



S-Net Business

**Manage your
business finances
like a pro!**



Do you need a convenient and easy tool for managing your business finances? S-Net Business is the answer!

Designed especially for the self-employed persons, SMEs and associations, our new e-banking solution simplifies the financial management of your professional activities with complete confidence.

Discover the benefits of S-Net Business

Several features have been developed to offer you more user-friendly access to your business accounts, making it easier for you to manage your finances. With a consolidated view of the accounts and cards of each of your business units, you can, among other benefits:

- **Monitor transfer orders:** Keep an eye on all transfer orders entered and/or validated by your employees, as well as their real-time status.
- **Perform multiple validations:** With just a few clicks, validate the transfers entered by an employee or request a countersignature from your partner(s).
- **Make bulk transfers:** Save time by entering bulk transfers that you can easily and quickly duplicate.

To meet your needs even better, additional features will be available over the next few months. You will be able to access electronic statements, adjust your payment limits, and view e-documents.

Who can use S-Net Business?

Two types of users may have access to it:

1. Statutory signatories of business entities or self-employed persons (the only persons entitled to activate S-Net Business).
2. Mandate holders of business entities.

If you do not have access to S-Net yet, or if you only have a read-only access to S-Net, please do not hesitate to contact our advisors, who will guide you through the necessary steps.



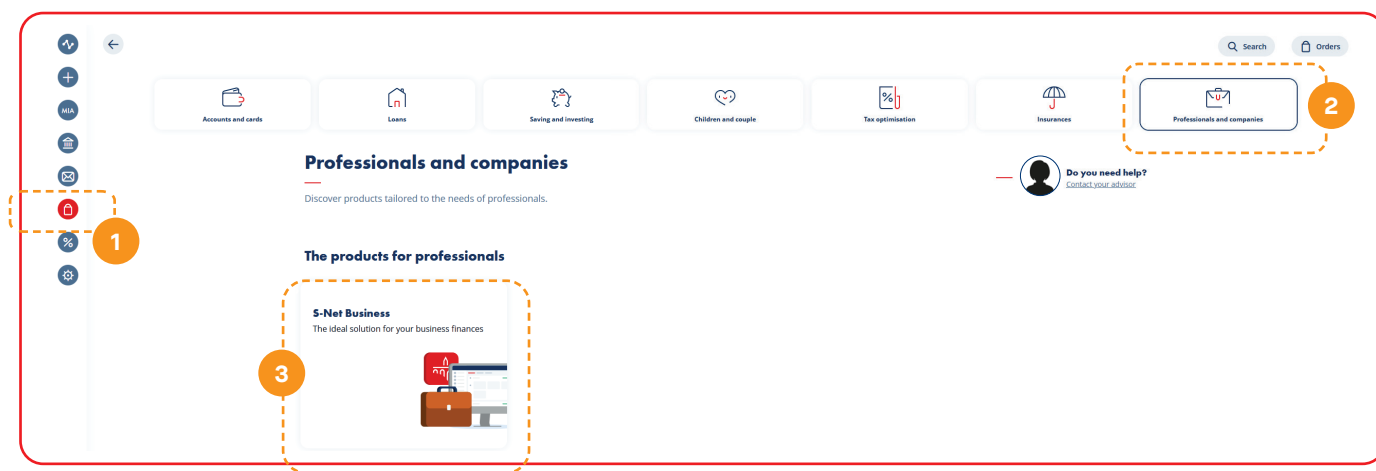
SPUERKEESS

SPUERKEESS.LU/en/s-net-business

Convinced? Then **activate S-Net Business** 100% digitally!

From S-Net on desktop, you can activate S-Net Business easily and free of charge.

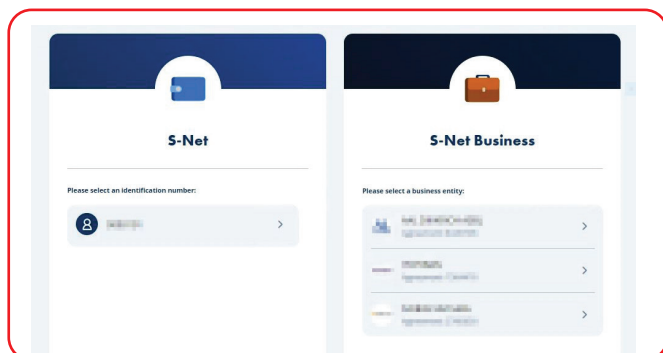
- 1 Go to the **S-Net Store** from your PC.
- 2 Click on the **“Professionals and companies”** tab at the top right of your screen.
- 3 Click on the **“S-Net Business”** product and follow the instructions to activate the solution.



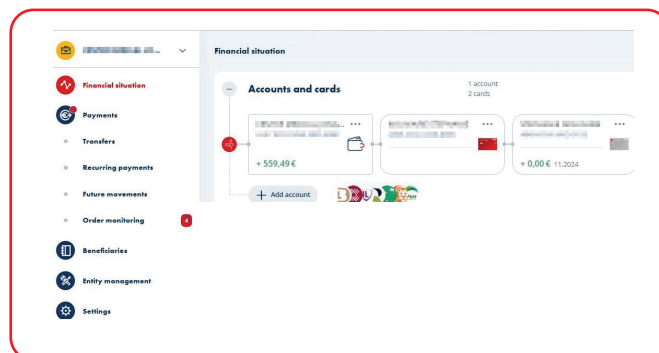
Important: Please note that once an S-Net Business agreement has been signed, all statutory signatories and eligible representatives will automatically receive access.

Welcome to S-Net Business!

Discover your new applications portal to easily navigate between your personal S-Net and your S-Net Business areas.



Get direct access to the financial situation of your business entity.



To track the status of your payment orders, click on **“Order monitoring”** in the **“Payments”** menu.

- Order monitoring**
- Beneficiaries
- Entity management
- Settings

Orders to confirm Confirmed orders Order history

Here you will find the transfers and standing orders requiring validation. You can modify or cancel them. You can also validate them if you have sufficient validation rights.

Transfers Standing orders

Type	Ordering party	Amount	Beneficiary	Requested execution date	Latest update	Status
↺	[Redacted]	6,235.58 € 3 Transfers Individual debit	3 Beneficiaries	22.10.2024	22.10.2024 08:33:19	Draft
→	[Redacted]	10,00 AUD 1 Transfer Individual debit	Messiah Valley	22.10.2024	22.10.2024 17:41:31	To be counter-validated
↺	[Redacted]	1,386.99 € 3 Transfers Individual debit	3 Beneficiaries	28.10.2024	28.10.2024 14:54:08	To be validated
→	[Redacted]	1,256.56 € 1 Transfer	[Redacted]	30.10.2024	30.10.2024 16:25:09	To be validated

To switch to another business entity or add a new entity, click on the **drop-down list** in the navigation menu.

Financial situation

Accounts and cards 1 account 2 cards **+ 559,49 €**

Transfers: + 559,49 €

Card payments: + 0,00 € 11.2024

Eligible business entities

Consult >

Add

Add

Add

To switch to S-Net, select **“Back to the portal”** from your user profile.

The screenshot displays the 'Financial situation' section of the Spuerkeess mobile application. The main content area shows a flow of transactions between three accounts. The first account, labeled 'Spuerkeess Business', has a balance of +559,49 €. The second account, labeled 'Spuerkeess Business', has a balance of +0,00 € as of 11.2024. The third account, labeled 'Spuerkeess Business', has a balance of +0,00 €. The dashboard also includes a sidebar with navigation options: Financial situation, Payments, Transfers, Recurring payments, Future movements, Order monitoring, Beneficiaries, Entity management, and Settings. A 'Share my opinion' button is visible in the bottom right corner.