

Department	Title of Service	Description and benefits for the customers
Legacy Services	Adult Protection	<p>In adult protection, complex processes are bundled.</p> <p>Our services include clarifying legal issues, processing standing orders, supporting telephone and written inquiries, as well as initial processing and review of relevant documents. We ensure that the financial interests of our clients are protected and managed. In addition, our experts guarantee legally compliant and efficient handling of all matters.</p>
Legacy Services	Exectutions / Seizures / Insolvencies / Criminal Cases	<p>We centrally handle executions and garnishments.</p> <p>Our services include processing execution orders, tax office garnishments, criminal matters, and handling insolvencies. Our experts are always available. All information requests are handled by us, ensuring high quality and expertise.</p>
Legacy Services	Inheritance	<p>We take care of all tasks related to inheritance processing.</p> <p>This includes careful preparation of documents, obtaining notary information, comprehensive handling of all necessary steps, and checking the decisions. Through our central processing, we guarantee high quality and expertise. All steps are carefully checked and documented.</p>
Onboarding & KYC Services	Archive (incl. Iron Mountain)	<p>Original documents are archived with the service provider "Iron Mountain."</p> <p>We act as an interface between Erste Bank and Sparkassen and Iron Mountain. If necessary, the original documents are retrieved and forwarded internally. After use, the documents are returned to Iron Mountain and archived again.</p>
Onboarding & KYC Services	Scanning	<p>In scanning, physically or electronically submitted documents are prepared, checked, corrected, scanned, and filed in the defined folders in the document portal.</p>
Onboarding & KYC Services	Review (Customer)	<p>In accordance with the Financial Market Anti-Money Laundering Act (§§ 5 ff FM-GwG), we update the information, data, and documents of Erste Bank and Sparkassen customers in the KYC review. We thus fulfill regulatory due diligence obligations and determine the beneficial owner. Depending on the risk classification, we regularly update the data and documents of customers. Through our hotline, we also offer customers direct support and assist with regulatory inquiries. In the KYC review, we handle both retail and corporate customers.</p>
Onboarding & KYC Services	Onboarding (Customer)	<p>In onboarding, we support the sales units of Erste Bank and Sparkassen in the technical and regulatory onboarding and account opening for corporate clients, including associations.</p> <p>After the initial meeting in sales, we take over the further processing up to account opening and creation of account documents. Through our hotline, we also support customers with regulatory questions. After the account opening documents are signed, we check the signatures and release the account.</p> <p>The onboarding team also handles property management processing.</p> <p>We support the residential construction/sales area in account opening and existing customer processing.</p>
Customer Operations	Account Transfer / Offboarding	<p>In the area of "account transfer and offboarding" we support all customers when switching from a competitor to the customers institution and vice versa. Our process is GDPR-compliant and ensures compliance with all legal deadlines. By using our RPA solutions, we enable a partially automated process.</p> <p>In addition, we offer the services "termination of business relationships" and "account closures" (including write-offs).</p>

<b>Customer Operations</b>	Account Closing / Interest Rates	<p>We handle the calculation of all transactions that the system cannot perform.</p> <p>Our diverse "closing/interest" service includes, in addition to the core areas of "syndicated business" and "manual calculation," a variety of other services.</p>
<b>Customer Operations</b>	Confirmations	<p>In the "confirmations" service, we create various types of certificates and send them to the customer either electronically or by post.</p> <p>Our offer ensures efficient processing, legally coordinated documents, and thus legal certainty.</p>
<b>Customer Operations</b>	Quality of data	<p>Data quality in banking includes various activities such as account manager changes, archiving, and the KSV list. Data quality involves the correct updating and maintenance of responsibilities for customer data to avoid errors and misunderstandings. Archiving ensures that old data is properly stored and can be retrieved if necessary, which is important for compliance with legal requirements and data integrity.</p> <p>Overall, good data quality helps make processes efficient, minimize risks, and ensure customer satisfaction.</p>
<b>Customer Operations</b>	Online Customer	<p>In the "Online Customer" service, income statements are checked for click loans and certified overdraft limits in the online process. In addition to checking income statements, our strength lies in close cooperation with the fraud departments of our serviced institutions.</p> <p>This enables us to identify organized fraudulent intentions early and across institutions, minimizing risk.</p>
<b>Customer Operations</b>	Saving topics	<p>Savings topics include the management of amortizations, fund savings books, savings book allocations, as well as the handling of expired savings books and many other areas. The focus is on the correct maintenance and updating of savings data to ensure transparency, legal certainty, and efficient customer service.</p>
<b>Customer Operations</b>	Booking orders	<p>In our "booking orders" service, batch bookings, data carriers, etc., are recorded, including the handling of special value dates.</p>
<b>Customer Operations</b>	Account reconciliation	<p>Account reconciliation is a process in which a company's imported data and transactions are compared with the information on the corresponding accounts (internal clearing accounts, bank accounts, cash accounts, etc.).</p> <p>The goal is to ensure that all bookings are correctly and completely recorded and that the account balances match. The main focus of this service is to relieve the sales departments of our customers.</p>
<b>Retail Lending Services</b>	Housing Loans	<p>In Housing Loans the new business as well existing customer business for mortgage loans and consumer loans for retail customers are handled. The process includes plausibility checks, recording all relevant data, collateral valuation, and liability calculation. This services is offered for the entire sektor.</p>
<b>Retail Lending Services</b>	Payout & BackOffice Services	<p>The payout process covers the checking of all requirements for disbursement as well executing disbursement and bookings for housing as well as consumer loans in the area of new business as well as existing customer business. Documents are checked for accuracy, missing/incomplete ones are requested, and liabilities are checked. Account management include manual activities during life cycle of a customer as well as the handling of run off portofolio (like CHF-accoutns) . Collateral management includes the entire proceeding and communication for registering colleterals in the land regsiter (obtaining missing documents, manual revaluation of collateral, and processing expired collateral).</p>

<b>Retail Lending Services</b>	Loan Account Closing	The process of account closing includes the technical account closure as well as the confirmation to release collaterals. In addition the loans and collaterals are cleared in several 3rd party databases (like credit agencies).
<b>Retail Lending Services</b>	Sales cooperation	The "sales cooperation" service includes the support of the entire feeder business of Erste Bank and Sparkassen. This includes the general onboarding of new savings banks, the creation and control of the legal requirements of intermediaries, administration, as well as the recording, evaluation, and overall billing of the business brought in for the respective client.
<b>Corporate Lending Services</b>	Small- & Medium-sized Enterprises processing	In the area of commerce/free professions (KOFB), we record business and collateral data, certify credit documents, manage collateral, and make disbursements for our clients. We also offer services in the area of post-processing and reporting.
<b>Corporate Lending Services</b>	Corporate Lending Processing	The large customer service is our competence center for corporate financing. We record business and collateral data, create complex credit certifications, process collateral orders, and handle disbursement and execution of corporate transactions. We also offer services in the area of post-processing and reporting.
<b>Corporate Lending Services</b>	Balance Sheet Evaluation	In the balance sheet evaluation service, we specialize in evaluating the financial documents of your clients and ensure correct data entry in the core banking systems. We also process maintenance orders and handle and coordinate balance sheet request runs.
<b>Corporate Lending Services</b>	Real Estate Lending Processing	In the area of loan processing, we manage your loan products, support the recording, certification, and disbursement of new loan agreements, and take care of all reporting and documentation requirements for our customers.
<b>Corporate Lending Services</b>	Guarantee Processing	We handle your guarantee and liability business on the back office side. Our services in this area start with the certification of guarantee documents, the issuance of bank guarantees, sales support, management of claims, and support in the direct applicant business for the guarantee area.
<b>Corporate Lending Services</b>	Document collection Processing	We process your institution's documentary collection business. We check original documents, process export and import collections, handle communication between all parties involved in the documentary business, and process payments and handling for you.
<b>Client Data Maintenance Services</b>	Account Maintenance	The Account Maintenance Team handles a variety of tasks related to corporate customer accounts – including account openings and closures, creation of U-Probe documents, card and telebanking requests, condition maintenance, generation of statements and confirmations, as well as processing signed account opening documents. Thanks to extensive expertise, all processes are carried out carefully and with high responsibility.
<b>Client Data Maintenance Services</b>	Auditor Reports	Our team prepares and delivers annual financial statements with balance confirmations as of the reporting date for clients and their auditors. This promotes transparency and reliability of financial reports, ensures compliance with regulatory requirements, reduces errors through careful data control, relieves our clients administratively, and guarantees reliability as well as a quick response to individual needs.

<b>Client Data Maintenance Services</b> Data Quality	<p>Our Data Quality Team checks documents for newly opened and existing accounts – for individuals (including special cases such as minors or foreigners) as well as for companies.</p> <p>As a second control instance after the front office, we ensure that all documents are correctly completed and assigned to the accounts. We check legally and internally required documents (e.g., KEST, FATCA, GMSG) and ensure high data quality, low error rates, regulatory compliance, and efficient processing through our diligence.</p>
<b>Client Data Maintenance Services</b> Maintenance Services	<p>The Maintenance Services Team plays a key role in the onboarding process of corporate and NBFi clients and manages their customer data.</p> <p>We create new clients – including related natural persons – in the system, set up customer relationships, process data changes, store documents in the document portal, and take on selected sAM tasks (e.g., Lustrum). Due to the relevance of these processes, our team always works carefully, responsibly, and quickly and efficiently.</p>
<b>Client Data Maintenance Services</b> Offboarding	<p>In the offboarding process, we conduct thorough checks involving all relevant stakeholders. After confirmation by the responsible person, we check, among other things, whether the client is registered with other institutions, has active products or limits, or trades in Kondor or Calypso. We contact the responsible departments and only proceed after their feedback. Our careful approach avoids critical errors – such as unintentional offboarding – and ensures that every step is implemented responsibly.</p>
<b>Client Data Maintenance Services</b> Post Returns	<p>As part of the post returns process, our team handles and tracks undeliverable mailings to clients. We check in detail the reasons for returns such as cards, account statements, or other documents and record the information in internal systems.</p> <p>Depending on the case, we update address data, coordinate resending, or forward documents to account managers. This ensures the accuracy of customer data, reliable delivery of important documents, minimizes the risk of loss or loss of trust, and supports compliance with internal and external guidelines.</p>
<b>Client Data Maintenance Services</b> Review	<p>The review process is a central tool for carefully checking our existing KYC customer relationships. We actively research relevant information from internal and public sources, contact clients to supplement and verify data, and work closely with compliance and business as needed.</p> <p>Despite the time required, this process makes a significant contribution to avoiding undesirable business relationships and ensuring high security standards.</p>
<b>Client Data Maintenance Services</b> uCOIN Maintenance	<p>Our team is responsible for maintaining and ensuring data quality in the uCOIN system – a central platform for the unique identification of customer units and associated groups within the Erste Group. Through careful review and classification of companies, financial institutions, government agencies, and individuals, we contribute to regulatory compliance, consistent reporting, and effective risk management. The goal is high data quality that creates transparency, reduces errors, and supports sound decisions within the group.</p> <p>uCOIN is more than just a database – it is a central tool for trustworthy and stable customer data.</p>

		<p>We process signature samples that are essential for linking, separating, or reactivating accounts within the Erste Group. By checking the completeness and accuracy of the documents, we ensure legal security and transaction validity, minimize the risk of unauthorized access, increase efficiency in account linking and authorization management,</p>
<b>Client Data Maintenance Services</b>	Processing of U-Samples ("U-Proben")	<p>and support transparency and traceability for internal and external audits.</p>
		<p>We take over the comprehensive management of inquiries about missing customer documentation within the Erste Group.</p> <p>Every day, we check, supplement, and actively communicate about incomplete documents – from data usage, GMSG, savings accounts, and cards to investment documents. Our service increases regulatory security, reduces errors, speeds up processing, and relieves front office teams. This strengthens the trust of customers and authorities and protects the reputation of the entire group.</p>
<b>Client Data Maintenance Services</b>	Urgency Handling	
		<p>Our team ensures that the central database is always up to date and correct. We create new clients in the system and maintain their master data – e.g., addresses, names, or payment settings. Information from reviews, emails, and other sources is carefully processed and verified.</p> <p>Through our work, we ensure high data quality and make the database a reliable source of information.</p>
<b>Client Data Maintenance Services</b>	ZKI Maintenance	
		<p>We provide you with clear and structured information on incoming and outgoing payments, including copies of payment receipts.</p> <p>This allows you to easily allocate your payments. We also support inquiries from partner banks and provide you with duplicates of your payment receipts if required.</p>
<b>Domestic Payments Services</b>	Client Inquiries and Duplicate Receipts	
		<p>We ensure that your payments, ticket bookings, standing orders, and complaints are always processed quickly, securely, and error-free.</p> <p>Thanks to our daily checks, you can be sure that your finances are in order, nothing is lost, and everything runs as planned.</p>
<b>Domestic Payments Services</b>	Control Function / Inspection / Verification	
		<p>We carefully process paper payments for our customers – both individual and mass payments, including checks and deposits.</p> <p>We check IBANs, bank codes, and the names of the payer and beneficiary to ensure smooth and correct processing. Special cases are handled with particular care to avoid problems.</p>
<b>Domestic Payments Services</b>	Dynamic Workflow	
		<p>We create and manage vouchers that offer you various benefits depending on the conditions. Vouchers can have different values and validity periods.</p> <p>You can conveniently request them by email or via our internal application. We deliver them to you electronically or by post – just as the customer prefers.</p>
<b>Domestic Payments Services</b>	Vouchers	
		<p>If your account has been closed and you need to redirect payments, we take care of it. Just contact us, and we will redirect your payments to another account within our bank.</p> <p>Whether it's a one-time change or a recurring need – we take care of it.</p>
<b>Domestic Payments Services</b>	Account Redirections	
		<p>If a SEPA direct debit was not authorized or needs to be refunded, we take care of it.</p> <p>We check the validity of the mandate and coordinate with the creditor's bank to protect your money and ensure proper processing.</p>
<b>Domestic Payments Services</b>	Sepa Direct Debit	
		<p>Customers simply send us an email or letter with their payment details.</p> <p>We will set up the standing order for them, update or cancel it. We ensure correct processing and send a confirmation or documents if required.</p>
<b>Domestic Payments Services</b>	SEPA Orders	



<b>Financing &amp; Financial Markets</b>	Securities - Custody & Settlement	<p>We ensure the mutual transfer of securities between the depots.</p> <p>After receiving the request from the account manager, we contact the target bank of the securities or are contacted by the originating bank of the securities and coordinate the entire transfer in and out of the bank.</p>
<b>Financing &amp; Financial Markets</b>	Securities - Static Data	<p>We are responsible for setting up and managing static data of financial instruments in internal and external systems, for performing regular data quality checks to ensure the data in the systems is up to date, for setting up and activating counterparties in external systems on multiple trading platforms and for monitoring interfaces with regard to missing static data for clients within the ERSTE Group.</p>
<b>Financing &amp; Financial Markets</b>	Corporate Lending 196	<p>We process and manage non-standard corporate loans (with or without participation) for Erste Group Bank, especially for large customers and trade finance services, financial institutions, and the Group Commercial Real Estate area. After receiving the approved product from the front office, we take care of the setup and maintenance of the product until full repayment.</p>
<b>International Payments Services</b>	Payments Alert Handling	<p>We ensure that transactions are secure and compliant for our customers. We continuously monitor payments and customers for sanctions, embargoes and AML topics to ensure operational continuity 365 days a year.</p> <p>This service helps reduce the risk of financial penalties and reputational damage.</p>
<b>International Payments Services</b>	International Payments	<p>We streamline global transactions.</p> <p>We handle clearing payments, incoming and outgoing transactions (paper-based and electronic), returned payments, and cheque processing and related bank fees.</p>
<b>International Payments Services</b>	Domestic Payments Investigations	<p>We specialize in investigating and resolving issues related to domestic Austrian payments and offer quick and effective solutions. This service improves the reliability of the payment processes and increases customer satisfaction.</p>
<b>International Payments Services</b>	International Payments Investigations	<p>Our team specializes in investigating and resolving issues related to international payments, ensuring accuracy and compliance across global networks. We provide timely and effective solutions to minimize disruptions and maintain trust in your international payment processes. This service enhances reliability and supports smooth global operations for our customers.</p>