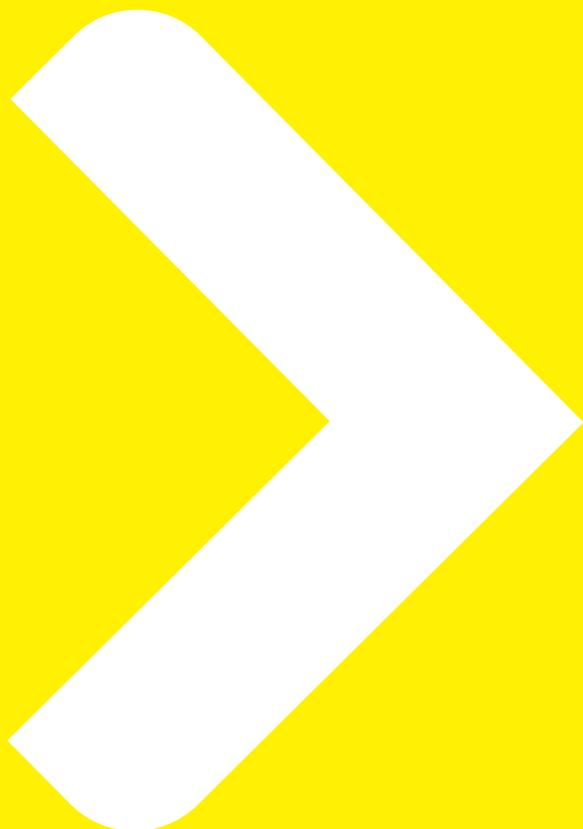


# **User Manual**

## **Internet Banking**

Application to issue  
bank guarantee



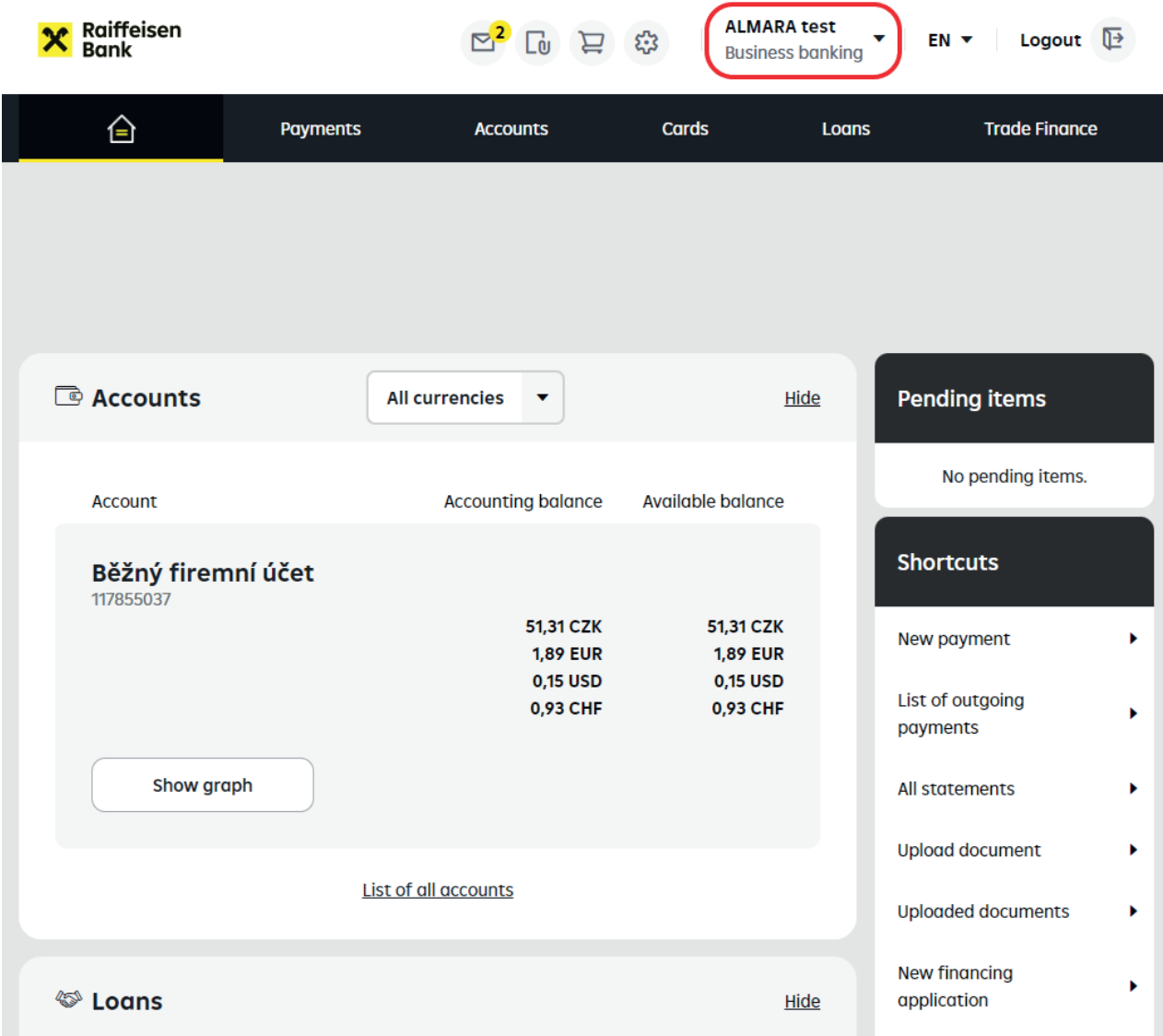
## Applications for financing in Internet Banking

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:

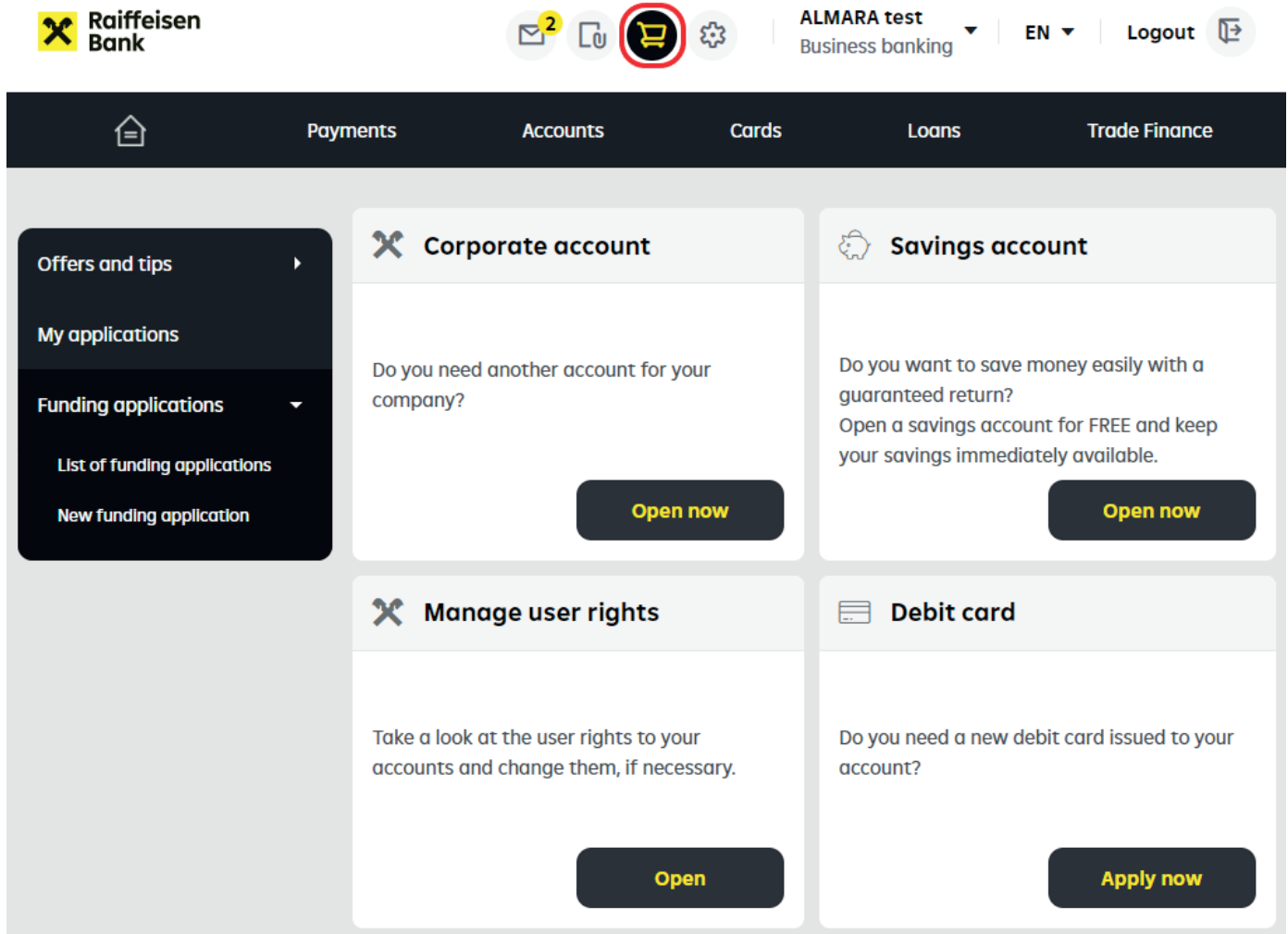
After signing in to internet banking, select the company through which you will apply in the top right part of the screen.



The screenshot shows the Raiffeisen Bank internet banking interface. At the top, there is a navigation bar with the Raiffeisen Bank logo, a notification icon with a '2', a home icon, a shopping cart icon, a settings icon, a dropdown menu for 'ALMARA test Business banking', a language selector for 'EN', and a 'Logout' button. Below the navigation bar is a main menu with options: 'Payments', 'Accounts', 'Cards', 'Loans', and 'Trade Finance'. The 'Accounts' section is active, displaying a table of account balances for 'Běžný firemní účet' (117855037). The table shows accounting and available balances in CZK, EUR, USD, and CHF. A 'Show graph' button is present below the table. A sidebar on the right contains 'Pending items' (No pending items) and 'Shortcuts' (New payment, List of outgoing payments, All statements, Upload document, Uploaded documents, New financing application). A 'List of all accounts' link is at the bottom of the accounts section.

Account	Accounting balance	Available balance
<b>Běžný firemní účet</b> 117855037	51,31 CZK	51,31 CZK
	1,89 EUR	1,89 EUR
	0,15 USD	0,15 USD
	0,93 CHF	0,93 CHF

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



The dashboard features a top navigation bar with a home icon, 'Payments', 'Accounts', 'Cards', 'Loans', and 'Trade Finance'. A secondary navigation bar includes the Raiffeisen Bank logo, notification icons (envelope with '2', smartphone, shopping cart, gear), and user information: 'ALMARA test Business banking', 'EN', and 'Logout'.

**Offers and tips** (dropdown menu):

- My applications
- Funding applications (dropdown menu):
  - List of funding applications
  - New funding application

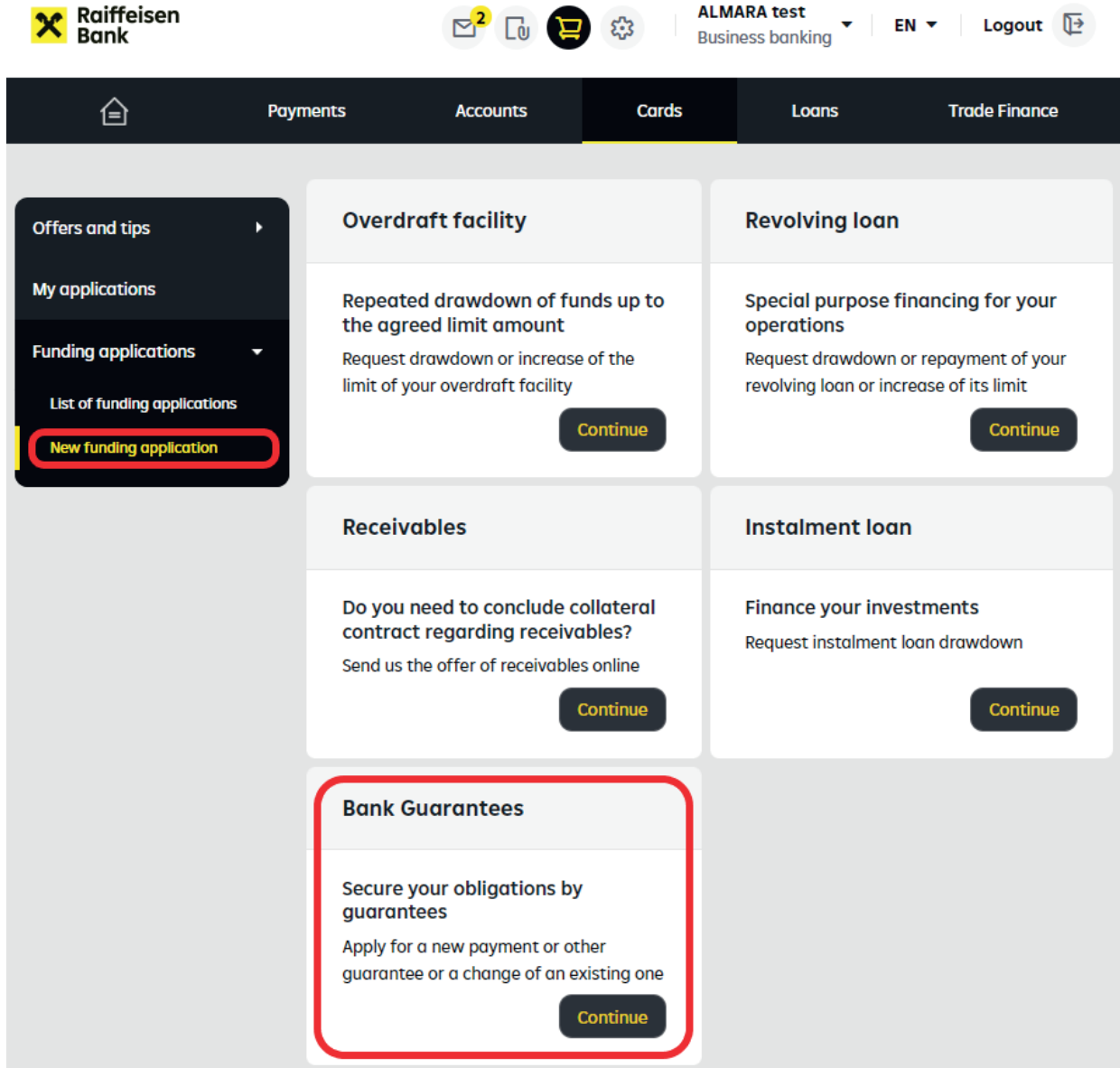
**Corporate account**  
Do you need another account for your company?  
[Open now](#)

**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.



The screenshot shows the Raiffeisen Bank Corporate Banking portal. The top navigation bar includes the Raiffeisen Bank logo, user information (ALMARA test Business banking), language (EN), and a Logout button. The main navigation menu has tabs for Payments, Accounts, Cards, Loans, and Trade Finance. A left sidebar menu contains 'Offers and tips', 'My applications', 'Funding applications', 'List of funding applications', and 'New funding application' (highlighted with a red border). The main content area displays five product cards: 'Overdraft facility', 'Revolving loan', 'Receivables', 'Instalment loan', and 'Bank Guarantees'. The 'Bank Guarantees' card is highlighted with a red border. Each card includes a title, a brief description, and a 'Continue' button.

**Offers and tips**

**My applications**

**Funding applications**

List of funding applications

**New funding application**

**Overdraft facility**

Repeated drawdown of funds up to the agreed limit amount

Request drawdown or increase of the limit of your overdraft facility

[Continue](#)

**Revolving loan**

Special purpose financing for your operations

Request drawdown or repayment of your revolving loan or increase of its limit

[Continue](#)

**Receivables**

Do you need to conclude collateral contract regarding receivables?

Send us the offer of receivables online

[Continue](#)

**Instalment loan**

Finance your investments

Request instalment loan drawdown

[Continue](#)

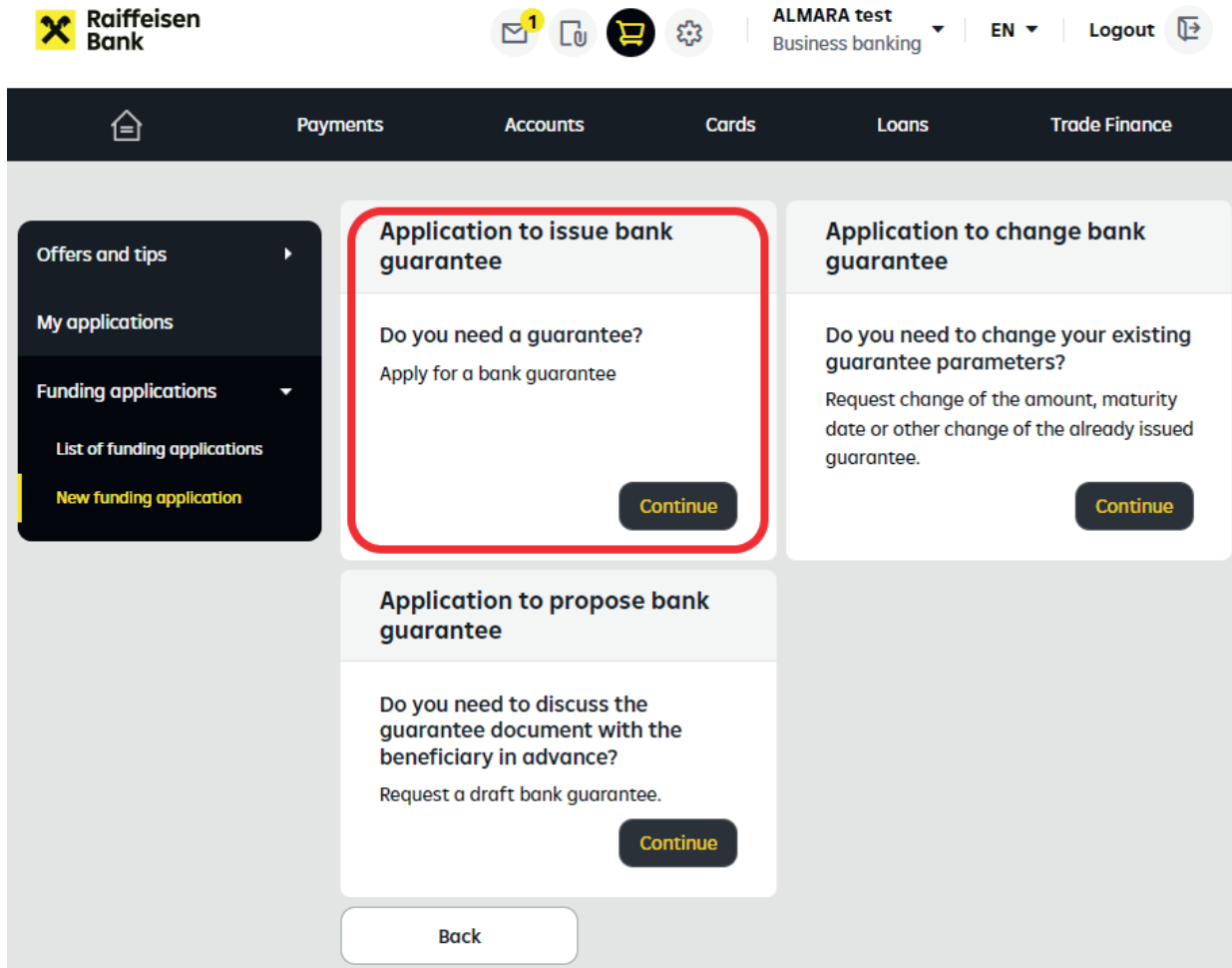
**Bank Guarantees**

Secure your obligations by guarantees

Apply for a new payment or other guarantee or a change of an existing one

[Continue](#)

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



The screenshot displays the Raiffeisen Bank Corporate Banking interface. At the top left is the Raiffeisen Bank logo. The top right shows the user's name 'ALMARA test', 'Business banking', the language 'EN', and a 'Logout' button. A navigation bar below the header contains icons for 'Payments', 'Accounts', 'Cards', 'Loans', and 'Trade Finance'. On the left side, there is a sidebar menu with 'Offers and tips', 'My applications', 'Funding applications', 'List of funding applications', and 'New funding application'. The main content area features three application tiles: 'Application to issue bank guarantee' (highlighted with a red border), 'Application to change bank guarantee', and 'Application to propose bank guarantee'. Each tile contains a question, a brief description, and a 'Continue' button. A 'Back' button is located at the bottom left of the main content area.

**Application to issue bank guarantee**

Do you need a guarantee?  
Apply for a bank guarantee

[Continue](#)

**Application to change bank guarantee**

Do you need to change your existing guarantee parameters?  
Request change of the amount, maturity date or other change of the already issued guarantee.

[Continue](#)

**Application to propose bank guarantee**

Do you need to discuss the guarantee document with the beneficiary in advance?  
Request a draft bank guarantee.

[Continue](#)


[Back](#)





## 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 "?".



 1




ALMARA test  
Business banking | 
 EN | 
 Logout


Payments
Accounts
Cards
Loans
Trade Finance

<
[Back to Funding applications](#)

### Bank guarantee application

1 **Guarantee detail**

2 **Summary and attachments**

3 **Application form download**

4 **Signature**

Application form language\* ▼

**Applicant**


Company name ? **ALMARA test**

Company registration number

Headquarters **Hvězdova 1716/2B  
180 00 Praha 8  
Czech Republic**

Loan contract name\* ?

Loan contract number\* ?

Date of sign\* ?  

Guarantee for performance of another party's obligation ? [Specify the other party](#)

Beneficiary\*

[or Type manually](#)


Company registration number

Headquarters

Type of guarantee\* ▼ **for offer**

Bank guarantee number\*  not applicable


DO YOU HAVE A QUESTION?  
CALL





 **412440000**

**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"**.



 1




ALMARA test  
Business banking
EN
Logout


Payments
Accounts
Cards
Loans
Trade Finance

[Back to Funding applications](#)

### Bank guarantee application

**1** Guarantee detail

**2** Summary and attachments

**3** Application form download

**4** Signature


Please check whether all documents are attached as required according to the selected guarantee type. (For example: approved draft wording of the guarantee, contractual documents between you and the beneficiary, draft non-standard wording of the guarantee, if requested...)

We have automatically saved a draft of your application. You can retrieve it again in [List of funding applications](#).

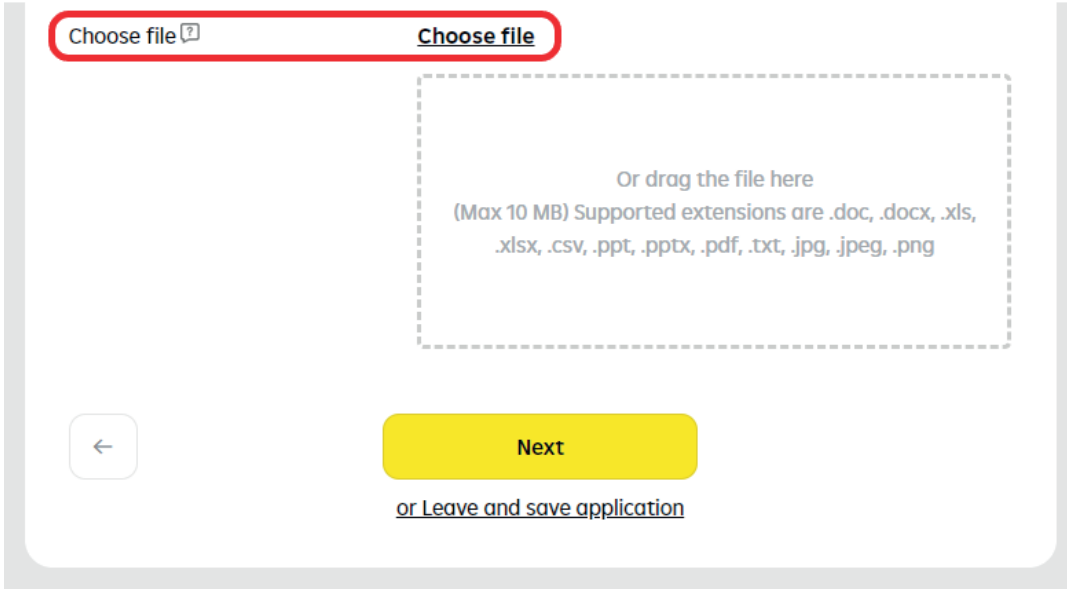
#### Summary [Change](#)

Application form language	<b>czech</b>
<b>Applicant</b>	
Company name <sup>(?)</sup>	<b>ALMARA test</b>
Company registration number	
Headquarters	<b>Hvězdova 1716/2B 180 00 Praha 8 Czech Republic</b>
Loan contract name <sup>(?)</sup>	<b>Loan contract name</b>
Loan contract number <sup>(?)</sup>	<b>1</b>
Date of sign <sup>(?)</sup>	<b>13.04.2023</b>
Guarantee for performance of another party's obligation <sup>(?)</sup>	
Beneficiary	<b>Raiffeisenbank a.s.</b>
Company registration number	<b>49240901</b>
Headquarters	<b>Hvězdova 1716/2b 140 00 Praha Czech Republic</b>

DO YOU HAVE A QUESTION?  
CALL

 **412440000**

Once the data are checked and attachments uploaded, click **"Next"** to prepare your application for download as as PDF file.



The screenshot shows a file upload interface. At the top left, there is a text input field with the placeholder text "Choose file" and a question mark icon. To its right is a button labeled "Choose file". Below these is a large dashed rectangular area containing the text "Or drag the file here" and "(Max 10 MB) Supported extensions are .doc, .docx, .xls, .xlsx, .csv, .ppt, .pptx, .pdf, .txt, .jpg, .jpeg, .png". At the bottom left, there is a button with a left-pointing arrow. At the bottom center, there is a yellow button labeled "Next". Below the "Next" button is the text "or [Leave and save application](#)".



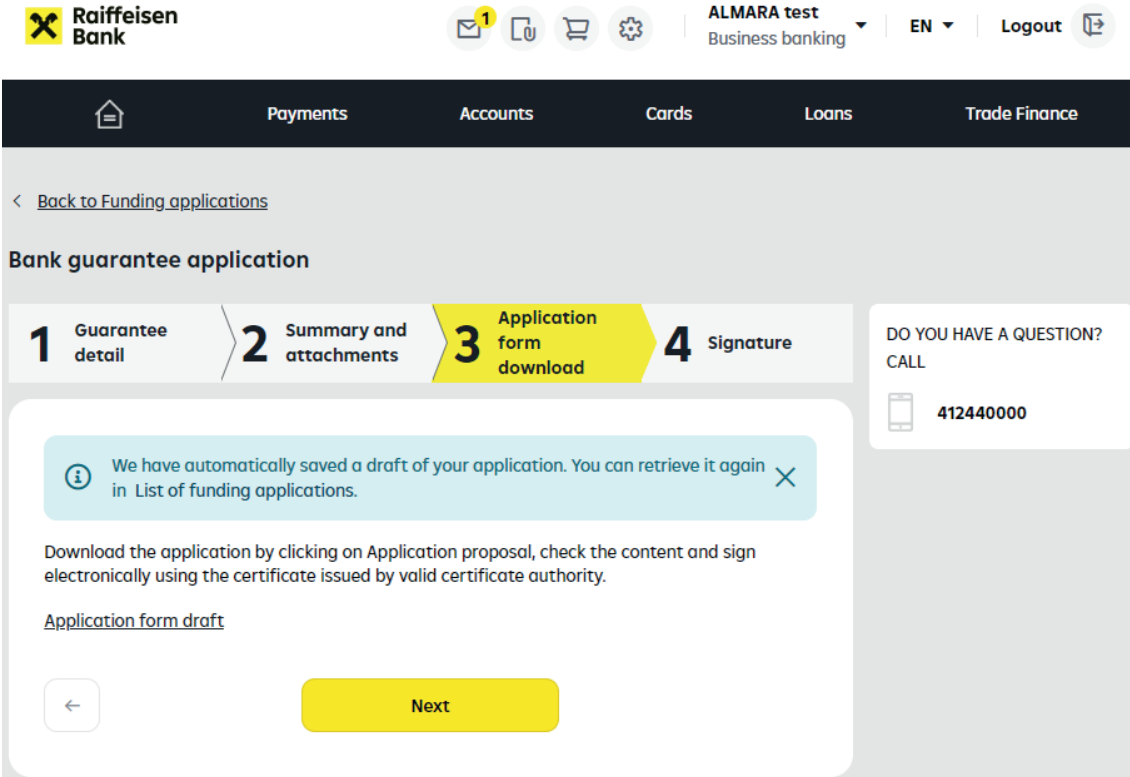
The application PDF must be electronically signed by authorized representatives of the company.

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**.



The screenshot shows the Raiffeisen Bank online interface. At the top, there is a navigation bar with the Raiffeisen Bank logo, a notification icon with a '1', a document icon, a shopping cart icon, a settings icon, and user information: 'ALMARA test Business banking', 'EN', and 'Logout'. Below the navigation bar is a menu with options: Home, Payments, Accounts, Cards, Loans, and Trade Finance. The main content area is titled 'Bank guarantee application' and features a progress indicator with four steps: 1. Guarantee detail, 2. Summary and attachments, 3. Application form download (highlighted in yellow), and 4. Signature. A notification box states: 'We have automatically saved a draft of your application. You can retrieve it again in List of funding applications.' Below this, instructions read: 'Download the application by clicking on Application proposal, check the content and sign electronically using the certificate issued by valid certificate authority.' A link for 'Application form draft' is provided. At the bottom, there is a back arrow and a yellow 'Next' button. On the right side, a contact box asks 'DO YOU HAVE A QUESTION? CALL' and provides the number '412440000'.

**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.



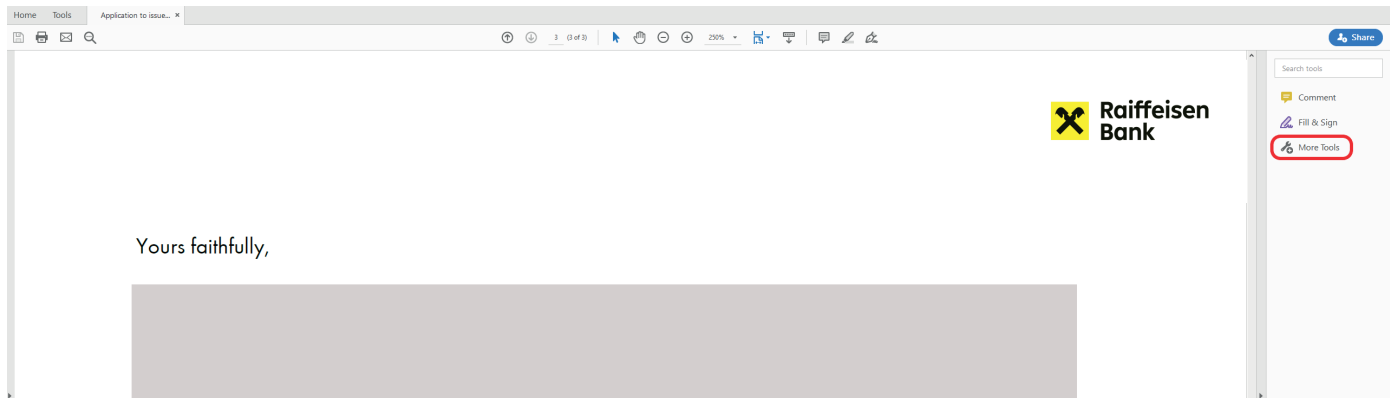
Yours faithfully,



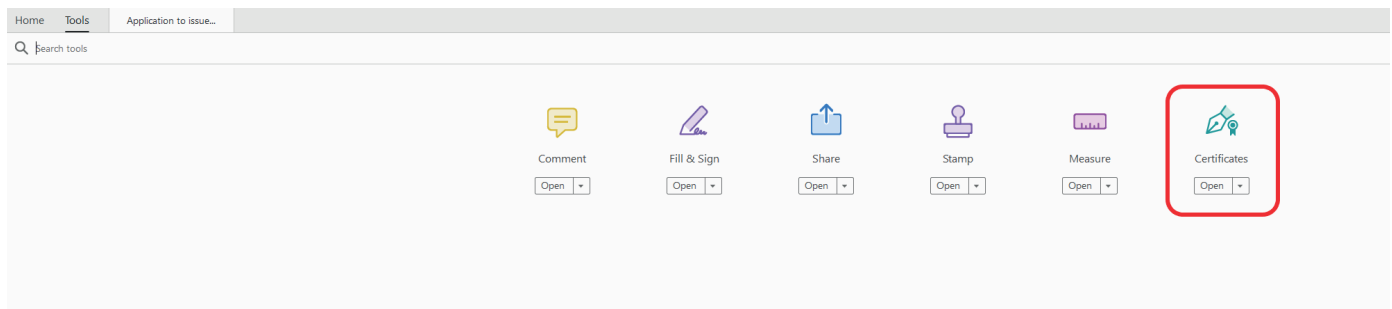
#### **Bank Guarantee Issuance Request**

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.

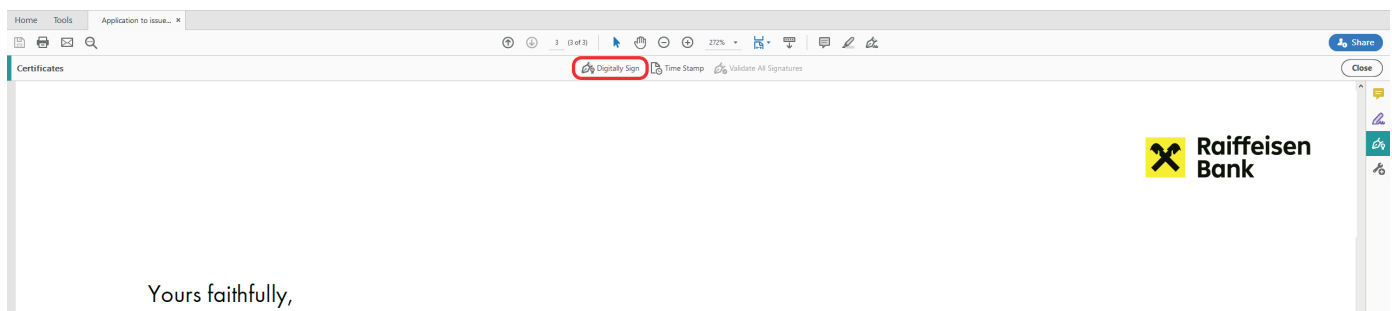
On the right side of the PDF, find **More tools**.



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

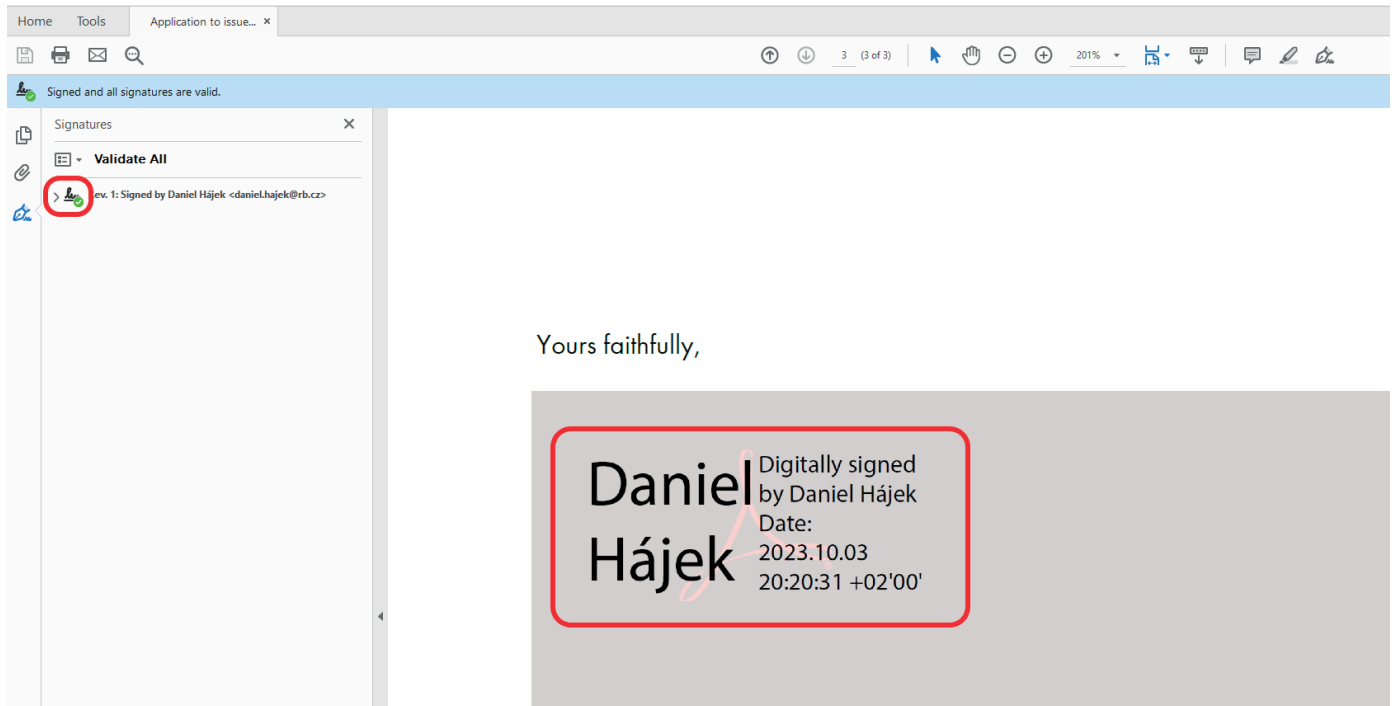
-  **Daniel Hájek** (Windows Digital ID) View Details  
Issued by: PostSignum Qualified CA 4, Expires: 2024.03.05

? Configure New Digital ID Cancel Continue

Enter your password and confirm authenticity of the signature.

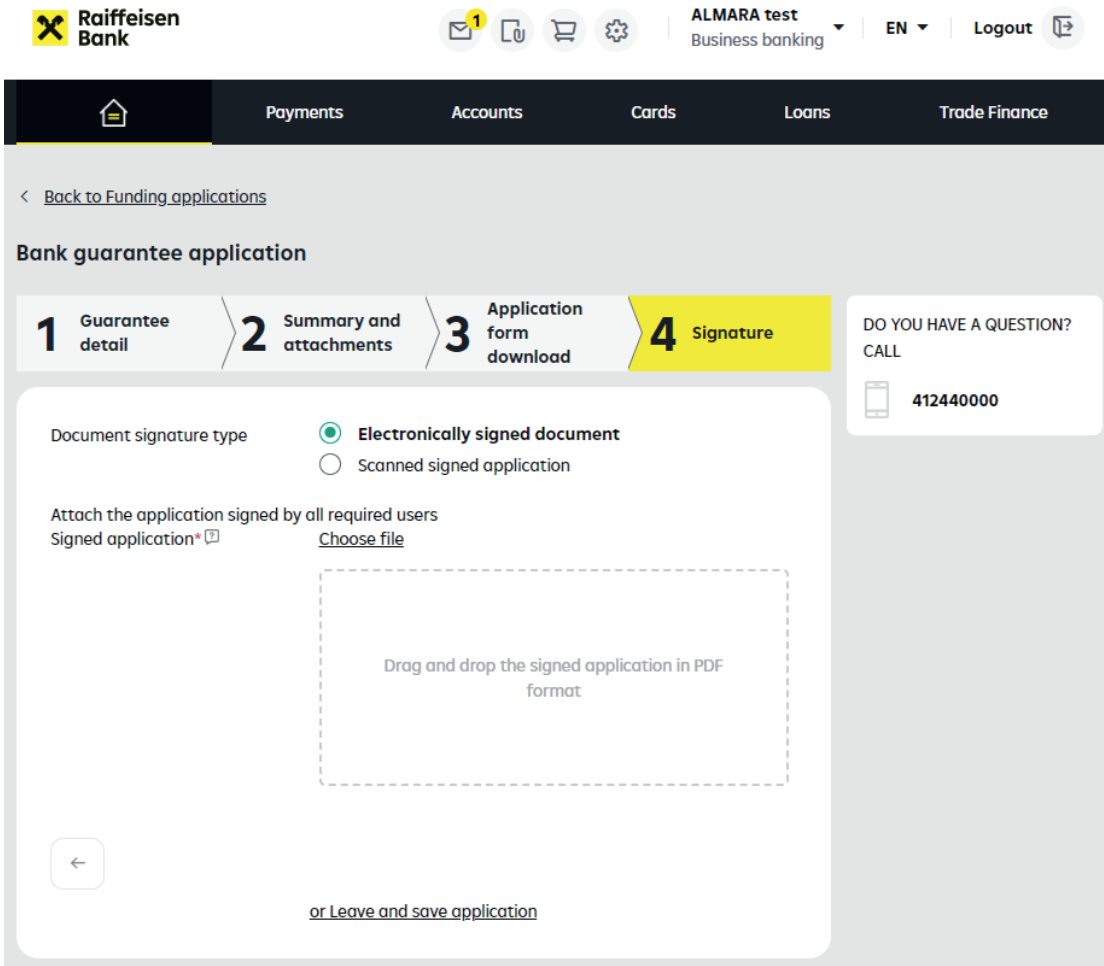
Save and close the electronically signed document. Return to the open application in your Internet banking. Upload the signed document and send it for processing. You do not need to rename the document.

**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**.



The screenshot shows the Raiffeisen Bank online application interface. At the top, there is a navigation bar with the Raiffeisen Bank logo, a notification icon with a '1', a shopping cart icon, a settings icon, and user information: 'ALMARA test Business banking', 'EN', and 'Logout'. Below the navigation bar is a menu with 'Payments', 'Accounts', 'Cards', 'Loans', and 'Trade Finance'. The main content area is titled 'Bank guarantee application' and includes a progress indicator with four steps: 1. Guarantee detail, 2. Summary and attachments, 3. Application form download, and 4. Signature (highlighted in yellow). A 'Back to Funding applications' link is visible. The 'Document signature type' section has two radio buttons: 'Electronically signed document' (selected) and 'Scanned signed application'. Below this, there is a section for attaching the signed application, with a 'Choose file' link and a dashed box for dragging and dropping the file. A 'Leave and save application' link is at the bottom. On the right, there is a contact information box with the text 'DO YOU HAVE A QUESTION? CALL 412440000' and a mobile phone icon.


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 alright, please authorize the activation with your current security method.

 [Sign](#)

 **Raiffeisen  
Bank**     | **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).

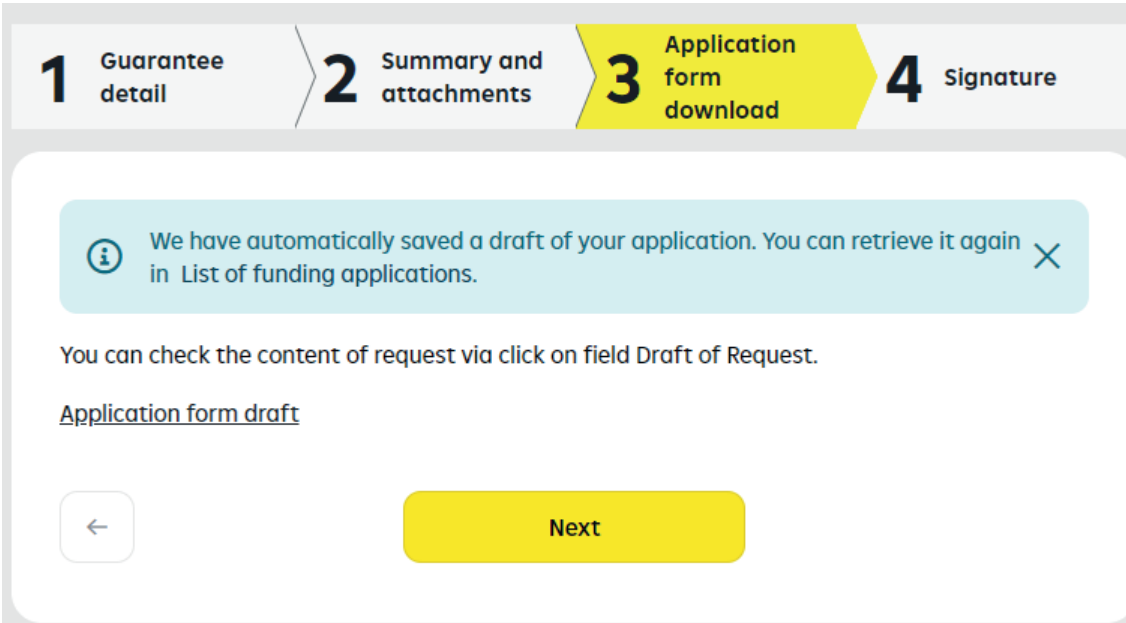
This method is available to users who:

- 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"**.

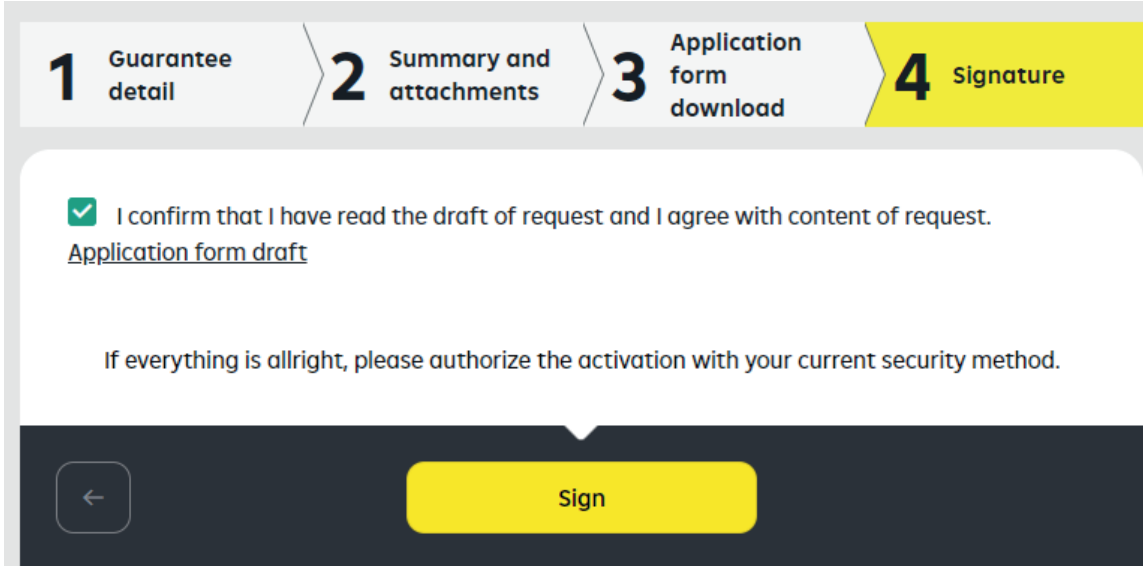


The screenshot displays a four-step process bar at the top: 1 Guarantee detail, 2 Summary and attachments, 3 Application form download (highlighted in yellow), and 4 Signature. Below the bar, a light blue notification box contains an information icon, the text "We have automatically saved a draft of your application. You can retrieve it again in List of funding applications.", and a close icon. Below the notification, the text "You can check the content of request via click on field Draft of Request." is followed by a blue underlined link "Application form draft". At the bottom, there is a white back button with a left arrow and a yellow "Next" button.

**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:



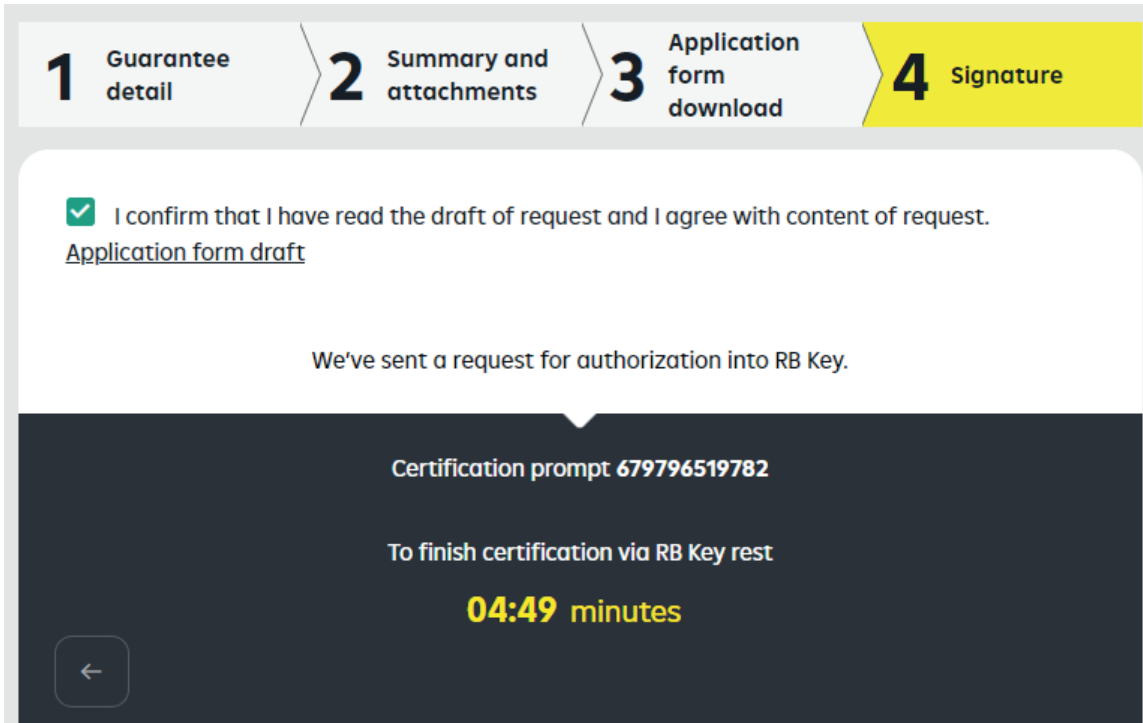
**1** Guarantee detail   **2** Summary and attachments   **3** Application form download   **4** Signature

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.

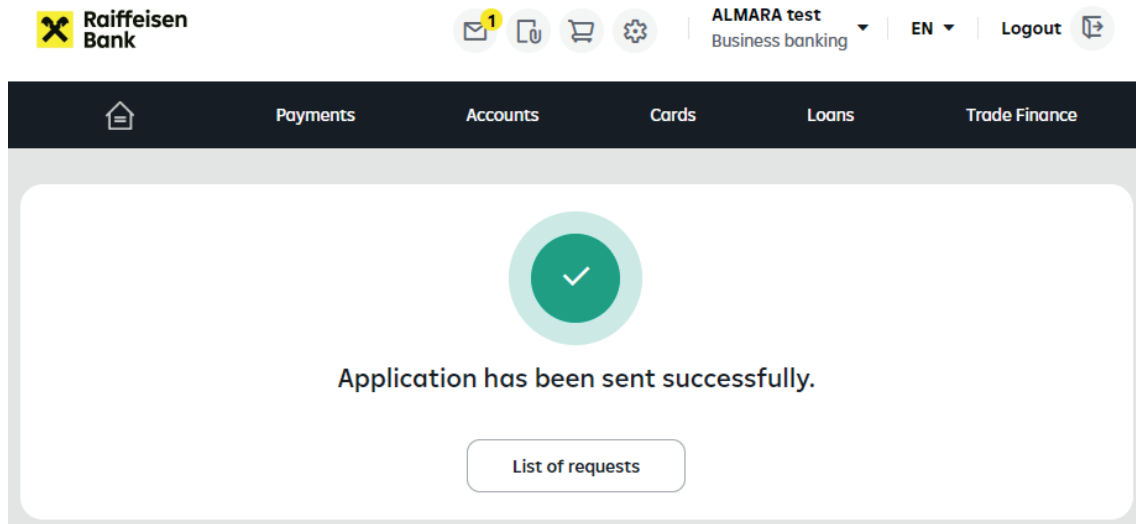
Certification prompt **679796519782**

To finish certification via RB Key rest

**04:49** minutes

←

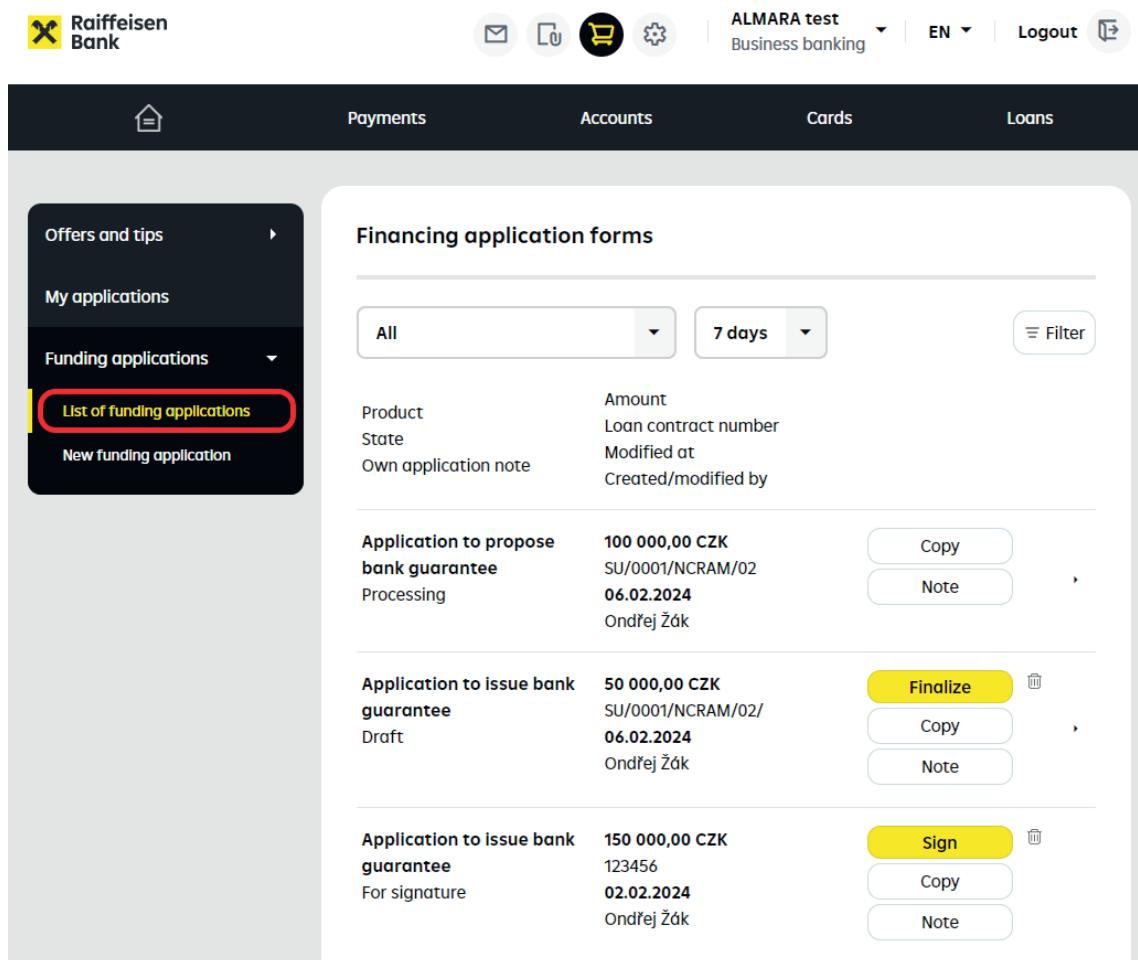
Once confirmed using RB key, the application is sent to the Bank and an RB key seal is attached to the document to substitute your signature.



**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.



The screenshot shows the Raiffeisen Bank Corporate Banking interface. At the top, there is a navigation bar with the Raiffeisen Bank logo, user information (ALMARA test, Business banking), language (EN), and a Logout button. Below the navigation bar is a menu with options: Payments, Accounts, Cards, and Loans. On the left side, there is a sidebar menu with options: Offers and tips, My applications, Funding applications (highlighted), List of funding applications (highlighted with a red circle), and New funding application. The main content area is titled 'Financing application forms' and features a filter section with 'All' and '7 days' dropdowns, and a 'Filter' button. Below the filter section is a table of applications:

Product	Amount	Loan contract number	Modified at	Created/modified by
Application to propose bank guarantee	100 000,00 CZK	SU/0001/NCRAM/02	06.02.2024	Ondřej Žák
Processing				
Application to issue bank guarantee	50 000,00 CZK	SU/0001/NCRAM/02/	06.02.2024	Ondřej Žák
Draft				
Application to issue bank guarantee	150 000,00 CZK	123456	02.02.2024	Ondřej Žák
For signature				

**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.