

I. Hardware requirements

1. The table shows the requirements for the Client's hardware needed for operation of the Service:

Type of client	Daily data volume	Hardware requirements	
Large	< 12,000 items	Processor	min. Intel Pentium, 133 MHz or equivalent
		Operating memory	min. 32 MB
		Monitor, resolution	SVGA, min. 800 x 600
		CD ROM unit	
		Free space on the hard disk	min. 110 MB
Extreme	< 400,000 items	Processor	min. Intel Pentium III, 880 MHz or equivalent
		Operating memory	min. 128 MB
		Monitor, resolution	SVGA, 1024x768
		CD ROM unit	
		Free space on the hard disk	min. 2 GB

II. Software requirements

- The Application is supported for the following operating systems:
 - MS Windows XP SP3
 - MS Windows Vista SP2
 - MS Windows 7
- The Direct channel Application is supported for MS Internet Explorer 6.0x, 7.0 and 8.0 with support for 128 bit encryption.
- The Direct channel Application must be installed only once on the hard disk of the Client's computer (no network version is available). During use of the Application, the Application must only be launched (opened) once.
- Any changes whatsoever to the Direct channel Application (e.g. copying or moving of the Direct channel Application) could result in its visible or hidden malfunctioning.
- Another condition for successful installation of the Application is correct installation of the network components – Microsoft network client and TCP/IP protocol (as standard, it is sufficient if access to the Internet is already functional on the computer).
- In order to check the settings on your computer and browser for use of the Application, you can use the test programme, which is available at www.mojebanka.cz or on the installation CD for the Direct channel Application (part of the installation CD for the Profibanka Application).

III. Communication requirements

- The Direct channel Application uses the Internet (establishment of this, setting and operation are ensured by the Client – this is not part of the Expresní Linka Plus service) for data transfer between the Client and the Bank. The minimum connection speed required is 56 kbps.
- A functioning connection to the Internet is thus essential for the Direct channel Application to function correctly.
- Internet access may be dial-up (fixed line or mobile telephone) or fixed, access is possible via a proxy server or firewall (SSL communication must be allowed – communication in https protocol – with the Bank server www.mojebanka.cz).
- If restrictions are used for access and communication with the Internet (proxy, firewall), the following address must be allowed: https://*.mojebanka.cz.

- Speed of communication and its reliability depends on the connection speed and response time for access to the Internet. The minimum connection speed required is 56 kbps.
- Fixed access to the Internet is essential for transfer of large volumes of data.
- Komerční banka, a.s. does not resolve setting of the proxy server on the Client end.

IV. Security for the Direct channel Application – communication, the Client's internal network

- All communication takes place in SSL protocol (SSL - Secure Socket Layer). All data is encrypted with a strong symmetrical encryption algorithm, as standard using a 128-bit encryption key.
- A Company certificate is used only for downloading data from the Bank, it cannot be used for sending data to the Bank. A Company certificate can only be saved in a file.
- The User can have their Company certificate saved on their computer or on a portable memory medium (flash disk, diskette).
- Access to the User's Company certificate is protected by a password, which is determined by and known only to the User.
- Security in the Client's internal network on access to the Internet is ensured by the Client and is independent of the Direct channel Application.

V. Closing provisions

- Technical Conditions are a Notification in terms of the General Terms and Conditions. Changes to the Technical conditions are made in accordance with the pertinent provisions of the General Terms and Conditions, with the exception of changes in data format, notification of which shall be made no later than 3 months before they come into effect.
- Provision of Services shall take place in line with the updated Technical Conditions.
- Terms starting with a capital letter are used in these Technical Conditions with the meaning as stated in the Conditions for provision and use of the Direct channel issued by the Bank.
- The Client is obliged to accept the Technical Conditions for the whole duration of the contractual relationship created on the basis of the contract on provision of direct banking in question, otherwise the Bank cannot guarantee the quality of direct banking services.
- These Technical Conditions become effective as of 12. 6. 2010.