

CAS Manual

Authorizations (CAS)

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1 INTRODUCTION

A number of SEB's internet services are gathered in Corporate & Institutional Services Online (C&I Online). The basic idea is to give Companies and financial institutions access to as many of SEB's e-services as possible via a single channel. Customers can access tools for corporate authorization, cash management and securities through C&I Online. Customers only need to log in to just one area, irrespective of whether they wish to use one or more of those services.

The heart of C&I Online is the Corporate Authorization System (CAS), SEB's tool for managing authorizations. CAS minimizes the need for hard-copy authorizations for both SEB and the customer.

CAS is an application that allows you to handle your Company's authorizations and Powers of Attorney for all the services provided within the framework of C&I Online.

We have focused on high security and workflow based design in cooperation with our customers. Our goal with CAS has been to help your Company improve and facilitate your Powers of Attorney management.

Access to CAS is determined by the Product Agreement for CAS (from here on referred to as the CAS Agreement) between your Company and SEB.

Our aim with this manual is that it should be a helpful tool in your daily work in CAS. CAS is available via the navigation tab Authorizations in C&I Online.

1.1 Reader's guide

The manual starts with an introduction of Powers of Attorney in general, it's legal aspects and conditions in CAS.

The chapter Instructions contains descriptions and user instructions for the functions in CAS.

The terms defined in the CAS Agreement have the same meaning in this manual. Additional definitions in this manual can be found in the Glossary. All terms defined in this manual start with a capital letter. In addition to the terms explained in this manual or in the CAS Agreement, the terms used in CAS shall have the same meaning as stated in other Agreements between the Company and the Bank.

For information about authorizations and authorization handling related to the Investor World offering (Global Custody related), see CAS Manual appendix, published in C&I Online (Information & contacts/Information/Global Custody – Investor World)

1.2 CAS Roles

This manual covers functionality available in CAS. Keep in mind that not all functions are available to all users. The functionality available to you is defined by your access role in CAS.

Section		Role	CAS Administrator	CAS Signatory	Unauthorized Signatory (US)
3.2	Users – Search and view		X	X	
3.3	Users – Create and Edit/Remove		X		
3.7	Authorizations – Search for PoA/IAD and view		X	X	
3.8	Authorizations – Create New or create via copy		X		
3.9	Authorizations – Propose replace or remove		X		
3.10	Edit and sign – Administration before signing of PoA/IAD		X		
3.11	Edit and sign – Signing			X	X*
3.12	Accounts – Search for valid PoA/IAD via an Account		X	X	
3.13	History – Search and view Invalid PoA/IAD		X		
3.14	Reports		X	X	

*The Unauthorized Signatory (US) will be able to sign a PoA/IAD, but without any legal effect. Rather, the signature acts as an indicator that a specific PoA/IAD has been “reviewed”.

2 OVERVIEW – POWER OF ATTORNEY

2.1 The legal background

The efficient control of authorization is first and foremost a security issue. A Company never acts on its own. People – the board of directors and management – carry out tasks on its behalf.

Only those people acting as legal representatives of a Company may act on behalf of a Company with legally binding effect. All other persons need a Power of Attorney from the legal representatives. Persons who have a Power of Attorney (Authorized Persons) are able to act with binding effect on behalf of the Company within the limits of the Power of Attorney.

A person not acting as a legal representative will require authorization through a Power of Attorney in order to manage a legal entity’s (i.e. a Company’s) Asset Units (i.e. Accounts and Custody Accounts). In order to know what Asset Units a person has Authorization for the person’s identity must be verified, e.g. by using a Digipass. The person’s authorization is then established by checking the Power of Attorney.

Example: John Smith is employed with a Company called DemoCorp Inc. He is authorized by the Company (through a Power of Attorney) to view balances for all Accounts held at SEB by the Company. Whenever he wishes to check a balance for an Account, SEB needs to establish that he really is John Smith and whether or not he has a Power of Attorney to view the balance of that particular Account.

2.2 Powers of Attorney in CAS

The legal representatives at your Company have to sign a CAS Agreement with SEB in which they appoint persons to create Powers of Attorney for the Company's Asset Units. These persons are called Administrators or Signatories depending on their role in CAS.

The Signatories appointed by the Company are the only ones acting with legal effect in CAS.

An Administrator prepares all Powers of Attorney for persons at your Company in CAS. This includes both the creation of new Powers of Attorney and the Proposals for Revocation of valid Powers of Attorney. All actions carried out by an Administrator have to be approved jointly by two Signatories.

A person is allowed to have as many Powers of Attorney as the Company wishes to issue. If an Asset Unit is included in more than one of these Powers of Attorney, CAS acts according to the following criteria:

- All Services included in the Powers of Attorney are valid for this Asset Unit.
- The Power of Attorney with the most authorization acts before the others, for example when a person has a Power of Attorney with the Condition "solely" and a Power of Attorney with the Condition "two jointly", CAS acts after the Power of Attorney with the Condition "solely" if (s)he is the first person to sign an action in C&I Online and on the Condition "two jointly" if (s)he is the second person to sign on an action in C&I Online.

2.3 Asset unit / property unit

CAS handles Powers of Attorney for a number of Asset Units.

Currently, the following Asset Units are available:

- Accounts
- Custody Accounts

There are also other entities that are handled in a similar way in CAS to the asset units, examples of these are:

- Bankgiro numbers
- Creditor Identification numbers

2.4 Agreements

A Power of Attorney in CAS is based upon Agreements for the Asset Units that your Company has selected to be handled by SEB through C&I Online.

Available Agreements are described in chapter 5. Further information and definitions can also be found in the Glossary, see chapter 4.

2.5 Conditions

A Condition in CAS defines how Authorized Persons are allowed to act.

The three types of Conditions are as follows:

- Solely - the Authorized Person in the Power of Attorney can act on its own.
- Two jointly – any two Authorized Persons in the Power of Attorney can act together.

- GroupWise – the Authorized Persons in the Power of Attorney are members of two groups, where any Authorized Person in one group can act together with any Authorized Person in the other group.

Recommendation

Customers are recommended to use a four-eye principle in connection with payment initiations in order to ensure that no user is able to act on his/her own. This is recommended in order to reduce the risk of funds being transferred to the wrong counterparty.

In practice this means choosing either Two Jointly or GroupWise when creating Powers of Attorney with payment services.

Registration and signing rule for users authorized with a valid Power of Attorney

For users that have been granted a Power of Attorney (PoA), and have the authority to both register and sign payments, it is possible to register the payment and then allow another authorized user to continue with the signing of the payment.

This can be relevant if the payment limit of the user registering the payment is reached, and another authorized user with a higher limit is required for the signing.

2.6 Archiving period

When a Power of Attorney becomes invalid it is archived for ten years after that date.

2.7 Revocation of a Power of Attorney

The process of revoking a Power of Attorney affects the Bank's computer systems to collect relevant authorizations from CAS. This effect normally occurs immediately, but some short delay may occur.

In an emergency, the Bank should be contacted in order to suspend a valid Power of Attorney. The suspended Power of Attorney is shown in the *Edit and Sign* list and must be removed by being signed by two signatories. A suspended Power of Attorney can never become a valid Power of Attorney again.

2.8 Internal Authorization Description (IAD)

The purpose of an IAD is to support the work process within your Company. The workflow of creating an IAD resembles the workflow to create and manage a Power of Attorney in CAS. An IAD gives you access to different functions in C&I Online but does not give you the right to interact with the Bank.

An Authorized Person sometimes needs both a Power of Attorney and an IAD in order to act in CAS.

When a Power of Attorney and an IAD includes the same Asset Unit, CAS acts according to the following criteria:

- All Services included in the Powers of Attorney and the IAD are valid for this Asset Unit.

- The Power of Attorney has the most authorizations and its Conditions act before the Conditions in the IAD.

If you, for example, want to get a file from a Custody Account you need to be attached to both an IAD and a Power of Attorney. The IAD allows you to retrieve files from the Bank only if you also have a Power of Attorney that allows you to view information about the Custody Account.

2.9 Individual Power of attorney (Individual PoA)

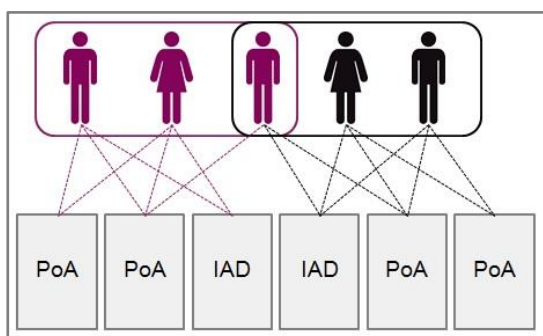
The individual PoA functions in the same way as a regular PoA, with the primary difference that it is individual, and therefore is assigned to one user only. It is possible for a user to have only one Individual PoA for a specific service at a time.

CAS handles Individual PoAs for two types of services:

- Global Custody
- Foreign exchange (future service). *Please note!* Any authorisation to the user regarding Foreign Exchange in Trading Station will continue to be valid until the Bank has received a notice of revocation from the Company.

2.10 Managing authorizations in CAS

Managing authorizations in CAS involves creating the necessary Powers of Attorney and IADs so that users are granted the correct authorities in C&I Online. A user can therefore be present in a number of valid Powers of Attorney and/or IADs.



3 INSTRUCTIONS

3.1 Login and navigation

3.1.1 Login

Each Authorized Person is given a Personal identification number called an X-ID. The X-ID is automatically added when the CAS Administrator registers a user in the Company name list.

For every X-ID, the Bank will connect a Distance ID, a Digipass. The Distance ID belongs to the Company and not to the person.

However, it is important to note that a Digipass is connected to a specific X-ID in order to identify a person. Therefore it is should not be handed over to another person without the previous X-ID being disconnected, and the new users X-ID added to the Digipass.



Use your X-ID and the Digipass to login to C&I Online. If any problem should occur, please contact the CAS Administrator at your Company.

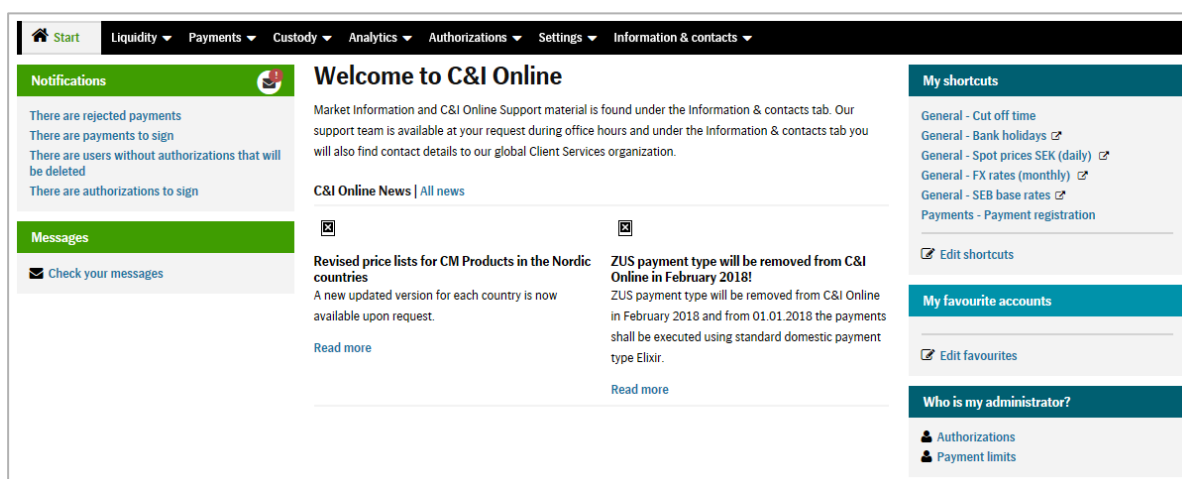
To enter C&I Online:

1. Connect to the Internet and type the following address: <http://www.seb.se/> (Swedish) or <http://www.seb.se/mb> (English).
2. Select *C&I Online* in the select box under the menu “Log in”.
3. Follow the instructions to log in (X-ID and Digipass are required).

Welcome to C&I Online	
<p>Login with digipass</p> <p>User ID</p> <input type="text"/> <p>Signature (9002, 0286)</p> <input type="text"/> <p>Log in</p>	
	<p>How to create a digital signature</p> <ol style="list-style-type: none"> 1. Press the button marked with an arrow. 2. Type in your personal (PIN) code. The word Appli appears on the screen. 3. Press 2. The figure 1 appears on the screen. 4. Type in 9002 The figure 2 appears on the screen. 5. Type in 0286 The six figure signature code will show for 30 seconds. 6. Type in the signature code in the signature field and click Log in. <p>Further Help: Digipass guide for C&I Online (pdf)</p>

3.1.2 Overview C&I Online

When logged on to C&I Online a user will first be presented with the start page, and the navigation bar which displays the main navigation options that a user has been given access to.



Each of the main navigation options in C&I Online can include related features if the user has been granted access to them:

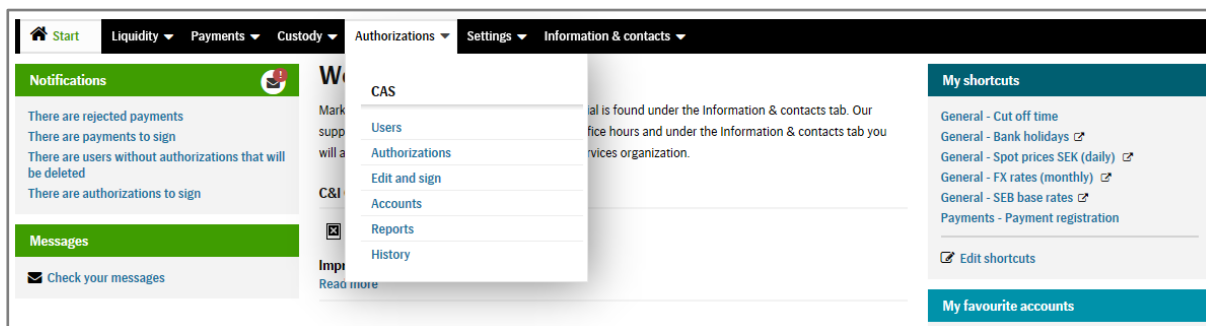
- **Start** – The C&I Online start page contains C&I Online news, my notifications (e.g. payments to sign), and short cuts. The C&I Online news section is continuously updated with news about the applications you have access to.
- **Accounts** – Under this tab you will find account related functions in C&I Online that you have Powers of Attorney for. These functions could include account overview, search, reports, or cash pool admin.
- **Payments** – Under this tab you will find payment related functions in C&I Online that you have PoA or IADs for. These functions could include payment registration, search, edit & sign, SDD mandate handling, or payment template administration.
- **Custody** – Under this tab you will find custody related functions in C&I Online that you have PoA or IADs for. The functions could include Custody Account overview, registration of Securities Instructions and/or Fund orders, or Corporate Action handling.
- **Authorizations** – This tab is only visible if you have access to CAS. Under this tab you will find the authorization system CAS, described in this manual.
- **Settings** – Under this tab you will find the editable settings for C&I Online. Under “User information” it is possible to add and update contact information details.
- **Information & contact** – Under this tab you will find the secure messaging along with contact information for the Bank such as phone and e-mail, and also useful general information and useful links to help you in your everyday work with the services in C&I Online.

3.1.3 Navigation in CAS

Navigation options

If you have been granted access to CAS by being assigned a CAS Role

If you chose Authorizations on the menu bar, a number of CAS related features will appear depending on which CAS roles have been assigned to you.

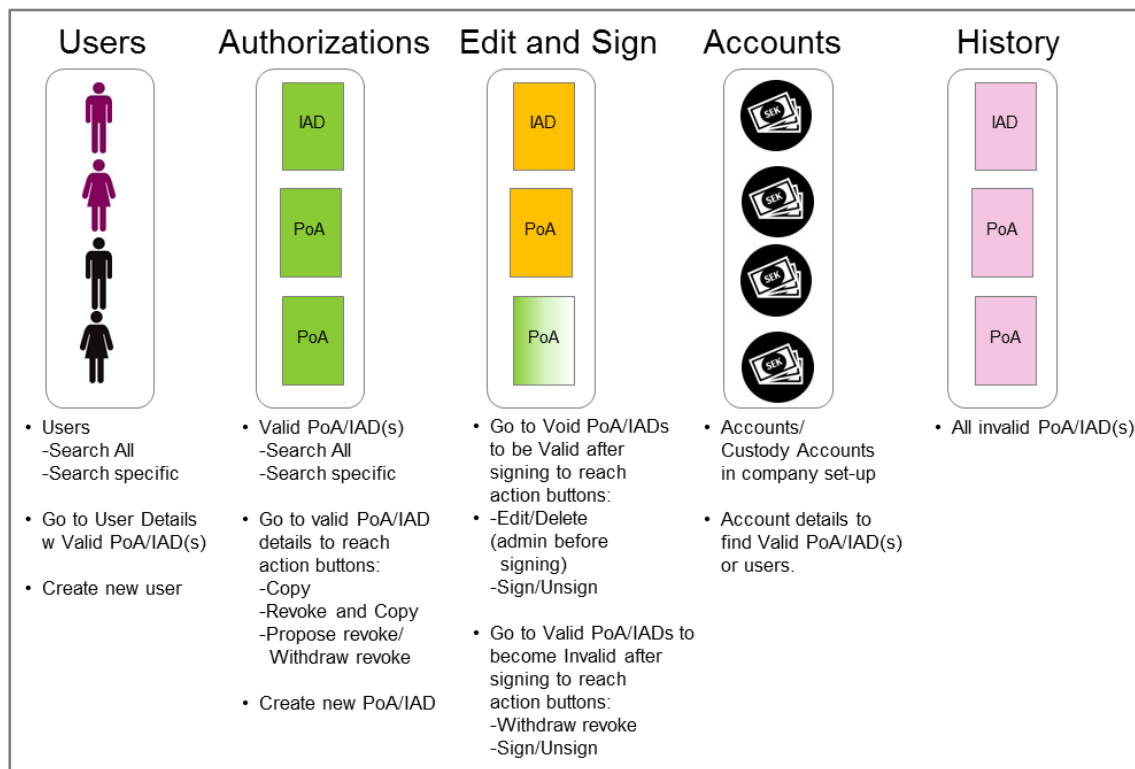


For users that have been assigned the role CAS Administrator and/or CAS Signatory, all navigation listed options are available (but not necessarily all features on the specific pages in CAS):

- **Users** – The functions regarding users can be accessed from this part of CAS: search, overview user details, edit user details, and also the function to create a new user.
- **Authorizations** – The functions regarding valid PoAs and IADs can be accessed from this part of CAS: search for valid PoA/IAD, overview PoA/IAD details, propose valid PoA/IADs for revocation, and also the function to create a new PoA/IAD.
(It is also possible to search for all present PoAs and IADs that are not invalid: void, pending, and valid).
- **Edit and sign** – The functions related to signing void PoA/IADs, and also signing of PoA/IADs to make these invalid, are found under Edit and Sign.
This means that ongoing revocations of PoA/IADs, and also new PoA/IADs that have not been signed can be found here.
If a PoA/IAD is void, it is possible to make edits (note: a new ref. number is assigned the PoA/IAD when the edit is saved) before the signing is started.
- **Accounts** – The functions to search and view account details with regards to PoA/IADs, can be accessed from this part of CAS.
- **History** – PoA/IADs that have been valid, and have been signed over to be invalid can be searched for in this part of CAS.
- **Reports** – The function to produce an audit report related to payment signing authorizations. There are two optional layouts: users or company/accounts.

For users that have been assigned the role Payment limit administrator (view or edit) via an IAD, the navigation option Payment limit groups.

- **Payment limit groups** – The functions related to either viewing the payment limit groups, or editing the payment limit groups (creating payment limit groups, defining the payment limit value and currency, and also moving users to the appropriate payment limit groups).



3.1.4 Additional information and help

There are several general functions to assist you when you work with CAS:

- You can always click the sorting icon (▼) in each column header to change the sort order in a list.
- When you open a new page connected by a link, you are able to go back to the previous page by clicking on the link [Go back](#), or use the button ().
- To print the information that is displayed on a page, you can click on the print-button/link ([Print](#)), when it is visible on the top right side of the page.

When using CAS you can get help in different ways:

- **Online help**

When you press the help link ([Help](#)) you will be given further information related to the page being displayed.

There are also information icons () that display further relevant information, when the cursor is placed on them.

The same is valid if the cursor is placed on an underlined heading (ex: Ref), i.e. further relevant information is displayed.

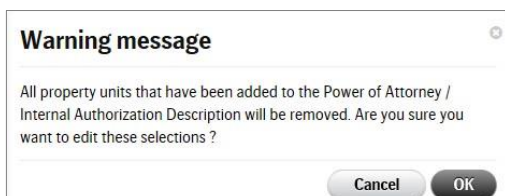
- **Error messages**

If you fill in a form field incorrectly an error message will appear next to the field, and the field becomes red. See the below example:



- **Control questions**

Control questions appear to prevent you from losing important data or highlight important choices. See below example:



- **Contacts (Settings & contacts tab)**

Here you will find information regarding how to contact the Bank, such as phone and e-mail. You can also send and receive secure messages (this is recommended if the information being sent is of a sensitive nature).

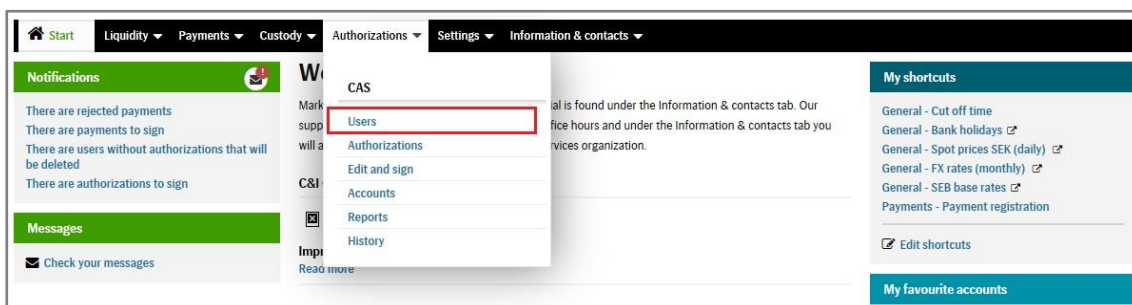
3.2 Users – Search and view

Before it is possible to add a user to one or more Powers of Attorney (PoA), or Internal Authorization Descriptions (IAD), the user has to be registered so that a Personal reference number (X-ID) can be assigned to the user.

When a new user has been saved, the user is visible when a search is performed.

Important ! Stored user data will be erased, and the X-ID (when empty of user data) is made available for the next new user, unless the user is initially activated by receiving a valid PoA or IAD within 30 days of creation.

To navigate to the Users related functions in CAS chose *Authorizations* on the main menu bar, and then *Users*.



3.2.1 Search for all users

To get an overview of all present users, i.e. a list of all users, navigate to the section *Users* under *Authorizations* on the main menu bar.

By pressing the *search* button, without entering any search criteria, will give the search result which is the entire name list.

User overview Print | Help

Users | PoA and IAD | Edit and Sign | Accounts | History

Name: Personal ref no: CAS Service: All

The name list is used by the CAS Administrator to select persons and add/remove users when creating or editing a PoA/IAD. A person who is already an Authorized Person, or has been an Authorized Person will always be found in the name list.

3.2.2 Search for a specific user

To search for one or more specific user(s) navigate to the section *Users* under *Authorizations* on the main menu bar.

Enter desired search criteria into the available fields and press the *search* button.

User overview Print | Help

Users | Authorizations | Custody account groups | Edit and Sign | Accounts | Reports | History

Search condition

Name: Banks Personal ref no: CAS Service: All

Search result

Search result: 1 hit(s)

Name: Banks Personal ref no: All CAS Service: All

Name	Pers. ref. no.	CAS Service	Notes / ref.	FHS billing reference	Authorizations	Payment limit	Last login
Banks, Dolores	XT0145	SIG ADM	<input type="button" value="Edit"/>	FIREBLADE X, ACC 55-445588760004	1 <input type="button" value="Edit"/>	0.00 EUR	2018-06-01

Tip: Since the Notes/Ref. information can be updated by editing the user details, the information can be kept up-to-date in order to mark similar users by entering the desired relevant data: department, group, role in the company, etc.

You can reach the user details page by clicking on the user's Name.

3.2.3 Search result

The search result will provide information about each user who meets the search criteria, for:

- **Name** The name of the user
- **Pers Ref No** Personal reference number of the user, the so called XID.
- **CAS Service** Can be CAS administrator, CAS Signatory, both, or none, depending on the authorization the user has been granted. Changes to these authorisations are ordered with a specific appendix to the CAS agreement, and set up by SEB.
- **Notes / ref** Any information about the user, provided by the CAS administrator.
- **Authorisations** The number of authorizations for the user.
- **Payment limit** The current payment limit amount for the user.
- **Last Login** Displays the last login date for the user. Hoover the mouse cursor over the date for further details. A user who has not been logged in for 90 days or more will be highlighted in yellow. This information is also displayed in the User Details page.

3.2.4 User's details

After a search has been performed, to reach the user details page of a specific user, click on the user's name.

Search result: 1 hit(s)

Name: banks Personal ref no: All CAS Service: All

Name	Pers. ref. no.	CAS Service	Notes / ref.	FHS billing reference	Authorizations	Payment limit	Last login
Banks, Dolores	XT0145	SIG ADM	Edit	FIREBLADE X, ACC 55445588760004 Edit	1 Edit	0.00 EUR	2018-06-07

User Details

[Go back](#) [Print](#) [Help](#)

Banks, Bob (X11230)

General

Name	Banks, Bob	E-mail Address	-@-
Personal ref no	X11230	Mobile number	-
Social security number/ Fictitious number		Fax Number	
Digipass Number	79-2259744-1	Notes / ref.	Treasury PL/DE
Debit acct number	SE735000000054401061756/54401061756	FHS billing reference	CMI SYSTEMTEST 28, ACC (CIN 00331036310005)
Company with right to order digipass	CMI SYSTEMTEST 28, ACC (CIN 00331036310005)	Last login	2018-06-07 16:14 (X11230)

[Expand all](#)

- [Digipass order information](#)
- [Information for users of Polish accounts](#)

[Edit authorizations](#)

- [Internal Authorization description \(IAD\)](#)
- [Power of Attorney \(PoA\)](#)
- [Cash accounts and related services](#)
- [Custody accounts and related services](#)

[Go back](#) [Edit](#)

When the user details page is displayed it is possible to reveal underlying information by clicking on links and/or the blue bars.

[Power of Attorney \(PoA\)](#)

Reference no	Name	Type	Services	Condition	Valid to and including	Status
▼ Single accounts - N, Single Accounts						
20150811-65307	* testing GW signing	N	DDC DOM INF INT SAL	Groupwise	Until further notice	Valid
20150331-60814	test banks_nm - pending	N	INF	Solely	Until further notice	Valid - Proposed for revocation

Info: The services are displayed as abbreviations. By placing the pointer on a service, the full name is displayed.

If, for example, the blue bar for *cash accounts and related services* is opened, it is possible to further expand account types to see the accounts, and then finally also expand an account to see which authorizations the user has on each account.

Note that there are authorization services under the section *for relevant cash accounts* that are valid for a number of accounts, depending on the type of service.

Account number	Type	Country	Ccy	Account name	Holder CIN	Ref
For relevant cash accounts						
				FILE REP		20170419-86730
				UCTW ULB		20170629-90705
C. Consolidation Accounts						
N. Single Accounts						
SE805000000052018229761	N	SE	EUR	CMI SYSTEMEST 10 A4	00331012880005	-
				CNCL DDC DOM INF INT PRE SAL	Two jointly	20170629-90708
				CNCL SP	Two jointly	20170629-90707
				RAIR RSR		20170629-90702
SE375000000052018242563	N	SE	GBP	CMI SYSTEMEST 10 ACC	00331012880005	-
SE815000000052018270192	N	SE	EUR	CMI SYSTEMEST 10 ACC	00331012880005	-
SE505000000052018270265	N	SE	EUR	CMI SYSTEMEST 10 ACC	00331012880005	-
SE055000000054401034171	N	SE	SEK	GEC4 SINGEL ACCOUNTXXXXXXXXXXXX	00331012880005	-
DE33512202000034651010	N	DE	EUR	cmi systemtest 10, fra	00331012880005	-
DE05512202000034651029	N	DE	EUR	cmi systemtest 10, fra	00331012880005	-
DE04512202000034651047	N	DE	USD	cmi systemtest 10 fra	00331012880005	-
S. Summary Accounts						
T. Transaction Accounts						

3.3 Users – Create and Edit/Remove

3.3.1 Create a new user

When a new user has been completely registered and saved, a Personal Reference Number (X-ID) is automatically assigned.

If a person already possesses an X-ID authorized by another Company, you can apply to use this X-ID for your Company. This however, must be approved by the other Company. It is important to note that the approval is not revocable.

From the User overview page the CAS Administrator can press the *Create new user* button.

User overview

[Print](#) | [Help](#)

Users | PoA and IAD | Edit and Sign | Accounts | History

Name: Personal ref no: CAS Service: [Search](#)

[Create new user](#)

Create new user

[Print](#) | [Help](#)

1. User information > 2. Digipass > 3. Additional information > 4. Review > 5. Receipt

The registration of a new user is performed in 5 steps. Navigation to the next step is done by pressing *continue* at the bottom right of the page. To go back to an earlier step press *back*, or use *cancel* to leave the registration process.

3.3.2 Create new user – step 1 (User and contact information)

In the first step, the name and contact information of user is registered

FHS billing reference

For companies that use File Handling Service (FHS):

As part of the User Information, it is also possible to define the FHS billing reference. Any costs related to File Handling Service (upload and download of files) for the user will be charged to the chosen company. The drop-down list will contain all the account holders in the set-up of the customer (both legal account holders, and any connected account holders related to T-accounts in a Nordic Cash Pool).

It is also possible to edit the FHS billing reference directly from the User Overview page. (As is the Notes/ref. information).

Banks, Doris	X11231	Signatory Administrator	MB/TB/SCI	CMI SYSTEMTEST 28, ACC 00331036310005	2	999.999.999.999.00	X
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3.3.3 Create new user – step 2 (Digipass information)

In the second step, digipass related information is registered. Depending on whether or not a new digipass needs to be ordered for the user:

- If the answer is **Yes**, Specify the account from which the cost of the Digipass shall be debited.
- If the answer is **No**, enter the digipass that will used by the user. This will also prevent a new Digipass from being sent out

3.3.4 Create new user – step 3 (Information for user of Polish accounts)

In the third step, mandatory user information is registered if the Authorized Person/User be able to initiate (sign) payments from Polish accounts.

If the choice for the user is “Will not use Polish accounts”, then it will not be possible to save a PoA/IAD if trying to create a PoA with this user together with polish accounts. Also, the entire process has to be completed before the user can sign payments from Polish accounts even though the user has a valid PoA including Polish accounts.

If the choice “Will use Polish accounts” is chosen, then the following is needed:

1. Enter all the mandatory user information on the page, both Home address and Citizen information:

For Polish citizens fill in the following information in the Citizen Information fields:

- For Citizenship = Poland
- Identification = PESEL, PL

- Identification No = “the PESEL number”
- Identification Document type (one of the below):
 - Polish Personal ID Document
 - Passport
 - Polish Temporary ID Card
 - Polish Residence Card
 - Identification Document No

For Non Polish citizens fill in the following information in the Citizen Information fields:

- Citizenship
- Identification = Date of Birth
- Identification No = The date of birth according to the format defined in the user settings under *Settings and contact*.
- Identification Document type = Passport
- Identification Document No = "Passport number"

2. Below the mandatory information sections, home address information and citizen information, tick the check boxes to confirm that the Authorized Person's/User information has been collected and that the Authorized Person/User has been informed about the manner of processing of his personal data.

Please note that by ticking these boxes the Administrator representing the Company takes full responsibility concerning the validity of information given about the Authorized Person/User of Polish accounts and about the facts confirmed in the statements. Below you will find the information regarding purpose and manner of processing of personal data which the user shall be informed about.

Skandinaviska Enskilda Banken AB (S.A.) – Oddział w Polsce (branch in Poland) with its registered office in Warsaw, at ul. Złota 59, 00-120 Warsaw, Poland ("the Bank") hereby informs that it is the administrator of personal data of individuals representing the companies that have concluded agreements regarding products and services with the Bank. The personal data will be processed with the purpose of performing such agreements or with the purpose of fulfilling legal requirements, including but not limited to mandatory reporting to the Polish General Inspector of Financial Information. The Bank is entitled to process, verify and remove personal data and reserves the right to request proof of identity or other document essential for the purposes of verifying the personal data of any individual giving order for the conclusion or execution of a transaction in the name or on behalf of the Company.

The personal data may be transferred to entities within the SEB Group (including abroad), if so is necessary for the execution of the agreements with the Bank.

Furthermore, the Bank informs that personal data of the Company's representatives may be transferred to:

(i) entities authorized under the provisions of the Polish Banking Act,

(ii) law enforcement authorities stipulated in art. 105 of the Polish Banking Act.

Pursuant to the provisions of the Polish Act on Protection of Personal Data, an individual has the right to access to the content of his data and to amend such data.

- Identify the Authorized Person/User by checking original Polish ID Document or Passport and verify the identity of the User versus the above mentioned document/documents.
- Collect a verified copy of the Polish ID Document or Passport of the Authorized Person/User and send a scanned copy of the document to cm.clientservices@seb.pl.
- Inform the Authorized Person/User about processing of their personal data by SEB in Poland.
- Send a verified copy of the ID Document or Passport to:

SEB AB (S.A) – Branch in Poland
ul. Zlota 59
00-120 Warsaw, Poland

The verification of copy of the ID Document shall be made by adding a statement such as “True Copy” or “Certified Copy” or in other way a statement that confirms the copy to be true to the seen original. To such statement a signature and name clarification shall also be added. The verification of both identity and copy of identification documents shall be done by CAS Administrator or CAS Signatory or SEB employee or a Polish notary public or Polish consulate/embassy or other notary public or public authority with authorization to confirm identity/copies of identification documents copies in the given country if an apostille clause is added on such confirmation or such confirmation is authenticated by a Polish consulate/embassy. Contact details with e.g. telephone number or e-mail address are good to add on the verification statement as well as the date on which verification is made.

If the verified copy is not sent to SEB, the Authorized Person/User may be suspended.

3.3.5 Additional procedure for German accounts

For users that shall initiate (sign) payments from German accounts, it is mandatory to send a certified true copy of their passport to the bank, including full home address information. Unless this has been done, the user is unable to sign any payments from these accounts.

Please mail the certified true passport copy to:

SEB AB Frankfurt Branch
TS CM Client Services
P.O. Box 11 16 52
60051 Frankfurt am Main
Germany

3.3.6 Additional procedure for Singapore accounts

In order to comply with Singapore Anti Money Laundering regulations, customers are required to submit certified true copies of the passports of their users with payment signing authorizations. Please ensure that such copies duly certified by a SEB staff, or an objective party such as a banker, notary public, external lawyer, external corporate secretary or external chartered accountant are submitted to SEB Singapore Branch in a timely manner to avoid undue delay in payment authorizations.

Any new user, with above authorizations, created in C&I Online from May 13, 2017 will not be able to sign payments debiting a SEB Singapore account before SEB Singapore Branch has received a certified true copy of the passport. The certified true copy of any expired passport shall be replaced with the certified true copy of the renewed passport.

Please mail certified true copies of the passports to:
Large Corporates Coverage International

Skandinaviska Enskilda Banken AB (publ), Singapore Branch
50 Collyer Quay
#12-03 OUE Bayfront
Singapore 049321

3.3.7 Additional procedure for Norwegian accounts

For users that shall sign payments for Norwegian accounts, it is mandatory to perform self identification via internet portal <https://sebgroun.com/identification> by filling in a short online form. Unless this has been done, the user is unable to sign any payments from these accounts.

3.3.8 Additional procedure for Finnish accounts

For users that shall sign payments for Finnish accounts, it is mandatory to perform self identification via internet portal <https://sebgroun.com/identification> by filling in a short online form. Unless this has been done, the user is unable to sign any payments from these accounts.

3.3.9 Additional procedure for Danish accounts

For users that shall sign payments for Danish accounts, it is mandatory to perform self identification via internet portal <https://sebgroun.com/identification> by filling in a short online form. Unless this has been done, the user is unable to sign any payments from these accounts.

3.3.10 Create new user – step 4 (Review)

In the fourth step, review all the information that has been registered. If anything needs editing, click on the appropriate *Edit* button, on the right hand side of the page, to return to the appropriate step. Click *Continue* to go through the following steps to reach the review step again.

1. User information 2. Digipass 3. Additional information 4. Review 5. Receipt

Please review the stated information

User information

First name Myran
 Last name Solstråle
 Initials (optional) AMS
 E-mail address myran.solstrale@email.se
 Phone number +4680000000
 Fax number (optional) -
 Notes / ref. (optional) Accounting - Supervisor

Digipass

Delivery address for digipass

Company name Test Company
 Address Rissneleden 110
 Zip code 106 40
 City Stockholm
 Country Sweden

New or existing digipass

Does the user have a digipass? No, a new digipass will be sent to the address.
 Digipass debit account SE4050000000054401046927/54401046927/SEK/MID4

Additional information

Will the user use Polish accounts? Will use polish accounts
 Home address Main Street 1A
 Zip code 106 40
 City Stockholm
 Country Sweden
 Citizenship Sweden
 Identification type Date of birth
 Identification number 1970-01-01
 Identification document type Passport
 Identification document number 0000000000000000

I confirm that the above User has been informed about the purpose of processing the personal data. Full content of the clause
 I confirm that an Administrator authorized by the Bank has identified and verified the personal data of the User and required documents have been sent to the Bank. Full content of the clause

Back Cancel Save

3.3.11 Create new user – step 5

In the fifth and final step, the user has been assigned a Personal Reference No. thereby added to the name list.

The receipt details can be revealed or hidden by clicking the blue bar.

This page also provides navigation options under next step to complement the main navigation under *Authorizations*.

User information Digipass Additional information Review Receipt

✓ **User is now saved**
 New User Myran, Solstråle AMS with Personal Reference No: X50069 has been added to Company.
 The new user has been automatically added to the New users' payment limit group. The payment limit administrator can move the user to another payment limit group.

▶ Receipt details

The receipt details can be displayed by clicking the blue bar.

Receipt details
Print receipt

User information

First name Myran

Last name Solstråle

Initials (optional) AMS

E-mail address myran.solstrale@email.se

Phone number +4680000000

Fax number (optional) -

Notes / ref. (optional) Accounting - Supervisor

Digipass

Delivery address for digipass

Company name Test Company

Address Rissneleden 110

Zip code 106 40

City Stockholm

Country Sweden

New or existing digipass

Does the user have a digipass? No, a new digipass will be sent to the address.

Digipass debit account SE4050000000064401046927/64401046927/SEK/MID4

Additional information

Will the user use Polish accounts? Will use polish accounts

Home address Main Street 1A

Zip code 106 40

City Stockholm

Country Sweden

Citizenship Sweden

Identification type Date of birth

Identification number 1970-01-01

Identification document type Passport

Identification document number 0000000000000000

I confirm that the above User has been informed about the purpose of processing the personal data. [Full content of the clause](#)

I confirm that an Administrator authorized by the Bank has identified and verified the personal data of the User and required documents have been sent to the Bank. [Full content of the clause](#)

Next step

Note 1: New users are automatically added to the payment limit group for new users. If the user should be included in another payment limit group, a Payment Limit Administrator (PLA) with the authority to edit the groups, will need to move the user to the appropriate payment limit group.

Note 2: If a user does not have any valid PoA/IAD assigned to him/her within 30 days, a Digipass is neither connected to the X-ID nor sent to the Digipass delivery address.

3.3.12 Digipass distribution

When a new user has been added to a Power of Attorney/IAD and the Power of Attorney/IAD has been signed, a Digipass will be sent by post to the Digipass delivery address entered in the “New User” dialogue unless an existing Digipass was assigned to the new user.

The Company is responsible for distributing the Digipass to the Authorized Person.

A Digipass will be sent every time an Authorized Person is issued a new X-ID and is added to a signed Power of Attorney/IAD unless an existing Digipass was assigned to the new user.

The code which belongs to the Digipass will be sent by registered mail to the Digipass delivery address entered in the “New User” dialog unless an existing Digipass was assigned to the new user. The Company is responsible for distributing the code to the Authorized Person.

The distribution of the Digipass and code to Signatories and Administrators follows the same routine as the distribution to other Authorized Persons.

3.3.13 Edit user

Once a user has been saved, neither the user information (user name) nor the Personal reference number (X-ID) can be updated. If the user name information needs to be updated, for example if the person’s name changed through marriage, contact the bank.

There is other information that can be updated:

- If the user has NOT yet been connected to a Digipass (in other words the user has not been included in a valid PoA/IAD), it is possible to update all the information related to a user except the user name or X-ID.
- If the user has been connected to a Digipass, only the contact information can be updated.

To edit a user, navigate to the *Users* part of CAS, search for the user and then go to the user details page.

User overview

Start Liquidity Payments Authorizations (CAS) Settings Information & contacts

Users Authorizations Edit and Sign Accounts History Reports

Name: myran Personal ref no: CAS Service: All Search

Create new user

Search result: 1 hit(s)

Name: myran Personal ref no: All CAS Service: All

Name	Pers. ref. no.	Soc.sec no / Fic.no	CAS Service	Notes / ref.	FHS billing reference	Authorizations	Payment limit
Solstråle, Myran AMS	X11238			Accounting - Supervisor Edit	CMI SYSTEMTEST 28, ACC 00331036310005 Edit	0 Remove	999,999,999,999,999.00 EUR

User Details

Go back

Solstråle, Myran AMS (X11238)

General

Name: Solstråle, Myran AMS E-mail Address: myran.solstrale@test.se

Personal ref no: X11238 Phone Number: +46310000000

Digipass Number: Fax Number: -

Debit acct number: SE735000000054401061756/54401061756 Notes / ref.: Accounting - Supervisor

Company with right to order digipass: CMI SYSTEMTEST 28, ACC (CIN 00331036310005)

[Digipass Order Information](#)

[Information for users of Polish accounts](#)

[Internal Authorisation description \(IAD\)](#)

[Power of Attorney \(PoA\)](#)

[Accounts](#)

Go back [Edit](#)

From the review step click on the appropriate *edit* button to reach the data to be updated. Step through the following steps to return to the review step, and save to store the updates.

3.3.14 Remove a user

If a user does not have any Powers of Attorneys or IAD's attached to it, it is possible to remove the user from the Name list.

If the user has been granted the CAS Administrator and/or CAS Signatory role(s), please contact the bank to initiate the revocation of this authorization, and help you remove the user.

(In order to remove any existing PoA/IAD, navigate to the Authorizations details page and perform a revoke and copy (replace) if there are more users in the PoA/IAD, or perform a revoke (remove) if the user to be removed is the only one in the PoA/IAD).

User Details Print | Help

[Go back](#)

Solstråle, Myran AMS (X11238)

General

Name	Solstråle, Myran AMS	E-mail Address	myran.solstrale@test.se
Personal ref no	X11238	Phone Number	+46310000000
Digipass Number		Fax Number	-
Debit acct number	SE7350000000054401061756/54401061756	Notes / ref.	Accounting - Supervisor
Company with right to order digipass	CMI SYSTEMTEST 28, ACC (CIN 00331036310005)		

[Digipass Order Information](#)
[Information for users of Polish accounts](#)

[Internal Authorisation description \(IAD\)](#)
[Power of Attorney \(PoA\)](#)
[Accounts](#)

[Go back](#) Remove [Edit](#)

When OK is pressed on the warning message, the user is removed.

Warning message

The name will be permanently removed from the list. Are you sure you want to remove the name from the list?

[Cancel](#) [OK](#)

3.4 Add user to authorizations (and compare users)

It is possible to either work with individual authorizations according to the following chapter regarding Authorizations (3.6), or propose the adding of a specific user to one or more authorizations. This feature also makes it possible to compare the authorizations of two users.

The add (a user to) authorizations feature can be reached either from the User overview, or the User details.

On the User overview the Edit-button is in the Authorizations column, and on the User details the Edit authorizations-button is placed above any valid authorizations for the user.

Clicking on the button (Edit/Edit authorizations) will take you to the Edit authorizations page. This page always starts on the Add and compare user tab.

If the navigation to this page includes a user, the page pre-loads this user as the selected user of the add and compare user tab, i.e. the user to be added to one or more authorizations.

Once the second user (i.e. the user to compare the selected user with) has been selected the compare table is presented:

- The table contains all authorizations for both the selected user and the compared user. This means all authorizations in the statuses: Void, Pending, and Valid (i.e. not Invalid authorizations).
- The first column contains the selected user, and for each authorization there will be a check-box or an information symbol.
- The second column from the left contains the compared user (X-ID in column header). There is a green check-mark for all authorizations that the user is included in.

Check-box, green/black info symbol, black/red triangle for the selected user

All the authorizations, that the system can add the selected user to, will have a check-box in the left column. If the authorization has the Condition groupwise, a modal window is presented when the check-box has been selected, and it is possible to select the appropriate group for the user to be added.

The authorizations that the system cannot add the selected user to, will have an information symbol. When hovering over the symbol, further information is provided.

Green Info symbol:

- *User included, Signing needed:* The user is included in this authorization that requires signing for it to become Valid/Pending.
- *User included, Valid/Pending:* The user is already included in this authorizations with status Valid/Pending.

Black Info symbol:

- *User included, Proposed for revocation:* The user is included in this authorization, but it is proposed for revocation.

Black triangle:

- *Cannot add user:* The user cannot be added to this authorization based on the status of the authorization. Users can only be added to authorizations that are Void (without Signatory signatures), Valid, or Pending.
- *Autogiro creditor:* Since the user can only have one Autogiro Creditor role, no check-boxes are presented for any Autogiro Creditor IAD. Manual check and creation/updating of an authorization will be required.
- *IP-address validation:* Since the user can only have one IP-validation service, no check-boxes are presented for any IP-address validation IAD. Manual check and creation/updating of an authorization will be required.

Red triangle:

- *Polish accounts:* A user without the mandatory information related to the use of Polish accounts registered to the user details, cannot be added to these authorizations.

Propose add

Once the CAS Administrator has selected the authorizations to add the selected user to, chosen the relevant signing group for groupwise authorizations, clicking the propose add button will start the system processing.

The system will then process each authorization, one at a time. Depending on the status of the authorization, the appropriate action is performed:

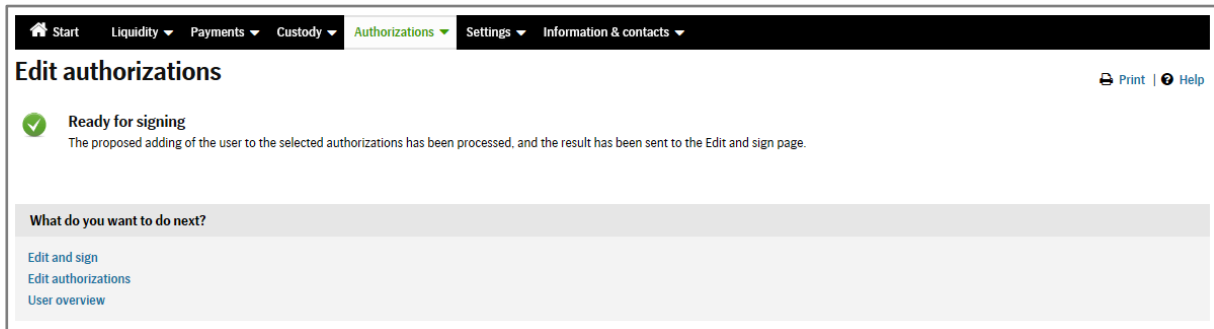
Initial status	Action	Status in Edit and sign
VOID: no Signatory signatures	Authorization is Edited	Same as earlier with new ref.nr.
VOID: no Signatory signatures, but with an exception for user information related to Polish accounts	No check-box available. System cannot process (red triangle)	Same as earlier

VOID: no Signatory signatures, but with an exception for Autogiro creditor or IP-address validation.	No check-box available. System cannot process (green info or black triangle)	Same as earlier
VOID: one Signatory signature	No check-box available. System cannot process (green info or black triangle)	Same as earlier
PENDING: no Signatory signatures, no exception for user information related to Polish accounts	System initiates an Update (Revoke and copy)	New VOID authorization is created with the user added, and new ref.nr. Initial authorization is in PENDING – proposed for revocation
PENDING: no Signatory signatures, but with an exception for Autogiro creditor or IP-address validation.	No check-box available. System cannot process (green info or black triangle)	Same as earlier
PENDING: no Signatory signatures, but with an exception for user information related to Polish accounts	No check-box available. System cannot process (red triangle)	Same as earlier
PENDING – Proposed for revocation: no, or one, Signatory signature(s)	No check-box available. System cannot process (black info or black triangle)	Same as earlier
VALID: no Signatory signatures, no exception for user information related to Polish accounts	System initiates an Update (Revoke and copy)	New VOID authorization is created with the user added, and new ref.nr. Initial authorization is in VALID – proposed for revocation
VALID: no Signatory signatures, but with an exception for Autogiro creditor or IP-address validation.	No check-box available. System cannot process (green info or black triangle)	Same as earlier
VALID: no Signatory signatures, but with an exception for user information related to Polish accounts	No check-box available. System cannot process (red triangle)	Same as earlier
VALID – Proposed for revocation : no, or one, Signatory signature(s)	No check-box available. System cannot process (black info or black triangle)	Same as earlier

Confirmation or error message

If the system was able to process all the selected authorization, a confirmation message is displayed. The resulting authorization will be found in Edit and sign.

Note: The initial ref.nr. will not be found in Edit and sign, in all cases. VOID authorizations are for example Edited whereby a new ref.nr. has been assigned to the authorization.



In case the system was unable to process one or more of the selected authorization an error message is displayed on the Edit authorization page.

This can occur if another user has changed the status of the authorization in the timeframe between the start of selection of authorizations and the clicking of the Propose add-button.

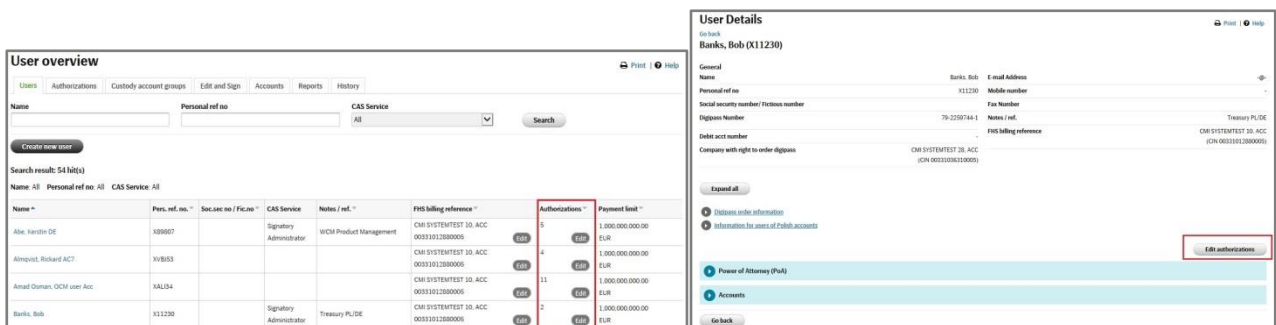
It is important that the CAS administrator checks the listed authorizations to see if the change performed by the other CAS Administrator was desired, or not, from the perspective of adding the user to the authorizations.

3.5 Remove user from authorizations

It is possible to either work with individual authorizations according to the following chapter regarding Authorizations (3.6), or propose the removal of a specific user from one or more authorizations.

The remove (a user from) authorizations feature can be reached either from the User overview, or the User details.

On the User overview the Edit-button is in the Authorizations column, and on the User details the Edit authorizations-button is placed above any valid authorizations for the user.



Clicking on the button (Edit/Edit authorizations) will take you to the Edit authorizations page. Since the page always starts on the Add and compare user tab, select the Remove user tab to be able to remove authorizations from the user.

Edit authorizations

Print | Help

Select user

Select user: Banks, Steve (X50088)

Add and compare user Remove user

Select authorizations

Search result: 3 hit(s)

Collapse all Select all

Internal Authorization description (IAD)

X50088	Reference no	Name	Type	Services	Condition	Valid to and including	Status
Autogiro creditor							
<input type="checkbox"/>	20170530-89154	Bob Banks 02/06		AGCU		Until further notice	Valid
FHS upload and SISU reports							
	20170530-89156	test pain.008 CNCL paym		UBGS UCTS UCTW UDD ULB		Until further notice	Void
	20170530-89155	test pain.008 CNCL paym		RSU UBGS UCTS UCTW UDD ULB		Until further notice	Valid - Proposed for revocation

Power of Attorney (PoA)

X50088	Reference no	Name	Type	Services	Condition	Valid to and including	Status
Single accounts - N, Single Accounts							
<input type="checkbox"/>	20170530-89153	All N	N	INF	Solely	Until further notice	Valid

Cancel Propose removal

If the navigation to this page includes a user, the page pre-loads all the relevant authorizations that include the selected user. This means all authorizations in the statuses: Void, Pending, and Valid (not Invalid authorizations).

Check-box, black triangle, and green info symbol

All the authorizations, that the system can remove the user from, will have a check-box in the left column.

The authorizations that the system cannot remove the user from will have a symbol. When hovering over the symbol, further information is provided regarding what needs to be done before the system can process the authorization.

Black triangle:

- Second to last user: the user is the second to last user of a 2-jointly power of attorney
- Last user: the user is the last user in a group of a groupwise power of attorney
- Sign first: a Void authorization has been signed once, and needs a second signature before the system can perform any action. (Alternatively, the signature can be removed, making it possible for the system to perform the necessary action).

Green Information symbol:

- Signing needed: The authorization has been proposed for revocation, so completing the signing process will remove the authorization from the user (and possibly other users).

Propose removal

Once the CAS Admin has selected the authorizations that the user no longer should be included in, clicking the propose removal button will start the system processing.

The system will then process each authorization, one at a time. Depending on the status of the authorization, the appropriate action is performed:

Initial status	Action	Status in Edit and sign
VOID: no Signatory signatures, only one user in authorization	Authorization is Deleted	N/A
VOID: no Signatory Signatures, and no exception due to number of users (more than one user)	Authorization is Edited	Authorization is updated with user removed, and new ref.nr.
VOID: no Signatory Signatures, and only two users in a 2 Jointly authorization	System cannot process (black triangle)	Same as earlier
VOID: no Signatory Signatures, and user to removed is only user (last user) in the group of a Groupwise authorization	System cannot process (black triangle)	Same as earlier
VOID: one Signatory signature	System cannot process (black triangle)	Same as earlier
PENDING: only the user to be removed in authorization	Revoke	PENDING – Proposed for revocation
PENDING: no exceptions due to number of users (more than one user)	Revoke and copy	New VOID authorization is created with user removed, and new ref.nr. Initial authorization is in PENDING – proposed for revocation
PENDING: only two users in a 2 Jointly authorization	System cannot process (black triangle)	Same as earlier
PENDING: user to removed is only user (last user) in the group of a Groupwise authorization	System cannot process (black triangle)	Same as earlier
PENDING – Proposed for revocation: no, or one, Signatory signature(s)	N/A (green info symbol)	PENDING – Proposed for revocation (same as earlier)
VALID: only the user to be removed in authorization	Revoke	VALID – Proposed for revocation
VALID: no exceptions due to number of users (more than one user)	Revoke and copy	New VOID authorization is created with user removed, and new ref.nr. Initial authorization is in VALID – proposed for revocation
VALID: only two users in a 2 Jointly authorization	System cannot process (black triangle)	Same as earlier

VALID: user to removed is only user in the group of a Groupwise authorization	System cannot process (black triangle)	Same as earlier
VALID – Proposed for revocation : no, or one, Signatory signature(s)	N/A (green info symbol)	VALID – Proposed for revocation (same as earlier)

Confirmation or error message

If the system was able to process all the selected authorization, a confirmation message is displayed. The resulting authorization will be found in Edit and sign (or have been deleted if the user was the only one of a VOID authorization).

Note: The initial ref.nr. will not be found in Edit and sign, in all cases. VOID authorizations can either be deleted (removed from CAS) and therefore not be found in Edit and sign, or the authorization is Edited whereby a new ref.nr. has been assigned to the authorization.

Edit authorizations Print | Help

✔ **Ready for signing (not relevant for any authorizations that the system could delete).**
The proposed removal of the user from the selected authorizations has been processed, and the result has been sent to the Edit and sign page.

What do you want to do next?

[Edit and sign](#)
[Edit authorizations](#)
[User overview](#)

In case the system was unable to process one or more of the selected authorization an error message is displayed on the Remove authorization page.

This can occur if another user has changed the status of the authorization in the timeframe between the start of selection of authorizations and the clicking of the Propose removal-button.

It is important that the CAS administrator checks the listed authorizations to see if the change performed by the other CAS Administrator was desired, or not, from the perspective of removing the user from the authorizations.

Edit authorizations Print | Help

! 1 out of 1 authorizations were changed by another administrator, and could not be processed. Re-check the users authorizations, and propose removal accordingly.

Select user

Select user:

Select authorizations

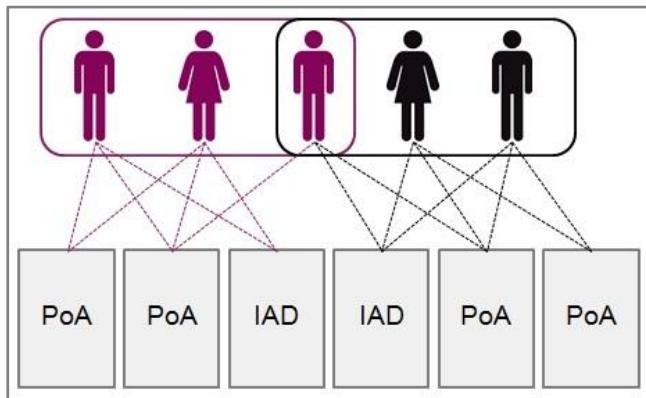
Search result: 3 hit(s)

Internal Authorization description (IAD)

x50088	Reference no	Name	Type	Services	Condition	Valid to and including	Status
	Autogiro creditor						
i	20170530-89154 Signing needed	Bob Banks 02/06		AGCU		Until further notice	Valid - Proposed for revocation

3.6 Authorizations – Authority administration

A user can be present in a number of valid authorizations.



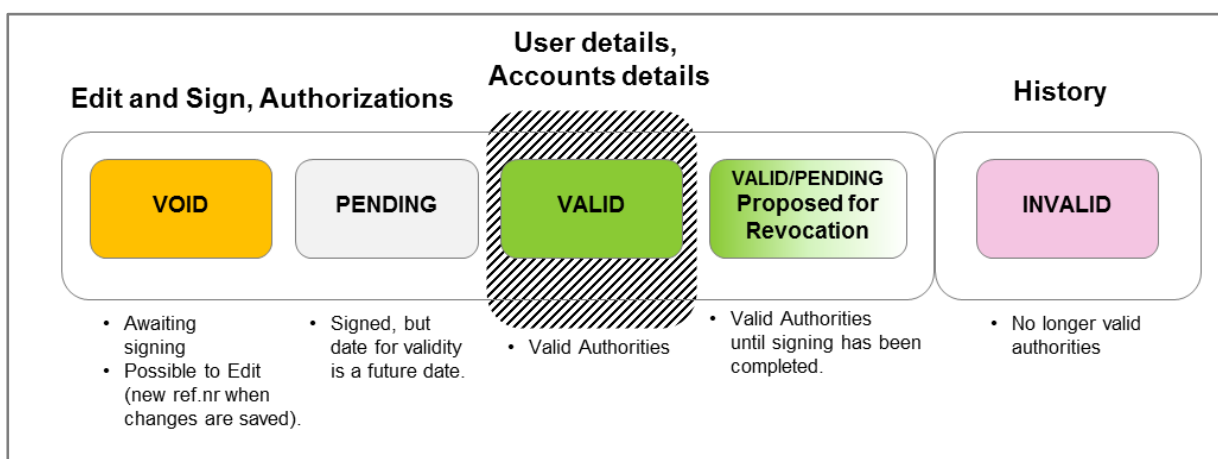
- To view the valid authorizations that a specific user is included in, navigate to *User* and search for the user, and then go to the user details page.

It is also possible to navigate to *Authorizations* and search using the user’s personal reference number to get a list of all valid PoA/IADs for the specific user. It is also possible to search for valid/pending/void PoA/IADs to get a picture of not only the valid authorization, but also the ones that might become valid soon also.

- To view all the valid PoA/IADs for a company set-up, (i.e. all the PoA/IADs for all users) navigate to *Authorizations* and perform a search for all.

3.6.1 Authorizations – PoA/IAD statuses

The life-cycle of a PoA/IAD can involve several statuses. Depending on the status of the PoA/IAD, it can be found under the relevant section in CAS.

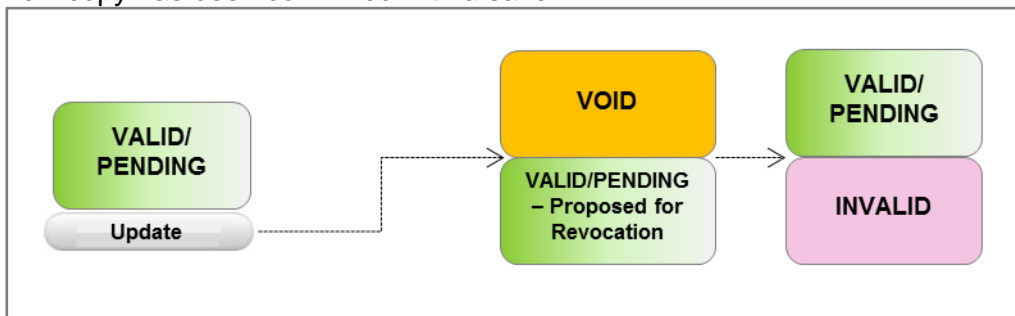


3.6.2 Authorizations – Changing or creating authorities (PoA/IAD)

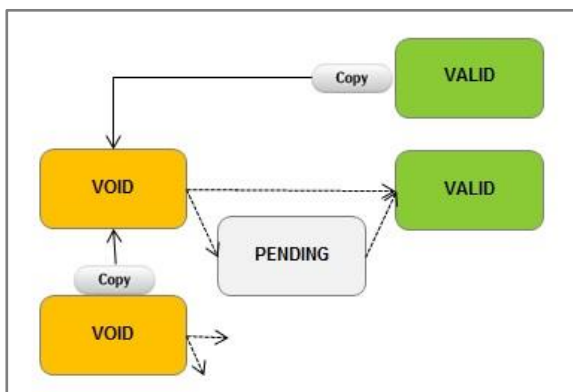
The CAS Administrator has the ability to include users (and other attributes, for example accounts) in a PoA/IAD by one of the following ways: Based on an existing PoA/IAD create

another one, or by creating a new PoA/IAD from the beginning. The two ways are in fact three different actions depending on desired result:

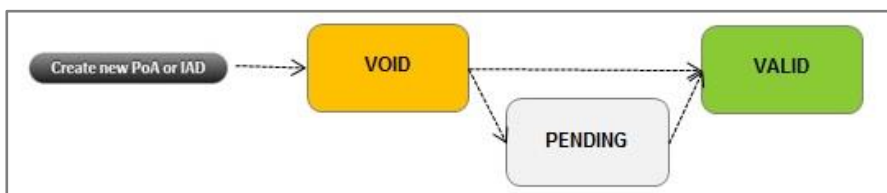
Update – Two related processes are started by the one action. The valid/pending PoA/IAD is placed in *Edit and Sign* as proposed for revocation, at the same time as the process to create a new copy has been confirmed with a save.



Copy - Based on an existing valid/pending/void PoA/IAD, create another PoA/IAD by means of performing a copy.



New - Creating a new PoA/IAD from the beginning:



3.6.3 Authorizations – Action buttons (PoA/IAD)

The action buttons for a PoA/IAD can be found at the bottom of the PoA/IAD details page. As an example, a PoA/IAD that is a new stand-alone authorization in status void will have the following action buttons (for a user that is both Administrator and Signatory) before it has been signed by anyone: Sign, Copy, Delete, and Edit.

Administrator/signatories of this PoA

Proposed by Backman, Mikael SYS (XXX009)

Unauthorized signatories -

Signed by -

Go back Sign Copy Delete Edit

In comparison the same PoA/IAD will have the buttons Sign update, Copy, Delete update, and Edit if it is part of an update.

A stand-alone PoA/IAD that was proposed for revocation will have the buttons: Withdraw, Sign, and Copy. In comparison the same PoA/IAD will only have the button Copy if it is part of an update. (Both parts of an update can only be signed via the void part of the update).

3.7 Authorizations – Search for PoA/IAD and view PoA/IAD details

3.7.1 Search for PoA/IADs

To get an overview of all valid PoA/IADs navigate to the section *Authorizations* under *Authorizations* on the main menu bar.

By pressing the *search* button, without entering any search criteria, will give the search result which is all valid PoA/IADs

Authorization overview

Users Authorizations Edit and Sign Accounts Reports History

Account number Authorization name Reference number

User Status

All Valid Search

Create new Authorization

It is also possible to search for all valid/pending/void authorizations by changing the status criteria before clicking the search button.

In the results list, any authorization that is not valid is highlighted with a yellow background.



File transfer and reports, custody accounts						
20170117-81379	test ch log2	CFIL	CREP	DBR	Until further notice	Void
20161227-80458	test ch log2	CFIL	CREP	DBR	Until further notice	Valid - Proposed for revocation



In the case of a an ongoing Update (Revoke and copy) both parts are presented together using the change log symbol and an arrow.

In the authorisation overview, columns “Delim” (Delimitation) and Cond (Condition) provides useful information for the authorisations in the list. The Delimitations column specifies the account delimitation for that PoA or IAD.


Reference no	Name	Type	Services	Delim.	Cond.	Valid to and including	Status
Cash pool accounts - C. Consolidation Accounts							
20180103-02762	Cash pool GW	C	INF	Spec	AB	Until further notice	Valid
20171024-97721	TS poa1	C	INF	Spec	👤	Until further notice	Valid
20170516-88428	Alice C All Jointly	C	INF	All	👥	Until further notice	Valid

The Condition column displays an icon that describes the condition for the PoA or IAD.

-  for Solely
-  for Two jointly
- AB** for Groupwise

Reference no	Name	Type	Services	Delim.	Cond.	Valid to and including	Status
Cash pool accounts - C, Consolidation Accounts							
20180103-02762	Cash pool GW	C	INF	Spec	AB	Until further notice	Valid
20171024-97721	TS poa1	C	INF	Spec		Until further notice	Valid
20170516-88428	Alice C All Jointly	C	INF	All		Until further notice	Valid

This is also reflected on the User Details page, where the Groupwise condition icon will indicate the group the specific user is included in (A or B) instead of the AB- icon shown on the relevant overview pages:

Reference no	Name	Type	Services	Delim.	Cond.	Valid to and including	Status
Cash pool accounts - C, Consolidation Accounts							
20180103-02762	Cash pool GW	C	INF	Spec	A	Until further notice	Valid
20161222-80312	7642	C	INF	Spec		Until further notice	Valid

3.7.2 Search for specific PoA/IAD(s)

To search for one or more specific user navigate to the section *Authorizations* under *Authorizations* on the main menu bar.

Enter desired search criteria into the available fields and press the *search* button.

Authorization overview

[Users](#) | **Authorizations** | [Edit and Sign](#) | [Accounts](#) | [Reports](#) | [History](#)

Account number: Authorization name: Reference number:

User: Status:

Search result: 6 hit(s)
 Account number: All Authorization name: All Reference number: All User name: Banks, Bob (X11230) Status: Valid

Internal Authorization description (IAD)

Reference no	Name	Type	Services	Condition	Valid to and including	Status
Autogiro creditor						
20140602-47652	Bob Banks 02/06		AGCU		Until further notice	Valid

3.7.3 PoA/IAD Details

To reach the details page of a PoA/IAD, click on the Reference No. once a search has been performed on the *Authorization overview*.

Power of Attorney (PoA) Print | Help

[Go back](#)
Group 1 (spec N) 2J (20170314-83696)

General		Status	
Authorization name	Group 1 (spec N) 2J	Current status	This is a VALID Power of Attorney
Reference number	20170314-83696	Valid from and including	2017-03-14
Agreement	Single accounts (N)	Valid to and including	Until further notice

Services

Account information [INF](#)
 Cancel payment (Solely) [CNCL](#)
 Direct debit collection [DDC](#)
 Domestic payments [DOM](#)
 International payments [INT](#)
 Pre-advice [PST](#)
 Salary payments [SAL](#)

Users (2 in list)

Condition: Two jointly

User	Personal ref no
Banks, Doris	X11231
Solstråle, Myran AMS	X11238

Delimitation

Delimitation type: Specified accounts
 Account type(s): N

Single accounts (6 in list)

Account number	Type	Country	Ccy	Account name	Holder CIN	Holder name	Ref
00000766	N	US	EUR	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28. ACC	-
00000775	N	US	USD	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28. ACC	-
00000730	N	US	USD	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28. ACC	-
00000733	N	US	EUR	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28. ACC	-
00000740	N	US	USD	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28. ACC	-
00000742	N	US	EUR	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28. ACC	-

Administrator/signatories of this Authorization

Proposed by: Banks, Bob (X11230)
 Unauthorized signatories: -
 Signed by: Banks, Bob (X11230)
 Banks, Doris (X11231)

[Go back](#) [Propose update](#) [Propose for revocation](#) [Copy](#)

It is also possible to navigate to the PoA or IAD details page:

- via *Users* and the user details page
- via *Accounts* and the account details page.

Note that the account list can contain both the accounts included in the authorization, and also a listing of accounts that have been removed from the authorizations once it became valid. An account can be removed from an authorization, for example when an account is closed, the account type is changed, or if a corporate PoA is revoked.

Cash pool accounts (4 in list)

Account number	Type	Country	Ccy	Account name	Holder CIN	Holder name	Ref	Duration
▼ Included in authorization								
SE325000000052018267388	T	SE	EUR	YENS TEST COMPANY 3	00331099430005	YENS TEST COMPANY 3	52018267353	2015-01-21 -
SE5450000000052018267477	T	SE	EUR	YENS TEST COMPANY 3	00331099430005	YENS TEST COMPANY 3	52018221051	2015-01-21 -
SE8250000000052018267361	T	SE	EUR	YENS TEST COMPANY 3	00331099430005	YENS TEST COMPANY 3	52018267353	2015-01-21 -
SE9550000000052018267418	T	SE	EUR	YENS TEST COMPANY 3	00331099430005	YENS TEST COMPANY 3	52018233610	2015-01-21 -
▼ Removed from authorization								
SE4250000000054401061926	T	SE	SEK	MARINAT2	00331099430005	YENS TEST COMPANY 3	54401202872	2015-01-21 - 2016-06-09
SE6250000000054401062051	N	SE	SEK	YENS TEST COMPANY 3	00331099430005	YENS TEST COMPANY 3	-	2015-01-21 - 2016-05-26
SE7650000000054401061896	T	SE	SEK	MARINAT1	00331099430005	YENS TEST COMPANY 3	54401202872	2015-01-21 - 2016-06-09
SE8850000000054401085736	N	SE	SEK	MM160608SG	00331099430005	YENS TEST COMPANY 3	-	2016-06-09 - 2016-06-09

3.8 Authorizations – Create New or create via copy

3.8.1 Create a new PoA/IAD

The PoA/IADs that can be created for a specific company set-up depend on the agreements that have been activated in CAS. The PoA/IAD agreement types map towards different account types (or similar), but there are also IAD(s) that define authorities in general.

From the Authorizations overview page, the CAS Administrator can press the *Create new PoA or IAD* button.

The registration of a new PoA/IAD is performed in 6 steps. Navigation to the next step is done by pressing *Continue* at the bottom right of the page. To go back to an earlier step press *Back*, or use *Cancel* to leave the registration process.

3.8.2 Create new PoA/IAD – step 1 (Agreement, name, and duration)

In the first step, the agreement, the name, the account type (if applicable), and duration of the PoA/IAD is registered.

3.8.3 Create new PoA/IAD – step 2 (Services)

In the second step, the services to be included in the PoA/IAD are chosen.

Click *Continue* to move forward to the Delimitation step.

3.8.4 Create new PoA/IAD – step 3 (Delimitation)

In the third step, it is possible to add Asset Units for the applicable PoA/IAD(s). For PoA/IAD(s) with accounts (and similar), the first choice is the Delimitation type. Here are three examples of Delimitation types:

- All present and future
- Specified
- All Present and future, for a specific CIN

After the Delimitation type has been chosen, it is possible to add accounts if applicable.

Check the box next to the accounts to be added, and then click on the *Select* button at the bottom of the window to return to the Delimitation step.

Select accounts

Show all Search accounts

Accounts in list: 318

<input type="checkbox"/>	Account number	Type	Country	Ccy	Account name	Holder CIN	Holder name	Ref
<input checked="" type="checkbox"/>	00000766	N	US	EUR	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-
<input checked="" type="checkbox"/>	00000775	N	US	USD	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-
<input checked="" type="checkbox"/>	00007730	N	US	USD	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-
<input checked="" type="checkbox"/>	00007733	N	US	EUR	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-
<input checked="" type="checkbox"/>	00007740	N	US	USD	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-
<input checked="" type="checkbox"/>	00007742	N	US	EUR	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-
<input type="checkbox"/>	00009513	N	US	USD	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-
<input type="checkbox"/>	00109028	N	SG	EUR	CMI SYSTEMTEST 2	00331036310005	CMI SYSTEMTEST 28, ACC	-
<input type="checkbox"/>	SE9850000000052018264745	N	SE	JPY	CMI SYSTEMTEST 28 ACC EXTRA NAMNR	00331036310005	CMI SYSTEMTEST 28, ACC	-
<input type="checkbox"/>	SE9850000000052018264842	N	SE	HUF	CMI SYSTEMTEST 28 ACC EXTRA NAMNR	00331036310005	CMI SYSTEMTEST 28, ACC	-
<input type="checkbox"/>	SE9850000000056971116852	N	SE	SEK	FÖRETAGSKONTO	00331036310005	CMI SYSTEMTEST 28, ACC	-

Buttons: Cancel, Select (highlighted)

Either further accounts can be added by clicking the *Select accounts* button again, or accounts can be removed using the *Delete/Delete all* buttons.

New PoA - Single accounts (20170313-83658)

Agreement > Services > **Delimitation** > Users > Review > Receipt

Delimitation

Selected delimitation Specified accounts **Change**

Specify accounts

Select accounts

Accounts in list: 6

Account number	Type	Country	Ccy	Account name	Holder CIN	Holder name	Ref	Delete all
00000766	N	US	EUR	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-	Delete
00000775	N	US	USD	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-	Delete
00007730	N	US	USD	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-	Delete
00007733	N	US	EUR	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-	Delete
00007740	N	US	USD	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-	Delete
00007742	N	US	EUR	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-	Delete

Buttons: Back, Cancel, Continue

3.8.5 Create new PoA/IAD – step 4 (Users)

In the fourth step, the condition is chosen and users are added to the PoA/IAD. The Condition can be one of the following depending on PoA/IAD:

- Solely
- Two Jointly
- GroupWise

Once the Condition has been chosen, it is possible to add user by in a similar way as accounts are added by checking the box next to the names to be added, and then click on the *Select* button at the bottom of the window to return to the Users step.

Name	Pers. ref. no.	Notes / ref.	
Banks, Doris	X11231	MB/TB/SCI	Delete
Solstråle, Myran AMS	X11238	Accounting - Supervisor	Delete

3.8.6 Create new PoA/IAD – step 5 (Review)

In the fourth step, review all the information that has been registered. If anything needs editing, click on the appropriate *Edit* button, on the right hand side of the page, to return to the appropriate step.

Click *Continue* to go through the following steps to reach the review step again.

New PoA - Single accounts (20170313-83658) Help

Agreement Services Delimitation Users **Review** Receipt

Please review the stated information

Agreement

Agreement Single accounts
 Reference number 20170313-83658
 Authorization name Group 1 (spec N) 2J
 Account type Single Accounts
 Valid from Now
 Valid to Until further notice Edit

Services

INF Account information
 CNCL Cancel payment (Solely) ⓘ
 DDC Direct debit collection
 DOM Domestic payments ⓘ
 INT International payments
 PRE Pre-advice
 SAL Salary payments Edit

Delimitation

Delimitation Specified accounts
 Selected accounts ▶ 6 account(s) Edit

Users

Selected condition Two jointly
 Selected users ▶ 2 user(s) Edit

Back Cancel Save

Press save to place the void PoA/IAD in *Edit and Sign*, and go to the receipt step.

3.8.7 Create new PoA/IAD – step 6

In the sixth and final step, a receipt page is displayed. Details can be revealed or hidden by clicking the blue bar.

This page also provides navigation options under next step to complement the main navigation under *Authorizations*.

New PoA - Single accounts (20170313-83658) Help

Agreement Services Delimitation Users Review **Receipt**

✓ **PoA is now saved**
 One Power of Attorney has been successfully saved to the Edit and Sign list. Power of Attorney ref No: 20170313-83658

▶ Receipt details

What do you want to do next?

[Edit and sign](#)
[Create new Authorization](#)
[Authorization overview](#)
[Account overview \(CAS\)](#)

3.8.8 Create a new PoA/IAD using COPY

The copy feature in CAS enables you to make a new editable PoA/IAD based on an existing PoA/IAD.

The action button to *Copy* a PoA/IAD can be found on the PoA/IAD details page. If you want to copy a valid PoA/IAD, one way to navigate to the PoA/IAD details page is by performing a search under *Authorizations*.

00007740	N	US	EUR	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-
00007740	N	US	USD	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-
00007742	N	US	EUR	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-

Administrator/signatories of this Authorization

Proposed by: Banks, Bob (X11230)

Unauthorized signatories: -

Signed by: Banks, Bob (X11230)
Banks, Doris (X11231)

Buttons: Go back, Propose update, Propose for revocation, Copy

Warning message

Do you want to create a new Authorization based on this copy?

Buttons: Cancel, OK

Pre-advice PRE

The updating of the copy starts from the review step (with a new reference number compared to the one it is based on).

New PoA - Single accounts (20170314-83701)

Agreement > Services > Delimitation > Users > **Review** > Receipt

Please review the stated information

Agreement

- Agreement: Single accounts
- Reference number: 20170314-83701
- Authorization name: Group 1 (spec N) 2J
- Account type: Single Accounts
- Valid from: 2017-03-14
- Valid to: Until further notice

Services

- INF: Account information
- CNCL: Cancel payment (Solely)
- DDC: Direct debit collection
- DOM: Domestic payments
- INT: International payments
- PRE: Pre-advice
- SAL: Salary payments

Delimitation

- Delimitation: Specified accounts
- Selected accounts: 6 account(s)

Users

- Selected condition: Two jointly
- Selected users: 2 user(s)

Buttons: Back, Cancel, Edit, Save

From the review step you can choose the appropriate *Edit* button depending on what shall be updated, and then you are guided through the following steps to the review step again.

Once the new copy is *Saved*, it is placed in *Edit and Sign* as void.

Single accounts - N						
20170314-83701	Group 1 (spec N) 2J	2017-06-14	Void	Banks, Bob		

NOTE: Since using the copy feature is another way of creating a new authorization, there is no change log available for these new authorizations.

3.9 Authorizations – Propose replace or remove

3.9.1 Replace a valid PoA/IAD using PROPOSE UPDATE

The Propose Update feature (Revoke and Copy) in CAS enables the CAS Administrator to make a new editable PoA/IAD based on an existing valid one, while at the same time having the existing PoA/IAD proposed for revocation. Basically, this is a way of updating an existing authorization.

The action button to *Propose Update* a PoA/IAD can be found on the PoA/IAD details page. One way to navigate to the PoA/IAD details page is by performing a search under *Authorizations*. You can also navigate via the user details, or account details, depending on the available input information.

00007740	N	US	USD	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-
00007742	N	US	EUR	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-

Administrator/signatories of this Authorization

Proposed by: Banks, Bob (X11230)

Unauthorized signatories: -

Signed by: Banks, Bob (X11230)
Banks, Doris (X11231)

Buttons: Go back, **Propose update**, Propose for revocation, Copy

By pressing the *Propose Update* button the process to create an update is started. Once any relevant changes are made to the new copy and the Save button is pressed, both the existing valid/pending PoA/IAD is proposed for revocation and the new copy are sent to *Edit and Sign*.

New PoA - Single accounts (20170314-83706)

Agreement Services Delimitation Users **Review** Receipt

Please review the stated information

Agreement

Agreement: Single accounts
 Reference number: 20170314-83706
 Authorization name: Group 1 (spec N) 2J
 Account type: Single Accounts
 Valid from: 2017-03-14
 Valid to: Until further notice

Services

- INF Account information
- CNCL Cancel payment (Solely)
- DDC Direct debit collection
- DOM Domestic payments
- INT International payments
- PRE Pre-advice
- SAL Salary payments

Delimitation

Delimitation: Specified accounts
 Selected accounts: 6 account(s)

Users

Selected condition: Two jointly
 Selected users: 2 user(s)

Buttons: Back, Cancel, Save

New PoA - Single accounts (20170314-83706) Help

Agreement > Services > Delimitation > Users > Review > **Receipt**

✔ **The proposed update has been saved**
 The proposed update (20170314-83706), that will replace (20170314-83696), has been added to the Edit and Sign list.

[▶ Receipt details](#)

What do you want to do next?

- [Edit and sign](#)
- [Create new Authorization](#)
- [Authorization overview](#)
- [Account overview \(CAS\)](#)

The updating of the copy starts from the review step (with a new reference number compared to the one it is based on).

From the review step you can choose the appropriate *Edit* button depending on what shall be updated, and then you are guided through the following steps to the review step.

Once the new copy is *Saved*, it is placed in Edit and sign as void together with the existing valid/pending authorization that is now proposed for revocation.

If both parts of the update are in Edit & Sign, the revoke part (part proposed for revocation) is displayed after the new copy.

Single accounts - N						
<input type="checkbox"/>	20170314-83706	Group 1 (spec N) 2J	2017-06-12	Void		Banks, Bob
<input type="checkbox"/>	20170314-83696	Group 1 (spec N) 2J	2017-06-12	Valid - Proposed for revocation		Banks, Bob

Both parts of an update can either be signed using the check-box, or the Sign update button on the details page of the new copy. The revoke part will not have any button for signing in the case of an update.

Note! Any updates that have not been signed within 90 days will be rolled-back. A roll-back involves the new copy parts being deleted, and the part for revocation is returned to valid/pending depending on the valid from date of the authorization.

If the administrator wants to withdraw an update, the copy part will have the button-Delete update. By pressing the Delete update button means that the update is rolled-back (copy part deleted, and the revoke part returned to valid/pending).

3.9.2 Propose removal of a valid PoA/IAD using REVOKE

The CAS administrator is the only person who can propose a valid PoA/IAD for revocation. A valid PoA/IAD has to be proposed for revocation, and be signed by two CAS Signatories in order to be revoked.

The action button to revoke a PoA/IAD can be found on the PoA/IAD details page. One way to navigate to the PoA/IAD details page is by performing a search under *Authorizations*. You can also navigate via the user details and account details depending on the available input information.

00007740	N	US	USD	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-
00007742	N	US	EUR	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-

Administrator/signatories of this Authorization

Proposed by: Banks, Bob (X11230)

Unauthorized signatories: -

Signed by: Banks, Bob (X11230)
Banks, Doris (X11231)

Buttons: Go back, Propose update, **Propose for revocation**, Copy

Once the button *propose for revocation* button has been pressed, the PoA/IAD can be found under both *Edit and Sign* and *Authorizations* until it has been signed to the status invalid or the proposal for revocation is withdrawn.

Power of Attorney (PoA) Print | Help

✓ The Authorization has been added to the sign list to be signed for revocation.

Go back

What do you want to do next?

- Edit and sign
- User overview
- Authorization overview

3.10 Edit and sign – Administration before signing of PoA/IAD

3.10.1 WITHDRAW proposal for revocation of a valid PoA/IAD

It is possible to withdraw a proposal for revocation of a PoA/IAD that has not yet been signed. (If the signing process has been started, unsigning is necessary before in order to be able to withdraw the proposal for revocation).

This can be done from the PoA/IAD details page by navigating via *Edit and Sign*, and then clicking on the specific PoA/IAD to be edited prior to signing.

Single accounts - N							
<input type="checkbox"/>	20170314-83696	Group 1 (spec N) 2J	2017-06-12	Valid - Proposed for revocation	Banks, Bob		

Choose the action button *Withdraw* at the bottom of the PoA/IAD details page to complete the withdraw action.

00007740	N	US	USD	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-
00007742	N	US	EUR	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-

Administrator/signatories of this Authorization

Proposed by: Banks, Bob (X11230)

Unauthorized signatories: -

Signed by: Banks, Bob (X11230)
Banks, Doris (X11231)

Proposed for revocation

Proposed by: Banks, Bob (X11230)

Unauthorized signatories: -

Signed by: -

Buttons: Go back, **Withdraw**, Sign, Copy

The PoA/IAD is still valid after the withdraw proposal for revocation process has been completed. This means that the PoA/IAD is removed from the list in *Edit and Sign*.

3.10.2 EDIT a void PoA/IAD

It is only possible to edit an unsigned PoA/IAD with the status void.

This can be done from the PoA/IAD details page by navigating via *Edit and Sign* (or via *Authorizations* and searching for authorizations with status Valid/Pending/Void), and then clicking on the specific PoA/IAD to be edited prior to signing.

Single accounts - N						
<input type="checkbox"/>	20170314-83711	Testing 123	2017-06-12	Void	Banks, Bob	

Choose the action button *Edit* at the bottom of the PoA/IAD details page to start the edit.

01930637	N	CN	CNY	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-
Administrator/signatories of this Authorization							
Proposed by				Banks, Bob (X11230)			
Unauthorized signatories				-			
Signed by				-			
<input type="button" value="Go back"/>				<input type="button" value="Sign"/> <input type="button" value="Copy"/> <input type="button" value="Delete"/> <input type="button" value="Edit"/>			

The edit process starts at the review step that is used when creating a new PoA/IAD, or copying an existing PoA/IAD (with a new reference number). From this page choose the appropriate *Edit* button to return to the section to be updated, and step through the following steps to return to this page in order to save the edit.

New PoA - Single accounts (20170314-83712) Help

Agreement Services Delimitation Users Review Receipt

Please review the stated information

Agreement

Agreement Single accounts

Reference number 20170314-83712

Authorization name Testing 123

Account type Single Accounts

Valid from 2017-03-14

Valid to Until further notice

Services

Account information

Direct debit collection

Domestic payments

Delimitation

Delimitation Specified accounts

Selected accounts ▶ 5 account(s)

Users

Selected condition Two jointly

Selected users ▶ 2 user(s)

Once the save button has been pressed from the review step for the Copy action, the void PoA/IAD (with the new reference number) replaces the one that was used to start the edit.

3.10.3 DELETE a void PoA/IAD

It is only possible to delete an unsigned PoA/IAD with the status Void.

This can be done from the PoA/IAD details page by navigating via *Edit and Sign*, and then clicking on the specific PoA/IAD to be deleted.

Single accounts - N						
<input type="checkbox"/>	20170314-83712	Testing 123	2017-06-12	Void	Banks, Bob	

Choose the action button *Delete* at the bottom of the PoA/IAD details page to perform the delete.

01930586	N	CN	CNY	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-
01930637	N	CN	CNY	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-

Administrator/signatories of this Authorization

Proposed by: Banks, Bob (X11230)

Unauthorized signatories: -

Signed by: -

Buttons:

If the Void authorization is part of an update, the Delete update button can be used to roll-back the update. By pressing the Delete update button the copy part is deleted, and the revoke part returned to valid/pending.

3.11 Edit and sign – Signing

An authorization which can be signed appears under the navigation *Edit and Sign* list.

The Administrator can monitor the signing process, and the Signatory (authorized or unauthorized) can sign or unsign the PoA/IAD from this page.

In order for a PoA/IAD to be valid or revoked, it has to be signed by two Signatories. Signatories can only sign two jointly. A signature made by an Unauthorized Signatory never has any effect on a Power of Attorney's or Internal Authorization Description's validity.

Your Company is responsible for checking each becoming Power of Attorney/IAD before it is signed and sent to SEB. It is therefore advisable that the Signatories open each Power of Attorney/IAD, and check it, before it is signed.

3.11.1 SIGN

A Signatory (authorized or unauthorized) can sign a PoA/IAD from the *Edit and Sign* list.

Single accounts - N						
<input type="checkbox"/>	20170314-83713	Group 1 (spec N) 2I	2017-06-12	Void	Banks, Bob	
<input checked="" type="checkbox"/>	20170314-83696	Group 1 (spec N) 2I	2017-06-12	Valid - Proposed for revocation	Banks, Bob	
<input type="checkbox"/>	20170314-83712	Testing 123	2017-06-12	Void	Banks, Bob	
<input type="checkbox"/>	20170217-82897	Single accounts test search	-	Invalid - Suspended	SEB	

Individual Power of Attorney

Reference no	Name	Last date signing	Status	Administrator	Unauthorized signatories	Signatories
Foreign Exchange services						
<input type="checkbox"/>	20170131-82180	XAAC81 CAS administrator1, Egle	2017-05-01	Void	CAS Administrator2, Egle	
<input type="checkbox"/>	20170111-81079	XAAC85 CAS Administrator2, Egle	2017-04-12	Valid - Proposed for revocation	CAS Administrator2, Egle	

Buttons:

The Company is responsible for checking each becoming Authorization before signing it and transmitting it to the Bank. It is therefore advisable that the Signatories open each becoming Authorization, registered by the Administrators, before signing such Authorization.

Info: The two parts related to an update are shown together, with one checkbox, on the Edit and sign page.

When the *Sign* button is pressed, signing is completed by generating a code on the Digipass by following the instructions on the page.

Sign

Print | Help

Sign with digipass

Signature (Appli 3: 58230, 94577)

Cancel
Sign

Instructions

1. Press horizontal arrow
1. Enter personal code
2. APPLI is displayed – enter 3
3. 1 is displayed – enter 58230 (5 digits) and press the horizontal arrow for about 3 seconds
4. 2 is displayed – enter 94577 (5 digits) and press the horizontal arrow for about 3 seconds
5. Your signature (5 digits) is displayed – valid for 30 seconds
6. Enter signature in signature field and press Sign

PoA (Power of Attorney)

Reference no	Name	Last date signing	Status	Administrator	Unauthorized signatories	Signatories
Single accounts - N						
20170314-83713	Group 1 (spec N) 2I	2017-06-12	Void	Banks, Bob		
20170314-83696	Group 1 (spec N) 2I	2017-06-12	Valid - Proposed for revocation	Banks, Bob		

The Company is responsible for checking each becoming Authorization before signing it and transmitting it to the Bank. It is therefore advisable that the Signatories open each becoming Authorization, registered by the Administrators, before signing such Authorization.

It is also possible to sign one POA/IAD (or one update at a time) at a time from the PoA/IAD details page when reviewing the contents.

Power of Attorney (PoA)

Go back
Print | Help

Group 1 (spec N) 2I (20170314-83713)

This is a proposed update that will replace 20170314-83696 once signed. [View change log](#)

General		Status	
Authorization name	Group 1 (spec N) 2I	Current status	This is a Pending Power of Attorney - signature is missing.
Reference number	20170314-83713	Valid from and including	2017-03-14
Agreement	Single accounts (N)	Valid to and including	Until further notice

Services

Account information INF

Cancel payment (Solely) CNCL

Direct debit collection DDC

Domestic payments DOM

International payments INT

Pre-advice PRE

Salary payments SAL

Users (2 in list)

User	Personal ref no
Banks, Doris	X11231
Solstråle, Myran AMS	X11238

Delimitation

Delimitation type: Specified accounts

Account type(s): N

Single accounts (6 in list)

Account number	Type	Country	Ccy	Account name	Holder CIN	Holder name	Ref
00000766	N	US	EUR	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-
00000775	N	US	USD	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-
00007730	N	US	USD	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-
00007733	N	US	EUR	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-
00007740	N	US	USD	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-
00007742	N	US	EUR	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-

Administrator/signatories of this Authorization

Proposed by: Banks, Bob (X11230)

Unauthorized signatories: -

Signed by: -

Go back
Delete update
Sign update
Copy
Edit

3.11.2 UNSIGN

If only one signature is added to a PoA/IAD, it may be unsigned by the Signatory (authorized or unauthorized) who added the signature.

This is done by navigating to the PoA/IAD details page for the specific PoA/IAD via *Edit and Sign*. Note that the PoA/IAD that can be unsigned does not have a checkbox for signing.

For an update the unsigned is done via the copy part using the Unsign update button.

Single accounts - N							
20170314-83713	Group 1 (spec N) 2J	2017-06-12	Void		Banks, Bob		Banks, Bob (X11230)
20170314-83696	Group 1 (spec N) 2J	2017-06-12	Valid - Proposed for revocation		Banks, Bob		Banks, Bob (X11230)

Power of Attorney (PoA)

[Go back](#) [Print](#) | [Help](#)

Group 1 (spec N) 2J (20170314-83713)

This is a proposed update that will replace 20170314-83696 once signed. [View change log](#)

General		Status	
Authorization name	Group 1 (spec N) 2J	Current status	This is a Pending Power of Attorney - signature is missing.
Reference number	20170314-83713	Valid from and including	2017-03-14
Agreement	Single accounts (N)	Valid to and including	Until further notice

Services

- Account information [INF](#)
- Cancel payment (Solely) [CNCL](#)
- Direct debit collection [DDC](#)
- Domestic payments [DOM](#)
- International payments [INT](#)
- Pre-advice [PRE](#)
- Salary payments [SAL](#)

Users (2 in list)

Condition: Two jointly

User	Personal ref no
Banks, Doris	X11231
Solstråle, Myran AMS	X11238

Delimitation

Delimitation type: Specified accounts
Account type(s): N

Single accounts (6 in list)

Account number	Type	Country	Ccy	Account name	Holder CIN	Holder name	Ref
00000766	N	US	EUR	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-
00000775	N	US	USD	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-
00007730	N	US	USD	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-
00007733	N	US	EUR	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-
00007740	N	US	USD	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-
00007742	N	US	EUR	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-

Administrator/signatories of this Authorization

Proposed by: Banks, Bob (X11230)
 Unauthorized signatories: -
 Signed by: Banks, Bob (X11230)

[Go back](#) [Unsign update](#) [Copy](#)

Follow the instructions to unsign the PoA/IAD.

Sign Print | Help

Sign with digipass

Signature (Appli 3: 24133, 69470)

Cancel
Unsign

Instructions

1. Press horizontal arrow
2. Enter personal code
3. APPLI is displayed – enter 3
3. 1 is displayed – enter 24133 (5 digits) and press the horizontal arrow for about 3 seconds
4. 2 is displayed – enter 69470 (5 digits) and press the horizontal arrow for about 3 seconds
5. Your signature (6 digits) is displayed – valid for 30 seconds
6. Enter signature in signature field and press Sign

PoA (Power of Attorney)

Reference no	Name	Last date signing	Status	Administrator	Unauthorized signatories	Signatories
Single accounts - N						
20170314-83713	Group 1 (spec N) 2J	2017-03-14	Void	Banks, Bob		Banks, Bob (X11230)
20170314-83696	Group 1 (spec N) 2J	2017-03-14	Valid - Proposed for revocation	Banks, Bob		Banks, Bob (X11230)

The Company is responsible for checking each becoming Authorization before signing it and transmitting it to the Bank. It is therefore advisable that the Signatories open each becoming Authorization, registered by the Administrators, before signing such Authorization.

3.11.3 Change Log

A change log is only available for the authorizations that are, or have been, the copy part of a proposed update.

The change log provides information regarding which changes have been made to the copy part, compared to the revoke part (of the update). In other words which updates are being proposed for signing.

Primarily this is useful when viewing, and reviewing, the Powers of Attorney/IADs that are waiting to be signed under the tab Edit & Sign.

When in *Edit and Sign*, a change log symbol is displayed in the case that the new copy is a result of a Propose Update.

Reference no	Name	Last date signing	Status	Administrator	Unauthorized signatories	Signatories
Single accounts - N						
20170314-83713	Group 1 (spec N) 2J	2017-06-12	Void	Banks, Bob		Banks, Bob (X11230)
20170314-83696	Group 1 (spec N) 2J	2017-06-12	Valid - Proposed for revocation	Banks, Bob		Banks, Bob (X11230)

By clicking on the black symbol, the change log appears as a modal window.

<input type="checkbox"/>	20170111-81077	egle new	Valid - Proposed for	
Autogiro creditor				
<input type="checkbox"/>	20170210-82652	Test Cls		Banks, Bob (X11230)
<input type="checkbox"/>	20170104-80818	ease of f		CAS Administrator2, Egle (XAAC85)
Cash pool administrator				
<input type="checkbox"/>	20170105-80882	egl	2017-04-30	CAS Administrator2, Egle

Change log

Based on Revoke and Copy of PoA Id 20170314-83696.

2017-03-14 11:03:38 - Banks, Bob, X11230

Close

The Change Log can contain the following information (if applicable):

- Header information: PoA/IAD reference to the one that was copied, and if the change log is a result of a Copy, or a Revoke and Copy.
- Date, Time, and User for the last save changes
- Changed PoA/IAD Name
- Changed PoA/IAD Duration
- Changed PoA/IAD Condition
- Added/Removed Users
- Added/Removed Accounts

- Added/Removed Services

A change log is always available for the copy part of a revoke and copy. If no changes have been made the change log will be empty.

The change log is also visible as a modal window by clicking on the change log-link from the PoA/IAD details page.

Power of Attorney (PoA) Print | Help

[Go back](#)

Group 1 (spec N) 2J (20170314-83713)

This is a proposed update that will replace 20170314-83696 once signed [View change log](#)

General		Status	
Authorization name	Group 1 (spec N) 2J	Current status	This is a Pending Power of Attorney - signature is missing
Reference number	20170314-83713	Valid from and including	2017-03-14
Agreement	Single accounts (N)	Valid to and including	Until further notice

Services

- Account information [INF](#)
- Cancel payment (Solely) [CNCL](#)
- Direct debit collection [DDC](#)
- Domestic payments [DOM](#)
- International payments [INT](#)
- Pre-advice [PRE](#)
- Salary payments [SAL](#)

Users (2 in list)

A Power of Attorney/IAD can only have one change log. The change log remains with the Power of Attorney/IAD even after it has been signed.

Once the PoA/IAD has been signed the link to the change log is moved further down on the details page under the heading Administrator/signatories of this Authorization.

Administrator/signatories of this Authorization

Change log	View
Proposed by	Rimkus, Modestas 2 SD2 (X11224)
Unauthorized signatories	-
Signed by	Rimkus, Modestas 1 SD1 (X11223) Rimkus, Modestas 2 SD2 (X11224)

3.12 Accounts – Search for valid PoA/IAD via an Account

One way to find a PoA/IAD, and reach the PoA/IAD details to be able to start an action, is to search using account related information.

Account overview (CAS) Print | Help

Users
PoA and IAD
Edit and Sign
Accounts
History

Account/custody account no 740	Account type N, Single Accounts	Holder CIN <input type="text"/>	<input type="button" value="Search"/>
-----------------------------------	------------------------------------	------------------------------------	---------------------------------------

Search result: 1 hit(s)

Account/custody account no: 740. Account type: N, Single Accounts. Holder CIN: All.

Account number	Type	Country	Ccy	Account name	Holder CIN	Holder name	Ref
00007740	N	US	USD	CMI SYSTEMTEST 28	00331036310005	CMI SYSTEMTEST 28, ACC	-

Clicking on the account number (IBAN or BBAN depending on user setting) will take you to the account details page. It is then possible to expand the blue bars to reveal all the PoA/IAD(s) that include the account. It is also possible to see the list of proxies (users) that have some kind of authority to the account (Clicking on a user will take you to the specific user's user detail page).

Account details (CAS) Print | Help

[Go back](#)

CMI SYSTEMTEST 28 (00007740)

General

Account no	00007740	Agreement	Corporate PoA cash accounts
Account name	CMI SYSTEMTEST 28		File handling service credit transfer
Account type	N, Single Accounts		File handling service direct debit
Account holder (CIN)	00331036310005		Integration services
Currency	USD		Single accounts
Country	US		

▶
Internal Authorization description (IAD)

▶
Power of Attorney (PoA)

▶
Proxies

3.13 History – Search and view Invalid PoA/IAD

Under the navigation *History* within CAS, you can search for an Invalid PoA/IAD. Use the Search criteria fields to limit the search, and then press *Search*.

Authorization history Print | Help

Users | Authorizations | Edit and Sign | Accounts | Reports | **History**

Account number: Authorization name: Reference number:

User:

Search result: 1 hit(s)
 Account number: All Authorization name: test Reference number: 7294 User name: Banks, Bob (X11230)

Reference no	Name	Agreement	Company
20140516-47294	test	Register on single accounts	CMI SYSTEMTEST 28, ACC

By clicking on the reference no of the PoA/IAD, the PoA/IAD details page is displayed. One can see that the below IAD has been Revoked by the Current Status, the Date of removal, and also by which actions that have been signed by two CAS Signatories.

Internal Authorization Description (IAD) Print | Help

[Go back](#)
test (20140516-47294)

<p>General</p> <p>Name: test</p> <p>IAD number: 20140516-47294</p> <p>Agreement: Register on single accounts (N)</p>	<p>Status</p> <p>Current status: This Internal Authorization Description is deleted. Revoked</p> <p>Valid from and including: 2014-05-16</p> <p>Valid to and including: 2014-05-20</p> <p>Date of approval: 2014-05-16</p> <p>Date of removal: 2014-05-20</p>
---	--

Services

Name: Register payments REG

Users

User	Personal ref no
Banks, Bob	X11230

Delimitation

Delimitation type: Specific accounts

Account type(s): N

Single accounts (2 in list)

Account / Custody account BBAN	Account / Custody account IBAN	Type	Country	Ccy
54401045858	SE9450000000054401045858	N	SE	SEK
54401045955	SE9450000000054401045955	N	SE	SEK

Administrator/signatories of this IAD

Proposed by: Banks, Bob (X11230)

Unauthorized signatories: -

Signed by: Banks, Bob (X11230)
Banks, Doris (X11231)

Proposed for revocation

Proposed by: Banks, Bob (X11230)

Unauthorized signatories: -

Signed by: Banks, Bob (X11230)
Banks, Doris (X11231)

3.14 Reports

The CAS Report feature provides a CAS Administrator, or a Signatory, with the capability to order a report regarding the C&I Online users with payment signing authorizations for a specific historical date (up to 10 years back in time).

The report can be used for audit purposes by creating, for example, a year-end report. For cases where the C&I Online set-up includes accounts from several different account holders (e.g. subsidiaries), it is possible to order separate reports per account holder, or alternatively order a comprehensive report including all account holders.

To accommodate different information needs in the audit process, there are two report types (both in pdf-format). The main difference between the report types is the sorting of the information:

- Payment Signing Authorizations – Users

A report that contains the users that have payment signing and/or account information authorizations for one or more accounts. The order of the information is per user grouped by account holder company, where the accounts are listed in account number order. Each Power of Attorney is listed with an accompanying PoA reference number, for a specific user and account.

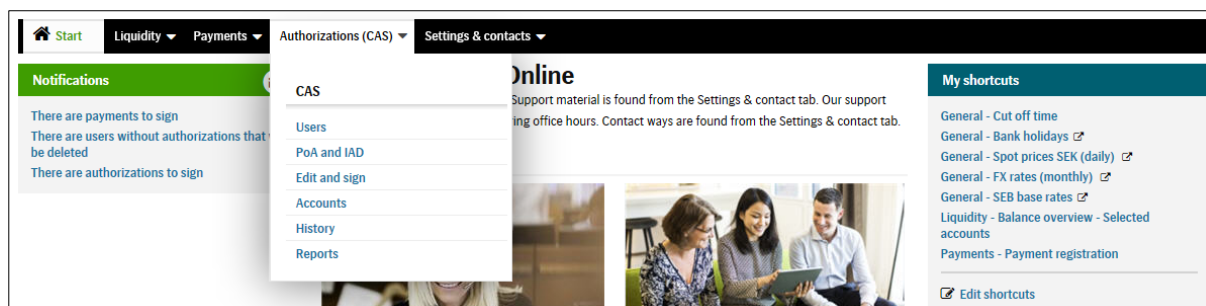
- Payment Signing Authorizations – Company/Accounts

A report that contains the accounts, grouped by account holder company, where users have payment signing and/or account information authorizations. The order of the information is per account grouped by account holder company, where the users are listed in alphabetical order. Each Power of Attorney is listed with an accompanying PoA reference number, for a specific user.

The report contains the authorizations that have been valid at any point in time during the date of the report, for the chosen account holder companies.

3.14.1 Order new report

Under the navigation Reports, within CAS, you can choose to order a new report.



Reports Print | Help

Users | PoA and IAD | Edit and Sign | Accounts | History | **Reports**

Status: All

Report orders Update list

<input type="checkbox"/>	File	Date	No of CINs	Size(kB)	Status	Ordered	Ordered by	
<input type="checkbox"/>	Report 31 12 2015 C_A-10	2015-12-31	1/4	116	New	2016-01-08	X11230	<input type="button" value="Delete"/>

When creating a new report order it is possible to choose (general information section): a suitable name for the report, the type of report (user or company/account sorting), and also the date of the valid authorizations in the report.

TIP: When entering a Name of the report, add an indication (U or CA) to the name so that it is easier to distinguish which sort order the report has.

If the set-up has, or has had, a Nordic cash pool (NCP), the option of listing of the T/S accounts is provided. Either all T/S-accounts can be listed under the legal account holder (C-account holder), or the accounts can be listed under the respective assigned account holder companies.

The delimitation information pertains to which account holders are included in report. Choose All to include the authorizations for all the account holders in the set-up. If you need a report only for a specific account holder, select Specified and Add the relevant account holder company to the selected account holder companies box.

In the case an account holder is displayed without a company name, it is an indication that this company has been in the set-up at some point in time, but there are no accounts for this account holder in the present set-up.

Order new authorization report Help

General information

Name of report:

Report type: C&I Online Payment Signing Authorizations - Users

Date: 2017-02-08

List Nordic Cash Pool T/S accounts

Select view: List under legal account holder List under assigned account holder

Delimitation

Select account holder companies: All Specified

Available account holder companies

- 00331012880005 CMI SYSTEMTEST 10. ACC
- 00331012470005
- 00331035990005
- 00331036150005

Selected account holder companies

Click "Order report" to send the order for completion. The report should be available within 45 minutes of the order.

3.14.2 Download/Delete ordered reports

The Reports page in CAS displays all previously ordered reports, and their status, making it possible to download a single report by clicking on the report name. It is also possible to select several reports to download together in a zip-file.

In a similar way it is possible to delete one or several reports in order to remove any irrelevant reports.

Note that the column *Type* provides information regarding the type of report. NCP is related to the listing of Nordic Cash Pool accounts in the report (if relevant).

File	Type	Date	No of CINs	Size(kB)	Status	Ordered	Ordered by	
accounts	Acc/NCP	2017-04-13	1/38	468	Downloaded	2017-04-14	X50013	Delete
Accounts - under legal, 4 comp	Acc	2017-04-13	4/34	4255	Downloaded	2017-04-14	X50013	Delete
Users - T.S. 4 comp	Usr/NCP	2017-04-13	4/38	4577	Downloaded	2017-04-14	X50013	Delete

3.14.3 Report information

The first page will contain information regarding:

- Type of report (indicated in the title of the report)
- Company name and SEB customer number
- Report content date (the date when the report was ordered is also shown, in the footer section)
- Number of users in the report
- Number of companies in the report (these are specified on the second to last page)

Relevant information, from the following types of Powers of Attorney, is presented in the report:

- Single Accounts [N], [M], [Q]
- Cash Pool Accounts [T], [C], [S], [I]
- External Accounts [E]
- Clearing Accounts [L]
- File Handling Service Bankgiro Numbers [G]
- File Handling Service Credit Transfer [N], [M], [Q], [T], [G]
- FHS File Signing [N], [M], [Q], [T], [G], [E]
- FHS Direct Debits [N], [M], [Q], [T]
- Direct Debit Mandates [R]
- Global Cash Pools [U]

The last page contains the explanations of abbreviations and defined terms.

3.15 Payment limit groups – user limit

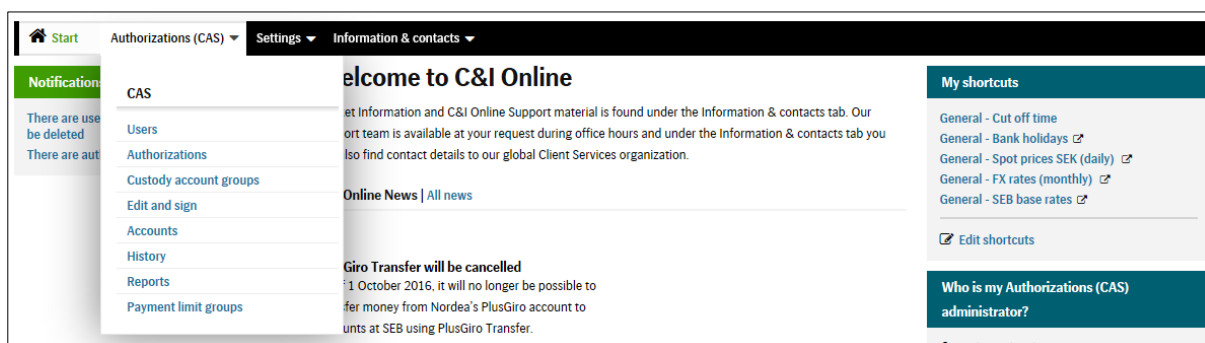
In order to meet the European Banking Authority guidelines on the security of internet payments (EBA/GL/2014/12_Rev1), the Payment limit feature is available in C&I Online.

Each user in C&I Online is included in a payment limit group, which has a maximum transaction limit. New users that are created, are automatically placed in the payment limit group for new users (default value if not changed is zero (0) SEK).

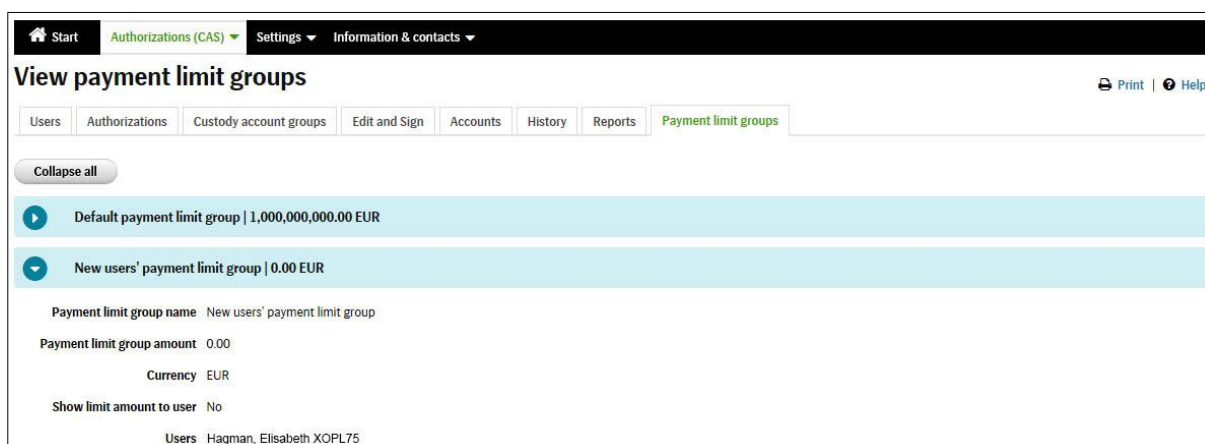
If a user is authorized to sign payments, and more specifically sign manual single- and batch booked payments, the limit for the user is checked when signing the payment. (The limit is not checked for FHS file signing).

View/Edit payment limit groups

Users that have a valid Payment limit administrator IAD will be able to view, and possibly edit, the payment limit groups. These users will have the navigation option of Payment limit groups under Authorizations.



Under the navigation Payment limit groups, you can view the content of the limit groups.



If no users have been moved, the following will apply:

- Default payment limit group contains all the existing users when this feature was introduced (3rd of December 2016).
- New users' payment limit group contains all new users created after this feature was introduced.

For users that have the service Edit (limit groups) in a valid Payment limit administrator IAD, they will have the Edit-button for each limit group.

When clicking on this Edit-button it is possible to change the amount, currency, whether or not the limit is shown to the user, and move users to another payment limit group.

Create new payment limit groups

For the users with a valid Payment limit administrator IAD with the edit service will be able to create additional payment limit groups, and move the users to the appropriate groups.

4 GLOSSARY

Nr	Concept	Description
1.	Account	<p>An Account is a common term referring to the following Account Types:</p> <ul style="list-style-type: none"> • Consolidation Accounts • Summary Accounts • Transaction Accounts • Investment Accounts (US only) • Single Accounts • Master Accounts • Current Accounts • External Accounts • Clearing Accounts <p>See also Account type for further info.</p>
2.	Account information	<p>This is a Service that can be attached to a Power of Attorney.</p> <p>This Service allows Authorized Persons to:</p> <ul style="list-style-type: none"> • List all included Accounts and the balance in the currency of the Account. • View transaction information for each included Account. • Regulatory reporting, meaning the possibility to indicate the country from which a payment originates and the reason for the payment (Central Bank Code). This is only available for Accounts located in Sweden. • Export data into Excel and retrieve statements and reports.
3.	Account type	<p>Letters indicating the classification of the Account or equivalent:</p> <p>N = Single Accounts M = Master Accounts (top account in ZB-structure) Q = Current Accounts (account in ZB-structure) C = Consolidation Accounts S = Summary Accounts T = Transaction Accounts I = Investment Accounts (US only) L = Clearing Accounts E = External Accounts G = Bankgiro Numbers (BG) D = Global Custody Accounts O = Sub Custody Accounts R = Creditor Identification Numbers U = Pools (Global Cash Pool structures)</p> <p>For more information, see the definitions for each Account type.</p> <p>*The related service, PlusGiro Transfer, was removed from C&I Online 1st of October 2016.</p>

4.	Administrator	<p>An Administrator is authorized on behalf of the Company to register authorizations in CAS and view the underlying documentation for the issuance and revocation of authorizations, as well as certain other information.</p> <p>The Administrator's actions have to be approved by two Signatories.</p>
5.	Agreement	<p>An Agreement in CAS means the legally binding document between the Company and SEB. An Agreement covers all rights and obligations between both parties as regards to the Asset Units available in CAS. Currently the following PoA Agreement are available:</p> <ul style="list-style-type: none"> • Single Accounts • Cash Pool Accounts • Clearing Accounts • External Accounts • Global Cash Pools • Direct Debit Mandates • File Handling Service Bankgiro Numbers* • File Handling Service Credit Transfer* • FHS file signing • FHS reporting • FHS Direct Debits • Custody Accounts • Fund Executions <p>*=To be phased out during 2016</p>
6.	Asset Unit	<p>Property, information or equivalent provided, processed, stored, registered, purchased or sold on behalf of the Company by the Bank or which belongs to the Company. Examples include Cash Pool Accounts and Custody Accounts.</p>
7.	Authorization	<p>An electronic authorization created in CAS in accordance with the CAS Agreement, the CAS Manual and the Pages which enables the Authorized Person to carry out duties on behalf of the Company in the computer systems and other means of contact provided by the Bank, which retrieves its authority information from CAS.</p> <p>An Authorization registered in CAS has a legally binding effect to the Company.</p> <p>The Company chooses Asset Units and Services in order to determine the authorization for an Authorized Person.</p> <p>If an Authorization is not signed by two Signatories after 90 days it will be removed by CAS.</p>
8.	Authorized Person	<p>The natural person who has been granted certain authority in an Authorization issued by the Company.</p>

9.	Balance Reporting	<p>This is a Service that can be attached to a Power of Attorney.</p> <ul style="list-style-type: none"> • This Service allows Authorized Persons to see account information for External Accounts. • This is provided on the assumption that these other banks are sending information about the Accounts to SEB and that the Company has indicated the External Accounts on the correct form.
10	CAS Agreement	Abbreviation for the Product Agreement for CAS, this Agreement constitutes the legal basis for CAS.
11	Cash Pool (Nordic Cash Pool)	<p>A Nordic Cash Pool consists of different Account types:</p> <ul style="list-style-type: none"> • Consolidation Account • Summary Account • Transaction Account
12	Cash Pool Internal payments	<p>This is a Service that can be attached to a Power of Attorney.</p> <p>Payments (or other transfers of funds) between 1) Transaction Accounts connected to a specific Cash Pool in Sweden, regardless of the currency of the Cash Pool, or 2) Zero Balancing accounts.</p> <p>This Service implies that the Bank has the right and the duty to perform the requested transaction.</p>
13	Cash Pool-administrator	The cash pool administration is a facility to manage intra-group conditions for 1) Nordic Cash Pool structures, and 2) Zero Balancing Cash Pool structures. For Nordic Cash Pools this includes intra-group interest rates and intra-group limits within a cash pool, etc. For Zero Balancing Cash Pools this includes intra-group limits.
14	CIN	A Company's customer identification number as it is registered at SEB. The Company's Corporate Identification Number (CIN) can be a Company's CIN as registered with the authorities or a CIN given by SEB (fictitious CIN).
15	Clearing Accounts	An Account owned by another bank at SEB for clearing purposes and where SEB can offer real-time information via C&I Online. Each Account is based on an Agreement between the Account holder and SEB.
16	Company	A Company in CAS is the legal entity which has an Agreement with SEB.

17	Conditions	<p>A Condition in CAS defines how Authorized Persons are allowed to act.</p> <p>A Power of Attorney can have one of three types of Conditions:</p> <ul style="list-style-type: none"> • Solely - the Authorized Person in the Power of Attorney can act on its own. • Two jointly – any two Authorized Persons in the Power of Attorney can act together. • GroupWise – the Authorized Persons in the Power of Attorney are members of one of two groups, where any Authorized Person in one group can act together with any Authorized Person in the other group. <p>It is possible to choose a Condition for payment Services (or other transfers of funds) and for instruction Services but information Services is always Condition “Solely”.</p>
18	Consolidation Account	<p>In a Nordic cash pool there is only one real Account with SEB, the Cash Pool Consolidation Account.</p> <p>All bookings on a Consolidation Account are made via a Transaction Account in the underlying Account structure.</p>
19	Corporate Actions Read	<p>This is a Service that can be attached to a Power of Attorney.</p> <p>This Service allows Authorized Persons to:</p> <ul style="list-style-type: none"> • View information for specific holdings and/or general information regarding future Corporate Actions. • View information, if it exists, regarding outstanding and/or paid tax reclaim resulting from a double taxation agreement.
20	Corporate Actions Read and Reply	<p>This is a Service that can be attached to a Power of Attorney.</p> <p>This Service allows Authorized Persons to:</p> <ul style="list-style-type: none"> • View information for specific holdings and/or general information regarding future Corporate Actions. • View information, if it exists, regarding outstanding and/or paid tax reclaim resulting from a double taxation agreement. • Register and send replies for corporate action events. • Monitor replies sent to SEB. • Be notified if there is a need to act on any event. • Get a preliminary calculation of entitlement. • Have the possibility to recalculate the preliminary entitlement based on the combination of replies.
21	Current Account	<p>Account included in a Zero Balancing (ZB) cash pool, under the Master account. Functions as a normal legal Single account during the day, allowing bookings to be made on the account. At the end of the bank day the balance of the Current account is zeroed by a sweep transaction to/from the Master Account in the ZB cash pool.</p>

22	Custody Account	A Custody Account is a deposit with the Bank for the safekeeping etc. of securities in accordance with a Custody Account Agreement with the Bank.
23	Custody Accounts Information	<p>This is a Service that can be attached to a Power of Attorney.</p> <p>This Service allows Authorized Persons to:</p> <ul style="list-style-type: none"> View holdings and transactions at adequate custody accounts. The total market value is presented in local nordic currency and/or euro. The market value is presented without any guarantee as to its accuracy.
24	Delimitation	<p>The choice of how Accounts/Custody Accounts will be added to a certain Power of Attorney or IAD in CAS.</p> <p>The following Delimitations are possible:</p> <ul style="list-style-type: none"> Specific Account, which means that the Power of Attorney/IAD will only include the chosen Accounts/Custody Accounts. All Accounts of a specific Account type. This includes both existing and future Accounts All Accounts for a specific Company (CIN). This includes both existing and future Accounts/Custody Accounts.
25	Digipass	<p>A Digipass is a security device and is used as a Distance ID. (See also "Distance ID").</p> <p>An Authorized Person uses a Digipass to retrieve unique codes, to verify his/her identity in CAS.</p>
26	Direct Debit Mandates	<p>Direct Debit Mandates provides the possibility to register mandate information for the SEPA Direct Debit (SDD) schemes B2B and/or CORE (depending on agreement(s) with the bank), enabling direct debit collection to be performed.</p> <p><i>SEPA Direct Debit, SDD is a European Direct Debit service in the Euro currency.</i></p> <p>The Direct Debit Mandate PoA is only available with condition Solely.</p>
27	Distance ID	<p>An application for identification, e.g. Digipass.</p> <p>The Bank will connect a Distance ID, a Digipass, to every X-ID (a personal identification number to an Authorized Person). This Distance ID is not personal but belongs to the Company.</p> <p>An Authorized person can only use the Distance ID to represent the Company that has issued the Power of Attorney or the IAD.</p>

28	Domestic payments	<p>This is a Service that can be attached to a Power of Attorney.</p> <p>Payments (or other transfers of funds) from an Account regards the following criteria:</p> <ul style="list-style-type: none"> • That the Account is held in the currency of the country in question. • That the payments (or transfers) do not leave the country where the Account is located. <p>This Service implies that the Bank has the right and the duty to perform the requested transaction.</p>
29	Duration	<p>The Duration for a Power of Attorney/IAD is earliest from today's date or up to 90 days ahead, to a specific date or until further notice.</p>
30	External Account	<p>An Account held either at other banks, or Accounts with SEB in countries where real-time information via C&I Online is not offered.</p> <p>For External Accounts the claim or debt on the Account is between the Account holder and the bank which holds the Account.</p>
31	File Transfer, Cash Accounts	<p>File Transfer, Cash Accounts offers a customer the possibility to automatic register payments through a file. The Service also has a report facility which both includes SEB standard reports and a possibility for the customer to define the reports by its own.</p>
32	File Transfer, Custody Accounts	<p>File Transfer, Custody Accounts offers a customer the possibility to automatic register instructions through a file. The Service also has a report facility for SEB standard reports.</p>

33	File Handling Service Bankgiro Numbers	<p>The C&I Online File Handling Service (FHS) enables users to send payment orders and receive reporting files in the Swedish Bankgiro formats as defined by Bankgirot (in Sweden) and SEB.</p> <p>Currently the following payment products are supported:</p> <p>Payment orders:</p> <ul style="list-style-type: none"> • LB – Swedish supplier payments • Bankgiro Löner – Swedish Salary payments <p>The entire file (of payments orders) must be signed as one entity.</p> <p>In order to authorize payment orders (a file), users must have a Power of Attorney (PoA) that includes every Bankgiro number stated on the debit side in the above files. (ref: PoA File Handling Service Bankgiro Numbers)</p> <p>Reports:</p> <ul style="list-style-type: none"> • LB – Payment specification – data file • LB – Payment specification – pdf • Bankgiro Receivables – data file • Bankgiro Receivables – pdf <p>Users gain access to reports (and the capability to upload files for signing) depending on the contents of the users valid File Handling Services IAD(s).</p>
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34	File Handling Service Credit Transfer/Direct Debit [ISO 20022 - Cash Management]	<p>The C&I Online File Handling Service (FHS) enables users to send payment orders and receive reporting files in the international ISO 20022 formats as defined in SEB's message implementation guidelines.</p> <p>Currently the following products are supported:</p> <p>Payment orders</p> <ul style="list-style-type: none"> • pain.001 – Credit Transfer <p><i>Provides support for a variety of domestic and cross-border payments including also SEPA payments, tax and salary payments and request for transfer from other banks.</i></p> <ul style="list-style-type: none"> • pain.008 – Direct Debits <p><i>Supports SEPA Direct Debits.</i></p> <p>The entire file (of payments orders) must be signed as one entity.</p> <p>In order to authorize payment orders (a file), users must have a Power of Attorney (PoA) that includes every bank account stated on the debit side in the above files (credit side for direct debits). (ref: PoA File Handling Service Credit Transfer and/or PoA File Handling Service Direct Debit)</p> <p>Reports</p> <ul style="list-style-type: none"> • camt.054 – Debit/Credit advice (XML) • camt.053 – Account statement (XML) • pain.002 – Status information (XML) • pain.002 – Status information (PDF) <p>Users gain access to reports (and the capability to upload files for signing) depending on the contents of the users valid File Handling Services IAD(s).</p>
35	Fund Executions	<p>This is a Service that can be attached to a Power of Attorney.</p> <p>This Service allows Authorized Persons to:</p> <ul style="list-style-type: none"> • Send fund order instructions. • Send fund transfer instructions.
36	Fund Executions AAA Rated Money Market Funds	<p>This is a Service that can be attached to a Power of Attorney.</p> <p>This Service allows Authorized Persons to send fund order instructions regarding AAA rated money market investment funds.</p>
37	Get reports from Bank	<p>This is a Service that can be attached to an IAD.</p> <p>The Service only gives the Authorized Person right to get files from the Bank or to retrieve reports. The service is only available together with Global Custody Accounts.</p>

38	Get MIS reports	<p>This is a Service that can be attached to an IAD.</p> <p>The Service only gives the Authorized Person right to get MIS reports. The service is only available together with Sub-Custody Accounts.</p>
39	Global Custody Accounts	<p>Custody Accounts principally for Nordic Clients holdings of global securities.</p>
40	Individual PoA (Individual Power of Attorney)	<p>See description for Authorization.</p>
41	IAD (Internal Authorization Description)	<p>An IAD gives you access to different functions in C&I Online but does not give you the right to interact with the Bank. An Authorized Person attached to an IAD has limited rights in comparison to an Authorized Person attached to a Power of Attorney (see also “Authorization”)</p>
42	IAD Reference Number	<p>A unique reference number which identifies an IAD in CAS.</p>
43	International payments	<p>This is a Service that can be attached to a Power of Attorney</p> <p>International payments can be defined as follows:</p> <ul style="list-style-type: none"> • Payments (or other transfers of funds) from an Account which are made in another currency than the currency of the country in question. These payments (or transfers) do not leave the country where the account is located. <p>or:</p> <ul style="list-style-type: none"> • Payments (or other transfers of funds) from an Account regardless of their currency. These payments geographically leave the country in which the Account is held. <p>This Service implies that the Bank has the right and the duty to perform the requested transaction.</p>
44	Investment Account	<p>An Account held in SEB’s Grand Cayman branch, managed by SEB New York. All available funds in an SEB New York-based Consolidation Account at the end of each business day are transferred to its corresponding Investment Account overnight, and then returned to the Consolidation Account during the morning of the next business day.</p>
45	IP Filter/ IP-address validation	<p>This is a Service that can be attached to an IAD</p> <p>When this service has been set up, users that should have access to the company’s information in C&I Online need to be associated with an IP-validation IAD. The IP-validation IAD can be registered to contain one or several IP-addresses, or alternatively exempt the user from IP-validation.</p>

46	Master Account	The top account in a Zero Balancing (ZB) cash pool. Functions as a normal Single Account during the day, allowing for bookings to be made on the account. At the end of the bank day, all liquidity in the ZB cash pool is swepted to the Master Account in the ZB cash pool.
47	Name list	<p>A list where the Administrator can add names for real persons, which the Company wishes to authorize. The Administrator uses the information in the list when creating a new authorization proposal.</p> <p>The Name list has no legal binding effect.</p> <p>A person added to the Name list will automatically be removed from the list after 30 days if he/she is not part of a signed Power of Attorney/IAD at that time.</p>
48	Page	The part of CAS that can be seen on a screen simultaneously or by scrolling the picture.
49	Payment Limit Administrator	A user that has received the authority to view, and possibly also to edit, the payment limit groups. The payment limit groups contain the users of C&I Online, and contain the maximum transaction limit for each manual single- or batch booked payments (not FHS files) a user can sign.
50	Personal Reference Number	In order for Signatories, Administrators and Authorized Persons to be identified by the Bank's computer system, each natural person appointed by the Company to such function will be allotted a Personal Reference Number by the Bank, an X-ID.
51	Power of Attorney (PoA)	See description for Authorization.
52	Power of Attorney Reference Number	A unique reference number which identifies a Power of Attorney in CAS.
53	Pre-Advice	<p>This is a Service that can be attached to a Power of Attorney</p> <p>This Service allows Authorized Persons to:</p> <p>Send an advance notice to SEB that you will receive funds to a Swedish SEB account from a correspondent bank in order to ensure a good value date.</p>
54	Register Payments	<p>This is a Service that can be attached to an IAD</p> <p>The Service gives the Authorized Person right to manually register all available payments for each Account type, but it does not give the right to send payments to SEB.</p>

55	SDD Creditor B2B / SDD Creditor CORE	<p>These are Services that can be attached to a Power of Attorney</p> <p>SEPA Direct Debits (SDD) consists of the following schemes:</p> <p>The scheme B2B comprises of debtors that are companies.</p> <p>The scheme CORE (and COR1) comprises mainly of debtors that are private individuals, but comprises also companies.</p>
56	Securities Instructions	<p>This is a Service that can be attached to a Power of Attorney (PoA)</p> <p>This Service allows Authorized Persons to:</p> <ul style="list-style-type: none"> • Send Securities Instructions to the Bank regarding the inward and outward delivery of securities to and from a Custody Account, together with an indication of the counterparty of the delivery. • If it is a delivery involving payment instruction it is possible to specify which Account that shall be debited or credited by the Bank. • View information regarding Securities instructions that have been delivered to the Bank. <p>The Company is responsible for ensuring that instructions delivered to the Bank regarding incoming and outgoing Securities instructions and associated funds correspond to the respective trades.</p> <p>This Service implies that the Bank has the right and the duty to perform the requested transaction.</p>
57	Send files to Bank	<p>This is a Service that can be attached to an IAD</p> <p>The Service only gives the Authorized Person right to send files with accessible file formats to the Bank.</p>
58	Service	<p>A Service in CAS is what can be performed by an Authorized Person on behalf of a Company as regards Asset Units. Available Services differs depending on the type of Asset Unit and if the Service is attached to a Power of Attorney (PoA) or an IAD.</p> <p>A Service is for example: Account Information, Domestic payments, and Securities Instructions.</p>
59	Signatory	<p>A Signatory is authorized to electronically sign Authorizations in CAS on behalf of the Company.</p> <p>Signatories are authorized two jointly.</p>
60	Single Account	<p>An Account held in a country where SEB can offer real-time information via C&I Online and where each Account is based on an Agreement between the Account holder and SEB.</p>

61	Status	<p>A Power of Attorney or an IAD may have different Status:</p> <ul style="list-style-type: none"> • Void: A prospective Power of Attorney awaiting two Signatories to become valid. • Valid: The actual Power of Attorney which is issued by the Company with legal binding authority towards SEB. <ul style="list-style-type: none"> ○ Valid – Administrators measures: A valid Power of Attorney in the process of being revoked by an Administrator. A Power of Attorney needs to have the signatures of two Signatories in order for it to become invalid. • Pending: A signed Power of Attorney which is not yet valid because the start date is in the future (max 90 days). <ul style="list-style-type: none"> ○ Pending – Administrators measures: A pending Power of Attorney in the process of being revoked by an Administrator. A Power of Attorney needs to have the signatures of two Signatories in order for it to become invalid • Invalid: A Power of Attorney that is no longer valid. <ul style="list-style-type: none"> ○ Invalid – Revoked: A Power of Attorney which has been proposed for revocation and has been signed. ○ Invalid – Expired: The valid date has expired. ○ Invalid – Annulled: A Power of Attorney that is missing active Accounts or Custody Accounts. ○ Invalid – Suspended: A Power of Attorney which has been blocked by SEB at the request of the Company. A suspended Power of Attorney loses its validity immediately but must be signed in order to be moved from the Edit and Sign tab to History. It will never become valid in the future again.
62	Sub Custody Accounts	Custody Accounts principally for global clients holdings of Nordic securities.
63	Summary Account	A Summary Account is a fictitious Account within a Nordic Cash Pool and is only used to show the sum of the balances of the underlying Transaction Accounts. A Summary Account cannot be used for transactions.
64	S.W.I.F.T.-adress	A unique, international code that identifies a financial institution, e.g. a bank.
65	Transaction Account	<p>A Transaction Account is a fictitious Account within a Nordic Cash Pool and is not an actual Account at SEB. The account only shows the Transaction Account holder’s claim or debt to the Consolidation Account holder.</p> <p>All bookings on a Consolidation Account are made via a Transaction Account in the underlying Account structure.</p>

66	Unauthorized Signatory (US)	<p>For internal administrative purposes, the Company is allowed to appoint one or more natural persons to be an Unauthorized Signatory (US).</p> <p>(Note that a US can only be appointed if the Company has a Cash Pool Account).</p> <p>An US has the right to sign just like a Signatory. The signature, however, does not influence the Powers of Attorney/IADs validity.</p> <p>(Once the US has signed a PoA/IAD, it is no longer visible under Edit and sign for the specific US. Further, the US will not be able to sign IADs of type: Unauthorized Signatory, IP-address validation).</p>
67	Update	<p>Term used to define a revoke and copy.</p> <p>The existing valid/pending is proposed for revocation and a new copy is created to replace the existing authorization.</p> <p>On the Edit and sign page, an update will have only one check-box, and therefore both parts are processed together when signed, unsigned, or the update is deleted (existing authorization is returned to valid/pending, and the new copy is deleted).</p> <p><i>Any earlier created revoke and copies different Signatories have signed the different parts, or when signing of both parts has not been done at the same time, the parts will continue to be separate with their respective check-boxes in Edit and sign.</i></p>
68	X-ID	<p>Each Authorized Person receives a Personal Reference Number called an X-ID to allow them to work with the Bank's computer system. The X-ID is automatically connected to a user when the Administrator adds the user to the Company's Name list.</p>
69	Zero Balancing (ZB) cash pool	<p>A Zero Balancing (ZB) cash pool consists of the following account types:</p> <ul style="list-style-type: none"> • Master Account (M-account) • Current Account (Q-Account) <p>In a ZB cash pool, all accounts are legal accounts. At the end of the day all liquidity in the cash pool is moved to the Master Account by sweep transaction(s) to/from all included Current Accounts in the ZB cash pool, resulting in zero balances on all Current Accounts.</p>

5 POA AND IAD AGREEMENTS

5.1 PoA/IAD Agreements Descriptions

5.1.1 Cash Management Services

PoA – Single Accounts

PoA for All or Specified accounts of type N, M, or Q, where the user is given the authority to perform one or more of the following:

- Account Information
- Direct Debit Collection ¹
- Domestic Payments
- International Payments
- Cash Pool Payments
(available for Zero Balancing accounts [M, Q])
- Pre-Advice
- Salary Payments
- Cancel Payments (solely) ²

For each added service, except Account Information, the users are given the authority to sign payments (according to Condition), register payments, search payments, and administer templates for the defined accounts.

For users that have been granted this Power of Attorney (PoA), and have the authority to both register and sign payments, it is possible for the user to register the payment and then allow another authorized user to continue with the signing of the payment. This can be relevant if the payment limit of the user registering the payment is reached, and another authorized user with a higher limit is required for the signing.

¹ Direct Debit Collection (SEPA DD) also requires a Direct Debit Mandates PoA, with one or more Creditor ID.

² The service authorizes the user to (solely) cancel payments that they are also authorized to sign via the same Power of Attorney (PoA).

Note: Neither account information nor pre-advice are classed as payment services with regards to the cancel payment service.

PoA – Cash Pool Accounts

PoA for All or Specified accounts of type T, C, S, or I, where the user is given the authority to:

- Account Information

Furthermore, for the account type T, users can be given the authority to:

- Cash Pool Payments
- Direct Debit Collection ¹
- Domestic Payments
- International Payments
- Pre-Advice
- Salary Payments
- Cancel Payments (solely) ²

For each added service, except Account Information, the users are given the authority to sign payments (according to Condition), register payments, search payments, and administer templates for the defined accounts.

For users that have been granted this Power of Attorney (PoA), and have the authority to both register and sign payments, it is possible for the user to register the payment and then allow another

authorized user to continue with the signing of the payment. This can be relevant if the payment limit of the user registering the payment is reached, and another authorized user with a higher limit is required for the signing.

¹ Direct Debit Collection (SEPA DD) also requires a Direct Debit Mandates PoA, with one or more Creditor ID.

² The service authorizes the user to (solely) cancel payments that they are also authorized to sign via the same Power of Attorney (PoA).

Note: Neither account information nor pre-advice are classed as payment services with regards to the cancel payment service.

PoA – Clearing Accounts

PoA for All or Specified accounts of type L, where the user is given the authority to

- Account Information

PoA – External Accounts

PoA for All or Specified accounts of type E. For External Bank Accounts [E], where the user can be given the authority to receive/perform:

- Balance Reporting
- Request for Transfer

For users that have been granted this Power of Attorney (PoA), and have the authority to both register and sign payments, it is possible for the user to register the payment and then allow another authorized user to continue with the signing of the payment. This can be relevant if the payment limit of the user registering the payment is reached, and another authorized user with a higher limit is required for the signing.

PoA – Liquidity Management

PoA for All or Specified Pools [U], where the user is given the authority to

- View Pools (Pool details, pool structure, account balances, and history)

IAD – Register on Single Accounts

IAD for All or Specified accounts of type N, M, Q, where the user is given the authority to:

- Register Payments – for all relevant payment types
- Register Cash Pool Payments – for all relevant payment types
(available for Zero Balancing accounts [M, Q])

The capability to search for own registrations, and propose new templates is also given.

IAD – Register on Cash Pool Accounts

IAD for All or Specified accounts of type T, where the user is given the authority to:

- Register Payments – for all relevant payment types

The capability to search for own registrations, and propose new templates is also given.

IAD – Register on External Accounts

IAD for All or Specified accounts of type E, where the user is given the authority to:

- Register Payments – for all relevant payment types

The capability to search for own registrations, and propose new templates is also given.

IAD – Payment Search Extended

IAD to provide users with the authority to search for registered payments

The search authority is given for all accounts that the user has authority to Register Payments, i.e. all valid IADs Register on Single Accounts/Cash Pool Accounts/External Accounts that the user has.

IAD – Authorization Limitations, Payments

IAD to limit user authorities regarding payment and templates:

- NOT authorized to act as payment template administrator
- NOT authorized to edit file payments
- NOT authorized to register/edit and save manual payments
- NOT authorized to register/edit and save template payments

The limitations are general for the user since they limit all payment/template related authorities that a user has been given through PoAs, and other IADs.

IAD – File Transfer and Reports, Cash Accounts

IAD to provide users with the authority to:

- Get reports (from Bank) – User is authorized to order and receive reports for all accounts that the user has authority for either Account Information or Balance Reporting.
- Send File to Bank – User is authorized to use one of the supported file formats to register payments.
- BG Credit Forecast - User is authorized to view information regarding the current day's incoming Bankgiro payments (SEK and EUR) for all relevant accounts that the user has authority for Account Information.
- Integration Services Reports* - The user can choose to have the report additionally distributed via an established Integration Service channel such as Global Corporate Access (GCA), or Corporate Access over Swift (CAoS).

* Requires a GCA/CAoS set-up.

IAD – Autogiro Creditor

IAD to access the external web-application of Bankgirot (Sweden), where the user can be given authority to act as one or more of the following roles:

- Autogiro Creditor User
- Autogiro Creditor Reader
- Autogiro Creditor Support

IAD – Cash Pool Administrator

IAD authorizing the user to manage intra-group conditions for the relevant cash pool structure:

- Cash Pool Administration – for Nordic Cash Pools, the user can manage intra-group interest rates and also intra-group limits.

- Internal Limit Administrator – ZB – for Zero Balancing structures, the user can view intra-group limits.

The user that receives this IAD also needs the PoA service Account Information for all relevant accounts, including the top account, for all relevant cash pool structures.

(Note: The top account of the cash pool (C/M) needs to be in the C&I Online set-up in order for the appointed user to be able to view or handle intra-group limits and/or interest rates)

IAD – Payment Limit Administrator

IAD where the user is given the role of Payment limit administrator with the authority to:

- Edit – To be able to change the limit, change the currency, or move user from one limit group to another.
- View – To be able to see the limit groups, including the corresponding limit, and the users in the limit group.

5.1.2 SDD Mandate Management

PoA – Direct Debit Mandates

PoA for All or Specified creditor IDs, where the user is given authority to register mandate information for the applicable SEPA Direct Debit (SDD) schemes:

- SDD creditor B2B
- SDD creditor CORE

5.1.3 File Handling Service - Cash Management

PoA - FHS file signing

PoA for All or Specified accounts of types N, M, Q, T, G, and E, where the user is given the authority to:

- Sign payments, excl. salary (non-salary payments in pain.001 file and LB files)
- Sign salary payments (Salary payments in pain.001, BGC Salary files, and LB files)
- Cancel payment (solely) ¹

The user can sign a file, if the user's PoA includes at least all accounts and corresponding services that are in the file.

¹ The service authorizes the user to (solely) cancel payments that they are also authorized to sign via the same Power of Attorney (PoA) (only for payments from accounts of type N, M, Q, T). The Cancel payment (solely) service in a FHS file signing authorization means that payments from the following channels can be cancelled: FHS, FHS-Parking Lot, and Global Corporate Access.

PoA - FHS reporting

PoA for All or Specified accounts of types N, M, Q, T, S, C, G, and E, where the user is given the authority to:

- Receive account information (ex: Bankgiro receivables, ISO 20022: camt.053/054)
- Receive payment status, excl. salary (ex: LB payment specification, ISO20022: pain.002)
- Receive salary payment status (ex: LB payment specification, ISO20022: pain.002)

The user can receive a file, if the user's PoA includes at least all accounts and corresponding services that are in the file.

PoA – FHS Direct Debits (ISO 20022)

PoA for All or Specified accounts of type N, M, Q, and T where the user is given the authority to:

- Sign Direct Debit (pain.008) files

The user can sign a file, if the user has a PoA that includes at least all accounts that are in the file.

IAD - FHS upload

IAD authorizing the user to upload files in either Bankgiro and/or ISO 20022 format:

- Upload files - BGC Salary
- Upload files - ISO 20022 / pain.001, payments (excl. salary)
- Upload files - ISO 20022 / pain.001, salary payments
- Upload files - ISO 20022 / pain.008, direct debits
- Upload files - LB

If a pain.001 file contains both salary and non-salary payments, the user needs to have a valid IAD for both related services to be able to upload the file.

5.1.4 Custody Services

PoA – Custody Accounts

PoA for All or Specified accounts of type D, where the user is given the authority to:

- Custody Account Information
- Securities Instructions
- Corporate Actions Read
- Corporate Actions Read and Reply

PoA for All or Specified accounts of type O, where the user is given the authority to:

- Custody Account Information
- Securities Instructions

PoA – Fund Executions

PoA for All or Specified accounts of type D, where the user is given the authority to

- Fund Executions
- Fund Executions AAA Rated Money Market Funds

IAD – File Transfer and Reports, Custody Accounts

IAD to provide users with the authority to:

- Get reports (from Bank) – User is authorized to access Global Custody reports (ex: Statement of Holdings/Transactions). The user also needs to be authorized with Custody Account Information (PoA – Custody Accounts) for all Custody Accounts present in the file
- Send File to Bank – User is authorized to send Securities Instructions via file format provided that the user has the appropriate authority to Securities Instructions (PoA – Custody Accounts)

If the client is a sub-custody client:

- Get MIS reports – User is authorized to access MIS reports. The user also needs to be authorized with Custody Account Information (PoA – Custody Accounts) for all Custody Accounts present in the file

Individual PoA – Global custody

Individual Power of Attorney for All or Specified accounts of type J, where the user is given the authority to:

- Corporate Actions
- Trade Entry
- Fund Order
- Tax Withholding Election
- Corporate Action Reporting
- Positions and Transactions Reporting
- Statements Online
- Tax Withholding Election Report

General characteristics for Individual Power of Attorney - Global custody

An Individual Power of Attorney for Global Custody has other features than Powers of Attorney and Internal Authorization Descriptions, e.g.

- All global custody authorizations (related to the Investor World offering) for a user/an X-ID are gathered in one single Individual Power of Attorney
- There is only one user (X-Id) per Individual PoA
- An authorization will become active within 24 hours after it has been signed by two Signatories. The authorization will be in status Pending after it has been signed but not yet activated.
However, a signed (by two Signatories) proposal for revokation will immediately remove the access to the services in the Individual PoA.
- The authorization has permission level (condition) options as follows, per service:
 - Read only
 - One step enter and release
 - Two step enter and release - A user with this permission level can act together with any other user with the same permission level for the same custody account and service
- Custody accounts are selected by choosing a specific Custody account group, or All present and future Global custody accounts

5.1.5 Generic Services

IAD – Unauthorized Signatory

IAD authorizing the user to add their signature to an IAD/PoA just like a CAS Signatory, however without any influence on the validity of the IAD/PoA. The Unauthorized Signatory can with their signature indicate that they have reviewed the IAD/PoA.

IAD – IP-address validation

IAD to additionally limit the user's log-on access to C&I Online to specified IP-addresses:

- IP-address validation – Access to C&I Online is limited to log-on from the defined IP-addresses
- Exempt from IP address validation – Access from any IP-address

5.1.6 Other Services

Individual PoA – Foreign exchange services

Individual Power of Attorney where the user is given the authority to perform Foreign exchange for specified CINs. The following services are specified for each CIN separately:

- Read
- Write
- Confirmations

It is possible to create one Individual Power of attorney for each user.

5.2 PoA Agreements, Services, and Account types

(PoA) Agreement		Single Accounts			Cash Pool Accounts				External Accounts		Direct Debit Mandates [R]	FHS file signing [N], [M], [Q], [T], [G], [E]	FHS reporting [N], [M], [Q], [T], [C], [S], [G], [E]	FHS Direct Debits [N], [M], [Q], [T]	Custody Accounts		Fund Executions	Manage Agreement [CIN]
		Single Accounts [N]	Master Accounts [M]	Current Accounts [Q]	Transaction Account [T]	Consolidation Account [C]	Summary Account [S]	Investment Account (USA) [I]	Clearing Accounts [L]	External Bank Accounts [E]					Liquidity Management [U]	Global Custody Accounts [D]	Sub Custody Accounts [O]	
Cash Management Services																		
Account Information	INF	X	X	X	X	X	X	X	X									
Cash Pool Payments	CPP		X	X	X													
Direct Debit Collection	DDC	X	X	X	X													
Domestic Payments	DOM	X	X	X	X													
International Payments	INT	X	X	X	X													
Pre-Advice	PRE	X	X	X	X													
Salary Payments	SAL	X	X	X	X													
Cancel Payment (Solely) ⁴	CNCL	X	X	X	X						X							
Balance Reporting	BR									X								
Request for Transfers	RT									X								
View Pools	POOL										X							
SDD Mandate Management																		
SDD creditor B2B	B2B										X							
SDD creditor CORE ³	CORE										X							
File Handling Service - Cash Management																		
Sign non-salary payments ²	SP											X						
Sign salary payments ²	SSP											X						
Receive account information report	RAIR												X					
Receive non-salary payment status report	RSR												X					
Receive salary payment status report	RSSR												X					
Sign Direct Debit (pain.008) files ²	SDD													X				
Custody Services																		
Custody Account Information	CINF														X	X		
Securities Instructions	SECI														X	X		
Corporate Actions Read	CA														X			
Corporate Actions Read and Reply	CARR														X			
Fund Executions	FE																X	
Fund Executions AAA Rated Money Market Funds	AAA																X	
CIN related PoAs																		
Manage agreement (Sign, View, Cancel)	MAGR																	X

¹ For Zero Balancing Cash Pools

² A file can only be signed if there is a valid PoA that includes all accounts and /or BG numbers, and relevant services, present in a file.

³ Valid for both CORE and COR1 schemes

⁴ Cancel payments for FHS means that payments for FHS, FHS/GCA Parking lot, and Global Corporate Access can be cancelled. Applicable for [N], [M], [Q], [T].

(Individual PoA) Agreement		Global Custody Accounts [J]	Foreign Exchange Services [CIN]
Corporate actions ⁸	COA	X	
Corporate actions reports	COAR	X	
Fund order ⁸	FO	X	
Positions and transactions reports	PTR	X	
Statements online (reports)	STOR	X	
Tax withholding election ⁸	TWE	X	
Tax withholding election report	TWER	X	
Trade entry ⁸	TE	X	
Read (FX)	FXR		X
Write (FX)	FXW		X
Confirmation (FX)	FXC		X

⁸ Permission level can be one of the following: Read only, One step, and Two step

5.3 IAD Agreements, Services, and Account types

		(IAD) Agreement			Register on Cash Pool Accounts	Register on External Accounts	Payment Search Extended	Authorization Limitations, Payments	Payment import and get report, cash accounts	Autogiro Creditor	Cash pool Administrator	Payment limit administrator	Notification administrator ⁴	FHS upload ⁶	File Transfer and Reports, Custody Accounts	Unauthorized Signatory	IP-address validation
		Register on Single Accounts	Single Accounts [N]	Master Accounts [M]													
Cash Management Services																	
Register Payments	REG	X	X	X	X	X											
Register Cash Pool Payments	RCP		X	X													
Payment Search Extended	EXT						X										
NOT authorized to act as payment template administrator	XTA							X									
NOT authorized to edit file payments	XF							X									
NOT authorized to register/edit and save manual payments	XM							X									
NOT authorized to register/edit and save template payments	XTP							X									
Get Reports (from Bank)	REP								X								
Import payments	IMPM								X								
View BG Credit Forecast	BGF								X								
Integration Services reports ⁵	SFTP								X								
Analytics	ANL								X								
Cash Flow Forecasting Read									X								
Cash Flow Forecasting Wire									X								
Cash Flow Forecasting Administrate									X								
Autogiro Creditor User	AGCU									X							
Autogiro Creditor Reader	AGCR									X							
Autogiro Creditor Support	AGCS									X							
Cash Pool Administration	CPA										X						
Internal Limit Administrator - ZB	ZBIL										X						
View (limit group)	VLG											X					
Edit (limit group)	ELG											X					
View (notifications)	VNA												X				
Edit (notifications)	ENA												X				
File Handling Service - Cash Management																	
- Upload																	
Upload files - BGC salary ²	UBGS													X			
Upload files - LB ²	ULB													X			
Upload files - Credit transfer (pain.001) ³	UCTW													X			
Upload Credit Transfer salaries (pain.001) files ³	UCTS													X			
Upload files - Direct Debit (pain.008) ³	UDD													X			
Custody Services																	
Get Reports (from Bank) [Global Custody]	CREP														X		
Send Files to Bank [Global Custody]	CFIL														X		
Danish Bond Report [Global Custody]	DBR														X		
Get MIS reports [Sub Custody]	MIS														X		
Generic Services																	
Unauthorised Signatory	USIG															X	
IP-address validation	IP																X
Exempt from IP-address validation	XIP																X

¹ For Zero Balancing Cash Pools

² Swedish Bankgiro format based File Handling Services

³ ISO 20022 format based File Handling Services

⁴ Initially for Hong Kong payments only

⁵ Requires a GCA/CAOS set-up

⁶ Include all the present and future accounts, [N], [M], [Q], [T], [E], [G].