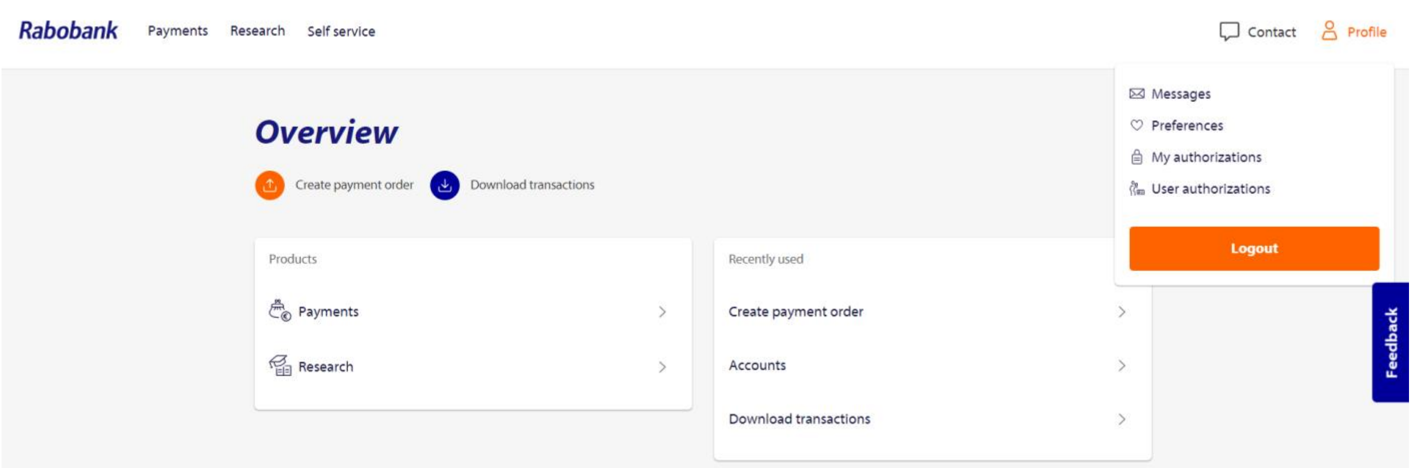
Rabo Business Banking

Authorizations (basic), options and limits

The ‘Authorizations’ feature in Rabo Business Banking puts you in charge of setting up users, authorizations and options. This enables you to handle your banking matters efficiently. In this leaflet you find information on the options and how you can manage user authorizations for your organization.

In Rabo Business Banking, the settings are available in the top right-hand corner under Profile, option ‘User Authorizations’. This option can only be accessed by users with administrator rights for their organisation, i.e. users with the role of Owner, AdministratorPlus or Administrator.



Within the main menu for authorizations, navigate to:

- Users and Authorizations
- Account display
- Account groups (only if activated)
- Limits and options

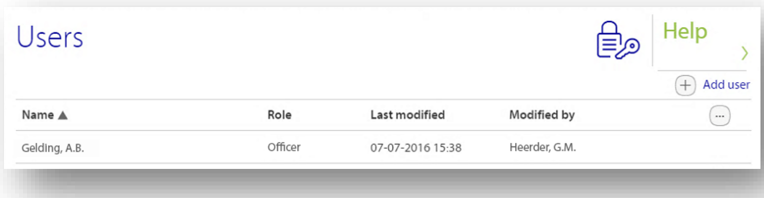
Each menu item is described in this document.

Beware! Does the users and authorizations page look like the screenshot below? Then you're already using our new application in which all relevant information is integrated into the screens, meaning that this leaflet no longer applies to you. With the "New version" button you can still return to the old version to which this leaflet does apply.

Users and Authorizations

In this feature the authorizations, limits and access tools for each user can be configured for internet banking. Additionally, the users who are allowed to use a Rabo FiliaalPas can be managed. You are fully in charge of viewing, adding, modifying and deleting users.

Overview of users



Click on 'Users and Authorizations' to see an overview of the users with access to the online services agreement of your company. Only an 'Owner' and 'AdministratorPlus' will have been added by Rabobank for a new online banking agreement.

You can display the detailed overview for a user by clicking anywhere on the corresponding row or clicking on the icon with the 'pencil'. Here you can view and change, if required, the accounts and associated authorizations of the user.

Roles

Roles reflect the authorizations granted to a user as indicated in the table below:

Role	Explanatory information
Owner	An Owner is a legal representative(s) of the customer with whom the bank has made the online services agreement. He or she has full access to all authorizations for the (external) accounts and products in the agreement. The Owner can only be entered, modified or deleted by the bank. The Owner can add Administrators and Officers, assign them authorizations, and request a Rabo OnlineKey for them. Changes in authorizations can be made by an Owner for themselves, an Administrator and an Officer. The Owner is responsible and accountable for the acts performed by an AdministratorPlus, an Administrator and an Officer.
AdministratorPlus	An AdministratorPlus has the same rights as the Owner in the online services agreement, with the exception of being able to enter into new agreements and change or end existing agreements. An AdministratorPlus has access to all authorizations for (external) accounts and payment and receive products in the agreement. The AdministratorPlus can add Administrators and Officers and assign authorizations to them. If an AdminPlus uses a Rabo OnlineKey as a means of access he may also request Rabo OnlineKeys for other users. Changes in authorizations can be made by an AdministratorPlus for themselves, an Administrator and an Officer. The AdministratorPlus can view and delete Powers of Attorney and cards within a Power of Attorney and see and delete filiaalpassen.
Administrator	An Administrator can assign authorizations to Officers and create and manage Officers. The Administrator can only be added, modified or deleted by the Owner or AdministratorPlus. An Administrator cannot assign administrator rights to a user. An Administrator cannot request a Rabo OnlineKey for a user. The Administrator can view and delete Powers of Attorney and cards within a Power of Attorney and see and delete filiaalpassen.
Officer	An Officer can be added, modified or deleted by an Owner, AdministratorPlus or an Administrator. An Officer can only view his/her own authorizations and does not have access to 'Authorizations'. The Officer can view Powers of Attorney and cards within a Power of Attorney and see filiaalpassen.

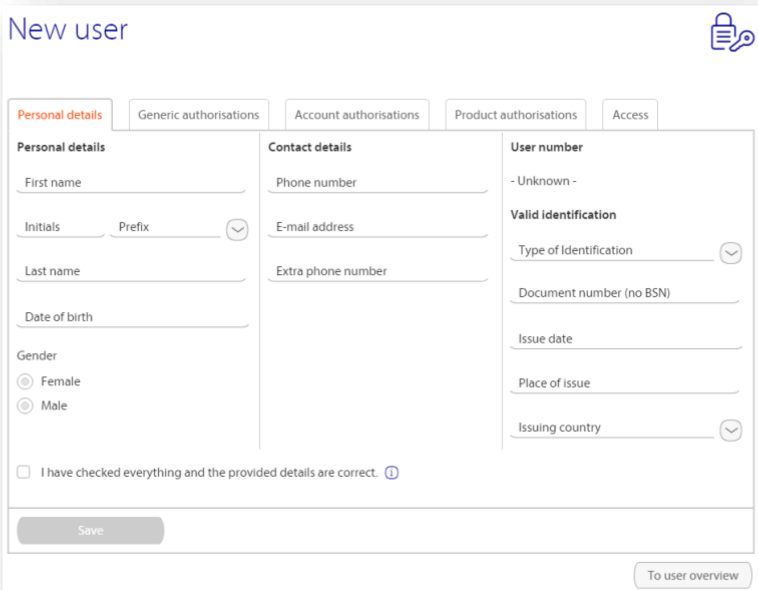
Please note: as a legal representative, you are responsible that the authorizations granted to users are up-to-date and suitable for their work.

Adding a user

Personal details

The tab 'Personal details' is the first screen you need to complete to add a new user.

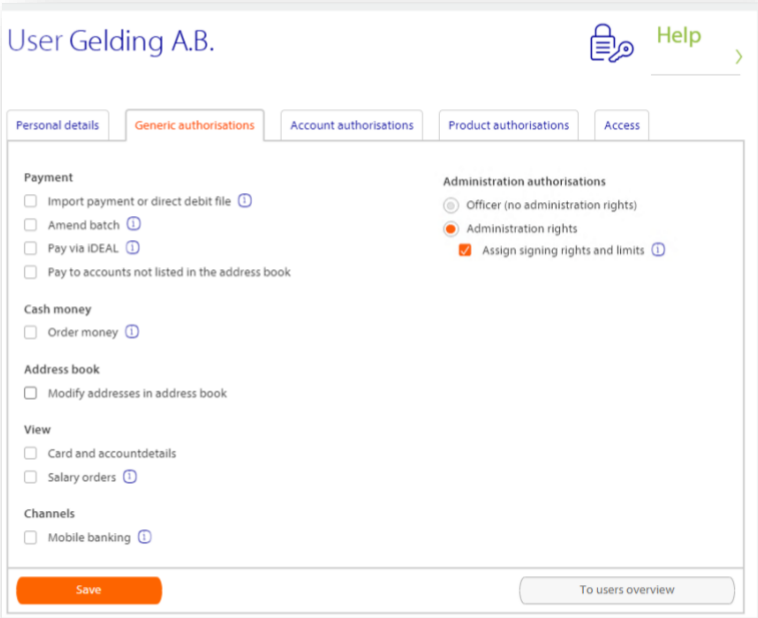
Are all details correct and complete? Click on 'Save' to continue to the next tab, where the generic authorizations for this user can be assigned.



Generic authorizations

You can assign generic authorizations for the functions that the user can use. Most generic authorizations only work in combination with the added accounts and authorizations and limits assigned in ‘Account Authorizations’ on the next tab.

Also, you indicate on this tab if the user has administration authorizations, which may or may not be combined with assigning authorizations for signing and limits.



Authorization group	Explanatory information
Payment	• ***Import payment or direct debit file***: the user can import Order files for all accounts within the agreement. The possibility of signing Order files can be set per account in the tab ‘Account Authorizations’. • ***Amend batch:*** the user is allowed to delete orders from imported order files for all granted accounts. The user can also change the amount or description of an order. This is only possible if the user also has the account authorization to create a payment order and/or create and sign direct debits. • ***Pay via iDEAL***: the user can sign iDEAL payments from accounts for which he or she has received signing rights (option 1st signature selected) on the tab ‘Account Authorizations’ and up to the limit set under ‘2nd signature from another user required from’.
	• ***Pay to accounts not listed in the address book***: This user is not restricted by the address book when entering payment order beneficiaries. In other words, this user can enter any creditor as the beneficiary of a payment.
Cash money	• ***Order money***: the user can use this option within Rabo Business Banking for accounts for which he has received signing rights (option 1st signature selected) on the tab ‘Account Authorizations’ and up to the limit set under ‘2nd signature from another user required from’.
Address book	• ***Modify addresses in the address book***: the user can add, modify or delete addresses in the payments address book.
View	• ***Card and account details***: the user can view the account and card details for the accounts that have been added on the tab ‘Account Authorizations’. • ***Salary orders***: the user can view the content of salary order batches (‘SALA’).
Channels	• ***Mobile banking***: the user has access to the Rabo Banking App and the Rabo Investment App and can apply the functions for which he or she is authorized.

Authorization group	Explanatory information
Administration Authorizations	• ***Officer (no administration rights) / Administration rights***: this option is only visible when the selected user isn't an Owner or AdministratorPlus. If the option 'Administration' is chosen, the user can view, add, modify or delete other users without administrator rights (Officers). • ***Assign signing rights and limits*** (if the option 'Administration rights' is selected): the Administrator is authorized to set the options for assigning authorizations and limits under 'Sign' for Officers on the tab 'Account Authorizations'. • ***Account groups*** (if this option has been activated under 'Limits and options'); the Administrator only has access to the accounts that are part of the selected Account groups. Therefore, the Administrator can give Officers access to those accounts only.

After clicking on 'Save' the account authorizations for the user can be set on the next tab.

Account Authorizations

Within this tab, you can state for each account which authorizations are assigned to the user.

An account can be added with the button 'Add account'. As soon as an account has been added, the account authorizations can be assigned.

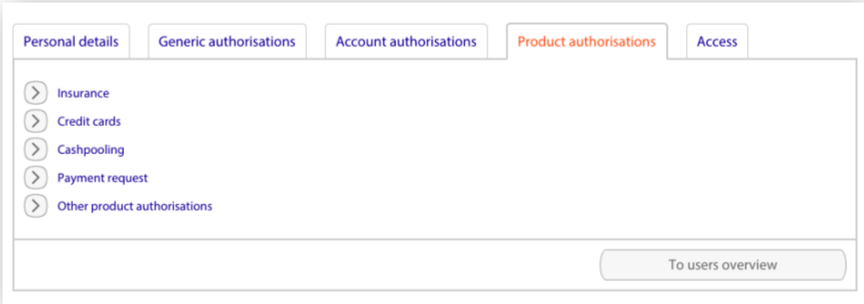
Note: If you have activated the option 'Extensive account Authorizations', you will be able to assign authorizations in more detail.

Authorization group	Explanatory information
View	• ***Transactions***: the user can view the transactions on the account. • ***Balance***: the user can view the balance on the account. If both options have been selected, the user can download the balance and transactions in various file formats and Digital Account Statements.
Payment orders	• ***Create***: the user can view, create, modify and delete payment orders for the account. Additionally, he or she can view upcoming direct debits and the payments address book. **Sign** • ***1st signature***: if the user must be able to sign an order, select the option '1st signature.'. For the account, he or she will then be able to: ○ View unsigned and signed payment orders and order files.

Authorization group	Explanatory information
	○ Place a 1st signature (sign) for payment orders and order files created and to be modified, up to the limit ‘Place 1st and 2nd signature up to’. ○ Order money and pay via iDEAL up to the limit ‘2nd signature from another user required from’ if these options have been selected on the tab ‘Generic Authorizations’. ○ Refuse upcoming Euro Direct Debits and reverse Euro Direct Debits after they been collected. ○ View, manage and sign direct debit mandates for an amount up to the limit ‘2nd signature from another user required from’. An Owner or an AdministratorPlus with this authorization can view, review and sign direct debit mandates without limitation, regardless of the amount stated in ‘2nd signature from another user required from’. • ***2nd signature from another user required from***: this is the maximum amount this user can sign by him-/herself. For any order over this limit, an additional signature is needed from another user with authorization ‘2nd signature’. The following options are available: ○ Always: a 2nd signature from another user is always required before the order will be processed. ○ Amount: any order above this amount needs a 2nd signature from another user. ○ Standard limit: the lowest of the three limits that are set for the agreement as stated in ‘limits and options’ applies. • ***Place 1st and 2nd signature up to***: This is the maximum amount the user can sign by him-/herself or with another user. The following options are available: ○ Amount: an amount in euros or in the currency of the account for a foreign currency account. ○ Limit in the agreement: as stated in ‘limits and options’. • ***2nd signature***: selecting this option enables the user to place a 2nd signature for this account up to the limit that has been set in ‘Place 1st and 2nd signature up to a maximum of’. This is only possible if another user has placed the 1st signature. A user with this authorization can also view, sign and review direct debit mandates without limitation. • ***Result***: To check the result of the signing authorizations, click on the information icon. That will display the consequences of the authorizations in textual form under ‘Sign’.
Direct debit	• ***Create and sign***: state whether the user can create, modify, delete and sign direct debits for this account here. This will then apply to both Euro Direct Debits (CORE) and Business Euro Direct Debits (B2B). This option also allows the user to manage the address book for Euro Direct Debits.

After clicking on ‘Save’ the product Authorizations for the user can be assigned on the next tab.

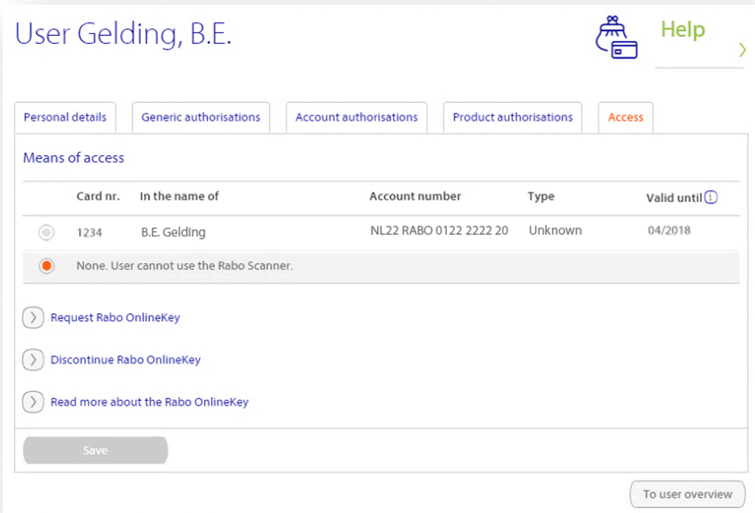
Product Authorizations



In this section, insurance, credit card, payment request and other products authorizations can be assigned to a user.

After clicking on ‘Save’, on the next tab, you can add the means of access the user can use.

Access



You can link the card to the user as a means of access here. This enables the user to log in to Rabo Business Banking. Only 1 card can be linked to a user. Only cards that have not yet been assigned are shown.

Besides linking the card, here you can also request a Rabo OnlineKey card for the user. The new card you apply for is required to be personalized, i.e. it must be registered in the name of the user.

For existing users, this overview shows the status of the access code (under ‘Access code (TIN)’). With this code, the user with generic authorization ‘Mobile banking’ has access to the Rabo Banking App. You can delete it via the link ‘delete access code’. The user can then create a new access code.

After clicking on ‘Save’ the user has been created and has access to Rabo Business Banking.

Copy user

Besides adding a user via the button 'Add user' you can also add a user by copying an existing user. To do so, select the option concerned under the button with the 'dots' for the user to be copied in the Overview of users. The copy function copies all Generic, Account and Product Authorizations[1] of the selected existing user to the new user and all you have to do then is enter the personal details and link the correct access tool.

Copy account Authorizations and limits

For a user you can copy the account authorizations and limits from one account, to one or more other accounts. As a result, you can assign the authorizations for multiple (new) accounts in one go. In the tab 'Account Authorizations', click on the button ⧉ 'Copy Authorizations and limits to other account(s)' next to the account you want to copy the authorizations and limits from. Then, in the overview that follows, you can select to which accounts you want to copy the authorizations and limits. All accounts within the agreement are shown. Accounts that are not yet linked to the user will be added after copying and saving. Copying the account authorizations and limits is possible from active current accounts in euros. You can copy the account authorizations and limits to all types of accounts so also to an account in foreign currency.

Change or delete user

In the Users overview, the button with the 'dots' allows you to change or delete a user. To change a user, you will see the same tabs as when you enter a new user. Existing users who were added in the past without personal details are an exception. In that case, you will only see the name and the user number of the user, with the option of personalizing this profile.

Deleting a user is advisable if that user's employment ends or if the employee needs to be re-added as a user because his personal details have changed. In the latter case, it is advisable to copy the user first, add the correct personal details to the copied user, and then delete the original user (with the now-outdated personal details). After deletion activities executed by the user are no longer visible in audit trail batches.

[1] Insurance, creditcard, payment request and cashpooling authorizations assigned to the existing user **won't be copied** to the new user, you need to assign these manually to the new user.

Replace users Authorizations

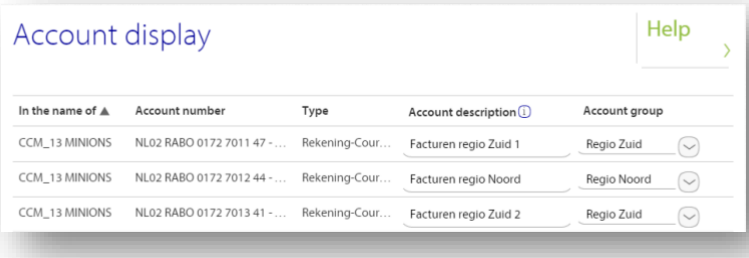
In the Users overview, you select one or more (target) users (up to 10) whose authorizations you want to replace. Then you click on the button ‘Replace users Authorizations’. Finally, you select the (source) user whose Generic, Account and Product authorizations[2] have to be copied to the previously selected user(s). Confirm this by clicking on ‘Replace Authorizations’.

Four-eyes principle for changing Authorizations

You can use a four-eyes principle for setting and changing Generic and Account Authorizations. If applicable, changes made by an Owner, AdministratorPlus or Administrator must be approved by another Owner, AdministratorPlus or Administrator. The Rabobank can set a four-eyes principle for changing authorizations.

Account display

In ‘Account display’, you can add an account description to accounts and, if activated, assign accounts to Account groups.



The descriptions you set are visible to you and your users in most overviews within Rabo Business Banking and the Rabo Banking App. Using them will increase the identifiability of the accounts that you use most.
If you have activated the option ‘Account groups’, you can also assign accounts here to the Accounts groups created by you.

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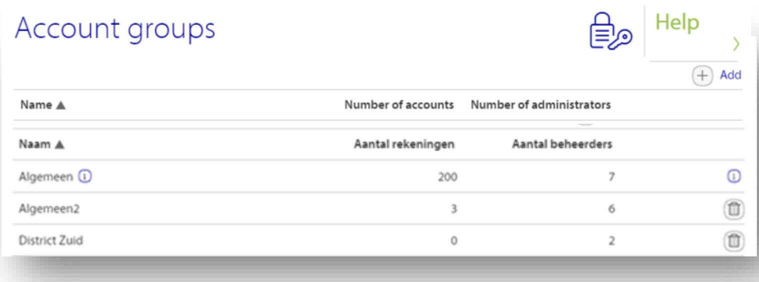
[2] The insurance, creditcard, payment request and cashpooling authorizations assigned to the source user won’t be copied to the target user(s), you need to assign these manually to the target user(s).

Account groups

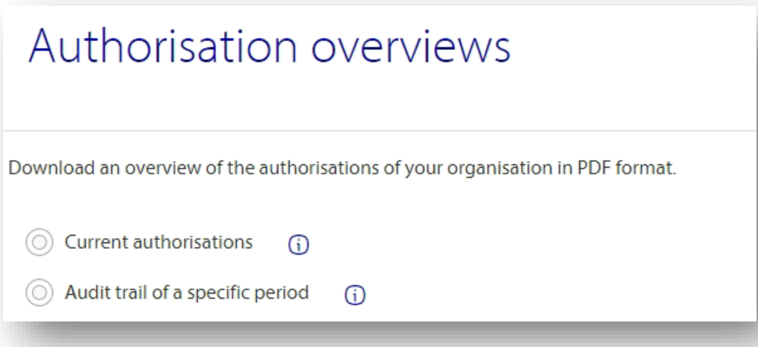
The feature ‘Account groups’ contains an overview of your Account groups and associated accounts and administrators. You can manage these by adding, modifying or deleting Account groups.



You can activate Account groups under ‘Limits and options’. More information on activating ‘Account groups’ is available under ‘Limits and options’.

Authorisation overview

At Authorisation overview you can download a comprehensive overview of all your authorized users. It is also possible to download an overview with the changes in authorizations within a specific period. The latter option is only available for the Owner and the AdministratorPlus.



Current authorizations

Here you can download an overview in PDF or Excel of the authorizations of the users within your organization. You can download a Dutch or an English version. This overview contains the following user details:

- The functions that users can use.
- The accounts and products[3] for which the users are authorized.
- The means of access assigned to the users.

An Owner or AdministratorPlus can additionally also view the agreement settings and limits. All users have the option of viewing their own authorizations via 'My Authorizations' under 'Self-Service' in RIB Pro or under 'Profile' – 'My authorizations' in RBB.

Audit trail of a specific period

Here you can download an overview (in PDF or Excel) of the changes in authorizations. You can download a Dutch or an English version of this overview. The overview contains the audit trail of a specific period for the following data:

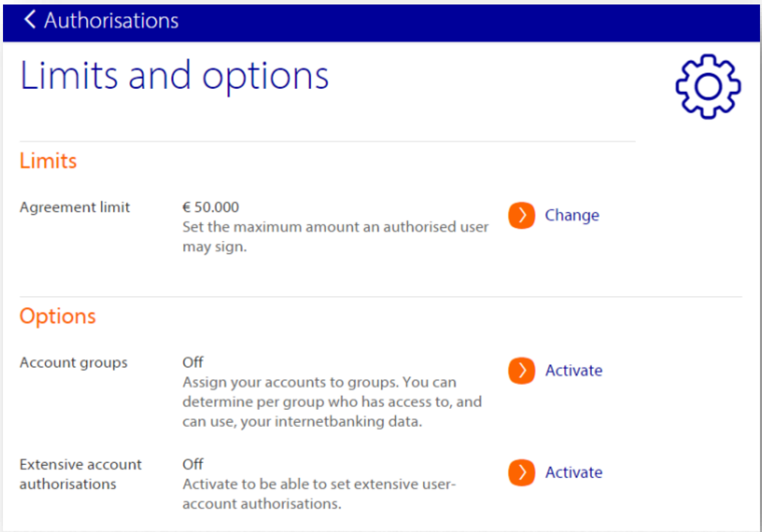
- The general information about the online services agreement. These are the changes of the settings and limits in your agreement.
- The account authorizations per user.

The overview can be requested for a maximum period of two months. Audit trail data can be requested up to 2 years in the past. If you select a period that is more than 2 years in the past, your current limits are shown and you won't see any changes for account authorizations.

[3] Any insurance, creditcard, payment request or cashpooling authorisations won't be displayed in the overview, you can only view these online per user.

Limits and options

The limits set for the agreement are shown on the page 'Limits and options'. The limits set are in euros.



Limits

Type of limit	Explanatory information
Agreement limit	This is the amount that can be remitted per signature placed. The amount can only be changed by a user with the role of Owner or AdministratorPlus. The default setting for this amount is € 50,000. The amount can be independently increased to a maximum of € 500,000 by a user with the role of Owner or AdministratorPlus. The maximum can be increased in consultation with your Rabobank. Payments via iDEAL are subject to a limit of € 50,000 per order, even if the limit in the agreement has been set at a higher amount. This means that iDEAL payments above € 50,000 will not be processed.
Director-Owner limit (D/E-limit)	This limit is only visible if it has been set by your Rabobank. If there are several Owners within your agreement, only one Owner or AdministratorPlus can place a 1st signature for them, after which another Owner or AdministratorPlus must place a 2nd signature for them.
2nd signature limit	A 2nd signature is required to be placed for orders exceeding this limit. An exception applies to the Owner and AdministratorPlus, this limit is not applicable to these roles. The default setting for this limit is € 250,000 and can only be changed in consultation with your Rabobank.

Options

Account groups

You can activate or deactivate the option ‘Account groups’ here. You can use Account groups to create separate groups, for instance business units or projects, within your agreement. Each group has its own accounts, administrators and address book. That allows you to restrict the use of and access to your agreement details to the users who actually need that information.

Extensive account authorizations

You can activate or deactivate the option ‘Extensive Account Authorizations’ here. ‘Extensive Account Authorizations’ allows you to assign authorizations in even greater detail.

Appendix: overview of functionalities per role

This appendix lists the functionalities for managing user authorizations available to the bank and the various roles within Rabo Business Banking.

Description		Bank	Owner	Administrator-Plus	Administrator	Officer
Limits						
View maximum Agreement limit		✓	✓	✓	-	-
Change maximum Agreement limit		✓	-	-	-	-
View Agreement limit		✓	✓	✓	-	-
Change Agreement limit		-	✓	✓	-	-
View Director-Owner limit		✓	✓	✓	-	-
Set/change Director-Owner limit		✓	-	-	-	-
View 2nd signature limit		✓	✓	✓	-	-
Set/change 2nd signature limit		✓	-	-	-	-
Options						
Activate/deactivate Account groups		-	✓	✓	-	-
Activate/deactivate Extensive Authorisation		-	✓	✓	-	-
Activate/deactivate Four-eyes principle for changing authorizations		✓	-	-	-	-
Account display and Account groups						
Add/change/delete account description to accounts		-	✓	✓	-	-
Add/change/delete account groups		-	✓	✓	-	-
Allocate accounts to account groups		-	✓	✓	-	-
Allocate account groups to Administrators		-	✓	✓	-	-
Users and authorizations						
Role management	Add/change/delete Owner	✓	-	-	-	-
	Add/change/delete AdministratorPlus	✓	-	-	-	-
	Add/change/delete Administrator	-	✓	✓	-	-
	Add/change/delete Officer	-	✓	✓	✓	-
	Assign authorizations to Owner	-	✓	-	-	-

Description		Bank	Owner	Administrator-Plus	Administrator	Officer
Assign authorizations	Assign authorizations to AdministratorPlus	-	✓[4]	✓	-	-
	Assign authorizations to Administrator	-	✓	✓[6]	-	-
	Assign authorizations to Officer	-	✓	✓[5]	✓[5]	-
Access	Request/cancel OnlineKey Owner	✓	-	-	-	-
	Request/cancel OnlineKey AdministratorPlus	✓	-	-	-	-
	Request/cancel OnlineKey Administrator or Officer	✓	✓	✓	-	-
	Link/unlink OnlineKey Owner	✓	-	-	-	-
	Link/unlink OnlineKey AdministratorPlus	✓	-	-	-	-
	Link/unlink OnlineKey Administrator	-	✓	✓	-	-
	Link/unlink OnlineKey Officer	-	✓	✓	✓	-
Director-Owner limit	Create payment above Director-Owner limit	-	✓	✓	✓	✓
	Place first signature for payment above Director-Owner limit	-	✓	✓	-	-
	Place 2nd signature for payment above Director-Owner limit	-	✓	✓	-	-
Four eyes principle[7]	Initiate changes in authorizations when Four-eyes principle has been activated	-	✓	✓	✓[8]	-
	Approve changes in authorizations when Four-eyes principle has been activated	-	✓	✓	✓	-
Authorisation overview						
Download authorizations of organisation		✓	✓	✓	✓	-
Download own authorizations		-	✓	✓	✓	✓
Download Audit trail		-	✓	✓	-	-
Other						
Set and maintain link with accounting software[9]		-	✓	✓	-	-
Access to 'Berichten'		-	✓	✓	-	-
Set up and end Rabo Alerts		-	✓	✓	✓	-

[4] The only authorizations an owner can assign to an AdministratorPlus are insurance product authorizations. An AdministratorPlus cannot assign this authorization to him-/herself.
[5] The owner and AdministratorPlus can only assign authorizations to themselves.
[6] An AdministratorPlus cannot assign insurance authorisation to an Administrator or Officer. An Administrator cannot assign insurance authorisations to an Officer.
[7] View leaflet 'Authorizations Four-eyes principle' for an overview of who can initiate and/or approve changes when Four-eyes principle is enabled.
[8] Only Administrators with authorization 'Assign signing rights and limits, approve/reject in case 4-eyes is used' can initiate/approve changes when four-eyes is active.
[9] An AdminPlus can only set and maintain a link with accounting software (Rabo BoekhoudKoppeling) when an Owner has granted the AdminPlus the 'Sharing account with third parties' authorization. This can be found under 'Generic authorizations'.

Description	Bank	Owner	Administrator-Plus	Administrator	Officer
View Powers of Attorney and cards within a Power of Attorney	✓	✓	✓	✓	✓
Delete Powers of Attorney and delete cards within a PoA	✓	✓	✓	✓	-

Legend

✓ Possible

- Not possible