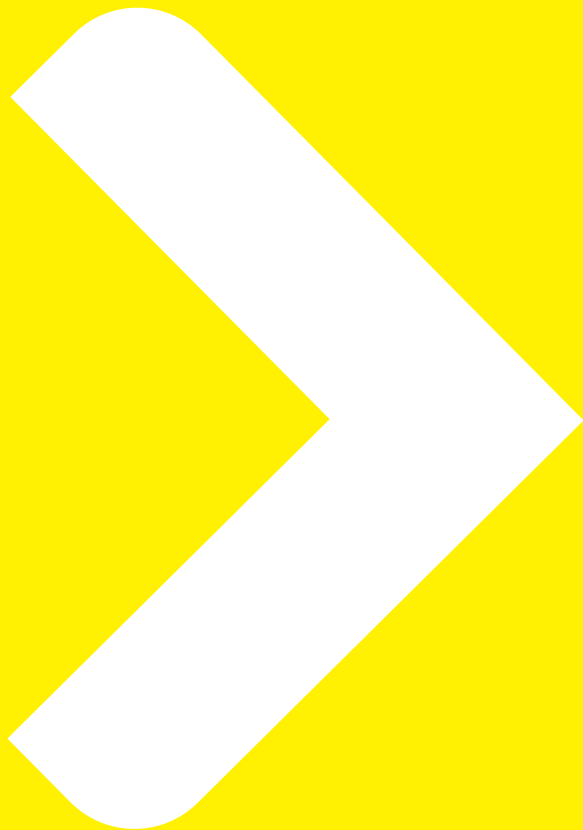


User Manual

Internet Banking

**Offer to assign
account receivables**



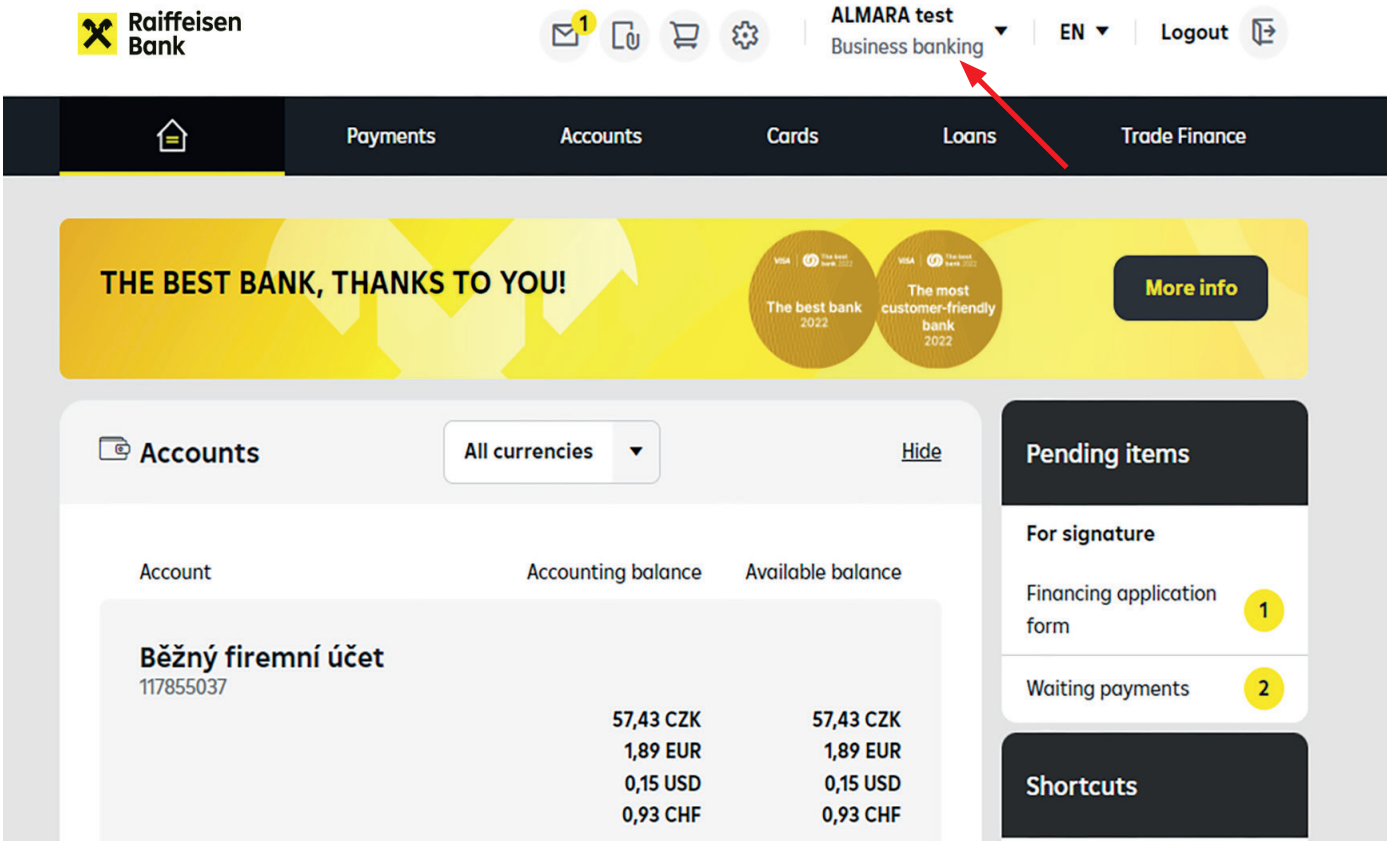
Applications for financing in Internet Banking

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
- **Conclusion of security documents for operating finance** – Offer to pledge/assign receivables
- **Instalment loan** – drawdown request
- **Bank guarantees** – draft bank guarantee / application to issue / amend a bank guarantee

Creating the application:

After signing in to Internet banking, use the dropdown menu to select the company through which you will make the change.



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 '1', a shopping cart icon, a settings gear, and a dropdown menu currently set to 'ALMARA test Business banking'. To the right of the dropdown are 'EN' and 'Logout' options. Below the navigation bar is a main menu with tabs for 'Payments', 'Accounts', 'Cards', 'Loans', and 'Trade Finance'. The 'Loans' tab is selected. Below the main menu is a yellow banner with the text 'THE BEST BANK, THANKS TO YOU!' and two circular award icons: 'The best bank 2022' and 'The most customer-friendly bank 2022'. Below the banner is a section for 'Accounts' with a dropdown menu set to 'All currencies' and a 'Hide' link. The 'Accounts' section displays a table with columns for 'Account', 'Accounting balance', and 'Available balance'. The table shows data for 'Běžný firemní účet' (117855037) in CZK, EUR, USD, and CHF. To the right of the 'Accounts' section is a 'Pending items' sidebar with 'For signature' items: 'Financing application form' (1) and 'Waiting payments' (2). Below the 'Pending items' is a 'Shortcuts' section.

Online financing options are available under **Offers and Applications**  > **New funding application**, where you select the option of your choice.

TIP: You can also access the tab where you select the specific Application type by clicking the appropriate link under **"Shortcuts"**.



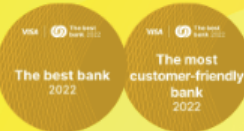

Payments

Accounts

Cards

Loans

Trade Finance

THE BEST BANK, THANKS TO YOU!**More info** **Accounts**

All currencies

[Hide](#)

Account

Accounting balance

Available balance

Běžný firemní účet
117855037

57,43 CZK

57,43 CZK

1,89 EUR

1,89 EUR

0,15 USD

0,15 USD

0,93 CHF

0,93 CHF

[Show graph](#)[List of all accounts](#)**Pending items****For signature**Financing application
form

1

Waiting payments

2

Shortcuts

New payment

List of outgoing
payments

All statements



Upload document

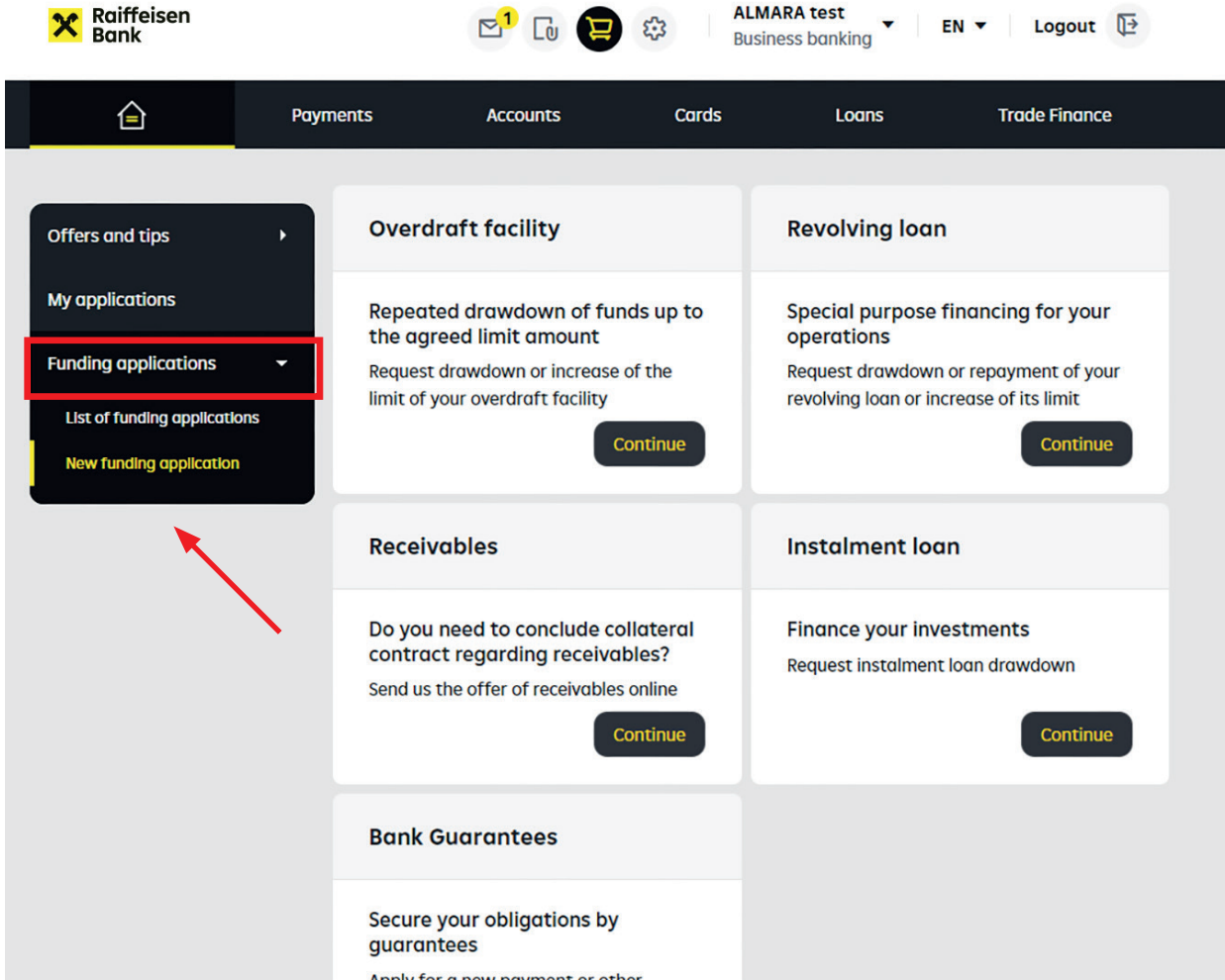


Uploaded documents

**New financing
application**Financing applications
overview **Loans**[Hide](#)

There are no items for this selection.

 **Accounts from other banks**[Hide](#)



ALMARA test Business banking | EN | Logout

Payments Accounts Cards Loans Trade Finance

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

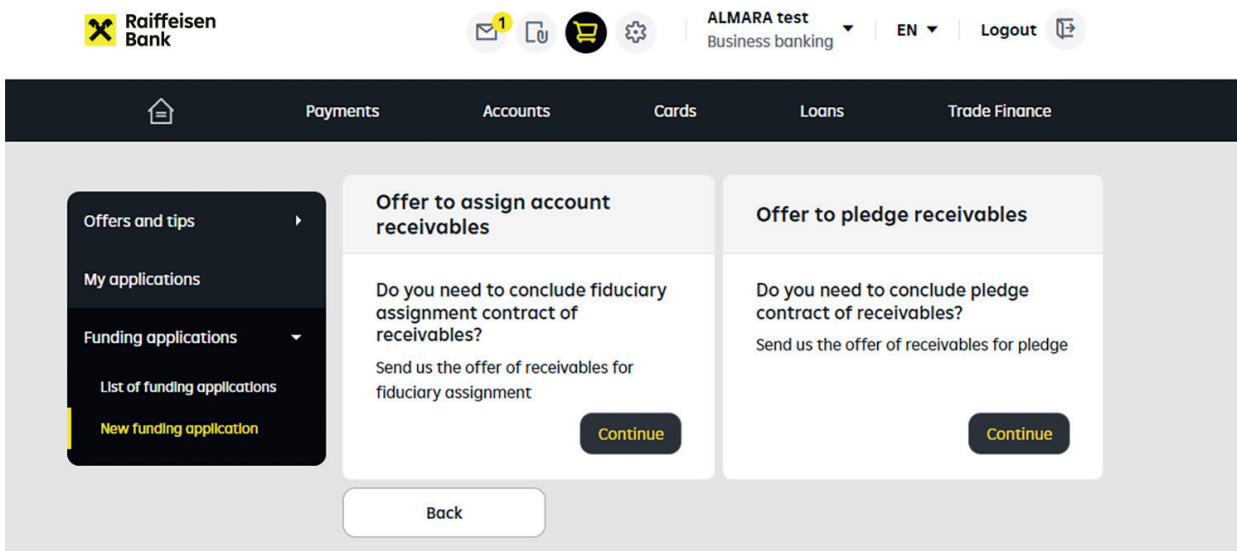
Continue

Bank Guarantees

Secure your obligations by guarantees

Apply for a new payment or other

Now, according to the selected product (Receivables), click **"Continue"** to display the following tiles: **Offer to assign account receivables** and **Offer to pledge receivables**. Choose the appropriate option according to the name of the form specified in the framework agreement:



ALMARA test Business banking | EN | Logout

Payments Accounts Cards Loans Trade Finance

Offers and tips

My applications

Funding applications

List of funding applications

New funding application

Offer to assign account receivables

Do you need to conclude fiduciary assignment contract of receivables?

Send us the offer of receivables for fiduciary assignment

Continue

Offer to pledge receivables

Do you need to conclude pledge contract of receivables?

Send us the offer of receivables for pledge

Continue

Back

Receivable assignment offer:



Fill in all the items displayed and marked with an asterisk *. Leaving blanks prevents proceeding to the next step. Required fields will be highlighted




displays help for the particular field.

Field details

- Application language:** Choose Czech or English as the language of the application
- Client:** Pre-filled automatically
- Security agreement:** Enter the agreement number
- Amount:** Fill in the amount

[Back to Funding applications](#)

Receivable assignment offer



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

Application form language*

Client* **ALMARA test**

Agreement on Security Assignment of Receivables No.*

Assignor*

Amount*


[or Leave and save application](#)

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

Summary

[Change](#)

Application form language	czech
Client	ALMARA test
Agreement on Security Assignment of Receivables No.	5516515
Assignor	Same as client
Amount	500,00 EUR

Choose file **Choose file**

Or drag the file here
(Max 10 MB) Supported extensions are .doc, .docx, .xls, .xlsx, .csv, .ppt, .pptx, .pdf, .txt, .jpg, .jpeg, .png

**Next**[or Leave and save application](#)

Completing all required fields and clicking **"Next"** moves you to the next step. Check the entered information and upload any required attachments by clicking **"Choose file"** or using the drag and drop feature. Most often, attachments include a list of receivables for financing or a proof of the financed inventory.



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

At the third step, the application is ready for download as a PDF.

[< Back to Funding applications](#)


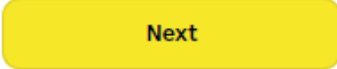
Receivable assignment offer

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

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

You can check the content of request via click on field Draft of Request.

[Application form draft](#)

ATTENTION: After moving to the next step you will be unable to edit the application. Thus, please check the information provided in the downloaded file.

Click the **Draft application** icon to open the PDF document, which creates the actual original of the Drawdown request. The document in the application must be signed in accordance with the [Electronic signature](#) manual.

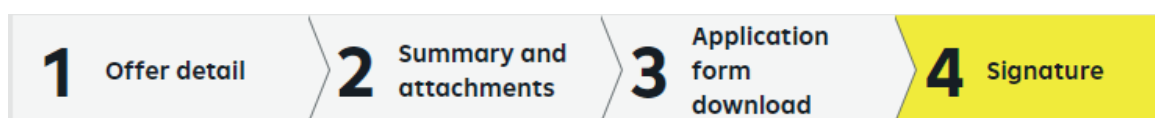
Once signed, the document must be saved to your disk. The file name must remain as generated by your Internet banking. You must not change the file name. If the name is changed, the application cannot be approved.

Raiffeisenbank recognizes electronic signatures from **První certifikační autorita a.s.** or **PostSignum** from the Czech Post – for details, see the [Electronic signature](#) manual.

TIP: Applications may be submitted by a specially authorized person, other than the one signing the actual original copy in PDF. Thus, the statutory representative or top manager does not have to be signed in to Internet banking. Once the PDF document is downloaded, it can be saved to disk and sent by e-mail or through another company process to be signed off-line.

ATTENTION: If you do not have a digital signing certificate, you need to print the application to sign it by hand and scan it. Then, attach the scanned document at the fourth step of the application. The signed document can be attached using the drag and drop or browse feature. The original copy of the signed application must be sent to the Bank by mail or courier within 21 days.

You can also sign with RB key in accordance with the [RB key online financing manual](#).



At step 4, upload the original of the signed PDF using the **Choose file** or drag and drop feature.

[Back to Funding applications](#)



Receivable assignment offer

- 1 Offer 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](#)

 [Mobile device is not online](#)  [or Leave and save application](#)

To complete the drawdown request, you need to certify its sending to the bank by clicking **“Sign”**. Once the certification is confirmed, your drawdown request is sent to the bank for processing.



Application has been sent successfully.

[List of requests](#)

Sent applications are shown in **“List of funding applications”**. The section also lets you keep track of the current status of your application.

🏠
Payments
Accounts
Cards
Loans

Offers and tips ▶

My applications

Funding applications ▼

List of funding applications

New funding application

Financing application forms

All ▼

7 days ▼

Filter

Product	Amount	Loan contract number
State	Modified at	Created/modified by
Own application note		
Offer to assign account receivables	10,00 CZK	PP SMS
Processing	06.02.2024	Ondřej Žák
		Copy
		Note
Application to propose bank guarantee	100 000,00 CZK	SU/0001/NCRAM/02
Processed	06.02.2024	Ondřej Žák
		Copy
		Apply
		Note

TIP: You can create another Drawdown request from a copy of the previous one.

A copy can be created by opening the **“List of funding applications”** and clicking **“Copy”** next to the relevant application.

FAQ

Why do I have to sign an offer of receivables to pledge first and then a drawdown request?

Because in fact they are two contractual acts – the conclusion of two subcontracts. Both subcontracts – the offer of receivables for pledge or assignment and the drawdown request – must be accepted or electronically signed by the Client and the Bank.

I cannot fit the number of the security agreement in the box. Will the bank recognize a shortened number?

Yes, it will. The field is limited to 30 characters. Thus, the number must be entered from the end as shown in the example.

Example: The agreement number is NDP/00001/NCRAM/01/12345678/ZPPO2. The number is too long and does not fit into the field. Enter the identifiers starting from NCRAM/01/12345678/ZPPO2.

I have uploaded a wrong file, I would like to delete it and upload the correct one before sending the Application to the bank.

The current file does not have a delete button. However, you only need to upload another file that automatically overwrites the current one.

I have changed the name of the Application when saving, what happens?

You need to go back to the previous step, download the document from Internet banking again, and then work with the newly downloaded document.