

InBiz4VUB – InBiz International – MultiCash

Basic information on the applications:

Functionality	InBiz4VUB	InBiz International	MultiCash
TARGET CLIENTS	Companies having to manage accounts in real time in the following countries – CZ, SK, PL, HU. No software installation needed.	Companies having to manage accounts in real time in countries where ISP Group is present with a Subsidiary Bank or a Branch. No software installation needed.	Companies that need to connect more banks to the same e-banking platform. MultiCash platform is not online (real time) but only “reactive”. Software installation is needed.
ACCESSIBILITY	VÚB web based platform operating mainly accounts with VUB Group, with possibility to connect via SWIFT messaging system third bank’s accounts.	Intesa Sanpaolo Group main web platform, managing accounts with ISP Group banks and branches, with option to connect third bank’s accounts via SWIFT.	A third-party multibank e-banking platform, managing accounts with banks offering the service to their clients based on an existing agreement with the provider.
CO-SIGNING OF INSTRUCTIONS	Optional number of signatories co-authorizing a transaction, no matter the time zone or the place they are.	Optional number of signatories co-authorizing a transaction, no matter the time zone or the place they are.	It is possible to assign users to groups and set the authority to sign a transaction by one or two people.
PAYMENT LIMITS	Yes, limit on transaction.	Yes, limit on transaction.	Yes, limit on transaction or per user and day.
SECURITY	OTP token.	OTP token, USB key.	Login, password + electronic signature (certificate) for payment authorisation.
USER ROLES	Possibility to split roles into: “user preparing a payment”, “approver/authorizer” and “sender” (to the bank).	Possibility to split roles into Administrator, Configurator and Operator. Setting of roles by Administrator in application.	Possibility to split roles into: “user preparing a payment” and “approver and sender”.
IMPORT OF SEPA PAYMENTS	Yes: in XML ISO PAIN.001 format.	Yes: in XML ISO PAIN.001 format.	Yes: in XML ISO PAIN.001 format.
IMPORT OF NON-SEPA PAYMENTS	Compatible formats: CFA, PAIN.001, Swift MT101.	Compatible formats: CFA, PAIN.001, Swift MT101.	Compatible formats: SKA.
IMPORT OF SEPA DIRECT DEBITS	Compatible format: XML ISO PAIN.008.	Compatible format: XML ISO PAIN.008.	Compatible format: XML ISO PAIN.008.
INTRADAY INFORMATION	Yes, online real-time.	Yes, online real-time.	Yes, MT942 format.
DATA REPORTS	MT940.	MT940.	MT940.
MOBILE APPLICATIONS	Yes, application with selected tools (including co-signing).	No.	No.
DIRECT DEBITS	CZ DD and SEPA DD: DD “creditor side” (DD issuance).	CZ DD and SEPA DD: DD “creditor side” (DD issuance).	CZ DD and SEPA DD: DD “creditor side” (issuance of DDs).
SUPPORT	Application support through a phone line dedicated to active clients only.	Application support through a phone line in English dedicated to active clients only.	Application support through a phone line dedicated to active clients only.
USER INTERFACE LANGUAGE	Slovak or English.	English or Italian.	Czech, English, German.
UPGRADE POSSIBILITIES	InBiz is owned by VUB Banka a.s., Intesa Sanpaolo Group. Depending on the availability of new products and upon customer’s request the application can be upgraded and the offer of services extended.	Application is owned by Intesa Sanpaolo Group. Depending on the availability of new products and upon customer’s request the application can be upgraded and the offer of services extended.	Being a modular application, owned by a third party where VUB Banka supports the licensed functionalities only, no tailor-made developments and upgrades upon the client’s request are possible.