

Raiffeisen Electra Internetbank

Payment Requests

Table of contents:

Electra Payment Request service	3
Outgoing payment requests.....	3
Launching a payment request.....	3
Additional fields of payment requests	6
As regards the payee:.....	6
As regards the payer:	6
As regards the additional data of the transfer:.....	7
Inquiring about the status of payment requests	9
Payment request status notification	12
Incoming payment requests.....	13
Inquiring about incoming payment requests	13
Fulfilment and rejection of incoming payment requests.....	15
Export/import functions.....	16
Setting of user rights	16

Electra Payment Request service

It is possible in the Electra program to submit and receive requests for payment.

Payment request is a type of transaction launched by the Payee towards the Payer for the purpose of initiating a credit transfer order to the Payee.

In the request, the Payer receives all details of the credit transfer (sender's data, amount, payment deadline), and after checking the data he/she may either approve, disregard or reject the request. An approved payment request will automatically turn into an instant credit transfer order, which will be executed once approved by the Payer.

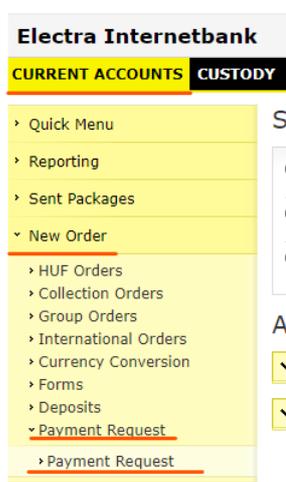
The payment request service is provided in the scope of the so-called Payment System (AFR). It means that the service operates 0-24 hours, even on non-banking days. The payer will receive the request within seconds, and the payee will similarly receive the payment within seconds, up to a limit of HUF 10 million. It is not possible to submit a payment request in excess of this limit.

A payment request may as well be launched using the payer's account alias. Payment requests are valid for 2 months at maximum.

Outgoing payment requests

Launching a payment request

Select Current Account then **Orders** menu / **New orders** icon / **Payment request** / **Payment request** option.



The form serving to launch payment requests appears.

Payment Request (Creation)

Beneficiary account number HUB1 1200 1008 0008 9990 0090 0004 HUF VARGA ZSOLT 12001008-00089990-00900004		Scheduled date of dispatch 2021.04.20
▼ Beneficiary additional information		
Type of identification of the payer Name and account	Payment Request Provider's	
Payer's name		
Payer's account number		
▼ Supplementary payer information		
Transfer amount [input] HUF	<input type="checkbox"/> The amount is modifiable.	
Payment deadline 2021.06.20 23:59:59	Validity period 2021.06.20 23:59:59	<input type="checkbox"/> Time critical
<input checked="" type="radio"/> Narrative / <input type="radio"/> Postal Id. / <input type="radio"/> Other ID <input type="text"/>		
▼ Additional transfer information		

[> Find template](#)
[> Create template](#)
[> Cancel](#)
[> Immediate dispatch](#)
[> Add to package](#)

Before you launch a payment request towards an account kept at another bank, always make sure that the payer is able to receive the request. If you wish to identify the payer with an account number, Electra will only permit accounts that are able to receive payment requests, which is checked when the request is saved. If you used an account alias, the Bank will check the account number and reject the order where applicable in a later step.

- By completing **Scheduled date**, you can identify a later date when you want the request to be sent. **The payment request may be signed on any date until the time of sending.** After signature, however, the system will not automatically do the sending on the assigned date. Sending has to be initiated from Electra by a user authorised for this. Sending may as well take place before the assigned date, but never later than that. In such case the system will reject the item.
- Select under **Type of identification of the payer** whether you want to identify the payer by account number or an account alias.
- Please leave the **Payment Request Provider** field blank. The service provider is Raiffeisen Bank automatically.
- Fill in the payer's name and account number or account alias.

- Enter the amount to be transferred in the **Amount** field. Please always take into consideration that settlement takes place in the AFR interbank system, where the highest amount that can be transferred in lump sum is HUF 10 million.
- By checking **The amount is modifiable** field, you enable the payer to pay an amount different from—either lower or higher than—the assigned amount.
- You can identify a **Payment deadline** in the relevant field. Payment deadline may not be longer than 2 months. When completing a new item, the system will automatically offer the latest deadline.
- **Validity period** is until the payer can fulfil the request. Afterwards the request shall be regarded as expired, and the payer may not respond to it any longer. The validity period can be a date later than the payment deadline, but again the period identified here may not be longer than 2 months. When completing a new item, the system will automatically offer the latest deadline. If the payer tries to pay the item later, he/she will be unable to launch the payment, or it will be rejected due to the expired payment request.
- **Remit. Inf.** is a free-text narrative field of 140 characters, in which e.g. you can inform the payer of the reason of the request, or may provide other information related to the request.

A Payment Request so prepared is ready to be saved. If you save it, a package including the payment request will be prepared automatically as a result. If you wish to send further payment requests as well to the Bank simultaneously, you may as well place the subsequent requests in this package, or alternatively you may put each request in a separate package. We recommend you to rather use this latter option, because the current version of the program does not offer a function for editing packages in the case of payment requests, and if during the data input you should change your mind, and would rather omit one item or several items from the completed package, you can only do so by deleting the entire package.

Then the completed **packages are signed and sent** to the Bank in the way customary in Electra.

Additional fields of payment requests

It is not mandatory, but you may as well provide additional information in relation to the payment request.

As regards the payee:

Payment Request (Creation)

Beneficiary account number HU81 1200 1008 0008 9990 0090 0004 HUF VARGA ZSOLT 12001008-00089990-00900004		Scheduled date of dispatch 2021.04.20
Beneficiary additional information		
Beneficiary's ID	<input type="text"/>	
Actual beneficiary's name	<input type="text"/>	
Actual beneficiary's ID	<input type="text"/>	
Payer information		
Type of identification of the payer Name and account	Payment Request Provider's	
Payer's name	<input type="text"/>	
Payer's account number	<input type="text"/>	

Beneficiary Identification may be a personal identification number or data identifying the entity. Please complete the data of the Ultimate Beneficiary only if you send the request on behalf of someone else.

As regards the payer:

Beneficiary additional information

Type of identification of the payer Name and account	Payment Request Provider's
Payer's name	<input type="text"/>
Payer's account number	<input type="text"/>
Supplementary payer information	
Payer ID	<input type="text"/>
Actual payer's name	<input type="text"/>
Actual payer's ID	<input type="text"/>

Similarly to the payee's additional data, you can also provide where necessary the identification data of the payer and the name and identification data of the Ultimate Debtor.

As regards the additional data of the transfer:

Transfer amount	<input type="text"/> HUF	<input type="checkbox"/> The amount is modifiable.
Payment deadline	2021.06.20 23:59:59	Validity period
	<input type="checkbox"/> Time critical	2021.06.20 23:59:59
<input checked="" type="radio"/> Narrative / <input type="radio"/> Postal Id. / <input type="radio"/> Other ID		
<input type="text"/>		

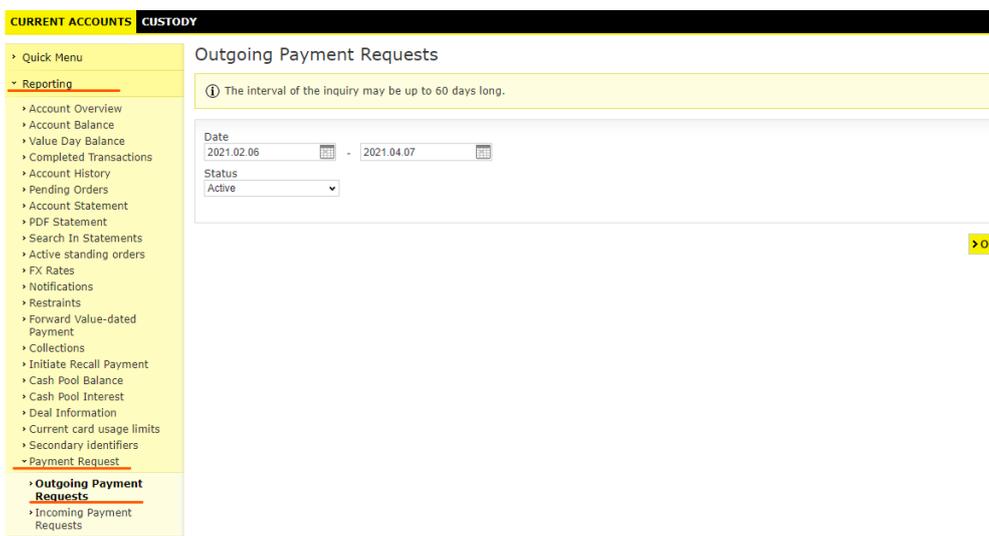
Additional transfer information
Transfer title code
Customer ID (payments from accounts)
Payee's internal transaction ID
Invoice or receipt ID
Loyalty or preferential scheme ID
Merchant device (till machine, POS) ID
NAV check ID
Commercial unit, shop ID

- The **Purpose Code** of the transfer will be transmitted to the payer in a later version of the program. If you wish to send a purpose code to the payer by all means, please provide it in the narrative field.
- You may as well use the **Payee's internal transaction ID** for example to identify payments incoming upon the requests. The (alphanumeric) reference number provided here will be returned to you in the reply message. It is important to note, however, that this number should be unique for 7 days in retrospect, and for this reason we do not recommend you to complete this field for manually launched payment requests. **Payment requests sent with a transaction ID that has already been used previously will be rejected by the Bank.** We recommend you to rather use the **EndToEnd Identification** instead for this purpose. This identifier is added to the order by the Bank when it accepts the incoming request, and it is available in the status screen inquired from the Bank. E.g.:

Inquiring about the status of payment requests

Similarly to the other order types, you can inquire about the **status** of **“Payment requests”** in the **Reporting** menu. **Select the “outgoing payment requests” submenu, then the “Download” option.**

It is important to note that you can check the current status of payment requests only online, when you are connected to the Bank. If you are not logged in to the Bank at the moment, the system will ask you to do so.



The screenshot displays the Raiffeisen Bank web interface. At the top, there are two tabs: 'CURRENT ACCOUNTS' and 'CUSTODY'. Below the tabs is a navigation menu with 'Reporting' selected. Under 'Reporting', there are several sub-menus, with 'Outgoing Payment Requests' highlighted. The main content area is titled 'Outgoing Payment Requests' and contains a search form. The form has a date range from 2021.02.06 to 2021.04.07 and a status dropdown menu set to 'Active'. A yellow 'OK' button is located at the bottom right of the form. A warning message at the top of the form states: 'The interval of the inquiry may be up to 60 days long.'

- By default, the system will search the active payment requests of the preceding 60 days. You may as well change these values. The inquiry may concern earlier dates as well, but in such case the dates should be set so that the period covered does not exceed 60 days.
- In the Status field you can select whether you want to inquire about all requests, or active requests, or inactive requests. A request is active if it is awaiting payment, and inactive where payment has taken place or the request has been blocked for some other reason, for example due to rejection.

They you get the list.

(If the inquiry should take too long, please narrow down the period covered by the inquiry to the actually relevant period.)

Payment request status notification

Bank prepares status notification about all Payment request. You can download it with together other notification.

Reporting / Notifications

CURRENT ACCOUNTS

- Quick Menu
- Reporting**
 - Account Overview
 - Account Balance
 - Value Day Balance
 - Completed Transactions
 - Account History
 - Pending Orders
 - Account Statement
 - PDF Statement
 - Search In Statements
 - Active standing orders
 - FX Rates
 - Notifications**
 - Restraints
 - Forward Value-dated Payment
 - Collections
 - Initiate Recall Payment
 - Cash Pool Balance
 - Cash Pool Interest
 - Deal Information
 - Current card usage limits
 - Secondary identifiers
 - Payment Request
- Sent Packages

Notifications

i The interval of the inquiry can be no longer than 31 days.

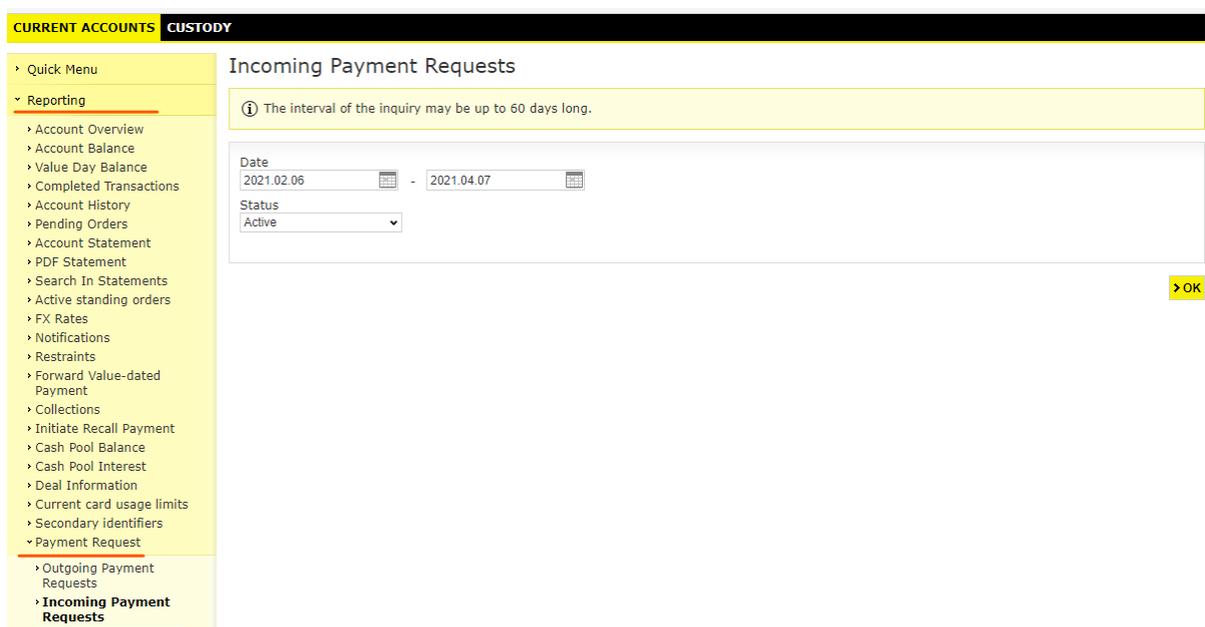
Start date	End date
2021.02.06	2021.04.07

> OK

Incoming payment requests

Inquiring about incoming payment requests

To view and manage incoming payment requests, in the first step click on the **Reporting/ Payment Request/ Incoming payment requests** menu. (The screen is identical with the screen used to inquire about outgoing payment requests.)



The screenshot shows the 'Incoming Payment Requests' screen. On the left is a navigation menu with 'Reporting' expanded and 'Incoming Payment Requests' selected. The main area has a title 'Incoming Payment Requests' and a yellow information bar stating 'The interval of the inquiry may be up to 60 days long.' Below this is a form with 'Date' set to '2021.02.06 - 2021.04.07' and 'Status' set to 'Active'. A '> OK' button is in the bottom right corner.

- By default, the system will search the active payment requests of the preceding 60 days. You may as well change these values. The inquiry may concern earlier dates as well, but in such case the dates should be set so that the period covered does not exceed 60 days.
- In the Status field you can select whether you want to inquire about all requests, or active requests, or inactive requests only. A request is active if it is awaiting payment ("Delivered"), and inactive where payment has taken place or the request has been blocked for some other reason.

Fulfilment and rejection of incoming payment requests

After inquiring about incoming payment requests, in the case of items whose **status is "Delivered"** you can select an item. Then you can choose whether you want to fulfil or reject the given request.

Incoming Payment Requests 📄

Beneficiary's name	Payment deadline	Validity period	Time of reception	Status	Amount
VARGA ZSOLT	2021.06.06. 23:59:59	2021.06.06. 23:59:59	2021.04.06. 19:31:23	Delivered	1 003,00 HUF

Identifier: UBRTHUH0____-20210406-H21D0000000029

Account number: HU09 1200 1008 0010 5099 0010 0003

The amount is modifiable.: Yes

Narrative: 123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890

[➤ Accept](#)
[➤ Rejection](#)
[➤ View](#)

[➤ Back](#)

If you select fulfilment or rejection, the **system will generate a credit transfer or a rejection based on the request**, whose content cannot be modified, unless the request has been sent with **The amount is modifiable** option. In such case you can change the amount before saving the credit transfer.

Payment on Payment Request (Creation)

Scheduled date of dispatch
2021.04.20 📅

Payer's account number
HU09 1200 1008 0010 5099 0010 0003 HUF BABAY JÓZSEF

12001008-00105099-00100003

Available amount

Type of Beneficiary Identification
Name and account

Beneficiary's name
VARGA ZSOLT

Account to be credited
HU81 1200 1008 0008 9990 0090 0004
12001008-00089990-00900004

Transfer amount
1 003,00 HUF The amount is modifiable.

Payment deadline
2021.06.06 23:59:59

End To End Identification
UBRTHUH0____-20210406-H21D0000000029

Narrative / Postal Id. / Other ID

123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890

[➤ Cancel](#)
[➤ Immediate dispatch](#)
[➤ Add to package](#)

By completing **Scheduled date**, you can identify a later date when you want the payment to be sent. **The transaction may be signed on any date until the time of sending.** After signature, however, the system will not automatically do the sending on the assigned date. Sending has to be initiated from Electra by a user authorised for this. Sending may as well take place before the assigned date, but never later than that. In such case the system will reject the item, and you will have to initiate the payment of the incoming payment request once again.

Finally click on the **Save menu**, and the system will prepare a regular order package. This can be signed and sent to the Bank in the way customary in Electra, by selecting the **Orders/Prepared orders** menu.

You can check the debiting related to the sent amount in the same way as any other crediting. The transaction will appear as a regular outgoing instant credit transfer among the items of daily fulfilled transactions, or account history, or the statement of account.

Export/import functions

If you wish to send and process payment requests from/in a program different from Electra, you may need export and import functions in Electra. These functions will be available in a later version of the program.

Setting of user rights

By default, the right to input and view data and the right to sign orders are set for each user, provided that he/she has the same rights to all accounts of the customer (company) belonging to his/her profile. In other cases a user having system administration right may set the right to input and view data for the users.

CURRENT ACCOUNTS

- › Quick Menu
- › Reporting
- › Sent Packages
- › New Order
- › Manage Orders
- › New Template
- › Manage Templates
- › Manage Partners
- › Administration
- › User Information
- › New User
- › Modify User
- › Delete User
- › Generate Initial Password
- › New VICA Registration Password
- › Delete Error Points
- › API restrictions
- › SCA Setting
- › Settings
- › Help
- › Logout

Other authorizations				
Type of authorization ◊	Record	View	Sign	Points
Client right	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10 points
Form right	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10 points
System Administration right	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10 points
Cashpool right		<input checked="" type="checkbox"/>		
Template right	<input checked="" type="checkbox"/>			
Group item right		<input checked="" type="checkbox"/>		
Request for Payment Initiation right	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10 points

If you **need the right to sign orders**, please call your relationship manager.