

Questions and answers about the EBICS application and the EBICS process at DZ BANK AG

1. Where can I find the current EBICS application?

Answer: The DZ BANK EBICS application form is available in the "Downloads" section at www.ebics.dzbank.de. If you have any questions about completing the application form, please contact our EB hotline (see "Contact").

2. How can I tell if I am using the current version of the EBICS application?

Answer: You can find the current version of the EBICS application on our homepage www.ebics.dzbank.de under Downloads. Please only use this version when sending EBICS applications to DZ BANK. We will only accept the previous version of the application for a transitional period of one month.

3. Where do I send my completed EBICS application?

Answer: You can send the original EBICS application, signed in a legally binding manner and complete (with all pages), by post to the following address:

DZ BANK
F/SOVP – PAYE
Platz der
Republik 60325
Frankfurt

Alternatively, you can send us the EBICS application signed with a qualified electronic signature (QES) as a PDF document to toebics@dzbank.de.

4. What do I need to bear in mind after I have completed the EBICS application?

Answer: Please ensure that all relevant information has been provided and that the application has been signed with a legally binding signature by the authorised person(s) at your company. Please send the completed application to the specified address of DZ BANK in Frankfurt or, alternatively, with a QES as a PDF document to toebics@dzbank.de.

5. Who has to sign the EBICS application?

Answer: The persons authorised to sign on behalf of your company at DZ BANK sign the EBICS application as registered with DZ BANK. If there are different account holders (the account does not belong to the holder of the EBICS customer ID), they also sign the EBICS application.

6. How can I ensure that participants can only retrieve account information (MT940/MT942 or camt.053/camt.052) from specific accounts?

Answer: This is only possible if several customer IDs are created and the retrieval authorisations for the respective accounts in the customer IDs are specifically assigned to the authorised users.

7. Can I also sign the EBICS application with an electronic signature and save on postage?

Answer: Yes, that is possible. Since EBICS authorisations are account powers of attorney for employees of your company, a qualified electronic signature (QES) is required in this case. A simple or advanced electronic signature is not sufficient for the EBICS application.

Please sign the EBICS application using a tool (e.g. DocuSign) that allows you to generate a qualified electronic signature and include your scanned signature sample with the signature. For the signature sample of the EBICS participants on page 1, it is sufficient to provide the participants' email addresses. Please send the EBICS application signed with QES by email to ebics@dzbank.de.

8. What is initialisation? What do I need for it?

Answer: During initialisation within the framework of EBICS, the respective EBICS participant sends their electronic public signature keys (authentication, encryption and signature) to the bank in order to register for EBICS account access. The bank activates the participant after checking the initialisation protocol.

9. What do I have to do when I receive the BPD sheet from DZ BANK (ebics@dzbank.de)? Answer: The BPD sheet contains the EBICS access parameters for each EBICS authorised user. These access data are entered into the electronic banking application (e.g. GENO cash, Multiport, etc.) for the DZ BANK bank connection.

10. How do I receive the bank parameter data (BPD) for initialisation?

Answer: The BPD is normally sent to you by encrypted email from ebics@dzbank.de. For secure transmission of the BPD, you must register once in the DZ BANK SecureMail system. If you would like to receive the BPD by post, please remove the corresponding check mark on page 2 of the EBICS application.

11. For whom is account authorisation set up if there are several participants who access the accounts and the business transaction "New employee for all accounts" is selected? Answer: The new employee is granted access to all accounts linked to this customer ID ("provision agreement for all accounts"). The signatures of all (different) account holders are required.

12. I would like to have data deleted from the EBICS bank computer. What do I need to do?

Answer: Please send us an EBICS request with the relevant business transaction for deletion. Alternatively, an email or letter containing the specific data is sufficient for the deletion of data, provided that it does not concern the deletion of the EBICS customer ID.

13. Is data deleted from the bank computer if it is inactive?

Answer: Customer IDs can be deleted after 1 year of inactivity. Participant IDs can be deleted after 1 year of inactivity. In addition, participant IDs can be deleted by the bank if initialisation has not been carried out within 3 months.

14. What does the order type WSS mean for real-time notifications?

Answer: The German Banking Industry Committee (DK) has specified a service for real-time notifications (WebSocket service) that allows us to send you push notifications when information is available for you to retrieve via EBICS. Your electronic banking software must technically support the WebSocket function. Further information can be found at <https://www.ebics.de/de/echtzeitbenachrichtigungen>

15. Can the limit for real-time transfers be adjusted?

Answer: For real-time transfers, you can increase the limit at any time using the EBICS application form. Please note that if the specified limit is exceeded, you will receive an automatic notification from DZ BANK or the EBICS system. This is for your security and to ensure that your transactions are processed correctly.

16. What is EBICS 3.0 and does DZ BANK support this version?

Answer: EBICS 3.0 is the standard in Germany, France, Austria and Switzerland. With EBICS 3.0, order types are disappearing in Germany and being replaced by comprehensive BTF codes (BTF = Business Transactions & Formats). These codes make it possible to determine the type of order from an EBICS request.

17. What does the order type CGI for payment orders mean, and can I submit payment orders with the order type CGI to you?

Answer: Contrary to the format specifications agreed upon by the German banking industry (see www.ebics.de / Datenformate), some service providers and customers use a data format that can be used not only in Germany but worldwide. A working group involving customers, banks, service providers and SWIFT developed the CGI format based on ISO 20022, but it usually has to be adapted to country-specific requirements to ensure that the subsequent processing steps can be carried out. You should be aware that not every bank will be able to accept orders without adjustments. At DZ BANK, CGI is a variant agreed bilaterally between you and us for electronic payment orders with order types XCT and XDD and for pain.002 status information with order types XRZ and XDZ. With our FormatWizard, you can submit test files and check whether your orders can be processed without any problems (see firmenkunden.dzbank.de/formatwizard). The format specifications for the CGI format of DZ BANK can be found on our website firmenkunden.dzbank.de/formatwizard.

18. What electronic banking software do you offer if I want to submit electronic payment orders and retrieve electronic transaction information from DZ BANK?

Answer: We offer the products GENO cash (MultiCash) and Multiport. If you have any further questions, please contact your payment transactions representative orvertrieb.kunden@dzbank.de .

19. Can I integrate accounts that I hold with a foreign bank into DZ BANK's EBICS process? Answer: Yes, that is possible. We provide you with the transaction information for a foreign account via EBICS if the foreign bank sends it to us via SWIFT. You can also send us an MT101 payment order via EBICS, which we will forward to the foreign bank where you hold the account for execution. If you have any questions about the process, please contact your payment transactions representative orvertrieb.kunden@dzbank.de .

20. What is Secure Mail and what do I need to do to communicate securely with DZ BANK by email?

Answer: SecureMail is used for secure email communication between DZ BANK and you. To use it, you must register as a user of the DZ BANK SecureMail system. All encrypted emails that you receive from a DZ BANK employee are stored in your mailbox in the SecureMail system. For example, you will receive the bank parameter data (BPD) from ebics.dzbank.de via encrypted email. You will only receive a notification of another encrypted message with a link to DZ BANK SecureMail at your usual email address. You can find a description of DZ BANK's SecureMail procedure on our homepage under "Secure email communication" or at

Mail Communication" or at <https://www.dzbank.de/content/dzbank/de/home/footer/richtlinien-und-informationen/sichere-e-mail-kommunikation/anleitung.html>.

21. How can I test payment order files I have created myself to ensure that they comply with standard banking specifications?

Answer: We provide you with a tool called Format Wizard, which you can use to test your own payment order files in ISO format. You can find Format Wizard on the DZ BANK website at: firmenkunden.dzbank.de/formatwizard

22. Where can I find the specifications for payment orders and transaction information that are valid in Germany?

Answer: The specifications for the respective file structure can be found on the website www.ebics.de under "Data formats".