

**PRODUCT INFORMATION ON
CIB BANK ZRT'S
POS SERVICE**

Effective from 16 November 2017

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Through its POS card-acceptance service, CIB Bank ensures the acceptance of a range of domestic and internationally issued credit cards for its corporate and residential customers who conclude the relevant contract with it and who thus accept bank cards as a means of payment for goods and services.

1. BENEFITS

Card acceptance has been proven to attract new customers and encourage shopping, thereby increasing business turnover. Experience as well as statistical data suggests that customers using bank cards spend more than those paying in cash.

Another benefit of card acceptance is security of payment. Each transaction is subject to authorisation, in the course of which, among other things, the card number, the card expiry date, the availability of the required funds and the relevant blacklists are checked, thereby enhancing the level of security associated with accepting the card. The costs of ensuring a constant supply of cash decrease, as do the chances of unwittingly accepting forged banknotes. Settlement between the card acceptor and the bank takes place automatically, through an electronic channel.

2. ACCEPTED TYPES OF CARD

Use of the service enables the following types of domestic and international cards to be accepted for payment purposes:

➤ Mastercard



➤ Mastercard Electronic



➤ Maestro

➤ VISA



➤ VISA Electron



➤ VPay

Upon demand we can also provide acceptance of American Express (AMEX), Széchenyi Leisure Cards (SZÉP), Erzsebet Voucher Plus card and the following health insurance and cafeteria fund cards on CIB terminals for our contracted partners:

→ MKB Egészségpénztár

→ Prémium (Axa) Egészségpénztár

→ Vasutas Egészségpénztár

→ Allianz Hungária Egészségpénztár

→ Navosz Egészségpénztár

→ IZYS Egészségpénztár

→ Herendi Porcelánmanufaktúra Zrt. Egészségpénztára

- Quaestor Egészségpénztár
 - Kardirex Egészségpénztár
 - OTP Egészségpénztár
 - Dimenzió EP kártya
 - Generali EP kártya
 - ProVita EP kártya
 - Medicina EP kártya
 - Patika EP kártya
 - Új Pillér EP kártya
 - Multi-Pay Cafeteria/Hűségkártya
 - Tempo EP kártya
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- Sodexo (VISA)
 - Edenred (MasterCard)

3. USE OF THE SERVICE

For our customers concluding a card acceptance contract with us, we provide the following **free of charge**: installation of POS terminals and on-site training, the User Manual for the type of terminal concerned, as well as stickers and logos attracting their own customers' attention to the possibility of payment by bankcard.

Our Bank arranges for POS terminal maintenance and repair.

The acceptor must provide for the technical conditions required for installation and operation.

The preconditions for concluding the contract are company registration in Hungary and evidence of **account-management history of at least three months** with a domestic bank. If these preconditions are met, you can apply for the service at any Branch of our bank, by completing the document entitled Form for requesting customised information on the Card Acceptance service. All applications for a card-acceptance agreement **are subject to case-by-case assessment**.

4. TECHNICAL FEATURES

● **Tools:**

For card-acceptance purposes, the Bank offers **Ingenico Telium 2 terminals**, equally **capable of accepting contactless, chip and magnetic stripe transactions**, which we install, and for which we also provide free on-site training. Cardnet Zrt. will contact you following the conclusion of the agreement in order to make an appointment with you for the installation of the terminals. Faults may be reported to our customer call centre on any day of the week and at any time of day or night. In the case of any failure – which failure needs to be fixed on-site – with the terminals, we undertake to repair the fault the latest by close of business the following business day, providing a replacement terminal if necessary.



- **Software:** We install fully inspected software programs, certified by the card companies, on the bank's terminals. When payments are made, authorisation data is forwarded using 3DES encryption technology, which is in compliance with the regulations and ensures the highest degree of security.

The Bank offers the following types of terminal:

- **Desktop IP terminal**, which communicates through the internet network (internet-based communication provided by the internet provider, or ADSL) ensured by the customer.

Ensuring a line of communication and an end-point is the responsibility of the Customer.

- **Mobile GPRS terminal**, which is a terminal equipped with a battery, and which does not require any network connection; we recommend this type of terminal for restaurants and all acceptors for whom portability is important.

In the case of the use of a mobile terminal that communicates via a GPRS network, the required SIM card is supplied by the bank as an inseparable part of the terminal, and no communication fee is charged to the client. Mobile terminals can be used anywhere within the borders of the country, in line with your particular needs.

5. MERCHANT'S E-STATEMENT

As part of supplementary service, our customers may request access to the electronic version of the otherwise hard copy based Merchant's statement. The Merchant's E-statement contains the details of successful transactions processed on the given day, which can be monitored on the installed *CIB Business Terminal* program.

6. TERMS AND CONDITIONS

The Bank provides as many **POS terminals** as requested **without charging an installation or rental fee**. The Bank only charges a monthly supervision fee. **Commission is charged on card-payment transactions.**

Fees and commissions are agreed on a case-by-case basis. The customised information on the fees and commissions related to the service is based on expected turnover data, the acceptor's profile, and the number of terminals.

7. INFORMATION RELATED TO THE INSTALLATION OF POS TERMINALS

Our customers concluding a card acceptance contract with us shall ensure that all technical prerequisites for installation and operation are available, i.e. that an adequate electrical network and the communication facilities specified in the Agreement are in place, as follows:

1. In the case of a desk-top terminal supporting IP (internet protocol)-based communication

- 1.1. please check your router settings before the planned time of installation and modify them as necessary to ensure that, using SSL, the terminals are able to reach via port 6667 the IP addresses 195.228.25.69 and 91.120.27.197, and that your firewall does not block the TCP/IP ports.
- 1.2. a 230 V electric socket installed at a distance of max. 1.5 meters from the designated location of the terminal.

The POS terminal installation package includes a 1.5 m long special cable required to connect the terminal and the IP end-point. Please note that a standard RJ45 UTP patch cable may not be used as a substitute for this cable.

2. In the case of mobile POS devices using GPRS-based communication

- 2.1. a 230 V electric socket installed at a distance of max. 1.5 meters from the designated location of the terminal.
- 2.2. the SIM card is made available by the Bank together with the device, so you there's nothing for you to do as regards the communication facilities.

Please note that if installation is unsuccessful owing to the absence of any precondition required for such installation including, but not limited to, the absence of preconditions related to the electricity or the communications network, you will be responsible for reimbursing to the Bank the cost of the installation, which is HUF 10,000/terminal.

8. CAR RENTAL ACTIVITY

We would like to call your attention to the fact that if you are engaged in **car rental activity**, you must comply with the requirements specified in the special rules applicable to card acceptors operating in that line of business, therefore, in particular:

- certain data related to the bank card payment must be included in the rental contract;
- the estimated amount of the rental fee must be established in line with the rental fee, the rental period, the planned rental, and other associated costs (insurance, etc.) and taxes.
- the overall payable amount must be reconciled at the end of the car rental, the original authorisation request must be reviewed, and if the amount payable is more than 15% higher than the amount calculated at the outset of the rental, having the document on the amount payable signed or sent, drafting a damage report, if necessary;
 - liabilities related to subsequent debits.

9. ADDITIONAL INFORMATION:

Should you have any questions regarding the above, please contact the CIB Merchant Acquiring customer service at the following telephone number: (+36-1)-3-99-8998 or call CIB Bank's CIB24 call centre on (+36-1)-4-242-242, or write to us at cib@cib.hu, or visit our website at www.cib.hu, or talk to us in person at any CIB Bank branch.