

I. Technical conditions for the Profibanka service
1. Volumes of data processed

1.1 The Profibanka Direct Banking Service is designed for clients with 100 – 3,500 payment orders (inputs) and 200 – 7,000 transactions (outputs) per month. Establishment of the Profibanka Direct Banking Service must be agreed on individually for clients with a greater number of payment orders or transactions.

2. Hardware requirements

2.1 The minimum Client hardware requirements for installation and operation of the Profibanka Application (information stated here is of an informational nature, processing of large volumes of data on the minimum hardware configuration is possible but time-consuming, the Hardware must also meet the requirements of the operating system used):

Type of client	Monthly data volume	Recommended method of communication	Hardware requirements	
Medium	< 500 inputs < 1,000 outputs	Dial-up, or fixed Internet access	Processor	min. Intel Pentium III, 600 MHz or equivalent
			Operating memory	min. 192MB
			Monitor, resolution	SXGA, min. 1280 x 1024
			DVD ROM unit	
			Free space on the hard disk	min. 675 MB
			Recommended database maintenance (archiving and deletion function)	Annual

Type of client	Monthly data volume	Recommended method of communication	Hardware requirements	
Large	< 3,500 inputs < 7,000 outputs	Fixed Internet access	Processor	min. Intel Pentium III, 1 GHz or equivalent
			Operating memory	min. 1 GB
			Monitor, resolution	SXGA+, 1400x1050
			DVD ROM unit	
			Free space on the hard disk	min. 1 GB
			Recommended database maintenance (archiving and deletion function)	Quarterly or when there are more than 100,000 records in the database (see System statistics function)

2.2 675 MB of free space is required on the disk where the Profibanka Application is installed, 320 MB of free space on the disk where the TEMP directory is located and 40 MB of free space is required on the system disk.

2.3 The required amounts of free space on the disk are not added, this is the maximum required space for the disk in question (i.e. 675 MB of free space is required on the disk where the Profibanka Application is installed and where the system and TEMP directory is also located). A check is performed of free space on the disk during installation. If the result of the check is negative, installation is discontinued.

2.4 The actual Profibanka Application, including system components, requires approximately 100-150 MB of free space.

2.5 If MS Internet Explorer has not already been installed, as much as a further 50 MB of free space will be necessary (according to the original version and configuration); space on the disk where the TEMP directory is located is only required during installation.

2.6 There must always be at least 100 MB of free space on the hard disk.

2.7 The database with 5,000 payment orders and 10,000 transactions (movements in the account) takes up approx. 100 MB.

3. Software requirements

3.1 The Profibanka Application is supported for the following operating systems:

- MS Windows XP SP 3
- MS Windows Vista SP 2 (Only the Czech, Slovak or English language versions)
- MS Windows 7 SP1 (Only the Czech, Slovak or English language versions)
- MS Windows 8 (Only the Czech, Slovak or English language versions)
- MS Windows 8.1 (Only the Czech, Slovak or English language versions)

3.2 The Profibanka Application is supported for the following browsers:

- MS Internet Explorer version 8.0
- MS Internet Explorer version 9.0
- MS Internet Explorer version 10.0
- MS Internet Explorer version 11.0

with support for 128 bit encryption (the installation programme installs MS IE 8.0. MS IE 8.0. is recommended)

3.3 The installation programme for the Profibanka Application also installs the SQL Server 2005 Express Edition as well as other system components. The Client is informed of all installed programmes and components during the course of installation.

3.4 The Profibanka Application must be installed on the hard disk of the Client's computer only once on the local disk (no network version is available).

3.5 Any changes whatsoever to the Profibanka Application (e.g. copying or moving the Profibanka Application) could result in its malfunctioning, even in a hidden manner (this could for example not exhibit itself until updating of the Application to a higher version).

3.6 Another condition for successful installation of the Profibanka Application is correct installation of the network components – Microsoft network client and TCP/IP protocol (as standard, it is sufficient if the computer already has a functioning Internet connection).

3.7 Use of Java applets, ActiveX, scripting and cookies (ensured as standard by the installation programme) must be allowed in MS IE for the Profibanka Application to function correctly.

3.8 In order to check the configuration and settings of your computer and browser for use of the Profibanka Application, you can also use a test programme, which is available at www.koba.sk or on the installation DVD for the Profibanka Application.

3.9 For correct function of the automatic backup of the operating system MS Windows 8 is necessary to have installed NET Framework 3.5.

4. Communication requirements

4.1 Functioning Internet access is thus essential for the Application to function correctly (its establishment, settings and operation are ensured by the Client – not part of the Profibanka Direct Banking service or installation of the Profibanka Application).

4.2 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 http://*.mojebanka.cz).

4.3 Komerční banka does not resolve setting of the proxy server on the client end.

5. Security for the Profibanka application - communication, the client's internal network and accounting data

- 5.1 A condition for communication by the User of the Profibanka Application and the Bank server is that the User has been issued with a valid Personal certificate (an RSA key for the User authorised by the Bank, 1024 bits in length).
- 5.2 This certificate is used for local login to the system, for establishment of communication with the Bank server and for signing active operations.
- 5.3 All communication takes place in SSL protocol (SSL – Secure Socket Layer). All data is encrypted with a strong symmetric encryption algorithm, as standard using a 128-bit encryption key – the encryption key is unique-valid for the given connection to the Bank sever.
- 5.4 An electronic Signature is used for signing active operations (the User's Personal certificate – RSA algorithm is used for creation of the electronic Signature).
- 5.5 The User can only have the Personal certificate saved on a chip card.
- 5.6 Access to the User's Personal certificate is protected by a PIN, which is determined by the User and known only to him/her.
- 5.7 Security for the Client's internal network when accessing the Internet is ensured by the Client and is independent of the Profibanka Application.
- 5.8 Security for Profibanka Application files and locally saved data is given by the operating system, security for locally saved data and also the SQL Server 2005 Express Edition or SQL Server 2008 R2 depending on the version of the operating system.
- 5.9 A further increase in security for the Profibanka Application and its data can be achieved in the event of its installation in MS Windows XP and Windows Vista, by their transfer to the EFS (Encrypted File System).

6. Recommendations for the Profibanka Application

- 6.1 For the event of defects to the computer's hardware or software, regular backup of the database is recommended. After reinstallation of the Profibanka Application, it is possible to refresh the data from this backup. If no backup is made, the Profibanka Application can be simply reinstalled and set into operation again but without the transaction history and other data (e.g. payment order templates), except for the data currently available on the Bank server.
- 6.2 Monthly backup of the database is sufficient for small Clients. More frequent backup is recommended for medium-sized Clients (e.g. weekly). It is recommended that you keep the last two versions of the backup, possibly in two copies (i.e. the last and the last but one; a greater number of older versions of backups or more copies of individual versions of backups is not essential).

7. Performance estimates – on the recommended hardware configuration

Transfer (with a connection speed of 56 Kbps, without establishing communication)

~ 500 payment orders < 1 min
 ~ 1,000 transactions < 2 min

Note: transfer length is dependent not only on the actual transfer speed, but also on the length of processing on the server

Display (with 100,000 records in the database)
 ~ 100 records < 10 s

Import (with 50,000 records in the database)
 ~ 500 payment orders < 1 min

V. Supported chip card readers

1. A list of supported chip card readers for the Profibanka Application can be found at www.koba.sk. The supported versions of CryptoPlus are 2.1.2, 2.1.4 and 2.1.6.
2. KB CryptoPlus software must be installed for chip card readers to function correctly. This is included in the installation pack for

supported readers. The installation pack can be found at www.koba.sk

3. The chip card reader must meet the following requirements

Supported OS	Windows XP, Vista, Windows 7, Windows 8, Windows 8.1
API's	Microsoft PC/SC + drivers
Standards/certification	ISO/IEC 7816-1,2,3,4: IC Cards with contacts Microsoft Windows Hardware Quality Labs (WHQL), Windows Logo Program WLP 2.0
Smart-card interface	Support for ISO7816 Class A, B and C (5V, 3V, 1.8V) Support for all ISO7816 TA1 param. (up to 344 Kbds) Reading from and writing to all ISO 7816-1,2,3,4 microproc. cards, T=0 and T=1 (memory cards support upon request) Short circuit detection. ISO location, guarantee for 100,000 insertion cycles - EMV level 1 mechanically compliant. Embossed smart cards are supported.
Host Interface	USB Host Interface USB (type A connector) Power supply thru USB port Serial Interface Serial communication with the PC through RS232 connection PCMCIA (notebooks) Type II PC Card slot and version 2.1 PC Card interface software (Card Services).
Security levels	Europe: EN60950 Advantage: IEC950: 1991, Am,3: 1995 USA: UL1950 , third edition, 28.7.1995 Canada: CSA950 Corresponds to directive 73/23/EEC

4. Other requirements:

- communicates with the MůjKlíč chip card;
- allows for reading and writing;
- supports PKCS#11;
- supports MS interface – system authentication;
- sufficient resistance to defects and stability.

VI. Closing provisions

1. The Bank is entitled to unilaterally change the Technical Terms and Conditions. The Bank shall inform the Client of change to the Technical Terms and Conditions no later than 1 month before they become effective, with the exception of change to data format, notification of which shall be provided no later than 3 months before date this becomes effective.
2. The Client shall be informed of new Technical Terms and Conditions with stipulation of their effectiveness and a link to them (with the option of gaining them) by means of a notice displayed before login to the pertinent application on the Bank's website.
3. Provision of the Direct Banking Service shall take place according to updated Technical conditions.
5. The Client is obliged to accept the Technical conditions for the whole duration of the contractual relationship created on the basis of the pertinent contract on provision of direct banking, otherwise the Bank cannot guarantee the quality of Direct Banking services.
5. Terms starting with a capital letter are used in these Technical conditions with the meaning as stipulated in the Conditions for provision and use of direct banking issued by the Bank.
6. These Technical Terms and Conditions replace the Technical Terms and Conditions of 26.4.2014.
7. These Technical conditions become effective on 22.11.2014.