

# USER MANUAL

## CIB Bank Mobile application



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## The CIB Bank Mobile Application service

CIB Bank Zrt. (hereinafter: Bank) provides an electronic service accessible via a mobile application, which can be downloaded from the Google, Apple and Huawei app stores. The CIB Bank Mobile Application solution is a native mobile application optimized specifically for smartphones. When the application is being updated, it will not be possible to log in until the latest version of the application has been downloaded and installed. Please always use the latest version!

The Bank offers several service packages. The types and contents of the service packages are listed in the appendix entitled "Service Packages and Function List" attached to the User Manual.

### Terms and conditions of use

The service is available to private individuals, sole traders and businesses, as well as other organizations with a bank account and/or investment service agreement with CIB Bank, and private individuals with a settlement account (shopping card account and/or credit card account) and private individuals with a \*CIB leasing contract (excluding primary producers and sole traders) can use the service.

*\*CIB Bank Zrt. acts as the primary intermediary for CIB Lízing Zrt. in relation to leasing. The supervisory authority of CIB Bank Zrt. in its intermediary activities is the Magyar Nemzeti Bank (MNB), address: 1054 Budapest, Szabadság tér 8-9. The MNB keeps records of CIB Bank Zrt. in accordance with the Hpt. These records are available to anyone and can be checked at [www.mnb.hu](http://www.mnb.hu). CIB Bank Zrt. acts on behalf of and for the benefit of the principal, CIB Lízing Zrt., a financial institution, and represents the interests of the principal. CIB Bank Zrt. receives remuneration for its intermediary activities exclusively from CIB Lízing Zrt. as its principal.*

### The service can be accessed at .

Supported mobile operating systems: Google Android, Apple iOS, and Huawei HarmonyOS

- **Android 8.0 operating system** or higher (minimum display resolution: 480x800 pixels)\*
- **iPhone iOS 15.0 operating system** or higher.

An active internet connection (mobile internet/WiFi) is required to install and use the app and access its features! As international mobile data roaming (Roaming) can significantly increase your mobile phone bill, we recommend using free local WiFi networks when abroad.

## Logging in to the CIB Bank Mobile App

**Identification methods:**

**PIN code:** When identifying yourself with a PIN code, you must enter a PIN code that you have specified when logging into the system. The PIN code is a sequence of at least 5 and at most 10 digits.

**Biometric identification** (e.g., fingerprint) \*: If your device type supports it and "biometric identification and screen unlocking" is available on your device, you can also choose this form of identification to log into the application and authenticate transactions. The identification method can be changed both during registration and later. In the case of biometric identification, this is required when logging into the system. When activated, biometric identification is enabled on the device for logging in and other operations within the mobile application instead of using a PIN code.

\*Only applicable to certain devices. Currently, Apple iOS and Samsung Android-based devices capable of biometric identification are supported.

In compliance with the PSD2 directive, which came into force on September 14, 2019, we have redesigned #withKEY authentication in line with strong customer authentication requirements. The #withKEY authentication process remains unchanged, but order authentication now takes place at a higher security level in the background.

**Security****What the bank's system offers:**

- To prevent unauthorized access, if you do not use the system for several minutes, you will be automatically logged out of the application and the login screen will appear. To continue, you will need to re-enter your biometric identification or PIN code. (Any items recorded on the screen but not yet sent to the bank before the automatic logout will be lost in this case.)
- For security reasons, the application displays a virtual keyboard for entering your PIN code. To make entering your PIN code more secure, the application uses a so-called mixed keyboard. The random keyboard layout increases security.

**What we ask of you to minimize security risks:**

- Use a secure internet connection. Do not connect to unknown, unprotected Wi-Fi networks.
- The minimum length of a PIN code is 5 characters. Please use a PIN code that is as long and difficult to guess as possible.
- Do not use your date of birth or other easily guessed and characteristic number sequences as your PIN code.
- Please keep your user ID and PIN code confidential! Make sure that no one is watching you when you enter your PIN code, and do not disclose it to anyone under

any circumstances. If you suspect that your PIN code has fallen into the hands of unauthorized persons, change it immediately in the application. If you notice that your mobile device has been stolen or lost, immediately block it by calling CIB24 customer service (+36 1 4 242 242) or in person at any of our bank branches.

- After completing any transactions in the CIB Bank Mobile App, always click on the "Log out" button.
- Please do not disable the mixed keyboard function of the mobile app. This is for your own security.
- Please do not modify the factory operating system of your mobile device and do not install applications from unknown sources on your device.

## **Scope of services**

### **# WITHKEY TOKEN**

The #withKEY Token is a PIN-protected password generator that provides a one-time password. The password serves as a security code for logging into CIB's Internet-based electronic services (CIB Bank Online, and eBroker) and for approving transactions that require a signature. A different code must always be used to log in and to approve transactions requiring a signature. #withKEY Token-based identification and the CIB Bank Mobile Application service are inseparable.

If the User uses the CIB Bank Online service, they log in to the systems with the same user ID. The signature code used to approve transactions requiring a signature is also the same as for #withKEY Token-based identification.

**Password:**

A 6-character, numeric, single-use password generated by the #withKEY Token function.

**Signature code for approving transactions requiring a signature:**

A 6-character, numeric, single-use password generated by the #withKEY Token function.

## PRE-LOGIN PAGE

To launch the CIB Bank Mobile App, tap the app icon. The

The content of the pre-login screen depends on whether the CIB Bank Mobile App has been activated or not.

The following functions of the pre-login screen can be used by both unregistered and registered users:

Language selection (HU – Hungarian / EN – English)

- Watch the demo! (Help)
- Contact option within the Support menu
- Commercial content

### Unregistered user

The following actions can be performed on the pre-login screen for unregistered users:

- Register multiple users (customers) on a single mobile device.
- Change the language of the application (available languages: Hungarian/English).
- Start the demo.
- View the bank's contact details.

## Registration process

To use the CIB Bank Mobile App and the #withKEY Token, you must have a CIB Internet Bank (channel) contract, except for private individuals who have only a CIB leasing contract with CIB Lizing Zrt. (hereinafter: Leasing) has a loan agreement in place at 24:00 on 18 March 2020 based on a loan agreement still in force at 24:00 on 18 March 2020, or, in the case of leasing agreements, in relation to those leasing agreements in respect of which Leasing has already acquired ownership of the leased asset on or before 18 March 2020, and the leased asset has been transferred to the customer, regardless of whether the invoice has been paid, it is not necessary to conclude a (channel) agreement for CIB Internet Bank. If you have such an agreement, you can modify your agreement via the CIB Internet Bank interface, supplementing it with the CIB Bank Mobile Application. (In CIB Internet Bank, only applications with full authorization settings and independent ownership rights can be launched. A further condition is that the applicant uses their user ID for only one customer). After concluding the contract for the CIB Bank Mobile Application, the bank will send a registration code valid for 48 hours to the phone number you provided. In the application, the registration process can be started on the I am a customer - Register page by clicking the **Register** button.

Before starting the registration process, please note that the CIB Bank Mobile Application cannot be used on two devices at the same time. If you register on another device, the registration on the previous device will be deleted.

The registration process works in the same way for the Card Authentication Function of the CIB Bank Mobile Application and exclusively for private individuals with a CIB leasing contract who, based on a loan agreement still in force at 24:00 on March 18, 2020, have a loan agreement with CIB Lízing Zrt. (hereinafter: Leasing) has a loan agreement in place on March 18, 2020, based on a loan agreement still in effect at 24:00 on March 18, 2020, or, in the case of leasing agreements, in relation to those leasing agreements for which Leasing has already acquired ownership of the leased asset on or before March 18, 2020, and the leased asset has been handed over to the customer, regardless of whether the customer has already paid the first installment or not, or earlier, and the leased asset has been transferred to the customer, regardless of whether the invoice has been paid.

Steps in the registration process:

- Enter the 2x4, 8-character code received from the bank, or scan the QR code on the attachment received at the bank branch using your phone.
- You will receive the second half of the code (2x4, 8 characters in total) via SMS. Enter this number sequence on the next screen.
- Read the rules for setting your PIN code.
- Set the PIN code that you will use to authenticate transactions and orders when using the CIB Bank Mobile App and #withKEY Token.
- Confirm the PIN code you have set.
- If your mobile device supports it, you can also set up biometric identification (e.g., fingerprint identification) for use with the CIB Bank Mobile App and #withKEY Token.

The registration process is only available to private individuals who have a CIB leasing contract and who, based on a loan agreement still in force at 24:00 on March 18, 2020, have a loan balance of at least HUF 100,000 on March 18, 2020. has a loan agreement in place at 24:00 on 18 March 2020, based on a loan agreement that was still in force at 24:00 on 18 March 2020, or, in the case of leasing agreements, in relation to those leasing agreements for which Leasing has already acquired ownership of the leased asset on or before 18 March 2020 or earlier, and the leased asset has been transferred to the customer, regardless of whether the invoice has been paid.

- Enter the 2x4, 8-character code you received from the bank via SMS.
- After entering the first code and activating it in the CIB Bank Mobile App, the second part of the registration code will also be sent by SMS (2x4, 8 characters in total)
- The codes sent are assigned to the given mobile number and are valid for 48 hours, after which a new code must be requested (via CIB24 or at a bank branch).

- Read the rules for setting your PIN code.
- Set the PIN code that you will use to access the CIB Bank Mobile App and the #withKEY Token.
- Confirm the PIN code you have set.
- If your mobile device supports it, you can also set up biometric identification (e.g., fingerprint identification) for use with the CIB Bank Mobile App and #withKEY Token.

**Conditions for using the service:**

- Your mobile device must have a camera and you must enable its use for the mobile app.
- Authority over a bank account
- Registration for the service
- Enable the app to use your mobile device's gallery.

Register for the #withPAY service.

By joining the #withPAY Community, you can initiate transfers to your partners listed in your phone book who are also registered for the service without logging in. After signing up, you will be able to select partners if you allow access to the contact list on your device.

**Registered user**

On the pre-login screen for Registered Users, the following actions are available:

- Log in to the CIB Bank Mobile Application using the Login button or by launching the #withKEY Token,
- Account selection, if multiple Customers are registered on the same device at the same time,
- qvik QR payment function.
- Within the Support menu, the following options are available to the Customer:
  - o Chat
  - o Contacts (branch locations and contact details for Customers)
  - o ATM and Branch locator
- Shortcut buttons
- Default functions:
  - o #withPAY
  - o Transfer between accounts

- o Transfer / Foreign currency transfer
- Within Customization, the following additional options are available:
  - o #withSAVE
  - o Mobile top-up
  - o Card menu
  - o Virtual card
  - o Exchange rate calculator
- #withKEY Token function.
- **Switching the application language.**
  - #withPAY function**

**Registration:** after selecting the function, click on the Sign Up button and enter/check the following information:

- Select account number: you can choose from the accounts listed
- Phone number: check the phone number displayed

**Purpose of the function:** by joining the #withPAY Community, you can initiate transfers to your partners who are also registered with the service and listed in your contacts, send us a withPAY request, and your acquaintances can also request money from you via a withPAY request.

After registration, the selectable partners will become available.

**Initiating a transfer:** After registration, you can initiate a transfer by selecting the function. After selecting a partner, you will need to provide the following information:

- Amount
- Message

**withPAY requests:** After selecting a partner, enter the amount and message and click on the Request button. You can check your sent and received withPAY requests by opening the function and viewing the Received and Sent lists.

#### **#withSAVE function**

**Purpose of the function:** customers who do not yet have a #withSAVE account can request the product in a few steps.

**Request:** by selecting this function and clicking on the Sign up button, you can open a savings account.

### **Log in with your PIN code**

By default, you can log in to the CIB Bank Mobile App with a PIN code. (By enabling the biometric identification function, you can also log in using fingerprint/face recognition.)

When you tap the **Login** button on the screen for registered users, the PIN code login process will start and the PIN code entry screen will open.

## **Logging in with biometric authentication**

### For fingerprint (Touch ID):

By using the biometric identification feature, you can log in to the CIB Bank Mobile App using your fingerprint instead of a PIN code.

When you tap the **Touch ID login** button on the Login screen for registered users, the biometric data reading screen will appear. At the top of the screen is the mobile operating system's native biometric (e.g., fingerprint) recognition screen, with the following information:

- A short information message,
- Cancel button
- Enter PIN

Swipe your finger across the device's fingerprint reader. If the system recognizes your biometric ID, it will grant you access. If it does not recognize it, the "Try again" dialog box will pop up, where you can scan your biometric ID again, and the Cancel and Enter PIN buttons will still be available.

Note: You can try scanning your biometric identifier five times in a row. If the biometric identifier fails to be scanned on the fifth attempt, a new screen will appear where you can log in by entering your PIN code. After five unsuccessful biometric scans, the application will always ask for a PIN code for the next login attempt.

### In the case of facial recognition (Face ID):

By using the biometric identification function, you can log in to the CIB Bank Mobile Application using your facial recognition instead of a PIN code.

When you tap the **Face ID login** button on the login screen for registered users, the biometric data scanning screen will appear.

Scan your facial image. If the system recognizes your biometric ID, it will grant you access. If it does not recognize it, a dialog box will pop up saying "Face not recognized," where you will have the option to scan your biometric ID again ("Try again with Face ID") or click the "Cancel" button.

Note: You can try scanning your biometric identifier twice in a row. If the second attempt to scan your biometric identifier is also unsuccessful, the "Face not recognized" dialog box will pop up, where you can continue the login process by entering your PIN code ("Enter password" button) or select the "Cancel" button.

## Exchange rates

The exchange rates function allows you to view foreign currency exchange rates (selling, buying and mid-market rates) relative to the forint and perform any calculations you wish.

**Currency table:** You can view the exchange rates of 4 selected currencies against the forint:

- Buying rate,
- Selling rate,
- Mid rate.

## Operations

Clicking on the **1EUR/1USD/etc.** options displays the exchange rates (selling, buying and mid-market) between the selected currency and the Hungarian forint.

**Currency button:** click on this button to choose from the 4 currencies displayed in the mini application.

With the help of the calculator, you can calculate the exchange rates (selling, buying and mid-market) of currencies relative to each other by entering any amount and currency combination.

## HOME PAGE

**Purpose of the feature:** to provide access to the favorite account overview, a short list of the most recent transactions on the main account, and to initiate Quick Payments to trusted beneficiaries. From the Dashboard, you can access the Main Menu, as well as the four menu items located on the bottom bar—Payments, Cards, Offers, and Chat—for quick access.

**The Home screen** becomes available after logging in by entering a valid PIN or using the appropriate biometric authentication.

### “Favorite Account” mini app

**Nickname and IBAN account number:** Displays the account nickname and the IBAN account number.

**Available balance:** Displays the available balance of the selected account, increased by the approved overdraft limit and reduced by blocked amounts.

**Account balance:** Displays the balance of the selected account.

**Blocked amount:** Displays pending transactions that reduce the available balance, which have been pre-authorized by the bank but will be completed later (e.g. card payments, foreign currency transfers, or direct debit orders). No data is shown if there is no blocked amount on the selected bank account at the time of the query. Neither you nor the bank can release amounts marked as blocked.

## Operations

**Share IBAN:** You can share the IBAN account number and account holder name by clicking on the share button.

**Hide data button (eye icon):** By clicking on this button, you can hide the data and replace it with asterisks.

**Information and conditions:** this button navigates to the account details.

**Change favourite account:** Navigates to the settings where you can modify your favorite account (if you have multiple accounts).

**Change nickname:** Allows you to change the nickname of the account.

## "Main card" mini app

Only a credit card can be selected within this feature.

**Available balance:** Displays the balance of the selected credit card, increased by the approved credit limit and reduced by blocked amounts.

**Total credit limit:** Shows the available credit limit defined by the bank in the contract and maintained on the given account.

**Blocked amount:** Displays pending transactions that reduce the available balance, which have been pre-authorized by the bank but will be completed later (e.g. card payments, foreign currency transfers, or direct debit orders). No data is displayed if there is no blocked amount on the selected bank account at the time of the query.

### Operations

**Hide data button (eye icon):** click on this button to hide the data and display asterisks instead.

**Change favourite card:** navigates to the settings where you can change your favourite card (if you have more than one credit card).

**Change nickname:** Allows you to change the nickname of the card.

## "Main saving" mini app

**Available balance:** Displays the available balance of the selected savings account.

**Balance:** Displays the balance of the selected savings account.

**Account holder:** The name of the savings account holder.

## Transactions

**Details:** This button displays the details of the savings account.

**Modify favorite savings:** Navigates to the settings, where the favorite savings account can be changed (if the user has multiple savings accounts).

**Edit nickname:** Allows changing the nickname of the savings account.

**Share account number:** Allows sharing the account number in IBAN format.

## "Recent transactions" mini app

**Recent transactions:** Using this mini application (widget), you can review the most recent transactions related to the selected main account. Up to 5 transactions are displayed at a time.

**Transaction date:** Shows the posting date of the transaction.

**Amount and currency:** Indicates the amount and currency in which the transaction is executed.

## Actions

**Tapping on an individual transaction:** If you tap on a single transaction, the Transaction Details page opens.

## "Transfer to Favorite Partners" mini-app

The Transfer to Favorite Partners feature allows domestic HUF transfers in two simple steps, making the transaction process easy to follow. The process starts with selecting a "favorite" beneficiary and ends with authorizing the payment and confirming the order. Favorites can be set in the Manage Partners menu by marking the "star" icon, or by adding a new favorite directly within the feature using the Add new favorite button. At any given time, a maximum of three favorite partners are displayed; these can be changed by the Customer by clicking the Select another favorite button.

**The purpose of this function is** to initiate intra-bank or interbank (via the GIRO system) forint transfer orders to partners marked as favorites in a simplified and accelerated form, by entering only the amount and the message. If no favorite partner is marked, you can add one using the "new favorite" button.

## Terms and conditions:

- The account to be debited must have sufficient funds to cover the transfer amount and the related bank charges.

- Partial fulfillment of the given transfer is not possible.

## Operations

**New favorite:** opens the Add New Favorite page if no favorite has been selected yet.

**Next:** validates the entered data. If any of the required fields have been filled in incorrectly, an error message will appear.

## MY PROPOSALS

### My proposals – Personalised offers

**Purpose of the function:** an overview of products and remote offers that can be quickly accessed and applied for with the help of the system. Within the function you can access and view all personalized product offers. By reading the offers and tapping the I'm interested button you can view, accept and apply for the products offered to you in a few simple steps.

## ACCOUNTS

### Accounts overview

**Purpose of the function:** provides an up-to-date and detailed statement on your finances with regard to the following: account information with a display of your available balance.

### Quick access menu

The Quick Access drop-down menu on the Account Overview page allows you to quickly access the Account Info page for the selected account. The menu lists your accounts sorted and grouped by ownership.

In the Quick Access menu, each account is displayed with an account name (or nickname, if set) and the IBAN account number. The IBAN account number can also be shared from here.

Clicking on a specific account in the Quick Access menu will immediately open it on the Account Info page.

### My Accounts mini app (widget)

My Accounts mini application (widget) displays the account holder's accounts.

## **Other Accounts mini app, optional (widget)**

In the case of a legal relationship, the account holder's accounts are displayed here

### **Summary – Account history**

The account history for any account displayed on the Account Overview page can be opened by clicking on Details in the mini application.

**Purpose of the function:** displays the last 10 or any number of posted transactions for the selected account within a specified time interval. The items are displayed continuously as you scroll down the screen. Click on Show more to display another 10 items. You can use the filter to modify the selection as desired.

### **Operations**

#### **Exporting transactions**

It is possible to export the displayed (filtered) transactions in .pdf or .xls format.

#### **Search**

You can search among the displayed/listed transactions.

#### **Filter**

Transactions can be further filtered:

- Credit and debit
- Amount
- Date
- Type

### **Account info**

Clicking on the Account History Information button opens the Account Info page. The Account Info page contains the following information:

- Account name (nickname) - Editable
- IBAN account number – Can be shared
- Account type
- Owner
- Status
- Currency
- Annual interest rate
- Interest tax
- Health contribution
- Interest calculation date

## Cards

Display cards linked to that account. Grouped by own and supplementary cards. Clicking on a card brings up card details.

## Statements

List the monthly statements linked to that account

## **PAYMENTS**

### **#withPAY**

**Registration:** after selecting the function, click on the Sign Up button and enter/check the following information:

- Select account number: you can choose from the accounts listed
- Phone number: check the phone number displayed

**Purpose of the function:** by joining the #withPAY Community, you can initiate transfers to your partners who are also registered with the service and listed in your contacts, send us a withPAY request, and your acquaintances can also request money from you via a withPAY request.

After registration, the selectable partners will become available.

**Initiating a transfer:** After registration, you can initiate a transfer by selecting the function. After selecting a partner, you will need to provide the following information:

- Amount
- Message

**withPAY requests:** After selecting a partner, enter the amount and message and click on the Request button. You can check your sent and received withPAY requests by opening the function and viewing the Received and Sent lists.

### **qvik**

qvik transactions include the following payment methods:

- QR
- NFC
- DeepLink

**QR:** Using your mobile phone camera, you can scan the QR code generated and provided by the beneficiary, which can be used to initiate an instant transfer order via

the CIB Bank mobile app or saved to the list of orders by clicking the save button for later execution.

**NFC:** When using NFC, you can initiate an instant transfer order based on the data provided by the beneficiary, or save it to your list of orders by clicking the save button for later execution.

**DeepLink:** Using the link generated by the beneficiary, an instant transfer order can be initiated based on the data provided in the link, or it can be saved to the list of orders by clicking the save button for later execution.

**Terms and conditions of use:**

- Your mobile device must have a camera and allow its use by the CIB Bank mobile application.
- Right of disposal over a bank account
- Registration for the service
- Authorization to use your mobile device gallery for the CIB Bank mobile application.
- To use NFC, your device must also be NFC-compatible. For Android devices, contactless payment must be enabled.
- The CIB Bank mobile app must be set as the default payment service provider on your device.

**Signing up:**

There are four ways to subscribe to the qvik transaction (qvik payment function) service:

- in the pop-up window that appears when you log in for the first time (Registration for the qvik payment function)
- on the screen before logging in,
- in the orders menu,
- in the settings menu → products and services menu,
- on the home screen under the floating icon.

If you are not registered for the qvik payment function, you will not be able to use this function. Once you have unsubscribed, the function will no longer be available. When subscribing, use the drop-down menu to enter the bank account number to be debited when using the function.

### **Modifying your subscription:**

If you want to use a bank account other than the one you selected during registration, you can change the account number in the settings - products and services - qvik payment menu.

### **Unsubscribe:**

If you no longer wish to use the service, you can unsubscribe by clicking on the "Disable function" button in the settings-products and services-qvik payment menu. PIN/biometric identification is required to perform subscription, modification, and unsubscription operations.

### **Location of the function:**

The qvik payment function can be found on the tray at the bottom of the pre-login screen for easier access. After logging in, it can be accessed in the "Orders menu" or on the Home page under the floating icon.

You do not need to open the CIB Bank mobile app to use this function. (The QR code can also be scanned using an external camera.) The function works outside the CIB Bank mobile app, so you do not need to open the app separately when using it. After scanning, the app opens automatically.

If you are not logged in to the qvik payment service, the instant transfer will be initiated for the customer marked as a "favorite customer" in the application. If there are multiple customer registrations within an application, the scanning and payment process can be performed for the customer who is logged in.

### **QR:**

Within this function, the QR code placed in front of the device can be scanned using the camera. The image must be clearly visible for successful scanning.

You can import the QR code from the gallery by clicking on the gallery icon in the lower left corner and selecting a readable image representing the QR code from the storage space of your mobile device.

### **NFC, DeepLink:**

In the case of NFC payment, you can initiate an instant transfer by touching two compatible devices, the process of which is the same as the QR instant transfer process.

By "clicking" on DeepLink, the application opens and the qvik payment instant transfer pop-up window appears.

By clicking on the save button, the order can be saved for later payment.

After scanning the qvik, the summary page appears and, if the beneficiary has authorized the modification of the data (amount to be paid, message), the customer can do so on this screen. The amount paid must be greater than 0 HUF.

After clicking on the Pay button and entering the PIN code or following biometric identification, the payment is made in the form of an instant transfer. The result of the payment (Successful/Unsuccessful) is then displayed on the summary page.

By clicking on the Save button, the order can be saved for later payment.

**Factors causing transaction failure:**

- Exceeding the deadline specified by the beneficiary
- time limit exceeded within the bank
- temporary system failure
- insufficient funds
- amount payable not exceeding HUF 0
- The scanned qvik does not meet the conditions set by the MNB and the validation by the aggregator, i.e. it is not authentic
- the beneficiary's account is blocked

**After scanning, the data displayed in the "Transaction approval" pop-up window:**

- Beneficiary's name
- Beneficiary's account number
- Amount requested
- Message
- Details (Store ID, merchant device ID, invoice/confirmation ID, beneficiary's internal transaction ID, expiration date, transfer title)
- Save (bottom left)
- Payment (bottom right)

**Save:**

After scanning, you can save the order, which can be paid for later. Saved items are displayed in the "Pending Approval" list in the "Order List" menu. The user receives a push notification (smart notification) about the save, which they can click on to choose from two options: 1. View message 2. Pay now. By clicking on option 2, or by clicking directly on the order you wish to pay in the "Pending Approval" list, you can start paying the saved order. In the description details, you can copy, modify (if the beneficiary has allowed this), delete, and sign the order. After signing, clicking on the Pay button requires PIN or biometric identification. On the page that appears next, you can check the success of the instant transfer.

### **Data displayed in case of a successful/unsuccessful transaction:**

- In case of an unsuccessful transaction: "Transaction declined" will be displayed.
- In case of a successful transaction: "Successful Transaction!"
- Beneficiary's account number
- Beneficiary's name
- Message
- Notice provided by the client
- Amount requested
- Transaction amount
- Navigation (redirect) countdown: Counts down from 10 seconds and automatically redirects to the merchant's page after the time expires, if the qvik contains a "call back URL".
- Details: Store ID, merchant device ID, invoice/confirmation ID, beneficiary's internal transaction ID, expiration date, transfer title
- Close the page using the "X" button in the upper right corner.

Once the transaction is complete, the CIB Bank mobile app will redirect you to the beneficiary's interface if the qvik contains a "call back URL".

**For saved qviks:** The deadlines for the listed orders can be viewed in the "Order list". After the deadline has expired, payment is no longer possible. In the case of saved qvik payments, 24 hours before the deadline, the user will receive a push message (smart notification) informing them that the deadline for the saved qvik payment is about to expire.

Check payment is also available through this function. On the screen for scanning the QR code, if a complete check (not just the QR code) is scanned, after customer identification, you can navigate to the Transfer/Foreign Currency Transfer function and pay the check with the pre-filled data.

## **Recurring payments**

### **Purpose of the function:**

Disposal of regular forint transfers within the bank or between banks (via the GIRO system) and direct debit orders, as well as a function for handling received direct debit orders.

**Accessing the function:**  
Open the main menu, open the Transfers submenu, open the Regular Orders menu item.

On the home screen, under the account selector on the right-hand side, you can see the regular transfer orders associated with the selected account, which you can manage by clicking on the three-dot menu.

### **Regular transfer order**

**Purpose of the function:** Viewing, sharing, deleting and modifying regular forint transfers within the bank or between banks (via the GIRO system)

**Conditions for execution:**

- in the event of a modification, the account to be debited must have sufficient funds on the debit date to cover the transfer amount and the related bank charges
- it is not possible to execute a partial amount of a given transfer
- in the event of insufficient funds, the Bank will not queue the order (please note that this means that your order will not be executed if there are insufficient funds),
- the order will be executed on the first/next transfer date and at intervals calculated based on the specified frequency (e.g., if the first/next transfer date is May 5, 2023, and the frequency is monthly, the cycle date will be the 5th of each month).
- Please note that if the first day of the transfer is not a banking day (e.g., weekend), the transfer will be executed on the next banking day.

**Execution date:**

You may cancel (modify) the payment order on the banking day preceding the debit date, by the time specified in the Banking Hours Schedule. If you have canceled or modified your order as described above, the cancellation or modification will be immediately reflected in the banking system, and your modified transfer will be executed on the banking days specified in the frequency. Your account will be debited on the banking day specified by you. If the beneficiary has an account with another bank, in the case of a submitted regular forint transfer order, the Bank shall ensure that the amount of the transfer order is credited to the account of the beneficiary's payment service provider no later than four hours after the debit specified in the transfer order. Your account will be debited at the same time as the bank executes the transfer (value date of the debit).

**Buttons, active In the case of regular transfers:**

**View:** you can view the details of the order, and by scrolling to the bottom of the page, you will find all the items related to the order in the View Orders tab.

**Edit:** you can modify the details of the specified order. The following fields can be modified:

- Beneficiary name, registered office
- Beneficiary's account number
- Amount (HUF)
- Transfer start date/turnaround date

- Last payment date (if the end of validity is specified as a specific date)
- Frequency
- Message

By clicking on the Continue button, you will be taken to the summary screen, where you can check the information you have entered.

Then enter your PIN code/biometric ID to finalize the change.

**Cancellation:** you have the option to cancel the order. After clicking on the Cancel button, please approve the pop-up window and enter your PIN code/biometric identifier to confirm the cancellation of the order.

**View confirmation:** you can view/share the confirmation document

### **Direct debit order provision**

On the home screen, under the account selector, you can see the group authorizations associated with the selected account on the left tab. You can manage these by clicking on the three-dot menu.

**Purpose of the function:** to modify or cancel authorizations for the automatic collection of utility fees payable to service providers.

### **Conditions for fulfillment:**

In the event of a modification, the account to be debited must have sufficient funds to cover the full utility fee and the related bank charges when the payment is due.

Date of fulfillment: in the case of termination, collections will not be made from the next banking day; in the case of modification, the modification will take effect from the next banking day.

**Modification or cancellation of authorizations:** If you modify or cancel your authorization before the close of the banking day, the change will take effect on the next banking day.

If the modification or cancellation takes place after the close of the banking day, it will take effect on the following banking day (T+1).

If you modify an authorization for which there is an item awaiting execution, please modify/cancel the order taking the above into account.

**Important:** If you cancel your authorization so that your order is not executed, please first cancel the order for the item awaiting execution, otherwise the unblocked, pending item will be executed despite the cancellation.

### **Buttons For group collection orders:**

**View:** you can view the details of the order. Also, by scrolling to the bottom of the page, you will find all items related to the order in the View Orders tab.

**Edit:** you can modify the details of the specified order, in which case the following fields can be modified:

- Notice
- Order closing date
- Maximum amount
- Consent to share the maximum amount with the service provider

By clicking on the Continue button, you will be taken to the summary screen, where you can check the details you have entered.

Then enter your PIN code/biometric ID to finalize the change.

**Cancellation:** you have the option to cancel the order. After clicking on the cancel button, please confirm the pop-up window and enter your PIN code/biometric ID to approve the cancellation of the order.

**View confirmation:** you can view/share the confirmation document.

**Floating button:**

After opening the floating button in the lower right corner of the screen, you can access the following functions:

**Create a new recurring transfer:** you will be taken to the input screen where you can enter a new recurring transfer.

**Create new direct debit:** you will be taken to the input screen where you can enter a new direct debit authorization.

**Pending orders:** on the pending orders screen, you can manage your received direct debit items, approve or reject them.

Orders below the value limit you have specified will be executed automatically unless you specify otherwise, until 23:59 on the day before the value date.

Orders above the value limit you have specified will be automatically rejected unless you specify otherwise, until 23:59 on the day before the value date.

**Statuses for direct debit orders:**

**Pending:** Please exercise particular caution when the pending status is displayed. Check whether the order received is below or above the limit you specified.

If the Pending item is above the limit but you find the amount of the received order to be valid, approve it so that the order can be executed. If an order below the limit has been received, you do not need to take any action, as your order will be executed automatically, but if you do not find the received order to be valid, you can reject it. Orders with this status can be found on the Pending Orders and Transactions tab.

**Failed:** If an order above the limit is not approved, or if there is insufficient coverage, the order will receive a failed status. It is not possible to re-approve an order with a failed status. You can find items with this status under the View Transactions tab.

**Rejected:** When an order is rejected, it is given the status "Rejected" and is not executed. Orders with this status cannot be reapproved. You can find items with this status under the View Transactions tab.

**Completed:** Orders that have been paid are in this status. You can find items with this status under the View Transactions tab.

**Unauthorized order:** If an unauthorized direct debit order is received (e.g., incorrect consumer ID), the order will not be fulfilled and will not be listed among your pending orders. If you submit a new direct debit order with the correct details, the item will be processed according to the conditions of the direct debit order.

## **New Regular Transfer entry screen**

### **Purpose of the function:**

To set up a permanent forint transfer within the bank or between banks (via the GIRO system) from a forint account to the beneficiary, which will be executed within the time interval specified by you, on a given banking day, with a given frequency and amount.

### **Terms and conditions of execution:**

- the first day of the transfer (execution) may be no earlier than the next banking day (for orders entered on weekends, the first day may be no earlier than Tuesday)
- the order is executed on the first transfer date and at intervals calculated based on the specified frequency (e.g. if the first transfer date is 05/05/2023 and the frequency is monthly, the cycle date will be the 5th of each month).
- Please note that if you have specified a non-banking day (e.g. a weekend) as the first value date for the transfer, the transfer will be executed on the next banking day. the bank account to be debited must have sufficient funds to cover the transfer amount and the related bank charges on the due date (debit date),
- it is not possible to execute a partial amount of the given transfer,
- in the event of insufficient funds, the Bank will not queue the order (please note that this means that your order will not be executed if there are insufficient funds)
- Regular forint transfer orders cannot be initiated to secondary account identifiers (tax number, tax identification number, email address, telephone number).

**Date of execution:** on the specified banking day, within the specified time interval. Your account will be debited on the banking day specified by you. If the beneficiary is a customer of our Bank, the credit will be made to the beneficiary's account on the same banking day. If the beneficiary has an account with another bank, in the case of a regular forint transfer order, the Bank shall ensure that the amount of the transfer order is credited to the beneficiary's payment service provider's account no later than four hours after the debit specified in the transfer order. Your account will be debited at the same time as the bank executes the transfer (value date of the debit).

**Main steps for preparing a transfer:** You can submit a regular transfer order from a debit account. The order entered on the "Input screen" will appear on the "Summary screen", where you can check it. After signing, you can find out about the acceptance of the order on the "Confirmation screen".

### **Input screen**

**Account number:** select the number of the account to be debited from which you wish to initiate a regular transfer. The regular transfer function also allows you to initiate regular transfers between your own accounts within the bank. Such transactions are executed in accordance with the conditions of regular transfers.

**Beneficiary name, registered office** (mandatory, maximum 32 characters): select or enter the name of the person to whom you wish to make the transfer. The drop-down menu contains the names of the beneficiaries you have saved using the "Partner list" function in alphabetical order. If you want to transfer money to a new partner, simply enter the new beneficiary's details.

**Beneficiary account number** (mandatory, 16 or 24 characters, forint accounts only): Enter the beneficiary's account number.

**Amount (HUF)** (mandatory, maximum 13 characters): enter the amount you wish to transfer. The amount entered must be in Hungarian forints and can only be a whole number. It will be automatically split when you move on to the next field.

**Message:** (maximum 52 characters): enter the desired message.

**Frequency** (mandatory): specify the date of the transfers to be executed between the first and last execution dates by clicking on the option that corresponds to your needs from the list (daily, weekly, biweekly, monthly, quarterly, semi-annual, annual).

**Start of order/Turnaround date:** (mandatory): the earliest date on which the first transfer is to be executed based on the transfer order; this may be the calendar day

following the date of entry (except in the case of orders entered on weekends, when the first day may be Tuesday).

**Expiration:** You can choose between two types of values

**Until revoked:** Default value, the order will be executed until it is canceled.

**Specific date:** to select this value, enter the last payment date field, taking into account the following: the date of the last transfer to be executed based on the transfer order, which cannot be earlier than the date of the first transfer and is independent of the last due date calculated based on the frequency.

### **Granting a direct debit authorization**

**Purpose of the function:** to grant authorization for the automatic collection of utility fees payable to service providers.

#### **Conditions for fulfillment:**

the account to be debited must have sufficient funds to cover the total utility bill and the related bank charges on the due date.

**Date of execution:** the authorization can be given at the earliest on the next banking day (in the case of orders given on weekends, at the earliest on Tuesday), which the Bank records and transmits electronically to the service provider via its bank. If the service provider has accepted the item, the authorization takes effect.

**Steps for creating an authorization:** You can initiate an authorization for the front account to be debited. The details of the authorization recorded on the "Input screen" will appear on the "Summary screen", where you can check them. PIN code/biometric identification is then required. After signing, you will receive confirmation of the acceptance of the order on the "Confirmation screen".

#### **Input screen**

##### **TIP:**

- The latest utility bill sent by the service provider ( ) will help you fill out the authorization order.
- You can also give authorization in the name and address of another person (consumer).
- It is advisable to specify the upper limit of the authorization, which the bank will monitor continuously to avoid unrealistic collection amounts.

#### **Input screen**

**Account number** (mandatory): select the account number from which the due utility fee will be collected. When you select the account number, the GIRO account number will appear.

**Service provider ID** (mandatory, 9 or 13 characters): enter the ID, which is usually the same as the service provider's tax number, preceded by the letter "A" (the tax number can be 8 or 12 characters long). By clicking on the "Service provider list" link, you can access the list of service providers from whom we accept orders on the CIB website. Here you will find the names and identification numbers of the service providers in alphabetical order.

**Consumer ID** (mandatory, maximum 24 characters): Enter the ID number issued by the service provider, which can be found on your utility bill or contract.

**Start of order** (mandatory): Enter the date from which you request the bank to accept the collection, which may be no earlier than the next banking business day (no earlier than Tuesday on weekends).

**End of order** (optional): Enter the latest date (banking day working day) on which you request the Bank to still execute the collection. If you do not enter a date, the authorization is valid until revoked.

**Authorization value limit** (optional): Enter the maximum amount of utility charges that the Bank may attempt to collect. The appropriate value limit is usually slightly higher than the expected maximum amount of the bill (taking into account annual fee indexation and price increases due to inflation ).

**I agree to the upper limit being communicated to the service provider** (optional): if you do not indicate this, we will not forward the limit of your authorization to the service provider.

**Consumer name** (mandatory, maximum 35 characters): if you are not the consumer, enter the consumer's name .

**Consumer (reg. no./address)** (mandatory, max. 34 characters): enter the consumer's address (your own or the separately indicated consumer's address).

**Message** ( optional, max. 52 characters): you can enter a comment to help with troubleshooting and coordination with the service provider (in the case of a fee collector: e.g., gas fee, garbage fee, etc.).

## Payment request Receive

### **Purpose of the function:**

To view, execute or reject payment requests received within the Bank or between banks (via the GIRO system).

### **Accessing the function:**

Open the main menu, open the Transfers submenu, open the payment request menu item.

### **Other information related to the function:**

- If the user receives a qvik request, we will send them a push message (smart notification) about this, which they can click on to choose from 3 options:
  - View message – The Notifications function appears, displaying the specific message content.
  - Pay now – clicking on this will bring up the payment request approval/rejection screen
  - Cancel
- If the user received the qvik request from a beneficiary whose IBAN account number was previously saved as a partner and marked them as trustworthy, the push message (smart notification) regarding the arrival of the qvik request will also contain this information (i.e., that the sender is saved as a trustworthy partner in the partner list).

### **Arrival screen:**

#### **Account selector:**

The account specified as the account to be debited in the payment request and the related information are displayed at the top of the screen. If you have multiple accounts that are eligible to receive payment requests, you can swipe the accounts to the left to specify which account's payment requests you want to view.

#### **Filtering, searching:**

The filter and search options are located directly below the account selector.

Using the search option, you can search for the name of a sender, i.e. the beneficiary, in which case all payment requests sent by that person to your account will be listed.

Using the filter option, you can choose from the following options:

- Payment requests received in the current month
- Payment requests received in the previous month
- Payment requests received within a specified time interval
- Payment requests for a specific amount
- Payment requests with a specific status: You owe, Paid, Rejected, Expired.

In addition to the filter and search criteria, payment requests are listed in chronological order.

**List of payment requests:**

Directly below the search bar, you will find a list of payment requests in chronological order. The list shows requests received in the last 6 months.

The screen displays the following information about your payment requests:

- Name of the sender of the payment request
- Payment request amount
- Message associated with the payment request
- Date depending on the status of the payment request:
  - Unpaid – End of payment request validity
  - Completed – Date of completion
  - Rejected – Date of rejection
  - Expired – End of payment request validity
- Payment request status:
  - Unpaid
  - Completed
  - Rejected
  - Expired
  - Deleted

**Statuses and their meanings:**

**Unpaid:** Payment request received that you have not yet acted on. You can approve or reject the payment request.

**Completed:** Payment request received and already completed by the Bank based on your instructions. No further action is required for payment requests with this status.

**Rejected:** Payment request received that you have already rejected. No further action is required for payment requests with this status.

**Expired:** The payment request has reached the end of its validity period/date without your instructions. It is not possible to fulfill or reject requests with this status.

**Deleted:** Payment request received that has already been deleted. No further action is required for payment requests with this status.

**Request details:**

When you select a payment request, you can view its details and, if the status allows, take action on it:

- **Beneficiary account details:**
  - Name of the beneficiary account holder
  - Beneficiary account number
  - Payment request reference number

- **Main details of the payment request:**
  - Payment request amount (if authorized by the sender, you can change the field to any amount you wish)
  - Payment request message (if authorized by the sender, you can modify this field)
  - Expiration date (maximum 2 months)
  - Payment deadline (The payment request validity date cannot be later than the payment request validity date.)
  - Payment request status
- **Debit account details:**
  - Your account number to which the payment request was sent
  - Your name

**Additional information related to the payment status:**

- Customer ID (for bill payments)
- Beneficiary's internal transaction ID
- Invoice or receipt ID
- Loyalty or discount scheme ID
- Merchant device (cash register, POS) ID
- NAV verification code
- Commercial unit, store ID

**Options available for different statuses:**

**Unpaid:**

If you have selected to view payment requests with the status "Unpaid," you will find the fulfill and reject buttons at the bottom of the screen.

**Reject:**

If you do not consider the payment request justified, select the "Reject" button, and after entering your PIN code/biometric identifier, the payment request will be rejected. The sender will also be notified of the rejection. Rejected payment requests cannot be fulfilled at a later date.

**Execution:**

If you find the payment request justified, click on the "Execute" button. If the sender has given you this option, you can change the amount field to a higher or lower amount before executing the order. (Zero is not a valid amount; in this case, select the "Reject" button). In addition, if the sender has provided this option, you can also overwrite or fill in the "Comment" field. After making any changes, click on the "Execute" button, which will take you to the signature screen, where you can sign the instant transfer by entering your PIN code/biometric identifier. You will then be taken to the confirmation screen, where you will be notified of the success of your instant transfer order.

**Completed:**

In the case of completed items, no further action is possible; this is one of the final statuses of a payment request. You can view the document confirming the transaction completed on the basis of the payment request.

**Rejected**

In the case of rejected items, no further action is possible; this is one of the final statuses of the request.

**Expired:**

In the case of expired items, no further action is possible; this is one of the final statuses of the request.

**Deleted:**

Deleted items cannot be made available again; this is one of the final statuses of a request.

**Payment request Send****Account selector:**

The bank account number specified as the debit/beneficiary bank account in the payment request and the related information are displayed at the top of the screen.

If you have multiple bank accounts that are suitable for receiving and sending payment requests, you can determine which bank account's payment requests you want to view by sliding the account numbers to the left.

Under the bank account you wish to view, you can choose whether you want to view payment requests received or sent by you that relate to this bank account.

**Sending a payment request:****Purpose of the function:**

By sending a payment request within or outside the bank (via the GIRO system), you request a specific amount from the payer within a specified time interval in the form of an immediate transfer.

**Accessing the function:**

Accessing the function: Open the main menu - Open the Transfers submenu - Open the Payment Request menu item - Select the Sent Payment Requests option.

**Filtering, searching:**

You can find the filter and search options directly below the account selector.

Using the search option, you can search for who you have sent a payment request to.

In this case, all payment requests that you have sent to this selected partner will be listed.

Using the filter option, you can choose from the following options:

- Payment requests sent in the current month
- Payment requests sent in the previous month
- Payment requests sent within a specific time interval
- Payment requests for a specific amount

- Payment requests with a specific status: Unpaid, Rejected, Paid, Withdrawn.

In addition to the filter and search criteria, payment requests are listed in chronological order.

### **List of payment requests:**

Directly below the search bar, you will find a list of payment requests in chronological order. The list shows requests sent in the last 6 months. If you have not sent any payment requests, the following text will appear: "No transactions found!"

The screen displays the following information about your payment requests:

- Name of the payer in the payment request
- Amount of the payment request
- Message associated with the payment request
- Date depending on the status of the payment request:
  - o Unpaid – End of payment request validity
  - o Fulfilled – Date of fulfillment
  - o Withdrawn – Date of cancellation of payment request
  - o Rejected – Date of rejection
  - o Expired – End of payment request validity
- Payment request status:
  - o Unpaid
  - o Completed
  - o Rejected
  - o Expired
  - o Withdrawn

### **Statuses and their meanings:**

**Unpaid:** A payment request that has been sent but not yet processed by the payer. You have the option to cancel your payment request.

**Completed:** A payment request that has been sent and the amount has been credited to your account.

**Rejected:** A payment request that has been rejected by the payer. You have the option to resend the payment request with the previously entered details.

**Expired:** The payment request has reached the end of its validity period, the payer did not have the received request at their disposal, so they can no longer fulfill it.

**Withdrawn:** Your payment request has been deleted at your request, and the payer will not be able to fulfill this payment request.

### **Request details:**

When you select a payment request, you can view its details and, if the status is appropriate, you can dispose of it:

- **Beneficiary account details:**
  - Your name
  - Your account number, which will be the beneficiary's account number for the instant transfer order generated from the payment request
  - Payment request reference number
- **Main details of the payment request:**
  - Payment request amount (if you have authorized it, the payer can change the field to any amount they wish)
  - Payment request message (if you have authorized it, the payer can change the field to a message of their choice)
  - Expiration date (maximum 2 months)
  - Payment deadline
  - Payment request status
- **Details of the account to be debited:**
  - Name of the payer
  - Account number of the paying party

**Additional information related to the payment status:**

- Customer ID (for invoice payments)
- Beneficiary's internal transaction ID
- Invoice or receipt ID
- Loyalty or discount scheme ID
- Merchant device (cash register, POS) ID
- NAV verification code
- Commercial unit, store ID

**Withdrawal:**

A payment request can be withdrawn if the payer has not yet acted on the payment request. In this case, you can use the "Withdraw" button to set the payment request to Withdrawn status in the payer's mobile application. After the withdrawal, the payer will not be able to fulfill or reject the payment request. After entering your PIN code and biometric identifier, you will receive a push notification informing you that the withdrawal was successful.

**Sending a payment request**

**Access:**

Open the main menu – Select the Orders submenu – Select the Payment Request menu item – Click on the floating button in the lower right corner of the screen.

**Input fields:**

**Account selector:**

The account specified as the beneficiary account in the payment request and the related information are displayed at the top of the screen. If you have multiple

accounts that are eligible for sending payment requests, you can slide the accounts to the left to specify which account you want to send the payment request from.

**Beneficiary account:**

- Your name
- Maximum available amount (displayed in currency)
- Available balance (displayed in currency)

**Payment request recipient details:**

**Identification type:**

Select the appropriate identification type from the drop-down list under "Identification type". The following options are available in the drop-down list: account number, IBAN, telephone number, email address, tax number, tax identification number.

Depending on **the account identification** type:

- Account number (mandatory field): enter the beneficiary's account number in the Account number field. The account number must be entered in one of the following formats: 3\*8 or 2\*8. The format is checked (CDV validation) in real time.
- IBAN: You can enter a valid IBAN format, domestic (starting with HU) account number.
- Phone number (mandatory field): Mobile numbers with the country code "+36-" can be entered. The default setting is the country code "+36-".
- Email (mandatory field): at least one character, the "@" symbol, followed by the "." character must be entered.
- Tax number (mandatory field): enter the beneficiary's tax number
- Tax identification number (mandatory field): enter the beneficiary's tax identification number.

**Account holder:**

Account holder (mandatory field): maximum 70 characters, you can enter the beneficiary's first and last name here, or in the case of a company, the company name can also be used to send the payment request

**Amount:**

In the "Amount" field, you can enter the amount requested from the paying party. The amount entered must be greater than 0.

**Message:**

In the "Message" field, you can add a description to the payment request. The message can contain up to 140 characters.

**Due date:**

This allows the beneficiary to specify the expiration date. Once the expiration date has been reached, the payment request cannot be approved or rejected. If you do not wish to specify an expiration date, the payment request will automatically expire after 2 months. The 2 months also represent the maximum expiration period that can be specified.

**Checkbox:**

The checkbox allows the payer to modify the details of the order. By checking the box, you agree to allow the payer to modify the amount and/or the message. If you leave the checkbox blank, you do not consent to the payer modifying the amount and/or message.

**Submission process.**

After entering the information described above, click on the Continue button. If all the information you have entered is correct, you will be redirected to the "Payment Request - Summary" page. Please check that the details match the information you have entered. If everything is correct, click on the "Send" button. After entering your PIN code/biometric code, you will be taken to the "Confirmation screen", where you can find out the result of the submission.

## Make a Payment

The Make a Payment function was created by combining the previous Pay Someone and Foreign payment functions. The newly created function can be used to initiate all domestic forint transfers and foreign currency transfers to domestic or foreign destinations. The process begins with the selection/entry of the beneficiary and ends with the authorization of the payment and confirmation of the order.

**Purpose of the function:** to initiate intra-bank or interbank (via the GIRO system) transfers in Hungarian forints or other currencies from Hungarian forint and foreign currency accounts (including HUF transfers abroad) to the beneficiary partner.

**Conditions of execution:**

- You must have sufficient funds available to cover the transfer amount, taking into account any exchange rate fluctuations.
- It is not possible to execute partial amounts of a given transfer order.

**General information on foreign currency transfers:**

Information about the SEPA zone and SEPA member states is available at the following address: [www.cib.hu/sepa](http://www.cib.hu/sepa)

The Hungarian National Bank (MNB) provides information on the SEPA zone at the following address: <https://www.mnb.hu/fogyasztovedelem/bankszamlak/szolgalatasok/mi-az-egyseg-es-euro-fizetes-ovezet-sepa>

The list of EEA (European Economic Area) member states can be found at the following

address:

[https://net.cib.hu/system/files/nyomtatvanyok/tajek\\_arfolyamtippus\\_210408v2.pdf&type=related](https://net.cib.hu/system/files/nyomtatvanyok/tajek_arfolyamtippus_210408v2.pdf&type=related)

**PLEASE NOTE:** All EEA member states are also SEPA member states, but there are some SEPA members that are not EEA member states (e.g. Switzerland).

**Date of execution:**

Intra-bank foreign currency transfer:

Orders submitted by the cut-off time are processed immediately according to the bank's schedule.

Foreign currency transfers outside the bank:

- For private individuals and sole traders, orders are considered **accepted** (execution begins – i.e. the first step is to block the funds – taking into account the bank's acceptance deadlines (see Bank's schedule)) once all the necessary data and funds are available. The value date and the applicable exchange rate are determined upon acceptance. In the case of items with a status of "**Accepted**" on the confirmation, our Customer must ensure that there are sufficient funds in the account to be debited until the order is executed (a separate warning will appear on the interface). The actual execution data (value date, exchange rate) can be checked in the Account History/Statement. The bank will notify the Customer in writing or via smart (push) notification about rejected items (if the Customer submits the order via CIB Bank Online or the CIB Bank Mobile App, they will be notified via smart notification; in all other cases, they will be notified in writing).
- In the case of joint ventures, the order shall be considered **accepted** (execution shall commence in accordance with the bank's acceptance deadlines, see the so-called Bank Schedule) if all necessary data and coverage are available. Information on the extent of the block can be found in the publications "List of Conditions for Business and Other Organizations " and "General List of Conditions for Business and Other Organizations and Sole Proprietors CIB Bank Account Plus" at . The value date and the applicable exchange rate are determined upon acceptance. In the case of items with a "**Received**" status on the confirmation, our customer must ensure that there are sufficient funds in the account to be debited until the order is executed (a separate warning will appear on the interface). The actual details of the execution (value date, exchange rate) can be checked in the Account History/Statement. Orders with insufficient cover will be placed on hold for 30 days. If the item is not executed within 30 calendar days of submission, the order will be canceled.

Orders are booked on the processing date with the appropriate value date, provided that the relevant conditions are met and the applicable exchange rate is known. The

execution can be checked in the Account History/Statement menu items. The bank will notify the Customer in writing of any rejected items.

Once your order has been accepted, the transfer can no longer be revoked or modified via Internet Banking. Other options for canceling or modifying orders are described on the website [www.cib.hu](http://www.cib.hu), under the menu item "Contact Details/Banking Hours."

Further details are available on the website [www.cib.hu](http://www.cib.hu) under the menu item "Contact details/Banking hours".

Steps for preparing a transfer: You can initiate a transfer from a forint or foreign currency account with a bank communication and a one-time encrypted signature. The main details of the transfer recorded on the "Input screen" are displayed on the "Summary screen", where you can check them. After confirmation of the execution of the order, you can find information on the "Confirmation screen".

## First input screen

**Information (circled "i"):** Provides brief information about the function.

### **Account number to be debited (mandatory):**

Select the account number from which you want to initiate the transfer. If the user has fewer than 5 accounts from which to initiate a transfer, they can select the desired account by swiping right/left among the accounts. If the user has more than 5 accounts from which they can initiate a transfer, they can select the desired account to be debited (if they do not want to select the account displayed as the default) by clicking on the SELECT ANOTHER ACCOUNT button.

**Identification type (mandatory):** By default, the Account number (GIRO) value is pre-filled. Click on the field to select the desired account identification type from the drop-down list. Available identification types:

- **Account number:** GIRO format, 2x8 or 3x8 digits can be entered. When entering the account number, it is automatically formatted (i.e. the required hyphen is automatically inserted after every 8 characters).
- **IBAN:** The account number can be entered in valid IBAN format (i.e. it must start with a letter). If you select IBAN format, the "Scan data" option will become available on the data entry screen, which allows you to do the following: a screen will appear where you can choose to scan a check, paste data that you have previously copied from somewhere, or scan it from a bank statement/printed paper using your phone's camera. The app cannot scan handwritten data!

- **Phone number:** Pre-filled with "+36"; the phone number you enter will be automatically formatted correctly when you enter your ID.
- **Email address:** A valid email address can be entered.
- **Tax ID:** A valid tax ID can be entered
- **Tax number:** A valid tax number can be entered; the tax number entered will be automatically formatted correctly when the ID is entered.
- **Any account number:** The free-format account number can be used for currency transfers where the beneficiary's account number is not entered in GIRO/IBAN format.

**Account ID (mandatory):** You can enter data corresponding to the type selected as the value in the "Identifier type" field. For example, for the IBAN type, you can enter a valid IBAN account number; for the email address type, you can enter a valid email address, etc.

**Account holder (mandatory):** The name of the beneficiary must be entered.

**Partner list icon (optional):** Lists previously saved beneficiaries in the Partner List. If you select a beneficiary from the Partner List, the data saved for that partner will be automatically pre-filled and you will not need to enter the data manually. Partners corresponding to the selected "Identification type" will be displayed (e.g., in the case of IBAN type, only IBAN-type account numbers will be displayed).

**Amount and Currency (mandatory):** enter the amount of the transfer order. The currency of the specified amount is always Hungarian forint by default, but if IBAN or Arbitrary account number is selected as the value in the "Identification type" field, the execution currency available at the end of the line can be changed. Important:

- For non-forint-denominated accounts (e.g., USD, EUR, etc.), the amount is entered by default in the currency of the account to be debited, but you can change the currency by selecting the drop-down arrow next to the amount field. In cases where conversion is necessary (i.e., the currency of the account to be debited and the selected execution currency are different), the estimated calculated amount and the exchange rate used for the calculation will be displayed under the "Amount and currency" field (it is important to note that the exchange rate displayed/used for the calculation is for information purposes only; the exact execution rates can be found on the Bank's website).

**Next:** Active if all mandatory fields are filled in. Leads to the second input screen. The second input screen depends on the type of transfer, i.e. the data entered on the first input screen.

## Second input screen

The content of the Second Input Screen depends on the data entered on the First Input Screen.

Types of Second Input Screen:

- Domestic forint transfer
- Intra-bank foreign currency transfer
- SEPA foreign currency transfer
- SWIFT foreign currency transfer

### Domestic forint transfer

**Back (left arrow):** Takes you to the previous screen (First entry screen)

**Close (X button):** You can close the order you have started; if you confirm, the Home page will appear

**Beneficiary:** The details of the beneficiary specified on the First Input Screen are displayed:

- Beneficiary name
- Beneficiary's account number/account ID
- Amount and currency

**Message (optional field):** Field for entering an optional message for the transaction.

**Value date (Mandatory field):** By default, it is pre-filled with the current date, which means immediate execution. If required, a future date can be entered if the user wishes to request execution on a predetermined value date. If a secondary account ID is entered, the field is inactive, as references to secondary IDs can only be instant transfers.

**More (Non-mandatory/optional field):** Drop-down list displaying fields for entering optional data, such as:

- Transfer title
- Name of final payer
- Identification of final payer
- Type of final payer ID
- Name of final beneficiary
- Identification of final beneficiary
- Type of final beneficiary ID
- Payer ID
- Type of payer ID
- Beneficiary ID
- Beneficiary ID type

### **Intra-bank foreign currency transfer**

**Back (left arrow):** Takes you to the previous screen (First entry screen)

**Close (X button):** You can close the order you have started; if you confirm, the Home page will appear

**Beneficiary:** The data entered for the beneficiary on the First Input Screen is displayed:

- Beneficiary name
- Beneficiary's account number
- Amount and currency
- Calculated value

**Message (Optional field):** field for entering an optional message for the transaction.

**Value date (Mandatory field):** By default, this field is pre-filled with the current date and is inactive (value date foreign currency transfers are not possible). It is important to note that in this case, it does not refer to the date of execution, but to the date of recording.

**Information:** Refers to the exchange rate and the calculated value, both of which are only estimated values/informative data.

**More (Non-mandatory/optional field):** A drop-down list displaying fields for entering optional data, such as:

- Certificate of performance: When enabled, additional mandatory and optional fields appear:
  - o Document language: Hungarian is pre-selected by default, but English or German can also be selected.
  - o Document type: Certificate of performance, which cannot be changed
  - o Delivery channels: At least 1 delivery channel must be specified:
    - Email: A valid email address must be specified
    - Letter: The certificate will be sent to the address registered in the banking system
    - Fax: A valid fax number must be provided
- Reason for transfer

## **SEPA foreign currency transfer**

If you entered an EEA (European Economic Area) IBAN account number on the first entry screen and selected EUR as the currency of execution, a SEPA foreign currency transfer will be executed.

**SEPA transfer:** The essence of the SEPA payment system is that companies and other economic operators within the euro zone can carry out their euro payment transactions regardless of their location – within or outside national borders – under the same basic conditions, rights and obligations. Further information is available at [www.cib.hu/sepa](http://www.cib.hu/sepa). This menu item allows you to transfer euro amounts in a simple, standard manner.

**Execution date (value date):** default T+1 (normal). The amount of the order accepted by the bank is debited on the given execution date, which can be checked in the account

statement/history on the day of processing. Further information can be found in the bank's schedule.

**Back (left arrow):** Takes you to the previous screen (First entry screen)

**Close (X button):** You can close the order you have started; if you confirm, the Home page will appear

**Beneficiary:** The data entered for the beneficiary on the First Input Screen is displayed:

- Beneficiary name
- Beneficiary's account number
- Amount and currency
- Calculated value

**Urgent order flag (Non-mandatory/optional field):** If enabled, the Bank will accept the recorded item as an urgent order. Urgent orders may result in additional fees, which will be brought to the user's attention in an information notice if enabled. It is important that users always check the current cut-off time for urgent orders related to SEPA-type orders.

**Message (optional field):** field for entering an optional message to be attached to the transaction.

**Cost allocation method (Mandatory field):** In the case of SEPA transfers, costs can only be shared, so this field is pre-filled and cannot be modified.

**Value date (Mandatory field):** By default, this field is pre-filled with the current date and is inactive (value date foreign currency transfers are not possible). It is important to note that in this case, it does not refer to the execution date, but to the recording date.

**Note:** The exchange rate and calculated value are estimates/informational data only.

**More (Non-mandatory/optional field):** Drop-down list displaying fields for entering optional data, such as:

- Certificate of performance: When enabled, additional mandatory and optional fields appear:
  - Document language: Hungarian is pre-selected by default, but English or German can also be selected.
  - Document type: Certificate of performance, which cannot be changed

- Delivery channels: At least 1 delivery channel must be specified:
  - Email: A valid email address must be provided
  - Letter: The certificate will be sent to the address registered in the banking system
  - Fax: A valid fax number must be provided
- Reason for transfer
- Name of final payer
- Identification of the final payer
- Name of final beneficiary
- Identification number of the final beneficiary
- Payee
- Address of the person liable for payment
- Final beneficiary
- Address of final beneficiary
- Payer ID
- Type of payer ID
- Beneficiary ID
- Beneficiary ID type

**Next:** Active if all mandatory fields are filled in. Leads to the Summary screen.

### **SWIFT foreign currency transfer**

If the data entered on the First Input screen does not meet the criteria for domestic forint transfers, intra-bank foreign currency transfers, and SEPA foreign currency transfers, a SWIFT foreign currency transfer will be made. If the Account number is not EEA (e.g. America), then even if EUR is selected as the settlement currency, the Second Input Screen will be SWIFT. Conversely, if an EEA IBAN is entered but EUR is not selected as the settlement currency, the Second Input Screen will also be SWIFT.

**Settlement date:** T+2, T+1 and T are available only for EUR, USD, CAD, GBP and HUF currencies! HUF transfers abroad are always executed on T day. For BGN, CZK, DKK, PLN, CHF, GBP, NOK, RON and SEK currency transfers, where the

beneficiary's bank is within the EU, T+1 is the standard currency day. The amount of the order accepted by the bank will be debited on the selected execution date, which can be checked in the account statement/history on the day of processing. Further information can be found in the bank's schedule.

**Back (left arrow):** Takes you to the previous screen (First entry screen)

**Close (X button):** You can initiate the closure of the order you have started; if confirmed, the Home page will appear

**Beneficiary:** The data entered for the beneficiary on the First Input Screen is displayed:

- Beneficiary name
  - Beneficiary's account number
  - Amount and currency
- Calculated value

**Urgent order flag (optional field):** If enabled, the Bank will accept the recorded item as an urgent order. Urgent orders may result in additional fees, which will be brought to the user's attention in an information notice if enabled. It is important that the user always checks the current cut-off time for urgent orders related to SWIFT-type orders.

**Message (optional field):** Field for entering an optional message to be attached to the transaction.

**SWIFT:** The SWIFT code of the beneficiary bank must be entered. Its value can be between 8 and 11 characters. If it is 11 characters long, the last 3 characters cannot be XXX.

The SWIFT code is a mandatory field if the "Beneficiary bank does not have a SWIFT code" checkbox is unchecked.

The SWIFT code cannot be entered if the "Beneficiary bank does not have a SWIFT code" slider is enabled, because in this case the beneficiary bank's details must be entered manually.

**"Beneficiary bank does not have a SWIFT code" checkbox:** This is disabled by default. If enabled, the option to enter the SWIFT code manually becomes inactive. If enabled, additional input fields for the beneficiary bank will appear, such as:

- Beneficiary bank name: Mandatory field
- Beneficiary bank street and house number: Mandatory field
- Beneficiary bank city and postal code: Mandatory field

- Beneficiary bank country: Mandatory field, must be selected from the drop-down list
- Other identifier: Optional field, e.g. "Routing number" for US account numbers, etc.

**IMPORTANT:** If the beneficiary bank details are entered manually, a fee may be charged for manual processing of the transaction, as specified in the current list of terms and conditions.

**Cost bearer (mandatory):**

You can choose from 3 cost allocation methods:

SHA ("shared") – Client only bears their own costs

BEN ("beneficiary") – Beneficiary

OUR ("our") – All costs incurred by the Principal

CURRENCY	DIRECTION	COST
EUR	EGT	SHA
		SHA
		SHA
	NON-EEA	SHA, OUR, BEN
		SHA, OUR, BEN
EGT CURRENCY (e.g. CZK, PLN, DKK)	EGT	SHA
	NON-EGT	SHA, OUR, BEN
		SHA, OUR, BEN
NON-EGT CURRENCY (E.G.: GBP, USD, CAD)	EGT	SHA
		SHA
		SHA
	NON-EEA	SHA, OUR, BEN
		SHA, OUR, BEN
		SHA,OUR,BEN

**ADDRESS DETAILS OF THE BENEFICIARY PRIVATE/LEGAL PERSON (Mandatory):**

**Street:** Enter the street name (+ house number) of the beneficiary's address in free text.

**Postal code and city:** Enter the postal code and city of the beneficiary's address in free text.

**Country (drop-down list):** Select the country of the beneficiary's address.

**Value date (Required field):** By default, the field is pre-filled with the current date and is inactive (value date foreign currency transfers are not possible). It is important to note that in this case, it does not refer to the date of fulfillment, but to the date of recording.

**Information:** This refers to the exchange rate and the calculated value, both of which are only estimates/informative data.

**More (Non-mandatory/optional field):** A drop-down list that displays fields for entering optional data, such as:

- Certificate of performance: When enabled, additional mandatory and optional fields appear:
  - Document language: Hungarian is pre-selected by default, but English or German can also be selected.
  - Document type: Certificate of performance, which cannot be changed
  - Delivery channels: At least 1 delivery channel must be specified:
    - Email: A valid email address must be provided
    - Letter: The certificate will be sent to the address registered in the banking system
    - Fax: A valid fax number must be provided
- Reason for transfer
- Name of final payer
- Identification of the final payer
- Name of final beneficiary
- Identification number of final beneficiary
- Payee
- Address of the person liable for payment
- Final beneficiary

- Address of final beneficiary
- Payer ID
- Type of payer ID
- Beneficiary ID
- Beneficiary ID type

**Next:** Active when all mandatory fields are filled in. Leads to the Summary screen.

## Summary screen

The data entered on the input screens can be checked on the Summary screen. The data cannot be modified on the Summary screen. If any of the data entered needs to be corrected, the modification can be made by returning to the input screens.

### Domestic forint transfer

**Back (left arrow):** Takes you to the previous screen (second input screen)

**Close (X):** Click on the Close button and select the CONFIRM button to confirm your intention to exit. Select the CANCEL button to return to the Summary page.

### Sender details

- Client name
- Account number to be debited

### Order details

- Amount + currency (The amount entered on the input screen is fixed in the specified currency)
- Execution date: date referring to the actual execution (if the given value date remains selected, the transfer will be immediate, while if a future value date is specified on the input screen, the execution date will be displayed).
- Bank fee: Fee according to the transfer terms and conditions

### Beneficiary details

- Beneficiary name
- Beneficiary's account number (to be credited)

**Other details (drop-down list):**

- Date of submission
- Message (if provided)
- Optional data provided under the MORE drop-down list on the second entry screen (if provided)

**SAVE:** Pressing this button saves the item to the Orders list / Pending approval folder. It is important to note that this does not yet constitute an authorized and submitted item. Until the item is authorized from the Pending approval folder, the order is not considered accepted by the bank.

**PAYMENT:** Pressing this button requires you to sign the order with your PIN code or biometric identification (unless you are initiating the transfer to a "Trusted Partner" and the transfer parameters meet the conditions required for transfers to trusted beneficiaries). This will take you to the Confirmation screen.

**Intra-bank foreign currency transfer**

**Back (left arrow):** Takes you to the previous screen (Second entry screen)

**Close (X):** By clicking on the Close button, you can confirm your intention to exit by selecting the CONFIRM button. By selecting the CANCEL button, the Summary page will be displayed again.

**Sender details**

- Client name
- Account number to be debited

**Order details**

- Amount + currency (The amount entered on the input screen is fixed in the specified currency)
- Total debit: total amount to be debited in the currency of the account to be debited (transaction amount + commission)
- Execution date: date referring to the actual execution
- Bank fee: Fee according to the terms and conditions list

**Beneficiary details**

- Beneficiary name

- Beneficiary's account number (to be credited)

**Information:** Refers to the exchange rate and the calculated value, both of which are estimates/informative data only.

**Other details (drop-down list):**

- Date of submission
- Estimated exchange rate used for calculation
- Message (if provided)
- Optional data provided on the second input screen under the MORE drop-down list (if provided)

**PAYMENT:** Press the button to sign the order with your PIN code or biometric identification (unless you are initiating the transfer to a "Trusted Partner" and the transfer parameters meet the conditions required for transfers to trusted beneficiaries). This will take you to the Confirmation screen.

### **SEPA foreign currency transfer**

**Back (left arrow):** Takes you to the previous screen (Second entry screen)

**Close (X):** By clicking on the Close button, you can confirm your intention to exit by selecting the CONFIRM button. By selecting the CANCEL button, the Summary page will be displayed again.

#### **Sender details**

- Client name
- Account number to be debited

#### **Order details**

- Amount + currency (The amount entered on the input screen is fixed in the specified currency)
- Total debit: total amount to be debited in the currency of the account to be debited (transaction amount + commission)
- Execution date: date referring to the actual execution
- Bank fee: Fee according to the terms and conditions list

#### **Beneficiary details**

- Beneficiary name

- Beneficiary's account number (to be credited)

**Note 1:** Refers to the exchange rate and the calculated value, both of which are estimates/informative data only.

**Note 2:** Information regarding notification

**Other details (drop-down list):**

- Date of submission
- Estimated exchange rate used for calculation
- Announcement (if provided)
- Optional data provided under the MORE drop-down list on the second input screen (if provided)

**PAYMENT:** Press the button to sign the order with your PIN code or biometric identification (unless you are sending the transfer to a "Trusted Partner" and the transfer parameters meet the conditions required for transfers to trusted beneficiaries). This will take you to the confirmation screen.

**SWIFT foreign currency transfer**

**Back (left arrow):** Takes you to the previous screen (Second entry screen)

**Close (X):** By clicking on the Close button, you can confirm your intention to exit by selecting the CONFIRM button. By selecting the CANCEL button, the Summary page will be displayed again.

**Sender details**

- Client name
- Account number to be debited

**Order details**

- Amount + currency (The amount entered on the input screen is fixed in the specified currency)
- Total debit: total amount to be debited in the currency of the account to be debited (transaction amount + commission)
- Execution date: date referring to the actual execution
- Bank fee: Fee according to the terms and conditions list

## **Beneficiary details**

- Beneficiary name
- Beneficiary's account number (to be credited)

**Information:** Refers to the exchange rate and the calculated value, both of which are estimates/informative data only.

## **Other details (drop-down list):**

- Date of submission
- Estimated exchange rate used for calculation
- SWIFT code or beneficiary bank and beneficiary bank address
- Message (if provided)
- Optional data provided on the second input screen under the MORE drop-down list (if provided)

**PAYMENT:** Press this button to sign the order with your PIN code or biometric identification (unless you are sending the transfer to a "Trusted Partner" and the transfer parameters meet the conditions required for transfers to trusted beneficiaries). This will take you to the Confirmation screen.

## **Confirmation screen**

If the order has been successfully signed on the Summary screen, the Confirmation screen will open, where you will see a message corresponding to the transaction (read-only data). In the case of a successful payment order, you will see the message "Order successful"; in the case of a rejected order, you will see the message "Order rejected"; and in the case of a saved payment, you will see the message "Saved successfully".

### **Domestic forint transfer**

Depending on whether you selected the SAVE or PAY button on the Summary screen, one of the following two domestic forint transfer confirmation screens may appear:

1. Confirmation screen after SAVING
2. Confirmation screen after PAYMENT

1. Confirmation screen after SAVING

**Menu (3 lines one below the other):** Opens the menu bar.

**OK:** Clicking on the OK button displays the Home screen (screen after login).

**Confirmation message:** Provides information about successful or unsuccessful saving

**View order list:** Opens the Order list.

**New transfer:** The first entry screen of the Transfer/Foreign currency transfer function appears.

**SHOW DETAILS (drop-down list):**

- Sender:
  - Client name
  - Account number to be debited
- Beneficiary:
  - Beneficiary name
  - Beneficiary's account number (to be credited)
- Amount
  - Amount + currency (The amount entered on the input screen is fixed in the specified currency)
- Total debit
- Date of submission
- Message (if provided)
- Optional data entered under the MULTIPLE drop-down list on the second input screen (if provided)
- Fee

2. Confirmation screen after PAYMENT

**Menu (3 lines one below the other):** Opens the menu bar.

**OK:** Clicking the OK button displays the Home screen (screen after login).

**Confirmation message:** Provides information about successful or unsuccessful orders

**Authorization number:** The unique authorization number for the order. Only displayed if confirmation was required (via PIN or biometric identification).

**Reference number:** The unique transaction ID for the order.

**Save to partner list:** Clicking this will save the beneficiary's details together with the transaction details to the partner list.

**View confirmation:** Displays the automatic confirmation document created for the order (the document is available in the Documents function on the Confirmations tab).

**View list of orders:** Opens the list of orders.

**Create recurring order:** Clicking this allows you to enter a recurring transfer order by pre-filling the data related to the transfer. **IMPORTANT:** This option is not available for instant and value date transfer orders with a secondary identifier, so it will not be displayed.

**New transfer:** The first entry screen of the Transfer/Foreign currency transfer function appears.

**SHOW DETAILS (drop-down list):**

- Sender:
  - Name of the payer
  - Account number to be debited
- Beneficiary:
  - Beneficiary name
  - Beneficiary's account number (to be credited)
- Amount
  - Amount + currency (The amount entered on the input screen is fixed in the specified currency)
- Total debit
- Date of submission
- Message (if provided)

- Optional data entered under the MULTIPLE drop-down list on the second input screen (if provided)
- Fee

### **Intrabank foreign currency transfer**

**Menu (3 lines one below the other):** Opens the menu bar.

**OK:** Clicking on the OK button displays the Home page (screen after login).

**Confirmation message:** Provides information about successful or unsuccessful orders

**Authorization number:** The unique authorization number for the order. Only displayed if confirmation was required (via PIN or biometric identification).

**Reference number:** The unique transaction ID for the order.

**Save to partner list:** Clicking this saves the beneficiary's details together with the transaction details to the partner list

**View confirmation:** Displays the automatic confirmation document created for the order (the document is available in the Documents function on the Confirmations tab).

**View order list:** Opens the Order list.

**New transfer:** The first entry screen of the Transfer/Foreign currency transfer function is displayed.

#### **SHOW DETAILS (drop-down list):**

- Sender:
  - Name of the client
  - Account number to be debited
- Beneficiary:
  - Beneficiary name
  - Beneficiary's account number (to be credited)
- Amount

- Amount + currency (The amount entered on the input screen is fixed in the specified currency)
- Total debit
- Receipt
- Language of document
- Date of submission
- Estimated exchange rate used for calculation
- Message (if provided)
- Optional data entered under the MULTIPLE drop-down list on the second input screen (if provided)
- Fee

### **SEPA foreign currency transfer**

**Menu (3 lines one below the other):** Opens the menu bar.

**OK:** Clicking on the OK button displays the Home page (screen after login).

**Confirmation message:** Provides information about successful or unsuccessful orders

**Authorization number:** The unique authorization number for the order. Only displayed if confirmation was required (via PIN or biometric identification).

**Reference number:** The unique transaction ID for the order.

**Save to partner list:** Clicking this saves the beneficiary's details together with the transaction details to the partner list

**View confirmation:** Displays the automatic confirmation document created for the order (the document is available in the Documents function on the Confirmations tab).

**View order list:** Opens the Order list.

**New transfer:** The first entry screen of the Transfer/Foreign currency transfer function is displayed.

**SHOW DETAILS (drop-down list):**

- Sender:
  - Name of the client
  - Account number to be debited
- Beneficiary:
  - Beneficiary name
  - Beneficiary's account number (to be credited)
- Amount:
  - Amount + currency (The amount entered on the input screen is fixed in the specified currency)
- Total debit
- Receipt
- Language of document
- Date of submission
- Estimated exchange rate used for calculation
- Message (if provided)
- Optional data entered under the MORE drop-down list on the second input screen (if provided)
- Fee

**SWIFT foreign currency transfer**

**Menu (3 lines one below the other):** Opens the menu bar.

**OK:** Clicking on the OK button displays the Home page (screen after login).

**Confirmation message:** Provides information about successful or unsuccessful orders

**Authorization number:** The unique authorization number for the order. Only displayed if confirmation was required (via PIN or biometric identification).

**Reference number:** The unique transaction ID for the order.

**Save to partner list:** Clicking this saves the beneficiary's details together with the transaction details to the partner list

**View confirmation:** Displays the automatic confirmation document created for the order (the document is available in the Documents function on the Confirmations tab).

**View order list:** Opens the Order list.

**New transfer:** The first entry screen of the Transfer/Foreign currency transfer function is displayed.

**SHOW DETAILS (drop-down list):**

- Sender:
  - Name of the client
  - Account number to be debited
- Beneficiary:
  - Beneficiary name
  - Beneficiary's account number (to be credited)
- Amount
  - Amount + currency (The amount entered on the input screen is fixed in the specified currency)
- Total debit
- Receipt
- Language of document
- Date of submission
- Estimated exchange rate used for calculation
- SWIFT code or beneficiary bank and beneficiary bank address
- Message (if provided)
- Optional data provided on the second input screen under the MORE drop-down list (if provided)
- Fee

## Transfer to myself

**Purpose of the function:** The Transfer function can be used to enter forint and foreign currency transfer and conversion orders between your own sub-accounts or to delegated or legal representative accounts belonging to the same owner in three simple steps (input page, summary page and authorization page).

### Conditions for execution:

- The user must have at least two different accounts to use this function; otherwise, an information message will alert the user to this fact.
- The account to be debited must have sufficient funds available on the date of execution.
- Partial fulfillment of a given payment order is not possible.

**Date and time of execution:** orders submitted will be executed in accordance with the bank's schedule and the relevant Business Regulations.

### Input screen

**Menu (3 lines one below the other):** Opens the menu bar.

**Information (circled letter i):** Provides brief information about the function.

**Debit currency + account held in a given currency:** The currency-account number combinations for which the Bank holds an account for the user are displayed (PLEASE NOTE: if the account/accounts do not have a positive balance, the given currency/debit account number will not be displayed). The most frequently used currencies are displayed first, followed by other currencies in alphabetical order. List of most frequently used currencies: HUF, EUR, USD, GBP, CHF. By default, 3 currencies are displayed on the screen. To select additional currencies, press the OTHER option.

If you have fewer than five accounts in the selected currency, you can select the desired source account by scrolling left or right. If you have more than five accounts, you can select the desired source account from a drop-down menu by clicking on the "Select another account" button.

### Important:

1. If a CIB Malacpersely savings account or CIB credit card sub-account is selected as the source account, the account numbers that can be selected as the account to

be credited will be automatically pre-filtered in accordance with the relevant product rules.

**Currency to be credited + account held in that currency:** The currency-account number combinations for which the Bank holds an account for the user are displayed (PLEASE NOTE: the account number selected above for debiting is not displayed). The most frequently used currencies are displayed first, followed by other currencies in alphabetical order. List of most frequently used currencies: HUF, EUR, USD, GBP, CHF. By default, 3 currencies are displayed on the screen. To select additional currencies, press the OTHER option.

If you have fewer than five accounts in the selected currency, you can select the desired source account by scrolling left or right. If you have more than five accounts, you can select the desired source account from a drop-down menu by clicking on the "Select another account" button.

**Important:**

1. If you select a CIB Malacpersely savings account or CIB credit card sub-account as the source account, the relevant product rules will automatically filter which account numbers you can select as the account to be credited.

**Amount + currency (mandatory):** The amount field is empty by default. The amount is displayed in the currency of the account to be debited.

There are two types:

1. The currency of the source account and the currency of the account to be credited are the same (e.g. HUF-HUF, EUR-EUR, etc.).

Clicking on the amount will bring up a pop-up window where you can enter the amount. Clicking on the X button will display the Input screen. Only whole numbers can be entered, which are automatically separated by commas and spaces. Clicking on the CONFIRM button will select the entered amount (the CONFIRM button is only active if the specified amount is greater than 0).

2. The currency of the source account and the currency of the account to be credited are different (e.g. HUF-EUR, USD-HUF, EUR-USD, etc.).

Clicking on the amount opens a pop-up window where you can enter the amount. By default, the amount can be entered in the currency of the selected debit account, unless the debit account is a HUF account, in which case the currency of the credit account will be displayed. In cases involving currency conversion, an indicative exchange rate corresponding to the direction of the transaction is also displayed. For

HUF, the amount can only be specified as a whole number, while for currencies other than HUF, the amount can be entered with decimal precision.

After confirming the new entry, the calculation will immediately switch from the previously specified currency to the new currency.

- **Message (optional, maximum 140 characters):** any comments can be entered here.
- **Value date:**
  1. If the currency of the source account is HUF and the currency of the account to be credited is also HUF

By default, it is filled in with the current date (which means immediate execution), and you can specify the value date of the forint transfer here if you want to specify a future execution date. Enter the date of the transfer (debiting of your account), which can be specified at the earliest for the banking day following the submission of the order (the current day can also be specified if you want to request immediate execution). This date can be specified up to one year in advance.

2. The currency of the source account or the currency of the account to be credited is different from HUF (e.g., HUF-EUR, USD-HUF, EUR-USD, EUR-EUR, etc.).

By default, it is filled in with the actual date (which, in the case of currency transfers, refers to the date of submission of the order, not the date of execution), which cannot be changed (value date currency transfers cannot be specified).

**Note:** Displayed in conversion cases. It refers to the exchange rate and the calculated value, both of which are only estimates/informative data. For the exact exchange rate, please check the exchange rates on our bank's website: <https://net.cib.hu/maganszemelyek/arfolyamok/arfolyamok>

**Next:** Active when all mandatory fields are filled in. Leads to the Summary screen.

### **Summary screen**

Displays the data entered on the Input screen in readable format.

**Back (left arrow):** Takes you to the previous screen (Input screen)

**Close (X):** Clicking the Close button allows you to confirm your intention to exit by selecting the CONFIRM button. Selecting the CANCEL button will return you to the Summary page.

#### **Account to be debited**

- Account number or account nickname to be debited
- Client name

#### **Order details**

- Amount + currency (The amount entered on the input screen is fixed in the specified currency)
- Value date
- Commission
- Same amount for conversion currency transfer orders

#### **Beneficiary account**

- Beneficiary (credit) account number or nickname
- Beneficiary name

**Note:** Displayed in conversion cases. Refers to the exchange rate and the calculated value, both of which are estimates/informative data only. For the exact exchange rate, please check the exchange rates on our bank's website: <https://net.cib.hu/maganszemelyek/arfolyamok/arfolyamok>

#### **SHOW DETAILS (drop-down list):**

- Announcement
- Value date
- Date of submission (in non-conversion cases)
- In conversion cases, the purchase or sale exchange rate corresponding to the direction of the order

#### **Available buttons:**

1. The currency of the source account and the currency of the account to be credited are the same (e.g. HUF-HUF, EUR-EUR, etc.)

**SAVE:** Without authorization, the Confirmation screen appears and the item is saved in the Order List / Pending Approval function

**SIGN NOW:** Pressing this button requires you to sign the order with your PIN code or biometric identification (unless the Quick Transfer function is activated in the Settings function). This takes you to the Confirmation screen.

2. The currency of the source account and the currency of the account to be credited are different (e.g. HUF-EUR, USD-HUF, EUR-USD, etc.).

**BUY / SELL / SIGN NOW:** Pressing this button requires you to sign the currency purchase/sale/conversion order with a PIN code or biometric identification (unless the Quick Transfer function is activated in the Settings function). This will take you to the Confirmation screen.

## **Confirmation screen**

**Two types of confirmation screens may appear depending on whether the item has been signed or saved on the Summary page:**

### **1. Confirmation page after saving**

**Menu (3 lines one below the other):** Opens the menu bar.

**OK:** Clicking the OK button displays the Home page (screen after login).

**Confirmation message:** Successful or Unsuccessful

Buttons:

**View list of orders:** Navigates to the list of orders / Pending approval folder

**New order:** Navigate to the Transfer function input screen

### **OTHER DETAILS (drop-down list):**

- Account to be debited
  - Account number or nickname to be debited
  - Client name
- Beneficiary account
  - Beneficiary's account number (to be credited) or nickname

- Beneficiary name
- Message
- Value date
- Date of submission
- Amount + currency
- Authorization number
- Reference number

## 2. After signature Confirmation page

**Menu (3 lines one below the other):** Opens the menu bar.

**OK:** Clicking OK displays the Home page (screen after login).

**Confirmation message:** Successful or Unsuccessful

**Authorization number:** Shows the ID for authorizing the order (only displayed if the order required a signature; if the quick transfer function is enabled, no separate authorization is required, and this field is not displayed with an empty value).

**Reference number:** Shows the ID of the submitted order

Buttons:

**View confirmation:** The transaction confirmation generated for the order can be opened

**View order list:** Navigates to the order list / Pending approval folder

**New order:** Navigate to the Input screen of the Transfer function

### **OTHER DETAILS (drop-down list):**

- Account to be debited
  - Account number or nickname to be debited
  - Name of the client
- Beneficiary account

- Beneficiary (credit) account number or nickname
- Beneficiary name
- Message
- Value date
- Date of submission
- Purchase or sale exchange rate, depending on the direction In conversion cases
- Commission in conversion cases
- Amount + currency
- Authorization number
- Reference number

## Mobile top-up

**Purpose of the function:** To top up mobile phone subscriber cards (products) provided by Yettel, Telekom and One Magyarország as sellers using Conditional Transfer.

**Terms of fulfillment:** The account to be debited must have sufficient funds available on the given day to cover the amount of the top-up.

- Partial top-ups are not possible.
- The telephone number provided must be an existing, prepaid, non-blocked number.
- **Please note!** When topping up a prepaid card, in addition to prepaid subscriptions, the balance of the separate account for premium services of customers with postpaid subscriptions can also be topped up!
- **Date of fulfillment:** Both the prepaid card top-up and the account debit will take place immediately after the transaction is sent. The service provider will send an SMS message to confirm successful completion. If the subscriber card cannot be topped up due to a technical problem, the amount selected for topping up may be blocked on your account until the next working day, when it will be reconciled with the service provider. If, during the reconciliation, the bank is notified of a successful top-up, your account will be debited retrospectively, which you can check in the Account Info/History/Account menu. In the event of an unsuccessful top-up, the block will be lifted.
- **Mobile phone subscription card top-up process:** The subscription card top-up parameters entered on the "Input screen" are displayed on the "Summary screen", where you can check the order. After confirmation of the order's completion, you can find information on the "Confirmation screen".

## Mobile balance top-up – Input page for new orders

**Important:** You can only top up one subscriber card associated with one phone number per transaction. Always make sure that the phone number is correct! If an incorrectly entered phone number exists, the top-up will still be made even if it is not your phone number. The value of a successful top-up to an incorrectly entered phone number cannot be refunded.

**Account number to be debited:** select the forint account number to be debited from which you are initiating your order.

**Beneficiary phone number:** Enter your 9-digit phone number. The phone numbers you enter will be saved, so next time you can conveniently select the desired number from your list of contacts or your phone book.

**Mobile operator:** Yettel, Telekom, One

**Prepaid card price (Amount, HUF):** select from the top-up amounts specified by the provider.

### Operations

**Next:** use this button to save the item, which will then appear on the "Summary screen".

## Mobile Balance Top-up – Summary Page

Once you have entered all the details on the "Input Page," click the **Continue** button to display the Summary Page, where you can review and modify the transfer details.

**Cancel:** Returns you to the Input Page, where you can modify the payment details you have already entered. **Sign Now:** Finalizes the top-up.

### Actions

## Mobile balance top-up – Authorization page

Approve the order using your PIN code.

Once the order has been successfully authorized, you will be redirected to the confirmation page.

## Mobile balance top-up – Confirmation page

The Confirmation page opens in the following cases:

- after confirming the process on the Summary page (if payment authorization is not required) or
- after successful authorization on the Authorization page.

The Confirmation Page contains the following information:

- A message confirming the successful completion of the transaction (e.g., "Successful order")
- Transaction IDs

Details (hidden by default, with the option to expand or collapse):

**Account to be debited:** Account ID and Account Number.

**Beneficiary:** Service provider and phone number

**Amount:** Amount and Currency.

**Commission:** transaction commission

**Execution date:** the date on which the order is executed.

## Operations

**View confirmation:** viewing the transaction receipt

**Share:** share the transaction details digitally

**New upload:** initiate a new order, redirecting to the default Home page.

## Payment list

**Purpose of the function:** this function allows you to review your outgoing payment orders. Clicking on the **Order list** menu item opens the **List** page, where payment orders are divided into 5 groups, depending on their status, in the following order:

- To do
- Pending
- Scheduled
- Executed
- Failed

### To do

**Purpose of the function:** you can view your orders that have already been created but are still awaiting approval in this list. Using this list, you can easily approve these orders in one step.

These are orders that have already been created but have not yet been approved. Each payment item is displayed with the following information:

- Date
- Beneficiary name
- Beneficiary's account ID
- Amount + currency
- Actions (View, Edit, Copy, Delete)

## Pending

**Purpose of the function:** you can view your already created and authorized orders on this list that have not yet been processed, i.e. are currently being processed. Each payment item is displayed with the following data:

- Date
- Beneficiary name, beneficiary account number
- Message: If a message has been entered by the user
- Amount + currency
- Actions: View, Copy

## Scheduled

**Function**      **Purpose:**      Initiation of transfer      Initiation      in      advance  
specified      amount,      on a predetermined banking day (value date).

### Terms of fulfillment:

- On the value date (the date of the debit), the account to be debited must have sufficient funds to cover the amount of the transfer(s) and the related bank charges. If several transfers are sent at the same time, they will be executed in the order in which they were submitted.

You can view authorized orders to be executed at a later date. Each payment item is displayed with the following information:

- **Date:** payment due date.
- **Recipient:** name of beneficiary, beneficiary's account number
- **Message:** If a message has been provided by the user
- **Amount:** the amount and currency of the payment.  
**Actions:** View, View confirmation, Modify, Copy, Delete

## Executed

Here you can view your successfully completed orders. Each payment item is displayed with the following details:

- **Date:** the date on which the payment was executed.
- **Recipient:** name of the beneficiary, beneficiary's account number
- **Message:** If a message was provided by the user
- **Amount:** the amount and currency of the payment.
- **Actions:** View, Copy, View confirmation

## Failed

The list shows orders rejected by the system. Each payment item is displayed with the following information:

- **Date:** the date on which the payment failed.
- **Recipient:** name of the beneficiary, beneficiary's account number
- **Message:** If a message was provided by the user

- **Amount:** the amount and currency of the payment.
- **Actions:** View, View confirmation, Copy

### Detailed order information

Clicking on any payment item will display additional details about that payment, depending on its status and type of order.

### Using filters

On the Filters page, you can choose from the following criteria:

- Date
  - All
  - Previous month
  - Custom period
- Amount
  - Lower limit
  - Upper limit

### Beneficiary list

The Beneficiary List is linked to the user and contains the names and details of beneficiaries you have previously registered. As the Beneficiary List function is linked to the user ID, the same partner list can be accessed/managed from the CIB Bank Mobile App and CIB Bank Online channel.

**Purpose of the function:** you can create partners and save mandatory and optional data for them. You can also save beneficiary and transaction data. The previously available TEMPLATE function has been discontinued, so feel free to use the transaction data saving function for each partner. A given account identifier (account number, email address, phone number, etc.) can be saved multiple times, but it is important to specify a different partner name.

Example 1:

Beneficiary name: Rent

Számlaszám: 12345678-23456789-34567891

Account holder: József Test

Amount and currency: X HUF

Reference: Monthly rent

Example 2:

Beneficiary name: Shared costs

Számlaszám: 12345678-23456789-34567891

Account holder: József Teszt

Amount and currency: Y HUF  
Reference: Monthly common costs

## Transactions

**Add new partner:** a new partner can be added. The following data can be entered: Beneficiary name, Nickname, Account ID type, Account holder, Account number/Secondary account ID, Trusted ID marking option, Amount+currency, Reference.

If Account ID Type is set to Account Number (GIRO) or Secondary ID (e-mail, phone number, tax number, tax ID), only HUF amounts can be saved.

In the case of IBAN and arbitrary account number formats, it is also possible to save additional transaction data related to foreign currency transfers, such as the SWIFT code and the beneficiary's legal/private address details.

**IMPORTANT:** Depending on the selected account ID type, the format of the account ID field will be checked, i.e. for account number type, only valid GIRO format account numbers can be entered, i.e. letters cannot be entered. For IBAN, only valid IBANs starting with a letter can be entered. For email addresses, only valid email addresses can be entered. For tax numbers and tax identification numbers, the identifier can be entered in the appropriate format. For phone numbers, the field is pre-filled with "+36-".

**Transfer:** If selected, navigate to the Transfer/Foreign Currency Transfer menu item and the data associated with the given partner will be pre-filled.

**Marking as reliable/Removing reliable marking:** It is possible to mark an account ID as reliable (if a given account ID is saved multiple times, the status will be modified for all partner items), so that amounts below a certain value limit can be transferred to them without a separate PIN code or biometric identification (the limits for this are set by the bank and can be checked in the Settings function). For each identifier marked as reliable, it is possible to remove/delete this status.

**Marking as favorite/Removing from favorites:** Partners are displayed in alphabetical order, but it is possible to mark individual partners as favorites, which will be displayed at the top of the list. You can remove a partner marked as a favorite from your favorites at any time.

**View/Edit:** The data saved for the partner is displayed and can be edited.

**Delete:** existing transfer partners can be deleted

**Mobile balance top-up:** Available for partners with a phone number account ID. When selected, you will be navigated to the Mobile balance top-up function and the data associated with that partner will be pre-filled.

On the confirmation screen for transfers, you can also save the beneficiary and transaction data for the given transfer by clicking on the "Save to partner list" button.

## **Díjnet (Electronic bill management)**

**Purpose of the function:** electronic management of bills issued by public utility providers connected to the Díjnet Zrt. system. This requires successful registration initiated on the Díjnet Zrt. website ([www.dijnnet.hu](http://www.dijnnet.hu)) and confirmed in the CIB Bank Mobile App.

### **Conditions for account management:**

- successful registration (as a result of which the bills are automatically forwarded to the CIB Bank Mobile App),
- the account to be debited must have sufficient funds to cover the amount of the order(s) and the related bank charges,
- it is not possible to pay a partial amount of the given bill.

**Date of account management execution:** after the order is submitted, your account will be debited immediately and the amount of the bill payment will be credited to the beneficiary's account immediately. Instant payment transactions are executed within 5 seconds, 24 hours a day, in the Instant Payment System. If you have initiated your order with value date payment, your account will be debited on the given value date and the amount of the bill payment will be credited to the beneficiary's account on the given value date. Once your order has been executed (in the case of value date payment, on the specified bank value date), the bill payment cannot be revoked or modified.

### **Main steps for using the Díjnet function:**

**Registration:** In order to use the Díjnet electronic bill management function, you must first successfully register using the ID you received when registering your payment method on the Díjnet website. After successful registration, you can manage your bills by entering the "Díjnet bills" menu, which are automatically forwarded from the Díjnet website. Every bill issued after registration is automatically forwarded.

**Invoice management method and deadline:** invoices automatically transferred from the Díjnet system can be managed in the "Díjnet" menu. You can view specific details of the electronic invoice, pay the invoice (by instant or value date transfer), or return

the invoice to your Dijnnet account. It is also possible to cancel invoices with value date payment.

You can manage invoices until the 30th day after the payment deadline. After thirty days, the invoice will be marked as "expired". After that, the invoice can only be managed after manual resending from the Dijnnet website. After manual resending, you will have another 30 days to manage the invoice again. Rejected, expired, and paid invoices can be viewed in the "invoice history" items, where they are stored for 180 days. In all other cases, you can view your invoices under "Invoices to be paid." This is also where bills with a value date are displayed, which can only be processed in the Dijnnet menu!

### **Adding a Dijnnet profile - first login**

If you do not yet have a Dijnnet user profile, click on the "TRY IT OUT" button and you will be redirected to the Dijnnet page, where you can register for the service.

### **Input screen**

**ADDING A DÍJNET PROFILE:** after clicking on the button, you can start the registration process for the CIB Bank Mobile App and Dijnnet profile.

**TIP:** You can even copy the Dijnnet registration code from the Dijnnet website!

**Profile name (mandatory, maximum 32 characters):** enter the name you wish to register with. This helps to distinguish between multiple registrations. If you have multiple registered Dijnnet profiles, the "Profile name" cannot be the same.

**Default account number (mandatory, optional):** the associated account numbers will appear automatically. Here you can select the account number that will appear as the default during account management. You can also select a different account number later during account management.

**Dijnnet ID (mandatory):** the ID received during the payment method registration on the Dijnnet website.

**Confirm:** after clicking on the button, the registration process is complete.

### **Buttons**

**I WANT AN IDENTIFIER:** redirects you to the Dijnnet website

**Cancel:** returns to the home screen

**Confirm:** sign up

### **Confirmation screen**

After registration, a confirmation message will appear indicating that your registration has been accepted.

### **Dijnnet - after the first successful registration**

**Fee overview:** you can view your previous registrations, add new ones, or modify or delete existing ones. Select the registration you wish to modify or delete. In case of modification, only the registration name and/or account number can be changed. Deleting your Dijnnet registration is only possible after your pending accounts have been paid or rejected. You can check this in the Dijnnet details menu.

The screen will display the registrations recorded so far, where you can check the data entered as follows:

- Profile name
- "Pending" indicator if you have an invoice awaiting payment

### **Buttons**

**NEXT:** Start managing invoice(s)

**Profile name:** the specified profile name can be changed

**Account number:** the account number to be debited can be modified

**Delete:** registered Dijnnet profiles can be deleted after active, value date invoices have been rejected

### **Dijnnet account management**

#### **Overview screen**

**Display items (mandatory selection):** the screen shows a list of pending (unpaid) invoices and overdue invoices. To pay an invoice, select the invoice you wish to pay and click on the "Continue" button.

**Viewing invoice details:** to view the invoice details, click on the invoice and the details of the selected invoice will appear in a drop-down menu.

- Invoice issue date
- Bill payment deadline
- Notifications

### **Buttons**

**Continue:** payment of the selected invoice will begin

**Reject:** the selected invoice will be returned to your Dijnnet account after rejection

## Invoice management screen

This screen displays the invoice details, where you can check the parameters of the order and manage the invoice as follows:

- Account number to be debited (optional)
- Total amount payable (HUF)
- Service provider name
- Date of issue
- Payment deadline
- Message
- Value date (selectable if value date payment)
- NEXT

### Account management options:

- **NEXT:** navigate to the invoice payment process
- **REJECT:** the bill will be returned to your Díjnet account. If you wish to manage this bill again in the CIB Bank Mobile App, you must resend it manually from the [www.dijnet.hu](http://www.dijnet.hu) page. Please note: rejecting a bill does not constitute a complaint to the service provider; this is always the responsibility of the bill payer!
- **Value date payment:** your order will be executed on the specified invoice payment date with the data shown on the "Summary screen". Prior to execution, the invoice payment date can be changed no later than the day before the payment date. In case of unsuccessful execution, the invoice will return to "Received" status. Your payment orders submitted as value date payments can be viewed in the Díjnet system under "Value date payment" status.
- **Canceling a value date payment:** You can cancel your value date payment order no later than the day before the payment date. In this case, the invoice will return to pending (awaiting payment) status.

## Confirmation screen

After placing the order, a detailed screen will appear showing the completion of the invoice payment, or in the case of a value date order, the acceptance or rejection of the invoice.

Confirmation of orders sent for accounting (successful and unsuccessful) can be viewed by clicking on the "view confirmation" button.

## Buttons

**Pay new invoice:** it is possible to pay a new Díjnet invoice

**Share details:** the confirmation generated for the payment can be shared

**View confirmation:** the confirmation document for the paid invoice can be viewed in a new window

**Value date invoices:** Invoice payments set for the value date can be viewed on the confirmation page

## MY CARDS

### Cards overview

**Purpose of the feature:** Manage your card and access key features

In addition to the quick-access buttons for functions, this screen displays the card image, the balance (and reserved amount) for credit cards, and the available balance and linked account number for debit cards. If the customer has multiple cards, they can switch between them by scrolling (or, if they have more than 5 cards, they can view the other cards by clicking the "All Cards" button)

### Transactions

On the card overview page, clicking "Transactions" below the card image opens the transaction history for that card. **It is important** to note that every transaction initiated with a bank card is included in the transaction history, regardless of whether it was successful or unsuccessful. Transactions that have already been booked can be found in the Account History menu (while those not yet booked appear in the pending balance).

**Purpose of the feature:** displays the last 10 entries for the selected card or entries from any specified time interval. Clicking the "**Show more**" label displays an additional 10 entries. You can customize the filter to sort the list as desired. You can export the listed transactions to .pdf or .xls files, or filter within the listed transactions.

### Limit management (Settings and limits)

**Purpose of the function:** To modify daily cash withdrawal and purchase limits for bank cards. The bank issues bank cards with daily base limits (purchase limit and/or cash withdrawal limit). You have the option to set different daily spending limits for each bank card. The new limits take effect immediately after the change. The bank considers the last setting to be valid until you review it and modify the limit again. The daily spending limit is set in Hungarian forints for forint-based bank cards and in foreign currency for foreign currency-based bank cards.

**Limit modification process:** For the selected bank card, limit management is accessible by clicking on “Limits” within the additional functions (3 dots). Here, you can change the daily spending limit for the card for POS and ATM transactions by clicking on the “Modify” button (pencil icon).

Limit changes can be made separately or all at once. You can confirm (sign) the changes by clicking the “Set” button. The new limits will take effect immediately.

## Limit modification screen

**Current purchase limit:** the current purchase limit for the bank card you have selected (if applicable).

**Current cash withdrawal limit:** the current cash withdrawal limit for the bank card you have selected (if this option is available).

## Bankcard activation

**Purpose of the feature:** to activate electronic and embossed primary and supplementary cards associated with the bank account authorized for the mobile app. Activation is possible for new and renewed cards; validation occurs immediately. For cards that can be activated, the card image is dimmed, and an informational text appears below the data stating that the card is not activated; the activation process can be started by clicking the "Activate" button.

## Activation screen

**Card number:** Enter the missing four digits of the bank card which you want to activate

**Expiration date (mm/yy):** Enter the expiration date of the card you want to activate in mm/yy format.

**CVV2:** The 3-digit code found on the back of the card

## Actions

**Back:** Returns to the card overview page.

**Next:** Authentication (after signing); if the card details were entered correctly, the card will be activated. A pop-up message will inform you of this. If activation fails, a pop-up message will also inform you of this.

## Show PIN

Customers can view the PIN code for the card issued in their name if they have full access to the mobile app. A prerequisite for this is that the profile they log into must be

set as the master user. You can set this up in the app under Settings (person icon), in the My Personal Data section, using the “Set as Favorite Profile” function at the bottom of the section (only one profile can be set as the favorite profile at a time). If our customer has only one profile, it will automatically become the favorite profile. The favorite profile is the one that appears first in the list on the login (pre-login) screen. After logging into the favorite profile, you can toggle the “Show PIN” feature on or off under the Settings / Login & Security tab. If the feature is enabled, our customer can access the "Show PIN" function; if it is disabled, the feature must first be enabled to use it. When updating the app or switching to a favorite profile, the feature is automatically enabled.

The "Show PIN" feature is available by going to the "Cards – My Cards" menu, for the customer’s own cards. Show PIN button will appear under the card image. After signing with a biometric or PIN code, the feature displays the card’s PIN code.

Click the back arrow to exit the feature.

### **Card data and information**

You can access the most important information associated with the card. Additional features (3 dots) – Information, or by clicking on the card image.

On the Information tab, by clicking the eye icon next to the masked card number, you can reveal the card details (card number, expiration date, and CVV) after authentication. Once revealed, these details can be copied by clicking the button. From here, you can also access the balance and the geocontrol feature (or view the currently set geocontrol settings).

Under “Other Details,” you’ll see the card type, cardholder’s name, card currency, and the issue and expiration dates.

The "Limit management" tab provides access to the card PIN display and limit modification functions. In addition, the bank’s contact information is displayed here.

Under "Connected Cards," you can view the virtual cards you have created (and you can view the confirmation, copy the card number, or block the virtual card).

### **Temporary card deactivation and reactivation**

The customer has the option to temporarily deactivate the card or reactivate a temporarily blocked card, thereby restoring full functionality.

#### **Temporary deactivation:**

Clicking the floating button displays the “Temporary Card Blocking” function. To use this feature, click the “Proceed” button in the pop-up window and the card will be temporarily blocked. A new pop-up window will confirm that the block was successful. If you click the “Cancel” button in the pop-up window, the card will not be blocked.

## Reactivation

An informational text appears on the card image, with the Unblock button below it. After entering the PIN code or providing biometric authentication, the card will be unblocked. A pop-up window will inform you that the unblocking was successful.

**IMPORTANT!** Cards blocked due to transactions deemed suspicious by the Bank are displayed in the same way; therefore, before unblocking your card, we strongly recommend that you check your recent card transactions under the relevant card in the Cards/My Cards menu, and if you notice anything suspicious, please contact our CIB24 Telephone Customer Service at (+36 1) 4 242 242 before unblocking the card to clarify the circumstances of the block.

The blocking and unblocking are valid, meaning they also apply to the Digital Bank Card.

## Virtual Card

The Virtual Card feature allows you to create a new virtual card with a limited validity period linked to your active card. Virtual cards can be single-use or multi-use.

The Virtual Card can only be used for online purchases. The Virtual Card is not physically issued. The Virtual Card's details differ from those of the physical card, but the Virtual Card is always linked to a physical card, acting as an intermediary between the physical card and the merchant.

You can find all transactions made with your Virtual Card under the information for your physical card.

The purpose of this feature is to reduce the risk of card fraud. Using a virtual card limits the card's exposure to potential fraudsters.

## Issue a Virtual Card

This feature is accessible from the card menu by clicking on the "New Virtual Card" menu.

### Input page

- **Linked physical card:** lists your active cards for which a virtual card can be requested. Currently, virtual cards can be requested for all card types. The available balance is also displayed for each card.
- **Card type:** Select a single-use or multi-use card.
  - The daily creation limit for single-use virtual cards is 20
  - A maximum of 50 single-use virtual cards can be active/live at any given time
  - The daily creation limit for reusable virtual cards is 20
  - A maximum of 50 reusable virtual cards can be active/live at any given time
  - The purchase limit for reusable virtual cards is a maximum of 30 transactions per card

**These limits apply at the customer level, not per card.**

- **Validity:** The expiration date of virtual cards cannot exceed the expiration date of the physical bank card.
  - For single-use cards, the validity period is always 5 days; this cannot be changed. If you do not use the single-use virtual card within 5 days, it will be automatically canceled.
  - For reusable cards, you must specify how long the card should be valid, expressed in months. The validity period can be selected from a list of predefined values.  
The available options are:
    - 1–12 months
- **Maximum Amount Field:** For single-use virtual cards, the total amount of all transactions made with the card cannot exceed the maximum amount specified at the time of request. A maximum of 1,000,000 HUF can be set for the cards. Enter the maximum amount you allow for payments made with the virtual card. The daily and monthly limits for the virtual card are the same as the limits set for the physical card.
- **Card nickname:** any short name you choose for the virtual card.

<b>Actions</b>
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**Next:** Click this button to submit your virtual card application, and the "Summary Screen" will appear.

**Summary page**

On the summary page, you can review the following details of the virtual card.

- **Linked physical card:** Cardholder's name and card nickname
- **Virtual card nickname:** Any short name for the virtual card.
- **Virtual card type:** Single-use or multi-use
- **Maximum Amount:** Amount and Currency

<b>Actions</b>
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**Cancel:** Returns to the Input page, where you can modify the data you have already entered.

**Sign Now:** Create virtual card

**Confirmation page**

The Confirmation page opens in the following cases:

- After successful transaction verification on the Approval page.

The Confirmation page contains the following information:

- A message confirming the successful completion of the transaction (e.g., “The virtual card has been successfully created”)
- Virtual card number
- Virtual card expiration date
- The virtual card’s CVV2 code – for security reasons, this information will not be available through the app later on, so be sure to make a note of it. A pop-up window will inform you of this at the end of the process.

Details (hidden by default, with the option to expand or collapse):

- Linked card
- Linked card type
- Maximum amount

## **Actions**

**Copy card number:** Copy the virtual card number to the clipboard.

**Receipt:** Download the receipt in digital (PDF) format.

**New virtual card:** Initiate a request for a new virtual card, with redirection to the default Home page.

**OK button:** A new pop-up window informs you that the CVV code will not be stored and cannot be viewed later. The OK button takes you back to the home screen.

## **Virtual Card Overview:**

The details of the active virtual cards you have created are available in the "**Connected Cards**" menu under the physical card details:

- Virtual card number
- Card type
- Type
- Card status
- Card expiration date

## **Blocking a virtual card:**

The details of active virtual cards you have created are available in the **Connected Cards** menu within the physical card details. In this menu, you can permanently block previously created virtual cards. You can confirm the blocking of a virtual card using the PIN code associated with the application. The deactivated card will not appear in the overview.

## **GeoControl**

GeoControl is a card-related feature that allows you to set geographic restrictions based on a profile predefined by the bank. Restrictions may vary by card. The default setting for all cards is the ‘Global’ profile.

## **GeoControl feature overview:**

The feature overview is available in the GeoControl menu within the card details.

Data displayed in the overview:

- Current profile (Global or Limited)
- Time limit
- **List of areas included in the Limited profile:**
  - Countries compliant with European safety standards:
  - Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Channel Islands (Guernsey, Jersey), Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Israel, Italy, Kazakhstan, Kosovo, Kyrgyzstan, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia (former Yugoslav Republic), Malta, Republic of Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Russian Federation, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tajikistan, Turkey, Ukraine, Great Britain and Northern Ireland (United Kingdom), Uzbekistan, Antarctica, Falkland Islands (Malvinas), Faroe Islands, French Guiana, Greenland, Guadeloupe, Isle of Man, Svalbard and Jan Mayen, Martinique, Mayotte, Réunion!, Saint Helena, Tristan da Cunha, Saint Barthélemy, Saint Martin (French part), Turkmenistan, Vatican City.

## Modify GeoControl Profile

### Input screen:

You can modify the settings using the information provided or by using the additional functions (3 points) of the GeoControl feature. To make changes, click on the current setting in the overview, or use the function directly from the card overview.

**Profile Type:** Global (card transactions allowed in all countries) or Limited Profile (card transactions allowed in the countries listed above).

**Time Limit:** You can select the start and end dates for the profile's application. The time limit can be changed at any time, even without modifying the profile. When the set time limit expires, the profile automatically switches to the other option, and the Time Limit status becomes "no time limit."

### Actions

**Cancel:** returns to the GeoControl overview page

**Sign Now:** redirects you to the Approval page, where you must verify the change.

## Card Digitalization (Apple Pay, Google Pay)

The customer can initiate the digitization process via the mobile app; by going to the “My Cards” menu, the bank cards available to them are listed. The function can be initiated by pressing the “Add to Wallet” button, which appears in the Cards menu under the eligible card.

In this case, the card details are loaded into the mobile payment provider’s app, and the customer does not need to enter them manually.

### **Card block and reissue**

The bank card blocking or blocking and reissuing allows for the permanent blocking / blocking and reissuing of a bank card within a single process. Separate, subsequent reissue is not possible via electronic channels, so reissue can only occur simultaneously with blocking within the app and on the online interface. The blocking is permanent; it cannot be modified afterward.

For debit cards, replacement is enabled by default but can be disabled. For credit cards, blocking cannot occur without replacement, so replacement is enabled by default and cannot be disabled.

#### **The block/replacement consists of the following sections:**

- Card number and cardholder name
- Reason for blocking:
  - Damaged
  - Lost / Stolen
  - Fraud / Suspicious transaction
  - Stuck in ATM
- Card replacement (can be enabled or disabled, except for credit cards)
- Processing time (Standard, cannot be changed)
- Delivery method
  - Mail delivery (to the customer’s address on file with us)
  - Bank branch delivery (customer’s local branch)
- PIN code sent to the app (cannot be changed; the PIN code is available in the app, except for credit card supplementary cards)

You cannot change the address or branch we have provided for the delivery method; this can be done via CIB24 or at a branch.

If the blocking or replacement process cannot be completed, an error message will inform you of this. (In the event that the blocking is successful but the replacement is not, an error message to that effect will appear.) A pop-up message will also inform you of a successful blocking and replacement process.

## Actions

**X:** returns to the card overview

**Next:** a popup informs you that the blocking/replacement will be final and requests final confirmation

**Cancel:** Return to the Block/Replace page

**Confirm:** Sign the transaction (biometrics or PIN) and complete the process

## Card payoff

In the card payoff menu, you can initiate a simplified transfer to settle your credit card expenses. You can choose from pre-selected amounts: minimum payment, total previous month's spending or any amount. The selected amount cannot be less than the minimum payment. This feature is available from the card menu and the credit card "widget." Transactions classified as transfers between your own accounts can only be made from your own account and between your own accounts.

**Purpose of the feature:** To payoff the debt of your credit card

**Conditions for execution:** the account to be debited must have sufficient funds available on the given day to cover the amount of the transfer.

- It is not possible to execute the transfer in partial amounts.

**Execution date:** Transfers are executed immediately on the day of submission. First, a funds check is performed, followed by the debiting of the account and the crediting of the beneficiary's account.

## Input page

- **Account to be debited (input, horizontal navigation):** lists your active accounts from which you can initiate the transfer. Each account is displayed with the following information: Account ID (or account number), Account type, and Total available balance.
- **Beneficiary credit card:** your active and pre-selected credit card
- **Amount field:** enter the amount you wish to transfer (other amount)  
Optional: minimum payment amount and Previous month's closing balance (total balance due)
- **Comment (optional)**
- **Value date**

## Transactions

**Next:** Click this button to save the entry, and the “Summary Screen” will appear.

### Summary Page

Once all data has been entered on the “Input Page,” click the **Next** button to display the Summary Page, where you can review and modify the transfer data.

**Account to be debited:** Account ID and Account Number

**Amount:** Amount and Currency

**Beneficiary:** Card Number

**Cancel:** Returns to the Input page, where you can modify the payment details you have already entered. **Sign Now:** Finalizes the payment.

**Save:** If you select Save, the transfer will be saved and can later be modified, finalized, and approved for payment under the Payables menu item.

<b>Actions</b>
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### Authorization page

Approve the transaction using your PIN. If you have not enabled the quick payment option in the My Profile/Settings section, you must enable transfers.

After successfully authorizing the transaction, you will be redirected to the Confirmation page. **Confirmation page**

The Confirmation page opens in the following cases: • after you confirm the process on the Summary page (if payment authorization is not required) or

- after successful authorization on the Authorization page.

The Confirmation page contains the following information:

- A message confirming the successful completion of the transaction (e.g., “Order Successful”)
- Transaction ID

Details (hidden by default, with options to expand or collapse):

**Account to be debited:** Account ID and Account Number.

**Amount:** Amount and Currency.

**Beneficiary:** Card number.

**Reference number:** Unique identifier.

**Amount:** Amount and currency.

### Actions

**Download:** Download the receipt in digital (PDF) format.

**New Order:** Initiate a new order, with redirection to the default Home page.

## Online Purchase Approval Process

The purpose of this feature is to approve online purchases with simplicity and reliability in mind.

First, a push notification arrives on the phone during the online purchase, and we click on it.

### Actions

**Cancel:** If you do not open the message within 90 seconds, you will not be able to do so later and will need to restart the process

**Approval:** Complete the login process (using a PIN code or biometric authentication)

### Actions

**Cancel:** If you exit the login process, the process is interrupted and must be restarted.

**Confirmation:** To continue the authentication process after a successful login, you must verify the displayed information on the “Overview” page:

- Merchant details (Who we are buying from online)
- Amount (Total amount of the online purchase)
- Last 4 digits of the card number (Card number used for the online purchase)

If all the information is correct and you proceed, you must verify the transaction on the “Confirmation Page.”

### Actions

**Confirmation:** With a PIN code or biometric authentication

**Exit:** This cancels the process

The “Summary page” displays whether the authentication was successful or an error message appears if the authentication process failed at any point.

### Actions

**Exit:** You can exit the application at the end of the process.

It is important to note that at the end of the process, the application does **NOT** automatically redirect the customer back to the merchant’s site.

## SAVINGS

With the Savings function, you can review your savings products and start a fixed-term deposit. You can view the detailed information and balance of your fixed-term deposits and savings accounts.

### My savings

**Purpose of the function:** to provide information about savings products, displaying the balances and owners of deposits and accounts, and to help you obtain further related information.

**Accessing the Overview page:** Clicking on the My Savings menu item opens the Savings Overview page. The Savings Overview page provides brief information about your savings products.

The page consists of the following elements:

- Quick access menu
- My Savings widget

**Menu (3 horizontal lines):** Opens the menu bar.

**Close (X button):** Initiates closing of the current transaction; upon confirmation, the Home screen is displayed.

### **My savings mini-application (widget)**

The **Savings** mini-application (widget) displays active and blocked savings products. The type of savings product determines what data is displayed for each active or blocked savings product.

Each savings product (active or blocked) in the **My Savings** mini-application (widget) is displayed with the following data:

- Menu icon (2 points)
  - Information and conditions
  - Go to savings account activity
- Balance
- Product type label
- Savings product owner
- Details

### **Time deposit details**

**Purpose of the function:** to provide detailed information about your fixed deposits.

The page consists of the following elements:

- Information and conditions
- Go to savings account activity

### **Summary**

The Fixed Deposits/Deposit Certificates Summary page contains the following information:

- Account number
- Balance
- Chart
- History

## **Fixed Deposit Details**

The Fixed Deposit Details page contains the basic and additional details of the selected Fixed Deposit. You can access the Fixed Deposit Details page by clicking on the **Details** button.

## **Savings account data**

**Purpose of the function:** the savings account details provide detailed information about your savings account.

The page consists of the following elements:

- Information and conditions
- Account activities

### **Summary**

It contains the following information:

- Account number
- Balance,
- Bar chart (movements over the previous 6 months),
- Transactions (Download and filter),
  - Transaction date,
  - Notice,
  - Debits/Credits,

## **Savings Account Information**

The Savings Account Information page contains basic and additional information about the selected savings account. The Savings Account Information page can be accessed by clicking on the **Details** button.

## **Savings overview**

**Purpose of the function:** to provide an overview of the available savings products. The selected product can be accessed from this page.

**Menu (three horizontal lines): Opens the menu bar.**

**Information (encircled “i”):** Provides brief information about the function.

**Close (X button):** Initiates closing of the current transaction; upon confirmation, the Home screen is displayed.

At the top of the screen, the most common products are listed with the following details:

- Product name
- Minimum savings amount and currency

- Tenor

Using the search and filter functions, the customer can select the most suitable product.

From the Savings Overview menu, the customization of savings can be initiated by clicking the "Start now" button. The following data must be provided:

- Savings goal
- Savings tenor and currency
- Initial savings amount

After entering the required data, clicking the "See results" button will display the products that match the specified parameters. After reviewing the details, clicking the "View details" button will navigate to the deposit placement process.

**Accessing the deposit commitment page:** After selecting the appropriate product from the list, click on the Get button to proceed to the deposit commitment, where the following functions are available:

Configuration:

- Back button
- Information ( encircled „i”)
- Close (x) button
- Account to be debited and credited: select the account from which the deposit can be initiated
- Amount: manually enter the amount of the deposit
- Term: selectable from the values provided on the pop-up screen
- Interest payment frequency: Preselected option – "At maturity".
- Automatic renewal: can be enabled by checking the box
  - Capital and interest calculation: selectable from the values given on the pop-up screen
- Expected amount
- Continue button

**Proposal (Summary screen):**

- Back button
- Close (X button)
- Product name
  - o Deposited amount and currency
  - o opening date
  - o Expected amount and currency
  - o Effective Interest rate
- Details
  - o Account owner
  - o Account number
- Custom settings

- o Interest payment frequency
- o Delivery method of account statement
- Additional details
  - o Early withdrawal fee
  - o Interest amount
  - o Principal and interest
  - o Interest tax
  - o Nominal interest rate
- Other details
  - o Interest tax
  - o Fees
- Continue button

**Confirmation:**

- Done button
- Reference number
- View document
- Savings details
- More details button:
  - o Debit and destination account
    - Account owner
    - Account number
  - o Other details
    - fee for premature termination
    - Interest rate type
    - Amount of interest
    - Principal and interest
    - Basic interest rate
    - Simulation for contracting online
    - Nominal interest rate
    - Taxation
    - Renewal fee
    - Interest tax rate
- Discover investments button

**Piggy Bank account opening page:** After selecting the Piggy Bank product, clicking the "Apply" button navigates to the account opening screen, where the following options are available:

**Configuration:**

- Back button
- Information (encircled "i")
- Close (X button)

- Debit and destination account: selection of the account from which the transfer will be made
- Amount: can be entered manually; the initial balance of the account (can be 0 HUF)
- Interest rate frequency: "At maturity" is set as the preselected option
- Expected amount
- Continue button

### **Proposal (Summary screen – Piggy Bank):**

- Back button
- Close (X button)
- Product name
  - Expected amount
  - Effective interest rate
- Details
  - Account owner
  - Account number
- Other details
  - Taxation
  - Fees
- Continue button

### **Contracts:**

- Back button
- Close (X button)
- Accept contracts: by selecting the checkbox, the contracts can be accepted
- View: contracts can be accessed by clicking the View button
  - Download button: allows downloading the contract draft
- Proceed button

### **Confirmation:**

- Done button
- Reference number
- View document
- Savings details
- More details button:
  - Debit and destination account
    - Account owner
    - Account number
  - Other details
    - fee for premature termination
    - Interest rate type
    - Amount of interest
    - Principal and interest
    - Basic interest rate

- Simulation for contracting online
- Nominal interest rate
- Taxation
- Renewal fee
- Interest tax rate
- Discover investments button

## #withSAVE

**Purpose of the function:** to open a #withSAVE savings account using the function and to manage daily savings in the #withSAVE account. The #withSAVE menu is accessible from the application's home page and from the menu.

The page consists of the following elements:

- Open account, Activate if you do not yet have a #withSAVE savings account.
  - #withSAVE account overview, transfer to the #withSAVE account.
- Release of savings from the #withSAVE account, creation and management of goals, #WithSAVE settings

### Steps for opening an account and applying

**Information and conditions:** View information and conditions, accept terms and conditions

**Select source account#WithSAVE options:** On this page, you can choose whether to enable the round up and/or Quick Transfer functions.

**Recurring Payment:** you can choose whether to set up a recurring transfer order to your #withSAVE account. The following fields can be completed:

- Amount
- First payment date
- Frequency

**Accepting the contract:** Read, sign, and confirm the terms and conditions with your PIN code

### #withSAVE menu functions

**Menu (three horizontal lines):** opens the menu bar.

**Close (X):** tapping the Close button returns to the Home screen.

**Information button ("i" icon):** selecting this button opens the help page.

**Manage:** Opens the product settings screen.

- **Close (X):** returns to the #withSAVE main page.

- **Back (←):** returns to the #withSAVE main page.
- **Add money:** transfer any amount from the source account to the #withSAVE savings account. After entering the amount, the transaction can be confirmed.
- **Release money:** transfer any amount back from the #withSAVE savings account to the source account. After entering the amount, the transaction can be confirmed.
- **Transfer to a Goal:** move any amount to a selected goal.
- **Easy Transfer:** when enabled, transfers between own accounts can be made without using a PIN code or fingerprint authentication.
- **Around up:** when enabled, the system rounds card purchase amounts up to the next 500 HUF.
  - Rounding applies in the following cases: purchases and cash withdrawal purchases made with a HUF card linked to the main account and issued in the customer's name.
  - Rounding is applied regardless of the transaction currency (e.g. purchases made in EUR).
  - Rounding is calculated based on the blocked amount; no adjustment is made at settlement.
  - Rounding is not reversed if a purchase is cancelled.
  - Rounding is not part of the purchase; therefore, sufficient balance for the rounded amount is not required for the purchase to be successful. The purchase is completed independently of the transfer.

**Information and Conditions:** The Information and Conditions page contains the basic and additional details of the selected savings account.

**Add New Goal:** By selecting this option, a new savings goal can be created for the account.

- **Close (X):** returns to the #withSAVE main page.
- **Back (←):** returns to the #withSAVE main page.
- **Continue button:** opens the next input screen
- **Goal name:** the name that will appear on the main screen
- **Target savings amount**
- **Deadline:** the date by which the goal should be achieved
- **Create goal**

**Change Settings:** Allows modification of the selected goal's settings (parameters defined during goal creation).

**Add money: Transfer an amount to a selected goal.**

**Goal details:** Displays goal-related information.

- **See History:** contains a list of active and archived goals. Submenus listed below can also be accessed from here.
- **Add money:** transfer an amount to the selected goal
- **Release money:** transfer funds back to the #withSAVE account
- **Goal details:** shows goal details; goal-related actions (savings, release, etc.) can also be performed here
- **Change settings:** modify the selected goal's parameters
- **Close goal:** closes the selected goal, which will then appear among archived goals

**Transactions:** Displays transfers related to the #withSAVE account.

- **View all:** displays all related transactions
  - **Close (X):** returns to the #withSAVE main page
  - **Back (←):** returns to the #withSAVE main page
  - **Download button:** downloads the account history in PDF or XLS format
  - **Filter:** allows filtering transactions based on selected criteria

## LOANS

With the Loans function, you can review your loan and leasing products and view the detailed information and balance of your loan and leasing accounts. The details of each loan or lease can be viewed on the corresponding Loan/Lease page.

### Loan details screen

**In addition to** the loan information table, you can view the following data:

**Credit number:** the identification number registered by the system.

**Outstanding principal debt:** the Bank by the the credit assessment . , the outstanding debt remaining from the amount specified in the loan agreement.

**Amount of the next installment:** the installment amount due as specified in the loan agreement.

**Next installment due date:** the date of repayment of the next repayment date of the next installment.

**Loan details:** the Loan details page contains the basic and additional details of the selected loan. The Loan details page can be accessed by clicking on the **Details** button.

**Leasing screen (only private individuals with a leasing contract can access and view this function)**

**Purpose of the function:** to display the contract and invoice details of any transaction with any member of the CIB Leasing Group.

**Overview process:** you can obtain a summary statement of the contract data on the "Leasing overview screen". By clicking on the "Details" button, you can access past and upcoming invoice information, and by clicking on the "Breakdown" button, you can access the details of these.

**In addition to** the Leasing table, you can view the following data:

**Lease number:** the identification number registered by the system.

**Outstanding principal:** the outstanding balance of the amount specified in the loan agreement, as assessed by the bank during the credit assessment.

**Loan type:** the type of contract specified in the loan agreement.

**Leasing details:** the Leasing details page contains the basic and additional details of the selected lease. The Leasing details page can be accessed by clicking on the **Details** button.

### **Leasing overview screen**

**Contract number:** select the contract whose details you wish to view.

The following data will be displayed:

**Loan number**

**Transaction type** (e.g., loan, lease, rental, etc.)

**Currency Contract**

**start date Expiration**

**date Original amount**

**Name of leased item**

(e.g., passenger car)

**Leased item ID**

## **INVESTMENTS**

The Investments function allows you to review our investment funds, your existing portfolios, your financial profile and your orders related to investment units, and you can record sale and purchase orders for investment units provided by the CIB and Eurizon Easy Fund (hereinafter: EEF) investment funds.

### **Product Overview**

**Purpose of the function:** to view the available CIB and EEF investment products, select an investment fund using the Product Selector

**Review process:** the Investment Funds available via the channel are displayed on the Product Overview screen. Based on the various filter criteria, you can choose from the funds included in the list the one that best suits your demands. Based on the name of the investment unit, you can perform searches, you can compare two funds, or you can sort and filter based on various criteria, using the icons available in the investment funds line.

Filtering is possible based on the following criteria:

- Category: The category in which the fund is classified.
- Risk level: Shows the classification of the fund's risk.
- Geographical region: The region in which the fund invests.
- Currency: The currency in which the fund makes investments.
- Industry: The main industry sectors in which the fund makes investments.
- Investment horizon: The period for which investment in this fund is recommended.

This screen provides an option for comparing 2 selected investment funds, using the third icon on the right side above the list of funds. You can switch this function on and off by clicking on the icon. Funds are compared based on the main parameters and on their exchange rates.

Sorting is possible using the third icon, as follows:

- Name of the investment fund: In ascending or descending alphabetical order
- Category: In ascending or descending alphabetical order
- Latest price: In ascending or descending value-based order
- Currency: In ascending or descending alphabetical order
- 5-year yield: In ascending or descending value-based order

The funds that are already in your portfolio are marked separately. Use the menu item at the end of the fund to initiate the purchase and sale of that fund. Tap on a fund to view the details of that specific fund, such as fund composition, geographic and industry exposure, risk indicator and exchange rate.

**Investment fund selection:** You can easily and quickly choose the appropriate fund for your needs using the Investment fund selection function. You have nothing else to do but to choose the geographic region and the industry in which you wish to invest, as well as the risk exposure and the term of the investment, and we will show you the fund or funds that meet your expectations. By clicking on the fund's name, you can see the details of that specific fund, then select Order to launch the transaction.

## Portfolio overview

**Purpose of the function:** to have an overview of investment products on your existing accounts.

**The overview process:** On the circle graph under Portfolio Overview, you can see the total value of investments in your investment accounts and the profit/loss achieved on them. After you have selected a specific product group on the graph, the actual products will be displayed, as well as the ratio in which they are present in the portfolio. The investment products are broken down into product groups (Investment Units, Stock Exchange Products, Bonds, and Other Securities) and the investment account can be selected within a given product group. Within this menu item you can access the profit/loss on the given product, as well as the market value and the average cost of open inventories, at the last known exchange rate. You

can also access your portfolio in the issuance currency. Conversion of the displayed forint version of the securities registered in foreign currencies is based on the last known MNB exchange rate. If the securities are sold and an order for conversion to HUF is made, this will be executed based on the exchange rate published on the Bank's website (applying the rule of conversion).

Purchase and sale orders related to the investment units in the portfolio can also be launched from the screen, by clicking on the three-point menu at the end of the line.

## **Buying investment unit**

Purpose of the function: to purchase the investment units of specific investment funds managed by CIB Befektetési Alapkezelő Zrt. and Eurizon Capital.

Execution conditions:

- availability of funds sufficient to cover the amount of the purchase order (on a customer account, bank account or current account set for securities transactions),
- the Bank does not accept partial execution for a specific purchase order. Execution date: you can view this on CIB's website under the "Home / Useful / Banking Timetable" menu item. In the case of investment units that have a net asset value per investment unit valid for the given dealing day (e.g. CIB Money Market Fund), if the purchase order arrives within the dealing period, it will be executed immediately, as a result of the transaction.

If you submit your purchase order after the dealing period, the transaction will be executed at the net asset value per investment unit valid on the next dealing day, with the next value date, and the purchased investment units will appear in the portfolio statement beginning from this date. In the case of investment funds that are traded in a T+2 system (e.g. CIB Raw Materials Fund of Funds), the above provisions apply with a 2-day delay.

Presentation of the function: the order data entered on the Input screen are displayed on the Summary screen, where you can check your purchase order. After confirming, you can check the acceptance/completion of the order on the Confirmation screen. When you submit an order, you can perform a book transfer on the amount specification screen, so you do not need to interrupt the transaction if the funds on your account are insufficient.

## **Selling of investment units**

Purpose of the function: to sell the investment units of specific funds managed by CIB Befektetési Alapkezelő Zrt. and Eurizon Capital.

Execution conditions:

- on the securities account to be debited the quantity of the investment units available for sale must be sufficient to cover the amount indicated in the sales order,

Execution date: you can view this on CIB's website under the "Home / Useful / Banking Timetable" menu item. In the case of investment units that have a net asset value per investment unit valid for the given dealing day (e.g. CIB Money Market Fund), if the sale order arrives within the dealing period, it will be executed immediately, as a result of the transaction. If you submit your sale order after the dealing period, the transaction will be

executed at the net asset value per investment unit valid on the next dealing day, with the next value date, and the purchased investment units will be removed from the portfolio statement as from this date. In the case of investment funds that are traded in a T+2 system (e.g. CIB Raw Materials Fund of Funds), the above provisions apply with a 2-day delay.

Presentation of the function: the order data entered on the Input screen are displayed on the Summary screen, where you can check your sale order. After confirming, you can check the acceptance/completion of the order on the Confirmation screen.

You can retrieve the order and view its details under the Orders menu.

## Financial profile

**Purpose of function:** to obtain an overview of your investment knowledge and investment goals

**The overview process:** In this menu item you can check your investment goals and investment knowledge, in accordance with the values determined based on your answers. Furthermore, you can also see the dates of validity of your results and the details of your contract for permanent investment advisory services.

## Orders

**Purpose of the function:** to obtain an overview of the CIB and EEF investment units submitted in respect of securities accounts kept with CIB Bank

**The overview process:** Invoking this menu item, you will see a graph of investment unit transactions, broken down by transaction direction, displaying the amounts converted to forint and the number of transactions executed in that direction. Under the graph, your investment unit orders will be listed in chronological order, in three views: Waiting Orders, Executed Orders, and Failed Orders. Tap on a particular order to access the details of the order or to view the confirmation screen.

You can use the filtering function to narrow down the orders based on the following criteria:

- Direction of the order: Purchase or sale
- Account type: Normal, retirement savings accounts (NYESZ), long-term investment account (TBSZ)
- Quantity: The number of items indicated in the order.
- Currency: HUF, EUR, USD or all of these
- Period: Previous month, all, or any chosen period.

Validate the selected filters by tapping on the Apply button, or reset the settings using the Reset button.

## INSURANCE

Using the Insurance policies function you can view the details of your existing insurance policies.

## The Insurance details screen

You can view the following data related to your existing insurance policies:

**Name of insurance:** the name recorded in the system

**Name of the Insurer:** the Insurer specified in the insurance contract.

**Contract number:** the contract ID recorded in the system

**Date of contract conclusion:** conclusion of the contract

**Insured party:** name of the insured party indicated in the contract, who is entitled to use the insurance service

## SETTINGS

By clicking on the „people” icon, the user can view information about the status of various functions/services related to the profile.

Tabs available in the Settings function:

- My Profile
- Sign-in and security
- Free notifications
- Products and Services
- Information and conditions
- Devices

When you open the Settings function, the first tab, My Profile, appears by default. You can navigate between tabs by swiping right or left.

### My Profile

- **My personal data**

**Back (left arrow):** Takes you to the previous screen (Settings/My Profile screen)

**Profile picture (can be changed using the CHANGE PICTURE button)**

**Customer name (cannot be changed)**

**Email (can be changed)**

**Mobile numbers (cannot be changed)**

## User ID (cannot be changed)

### General information (drop-down list – cannot be changed):

- Permanent address

### Other contact details (drop-down list – non-editable data):

- Notification address

### KYC Questionnaire:

- Status

•**Update:** by selecting this button, the KYC declaration process can be initiated

#### **Personal Data:**

- **Close (X):** Redirects you to the Settings page
- Personal Document
  - Type of document
  - ID document number
- Personal data
  - Name
  - Surname
  - Date
  - Nationality
  - Other nationality
  - Country of birth
  - City of birth
  - Tax ID
  - Personal registration number (EMSO)
- Address Data
  - Postal code
  - Country
  - City
  - Street address
  - House number
  - Mailing address details
- Confirm button: By selecting this, you confirm that your data is accurate
- Continue button: Proceeds to the next step

The system only allows completion of the KYC process if the status of your identification documents is valid. If your data does not match reality, please visit one of our branches.

### KYC Questionnaire

- **Close (X):** Redirects you to the Home page
- **Pencil icon:** Allows you to answer or modify a specific question
- **Retake questionnaire:** The system will ask all questions
  - **Close (X):** Redirects you to the KYC Questionnaire page
  - **Next button**
  - **Prev button**
- **Confirm button:** Allows you to sign and submit the completed questionnaire

Set as main user:

If you have multiple users registered on the same device, you can set your profile as the default one for further access.

### - **CIB Welcome Program**

**Purpose of the feature:** You can view and share your promotional code, track the number of successfully redeemed promotional codes (among your recommended friends, those who have used the code and for whom the requested service has been approved), and the amounts credited to you under the program.

**Accessing the function, promotional code:** The promotional code is available in Settings under the My Profile tab, in the My Personal Data section.

**The function includes the following:**

- Promotional code
- Number of recommended friends with approved services
- Amounts credited to the referrer

## **Sign-in and security**

**Purpose of the function:** The security settings function allows you to review your personal security settings and change some of the displayed data.

The tab contains the following functions:

- Change PIN code
- Biometric identification (device-dependent setting option)
- Display card PIN code
- Randomized keypad
- Quick transfer

## **PIN code modification**

**Purpose of the function:** the PIN code change function allows you to change your PIN code for the CIB Bank Mobile App.

The page contains the following:

- Brief information message
- CHANGE PIN CODE
  - o Enter the new PIN code you wish to set
  - o Confirm the PIN code you entered
  - o Enter your current PIN code

At the end of the process, you will receive a message confirming that the change was successful.

## **Biometric identification**

**IMPORTANT: This feature is only available on devices whose operating system supports biometric identification!**

In the case of multiple user access, the function can be enabled for the access marked as "Favorite user".

**Purpose of the function:** With the help of the biometric identification function, you can enable and disable the biometric identification and authorization mode that replaces (does not replace) the PIN code.

The page contains the following:

- Back (left arrow): Takes you to the previous screen (Settings/Sign in & security tab)
- Brief information message
- Possible uses of biometric identification:
  - o For login (when logging into the CIB Bank Mobile App, the app requested biometric identification instead of a PIN code)
  - o For transaction approval (any signature operation performed in the CIB Bank Mobile App).
- DONE button: Used to save changes made on the screen (only active if changes have been made on the screen).

The two types of settings can be combined as desired. At the end of the process, information is displayed regarding the success of the setting/change.

## Displaying the card PIN code

Our customers can view the card PIN code associated with their own card if they have full access to the mobile app. This requires that the profile you log into be set as your favorite profile (master user). You can set this by clicking on the three dots in the upper right corner of the profile on the main screen of the application. If our customer only has one profile, it will automatically become the favorite profile. This is indicated by an orange stripe on the left side of the profile. After logging into the favorite profile, you can enable or disable the Show PIN code function in the Settings / Login and security tab. If it is enabled, our customer can access the Show PIN code function; if it is disabled, the function must first be enabled in order to use it. When updating the application or changing the favorite profile, the function is automatically enabled.

## Mixed keyboard

**Purpose of the function:** by turning on the mixed keyboard function, you can activate the mixing of numbers on the touchscreen keyboard used to enter the PIN code in the application.

For security reasons, the app displays a virtual keyboard for entering your PIN code. To make entering your PIN code more secure, the app displays a so-called mixed keyboard by default. The random keyboard layout increases security. The function can be turned off at any time.

The Scrambled Keyboard page contains the following options:

- Back (left arrow): Takes you to the previous screen (Settings/Sign-in & security tab)
- Brief informational message
- Shuffled Keyboard setting slider (enabled by default)
- DONE button: Saves changes made on the screen (only active if changes have been made on the screen)

## Quick guide

**Purpose of the function:** when activated, this function allows you to transfer funds between your own accounts without entering a PIN code or providing biometric identification.

The Quick Transfer page contains the following options:

- Back (left arrow): Takes you to the previous screen (Settings/Login and security tab)

- Short information message
- Quick Transfer settings slider (disabled by default)
- DONE button: Saves changes made on the screen (only active if changes have been made on the screen)

Enabling this feature requires a PIN code or biometric identification.

### **Free notifications – "Smart notifications" (Push messages)**

**Important! By default (depending on the device), the content of messages sent to the application is also displayed on the locked screen of the phone, but it is possible to enable in the notification settings of the phone that the content of CIB Bank Mobile Application smart notifications is only available on the unlocked screen. For security reasons, the bank recommends that the content of notifications should only be readable when the device is unlocked.**

#### **Description of the smart notifications (push messages) feature:**

- **Accounts:** if smart notifications are set up for accounts, the user will receive notifications about account movements (excluding debits for blocked payments made with a bank card) and rejected instant transfers.
- **Cards:** when smart notifications are set up for bank cards, the user receives notifications about blocked bank card transactions, unsuccessful purchases, credit card credits and repayments, and expected purchase refunds. If the card monitoring smart notification service is enabled for a given credit card, the due date notification will also be sent automatically in a push message.
- **Loans:** if smart notifications are set up for loans, the user will receive notifications about monthly repayments.
- **Data change monitoring:** if smart notifications are set up for data change monitoring, the user will receive notifications regarding changes to their notification or personal authentication data. For retail customers, this service can only be set up for the owner. For corporate customers, the service can be enabled for the designated notification recipient.

**Important! In addition to the above services, the bank may also send informational messages to customers regarding cyber security threats or system developments. Smart notifications do not need to be enabled for these messages to be delivered.**

The Smart Notifications Account Monitor and Card Monitor systems are designed to guarantee the security of accounts and cards.

Furthermore, if the Client has set up a "Push message" request, the bank will also send smart notifications in the following cases:

- upon receipt by CIB Bank Online/CIB Bank Mobile Application of documents sent by the bank relating to free cash withdrawals (KPKNY) and the Central Credit Information System (KHR)
- the holder of a akossági account sends an invoice to be paid from the Díjnet system to their Díjnet profile registered in CIB Bank Online/CIB Bank Mobile Application
- in the case of cash payments, the arrival of the electronic receipt in CIB Bank Online/CIB Bank Mobile Application
- messages sent in connection with direct debit orders

**Important! To use Smart Notifications and receive messages in real time, you must have an active internet connection!**

In the case of Smart Notifications (Push Messages) sent on a mandatory basis, the bank's responsibility extends from the moment the Smart Notifications (Push Messages) are sent from the bank to the moment they are delivered to the Service Provider's data message center associated with the device registered by the Client. The bank shall not be liable for the non-delivery of Smart Notifications (Push Messages) sent by the bank, delays caused by third parties, or errors in their content, and shall not be liable for any damages resulting therefrom.

In order to use the data service (to send push messages), it is necessary to ensure that the mobile device has a data connection (mobile internet, Wi-Fi). The bank shall not be liable for the non-delivery of Smart Notifications (push messages) due to a lack of data connection.

Smart notification settings take effect immediately.

**Steps for requesting the service:** For accounts, cards, and loans, go to the notifications menu, turn on the service, and accept the terms and conditions of the smart notification service. The service is free of charge. Confirm your acceptance of the terms and conditions with your PIN code/biometric identification. After successful acceptance, the user can select individually from the accounts and cards available in the service which ones they would like to receive notifications for, or they can apply the desired setting to all their products.

For accounts, debit and credit transactions and the minimum amount related to transactions can be specified. The default minimum amount is HUF 500.

For cards, notifications can be requested for card transactions, with a minimum amount of HUF 500. For credit cards, the daily notification message cannot be changed separately; it is automatically set when card monitoring is enabled. The service can be canceled by turning off the Smart Notifications switch in the Notifications menu.

You can request/cancel the Data Change Monitoring service of Smart Notifications at a bank branch or via CIB24.

Notifications and messages can be viewed and managed by clicking on the bell icon in the upper right corner. Read notifications and messages can be archived. Archived notifications and messages can be moved to the trash.

**Important! Push messages received for strong authentication of bank card purchases are not displayed or archived under the bell icon.**

### **Free notifications settings – Input page**

When you select the Free notifications tab, the Accounts/Cards/Loans groups will appear (PLEASE NOTE: a given notification group will only appear if the user has a given type of product).

#### **Accounts**

**Account number:** select the account number for which you want to receive notifications.

**Debits:** you can request messages about debits, for which you can specify a minimum value limit. The application does not send separate messages about blocks/accounting entries resulting from purchases made with a bank card.

The value limit is in the currency of the account.

**Credits:** you can request messages about credits, for which you can specify a minimum value limit.

The value limit is understood to be in the currency of the account.

**Minimum value limit:** you will receive a message about money transfers above the specified value limit.

The value limit is understood to be in the currency of the account. The default value is 500 HUF.

#### **Cards**

**Settings:** you can select which bank cards you want to receive notifications about transactions for.

**Minimum value limit:** you will receive a message about any amounts above the specified value limit being blocked on your account, unsuccessful purchases, credit card credits and repayments, and expected purchase refunds.

The specified value limit is in the currency of the card.

Messages also appear in the notification bar of the mobile device, accompanied by a sound (default message notification sound). Clicking on the message launches the application and, after logging in, the detailed content of the message becomes readable. No separate notification sound can be assigned to the message in the application.

#### **Loans**

**Settings:** you can select which loan repayments you want to be notified about.

Messages also appear in the notification bar of your mobile device, accompanied by a sound (default message notification sound). Clicking on the message launches the application, and after logging in, the detailed content of the message becomes readable. No separate notification sound can be assigned to the message in the application.

### **Data change monitoring**

**Settings:** currently, it is not possible to set, query, or modify this service on the application interface; requests can be made via your account or CIB24.

Messages also appear in the notification bar of the mobile device, accompanied by a sound (default message notification sound). Clicking on the message launches the application, and after logging in, the detailed content of the message becomes readable. No separate notification sound can be assigned to the message in the application.

## **Products and services**

### **Home settings**

**Purpose of the function:** this function allows customers to specify which accounts and products are displayed on the Home page (the screen that appears after logging in).

The Home Page settings page contains the following options:

- Back (left arrow): Takes you to the previous screen (Settings/Products and Services tab)
- Short information message
- Change favorite account: Lists accounts achieved by the user
- Change favorite savings: lists the savings accounts accessed by the user
- Change favorite card: lists the credit cards accessed by the user
- DONE button: Used to save changes made on the screen (only active if changes have been made on the screen)

**IMPORTANT:** A type can only be modified if the user has at least two products from that product group.

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## **Transaction limit**

**Purpose of the function:** to display the transaction limits associated with the CIB Bank Online/CIB Bank Mobile Application channels. Monthly and daily transaction limits have been set in the application. When modifying the default limits, the user can only set lower limits.

The function displays the limits associated with trusted beneficiaries in terms of number of transactions and individual transaction amounts. **IMPORTANT:** these limits are set by the Bank and cannot be modified by the user.

## **#withPAY**

**Purpose of the function:** This function allows you to subscribe to and unsubscribe from the withPAY service.

## **qvik**

**Purpose of the function:** Activation/modification/deactivation of the qvik (NFC, QR, Deeplink) service. Further details can be found in the section on the qvik function.

## **Information and conditions**

**Purpose of the function:** To review the use, conditions, and terms and conditions of the application.

## **Data processing information**

This function provides access to the data processing notice for the CIB Bank Mobile Application.

## **Terms and conditions**

- Back (left arrow): Takes you to the previous screen (Settings/Information and Conditions tab)
- Short information message
- Link: navigates to the Bank's website, where the General Terms and Conditions and several other documents are available.

## **GDPR Privacy Statement**

**Purpose of the function:** By completing the data protection statement, the customer can consent to or refuse how and for what purposes CIB Bank Zrt. uses their data. Responses can be changed at any time.

The GDPR Privacy Statement page contains the following:

- Back (left arrow): Takes you to the previous screen (Settings/Information and conditions tab)
- EDIT button:

Click the EDIT button to edit your statements. The screen contains the following:

- o Back (left arrow): Takes you to the previous screen
- o Short information message
- o Information (circled letter i): Provides brief information about the function
- o VIEW FULL STATEMENT button: The full GDPR statement document is displayed.
- o YES/NO buttons: Use these buttons to indicate your intention to declare.
- o NEXT/PREVIOUS buttons: These buttons are used to navigate between the individual statements.
- o You must confirm the submission/modification of the statement with a PIN code/biometric identification.
- o After receiving feedback on the result of the declaration, the user can choose between two buttons: CONTINUE TO DOCUMENTS (the Documents function will appear, and the declaration can be viewed on the Contracts tab using the appropriate filter) and DONE (clicking this button will display the GDPR Privacy Policy screen).

You can accept or reject the following privacy statements on the CIB Bank Mobile Application interface:

- You consent to the recording of telephone conversations related to debt collection in connection with the contract to be concluded with CIB Bank Zrt. or to the making of non-specific orders or complaints.
- You consent to the processing of data enabling communication with CIB Bank Zrt. by means other than postal mail.
- Consents to the processing of data necessary for debt collection in connection with the contract to be concluded with CIB Bank Zrt.
- Consents to being contacted for business development purposes.
- Consents to the processing of biometric data.

The consent statement can be modified at any time in the privacy statements. The statement can be viewed in the Documents/Contracts tab (using the appropriate filter).

## **App store**

The application navigates to the store according to the device type.

## **Devices**

Information about the application, device, and accesses is available.

## **DOCUMENTS**

**Purpose of the function:** confirmations of orders recorded via electronic channels and other documents uploaded by the bank are available.

The information letter sent by the Bank regarding free cash withdrawals (KPKNY) and the Central Credit Information System (KHR) is also available here.

**Process for viewing documents:** by clicking on the Documents function, the user can access 3 types of documents:

- Receipts
- Contracts
- Statements/fee statements

The documents can be viewed in PDF format.

Each tab provides search and filter options for the user.

By default, documents from the last 6 months are displayed. Documents older than 6 months can be listed by using the "Custom period" filter option.

**Information (circled "i"):** Provides brief information about the function.

### **Receipts**

Detailed confirmations of successful and unsuccessful orders/transactions executed on the CIB Bank Mobile App and CIB Bank Online interfaces are automatically displayed in the Documents – Confirmations function. Confirmations for recurring orders are available in the Recurring Orders function; they are not displayed in the Confirmations tab of the Documents function.

### **Contracts**

Successful and unsuccessful contract documents executed on the CIB Bank Mobile App and CIB Bank Online interfaces, as well as other documents uploaded by the bank, are available in the Documents – Contracts function.

A specific document type is displayed by default in the Documents/Contracts function. Other document types can be filtered using the Filter function.

### **Statement/Fee Statement**

On the Statements tab, you can view your monthly current account statements and annual fee statements. Small businesses have access to a merchant summary of transactions and payments.

The last 18 months of statements are available to all customers with the appropriate settings.

## **CONTACT**

**Purpose of the function:** to display CIB Bank's contact details. The function provides access to the bank's 24-hour CIB24 telephone customer service, allows you to send e-mails, and provides a direct link to the bank's website.

## **MY OFFERS**

**Purpose of the function:** to display and manage online offers. The function allows you to view and track the details of ongoing and archived online offers, request new offers (provided that the bank has already sent at least one online offer to the customer), and delete offers.

## **CHAT**

**Purpose of the function:** Using the chat function, you can contact CIB24 telephone customer service representatives, who are available during business hours (Monday to Friday, 8:00 a.m. to 7:00 p.m., Saturday 10:00 a.m. to 6:00 p.m.) to answer general questions without requiring customer identification.

## **BRANCH LOCATOR**

**Purpose of the function:** to display CIB Bank branches and ATMs on a map of Hungary. The function allows you to view a list of ATMs and bank branches, or display them on a map in map mode.

## **SMARTWATCH – APPLE WATCH**

**Purpose of the function:** If you use the CIB Bank Mobile App on an Apple iPhone and have an Apple Watch smartwatch connected to your device, the CIB Bank Mobile App can be extended to your watch and the following function will be available.

## "Favorite Account" mini app

**Available balance:** displays the available balance of the selected account, increased by the authorized current account credit limit and decreased by any blocked amounts.

**Balance:** displays the balance of the selected account.

**Available credit limit:** shows the credit limit available on the selected account, as specified by the bank in the contract, which increases the available balance.

**Blocked amount:** shows ongoing transactions reserved by the bank but to be executed later (e.g. card payments, foreign currency transfers or collection orders) that reduce the available balance. No data is displayed if there is no blocked amount on the selected bank account at the time of the query.

## "Favorite Card" mini application

Only credit cards can be selected in this function.

**Available balance:** displays the balance of the selected credit card, increased by the authorized credit limit and decreased by any blocked amounts.

**Available credit limit:** shows the available credit limit specified by the bank in the contract and held in the given account.

**Blocked amount:** shows transactions that reduce the available balance, are in progress, have been reserved by the bank but are to be executed later (e.g. card payments, foreign currency transfers or collection orders). No data is displayed if there is no blocked amount in the selected bank account at the time of the query.

## "Favorite savings" mini application

**Available balance:** displays the available balance of the selected savings account.

**Balance:** displays the balance of the selected savings account.

## "Recent transactions" mini app

**Recent transactions:** this mini application (widget) allows you to view the most recent transactions associated with the selected main account. Five transactions are available at a time.

**Transaction date:** shows the date on which the transaction was recorded.

**Note:** displays the note attached to the transaction.

**Amount and currency:** the transaction is executed in this amount and currency.

## CIB Bank Mobile App Card Authentication Function

**The CIB Bank Mobile App has a limited authorization function that can only be used to authenticate online purchases made with a bank card.** With this new authorization function, we are providing an authentication tool **to customers who do not have and/or cannot have the full version of the CIB Bank Mobile App.**

So, in addition to the existing application, there is no other application to download, and this function is only an authorization function. No electronic channel agreement is established between the customer and the bank.

It is classified as an authentication device, regulated by an authorization package. – Card authentication function.

### Functions available on the CIB Bank Mobile App Card

#### Authentication Device

- Approval of online card purchases
- Setting up biometric identification
  - Login and/or transaction approval
- Bank card activation
- Temporary blocking and unblocking of bank cards
- Displaying bank card PIN codes
- Creating a virtual card
- use of geocontrol
- Bank card blocking (not replacement!)

#### Online purchase approval process

The purpose of the authentication device is to approve online purchases.

First, a push message arrives on your phone during the online purchase process, and you click on it.

#### Actions

**Cancel:** If you do not open the message within 90 seconds, you will not be able to do so later and will have to restart the process.

**Continue:** Complete the login process (with a PIN code or biometric identification).

Log in to the application

#### Actions

**Cancel:** If you exit the login process, you will interrupt the process and will have to start over.

**Confirmation:** As a continuation of the authentication process, after successful login, you must check the data displayed on the "Overview" page:

- Merchant details (from whom we are purchasing online)
- Amount (Online purchase amount)
- Last 4 digits of card number (Card number used for online purchase)

If all the details are correct and you proceed, you will need to verify the process on the "Confirmation page".

#### **Actions**

**Confirmation:** With PIN code, biometric identification

**Exit:** In this case, we interrupt the process

The "Summary page" will display the success of the authentication or an error message if the authentication process has failed at any point.

#### **Actions**

**Exit:** At the end of the process, we can exit the application.

It is important to note that at the end of the process, the application does **NOT** automatically redirect the customer back to the merchant's site.

## **CIB BANK MOBILE APPLICATION EXCLUSIVELY FOR PRIVATE INDIVIDUALS WITH A LEASING AGREEMENT**

CIB Bank provides the use of the CIB Bank Mobile Application to private individuals who have a leasing contract with CIB Bank without the conclusion of an electronic channel contract, who, based on a loan agreement still in force at 24:00 on 18 March 2020, have a loan agreement with CIB Lízing Zrt. (hereinafter: Leasing) has a loan agreement in place at 24:00 on 18 March 2020, based on a loan agreement still in force at 24:00 on 18 March 2020, or, in the case of leasing agreements, in relation to those leasing agreements in respect of which Leasing has already acquired ownership of the leased asset on or before 18 March 2020, 2020, and the leased asset has been transferred to the customer, regardless of whether the invoice has been paid.

The use of the CIB Bank Mobile Application **is limited to the data displayed on the above-mentioned "Leasing screen" and the use of the #withKEY Token.**

This provides an authentication tool **for our customers who only have a leasing contract and who did not previously have the CIB Bank Mobile App.**

### **Functions available on the CIB Bank Mobile App only for private individuals with a CIB Leasing contract**

#### **As an unregistered user:**

The following functions on the pre-login screen can be used by both unregistered and registered users:

- Language selection (HU – Hungarian/EN – English)
- Watch the demo! (Help)
- Contact

- Commercial content

**As a registered user:**

On the pre-login screen for registered users, you can do the following:

- Change the language of the application.
- Log in to the CIB Bank Mobile Application using the **Login** button or by launching the #withKEY Token.
- Launch the demo.
- View the bank's contact details (the bank's URL, contact email address, customer service phone number, and card support phone number).
- Branch locator.
- Delete user profile.
- Review the bank's exchange rates and perform currency conversion calculations.
- #withKEY Token function

**After logging in,** the following functions are available:

- Loan/Leasing page
  - Display of contract and invoice data for transactions with any member of the CIB Leasing Group. (described in detail above under "Leasing screen")
- Mailbox/Contracts page

**OTHER OPERATIONS WILL GIVE AN ERROR MESSAGE.**