

Raiffeisen Electra Internetbank

User Manual

Contents

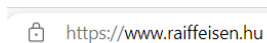
Table of Contents

- Contents..... 2
- 1 ELECTRA – safe internetbank usage – ATTENTIONS FOR COMPANIES 4
 - 1.1 Internet banking risk arising from authorized representative status 5
- 2 First Login, Password Change 6
- 3 Administration 8
 - 3.1 Create New User 8
 - 3.2 Generate Initial/New Login Password 12
 - 3.3 Modify User 12
 - 3.4 Delete Failures..... 12
- 4 Using Multiple Clients 13
- 5 Reporting 13
 - 5.1 Account Overview..... 13
 - 5.2 Account Balance..... 13
 - 5.3 Completed Transactions 14
 - 5.4 Account History 14
 - 5.5 Pending Orders..... 15
 - 5.6 Account Statement..... 16
 - 5.7 Authenticated Electronic (PDF) Account Statements 16
 - 5.8 Search in statements 16
 - 5.9 Standing Orders 17
 - 5.10 FX Rates 17
 - 5.11 Notifications 17
 - 5.12 Blocking amount..... 18
 - 5.13 Forward Value-dated payment..... 18
 - 5.14 Handling of mandates..... 18
 - 5.15 Pending Direct Debit 19
 - 5.16 Blocked Direct Debit..... 19
 - 5.17 Initiate Recall Payment..... 19
 - 5.18 Cash Pool Balance 20
 - 5.19 Cash Pool Interest 20
 - 5.20 Deal Information..... 20
 - 5.21 Deposit..... 20

6 Orders.....	23
6.1 Prepare Orders.....	23
6.2 Instant Foreign Currency Conversation.....	24
6.3 Order Management.....	25
6.4 Sending Message and Document to Bank.....	25
6.5 First usage of Token.....	26
6.6 Modification of PIN code.....	27
6.6 Blocking of PIN code.....	27
6.7 Blocking of Token.....	28
6.8 Signing Orders with Token.....	28
6.9 Signing Orders with ViCA.....	29
6.10 Sending Orders.....	31
6.11 Sent Packages.....	31
6.12 Searching Transaction.....	32
7. Main Data.....	32
7.1 Create and Modify Templates.....	32
7.2 Import Patterns.....	33
7.3 Manage Patterns.....	34
7.4 Import Partners.....	34
8 Import and Export Files.....	35
8.1 Import Orders.....	35
8.2 Export Data.....	36
9 Description of Import and Export File Structures.....	37
9.1 HUF Transfers.....	37
9.2 FX/International Transfers.....	37
9.3 MultiCash HUF Transfers.....	38
9.4 MultiCash FX Transfers (MT100).....	44
9.5 MT940 Statement Export Format.....	48
10 Security certificate verification.....	53

1 ELECTRA – safe internetbank usage – ATTENTIONS FOR COMPANIES

- Always open a new browser for internet based banking services. Enter your internet banking ID and password only on the login page, accessible by you from www.raiffeisen.hu website entered in the address bar of your browser. 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.
- NEVER use your Raiffeisen internetbank when you get the link through SMS, email or from a social media side, not even when you got it from a trustful partner.
- Check the side's authenticity and encoding. You will see a padlock icon



on the browser's bottom line/ in the top heading.

The authenticity of the webpage can easily be checked by the certificate.

You can get more information from the IX. chapter of the Electra user manual.

- Take care of and never tell anyone your SMS code that you get from the bank to activate your internet bank, your password and PIN code what you specified after you activated the service. 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 to banking services 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 in connection with a virus protection or any other legal issue.
- Always read carefully what you get in SMS from your bank.

We draw your attention to scams disguised as executive or business messages.

This kind of scam is when the company's financial officer is tricked into paying a false invoice or transferring money from the company's account.

Fraudsters call the employee on the phone or send him an e-mail, pretending to be a high-level manager of the company or a well-known supplier.

With to the instructions received, the company's officer transfers the money to the bank account managed by the fraudsters.

Be careful if:

Your supplier sends you an email that their previously used bank account number is being changed and they request that their invoices have to be settled to another bank account number.

A leader representing your supplier gets in contact with you who you never worked with before.

They ask you to work in a different method.

Be careful when you get an email or a phone call:

Always attentively check the email address when you manage confidential information or transfer money.

When you have doubts about a payment request, ask for a competent colleague to help.

Do not open any suspect link or appendix which comes with an email.
Be especially careful when your log in to your personal e-mail account from your company's computer.

The financial information is a value and treatment of it needs increased caution:
If there is doubt about a call or in connection with an email, ask for confirmation through a different channel.

Use public or other cost-reimbursed database for checking the supplier's data and to establish its authenticity.

In case of downloading Electra customer terminal and automated terminal (Hypex) you should take especial care of the following instructions:

- You should only download if the company's computer contains adequate password and virus protection.
- If you install it on a hard drive, it should be encrypted if possible.
- Do not use an open Wi-Fi connection while using electronic banking channels (for example restaurant, café, hotel hotspot).
- Updates of the operating system, used on the computer, must be up to date.

1.1 Internet banking risk arising from authorized representative status

Our customers may hold their own bank account with our Bank as individuals and may also be granted the right to dispose over the bank account of another individual/corporate Customer as a representative registered with the Bank.

The person registered with the Bank as an authorised representative can view and manage all bank accounts, whether their own or those of another account-holding customer (principal), using their unique identifier, after logging in to their own Internet Bank.

If the unique code or Internet banking identifier and password, which is also used by the representative in the banking systems, is obtained (lost, stolen, disclosed to an unauthorised person):

1. deposit held in the account holder's bank account may be at risk; and
2. in the case of a representative registered for more than one of the Bank's customers, the deposit held in the accounts of all the account holders concerned may be at risk.

For the above reasons, it is very important that **you use your codes, unique identifiers and passwords to access the Bank's systems carefully and diligently, and never, under any circumstances, disclose them to anyone else. Please make sure to inform your representatives of this!**

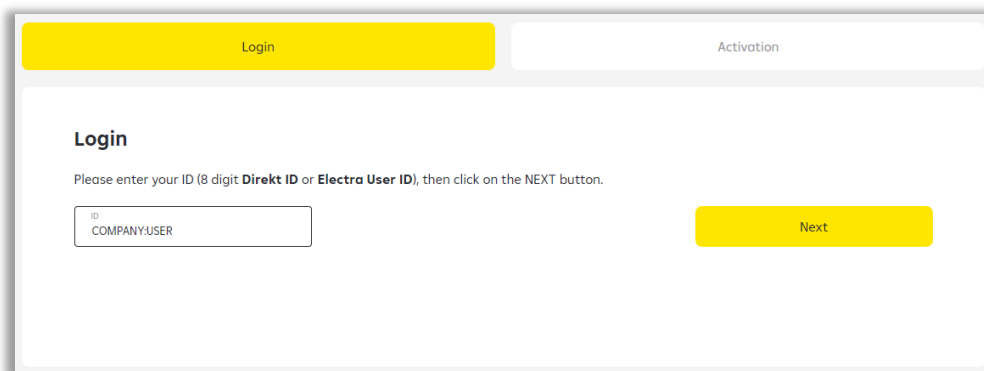
Please only grant a power of attorney, i.e. give someone else the right to dispose over your bank account, bearing in mind the particular risks described above.

You can find more detailed information on the Online Fraud Information page.

If you find that you have been a victim of fraud, please call your relationship manager or other bank contact immediately, 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.

2 First Login, Password Change

You can access Electra Internetbank from the home page of the www.raiffeisen.hu website by clicking on the Electra icon. In all cases the login page is in the unitary Raiffeisen login screen, which you can find here: (<https://sso.raiffeisen.hu/sso/XUI/#login/>) In the login screen of Electra Internetbank, please enter your **Electra User ID**, then click on the **Next** button.



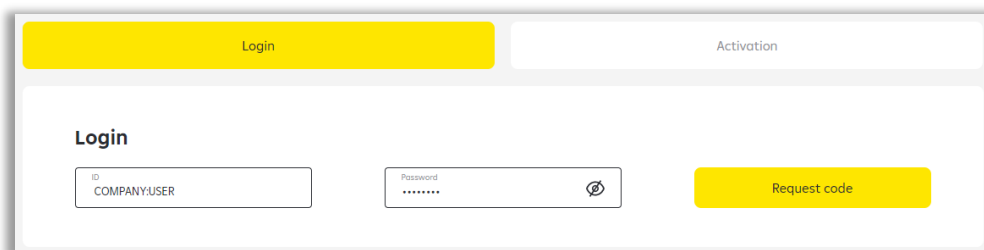
- **User ID:** the identifier provided in the Electra Request Form

The system will look after the User ID and the connected authentication method. You should have selected this in the Electra Request Form in your User data. According to this it will asks for data which required for identification.

The login process will be continuing by the following authentication methods:

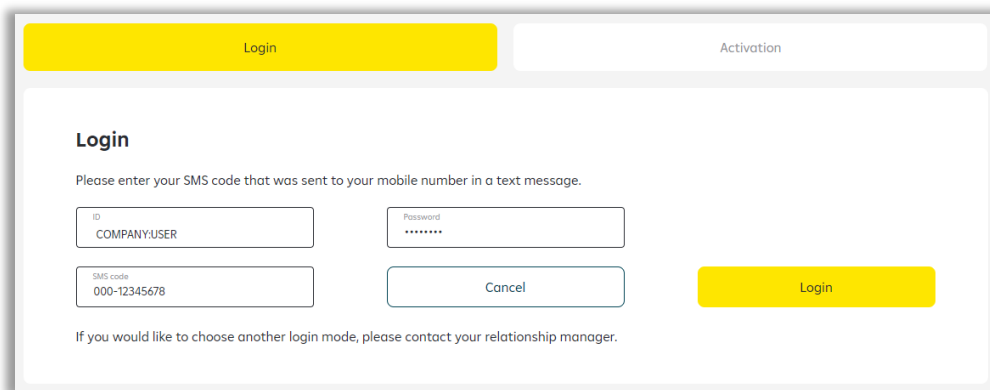
Login with password + SMS authentication method

In the password field you must enter your Login Password, then click to the „Request a code” button.



- **Login Password:** your Electra password received from the Bank in SMS or on a plastic card to be used for your first login.

An SMS code will be arriving to your phone which will be needed for the authentication. You should enter this code into the right field than choose the „Login“ button . With this you enter the Electra Internetbank starting page.



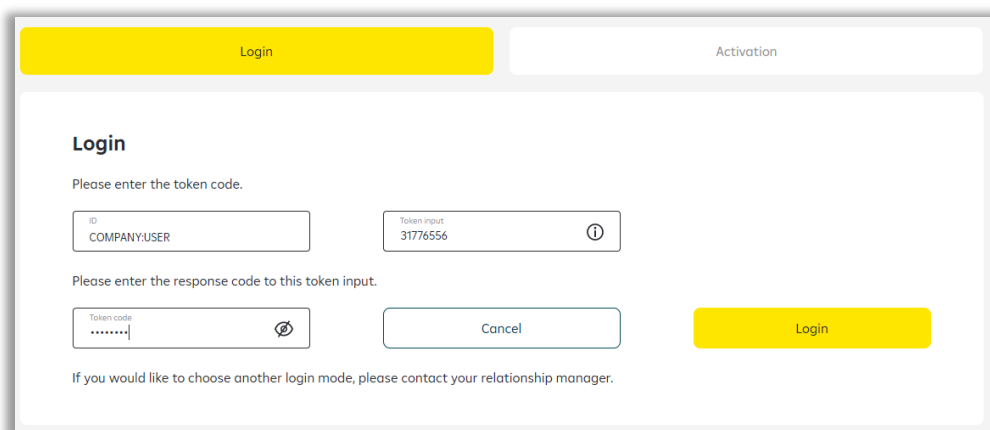
The screenshot shows the 'Login' tab of the Electra Internetbank interface. At the top, there are two tabs: 'Login' (highlighted in yellow) and 'Activation'. Below the tabs, the 'Login' section is titled 'Login' and includes the instruction: 'Please enter your SMS code that was sent to your mobile number in a text message.' There are four input fields: 'ID' with the value 'COMPANY:USER', 'Password' with masked characters '*****', 'SMS code' with the value '000-12345678', and an empty 'Token input' field. Below the fields are three buttons: 'Cancel', 'Login' (highlighted in yellow), and a 'Token code' field with masked characters and a refresh icon. At the bottom, there is a note: 'If you would like to choose another login mode, please contact your relationship manager.'

Your login password must be changed on a mandatory basis after your first login. To do so, you have to enter again your "old" password (that you received from the Bank for your first login), and have to provide your "new" **Login Password** selected by yourself, which can be validated by clicking on the **OK** button.

Login with Token authentication method

Turn on your signature device (token) and sign in with your pin code, after you are done with that, you should type in the sequence of numbers you see in the Token input field.

You should type in your response code into the **Token code** field, then click on the **Login** button.



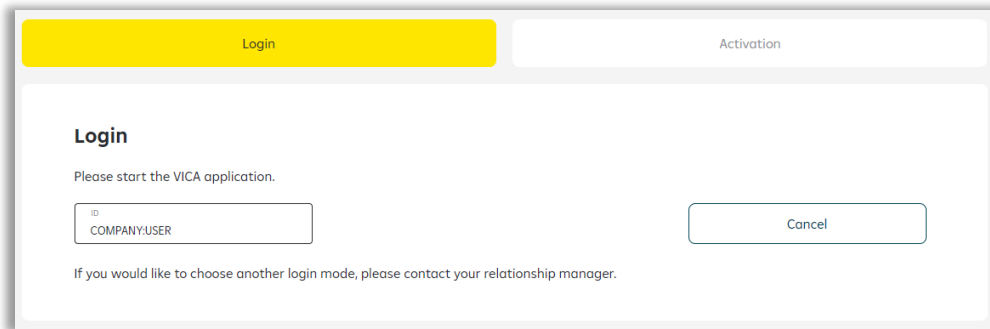
The screenshot shows the 'Login' tab of the Electra Internetbank interface. At the top, there are two tabs: 'Login' (highlighted in yellow) and 'Activation'. Below the tabs, the 'Login' section is titled 'Login' and includes the instruction: 'Please enter the token code.' There are four input fields: 'ID' with the value 'COMPANY:USER', 'Token input' with the value '31776556' and an information icon, 'Token code' with masked characters and a refresh icon, and an empty 'Token code' field. Below the fields are three buttons: 'Cancel', 'Login' (highlighted in yellow), and a 'Token code' field with masked characters and a refresh icon. At the bottom, there is a note: 'If you would like to choose another login mode, please contact your relationship manager.'

About the Token commissioning you can read more here: [7.5 First usage of Token](#)

Login with VICA mobilapplication authentication method

Login to your ViCA application with the password, specified during registration, on your mobil phone.

After you have logged in, the next page will be a Raiffeisen Electra confirmation message.



The message include the user's name, the identification number and the date of the login. In this screen if you click to the „Approval“ button, the system will let you in to the Electra Internetbank's page, after that you can close the app in your mobile.

About the Vica mobil application commissioning you can read more here: [7.9 Signing Orders with VICA](#)

User Banning Rules

In the event that the user enters an incorrect password, they will receive a warning message. **After 3 incorrect attempts, the user will be banned.**

3 Administration

3.1 Create New User

1. In the **Administration/New User** menu, enter in the **Alias** field the new user alias chosen by yourself, then click on the **OK** button.
 - **Group Code:** filled automatically, and is identical with the first part (the part before the colon “:”) of the **User ID** used upon login
 - **Short Name:** this will be the second part (the part after the colon “:”) of your new **User ID**
 - **Login Password:** your first Electra password received in SMS or on a plastic card, which must be changed after the first login

Help | Main page | Magyar | Last Login: 2015.10.01. 15:28:22 | Time lock: 09:57

Electra Internetbank User: User Client: [] >Logout

CURRENT ACCOUNTS

- Quick menu
- Reporting
- Sent Packages
- New Order
- Manage Orders
- New Template
- Manage Templates
- Manage Partners
- Administration
 - User Information
 - New User**
 - Modify User
 - Delete user
 - Generate Initial Password
 - Delete Error Points
- Settings
- Help
- Logout

New User - Enter ID data

Group code: COMPANY

Short name: []

>OK

© 2015 Cardinal Kft. 06 40 48 48 48 | Send e-mail | Raiffeisen Bank Zrt.

- After this, enter the new user's **Full name**, **User Identifier** and **Mobile phone number** in the data form of the new user.

Help | Main page | Magyar | Last Login: 2015.10.01. 15:28:22 | Time lock: 09:45

Electra Internetbank User: User Client: [] >Logout

CURRENT ACCOUNTS

- Quick menu
- Reporting
- Sent Packages
- New Order
- Manage Orders
- New Template
- Manage Templates
- Manage Partners
- Administration
 - User Information
 - New User**
 - Modify User
 - Delete user
 - Generate Initial Password
 - Delete Error Points
- Settings
- Help
- Logout

New User (Creation)

Scheduled date of dispatch: 2015.10.01

User identifier: COMPANY-ELECTRA

Full name: []

Type: Normal

Electra alias: []

Number of failed logins: 0

Failed signatures: 0

Allowed/Suspended: Allowed

User address

Country: HU Hungary

Zip code: []

City: []

Address: []

Mobile phone number: [] ⓘ

Phone number: [] ⓘ

E-mail: []

KÖT ID: []

> Cancel > Immediate dispatch > Add to package

- Select the **Interface** for Login Authentication.

Authentication tools

Authentication tool	Usable	Data
Login password	Login	

Login authentication

Interface: [] Authentication tool: [] > Add

Signature authentication tool

Enabled interface: [] Signature authentication tool: No permission to sign > Add

- Select the **Authentication tool** for Login Authentication.

- Select the **Enabled Interface**.

- Click on the **Signature Authentication Tool** drop down menu and **select No permission to sign** since the user is not entitled to approve payment.

- If necessary, give **Input** and/or **View** right(s) to the user. By **Default**, a user has Enter and View rights. (A new user may not be granted signature right!)

Authentication tools

Authentication tool	Usable	Data
Login password	Login	

Login authentication

Interface: Electra | Authentication tool: Login password | Add

Enabled interfaces / Signature authentication

Enabled interface: Electra | Signature authentication tool: No permission to sign | Add

Account authorizations

Account no. ◦	FCY ◦	St. ◦	Default ①	Record ①	View ①	Sign ①	Points
Default authorizations							
120	8	HUF	Open	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
120	6	EUR	Open	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
120	3	USD	Open	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
120	7	EUR	Open	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
120	4	HUF	Open	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
120	1	HUF	Open	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
120	8	HUF	Open	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
120	6	HUF	Open	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
120	3	EUR	Open	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
120	0	EUR	Open	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
120	7	HUF	Open	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
120	7	HUF	Open	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
120	4	HUF	Open	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
120	1	HUF	Open	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
120	2	HUF	Open	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
120	9	EUR	Open	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

> Cancel | > Immediate dispatch | > Add to package

8. For **special services**—if necessary—give **Input** and/or **View** rights to the user, then after acceptance of the statement, click on the **OK** button. (The user may not be granted signature right!)

Raiffeisen BANK | Help | Main page | Magyar | Last Login: 2015.10.01. 15:39:01 | Time lock: 09:37

Electra Internetbank | User: User | Client: | Logout

CURRENT ACCOUNTS

- Quick menu
- Reporting
- Send Packages
- New Order
- Manage Orders
- New Template
- Manage Templates
- Manage Partners
- Administration
- Settings
- Help
- Logout

Select package

① Please choose a package for the order.

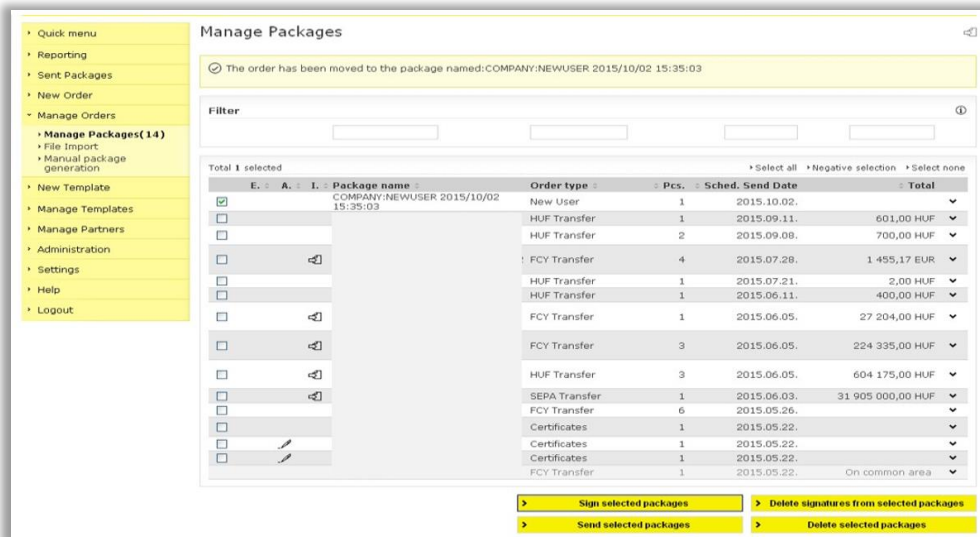
Package: <New package>

Package name: COMPANY:NEWUSER 20151002 15:35:03

> Back | > OK

© 2015 Cardinal Kft. | 06 40 48 48 48 | Send e-mail | Raiffeisen Bank Zrt.

9. In the **Manage Orders/Manage Packages** menu, select the "New User" order type, and click on the **Sign Selected Packages** button.



10. To send a "New User" order to the Bank, select the signed file, and click on the **Send Selected Packages** button.

3.2 Generate Initial/New Login Password

1. In the **Administration/Generate Initial Password** menu, click on the name of the user who needs a new login password.
2. Click on the **Immediate Dispatch** button.
3. In the **Manage Orders/Manage Packages** menu, select the "Generate Initial Password" order, and click on the **Sign Selected Packages** button to sign the file.
4. Select the signed file, and click on the **Send Selected Packages** button to send the file.

3.3 Modify User

1. In the **Administration/Modify User** menu, click on the name of the user you wish to modify.
2. Carry out the desired change, and click on the **Add To Package** button.
3. In the **Manage Orders/Manage Packages** menu, select the "Modify User" order, and click on the **Sign Selected Packages** button.
4. Select the signed file, and click on the **Send Selected Packages** button to send the file.

3.4 Delete Failures

1. In the **Administration/Delete Error Points** menu, click on the name of the user who needs the new login password.
2. Click on the **Add To Package** button.
3. In the **Manage Orders/Manage Packages** menu, select the "Delete Error Points" order, and click on the **Sign Selected Packages** button to sign the file.
4. Select the signed file, and click on the **Send Selected Packages** button to send the file.

4 Using Multiple Clients

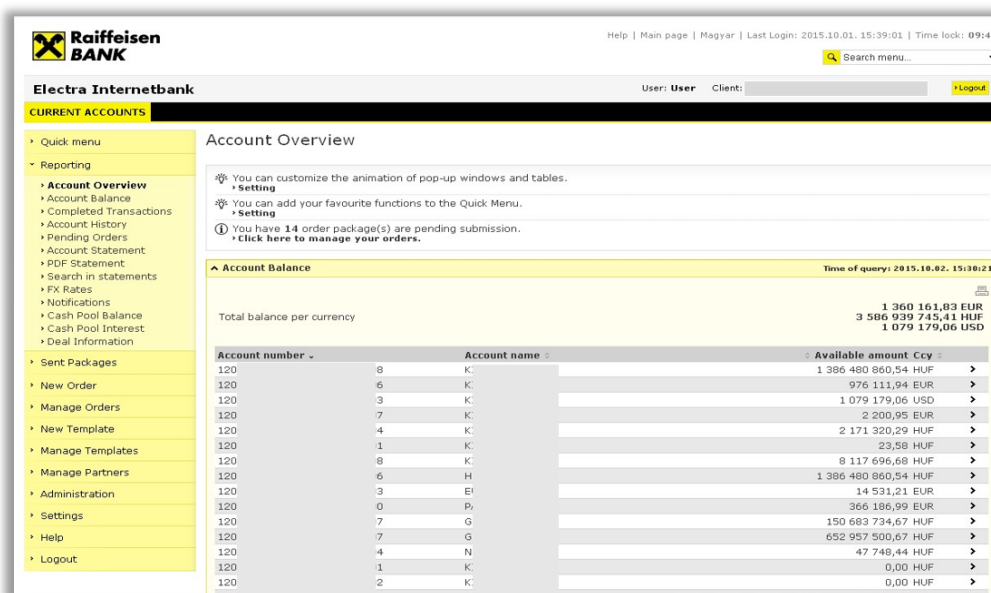
If you have rights in respect of several clients, you can select from these using the dropdown list in the upper right corner of the screen (before the Logout button).

5 Reporting

In the Bank Information menu the data and notifications disclosed by the Bank (e.g. account balances, account statements, exchange rates, interest rates, other terms and conditions, etc.) may be viewed.

5.1 Account Overview

In the **Reporting/Account Overview** menu, you can view the actual balance of your bank accounts, and the rights belonging to these. By clicking on the line of the relevant account you can display all data of the account in a new window.



The screenshot displays the 'Account Overview' page in the Raiffeisen Bank Electra Internetbank interface. The page includes a navigation menu on the left, a main content area with account balance information, and a table of accounts with their respective balances in different currencies.

Account Overview

You can customize the animation of pop-up windows and tables.
• **Setting**

You can add your favourite functions to the Quick Menu.
• **Setting**

You have 14 order package(s) are pending submission.
• [Click here to manage your orders.](#)

Account Balance Time of query: 2015.10.02. 15:30:21

Total balance per currency

Account number	Account name	Available amount	Ccy
120	8 K	1 386 480 860,54	HUF
120	6 K	976 111,94	EUR
120	3 K	1 079 179,06	USD
120	7 K	2 200,95	EUR
120	4 K	2 171 320,29	HUF
120	1 K	23,58	HUF
120	8 K	8 117 696,68	HUF
120	6 H	1 386 480 860,54	HUF
120	3 E	14 531,21	EUR
120	0 P	366 186,99	EUR
120	7 G	150 683 734,67	HUF
120	7 G	652 957 500,67	HUF
120	4 N	47 748,44	HUF
120	1 K	0,00	HUF
120	2 K	0,00	HUF
120	0 H	1 120,74	EUR

5.2 Account Balance

In the **Reporting/Account Balance** menu, you can see the balance of your bank accounts summarised by currencies, i.e. your actual balance. By clicking on the line of the relevant account you can also inquire transactions in progress, as well as account information concerning other deposit and credit transactions.

Help | Main page | Magyar | Last Login: 2015.10.01. 15:39:01 | Time lock: 09:57

Search menu...

Electra Internetbank User: User Client: [] Logout

CURRENT ACCOUNTS

Quick menu

Reporting

- Account Overview
- Account Balance**
- Completed Transactions
- Account History
- Pending Orders
- Account Statement
- PDF Statement
- Search in statements
- FX Rates
- Notifications
- Cash Pool Balance
- Cash Pool Interest
- Deal Information

Sent Packages

New Order

Manage Orders

New Template

Manage Templates

Manage Partners

Administration

Settings

Help

Logout

Account Balance

Time of query: 2015.10.02. 15:39:25

Total balance per currency

				1 360 161,03 EUR
				3 586 939 745,41 HUF
				1 079 179,06 USD

Account number		Account name	Available amount	Ccy
120	8	K.	1 386 480 860,54	HUF
120	6	K.	976 111,94	EUR
120	3	K.	1 079 179,06	USD
120	7	K.	2 200,95	EUR
120	4	K.	2 171 300,29	HUF
120	1	K.	23,58	HUF
120	8	K.	8 117 696,68	HUF
120	6	H.	1 386 480 860,54	HUF
120	3	EI	14 531,21	EUR
120	0	P.	366 186,99	EUR
120	7	G.	150 683 734,67	HUF
120	7	G.	652 957 500,67	HUF
120	4	N.	47 748,44	HUF
120	1	K.	0,00	HUF
120	2	K.	0,00	HUF
120	9	H.	1 130,74	EUR
120	2	B.		HUF
120	5	B.		HUF

5.3 Completed Transactions

In the **Reporting/Completed Transactions** menu, you can view the transactions concerning your bank accounts that were booked on that day.

Help | Main page | Magyar | Last Login: 2015.10.01. 15:39:01 | Time lock: 09:51

Search menu...

Electra Internetbank User: User Client: [] Logout

CURRENT ACCOUNTS

Quick menu

Reporting

- Account Overview
- Account Balance
- Completed Transactions**
- Account History
- Pending Orders
- Account Statement
- PDF Statement
- Search in statements
- FX Rates
- Notifications
- Cash Pool Balance
- Cash Pool Interest
- Deal Information

Sent Packages

New Order

Manage Orders

New Template

Manage Templates

Manage Partners

Administration

Settings

Help

Logout

Completed Transactions

Time of query: 2015.10.02. 15:40:06

Account number	Ccy	Account name
120	19	HUF K
120	16	EUR K
120	13	USD K
120	17	EUR K
120	14	HUF K
120	11	HUF K
120	18	HUF K
120	16	HUF H
120	13	EUR E
120	10	EUR P.
120	17	HUF G
120	17	HUF G
120	14	HUF N
120	11	HUF K
120	12	HUF K
120	15	HUF M
120	12	HUF LI
120	19	EUR H

5.4 Account History

In the **Reporting/Account History** menu, select the account and the time interval (no longer than 2 consecutive months) which you want to see, and click on the **OK** button. You can print your account history by clicking on the Print icon in the upper right corner of the screen. You may view the account history of those accounts only in respect of which you have view right (which is automatically implied in the signature right).

Type	Date	Contra account	Partner / Comment	Amount
Forint átutalás	2015.09.25.	120	2 Bz	16 168,00 HUF
Egyenleg-átvezetési megbízás	2015.09.25.	Cso	0	14 917,00 HUF
Egyenleg-átvezetési megbízás	2015.09.25.	Cso	0	3 964,00 HUF
Egyenleg-átvezetési megbízás	2015.09.25.	Cso	9h	10 000,00 HUF
Forint átutalás	2015.09.28.	120	3 Bz	18 250,00 HUF
Forint átutalás	2015.09.28.	120	0 KJ	9 541,00 HUF
Forint átutalás	2015.09.28.	120	7 Bz	7 660,00 HUF
Forint átutalás	2015.09.28.	120	5 Sz	1 031,00 HUF
Forint átutalás	2015.09.28.	120	5 Sz	1 100,00 HUF
Forint átutalás	2015.09.28.	120	7 Pz	7 636,00 HUF
Forint átutalás	2015.09.28.	120	3 D	3 639,00 HUF
Egyenleg-átvezetési megbízás	2015.09.28.	Cso	0	131 737,00 HUF
Egyenleg-átvezetési megbízás	2015.09.28.	Cso	0	13 985,00 HUF
Egyenleg-átvezetési megbízás	2015.09.28.	Cso	0	16 200,00 HUF
Forint átutalás	2015.09.29.	120	1 M	26 123,00 HUF
Egyenleg-átvezetési megbízás	2015.09.29.	Cso	0	20 566,00 HUF
Egyenleg-átvezetési megbízás	2015.09.29.	Cso	0	14 920,00 HUF
Egyenleg-átvezetési megbízás	2015.09.29.	Cso	0	16 667,00 HUF
Elektronik - saját számlás átvezetés	2015.09.29.	120	7 Rr	-1 234,00 HUF
Forint átutalás	2015.09.30.	120	6 Tr	15 000,00 HUF
Forint átutalás	2015.09.30.	120	7 IL	28 514,00 HUF
Forint átutalás	2015.09.30.	120	0 Bz	813,00 HUF
Kamat	2015.09.30.		Kamat	1 019 622,00 HUF
Kamat	2015.09.30.		Kamat	2 569,89 HUF
Kamat	2015.09.30.		Kamat	9 595,37 HUF

If you click on any booked Account History item, you can view the details of the transaction as well.

Transaction type	533 - Forint átutalás
Amount	16 168,00 HUF
Initiator	
Name	B
Debit account number	120
Narrative	220840680 GP 40, KJ
Value date	2015.09.25.
Booking	
Date of booking	2015.09.25.
Transaction ID	BBK151 35

5.5 Pending Orders

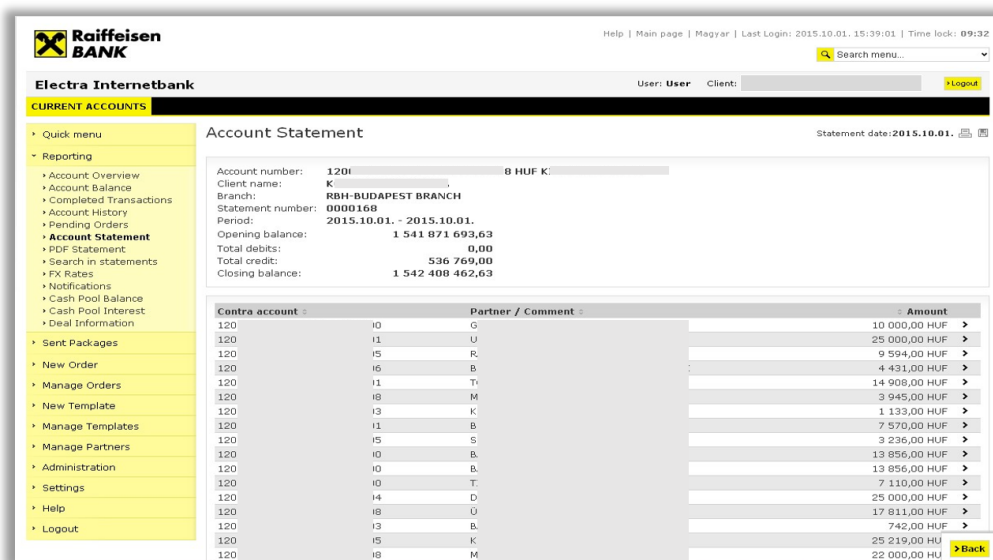
You may view your current suspended orders in the **Reporting/Pending Orders** menu.

Account number	Currency	Account name
120	HUF	K
120	EUR	K
120	USD	K
120	EUR	K
120	HUF	K
120	HUF	K
120	HUF	K
120	HUF	H
120	EUR	E
120	EUR	P
120	HUF	G
120	HUF	G
120	HUF	N
120	HUF	K
120	HUF	K
120	HUF	M
120	HUF	LI
120	EUR	H

5.6 Account Statement

In the **Reporting/Account Statement** menu, enter the period for which you need account data, and click on the **OK** button.

You can access the latest account statement by clicking on the **Download Latest Account Statement** button. You can **print** and **export** a downloaded statement by clicking on the icons in the upper right corner of the screen (beside the date of the statement).



Account Statement

Statement date: 2015.10.01.

Account number: 1201 8 HUF K.

Client name: K.

Branch: RBH-BUDAPEST BRANCH

Statement number: 0000168

Period: 2015.10.01. - 2015.10.01.

Opening balance: 1 541 871 693,63

Total debits: 0,00

Total credit: 536 769,00

Closing balance: 1 542 408 462,63

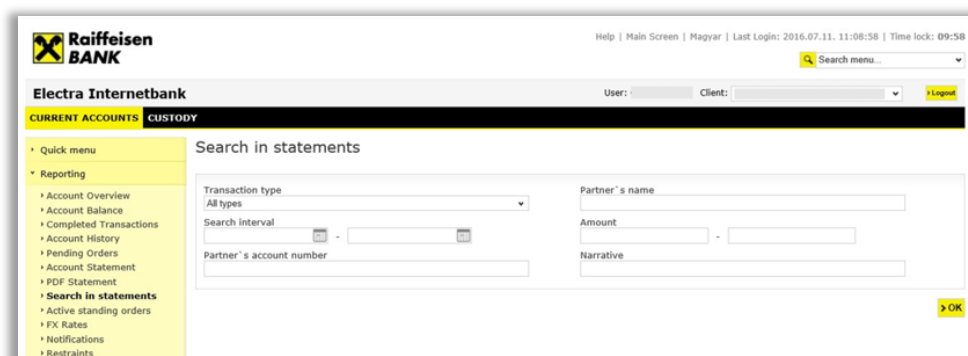
Contra account	Partner / Comment	Amount
120 10 G		10 000,00 HUF
120 11 U		25 000,00 HUF
120 15 R		9 594,00 HUF
120 16 B		4 431,00 HUF
120 11 T		14 908,00 HUF
120 18 M		3 945,00 HUF
120 13 K		1 133,00 HUF
120 11 B		7 570,00 HUF
120 15 S		3 236,00 HUF
120 10 B		13 856,00 HUF
120 10 B		13 856,00 HUF
120 10 T		7 110,00 HUF
120 14 D		25 000,00 HUF
120 18 U		17 811,00 HUF
120 13 B		742,00 HUF
120 15 K		25 219,00 HU
120 18 M		22 000,00 HU

5.7 Authenticated Electronic (PDF) Account Statements

In the **Reporting/PDF Statement** menu, select the account and the period for which you need a statement, and click on the **OK** button. You can **print** and **export** the authenticated electronic account statement so generated by clicking on the icons in the upper right corner of the screen.

5.8 Search in statements

In the **Reporting/Search in statements** menu, you can retrieve transaction shown on the account statement by partner's name and account number, amount or narrative.



Search in statements

Transaction type: All types

Search interval: [] - []

Partner's account number: []

Partner's name: []

Amount: [] - []

Narrative: []

OK

The result of searching (**Important!!!** Marked 'Date' on this screen means statement date.)

The screenshot shows the 'Search in statements' page in the Electra Internetbank. The search criteria are: Transaction type: Debit, Search interval: 2018.06.19. - 2018.06.19., Partner's name: (blank), Amount: (blank), and Partner's account number: (blank). The results summary shows 5 'Megjelenített tételek' and 0 'Kihagyott tételek'. The table below lists the transactions:

Type	Date	Partner's account number	Partner / Comment	Amount
Group transfer order	2018.06.19.	A11111111 201806180002		-7,00 HUF
Foreign currency payment	2018.06.19.	EUR 6,00		-1 906,15 HUF
Foreign currency payment	2018.06.19.	EUR 5,00		-1 588,46 HUF
Charge, commission	2018.06.19.	HUF 1.906,15	Charge, commission	-1 391,95 HUF
Charge, commission	2018.06.19.	HUF 1.588,46	Charge, commission	-4 175,84 HUF

5.9 Standing Orders

You may view, create, modify or delete your standing orders in the **Reporting/Active standing orders** menu.

5.10 FX Rates

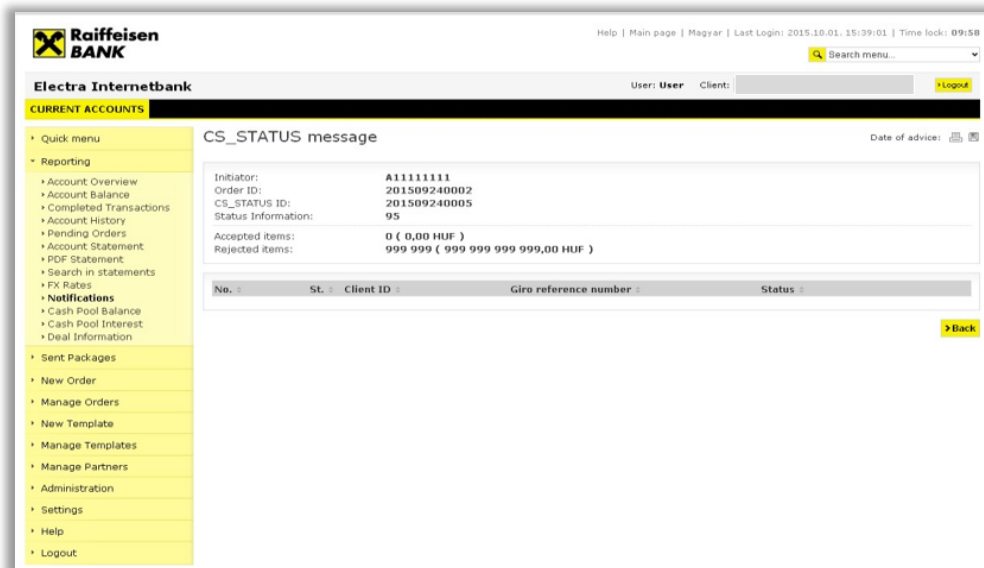
In the **Reporting/FX Rates** menu, enter the date in respect of which you wish to view foreign exchange rates, and click on the **OK** button. You can **print** and **export** the foreign exchange and currency rates so displayed.

5.11 Notifications

In the Notifications option, you can access the status reports belonging to the multiple and postal orders you have sent to the Bank, additionally notifications of other direct debit orders.

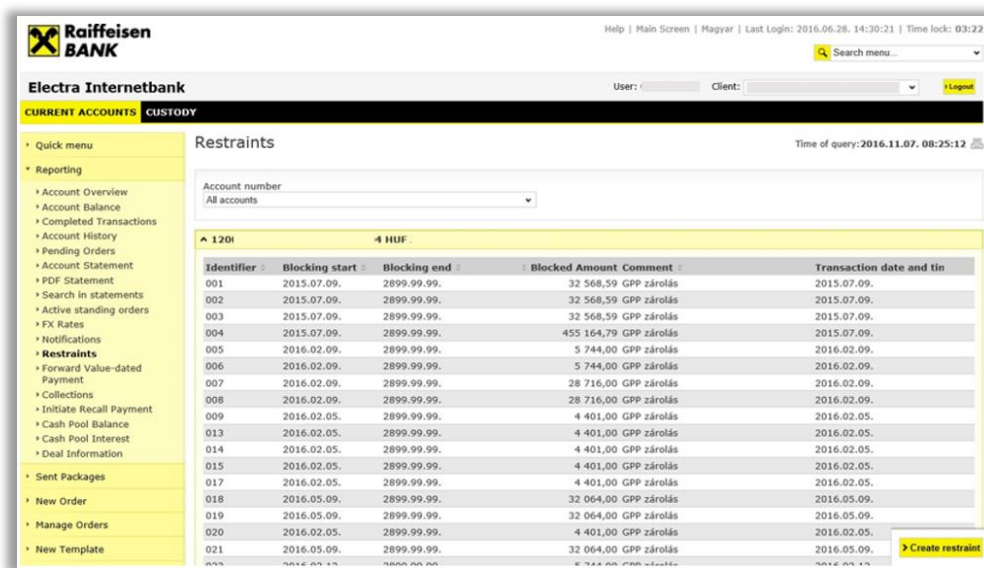
- Multiple transfer and collection orders (CS-STÁTUS, DETSTA daily report, DETSTA summary report)
- Authorisation for direct debit (FELHAC, FELHAP, FELHOK, FELHKI)
- Postal payment orders
- Postal money orders (OCR 31, OCR 32)
- Collection order based on a letter of authorisation and of an official transfer order and of writ of payment (CAD-Collection Advice To Debtor, CRC-Collection Response To Creditor)

In the **Reporting/Notifications** menu, enter the date in respect of which you wish to download notifications, and click on the **OK** button. In order to view the details of the notifications, click on the relevant item. You may as well **print** and **export** data.



5.12 Blocking amount

You may create or delete blocked amount in the **Reporting/Restrains** menu.

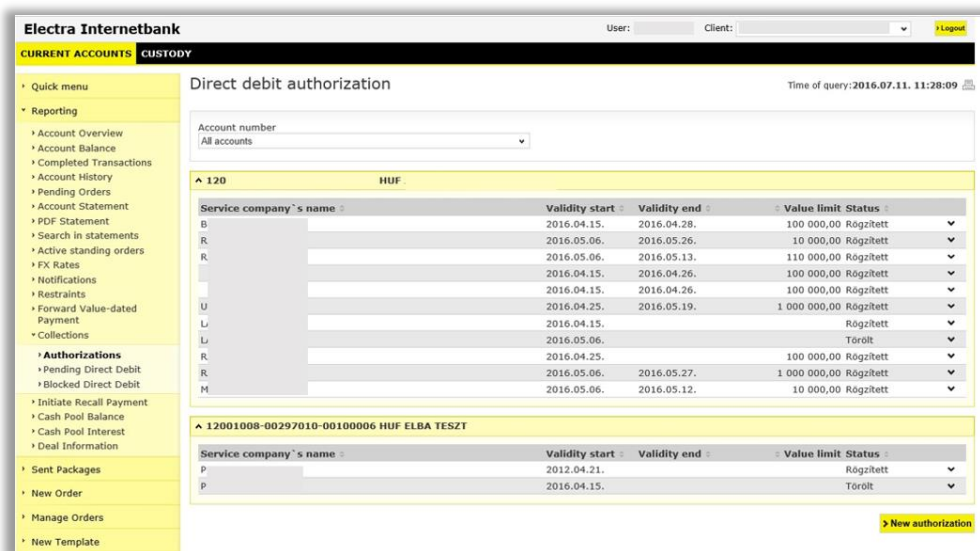


5.13 Forward Value-dated payment

In the **Reporting/Forward value-dated payment** menu, enter the date in respect of which you wish to view payment, and click on the **OK** button. You can delete the payment or change the value date of the payment.

5.14 Handling of mandates

You may submit, modify or delete your mandates in the **Reporting/Collections/Authorizations** menu.



5.15 Pending Direct Debit

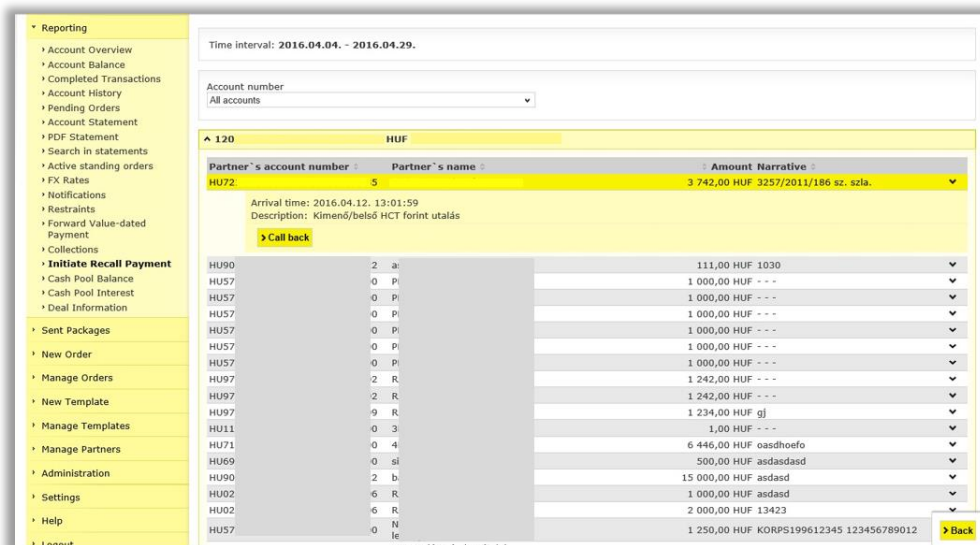
In the **Reporting/Collections/Pending Direct Debit** menu, you can view your direct debit waiting for processing.

5.16 Blocked Direct Debit

In the **Reporting/Collections/Blocked Direct Debit** menu, you can view your blocked direct debit due to lack of mandate. You can submit mandate for processing of blocked direct debit.

5.17 Initiate Recall Payment

You may view or submit a call back for your sent payment in the **Reporting/Collections/Initiate Recall Payment** menu.



5.18 Cash Pool Balance

If you use the Cash Pooling service, the table shown in the **Reporting/Cash Pool Balance** menu includes a client and group identifier filter, as well as supplementary information and the download date. In the table, you can always see the accounts belonging to the selected client and group identifier.

5.19 Cash Pool Interest

If internal interest allocation is also part of the Cash Pooling service, then you can inquire such information by clicking in the **Reporting/Cash Pool Interest** menu on the **Download** button.

5.20 Deal Information

In order to inquire the major data of active deposit and credit transactions belonging to the selected account, select in the **Reporting/Deal Information** menu, then click on the **OK** button.

5.21 Deposit

Unique Deposit

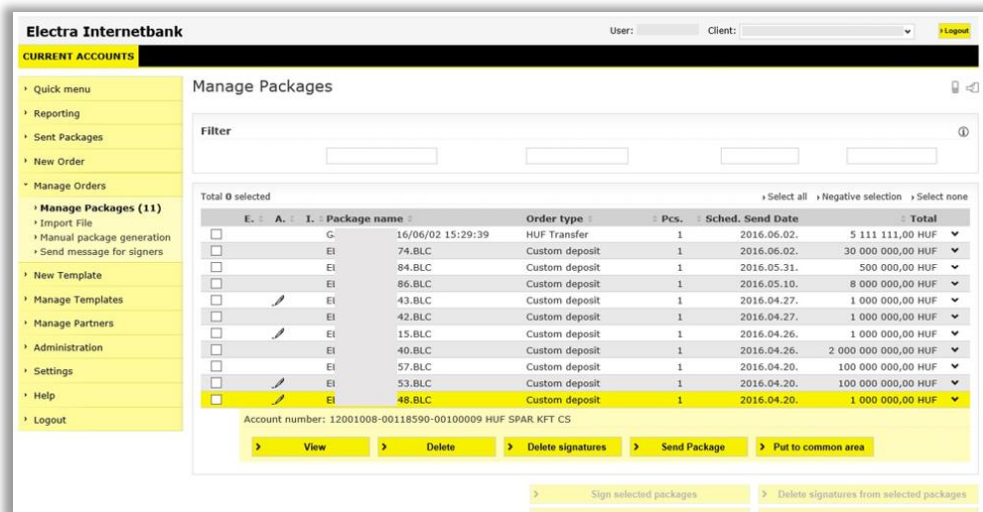
Once you have agreed the condition of your cash deposit with your Relationship Manager, approve your deposit order.

In order to authorize your cash deposit, select in the **Manage Orders/Manage Packages**, then click on the **Take over** button.

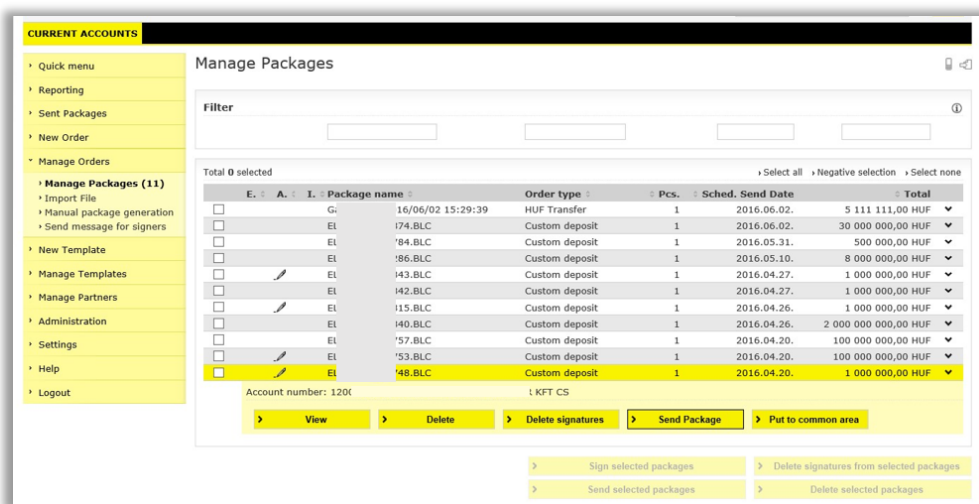
The screenshot displays the 'Manage Packages' section of the Electra Internetbank interface. On the left, there is a navigation menu with options like 'Quick menu', 'Reporting', 'Sent Packages', 'New Order', 'Manage Orders', and 'Manage Packages (10)'. The main area shows a table of packages with the following columns: E., A., I., Package name, Order type, Pcs., Sched., Send Date, and Total. The table contains several rows of data, with the last row highlighted in yellow. Below the table, there is a 'Take over' button.

E.	A.	I.	Package name	Order type	Pcs.	Sched.	Send Date	Total
			16/06/02 15:29:39	HUF Transfer	1		2016.06.02.	5 111 111,00 HUF
<input type="checkbox"/>		EI	34.BLC	Custom deposit	1		2016.05.31.	500 000,00 HUF
<input type="checkbox"/>		EI	36.BLC	Custom deposit	1		2016.05.10.	8 000 000,00 HUF
<input type="checkbox"/>		EI	43.BLC	Custom deposit	1		2016.04.27.	1 000 000,00 HUF
<input type="checkbox"/>		EI	42.BLC	Custom deposit	1		2016.04.27.	1 000 000,00 HUF
<input type="checkbox"/>		EI	15.BLC	Custom deposit	1		2016.04.26.	1 000 000,00 HUF
<input type="checkbox"/>		EI	40.BLC	Custom deposit	1		2016.04.26.	2 000 000 000,00 HUF
<input type="checkbox"/>		EI	37.BLC	Custom deposit	1		2016.04.20.	100 000 000,00 HUF
<input type="checkbox"/>		EI	53.BLC	Custom deposit	1		2016.04.20.	100 000 000,00 HUF
<input type="checkbox"/>		EI	48.BLC	Custom deposit	1		2016.04.20.	1 000 000,00 HUF
<input type="checkbox"/>		EI	74.BLC	Custom deposit	1		2016.06.02.	On common area

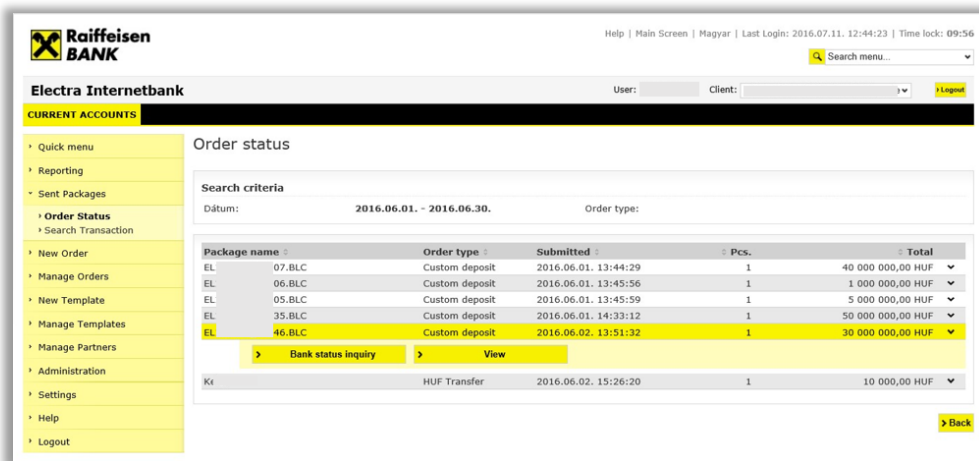
After taking over your cash deposit you can **View**, **Authorise** or **Delete** it.



After approving your cash deposit, click on **Send Package** button.



In the **Sent Packages/Order** menu, you can view the status of your cash deposit by clicking on **Bank status inquiry** button.



Electra Internetbank User: Client:

CURRENT ACCOUNTS

- Quick menu
- Reporting
- Sent Packages
- Order Status**
 - Search Transaction
- New Order
- Manage Orders
- New Template
- Manage Templates
- Manage Partners
- Administration
- Settings
- Help
- Logout

Custom deposit (View, Package name: EL.....46.BLC)

Account number: 120 KFT CS Send date: 2016.06.02

Amount: 30 000 000,00 HUF Standard rate: 0,05 %

Term deposit day: 2016.06.02 Date of Expiry: 2016.06.09 Term deposit mode: Time deposit order

Interest account: 120 KFT CS

▲ Status of order item

00_01 Processed

▲ Signatures / Sent by

Valid signatures	Point	Date of signature

Standard Deposit

Select **New Order** then **Deposit** menu

Deposit - Search product

Account number: 120 KFT CS Available amount: 1 333 579 152,85 HUF

Amount of term deposit: 1 000 000,00 HUF Number of details: 1 Term deposit mode: Time deposit order

Term deposit day: 2017.03.06 Term: 3 months Date of Expiry: 2017.06.06

Product on sale: No

Add the parameters of the deposit then click on Search button.
In case you are fine with the offer, click on Create deposit button.

Deposit - Search product

Account number: 120 KFT CS Available amount: 1 333 579 152,85 HUF

Amount of term deposit: 1 000 000,00 HUF Number of details: 1 Term deposit mode: Time deposit order

Term deposit day: 2017.03.06 Term: 3 months Date of Expiry: 2017.06.06

Product on sale: No

Please select a product!

Productname	Standard rate / EBKM
Corp&Public standard kamat 100 M HUF alatt - 3 hó	0,01 %

After the authorisation, you can submit the order.

6 Orders

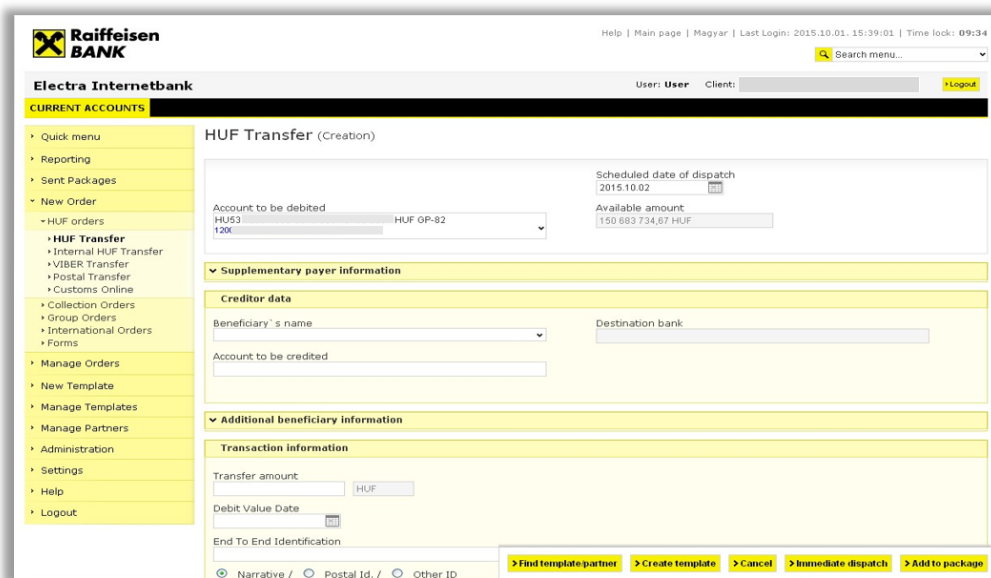
By means of Electra Internetbank, you can submit different HUF, foreign currency, collection and multiple orders, forms and letters. As (with the exception of forms and letters) usually more than one orders are launched a day, Electra will make packages (files) of these, while letter type orders are treated individually (i.e. these have to be signed and sent one by one).

A transfer order file includes items that are all the same type of orders (HUF or foreign currency credit transfers), the number of the account to be debited is identical, and they should be sent to the Bank on the same they. In the case of a collection order, the beneficiary account number and the scheduled date of sending should be identical.

Upon entering an order, you can specify when (on which day) it should be sent to the Bank. The client program will remember this data, and use it when packaging orders.

6.1 Prepare Orders

Under the **New orders** option, select the order type.

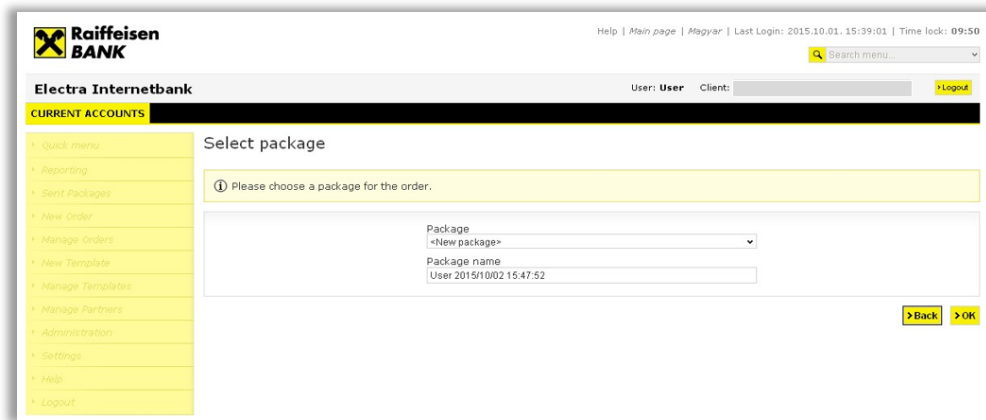


The screenshot displays the Raiffeisen Bank Electra Internetbank interface. The top navigation bar includes the Raiffeisen BANK logo, user information (User: User, Client: [redacted]), and a search menu. The main content area is titled 'HUF Transfer (Creation)'. It features a sidebar menu on the left with options like 'Quick menu', 'Reporting', 'Sent Packages', 'New Order', 'Manage Orders', and 'Logout'. The main form area contains several sections: 'Account to be debited' (with fields for account number and currency), 'Scheduled date of dispatch' (2015.10.02), 'Available amount' (150 683 734,67 HUF), 'Supplementary payer information', 'Creditor data' (Beneficiary's name, Destination bank, Account to be credited), 'Additional beneficiary information', and 'Transaction information' (Transfer amount, Debit Value Date, End To End Identification). At the bottom right, there are buttons for 'Find template partner', 'Create template', 'Cancel', 'Immediate dispatch', and 'Add to package'.

You can finish entering the order using the **Add to package** button, after which the order will be packed into a file (except for letter type orders), which can be named as you wish.

If you wish to use this order later as well, you can save it as a pattern by clicking on the **Create Template** button.

Click on the **OK** button, and the order will be packed into the file.



6.2 Instant Foreign Currency Conversation

Choose the menu point **New order / Currency conversion / Instant foreign currency conversion** you can start money transfer - **as an instant exchange - between your two accounts with different currency at a competitive rate**. For example, you can convert from your HUF account to your USD account or from your EUR account to your HUF account.

Minimum amount to be converted: 1,000 HUF or equivalent currency, maximum amount: 4,000,000 HUF or equivalent currency. The minimum and maximum values can be changed centrally by the bank. The system will warn you each time you enter an amount higher or lower than the current limit.

Source account

The account from which the amount you have entered will be converted. Select from the dropdown list the current account from which you wish to use the amount to be converted.

Target account

The account to which the target currency amount is credited after conversion.

Conversion amount

The amount you want to convert. This can be in the source currency or the target currency, if you prefer.

Scheduled date

Completion date. The date on which you want the conversion to be completed. Only the option "Extra urgent (T)" can be selected.

After filling in the form, click **'Next'** button on the top of the screen and system will display the actual rate at which the system will execute your order if you sign the order within 60 seconds. If you don't sign the order, the conversion will not be completed.

You can view the discounted exchange rate several times a day free of charge, but the conversion will only take place if you sign the offered rate within 60 second

Instant foreign currency conversion

Source account
120

Target account
120

Credited Amount
2 339,73 EUR

Execution
extra urgent (T)

Narrative

Rate
1 EUR = 427.4 HUF

Debited Amount
1 000 000,00 HUF

Remaining time **53** seconds

ⓘ If you wish to send it, authenticate with your signature:
Password

> Modify > Approve

Click **Cancel** to return to the main menu. After entering the password and pressing the **Approve** button, confirmation will appear on the screen.

6.3 Order Management

You can change the transfer orders included in a prepared file any time before the given file is signed; you can delete orders from the file, transfer orders into other files, or add new orders.

However, an order or order file that is already furnished with a signature may not be changed any longer. In such case the signature should be deleted first.

1. Select the **Manage Orders/Manage Packages** option.
2. Select the file to be modified, then click on the button of the operation to be executed below the file.

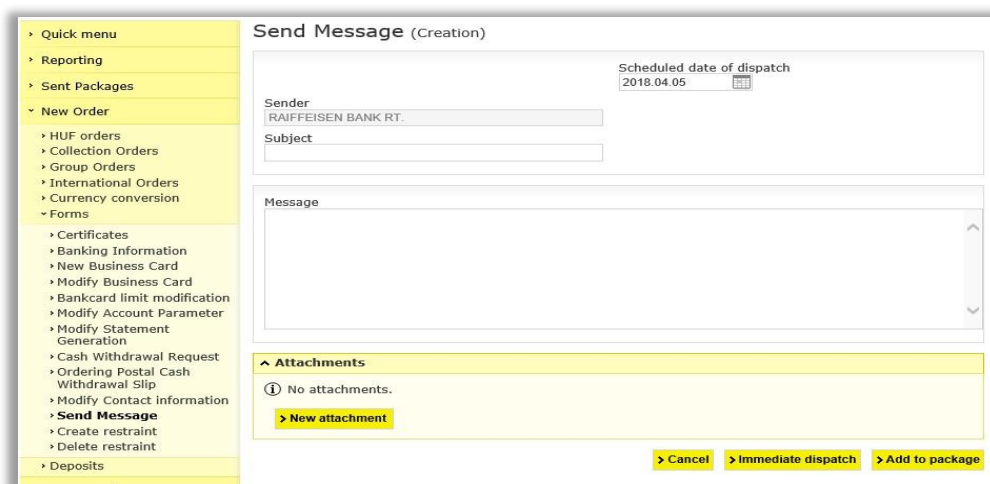
6.4 Sending Message and Document to Bank

Choose menu **New order** and then submenu **Forms**.


Click on **Send Message**. Here you can write a mail in usual way and you can attach file either. **Overall 5 files can be attached to one message and size of each file must be less than 5 MByte.**

If you choose **Immediate dispatch** Electra forces you to authorize (sign) and then send message to Bank on this screen.

If you choose **Add to package** Electra stores message in a package and you can authorize it later.



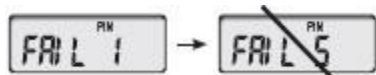
6.5 First usage of Token


1. Switch on Token with  button! If you do not use it till 20 seconds, the Token is switched off.
2. On the indicator PIN is appeared.



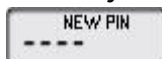
Please type the default 4 characters PIN code, which is received from the bank!

If you make a mistake typing PIN code, on the indicator FAIL will be shown with the number of attempt. (eg. FAIL 1, FAIL2...).



After five unsuccessful attempts the device will be disabled. If you make a mistake while enter PIN code, the wrong number can be deleted with  button.

3. If you successful enter the PIN code, on the indicator the NEW PIN will be shown.



Please enter a new PIN code, which is chosen by you. The code must have been 4 characters, and it shouldn't be your personal data. If you give simple code (eg. 1234, 1111, 9876), on the

indicator NOT SAFE will be appeared, and to change PIN code is not allowed. In this case please chose and enter another code!

4. On the indicator PIN CONF is appeared.



Please retype the PIN code again.

5. On the indicator NEW PIN CONF is appeared.




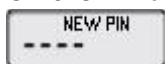
In this case the new PIN code is inserted successful. After changing PIN code, the Token can be used with this new PIN code!

If you make a mistake while enter PIN code, the bad number can be deleted with  button

6.6 Modification of PIN code

PIN code can be changed at any time.

1. Switch on the device and enter your PIN code!
2. Press the  button for 3 seconds.
3. On the window NEW PIN is appeared.



4. Please insert the new PIN code! On the window PIN CONF is appeared.



Please reenter the PIN code.

5. On the window NEW PIN CONF is appeared.



In this case the new PIN code is inserted successful. After changing PIN code, the Token can be used with this new PIN code.

6.6 Blocking of PIN code

If you make a mistake typing PIN code, on the indicator FAIL will be shown with the number of attempt. (eg. FAIL 1, FAIL2...).If you give the PIN code successful, the number of failed attempt will be zero.

After five unsuccessful attempts the device will be disabled, in this case on the window LOCK is appeared. It is not possible to enable the Token. Please call on your Account Officer to claim new Token.

6.7 Blocking of Token

If the Token is lost or fall into unauthorized persons hands, please call Raiffeisen Direkt call center (06-80-488-588) or personally to your Relationship Manager.

6.8 Signing Orders with Token

To sign your orders in Electra you can choose hardware token called token.

Token

With your User ID (which was given at contracting) and the generated password by the Token you can authenticate the orders. The bank system will check the user rights by the Token data.

Signing with token

1. Select the **Manage Orders/Manage Packages** option.
2. Select the file(s) to be signed, then click
 - a. on the **Sign Selected File** button if you wish to approve the file,
 - b. on the **Delete Selected File** button if you want to remove the signature from the file.
3. Turn on your signature device (token), and after entering your PIN code enter in the token the series of numbers displayed in the **Challenge** field.
4. Type the response code provided by your signature device in the **Token password** field, then click on the **OK** button.

The screenshot shows a web interface for managing orders. On the left is a navigation menu with options like 'Reporting', 'New Order', 'Manage Orders', etc. The main area contains a form for a transfer order. The form has several sections: 'Account to be debited' (with fields for account number and amount), 'Creditor data' (with fields for beneficiary name, destination bank, and account to be credited), and 'Transaction information' (with fields for transfer amount, debit value date, and end-to-end identification). At the bottom of the form, there are two input fields: 'Challenge' (containing the value 98726481) and 'Token password'. A red rectangular box highlights these two fields. There are 'Modify' and 'OK' buttons at the bottom right of the form.

This is a close-up view of the authentication fields. The 'Challenge' field is pre-filled with the number 98726481. The 'Token password' field contains the number 44024722. A red box highlights these fields. At the bottom right, there is a yellow 'Modify' button and a yellow 'OK' button.

6.9 Signing Orders with ViCA

To sign your orders in Electra you can choose software token too called ViCA mobile token.

VICA mobile token (application)

The VICA is downloadable for iOS and Android smartphones, which provides safe and independent communication between the client and the bank, without the use of other certification device. After the registration in the VICA application, Electra will send the details of the signed order to your application, where you can sign it by a touch.

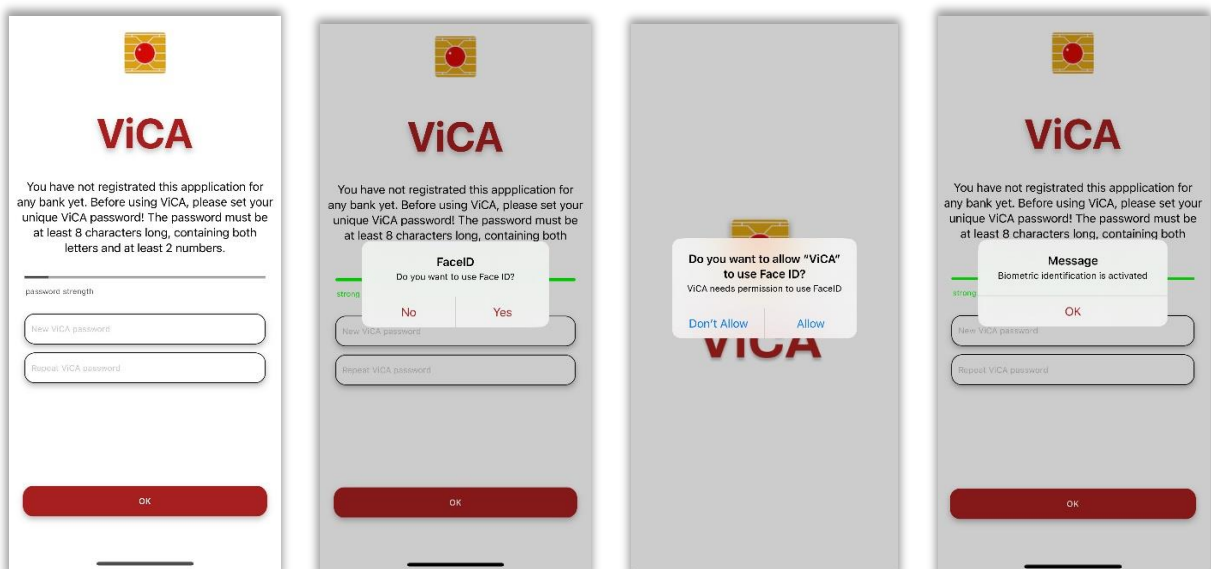
Registration of the VICA mobile token

Before you use ViCA first time you need to register it to your Electra profile.

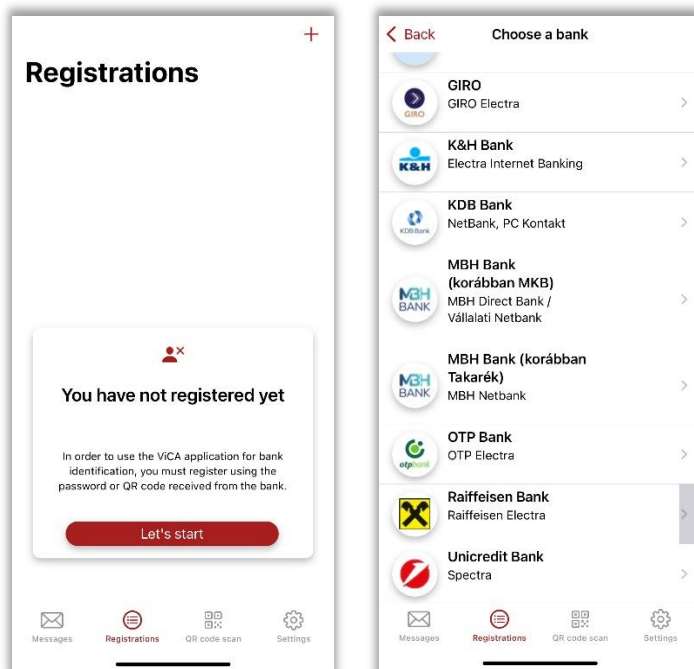
1. Download and install to your smartphone the VICA application (for iOS from the App Store, for Android from the Google Play).



2. Open the application, and enter an individual password. Later on you have to use this password to log in to ViCA application. Biometric authentication can be used if the device supports fingerprint or FaceID identification.



3. Click on the Registration menu, and then choose Raiffeisen Bank from the „Choose your bank“ option.



4. On next screen you have to type your Raiffeisen Electra user ID and login password.

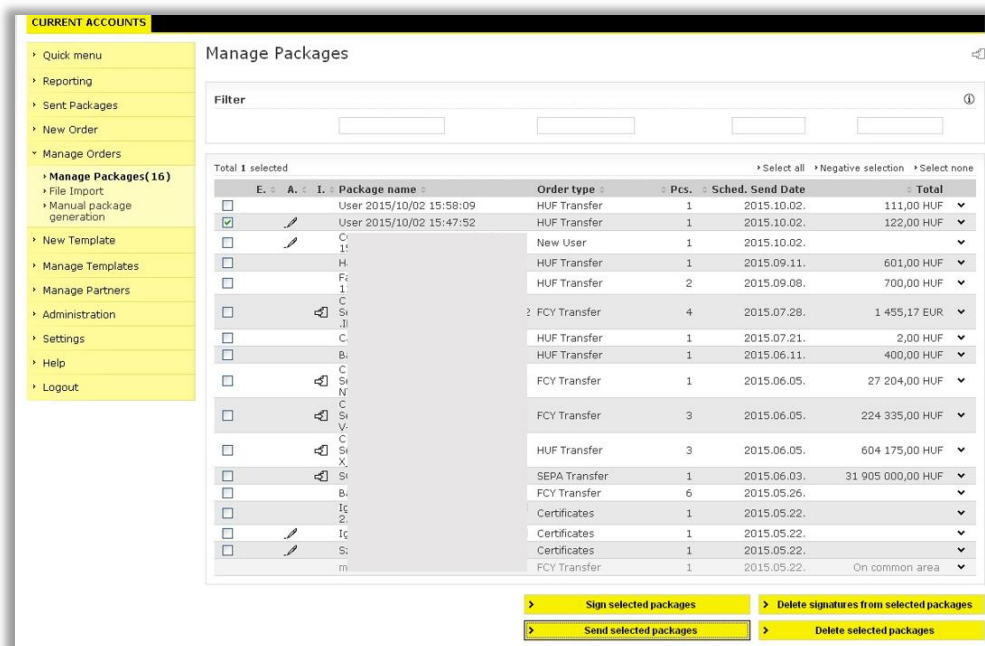
5. After it Raiffeisen Bank send you a code in text message (SMS) and you should enter and send it on the next screen. With it registration was completed. (Phone number which is used for SMS is the number you specified in your Raiffeisen Electra Request Form.)

Signing with VICA

1. Launch the order in Electra (with any platform: Terminal, Internetbank, Mobilebank). When the order is recorded, there will be a message on Electra interface, to open the application.
2. Enter the application with the given password (which was given at the registration) or use biometric identification if it has been allowed.
3. After the login, in the Messages box the given order will appear. Click on the order, and you will be able to see the detail, and also approve it.

6.10 Sending Orders

1. Select the **Manage Orders/Manage Packages** option.
2. Select the file(s) to be signed, then click on the **Send Selected Packages** button.



Successfully sent order files are transferred and can be viewed under the option **Sent Packages**

6.11 Sent Packages

The order files displayed in the **Sent Packages** option have been received by the Bank, and information is sent on the status of the orders. It may happen, however, that a formally correct file includes an order that is incorrect from the banking point of view, therefore the order is not fulfilled (e.g. the account number of the recipient is erroneous, or the debit may not be executed due to insufficient balance, etc.).

1. Select the **Sent Packages/Order Status** option.
2. Enter the desired period, then click on the **OK** button.
3. Select the relevant order file, then click on the **Bank Status Inquiry** button.

Order status

Keresési feltételek

Dátum: 2015.09.23. - 2015.10.02. Order type:

Package name	Order type	Submitted	Pcs.	Total
Raiffeisen Váll. Netbank teszt felh. 2015/09/24 14:18:53	Direct Debit	2015.09.24. 14:18:53	1	1 234,00 HUF
Raiffeisen Váll. Netbank teszt felh. 2015/09/24 15:24:18	Direct Debit	2015.09.24. 15:24:18	1	1 234,00 HUF
Raiffeisen Váll. Netbank teszt felh. 2015/09/29 12:46:34	Internal HUF Transfer	2015.09.29. 12:46:34	1	1 234,00 HUF
2015/09/29 15:34:15	HUF Transfer	2015.09.29. 15:34:15	1	45,00 HUF

6.12 Searching Transaction

You can search among sent orders according to the following criteria:

- Transaction type
- Name/account number of counterparty
- Amount
- Narrative
- Order date
- Narrative

Search Transaction - Sent Packages

Transaction type: All order types

Search interval: [] - []

Partner's account number: []

Partner's name: []

Amount: [] - []

Narrative: []

7. Main Data

7.1 Create and Modify Templates

In the case of a repeated transfer order, where the majority of the fields are filled with the same data, it is reasonable to create an order pattern in which the permanent fields are completed only.

You can create a pattern:

- Upon entering an order, before the item is saved, by clicking on the **Create Template** button.

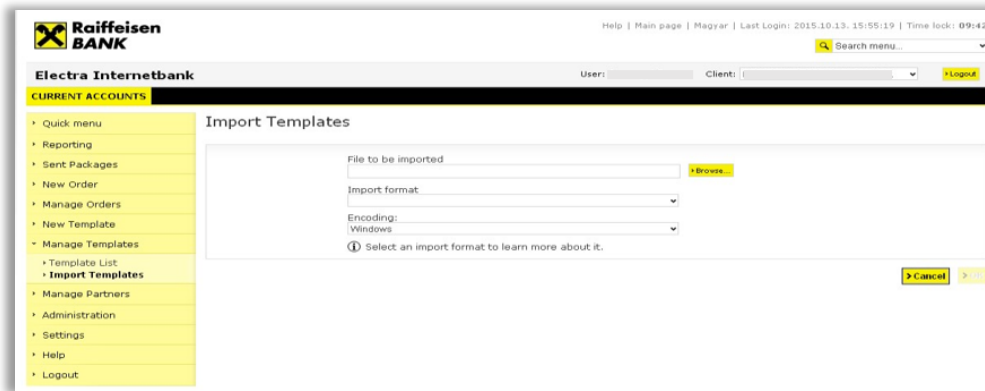
- Entering the item individually under the **Manage Templates** option, selecting the desired order type.

You may use previously prepared patterns as well to create a new pattern, by clicking on the **Search Pattern/Counterparty** button. Then a list with the names of patterns will be displayed in a window, and the content of the selected pattern will be loaded automatically. If you wish to search among patterns, use the data fields of the **Filter** function in the top of the screen.

7.2 Import Patterns

You may import your already existing patterns as well into the Electra system.

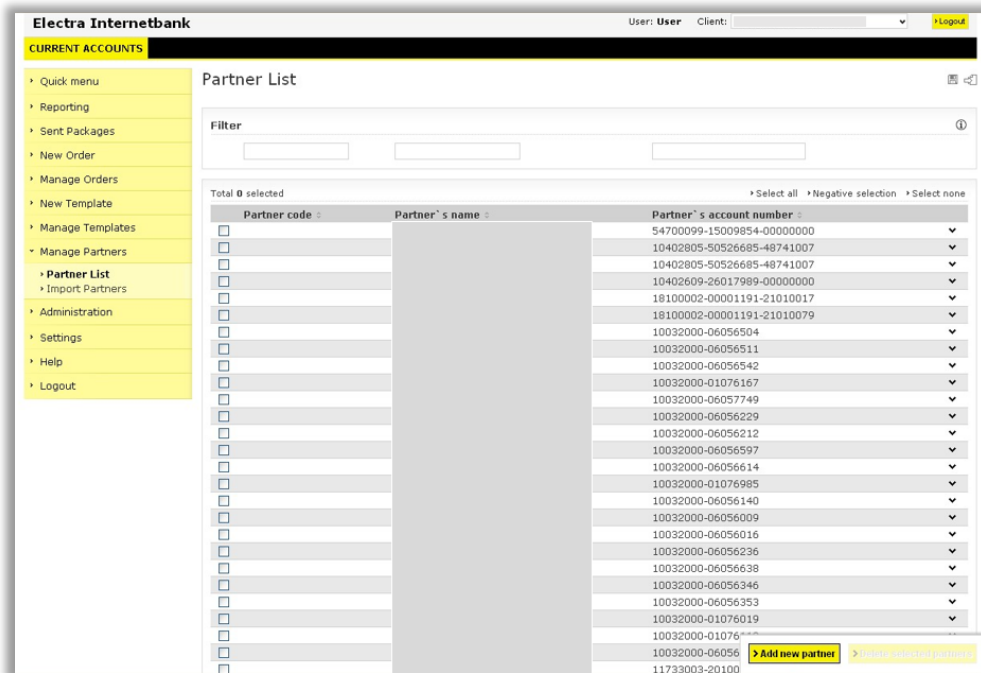
1. Select the **Manage Templates/Import Templates** option, browse to find the file to be imported, then select the payment product from the **Import format** dropdown list, and click on the **OK** button.



7.3 Manage Patterns

Apart from the management of your patterns, you can manage the main data of your counterparties as well. While a pattern is essentially a half-completed order, in respect of your counterparties you can only save their name, address and account number. A pattern of a specific type may only be used for orders of the given type; however, you can load a counterparty's data for any order type.

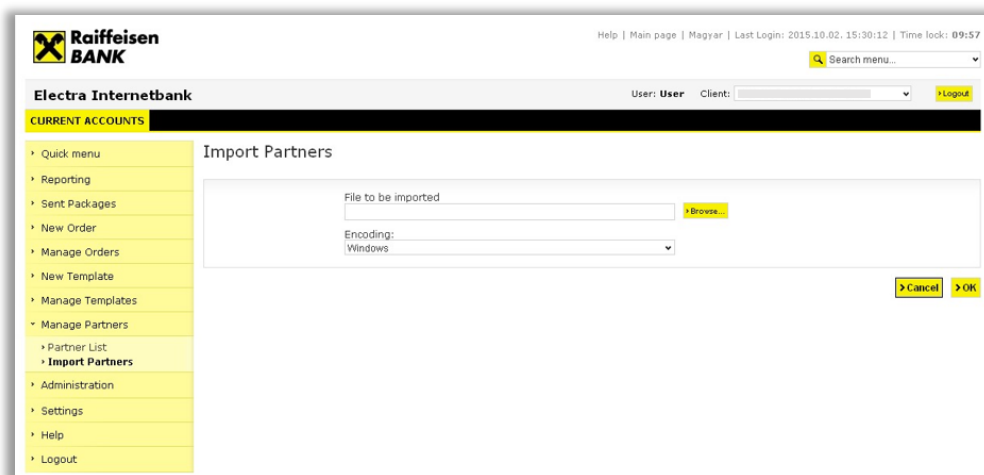
You can create counterparties in the menu **Manage Partners/Partner List** as well as delete counterparties from the list, or modify the data of existing ones.



7.4 Import Partners

You may import your already existing counterparties as well into the Electra system.

1. Select the **Manage Partners/Import Partners** option, then browse to find the file to be imported, and click on the **OK** button.



8 Import and Export Files

Electra Internetbank makes it possible to import orders prepared outside the system, i.e. not with Electra Internetbank, as well as to export balances, statements, notifications and exchange rates in the form of text files.

The files used for import and export are text files, and the lines are closed with the CR/LF character pair. Electra uses 3 different export-import formats: fixed format, CSF format and XML format.

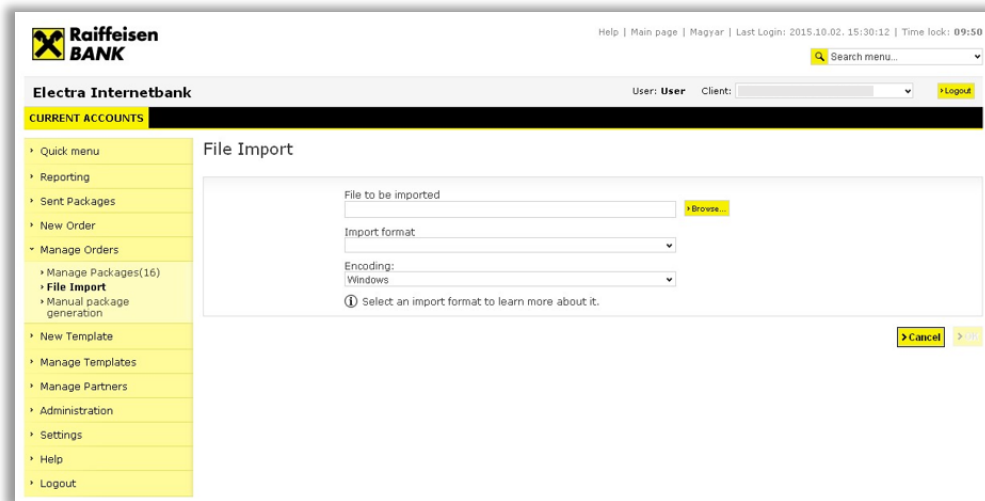
Fixed format is characterised by equal line length, fields have a fixed length and always start on the same position, character fields are aligned to the left, and padded with spaces from the right, whereas numeric fields are aligned to the right, and padded with zeros from the left. The numbering of positions starts with 1 in the descriptions. In the "Completion" column "M" means that completing the field is mandatory. If there is a text between quotation marks in the "Description" column, this should be written in the field. In the positions for whose completion the table provides no instructions, space should be written. In the case of fixed formats, the requirements of IBM Code Page 852 should be applied for the encoding of characters. Raiffeisen, DBF formats, PEK formats and UGIRO formats are fixed format.

CSF format is characterised by variable field and line length, the fields within the lines are separated by semicolons. CSF format data are easily manageable with Excel. Here characters are encoded with a Latin 2 (Windows) code set.

XML is a hierarchical structure, where the fields are of different length. Character encoding in the import files may be utf-8, iso-8859, iso-8859-2 or cp-852, and in the export files it is always iso-8859-2.

8.1 Import Orders

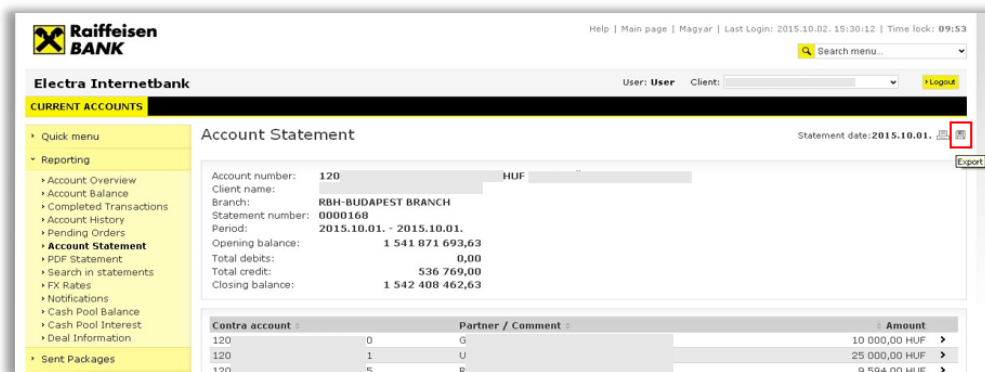
1. Select the **Manage Orders/File Import** option, browse to find the file to be imported, then select the payment product from the **Import format** dropdown list, and click on the **OK** button.



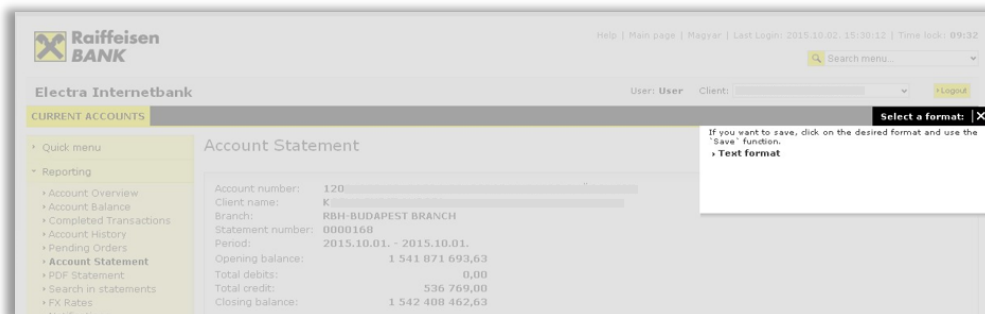
8.2 Export Data

You may as well save (export) your account information in files.

1. Select the account information to be exported, then click on the **(Export)**  icon in the upper right corner.



2. To save the file, click on the **Text format** button, then select the **Save** function.



9 Description of Import and Export File Structures

Electra Internetbank makes it possible to import orders prepared outside the system, i.e. not with Electra Internetbank, as well as to export balances, statements, notifications and exchange rates in the form of text files.

9.1 HUF Transfers

The import format you can use in the case of HUF transfers is the Raiffeisen, DBF format. The file name: *.DBF dbase file or *.TXT ASCII text file. Line length is 251 characters (including the line separator CR/LF). M/O/C – Mandatory, O- Optional, C - Conditional

	Field name	Type	Position	Lenght	Type (M/O/C)	Description
1	OSSZEG	Num	1	15	M	Amount of transfer (two decimal, with decimal point)
2	ERTEKNAP	Date	16	8	C	Debit value date YYYYMMDD
3	SZAMLA	Char	24	13	M	Account number to debit (if ordering party's account (field 4) is empty)
4	KEZDPFJSZ	Char	37	24	M	Ordering party's account no. (if account number to debit is empty)
5	PFJSZ	Char	61	24	M	Partner account number
6	KEDVNEV	Char	85	32	M	Partner name and address
7	ORSZAGKOD	Char	117	2	empty	reserved
8	JOGCIM	Char	119	3	empty	reserved
9	FILLER	Char	122	15	empty	reserved
10	INDOK	Char	137	70	O	Details
11	REFERENCIA	Char	207	6	empty	reserved
12	KULSREF	Char	213	10	O	Individual identification, which includes customer's recording(it is given back on account statement)
13	REFSZAM	Num	223	6	O	Reference (not forwarded to the bank). Optional
14	MEGJEGYZÉS	Char	229	20	O	Comment (for only internal use, not forwarded to the bank). Optional
	Line separator		249	2	M	CR/LF

9.2 FX/International Transfers

The import format you can use in the case of FX orders is the Raiffeisen, DBF format.

The file name: *.DBF dbase file or *.TXT ASCII text file. Line length is 495 characters (including the line separator CR/LF). M/O/C – Mandatory, O- Optional, C - Conditional

	Field name	Type	Position	Lenght	Type (M/O/C)	Description
1	FDVBAR	Char	1	3	M	Currency of transfer
2	FDVACC	Char	4	3		Currency of ordering account
3	FOSSZEG	Num	7	15	M	Amount of transfer (three decimal, with decimal point)
4	FVALUTA	Date	22	8	M	Debit Value date YYYYMMDD
5	FSZAMLA	Char	30	13	M	Ordering party's account no. (In internal bank format)
6	FBENN1	Char	43	30	M	Beneficiary 1.
7	FBENN2	Char	73	30		Beneficiary 2.
8	FBENN3	Char	103	30		Beneficiary 3.
9	FBENN4	Char	133	15		Beneficiary 4.
10	FBENB1	Char	148	30	M	Beneficiary bank name 1.

11	FBENB2	Char	178	30		Beneficiary bank name 2.
12	FBENB3	Char	208	26		Beneficiary bank country
13	FBENB4	Char	234	30		Beneficiary bank address 1.
14	FBENB5	Char	264	20		Beneficiary bank address 2.
15	FBENSZ	Char	284	35	M	Beneficiary account no. (in IBAN or BBAN format)
16	FJELOL	Char	319	4		Reason code, aligned to the left
17	FINDOK1	Char	323	30		Details 1.
18	FINDOK2	Char	353	30		Details 2.
19	FINDOK3	Char	383	30		Details 3.
20	FINDOK4	Char	413	30		Details 4.
21	FBKMK	Char	443	1		Customer charges: 0=Ordering party, 1=Beneficiary - (SHA=0, BEN=1, OUR=0)
22	FEKMK	Char	444	1		Other charges: 0=Ordering party, 1=Beneficiary (SHA=1, BEN=1, OUR=0)
23	FLIBERO	Char	445	10		Exchange permit. Optional.
24	FBIZSZ	Num	455	6		Reference no.
25	FSWIFT	Char	461	11		SWIFT code of the beneficiary
26	FÖDEV	Char	472	1		Amount currency: " " (Space)= Amount defined in the currency of the transfer , "1" = Amount defined in the currency of the account to be debited
27	FTMOD	Char	473	1		reserved
28	FLIB	Char	474	1		reserved
29	FPRIOR	Char	475	1		Priority: " " (Space)=Normal; T+2 days execution, "1"= Urgent; T+1 day execution, "2" = Extra urgent (Same day)
30	FTTIP	Char	476	1		Item type: "0" = Outgoing payment "1" = In-bank item (The bank of the beneficiary is the Raiffeisen Bank Hungary)
31	FIBAN	Char	477	1		IBAN: " " (Space) The account number of the Beneficiary is NOT IBAN "1" = the account number of the Beneficiary is IBAN
32	ORSZAGKOD	Char	478	2		Country code of beneficiary
33	FMEGJ	Char	480	3		reserved
34	KULSREF	Char	483	10		Individual identification, which includes customer's recording (it is given back on account statement)
35	CR/LF Line separator		493	2		0x0D 0x0

9.3 MultiCash HUF Transfers

The file format matches the giro format introduced for Hungarian domestic payments. In addition to the format of transfer orders, the format of forward collection orders and prompt collection orders is also described below.

The expected extension of the files is ".UNG".

The files include two types of records:

- 1 header and
- one or more information sections (transfers/collection orders).

Both the header and the information section have a fixed length. The header has a length of 323 bytes. The length of the information section in the case of transfer orders is 357 bytes, and in the case of prompt collection orders and forward collection orders 355 bytes. Neither the data fields nor the records are delimited by separators.

Meaning of the columns in the record description:

- TYPE = field type,
- a = alphanumeric,
- n = numeric (0 - 9),
- x = date (YYYYMMDD),
- LENGTH = field length

Header

The data fields of the header are identified by field numbers. The field number is preceded and followed by a colon ":" (e.g. ":01:"). All data fields must be completed on a mandatory basis.

FIELD NUMBER	TYPE	LENGTH	DESCRIPTION
:01:	a	6	Reference
:02:	n	18	Sum total of the amounts of the orders
:03:	n	5	Number of orders
:04:	a	12	Bank number
:05:	a	16	Principal's name 1
		16	Principal's address
:06:	a	8	Code of the officer generating the record
:07:	a	12	File name
:08:	n	1	Order type
	a	229	Spaces, as fillers

The content of field ":08:" changes depending on the order type:

- transfer = 1
- prompt collection order = 2
- forward collection order = 3

Information Section

A record contains all information relating to one transfer order.

In the case of transfers

GROUP	TYPE	LENGTH	DESCRIPTION
G1	n	2	Item code (always "02")
G2	n	3	Transaction code (always "001")
G3	n	2	Transaction subcode (always "00")
G4	a	12	Number of the principal's bank

G5			<u>Transaction identifier</u>
G5-1	x	8	Record date (YYYYMMDD)
G5-2	n	7	Serial number (always "0000000")
G5-3	n	2	Batch number (always "00")
G6	a	12	Number of the beneficiary's bank
G7	n	18	Amount
G8			<u>Currency code</u>
G8-1	a	3	ISO code (always "HUF")
G8-2	n	1	Number of decimals (always "2")
G9	x	8	Value date (YYYYMMDD)
G10-11	a	2	Principal's country code
G12	a	3	Reason code
G13-1	a	8	Code of 1st approver
G13-2	a	2	Reserve space (spaces)
G14	a	2	Error code (always "00")
B1-1	a	8	Code of 2nd approver
B1-2	a	1	Reserve space (space)
B2	a	6	Client reference
B3			<u>Principal</u>
B3-1	a	16	Principal's account number
B3-2	a	16	Principal's name 1
B3-3	a	16	Principal's address 1
B4	a	4	Reason
B5			<u>Beneficiary</u>
B5-1	a	16	Account number of beneficiary
B5-2	a	16	Beneficiary's name 1
B5-3	a	16	Beneficiary's address 1
B6	x	8	Value date (YYYYMMDD)
B7	a	32	Narrative 1
B8	a	32	Narrative 2

B9	a	32	Narrative 3
B10	a	4	Reserve space (spaces)
B11	a	4	Reserve space (spaces)
B12	a	33	Reserve space (spaces)
B13	a	2	Counterparty's country code

The records of collection orders differ from the records of transfer orders in the transaction code and the content of the end of the record.

In the case of prompt collection orders

GROUP	TYPE	LENGTH	DESCRIPTION
G1	n	2	Item code (always "02")
G2	n	3	Transaction code (always "092")
G3	n	2	Transaction subcode (always "00")
G4	a	12	Number of the principal's bank
G5			<i>Transaction identifier</i>
G5-1	x	8	Record date (YYYYMMDD)
G5-2	n	7	Serial number (always "0000000")
G5-3	n	2	Batch number (always "00")
G6	a	12	Number of the beneficiary's bank
G7	n	18	Space padded with zeros
G8			<i>Currency code</i>
G8-1	a	3	ISO code (always "HUF")
G8-2	n	1	Number of decimals (always "2")
G9	x	8	Value date (YYYYMMDD)
G10-11	a	2	Principal's country code
G12	a	3	Reason code
G13-1	a	8	Code of 1st approver
G13-2	a	2	Reserve space (spaces)
G14	a	2	Error code (always "00")
B1-1	a	8	Code of 2nd approver
B1-2	a	1	Reserve space (space)

B2	a	6	Client reference
B3			<i>Principal</i>
B3-1	a	16	Principal's account number
B3-2	a	16	Principal's name 1
B3-3	a	16	Principal's address 1
B4	a	4	Reason
B5			<i>Obligor</i>
B5-1	a	16	Obligor's account number
B5-2	a	16	Obligor's name 1
B5-3	a	16	Obligor's address 1
B6	x	8	Launching date (YYYYMMDD)
B7	a	32	Narrative 1
B8	a	32	Narrative 2
B9	a	32	Narrative 3
B10	n	1	Reason for submission
B11	a	19	Related law
B12	n	18	Amount to be collected
B13-0	a	1	Reserve space (space)
B13	a	2	Counterparty's country code

In the case of forward collection orders

GROUP	TYPE	LENGTH	DESCRIPTION
G1	n	2	Item code (always "02")
G2	n	3	Transaction code (always "093")
G3	n	2	Transaction subcode (always "00")
G4	a	12	Number of the principal's bank
G5			<i>Transaction identifier</i>
G5-1	x	8	Record date (YYYYMMDD)
G5-2	n	7	Serial number (always "0000000")

G5-3	n	2	Batch number (always "00")
G6	a	12	Number of the beneficiary's bank
G7	n	18	Space padded with zeros
G8			<u>Currency code</u>
G8-1	a	3	ISO code (always "HUF")
G8-2	n	1	Number of decimals (always "2")
G9	x	8	Value date (YYYYMMDD)
G10-11	a	2	Principal's country code
G12	a	3	Reason code
G13-1	a	8	Code of 1st approver
G13-2	a	2	Reserve space (spaces)
G14	a	2	Error code (always "00")
B1-1	a	8	Code of 2nd approver
B1-2	a	1	Reserve space (space)
B2	a	6	Client reference
B3			<u>Principal</u>
B3-1	a	16	Principal's account number
B3-2	a	16	Principal's name 1
B3-3	a	16	Principal's address 1
B4	a	4	Reason
B5			<u>Obligor</u>
B5-1	a	16	Obligor's account number
B5-2	a	16	Obligor's name 1
B5-3	a	16	Obligor's address 1
B6	x	8	Launching date (YYYYMMDD)
B7	a	32	Narrative 1
B8	a	32	Narrative 2
B9	a	32	Narrative 3
B10	x	8	Admission date (YYYYMMDD)
B11	x	8	Deadline for complaints (YYYYMMDD)

B12	n	18	Amount to be collected
B13-0	a	5	Reserve space (spaces)
B13	a	2	Counterparty's country code

Alignment of fields:

- Alphanumeric fields are aligned to the left, and blank spaces are padded with spaces, with the exception of bank number fields (04, G4, G6), which are aligned to the right, and padded with spaces from the left.
- Numeric fields are aligned to the right, and padded with zeros from the left.

9.4 MultiCash FX Transfers (MT100)

In the case of FX transfer orders with individual exchange rates, the extension of the file to be imported should be INE, otherwise it should be INT.

1. Header

The separator before specific field numbers (e.g. ":01:") in the case of TAF data transmission is the character series <CR><LF> (ASCII 13 + 10) and in the case of BTX data transmission the character series <@><@> (ASCII 64 + 64).

mandatory:

- <CR><LF>:01:
reference: alphanumeric reference number of max. 16 characters
- <CR><LF>:02:
sum of amounts: numeric checksum of max. 17 characters
- <CR><LF>:03:
number of orders: numeric value of max. 5 characters, denoting the number of transfer orders in the file
- <CR><LF>:04:
executing bank: alphanumeric value of max. 11 characters, the SWIFT identifier of the executing bank
- <CR><LF>:05:
principal: alphanumeric value of max. 4 * 35 characters, name and address of the principal

Optional:

- <CR><LF>:06:
participant ID: alphanumeric value of max. 8 characters, the principal's participant ID at the executing bank (from BPD file)
- <CR><LF>:07:

file name: alphanumeric value of max. 12 characters, name of the MT100 file under which the order is saved to the hard drive

Each transfer order should be preceded by a header if the "Rooting" field is marked in the auxiliary database of the principal.

Mandatory:

- 1. basis block
{1:F01XXXXXXXXXX1111223333}
x = SWIFT identifier of sending unit (account-keeping branch; 11 positions)
1 = date: MMDD
2 = running serial number of files generated on the date of generation (2 positions)
3 = running serial number of data sentences within the file (4 positions)
- 2. application block
{2:I100YYYYYYYYYYU2} : SWIFT identifier of account-keeping unit (principal bank)
- 3. text block
{4:Content of message in accordance with the following definition

2. Transfer Orders mandatory:

- <CR><LF>:20:
reference: alphanumeric reference number of max. 16 characters
- <CR><LF>:32A:
alphanumeric value of max. 24 characters

optional:

- subfield 1: scheduled execution deadline: numeric value of exactly 6 characters, format: YYMMDD

mandatory:

- subfield 2: currency: alphanumeric value of exactly 3 characters, ISO code of the currency
• subfield 3: amount: numeric value of max. 15 characters, amount with commas (,) as separator
- <CR><LF>:50:
principal: alphanumeric value of max. 4 * 35 characters, name and address of the principal; the account number is stored in subfield 1 of field :52a:

optional:

- <CR><LF>:52a: principal bank *version A:*
subfield 1: account number, alphanumeric value of max. 37 characters,
/C/xxx ... xx or /D/xxx ... xx,
C = credit (positive sign), D = debt (negative sign),

x = account number, max. 34 characters subfield 2: identifier, alphanumeric value of max.

11 characters, SWIFT identifier

Version D:

subfield 1: account number, alphanumeric value of max. 37 characters,

/C/xxx ... xx or /D/xxx ... xx,

C = credit (positive sign), D = debt (negative sign),

x = account number, max. 34 characters subfield 2: address, alphanumeric value

of max. 4 * 35 characters, name and address of principal bank

- <CR><LF>:53a:

principal's correspondent bank in the country of the currency *version A:*

subfield 1: account number of principal bank at the correspondent bank, alphanumeric value of max. 37 characters, /C/xxx ... xx or /D/xxx ... xx,

C = credit (positive sign), D = debt (negative sign),

x = account number, max. 34 characters subfield 2: identifier, alphanumeric value of max.

11 characters, SWIFT identifier *Version D:*

subfield 1: account number of principal bank at the correspondent bank, alphanumeric value of max. 37 characters, /C/xxx ... xx or /D/xxx ... xx,

C = credit (positive sign), D = debt (negative sign),

x = account number, max. 34 characters subfield 2: address, alphanumeric value of max.

4 * 35 characters, name and address of the correspondent bank

- <CR><LF>:57a:

the beneficiary's bank

version A:

subfield 1: identifier, alphanumeric value of max. 11 characters, SWIFT identifier of beneficiary

bank

Version D:

subfield 1: address, alphanumeric value of max. 4 * 35 characters, name and address of the beneficiary bank

- <CR><LF>:59a: beneficiary subfield 1: account number, alphanumeric value of max. 35 characters, account number of beneficiary

mandatory:

subfield 2: alphanumeric value of max. 4 * 35 characters, name and address of beneficiary

optional:

- <CR><LF>:70:
narratives
- <CR><LF>:71A:
cost control: alphanumeric value of exactly 3 characters, BEN or OUR
- <CR><LF>:72:
supplementary information: alphanumeric value of max. 6 * 35 characters, supplementary information concerning the order, /BENONLY, /CHEQUE, /HOLD and further 3 lines for optional texts

3. Example for a Transfer Order

```

:01:REF01
:02:3340,00
:03:2
:04:21798302
:05:PRINCIPAL 1 VIHAR U. 11.
GYOMA
:06:MD
:07:INTZV12.INT

:20:HIV3
:32A:950626DEM3330,00 :50:PRINCIPAL 1 VIHAR U. 11.
GYOMA
:52A:/D/30542253
21798302
:57A:35353535
:59:/54325432 BENEFICIARY 1 FASOR U. 22.
VAC
:71A:BEN

{1:F0111223344 0626061138}{2:I10021798302 U2}{4:
:20:HIV
:32A:950626DEM10,00 :50:PRINCIPAL 1 VIHAR U. 11.
GYOMA
:52A:/D/30542253
21798302
:53A:/D/44444444
11223344
:57A:35353535

```

```

:59:/54325432 BENEFICIARY 1 FASOR U. 22. VAC
:70:NARRATIVE :71A:BEN
:72:/BENONLY
4815
}

```

9.5 MT940 Statement Export Format

Structure of the export file:

- **{4: ... }** block: the export file includes the items of the statement arranged by account numbers. Each block comprises the items of one account number. One file may as well include several blocks.
- **{4:** beginning of block: it always starts in a new line, on the first position of the line
- **}** end of block: it always starts in a new line, on the first position of the line
- **:nn:** data field: data fields are identified by field numbers. The field number is preceded and followed by a colon ":" (e.g. ":01:"). The data field always starts in a new line, on the first position of the line.

FIELD number	DESCRIPTION	FIELD STRUCTURE
:20:	internal identifier	STARTUMS fixed text
:25:	last 16 digits of bank account number	first 16 digits of account number
:28:	statement number	serial number of statement
:NS:	name of account	
30	first 8 digits of bank account number	first 8 digits of account number
32	type Current Account (fixed)	010 fixed text
60F:	opening balance line	Sign (C - positive, D - negative)
		yymmdd booking date
		ccc currency
		amount of opening balance 999999999999,99
:61:	Transaction	yymmdd value date
		mmdd booking date
		debit - D / credit - C
		F - fixed text
		amount of transaction 999999999999,99
		S - fixed text
		name of transaction
		(new line!)
:86:	transaction code (TCD)	TCD code nnn

:NS:	completion of the field changes according to transaction codes (TCD), for detailed description see below	
62F:	Closing balance line	sign (C - positive, D - s negative)
		yymmdd booking date
		ccc currency
		amount of closing balance 999999999999,99
:64:	Available Balance line	available balance sign (C - positive, D - negative)
		yymmdd booking date
		ccc currency
		amount of closing balance 999999999999,99

Content of NS Fields

The content of NS fields depends on the TCD.

Based on the TCD-s under review, there are 4 possible cases:

Case "A"

In the case of the following TCD-s, the structure of the NS fields shall be as follows:

030, 031, 032, 033, 034, 038, 054, 530, 531, 532, 533, 534, 537, 538, 543, 554

01 first 27 characters of beneficiary's account number

02 first 27 characters of beneficiary's name

03 first 27 characters of narrative 1

04 remaining 8 characters of narrative 1 + first 19 characters of narrative 2

05 remaining 16 characters of narrative 2 + first 11 characters of narrative 3

06 remaining 24 characters of narrative 3 + first 3 characters of narrative 4

07 next 27 characters of narrative 4

08 remaining 5 characters of narrative 4

17 booking reference (16 long)

14 name of transaction (only first 27 characters)

15 first 27 characters of beneficiary's name

16 remaining 8 characters of beneficiary's name

33 from the account number of beneficiary bank, bank code of counterparty (first 8 characters)

34 from the account number of beneficiary, 8- or 16-character number of counterparty (second and third 8 characters) □ Case "B" (foreign currency items)

The account number and name of the beneficiary and narrative 1 are added as additional information from the details of foreign currency items.

If the TCD is 061 or 561, then:

01 first 27 characters of beneficiary's account number

02 first 27 characters of beneficiary's name

03 first 27 characters of narrative 1

04 remaining 8 characters of narrative 1 + first 19 characters of beneficiary's account number

05 remaining 16 characters of beneficiary's account number + first 11 characters of beneficiary's name

06 remaining 24 characters of beneficiary's name + first 3 characters of narrative 1

07 next 27 characters of narrative 1

08 remaining 5 characters of narrative 1 + first 22 characters of narrative 2 09 next 13 characters of narrative 2 + first 14 characters of narrative 3

10 remaining 21 characters of narrative 3 + first 6 characters of narrative 4

11 next 27 characters of narrative 4

12 remaining 2 characters of narrative 4

17 booking reference (16 characters)

14 name of transaction (only first 27 characters)

15 first 27 characters of beneficiary's name

16 remaining 8 characters of beneficiary's name

33 from the account number of beneficiary bank, bank code of counterparty (first 8 characters)

34 from the account number of beneficiary, 8- or 16-character number of counterparty (second and third 8 characters)

Case "C" (foreign currency items)

The account number and name of the beneficiary and narrative 1 are added as additional information from the details of foreign currency items.

If the TCD is 016 or 516, then:

- 01 first 27 characters of beneficiary's account number
- 02 remaining 8 characters of beneficiary's account number + first 19 characters of beneficiary's name
- 03 remaining 16 characters of beneficiary's name + first 11 characters of narrative 1
- 04 remaining 24 characters of narrative 1 + first 3 characters of beneficiary's account number
- 05 next 27 characters of beneficiary's account number
- 06 remaining 5 characters of beneficiary's account number + first 22 characters of beneficiary's name
- 07 remaining 13 characters of beneficiary's name + first 14 characters of narrative 1
- 08 remaining 21 characters of narrative 1 + first 6 characters of narrative 2
- 09 next 27 characters of narrative 2
- 10 remaining 2 characters of narrative 2 + first 25 characters of narrative 3
- 11 remaining 10 characters of narrative 3 + first 17 characters of narrative 4
- 12 remaining 18 characters of narrative 4
- 17 booking reference (16 characters)
- 14 name of transaction (only first 27 characters)

Case "D" (foreign currency items)

If the TCD is 072: It should be examined whether the account number of the beneficiary (field 90) includes a value 16/24 long or not. If yes, then the NS fields should be filled according to case "B", otherwise according to case "C". Case "E"

In the case of all other TCD-s:

- 01 first 27 characters of beneficiary's account number
- 02 remaining 8 characters of beneficiary's account number + first 19 characters of beneficiary's name
- 03 remaining 16 characters of beneficiary's name + first 11 characters of narrative 1

04 remaining 24 characters of narrative 1 + first 3 characters of narrative 2 05 next 27

characters of narrative 2

06 remaining 5 characters of narrative 2 + first 22 characters of narrative 3

07 remaining 13 characters of narrative 3 + first 14 characters of narrative 4

08 remaining 21 characters of narrative 4

17 booking reference (16 characters)

14 name of transaction (only first 27 characters)

The space is cut off from the end everywhere. If the field has no value, the given NS field is not displayed, and the lines will slip upwards.

For example:

{4:

:20:STARTUMS

:25:0017326000100008

:28:0083

:NS:22PRINCIPAL

3012001008

32010

:60F:C130930HUF721920371,88

:61:1309300930CF5669280,00S

Online in-house account transfer

:86:537

:NS:01120527050036425300100004

02PARTNER KERESKEDELM I SZO

03800060739 szla

17BBK1310000251253

14Online in-house account transfer

15PARTNER KERESKEDELM I SZO

16LGÁLTATÓ

3312052705

340036425300100004

:62F:C130930HUF754193413,93

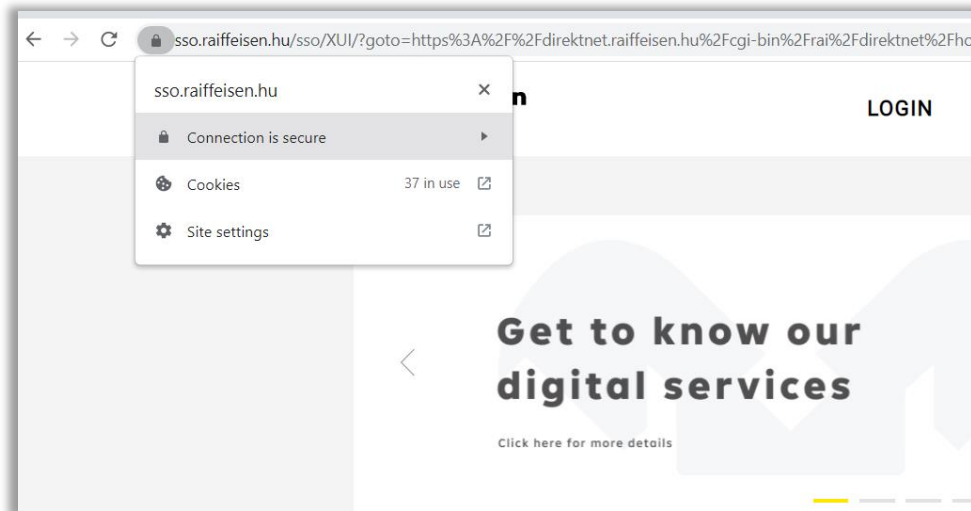
:64:C130930HUF754193413,93

}

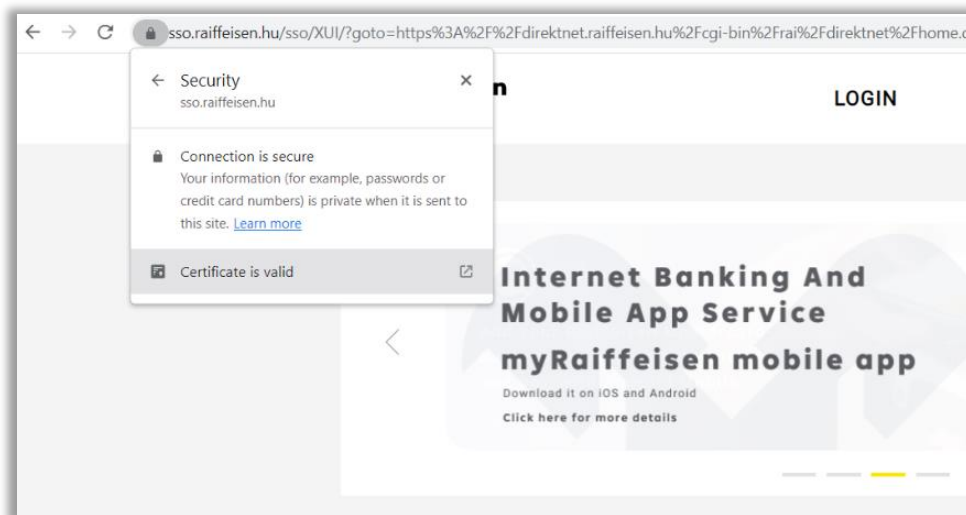
10 Security certificate verification

The basic condition for safe internet banking 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 "Certificate is valid" menu and open the certificate data



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

