



**Raiffeisen
Bank**

myRaiffeisen.com moduls

eKYC, Group eAccount Opening, eFinance, eArchive

User Manual

1 Contents

2	Introduction	4
3	Safe usage of MyRaiffeisen.com modules	4
4	Reaching the modules	6
4.1	Registration, first login	6
4.2	Reaching modules	7
5	E-KYC Questionnaires	8
5.1	Reaching questionnaires.....	8
5.2	Navigation.....	8
5.3	Save	9
5.4	Saving private individual's data	9
5.5	Submit KYC questionnaire.....	9
5.6	Upload/submit/delete documents	9
5.7	Message to/from the Bank.....	10
5.8	Signing KYC questionnaire	10
5.8.1	Sign digitally	11
5.8.2	Sign with handwritten ('wet') signature	13
6	GeAO – Account opening request	14
6.1	Language set up	15
6.2	Navigation.....	16
6.3	Group E-Banking Questionnaire.....	16
6.4	Local Account Opening case.....	16
6.5	Save	17
6.6	Submit account opening request	17
6.7	Upload/submit/delete documents	18
6.8	Resend a document.....	19
6.9	Correct and resend the questionnaire.....	19
6.10	Case number.....	20
6.11	Signing the account opening documents.....	20
7	eFinance – Financing request, amendment of an existing deal	20
7.1	Reaching E-FINANCE.....	20
7.2	Language set up	21
7.3	Navigation.....	21
7.4	Amendment by bank.....	21

7.4.1	Notification of the amendment of an existing deal, viewing, accepting.....	21
7.4.2	Notification of sending the agreement / Signing the agreement.....	23
7.5	Offer by Bank.....	24
7.5.1	Accept offer	25
7.5.2	Notification of sending the agreement / Signing the agreement.....	26
7.6	Request by customer.....	26
7.6.1	Modify financing request.....	28
7.6.2	Acceptance customer's financing request by the Bank, View and accept the bank's offer/term sheet.....	29
7.6.3	Accept Facility Agreement	29
7.7	Upload/submit/delete documents	30
8	E-Archive.....	31
9	Security certificate verification.....	32

2 Introduction

The myRaiffeisen.com applications can be accessed by our Mid-Corp, Large Corporate and Municipality customers, after the Bank sets the authorization and the users register.

The myRaiffeisen.com applications are the followings:

E-KYC Questionnaires: means in order to prevent money laundering, terrorist financing and other illegal activities, the Bank, in compliance with its legal obligations, expects its new customers to complete a so-called know-your-customer questionnaire prior to the establishment of a contractual relationship, and regularly requests its review and updating in the course of the customer relationship, which it provides to its Corporate/Organisation Customers, in addition to paper-based form, also online in the eKYC system.

Group E-Account Opening: means the GeAO system set up for the Bank's Corporate/Organisation Customers to conclude online, electronically, a payment account contract with the Bank. The Bank reserves the right to expect some element of the contract preparation and the conclusion of the contract on a paper basis.

E-Finance: means an online solution created by the Bank for Corporate/Organisation Customers, which offers a closed channel for the delivery of bank financing offers, requesting and processing amendments to existing loan transactions, requesting a new offer (with partial or full online process according to the User Manual).

E-Archive: means E-KYC/Group E-Account Opening/E-Finance document archiving system set up by the Bank for Corporate/Organisation Customers (according to the User Manual). The Bank draws attention to the fact that although this system keeps the displayed documents in a very secured way, it expects the Customer to download them to their own devices and store. These documents are considered electronically authentic documents only if they were created electronically. The system keeps only electronic copies of original paper-based contracts. The Bank makes certain documents available on this channel, although the range of them are expanding but not complete.


MOXIS: The Bank offers its Corporate/Organisation Customers the opportunity to conclude contracts for certain services online/electronic way, which they can do via Moxis system.

3 Safe usage of MyRaiffeisen.com modules

- Always open a new browser for reaching the platform. Enter your internetbanking ID and password/ID provided during registration process only the login page, accessible by you from www.raiffeisen.hu website entered in the address bar of your browser or through myraiffeisen.com (<https://egateway.myraiffeisen.com/>) or on the link (Activate account) you find in the email for registration (it navigates you to the same page: <https://egateway.myraiffeisen.com/> , then it changes to the next URL:

https://sso.myraiffeisen.com/as/authorization.oauth2?client_id=EG&redirect_uri=https%3A%2F%2Fegateway.myraiffeisen.com%2F&response_type=code&scope=openid&nonce=OJsh6d%2FysUkpY2qSHkJF&state=99038d00e6f644c9a463b8224472d01f&code_challenge=zd3qcBnxKOLbk3di2ANlsgmZ9LI-VmuXLEP8VcerFm0&code_challenge_method=S256&response_mode=query . Do not

use any link to navigate to the browser because if you are not in the right place, you might get phishing attacked by adding your Identification and password.

- After you finish your activity on the platform, always click the 'Logout' button to exit from myRaiffeisen.com before closing the browser.
- NEVER use myRaiffeisen.com when you get the link through SMS, e-mail or from a social media side, not even when you got it from a trustful partner!
- Check the site's authenticity and encoding. You will see a  icon on the browser's bottom line / in the top of heading. The authenticity of the webpage can easily be checked by the certificate. You can get more information from the chapter 8 of myRaiffeisen.com modules User manual.
- Take care of and never tell anyone your SMS code that you get from the bank for registration, and your password you specified during the registration. Do not make any note about your identification data (to your computer or to your mobile device) that by falling into unauthorized hands allows access for the platforms in your name. When your internet browser asks for permission to keep your password, do not accept it.
- Do not download unknown origin or unknown application (for example: Anydesk, TeamViewer) to your phone or your computer and do not allow remote access to your device for unauthorized person. Your bank will not ask you for this connection with a virus protection or any other legal issue.
- Always read carefully what you get in SMS from your bank.

If you find that you have been a victim of fraud, please call your relationship manager or our bank's Fraud Prevention team, which is available 24 hours a day, every day of the week, on the following phone number: + 36 1 486 5380

Please pay extra attention to your banking and company details.

4 Reaching the modules

4.1 Registration, first login

The myRaiffesen.com modules can be accessed by the users of our Middle- and Large corporate and Local government Customers after the authorization has been set by the bank and after the user has registered.

Users can click on the link in the email sent during the registration (which first navigates to <https://egateway.myraiffeisen.com/> then switches to the next URL: https://sso.myraiffeisen.com/as/authorization.oauth2?client_id=EG&redirect_uri=https%3A%2F%2Fegateway.myraiffeisen.com%2F&response_type=code&scope=openid&nonce=OJsh6d%2FysUkpY2qSHkJF&state=99038d00e6f644c9a463b8224472d01f&code_challenge=zd3qcBnxKOLbk3di2ANlsgmZ9LI-VmuXLEP8VcerFm0&code_challenge_method=S256&response_mode=query), or can access through <https://egateway.myraiffeisen.com/> login interface.

Our users who do not have access to an electronic channel can reach the modules after registration. The registration email contains the process step by step. The user can start the registration by clicking **ACTIVATE ACCOUNT** button. The username will be the email address. After entering the 6-digit code received in SMS, you must enter the password will be used in the future.

For increased security we use 2-factor authentication during the login process: each time you log in, you will get a single use 6-digit code in email after entering the password.

You can find the link for login in the registration email, you can save it for faster login, but you can reach the modules any time from our website.

Raiffeisen Bank International

Dear customer,

Registration will take the following steps:

1 Activate until 16 Jan 2024

By clicking the activate account button, you will be directed to the authentication screen and receive an automated **voice call or SMS** containing a **6 digit number**.

Please note that our authentication provider is based in the United States, so the **voice call or SMS will display a Colorado, USA caller ID**. Rest assured, no data will be stored or processed in the USA.

Please note that some call services such as Skype do not display the origin of the call.

2 Authenticate

Input the 6 digit number you **received via voice call or SMS** into the Ping ID authentication screen.

Do not be surprised if you only see the last 2 digits of your phone number where the other ones are hidden by asterisk symbols (***) for security reasons.

If you face any inconveniences, please be kind and reach out to your relationship manager.

3 Create custom password

Create a password that meets the specified criteria and accept the "Terms of Use".

ACTIVATE ACCOUNT

If you already have an active electronic channel ID in our Bank (Direktnet ID, Electra ID), this can also be used to login.

4.2 Reaching modules

You can reach myraiffeisen.com modules in different ways:

- a. from our website

<https://www.raiffeisen.hu/nagyvallalatok/elektronikus-szolgalatas/online-szamlanyitas>

<https://www.raiffeisen.hu/nagyvallalatok/elektronikus-szolgalatas/efinance>

- b. from myraiffeisen.com interface:

<https://egateway.myraiffeisen.com/>

- c. from the link you get in the registration email (which first navigates to

<https://egateway.myraiffeisen.com/> then switches to the next URL:

https://sso.myraiffeisen.com/as/authorization.oauth2?client_id=EG&redirect_uri=https%3A%2F%2Fegateway.myraiffeisen.com%2F&response_type=code&scope=openid&nonce=OJsh6d%2FysUkpY2qSHkJF&state=99038d00e6f644c9a463b8224472d01f&code_challenge=zd3qcBnxKOLbk3di2ANlsgmZ9LI-VmuXLEP8VcerFm0&code_challenge_method=S256&response_mode=query

After login you can see those modules that are available to you.
This could be the followings:

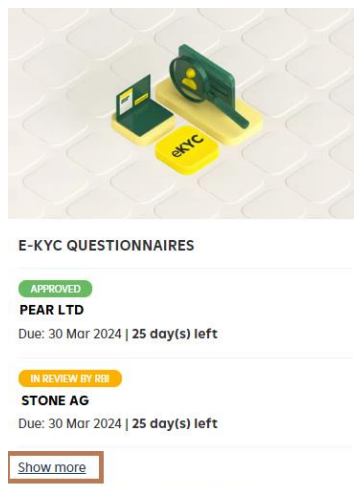
E-KYC Questionnaires, Group E-Account Opening, E-Finance, E-Archive

5 E-KYC Questionnaires

5.1 Reaching questionnaires


You can find the questionnaires to be filled out by clicking '**E-KYC QUESTIONNAIRES**' tile.

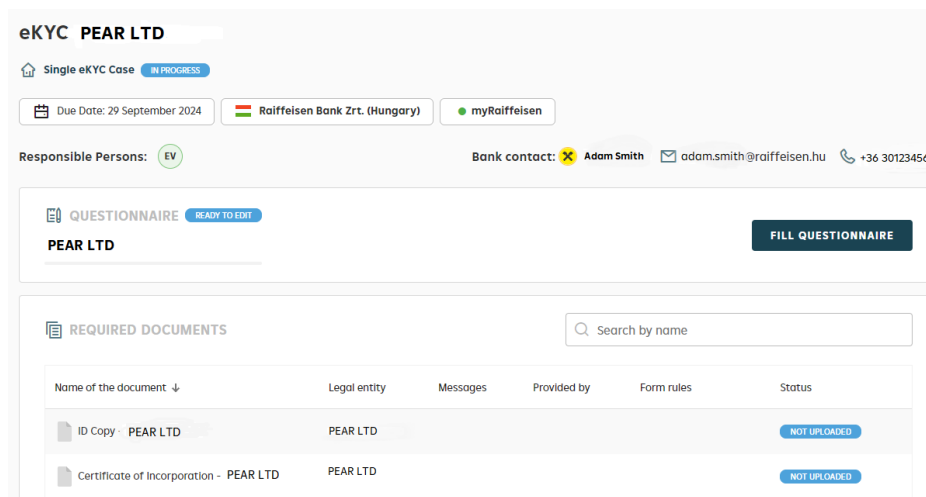
If you act on behalf of several legal entities, you can access the questionnaires of each client by clicking **Show more**.





You can select the appropriate customer from the list and start to fill in the questionnaire or upload the requested documents.

5.2 Navigation

You can close the questionnaire by clicking  on top left corner of the screen, then you will see the page where you can start the KYC questionnaire and upload requested documents of the affected company/organization.



You can return to the KYC processes of the companies/organizations you manage by clicking  on top left corner of the screen.


You can return to home page (where you can find the tiles of the modules) by clicking  on top left corner of the screen.

5.3 Save

You can stop filling in the questionnaire at any time, but do not forget to save data by clicking **SAVE** button on the top right corner of the screen.

5.4 Saving private individual's data

If a private individual is to be recorded in several roles (e.g.: contact person, legal representative, signer, ...) in the questionnaire, his/her data can be saved as follows:

1. After entering personal data for the first time, save the questionnaire and close (top left corner of the screen ).
2. Start the questionnaire again and continue filling in it.
3. When recording the next role, you can select the person from the list, and his/her previously entered data will be filled in automatically.

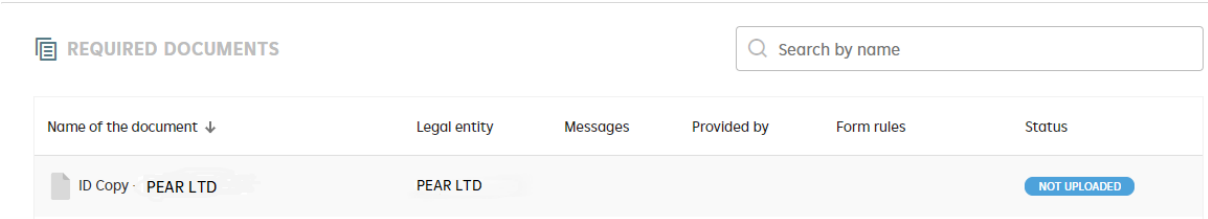
5.5 Submit KYC questionnaire

After completing the questionnaire, you can send it to the Bank by clicking **SUBMIT** button. You will be notified of successful submission in a pop-up window, also by email.

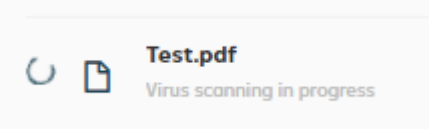
5.6 Upload/submit/delete documents

The system send notification about requested documents to your email address.


You can find the list of the documents (you have to upload) by clicking E-KYC tile, under the heading **REQUESTED DOCUMENTS**.

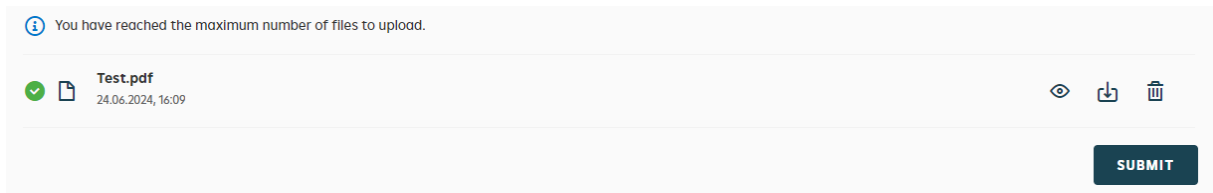



A virus scan is running while uploading a document which may take a few minutes.




If the system detects a virus, you will not allow to upload the document. In this case, please check the document, then try to upload again.

If the virus scan runs without errors, a  will appear next to the name of the uploaded document, and the **SUBMIT** button become active, allowing you to send the document to the Bank.



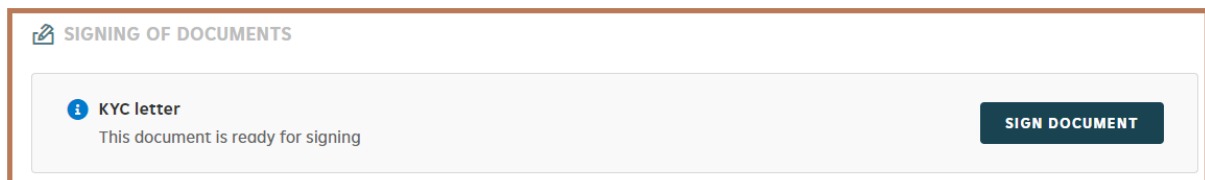
You can delete the document by clicking  icon during or after upload but before submission.

5.7 Message to/from the Bank

If you want to send message to the Bank you can do it within the questionnaire or in the document upload section by clicking  icon. If you receive a message, you can also read it by clicking on this icon.

5.8 Signing KYC questionnaire

If the Bank accepted the questionnaire, you will be notified by email. You can find the questionnaire to be signed by clicking the E-KYC tile under the heading **SIGNING OF DOCUMENTS**.







After clicking **SIGN DOCUMENT** button, you must specify on the next screen how you want to sign the document.

Your documents are ready to be signed [OPEN](#)

Here are the next steps:

1. Download and review the documents.
2. Choose your preferred signing option below.
3. Sign the documents. Please make sure all signers are authorized to sign and you defined valid email address.
4. The documents are automatically submitted to the bank. We will contact you in case of any questions.

SIGNERS	DOCUMENTS
<p>John Doe 01.01.2004 john.doe@draft.com </p>	<p>KYC Letter</p> <p> KYC Letter 29.03.2024 at 18:07 126.8 KB </p>

SIGNING OPTIONS 

How would you like to sign?

Sign digitally

Use your existing Qualified Electronic Signature issued by a Trust Service Provider listed on the [EU List of Trusted Lists](#), in accordance with the eIDAS Regulation.

Upon receiving an email invitation from our eSigning platform MOXIS, signers can digitally sign using either an already integrated EU Trust Service Provider, or by uploading documents containing a Qualified Electronic Signature.

Sign with handwritten ('wet') signature

We understand signers prefer signing physical paper-based documents. Please download, sign and upload documents that include handwritten signatures.

If you select the electronic signature (Sign digitally) you can save it by clicking **SUBMIT** button in the upper right corner.

Submit

You have chosen to sign digitally using Qualified Electronic Signature.

What happens next?

The electronic signature process will be triggered automatically by our eSignature provider MOXIS and all signers will receive an invitation email to sign the documents. As soon as the signing process is finished, the page status will be updated.

Once the documents are signed successfully,

- they will automatically be submitted to us.
- they can be downloaded on the page.

Please note: You will no longer be able to change your input. Do you want to submit?



5.8.1 Sign digitally

All signatories previously specified in the questionnaire will be notified of the document signing task. The signing process is completed successfully if – in accordance with the signing rules –, at least one of them with individual right or at least two joint signatures has signed the document.

FIGYELEM! A levél külső e-mail címről érkezett! ATTENTION! This email is originated from an external source!



Raiffeisen Bank Zrt. Test has provided you with one or more documents in RBI Group eSignature Portal MOXIS for your electronic signature. Please click "Access the document(s)" to enter the document(s).

Message from Raiffeisen Bank Zrt. Test:

To sign the document(s) in our eSignature platform MOXIS you need an eIDAS compliant qualified electronic signature (QES) from one of the following Trusted Service Providers: **A-Trust, D-Trust, Netlock, Microsec or Trans Sped.**

Once you have accessed the document(s) please check them carefully before you sign them.
Further, please note that

- by clicking the green „Sign” button at the bottom of the screen in any of the documents you will sign **all document(s) at once.**
- irrespective of any visualizations, your electronic signature applies to **all declarations** contained in the documents (including e.g. binding declaration, declarations of intent, statements of fact etc.).

List of document(s) to be signed:

KYC Letter 1545783.pdf

Expiration date: 13.03.2024, 23:59

[Access the document\(s\)](#)

Please keep the content of this mail confidential as it allows access to the above document.
Your RBI-Test-Devinci
© XTrust - The eSignature Company
www.xtrust.com

Raiffeisen Bank Zrt. Test egy vagy több dokumentumot készített elő Önnek elektronikus aláírásra az RBI Group eSignature Portal MOXIS rendszerben. Kattintson a „Dokumentum(ok) megnyitása” gombra a dokumentum(ok) megtekintéséhez.

A dokumentum(ok) MOXIS rendszerben történő aláírásához szüksége van egy eIDAS szabályoknak megfelelő minősített elektronikus aláírásra (QES) a következő bizalmi szolgáltatók egyikétől:
A-Trust, D-Trust, Netlock, Microsec vagy **Trans Sped.**

Miután hozzáfért a dokumentum(ok)hoz, kérjük, gondosan ellenőrizze azokat, mielőtt aláírja őket. Továbbá kérjük, vegye figyelembe, hogy

- bármelyik dokumentumban a képernyő alján található zöld „Aláírás” gombra kattintva az **összes dokumentumot egyszerre** írja alá.
- az Ön elektronikus aláírása a megjelenítéstől függetlenül **minden**, a dokumentum(ok)ban szereplő nyilatkozatra vonatkozik (beleértve pl. a kötelező érvényű nyilatkozatokat, szándéknyilatkozatokat, tények elismerését stb.).

Aláírandó dokumentum(ok) listája:

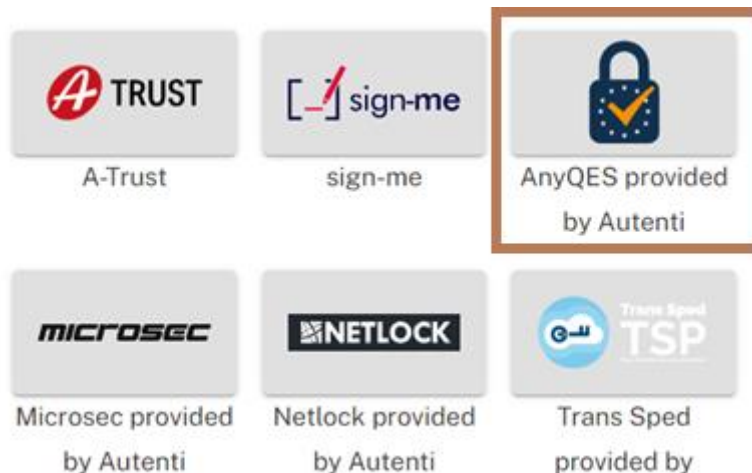
KYC Letter 1545783.pdf

Lejáratí idő: 13.03.2024, 23:59

[Access the document\(s\)](#)

Kérjük, kezelje bizalmasan az e-mail tartalmát, mivel a fenti linken keresztül van lehetőség a dokumentum(ok)hoz való hozzáférésre.
Az Ön RBI csoportja
© XTrust - The eSignature Company
www.xtrust.com

Our Bank only accepts signatures issued by qualified trust service providers in accordance with eIDAS regulation:



If your eIDAS provider is not on the list, you can attach a document signed with any other (eIDAS) service provider using the **'AnyQES provided by Autenti'** sub-process.

The process is closed after successful signing.

Note: An electronically signed questionnaire does not need to be signed and send to the Bank in paper-based format.

5.8.2 Sign with handwritten ('wet') signature

If you want to sign physical paper-based document, please download the questionnaire and upload after signing.

Your documents are ready to be signed OPEN

Here are the next steps:

1. Download and review the documents.
2. Choose your preferred signing option below.
3. Sign the documents. Please make sure all signers are authorized to sign and you defined valid email address.
4. The documents are automatically submitted to the bank. We will contact you in case of any questions.

SIGNERS

John Doe , 01.01.2004
john.doe@draft.com

DOCUMENTS

KYC Letter

KYC Letter
29.03.2024 at 18:07 | 126.8 KB

Drag & Drop files or [Browse](#)

SIGNING OPTIONS ?

How would you like to sign?

Sign digitally

Use your existing Qualified Electronic Signature issued by a Trust Service Provider listed on the [EU List of Trusted Lists](#), in accordance with the eIDAS Regulation.

Upon receiving an email invitation from our eSigning platform MOXIS, signers can digitally sign using either an already integrated EU Trust Service Provider, or by uploading documents containing a Qualified Electronic Signature.

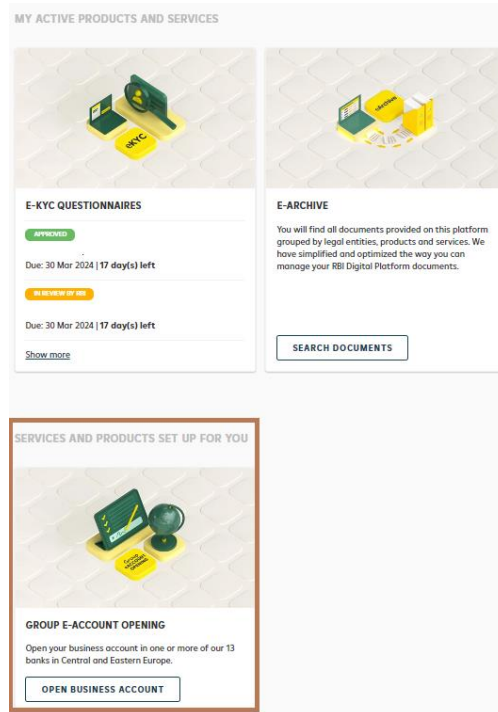
Sign with handwritten ('wet') signature

We understand signers prefer signing physical paper-based documents. Please download, sign and upload documents that include handwritten signatures.

Please send the original document signed by legal representative(s) to the Bank.

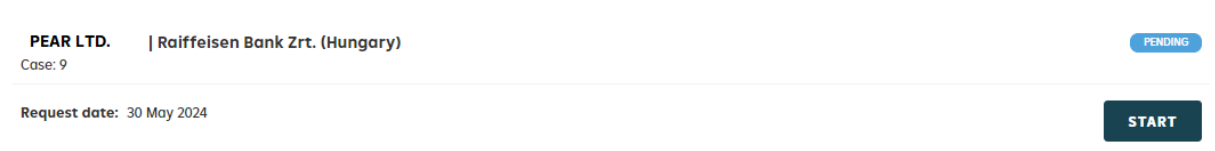
6 GeAO – Account opening request

You must initiate the account opening request by clicking on the '**GROUP E-ACCOUNT OPENING**' tile. If it is the first time to start such a process, you will find the tile at **SERVICES AND PRODUCTS SET UP FOR YOU** heading.

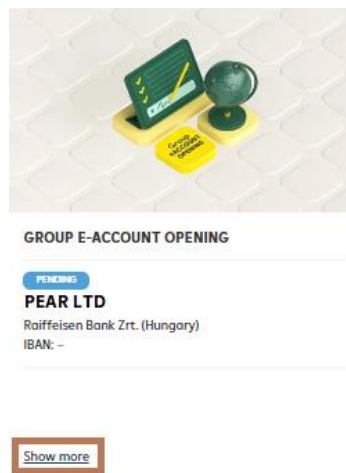


By clicking **OPEN BUSINESS ACCOUNT** in the pop-up window, you can choose from the drop-down list for which company/organization you want to start the account opening request.

After clicking **CREATE REQUEST** you can start to fill in the questionnaire.



If you have more account opening request, you can access them by clicking **Show more**:



Then the pending or closed account opening requests will be displayed and you can start a new one by clicking **REQUEST NEW ACCOUNT(S)**.

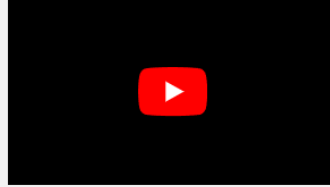
Group eAccount Opening

Open your business account in one or more of our 13 banks in Central and Eastern Europe.

What can you expect?

- ✓ Open one or more account(s) with one request
- ✓ Specify your account details such as currency
- ✓ Define your preferred Electronic Banking solutions
- ✓ Sign your account opening contract

How does it work?



REQUEST NEW ACCOUNT(S)

PEAR LTD. | Raiffeisen Bank Zrt. (Hungary)

Case: 3

PENDING

Request date: 19 Feb 2024

START

STONE AG.

| Raiffeisen Bank Zrt. (Hungary)

Case: 8

PENDING

Request date: 02 Apr 2024


START


6.1 Language set up


On the Request overview page you can choose language in the upper right corner, and in the header of the sections which always applies to the given section.

The screenshot shows the 'Request overview' page. At the top, there is a header 'Language settings for this case' with a dropdown menu set to 'English' and an information icon. Below this, the page title is 'Group eAccount Opening' with a back arrow, a refresh icon, and a language dropdown also set to 'English'. The main content area is divided into two sections: 'GROUP E-BANKING QUESTIONNAIRE' and 'LOCAL ACCOUNT OPENING CASES'. The 'GROUP E-BANKING QUESTIONNAIRE' section has a sub-header 'Language settings for this case' with a dropdown set to 'English' and an information icon. Below it, the text reads 'Group eBanking' and 'Set up your Group eBanking solution and manage all your accounts in the different countries centrally. Please finish the Group eBanking request first.' There is a green 'NOT NEEDED' button and a 'VIEW' button. The 'LOCAL ACCOUNT OPENING CASES' section also has a sub-header 'Language settings for this case' with a dropdown set to 'English' and an information icon. Below it, the text reads 'PEAR LTD. | Raiffeisen Bank Zrt. (Hungary)' and 'Case: 3'. The text continues: 'Set up your account and choose your local eBanking solution.' There is a blue 'CORRECTIONS NEEDED' button and a 'SET UP' button.

6.2 Navigation

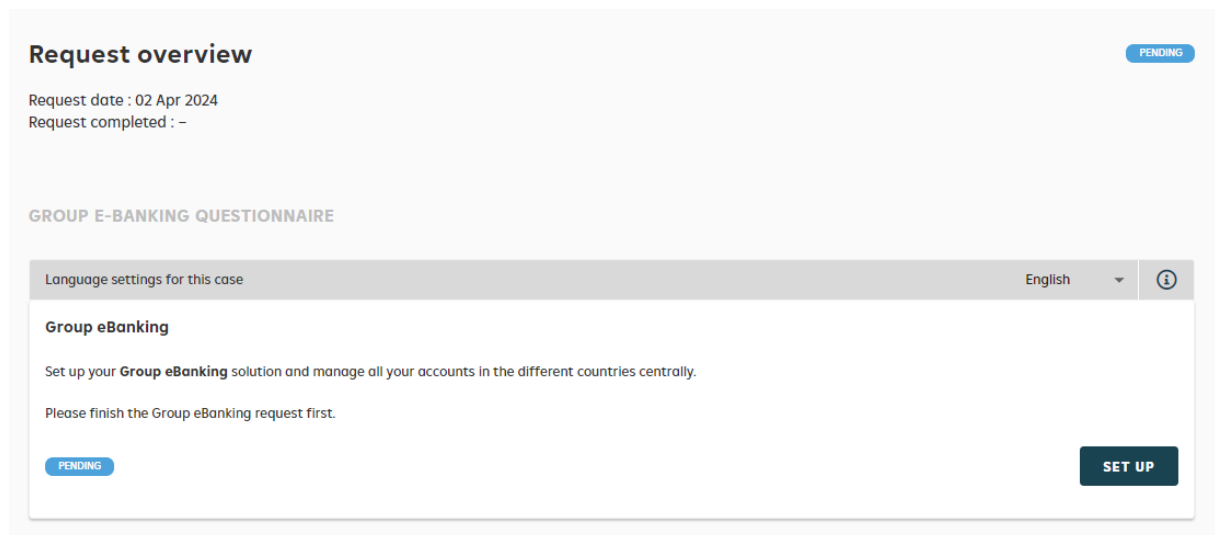
You can open the Local Account Opening case by clicking **SET UP**. You can close the case by clicking  in the upper left corner, then you will see the page where you can start the case for the given company/organization and upload necessary documents.

You can return to the Account opening cases of the legal entities you manage by clicking  in the upper left corner.

You can return to the home page (where you can find the tiles of the modules) by clicking  in the upper left corner.

6.3 Group E-Banking Questionnaire


On the Request overview page you must first specify whether you need a group-level e-banking service.



Request overview PENDING

Request date : 02 Apr 2024
Request completed : -

GROUP E-BANKING QUESTIONNAIRE

Language settings for this case English 

Group eBanking

Set up your **Group eBanking** solution and manage all your accounts in the different countries centrally.

Please finish the Group eBanking request first.

PENDING SET UP

6.4 Local Account Opening case

At **LOCAL ACCOUNT OPENING CASES** you can start the questionnaire (**SET UP**), and upload the necessary documents (**UPLOAD**).

LOCAL ACCOUNT OPENING CASES

Language settings for this case English ⌵ ⓘ

PEAR LTD. | Raiffeisen Bank Zrt. (Hungary) PENDING

Case: 8

Set up your account and choose your local eBanking solution.

PENDING SET UP

Upload necessary documents

PENDING UPLOAD

6.5 Save

You can stop filling in the questionnaire at any time, but do not forget to save data by clicking **SAVE** button in the upper right corner.

6.6 Submit account opening request

After completing the questionnaire, you can send it to the Bank by clicking **SUBMIT** button. You will be notified of successful submission in a pop-up window, also by email. After that you cannot edit the questionnaire.

Legal Representatives

Persons who will sign the contracts on behalf of your company, authorized to sign on behalf of the legal entity as stated in the Trade Register.

Legal representatives

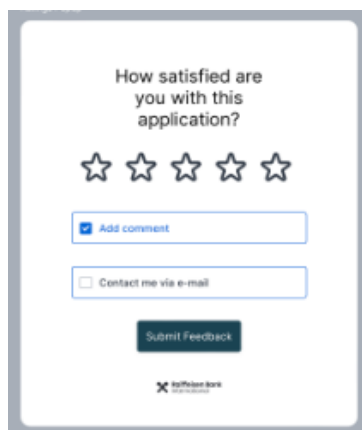
JOHN DOE	✎ 🗑️
JANE DOE	✎ 🗑️
+ ADD LEGAL REPRESENTATIVE	

Consent

Having regard to Art. 161 (1) a) of Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises (the "Hungarian Banking Act"), I hereby consent that the companies I have selected during the REQUEST NEW ACCOUNT(S) set up step, process and furthermore use the data I have provided when completing the questionnaire, which qualify as bank secret and personal data.

< BACK SUBMIT

At the end of the process, please give feedback on how satisfied you were with the interface.



6.7 Upload/submit/delete documents

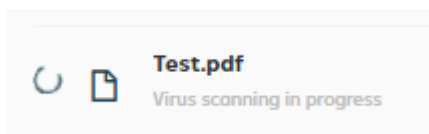
Do not forget to upload the necessary documents.

Upload necessary documents


PENDING

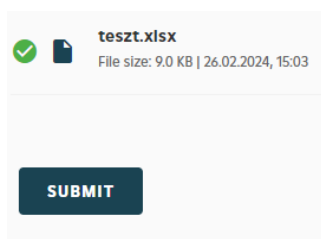
UPLOAD


A virus scan is running while uploading a document which may take a few minutes.



If the system detects a virus, you will not allow to upload the document. In this case, please check the document, then try to upload again.

If the virus scan runs without errors, a  will appear next to the name of the uploaded document, and the **SUBMIT** button becomes active, allowing you to send the document to the Bank.



You can delete the document by clicking  icon during or after upload but before submission.

6.8 Resend a document

If the uploaded and submitted document is not accepted by the Bank (for example: an inappropriate document was uploaded, or the document cannot be read) you will receive an email about it and its reason.



Dear customer,

The following document has been reopened for amendments by your Relationship Manager / Account opening team:

- Request date: 19 Feb 2024
- PEAR LTD | Raiffeisen Bank Zrt. (Hungary)
- Document name: Evidence of active existence of the company
- Reason: The quality of the document is not so good, please upload again.

[VIEW DOCUMENT](#)

In case you have further questions please contact your Relationship Manager / Account Opening team.

[myRaiffeisen](#)
Digital Banking Platform

After login, you can upload and submit the document again.

6.9 Correct and resend the questionnaire

If your relationship manager requests corrections or modifications in the questionnaire, you will receive an email about it and the status of the case will be „Corrections needed“.

The screenshot shows a web interface for managing account opening cases. At the top, it says 'LOCAL ACCOUNT OPENING CASES'. Below that, there's a header for 'Language settings for this case' set to 'English'. The main content area shows 'PEAR LTD. | Raiffeisen Bank Zrt. (Hungary)' with a 'PENDING' status button. Below this, it says 'Case: 3' and 'Set up your account and choose your local eBanking solution.' There is a 'CORRECTIONS NEEDED' button highlighted with a red border, and a 'SET UP' button. At the bottom, there's a section for 'Upload necessary documents' with a 'PENDING' status button and an 'UPLOAD' button.

Please correct the questionnaire and submit again.

6.10 Case number

Each account opening request is assigned a unique Case number. You can also refer to this when you ask questions/request from your contact person at the Bank.



6.11 Signing the account opening documents

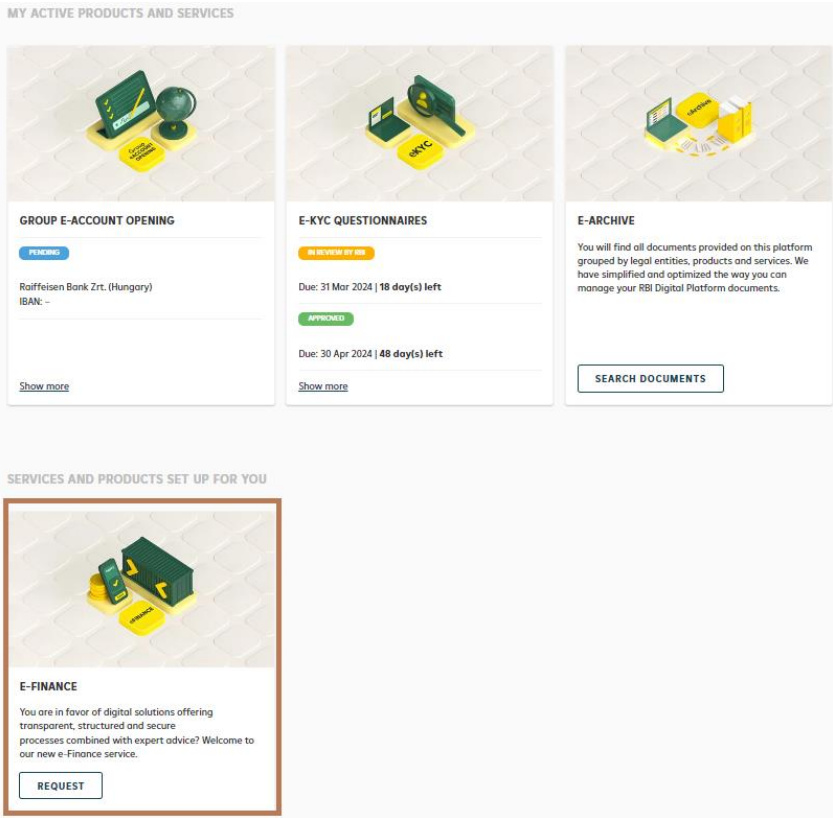
Your relationship manager can upload the completed account opening documents to the case so you can download it to be signed.

Please consult with your relationship manager about the signing method.

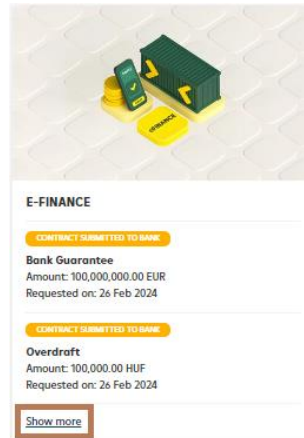
7 eFinance – Financing request, amendment of an existing deal

7.1 Reaching E-FINANCE

If you have not started a financing request or the Bank has not sent an offer or a contract amendment related to an existing loan yet, you will find the 'E-FINANCE' tile at **SERVICES AND PRODUCTS SET UP FOR YOU** heading, not at MY ACTIVE PRODUCTS AND SERVICES.

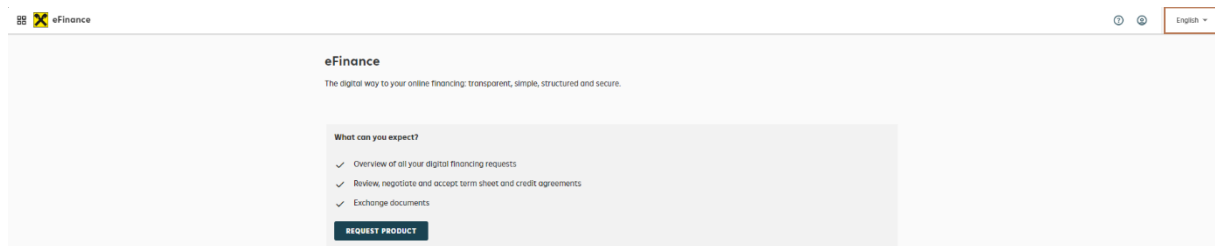


If you have more financing requests, you can access them by clicking [Show more](#):





7.2 Language set up


After clicking '**E-FINANCE**' tile on the next screen you can change language in upper right corner.



7.3 Navigation

You can close datasheet (amendment, offer, request) with  in the upper left corner, then you will see the page where you can find the datasheet for the given company/organization and upload requested documents.

You can return to the Financing requests of the companies/organizations you manage by clicking  in the upper left corner.

You can return to the home page (where you can find the tiles of the modules) by clicking  in the upper left corner.

7.4 Amendment by bank

7.4.1 Notification of the amendment of an existing deal, viewing, accepting

You will get email notification if the Bank sends you an amendment offer of an existing deal (this requires your registration first).

We are pleased to provide you with our Indicative Term Sheet.

[PROCEED TO TERM SHEET](#)

For further questions, please contact your Relationship Manager.
Your RBI team

After login and clicking on the **'E-FINANCE'** tile you will find the closed and ongoing cases, including the amendment sent by the Bank.

eFinance
The digital way to your online financing: transparent, simple, structured and secure.

What can you expect?

- ✓ Overview of all your digital financing requests
- ✓ Review, negotiate and accept term sheet and credit agreements
- ✓ Exchange documents

[REQUEST PRODUCT](#)

Search XLS ⚙️

Borrower	Bank	Transaction	Product	Amount	Request date	Unread comments	Status
PEAR LTD	Raiffeisen Bank Zrt. (Hungary)	Amendment by bank	Bank guarantee	500,000,000.00 HUF	04 Mar 2024		TERM SHEET PROVIDED ...
STONE AG	Raiffeisen Bank Zrt. (Hungary)	Amendment by bank	Bank guarantee	100,000,000.00 EUR	26 Feb 2024		AGREEMENT ACCEPTED ...
PEAR LTD	Raiffeisen Bank Zrt. (Hungary)	Request by customer	Overdraft	100,000.00 HUF	26 Feb 2024		AGREEMENT ACCEPTED ...

Items per page: 15 | 1 - 3 / 3 | < >

By clicking on the case, you will find the following screen. Here you can see the details of the amendment with **VIEW** and then accept it. Under Requested documents you can see and upload the documents requested by the Bank.

PEAR LTD. TERM SHEET PROVIDED

REQUEST

Amendment by bank | Bank guarantee TERM SHEET PROVIDED ...

Amount: 100000000 EUR
Date: 26 Feb 2024 VIEW


Requested documents

Search documents XLS ⚙️

Document type ↓	Request date	Upload date	Status
Business plan and planned annual reports	27 Feb 2024	n/a	REQUESTED
(Audited) Annual / simplified annual report	27 Feb 2024	n/a	REQUESTED

7.4.2 Notification of sending the agreement / Signing the agreement

After accepting the offer and uploading the requested documents, the Bank sends you the agreement to be signed, and you will receive an email about it.



With regard to your request we are pleased to provide you with the facility agreement / documentation

PROCEED TO FACILITY AGREEMENT / DOCUMENTATION

For further questions please contact your Relationship Manager.
Your RBI team.

You can see and download the agreement to be signed by opening the case, and then accept it by clicking **ACCEPT AGREEMENT**. Acceptance of the Agreement does not mean that it has been signed.

AMENDMENT

- Term Sheet
- Facility Agreement
- Acceptance

AGREEMENT PROVIDED

Acceptance

FACILITY AGREEMENT

Test.pdf
25.06.2024, 12:37

< BACK
ACCEPT AGREEMENT

Please consult with your relationship manager about the signing method.

7.5 Offer by Bank

You will get email notification if the Bank sends you a new financing offer/term sheet (this requires your registration first)



We are pleased to provide you with our Indicative Term Sheet.

[PROCEED TO TERM SHEET](#)

For further questions, please contact your Relationship Manager.
Your RBI team

After logging in and clicking on the **'E-FINANCE'** tile you will find the closed and ongoing cases, including the offer sent by the Bank:

eFinance
The digital way to your online financing: transparent, simple, structured and secure.

What can you expect?

- ✓ Overview of all your digital financing requests
- ✓ Review, negotiate and accept term sheet and credit agreements
- ✓ Exchange documents

[REQUEST PRODUCT](#)

Search [] [XLS] [Settings]

Borrower	Bank	Transaction	Product	Amount	Request date	Unread comments	Status
PEAR LTD	Raiffeisen Bank Zrt. (Hungary)	Offer by bank	Bank guarantee	500,000,000.00 HUF	04 Mar 2024		TERM SHEET PROVIDED ...
STONE AG	Raiffeisen Bank Zrt. (Hungary)	Amendment by bank	Bank guarantee	100,000,000.00 EUR	26 Feb 2024		AGREEMENT ACCEPTED ...
PEAR LTD	Raiffeisen Bank Zrt. (Hungary)	Request by customer	Overdraft	100,000.00 HUF	26 Feb 2024		AGREEMENT ACCEPTED ...

By clicking on the case, you will find the following screen. Here you can see the details of the offer with **VIEW** and then accept it. Under **REQUESTED DOCUMENTS** you can see and upload the documents requested by the Bank:

PEAR LTD TERM SHEET PROVIDED HU Raiffeisen Bank Zrt. (Hungary)

Offer by bank | Bank guarantee TERM SHEET PROVIDED ...

Amount: 500,000,000.00 HUF
Date: 25 Jun 2024 VIEW

Requested documents

Search documents XLS COLUMNS

Document type	Request date	Upload date	Status ↑
Preliminary (annual) report	25 Jun 2024	n/a	REQUESTED

7.5.1 Accept offer

After viewing the details of the offer, you can accept it with **ACCEPT TERM SHEET**:

TERM SHEET PROVIDED

Acceptance

Borrower

PEAR LTD

PRODUCT AND AMOUNT

Product

Bank guarantee

Amount

500,000,000

Base currency

HUF | Hungarian Forint

OFFER

Test.pdf
25.06.2024, 09:14 👁️ 📄

CONSENT

Having regard to Art. 161 (1) a) of Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises (the "Hungarian Banking Act"), I hereby consent that the companies I have selected during the CREATE REQUEST set up step, process and furthermore use the data I have provided when completing the questionnaire, which qualify as bank secret and personal data.

ACCEPT TERM SHEET

7.5.2 Notification of sending the agreement / Signing the agreement

After accepting the offer and uploading the requested documents, the Bank sends you the agreement to be signed, and you will receive an email about it.

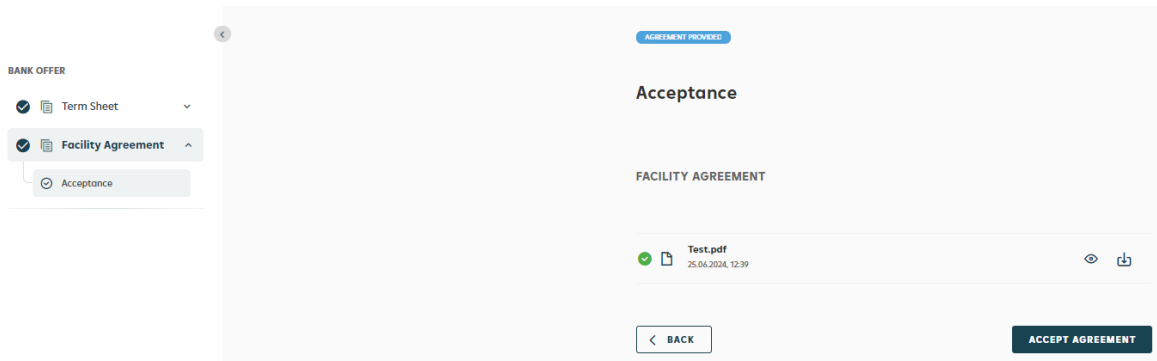


With regard to your request we are pleased to provide you with the facility agreement / documentation

[PROCEED TO FACILITY AGREEMENT / DOCUMENTATION](#)

For further questions please contact your Relationship Manager.
Your RBI team.

You can see and download the agreement to be signed by opening the case, and then accept it by clicking [ACCEPT AGREEMENT](#). Acceptance of the Agreement does not mean that it has been signed.



Please consult with your relationship manager about the signing method.

7.6 Request by customer

After registration you can send a financial request to the Bank by clicking '[E-FINANCE](#)' tile. You can start the request on the next page with [REQUEST PRODUCT](#).

eFinance
The digital way to your online financing: transparent, simple, structured and secure.

What can you expect?

- ✓ Overview of all your digital financing requests
- ✓ Review, negotiate and accept term sheet and credit agreements
- ✓ Exchange documents

[REQUEST PRODUCT](#)

Search

Borrower	Bank	Transaction	Product	Amount	Request date	Unread comments	Status
PEAR LTD	Raiffeisen Bank Zrt. (Hungary)	Offer by bank	Bank guarantee	500,000,000.00 HUF	04 Mar 2024		TERM SHEET PROVIDED ...
STONE AG	Raiffeisen Bank Zrt. (Hungary)	Amendment by bank	Bank guarantee	100,000,000.00 EUR	26 Feb 2024		AGREEMENT ACCEPTED ...

After starting a request, please select the legal entity to which you wish a financing request in the pop-up window, then select the product from the list.

Start request [X]

Borrower

PEAR LTD | Raiffeisen Bank Zrt. (Hungary) [X]

Product

Overdraft [v]

CANCEL PROCEED

After that entering the necessary data:

OVERDRAFT

- Request
- Borrower
- Request
- Collateral informati...
- Consent

OPEN FOR EDIT

Borrower

General details about borrower

Borrower ⓘ

PEAR LTD [X]

Co-Borrower(s) (optional)

Name of Co-Borrower

NEXT >

After completing the request you can send it to the Bank by clicking **SUBMIT REQUEST** button.

OVERDRAFT

- Request
- Borrower
- Request
- Collateral informati...
- Consent

OPEN FOR EDIT

Consent

CONSENT


Having regard to Art. 161 (1) a) of Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises (the "Hungarian Banking Act"), I hereby consent that the companies I have selected during the CREATE REQUEST set up step, process and furthermore use the data I have provided when completing the questionnaire, which qualify as bank secret and personal data.

Technical support:
Tel: +43 1 33701 4810
email: myraiffeisensupport@rbiinternational.com

BACK SUBMIT REQUEST

7.6.1 Modify financing request

If the Bank requests amendments in the financing request and/or asks document which is necessary for decision you will receive an email about it.



Your request was re-opened for amendments.

PROCEED TO REQUEST

For further questions please contact your Relationship Manager.
Your RBI team.

The status of the case will be 'OPEN FOR EDIT'.

PEAR LTD OPEN FOR EDIT HU Raiffeisen Bank Zrt. (Hungary)

Request by customer | Overdraft OPEN FOR EDIT ...

Amount: 100,000,000.00 EUR
Date: 25 Jun 2024 VIEW

The requested documents are displayed:

PEAR LTD OPEN FOR EDIT HU Raiffeisen Bank Zrt. (Hungary)

Request by customer | Overdraft OPEN FOR EDIT ...

Amount: 100,000,000.00 EUR
Date: 25 Jun 2024 VIEW

Requested documents

Search documents XLS COLUMNS

Document type	Request date	Upload date	Status ↑
Preliminary (annual) report	25 Jun 2024	n/a	REQUESTED
General ledger (supporting the preliminary report)	25 Jun 2024	n/a	REQUESTED

Make the requested corrections/amendments in the financing request and send it back to the Bank, and/or attach and submit the requested documents.

7.6.2 Acceptance customer's financing request by the Bank, View and accept the bank's offer/term sheet

If the Bank accepts your financing request or sends you the completed offer/term sheet, you will receive an email about it:



Dear Customer,

Thank you for sending us the request. We will review it and get back to you as fast as possible.

Your request details:

Company name: PEAR LTD

Product type: Overdraft

Amount and Currency: 100,000.00 huf

In case of any further questions please contact your Relationship Manager.
Raiffeisen Bank Zrt. (Hungary)



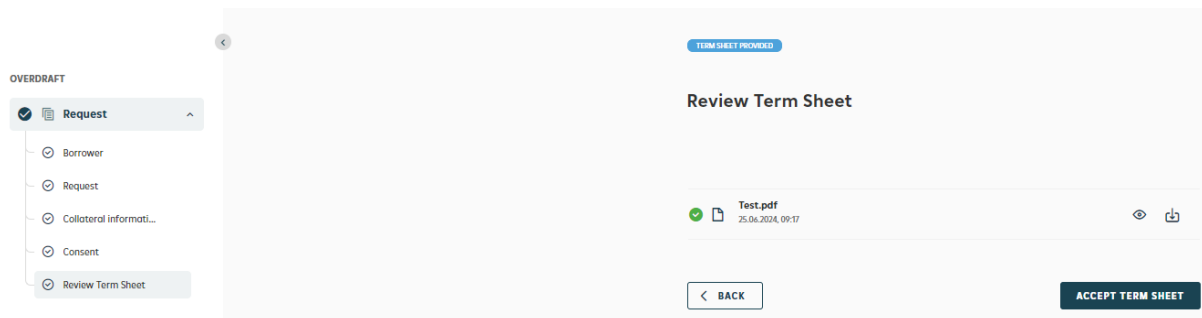
We are pleased to provide you with our Indicative Term Sheet.

[PROCEED TO TERM SHEET](#)

For further questions, please contact your Relationship Manager.

Your RBI team

After opening your request, you can see the details of the offer/term sheet and accept it.



7.6.3 Accept Facility Agreement

In case a positive credit decision the Bank will send you the suggestion of the Facility Agreement to be signed, you will receive an email about it.



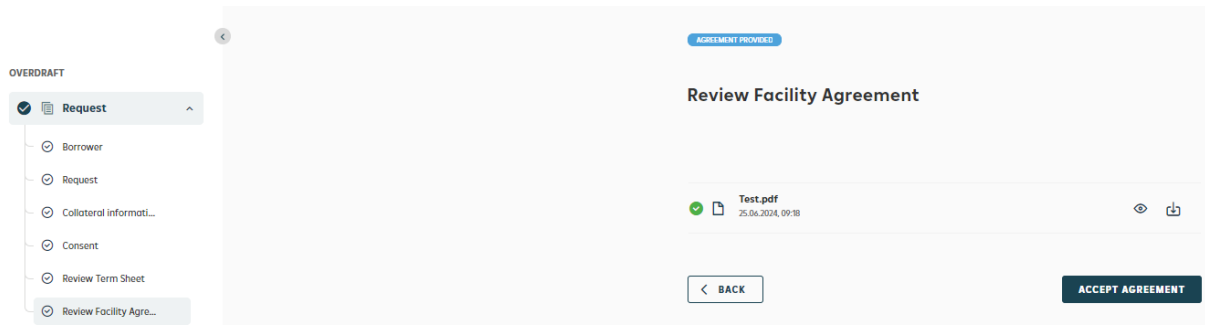
With regard to your request we are pleased to provide you with the facility agreement / documentation

[PROCEED TO FACILITY AGREEMENT / DOCUMENTATION](#)

For further questions please contact your Relationship Manager.

Your RBI team.

You can view and download the agreement to be signed by opening the case, and then accept it by clicking [ACCEPT AGREEMENT](#). Acceptance of the Agreement does not mean that it has been signed.



Please consult with your relationship manager about the signing method.

7.7 Upload/submit/delete documents

Do not forget to upload the necessary documents.

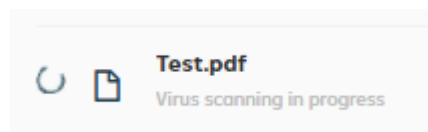
REQUIREMENTS
Preliminary (annual) report REQUESTED
The preliminary balance sheet and P&L of the company for the actual year (not yet closed)

PROVIDE DOCUMENT


Drag & Drop files or [Browse](#)

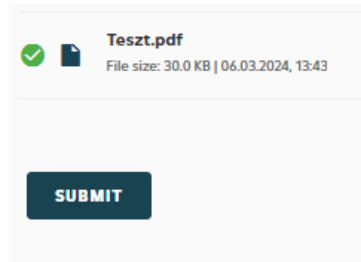
SUBMIT


A virus scan is running while uploading a document which may takes a few minutes.



If the system detects a virus, you will not be allowed to upload the document. In this case, please check the document, then try to upload again.

If the virus scan runs without errors, a  will appear next to the name of the uploaded document, and the **SUBMIT** button becomes active, allowing you to send the document to the Bank.

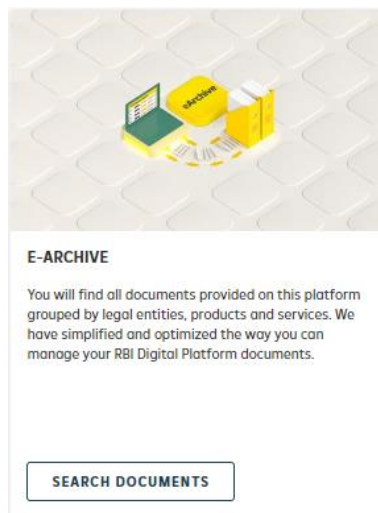


You can delete the document by clicking  icon during or after upload but before submission.

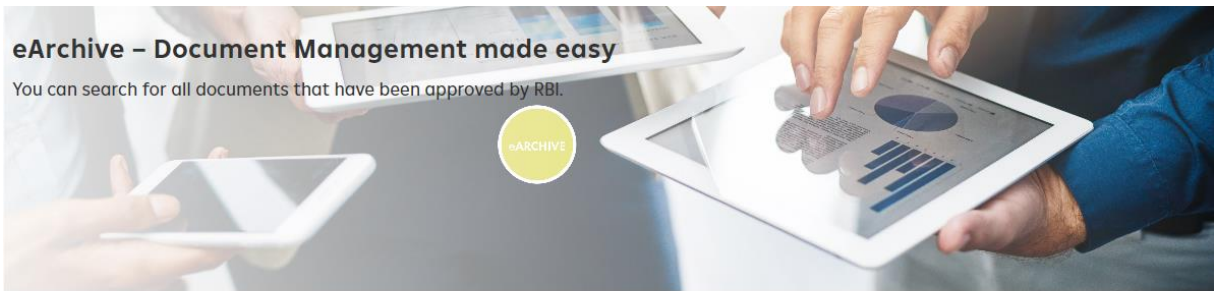
8 E-Archive

The documents you uploaded, submitted during any process, and accepted by the Bank can be found here.

By clicking [SEARCH DOCUMENTS](#), you can see the list of the documents sorted by date of acceptance.




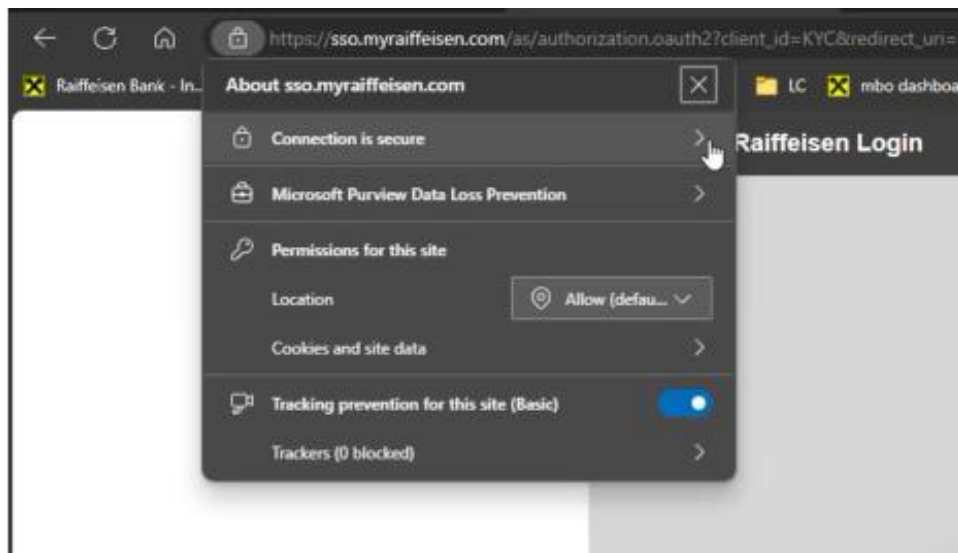
You can also search documents by clicking on the [Search for documents](#) field.



9 Security certificate verification

The basic condition for safe usage of the modules is to make sure that you are really trying to log in on the Bank's login interface. You can check this the following:

After loading the log in page, click on the 'padlock'  in front of the title bar, then to the „Connection is secure“ menu item.




Here select the Show certificate  icon:



In the certificate viewer the part that is framed in red, shows that the page is owned by Raiffeisen Bank and the certificate is valid.



If you don't have access to an electronic channel, you can check the validity of the certificate of the log in page (you can find the link in the email sent during the registration).

Click on the 'padlock'  in front of the title bar, then to the „Connection is secure” menu item, you will see that the website has a valid certificate.

