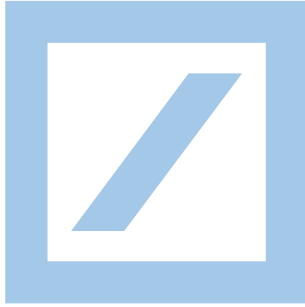


CSA – Customer Self Administration

Understanding User Permissions of db-direct internet



User Permissions – What types are there?

A. User Roles

- What is a User Role?
- How can a User Role be defined in the CSA module?

B. User Configuration Details

- What is a User Configuration?
- How can User Configuration Details be defined in the CSA module?

List of the db-direct internet products & features

- A. Products (to which access rights are defined through User Roles)
- B. Features (to which access rights are defined through User Configuration Details)



User Permissions – What types are there?

There are 2 types of User Permissions:

User Roles – A user is allowed or not allowed to perform the following actions for a “product” and for a specific entity (e.g. a company or an account)

- A. View
- B. View, Add, Update
- C. Verify
- D. Authorize – Single Limits & Joint Categories
- E. Use

User Configuration Details - A user can or can not use specific features of db-direct internet which are **not** restricted to a specific entity (e.g. a company or an account)



A. User Roles

→ A definition

→ Companies, Bank Branches & Accounts:
What are they and when are they available?

→ Products, Bank Branches & Actions:
What are they and when are they available?

→ Actions:
What are they and what do they mean?

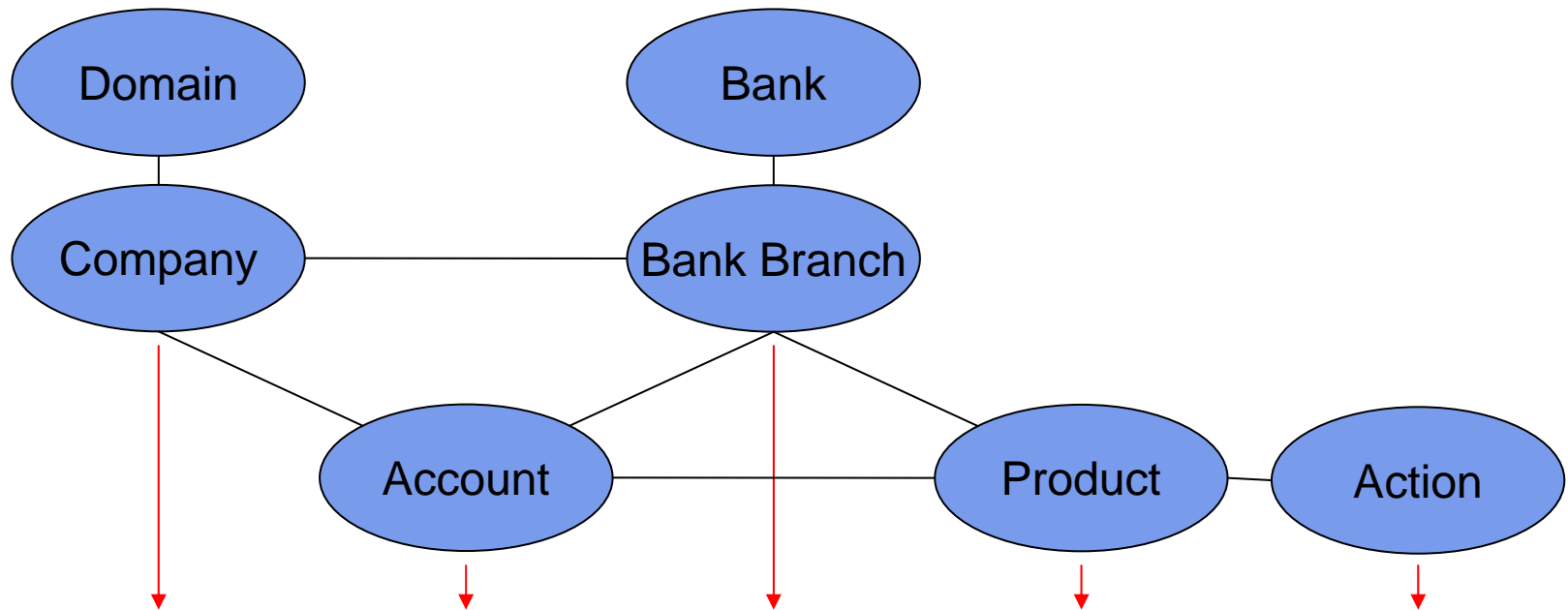
→ How can User Roles be set up through the CSA module?



User Roles - definition

A User Role consists of a set of permissions

A permission is expressed as the ability to perform an action (View, Add, Update, Verify, Authorize, Use) for a Product and Entity (Company or Account)

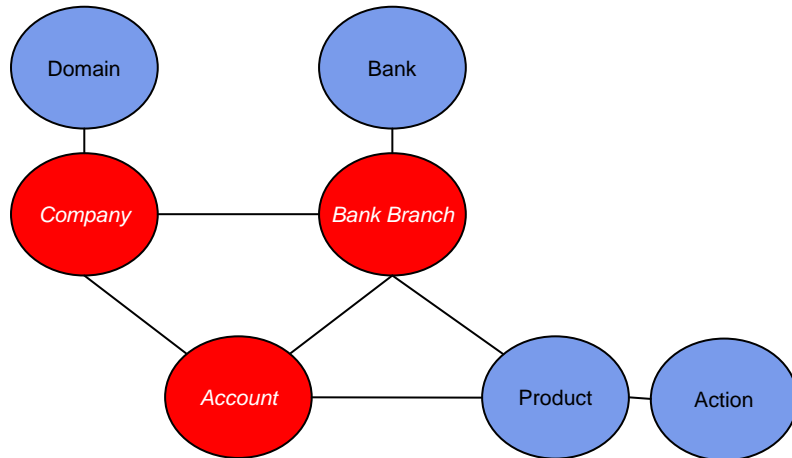


permissions	Company A	Account X	Bank Branch ABC	Product P	Action F
	CSA Germany AG	123342313 EUR	DB Frankfurt	Domestic Payment	View
	CSA Belgium SA	610076108090	DB Brussels	Direct Debit	View, Add, Update



Companies, Bank Branches & Accounts

What are they and when are they available?



A Company will be part of the Domain if:

that Company signed the db-direct internet agreement as Customer of db-direct internet, or
if that Company signed an Accession Agreement.

A Company is linked to a Bank Branch as it maintains accounts at that Bank Branch.

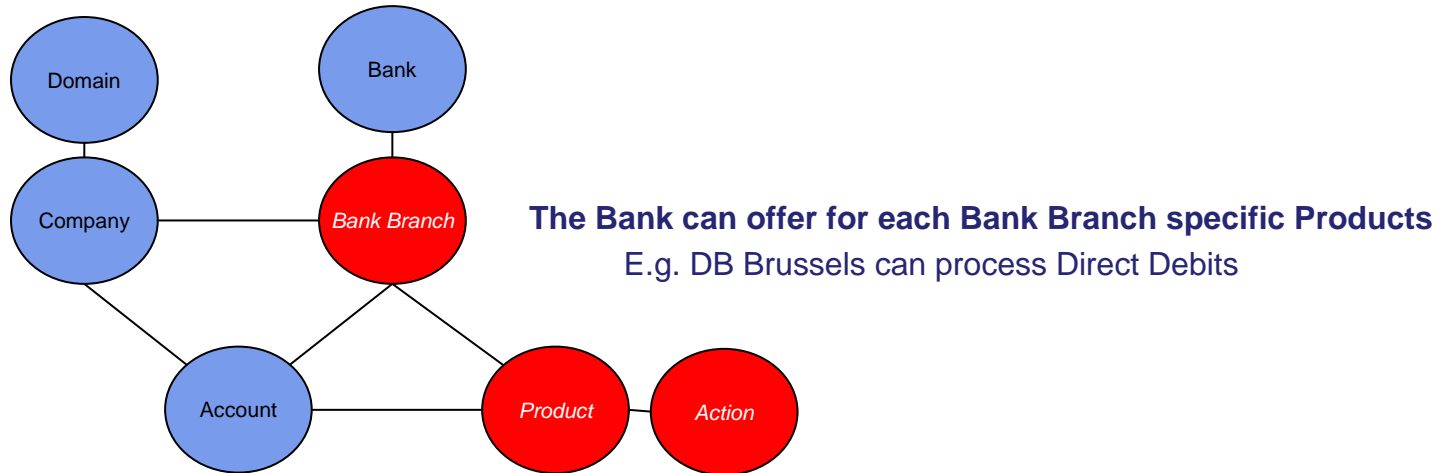
An Account will be part of the Domain if that Account was administered by the Bank as an Operating Account for the db-direct internet domain

as specified in the annexes of the db-direct internet agreement.



Products, Bank Branches & Actions

What are they and when are they available?



A Product will be available for an Account if the Bank and the Customer have an agreement that for this Account that Product can be delivered

E.g. Registration of the account for BACS payments results in the availability of Domestic Payments for that UK account

Actions can be View, Add, Update, Verify, Authorize, Use

Depending on the Product certain actions may be available or not

- E.g. for the product “Account Information” the only available action is “View”, for the product “Direct Debits” all actions are available

Permissions can be set at Company Level or at Account Level

- E.g. for the product “Account Information” permissions can be differently defined for each Account, for the product “System Administration” permissions can be differently defined for each Company



Actions - What are they and what do they mean?

What is the meaning of the actions and what is defined for each action?

View: the user can view information for that product

- E.g. the user can view the Account Information
- The action is defined as either “yes” (the user can View) or “no” (the user can not View)
 - View, Add, Update: the user can view information, can add new instructions and can change existing instructions for that product
- E.g. the user can view, add and update instructions for the product Domestic Payments
- The action is defined as either “yes” (the user can View, Add, Update) or “no” (the user can not View, Add, Update)

Use: the user can use a product

- E.g. the user can do the System Administration for Companies in db-direct internet
- The action is defined as either “yes” (the user can Use) or “no” (the user can not Use)



Actions - Continued

What are they and what do they mean?

Verify: the user can verify Instructions for that product

- E.g. the user can verify whether Instructions for the Product International Payments were correctly entered
- The action is defined as either “yes” (the user can Verify) or “no” (the user can not Verify)
 - Authorize: the user can authorize instructions for that product
- E.g. the user can authorize instructions for the product Domestic Payments
- The action is defined as a maximum amount for Single Authorization (i.e. the user can authorize alone for a maximum transaction amount of x) and / or as a Joint Category (the user belongs to a specific category “1” to “5” and can authorize with another person for a maximum transaction amount of x, whereby x is defined for each category combination)
- Joint Category Limits (JCL’s) are the maximum amounts defined for each combination of categories. Such JCL’s can be defined for each combination of Company and Product.



CSA Administration of User Roles

User Roles

Can be set-up through the menu option “Administration – Users – User Roles”

→ Please read the guide “4. User Roles” for info on how to set up User Roles.

Joint Authorization

If the authorization of transactions requires two persons then the authorization permissions will contain **Joint Categories** and as a result JCL’s must be defined through the menu option “Administration – Users – Joint Category Limits”

→ Please read the guide “3. Joint Category Limits” for info on how to set up Joint category Limits.

User Details

One or multiple Entitlement and / or Authorization Roles can be assigned to the Users through the menu option “Administration – Users – User Details”

→ Please read the guide “5. User Set Up” for info on how to set up User Details.



1b. User Configuration Details

→ A definition

→ How can User Configuration Details be set up through the CSA module?



User Configuration - definition

- A user configuration defines the set of features that is available to the user and defines how the user must access db-direct internet
- Features: features will provide to the user certain capabilities which are not dependent on any company or account

→ Please read the guide “5. User Set Up” for info on how to set up User Details.



List of the db-direct internet products & features

- Products (to which access rights are defined through User Roles)
- Features (to which access rights are defined through User Configuration Details)



Products

Cash Management Products – Transaction Services Europe

Product Name	Description	Permission Definition Level	Permission Definable Actions
Domestic Payments	Initiate payments in local currency between accounts maintained by a bank located in the same country (Paid by Wire Transfer, ACH transfer, SEPA Payment, Bank Cheque or Customer Cheque).	Account	View, Add, Update, Verify, Authorize
International Payments	Initiate payments between accounts maintained by a bank located in different countries or in a currency that is different from the local currency of the debit account country (Paid by Wire Transfer, Bank Cheque or Customer Cheque).	Account	View, Add, Update, Verify, Authorize
Pre-Approved Template Instructions	Domestic and International Payments can be saved as a Pre-Approved Template. Only specific users might use these PAT's. The user rights of these users are defined with this product.	Account	View, Add, Update, Verify, Authorize



Products

Cash Management Products – Transaction Services Europe – (continued)

Product Name	Description	Permission Definition Level	Permission Definable Actions
Direct Debits	Initiate ACH Direct Debits between accounts maintained by a bank located in the same country.	Account	View, Add, Update, Verify, Authorize
Free Format Instructions	Initiate Instructions having a free text format. Only available if this service is offered by the Account Maintaining Bank Branch and upon agreement with that Bank Branch.	Company	View, Add, Update, Verify, Authorize



Products

Cash Management Products – Transaction Services Asia

Product Name	Description	Permission Definition Level	Permission Definable Actions
Asian Local Payments	Initiate payments in local currency between accounts maintained by a bank located in the same country.	Account	View, Add, Update, Verify, Authorize
International Payments	Initiate payments between accounts maintained by a bank located in different countries or in a currency that is different from the local currency of the debit account country.	Account	View, Add, Update, Verify, Authorize
Pre-Approved Template Instructions	Domestic and International Payments can be saved as a Pre-Approved Template. Only specific users might use these PAT's. The user rights of these users are defined with this product.	Account	View, Add, Update, Verify, Authorize
Asian House Transfers	Initiate payments in local currency between accounts maintained at Deutsche Bank	Account	View, Add, Update, Verify, Authorize



Products

Cash Management Products – Transaction Services Asia (continued)

Product Name	Description	Permission Definition Level	Permission Definable Actions
Free Format Instructions	<p>Initiate Instructions having a free text format.</p> <p>Only available if this service is offered by the Account Maintaining Bank Branch and upon agreement with that Bank Branch.</p>	Company	View, Add, Update, Verify, Authorize
Asian Corporate Cheques	Initiate payments that need to be paid by Corporate Cheque	Account	View, Add, Update, Verify, Authorize
Asian Bank Cheques	Initiate payments that need to be paid by Bank Cheque	Account	View, Add, Update, Verify, Authorize
Asian Cheque Collections	Initiate the collection of funds paid by cheque	Account	View, Add, Update, Verify, Authorize
Asian Local Collections	Initiate Direct Debits between accounts maintained by a bank located in the same country.	Account	View, Add, Update, Verify, Authorize



Products

Cash Management Products – Transaction Services US

Product Name	Description	Permission Definition Level	Permission Definable Actions
Domestic Payments	Initiate payments in local currency between accounts maintained by a bank located in the same country. (Paid by Wire Transfer, ACH transfer, SEPA Payment, Bank Cheque or Customer Cheque).	Account	View, Add, Update, Verify, Authorize
International Payments	Initiate payments between accounts maintained by a bank located in different countries or in a currency that is different from the local currency of the debit account country (Paid by Wire Transfer, Bank Cheque or Customer Cheque).	Account	View, Add, Update, Verify, Authorize
Pre-Approved Template Instructions	Domestic and International Payments can be saved as a Pre-Approved Template. Only specific users might use these PAT's. The user rights of these users are defined with this product.	Account	View, Add, Update, Verify, Authorize
US Drawdowns	Initiate Fedwire Drawdowns between accounts maintained by a bank located in the US.	Account	View, Add, Update, Verify, Authorize
Direct Debits	Initiate ACH Direct Debits between accounts maintained by a bank located in the US.	Account	View, Add, Update, Verify, Authorize

A Passion to Perform.

Deutsche Bank



Products

Cash Management Products – Transaction Services for Financial Institutions

Product Name	Description	Permission Definition Level	Permission Definable Actions
Customer Transfers (MT103)	Initiate payments on behalf of and Ordering Customer (Paid by Wire or Book to Book Transfer,SEPA Payment, Bank Cheque or Customer Cheque).	Account	View, Add, Update, Verify, Authorize
FI Transfers (MT202)	Initiate payments to another bank (Paid by Wire or Book to Book Transfer or SEPA Payment).	Account	View, Add, Update, Verify, Authorize
Pre-Approved Template Instructions	Customer and FI Transfers can be saved as a Pre-Approved Template. Only specific users might use these PAT's. The user rights of these users are defined with this product.	Account	View, Add, Update, Verify, Authorize



Products

Cash Management Products – Information Services

Product Name	Description	Permission Definition Level	Permission Definable Actions
Account Information	Online Inquiry, Report Download and File Export of Current Account Balance & Transaction Information (Prior Day reporting by default – Intraday Reporting upon agreement with the Account Maintaining Bank Branch)	Account	View
Processed Payments	Reporting of payments (debits) processed. Only available if this service is offered by the Account Maintaining Bank Branch and upon agreement with that Bank Branch.	Account	View
Processed Collections	Reporting of collections (credits) processed. Only available if this service is offered by the Account Maintaining Bank Branch and upon agreement with that Bank Branch.	Account	View



Products

Cash Management Products – Information Services (continued)

Product Name	Description	Permission Definition Level	Permission Definable Actions
Loans/Financing	Reporting of outstanding loans / financing Only available if this service is offered by the Account Maintaining Bank Branch and upon agreement with that Bank Branch.	Account	View
Deposits	Reporting of Deposits Only available if this service is offered by the Account Maintaining Bank Branch and upon agreement with that Bank Branch.	Account	View



Products

Cash Management Products – Import / Export Services (File Upload / Download)

Product Name	Description	Permission Definition Level	Permission Definable Actions
File Upload	<p>Upload of Miscellaneous files</p> <p><i>File Import of files for the above mentioned transaction services is not driven by this product and therefore it is not required to maintain permissions for “File Upload” for this purpose. Instead the feature “File Upload” should be granted to the User in “User Details – Tab User Configuration”.</i></p>	Account	View, Authorize
File Download	<p>Download of Miscellaneous files</p> <p><i>File Import of files for the above mentioned information services is not driven by this product and therefore it is not required to maintain permissions for this purpose. Users having the View permission for these products automatically can download information about the product.</i></p>	Account	View



Products

Cash Management Products – Administration Services (File Upload / Download)

Product Name	Description	Permission Definition Level	Permission Definable Actions
System Administration	<p>Allows the User to maintain Views (pre-defined lists of companies and accounts) for all users in the domain, to rename company names, to define alias names for accounts, to define alias numbers for account numbers used for the import and export of files, to maintain the layout and field list of csv files used for file import and export.</p> <p><i>System Administration may not be confused with User Administration. System Administration does not allow to set up Users on the system or to maintain User Rights of Users. Granting a person User Administration Rights is subject to signed annexes of the db-direct internet legal agreement and can only be done by the Bank.</i></p>	Company	Use



User Configuration - Features

User Configuration Details are defined in the following screen

Personal Data	Entitlement Rights	Authorization Rights	User Configuration
Login / Authorization Mode			
Login Mode	Customer Domain Setting (F) <input type="text"/>		
Miscellaneous Rights			
Delete Instructions	<input checked="" type="checkbox"/>		
Upload Files	<input checked="" type="checkbox"/>	File Upload Access Validation	<input type="checkbox"/>
Restricted Payment Rights			
Inquire Normal/Restricted Payments *	Normal Only <input type="text"/>	Input Normal/Restricted Payments *	Normal Only <input type="text"/>
Authorize Normal/Restricted Payments	None <input type="text"/>	Create Restricted Beneficiaries	<input type="checkbox"/>
Pre-Approved Beneficiary Rights			
Set-Up Pre-Approved Beneficiaries	<input type="checkbox"/>	Approve Pre-Approved Beneficiaries	<input type="checkbox"/>
Input Pre-Approved Beneficiaries *	Normal and Pre-Approved <input type="text"/>		
Pre-Approved Template Instruction Rights			
Set-up Pre-Approved Template Instruction	<input type="checkbox"/>	Approve Pre-Approved Template Instructions	<input type="checkbox"/>
Input Pre-Approved Template Instructions *	Normal Only <input type="text"/>		

The following slides provide an explanation of each of those features



User Configuration - Features

Logon Mode

Defines how the User shall logon to db-direct internet

Available Options:

- Customer Domain Setting: the Bank has upon request of the Customer defined how all users of the domain should normally logon to db-direct internet. This can be any of the following options. If the value “Customer Domain Setting” is selected then the CSA Administrator just wants to follow what was decided upfront.
- Password: the user only needs a User ID and Password to logon (Remark: logging on does not allow the user to authorize transactions. For transaction authorization a smart card is always required)
- SecurID: the user needs a token (SecurID) for logging on. Such a token must be initialized by the bank and therefore the CSA administrator must contact the bank. The bank will initialize the token and send it to the user who needs to confirm receipt in order to activate the token.
- Vasco Card: the user needs a token (VASCO) for logging on. Such a token must be initialized by the bank and therefore the CSA administrator must contact the bank. The bank will initialize the token and send it to the user who needs to confirm receipt in order to activate the token.
- Smart Card: the user needs a smart card to log on. The CSA administrator must provide a blank smart card to the user as well as a password. The user can log on using this password, but can then only invoke the key generation screen. Once the key is generated and activated by the bank, the user will need to use the smart card to logon.



User Configuration - Features

Delete Instructions

Allows the User to Delete Instructions

The deletion of instructions is done in db-direct internet through the menu option “Transaction Services – Review – Instructions”

The User sees the list of Instructions in the screen. Each Instruction is shown with a checkbox. The user shall mark the checkbox and press the “Delete” button

Counterparty Name Counterparty Account Nr.	Template Code Origin	Maturity Date	File Upload Checksum Clearing Reference	Control Nr Reference	1st Sign/Proxy 2nd Sign/Proxy
020865: [redacted] 020865: [redacted] EUR	EUR 1,000.00 1 - - - - -	05.08.2108 05.08.2008	194520 Euro Credit Transfer Single Payment	2747357692 47843256	tsusek -
[redacted] GB42DEUT405081: [redacted]	- Manual Entry	-	-	- NOTPROVIDED	-
020865: [redacted] 020865: [redacted] GBP	GBP 7,878.00 1 - - - - -	05.08.2068 05.08.2065	194520 Single Domestic Payment	2747357689 83160510	tsusek -
[redacted] GB42DEUT405081: [redacted]	- Manual Entry	-	-	- SDP/08.05-12:50	-

The deletion will only work if the user has the “View, Edit, Update” permission for the product and account of a manually entered instruction or has the file upload right in case of an instruction uploaded by file.



User Configuration - Features

Upload Files

- Allows the user to upload files
- The user can do a file upload through the Menu Options “Import / Export Services – Import – Manual” or “Import / Export Services – Import –ERP”
- Manual File Upload will only be available to the User if the “File Upload” module was provided for the domain by the Bank when signing the db-direct internet agreement.
- ERP Import will only be available to the User if the “ERP” module was provided for the domain by the Bank when signing the db-direct internet agreement.

File Upload Access Validation

- Defines whether a File Upload from this user must be validated against the permissions of this User defined in the User Roles assigned to that User for the product of the transactions contained in the uploaded file
- E.g. if the uploaded file contains transactions for the product Domestic Payments, then the system will verify that the User has View Rights to the product “Domestic Payments” for the Ordering Account of the transaction. If that is not the case, then the user is not able to upload that file.



User Configuration - Features

File Upload Access Validation

- Defines whether a File Upload from this user must be validated against the permissions of this User defined in the User Roles assigned to that User for the product of the transactions contained in the uploaded file
- E.g. if the uploaded file contains transactions for the product Domestic Payments, then the system will verify that the User has View Rights to the product “Domestic Payments” for the Ordering Account of the transaction. If that is not the case, then the user is not able to upload that file.



User Configuration - Features

Restricted Payment Rights

Payments created in db-direct internet can be flagged as a Restricted Payment. The User can do this when inputting the payment by checking the checkbox “Restricted Payment” in the screen. For File Uploads, the field “Restricted Payment” must contain the value “Yes”

The following User Configuration Details define the rights of the User for Restricted Payments:

- Inquire Normal / Restricted Payments:
 - Normal Only: The user can not view details of a restricted payment
 - Restricted Only: The user can not view details of a payment that was not checked as restricted
 - Both: The user can see the details of both types of payments
- Input Normal / Restricted Payments:
 - Normal Only: The user can not add or update restricted payments
 - Restricted Only: The user can not add or update a payment that is not checked as restricted
 - Both: The user can add or update both types of payments
- Approve Normal / Restricted Payments:
 - Normal Only: The user can not authorize restricted payments
 - Restricted Only: The user can not authorize a payment that is not checked as restricted
 - Both: The user can authorize both types of payments
- Create Restricted Beneficiaries
 - A payment in favour of a Restricted Beneficiary will automatically be classified as a Restricted Payment
 - A user with the “Create Restricted Beneficiaries” right can flag a beneficiary as restricted when maintaining re-usable beneficiaries in db-di’s database.



User Configuration - Features

Pre-Approved Beneficiary Rights

Beneficiaries maintained in db-direct internet (Transactions Services – Maintain – Beneficiaries) can be flagged as Pre-Approved. The following permissions define who can create and approve (a beneficiary is only considered as pre-approved after approval by a second person) such beneficiaries and who can input payments in favour of such beneficiaries.

When Authorization Limits (in the User's Authorization Roles) and Joint Category Limits are defined, then a different limit (usually a higher) can be defined for Pre-Approved Beneficiary Payments.

The following User Configuration Details define the rights of the User for Pre-Approved Beneficiaries:

- Set-Up Pre-Approved Beneficiaries:
 - Defines whether the user can mark a beneficiary as pre-approved
- Approve Pre-Approved Beneficiaries:
 - Defines whether the user can approve a beneficiary that was marked as pre-approved
- Input Pre-Approved Beneficiaries:
 - Normal Only: The user can not add or update payments containing pre-approved beneficiaries
 - Pre-Approved Only: The user can not add or update a payment that is not containing a pre-approved beneficiary
 - Normal and Pre-Approved: The user can add or update both types of payments



User Configuration - Features

Pre-Approved Template Instruction Rights

Payments (only available for the products Domestic Payments, International Payments, Customer Transfers, Financial Transfers) in db-direct internet can be saved as a Pre-Approved Template. The following permissions define who save a payment as pre-approved template and approve (a template is only considered as pre-approved after approval by a second person) such templates and who can input payments created from such templates.

When Entitlement Roles and Authorization Limits (in the User's Authorization Roles) are defined, then a different rights or limits (usually higher) can be defined for Pre-Approved Template Instructions. This is done by defining those permissions for the product "Pre-Approved Template Instructions".

The following User Configuration Details define the rights of the User for Pre-Approved Template Instructions:

- Set-Up Pre-Approved Templates:
 - Defines whether the user can mark a saved template as pre-approved
- Approve Pre-Approved Templates:
 - Defines whether the user can approve a template that was marked as pre-approved
- Input Pre-Approved Template Instructions:
 - Normal Only: The user can not add or update payments created from a pre-approved template
 - Pre-Approved Only: The user can not add or update a payment that is not created from a pre-approved template
 - Normal and Pre-Approved: The user can add or update both types of payments



Glossary of Terms

Template

A transaction that can be saved and stored in db-direct internet for re-use. For example a payment or a direct debit.

Authorization: Joint Category Limit (JCL)

To apply 4 eyes principle. With JCL 2 authorizers are needed to release transactions. Each authorizer is assigned to a category. Thresholds can be set for categories 1 to 5.

Pre-Approved Beneficiary

A beneficiary can be saved and an amount assigned to that (pre-approved). Only users with rights can create, approve or use such a beneficiary to make payments up to the set amount.

Restricted Payments

Used to create payments that should not be disclosed to all users. Only users with respective rights can view, input and authorize restricted payments.

Pre Approved Template (PAT)

A payment can be saved and an amount assigned to that (pre-approved). Only users with rights can create, approve or use such a payment up to the set amount.

