



”CA24 Biznes Documentation Completion Manual”

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Definitions:

Definition	Explanation
Bank	Credit Agricole Bank Polska S.A.
CA24 Biznes / System	Electronic banking system dedicated to servicing accounts and performing other banking transactions via the Internet
CA24 Biznes Documentation	Documents: Authorization Schemes CA24 Biznes, User Card CA24 Biznes, Tokens / smart cards receipt confirmation, Permissions Administration Schemes
User Card CA24 Biznes	List of rights to perform operations available via CA24 Biznes to system users. A sample of the document is enclosed as Appendix No 2 and 3 to the Agreement
Regulations	The Rules and Regulations of electronic banking services provided via the CA24 Biznes system for corporate clients of Credit Agricole Bank S.A.
Authorization Schemes CA24 Biznes	Configuration indicating the way of authorizing Client's orders. A sample of the document is enclosed as Appendix No 1 to the Agreement
Permissions Administration Schemes CA24 Biznes	Document that establish rights for persons indicated by Client as Permissions Administrators to independent managing of all rights of other system users . A sample of the document is enclosed as Appendix No 5 and 6 to the Agreement
Agreement	Agreement on provision of electronic banking services for corporate clients via CA24 Biznes System
User	A natural person with full capacity to perform legal transactions, authorized by the Client to use the CA24 Biznes System, equipped with mobile or hardware token

1 Introduction

The Manual describes the rules for completing and using CA24 Biznes Documentation. The documentation, once completed, is the basis for granting rights in CA24 Biznes.

2 Types of documents

CA24 Biznes Documentation consists of:

1. *Agreement on provision of electronic banking services for corporate clients via CA24 Biznes System*

The document specifies the terms and conditions and mode of provision by the Bank of banking services to the client using the CA24 Biznes System.

2. *CA24 Biznes Authorization Schemes – Appendix No 1 to the Agreement*

A list of rules for the authorization of orders defined by logical conditions through a combination of a number of signatures and user groups. The document also enables to determine the types of orders being placed, their transmission channels, and value limits.

3. *CA24 Biznes User Card*

This document has two versions. At least one version of the document is required.

- basic version – *Appendix No 2 to the Agreement* – The document contains a general list of rights to perform operations available to the User via CA24 Biznes. Functional rights to entire modules are granted in this document as well as membership or non-membership of authorization group

- full version – *Appendix No 3 to the Agreement* - The document contains a detailed list of rights to perform operations available to the User via CA24 Biznes. Detailed rights to each system function can be granted using this document as well as membership or non-membership of authorization group

4. *The Rules and Regulations of electronic banking services provided via the CA24 Biznes system*

A document specifying the rules for the provision of electronic banking services available to the Clients via CA24 Biznes (hereinafter referred to as the Regulations).

5. *Permissions Administration Schemes CA24 Biznes Rules and Regulations of electronic banking services provided via the CA24 Biznes system*

This document has two versions. At least one version of the document is required.

- basic version – *Appendix No 5 to the Agreement* – The document grant rights for one user for independent managing of all rights of other system users in scope of Permissions Administrator rights

- full version – *Appendix No 6 to the Agreement* – The document grant rights for main user for independent managing of all rights of other system users in scope of Permissions Administrator rights and for additional users that will authorize changes made by main user. Those settings are valid until indicated users authorize any other schemes that will allow other users to made the changes in these schemes.

3 Completing Documentation

The way of completing the a/m documents is described below.

3.1 Agreement on provision of electronic banking services via CA24 Biznes

Under this document the Bank processes documents available via CA24 Biznes to the Client. The document is required to make it possible for the Client to use CA24 Biznes.

The Agreement has appendices that may be updated by the Client without the need to amend the Agreement.

3.2 CA24 Biznes Authorization Schemes

It is a list of rules for the authorization of orders defined by logical conditions through a combination of a number of signatures and user groups. The authorization group to which the user belongs is specified in the User Card.

The document has the following sections:

3.2.1 Client details and date the document is completed



AUTHORIZATION SCHEMES CA24 BIZNES

CLIENT'S NAME:	_____	NIP:	_____
ADDRESS:	_____	RADICAL: <small>(to be completed by the Bank)</small>	_____
		DATE:	_____

3.2.2 Type of document

- new – replacing all earlier schemes for the selected functions and accounts
- additional – adding new rights without changing the existing ones

☐ new definition of authorization schemes

☐ update of authorization schemes

3.2.3 Additional Client's orders

- selecting the option TO AUTOMATICALLY SEND ORDERS AFTER AUTHORIZATION enables the submission of orders for execution by the Bank after final authorization (it is not necessary to select 'Send'). The setting is applicable to all the Client's orders
- selecting the option TO ENABLE THE AUTOMATIC FUNCTION OF PAYROLL CREDITING FROM THE ACCOUNT causes the payroll account to be automatically credited from the account specified here with the full amount of the package prepared as a batch payment package.

Additionally, the Client orders:

- ☐ to automatically send orders after authorization
- ☐ to enable the automatic function of payroll account crediting from the account:

3.2.4 Short instructions on how to create schemes

Rules for creating authorization schemes:

The user can be assigned only to one authorization group. Membership in the authorization group is defined on the User's Card. The authorization scheme is defined by logical conditions of combining the number of signatures and groups.

Examples of authorization schemes:

- 1A - the order must be signed by one User from group A
- 2A - the order must be signed by two Users from group A
- AB - the order must be signed by one User from group A and one User from group B

3.2.5 Scheme configuration tables

☐ APPLY THE FOLLOWING SCHEMES TO ACCOUNTS OPENED IN THE FUTURE

SCHEME	ACCOUNTS	FINANCIAL ORDERS	LIMITS			
			Individual	Currency	Daily	Currency
		<input type="checkbox"/> ALL <input type="checkbox"/> Own <input type="checkbox"/> Domestic <input type="checkbox"/> ZUS <input type="checkbox"/> TAX <input type="checkbox"/> SWIFT <input type="checkbox"/> SEPA <input type="checkbox"/> Direct Debit order <input type="checkbox"/> Cash-In Closed <input type="checkbox"/> Cash-Out Open <input type="checkbox"/> Cash-Out Closed <input type="checkbox"/> Deposit <input type="checkbox"/> Batch payment				
Advanced settings	<input type="checkbox"/> Encrypted import <input type="checkbox"/> MT101					
SCHEME <small>Unless otherwise defined here, the above-mentioned scheme will apply.</small>	NON-FINANCIAL ORDERS					
	<input type="checkbox"/> Charge cards <input type="checkbox"/> Direct Debit consents <input type="checkbox"/> Messages <input type="checkbox"/> Trusted beneficiaries authorization					
SCHEME	TRADE FINANCE ORDERS					
	PRODUCTS	LIMITS				
	<input type="checkbox"/> ALL <input type="checkbox"/> Guarantee <input type="checkbox"/> Guarantee amendment <input type="checkbox"/> Documentary Credit <input type="checkbox"/> Documentary Credit amendment <input type="checkbox"/> Documentary Collection <input type="checkbox"/> Trade Finance message	Individual	Currency	Daily	Currency	
SCHEME	TRUSTED BENEFICIARIES ORDERS					
	ACCOUNTS	LIMITS				
		Individual	Currency	Daily	Currency	

Tables description:

- selecting the option APPLY THE FOLLOWING SCHEMES TO ACCOUNTS OPENED IN THE FUTURE causes the schemes specified below to be assigned to accounts that the Client will order to be opened in the future

- in the SCHEME box you will specify using logical conditions the number of signatures required to authorize orders. The scheme entered in this box is closely linked to subsequent values specified in the table
- SCHEME(S) is/are applicable to the accounts listed in the ACCOUNTS column for the types of FINANCIAL ORDERS and LIMITS specified in the table, if any
- in the ACCOUNTS box the Client enters (in NRB format) the accounts to which the scheme is to be applicable
- in the FINANCIAL ORDERS column, the Client may select the types of orders to which the scheme is to be applicable
- in the LIMITS section, the Client specifies the value limits applicable to the defined scheme
- selecting the ADVANCED SETTINGS means that only the selected options will be applied to the a/m scheme
- unless defined otherwise, the scheme specified above for financial orders will be applicable by default to NON-FINANCIAL ORDERS
- if Clients need to specify more SCHEMES, they may do so by using one table – when the scheme is to be applicable to the same settings (accounts, types of orders, limits) or by adding new tables for other configurations
- User's membership of an authorization group does not mean that the User has been granted rights to the account – such rights are defined in the User Card
- tables: „TRUSTED BENEFICIARIES ORDERS” and „TRADE FINANCE ORDERS” are used by Clients that use this system functionality

3.3 User Card CA24 Biznes

The document contains a list of rights to perform operations available via CA24 Biznes to the User.

3.3.1 Basic version

The document is used for the Client's Users without complex access levels. The rights granted according to such access are generalized sets of system rights, e.g. the right "Create/Edit" contains more detailed rights: Import, Delete, Edit, Create. The right "Authorization" contains the possibility of self-authorization, namely of signing orders created by the User. If the rights need to be more detailed, the full version of the User Card should be used.

The document has the following sections:

3.3.1.1 Client details and date the document is completed



USER CARD CA24 BIZNES

CLIENT'S NAME: _____ NIP: _____
ADDRESS: _____ RADICAL: _____
(to be completed by the Bank)
DATE: _____

3.3.1.2 User details and preferences and authorization group

User data	
Name:	_____
Surname:	_____
Identity document name:	_____
Identity document number:	_____
e-mail:	_____
Mobile phone:	_____
Security device:	<input type="checkbox"/> mobile token <input type="checkbox"/> hardware token
Default language:	<input type="checkbox"/> Polish <input type="checkbox"/> English <input type="checkbox"/> French
Authorization group: _____	

- the user may belong to one authorization group only
- each user has a selected default language of the application's screens. All the boxes, messages, menus, and printouts in CA24 Biznes will have labels in the selected language. Only one default language can be selected. Irrespective of this selection, when working in CA24 Biznes, the user may switch to another language available in the system.

3.3.1.3 Account rights

Account rights	View	Create/Edit	Authorization	Send
Account	<input type="checkbox"/>	<input type="checkbox"/>		
Payment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Direct Debit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Deposit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

These rights apply to accounts:

.....

.....

.....

.....

.....

Please apply to all accounts to be opened in the future the same rights as for the account:

- in this table we will define the access level and accounts to which they are to be applicable. Depending on needs, the table can be duplicated without any limitations in the same document.
- selecting specific rights means that the selected rights will be granted to entire modules listed in the table
- entering an account number in the box PLEASE APPLY TO ALL ACCOUNTS TO BE OPENED IN THE FUTURE THE SAME RIGHTS AS FOR THE ACCOUNT means that the User will be granted the same rights as for the indicated account to accounts that will be opened in the future

3.3.1.4 General rights

General rights	View	Create/Edit	Authorization	Send
Card	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Beneficiary	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Direct Debit - Payer	<input type="checkbox"/>	<input type="checkbox"/>		
MT101	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Message	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Trade Finance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cash - Authorized person	<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/> View rights / Blocking of users				

- selecting specific rights means that the selected rights will be granted to entire modules listed in the table

- the table applies to general system rights and cannot be duplicated

3.3.1.5 Comments

Comments

- the Comments box is used for specifying Client's non-standard requirements. Please note! The Bank reserves the right to refuse to meet such requirements

3.3.2 Full version

The document is used for those Client's Users who should have a precisely determined access level. Rights are being granted according to individual rights appearing on the Card.

The document has the following sections:

3.3.2.1 Client details and date the document is completed



USER CARD CA24 BIZNES

CLIENT'S NAME: _____

ADDRESS: _____

NIP: _____

RADICAL: _____
(to be completed by the Bank)

DATE: _____

3.3.2.2 User details and preferences and authorization group

User data	
Name:	<input type="text"/>
Surname:	<input type="text"/>
Identity document name:	<input type="text"/>
Identity document number:	<input type="text"/>
e-mail:	<input type="text"/>
Mobile phone:	<input type="text"/>
Security device:	<input type="checkbox"/> mobile token <input type="checkbox"/> hardware token <input type="text"/> Authorization group:
Default language:	<input type="checkbox"/> Polish <input type="checkbox"/> English <input type="checkbox"/> French

- the User may belong to one authorization group only (A, B, C...),

- each User has a selected default language of the application's screens. All the boxes, messages, menus, and printouts in CA24 Biznes will have labels in the selected language. Only one default language can be selected. Irrespective of this selection, when working in CA24 Biznes, the User may switch to another language available in the system.

3.3.2.3 Account rights

Please apply to all accounts in the future the same rights as for the account:

- entering an account number in the box PLEASE APPLY TO ALL ACCOUNTS TO BE OPENED IN THE FUTURE THE SAME RIGHTS AS FOR THE ACCOUNT means that the rights specified above will be granted to accounts that the Client will order to be opened in the future

Account rights					
Account number		View	Create/Edit	Authorization	Send
<input type="text"/>	Accounts	<input type="checkbox"/> View <input type="checkbox"/> History <input type="checkbox"/> Statements <input type="checkbox"/> Mass Payments reports	<input type="checkbox"/> Account alias		
	Payments				
	Own	<input type="checkbox"/> View	<input type="checkbox"/> Create/Edit <input type="checkbox"/> Import <input type="checkbox"/> Delete	<input type="checkbox"/> Authorization <input type="checkbox"/> Self-authorization	<input type="checkbox"/> Send <input type="checkbox"/> Send encrypted
	Domestic	<input type="checkbox"/> View	<input type="checkbox"/> Create/Edit <input type="checkbox"/> Import <input type="checkbox"/> Delete	<input type="checkbox"/> Authorization <input type="checkbox"/> Self-authorization	<input type="checkbox"/> Send <input type="checkbox"/> Send encrypted
	ZUS	<input type="checkbox"/> View	<input type="checkbox"/> Create/Edit <input type="checkbox"/> Import <input type="checkbox"/> Delete	<input type="checkbox"/> Authorization <input type="checkbox"/> Self-authorization	<input type="checkbox"/> Send <input type="checkbox"/> Send encrypted
	TAX	<input type="checkbox"/> View	<input type="checkbox"/> Create/Edit	<input type="checkbox"/> Authorization	<input type="checkbox"/> Send

- in the table we will define the access level and accounts to which they are to be applicable. If the rights are to be the same for a bigger number of accounts, these accounts can be entered in NRB format in the ACCOUNT NUMBER box. If the User is to have access to other accounts with other rights, the table can be duplicated without any limitations in the same document for subsequent accounts.

3.3.2.4 General rights

General rights				
	View	Create/Edit	Authorization	Send
Card				
New request	<input type="checkbox"/> View	<input type="checkbox"/> Create/Edit <input type="checkbox"/> Delete	<input type="checkbox"/> Authorization <input type="checkbox"/> Self-authorization	<input type="checkbox"/> Send
Limit change	<input type="checkbox"/> View	<input type="checkbox"/> Create/Edit <input type="checkbox"/> Delete	<input type="checkbox"/> Authorization <input type="checkbox"/> Self-authorization	<input type="checkbox"/> Send
Restriction	<input type="checkbox"/> View	<input type="checkbox"/> Create/Edit <input type="checkbox"/> Delete	<input type="checkbox"/> Authorization <input type="checkbox"/> Self-authorization	<input type="checkbox"/> Send
Refusal to renew	<input type="checkbox"/> View	<input type="checkbox"/> Create/Edit <input type="checkbox"/> Delete	<input type="checkbox"/> Authorization <input type="checkbox"/> Self-authorization	<input type="checkbox"/> Send
New PIN	<input type="checkbox"/> View	<input type="checkbox"/> Create/Edit <input type="checkbox"/> Delete	<input type="checkbox"/> Authorization <input type="checkbox"/> Self-authorization	<input type="checkbox"/> Send
Blocking		<input type="checkbox"/> Create/Edit		
Unblocking		<input type="checkbox"/> Create/Edit		
Beneficiary				
	<input type="checkbox"/> View <input type="checkbox"/> Manage trusted	<input type="checkbox"/> Create/Edit <input type="checkbox"/> Import <input type="checkbox"/> Delete	<input type="checkbox"/> Authorization <input type="checkbox"/> Self-authorization	
Direct Debit				
Report	<input type="checkbox"/> View			
Payer	<input type="checkbox"/> View	<input type="checkbox"/> Create/Edit		

- the table applies to general system rights and cannot be duplicated

3.3.2.5 Comments

Comments

- the Comments box is used for specifying Client's non-standard requirements. Please note! The Bank reserves the right to refuse to meet such requirements

3.4 Permissions Administration Schemes CA24 Biznes

The document grant rights to manage permissions by Client.

3.4.1 Basic version

Document is used for Client's users, that will be establish to independent managing of system permissions. The document is used for the Client's Users without complex access levels. The document grant rights for one user for independent managing of all rights of other system users in scope of Permissions Administrator rights. If the rights need to be more detailed, the full version of the Permissions Administration Schemes should be used.

The document has the following sections:

3.4.1.1 Client details and date the document is completed



PERMISSIONS ADMINISTRATION SCHEMES CA24 BIZNES

CLIENT'S NAME:

ADDRESS:

NIP:

RADICAL:
(to be completed by the Bank)

DATE:

3.4.1.2 User details and preferences

User data		
Name:		
Surname:		
Identity document name:		
Identity document number:		
Document expiry date:		
Place of issuing the document:		
Citizenship:		
Pesel / Date of birth:		
Address:		
Street:		
Post code:	City:	Country:
e-mail:		
Mobile phone:		
Security device:	<input type="checkbox"/> mobile token <input type="checkbox"/> hardware token	
Default language:	<input type="checkbox"/> Polish <input type="checkbox"/> English <input type="checkbox"/> French	

- for users from the table above full rights (with authorization) will be granted to manage other users, their rights, security devices and authorization schemes,
- depending on needs, the table can be duplicated without any limitations in the same document.

3.4.2 Full version

Document is used for Client's users, that will be establish to mutual managing of system permissions. The document grant rights for user(s) for managing of all rights of other system users in scope of Permissions Administrator rights an preparations of Authorization Schemes, that will be authorized by other users

The document has the following sections:

3.4.2.1 Client details and date the document is completed



PERMISSIONS ADMINISTRATION SCHEMES CA24 BIZNES

CLIENT'S NAME:		NIP:	
ADDRESS:		RADICAL:	
		<small>(to be completed by the Bank)</small>	
		DATE:	

3.4.2.2 User details and preferences

User data		
Name:		
Surname:		
Identity document name:		
Identity document number:		
Document expiry date:		
Place of issuing the document:		
Citizenship:		
Pesel / Date of birth:		
Address:		
Street:		
Post code:	City:	Country:
e-mail:		
Mobile phone:		
Security device:	<input type="checkbox"/> mobile token <input type="checkbox"/> hardware token	
Default language:	<input type="checkbox"/> Polish <input type="checkbox"/> English <input type="checkbox"/> French	

- for users from the table above full rights (without authorization) will be granted to manage other users, their rights, security devices and authorization schemes,
- depending on needs, the table can be duplicated without any limitations in the same document.

3.4.2.3 Permissions changes authorization

CA24 Biznes permissions changes authorization

Rights granted by CA24 Biznes Permissions Administrator require mutual authorization by all users listed below to be valid:

User data		
Name:		
Surname:		
Identity document name:		
Identity document number:		
Document expiry date:		
Place of issuing the document:		
Citizenship:		
Pesel / Date of birth:		
Address:		
Street:		
Post code:	City:	Country:
e-mail:		
Mobile phone:		
Security device:	<input type="checkbox"/> mobile token <input type="checkbox"/> hardware token	
Default language:	<input type="checkbox"/> Polish <input type="checkbox"/> English <input type="checkbox"/> French	

- for users from the table above mutual authorization rights will be granted (authorization of each user is required) to authorize all users and authorization schemes changes,
- empty tables should be removed,
- depending on needs, the table can be duplicated without any limitations in the same document.

3.5 The Rules and Regulations of electronic banking services provided via CA24 Biznes

A document specifying the rules for the provision of electronic banking services available to the Clients via CA24 Biznes.

3.6 Contact

If you have any questions concerning the completion of access documentation, please contact:

Electronic Banking

 DBECorp@credit-agricole.pl

phone: +48 (22) 573 18 88