

Raiffeisen Electra Terminal

Payment Requests

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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.

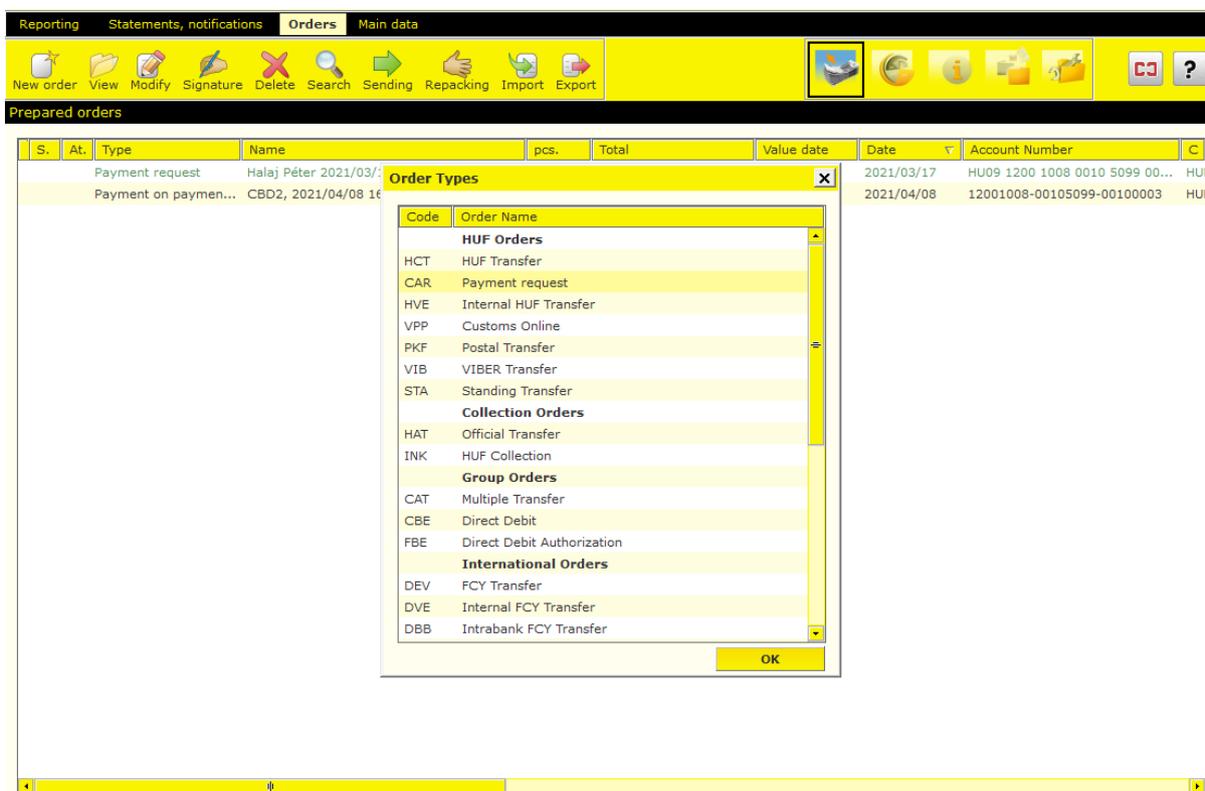
The payment request service is provided in the scope of the so-called Payment System (AFR). It means that the service operates 0-24 hours, even on non-banking days. The payer will receive the request within seconds, and the payee will similarly receive the payment within seconds, up to a limit of HUF 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 the **Orders** menu / **New orders** icon / **CAR Payment request** option.

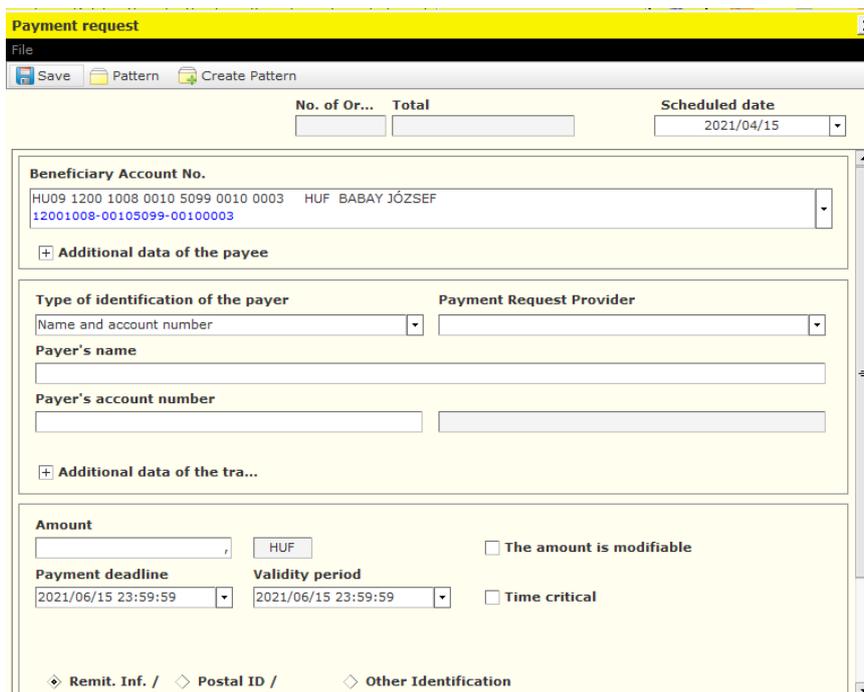


The screenshot shows the Raiffeisen Bank software interface. At the top, there is a navigation bar with tabs for 'Reporting', 'Statements, notifications', 'Orders', and 'Main data'. Below this is a toolbar with various icons for actions like 'New order', 'View', 'Modify', 'Signature', 'Delete', 'Search', 'Sending', 'Repacking', 'Import', and 'Export'. The main area displays a table of 'Prepared orders' with columns for 'S.', 'At.', 'Type', 'Name', 'pcs.', 'Total', 'Value date', 'Date', and 'Account Number'. A modal window titled 'Order Types' is open, showing a list of order types categorized into 'HUF Orders', 'Collection Orders', 'Group Orders', and 'International Orders'. The 'CAR' option under 'HUF Orders' is highlighted.

S.	At.	Type	Name	pcs.	Total	Value date	Date	Account Number	C
		Payment request	Halaj Péter 2021/03/17				2021/03/17	HU09 1200 1008 0010 5099 00...	HU
		Payment on paymen...	CBD2, 2021/04/08 16				2021/04/08	12001008-00105099-00100003	HU

Code	Order Name
HUF Orders	
HCT	HUF Transfer
CAR	Payment request
HVE	Internal HUF Transfer
VPP	Customs Online
PKF	Postal Transfer
VIB	VIBER Transfer
STA	Standing Transfer
Collection Orders	
HAT	Official Transfer
INK	HUF Collection
Group Orders	
CAT	Multiple Transfer
CBE	Direct Debit
FBE	Direct Debit Authorization
International Orders	
DEV	FCY Transfer
DVE	Internal FCY Transfer
DBB	Intrabank FCY Transfer

The form serving to launch payment requests appears.



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.

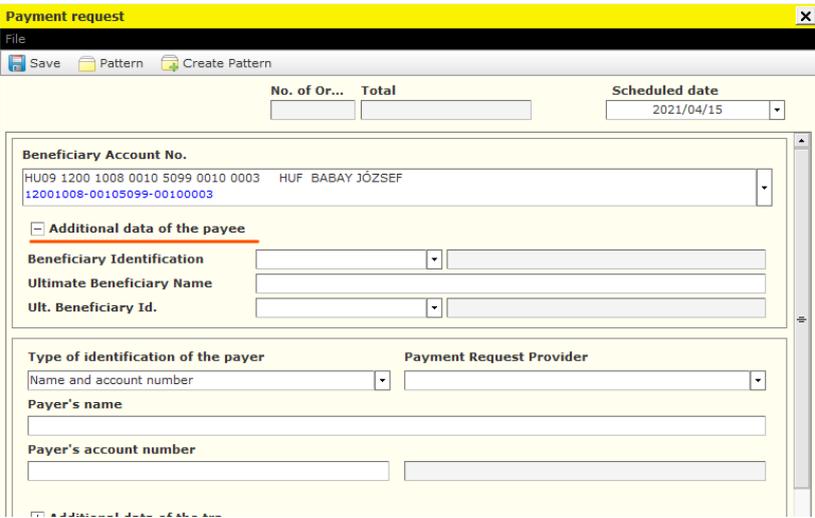
A Payment Request so prepared is ready to be saved. If you save it, a package including the payment request will be prepared automatically as a result. If you wish to send further payment requests as well to the Bank simultaneously, you may as well place the subsequent requests in this package, or alternatively 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.

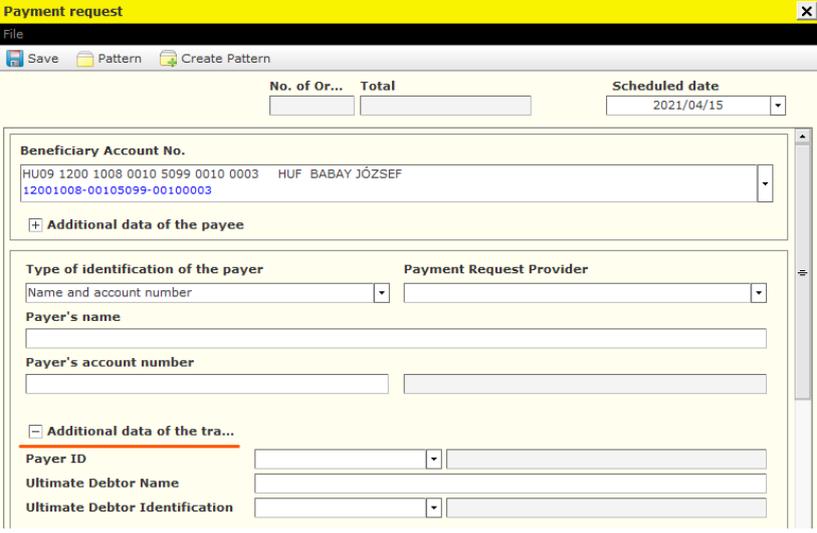
As regards the payee:



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:

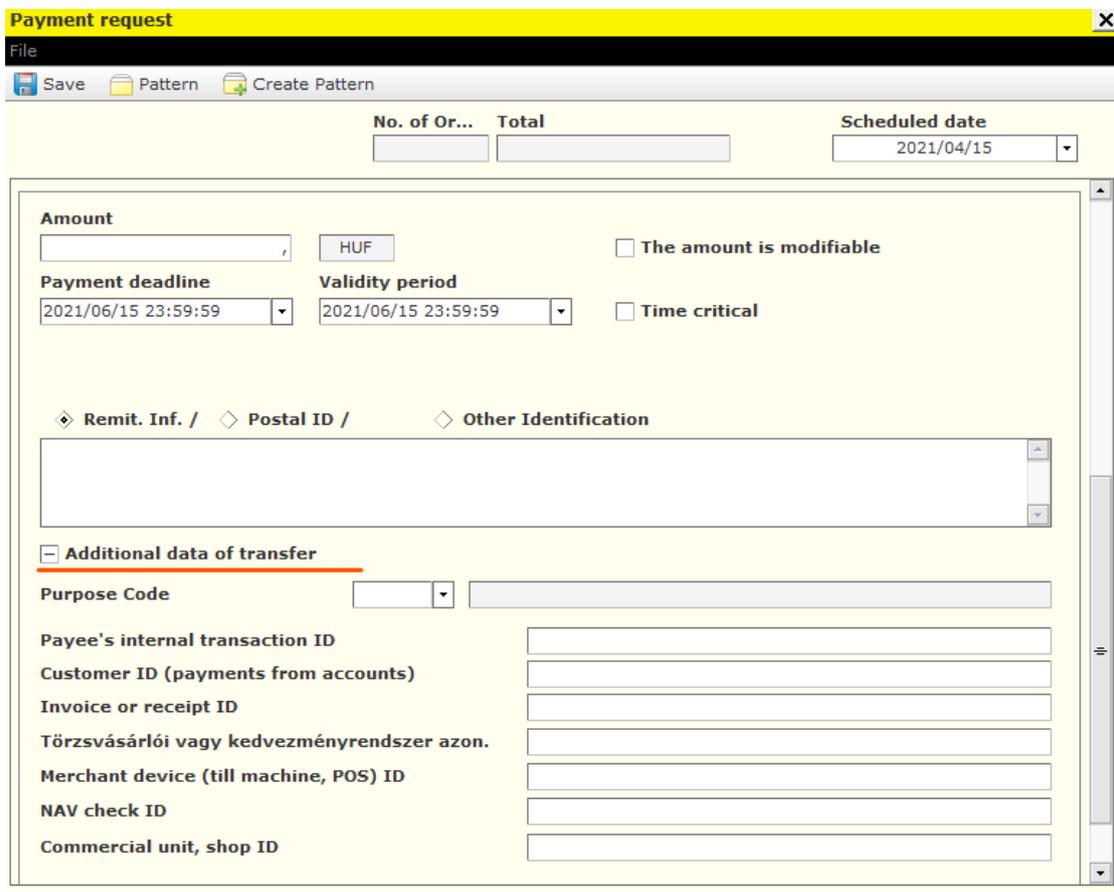


The screenshot shows a software window titled "Payment request" with a menu bar containing "File", "Save", "Pattern", and "Create Pattern". The main area contains several input fields and sections:

- No. of Or...** and **Total**: Two empty text input fields.
- Scheduled date**: A dropdown menu showing "2021/04/15".
- Beneficiary Account No.**: A dropdown menu showing "HU09 1200 1008 0010 5099 0010 0003 HUF BABAY JÓZSEF" and "12001008-00105099-00100003".
- Additional data of the payee**: A section with a plus icon and a label.
- Type of identification of the payer**: A dropdown menu showing "Name and account number".
- Payment Request Provider**: A dropdown menu.
- Payer's name**: A text input field.
- Payer's account number**: A text input field.
- Additional data of the tra...**: A section with a minus icon and a label.
- Payer ID**: A dropdown menu.
- Ultimate Debtor Name**: A text input field.
- Ultimate Debtor Identification**: A dropdown menu.

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:



- 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.:

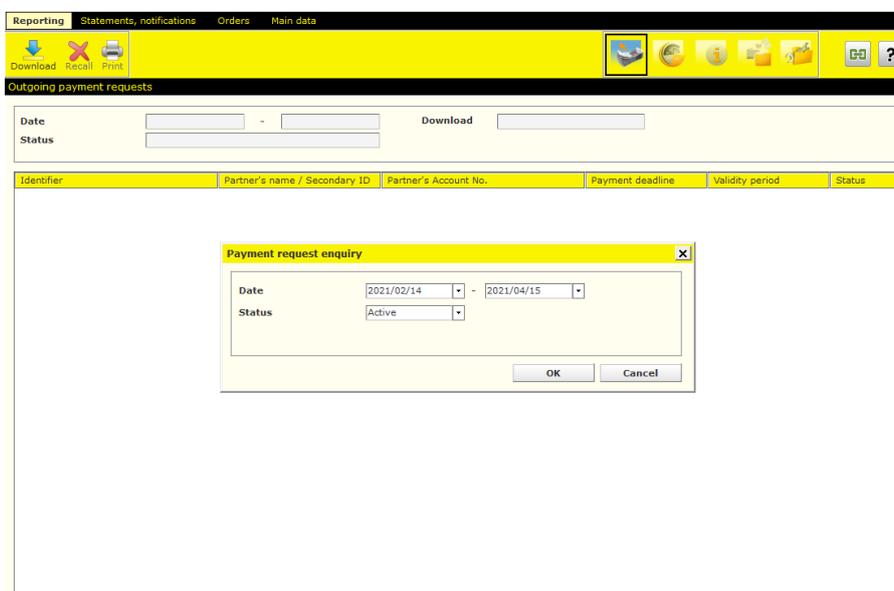
Payment request	
File	
Print	
Send time	2021/04/15 17:27:54
Amount	1 000,00 HUF
Payer	
Name	Tóth Béla
Payer's account number	HU09 1200 1008 0010 5099 0010 0003
Payee	
Name	VARGA ZSOLT
Beneficiary Account No.	HU81 1200 1008 0008 9990 0090 0004 HUF "VARGA Z
Details	12345678901234567890123456789012345
	67890123456789012345678901234567890
	12345678901234567890123456789012345
	67890123456789012345678901234567890
Validity period	2021/06/15 23:59:59
Payment deadline	2021/06/15 23:59:59
EndToEnd Identification	UBRTHUHQ____-20210415-H21D0000020122
Time critical	No
Status	<u>ACWP - A fizető félnek átadva</u>

- **Completion of the additional data of the transfer is not mandatory, such data are for the payer's information only.**

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 shows the 'Reporting' menu with 'Outgoing payment requests' selected. A dialog box titled 'Payment request enquiry' is open, allowing the user to specify search criteria. The dialog box contains the following fields:

Identifier	Partner's name / Secondary ID	Partner's Account No.	Payment deadline	Validity period	Status
<div style="border: 1px solid black; padding: 5px;"> <p>Payment request enquiry [X]</p> <p>Date: 2021/02/14 - 2021/04/15</p> <p>Status: Active</p> <p style="text-align: right;">OK Cancel</p> </div>					

- 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.)

Reporting | Statements, notifications | Orders | Main data

Download Recall Print

Outgoing payment requests

Date: 2021/04/14 - 2021/04/15 Download: 2021/04/15 17:30:29

Status: All

Identifier	Partner's name / Secondary ID	Partner's Account No.	Payment deadline	Validity period	Status
EL20210415115255000131594	Tóth Béla	HU09 1200 1008 0010 5099 0010 0003	2021/06/15 23:59:59	2021/06/15 23:59:59	Accepted
EL20210415115255000131594	Tóth Béla	HU09 1200 1008 0010 5099 0010 0003	2021/06/15 23:59:59	2021/06/15 23:59:59	Accepted
EL20210415121731000131597	Tóth Béla	HU51 1200 1008 0010 5099 0120 0003	2021/06/15 23:59:59	2021/06/15 23:59:59	A fizető félnek
EL20210415172754000131601	Tóth Béla	HU09 1200 1008 0010 5099 0010 0003	2021/06/15 23:59:59	2021/06/15 23:59:59	A fizető félnek

Click on an item to get a screen with the details. You can see the status of the item in the last line. E.g.:

Payment request

File

Print

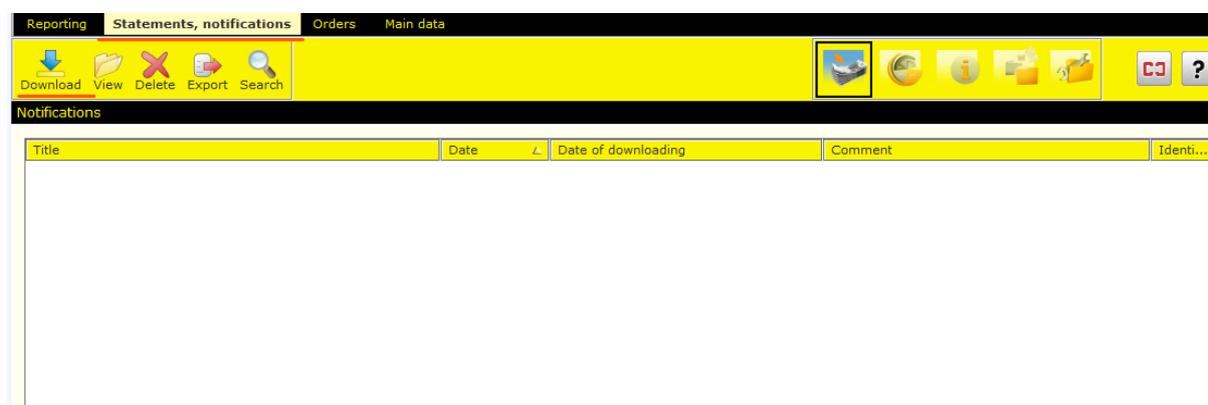
Send time	2021/04/15 17:27:54
Amount	1 000,00 HUF
Payer	
Name	Tóth Béla
Payer's account number	HU09 1200 1008 0010 5099 0010 0003
Payee	
Name	VARGA ZSOLT
Beneficiary Account No.	HU81 1200 1008 0008 9990 0090 0004 HUF "VARGA Z
Details	
	12345678901234567890123456789012345
	67890123456789012345678901234567890
	12345678901234567890123456789012345
	67890123456789012345678901234567890
Validity period	2021/06/15 23:59:59
Payment deadline	2021/06/15 23:59:59
EndToEnd Identification	UBRTHUH0___-20210415-H21D0000020122
Time critical	No
Status	<u>ACWP - A fizető félnek átadva</u>

You can check incoming credits similarly to other credits. The transaction will appear as a regular incoming instant credit transfer among the items of daily fulfilled transactions, or account history, or the statement of account.

Payment request status notification

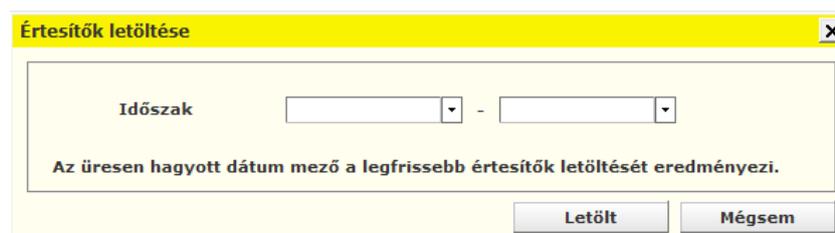
Bank prepares status notification about all Payment request. You can download it with together other notification.

Statement, notification/ Notifications



The screenshot shows a web application interface with a navigation bar at the top containing 'Reporting', 'Statements, notifications', 'Orders', and 'Main data'. Below the navigation bar is a toolbar with icons for 'Download', 'View', 'Delete', 'Export', and 'Search'. The main content area is titled 'Notifications' and contains a table with the following columns: 'Title', 'Date', 'Date of downloading', 'Comment', and 'Identi...'. The table is currently empty.

Then **Download** button:



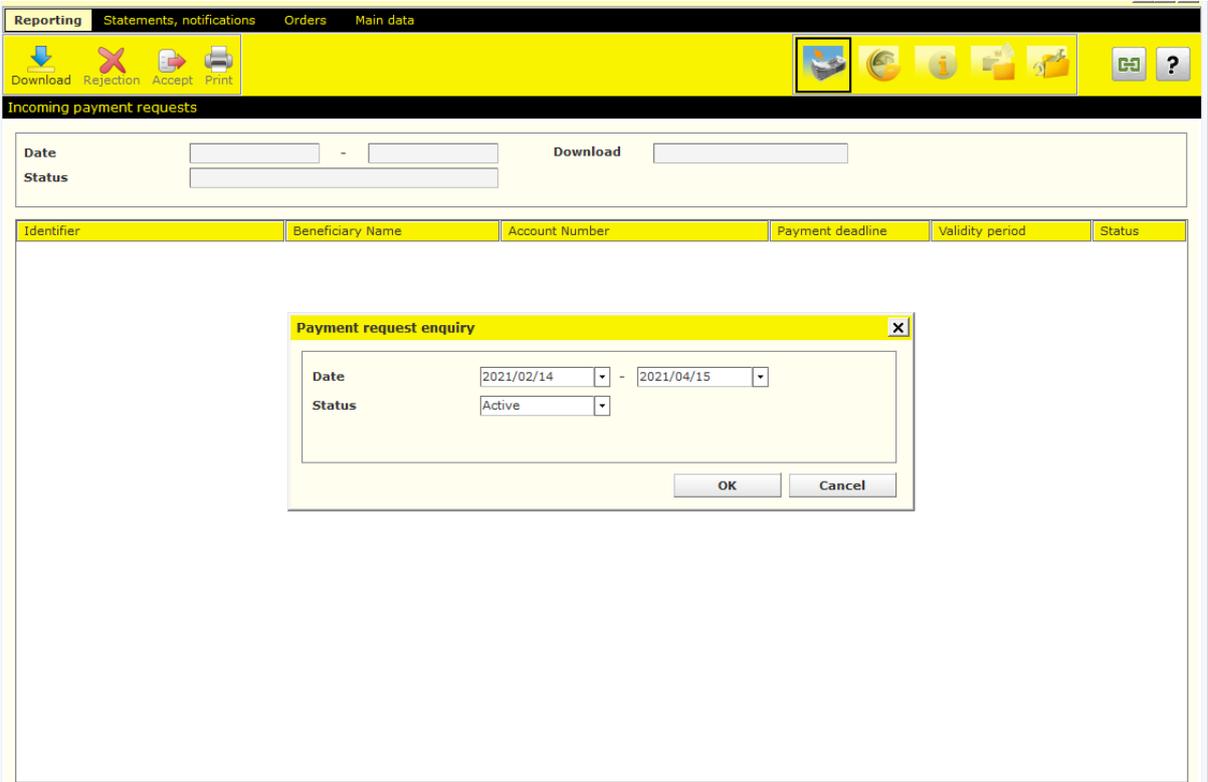
The dialog box is titled 'Értesítők letöltése' and contains a form with the following elements:

- A label 'Időszak' followed by two date input fields separated by a hyphen.
- A message: 'Az üresen hagyott dátum mező a legfrissebb értesítők letöltését eredményezi.'
- Two buttons: 'Letölt' and 'Mégsem'.

Incoming payment requests

Inquiring about incoming payment requests

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



The screenshot shows the 'Incoming payment requests' interface. At the top, there is a navigation bar with 'Reporting' selected. Below it is a yellow toolbar with icons for 'Download', 'Rejection', 'Accept', and 'Print'. The main area contains a form with 'Date' and 'Status' input fields and a 'Download' button. Below the form is a table with the following columns: Identifier, Beneficiary Name, Account Number, Payment deadline, Validity period, and Status. A 'Payment request enquiry' dialog box is open, showing 'Date' (2021/02/14 - 2021/04/15) and 'Status' (Active) fields, with 'OK' and 'Cancel' buttons.

- 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.

After the inquiry, you will get a list in which you can check the status of delivered requests as well. E.g.:

Reporting						
Statements, notifications Orders Main data						
Download		Rejection		Accept		Print
Incoming payment requests						
Date	2021/04/14 - 2021/04/15		Download	2021/04/15 17:35:02		
Status	All					
Identifier	Beneficiary Name	Account Number	Payment deadline	Validity period	Status	
UBRTHUH0___-20210415-H21D0000020117VARGA ZSOLT		HU81 1200 1008 0008 9990 0090 0004	2021/06/15 23:59:59	2021/06/15 23:59:59	Accepted	
UBRTHUH0___-20210415-H21D0000020118VARGA ZSOLT		HU81 1200 1008 0008 9990 0090 0004	2021/06/15 23:59:59	2021/06/15 23:59:59	Accepted	
UBRTHUH0___-20210415-H21D0000020119VARGA ZSOLT		HU81 1200 1008 0008 9990 0090 0004	2021/06/15 23:59:59	2021/06/15 23:59:59	Delivered	
UBRTHUH0___-20210415-H21D0000020122VARGA ZSOLT		HU81 1200 1008 0008 9990 0090 0004	2021/06/15 23:59:59	2021/06/15 23:59:59	Delivered	

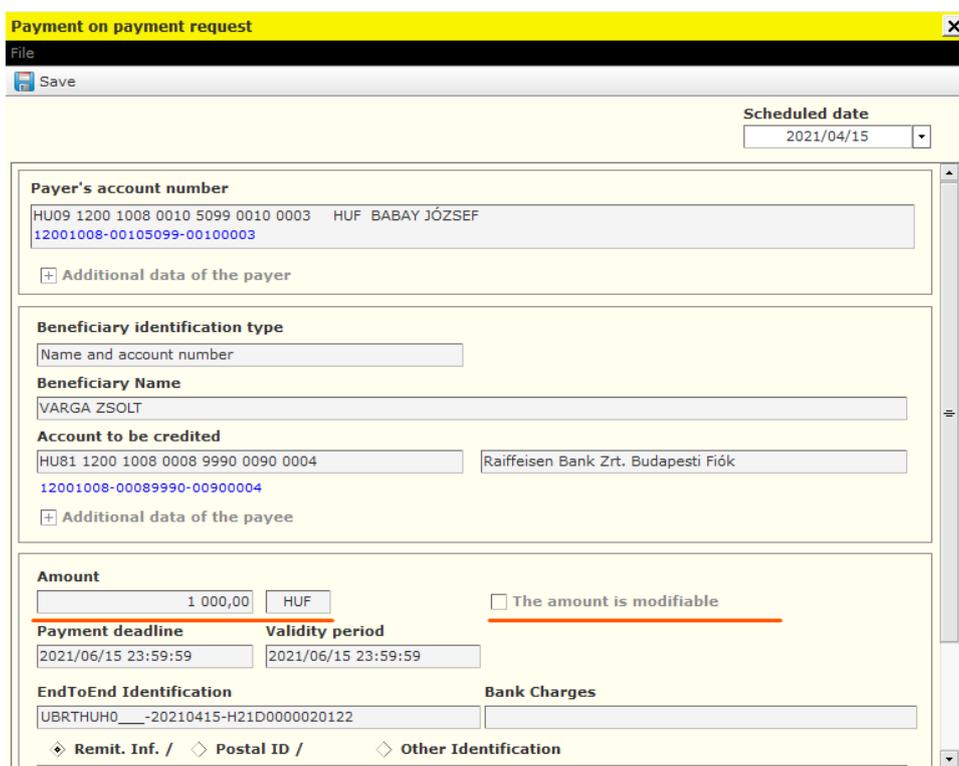
By double-clicking you can view and print the status of the requests.

Payment request	
File	
Print	
Time of reception	2021/04/15 17:27:55
Amount	1 000,00 HUF
Payer	
Name	Tóth Béla
Payer's account number	HU09 1200 1008 0010 5099 0010 0003 "BABAY JÓZS
Payee	
Name	VARGA ZSOLT
Beneficiary Account No.	HU81 1200 1008 0008 9990 0090 0004
Details	
	12345678901234567890123456789012345
	67890123456789012345678901234567890
	12345678901234567890123456789012345
	67890123456789012345678901234567890
Validity period	2021/06/15 23:59:59
Payment deadline	2021/06/15 23:59:59
EndToEnd Identification	UBRTHUH0___-20210415-H21D0000020122
Time critical	No
Status	RCVD - Delivered

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 with the right mouse button whether you want to fulfil or reject the given request.

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.



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.

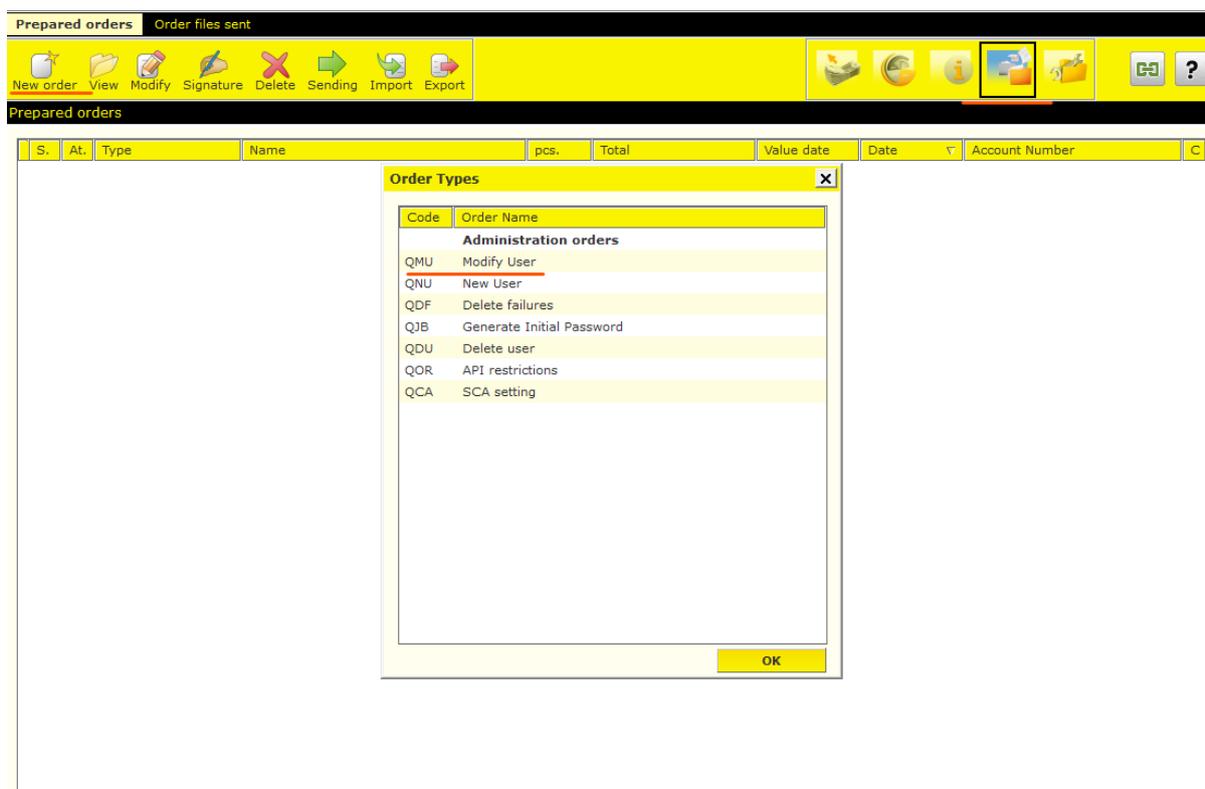
You can check the debiting related to the sent amount in the same way as any other crediting. The transaction will appear as a regular outgoing instant credit transfer among the items of daily fulfilled transactions, or account history, or the statement of account.

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.



The screenshot shows the 'Prepared orders' window with a toolbar containing icons for New order, View, Modify, Signature, Delete, Sending, Import, and Export. The 'Export' icon is highlighted. An 'Order Types' dialog box is open, displaying a list of order types under the heading 'Administration orders'.

Code	Order Name
Administration orders	
QMU	Modify User
QNU	New User
QDF	Delete failures
QJB	Generate Initial Password
QDU	Delete user
QOR	API restrictions
QCA	SCA setting

The dialog box also features an 'OK' button at the bottom right.

Modify User ✕

File

Save

Scheduled date

User Data
Authentications
Account right
Konverziós jogok
Special rights
Statement

Type of right	Enter	View	Signature	Points
Client right	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10
Form right	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10
System Administration right	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10
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

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

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