

Raiffeisen Electra Terminal

User Manual

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1 Introduction

Electra Terminal is a state-of-the-art electronic banking program that may be installed on your computer, and this manual is designed to provide assistance to its use.

2 Data Security, Data Protection

In the case of banking transactions, data protection is extremely important, therefore Electra Terminal provides the following security/protection services:

- it recognises and automatically corrects the damages of data sent over the line,
- it sends data in an encrypted manner, therefore unauthorised parties may not access banking information even by wiretapping the data turnover,
- you need a valid login password, electronic signature and adequate rights to forward an electronic order to the Bank.

Smooth communication between the Client and the Bank is ensured by a special error detection and error correction protocol. Data are sent in packages furnished with serial numbers and checksums.

Encrypting happens with the newest, internationally accepted, standard cryptographic algorithm (AES256). The used key for the encrypting is different after every occasion (the new encrypting key is communicated between the terminal and the Electra server under standard certificate-based, so-called server authentication method). The data stored in the Client's computer (transfer orders, account statements, client codes, account numbers, etc.) are also encrypted, and may only be viewed using the Electra Terminal client program.

The system verifies the orders sent in by the Client using the open RSA double-key method, one key being the secret signature key, and the other the public key. The secret key of the signature is stored on your computer in an encrypted form, and the public key is sent to the Bank by the Terminal client program.

The client program treats client codes (i.e. the companies), persons (i.e. the employees) and client programs independently of one another, as separate sets. The relationship among these is determined in the form of rights, which are defined upon the conclusion of the contract by the companies (the Bank's clients).

Accordingly, any kind of relationship may be set up in the Electra system:

- one company may have several client programs,
- one client program may belong to several companies,
- one company may have several Electra user employees,
- one Electra user may be employed by several companies.

A person may log in on the Electra Terminal via any client program that is used by a company in respect of whose accounts this person has rights. He/she may make queries or sign orders using any such program (he/she will use the same own passwords everywhere), provided he/she has the required rights.

3 Hardware/Software Requirements for Electra Terminal

Technical requirements:

Recommended minimal configuration:	Windows compatible operating system, versions listed below Requirements for data transfer: <ul style="list-style-type: none">• broadband Internet connection, with opened TCP/IP port #4848 for inbound and outboud traffic to electra.raiffeisen.hu address
Operating Systems:	Windows 8 Windows 8.1, Windows 10
In case of LAN installation:	Additional requirements to local installation: <ul style="list-style-type: none">• Correct server-client LAN, with TCP/IP or NETBIOS protocol• Workstations connected to LAN properly• Operating System with LAN support• Workstations with same or similar configuration if possible (operating system version, language, etc.)• System administrator (person) for LAN support

4 Directory Structure

The Electra client program uses two directories on your PC, the root directory and a working directory. Subordinate to the root directory, it shall create several further subdirectories:

- The program's root directory accommodates the software itself: the program files and closely related data files. It is this directory that is referred to as the *root directory* of the Electra client program. To each client number that can be handled by the given client program a subdirectory shall be rendered in the root directory; the name of the subdirectory shall be the 8-digit client number. These directories are called *private client directories*.
- You may create the *working directories* anywhere to accommodate the auxiliary and working files of the client program. When using the client program, the working directory should be defined as the current directory. You may as well use several working directories (if the computer is connected to a network, this may prove rather practical).
- The *directory of prepared orders* holds prepared but as yet unsent order files. This directory is located as a subdirectory named PREP of the private client directory, thus it is similarly accessible and usable from any working directory.
- The *directory of sent orders* holds already sent order files that have been also received by the bank's computer. This directory is located as a subdirectory named SENT of the

private client directory, thus it is similarly accessible and usable from any working directory.

- The *directory of pending orders* holds the order files the client program has sent to Electra server but in respect of which no acknowledgement of receipt from the bank's computer has been received yet. This directory is located as a subdirectory named PEND of the private client directory.
- The *directory of patterns* holds the patterns for payment, etc. orders prepared by the client. A pattern directory by the name of SBL can be found in each private client directory. Thus pattern directories are similarly accessible and usable from any working directory.
- The *directory of account statements* holds the account statements and notifications downloaded from the bank's computer. This directory is located as a subdirectory named RECD of the private client directory, thus it is similarly accessible and usable from any working directory.

5 Local Parameter Files

It is the ELECTRA.INI file located in the working directory/directories that defines the parameters of the client program. When the program is installed, the setup program shall prepare this file. Since it is an ordinary text file, you may modify the parameters any time with a simple word processor (e.g. NORTON editor, EDIT, Notepad), if need be. (Please note that neither WordPad, nor Microsoft Word, nor any kind of desktop publishing software can be used.)

Major sections of ELECTRA.INI are: PATH, BANK, COMMUNICATION, INFO, EXPORT, IMPORT, BACKUP. Within the sections, parameter names are fixed names, and the values—depending on the given parameter—are numbers, names or texts containing all kinds of characters (in this case the text should be enclosed by quotation marks). An example:

```
[PATH]
ROOT = w:\electra\spd\10014
;
[COMMUNICATION]
REMOTE = "INTERNET"
;
PORT = ""
MODEM = ""
BAUD = ""
MODEMCONFIG = ""
PHONENUMBERS = ""
;
HOSTIP = "electra.raiffeisen.hu"
;
[BANK]
CLIENTNO = "EL297010"
;
[INFO]
```

```
LANGUAGE = HUN
;
[IMPORT]
PATH1 = "C:\IMPORT"
;
[EXPORT]
PATH1 = "C:\EXPORT"
;
[BACKUP]
PATH1 = "C:\BACKUP"
;
```

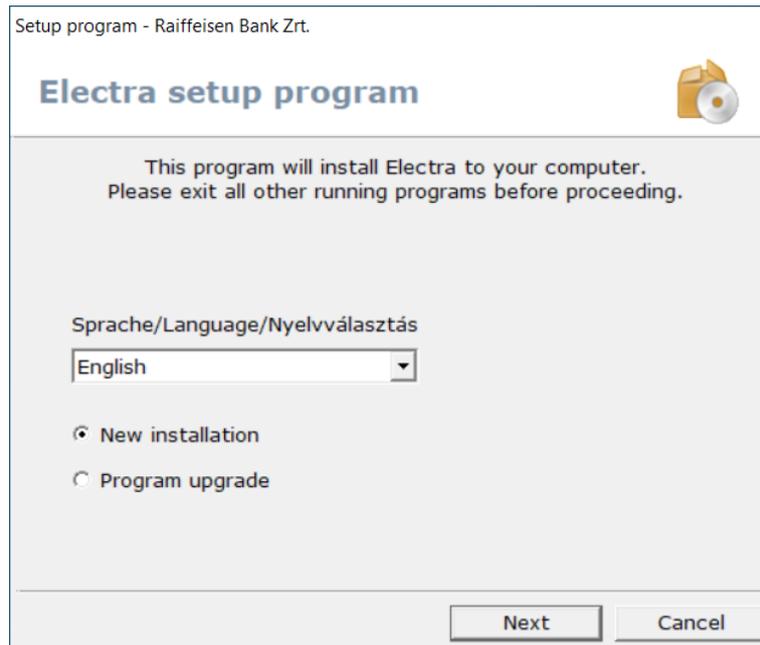
In the case of Internet communication, the value of the REMOTE parameter is "INTERNET", and the HOSTIP parameter contains the name or IP address of the bank server.

6 Installation of Electra Terminal

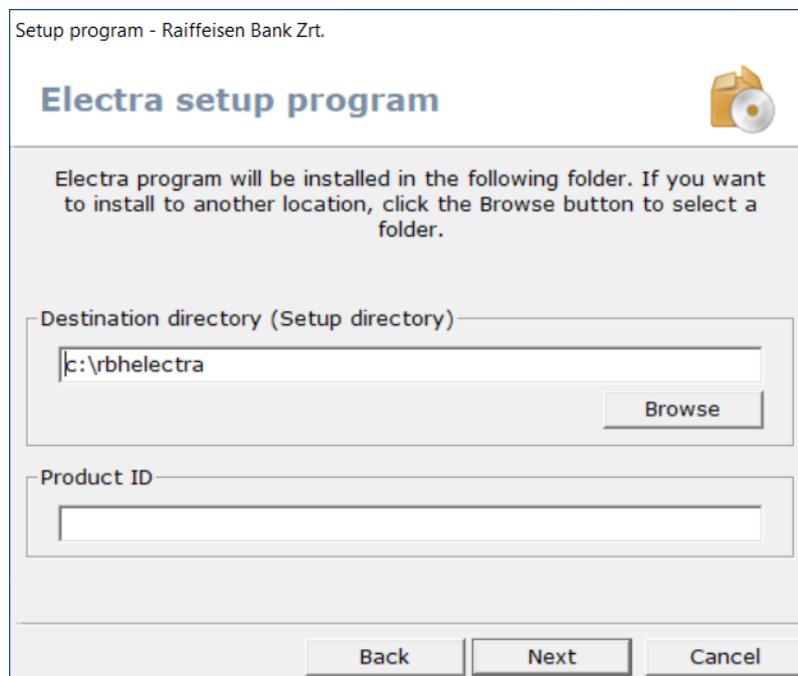
1. Download installing exe from https://www.raiffeisen.hu/static_electra/rbh-electra.exe and double click to start the installation exe file, then click on the **Elfogad** button.



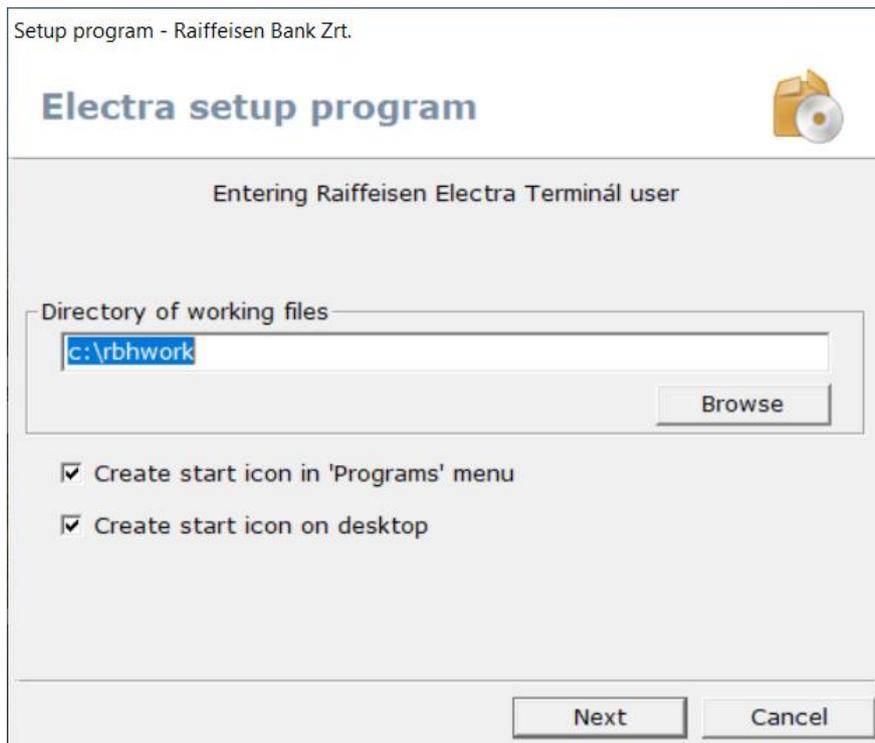
2. Select the language of the installation and the *Install new program* option, then click on the **Next** button.



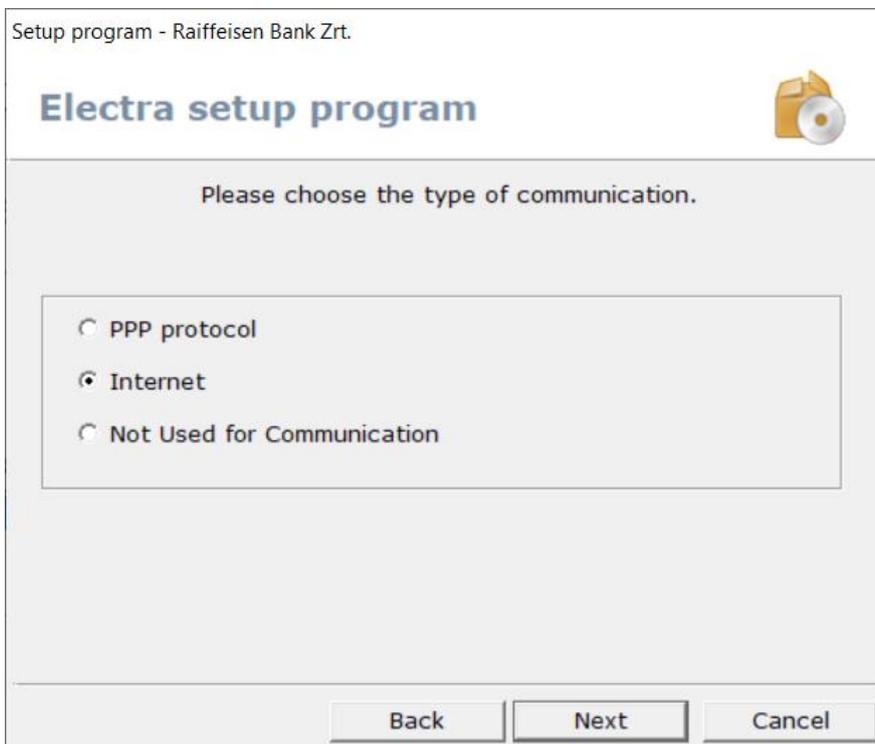
3. Click on the **Browse** button to select the target directory, and write the Product Code, you received via SMS message on your mobile, in the *Individual product identifier* field, then click on the **Next** button. The content of the SMS message: *Your Raiffeisen Electra Terminal installation code is: RBH-ELXXXXXX-XXXXX-XXXXX Raiffeisen Bank Zrt.*



4. Select a directory for your working files, then click on the **Next** button.



5. Select the *Internet* option, then click on the **Next** button.



6. Enter the *Bank server's name / IP address*, then click on the **Next** button.

Setup program - Raiffeisen Bank Zrt.

Electra setup program



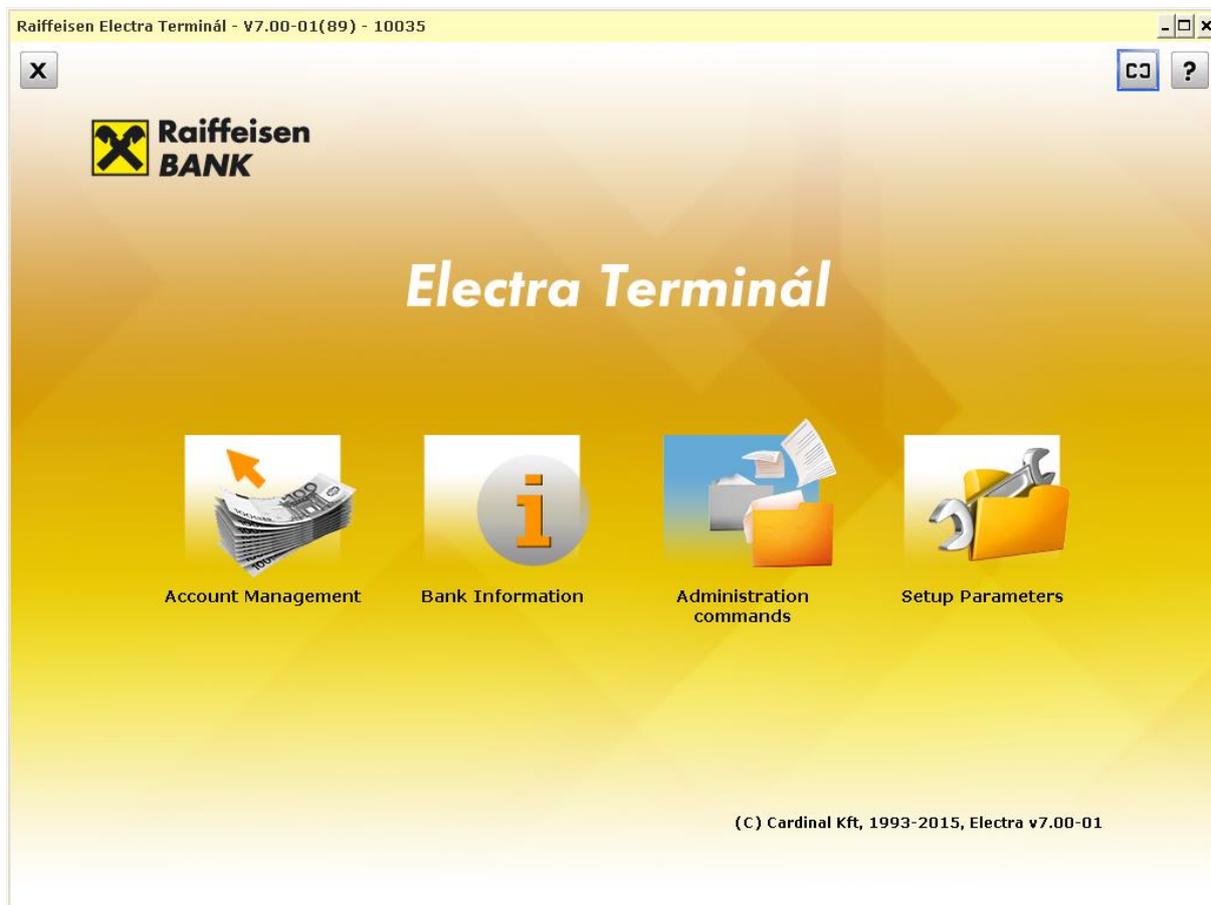
TCP/IP network parameter

Please enter the name or IP address of the server:

Back Next Cancel

7 First Login

1. Start the Raiffeisen Electra Terminal client program.



2. Click on the  (*Login to the Bank's server*) button in the upper right corner of the screen, enter your **Group** identifier and your **User Name**, then click on the **OK** button.
 - **Client Identifier:** Filled automatically!
 - **Group:** The identifier provided in the Electra Application Form (*part of the **User Identifier** before the colon ":"*)
 - **User Name:** The identifier provided in the Electra Application Form (*part of the **User Identifier** after the colon ":"*)

Enter your Login Password, then click on the **OK** button.

- **Login Password:** Your first Electra password received in SMS or on a plastic card



Client Identifier: EL100594

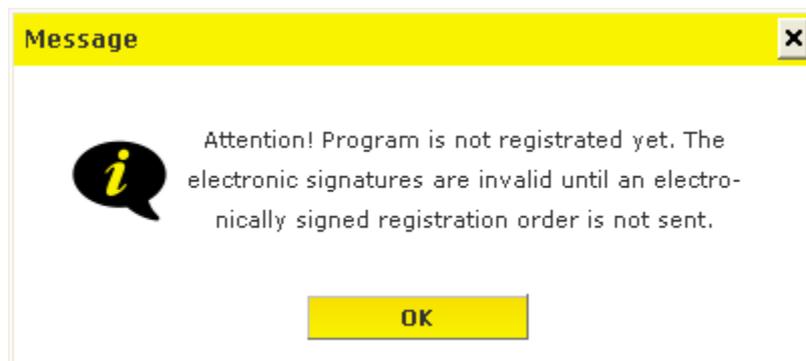
Group: COMPANY

User Name: USER

Login Password: *****

OK Cancel

3. Click on the **OK** button.

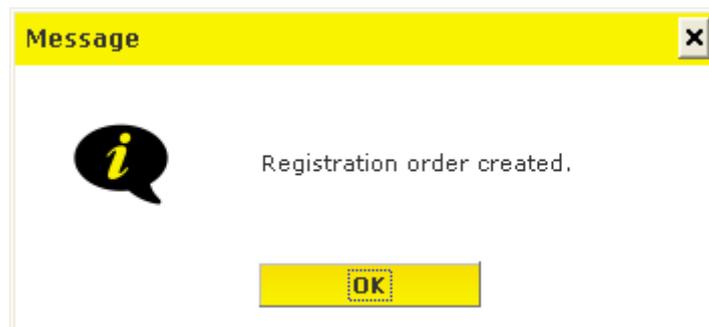


4. Click on the **Close** button to finish your first login and register the client program.

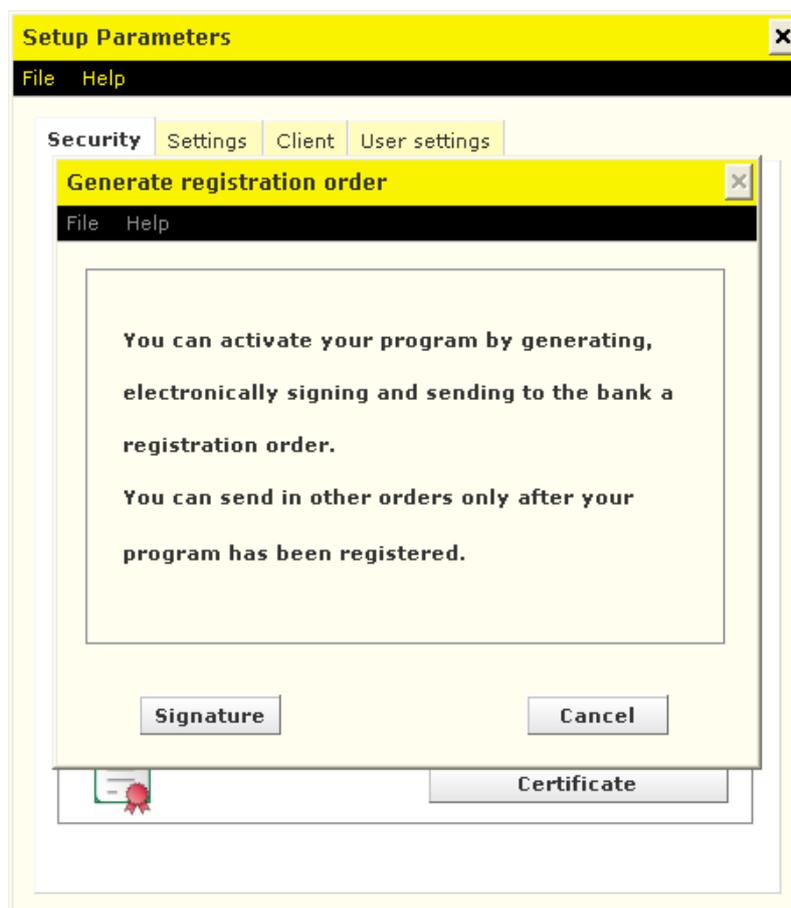
8 Registration of the Client Program

After the installation of the Electra Terminal, you must have the program registered electronically as follows:

1. Start the Electra program, then click on the **Setup Parameters** icon.
2. Select your login name and enter your password. *(If you want to see the letters you have typed, press the **Ctrl** key.)*
3. Under the **Security** tab, click on the **Generate registration order** button.



4. To sign the registration order, click on the **Signature** button.



5. Select the registration order file, sign it, and then click on the **Send** button.

Sign order file [X]

File Help

S.	At.	Name	Pcs.	Date	Type
EL100594					
<input checked="" type="checkbox"/>		User, 2015/09/07 14:35:01	1	2015/09/07	Registration Order

Signature: User (COMPANY:USER)
Signature complete.

Select all prepared orders Show selected orders only

Client Code and Name		Scheduled date	
EL100594		2015/09/07	
Name	Pcs.		
User, 2015/09/07 14:...	1	Registration Order	
Valid signatures	Point	Sign. Date	
User	10	2015/09/07 14:46	

Signature
Delete signatures
Show order file
Close

Acknowledge [X]

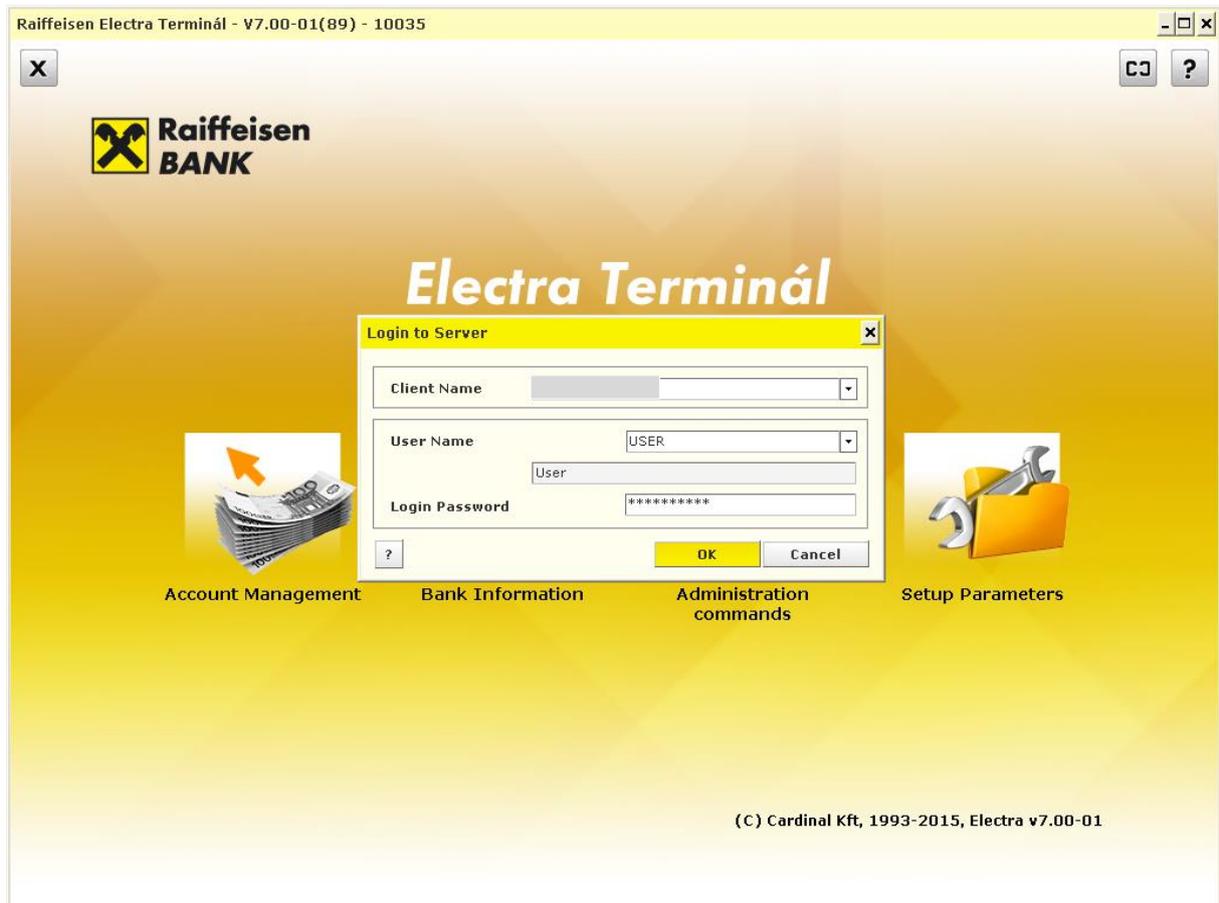
 Sending data to the bank's computer is completed.

OK

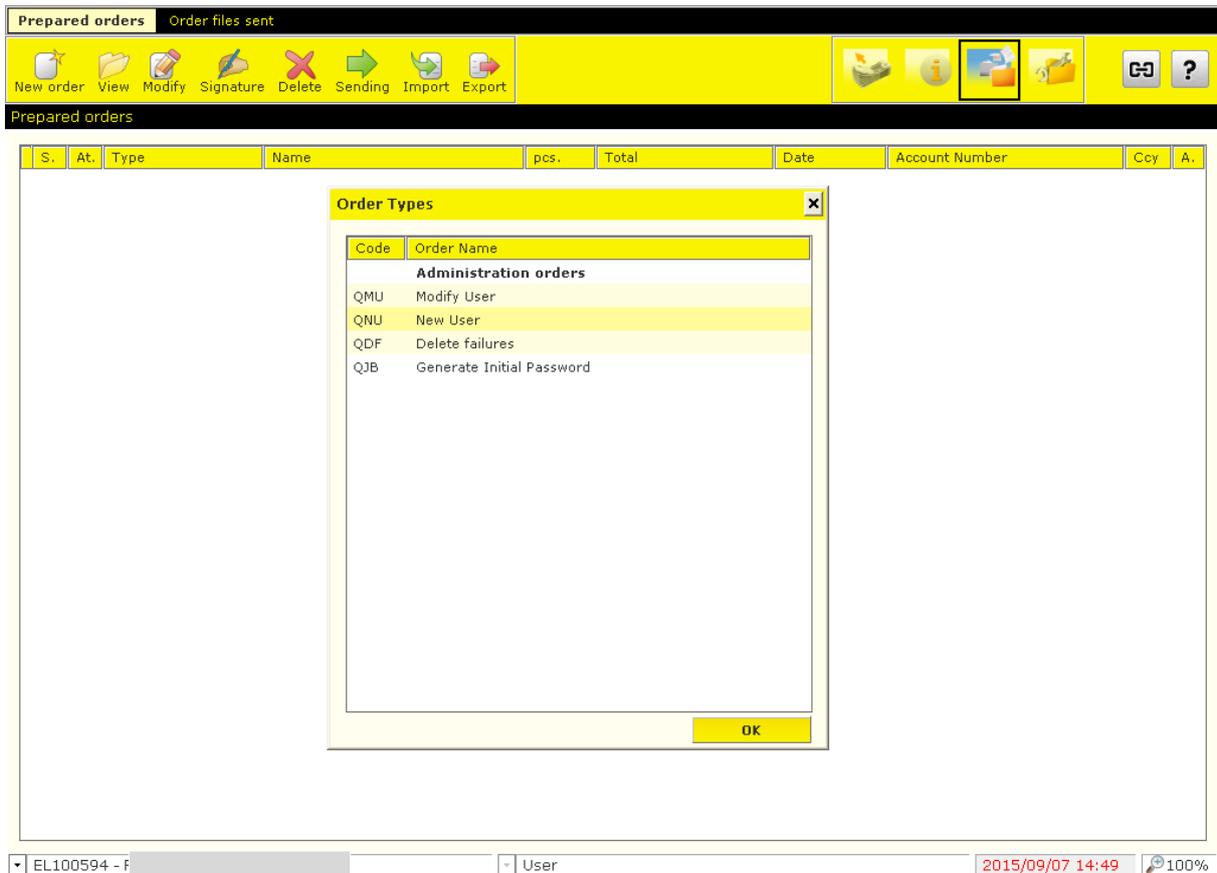
9 Administration

9.1 Creation of New User

1. Start the Electra Terminal, then click on the **Administration commands** icon and enter the program.



2. Click on the **New order** icon, then select the **New user** option.



3. On **User Data** tab, enter at least your **User Name**, **User Identifier** and **Mobile phone number**.

- **User Name:** Full name of the user
- **User Identifier: Client Identifier:Short name**
 - **Client Identifier:** Filled automatically
 - **Short name:** Enter your short name as provided in the Electra Request Form

New User [X]

File

Save

Scheduled date: 2015/11/23

User Data | Authentications | Account right | Letétkezelési jogok | Special rights | Statement

User Name:
 User Identifier: RAIFFEISEN :
 Alias:
 Caste: Normal
 Login failures:
 Signature failures:
 User address: State:
 ZIP Code:
 City:
 Address:
 Phone Number:
 Mobile phone number:
 E-mail Address:

- Click on the **Authentications** tab and **New Interface** button then select the **Electra Interface**.

Raiffeisen Electra Terminál - V7.00-03(39) - 10009 - Administration commands

Prepared orders | Order files sent

New order | View | Modify | Signature | Delete | Sending | Import | Export

Prepared orders

S.	At.	Type	Name	Comment
		Modify User	Szabó Balázs, 20	Modify User

New User [X]

File

Save

Scheduled date: 2015/11/20

User Data | **Authentications** | Account right | Letétkezelési jogok | Special rights | Statement

Authentication tools

Authentication tool: Usable | Data

Bejelentkezési hitelesítés bekérése [X]

Interface: Electra program
 Authentication tool:
 OK

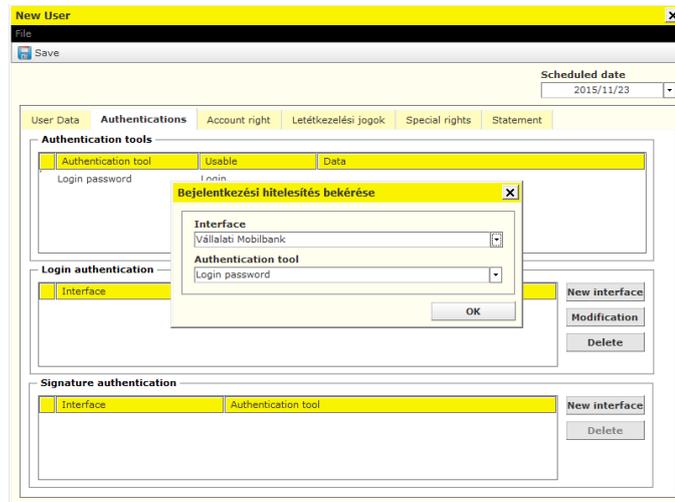
New interface | Modification | Delete

Signature authentication

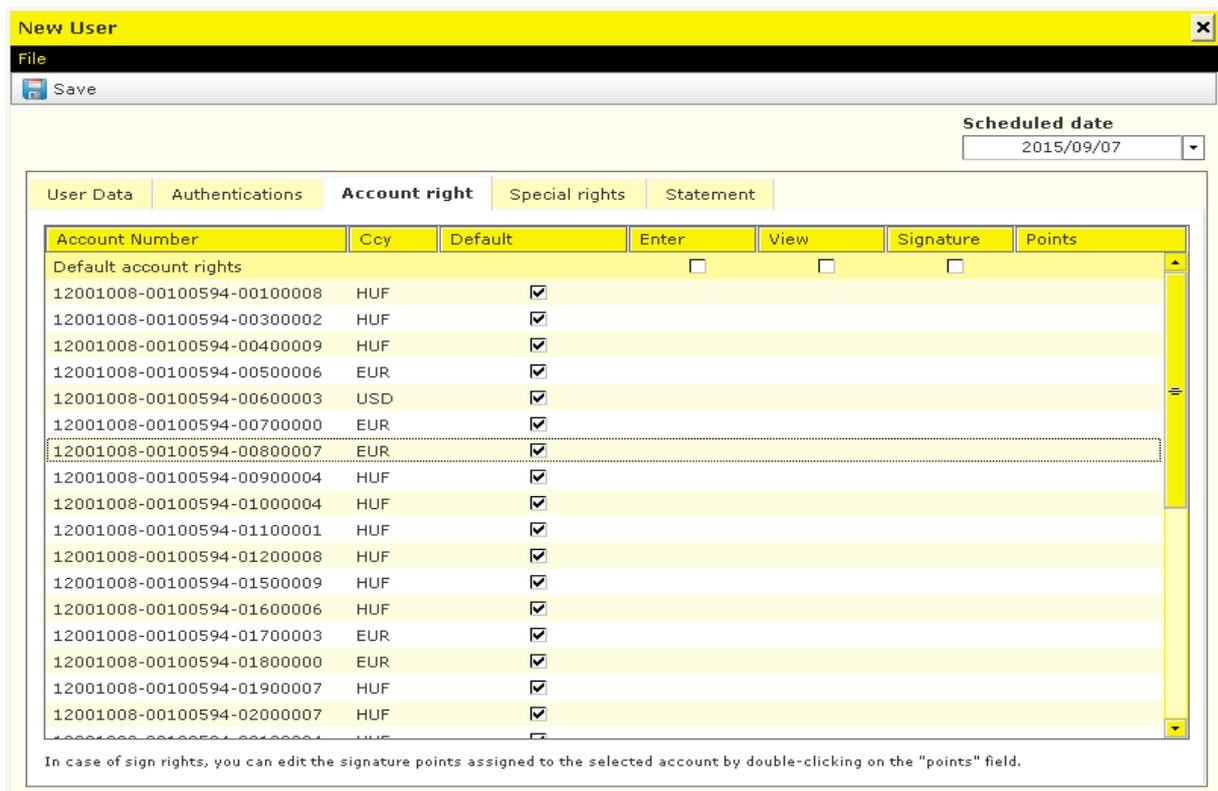
Interface: | Authentication tool:

New interface | Delete

5. Select **Login password** as **Authentication tool** since the user is not entitled to approve payment.



6. Click on the **Account right** tab and give **Enter** and/or **View** right(s) to the user. By **Default**, a user has Enter and View rights. (A user may not be granted signature right!)



7. Click on the **Special rights** tab and give (if necessary) **Enter** and/or **View** right(s) to the user for special services, then click on the **Save** button. (A user may not be granted signature right!)

New User [X]

File

Save

Scheduled date: 2015/09/07

User Data | Authentications | Account right | **Special rights** | Statement

Type of right	Enter	View	Signature	Points
Client right	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Form right	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Systemadministration right	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Cashpool right		<input type="checkbox"/>		
Template right	<input type="checkbox"/>			
Group item right		<input type="checkbox"/>		

Jogosultság ügyfélszintű és rendszeradminisztrátori jogra nem engedélyezhető. Aláírási jog adminisztrációval nem adható.

7. Click on the **Statement** tab, and after acceptance of the statement select the file, then click on the **Signature** button.

New User [X]

File

Save

Scheduled date: 2015/09/07

User Data | Authentications | Account right | Special rights | **Statement**

As an Accountholder (Customer), acting through our representative we hereby authorise and entrust Raiffeisen Bank Zrt. (1054 Budapest, Akadémia u. 6., the "Bank") to provide—in consideration for the contract called "Agreement for the Provision of Raiffeisen Electra Services" (the "Raiffeisen Electra Agreement")—to the data capturer / enquirer identified simultaneously with this declaration of ours for the Raiffeisen Electra services any information or data all-inclusively (including banking secrets) via the Raiffeisen Electra service concerning the balance of the Customer's bank account affected by Raiffeisen Electra services, the different orders given under the Raiffeisen Electra Agreement, and any other information concerning the bank account(s). This authorisation shall qualify as an authorisation for the disclosure of banking secrets as per Art. 161 (1) a) of Act CCXXXVII of 2013 on Credit Institutions and Financial Enterprises (the "Banking Act"), and shall be valid until withdrawn. The Account Holder (Customer) represents and warrants towards the Bank that it has made sure that the data capturer / enquirer referred to above in this declaration is aware of all relevant provisions of the General Business Conditions (GBC) published in the Bank's website (www.raiffeisen.hu), which provisions have been understood and accepted by the said person. The Customer declares that it shall bear any and all losses arising from all actions or omissions of the data capturer / enquirer referred to above, and at the same time takes note that the Bank's liability for such losses shall be excluded.

I agree with the statement

8. Select the file, then click on the **Signature** button.

Prepared orders Order files sent

New order View Modify Signature Delete Sending Import Export

Prepared orders

S.	At.	Type	Name	pcs.	Total	Date	Account Number	Ccy	A.
		New User	User, 2015/09/07 15:00:50	1		2015/09/07			

User 2015/09/07 14:59 100%

Sign order file

File Help

S.	At.	Name	Pcs.	Date	Type
EL100594					
<input checked="" type="checkbox"/>		User, 2015/09/07 15:00:50	1	2015/09/07	New User

Select all prepared orders Show selected orders only

Client Code and Name: EL100594 Scheduled date: 2015/09/07

Name: User, 2015/09/07 15:... Pcs.: 1 New User

Valid signatures	Point	Sign. Date

Signature Delete signatures Show order file Close

9. Sign the order, then select the file and click on the **Sending** button.

Sending [X]

File Help

S.	At.	Name	Pcs.	Date	Type
EL100594					
<input checked="" type="checkbox"/>		User, 2015/09/07 15:00:50	1	2015/09/07	New User

Select all signed orders Show selected orders only

Client Code and Name EL100594	Scheduled date 2015/09/07	Sending
Name of Order File User, 2015/09/07 15:...	Pcs. 1	Show order file
Valid Signatures User	Point 10	Sign. Date 2015/09/07 15:02

Close

Acknowledge [X]

 Sending data to the bank's computer is completed.

OK

9.2 Program Customisation, Password Management

1. Start the Electra program, then click on the **Setup Parameters** icon.
2. Select your login name and enter your password. (If you want to see the letters you have typed, press the **Ctrl** key.)

Login to Server

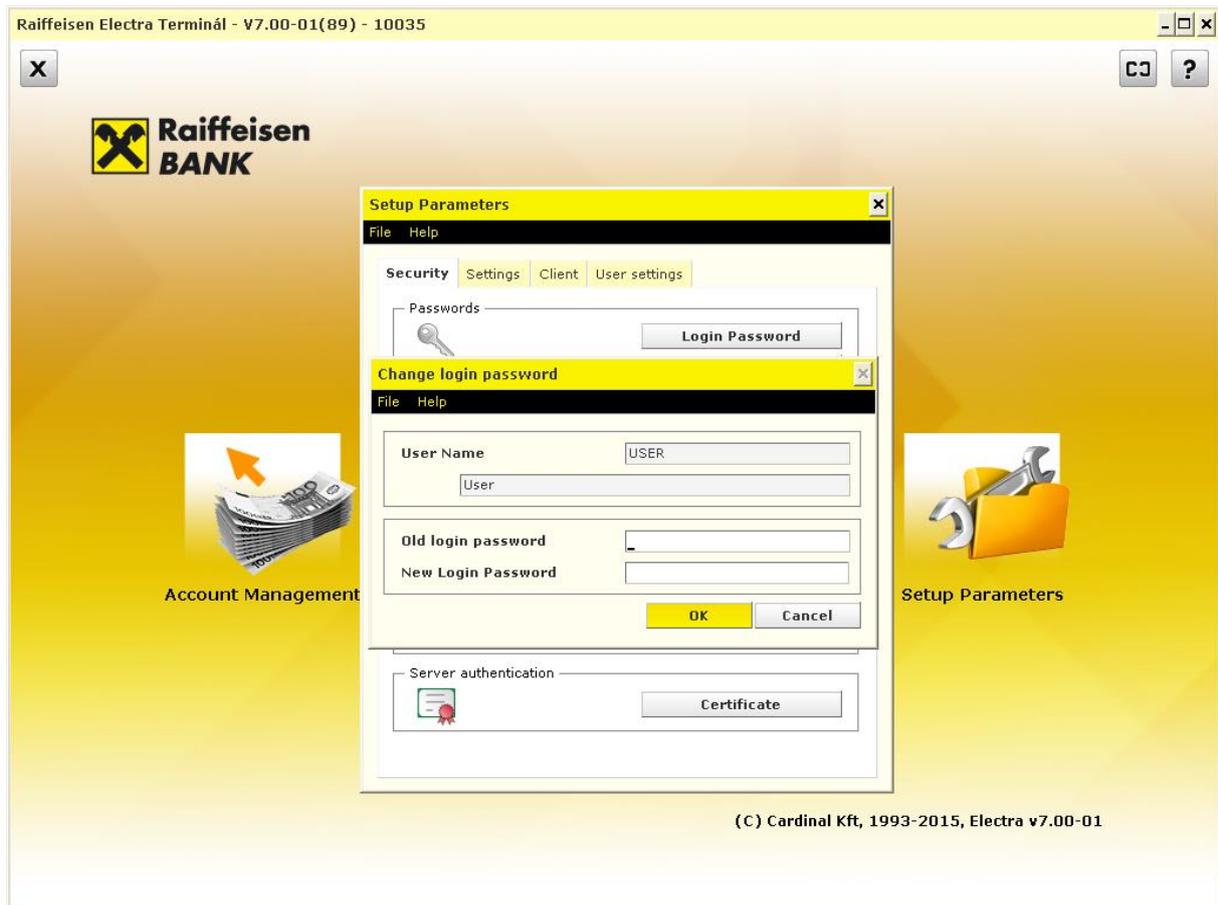
Client Identifier	EL100594
Group	COMPANY
User Name	USER
Login Password	*****

OK **Cancel**

9.3 Change Your Login Password

1. Start the Electra program, then click on the **Setup Parameters** icon.
2. Select your login name and enter your password. *(If you want to see the letters you have typed, press the **Ctrl** key.)*

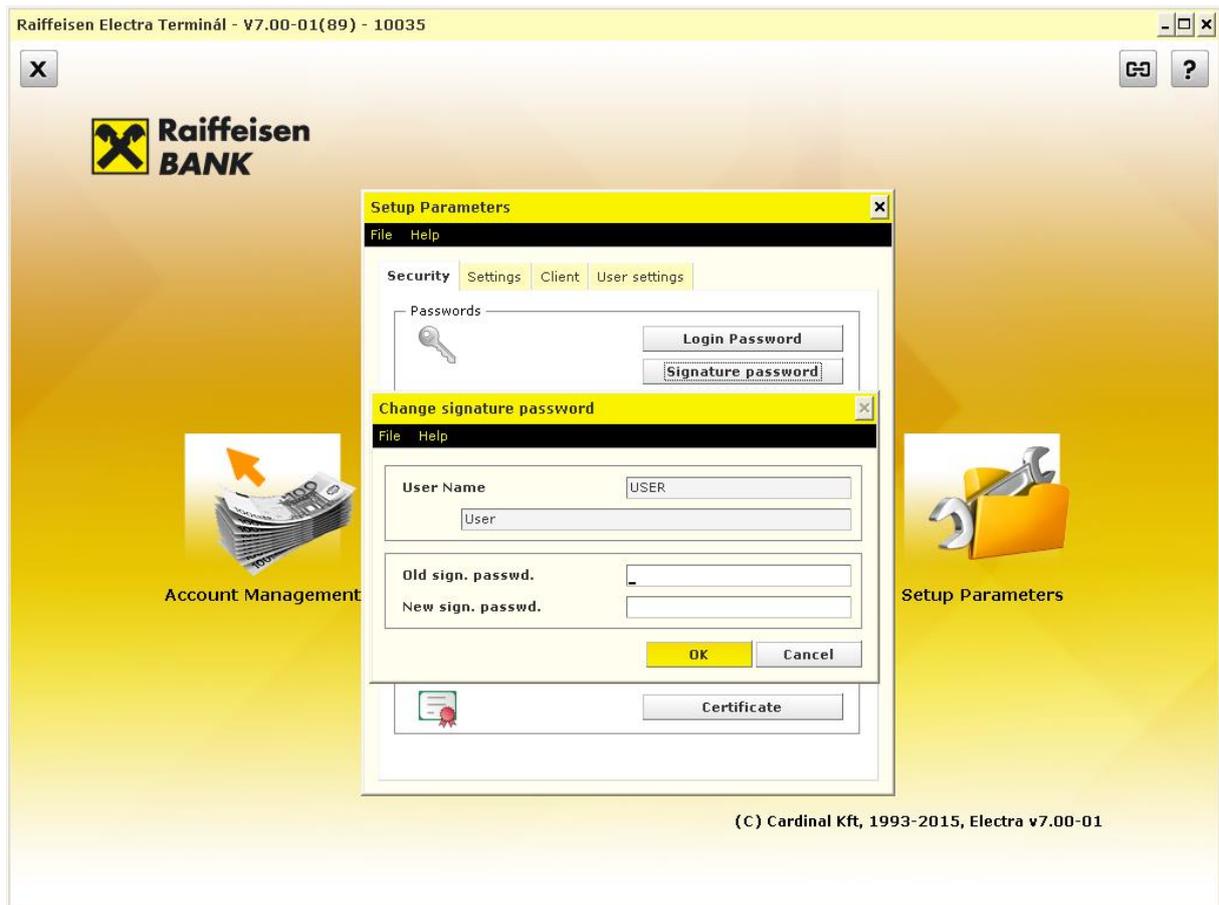
- Under the **Security** tab, click on the **Login password** button, then enter your old and new login password.



(C) Cardinal Kft, 1993-2015, Electra v7.00-01

9.4 Change Your Signature Password

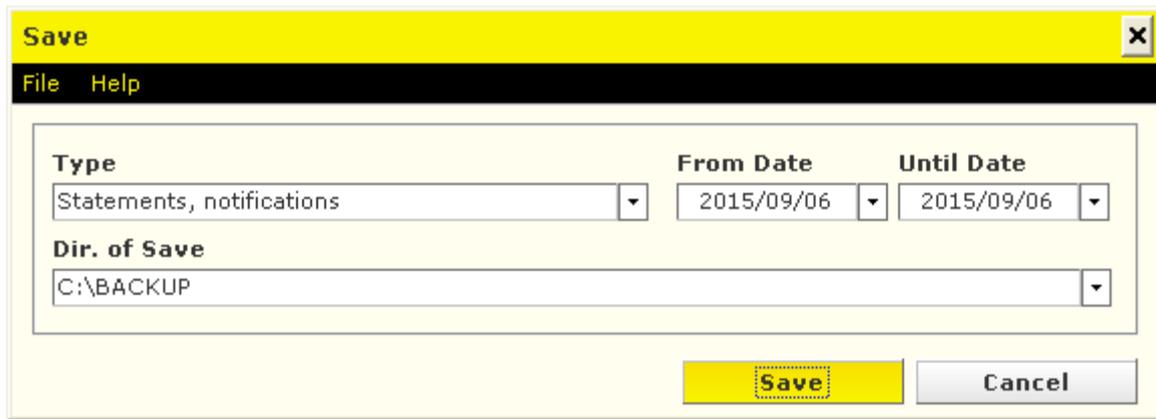
- Start the Electra program, then click on the **Setup Parameters** icon.
- Select your login name and enter your password. *(If you want to see the letters you have typed, press the **Ctrl** key.)*
- Under the **Security** tab, click on the **Signature password** button, then enter your old and new signature password.



9.5 Save and Restore Data

In order to save the data of different types of transactions and account information:

1. Start the Electra program, then click on the **Setup Parameters** icon.
2. Select your login name and enter your password. *(If you want to see the letters you have typed, press the **Ctrl** key.)*
3. Under the **Security** tab, click on the **Save** button, and save the file to the desired location.



In order to restore different types of transactions and account information:

1. Start the Electra program, then click on the **Setup Parameters** icon.
2. Select your login name and enter your password. *(If you want to see the letters you have typed, press the **Ctrl** key.)*
3. Under the **Security** tab, click on the **Restore** button, and select the data to be restored.

9.6 Event Logging

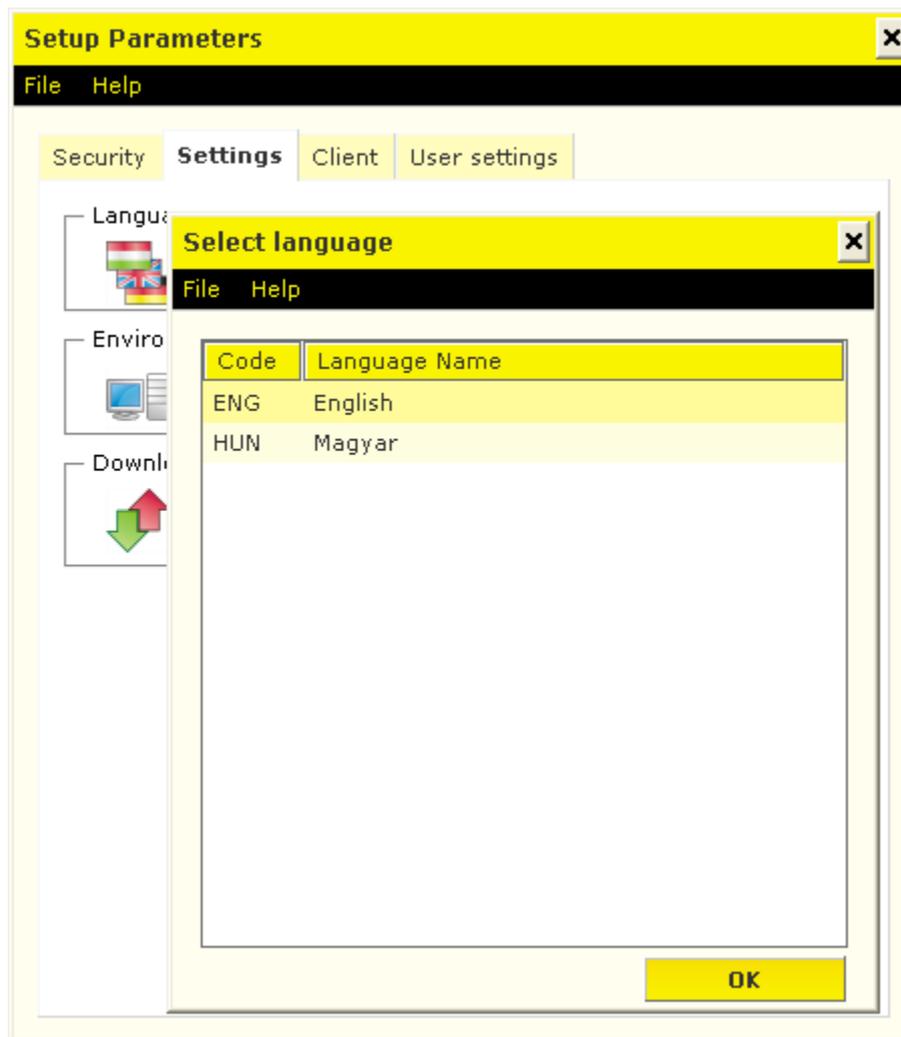
The events of Electra Terminal may be logged so that it can be traced back who executed what kind of transaction and when in the client program. The log is prepared in a monthly breakdown; in order to view events, double-click on the name of the month you wish to view.

1. Start the Electra program, then click on the **Setup Parameters** icon.
2. Select your login name and enter your password. *(If you want to see the letters you have typed, press the **Ctrl** key.)*
3. Under the **Security** tab, click on the **Show Log** button.



9.7 Language Selection

1. Start the Electra program, then click on the **Setup Parameters** icon.
2. Select your login name and enter your password. *(If you want to see the letters you have typed, press the **Ctrl** key.)*
3. Under the **Settings** tab, click on the **Select language** button and select the desired language.



9.8 Reindex Files

1. Start the Electra program, then click on the **Setup Parameters** icon.
2. Select your login name and enter your password. *(If you want to see the letters you have typed, press the **Ctrl** key.)*
3. In order to reindex files, click under the **Settings** tab on the **Environment** button.

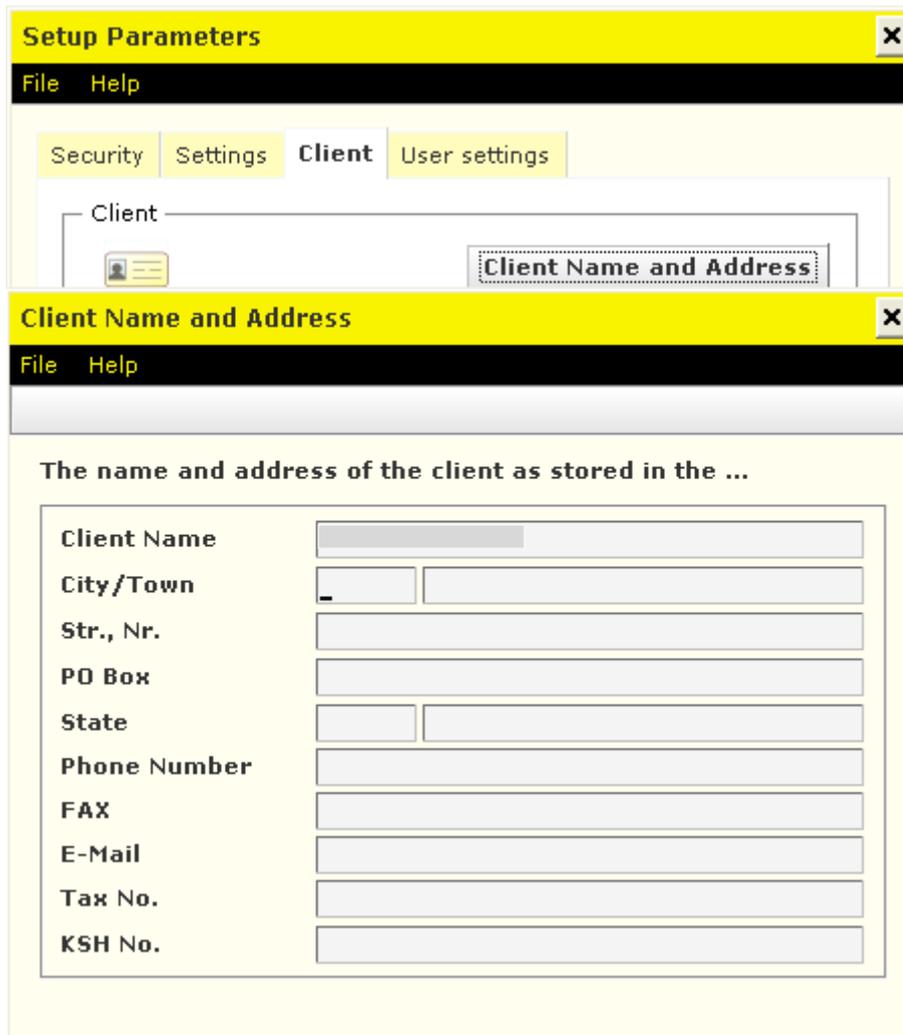
System Environment			
File Reindexing Edit INI-file Help			
Version	<input type="text" value="7.00-01"/>	PRM file	<input type="button" value="OK"/>
Client Code	<input type="text" value="EL100594"/>	POP file	<input type="button" value="OK"/>
Program type	<input type="text" value="Electra"/>	ROP file	<input type="button" value="OK"/>
		TID file	<input type="button" value="OK"/>
		MAP file	<input type="button" value="OK"/>
		CNST file	<input type="button" value="OK"/>
directory Electra	<input type="text" value="H:\QC HIBÁK CSATOLMÁNYAI\RBHELECTRA"/>	Free Space	<input type="text" value="842999"/> MB
Working dir.	<input type="text" value="H:\QC HIBÁK CSATOLMÁNYAI\RBHWORK"/>	Free Space	<input type="text" value="842999"/> MB
Local Time	<input type="text" value="2015/09/07 15:29:38"/>	Microsoft Windows XP Professional Service Pack 3, Inter...	
Central Time	<input type="text" value="2015/09/07 15:28"/>	Size of memory	<input type="text" value="959"/> MB
		Free Memory	<input type="text" value="314"/> MB
		Page-file Size	<input type="text" value="2310"/> MB

9.9 Program Updates

1. Start the Electra program, then click on the **Setup Parameters** icon.
2. Select your login name and enter your password. *(If you want to see the letters you have typed, press the **Ctrl** key.)*
3. Click under the **Settings** tab on the **Program Upgrade** button.

9.10 Check Accountholder's Data

1. Start the Electra program, then click on the **Setup Parameters** icon.
2. Select your login name and enter your password. *(If you want to see the letters you have typed, press the **Ctrl** key.)*
3. Click under the **Client** tab on the **Client Name and Address** button and type in the name of the accountholder.



9.11 Default Account Numbers

You can set the default account numbers to be debited by transaction types; in view for this:

1. Start the Electra program, then click on the **Setup Parameters** icon.
2. Select your login name and enter your password. *(If you want to see the letters you have typed, press the **Ctrl** key.)*
3. Under the **Client** tab, click on the **Default Account Numbers** button and select the default account number to be debited.

Default Account Numbers	
Name	Initial Account No.
VIBER Transfer	
HUF Transfer	
Customs Online	
Postal Transfer	
HUF Collection	
Official Transfer	
FCY Transfer	
Multiple Transfer	
Direct Debit	
Account Information	
SEPA Transfer	

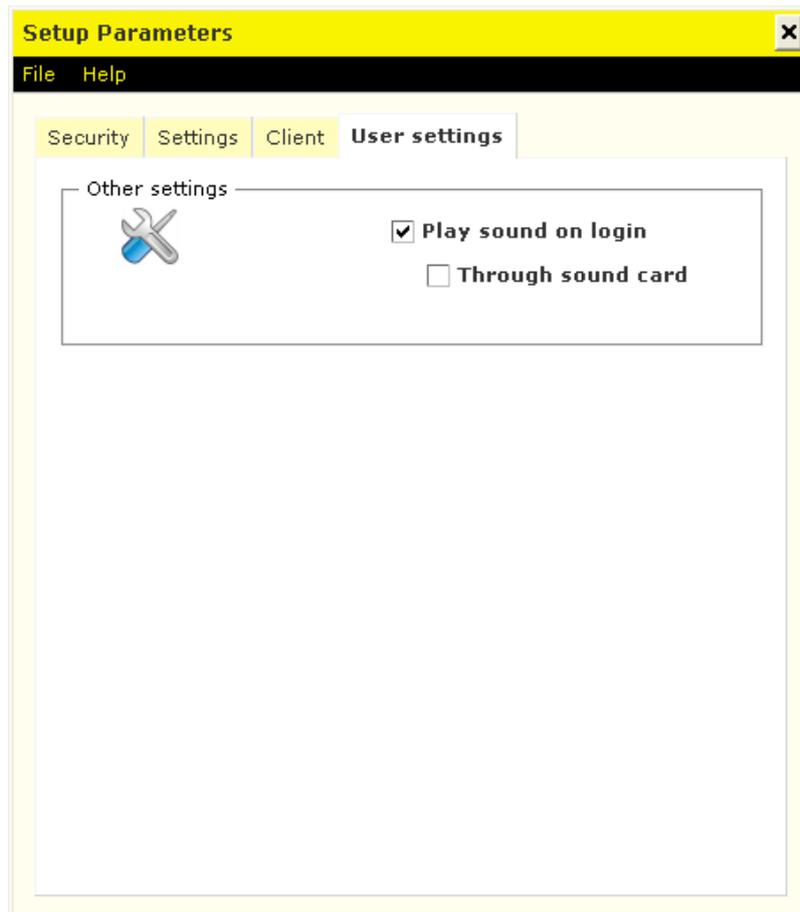
9.12 List of Users

1. Start the Electra program, then click on the **Setup Parameters** icon.
2. Select your login name and enter your password. *(If you want to see the letters you have typed, press the **Ctrl** key.)*
3. Under the **Client** tab, click on the **List of Users** button to view the users created on the terminal.



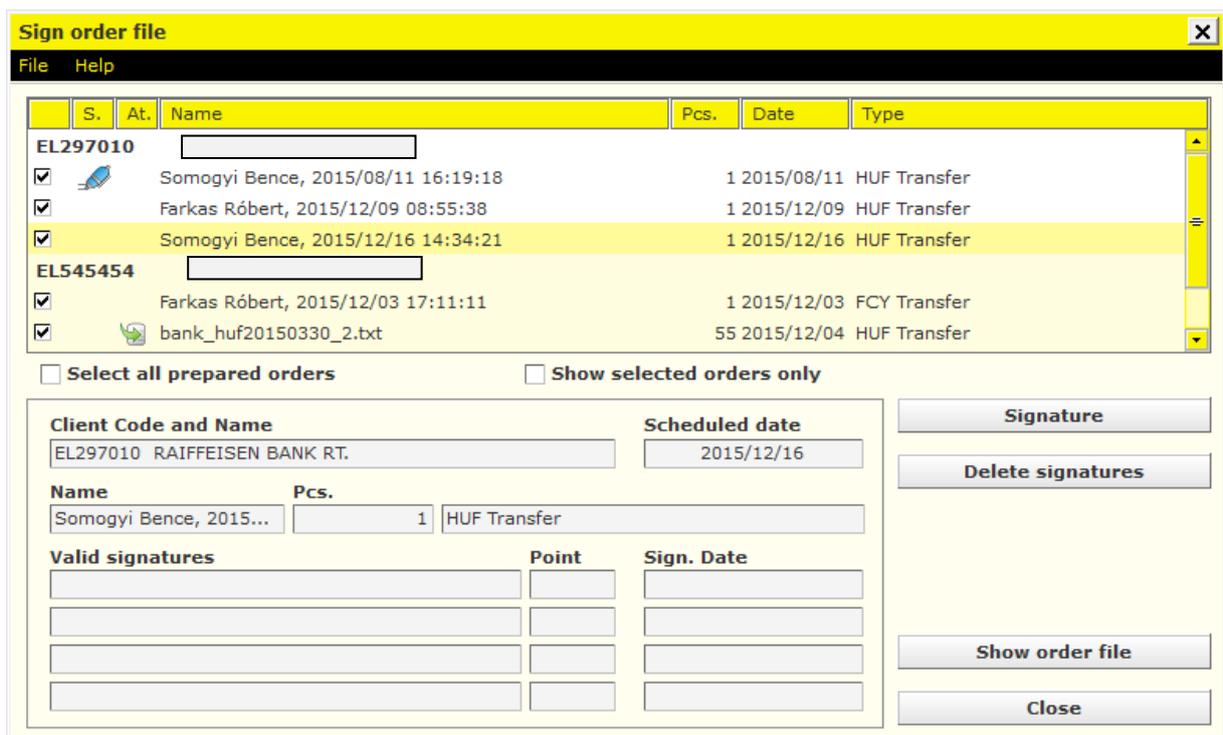
9.13 Sound Settings

1. Start the Electra program, then click on the **Setup Parameters** icon.
2. Select your login name and enter your password. *(If you want to see the letters you have typed, press the **Ctrl** key.)*
3. Click on the **User settings** tab to set sounds.



10 Using Multiple Clients

If you have rights in respect of several clients, you can manage all of your clients' payment orders, account balances, account statements, notifications and FX rates simultaneously.



Downloading Account Statements [X]

Date of Stmtt. [] - []

Download every clients's statements

Leaving the Date field empty causes the latest account statement to be loaded.

[Download] [Cancel]

Download Rates [X]

Date of Rates [2015/12/30]

Download all Client Rates

[Download] [Cancel]

11 Reporting

The banking information function includes the management of the data and announcements disclosed by the Bank for all clients. Such data may be e.g. account balances, account statements, exchange rates, interest rates, other terms and conditions, etc.

Downloaded data will be saved in your computer, therefore you may as well view any data downloaded earlier without logging in to the Electra server.

By clicking on a line you can display all data of the relevant transaction in a new window. You are able to view the history of such accounts only for which you have reading right (signature right implies reading right as well).

11.1 Account Balance

1. In the **Reporting** menu, select the **Account Balance** option. In the window that is displayed, you will get short (one line of) information on each of your accounts, including the number, currency and title of the account, as well as its current balance.
2. For your actual account balance, click on the **Download** button.

The downloaded account balance will be saved in the Electra client program, therefore you may as well view the balance of your accounts (the latest downloaded balances) without communication. In the field "Date/time of balance" the program shows the date/time of the download, i.e. when the balance was "actual" balance.

Using the Printing option you can print a list showing the current balance of your accounts.

If you click on any line, i.e. any account, you may get detailed information in a new window concerning the momentary state of the account.

If you are not authorised to view an account, then instead of the amount you will see asterisks. (By default, signature right implies reading right as well).

The screenshot displays the Raiffeisen Electra Terminal interface. At the top, there is a navigation bar with tabs for 'Reporting', 'Statements, notifications', 'Orders', and 'Main data'. The 'Reporting' menu is expanded, listing various options: 'Account Balance', 'Completed Transactions', 'Account History', 'Suspended Transfers', 'FX Rates', 'Cash Pool Balance', 'Cash Pool Interest', and 'Deal Information'. The 'Completed Transactions' option is highlighted. Below the menu, there is a search area with a 'Date / Time' dropdown. The main content area is a table with the following columns: 'Account Number', 'Account Title', 'Account Balance', and 'Ccy'. The table is currently empty. At the bottom of the screen, the status bar shows 'EL100426 - User' and the date '2015/09/07 16:11'.

11.2 Completed Transactions

By selecting the Completed Transactions function, you can view the transactions concerning your bank accounts that were booked on that day.

1. In the **Reporting** menu, select the **Completed Transactions** option.
2. For your transactions completed on the current day, click on the **Download** button.

The table will show the data of the account number selected in the dropdown menu called "Account Number" in the top of the screen. Beside the account number, you can see the time of the request. Below the table you can see the "Total Debits" and "Total Credits" fields showing the sum of the debits and credits booked until the time of the request. The "Actual Balance" field shows the balance prevailing in the moment of the request.

If you double-click on any line of the list, the total content of the transaction will be displayed.

The screenshot displays the 'Reporting' menu with 'Account History' selected. The interface includes a search section with 'Ccy' and 'Account Title' input fields, and a 'Time of Request' field. A table with columns for 'various date', 'Partner / Comment', 'Amount', 'Ccy', 'Partner account', and 'Name of ...' is present. Summary fields for 'Starting bal.', 'Actual Balance', 'Total Debits', and 'Total Credits' are located at the bottom. The status bar shows 'EL100426 - User' and the date '2015/09/07 16:21'.

11.3 Account History

1. In the **Reporting** menu, select the **Account History** option. In the window that is displayed, you will get short (one line of) information on each of your accounts, including the number, currency and title of the account, as well as its current balance.
2. For your actual account balance, click on the **Download** button.

In the bottom of the window, you should enter the interval for which you wish the changes occurring in the account to be listed. You may not identify a period longer than 2 consecutive months. After you have set the desired parameters, click on the **OK** button.

The screenshot shows a software interface with a 'Reporting' menu. The menu items are: Account Balance, Completed Transactions, Account History, Suspended Transfers, FX Rates, Cash Pool Balance, Cash Pool Interest, and Deal Information. A search bar is located to the right of the menu. Below the menu, there are input fields for 'Ccy', 'Account Title', 'First day', and 'Starting balance'. A table with columns 'Type', 'Value date', 'Partner Account', 'Partner / Comment', 'Amount', and 'Ccy' is displayed but is currently empty. At the bottom of the window, a status bar shows 'EL100426 - User' and '2015/09/07 16:22'.

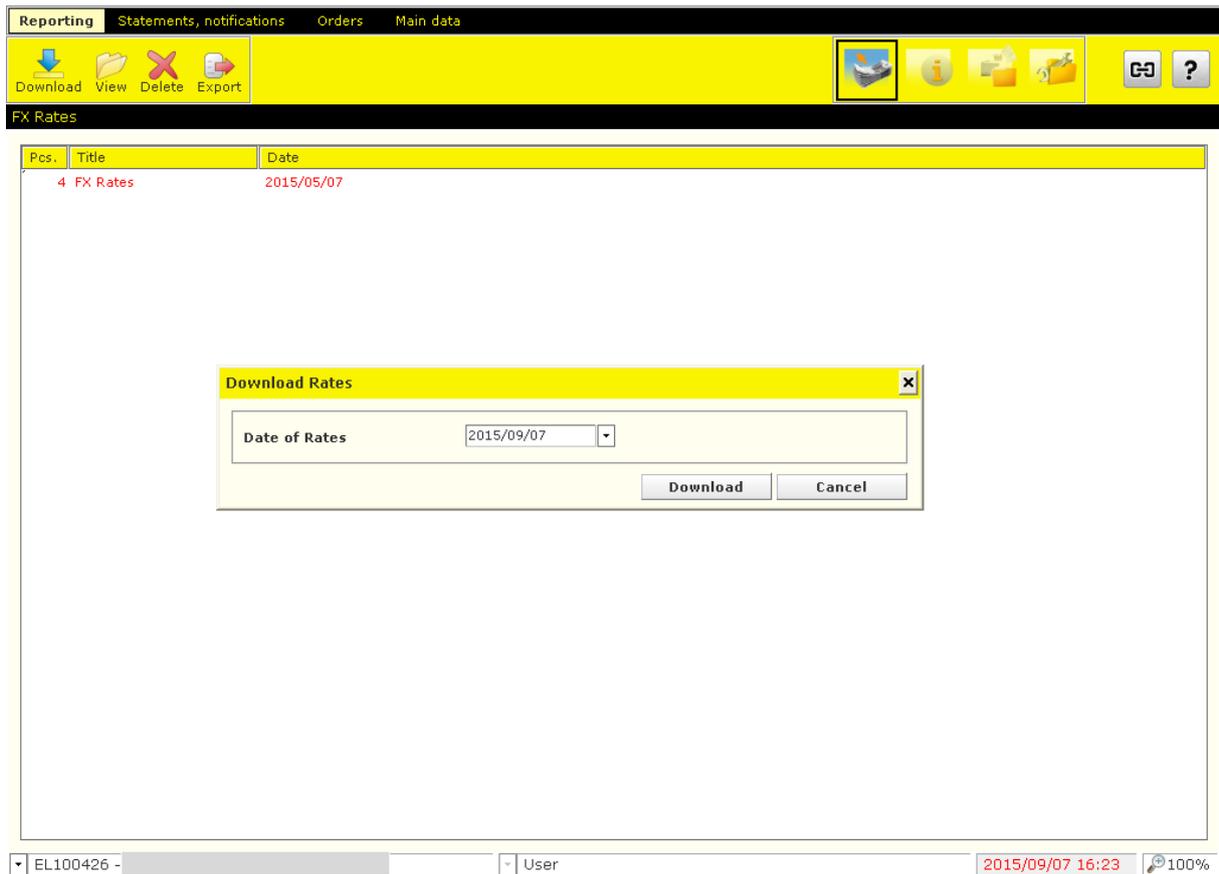
Using the function buttons below the menu bar, you can **View**, **Print** or **Export** in text format your downloaded account history item by item or **Search** among the transactions.

11.4 Suspended Transactions

1. In the **Reporting** menu, select the **Suspended Transactions** option.
2. Click on the **Download** button.

11.5 FX Rates

1. In the **Reporting** menu, select the **FX Rates** option.
2. Click on the **Download** button, and enter the date for the exchange rate concerning the relevant day.



Using the function buttons below the menu bar, you can **View**, **Delete** or **Export** in text format the downloaded foreign currency and exchange rates item by item.

11.6 Cash Pool Balance

If the Bank provides Cash Pooling service to the client, then in order to inquire information:

1. In the **Reporting** menu, select the **Cash Pool Balance** option.
2. Click on the **Download** button.

The Cash Pool Balance screen includes a table, a client and group identifier filter, some supplementary information and the date of the download. In the table, you can always see the accounts belonging to the selected client and group identifier.

Reporting Statements, notifications Orders Main data

Download Previous Print

Cash Pool Balance

Client Code and Name Balance date and time

Address

Group identifier Fund checking Group Date, time

Account Number	Chargeable amount Today balance	Credit limit Tomorrow balance Iránykorlát	Maturity After tomorrow balance Terhelés/jóváírás időbeli korlát

Group sumtotal:

Amount Available:

Without a credit limit:

EL100426 - User 2015/09/07 16:26 100%

The following functions are available in the menu of the screen:

- **Download** – you can enquire current data (online function)
- **Print** – you can print the displayed table
- **Previous** – you can select from previous downloads

11.7 Cash Pool Interest

If the Cash Pooling service includes the internal allocation of interest, then in order to inquire the relevant information:

1. In the **Reporting** menu, select the **Cash Pool Interest** option.
2. Click on the **Download** button.

The Cash Pool Balance screen includes a table, a client and group identifier filter, some supplementary information and the date of the download. In the table, you can always see the accounts belonging to the selected client and group identifier.

Reporting Statements, notifications Orders Main data

Download Previous Print

Cash Pool Interest

Client Code and Name		Balance date and time	
<input type="text"/>		<input type="text"/>	
Address			
<input type="text"/>			
Group identifier	Group accrued deposit interest	Group accrued loan interest	Date, time
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Account Number	Deposit interest received from bank terest received from other members Net interest difference All accrued deposit interest	Loan interest received from bank Loan interest received from other members All accrued loan interest

EL100426 - User 2015/09/07 16:27 100%

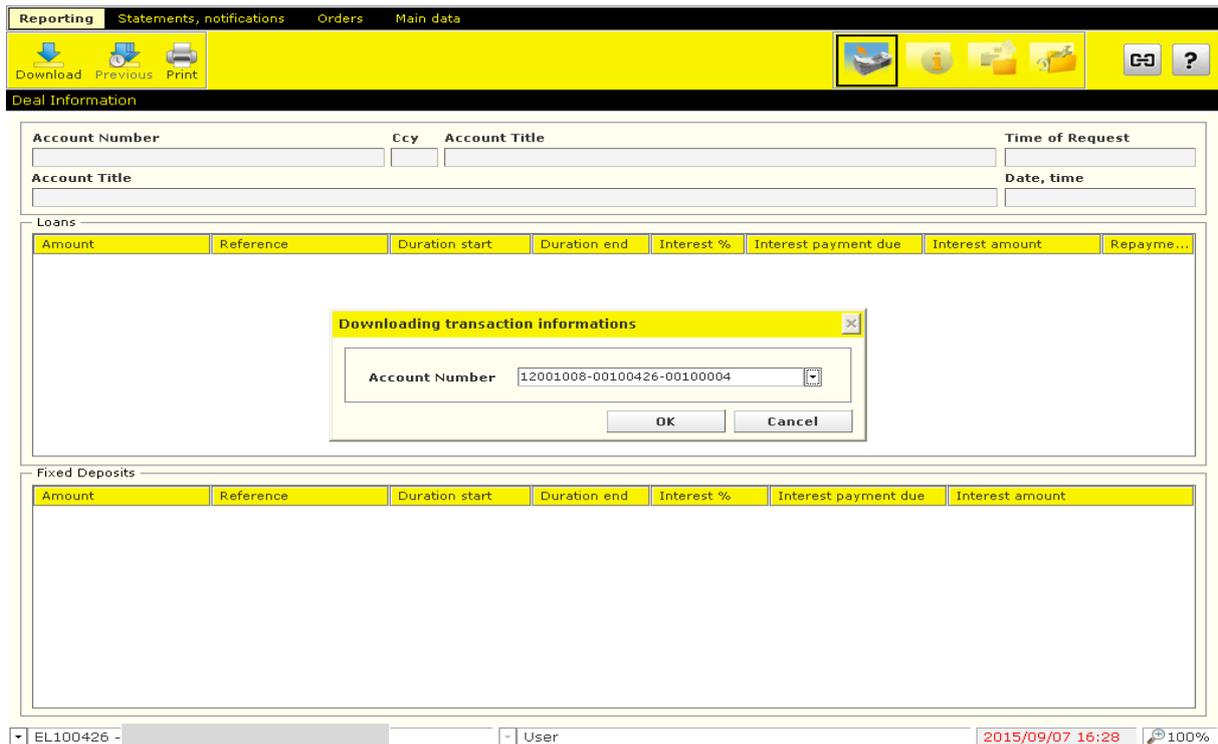
The following functions are available in the menu of the screen:

- **Download** – you can enquire current data (online function)
- **Print** – you can print the displayed table
- **Previous** – you can select from previous downloads

11.8 Deal Information

In order to inquire the major data of active deposit and credit transactions belonging to the selected account:

1. In the **Reporting** menu, select the **Deal Information** option.
2. Click on the **Download** button.



The following functions are available in the menu of the screen:

- **Download** – you can enquire current data (online function)
- **Print** – you can print the displayed table
- **Previous** – you can select from previous downloads

11.9 Blocked transactions

In order to inquire the major data of active deposit and credit transactions belonging to the selected account:

1. In the **Reporting** menu, select the **Request Blocked Units** option.
2. Click on the **Download** button.

11.10 Standing orders

In order to inquire the major data of active deposit and credit transactions belonging to the selected account:

1. In the **Reporting** menu, select the **Request Standing Orders** option.
2. Click on the **Download** button.

New Standing order can be created from this module as well by clicking on **New** button.

11.11 Direct Debit Mandate

In order to inquire the major data of your mandates:

1. In the **Reporting** menu, select the **Direct Debit** option.
2. Click on the **Download** button.

The screenshot shows the Raiffeisen Electra Terminal software interface. The title bar reads "Raiffeisen Electra Terminál - V7.00-06(22) - 10009 - Account Management". The menu bar includes "Reporting", "Statements, notifications", "Orders", and "Main data". The toolbar contains icons for "Download", "New", "Modify", "Delete", "View", and "Print". The main window displays a "Direct Debit Order" table with columns: "Service company's address", "Valid.start", "Exp. Date", "Value limit", "Status", "Consumer's name", "Consumer's address", and "Consumer's identifier". A modal window titled "Direct Debit Order" is open, showing a form with fields for "Account Number", "User number", "Valid. Start", "Expiry Date", "Upper limit of perf...", "Service company's address", "Service company's...", "Consumer's name", "Consumer's identifier", "Consumer's address", "Status", "Last debit", "Last Amount", "Status of last debit", and "Details". The status is set to "Rögzített".

New Direct Debit Mandate can be created from this module as well by clicking on **New** button.

11.12 Pending Direct Debit

In order to inquire the major data of your mandates:

1. In the **Reporting** menu, select the **Pending Direct Debit** option.
2. Click on the **Download** button.

11.13 Blocked Direct Debit

In order to inquire the major data of your blocked direct debit orders due to lack of mandate:

1. In the **Reporting** menu, select the **Blocked Direct Debit** option.
2. Click on the **Download** button.

For amending your mandate, click on **Modify Authorisation** button.

11.14 Forward Value-dated payment

In order to inquire the major data of your future payments:

1. In the **Reporting** menu, select the **Forward Value-dated payments** option.
2. Click on the **Download** button.
3. Click on the **Change Value Date** for amending or click on the **Revoke** button for deletion of your Forward Value-dated payment.

The screenshot displays the Raiffeisen Electra Terminal software interface. The main window title is "Raiffeisen Electra Terminál - V7.00-06(22) - 10009 - Account Management". The menu bar includes "Reporting", "Statements, notifications", "Orders", and "Main data". The toolbar contains icons for "Download", "Értéknap változtatás", "Revoke", and "Print". The "Forward Value-dated Payment" window is open, showing the following data:

Description	Beérkezés ideje	Aktuális értéknap	Amount	Ccy
Kimenő/belső HCT forint utalás	2016/04/13 14:52:40	2016/04/18	10 000,00	HUF

The "Forward Value-dated Payment" dialog box is also visible, showing the same data as the main window. It includes fields for "Description", "Beérkezés ideje", "Aktuális értéknap", "Amount", and "Ccy". Below these fields is a table with columns for "Partner's Account No.", "Partner name", "Amount", "Ccy", and "D...". The table contains one row of data:

Partner's Account No.	Partner name	Amount	Ccy	D...
HUS9 1200 1008 0000	iss Zénos	10 000,00	HUF	Érték

The status bar at the bottom of the window shows "EL297010 - RAIFFEISEN BANK RT.", "Gaál Zoltán", and "2016/07/11 13:54".

11.15 Initiate Recall Payment

In order to inquire the major data of your future payments:

1. In the **Reporting** menu, select the **Initiate Recall Payment** option.
2. Click on the **Download** button.
3. Select payment to be recalled and click on **Recall** button.

Raiffeisen Electra Terminál - V7.00-06(22) - 10009 - Account Management

Reporting | Statements, notifications | Orders | Main data

Download | Visszahívás | Print

Inibate Recall Payment

Account Number: 12001008-000

Date interval: 2016/05/02 - 2016/05/31

Time of Request: 2016/07/11 14:14:59

Partner's Account No.	Partner name	Amount	Ccy	Details	Description	Beérkezés ideje
HU63 1030 0002 1031 5708 49...	sza lenke	50 001,00	HUF	- - -	Kimenő/belső HCT forint utalás	2016/05/23 14:05:08
HU74 1179 4008 2007 1099 00...	norbitól lenkének	1 010,00	HUF	- - -	Kimenő/belső HCT forint utalás	2016/05/23 14:05:08

Visszahívás

File

Save

Scheduled date: 2016/07/11

Account Number: 12001008-0002 HUF JÓNÁS EMIL

Partner's Account No.: HU74 1179 4008 2007 1099 0...

Partner name: norbitól lenkének

Amount: 1 010,00 HUF

Details: - - -

Description: Kimenő/belső HCT forint utalás

Beérkezés ideje: 2016/05/23 14:05:08

Visszahívás oka:

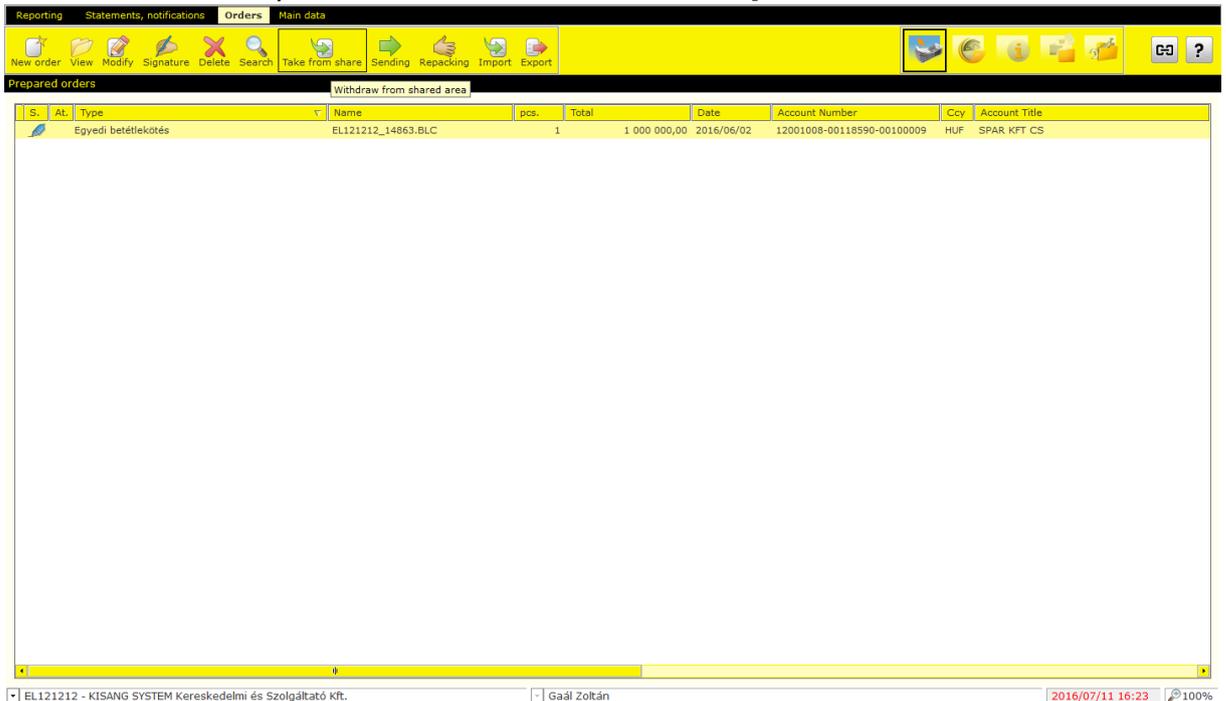
EL297010 - RAIFFEISEN BANK RT. | Gaál Zoltán | 2016/07/11 14:21 | 100%

11.16 Deposit

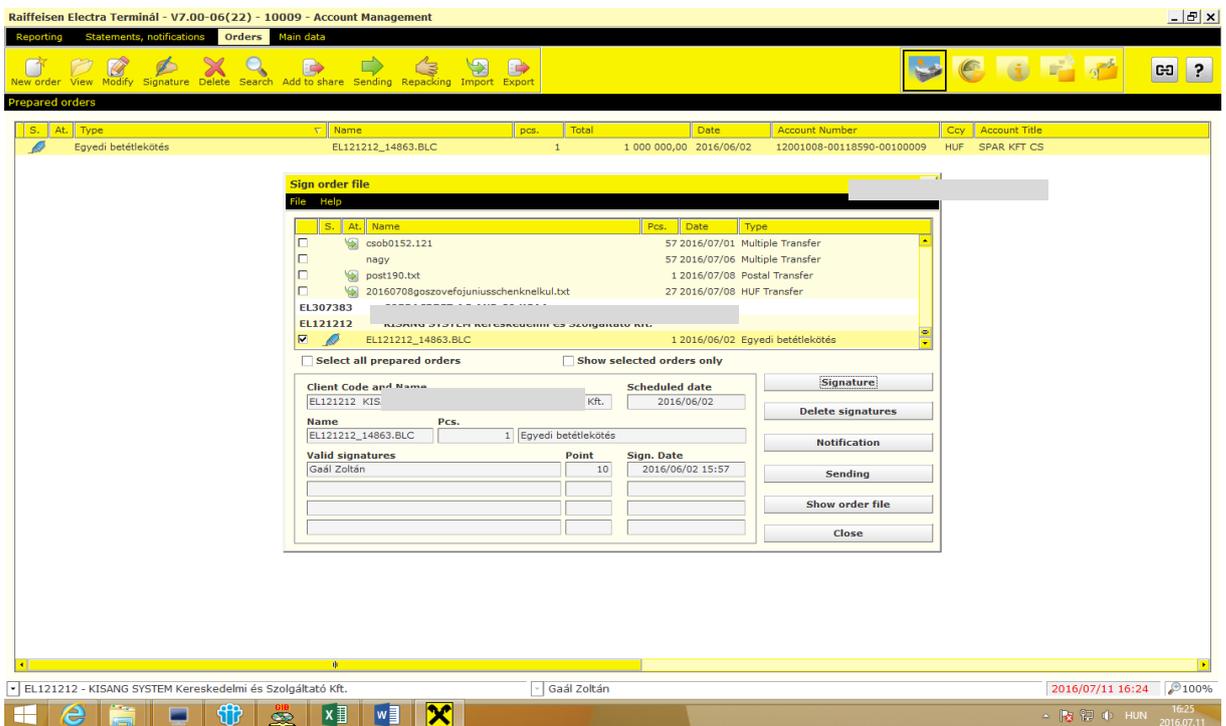
I. Unique Deposit

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

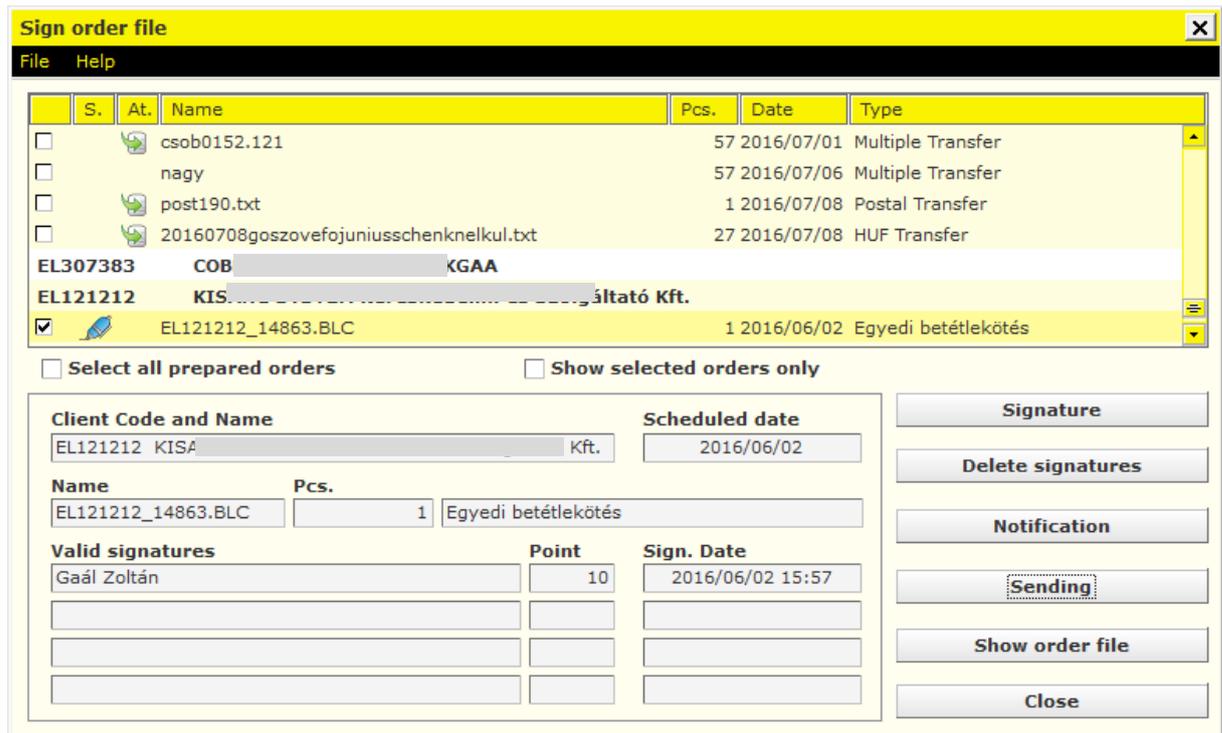
1. In order to authorize your cash, select in the **Orders/Prepared Orders**, then click on



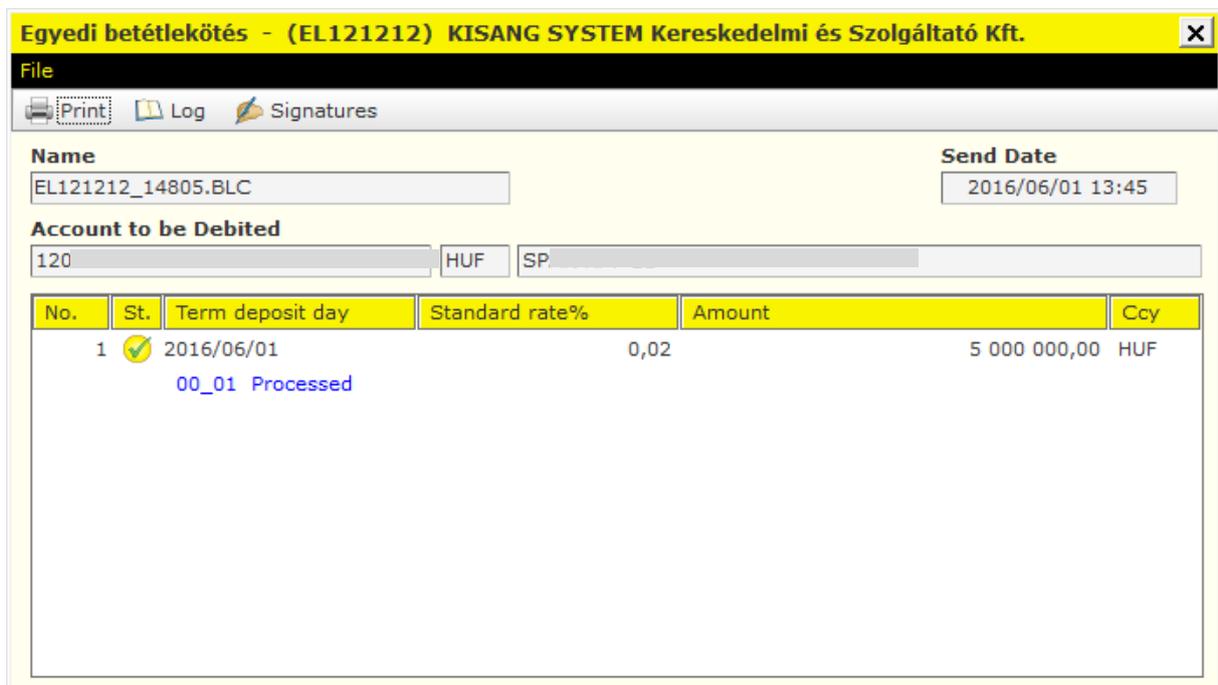
2. After taking over your cash deposit, you can **View**, **Authorise** or **Delete** it.



3. Click on **Sending** button.

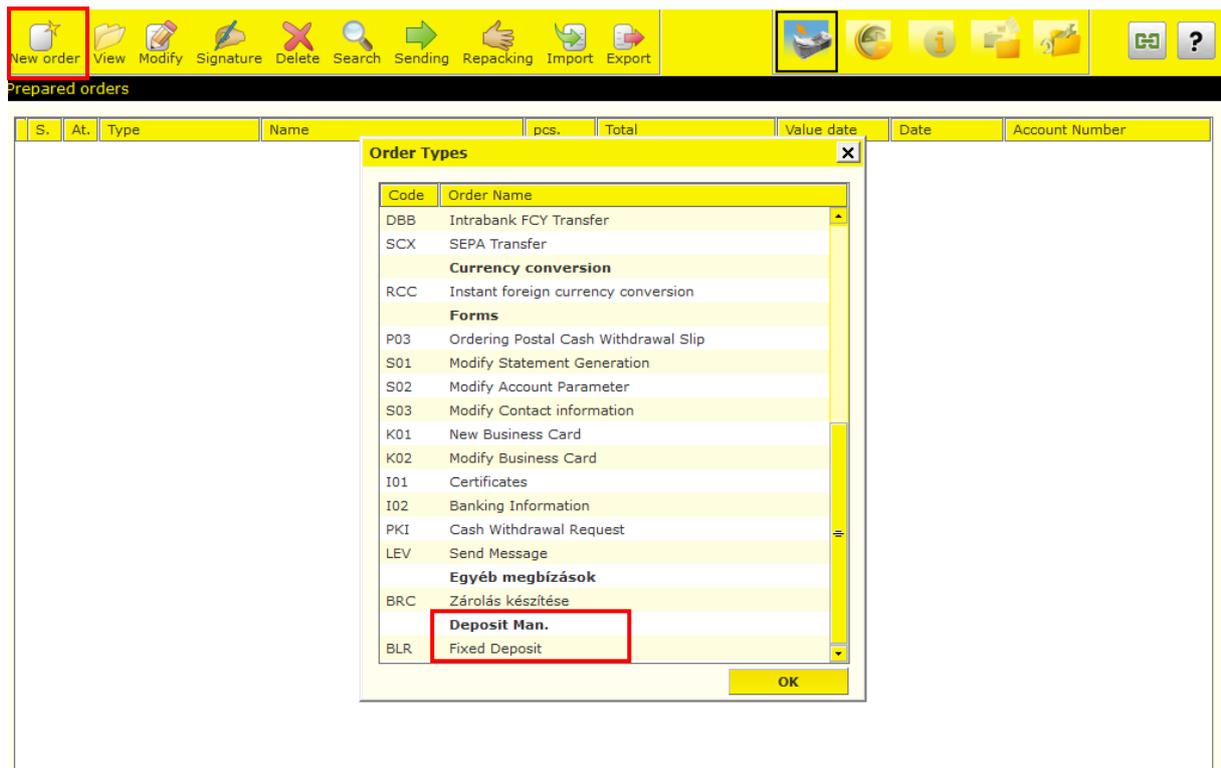


4. In the **Orders/Order files sent** menu, you can view the status of your cash deposit by clicking on the item.



II. Standard Deposit

1. Select **Orders** then **Prepared orders** menu.
2. Click on **New order** and select **Fixed Deposit**.



3. Add the parameters of the deposit then click on **Search** button.

4. In case you are fine with the offer, click on **OK** button.

Fixed Deposit X

Account Number	12001008-0	09	HUF	;
Amount of deposit	1 000 000,00		Term deposit mode	Time deposit order
Number of details	1			
Term deposit day	2017/03/06			
Duration	3 month			
Expiry Date	2017/06/06			
Product on sale	No			

Kérjük, jelölje ki a lekötni kívánt betéti konstrukciót.

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

- Click on **Save** button.

Fixed Deposit X

File

Save

Scheduled date

Account to be Debited
 HUF SP

Amount of deposit

Term deposit mode

Number of details ⓘ

Term deposit day

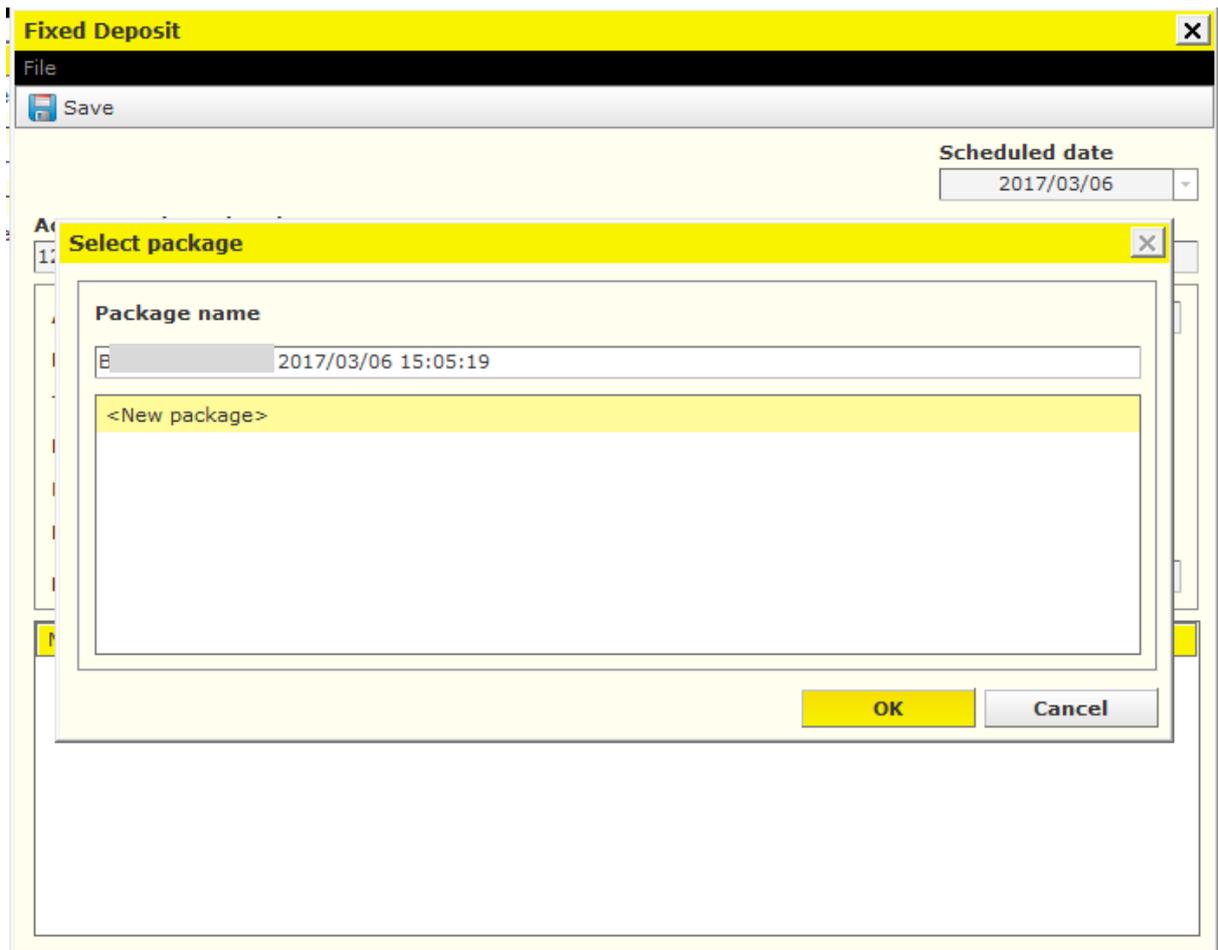
Duration

Expiry Date

Product on sale

Kamatelszámolás HUF SPAR KET CS

No.	Product name	Standard rate /EBKM (%)	Amount	Ccy
1	Corp&Public standard kamat 100 M HUF..	0,01	1 000 000,00	HUF



6. After authorisation, you can submit the order.

12 Statements, Notifications

On the movements occurring in the clients' accounts, detailed summaries, so-called statements are prepared at the Bank at specific intervals (usually on a daily, but in certain cases on a weekly or monthly basis). The Electra system is enabled to download statements, as well as to display summaries of accounts or the detailed content of individual items. Besides statements, so-called notifications are also prepared at the Bank. Notifications include data supplementary to the items included in the statements. Such an instance is for example where the statement includes an aggregate item, i.e. certain debits or credits are booked in the account in lump sum, and the Bank informs the client in an attached notification of the debits or credits included in the relevant aggregate item.

12.1 Account Statements

In the **Statements, notifications** menu, select the **Account Statements** option.

1. Click on the **Download** button, and enter the date. If you want to download the latest account statement, leave the *Date of Statement* field blank.

The screenshot shows the 'Account Statements' section of a software interface. At the top, there is a menu bar with 'Reporting', 'Statements, notifications', 'Orders', and 'Main data'. Below the menu is a toolbar with icons for 'Download', 'View', 'Delete', 'Export', and 'Search'. A modal dialog box titled 'Downloading Account Statements' is open in the center. It contains a 'Date of Stmtnt.' field with a dropdown arrow, followed by a hyphen and another dropdown arrow. Below this is a checkbox labeled 'Download every clients's statements'. A note states: 'Leaving the Date field empty causes the latest account statement to be loaded.' At the bottom of the dialog are 'Download' and 'Cancel' buttons. The background interface shows a table with columns 'Title', 'Date', 'Date of downloading', and 'Comment', which is currently empty. At the bottom of the window, there is a status bar with 'EL100426 - User' and a timestamp '2015/09/07 16:29'.

2. Using the function buttons below the menu bar, you can **View**, **Delete** or **Export** in different file formats (xls, MT940, txt, AUSZUG, UMSATZ) your downloaded account statement item by item, or **Search** among the transactions.

The screenshot shows a 'Searching results' dialog box. At the top, there is a menu bar with 'File' and 'Help', and a 'Print' button. Below this is a summary section with 'No. of Items' set to 4 and 'Total turnover' set to -76,00 HUF. Below the summary is a table with the following data:

Note	Date	No.	Partner name	Partner's Account No.
Account Statement	2018/06/04	29	A25199406 201806040002	Csoportos átutalás Terhelés
Account Statement	2018/06/04	27	A25199406 201806040001	Csoportos átutalás Terhelés
Account Statement	2018/06/04	25	A25199406 201806040000	Csoportos átutalás Terhelés
Account Statement	2018/06/05	18	A25199406 201806040003	Csoportos átutalás Terhelés

The 'Date' column in the table is circled in red.

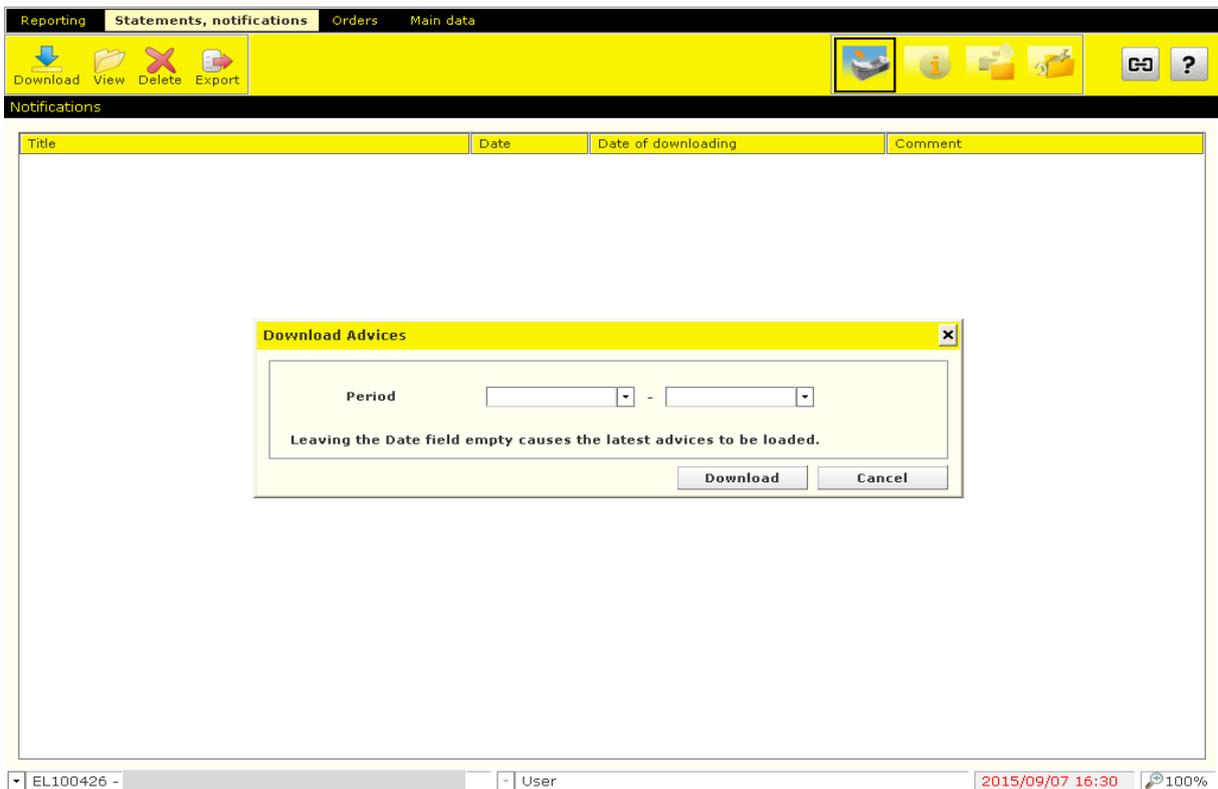
Important!!! Marked date value on this screen means statement date.

12.2 Notifications

Under 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)

1. In the **Statements, notifications** menu, select the **Notifications** option.
2. Click on the **Download** button, and enter the date. If you want to download the latest advice, leave the **Period** field blank.

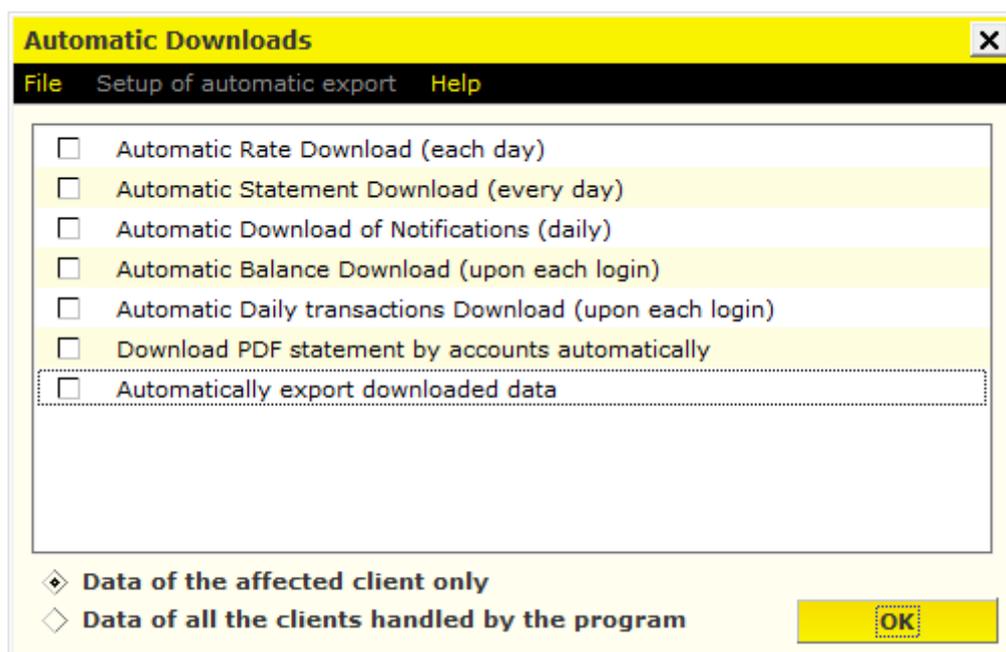
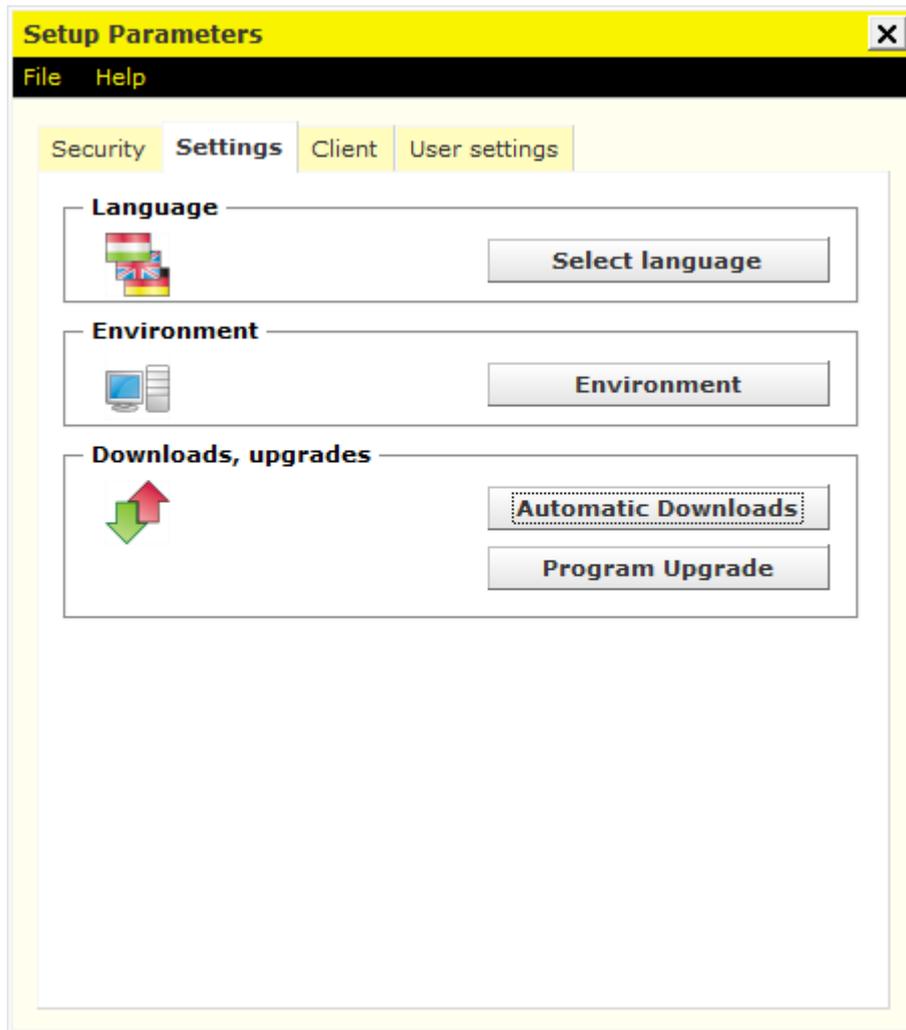


Using the function buttons below the menu bar, you can **View**, **Delete** or **Export** in different standard file formats the downloaded notification item by item.

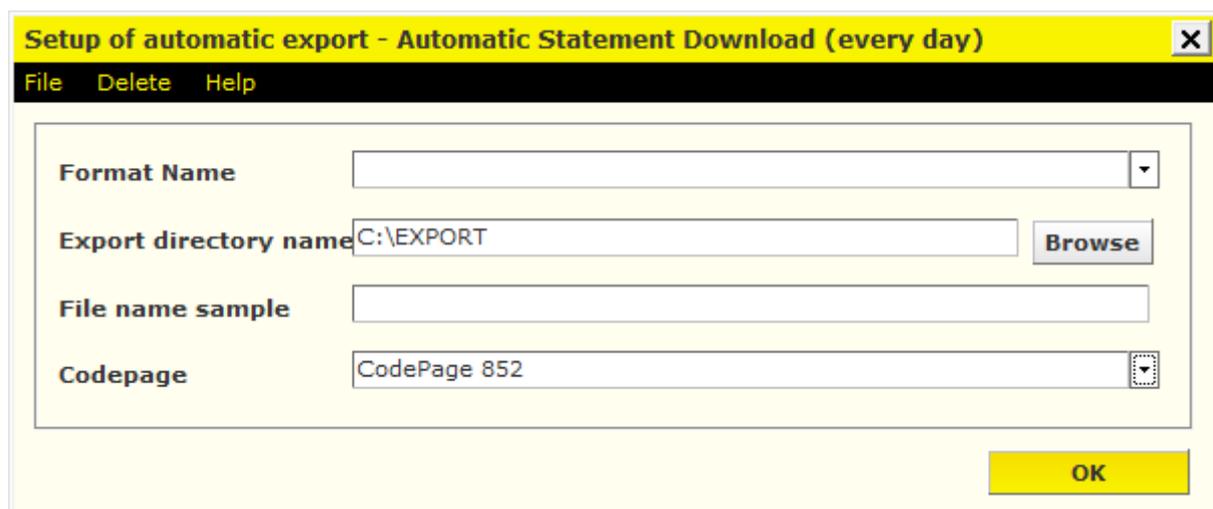
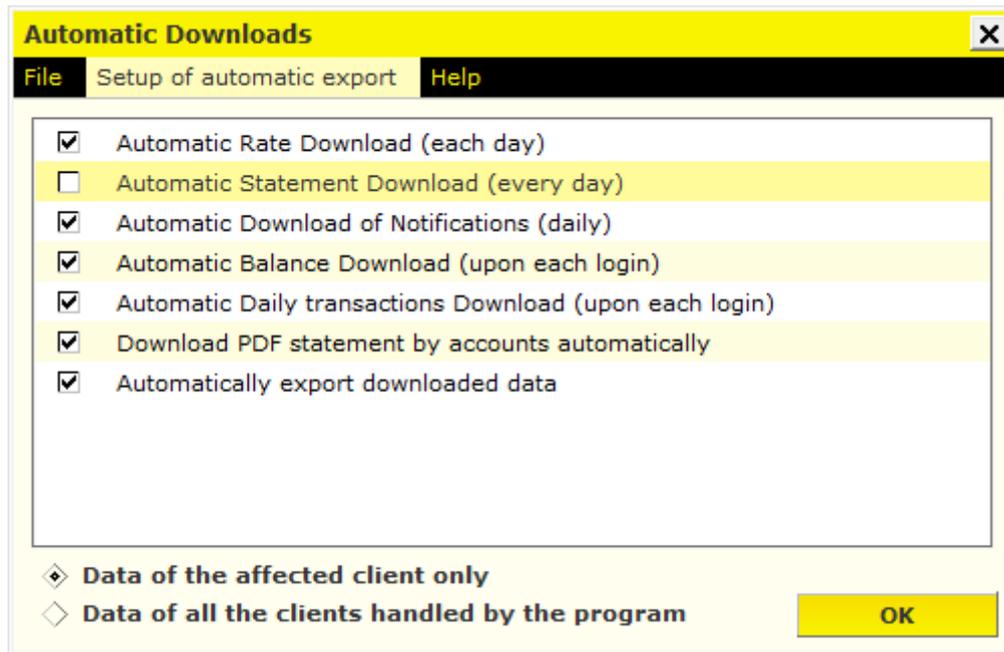
13 Automatic Download and Export

You can setup Automatic downloads of reporting and statement information for even all clients. Downloaded information can be viewed with the relevant access rights.

For setup click on **Setup Parameters/Settings** tab/**Automatic Downloads** and select the required data.



You can setup the automatic export of reporting data into a designated folder by choosing **Setup of automatic export** menu. The user must have read access right for the setup.



'File name sample' can be set in the following way:

- date is inserted into filename by giving **yyyymmdd** (year month day)
- use single small **u** character for UGIRO code (it can be used only in case of group order notification)
- use small **c** character for client code
- use single small **a** character for account number (it can be used only in case of statements)

- use small **q** character for sequence number – use more q letter defining more digit long number (it can be used only in case of notification)

- use **?** character for original filename. Original file name is that system gives by default if you don't specify name otherwise.

- **Use capital letters** for fix part of path and filename

- File extension must be defined by capital letters

If you want to use different subfolders **by clients**, use 'c\' (as subfolder name) before the filename. E.g. c\yyyymmdd.DAT

In case of account statement if you want to use different subfolders **by account numbers**, use 'a\' (as subfolder name) before the filename. E.g. a\yyyymmdd.DAT. (

In case of group order notification if you want to use different subfolders **by UGIRO code**, use 'u\' (as subfolder name) before the filename. E.g. u\yyyymmdd.DAT. (

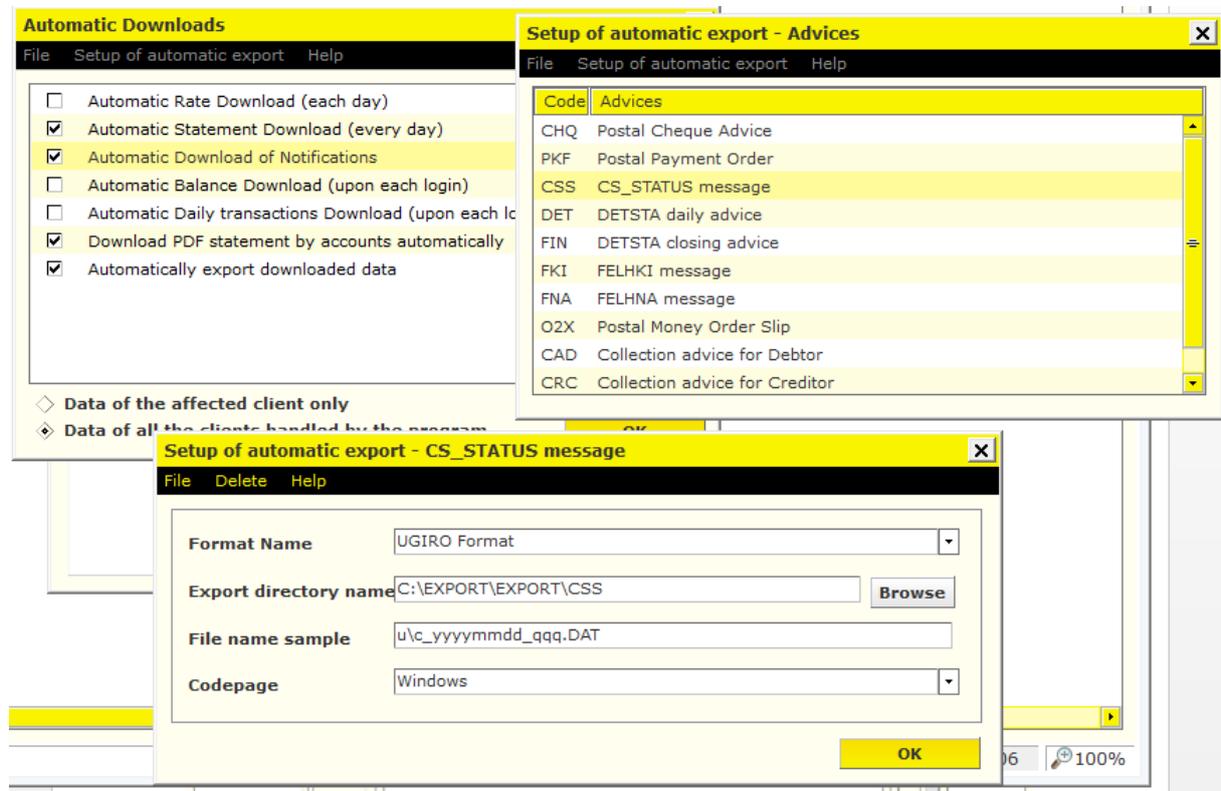
Important

a – can be used only for statements,

u - can be used only for group order notifications,

q - can be used only for notifications.

Example for notification:



14 Orders

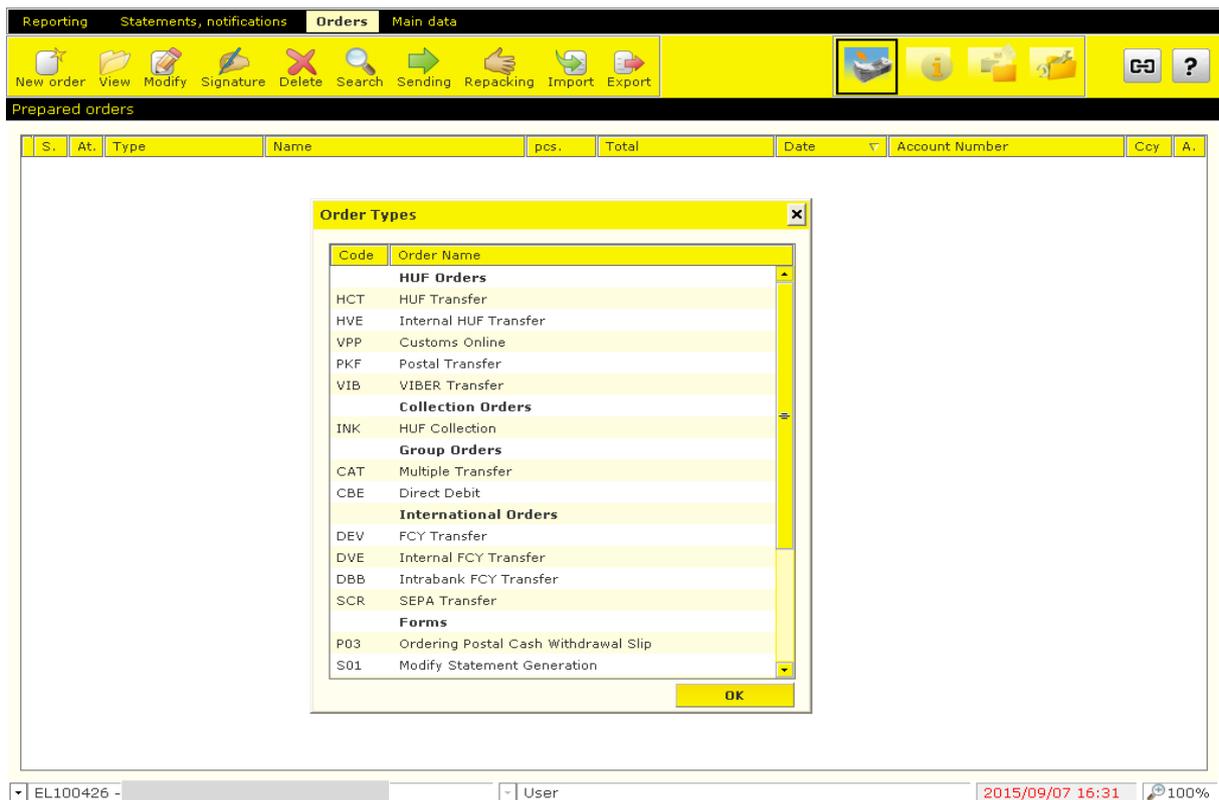
By means of the Electra Terminal client program, you can submit different HUF, foreign currency, collection and multiple orders, forms and letters. As (with the exception of forms and letters) usually more than one orders are launched a day, the client program will make packages of these, while letter 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.

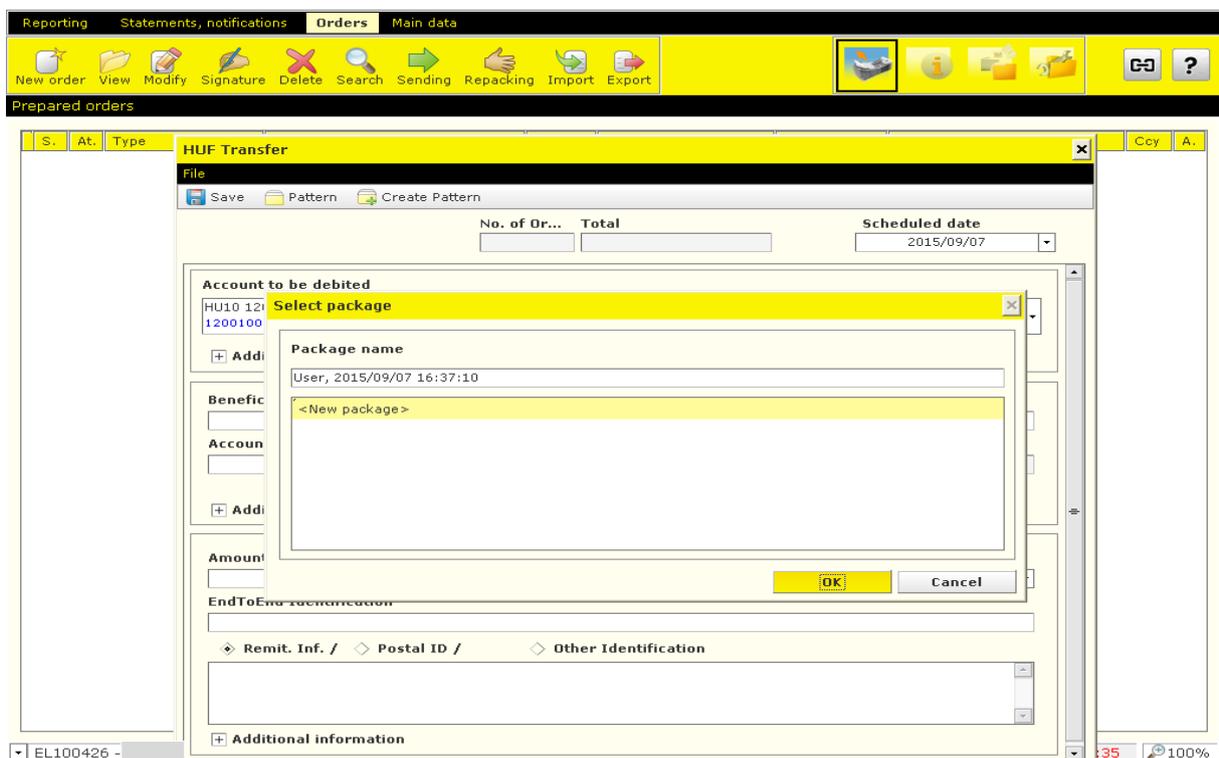
Upon entering an order, you can specify when (on which day) it should be sent to the Bank. The client program will remember this data, and use it when packaging orders.

14.1 Prepare Orders

5. In the **Orders** menu, select the **Prepared orders** option.
6. Click on the **New order** button, and select the order type.



7. You can finish entering the order using the **Save** 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 Pattern** button.
8. Click on the **OK** button, and the order will be packed into the file.



14.2 Instant Foreign Currency Conversation

Az **Új megbízás / Devizaváltás / Devizaváltás azonnali árfolyamon** menüpontban versenyképes árfolyamon, azonnali átváltást indíthat két eltérő deviza között. Például forint számlájáról USD számlájára, vagy EUR számlájáról HUF számlájára kezdeményezhet átváltást.

Minimum átváltható összeg: 1 Ft, vagy annak megfelelő deviza, maximum összeg: 4 Ft, vagy annak megfelelő deviza. A minimum és maximum érték a bank központilag megváltoztathatja. Az rendszer minden alkalommal figyelmeztet, ha az éppen aktuális határértéknél kisebb vagy nagyobb összeget adott meg.

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.

S.	At.	Type	Name	pcs.	Total	Value date	Date	Account Number
!		HUF Transfer	generali0000286107.xml.ht	1	100 000 000.00		2021/07/06	12001008-00100594-001000C
Order Types								
!		HUF Transfer	generali000002				2021/07/06	12001008-00100594-001000C
!		HUF Transfer	generali000002				2021/07/06	12001008-00100594-001000C
!		HUF Transfer	generali000002				2021/07/06	12001008-00100594-001000C
!		HUF Transfer	generali000002				2021/07/06	12001008-00100594-001000C
		HUF Transfer	CBD2, 2022/0				2022/02/02	12001008-00100594-001000C
		SEPA Transfer	raif_pd_50016			03/25	2022/03/25	12001008-00100594-005000C
		HUF Transfer	CBD2, 2022/0				2022/07/19	12001008-00100594-001000C
!		FCY Transfer	c2221308t.int.				08/02	12001008-00100594-001000C

Code	Order Name
DVE	Internal FCY Transfer
DBB	Intrabank FCY Transfer
SCX	SEPA Transfer
Currency conversion	
RCC	Instant foreign currency conversion
Forms	
S01	Modify Statement Generation
S02	Modify Account Parameter
S03	Modify Contact information
K01	New Business Card
K02	Modify Business Card
I01	Certificates
I02	Banking Information
PKI	Cash Withdrawal Request
LEV	Send Message
Other Orders	
BRC	Preparing Amount Blocking
Deposit Man.	
BLR	Fixed Deposit

Source account

The account from which the amount you have entered will be converted. Select from the drop-down 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.

The screenshot shows a web application window titled "Instant foreign currency conversion". At the top left, there is a "File" menu with a "Go on" button. The main content area includes a "Scheduled date" field set to "2022/09/30". Below this is the "Source account" section with a dropdown menu showing "12001008-00100594-00100008", a currency selector set to "HUF", and a masked account number ending in "KF". The "Target account" section has a dropdown menu showing "12001008-00100594-00500006", a currency selector set to "EUR", and a masked account number ending in "KF". The "Amount" field consists of two input boxes with a comma separator and a dropdown menu. The "Execution" field is set to "Extra urgent (T)". At the bottom, there is a "Details" section with a scrollable text area.

After filling in the form, click '**Go on**' 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 seconds!

Instant foreign currency conversion X

File

➔ Go on

Scheduled date

Source account

Target account

Target amount

Execution

Details

Rate

Check X

?

A tranzakció konvertált összege: 4 258 200,00 HUF, az árfolyam: 1 EUR = 425.82 HUF.
 Jóváhagyja a tranzakciót?

Yes (45 sec)

No

Click **No** to return to the main menu.

After clicking on the **Yes** button you will step into in the Signature section. Entering the password, pressing the **Signature** button and clicking on the **Sending** button, a screen confirming the successful conversion will be displayed.

14.3 Repackaging

With repackaging you can put same type and value date of transactions into a package.

1. Click on **Repackaging**  icon and select the payments you want to put into a package.

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Reporting Statements, notifications **Orders** Main data

New order View Modify Signature Delete Search Sending Repacking Import Export

Prepared orders Arrange orders of the same type in separate files

S.	At.	Type	Name	pcs.	Total	Date	Account Number	Ccy	Account Title	Comment
		HUF Transfer	RAFI TESZT1, 2016/04/18 10:46:23	1	10 000,00	2016/04/18	12001008-00100594-00100008	HUF	KONCSEK MIHÁLYN	HUF Transfer (Jogosult
		Intrabank FCY Transfer	Szabó Balázs, 2016/06/06 11:16:08	1	100,00	2016/06/06	12001008-00100594-00500006	EUR	KONCSEK MIHÁLYN	Intrabank FCY Transfer
		Multiple Transfer	utales.121	15	1 384 165,00	2016/08/30	12001008-00100594-00100008	HUF	KONCSEK MIHÁLYN	Multiple Transfer (Csop
		HUF Transfer	RAFI TESZT1, 2016/09/14 11:05:53	1	50,00	2016/09/14	12001008-00100594-00100008	HUF	KONCSEK MIHÁLYN	HUF Transfer (Jogosult

EL545454 - Tomur Befektetési Zrt. Gaál Zoltán 2016/11/29 11:15 100%

2. Select **Selection** menu then click on **Save** button

Manual packing

File View Modify **Selection** Clear selection Help

Save Print

File Type Account to be Debited

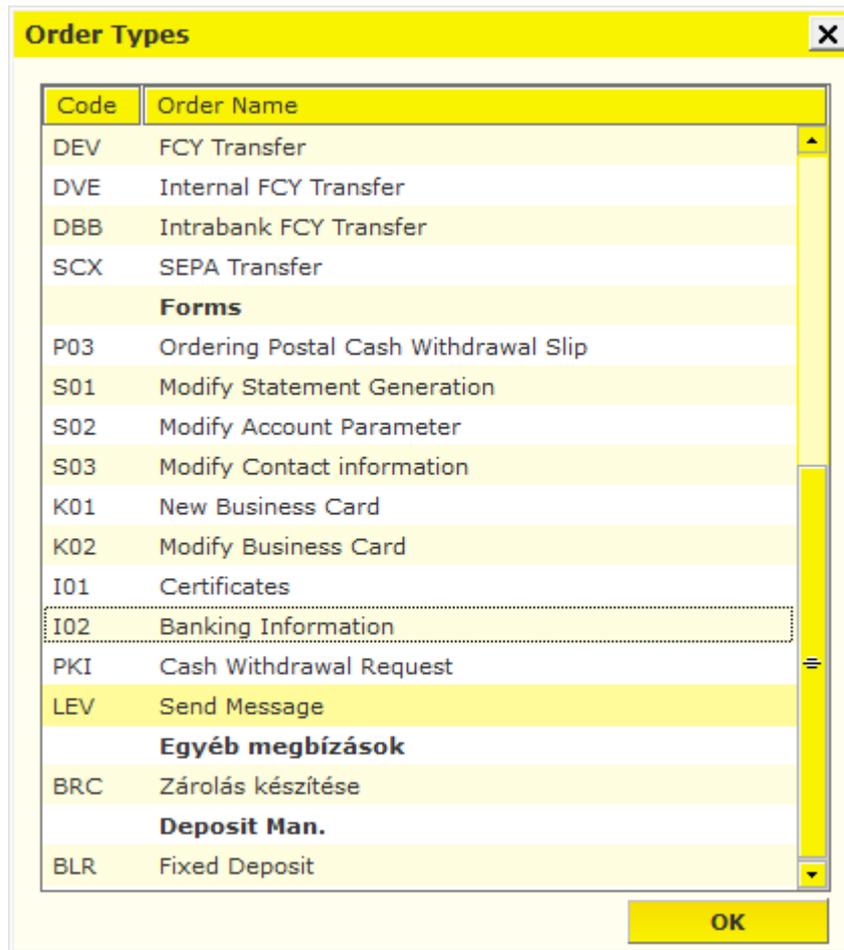
HUF Transfer 12001008-00100594-00100008 HUF KONCSEK MIHÁLYN

Name	Enter	Value date	Partner name	Amount
RAFI TESZT1, 2016/04/18 10:46:23	2016/04/18	2016/04/18	Boros Attila	10 000,00 H
RAFI TESZT1, 2016/09/14 11:05:53	2016/09/14	2016/09/20	Teszt Elek	50,00 H

All 2 10 050,00 HUF Selected 0 0,00 HUF

14.4 Sending message and attaching document

1. Choose **Orders** then click on **New Order** icon then select **Send Message**.



2. After defining the subject enter your message. For enclosing document, click on **Attach** button. **Overall 5 files can be attached to one message and size of each file must be less than 5 MByte.**

Letter [X]

File Attachments Help

Save Attach Delete attachment

Sender: Tomur Befektetési Zrt.

Subject: [Empty]

Scheduled date: 2016/12/01

[Large empty text area]

[Small empty text area]

3. Click on **Save** button to add the message to be sent into a package.

Select package [X]

Package name

Gaál Zoltán, 2016/12/01 15:30:15

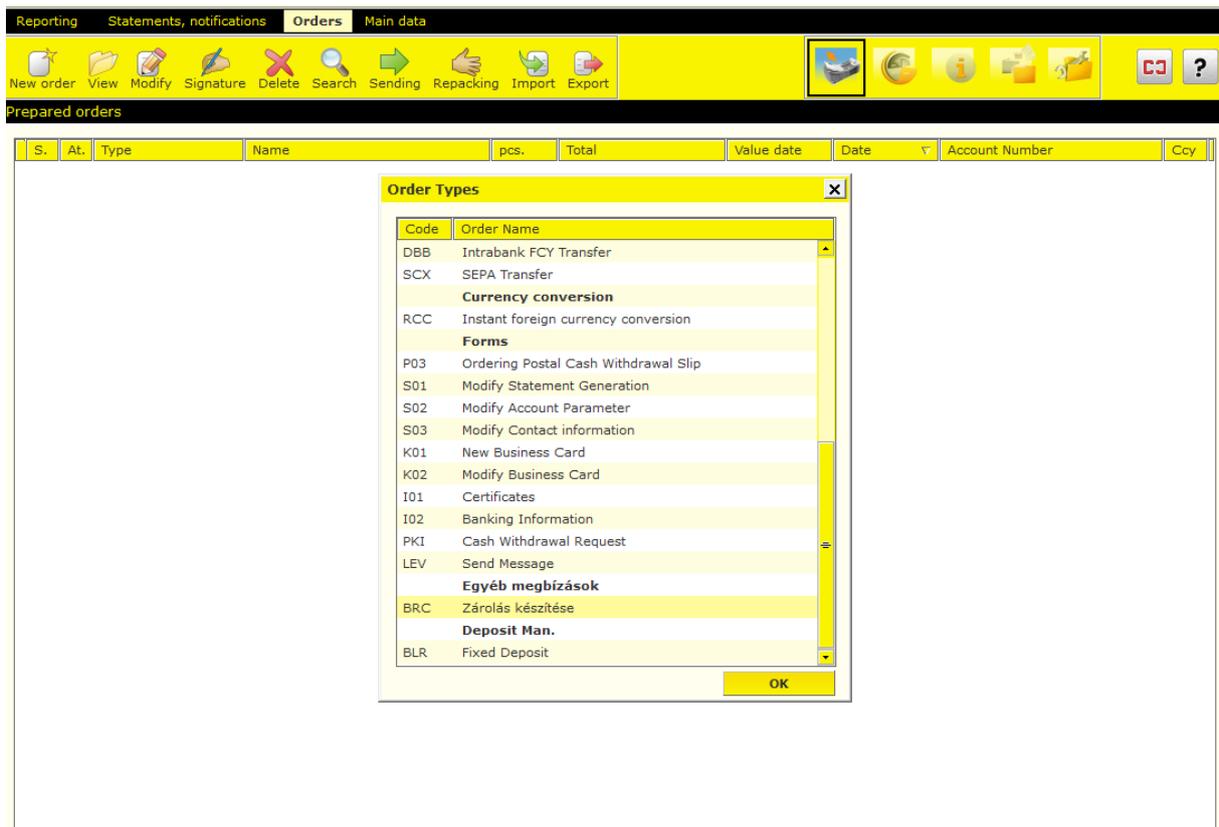
<New package>

[Empty list area]

OK Cancel

14.5 Preparing Amount Blocking (Zárolás készítése)

1. Choose menu **Orders** then button **New order** and finally **Zárolás készítése** (Preparing Amount Blocking)



Choose one of your account and specify start and end date of amount blocking.

14.6 Modify Orders

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.

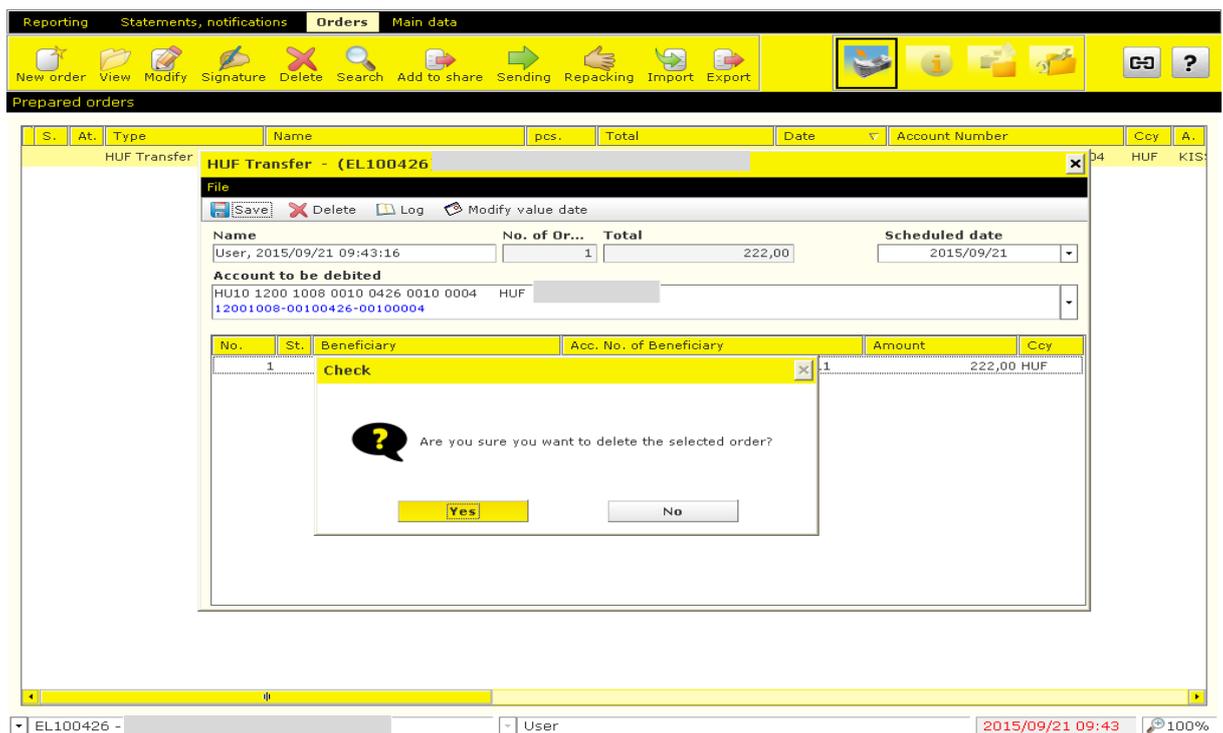
However, an order or order file that is already furnished with a signature may not be changed any longer. In such case the signature should be deleted first.

1. In the **Orders** menu, select the **Prepared orders** option.
2. Select the file to be changed, then click on the **Modify** button below the menu bar.
3. Select from the file the item you wish to be modified.
4. If you wish to transfer an order into another file, click on the icon shown beside the **Scheduled date** within the item, and enter the new date of sending of the order shown in the screen. The client program will remove the order from the file, and repack it into the file belonging to the given date (if no such file exists yet, the program will create one).

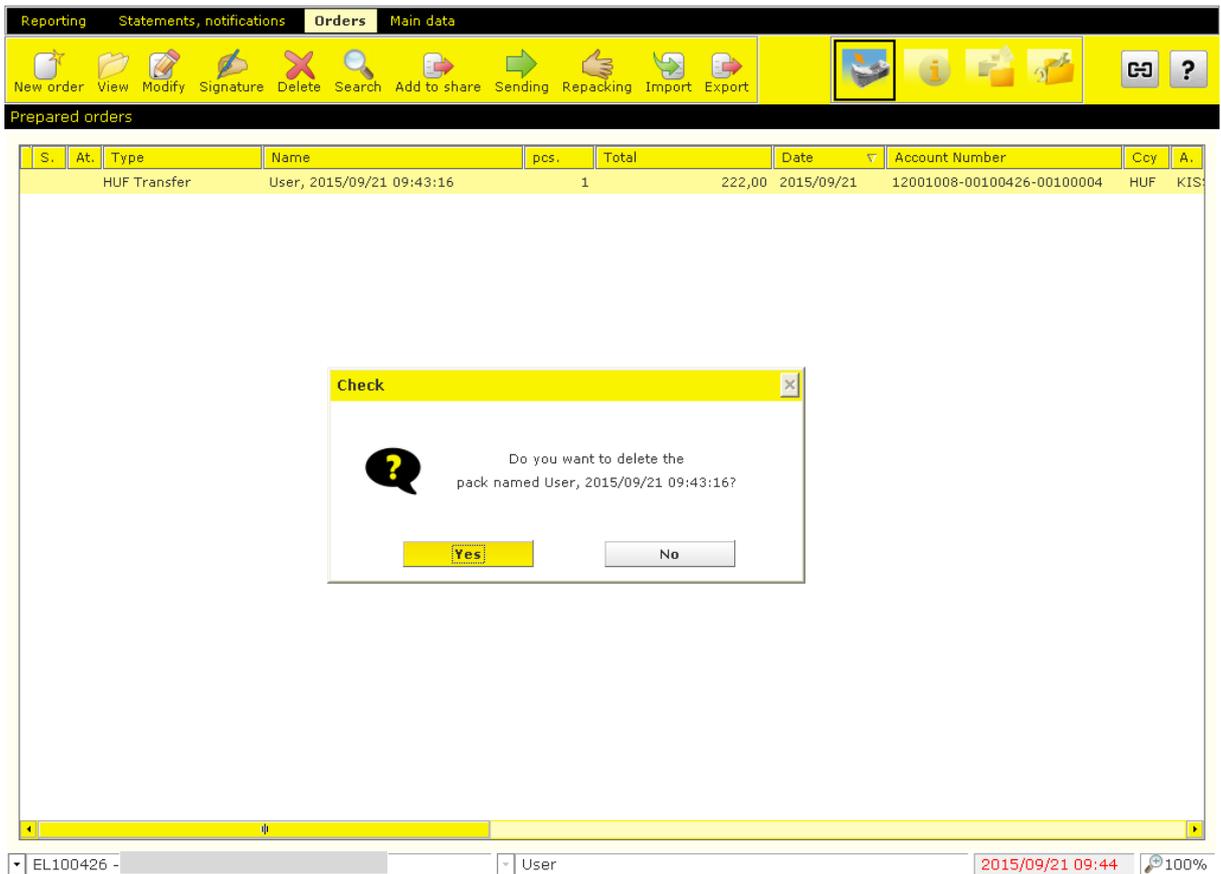
You can change the account number to be debited in a similar way. In such case the client program will also repack the order into another file that is adequate to the new account number.

14.7 Delete Orders

1. In the **Orders** menu, select the **Prepared orders** option.
2. Select the file to be changed, then click on the **Modify** button below the menu bar.
3. Select from the file the item to be deleted, then click on the **Delete** button.



To delete a file, select the file, then click on the **Delete** button below the menu bar.



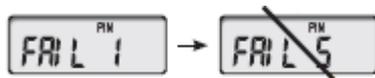
14.8 First usage of Token

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

14.9 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.

14.10 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.

14.11 Blocking of Token

If the Token is lost or fall into unauthorized persons hands, please call Raiffeisen Direkt call center (06-40-48-48-48) or personally to your Relationship Manager.

14.12 Signing Orders

1. In the **Orders** menu, select the **Prepared orders** option.
2. Click on the **Signature** button.
3. Select the file(s) to be signed, then click
 - a. on the **Signature** button if you wish to approve the file,
 - b. on the **Delete signatures** button if you want to remove the signature from the file.

To sign your orders in Electra you can choose from the following solutions.

Token

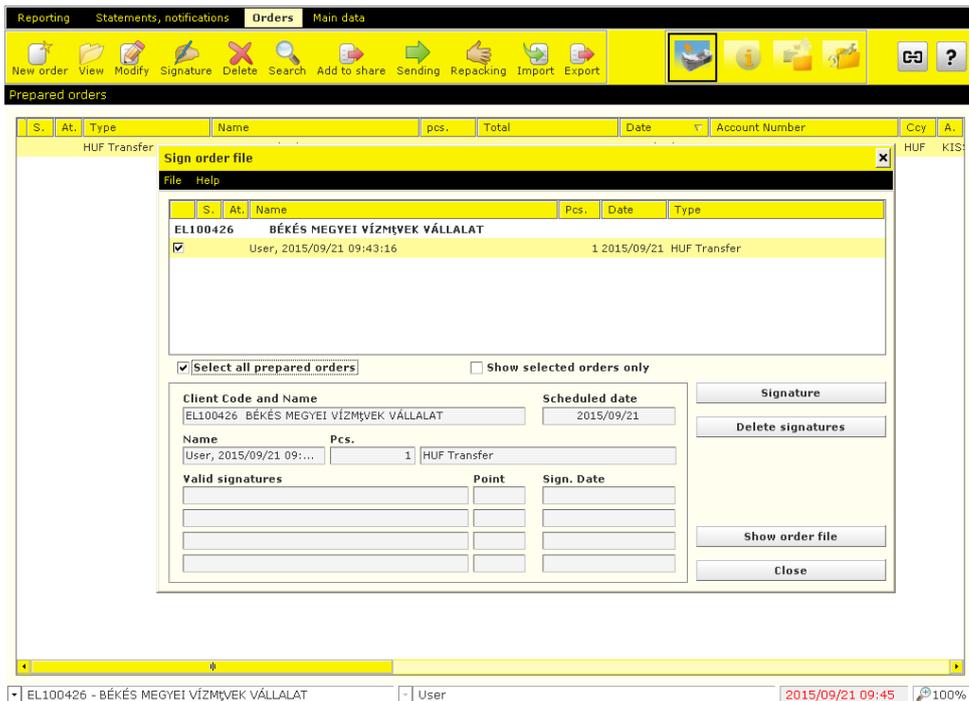
With your User ID (which was given at contracting) and the generated password by the Token you can authenticate the orders. The bank system will check the user rights by the Token datas.

VICA mobiletoken (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.

Signing with token

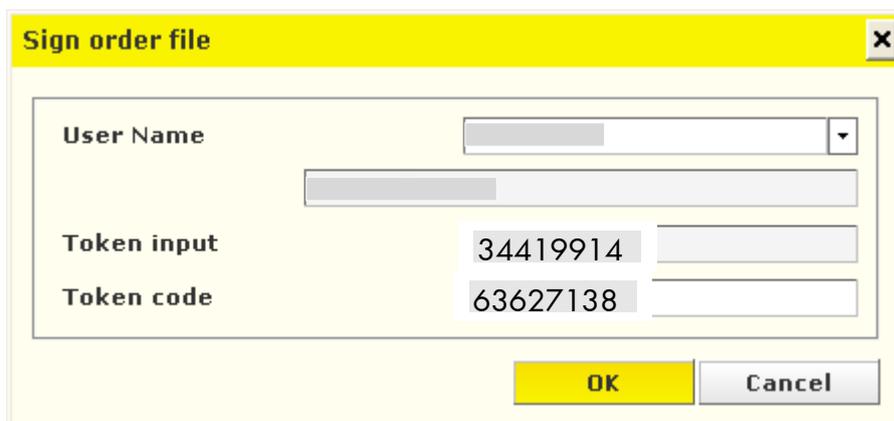
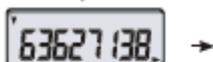
1. Select the **Manage Orders/Manage Packages** option.
2. Click on **Signature** icon.
3. Select the file(s) to be signed, then click
 - a. on the **Sign Selected File** button if you wish to approve the file,
 - b. on the **Delete Selected File** button if you want to remove the signature from the file.



4. Click on the **Token input request** button.
5. Turn on your signature device (token), and after typing your PIN code enter the numbers displayed in the **Token input** field.



6. Keep the  button pressed for 3 seconds.
7. Type the response code provided by your signature device in the **Token code** field, then click on the **OK** button.



VICA mobiletoken registration

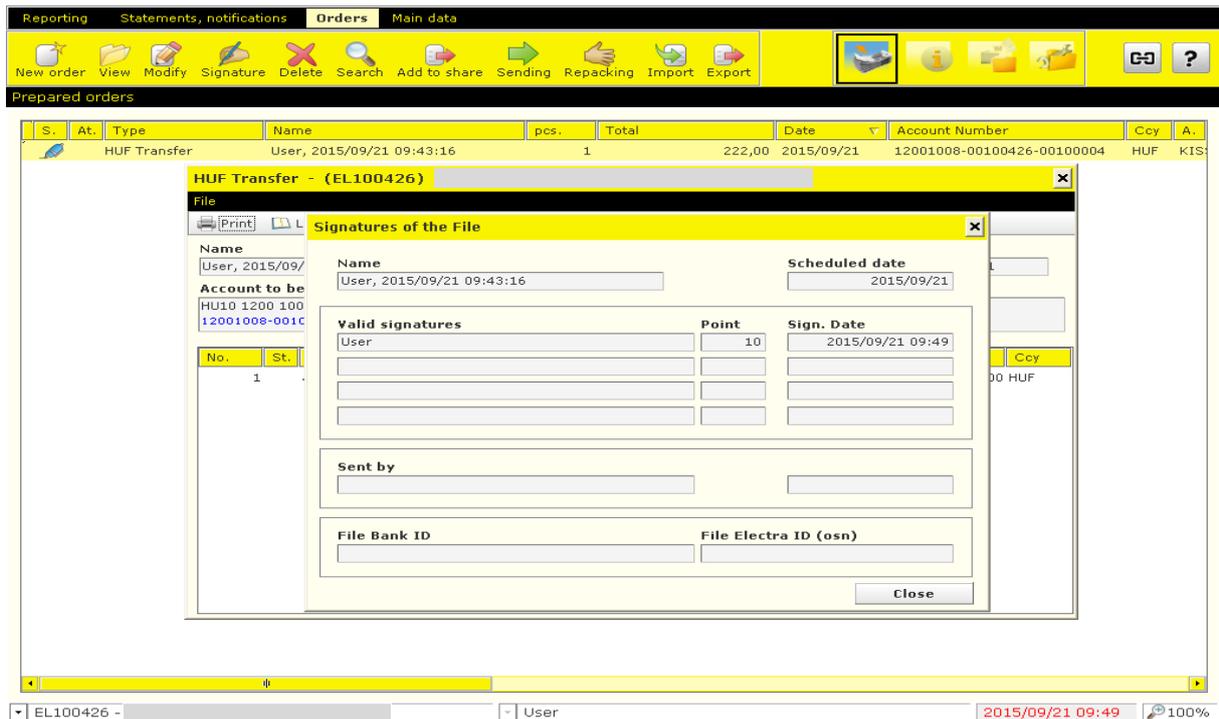
Before you use ViCA first time you need to register it to your Electra profile.

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.
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

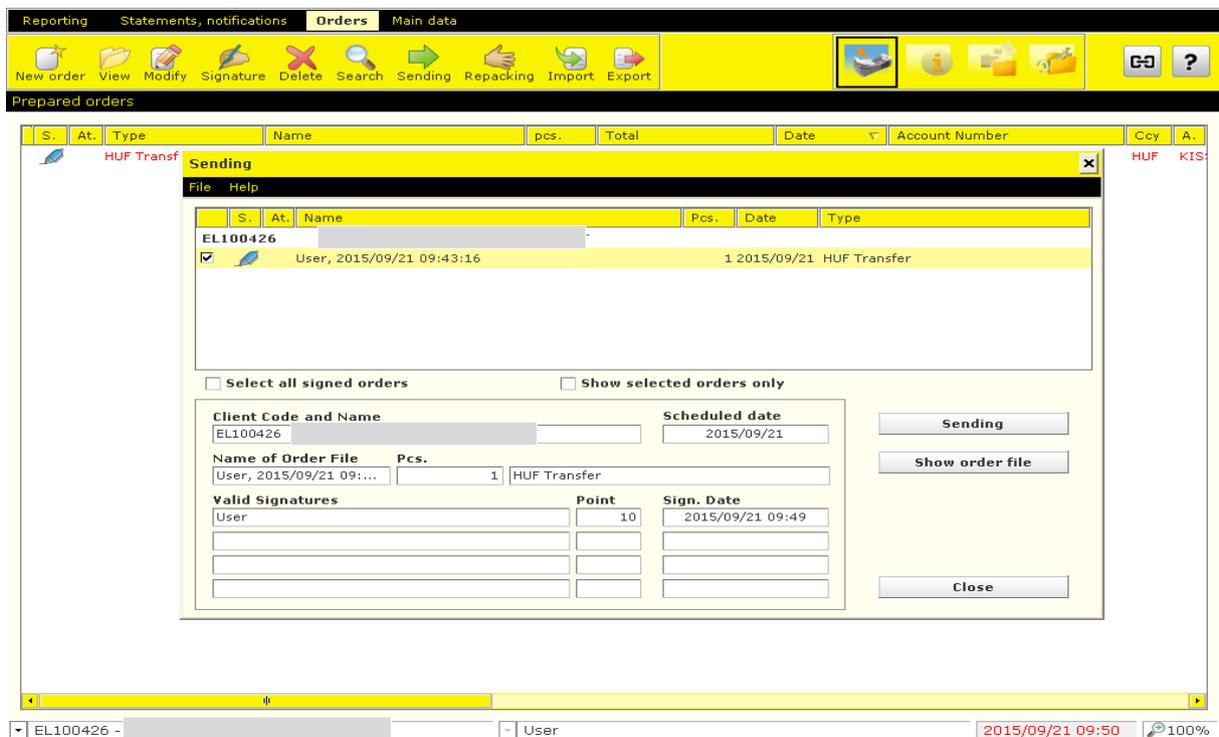
1. Launch the order in Electra (with any platform:Terminal, Internetbank, Mobilebank). When the order is recorded, there will be a message on Electra interface, to open the application.
2. Enter the application with the given password (which was given at the registration).
3. After the login, in the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

If you want to know who signed the file, click on the **View** button below the menu bar, or double-click on the file, and press the **Signatures** button.



14.13 Sending Orders

1. In the **Orders** menu, select the **Prepared orders** option.
2. Click on the **Sending** button.



3. Select the file(s) to be sent, then click on the **Sending** button.

Successfully sent order files are transferred and can be viewed under the option **Order files sent**.

14.14 Sent Orders

The order files displayed in the **Order files sent** 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. In the **Orders** menu, select the **Order files sent** option.
2. Select the relevant order file, then click on the **Status** button.

The screenshot shows the 'Order files sent' interface. A dialog box titled 'Bank Status of Order File' is open, displaying the following information:

Name of Order File		Time of Sending
User, 2015/09/21 09:54:15		2015/09/21 09:54:34
Error Code		
Error Descr.		
No.	Error Code	Error Descr.
1	44	Fedezetre vár (44 A csomag fedezetiány miatt várakozik 00 Tétel hibátlan)

The dialog also includes a 'Close' button at the bottom right.

The status of order items is also displayed when you view a specific file, in the table showing the different items, as well as when details of a specific item are displayed.

1. Double-click to select the given package, or press the **View** button below the menu bar.

Reporting Statements, notifications **Orders** Main data

View Delete Search Reuse Unacknowledged Status Forecast

Order files sent

St.	At.	Type	Name	pcs.	Date	Total	Account Number
☑		HUF Transfer	User, 2015/09/21 09:54:15	1	2015/09/21 09:54	111,00	12001008-00100426-00100004
⚠		HUF Transfer	User, 2015/09/21 09:43:16	1	2015/09/21 09:52	222,00	12001008-00100426-00100004

HUF Transfer - (EL100426)

File

Print Log Signatures

Name	No. of Or...	Total	Send Date
User, 2015/09/21 09:54:15	1	111,00	2015/09/21 09:54

Account to be debited

HU10 1200 1008 0010 0426 0010 0004 HUF KISS GÉZÁNÉ
12001008-00100426-00100004

No.	St.	Beneficiary	Acc. No. of Beneficiary	Amount	Ccy
1	☑	test	HU90 2222 2222 2222 2222 2222	111,00	HUF

44 Fedezetre vár 44 A csomag fedezetihiány miatt várakozik 00 Tétel hibátlan

EL100426 - User 2015/09/21 09:55 100%

The program shows the status of the item using the following symbols:

- ☑: The Bank has processed the order item (e.g. booking has taken place).
- ⚠: The Bank is unable to process the item, the item is erroneous.
- 🟡: E.g. the processing of the item at the Bank has started (is in progress).
- Blank: The Bank's systems have not given status information on the order item.

Each line of the table of order files sent stands for an order file. The column "St." shows the status of the sent order file. The signs attached to the files are to be understood as follows:

- ☑: The Bank has processed all items of the sent order file, and there are no erroneous items in the file (e.g. all are booked).
- ⚠: The items of the sent order file include an erroneous item(s).
- 🟡: Processing of the items of the sent order file is underway, there are no erroneous items yet among the processed items.
- Blank: No status information has been received yet on any item of the sent order file.

If you wish to see the exact content of a specific order, double-click on the relevant line of the list.

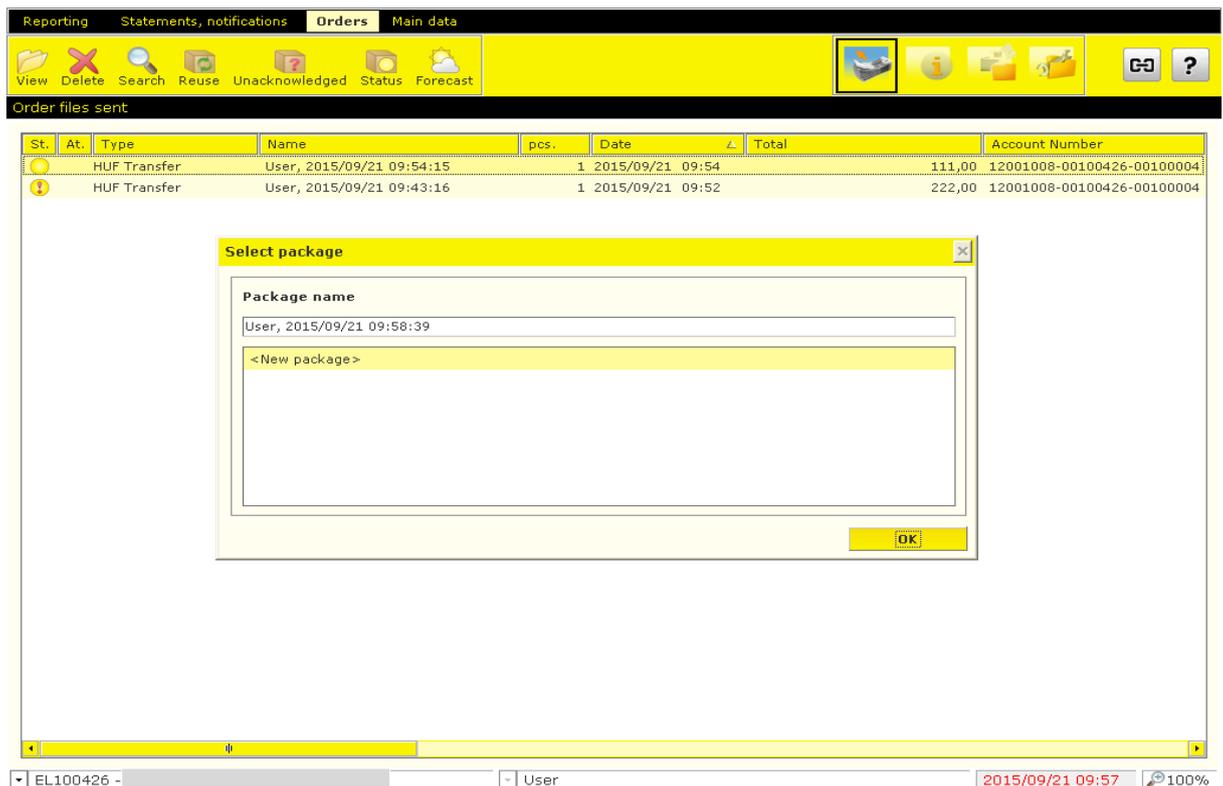
The screenshot displays the 'HUF Transfer' window in the Raiffeisen Electra Terminal. The window title is 'HUF Transfer - (EL100426)'. The interface includes a menu bar with 'Reporting', 'Statements, notifications', 'Orders', and 'Main data'. Below the menu is a toolbar with 'View', 'Delete', 'Search', 'Print', 'Log', 'Signatures', and 'Create Pattern'. The main area contains a table with columns 'St.', 'At.', and 'Type', listing two 'HUF Tra' entries. Below the table is a detailed form for a transfer order. The form includes fields for 'Name' (User, 2015/09/21 09:54:15), 'No.' (1), and 'Send Date' (2015/09/21 09:54). It also features sections for 'Account to be debited' (HU10 1200 1008 0010 0426 0010 0004 HUF), 'Beneficiary Name' (Test), 'Account to be credited' (HU90 2222 2222 2222 2222 2222), 'Amount' (111,00 HUF), and 'Debit Value Date'. There are also fields for 'EndToEnd Identification' and 'Additional information'. The status bar at the bottom shows 'EL100426 - User' and '2015/09/21 09:56'.

Please note that if there are no erroneous orders in the file, this does not necessarily mean that the Bank will execute each and every order included in the file. If e.g. the balance is insufficient to cover a transfer order, the Bank will not execute the order even if it is formally correct.

14.15 Reuse Order Files

The client program enables you to create a new file on the basis of an already sent order file, selecting from prepared orders. This new file can be changed as you wish, and should be signed again before it is sent to the Bank. It is mandatory to change the file if the new file includes errors (e.g. the dates included in the original file are no longer adequate on this day).

1. In the **Orders** menu, select the **Order files sent** option.
2. Select the order file to be reused, and click on the **Reuse** button.



On the basis of the selected file, the program will create a new file, and give an information message on this. The new package will include the same business data as the original, but the signatures will be deleted from it, and the scheduled date of sending will be reset for the current day. A checking will also be run for the file, and if there is an error the file will be marked (with a red exclamation mark), of which an information message will also be given to the client. An erroneous file may not be sent (or even signed) until the errors are eliminated. You can correct an error in the usual way, using the Modify file function. Within a file, you can view errors by clicking on the List of errors option. When the file is saved, the list of errors will be deleted (only faultless files can be saved).

14.16 Search Transactions

You can search transfer orders in three different places in the Electra client program:

- among prepared orders (e.g. because you do not remember with what parameters you have entered the order, and in which file it was put by the system),
- among sent orders (because you want to make sure that an order has been sent, and you want to know with what parameters it was sent),
- in the account statements downloaded from the Bank's computer (because you want to know whether the Bank has managed to fulfil the order, or when exactly a specific amount was received to your account).

As regards the determination of the search criteria, the client program offers the same options in all three places: you can specify a start and an end date for the search, as well as criteria for some additional fields of the transfers, e.g. name or account number of counterparty, etc.

The client program shows the result of the search in a screen similar to the one used to view/print transfer orders: each order is shown in one line, and if you double-click on the given item the program will show a detailed view of the order.

15 Main Data

15.1 Create and Modify Patterns

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:

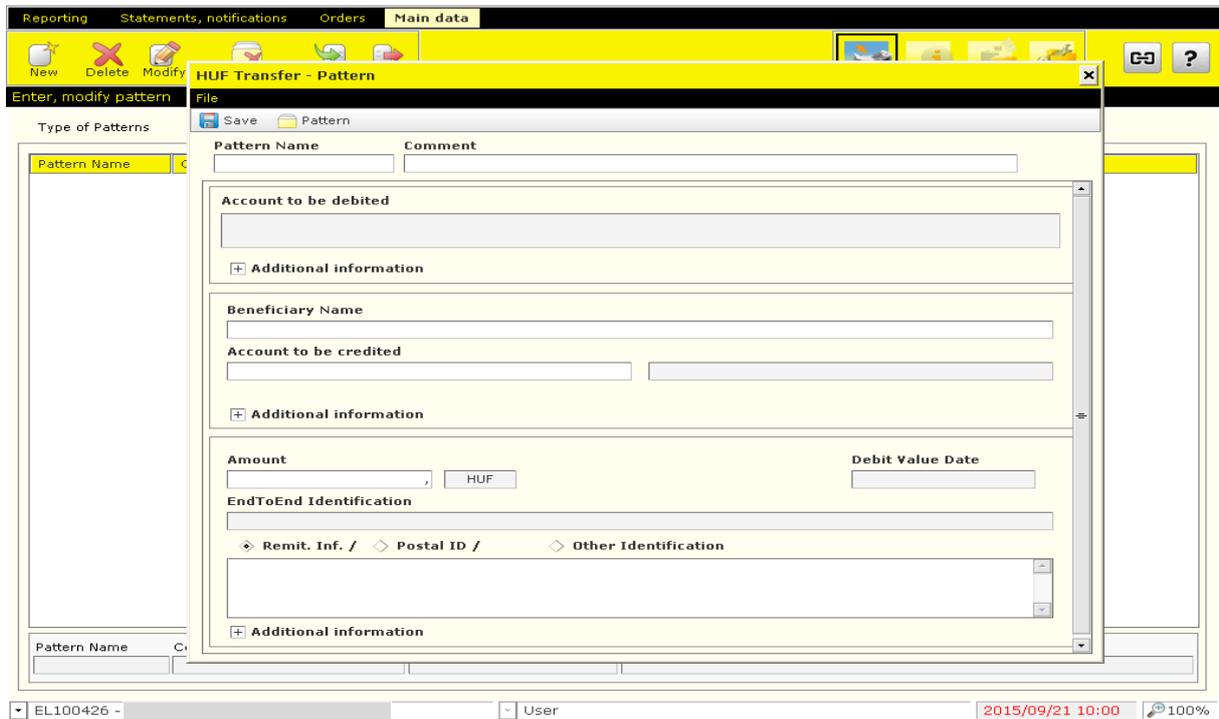
- upon entering an order, before the item is saved, by clicking on the **Create Pattern** button,

The screenshot displays the 'HUF Transfer - (EL100426)' window. The top menu bar includes 'Reporting', 'Statements, notifications', 'Orders', and 'Main data'. The window title bar shows 'HUF Transfer - (EL100426)'. Below the title bar is a toolbar with icons for 'View', 'Delete', 'Sea', 'Print', 'Log', 'Signatures', and 'Create Pattern'. The main area contains a form with the following fields and sections:

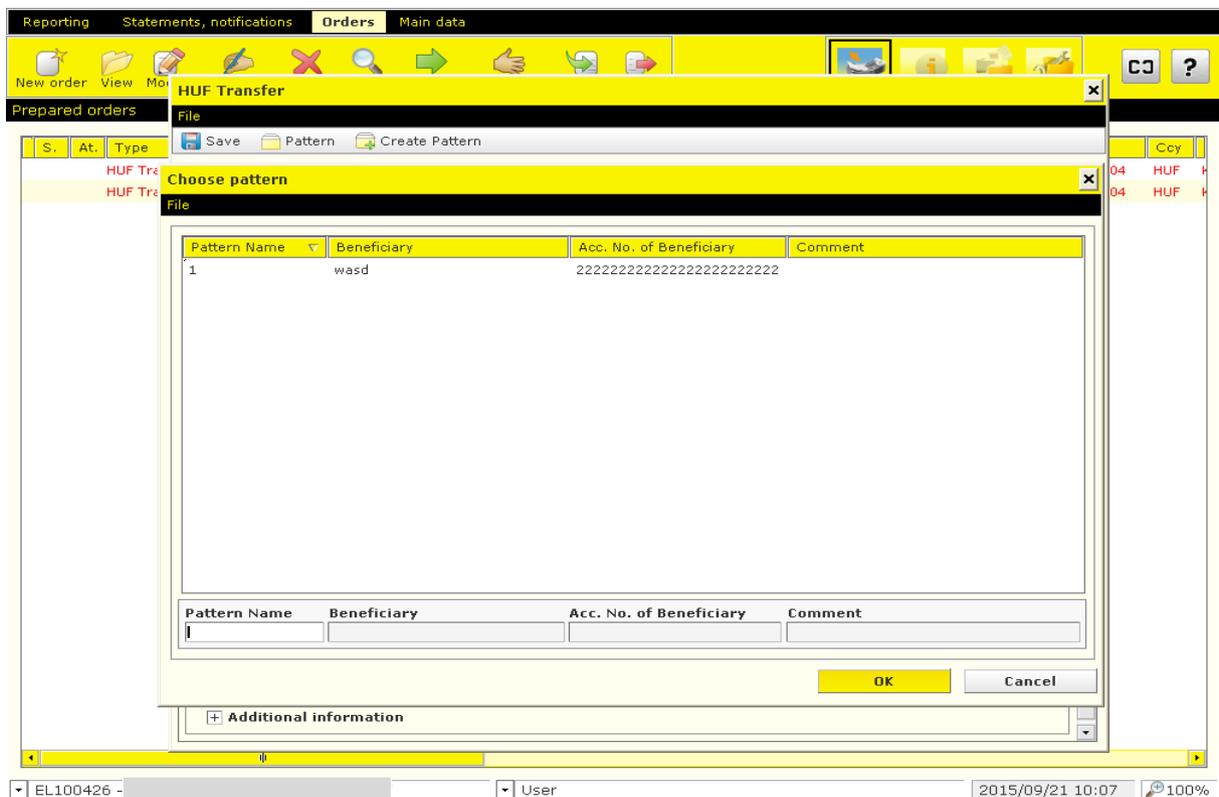
- Name:** User, 2015/09/21 09:54:15
- No.:** 1
- Send Date:** 2015/09/21 09:54
- Account to be debited:** HU10 1200 1008 0010 0426 0010 0004 HUF [redacted]
- Beneficiary Name:** test
- Account to be credited:** HU90 2222 2222 2222 2222 2222 [redacted]
- Amount:** 111,00 HUF
- Debit Value Date:** [empty]
- EndToEnd Identification:** [empty]
- Remit. Inf. / Postal ID / Other Identification:** [empty]

The status bar at the bottom shows 'EL100426 - User' and the date '2015/09/21 09:56'.

- entering the item individually as a **New** pattern under the **Main data** menu, in the option **Enter, modify pattern.**



You may use previously prepared patterns as well to create a new pattern, by clicking on the **Pattern** 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. You can delete unnecessary patterns with the **Delete** button. If you wish to search among patterns, use the data fields in the bottom of the **Enter, modify pattern** screen.



Reporting Statements, notifications **Orders** Main data

View Delete Search Reuse Unacknowledged Status Forecast

Order files sent

St.	At.	Type	Name	pcs.	Date	Total	Account Number
●		HUF Transfer	User, 2015/09/21 09:54:15	1	2015/09/21 09:54	111,00	12001008-00100426-001000
●		HUF Transfer	User, 2015/09/21 09:43:16	1	2015/09/21 09:52	222,00	12001008-00100426-001000

EL100426 - User 2015/09/21 10:08 100%

Reporting Statements, notifications **Orders** Main data

View Delete Search Reuse Unacknowledged Status Forecast

Order files sent

St.	At.	Type	Name	pcs.	Date	Total	Account Number
●		HUF Transfer	User, 2015/09/21 10:11:46	1	2015/09/21 10:13	30 000,00	12001008-00100426-001000
●		HUF Transfer	HUF Transfer - (EL100426)				100426-001000
●		HUF Transfer					100426-001000

File

Print Log Signatures

Name	No. of Or...	Total	Send Date
User, 2015/09/21 10:11:46	1	30 000,00	2015/09/21 10:13

Account to be debited

HU10 1200 1008 0010 0426 0010 0004 HUF 12001008-00100426-00100004

No.	St.	Beneficiary	Acc. No. of Beneficiary	Amount	Ccy
1	●	wasd	HU90 2222 2222 2222 2222 2222	30 000,00	HUF

44 Fedezetre vár 44 A csomag fedezethiány miatt várakozik 00 Tétel hibátlan

EL100426 - User 2015/09/21 10:12 100%

Sent order files are saved in the "Directory of Sent Orders". These files do not occupy large space in the disk; however, if you wish to delete old files, you can do so using the delete order files option, retrospectively from the date here specified.

The screenshot shows the 'Orders' section of a software application. A dialog box titled 'Delete order files' is open, prompting the user to 'Delete order files before date' with a date selector set to '2015/09/20'. The background displays a table of order files with the following data:

St.	At.	Type	Name	Date	Total	Account Number
1				2015/09/21 10:13	30 000,00	12001008-00100426-001000
1				2015/09/21 09:54	111,00	12001008-00100426-001000
1				2015/09/21 09:52	222,00	12001008-00100426-001000

At the bottom of the application window, the status bar shows 'EL100426 - User' and a timestamp of '2015/09/21 10:13'.

16 Import and Export Files

The Electra client program makes it possible to import orders prepared outside the system, i.e. not with the Electra client program, into the client program, 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.

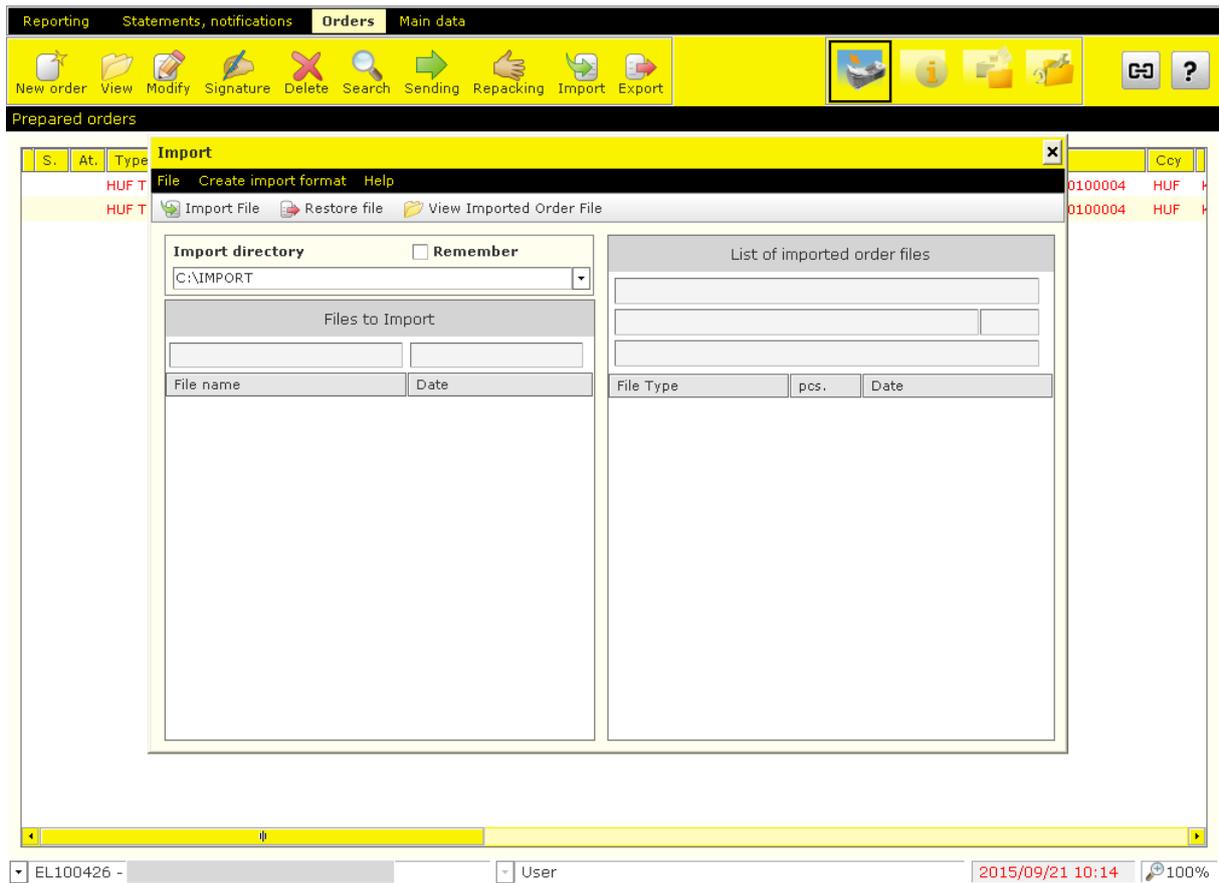
Fixed format is characterised by equal line length, fields have a fixed length and always start on the same position, character fields are aligned to the left, and padded with spaces from the right, whereas numeric fields are aligned to the right, and padded with zeros from the left. The numbering of 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.

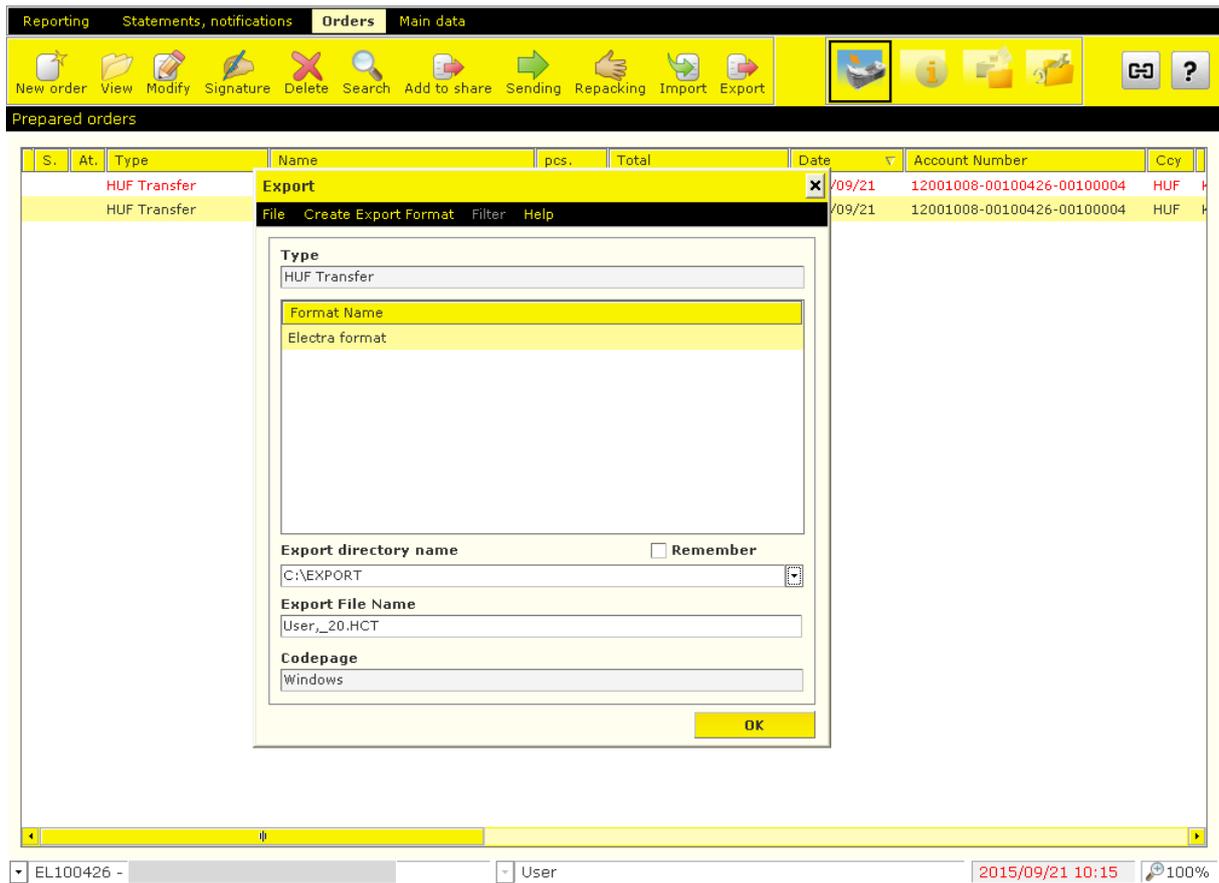
16.1 Import Orders

1. In the **Orders** menu, select the **Prepared orders** option.
2. Click on the **Import** button, and select the file that includes the orders you wish to import.
3. Click on the **Import File** button.



16.2 Export Data

1. Select the order file you wish to export from the list of Order Files, then click on the **Export to Outside Unit** option.
2. Select the outside unit you want to copy the file to (click on the name of the unit), specify in which form (for what purpose) you want to copy the file, then click on the **OK** button.



The client program will make sure that any naming conflicts are resolved. If the copying takes place faultlessly, then the client program will delete the file from the directory of prepared orders, and if some error occurs, it shall give a message of this on the screen and leave the file unchanged.

17 Description of Import and Export File Structures

17.1 HUF Transfers

The import format you can use in the case of HUF transfers is the Raiffeisen, DBF format. Line length is 251 characters (including the line separator CR/LF).

Field Name	Position	Length	Completion	Description
1 OSSZEG	1	15	M	Amount of the transfer with two decimals and decimal point
2 ERTEKNAP	16	8		Date of debiting YYYYMMDD
3 SZAMLA	24	13	M	Number of account to be debited (if the bank account number of the originator is not completed)
4 KEZDPFJSZ	37	24	M	Bank account number of originator (if the account number to be debited is not completed)
5 PFJSZ	61	24	M	Bank account number of beneficiary
6 KEDVNEV	85	32	M	Name and premises of beneficiary client
7 ORSZAGKOD	117	2		Country code of beneficiary
8 JOGCIM	119	3		Reason of transfer
9 FILLER	122	15		Reserved
10 INDOK	137	70		Narrative field
11 REFERENCIA	207	6		Reserved
12 KULSREF	213	10		Identifier to be optionally provided by the client (to be displayed in the statement)
13 REFSZAM	223	6		Certificate number
14 MEGJEGYZÉS	229	20		For the client's own internal use (the Bank will not process this field)
15 CR/LF	249	2	M	0x0D 0x0A

17.2 FX Transfers

The import format you can use in the case of FX orders is the Raiffeisen, DBF format. Line length is 495 characters (including the line separator CR/LF).

Field name	Position	Length	Completion	Description
1 FDVBAR	1	3	M	Currency of amount to be transferred
2 FDVACC	4	3		Currency of the principal's account
3 FOSSZEG	7	15	M	Amount of the transfer with three decimals and decimal point
4 FVALUTA	22	8		Date of debiting YYYYMMDD
5 FSZAMLA	30	13	M	Number of account to be debited
6 FBENN1	43	30	M	Beneficiary 1
7 FBENN2	73	30		Beneficiary 2
8 FBENN3	103	30		Beneficiary 3
9 FBENN4	133	15		Beneficiary 4

10	FBENB1	148	30	M	Name of beneficiary bank 1
11	FBENB2	178	30		Name of beneficiary bank 2
12	FBENB3	208	26		Country of beneficiary bank
13	FBENB4	234	30		Address of beneficiary bank 1
14	FBENB5	264	20		Address of beneficiary bank 2
15	FBENSZ	284	35		Account number of beneficiary
16	FJELOL	319	4		Reason code, aligned to the left
17	FINDOK1	323	30		Narrative 1
18	FINDOK2	353	30		Narrative 2
19	FINDOK3	383	30		Narrative 3
20	FINDOK4	413	30		Narrative 4
21	FBKMK	443	1	M	Who pays client's fees: 0 - Client, 1 - Beneficiary
22	FEKMK	444	1	M	Who pays other fees: 0 - Client, 1 - Beneficiary
23	FLIBERO	445	10		Licence number
24	FBIZSZ	455	6		Certificate number
25	FSWIFT	461	11		SWIFT address of beneficiary
26	FÖDEV	472	1	M	Currency of amount: " " (space) if the amount is specified in the currency of the transfer, "1" if the amount is specified in the currency of the account
27	FTMOD	473	1		Method of execution: " " (space) - transfer, "1" - cheque, "2" - SEPA CT
28	FLIB	474	1		Reserved for future use
29	FPRIOR	475	1	M	Priority: " " (space): Normal, to be executed on T+2 day, "1": Urgent, to be executed on T+1 day, "2": Extra urgent, to be executed on the same day
30	FTTIP	476	1		Item type: " " (space): External item UC/MC/ "0": External item, "1":
31	FIBAN	477	1		IBAN flag: " " (space) = Beneficiary account number is not an IBAN, "1" = Beneficiary account number is an IBAN
32	ORSZAGKOD	478	2		Country code of beneficiary
33	FMEGJ	480	3		Reserved for future use
34	KULSREF	483	10		Identifier to be optionally provided by the client (to be displayed in the statement)
35	CR/LF	493	2	M	0x0D 0x0A

17.3 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, prompt collection orders and forward collection orders is 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

<i>B5</i>			<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
<i>G5</i>			<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	Space padded with zeros
<i>G8</i>			<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
<i>B3</i>			<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
<i>B5</i>			<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	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			<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	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

<i>B5</i>			<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	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.

17.4 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:I100YYYYYYYYYU2} : 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
}
```

17.5 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	nnnnnnnnnnnnnnnn first 16 digits of account number
:28:	statement number	kkkk serial number of statement
:NS:	name of account	
30	first 8 digits of bank account number	nnnnnnnn first 8 digits of account number
32	type Current Account (fixed)	010 fixed text

60F:	opening balance line	s	sign (C - positive, D - negative)
		yymmdd	booking date
		ccc	currency
		999999999999,99	amount of opening balance
:61:	transaction	yymmdd	value date
		mmdd	booking date
		s	debit - D / credit - C
		F	fixed text
		999999999999,99	amount of transaction
		S	fixed text
			name of transaction (new line!)
:86:	transaction code (TCD)	nnn	TCD code
:NS:	completion of the field changes according to transaction codes (TCD), for detailed description see below		
62F:	closing balance line	s	sign (C - positive, D - negative)
		yymmdd	booking date
		ccc	currency
		999999999999,99	amount of closing balance
64:	available balance	s	sign (C - positive, D - negative)
		yymmdd	booking date
		ccc	currency
		999999999999,99	amount of closing balance

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  
}
```