

Technical Document on UBB Integration via API

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1. Content of the document

This document describes the main technical requirements for the effective use of UBB's API integration service.

2. Connectivity and access requirements. Technical limitations.

Communication between the Client's Information System (e.g. ERP, accounting system) and the Bank's systems is carried out through a secure connection based on the HTTPS protocol and a valid certificate. The Bank requires the Client to apply and check the Information System for the presence of an imported valid SSL certificate for organization verification (Organization Validation (OV) SSL Certificate. At present, SSL should be of the Qualified Website Authentication Certificate (QWAC) type. The certificate should also be compatible with the Bank's systems

The client sends the public part of the certificate in accordance with the agreement with the bank. After checking and confirming the authenticity of the certificate, the Bank registers the application on behalf of the Client. During the registration process, a Client ID and Client Secret are generated. The Bank provides the keys to the Client and subscribes to the Client's Information System for the use of the respective API products. By providing the secret keys by the Bank to the client, the access of the client application to the banking system is verified.

Upon expiry of the certificate and the import of a new certificate, the public part of the certificate should again be provided to the Bank for the generation of a new identifier and secret.

Before each conversion of the Client's Information System to the Bank's system, the Client's Information System must require an access token to the service for which the request will be made. The token is generated when the client Information System accesses a URL to receive a token and provide Client ID and Client Secret. The issued token is valid for 60 minutes. After the expiration of this period, the Client's information system shall require a new token before making subsequent requests to the Bank's API services.

3. Consent to access accounts. Technical limitations.

A registered Consent to access an account is signed within 24 hours after its creation, otherwise it is automatically deleted.

The consent to access an account is valid for 180 days from the date of activation and is subject to renewal after its expiry.

With one Account Access Consent, access to several accounts can be authorised at the same time, as well as a different type of information to be retrieved.

A business customer can only have one active Consent to access an account.

The data in the Consent cannot be changed. If the Client wishes to update the existing details, the existing Consent must be deleted and a new one created.

Activation of the Consent for access to an account is carried out by the respective authorized user by identifying the same in the manner specified in item 7.3.1. of the General Terms and Conditions of UBB AD for payment services for business clients, in an Internet environment provided by the Bank. The process of activating Consent to Access takes place through the following steps:

- The Client creates a request to activate an Account Access Consent in his/her Information System and sends the request through an API interface to the Bank.
- In response, the Bank returns a link through the API interface to access the site for Strong Customer Authentication (SCA site). The Client's information system delivers the address for access to the respective user.
- Upon accessing the site for Deep Authentication of Clients legal entities, the authorized user activates the Consent to Access, in which he indicates the accounts and the type of information to be loaded into the Client's Information System.

4. Account information. Technical capabilities and limitations.

Through the API interface, the Bank provides in real time various types of information about the account(s) subscribed to the service. The customer chooses which type of information to use for loading into his information system

TYPE INFORMATION
List of Client accounts authorized for access via API interface
Details on a specific account
Account balance information
Account movements for a specific period*
Information on individual payment transactions on an account

*The period for which it is generated cannot be shorter than one day.

Information on account movements is provided on pages, with each page containing up to 1,000 entries. The maximum possible number of pages is 15 pages per day per account.

To retrieve each subsequent page, it is necessary to send a separate request.

There is no limit to the number of API requests initiated by the Client's Information System.

5. Initiation of payment. Technical capabilities and limitations.

The types of orders that a business client can load directly into the Information System are as follows:

ORDER TYPE	CURRENCY	Intrabank transfer	SEPA	SEPA INSTANT	TARGET	SWIFT
Single Translation	Euro	Yes	Yes	Yes	Yes	-
Single translation (budget)	Euro	Yes	Yes	-	Yes	-
Single Translation	Foreign Currency	-		-		Yes
Bulk Ordering	Euro	Yes	Yes	-	-	-
Mass order (budget)	Euro	Yes	Yes	-	-	-

Maximum time of request in signature pending mode: 24 hours.

Maximum number of payment orders in a batch payment in one request:

- Budget payments: 200
- SEPA payments: 200

Mass payments can only contain the same type of payments.

One package payment consists of a minimum of two single transfers.

There are no restrictions on the number of mass and/or single payment applications submitted to the bank.

The process of using the payment services, subject to UBB Integration via API, goes through the following steps:

- The Client prepares a payment order (single/package) in his/her Information System, which he sends through an API interface for execution to the Bank.
- In response, the Bank returns a link to the Strong Customer Authentication website through an API interface to the Client's Information System, where the payment is authorized or the authorization process is started.
- The Client's information system delivers the link to its respective user to confirm the payment.
- In case of authorization of a single payment, after logging in to UBB online, all details of the payment, including the fee due, are displayed on a screen, without the possibility of change/editing.
- In case of authorization of mass payment, after logging in to UBB online, information about the total number of transfers, the total amount of transfers, the total amount of fees due is displayed on a screen.

- Authorization of payment orders submitted for execution through the Client's Information System shall be carried out by the Client's legal representative, respectively by the persons authorized by the Client to dispose of his/her accounts through online banking in accordance with the General Terms and Conditions, in the manner specified in item 7.3.1. and item 7.3.2. of the General Terms and Conditions of UBB AD for payment services for business clients in the Internet environment, namely on the website for Deep Identification of Clients Legal Entities, and if an additional signature/s is required, the respective authorized user/s shall make a subsequent additional signing of the payment in the Bank's online banking interface. Each package payment is authorised via a specific link for access to the respective payment.
- On the screen for confirmation of a single payment on the SCA site and on UBB Online, in the table in the TYPE column, it is displayed - Payment confirmation TPP.
- On the confirmation screen for confirmation of package payment on the SCA website and on UBB Online, in the table in column TYPE - *Confirm package payment TPP* is displayed.
- Upon successful processing of a single payment loaded through UBB Integration via API, a *specific reference number and Type of payment - Payment confirmation TPP are displayed* in UBB Online in the Payments section, subsection E-documents - Status of payments and e-documents.
- Following successful processing of a batch payment loaded through UBB Integration via API, UBB online in the Transfers section, subsection E-documents - *Status of payments and e-documents* is displayed a common number with a reference and Type of package payment - Confirmation of the package payment TPP.
- The specific reference numbers for the successfully processed single transfers, part of a package payment loaded through UBB Integration via API, are visualised at UBB online in the Accounts and Deposits section, subsection "Reports" - *Account Movement*.
- When retrieving information on specific payment transactions, which are part of a package payment loaded through UBB Integration via API, information about a specific reference number for each single transfer, part of the package payment, is loaded into the Client's Information System, as the reference number of the first transfer coincides with the reference number of the package payment.
- When attempting to load a batch payment through UBB Integration via API in the Client's Information System, an error occurs when the account from which the payments are ordered is included in the package as one of the accounts to which a transfer is to be ordered.
- In case of an error in a package payment ordered through UBB Integration via API, an error message in the package is delivered and no payment from the package is executed.

6. Additional comments

It is recommended that the client performs a test connection of his/her Information System and confirms its ability to connect, access and communicate via UBB Integration via API prior to the connection in a production environment.