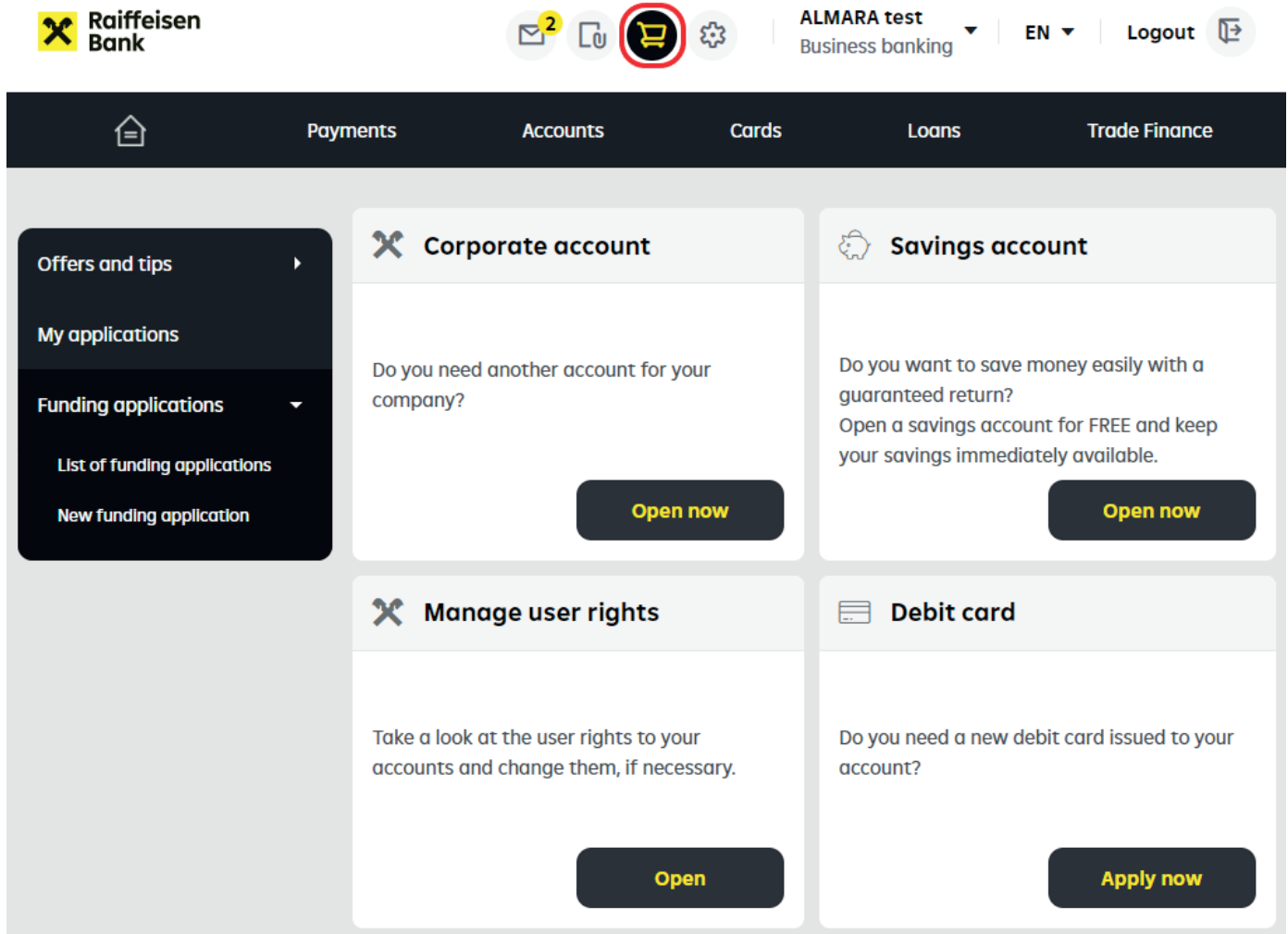
Creating an application to issue bank guarantee:

After signing in to internet banking, select the company through which you will apply in the top right part of the screen.

Online financing options are available under **Offers and Applications**.

Raiffeisen Bank

| Payments | Accounts | Cards | Loans | Trade Finance |

Offers and tips ▶

My applications

Funding applications ▼

    List of funding applications

    New funding application

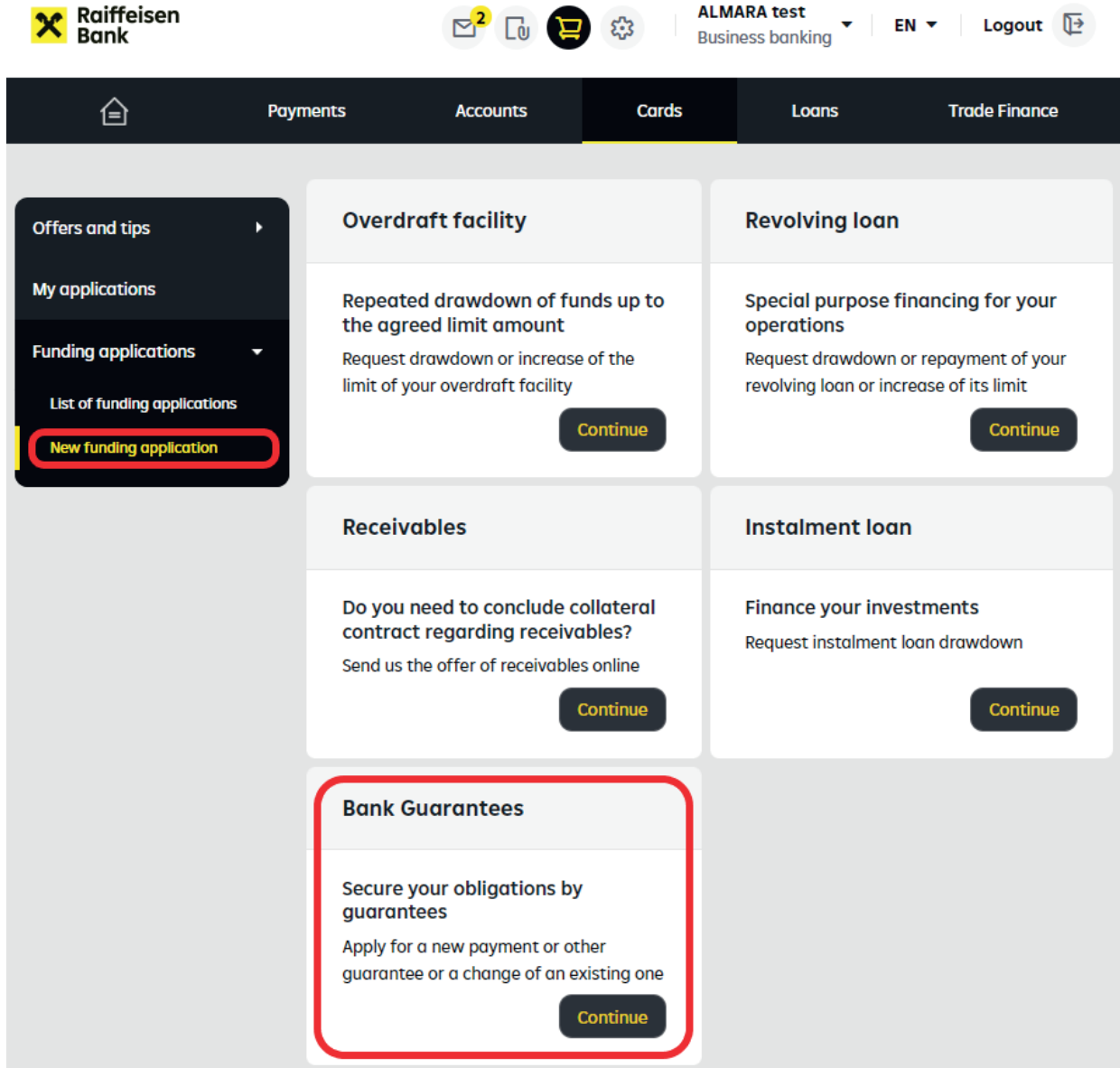## ✖ Corporate account

Do you need another account for your company?

Open now

🐷 Savings account

Do you want to save money easily with a guaranteed return?
Open a savings account for FREE and keep your savings immediately available.

Open now

✖ Manage user rights

Take a look at the user rights to your accounts and change them, if necessary.

Open

🖃 Debit card

Do you need a new debit card issued to your account?

Apply now

Select **New funding application** -> **Bank Guarantees** and choose the suitable product.

To issue a bank guarantee, select the **Application to issue bank guarantee** tile.

Bank guarantee application

Complete all the fields in the form.
Items marked with an asterisk are required.
To get help for any of the form fields, click **"?"**.

Note: If you need to include information or a notification of a specific parameter of the guarantee, which could not be included in the previous fields of the application form, please use the **Additional information** field.

Please check the entered data at step 2. Use the **Choose file** feature or drag and drop files from the computer desktop to insert the required attachments (such as the Tender documentation, Contract for work, Lease agreement).

Note: Open applications are continuously saved and can be conveniently retrieved under **"List of funding applications"**.

Once the data are checked and attachments uploaded, click **"Next"** to prepare your application for download as as PDF file.
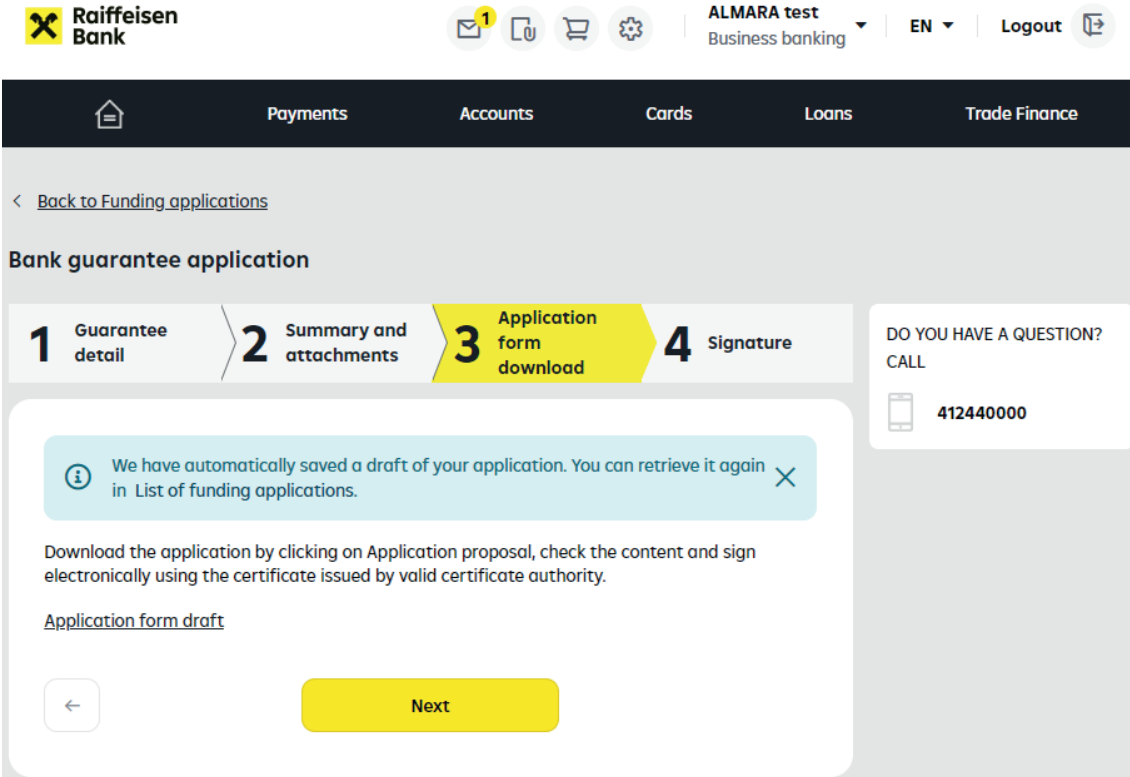
The application PDF must be electronically signed by authorized representatives of the company.

There are two ways to electronically sign bank guarantee applications and change requests:

Signing an application using RB key

Signing an application using a digital certificate

Raiffeisenbank recognizes digital certificates from **První certifikační autorita a.s.** or **PostSignum** from the **Czech Post**.

Attention: You will be unable to edit the application after moving on to the next step. Carefully check the information in the downloaded file.

Signing a PDF using a Digital certificate

If you hold a digital certificate from **První certifikační autorita a.s.** or a certificate issued by the **Czech Post – PostSignum**, it can be used to sign electronically submitted applications.

TIP: We do not accept applications signed with an electronic signature without a certificate or a signature issued by a different certification authority. Documents signed in such a manner will be rejected.

Attaching an electronic signature:

Open the downloaded Application PDF from Internet banking. At the end of the document there is a **gray box** for placing your signature. Please do not exceed the box.

Yours faithfully,

Bank Guarantee Issuance Request
Raiffeisenbank a.s. hereby accepts the Bank Guarantee Issuance Request dated and agrees to issue an irrevocable bank guarantee under the terms and conditions of the relevant Bank Guarantee Issuance Request.

On the right side of the PDF, find **More tools**.
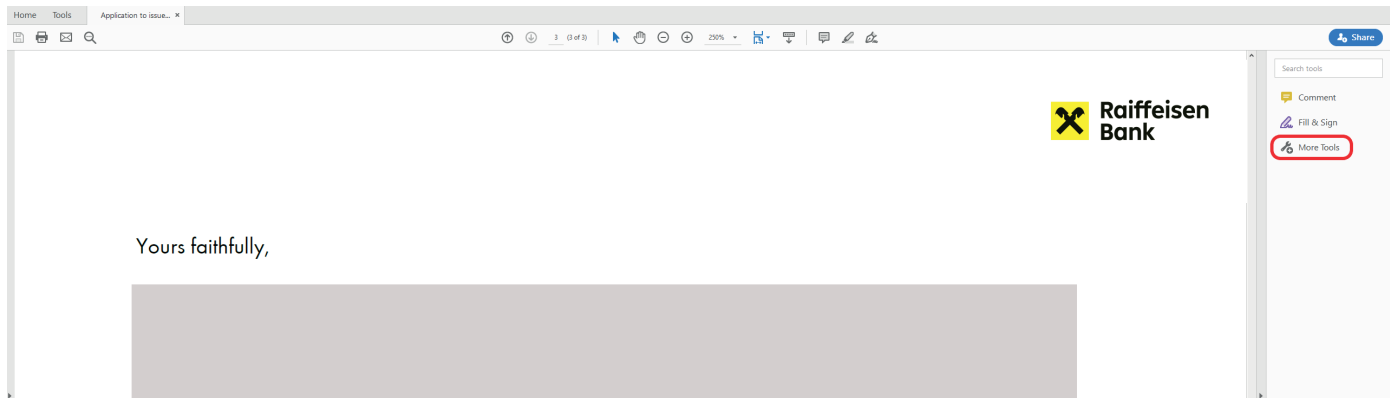
Press and choose **Certificates** from the options shown.
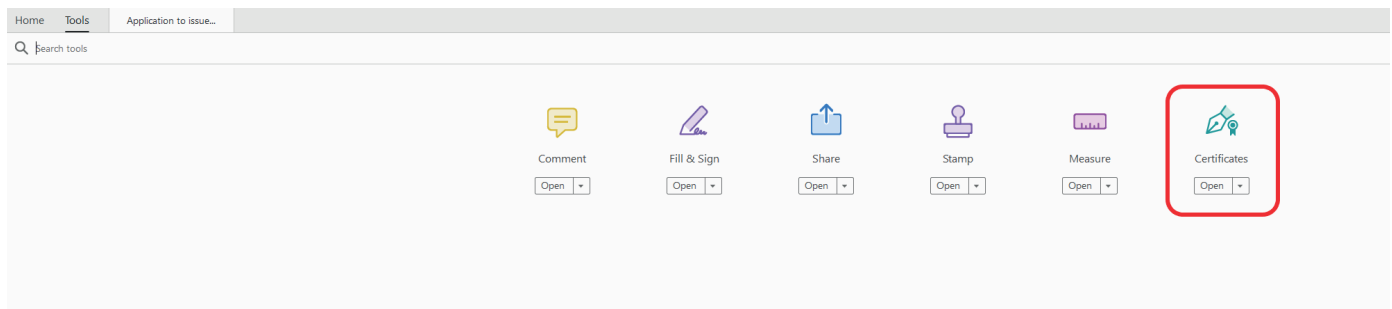
Digitally Sign is one of the options that appear at the top of the screen.
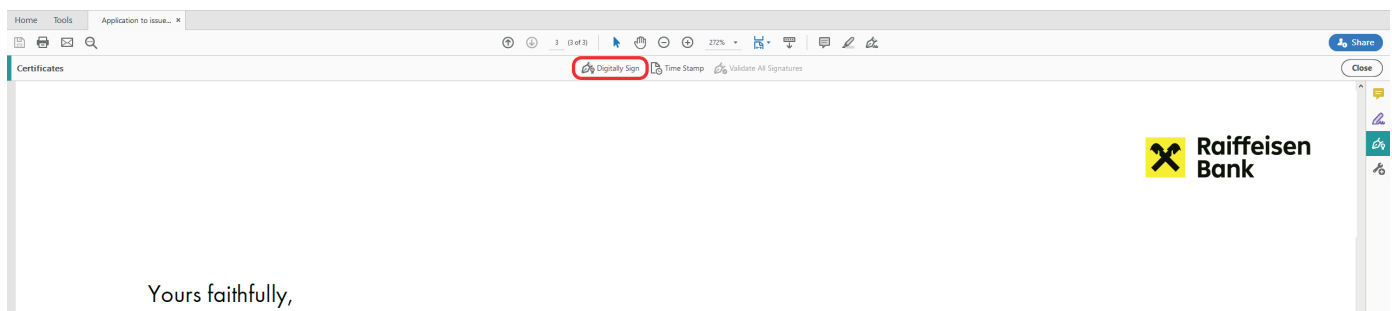
Hold down the left mouse button and use the cursor in the document to indicate the location in the gray box where you want to insert the signature.

If you have more certificates, a list will be displayed. Select PostSignum or your certificate from První certifikační autorita. The bank does not accept other types of signatures.

Sign with a Digital ID   ✕

Choose the Digital ID that you want to use for signing: (Refresh)

● 🗔 **Daniel Hájek** (Windows Digital ID)   View Details
      Issued by: PostSignum Qualified CA 4, Expires: 2024.03.05

⑦   (Configure New Digital ID) (Cancel) (Continue)

Enter your password and confirm authenticity of the signature.
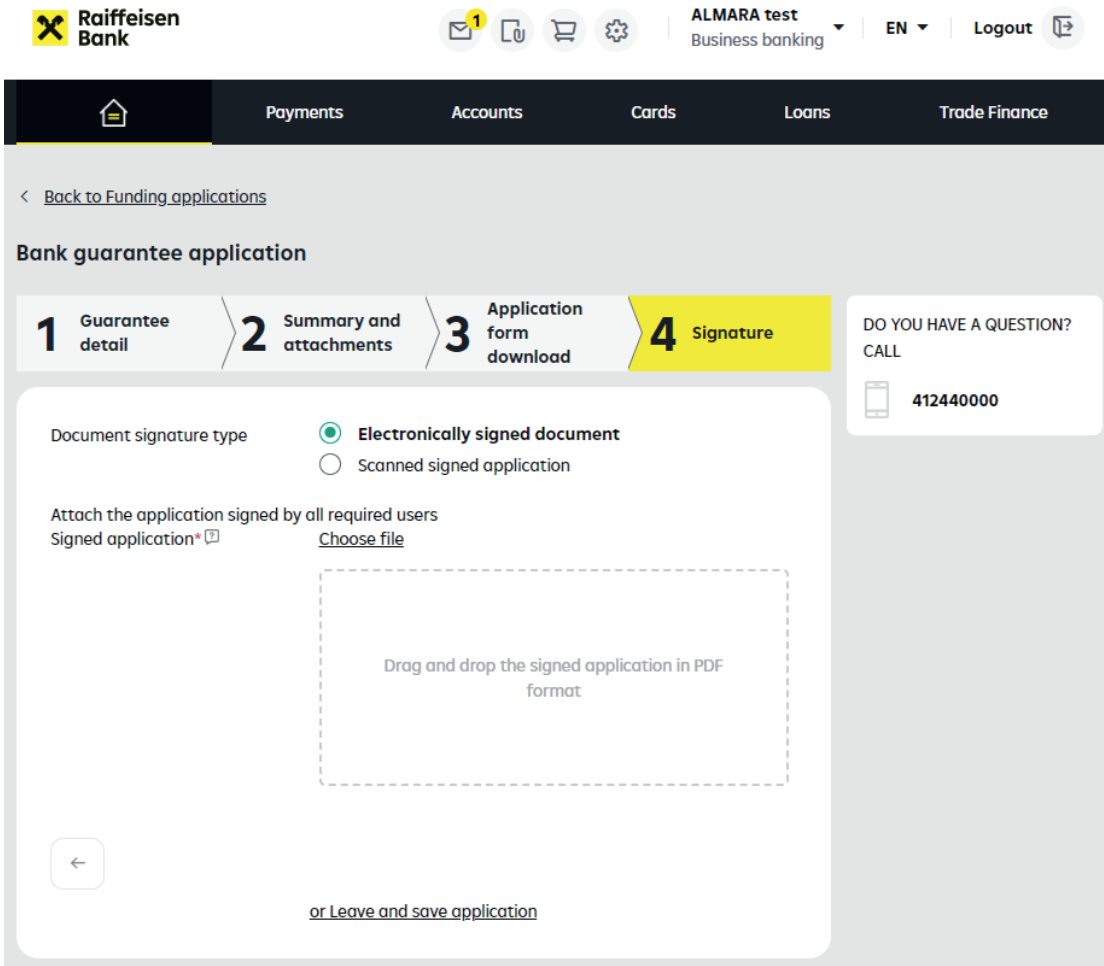
Save and close the electronically signed document. Return to the open application in your Internet banking. Upload the signed document and send it for processing. You do not need to rename the document.

__TIP__: A properly digitally signed document looks like this:
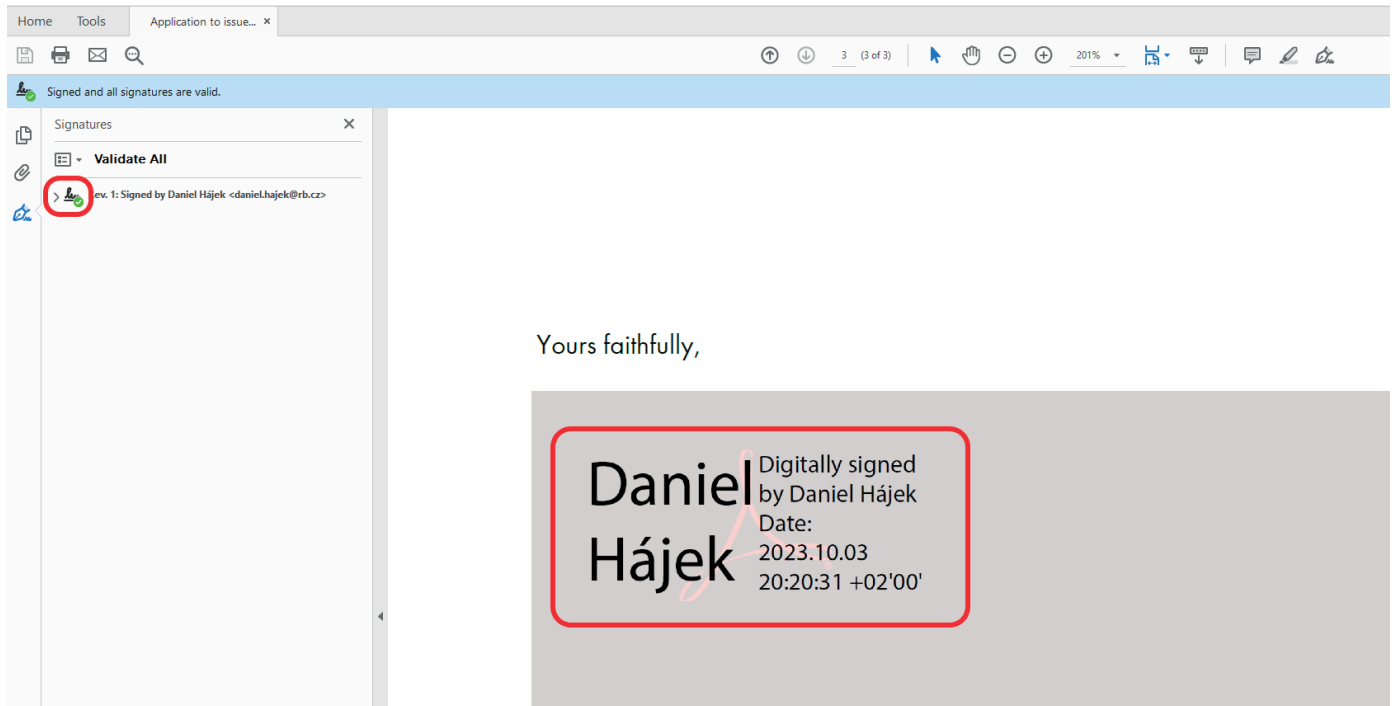
__TIP__: If you do not have a digital certificate to sign electronic applications, print the application and sign it by hand. Insert the scanned document in the appropriate field at the appropriate step of the application in Internet banking. The original copy of the signed application must be sent to your corporate advisor within 21 days.

Once signed by authorized persons, upload the application back by selecting **Electronically signed document**.

If you are unable to attach an electronic signature to the application, you can print it, sign it by hand and then attach the scanned application to the online application by selecting **Scanned signed application**. In such case, deliver the original of the application to your corporate advisor within 21 days at the latest.

After successfully inserting the electronically signed application, click **"Sign"** and your application will be sent to the bank for processing.

Request processing history

User	Status	Date	Channel
Daniel Hájek	Created	**03.10.2023** 20:10:14	Internet banking
Daniel Hájek	Work in progress	**03.10.2023** 20:10:14	Internet banking

If everything is allright, please authorize the activation with your current security method.

← **Sign**

ALMARA test
Business banking   EN ▼   Logout

Payments   Accounts   Cards   Loans   Trade Finance

✓

Application has been sent successfully.

List of requests

The sent application and information about its processing status are available in the **"List of funding applications"**.

Signing the application using RB Key

Users creating an application for financing who are also authorized to sign applications can use a new method of application signing via RB key (RB klíč).
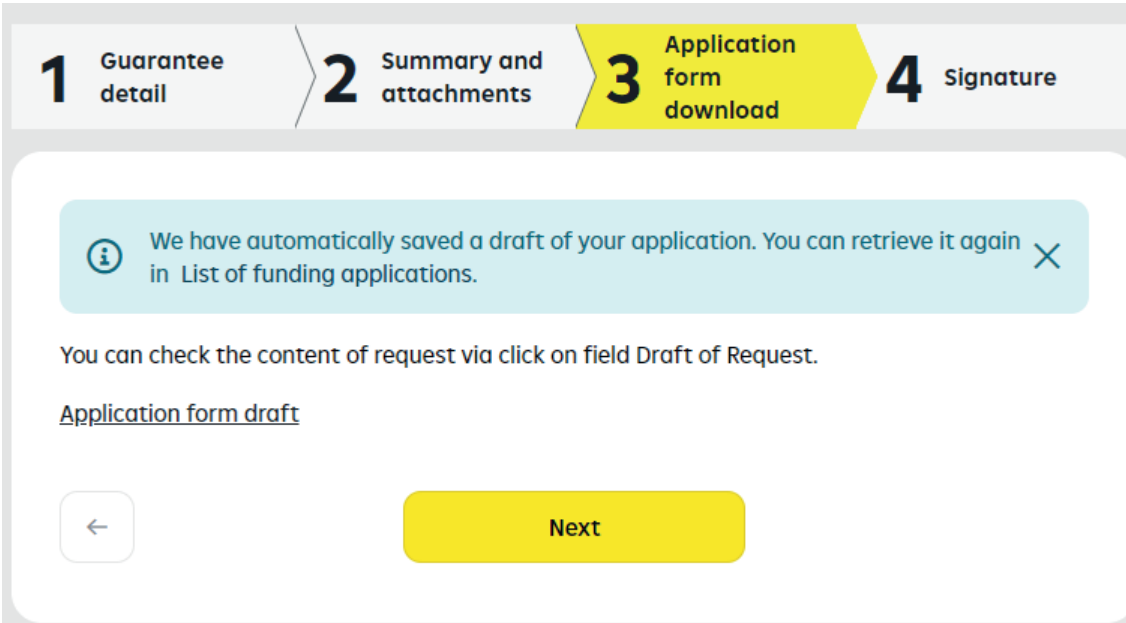
This method is available to users who:
  a) use RB key as an authorization and certification tool,
  b) are signed in Internet banking using RB key,
  c) are authorized to Create and sign financing applications using RB key,
  d) are authorized to sign financing applications as the client's statutory body or on the basis of a power of attorney.

If at least one user is authorized to Create and sign financing applications using RB key, another user can be also authorized to Create an application to be signed using RB key. In such case, the user can only create applications and save them for signing. Consequently, they must be signed by a user authorized to Create and sign the application using RB key.

The authority to sign applications using RB key applies to all financing applications (such as a limit setting request, drawdown request, offer of receivables to be pledged, bank guarantee application, etc.) except for a draft bank guarantee application, which does not need to be signed.

If the user is authorized to Create and sign using RB key, he or she works on the same screens as for a standard application, until step 3. At this step, the application is ready for download as a PDF. Also, the file can be viewed or saved by clicking **"Application form draft"**.

Attention: You will be unable to edit the application after moving on to the next step. Please carefully check the information contained in the downloaded file, then click **"Next"**.

At step 4, first view the final version of the application by clicking the **"Application form draft"** link to open the PDF document. Then confirm that you agree with the wording of the application. A green checkmark appears in the box:
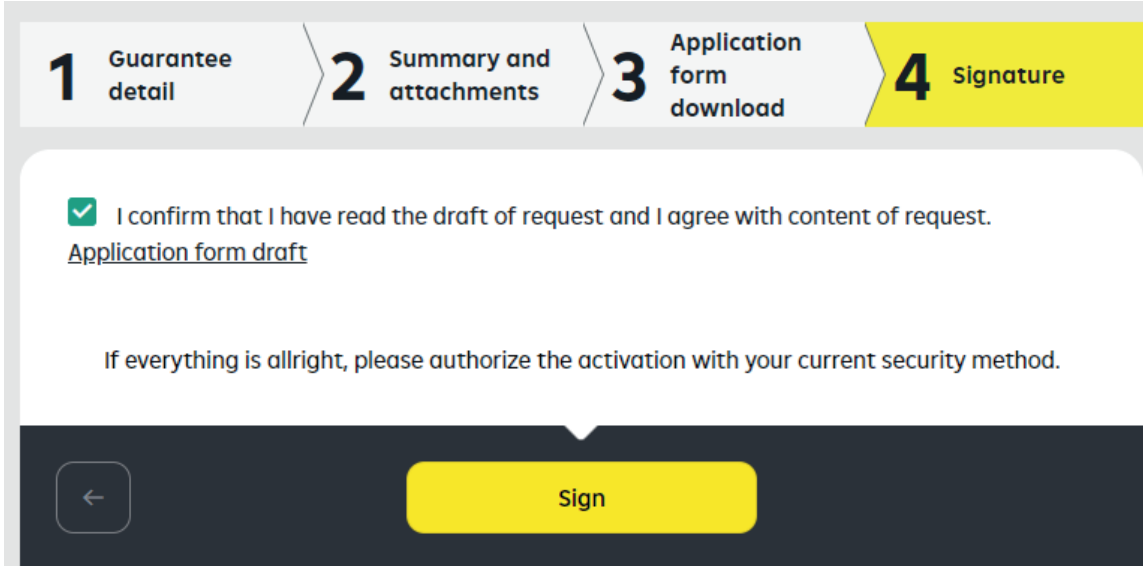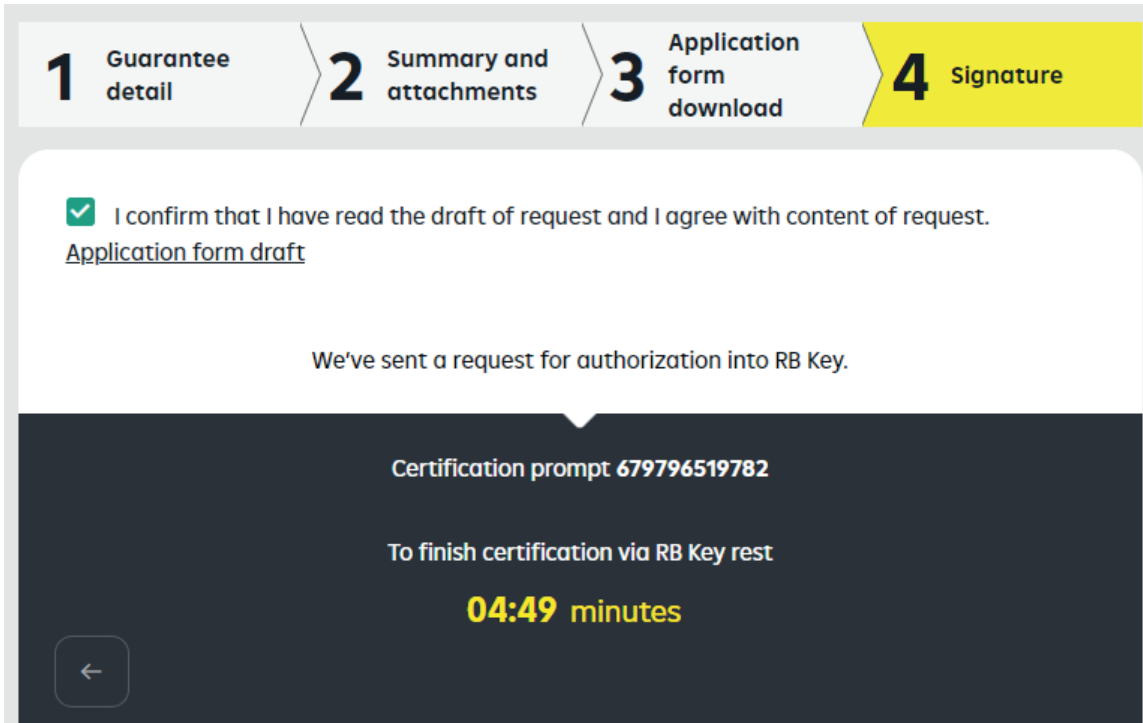
1 Guarantee detail	2 Summary and attachments	3 Application form download	4 Signature

☑ I confirm that I have read the draft of request and I agree with content of request.
Application form draft

If everything is allright, please authorize the activation with your current security method.

←   **Sign**

You can then sign the application document by clicking the **"Sign"** button.

1 Guarantee detail	2 Summary and attachments	3 Application form download	4 Signature

☑ I confirm that I have read the draft of request and I agree with content of request.
Application form draft

We've sent a request for authorization into RB Key.
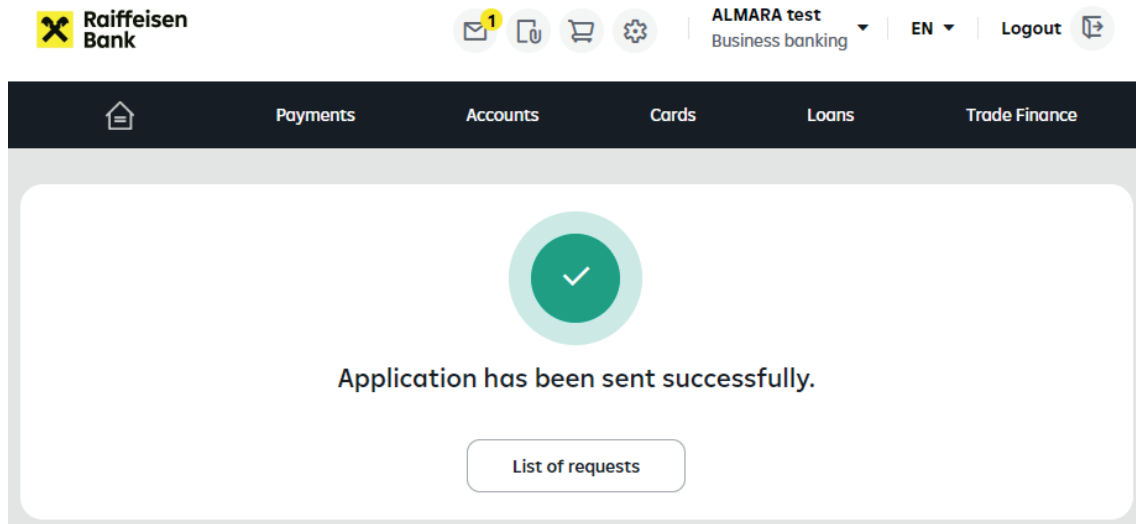
Certification prompt **679796519782**

To finish certification via RB Key rest
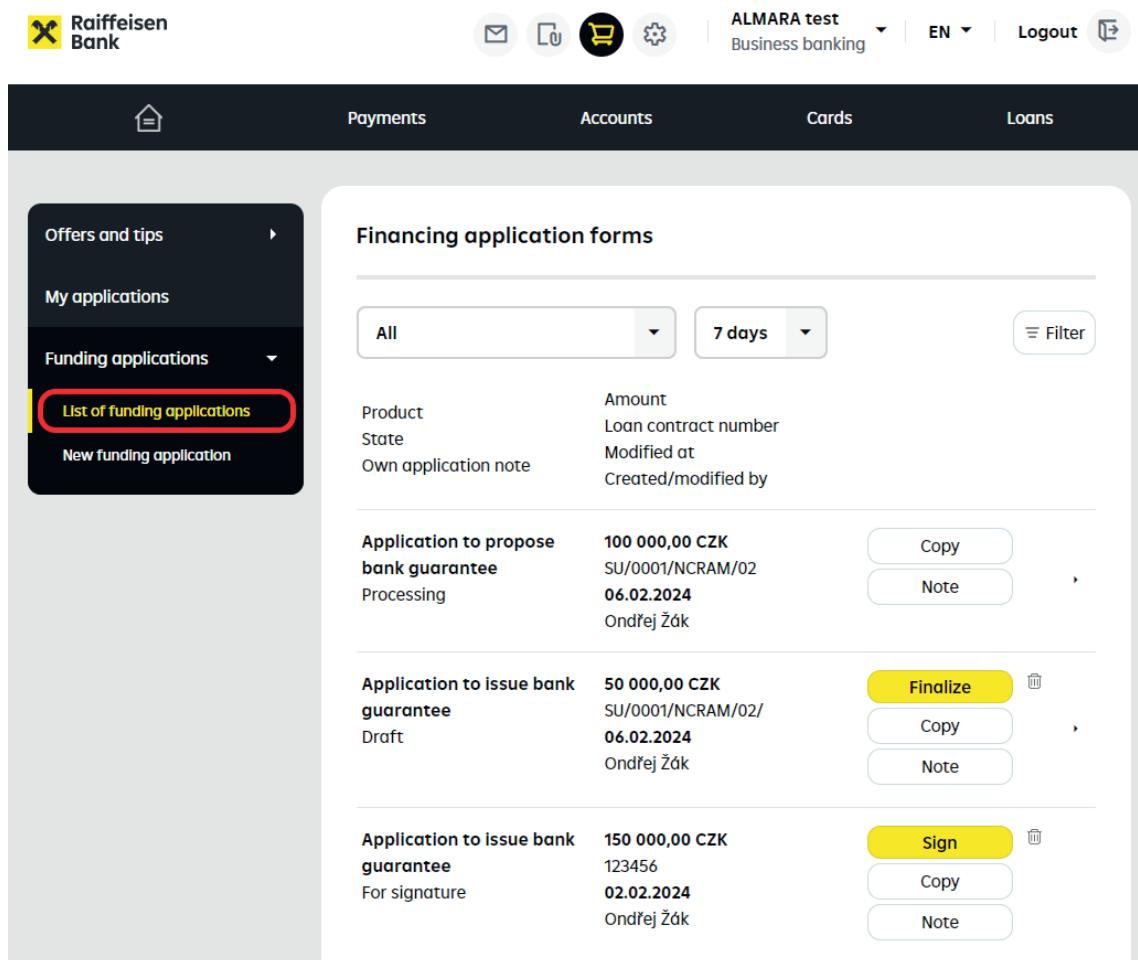
04:49 minutes

←

Once confirmed using RB key, the application is sent to the Bank and an RB key seal is attached to the document to substitute your signature.

TIP: Specially authorized persons may sign applications, either individually or jointly, where the signature of more than one person is required. If two or more people are required to attach their signatures in accordance with the client's signature rules, a joint signature rule can be set up. In such case, an application signed by one person keeps the "To be signed" status until signed by the required number of persons (up to 4). The application moves to the "Being processed" status only after the last of the signatures is attached. Attention: Each person must initiate the signing using RB key in Internet banking. Thus, when signing with RB key, each signatory must be signed in to Internet banking using RB key.

Sent applications are shown in **"List of funding applications"**. The section lets you keep track of the current status of your application. A quick filter is available to facilitate searching.

You can view applications by application status or age (last 7/31/370 days), or use an advanced filter for more accurate search and a different view.

TIP: To prepare a related Funding application, simply use the option to prepare a copy of the previous Application. View the appropriate application in the edit mode without attachments. Just update the date and amount, attach updated documents, convert to PDF and send it for processing.
*You can create a copy after opening the **"List of funding applications"**. Click **"Copy"** next to the selected application.*