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Setting Strong Customer Authentication (SCA) Electra InterNetBank

A user with **signing rights** has an opportunity to provide login authentication tools to his/her colleagues. In the period prior to the introduction of SCA, Electra users could without exception only log in to the system using their passwords. The authentication tool can be password+SMS or a ViCA software token. If an authentication tool has been successfully set for a colleague, he/she cannot be subsequently reset to the use of a password only.

If you do not change the authentication tool of a user, in that case on 29 November 2019 for non-signing users the Bank will set "password+SMS" as an authentication tool. In order to receive the one-time code sent in SMS, and be able to log in to Electra, a user needs to have a mobile phone number. Users with signing rights are also authorised to set the mobile phone number of users for each Electra user.

If a user fails to have a mobile phone number on 29 November 2019, and no authentication tools are set for him/her, **the user's right to log in will be suspended.** For a re-authorisation, please contact Electra HelpDesk at phone number 06 (80) 488-588 (menu option 3, then 1).

1 Setting of signing users for SCA

For a user with signing rights, **only and exclusively the authentication tool used by the user for signature should be set for login** as well (if it is SMS or ViCA software token).

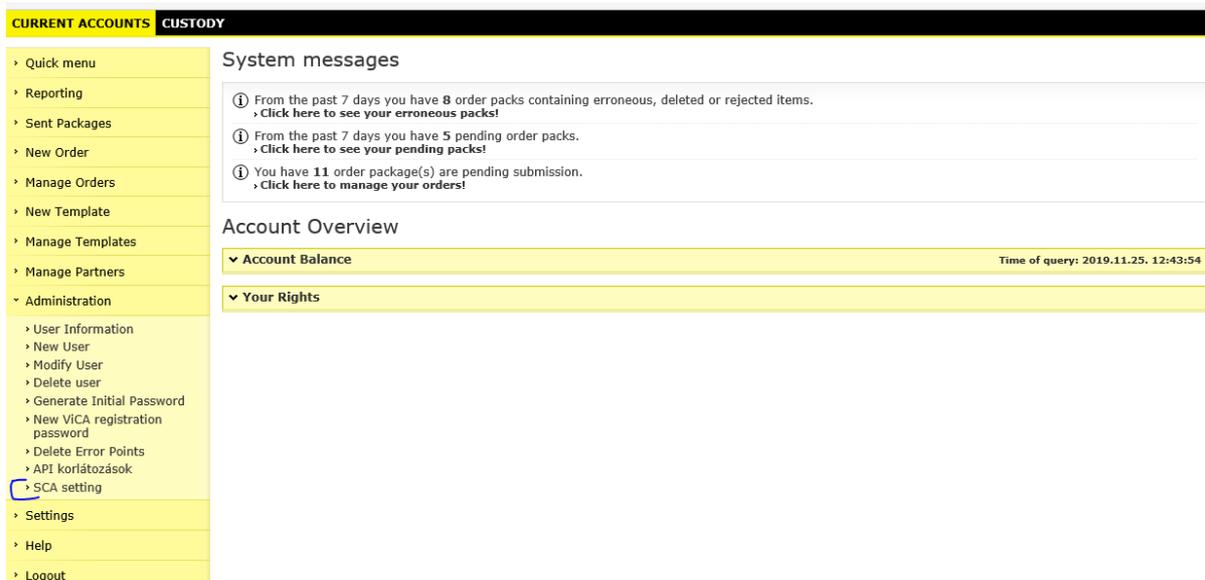
If the user has several signature tools, and the Bank has not yet contacted him/her in this matter, **please call the Electra HelpDesk** at phone number 06 (80) 488-588 (menu option 3, then 1).

If a hardware token (Vasco token) **is used** by the user on 29 November 2019, for signatories the Bank will set the authentication device currently used by them for signature, therefore they can use the same device both for signature and login going forward.

The procedure of setting is identical with that of the setting of non-signing users as detailed in the following section.

2 Setting of non-signing users for SMS

If you have signing authority, log in to Electra.
Select Administration/SCA setting.



The screenshot shows the Electra system interface. At the top, there are two tabs: "CURRENT ACCOUNTS" and "CUSTODY". Below the tabs is a navigation menu on the left with the following items:

- › Quick menu
- › Reporting
- › Sent Packages
- › New Order
- › Manage Orders
- › New Template
- › Manage Templates
- › Manage Partners
- › Administration
 - › User Information
 - › New User
 - › Modify User
 - › Delete user
 - › Generate Initial Password
 - › New ViCA registration password
 - › Delete Error Points
 - › API korlátozások
 - › SCA setting
- › Settings
- › Help
- › Logout

The main content area is titled "System messages" and contains three messages:

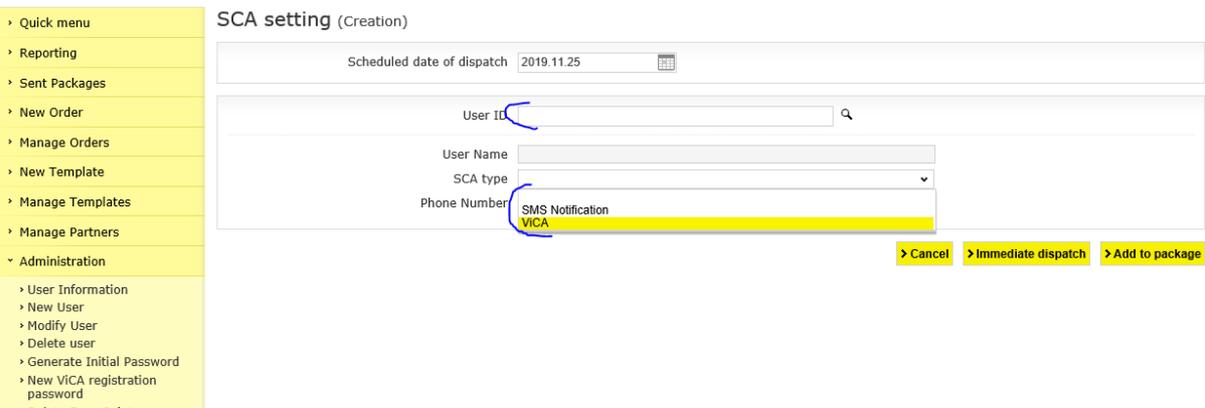
- ① From the past 7 days you have 8 order packs containing erroneous, deleted or rejected items.
› Click here to see your erroneous packs!
- ① From the past 7 days you have 5 pending order packs.
› Click here to see your pending packs!
- ① You have 11 order package(s) are pending submission.
› Click here to manage your orders!

Below the messages is the "Account Overview" section, which includes:

- ▼ Account Balance
- ▼ Your Rights

At the bottom right of the Account Overview section, there is a timestamp: "Time of query: 2019.11.25. 12:43:54".

Select SMS notification as the SCA type, and set the telephone number.



SCA setting (Creation)

Scheduled date of dispatch: 2019.11.25

User ID: [Empty]

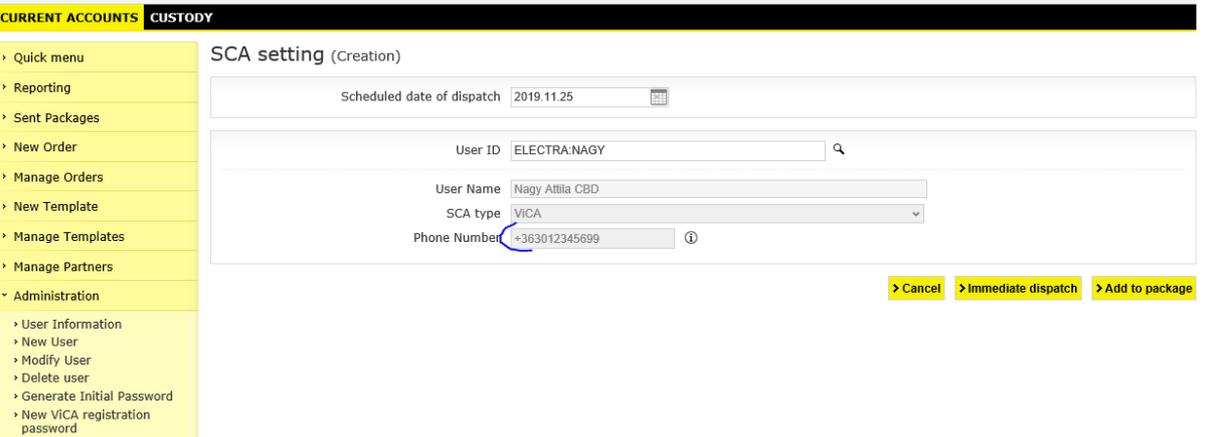
User Name: [Empty]

SCA type: [Dropdown menu open showing SMS Notification and VICA]

Phone Number: [Empty]

> Cancel > Immediate dispatch > Add to package

Add mobile number on the next screen.



SCA setting (Creation)

Scheduled date of dispatch: 2019.11.25

User ID: ELECTRA:NAGY

User Name: Nagy Attila CBD

SCA type: VICA

Phone Number: +363012345699

> Cancel > Immediate dispatch > Add to package

Click on the Add to package button and then sign and send the package to the bank in usual way.

3 Login with SMS password

If you get following initial screen, please choose „Choose login mode“



Electra Internetbank

Login with password

> Choose login mode

User ID:

Password:

> Login

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For password+SMS type of login choose “Login with password”



Electra Internetbank

Login

> Login with password

> Login with VICA

> Login with token

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First type your user ID and password

Login with password

› Choose login mode

User ID:

Password:

› Login

Then Bank send SMS code onto phone number was set earlier. Please type here.

Electra Internetbank

Login

i Please type in the SMS password for the login, which was sent as a text message to the mobile phone number specified by you!

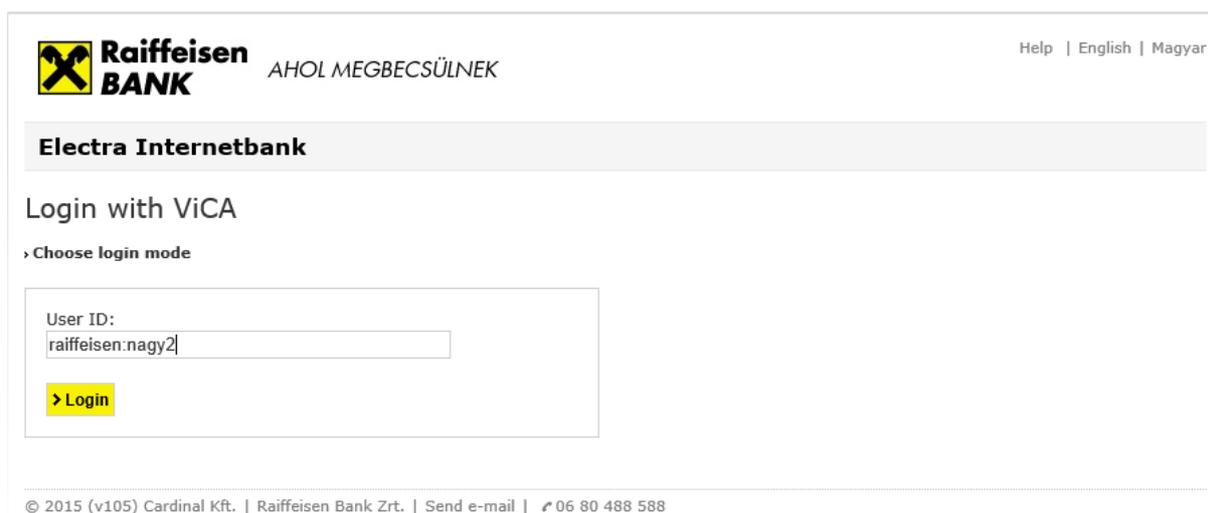
SMS password:
000 -

› Cancel › Login

Then login was completed.

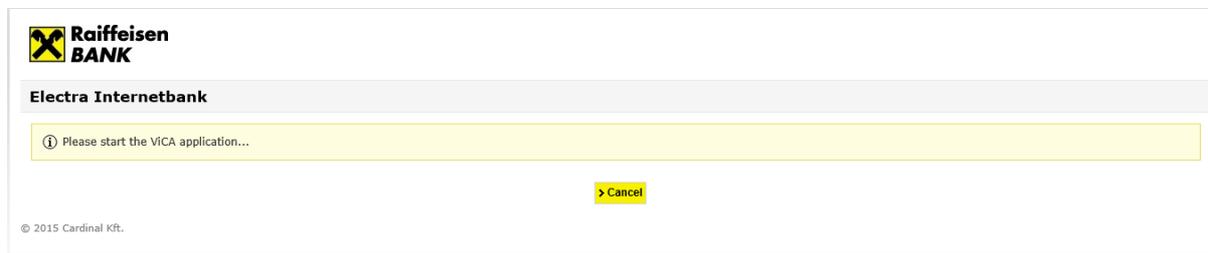
4 Login with ViCA device

Type your user ID



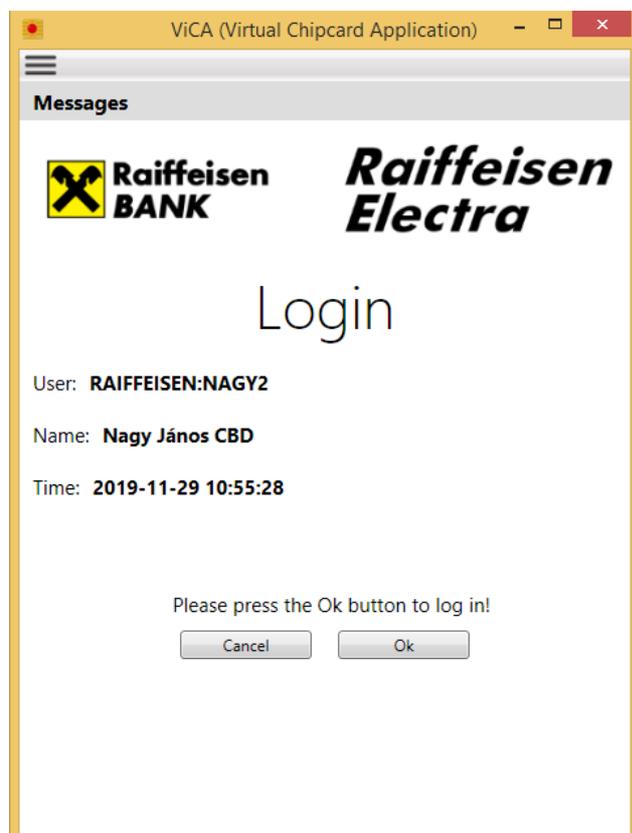
The screenshot shows the Raiffeisen Bank login interface. At the top left is the Raiffeisen BANK logo and the slogan "AHOL MEGBECSÜLNEK". At the top right are links for "Help | English | Magyar". Below this is a grey bar with "Electra Internetbank". The main heading is "Login with ViCA". Underneath, it says "Choose login mode". There is a text input field labeled "User ID:" containing the text "raiffeisen.nagy2". Below the input field is a yellow button with a right-pointing arrow and the text "Login". At the bottom of the page, there is a footer with the text "© 2015 (v105) Cardinal Kft. | Raiffeisen Bank Zrt. | Send e-mail | ☎ 06 80 488 588".

Starting ViCA is required as well as in case of signing.



The screenshot shows a message box from Raiffeisen Bank. At the top left is the Raiffeisen BANK logo. Below it is a grey bar with "Electra Internetbank". The main message is "Please start the ViCA application..." with an information icon on the left. At the bottom right of the message box is a yellow button with a right-pointing arrow and the text "Cancel". At the bottom of the page, there is a footer with the text "© 2015 Cardinal Kft.".

You will see the following in ViCA app (There is the Windows version on figure):



You can login to Electra by clicking button „OK”

5 Login with Hardware token



Raiffeisen BANK AHOL MEGBECSÜLNEK Help | English | Magyar

Electra Internetbank

Login with token

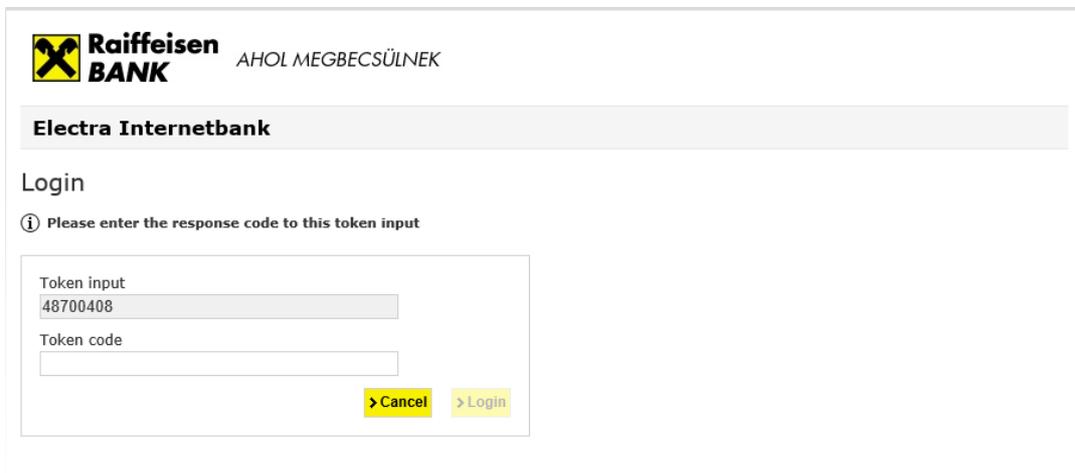
Choose login mode

User ID:
electra.tokenrobj

Login

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You can type token input into the token device and then type reply to token code as well as in case of signing.



Raiffeisen BANK AHOL MEGBECSÜLNEK

Electra Internetbank

Login

i Please enter the response code to this token input

Token input
48700408

Token code

Cancel **Login**