

## **CIB TPP CHANNEL**

### **USER MANUAL**

<b>1</b>	<b>CIB TPP CHANNEL SERVICE .....</b>	<b>3</b>
<b>2</b>	<b>CONDITIONS FOR THE USE OF THE SERVICE.....</b>	<b>3</b>
2.1	USE OF THE SERVICE.....	3
2.1.1	PASSOWORD GENERATOR DEVICES.....	4
2.1.2	RECOMMENDED MINIMUM TECHNICAL REQUIREMENTS.....	6
2.1.3	SECURITY .....	6
2.2	RANGE OF SERVICE PROVIDERS .....	7
2.2.1	LOGIN PAGE .....	7
2.2.2	ACCESS TO ACCOUNT INFORMATION.....	7
2.2.3	INITIATION OF PAYMENT TRANSACTIONS.....	8
2.2.4	CONFIRMATION OF OF FUNDS .....	16

## **1 CIB TPP Channel service**

The CIB TPP channel represents the new, internet-based Electronic Service of the Bank through which the TPP communicates with the bank in order to perform the TPP service. The CIB TPP channel is available in Hungarian and English through the TPP system by redirection to the online platform of the Bank by the TPP. The CIB TPP channel enables the execution of bank transactions for the Partner that can be ordered via TPP.

The Bank automatically enables the use of the CIB TPP channel for the User if they have at least one internet-based online Electronic Service or CIB Business Online.

The CIB TPP channel is available to the Business Partner solely by redirection from the TPP system. Once the Business Partner is redirected by the TPP to the Bank's online platform, the User authentication procedure required for the use of CIB TPP channel is performed on this online platform.

For further details regarding acceptance and execution of orders given via CIB TPP Channel see the Bank's website ([www.cib.hu](http://www.cib.hu)) under the "Contacts/Banking Timetable" menu item and the relevant Business Regulation.

## **2 Conditions for the use of the service**

The service may be used automatically without any application by private individuals, sole traders and business or other organizations who have contract for online CIB internet based Electronic Services or CIB Business Online and have a bank account and/or a contract for investment services with CIB Bank, as well as by private individuals who hold a Settlement Account (shopping card account and/or credit card account) at CIB Bank.

### **2.1 USE OF THE SERVICE**

Use of the service requires one of the following signature generator device verification method:

In the case of strong customer authentication supported by a dynamic code, the generated authentication code is unique for the amount and the beneficiary approved by the Payer upon initiating the transaction, corresponds to the original, specific amount of the Payment Transaction and the identity of the beneficiary approved by the User. Any change in the amount or the beneficiary will result in the invalidation of the generated authentication code.

The Bank accepts the authentication code only once. After several unsuccessful authentication attempts, the Bank is entitled to block the initiation of Payment Transactions. Before permanent blocking, the Bank notifies the User about this and the User may submit a request to the Bank to release blocking (using a form provided by the Bank to the Business Partner, in person at the Bank branch, by mail or by facsimile, sent to the fax number of the account-managing Bank branch, shown on the Bank's website) or via CIB24 after identification with Telephone Identification Code in order to ensure that the execution of Payment Transactions with cash substituting means of payment become available to the User again.

## 2.1.1 **PASSOWORD GENERATOR DEVICES**

### 2.1.1.1 CIB Hard Token



The CIB Hard Token is a physical password generator that creates a single-use password, which serves as a security code for logging in to CIB Internet-based electronic services (CIB Internet Bank, CIB Bank Online, CIB Business Online, CIB TPP Channel) and the eBroker service.

**If you have CIB Hard Token you can log in and approve transaction via CIB TPP Channel as follows:**

#### **Log in to CIB TPP Channel**

- 1) After the start of the service via CIB TPP Channel enter on the log in screen the 8-digit User ID of the selected service, which is contained in the “User Annex” document attached to the contract.
- 2) Switch on the CIB Hard Token by clicking on “OK”, then enter the previously set 4-digit PIN and press “OK” again.
- 3) If you have successfully entered the PIN and you see SELECT on the screen, press button 1 (Login) to generate a 6-character unique code.
- 4) Enter the code in the “Token generated password” field on the CIB TPP Channel log in screen.
- 5) Push the “Login” button!

#### **Signature code generation**

- 1) Enter your order via TPP and then you will be redirected to CIB TPP Channel page
- 2) Switch on the CIB Hard Token by pressing the "OK" button, then enter the 4-digit PIN code previously set and press the "OK" button again.
- 1) If you entered the PIN code successfully and you see the SELECT label on the Hard Token screen, press the button 2 (Sign).
- 2) Enter the 8-digit "confirmation code" presented in the CIB TPP Channel into CIB Hard Token and press the "OK" button again.
- 3) Enter the Token generated code in the "Token generated password" field on the CIB TPP Channel
- 4) After registering the signatory code, click OK and your transaction is approved

### 2.1.1.2 #withKEY Token

The PS2 compliant password generator #withKEY token is built in to CIB Bank Mobile application.

The #withKEY Token is a PIN code-protected password generating function, which creates a single-use password. The password serves as a security code for logging in to CIB Bank's Internet-based Electronic Services (CIB Internet Bank, CIB Bank Online) and the eBroker service, and for the approval of operations that require signature.

**If you have #withKEY token built in CIB Mobile application you can log in and approve transaction via CIB TPP Channel as follows:**

#### **Log in to CIB TPP Channel**

- 1) From TPP application the TPP redirects you to CIB TPP Channel log in screen.
- 2) On CIB TPP Channel log in screen you have to enter your User Id and token generated password.
- 3) Start your CIB Bank Mobile application on your mobile. In #withKEY function on your the CIB Bank Mobile application opening screen enter your PIN-code.
- 4) On CIB TPP Channel log in screen enter your 8 digit User ID and the #withKEY password generated in #withKEY function of the CIB Mobile application.
- 5) Click on „Log in” button via CIB TPP Channel!

#### **Signature of orders via CIB TPP Channel**

- 1) Enter your order details on TPP application and it will redirect you to CIB TPP Channel screen.
- 2) On the CIB TPP Channel Signature screen, in the "Signature Code" field, enter the signature code from the push message sent to your mobile phone within the CIB Bank Mobile App.
- 3) Select the "OK" button on the CIB TPP Channel Signing screen to sign the transaction.

The signature code can be viewed as a (pop-up) push message on your mobile phone or in the Notifications menu of the CIB Bank mobile application.

#### **2.1.1.3 ViCA (Virtual Chipcard Application)**

ViCA is a innovative password generator application run on an Android/iOS smartphone and tablet, that enables you to use CIB Business Online services safely. ViCA is used for approve or reject log in and approve or reject orders given via CIB Business Online or CIB TPP Channel. Unique password generated by ViCA is transferred to the Bank automatically by the appropriate function of ViCA.

**If you have ViCA application you can log in and approve transaction via CIB TPP Channel as follows:**

#### **Log in to CIB TPP Channel:**

- 1) From TPP application the TPP redirects you to CIB TPP Channel log in screen.
- 2) After starting the service via CIB TPP Channel you have to enter your CIB Business Online User ID and log in as it is defined in CIB Business Online User Guide.
- 3) On CIB TPP Channel log in screen click on „Log in” button

**Order approval** is the same via CIB TPP Channel as the verification method used via CIB Business Online

You may find further information on ViCA in CIB Business Online User Guide.

For further information on password generator token please visit our website ([www.cib.hu/token](http://www.cib.hu/token)).

### 2.1.2 **RECOMMENDED MINIMUM TECHNICAL REQUIREMENTS**

- PC or Mac: a Windows 10/8/7 or MAC OS X operating system
- Browser: Internet Explorer version 11.0, Firefox 48.0, or Chrome 58.0 or higher
- Internet connection,
- A screen resolution of 1024\*768,
- Supported mobile operating systems: Google Android, Apple iOS and Windows Phone
- An Android 4.1 or higher operating system (minimum display resolution: 480x800 pixels),
- An iPhone, iPad iOS 9.0 or higher operating system
- A Windows Phone 8 or higher operating system.

### 2.1.3 **SECURITY**

#### **What the Bank's system provides:**

- To prevent unauthorised access, if you leave the system idle for several minutes you will be automatically logged out. (Any items entered on the screen but not sent to the Bank prior to the automatic log-out will be cancelled.)

#### **What we ask of you in order to help minimise security risks:**

- Use a secure internet connection. Do not connect to non-protected WiFi networks of unknown origin.
- Do not select as your PIN your date of birth or any other set of numbers that is easy to guess and that is associated with you in some way (#withKEY Token).
- Please keep your user ID and PIN confidential (#withKEY Token)! Make sure that nobody is watching as you enter your PIN, and under no circumstances disclose it to anyone. If you suspect that your PIN has been obtained by an unauthorised person, change it immediately in the app. If your mobile device has been lost or stolen, deactivate it immediately by calling the CIB24 telephone Customer Helpline (06 1 4 242 242) or in person at one of our branches.
- After you complete your transactions through the CIB Bank Online system, always tap on the Log-out button.
- Do not modify the manufacturer's operating system of your mobile device (in case of using a tablet or smart phone) and do not install any apps of unknown origin on the device.

## 2.2 RANGE OF SERVICE PROVIDERS

### 2.2.1 LOGIN PAGE

TPP redirects the User to the login page of the CIB TPP channel. Data entered on the login page of the CIB TPP channel by the User is transmitted between the User and the Bank. The TPP is not notified about the data entered by the User, it is not transferred to the TPP system.

**Purpose of the function:** login to the system of CIB TPP channel.

User IDs used in CIB TPP Channel: on the log in screen select which CIB internet based Electronic Service (CIB Bank Mobile application, CIB Internet Bank, CIB Bank Online), CIB Business Online User ID you would like to use to log in.

**User ID:**

- In the case of identification with CIB Hard Token and #withKEY token device, it is an 8-digit string which identifies the User when logging into the system.

**Password:**

- In the case of identification with CIB Hard Token and #withKEY token device, it is a one-time password 6-character, numerical, one-time password generated by the Token device.

<b>Operations</b>
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**Logging in:** enters the CIB TPP channel system

**Cancel:** from the login page of the CIB TPP channel, you are returned to the TPP page

### 2.2.2 ACCESS TO ACCOUNT INFORMATION

**Purpose of the function:** to provide an up-to-date and detailed statement of your financial position. It provides an overview about the account and balance history of the account number specified by you. The function shows the details entered on the TPP page. On the page of the CIB TPP channel, it is not possible to modify the details of the access request to account information.

**Execution condititons:** On the bank's website ([www.cib.hu](http://www.cib.hu)) the Banking Timetable and relevant Business Regulation contains detailed information on access to account information

**The account information table contains the following data:**

- TPP data, through which you request account information
- Account number: shows the GIRO or IBAN number of the account(s) corresponding to the subject of the account information query
- Account information: shows the accounts about which you request detailed data
- Balance: shows the accounts about which you request balance information
- Account history: shows the accounts about which you request account history information

**Checkbox:**

- Unchecked by default. It is necessary to accept the relevant Business Regulations and Privacy Information Notices to proceed.

**Signature code:**

- Approval of the access request to account information by entering the signature code corresponding to the signature for the online CIB internet-based Electronic Service.
- Signature code details are in 2.1.1 Password generator devices section

<b>Operations</b>
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**Approve:** finalisation of account access request

**Cancel:** from the page of the CIB TPP channel, you are returned to the TPP page

**Confirmation page:** this page is displayed after the approval of the payment operation. A message will be displayed about the outcome of the approval process (successful or unsuccessful). You are always redirected to the TPP page.

### 2.2.3 INITIATION OF PAYMENT TRANSACTIONS

Initiation of payment transactions will be available from 30<sup>th</sup> October 2019.

Initiation of payment transaction via CIB TPP Channel can be made by users with independent right of disposal.

#### 2.2.3.1 One-off and value date HUF book transfer order

**Purpose of the function:** By submitting a book transfer order, you can launch one-off or value date transfers from your HUF account in HUF currency between your own HUF or foreign exchange accounts or to delegated accounts or that of a legal representative, belonging to the same account holder. The function shows the details entered on the TPP page. On the page of the CIB TPP channel, it is not possible to modify or delete the details of the displayed book transfer order. You can submit orders about successfully accepted Value Date Book Transfer Orders via the Bank's Electronic Services, CIB24 or the Bank branch.

**Execution conditions:** Execution of HUF book transfer order is not possible in partial amount. On the bank's website ([www.cib.hu](http://www.cib.hu)) the Banking Timetable and relevant Business Regulation contains further information.

**The transaction data table contains the following data:**

- TPP data, through which you request account information
- Number of the account to be debited: your account, from which you launch the book transfer.
- Name of beneficiary: for book transfers, enter your name
- Beneficiary's account number: for book transfers, this is your account to which you launch the book transfer.
- Transaction amount and currency: amount of the book transfer entered in HUF
- Reference: any optional comment
- Value date: in case of value dated orders the date of book transfer execution (debiting of your account), this may not be earlier than the banking day following the submission of the order. This date is at most one year ahead. If this field is left empty,



the payment will be a “one-off” book transfer. In case of foreign exchange book transfer order value date can not be entered.

**Checkbox:**

- Unchecked by default. It is necessary to accept the relevant Business Regulations and Privacy Information Notices to proceed.

**Signature code:**

- Approval of launching a payment operation by entering the signature code corresponding to the signature for the online CIB internet-based Electronic Service or CIB Business Online.
- Signature code details are in 2.1.1 Password generator devices section

<b>Operations</b>
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**Approve:** finalisation of launching the payment order

**Cancel:** from the page of the CIB TPP channel, you are returned to the TPP page

**Confirmation page:** this page is displayed after the approval of the payment operation. A message will be displayed about the outcome of the approval process (successful or unsuccessful). You are always redirected to the TPP page.

### 2.2.3.2 One-off and value date HUF transfer order

**Purpose of the function:** By submitting the Transfer order, you can launch one-off or value date domestic GIRO or intrabank HUF transfers. The function shows the transfer details entered on the TPP page. On the page of the CIB TPP channel, it is not possible to modify or delete the details of the displayed Transfer order. You can submit orders about successfully accepted Value Date Transfer Orders via the Bank’s Electronic Services, CIB24 or the Bank branch.

**Execution conditions:** Execution of HUF transfer order is not possible in partial amount. On the bank’s website ([www.cib.hu](http://www.cib.hu)) the Banking Timetable and relevant Business Regulation contains further information.

**The transaction data table contains the following data:**

- TPP data, through which you request account information
- Number of the account to be debited: your account, from which you launch the transfer.
- Name of Beneficiary (mandatory, maximum 32 character: name of the beneficiary to whom you launch the transfer. It is mandatory in case of transfer to a bank account, in case of secondary account identifier (email address, mobile number, tax number, taxation ID) it is optional.
- Account number of Beneficiary (input field, mandatory, 16 or 24 digit): the beneficiary’s account to which you launch the transfer. It can be a GIRO or IBAN number
- Taxation number (input field): 8 or 11 numeric, character (e.g. 12345678 or 12345678-1-22)
- Tax ID (input field): 10 character, numeric (e.g. 1234567890)

- Phone number (input field): EGT country mobile number can be entered. + sign, country code, - sign and the phone number (e.g. +36-301234567)
- Email address (input field): at least one character, „@” sign and „.” character must be entered (e.g. xy@gmail.com)
- Transaction amount and currency: amount of the transfer entered in HUF
- Reference: any optional comment
- Value date: date of transfer execution (debiting of your account), this may not be earlier than the banking day following the submission of the order. This date is at most one year ahead. If this field is left empty, the payment will be a “one-off” transfer.

#### Supplementary data input (optional):

- **Debtor Identification, type:** Data identifying the person or organisation making the transfer that may help the beneficiary identify the transferor. Before recording the identification number, first select whether you wish to identify an organisation or a private individual.
- **Ultimate Debtor name (70 character):** Not the owner of the account to be debited, but a third party that is making a payment to the beneficiary or on whose behalf the owner of the account to be debited is making a payment.
- **Ultimate Debtor identification, type (35 character):** Data identifying the party actually making the payment (person or organisation). Before recording the identifier, first select whether you wish to identify an organisation or a private individual.
- **Beneficiary Identification, type:** Data identifying the beneficiary person or organisation, which may help the transferor in identifying the beneficiary. Before recording the identification number, first select whether you wish to identify an organisation or a private individual.
- **Ultimate Beneficiary Name (70 character):** Not the owner of the account to be credited, but a third party that is the ultimate recipient of the amount that is being credited to the beneficiary’s account.
- **Ultimate Beneficiary Identification, type:** Data identifying the actual beneficiary (person or organisation), which helps in identifying the actual beneficiary of the payment transaction. Before recording the identifier, first select whether you wish to identify an organisation or a private individual.
- **Purpose code:** The type of the transaction may be specified through the use of an official purpose code. Payment service providers may prepare statements and statistics about their cash-flow for the account holders (transferors and beneficiaries alike). A purpose code selected from the ISO20022 external code list.

#### Checkbox:

- Unchecked by default. It is necessary to accept the relevant Business Regulations and Privacy Information Notices to proceed.

#### Signature code:

- Approval of launching a payment operation by entering the signature code corresponding to the signature for the online CIB internet-based Electronic Service or CIB Business Online
- Signature code details are in 2.1.1 Password generator devices section

#### Operations

**Approve:** finalisation of launching the payment order

**Cancel:** from the page of the CIB TPP channel, you are returned to the TPP page

**Confirmation page:** this page is displayed after the approval of the payment operation. A message will be displayed about the outcome of the approval process (successful or unsuccessful). You are always redirected to the TPP page.

### 2.2.3.3 Standing HUF book transfer order

**Purpose of the function:** By submitting a Standing Book Transfer order, you can launch standing transfers in HUF currency between your own HUF accounts or to delegated accounts or that of a legal representative, belonging to the same account holder. These will be executed within the specified period, on the given banking day, with the frequency and amount you specified. The function shows the standing book transfer details entered on the TPP page. On the page of the CIB TPP channel, it is not possible to modify or delete the details of the displayed Standing Book Transfer Order.

You can submit orders about successfully accepted Standing Book Transfer Orders (e.g. modification of frequency, cancelling) via the Bank's Electronic Services, CIB24 or the Bank branch.

**Execution conditions:**

- the first day of the Book Transfer may be the next banking day (for orders submitted at the weekend, the earliest day may be Tuesday),
- the period of order execution is determined by the first day of the Book Transfer and the frequency (e.g. if the first day is 05.05.2003, and frequency is monthly, the record date will be the 5th of each month). Please note that if you enter a non-banking day (e.g. weekend) as the first date of the book transfer (execution), it will only be executed on the next banking day,
- in the case of modification, there must be sufficient funds on the account to be debited to cover the amount of the transfer and related banking fees on the day of debiting,
- execution is not possible for part of the given Book Transfer amount,
- in the case of insufficient funds, the Bank will not queue the order (please note that this will result in the non-execution of your order in the case of insufficient funds).

**Execution conditions:** it is executed on the banking date according to the specified frequency. On the bank's website ([www.cib.hu](http://www.cib.hu)) the Banking Timetable and relevant Business Regulation contains further information.

If the record date of the order **falls on a public holiday (e.g. weekend)**, the Bank executes the order on the first banking day after the public holiday.

**The transaction data table contains the following data:**

- **TPP name:**through which you request account information
- **Number of the account to be debited:**the number of your account, from which you launch the Standing Book Transfer order.
- **Name of Beneficiary:** for book transfers, enter your name
- **Beneficiary's account number:**for book transfers, this is your account to which you launch the book transfer.

- **Transaction amount and currency:** amount of the transfer entered in HUF
- **Reference:** any optional comment
- **Frequency:** determines the dates of book transfers executed between the dates of the first and last execution, you can select the required period from the list of options by clicking on them (daily, weekly, every two weeks, monthly, quarterly, half-yearly, yearly)
- **Date of first book transfer:** the earliest date of the book transfer to be executed based on the book transfer order is the calendar day after the submission of the order (except for weekends when the earliest day is Tuesday).
- **Date of last book transfer:** date of the last book transfer to be executed based on the book transfer order which may not be earlier than the date of the first book transfer, it is determined independently from the last date calculated based on the frequency.

**Checkbox:**

- Unchecked by default. It is necessary to accept the relevant Business Regulations and Privacy Information Notices to proceed.

**Signature code:**

- Approval of launching a payment operation by entering the signature code corresponding to the signature for the online CIB internet-based Electronic Service or CIB Business Online.
- Signature code details are in 2.1.1 Password generator devices section

<b>Operations</b>
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**Approve:** finalisation of launching the payment order

**Cancel:** from the page of the CIB TPP channel, you are returned to the TPP page

**Confirmation page:** this page is displayed after the approval of the payment operation. A message will be displayed about the outcome of the approval process (successful or unsuccessful). You are always redirected to the TPP page.

#### 2.2.3.4 Standing HUF transfer order

**Purpose of the function:** By submitting a Standing Transfer order, you can launch standing intrabank or bank-to-bank GIRO transfers in HUF currency between HUF accounts. These will be executed within the specified period, on the given banking day, with the frequency and amount you specified. The function shows the standing transfer details entered on the TPP page. On the page of the CIB TPP channel, it is not possible to modify or delete the details of the displayed Standing Transfer Order.

You can submit orders about successfully accepted Standing Transfer Orders (e.g. modification of frequency, cancelling) via the Bank's Electronic Services, CIB24 or the Bank branch.

**Execution conditions:**

- the first day of the Transfer may be the next banking day (for orders submitted at the weekend, the earliest day may be Tuesday),
- the period of order execution is determined by the first day of the Transfer and the frequency (e.g. if the first day is 05.05.2003, and frequency is monthly, the record date will be the 5th of each month). Please note that if you entered a non-banking day

- (e.g. weekend) as the first date of the transfer (execution), it will only be executed on the next banking day,
- in the case of modification, there must be sufficient funds on the account to be debited to cover the amount of the transfer and related banking fees on the day of debiting,
- execution is not possible for part of the given Transfer amount,
- in the case of insufficient funds, the Bank will not queue the order (please note that this will result in the non-execution of your order in the case of insufficient funds).

**Execution date:** on a banking day according to the specified frequency within the specified interval. This is when balance check is performed, followed by debiting, and crediting the beneficiary account.

If the record date of the order **falls on a public holiday (e.g. weekend)**, the Bank executes the order on the first banking day after the public holiday.

**Execution conditions:** : it is executed on the banking date according to the specified frequency. On the bank's website ([www.cib.hu](http://www.cib.hu)) the Banking Timetable and relevant Business Regulation contains further information.

If the order's due date is a non-working date (e.g. weekend) the Bank will execute the transaction on the first banking date after the non-working date.

**The transaction data table contains the following data:**

- **TPP name:** through which you request account information
- **Number of the account to be debited:** your account, from which you launch the Standing Transfer Order.
- **Name of Beneficiary:** name of the beneficiary to whom you launch the Transfer.
- **Beneficiary's account number:** the beneficiary's account to which you launch the Transfer.
- **Transaction amount and currency:** amount of the transfer entered in HUF
- **Reference:** any optional comment
- **Frequency:** Determines the dates of transfers executed between the dates of the first and last execution, you can select the required period from the listed options by clicking on them (daily, weekly, every two weeks, monthly, quarterly, half-yearly, yearly)
- **Date of first transfer:** earliest date of the transfer to be executed based on the transfer order is the calendar day after the submission of the order (except for weekends when the earliest day is Tuesday).
- **Date of last transfer:** Date of the last transfer to be executed based on the transfer order which may not be earlier than the date of the first transfer, it is determined independently from the last date calculated based on the frequency.

**Checkbox:**

- Unchecked by default. It is necessary to accept the relevant Business Regulations and Privacy Information Notices to proceed.

**Signature code:**

- Approval of launching a payment operation by entering the signature code corresponding to the signature for the online CIB internet-based Electronic Service or CIB Business Online.
- Signature code details are in 2.1.1 Password generator devices section

## Operations

**Approve:** finalisation of launching the payment order

**Cancel:** from the page of the CIB TPP channel, you are returned to the TPP page

**Confirmation page:** this page is displayed after the approval of the payment operation. A message will be displayed about the outcome of the approval process (successful or unsuccessful). You are always redirected to the TPP page.

### 2.2.3.5 FX book transfer order

**Purpose of the function:** book transfer / conversion of an FX amount between own accounts. The function shows the FX book transfer order details entered on the TPP page. On the page of the CIB TPP channel, it is not possible to modify or delete the details of the displayed FX Book Transfer Order.

**Execution conditions:** Execution of FX book transfer order is not possible in partial amount. On the bank's website ([www.cib.hu](http://www.cib.hu)) the Banking Timetable and relevant Business Regulation contains further information.

**The transaction data table contains the following data:**

- **TPP data:** through which you request account information
- **Number of the account to be debited:** your account, from which you launch the book transfer.
- **Name of beneficiary:** for book transfers, enter your name
- **Beneficiary's account number:** for book transfers, this is your account to which you launch the book transfer.
- **Transaction amount and currency:** amount of the book transfer requested. In the case of conversion, the amount can be set in the currency of the account to be debited and in that of the beneficiary account as well.
- **Transaction amount plus fees and commissions:** If the debit account's currency is different from the transaction amount currency the total amount to be debited from the payment account
- **Reference:** any optional comment
- **Value date:** the book transfer execution (account-debiting) date, which may not be earlier than the banking day following the submission of the order. This date is at most one year ahead. If this field is left empty, the payment will be a "one-off" book transfer.
- **Rate:** only for information
- **Value date of execution:** only for information

**Day of performance:** The order is automatically processed on day T. Further details are shown in the Bank schedule available on the bank's website ([www.cib.hu](http://www.cib.hu)).

**Checkbox:**

- Unchecked by default. It is necessary to accept the relevant Business Regulations and Privacy Information Notices to proceed.

**Signature code:**

- Approval of launching a payment operation by entering the signature code corresponding to the signature for the online CIB internet-based Electronic Service or CIB Business Online.
- Signature code details are in 2.1.1 Password generator devices section

## Operations

**Approve:** finalisation of launching the payment order

**Cancel:** from the page of the CIB TPP channel, you are returned to the TPP page

**Confirmation page:** this page is displayed after the approval of the payment operation. A message will be displayed about the outcome of the approval process (successful or unsuccessful). You are always redirected to the TPP page.

### 2.2.3.6 FX transfer order

**Purpose of the function:** launching foreign currency transfers from forint and foreign currency accounts (including forint transfers abroad) in favour of your beneficiary partner. The function shows the FX transfer details entered on the TPP page. On the page of the CIB TPP channel, it is not possible to modify or delete the details of the displayed FX Transfer Order.

An FX transfer can be intrabank, bank-to-bank and SEPA transfer.

#### **Execution condititons:**

- Sufficient funds, equal to the amount to be transferred, must be available, allowing for potential exchange rate changes (on the source account, and the funds sufficient to cover the banking fees and costs must be available on the selected commission account).
- Partial execution of the transfer order is not possible.

On the bank's website ([www.cib.hu](http://www.cib.hu)) the Banking Timetable and relevant Business Regulation contains detailed information on access to account information

FX tranfer order data requirements may change according to FX transfer type (intra-bank, between banks or SEPA)

#### **The transaction data table contains the following data:**

- **TPP data**, through which you request account information
- **Number of the account to be debited:** your account, from which you launch the transfer.
- **Name of Beneficiary:** name of the beneficiary to whom you launch the transfer order.
- **Beneficiary's account number:** account number of the beneficiary to whom you launch the transfer order.
- **Transaction amount:** amount of the transfer order
- **Currency of execution:** currency in which you request the transfer to be executed (sent)
- **Transaction amount plus fees and commissions:** : If the debit account's currency is different form the transaction amount currency the total amount to be debited from the payment account

- **Currency date:** Default date may change according to the type of FX transfer. Further information is available on the bank's website ([www.cib.hu](http://www.cib.hu)). in the Bank schedule.
- **Message to the beneficiary:** information to be sent to the beneficiary.
- **CIB costs and commissions charged to:** CIB commission and costs are charged to your partner only if the payment is sent outside the EEA.
- **Commission account:** by default, the account to be debited. There must be sufficient funds available in the selected commission account to cover the amount of the order and the related bank charges.
- **Request proof of payment:** please check if you request a proof about the execution of the transfer.
- **Language of proof of payment:** available options are Hungarian, English and German.
- **Notification type:** options include fax, mail, e-mail; fax and e-mail; mail and e-mail; fax and e-mail or all three.
- **Fax number:** (required if you request proof of payment via fax).
- **E-mail:** (required if you request proof of payment via e-mail).
- **Country code of beneficiary:** country code of the beneficiary of the transfer order
- **Country code of beneficiary bank:** country code of the beneficiary bank of the transfer order
- **Bank ID:** international payment ID of the beneficiary bank.
- **SWIFT code:** SWIFT code of the beneficiary bank. It may be 8 or 11 characters. If it is 11 characters, the last 3 digits may not be xxx. Characters no. 5 and 6 of the SWIFT code must be the same as the first two characters of the IBAN account number. Please check on the list of SEPA banks if the bank of the beneficiary is a SEPA member. SEPA transfer may only be executed to a SEPA member bank.
- **SWIFT copy (optional):** you may request a copy of the SWIFT sent. SWIFT copy is issued in English.

**Checkbox:**

- Unchecked by default. It is necessary to accept the relevant Business Regulations and Privacy Information Notices to proceed.

**Signature code:**

- Approval of launching a payment operation by entering the signature code corresponding to the signature for the online CIB internet-based Electronic Service or CIB Business Online.

**Operations**

**Approve:** finalisation of launching the payment order

**Cancel:** from the page of the CIB TPP channel, you are returned to the TPP page

**Confirmation page:** this page is displayed after the approval of the payment operation. A message will be displayed about the outcome of the approval process (successful or unsuccessful). You are always redirected to the TPP page.

## 2.2.4 CONFIRMATION OF OF FUNDS

Initiation of confirmation of funds transaction will be available from 15<sup>th</sup> October 2019.



**Purpose of the function:** approving that the given TPP launches a query to find out if the amount necessary for the execution of the card-based payment operation to be launched by the TPP is available on your payment account. The function shows the details entered on the TPP page. On the page of the CIB TPP channel, it is not possible to modify the details of the access request to account information.

**Execution conditions:** On the bank's website ([www.cib.hu](http://www.cib.hu)) the Banking Timetable and relevant Business Regulation contains detailed information on access to account information

#### **2.2.4.1 The account information table contains the following data:**

- TPP data, through which you request account information
- Account number: displays the GIRO or IBAN account number of the account for which the proof of funds query was approved

#### **Checkbox:**

- Unchecked by default. It is necessary to accept the relevant Business Regulations and Privacy Information Notices to proceed.

#### **Signature code:**

- Approval of the access request to proof of funds by entering the signature code corresponding to the signature for the online CIB internet-based Electronic Service or CIB Business Online.
- Signature code details are in 2.1.1 Password generator devices section

#### **Operations**

**Approve:** finalisation of access request to proof of funds

**Cancel:** from the page of the CIB TPP channel, you are returned to the TPP page

**Confirmation page:** this page is displayed after the approval of the payment operation. A message will be displayed about the outcome of the approval process (successful or unsuccessful). You are always redirected to the TPP page.