CIB BANK

CIB Business Online

User Manual

Effective from 11.06.2026.

TABLE OF CONTENTS

1. INTRODUCTION 7
1.1 CIB Business Online service 7
1.2 Use of the service 7
1.3 Authentication devices 7
2. LAUNCHING THE CIB BUSINESS ONLINE SYSTEM 9
2.1 Recommended minimum technical conditions 9
3. GENERAL INFORMATION 11
3.1 Login and logout 11
3.2 Communication platform 12
3.3 CIBBO EASY AND PRO VIEW 13
3.3.1 Access Easy version 13
3.3.2 Customise Easy menu 13
3.4 Customer selection 14
3.5 Mailbox 15
3.6 Settings 15
Customer care 16
New “multiple client view” feature for CIB BUSINESS ONLINE. 16
Edit Quick Menu 16
Initial account numbers 17
Statement settings 17
3.7 Partner saving setting 19
3.8 Contact 19
3.9 Simple and complex filtering 19
Simple filtering 19
Complex filtering 20

3.10 Printing 21
3.11 Data export 21
3.12 Help 22
4. SERVICES 22
4.1 The structure of the menu 22
4.2 Overview 23
4.3 Requests: 23
Account overview 23
Bank accounts 25
Deposits 25
Loan and guarantee overview 26
Blockings 28
Standing order overview 29
Account history 30
Card information 30
Bankcard transactions 31
Account Statement 31
Advices 35
Direct debit authorizations 39
Pending Direct Debits 40
Payment request 41
Qvik 41
Payment request 41
Outgoing Payment Requests 42
Incoming Payment Requests 42
Payment request list export 43

qvik Payment via QR, NFC, Deeplink 43
POS / eCommerce requests 45
“Secondary account identifiers” 51
Cash Pool inquiries 55
4.4 Investments 63
4.4.1 Securities queries 64
4.4.2 Securities Orders 66
4.4.3 Fund selling 68
4.4.4 Overview of securities orders 71
4.5 Set up a new order 71
HUF orders 73
Direct Orders 78
HUF collection orders 81
Foreign Exchange Orders 83
Postal payment order 89
Payment request 92
Deposit fixing 92
Bank cards 93
4.4.8 Direct debit authorization 96
4.4.9 Forms 98
4.6 Managing orders 102
Prepared packages 102
Prepared orders 104
Manual package creation 105
Import package 105
Operational value limit 106

4.7 Sent orders 107
Packages sent to bank 107
Orders sent to the bank 107
Pending orders 108
Rejected orders 109
4.8 Manage templates 109
4.9 a new template 110
HUF orders 110
Direct orders 111
Foreign exchange orders 112
Postal payment order 112
4.10 Manage partners 113
New partner 113
Partners 114
Import partners 115
4.11 Self administration 115
View customer 117
Manage user data 118
Manage user access 126
API features 129
5. LIST OF SERVICE PACKAGES AND FUNCTIONS 130
6. ViCA and CIB Hard Token information 138
6.1 ViCA information 138
ViCA (Virtual Chipcard Application) 138
Requesting a ViCA authentication device 138
Technical requirements for using ViCA 138

Downloading and installing ViCA 138
Download and install ViCA on a Windows desktop 139
Setting a ViCA password 139
Registration 140
Login with ViCA 141
Signing orders with ViCA 142
Change Password 144
6.2 CIB Hard Token information 145
Using CIB Hard Token for the first time – setting your own PIN 145
Logging in to the CIB Business Online channel 145
Signing orders on CIB Business Online 146
Unlocking a locked CIB Hard Token 146
Loss of time synchronisation, synchronisation 147
Blocking the CIB Hard Token 147

1. INTRODUCTION

1.1 CIB BUSINESS ONLINE SERVICE

CIB Bank Zrt. (hereinafter: Bank) provides an electronic channel that allows you to use certain banking and ancillary services.

This *User Manual* is not exhaustive.

If you need further assistance or information, please call the CIB Bank Corporate Digital Services Customer Service on the (+36 1) 399 8899 telephone number on working days, or feel free to contact our colleagues via the ebank@cib.hu e-mail address. Our colleagues will be pleased to help you!

1.2 USE OF THE SERVICE

When using the service, you can authenticate yourself through two identification devices (CIB Hard Token, ViCA). **The use of the service is subject to an *Agreement*.**

1.3 AUTHENTICATION DEVICES

The customer may choose from the following identification devices:

- Physical/ HW token (Gemalto Ezio Pico) – CIB Hard token
- Soft token – via the ViCA application

Currently, the following 2 types of operations in CIB BO require a signature, and both types require multi-step customer authentication in every case.

- Logging in
- Orders and other operations that require a signature (e.g. changing data and access rights) – Currently, CIB BO handles the signing of these operations uniformly and does not differentiate orders technically from other operations that require a signature.

The **CIB Hard Token** is a PIN code-protected password generator, which creates a single-use, 6-digit numeric password that is valid for a limited time for login and an 8-character password for signing orders and other operations. The password serves as a security code for logging in and for the approval of operations that require signature.

- CIB Hard Token type: Gemalto Ezio Pico
- CIB Hard Token ID: the characters indicated on the back of the device (i.e. GATP12345678)

ViCA (Virtual Chip Card Application) is an innovative personal authentication application for Android/iOS smartphones/tablets which provides increased security when using the CIB Business Online services. The ViCA application allows you to approve/reject your login, and to sign or refuse to sign orders recorded in CIB Business Online.

Chapter 6 provides more details on the use of the CIB Hard Token and ViCA.

Services offered by the Bank's system:

- The standard SSL technology provided by browsers ensures the privacy of the data connection between your computer and the server of CIB Bank.
- For security reasons, after three unsuccessful login attempts or three failed attempts to authorize operations requiring signature, the system will restrict your access to the CIB Business Online platform.
- Chapter 5 provides more details on the types and content of service packages.
- To prevent unauthorized access, if you leave the system idle for **5 minutes** you will be automatically logged out, and you will need to enter your user ID and the password generated by the password generator to log in again.
- The Bank's server is protected with a firewall.

What we expect from you in order to minimise security risks:

Make sure that your computer communicates with the Bank's server under appropriate security conditions! For this you must check the following:

- If you use CIB Hard Token to identify yourself, keep your user ID and your CIB Hard Token PIN code or, if you use ViCA, your ViCA password safe! Make sure nobody is watching when you insert your PIN code or ViCA password, and do not disclose them under any circumstances! If you believe that unauthorized persons may have learned your CIB Hard Token PIN code, change it by using the CIB Hard Token device.

- In case of biometrical verification usage in the VICA application, make sure, your biometrical data is the only that is stored on the device.
- If you notice that your CIB Hard Token or mobile device has been stolen or lost, initiate the blocking of the device immediately. You may do so via CIB24 or by contacting the Corporate Digital Services Customer Service during business hours, or by contacting your account manager or relationship manager at any bank branch by telephone or in person.
- After completing the required banking operations, click on the **Sign out** button.
- When using the CIB Business Online service, you must ensure that you choose an appropriately secure environment, especially when accessing the Internet in public places. Perform continuous checks to make sure that your computer has no viruses (especially Trojans). We advise you not to keep other browser windows open or run other programs while you are using CIB Business Online.

Please note that the Bank is not liable for any problems or damages caused by viruses or programs that are running simultaneously with CIB Business Online!

2. LAUNCHING THE CIB BUSINESS ONLINE SYSTEM

2.1 RECOMMENDED MINIMUM TECHNICAL CONDITIONS

Operating System

- Win10 operating system
- Linux operating system (OpenSSL v. 1.0.1.)
- Mac OS X 10.10 or higher
- iOS 9 or higher
- Android 5.1 or higher
- iPadOS 13 or higher
- Windows 10 Mobile

Internetböngésző

- Firefox 48 or higher
- Microsoft Edge 79 or higher
- Opera 20 or higher

- Google Chrome 58 or higher
- Safari 8 or higher

It is recommended that you use the latest version of Internet browsers to ensure safe use.

General conditions:

- Internet connection
- Hardware: a personal computer suitable for the selected operating system and Internet browser.
- To view or verify the authenticity of an electronic account statement in PDF format, Adobe Acrobat Reader 7.0 or higher is required.

Technical requirements for using the CIB Business Online Mobile Banking system:

- Internet connection

  Phones, operating systems, browsers:
- Phones and tablets running on an Android operating system (5.1 or higher)
- iPhone, iPad (iOS 9 or higher)
- Windows Mobile phones (10 or higher)

For security reasons, the use of mobile browsers routing Internet traffic through a third-party proxy server (e.g. Opera Mini) is not supported. It is recommended that you use the latest version of Internet browsers to ensure safe use.

Technical requirements for using ViCA

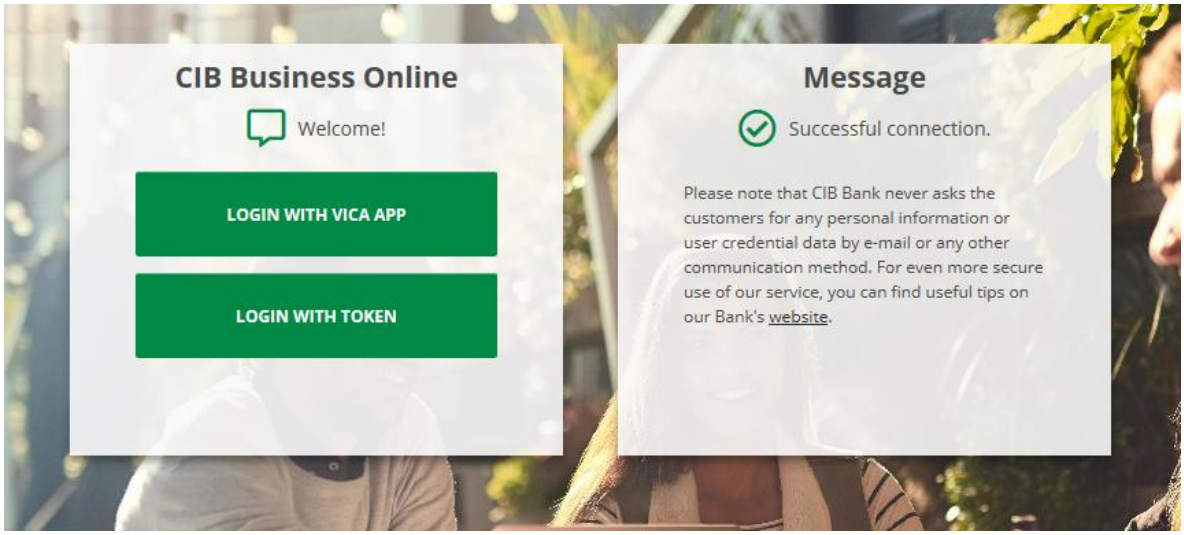
- Smartphone or tablet:
  - Android devices: installed with an Android 5.1 (or higher operating system)
  - iOS devices (iPhone/iPad/iPod touch): installed with an iOS 9 (or higher) operating system
- Receiving the ViCA registration password sent by the Bank in a text message
- Working Internet connection (mobile Internet or WIFI) for registering and using the application on the device on which ViCA is installed

3. GENERAL INFORMATION

3.1 LOGIN AND LOGOUT

Login

To use the CIB Business Online service, you must log into the system on the https://businessonline.cib.hu website.

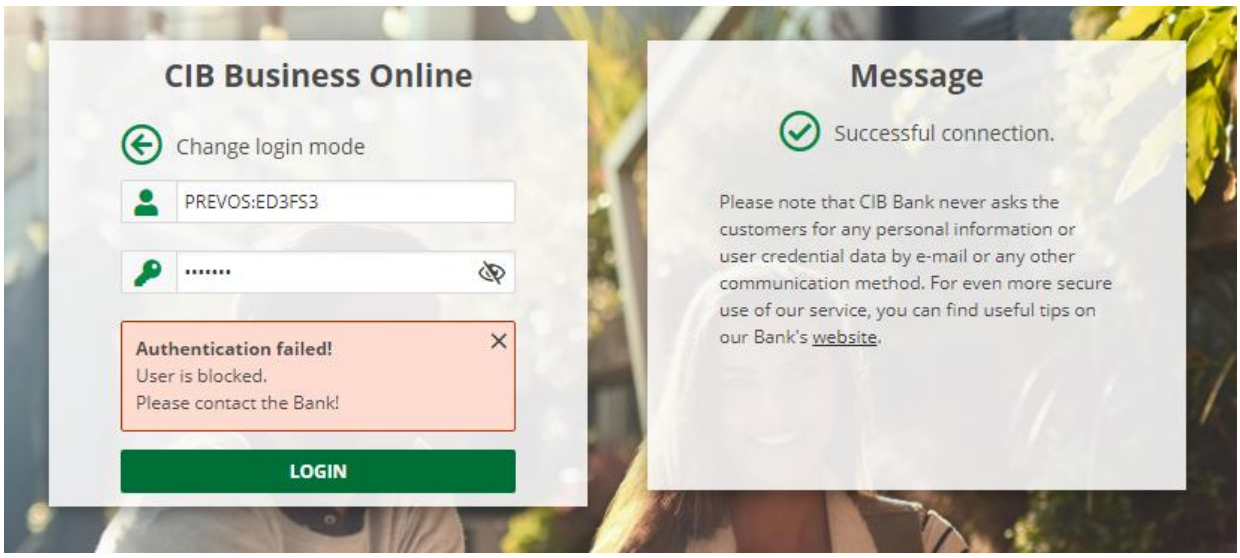


Login

To log in with a CIB Hard Token, enter your user ID (company code: short name) and the one-time password generated by the CIB Hard Token, then click on the **Login** button or press the Enter key.

If you enter incorrect data, you will receive an error message saying: **Error! Incorrect data.** To log in again, click on the **Back** button or press the Enter key and enter your data again.

If you enter incorrect login details three times in a row, your account will be locked. In such a case, you should contact your account manager. Your access can also be restored in the **Self-Administration** menu item by a user possessing self-administration rights (see chapter **Delete error points**).



Login (if blocked)

Chapter 6 provides more details on the login process with the CIB Hard Token and ViCA.

Logout

If you do not wish to continue using the service, please log out from the system each time by clicking on the **Logout** menu item.



Logout

This will prevent unauthorized persons from accessing your data. **Closing only the browser program is not enough to log out!** For security reasons, if you do not use the service for **5 minutes**, the system will automatically log you out. If you are automatically logged out by the system but you wish to continue using the service, please log in again!

3.2 COMMUNICATION PLATFORM

An interface appearing upon login, informing or alerting the user about various matters, including the following:

- urgent messages,
- notices regarding system maintenance,

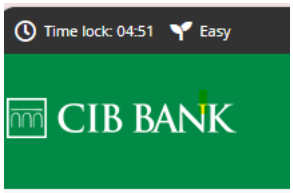
- notices regarding downtime,
- commercial purpose massages

3.3 CIBBO EASY AND PRO VIEW

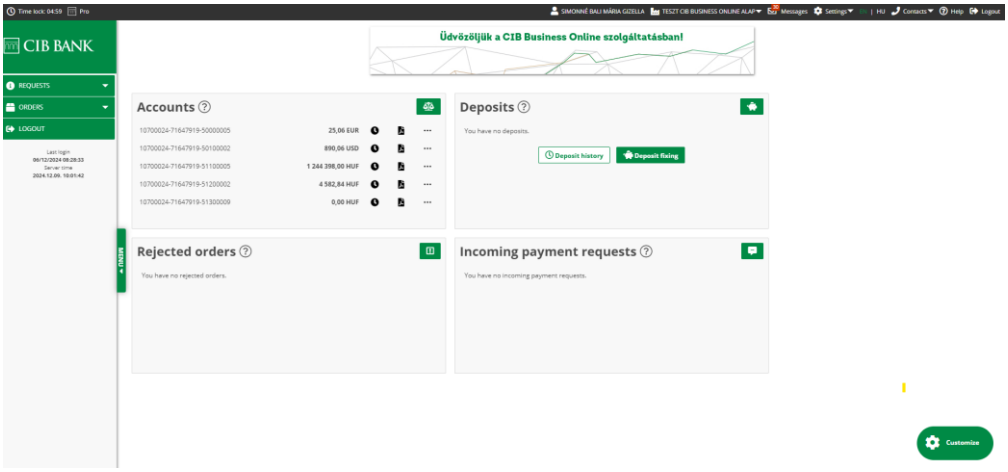
On the CIB BUSINESS ONLINE the user now has the option to choose between the current Business Online view or the newly introduced Easy version. The previous Business Online view, in which all functions and contract order types are available, is now called Pro.

3.3.1 ACCESS EASY VERSION

The Easy version can be accessed by clicking on the Easy label on the left side of the header.



If the user has enabled the Easy view, the view changes as follows.

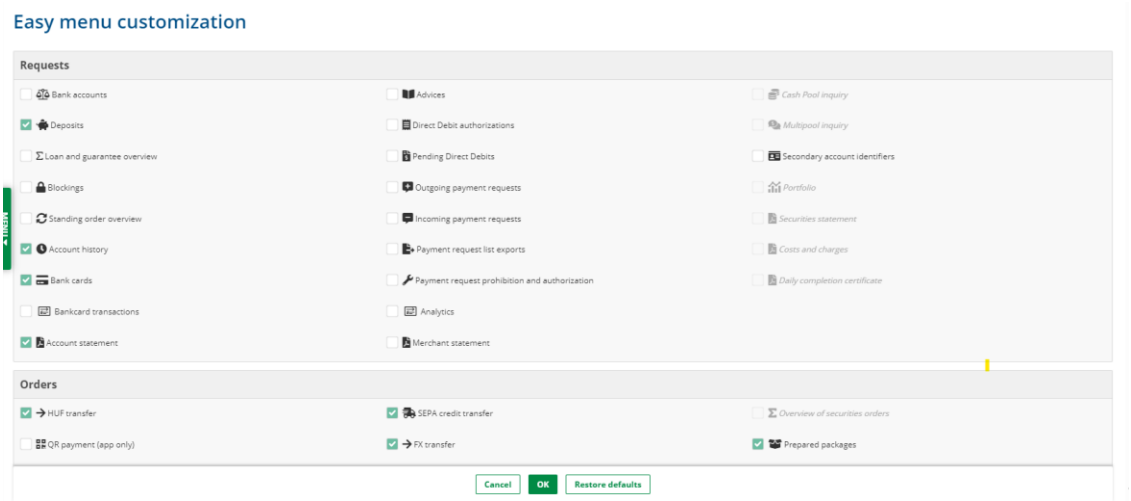


3.3.2 CUSTOMISE EASY MENU

Once you have accessed the CIB BUSINESS ONLINE Easy view, you will see a list of the various submenus that can be selected in the "Settings" menu, including the "Easy menu". Here the user can select the functions he wishes to use.

Queries menu: queries will display the query functions requested by the user.

Orders menu: in the orders menu, you will see all the functions other than queries that the user has selected.



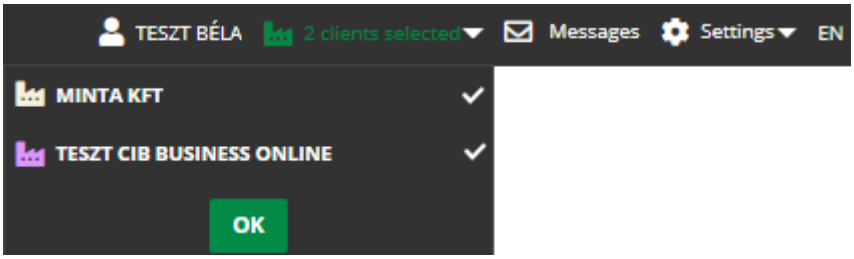
Once you have selected the menus, the platform for managing queries and orders is the same as in CIB Business Online Pro.

3.4 CUSTOMER SELECTION

The CIB Business Online system provides the possibility for users to manage the data of multiple customers. The name of the currently managed customer will be visible the tab displayed at the top of the screen. If you have the right to manage the data of multiple customers, you can select a different customer from the drop-down list.



Client selector (From the customer's point of view)



Client selector (From the customer's point of view)

3.5 MAILBOX

A letter icon appears in the bar at the top of the screen, indicating the mailbox. You can check the messages sent by CIB Bank in this menu item. Click on the **Messages** menu item to see the list of incoming messages. If you have no message you will receive a notification after clicking on the menu item.



Mailbox

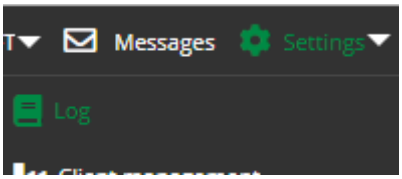
- **Viewing messages:** In the list of received messages, click on the line of the given message or on the ellipsis (…) button at the end of the line and select **View**. This way, you can view the message and its attachments (if any). If a message contains an attachment, click on the name of the attachment to view it. By clicking on the **Back** button, you will return to the list of received messages.
- **Deleting messages:** In the list of received messages click on the line of the message you want to delete, then click the **Delete** button. Once approved, the selected messages will be deleted, and the deletion cannot be undone.

The system will alert you when you receive a new message (in the upper corner of the **Messages** icon a number will appear, which indicates your unread messages).

3.6 SETTINGS

Log

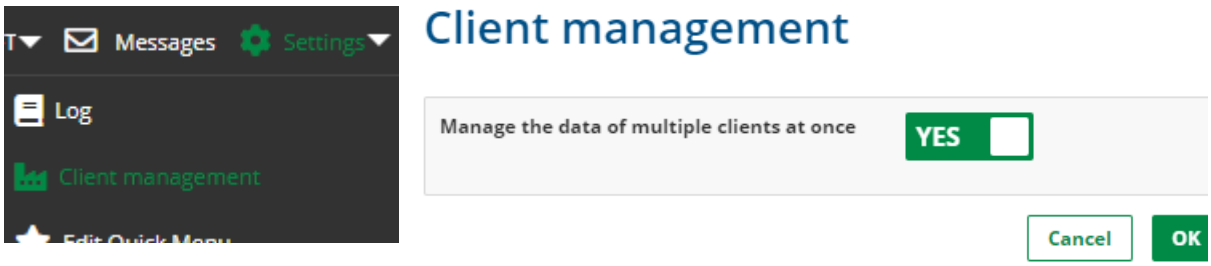
The system allows users to request a list of all orders and commands initiated on the CIB Business Online interface. The list lets you monitor all operations that were performed while using the system (e.g. login or transfer).



Log

Customer care

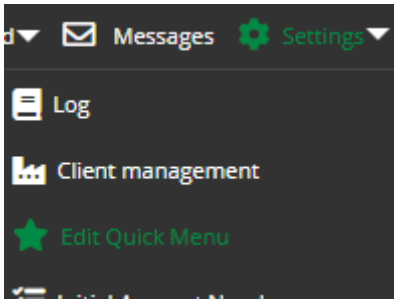
New “multiple client view” feature for CIB BUSINESS ONLINE.



Client management

Edit Quick Menu

You can add the most frequently used menu items to your favourites (up to 5 features can be selected at a time). You can access the **Shortcuts** by clicking on the lightning icon with a green background displayed in the bottom right corner of the screen.

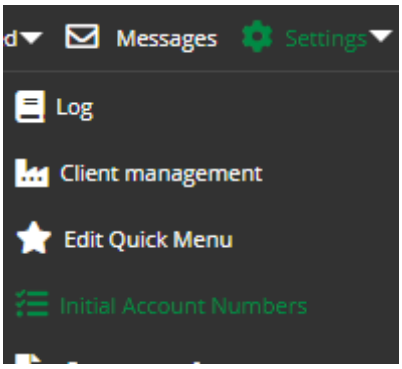


Edit Quick Menu

Initial account numbers

You can select the initial account numbers for each function.

You can specify which account numbers are to be used as default ones for each order type. If you set an initial account number for an order type, the account number you have entered will be selected by default when you record a new order of this type. Of course, you can change this when you record the order.



Initial account numbers

By clicking on the **OK** button, you can confirm the selected account numbers.

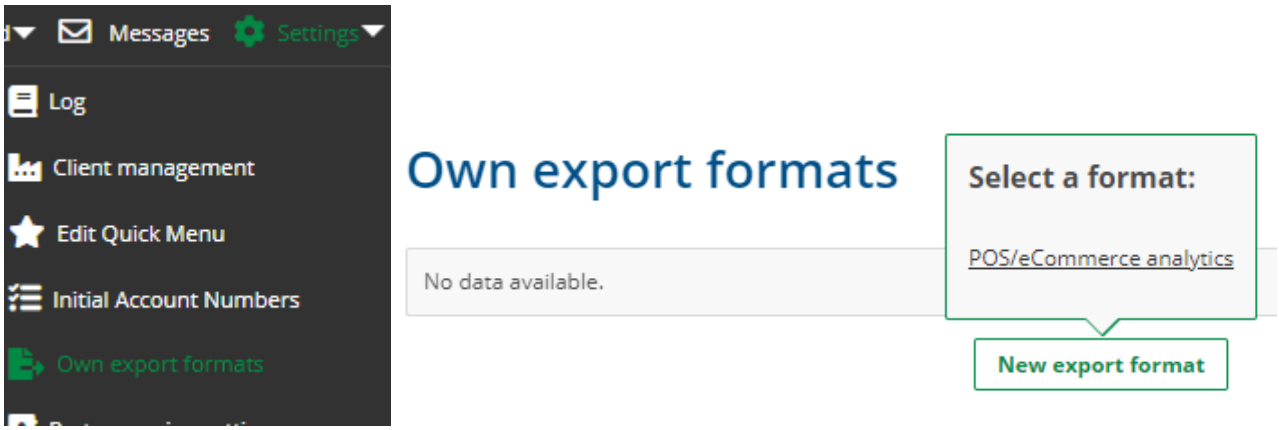
You can reset settings by clicking on the **Cancel** button.

You can delete the initial account number for a specific type of order by selecting the empty line from the options and clicking the **OK** button.

Statement settings

Parameterization option for ‘SAP statement’ and ‘Archive statement’ format statement analytics. When you change the default settings, by clicking the OK button the settings will be saved. Until further change, the mentioned formats will be created with the

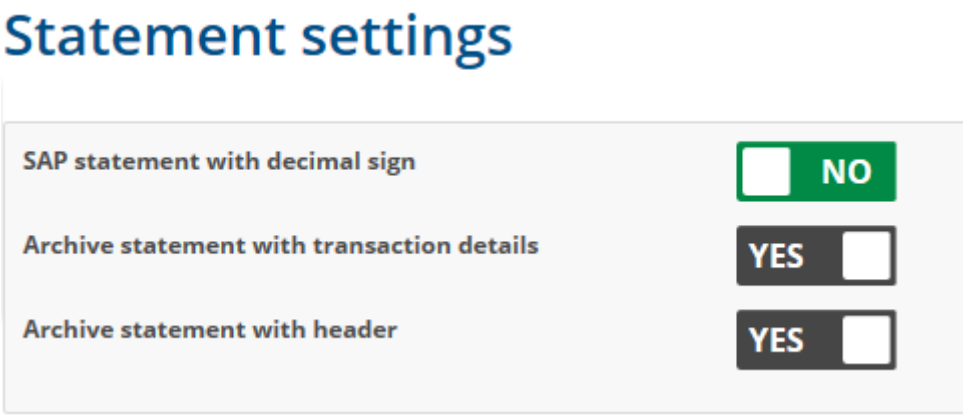
specified parameters when downloading. This setting applies to the statement analytics downloaded by that user for that client, so you need to change the default settings for each user and client if you wish to differ from it.



Statement settings

Adjustable parameters:

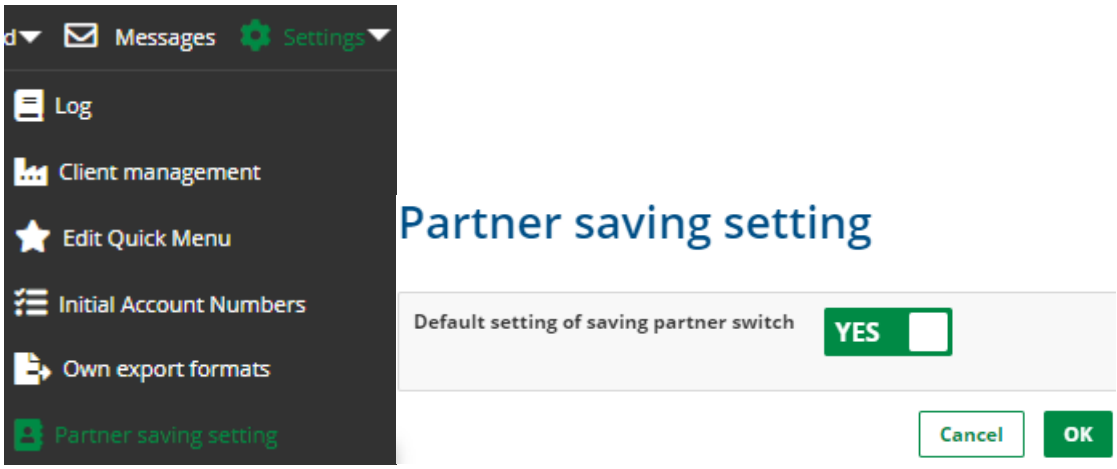
- SAP statement:
  - Amount with or without decimal sign
- Archive statement:
  - With transaction details
  - With header



Statement parameterizer

3.7 PARTNER SAVING SETTING

In case of any transfer the default value of the save partner button shown next to the partner data, can be set from the partner saving setting.



Partner saving setting

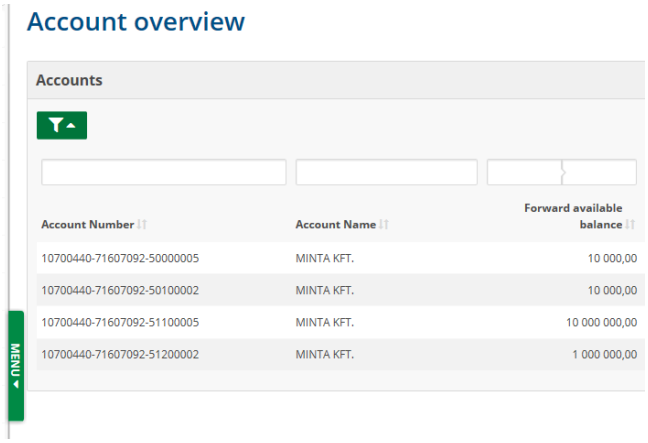
3.8 CONTACT

Under the **Contact** menu item, you can see the contact details of CIB Bank's website, as well as the email address and phone number you can use to contact the Bank.

3.9 SIMPLE AND COMPLEX FILTERING

Simple filtering

Simple filtering is possible for all submenu items under the **Requests** menu item. By clicking on the **Filter** (funnel) icon, fields allowing you to specify filtering criteria will be displayed above each column. Filtering criteria may differ according to the field type (i.e. free text criterion, selection from a value set, date marker, specifying an amount range).

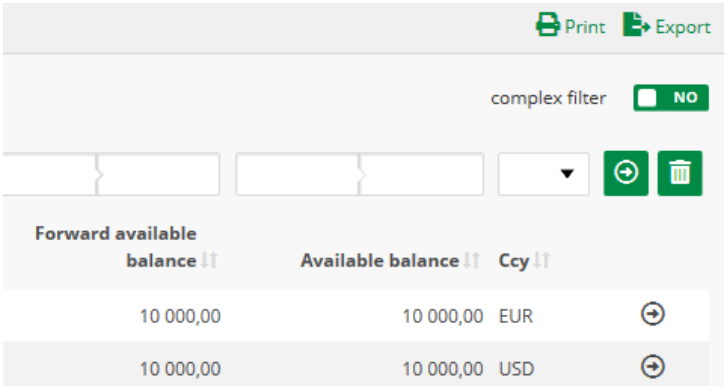


Filtering

Complex filtering

Several submenu items under the Queries menu item allow you to specify complex filtering criteria (i.e. Inquiries/Account Overview, Inquiries/Account History, etc.)

To activate complex filtering, set the slider – displayed in the upper right section of the screen next to the **Complex filter** button – to **Yes**.



Complex filtering

As part of complex filtering, you can:

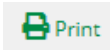
- manage logical relationships (i.e. “**and**”, “**or**”) between the search criteria;
- combine several search criteria (add more search criteria by using the “**+**” sign);
- save filtering templates and use them later.

To apply a specific filter, click on the **Filtering** icon displayed under the filtering criteria (a right pointing arrow).

3.10 PRINTING

Certain data displayed in the system can also be printed and, for this purpose, data are displayed in a printer-friendly, easy-to-read format.

If a page is available in printable form, a printer icon appears.

Typically, a 

printable page can be printed in a variety of formats (i.e., printing a short list: printing the data on the overview page; printing a detailed list: printing the data displayed on both the overview and the detailed page). Clicking on the **Printer** icon displays a list of possible formats and by clicking on one of these, a printer-friendly version of the page will be visible in a new window. This window will close automatically once printing is finished.

If you click on the **Cancel** button in the "Print" window, you can interrupt the operation. By default, browsers print a lot of information in the page header and footer when printing a page, including the date of printing, page number, URL, etc. These can be turned off by using Page Setup in the File menu item of your browser.

In some cases, as a result of the default settings of the browser, some data may not fit in the page, and the data on the right side will not appear. In this case, select the above-mentioned menu item, and decrease the left and right Margins to ensure that the data fit in the page.

If you wish to print data in PDF format, select the "Save as PDF" item under the Print menu. This features is included in certain browsers (e.g. Google Chrome), while in other cases you need to install an external program.

3.11 DATA EXPORT

You may also export some of the data displayed. In this case, a fixed-format file will be created on your computer.

When you use the export function, your financial data – depending on your computer's settings – is transferred to files that are accessible to others. In order to protect your data, make sure that these files cannot be accessed by unauthorized persons and,

where possible, avoid using the export feature on an unknown computer (e.g. in an Internet café).

If the information you have viewed can be exported, the Export icon will appear at the top of the page. By clicking on the 

icon, the list of available formats will be displayed. To export a file, right-click on the name of the appropriate format and select the **Save Target As** button, then select the folder where you wish to save the file and enter a file name. By left-clicking on a specific format, the browser will attempt to open the file immediately. If the browser does not find a display application for that extension on your computer, it will offer the option to save the file. It is possible that your browser will attempt to display the file using a program that cannot open this file, so you should always use the right-click option.

To close the small window displaying the list of export formats, click the '**x**' icon in the upper right corner of the window.

3.12 HELP

You can access the CIB Business Online User Manual, namely the document you are currently reading, in the menu bar at the top of the screen. In addition, when recording orders a green question mark will appear next to each field and 

you can get information about the specific field by moving the mouse over the question mark.

4. SERVICES

4.1 THE STRUCTURE OF THE MENU

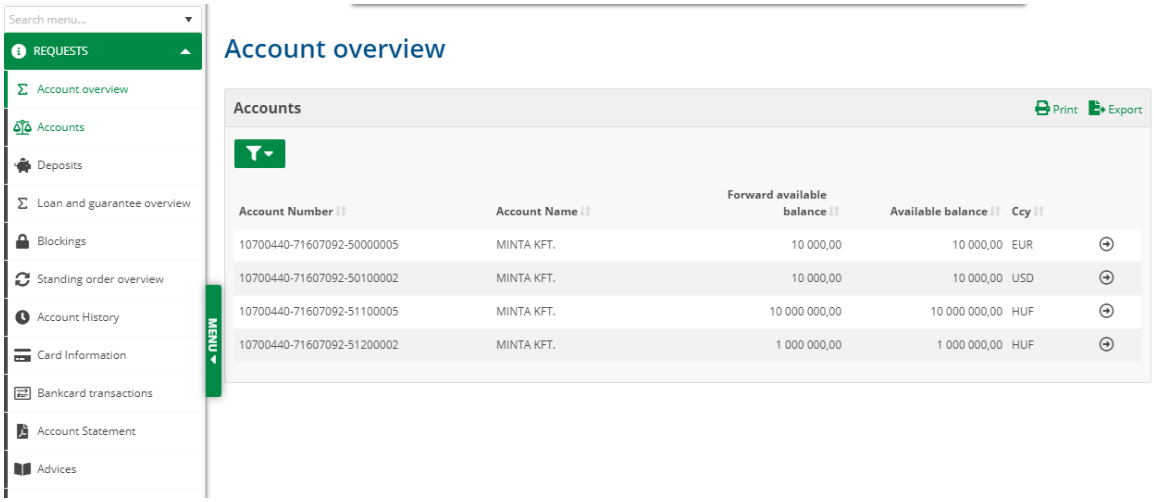
The majority of features available on the CIB Business Online platform can be selected from the menu bar located on the left side of the screen.

If you are not authorized to use a specific menu item, either it will not be displayed to you or you will be unable to perform the desired operation.

If you do not know which menu item to use to perform a particular operation, use the **Help** feature.

4.2 OVERVIEW

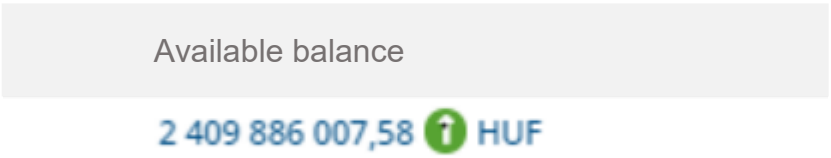
After login, an **Account Overview** page will appear automatically, providing you with a quick overview of your account balances, term deposits and loans.



Logo and overview

You can return to this overview page at any time by clicking on the CIB logo displayed in the upper left corner of the screen, or by clicking on the **Account Overview** menu item.

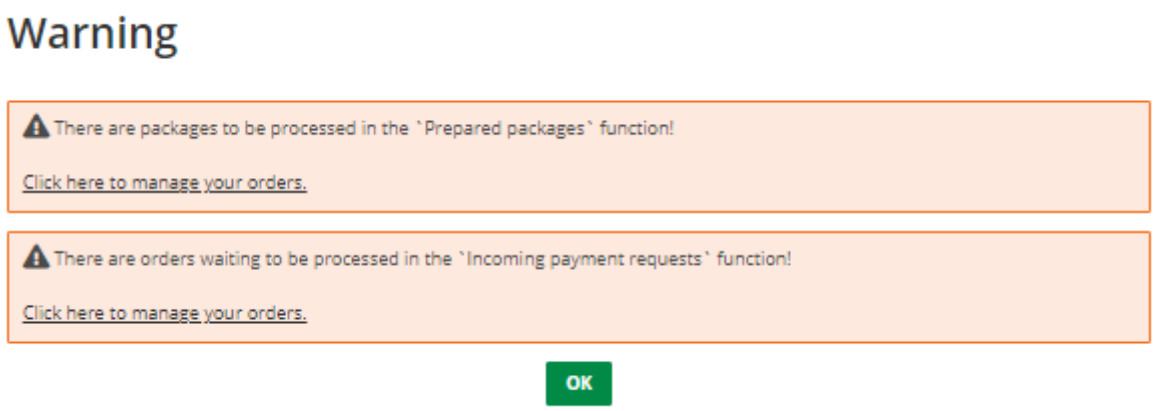
The balance available online can be found on the account overview page and on any order and query page. If the balance is actually updated in the accounting system, the current balance will be displayed within a few seconds without any interaction.



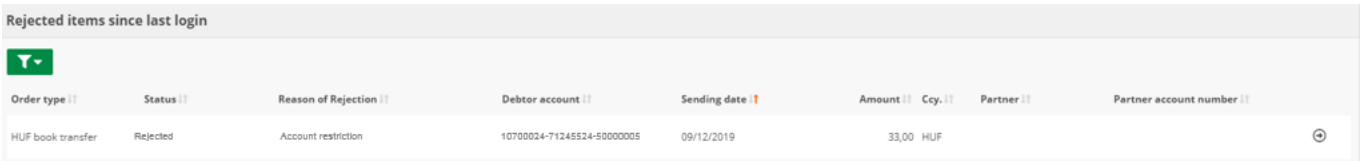
4.3 REQUESTS:

Account overview

Purpose of this feature: providing a snapshot of your financial position.



- **Warning:** In the Prepared packages function there are packages that are waiting to be processed, which you can open by clicking on the link. There may also be a warning message for Incoming payment requests which can be viewed by clicking on the link below.
- **Bank Accounts**: account information on the current balance, blocked amount, as well as the credits and debits for that day
- **Deposits:** information on deposits indicating the interest payable and maturity dates, breaking deposits and modifying term deposits
- **Loans:** loan information on loans in repayment, the amount and date of due instalments, interest data broken down by loan type and detailed loan data.
- **Items Rejected Since Last Login:** after login, you will be notified immediately if any of your items have been rejected after your last logout.



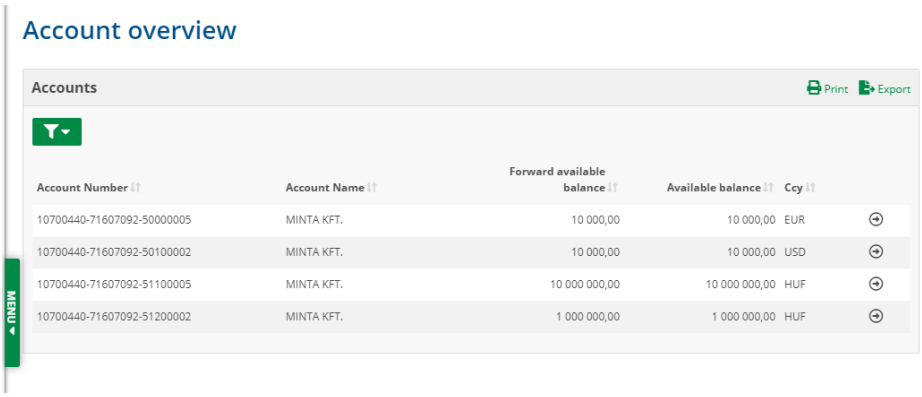
Items Rejected Since Last Login

By clicking on any given line of any section in the **Account Overview**, you can retrieve all details related to a specific bank account, deposit, loan or rejected item. You may print and export data by section, by clicking on the Print icon in the upper right corner of the Bank Accounts, Deposits or Loans section.

Only those sections appear in the **Account Overview** that contain at least one item, and a given user may access bank account, deposit and loan information (and operations) only for those accounts that the user is authorized to access.

Bank accounts

Information displayed under the **Bank Accounts** menu item is the same as the data shown in the **Bank Accounts** section of the **Account Overview** menu item.

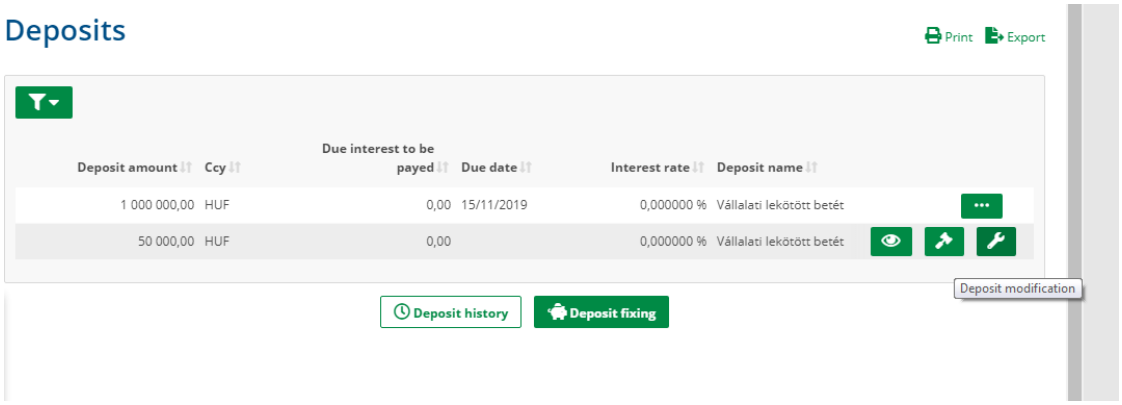


Bank accounts

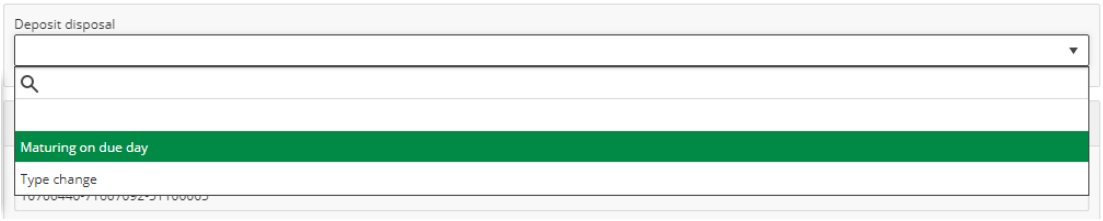
Deposits

Information displayed under the **Deposits** menu item is the same as the data shown in the **Deposits** section of the **Account Overview** menu item. You may also perform the following operations in this menu item:

1) **Deposit termination**: withdrawing money from an existing fixed deposit
2) **Deposit fixing**: creating a new fixed deposit; to do so, it is not necessary to go to the **Deposit fixing** menu item
3) **Modifying term deposits**: modifying the type of a term deposit or the maturity date of a recurring deposit

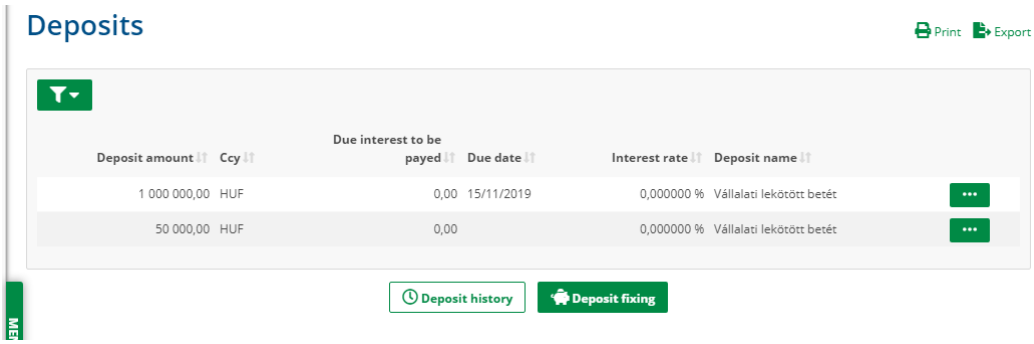


Modification of term deposits



Deposit instruction

4) **Deposit history**



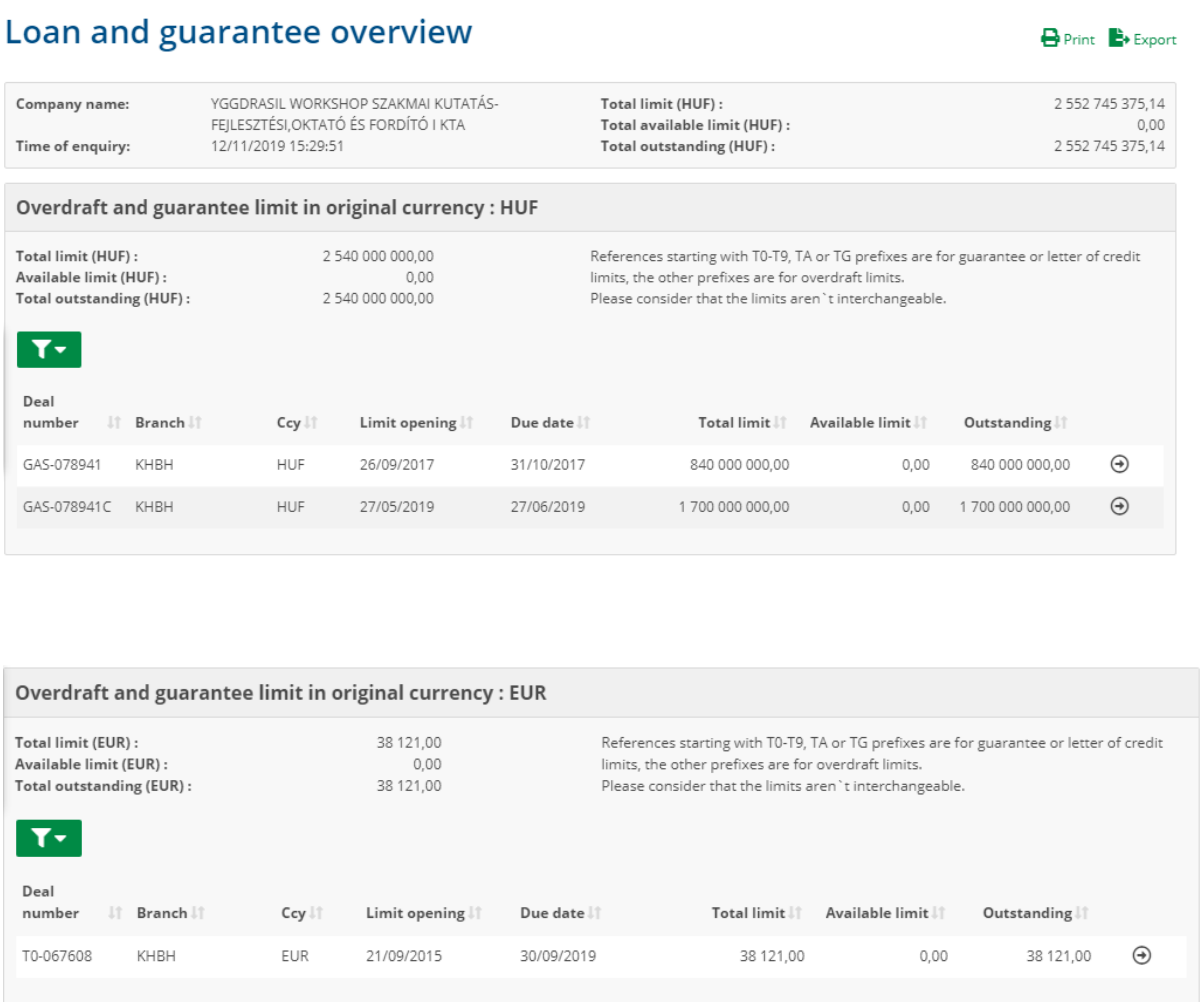
Deposits query

Loan and guarantee overview

In this section, your loans and guarantees with a credit limit as well as unlimited loans and guarantees are presented in three different levels of detail.

The **Loan and Guarantee Overview** is an overview where the aggregated data of loans and guarantees with a credit limit as well as of unlimited loans and guarantees

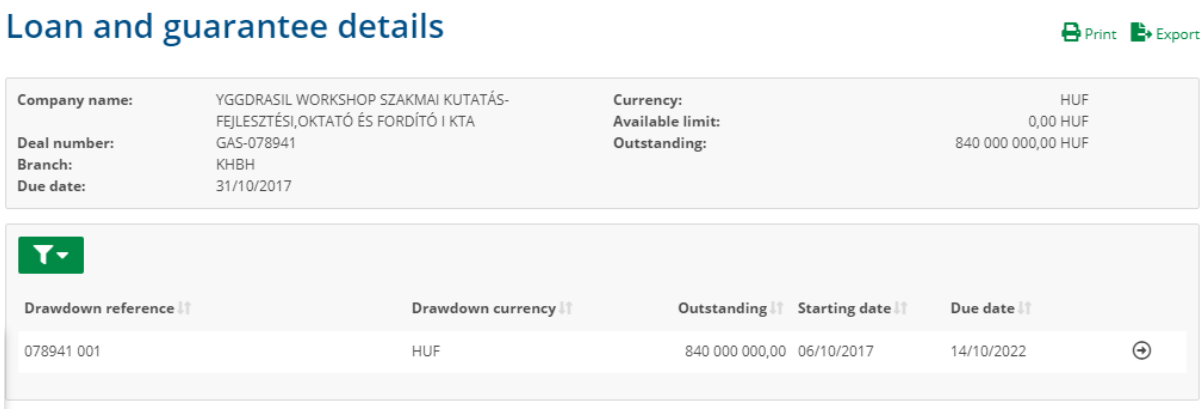
are displayed broken down by currency.



Loan and Guarantee Overview

At the top of the sections, it is indicated which references apply to loans and which ones to guarantees.

By clicking on individual items in the **Loan and Guarantee Limits** section, you can open **Loans and Guarantee Details** which provides details on drawdowns from the given limits.



Loan and Guarantee Details

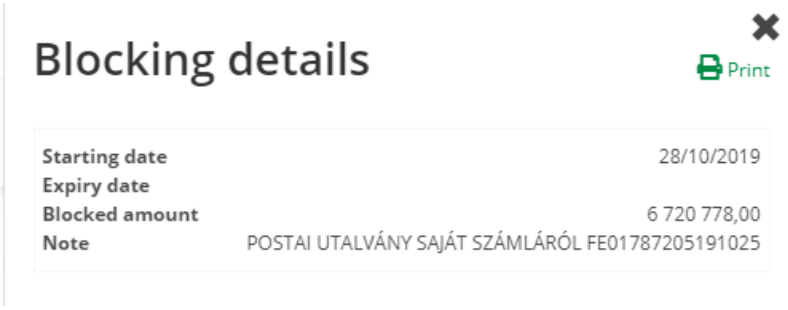
From the drawdown lines or from the lines of the **Loan and Guarantee Overview** and **Unlimited Loans and Guarantees** sections, you get to the **Drawdown Details** view which provides detailed information on repayment related to a specific drawdown or disbursement.



Drawdown Details

Blockings

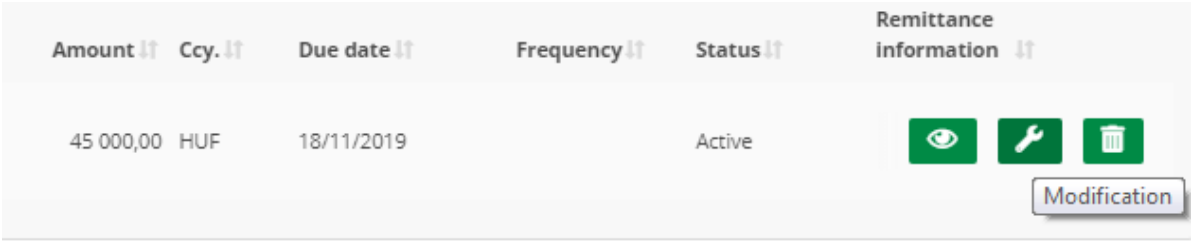
Blockings related to a given account number are displayed here. By clicking on the **Details** arrow, you can view the details of a specific blocking, and by clicking on the **Print** icon, you can print the data.



Blocking Details

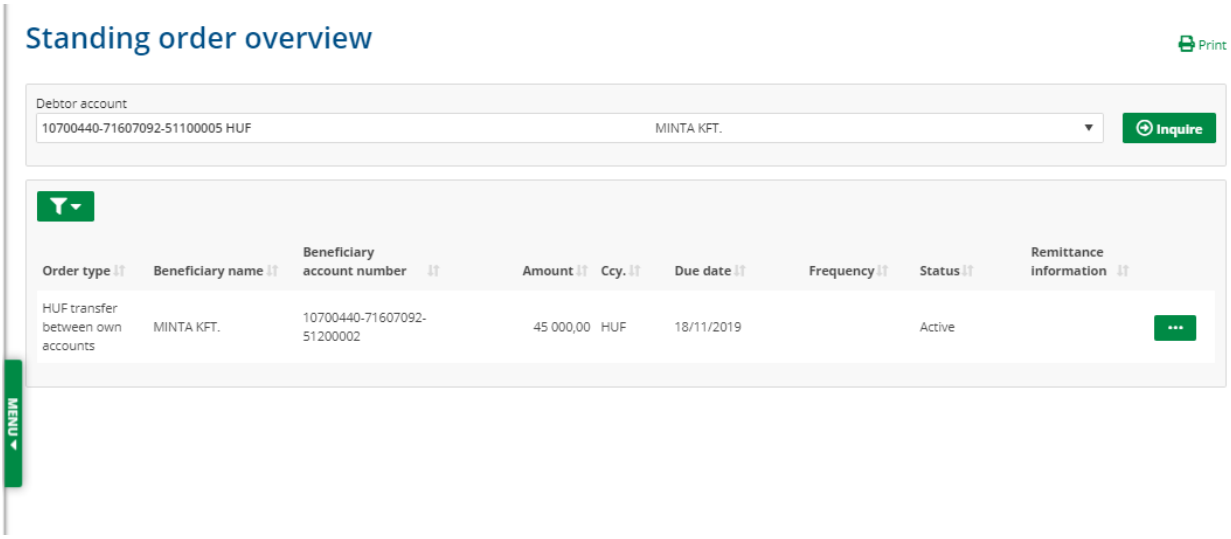
Standing order overview

You can query your standing HUF transfer and inter-account transfer orders, and you can modify and cancel standing orders.



Standing orders

After selecting the account to be debited, standing HUF transfer and inter-account transfer orders are listed in a tabular form. By clicking on individual items, you can display a more detailed view.

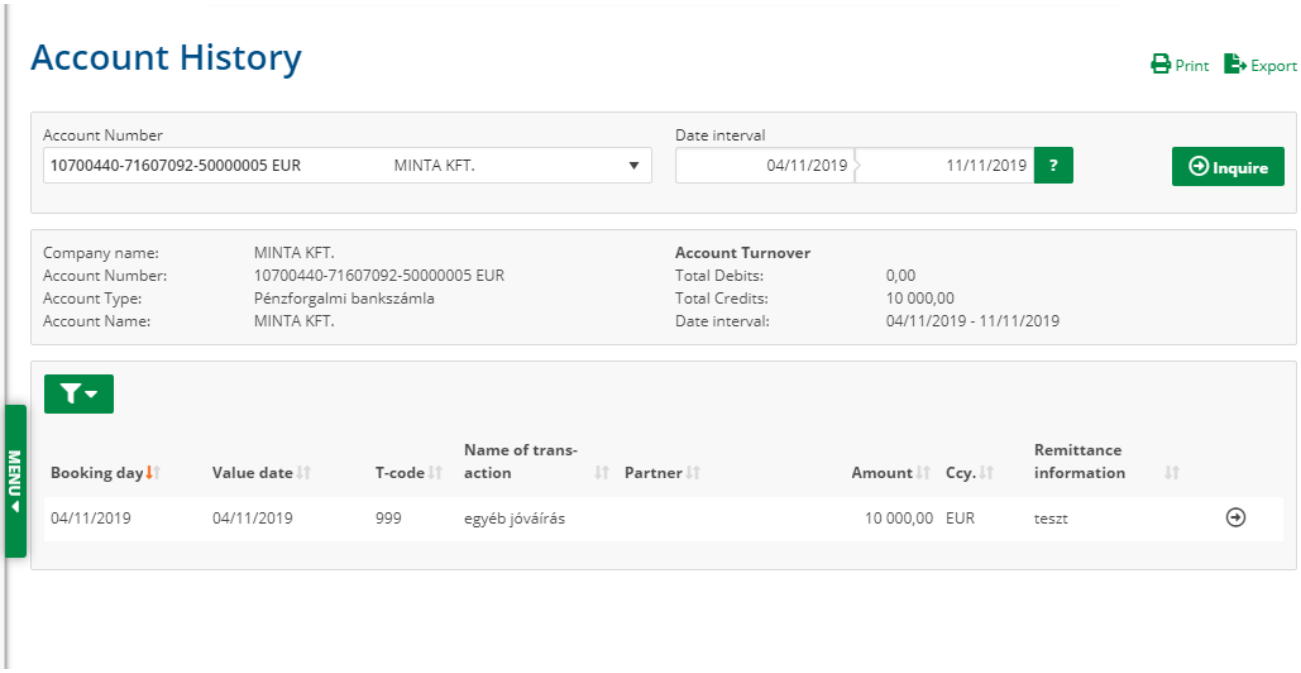


Query Standing Orders

Account history

Purpose of this feature: displaying transactions booked on the account during a specific time window.

Select the account and the time window (maximum 6 months) that you wish to view, then click on the Inquire button.



Account history

You can only query the account history for one account at a time. If the start/end date or period is incorrect or invalid or if too much data are entered, an error message will be displayed. You can also set the dates by clicking on the calendar icon next to the date field and selecting the desired day in the calendar displayed.

By clicking on the **Next** icon next to the transactions or on any given line, you can view additional information. The **Print** and **Export** icons allow you to print the account history and export the data.

Card information

Purpose of this feature: providing detailed information about the bank cards associated with your account.

When you select a specific card and click on the **View** icon, detailed information related to that bank card will appear.



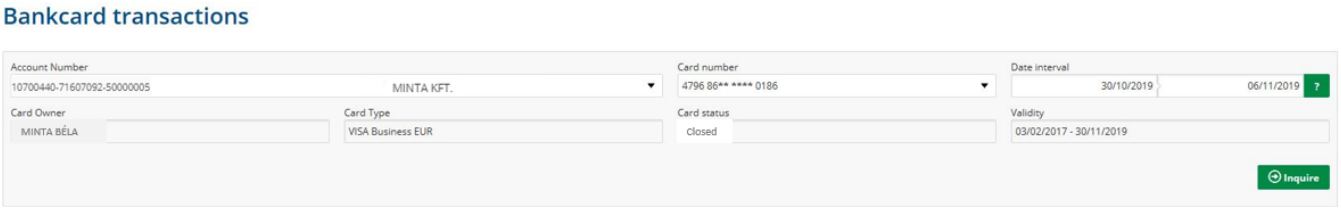
Card information

You can also modify the bank card limit here.

You can print the card information by clicking on the **Print** icon located in the upper right corner or you can export it by clicking on the **Export** icon.

Bankcard transactions

Purpose of this feature: displaying blocked or already booked items for the selected time window.



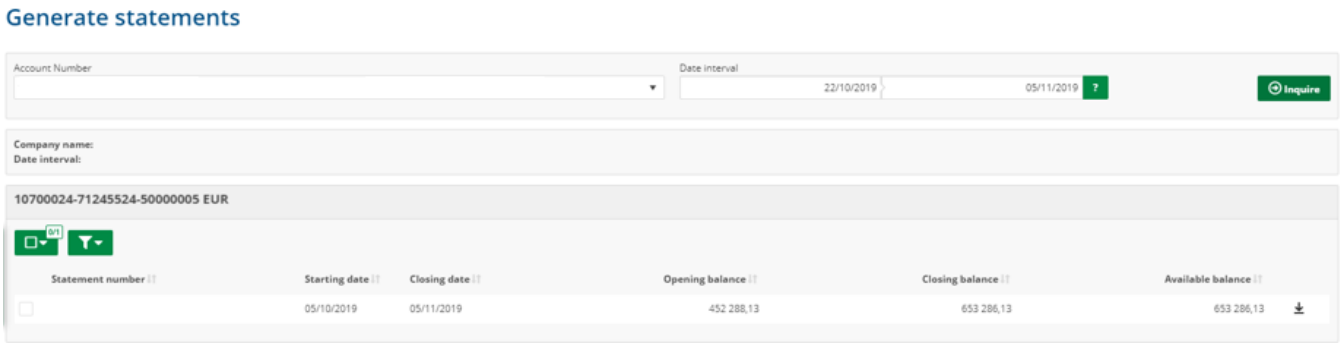
Bankcard transactions

Choose a card number and a period to query items.

You can print the bank card transactions by clicking on the **Print** icon located in the upper right corner or you can export them by clicking on the **Export** icon.

Account Statement

Purpose of this feature: displaying account statements (related to bank and investment cash accounts), the content of which is identical to that of official bank statements sent by post.

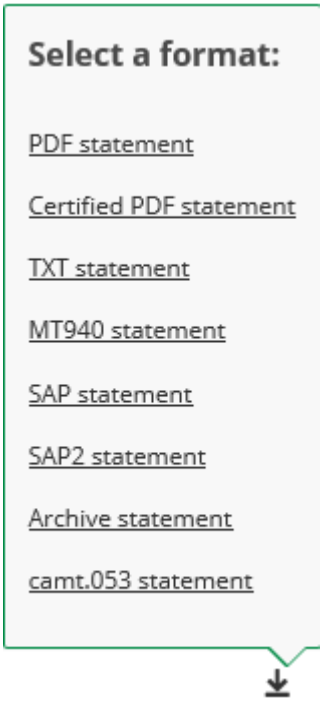


Generating bank statements

If you click on this menu item, you will first see the statement packages that have already been generated. To download the statements, i.e. to generate a new statement package, click on the **Generate statements** button. After this, select the account and the time window (maximum 2 consecutive months) that you wish to view, then click the **Inquire** button.

The following statement formats are available under this menu item:

- PDF statement
- Certified PDF statement
- TXT statement
- MT940 statement
- SAP statement
- SAP2 statement
- camt.053 statement
- Archív statement



Availability of the different statement formats:

- **PDF statement:** Available for 547 days from the day of issuing
- **Certified PDF statement:** Available for 547 days from the day of issuing
- **TXT, MT940, SAP, SAP2, camt.053, Archive statement**: Available for 6 months from the day of issuing

A separate agreement is required for retrieving a **certified electronic** bank account statement, which will be available as soon as you request it as an additional service. If you have already applied for a certified bank account statement in relation to the Business Terminal, then no new application/agreement is necessary in the case of CIB Business Online, as the certified account statement is available to the customer on both electronic channels. If the customer decides to terminate the Business Terminal in the meantime, the setting will remain valid, i.e. the certified account statement will still be available on CIB Business Online.

A **PDF statement** can be downloaded by clicking on the **Download** icon next to individual lines.

Account statement analytics:

- MT940 statement
- SAP statement
- SAP2 statement
- camt.053 statement
- Archív statement

The **account statement analytics** are machine-readable files containing the items of the selected account statements with respect to the value dates covered in the statement concerned.

The description of the formats (CIB Business online file formats) and the sample files can be found in the **Related documents** section of the CIB Business Online product page.

The product page can be accessed by clicking on the https://www.cib.hu/en/vallalatok/digitalis_bank/cib-business-online.html link.

Non-certified account statements can be downloaded by clicking on the **Download** icon next to individual lines. You can also use the check boxes before individual lines to initiate the download of multiple statements at once.

If, as an auxiliary service, you have requested electronic access to a certified account statement, you can download your certified bank account statements in this menu item. To do so, always check off the boxes located on the left of individual lines of the list and click on the **Download Statements** button below the list. Here, you may choose to download the regular or the certified version of the selected statements. By clicking on the desired type, you will initiate the generation of a statement package; once the process is completed, the system will notify you in a message appearing in the upper right corner. Generated statement packages with a **Ready** status can be downloaded from the list in the **Account Statement** menu item. When statement packages are generated, you can go to another menu item without having to wait until the generation is complete, since the system will notify you once the process is completed.

Advices

Purpose of the function: You may query information on postal cash payment orders (postal cheques) and postal payment orders, status messages regarding group transfers and direct debit orders as well as daily and summary reports and the authorisations associated with direct debit orders in relation to the selected accounts, for the desired time window.



Advices

Account number: select the account for which you wish to see the data

Content (type) of advices: select from the following:

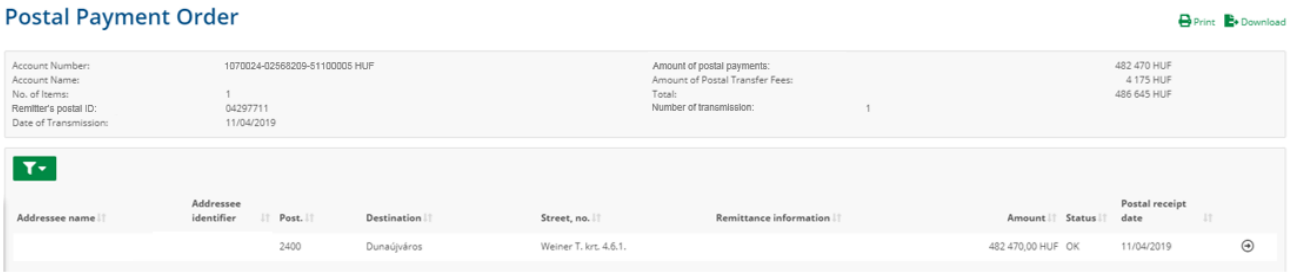
- Postal payment order
- Postal Cheque
- Direct orders: daily report (DETSTA)
- Direct orders: summary report (DETSTA)
- Direct orders: status message (STATUS)
- Direct Debit: undownloaded authorisations (FELHKI)
- Direct Debit: unconfirmed authorisations (FELHKI)
- Direct Debit: authorization confirmations (FELHNA)

Date interval: designate the start and end date of the period to be queried. In the case of postal cheque, the time window can be provided based on the processing date, in the case of postal payment orders, based on the date when they were sent to the Bank, while in the case of Direct Credit or Direct Debit orders, based on the Date of compilation.

Conditions: data can be queried up to 6 months back and covering a maximum of 1 month.

Postal payment orders

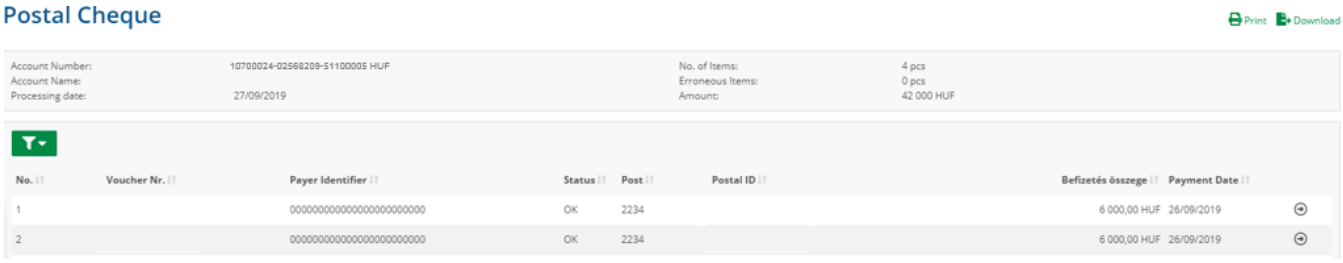
Postal payment orders received and processed by the Postal Settlement Centre (in Hungarian: *Posta Elszámoló Központ*, hereinafter as “PEK”) can be queried here. Here, you can also see the order ID number that PEK uses to record a specific item in its own system; you can use this number to inquire about delivery or other problems at the Hungarian Post.



Postal payment order

Postal Cheque

Here you can query an analytical report of **lump sum** credits to the bank account related to postal cheques; all the amounts received from the Hungarian Post in the specified time window will be displayed.



Postal Cheque

Daily report on direct order items provided by partner banks

Type: Direct orders: daily report (DETSTA)

The daily report provides information about the process of Direct Credit and Direct Debit orders, based on a CS-DETSTA message displayed on the interface in tabular and exportable formats. The daily report message of Direct Credit orders only contains the items rejected by the external Bank. You can receive daily reports on the bank working day following the day that the amount of the group order batch has been debited by the Bank, if an item has been rejected by the beneficiary’s Bank.

(Direct Credit orders can be recorded and sent to the Bank using the Direct Credit menu item. Direct Debit orders can be recorded and sent to the Bank using the Direct Debit menu item. Check the chapters on menu items for a detailed description.)

Summary report on direct order items provided by partner banks

Type: Direct orders: summary report (DETSTA)

The summary report provides information about the process of Direct Credit and Direct Debit orders. It is based on a CS-DETSTA message, displayed on the interface in tabular and exportable format. Available on the 6th working day from the process of the entries in the batch.

(Direct Credit orders can be recorded and sent to the Bank using the Direct Credit menu item. Direct Debit orders can be recorded and sent to the Bank using the Direct Debit menu item. Check the chapters on menu items for a detailed description.)

Status message on the direct order being processed by the Bank

Type: Direct orders: status message (STATUS)

Providing the status messages of Direct Credit and Direct Debit orders, which are available on the interface in tabular and exportable formats.

If the status of the items in the order package changes after submission, a new STATUS message will be created.

(Direct Credit orders can be recorded and sent to the Bank using the Direct Credit menu item. Direct Debit orders can be recorded and sent to the Bank using the Direct Debit menu item. Check the chapters on menu items for a detailed description.)

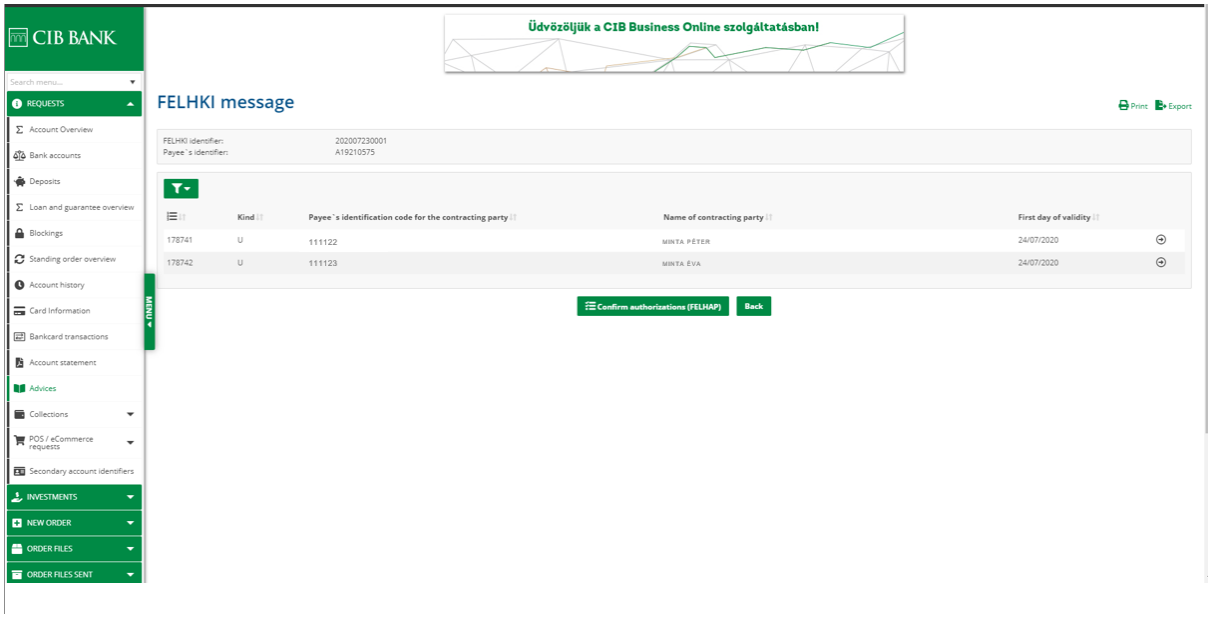
Enquiry on Direct Debit authorisations

Type: Direct Debit: authorizations (FELHKI) and Direct Debit: unconfirmed authorisations (FELHKI)

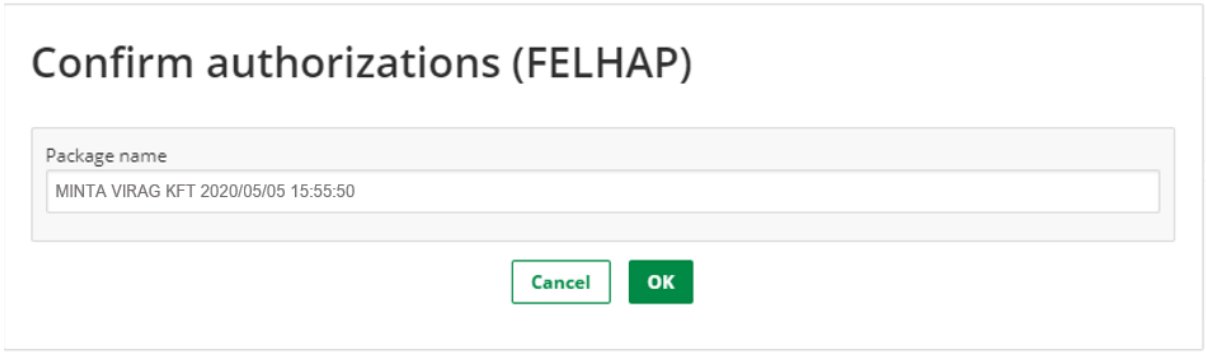
Providing the Direct Debit authorizations for the service provider submitted by the debtors, which are available on the interface in tabular and exportable format.

FELHKI messages created during the enquiry of undownloaded authorizations are available for a month to redownload.

The **confirmation of authorizations** can be started from the Advices menu item after inquire the authorizations and by clicking the **Confirm authorizations (FELHAP)** button at the bottom of the screen.



A package is generated from the authorisations in the FELHKI message after clicking the OK button in the Confirm authorizations (FELHAP) pop-up window. The package is available to instruct in the Prepared packages menu. The ‘U – New’ type authorizations in the package are created with code 01 and the First debit date set as the First day of validity of the authorization.

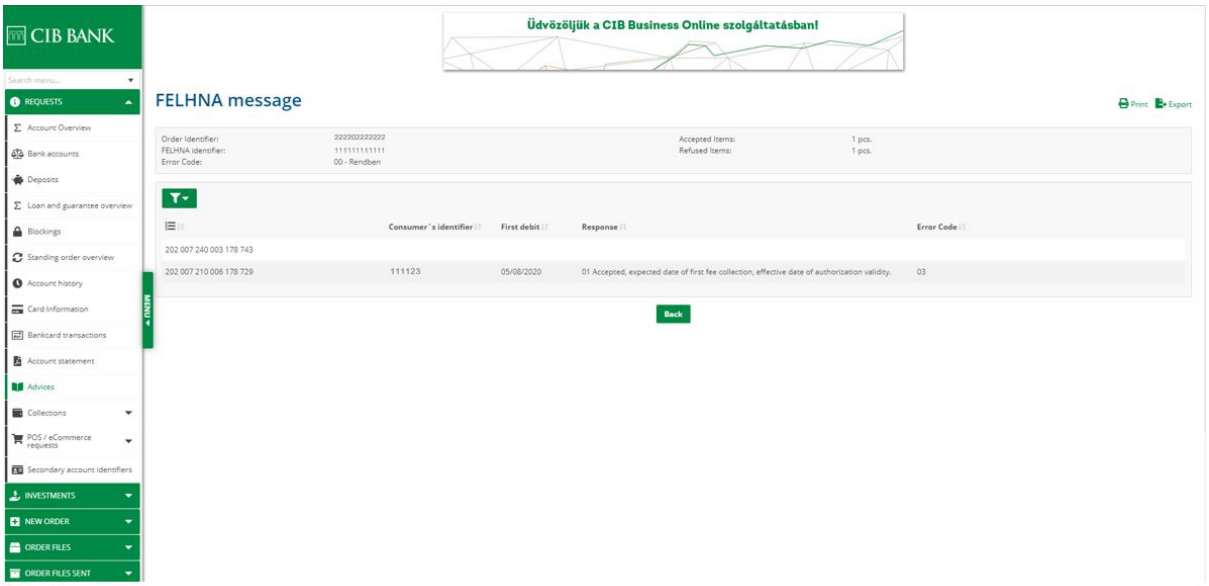


The Code and First debit date may be modified after opening the package, in accordance with the value of the Code field.

Status message on the confirmation of Direct Debit authorizations being processed by the Bank

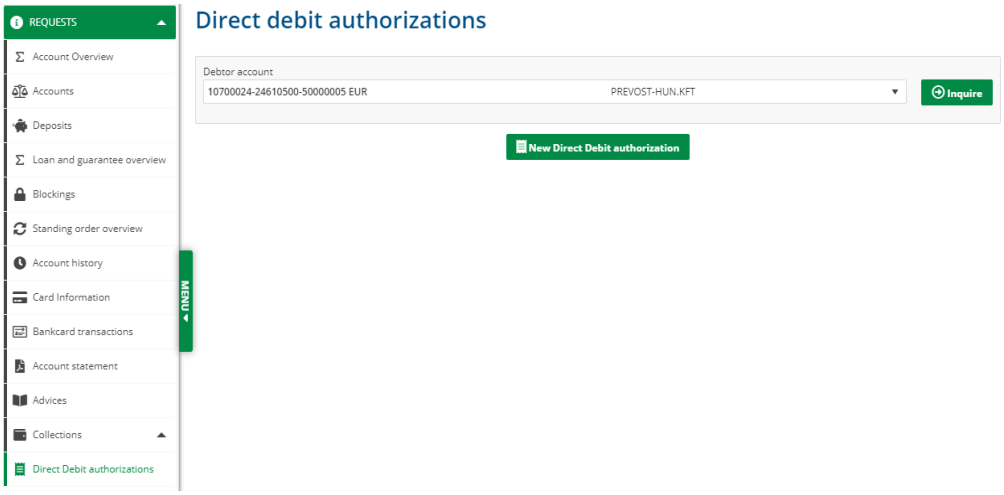
Type: Direct Debit: authorization confirmations (FELHNA)

Providing the status messages about Direct Debit authorization confirmation orders, which are available on the interface in tabular and exportable format.



Direct debit authorizations

In the **Direct debit authorizations** menu after selecting the account number, you can retrieve the list and status of direct debit authorizations you have granted. You can also find the **'New direct debit authorization'** button here, which redirects you to the screen where you can add a new authorization (please see chapter 'Direct debit authorizations' for more information).



Direct debit authorization

Upon the submission of a query, a list containing the following details of each authorization is generated in table format:

- Payee's identifier
- Payee's name
- First day of validity
- Last day of validity
- Amount limit
- Status

By clicking the button at the end of the table's rows, each authorization can be modified and cancelled. Authorizations with 'Rejected', 'Cancelled' and 'Expired' status can only be viewed.

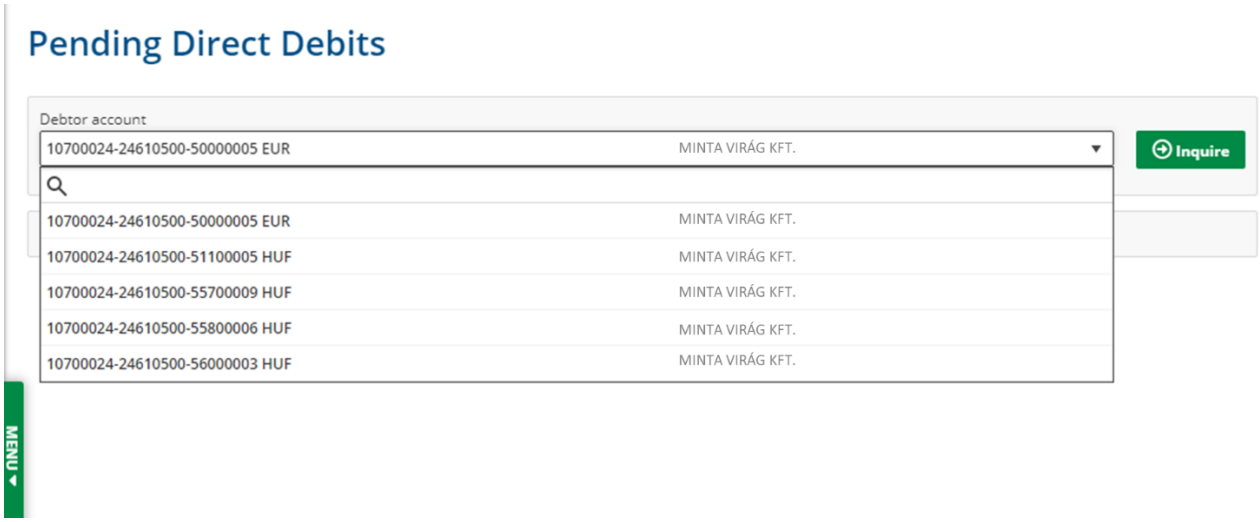
Pending Direct Debits

After selecting the account number, you can query the list of pending, successful and unsuccessful direct debits.

Upon the submission of a query, a list containing the following details of each debit order is generated in table format:

- Beneficiary's identification data
- Name of beneficiary
- Contracting party's ID at beneficiary
- Contracting party's name
- Contracting party's address
- Due date
- Amount
- Status

By clicking on the relevant rows of the table, each direct debit item can be viewed, authorized or denied based on their status.



Payment request

A Payment Request is a message from the payee about a payment request for a specified amount (not involving a movement of funds in itself), which the payer may be available to choose to initiate by approving the requested transfer or to reject it, either ignore it. In case of approval, the amount is credited to the payee's account as an immediate transfer within a few seconds.

With CIB Business Online, you can easily initiate payment requests and approve incoming payment requests.

In the Requests menu, you can view details of Outgoing Payment Requests in the Payment Requests function.

Qvik

Payment request

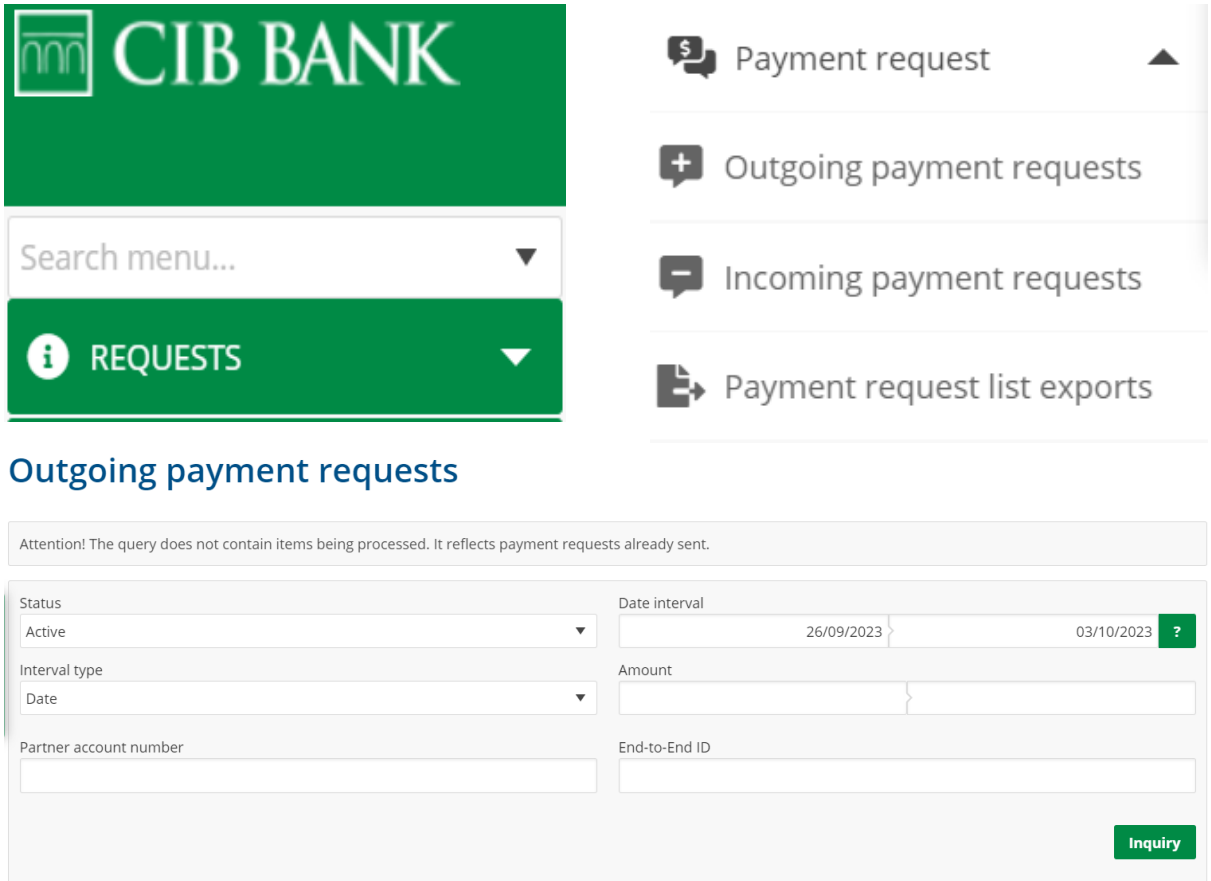
A Payment Request, a message from the payee carrying a payment request for a specified amount (not itself involving a movement of funds), which the payer may choose to initiate by approving the request a bank transfer or to reject or ignore the request. Once approved, the amount is credited to the payee's current account as an immediate transfer within a few seconds.

With CIB Business Online, you can easily initiate payment requests and approve incoming payment requests.

Outgoing Payment Requests

In the Requests menu, you can view details of Outgoing Payment Requests in the Payment Requests function.

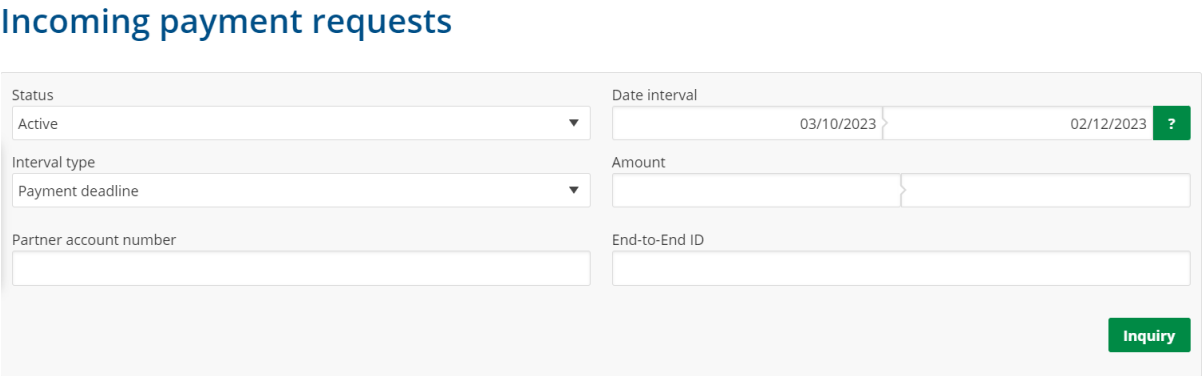
The Outgoing Payment Request menu contains the search interface, which is automatically appears after the function is started. Here you can find the search criteria, where you can launch a search of the status, interval type, date interval, amount, End-to-End ID and account number. Once the appropriate parameter is selected, you then need to click on the Inquiry option.



Incoming Payment Requests

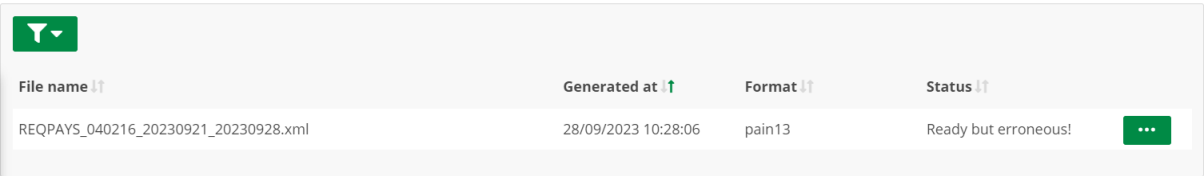
You can view, reject or approve incoming payment requests, A signature is required to activate rejection and approval,

You can list up to 50 items at a time, if you have more than 50 items you can scroll to the new page to view them, if you want to download them, press the export button (upper right corner), and it will appear in the Payment request list export submenu,



Payment request list export

You can find the export files of the payment requests here. In this menu you can see the time, format and generation status of the file.

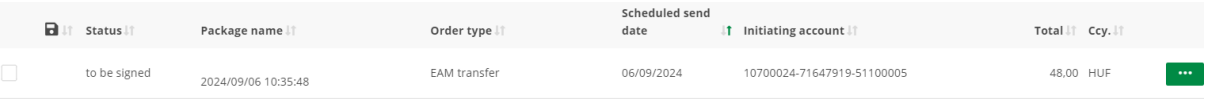


Currently, if you have to export files in the interface, you have the option to create a new export in the Payment Request list.

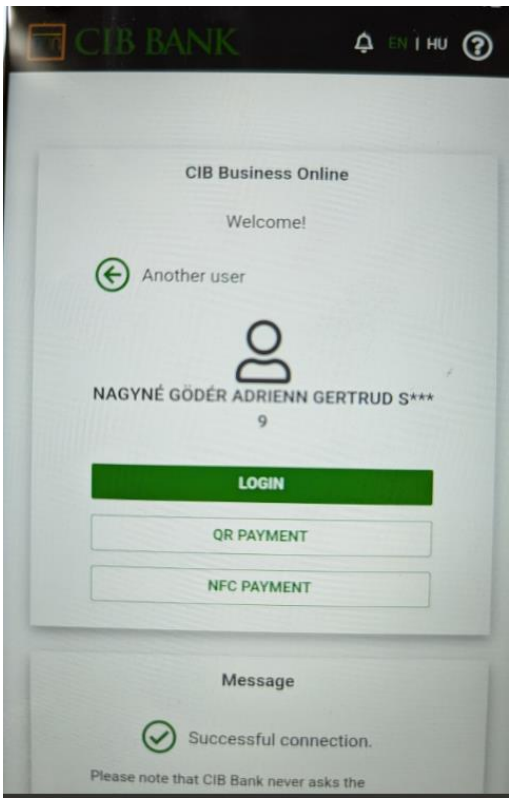
qvik Payment via QR, NFC, Deeplink

Payment solution via QR, NFC, Deeplinks with instant bank transfer.

Available to anyone who can initiate a HUF order, in case of joint signatures, the necessary signatures are required in the usual way in the prepared packages menu.



The payment mode can be used via the phone's camera, by using the NFC sensor on the device, or by opening the resulting deeplink to automatically open the payment

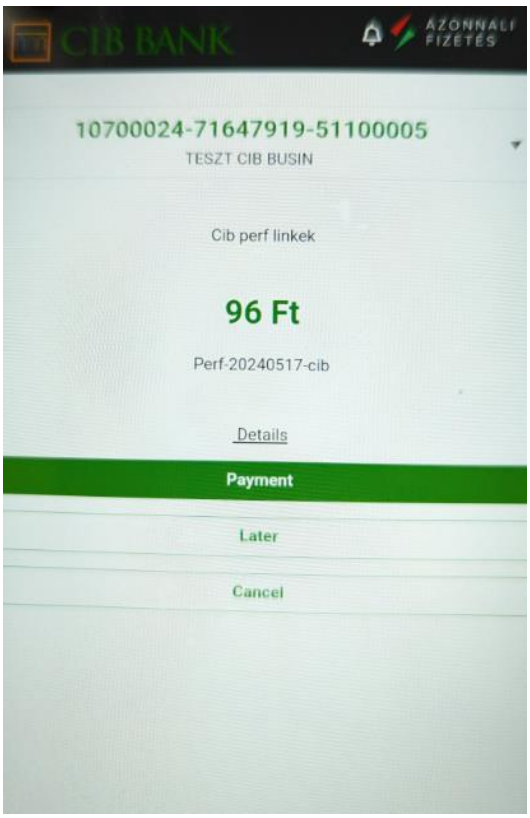


registered application to manage. When opening the application, you can access the function from the menu before logging in or from the in-application forint orders.

The fees for qvik payments are available in the customer's conditions.

To scan and save qvik payments, you need to have a recorders, to approve them you need a minimum holder.

After scanning qvik payments, the transaction details can be viewed. Afterwards, it is possible to approve the transaction or to exit with the Cancel button save it to the prepared packages, from where it can be signed and sent in the usual way.



POS / eCommerce requests

The functions of this menu are providing detailed information about processed bankcard transactions for merchants who are using POS and/or eCommerce service. The information in the functions are available due to the **Card Acceptance Agreement**.

The submenu can be found under '**Requests'**, and containing the following functions:

- Analytics
- Merchant statement

These functions are providing details of bankcard transactions performed by customers via the POS terminal or eCommerce service.

Recommended to use the Merchant ID for eCommerce, and POS terminal ID for POS transactions to reconcile the processed bankcard transactions with the entries of the bank account.

Relationship between POS/eCommerce analytics / Merchant statement and Bank account statement:

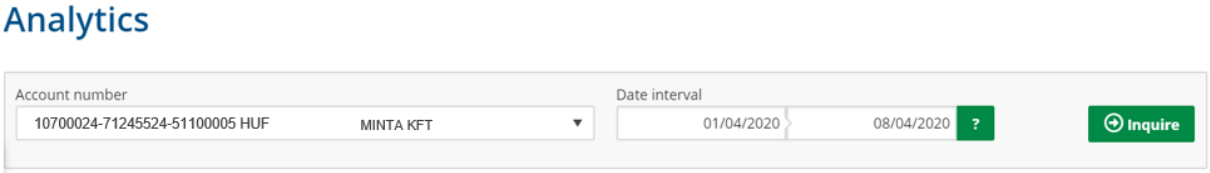
- The Analytics and the Merchant statement are containing very detailed

report about the transactions and their commissions, while the Bank account statement showing a cumulated, net amount of the processed POS/eCommerce transactions. (Unless there is an agreement for gross settlement.)

- The POS/eCommerce analytics and Merchant statement are suitable for book keeping purpose and reconciliation of the transactions, while the bank account statement is not sufficient by its own.
- Details of the cumulated entries of the account statement are containing the processing date of the bankcard transactions.
- The accounting reference of the credit appearing on the bank account statement is also indicated in the Analytics for the given transactions. Filtered by the accounting reference, it is possible to identify exactly which transactions are included in the credit appearing on the bank account statement.

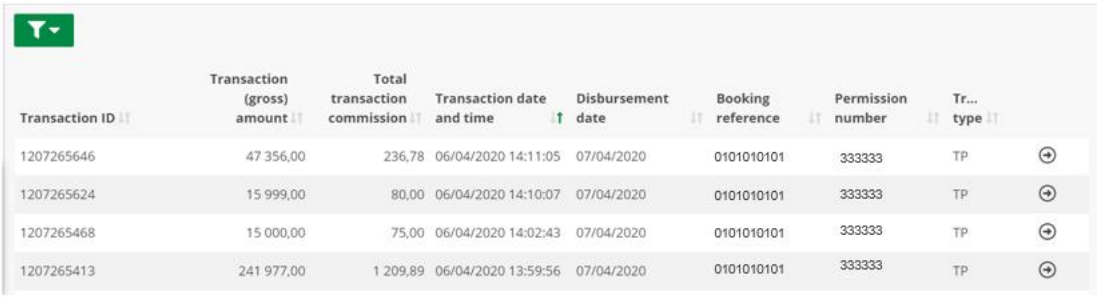
Analytics

The details of the cumulated account entries due to physical (POS terminal) or online (eCommerce) bankcard acceptance available to view on this screen.



Query of POS analytics

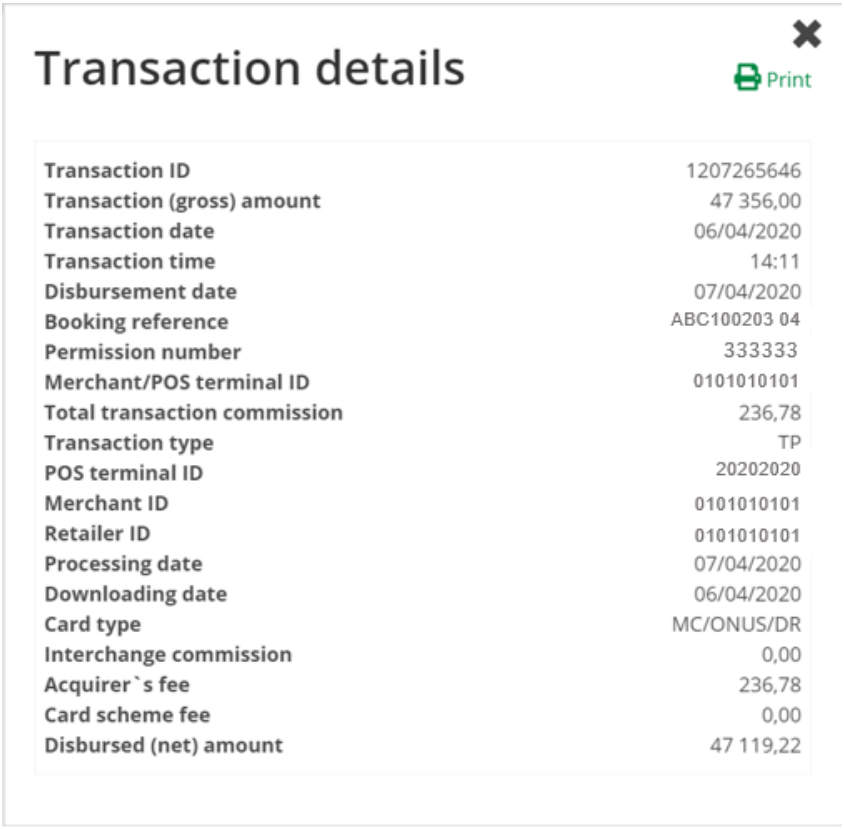
By choosing the **Analytics** function an enquire interface appears. Select the account number and date interval (maximum 2 consecutive months), then click the **Inquire** button.



Transaction ID	Transaction (gross) amount	Total transaction commission	Transaction date and time	Disbursement date	Booking reference	Permission number	Tr... type
1207265646	47 356,00	236,78	06/04/2020 14:11:05	07/04/2020	0101010101	333333	TP
1207265624	15 999,00	80,00	06/04/2020 14:10:07	07/04/2020	0101010101	333333	TP
1207265468	15 000,00	75,00	06/04/2020 14:02:43	07/04/2020	0101010101	333333	TP
1207265413	241 977,00	1 209,89	06/04/2020 13:59:56	07/04/2020	0101010101	333333	TP

Details of analytics items

As a result of the query, a summary table is displayed with the successfully processed transactions of the selected date interval. Click the **Export** button to download the listed items, click the **Print** button to access a print image.



Details of the transaction

Clicking on each row in the summary table, the details of the transaction will appear in a pop-up window.

Explanation of the individual data fields

Name of data field	Explanation of data field
Downloading date	Date of loading the data into the Bank's core system
Transaction ID	ID for the transaction
Permission number	ID used for the authorization of the bankcard transaction
Transaction (gross) amount	Value of the purchase, amount of the transaction
Total transaction commission	The amount of the commission. Specified in the Agreement, calculated in the basis of the transaction's gross amount.
Disbursed (net) amount	The difference between the gross amount of the transaction and the amount of the commission, which is credited on the merchant's account
Transaction date	Date of the successful transaction. In DD/MM/YYYY format
Transaction time	The time of the successful transaction. In HH:MM format
Processing date	Date of processing of the transaction by the Bank
Disbursement date	Date of the crediting of the transaction on the merchant's account

Card type	Gives type and issuing information about the card used for the transaction: VISA: VISA type card MC: MasterCard type card MS: Maestro type card ONUS: Bank card issued by CIB Bank DOM: bank card issued by a domestic credit institution INTER: bank card issued by a foreign credit institution CR: Credit card DR: Debit card CO: Commercial card CR: Consumer card bank card issued to a natural person
Transaction type	TP: processed POS transactions EC: processed eCommerce transactions 23: cancellation of a booked eCommerce transaction initiated by the merchant (reversal)
Merchant/POS terminal ID	8-digit POS terminal ID code or, in the case of an eCommerce service provider, the Merchant's ID.
Other data	Optional, "Extra01" data field in eCommerce service. Filled by the merchant for reconciliation purpose for payments or customers.
Retailer ID	The alphanumeric character string generated in the Bank's own system, which facilitates identification of the Place of Acceptance in the Bank's systems.
POS terminal ID	8-digit POS terminal ID code
Merchant ID	In the case of eCommerce card acceptance, the merchant's ID: e.g. ABC0001. In the case of POS acceptance, 10-digit ID of the merchant used by the Bank to identify the merchant in its systems.
Interchange fee	The commission paid by the Bank to the Issuer

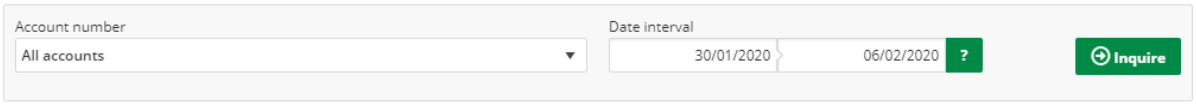
Acquirer's fee	Interchange Fee and the Card scheme fee subtracted from Transaction commission
Card scheme fee	The commission paid by the Bank to the international card companies (VISA or MasterCard)
Sub-merchant	In case of 2 party payment model this is the ID of the sub-merchant who is in contract with the main merchant.
Payment model	'3P' 3 party (webshop-buyer- bank) as well as '2P' 2 party (webshop-buyer)
Payment type	'E' for one-off, 'I' for recurring, and 'O' for one-click payment;
Buyer ID	In case of 2 party payment model. A 4-digit code specified by the merchant in an initialized transaction message and forwarded in the authorization request towards the card issuer bank. Through this, the customer/card holder can be identified in the account statement of the issuer bank.
Booking reference	Reference of the cumulated account entry for the processed bankcard transactions in transaction history and account statement. It is identical in case of card transactions belonging to the same cumulated account entry.

Merchant statement

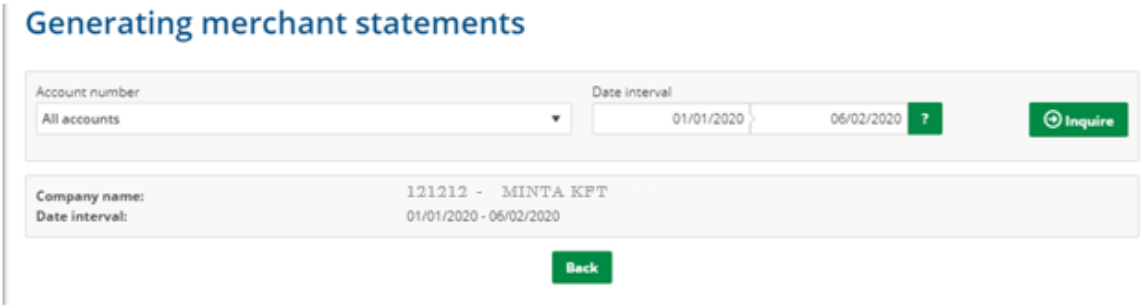
As in the account statement menu, you can use this submenu to download multiple statements at the same time.

If you choose this function, it is the already generated statement packages that will appear first.

To download a specific merchant statement or to generate a new merchant statement package, click the **'Generate merchant's statements'** button.



Following that, select the account and the time window (maximum 2 consecutive months) that you wish to view, then click the **Inquire** button.



Merchant statements can be downloaded by clicking the **Download** icon next to each line. You can also use the check boxes before individual lines to initiate the download of multiple statements at once.

Clicking on the **Download** button will trigger the generation of a statement package; once the process is completed, the system will notify you in a message appearing in the upper right corner.

Generated merchant statement packages with 'Ready' status can be downloaded from the list in the **POS/eCommerce requests** menu. While statement packages are being generated, you can move on to another function without having to wait until the generation is complete, since the system will notify you once the process is completed.

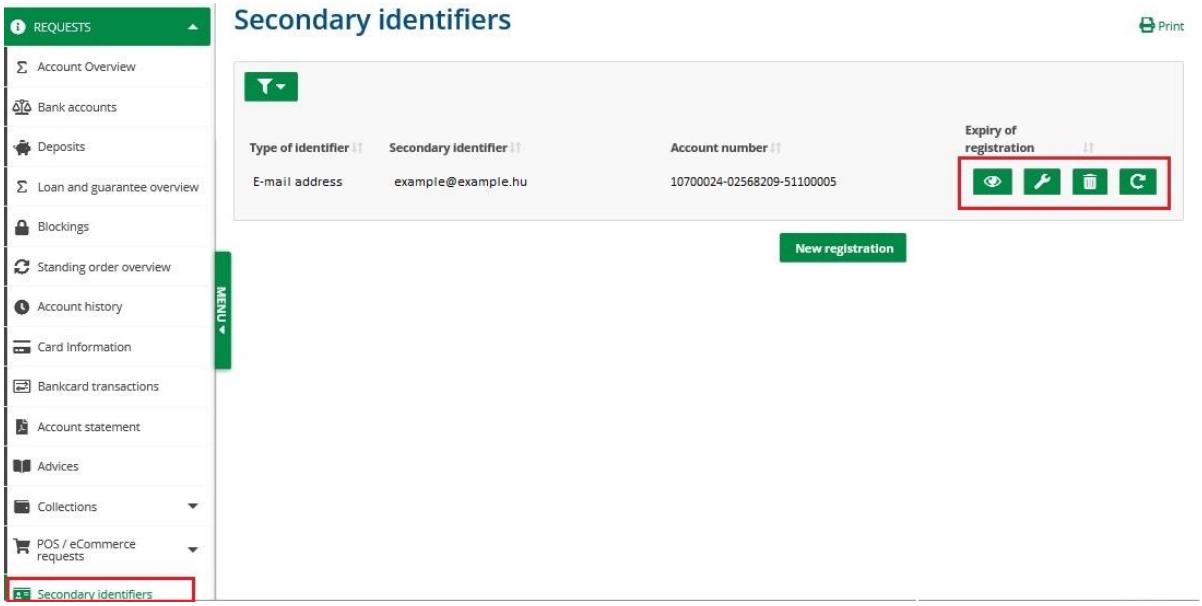
"Secondary account identifiers"

„Secondary account identifiers" function provides customers to View, Modify, Delete or Prolong the registration of secondary identifiers as well as to register new ones.

Viewing, modifying, deleting, prolonging the registration of „secondary identifiers"

„Secondary account identifiers" menu displays the already registered identifiers in a table format.

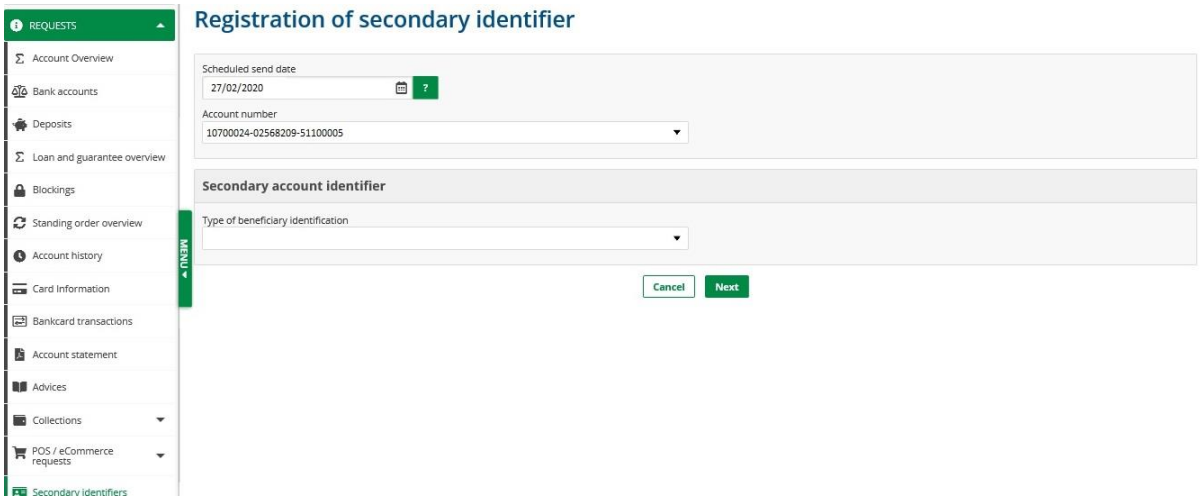
Each identifier can be Viewed, Modified, Deleted or Prolonged by selecting the respective option at the end of the line in the table.



„Secondary identifiers' menu

Registration of „secondary identifier"

By clicking on *New registration* button, customers are allowed to register a new secondary identifier.



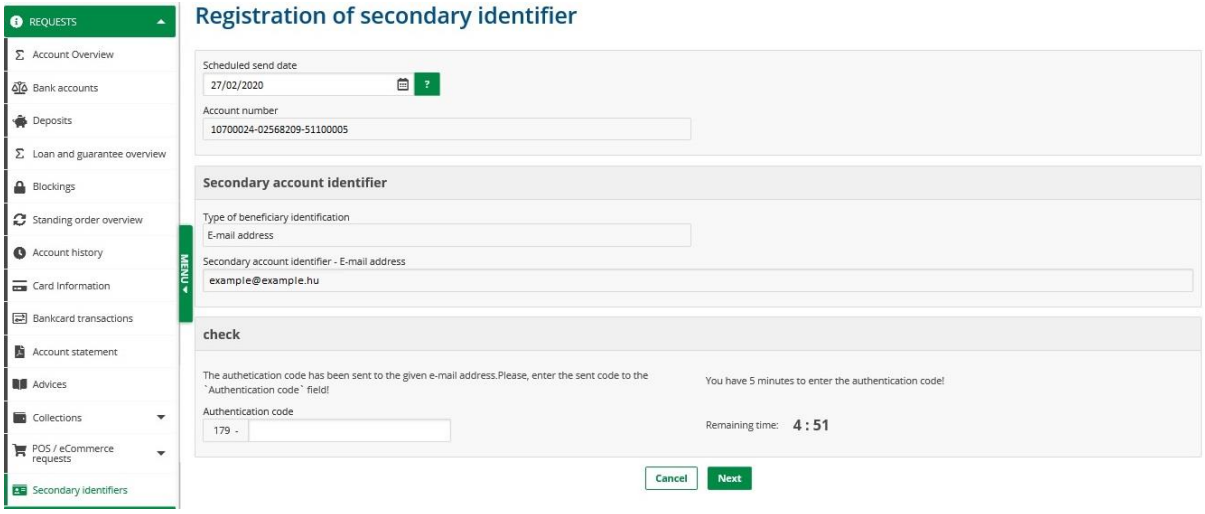
Registration of secondary identifier

The following types of secondary identifiers can be registered:

- E-mail address
- Mobile number
- Hungarian tax number

By selecting the type, a new field is displayed on the registration page in which the user has to provide the secondary identifier.

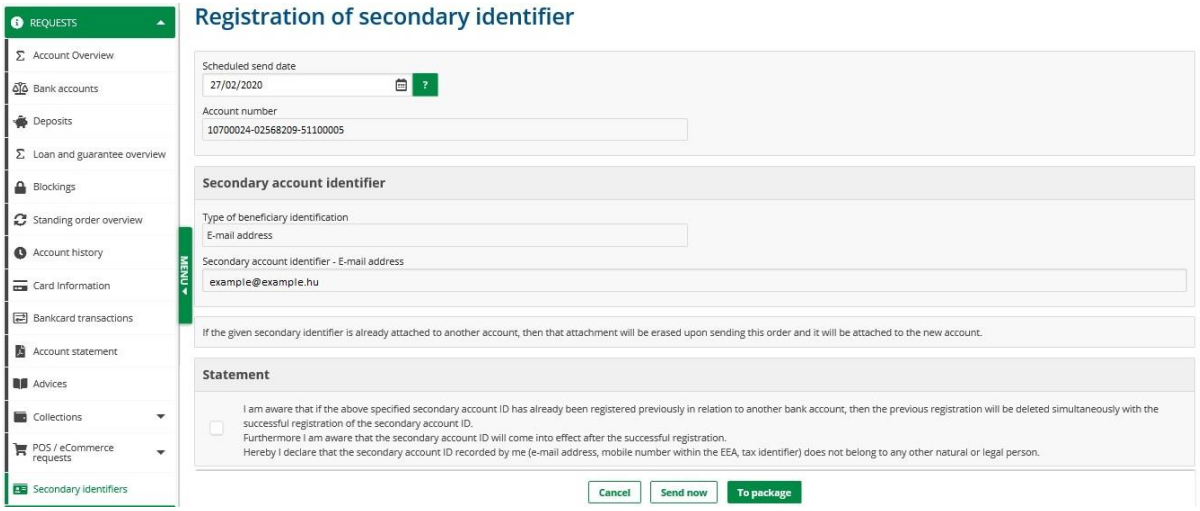
By clicking on *Next* button, the user is navigated to the second page of the registration which displays the data provided on the first page in a non-editable format, and in case of E-mail address or Mobile number was selected, a block to provide the authentication code. In case of the registration of Hungarian tax number, authentication is automatically executed based on the customer data recorded at the Bank.



Registration of secondary identifier, second page

By providing the authentication code and clicking on *Next* button, the check is executed.

Following the successful authentication, legal declaration needs to be accepted by the user, then the further process is the same as of any other transaction's (described in *Set up a new order* chapter).



Registration of secondary identifier, third page

In case a secondary identifier to be registered has already been registered previously in relation to another bank account, then the previous registration will be deleted simultaneously with the successful new registration or modification of the secondary account identifier, and the new registration/modification will take effect.

Modification of „secondary identifier”

By selecting Modify in the line of the table displayed in „Secondary identifiers” menu, customer can modify already registered secondary identifier.

The page displays the data previously registered for the secondary identifier to be modified as well as the same information to be recorded for the new registration.

By clicking on *Next* button, the user will be navigated to the second page – same to the second page of registration –, where the data provided on the first page are displayed in a non-editable format, and in case of E-mail address or Mobile number was selected, a block to provide the authentication code.

Deleting „secondary identifier”

By selecting Delete in the line of the table displayed in „Secondary identifiers” menu, customer can delete an already registered secondary identifiers.

The page displays the data previously registered for the secondary identifier to be deleted in a non-editable format that can be sent immediately or later to delete the selected secondary identifier.

Prolong registration of „secondary identifier”

Registered secondary identifiers needs to be prolonged yearly (the validity of a secondary identifier is one year). In case the Expiry of registration is less or equal to 30 days, the expiry date is displayed with red. Each user who has the right to view the account is notified about the approaching expiry date and the fact that the secondary identifier will be automatically deleted in case of missed prolongation.

By selecting Prolong registration in the line of the table displayed in „Secondary identifiers” menu, customer can prolong the registration of secondary identifiers.

The page displays the data previously registered for the secondary identifier to be prolonged in a non-editable format that can be sent immediately or later to prolong the registration of the selected secondary identifier.

Cash Pool inquiries

The balances of the bank accounts that are part of the the pool service are consolidated (netted) to the Pool account at the end of the day. The company's group-level interest position can be optimized by internal financing realized with balance transfer between negative and positive balanced accounts. During the end-of-day balance consolidation, the positive balance accounts finance the negative balance accounts, up to the positive balance, after which they receive internal debit interest, and the negative balance accounts pay internal credit interest. The negative balance not financed by the positive balances is financed by the overdraft limit of the pool

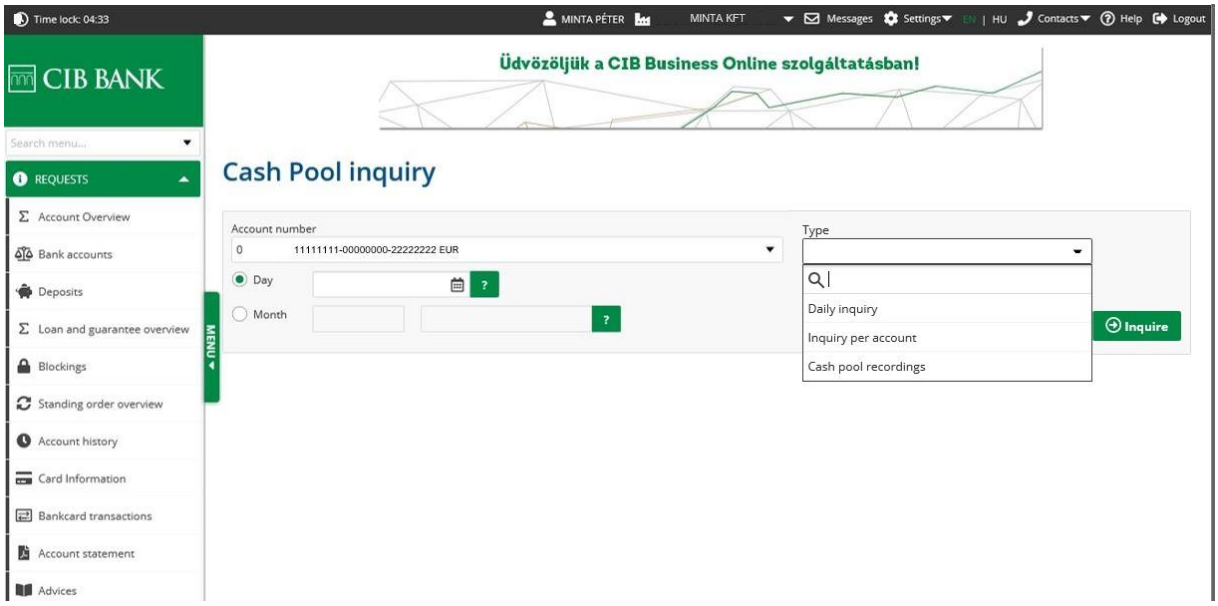
account, if there is any, on which the member accounts using the loan pay interest on the pool account at a rate equal to the bank loan interest.

The interest payable on the bank's external and internal financing is automatically calculated daily by the pool system and booked to the accounts participating in the pool at the end of the month. CIB Business Online presents these settlements as follows.

Cash Pool inquiry

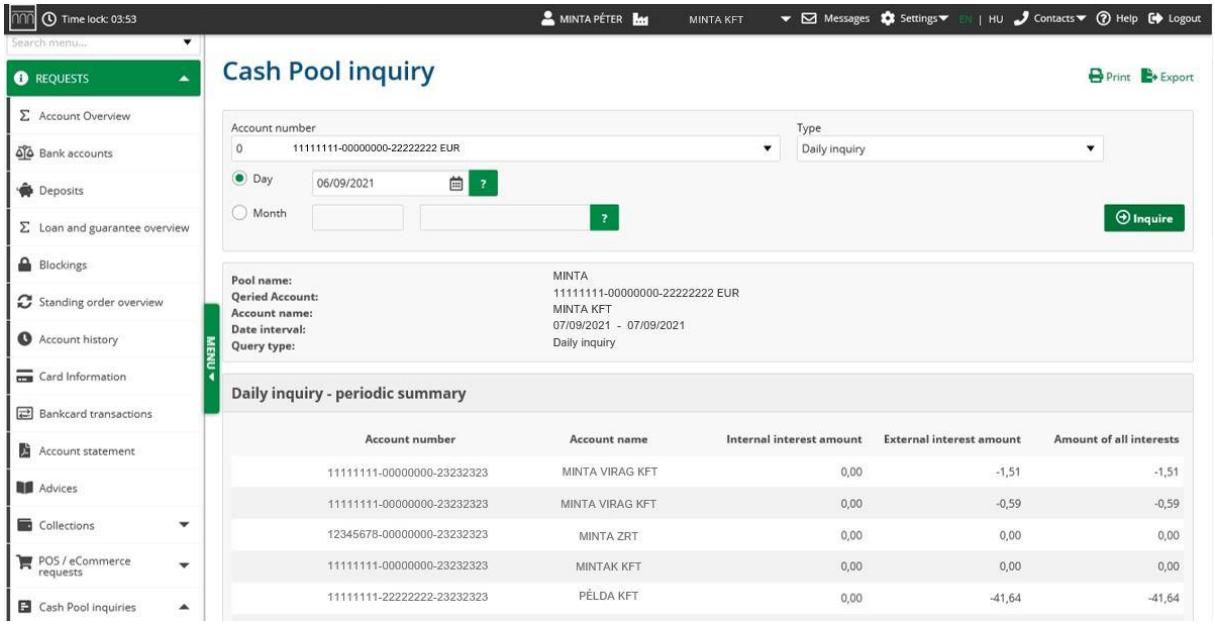
Cash pool inquiry rights can only be obtained by a user of a Client who has contracted to cash pool service. In the Cash pool inquiry function, only the bank accounts for which the user has inquiry rights are displayed for selection. The accounts can be selected from the drop-down menu. If the account selected for the query is a level 0 pool master account, then the response to the query contains the data of all pool member accounts belonging to the entire pool group. If the queried level 1 account also has level 2 or level 3 accounts in the pool, then the cash pool data of the sub-accounts belonging to the level 1 account will also present in the response.

The cash pool inquiry provides cash pool data for the selected month or day after selecting the account number. By choosing a month the queried period corresponds to the bank interest settlement month: from the last business day of the previous month until the the penultimate calendar day of the queried month.

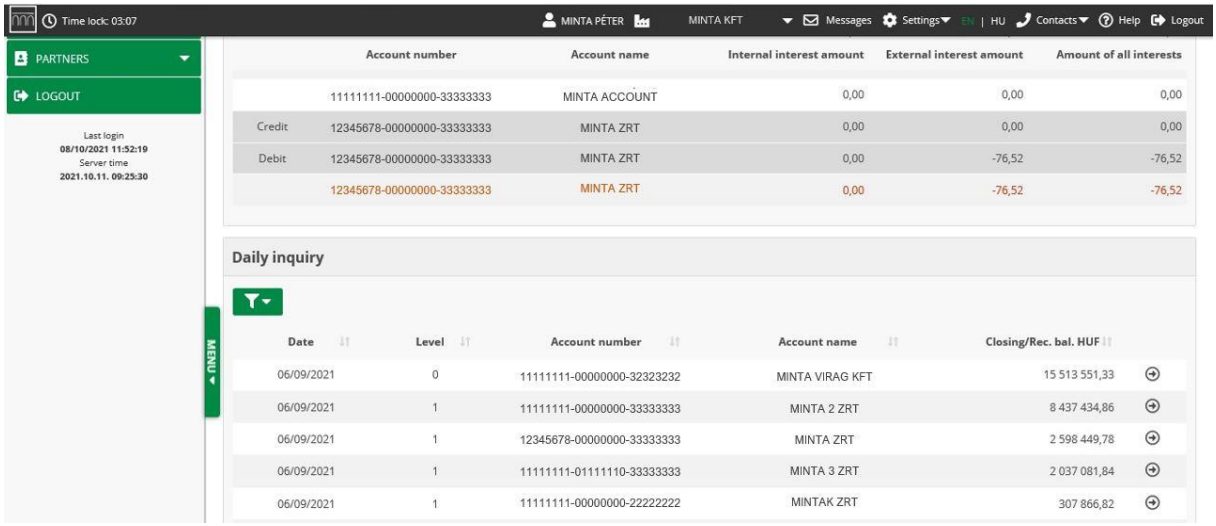


The type selection in the query is as follows:

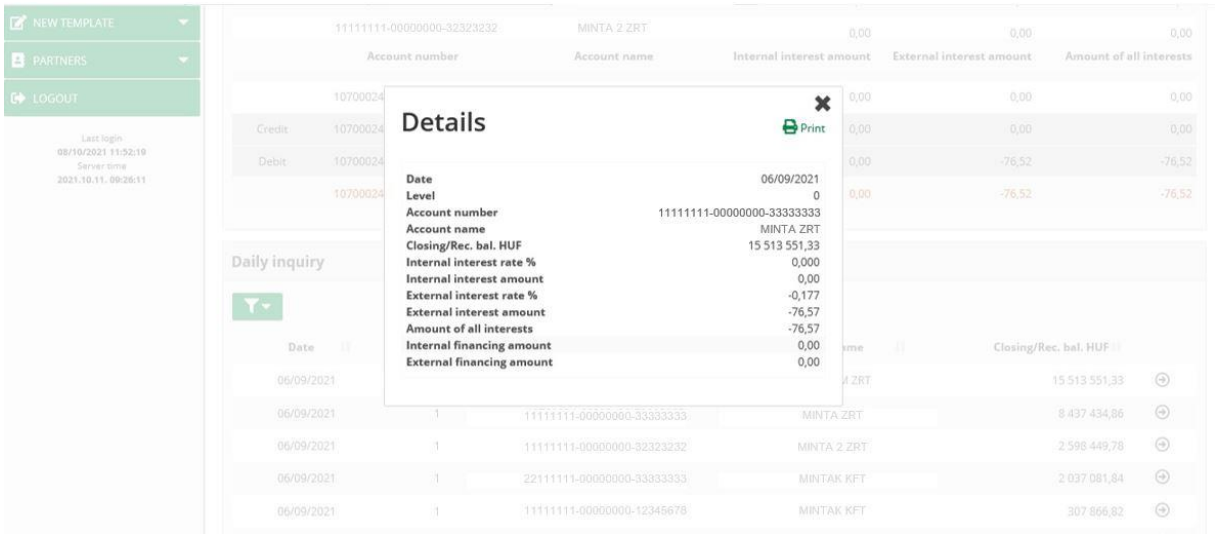
- **Daily inquiry:** provides daily data for the accounts in two sections, first the periodic summary of the daily inquiry and then the daily data. In the summary for the level 0 pool account, the external and internal interests in the pool for the query period are displayed, broken down by CR and DR, and the sum line are highlighted in red at the end of the summary. In the daily inquiry, the daily transfers of the pool accounts, the internal and external interest rates and interest amounts for that day are displayed. The data can be detailed and printed item by item by clicking on the arrow at the end of each line.



Cash Pool paily inquiry - list 1

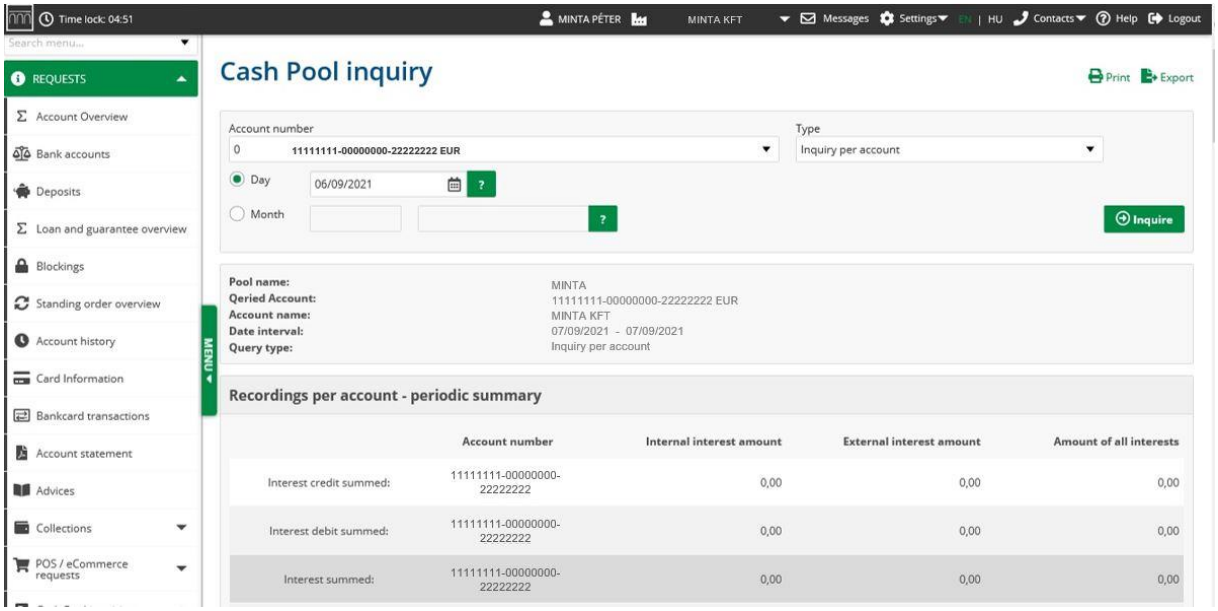


Cash Pool daily inquiry - list 2

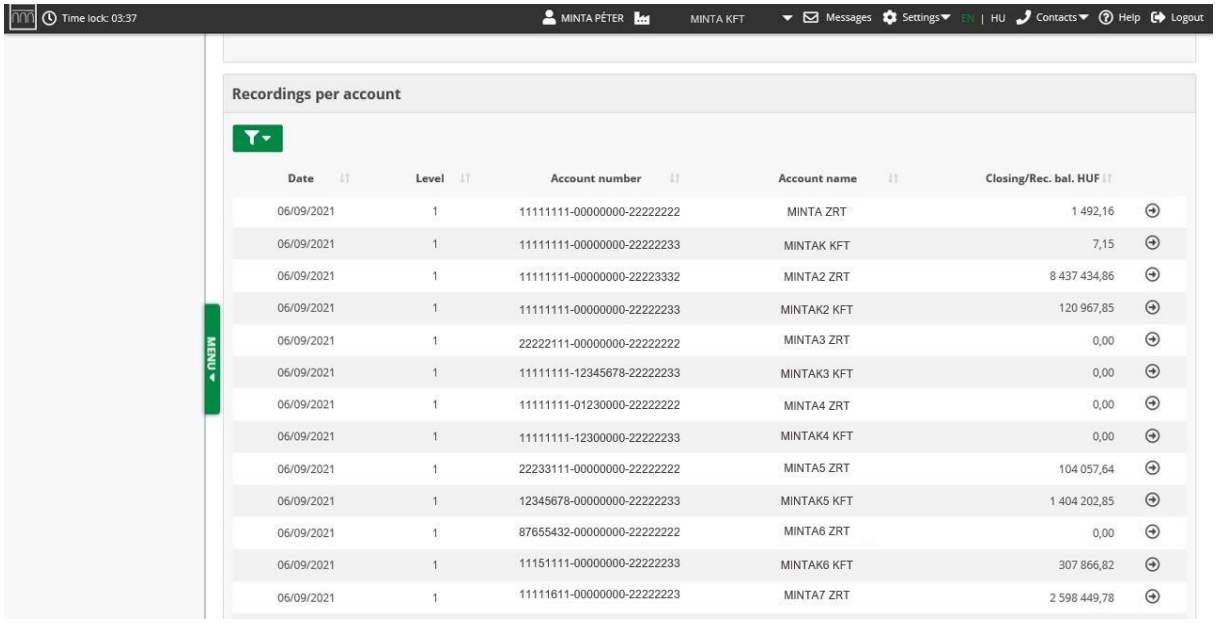


Cash Pool daily inquiry – details

- **Inquiry per account:** cash pool data can be queried by account with selecting the a day or month. It is also displayed in two sections: ‘Posting by Account - Periodic Summary’ and ‘Posting by Account’. Each entry can be detailed and printed item by item by clicking on the arrow at the end of each line.

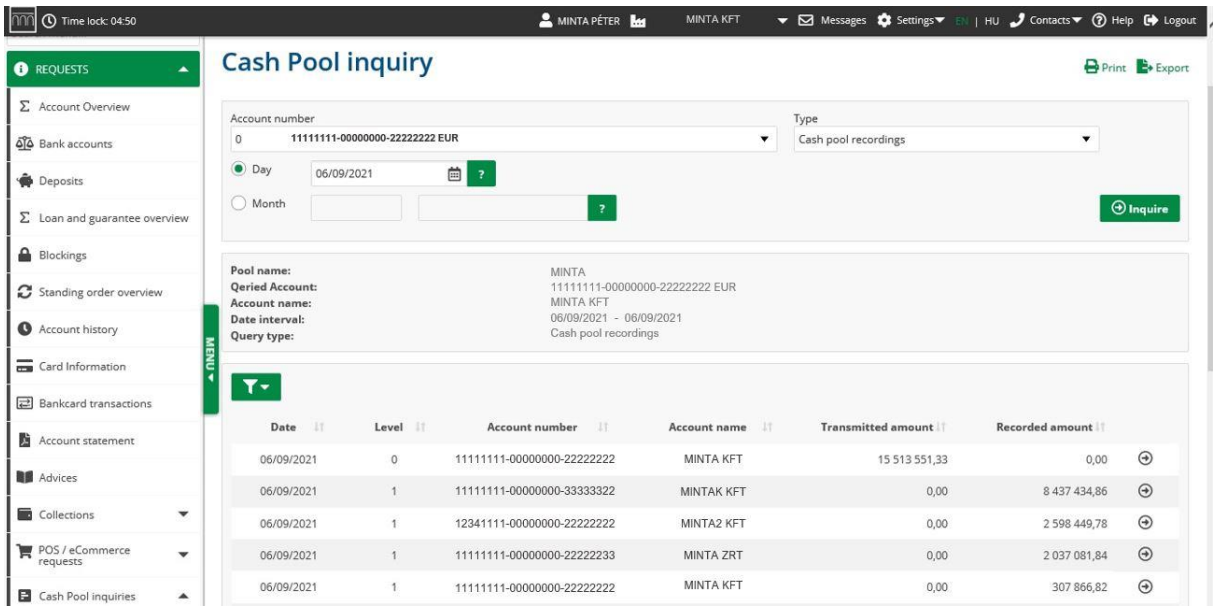


Cash Pool inquiry per account - list 1



Cash Pool inquiry per account - list 2

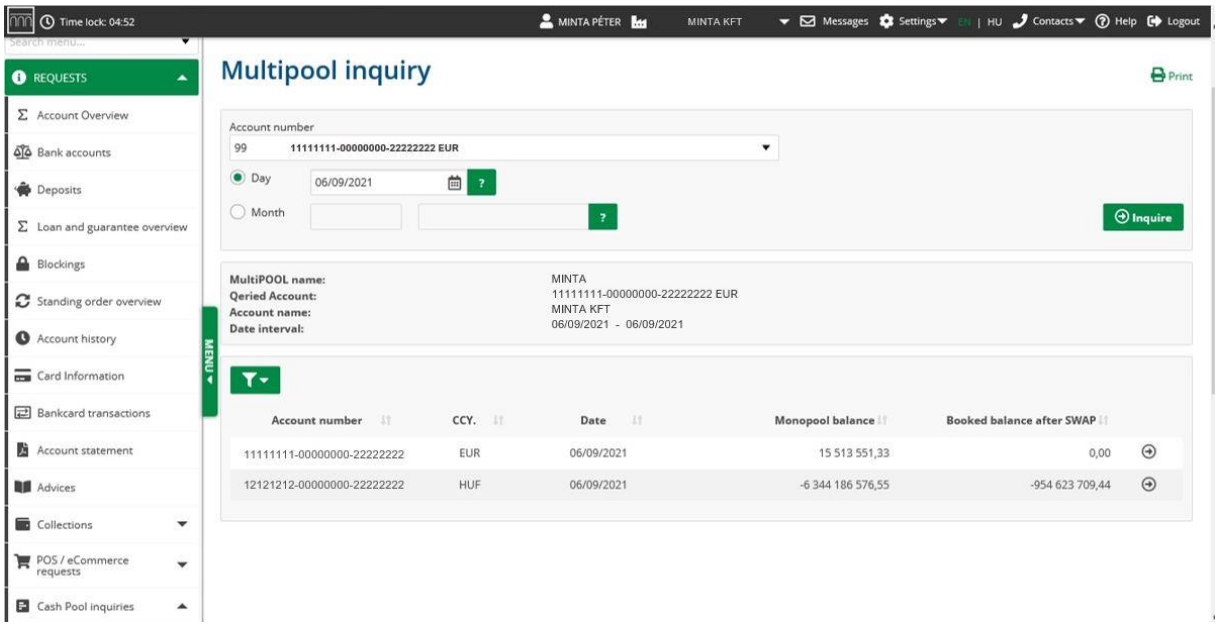
- **Cash pool recordings:** the transferred closing balances of the pool master account and the member accounts, for a selected date or month can be queried here.



Cash Pool recordings – list

Multipool inquiry

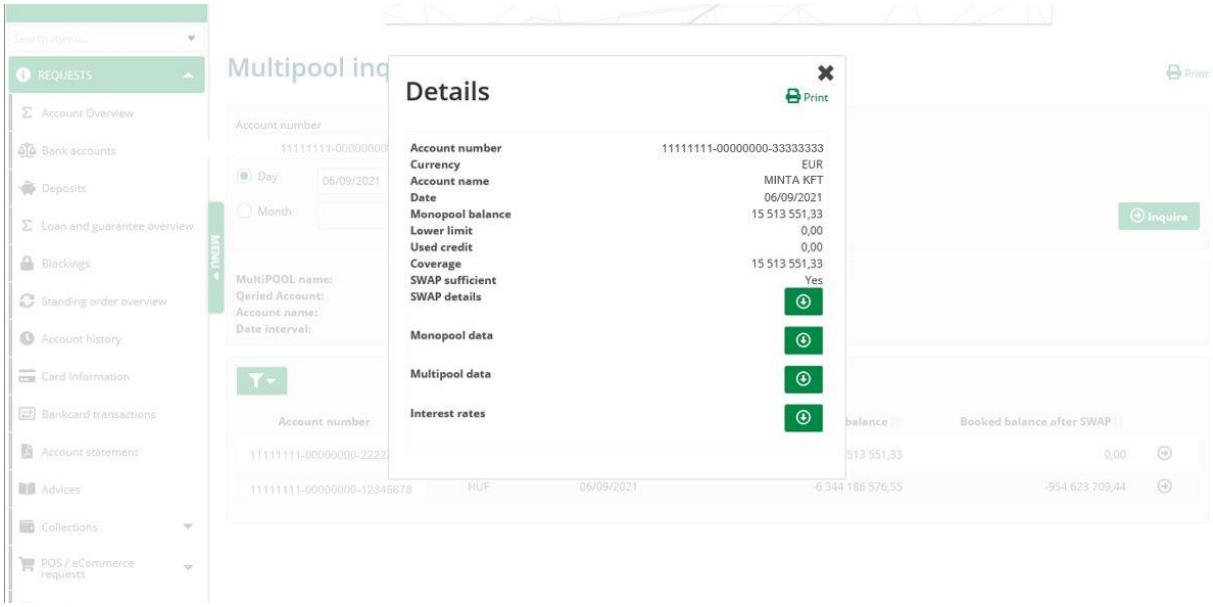
This menu item only appears or an account can be selected if a multicurrency cash pool service belongs to the customer. For the multicurrency cash pool inquiry, only the 99 type multipool member account can be selected. In the case of multiple multipool member accounts, when any account is selected, the query result will display the full multi-currency pool data for the selected day or month.



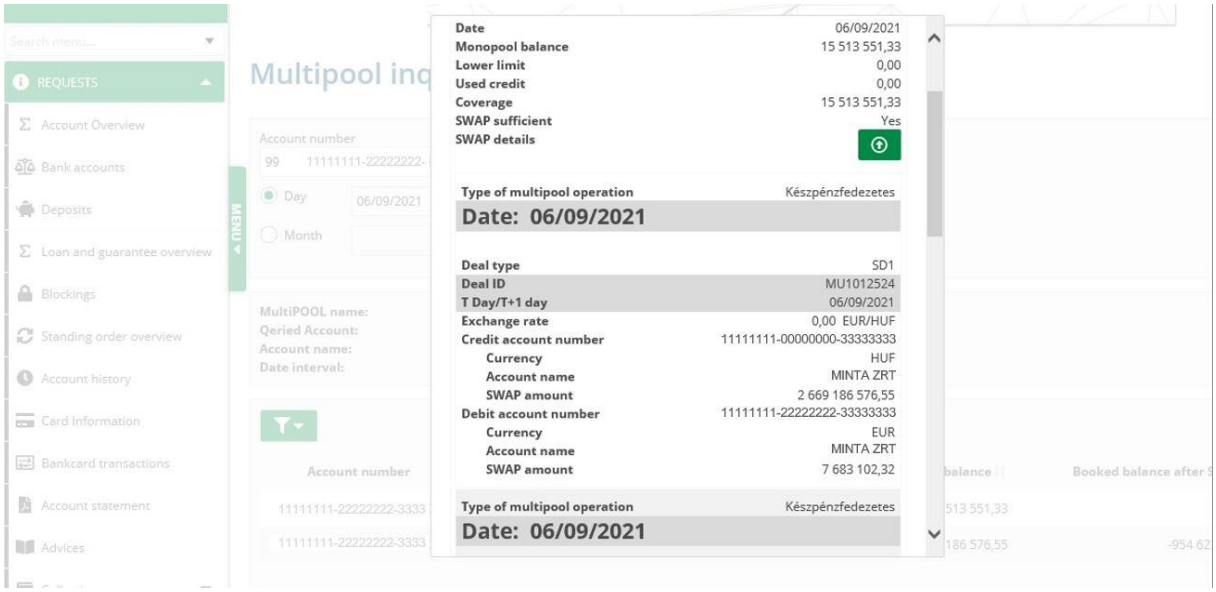
Mulipool inquiry – list

Details of an item that are not shown in the list can be queried by clicking on the arrow at the end of the line. The displayed details groups the data as follows:

- Swap details: if there was a swap in the multipool on the queried day, its details (deal ID, date, credit and debit accounts, currency, exchange rate and the swap amount in the two currencies) can be viewed by swap.
- Monopool data: the balance or closing balance of the multipool member account after the pool transfer, and the amount of interest on the monopool balance are displayed.
- Multipool data: the closing balance of the multipool member account after the swap, and details of its interest settlements, as well as the amount of the multi-currency pool interest margin.
- Interest rates: displays the daily debit and credit interest rates of the detailed item.



Mulipool inquiry - details 1



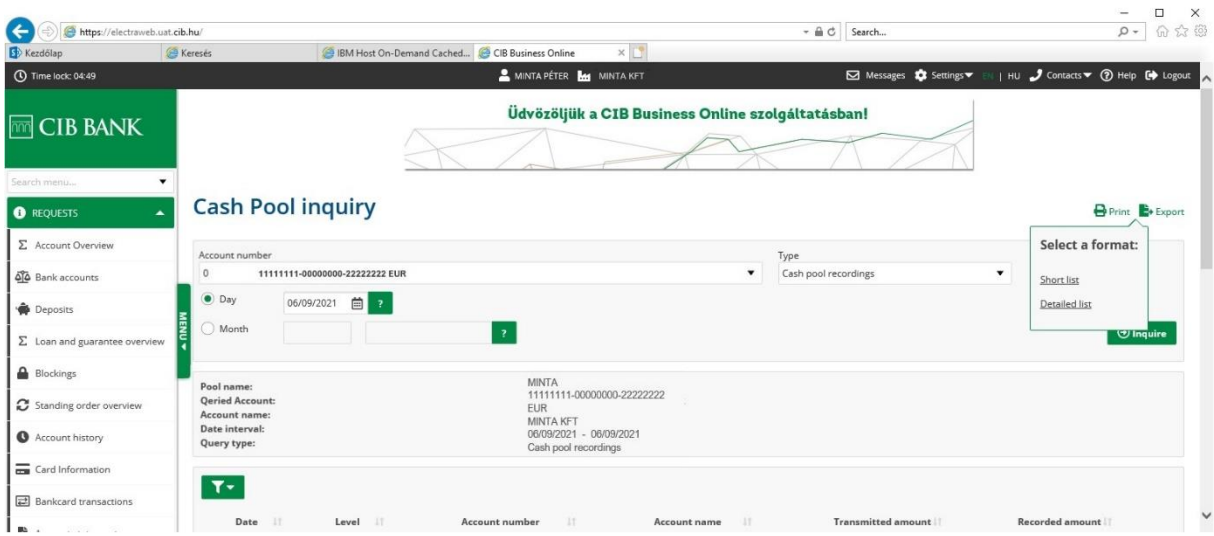
Mulipool inquiry - details 2

Print and export Cash Pool queries

Printing

To download cash pool reports in printable form, click the Print icon in the upper right corner of the screen:

- Short list (prints the contents of the screen depending on the query)
- Detailed list (prints details of each line/item)



Cash Pool inquiry – printing

Furthermore it is possible to print the details of one selected item in the pop-up window appearing by clicking the arrow on the end of each line.

The print image can be saved in PDF format depending on the browser.

IMPORTANT: for the proper print image landscape orientation has to be set, regardless of the browser.

Export

With the export function the queried data can be saved in a CSV file, which when opened in Microsoft Excel is displayed in spreadsheet form. In Excel, it is adviced to format the cells that contain amounts in Number format, and set at least 2 decimals, in order the sums are displayed with complete accuracy; then save the file in XLS format.

4.4 INVESTMENTS

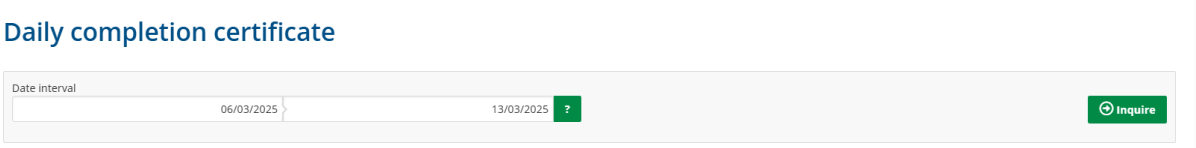
The Investment Module is only available to clients who have an Investment Services Framework Agreement with the Bank.

In the Investments module you can initiate certain securities transactions, review the orders initiated here and view your current securities portfolio.

The function consists of the following submenu items:

- Securities enquiries
  - Portfolio statement
  - Securities account statement
  - Statement of costs and charges
  - Daily completion certificate

In this function you can access the daily breakdown of actual gains, losses, and securities transactions. Filtered by date, the current daily settlement sheet is available.



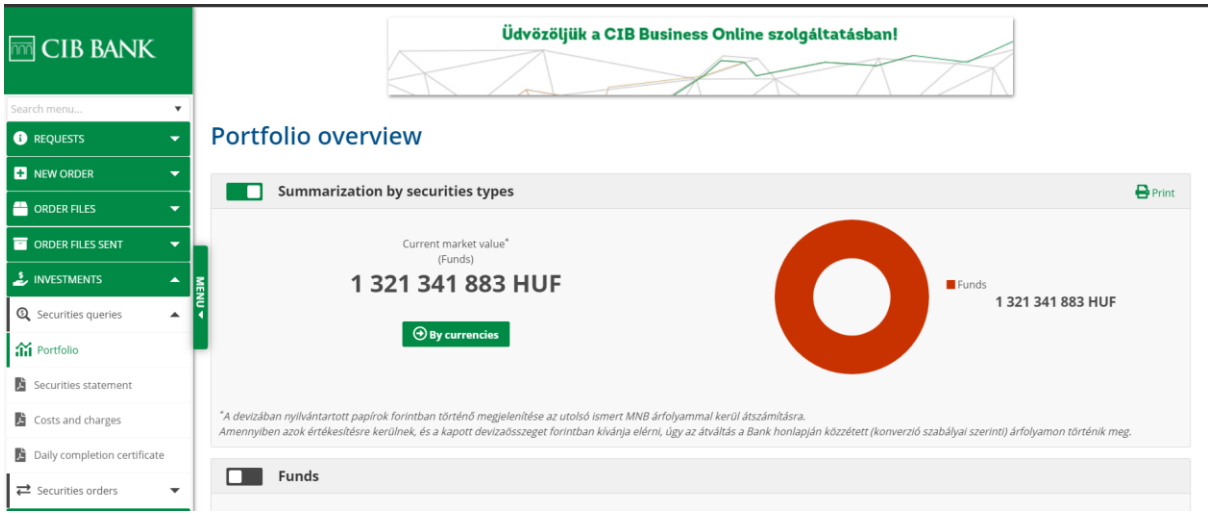
- Securities orders
  - Purchases of investment fund shares
  - Redemption of investment fund certificates
  - Securities orders – overview
- Daily performance sheet

4.4.1 SECURITIES QUERIES

Portfolio

With the Portfolio function you can view your entire investment portfolio a CIB Bank.

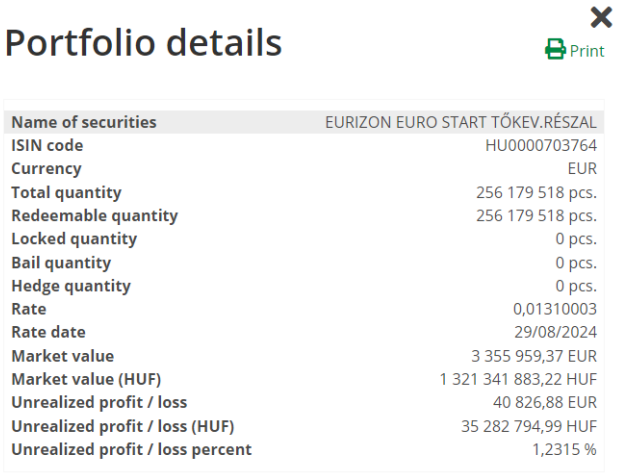
At the top of the interface, you can view the current market value of the portfolio, as well as a pie chart showing the proportion of the portfolio represented by each type of security in the default view. Clicking on the By Currency button will display a pie chart showing the proportion of each currency in the portfolio by currency. Securities denominated in foreign currencies are converted into HUF at the last known MNB exchange rate.



Below the overview, portfolio data is displayed by security type. Each security type is sorted into separate blocks in the following order:

- Investment ticket
- Share
- Bond
- Other

Clicking on each row in the overview table displays more detailed information in a pop-up window.



For units tradable through CIB Business Online, a buy or redeem order can be initiated by selecting the options at the end of the overview table. By selecting the relevant option, the interface will redirect you to the Buy Investment Units or Redemption of Investment Units menu, depending on which option you have selected.

- Purchase
- Redemption

Securities statement

Function to retrieve and download securities account statements in PDF format. Extracts can be retrieved back to a maximum of 547 days, PDF files are available from 01.01.2020. The query can be started for a maximum time interval of 62 days using the date picker on the interface. The query can be started for a maximum time interval of 62 days using the date picker on the interface.

Costs and charges

A function to retrieve statements of charges and fees related to investment services for a calendar year (or fractional year at the close of a securities account), where the following two types of documents can be downloaded in PDF format:

- Statement of fees for investment accounts, including: portfolio overview; statement of expenses by security

- Cost & Charges summary document containing: definition of charges; portfolio overview; financial profile; information on costs, charges, incentives and their impact on returns.

4.4.2 SECURITIES ORDERS

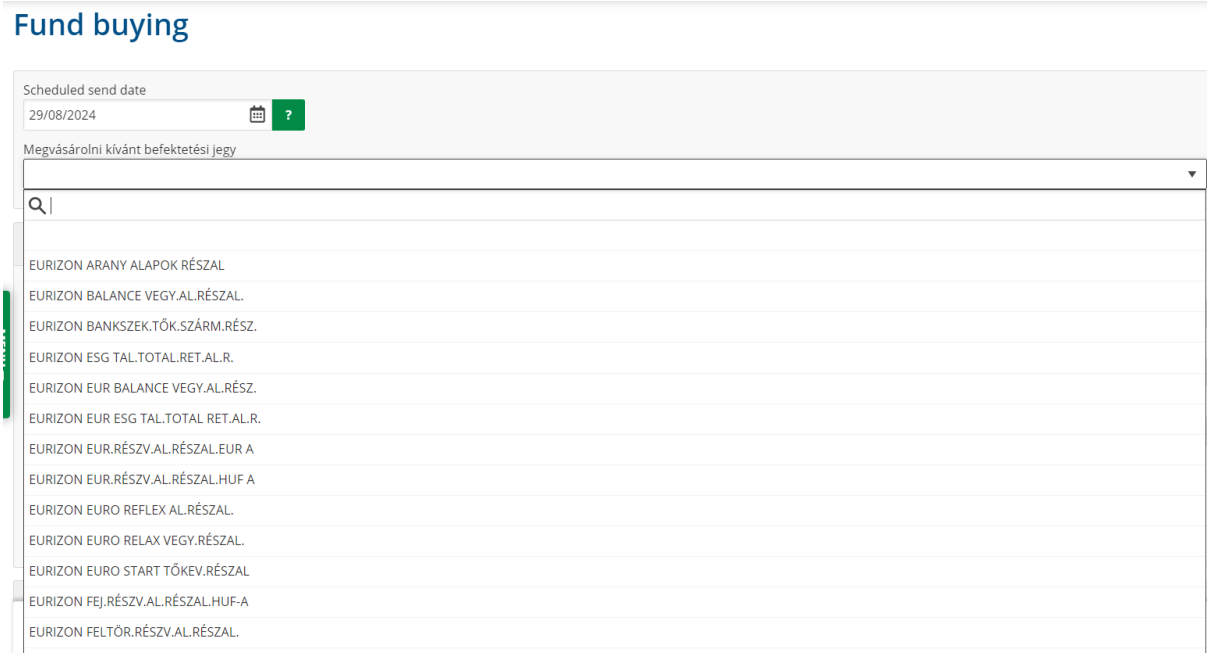
Securities Buying

You can purchase the following types of investment units through CIB Business Online:

- CIB Investment Funds, excluding derivative funds

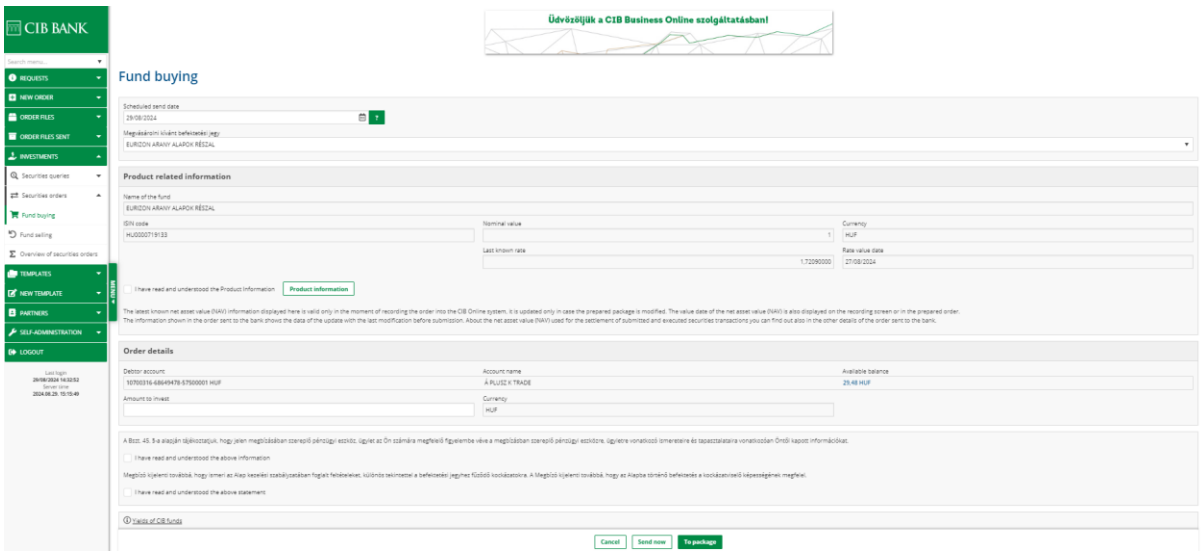


You can continue the transaction without completing the questionnaire by clicking on the Buy Ticket button. In this case, the system will not be able to determine whether the instrument selected in the transaction is suitable for your business.



The details of the unit selected in the drop-down box of the unit you wish to buy will be automatically populated in the relevant fields.

Enter the amount you wish to invest.



The investment unit will be available after you have selected it:

- The Product Guide, which can be downloaded by clicking on the Product Guide button. Without a declaration confirming that you have read and understood the Product Information, the transaction will not proceed. The downloadable file contains the following documents:
    - Key investor information
    - Template for pre-transaction costing information
    - Product leaflet
    - Disclosure of conflict of interest by CIB Bank Zrt.

- Information on the suitability of the selected instrument in relation to the Investment Knowledge Questionnaire you have completed. Without a statement confirming that you have read and understood this information, the transaction will not proceed.
- A statement that you are familiar with the Fund's Management Regulations and the terms of the Fund's Management Regulations and that you are able to bear the investment risk. Without confirmation of this declaration, the transaction may not be carried out.

Clicking on the CIB fund returns link at the bottom of the interface will open the CIB Bank returns page.

You can immediately bank or batch your order. Securities orders can only be sent to the bank in single-item packages.

Conditions for fulfilling:

- have a margin (in a client, bank or current account set up for securities transactions) equal to the amount of the buy order,
- no partial execution

In the case of units (e.g. CIB Start Tőkevédett Alap) that have a net asset value per unit for the given distribution date and the purchase order is received at the time of distribution, the transaction will be executed immediately.

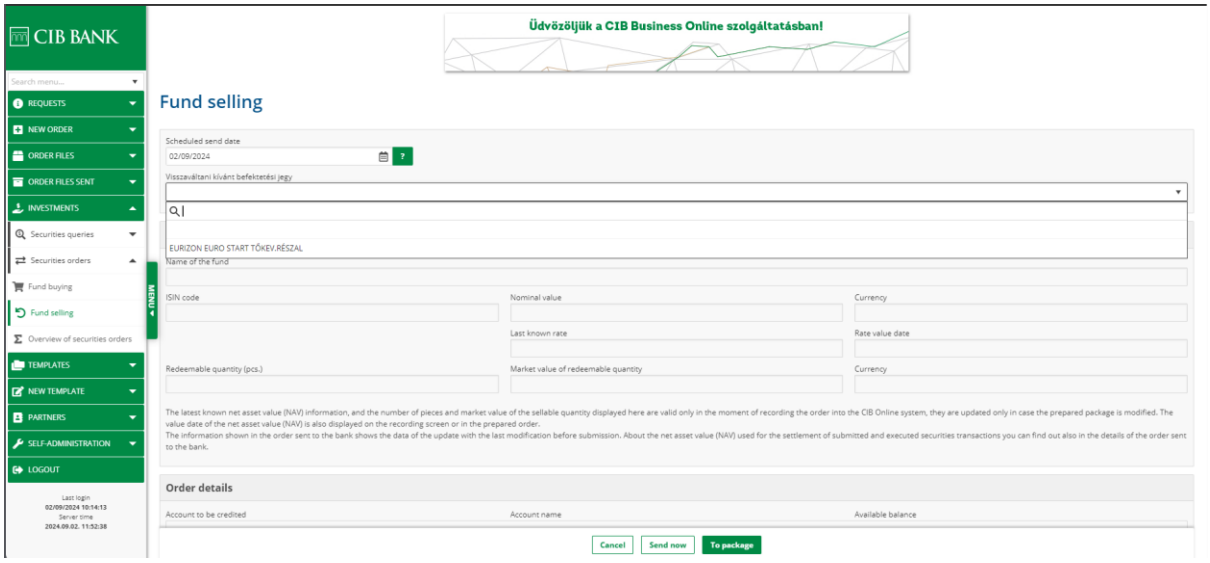
If you place a buy order after the distribution period, the transaction will be settled on the next value date of the net asset value per unit on the next distribution day and the units purchased will be shown in the portfolio statement from that date.

In the case of investment funds (e.g CIB Nyersanyag Alapok Alapja), which are traded in the T+2 system, the above applies with a delay of 2 days.

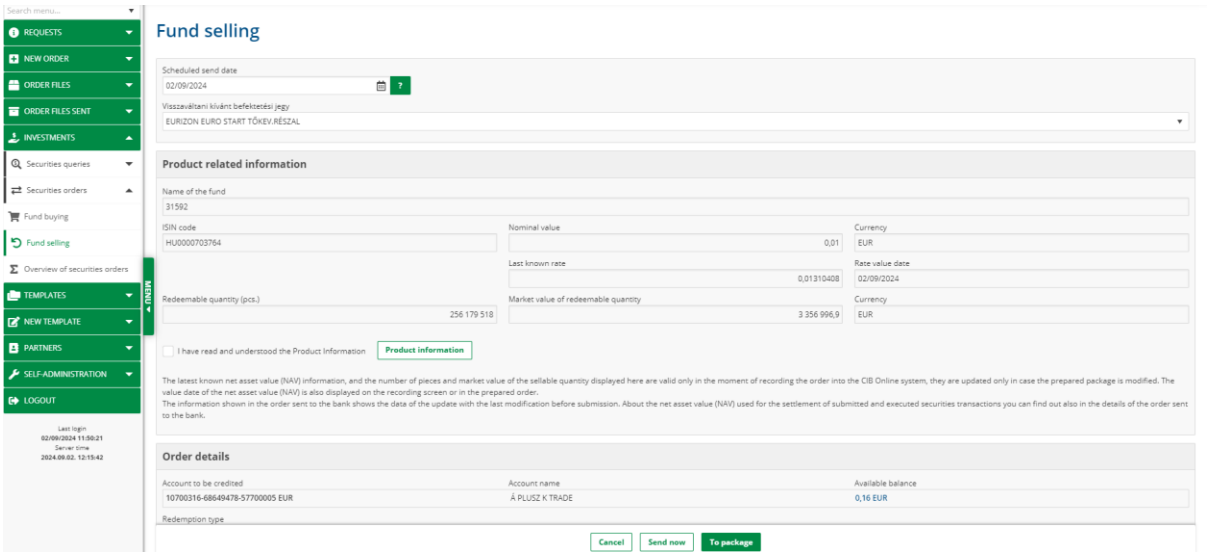
4.4.3 Fund selling

In the redemption function, the following types of investment units can be sold through CIB Business Online:

- CIB Investment Funds currently in your securities portfolio, excluding derivative funds



The details of the unit selected in the Unit to be redeemed drop-down box will be automatically populated in the relevant fields

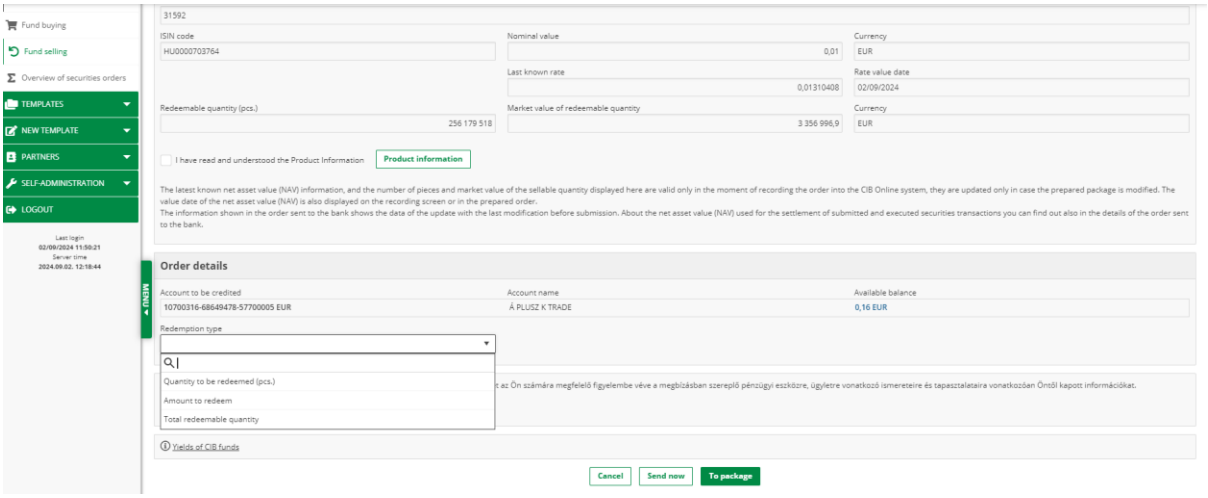


After selecting the instrument, enter the Return mode:

- **Quantity to be redeemed (units)** - if selected, the Quantity to be redeemed (units) field will appear, where you can enter the number of units you wish to redeem
- **Amount to redeem** - if selected, the Amount to redeem field will appear, where you can enter the amount according to the currency of issue of the unit (for funds not cleared on T-day, the exchange rate is unknown, so the amount

actually credited from redemption may differ from the amount specified in the order)

- **Total redeemable amount** - if selected, the interface will automatically display the total number of units that can be redeemed for that unit



It will be available once the investment unit has been selected:

- The Product Guide, which can be downloaded by clicking on the Product Guide button. Without a declaration confirming that you have read and understood the Product Information, the transaction will not proceed. The downloadable file contains the following documents:
  - Key investor information
  - Sample pre-transaction costing prospectus
  - Product information
  - CIB Bank Zrt. conflict of interest disclosure
- Information on the suitability of the selected instrument in relation to the Investment Knowledge Questionnaire you have completed. Without a statement confirming that you have read and understood the prospectus, the transaction will not proceed.

Clicking on the CIB fund returns link at the bottom of the interface will open the CIB Bank returns page.

You can immediately bank or batch your order. Securities orders can only be sent to the bank in single batches.

Conditions for fulfilling:

The securities account to be debited must have a quantity of negotiable units corresponding to the amount of the sell order.

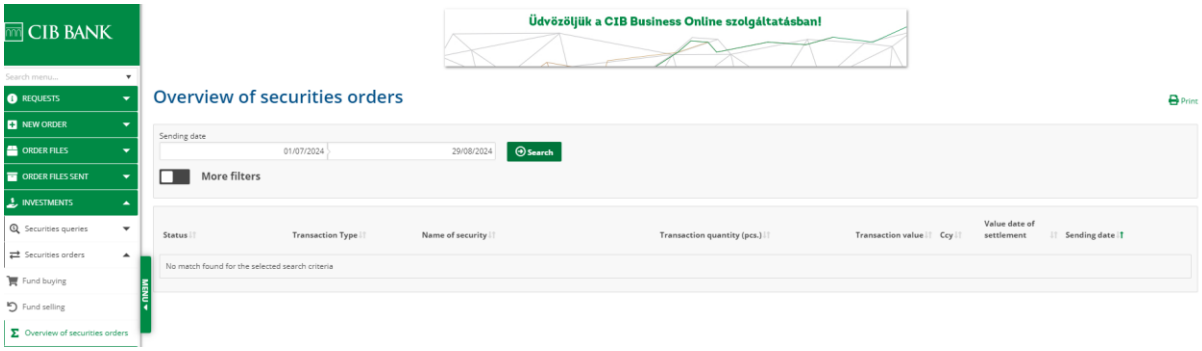
In the case of units (e.g. CIB Start Tőkevédett Alap) that have a net asset value per unit for the relevant distribution date and the sell order is received at the time of distribution, the transaction will be settled immediately.

If you place your sell order after the distribution time, the transaction will be settled on the next value date at the next distribution day's net asset value per unit.

In the case of investment funds (e.g. CIB Nyersanyag Alapok Alapja) which are traded under the T+2 system, the above applies with a delay of 2 days.

4.4.4 Overview of securities orders

In the Securities order overview menu, you can view the investment orders submitted in CIB Business Online. After selecting the period, the securities orders are displayed in the summary table.



By clicking on the line of the given order, you can view the details of the order sent to the bank via CIB Business Online, including the current status of the transaction, the unit price used for settlement, the amount of units settled and the amount settled.

4.5 SET UP A NEW ORDER

The CIB Business Online service allows you to initiate orders with the Bank: first record and then authenticate an order, and finally send it to the Bank.

You can send orders to the Bank in two ways: **To package** or **Send now**.



You can create new money transfer and inter-account transfer orders in the **Record New Orders** menu item.

You can use the following buttons:



- **Find template/Partner**: It allows you to automatically fill in the relevant details of an order based on previously recorded templates or the partner list, thereby speeding up the process. To search templates, use the data fields of the **Filter** function displayed at the top of the screen.
- **Create template:** If you wish to use an order again at a future date, you can save it as a template by clicking on the **Prepare Template** button. You can name and add comments to templates.
- **Save Partner:** If you wish to use again the data of a recorded Partner, click on the **Save Partner** button in the beneficiary's details section and move the slider to **YES**.
  - By clicking on the **Cancel** button you can interrupt the recording of the order, in which case the entered data will be lost.
  - **Send now:** If you want to send an order authenticated with your signature to the Bank, click on the **Send now** button.

    If the completed order contains any error of form or substance, an error list will appear based on which you can correct the data.

    If the data is correct, you must authenticate the order by signing the signature field, and the order will automatically be submitted to the bank.

  - **To package:** By creating packages, you generate so-called "order packages". These packages may contain one or more orders.
    - Orders bearing identical header data form an order package. Header data include the planned date of submission, the number of the account to be debited, and the type of the order.

- You do not need to immediately sign and submit packages to the bank. You can sign them later or even sign multiple packages simultaneously.
- Select this option if you want to submit several orders of the same type to the Bank simultaneously, or if another user signs the orders, or if you wish to submit the orders to the Bank later.
- You can give any name to the packages.

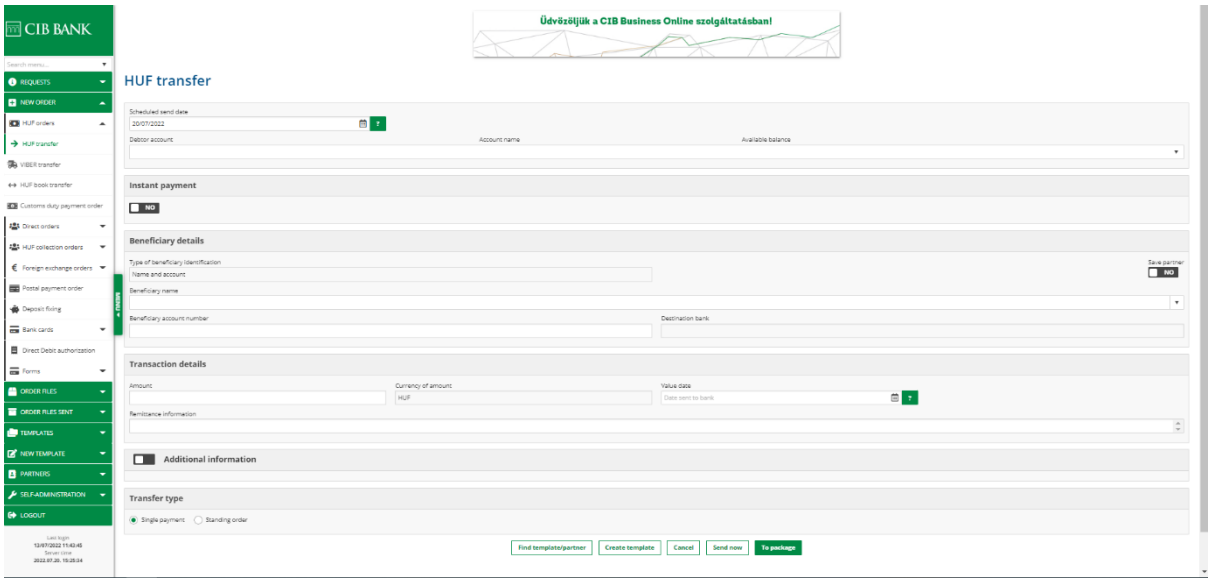
If the completed order contains any error of form or substance, an error list will appear based on which you can correct the data. If the data are correct, the system will inform you which package the order has been placed into, and then the list of orders will be displayed.

The recorded package is not submitted automatically to the bank. The package must be signed and then submitted to the Bank .

HUF orders

HUF transfer

Purpose of this feature: initiating an inter-account HUF transfer, or a HUF transfer within the bank or an inter-bank HUF transfer (via the GIRO system, within Hungary) to your beneficiary.

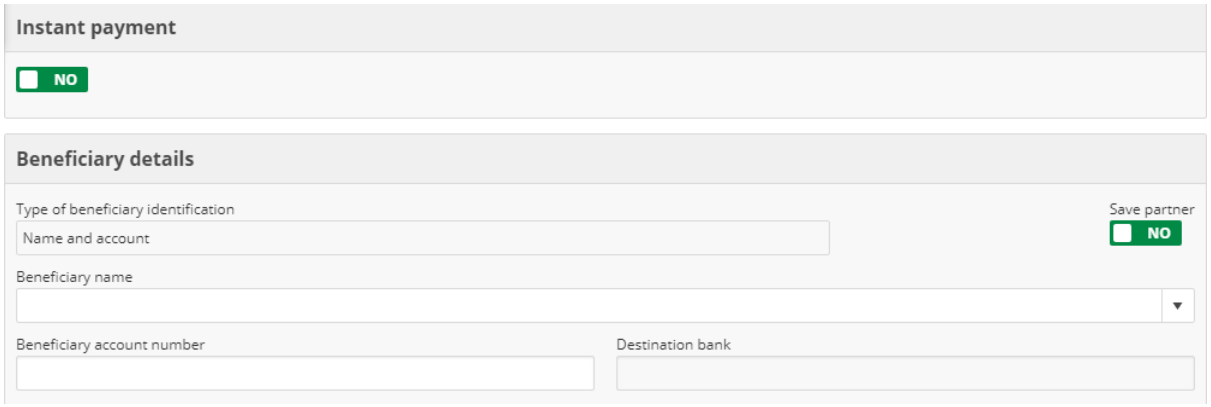


HUF transfer

You can initiate an immediate one-off transfer or a value-dated transfer for a future date.

Instant payment

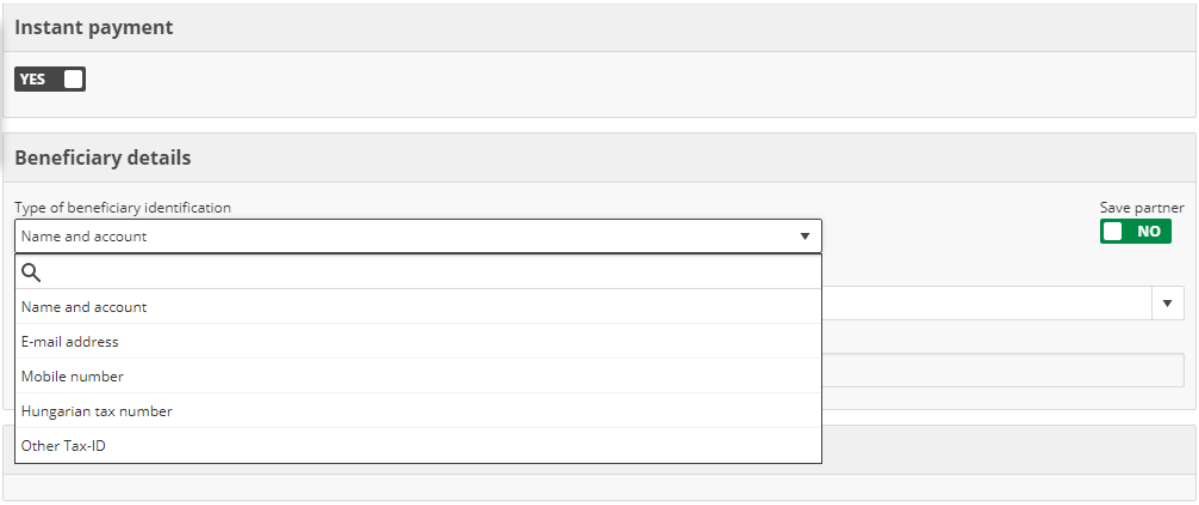
When submitting Forint transfer orders, the customer has an option to request that the order be executed as an instant transfer, which means that the recipient receives the funds within 5 seconds at any time of any day of the week.



Instant payment

By setting the switch to YES, the user will have the opportunity to address the order to a so-called secondary account identifier instead of the recipient's name and bank account number. Secondary Account IDs can be the following:

- E-mail address
- Phone number
- Hungarian tax number
- Other tax identification number



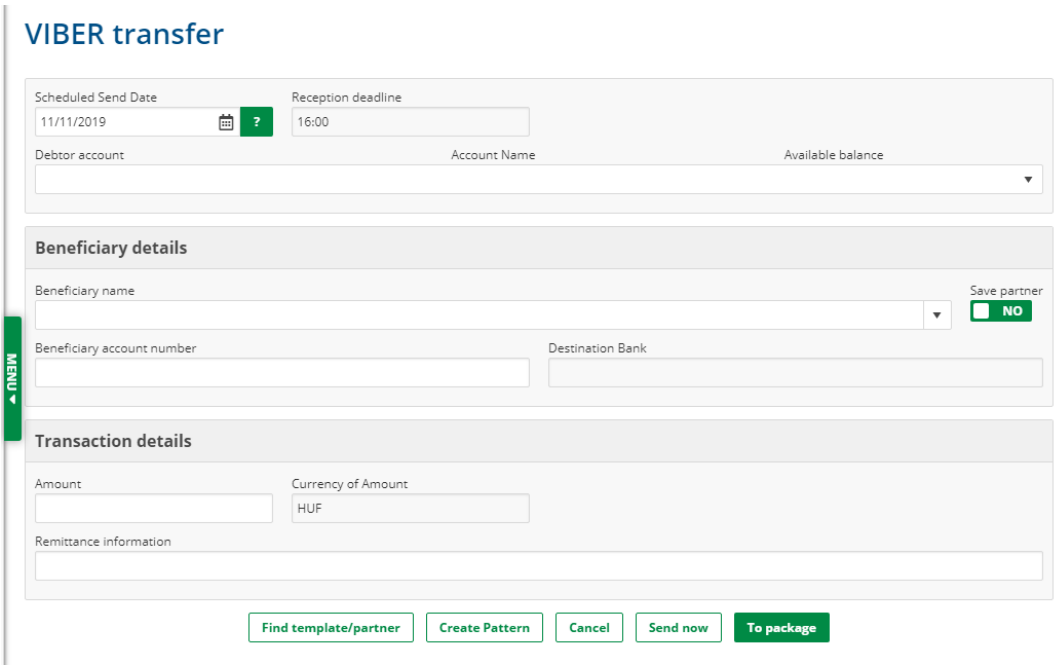
If the “Instant payment” option has been selected, the amount to be transferred cannot exceed HUF 10,000,000 and the order can only be submitted as a single-item package.

Important notice

In order to comply with the relevant legal requirements, the Bank may execute an order as an instant payment even if the customer has not selected that option.

VIBER transfers

Purpose of this feature: initiating inter-bank HUF transfers (via the VIBER system) to your beneficiary. Transfer order data can be exported or imported.

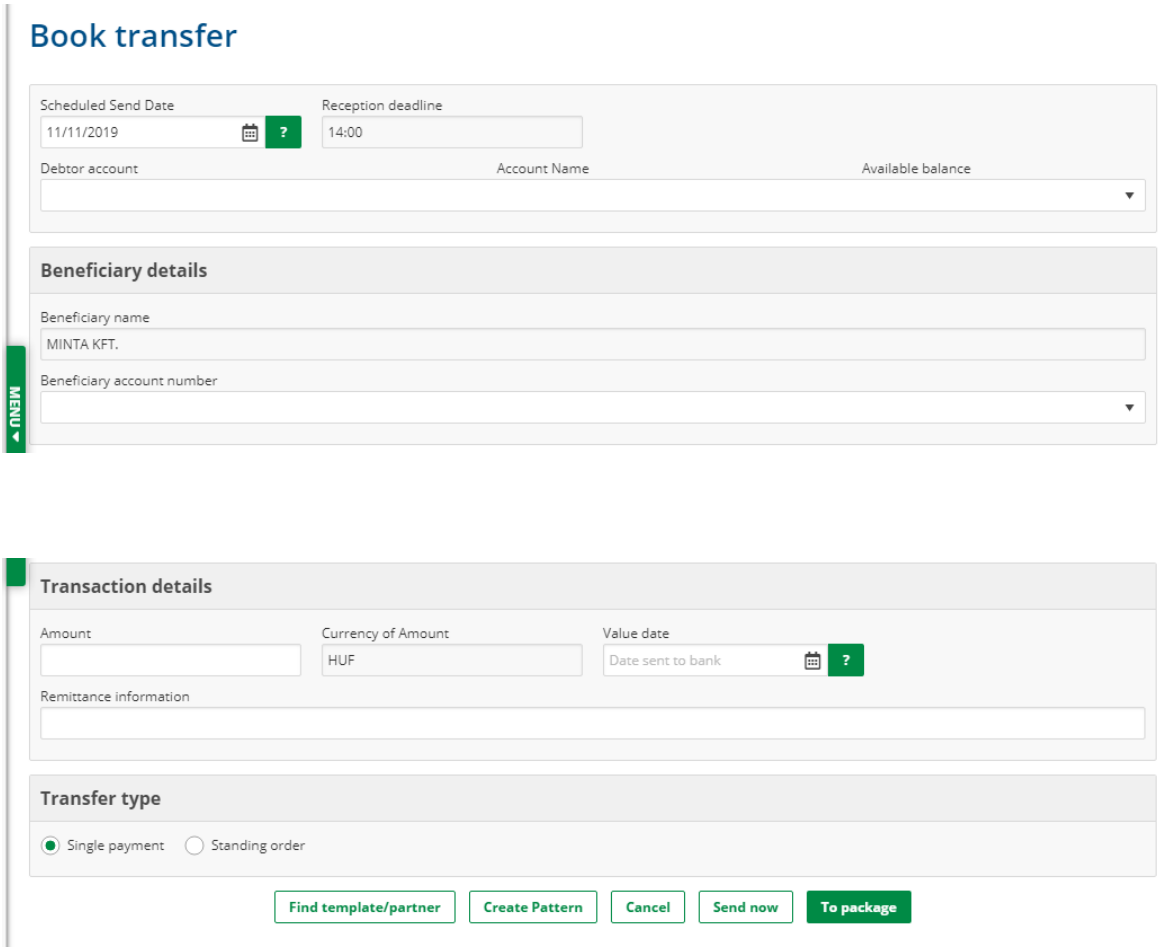


VIBER transfer

If the transfer amount does not exceed HUF 10,000,000 and the Bank is obliged to execute the order as instant transfer, the user is redirected to the interface for submitting HUF transfers, where, in addition to the details recorded for the transfer order, 'Instant Transfer' is also indicated.

HUF book transfer

Purpose of this feature: transferring HUF amounts between your own HUF-denominated accounts, which will be executed on the previously specified day (value date) and in the previously specified amount.



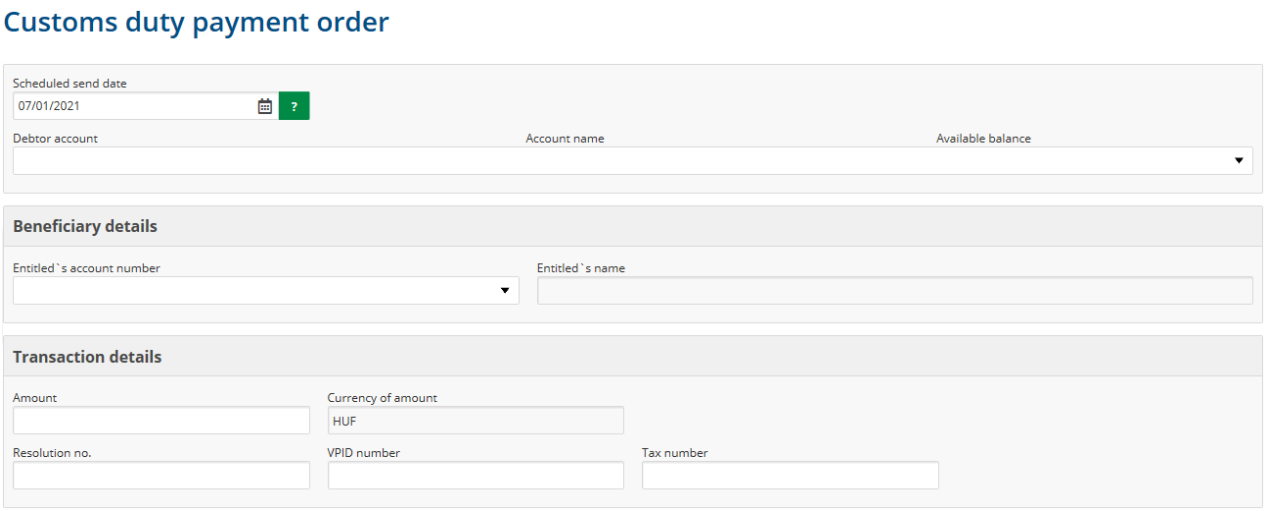
HUF book transfer

Customs duty payment order

The purpose of the function is to fulfill the obligation to pay customs duties to NTCA. A separate agreement is required to access this function (to use the customs duty payment order service via the CIB Business Online channel). In case of successful submission of the order, the bank forwards the data specified in the separate contract

and in the order to NTCA. The account number of the transfer holder can be selected from a predefined set of values. All data of the order must be filled in.

The User is free to choose the account number to be debited from the Client's available accounts. In case of successful booking of the amount of the order sent to the bank, the amount will be transferred to the limited purpose account specified in the service agreement related to the customs payment duty order, and then it will be transferred from it to the NTCA. The balance and account history of a limited purpose account can be viewed in CIB Business Online if the user has the right to query this account.



Customs duty payment order



Entitled's account number

You can track **the current status of the delivered item (s) and the message (s) sent to NTCA** under the menu items “Order files sent - Packages sent to bank” and “Order files sent - Orders sent to bank”.

Oreder status „**Rejected**”: The execution of the customs payment duty order with was rejected by the bank. You can find the reason for the rejection in the status information.

Order status „**Booked, waiting for message delivery to NTCA**”: The bank has successfully debited the bank account specified in the order with the amount of the customs duty payment order. Please be informed that the successful debiting of the bank account does not mean the automatic issuance of the certificate by NTCA.

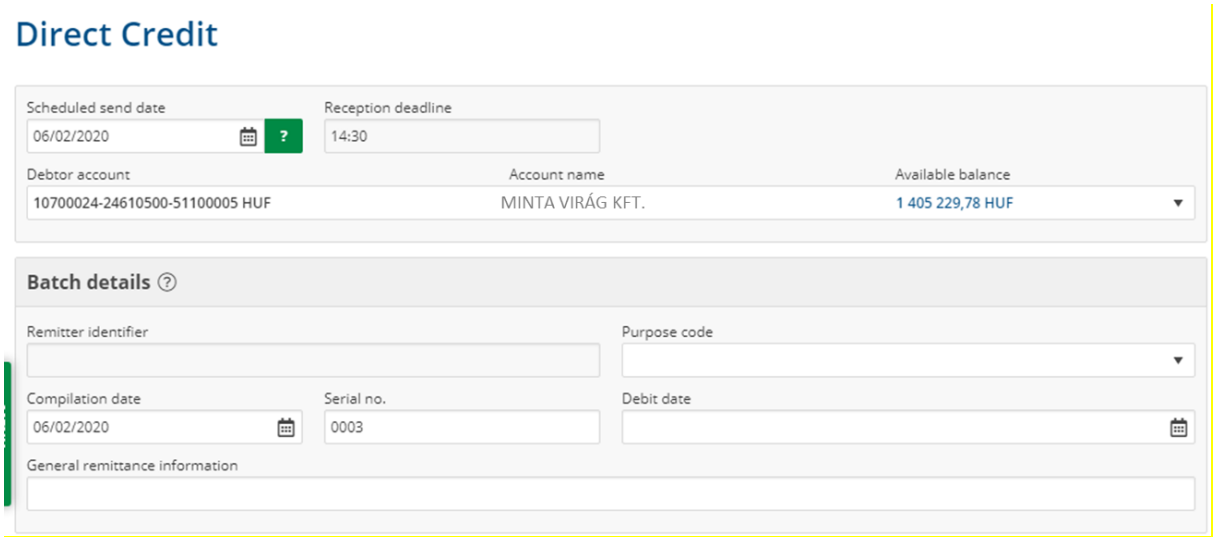
Order status „**Booked, message delivered to NTCA**” The amount of the customs duty payment order and the related electronic customs payment data have been transmitted to the entitled (NTCA).

Order status „**Booked, message delivery to NTCA failed**” The amount of the customs duty payment order was transferred to the entitled (NAV), however, the delivery of electronic customs payment data was unsuccessful.

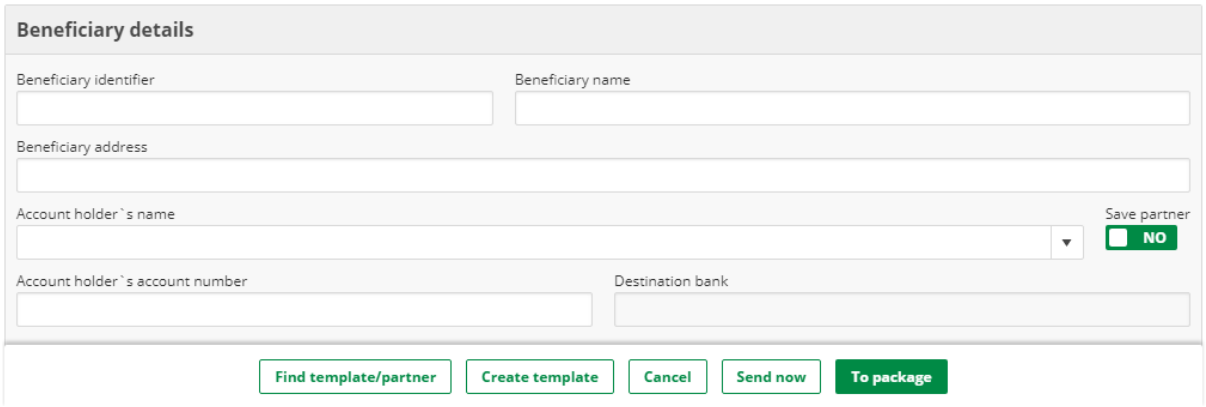
Direct Orders

Direct Credit

Function purpose: to transfer transactions containing a high number of items and having the same descriptive titles to customers and employees that have bank accounts with other banks (e.g. the payment of salaries). The amount of the batch transfer package is recorded on the bank account as one item.



Direct Credit



Direct Credit[2]

Direct Credit:

The batch must be assigned a unique identifier, whose value is composed of the values of the following fields:

- *Remitter identifier:* A + the first 8 digits of the company's tax number + a 4-digit regional code or spaces. The value of that field is filled in automatically.
- *Compilation date*: the date of recording the entry by default. The date can be changed by clicking the calendar icon.
- *Serial no.:* A 4-digit individual serial number. It is filled in automatically; however, the value can be overwritten.

The order can also be submitted with a request to debit at a future date.

In the Advices menu a STATUS message is available to view or export about the process of the batch and a DETSTA message about the fulfilment.

Direct Debit

- ***Purpose of the function***: in the Direct Debit menu item, direct debit orders by collectors/service providers can be recorded and forwarded to the Bank. Example: a company or institution providing a service for a regular fee and collecting payments of the same fee from its customers by direct debit order.

Related menu items and functions:

Debtor authorisation orders required for Direct Debit orders can be recorded and forwarded to the Bank under the Direct Debit Authorisation menu item; for further details, please refer to the relevant section of the User Manual.

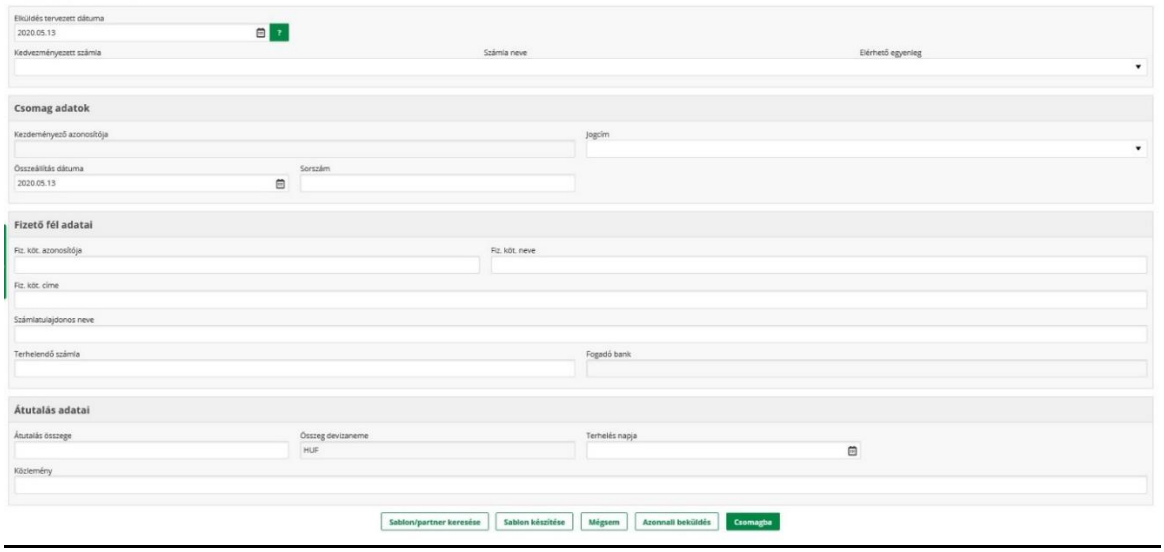
The authorizations submitted with the service provider concerned can be accessed under the Advices menu item.

In the summary view of Advices, in the 'Type' field, the 'Direct Debit: undownloaded authorizations (FELHKI)' or 'Direct Debit: unconfirmed authorisations (FELHKI)' option must be selected to access a filtered list of Direct Debit authorizations.

The authorisations can be confirmed and viewed under the Advices menu item; for further details, please refer to the Notifications chapter of the User Manual.

In the Advices menu a STATUS message is available to view or export about the process of the batch and a DETSTA message about the fulfilment.

Recording collectors' direct debit orders



Screen for recording collectors' Direct Debit orders

Direct Debit:

The batch of orders must be assigned a unique identifier, whose value is composed of the values of the following fields:

- *Remitter identifier:* A + the first 8 digits of the company's tax number + a 4-digit regional code or spaces. The value of that field is filled in automatically.
- *Compilation date*: the date of recording the entry by default. The date can be changed by clicking the calendar icon.
- *Serial no.:* A 4-digit individual serial number. It is filled in automatically; however, the value can be overwritten.

Orders with the same purpose code are available to be batched.

In the Customer details block, you must enter the data of the customer, which are accessible in the authorization given by the customer

Customer's identifier: means the identifier used by the service provider to identify a customer

HUF collection orders

Purpose of the function: To initiate intra-bank or inter-bank (GIRO) HUF collections to the debit of the obligor counterparty, to the credit of your account.

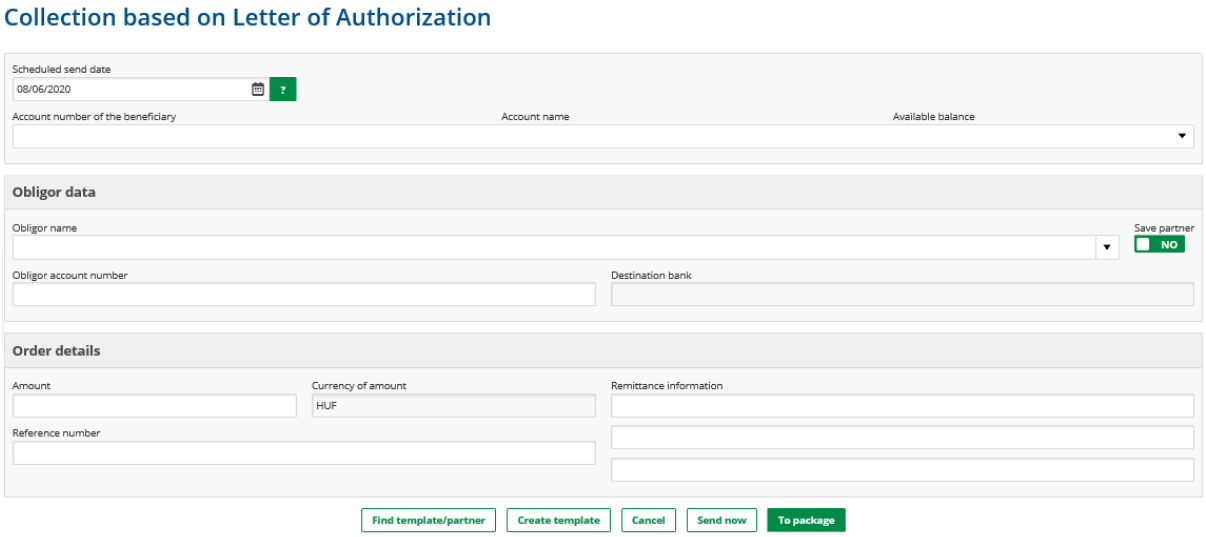
There are two submenu items under the HUF collection orders menu item:

- Collection based on Letter of Authorization
- Official transfer order

The Bank examines official transfer orders and collections based on Letter of Authorisation submitted via CIB Business Online (hereinafter: collection orders) for entitlement, bank department code correctness and CDV correctness, and checks if the amount fields are filled in compliance with the valid regulations.

The Bank does not execute the order in case of formal deficiencies or lack of coverage or incorrect signatures.

Collection based on Letter of Authorization



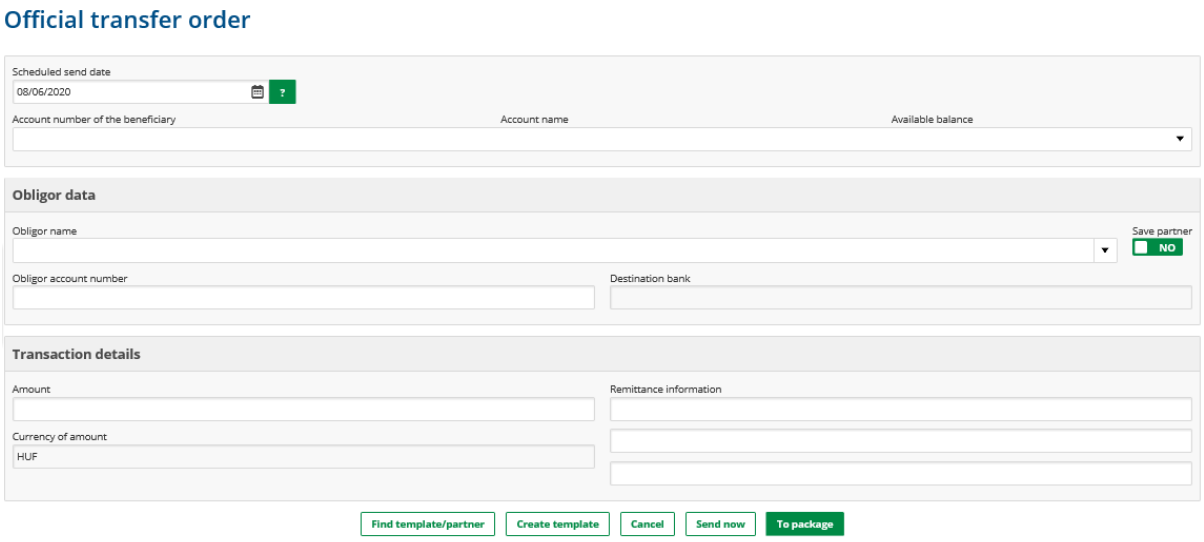
Interface for recording collection based on Letter of Authorisation

Order for collection based on Letter of Authorisation

- The order will be completed - besides other conditions - if the obligor has submitted a valid Letter of Authorization to their own account holding bank. It is not possible to submit a Letter of Authorization via CIB Business Online, this must be done with the assistance of the account manager.
- In the Obligor data block, you must enter the data of the obligor.
  - The value of the *Destination bank* field is automatically filled in based on the value entered in the *Obligor account number* field
- In the Order details block you must enter the data of the order

- Providing of the Reference number is optional

Official transfer order



Interface for recording official transfer orders

Official transfer order

- Only an authorized customer may submit an official transfer order
- In the Obligor data block, you must enter the data of the obligor.
  - The value of the *Destination bank* field is automatically filled in based on the value entered in the *Obligor account number* field
- In the Transaction details block you must enter the data of the order
  - Orders may only be submitted in HUF currency

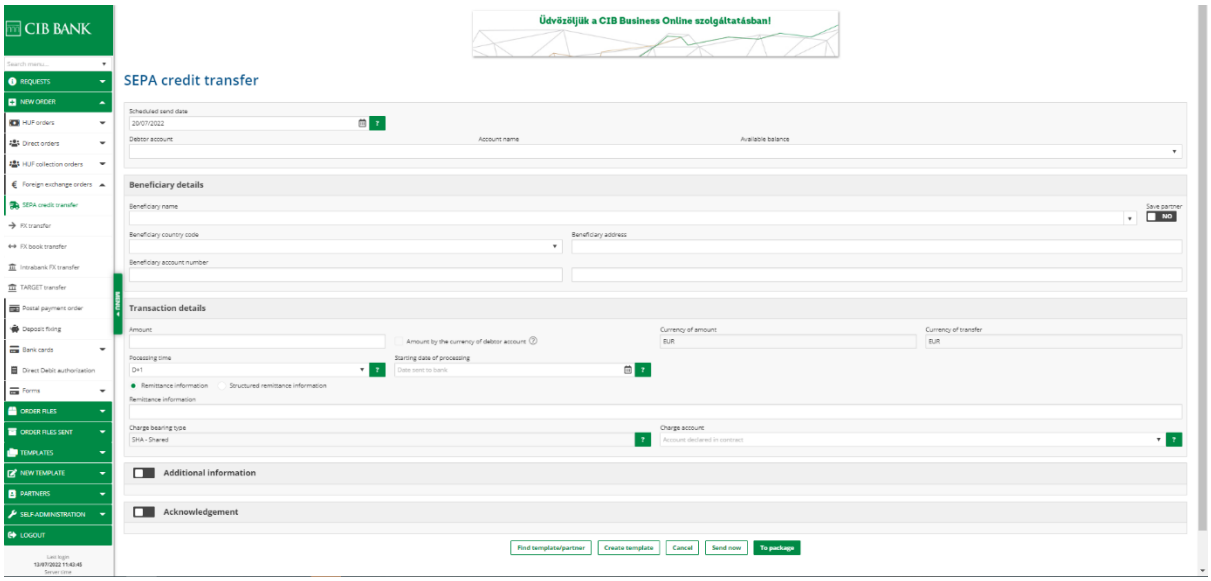
Foreign Exchange Orders

SEPA transfer

Purpose of this feature: the essence of the payment system is to enable companies and other business entities within the Euro zone to execute their EUR payment

transactions regardless of their location – whether within or outside national borders – under the same basic conditions and subject to the same rights and obligations.

Further information is available on the https://net.cib.hu/system/fileserver?file=/Nyomtatvanyok/SEPA_TARGET_tajekozato_level_160908_0909.pdf&type=related website.



SEPA transfer

SEPA credit transfer:

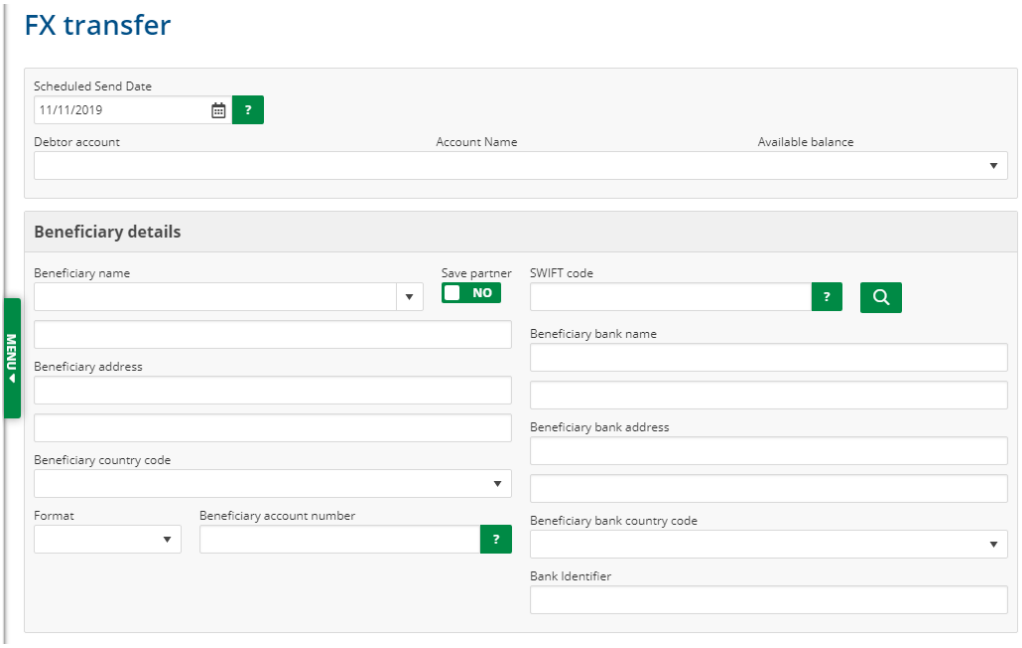
- only EUR-denominated transfers,
- you must enter the IBAN account number of the beneficiary.

The beneficiary's bank will receive the amount transferred on the day when the payment is initiated (emergency SEPA) or the next day (T+1 day).

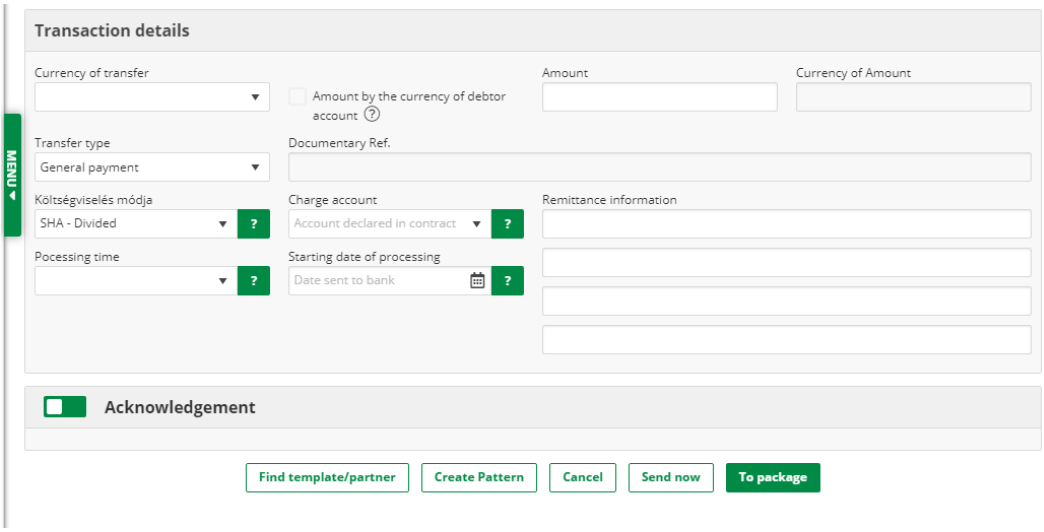
Please note that if an order recorded in compliance with the SEPA criteria is rejected by the Bank because the beneficiary's bank is **not located in a SEPA country,** the interface will redirect you to the foreign currency transfer interface where you may modify the order by entering the SWIFT code. After this, you can initiate the transfer as a foreign currency transfer.

FX transfer

Purpose of this feature: initiating foreign currency transfers from HUF and foreign currency denominated accounts (including HUF transfers abroad) to your beneficiary.

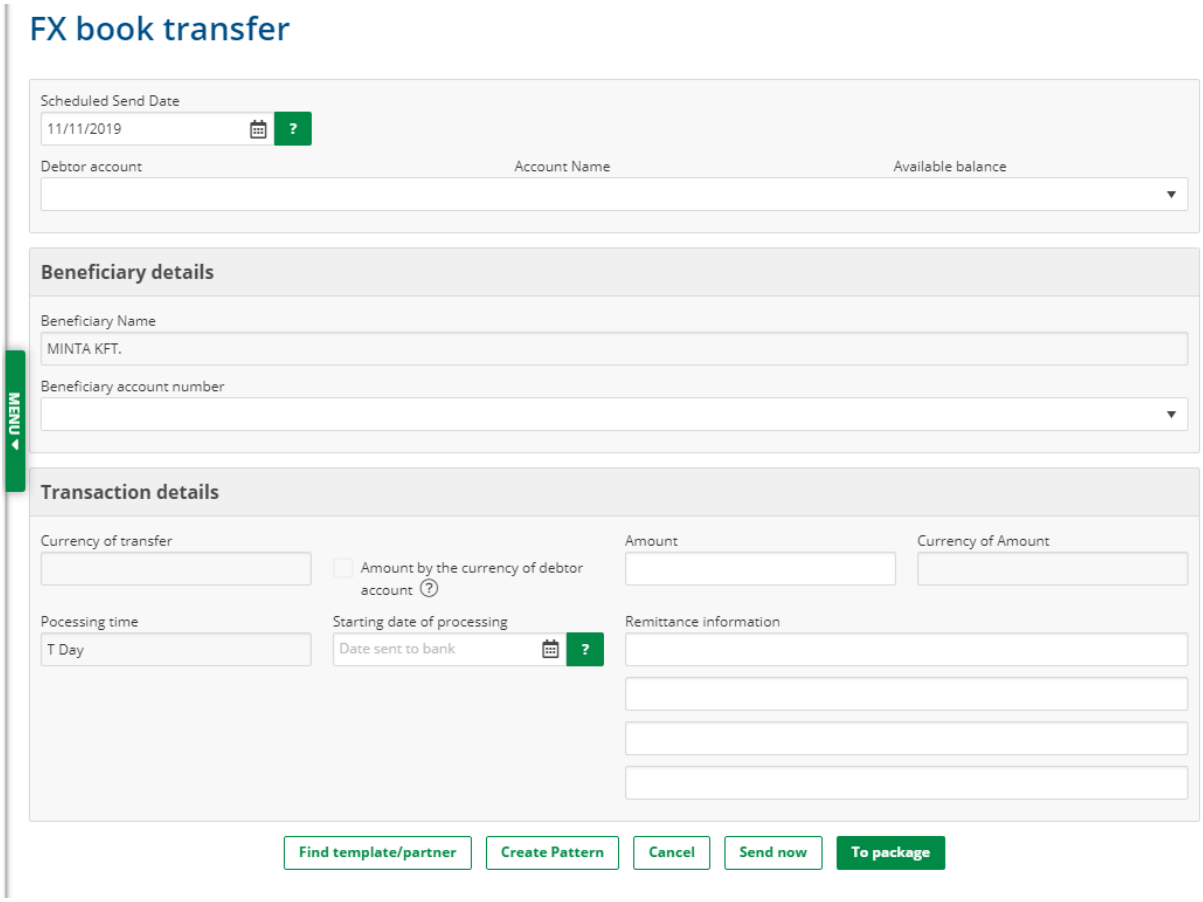


Foreign currency transfer



FX book transfer

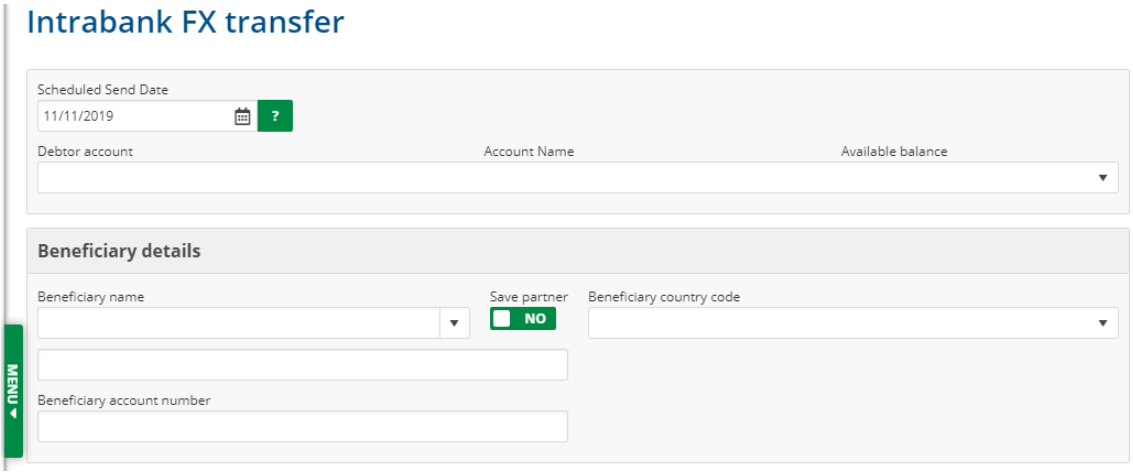
Purpose of this feature: booking inter-account transfers/conversions of amounts denominated in a foreign currency.

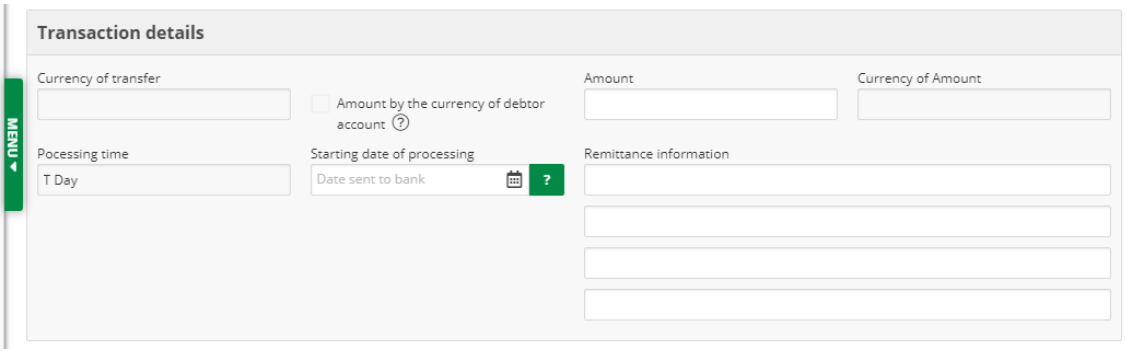


FX book transfer

Intrabank FX transfer

Purpose of this feature: initiating transfers in foreign currency, from HUF and foreign currency accounts, to beneficiaries with an account with CIB Bank.

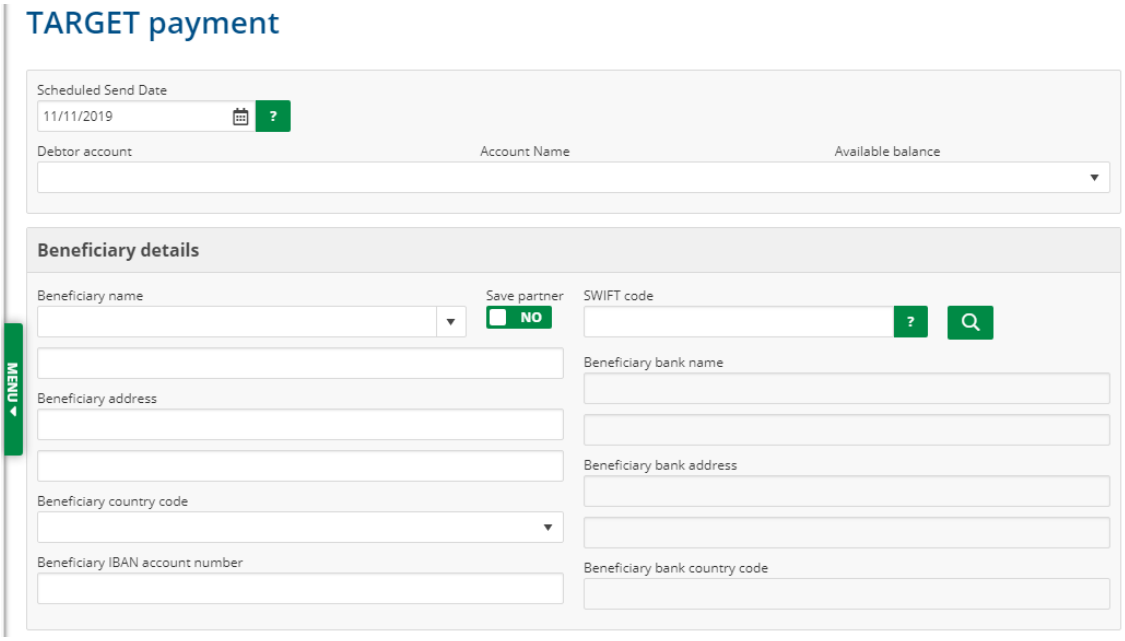


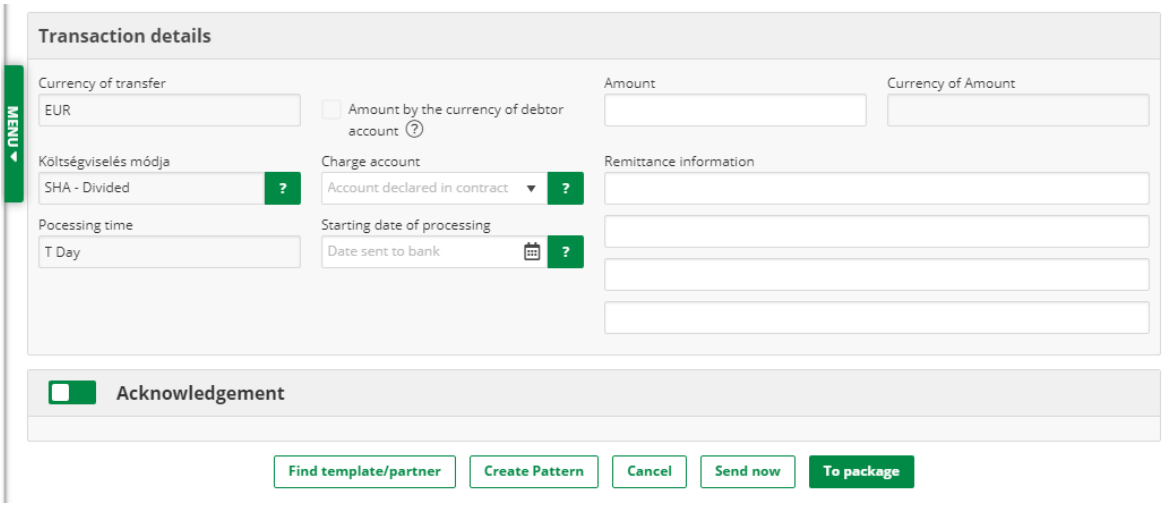


Intrabank foreign currency transfer

TARGET transfer

TARGET transfers are orders recorded as normal outgoing transfers where the beneficiary's bank is in an EEA Member State, the execution currency is EUR, and the processing time is Day T.





TARGET transfer

Conditions for recording the order include:

- the execution currency is EUR,
- the processing time is T day,
- the SWIFT code of your partner bank is specified,
- at the moment of recording the order, the partner bank (based on the SWIFT code) is listed in the database of TARGET members and is a member also at the time when the bank processes the order,
- accepts the relevant fee(s) listed in the **List of Conditions**.

Fee calculation

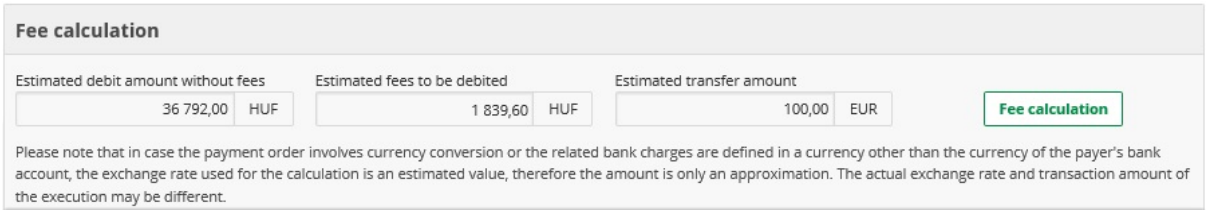
For the transaction types that can be initiated in the menu Foreign exchange orders, it is possible to inquire the estimated value of the related bank fees, the amount to be debited on the initiating bank account and the amount to be transferred (the latter two can provide additional information in case of conversion between two different currencies).

If orders are sent to the bank immediately, the fee calculation is done automatically (when the Send now button is selected); if an order placed in a package the data can be inquired by selecting the Fee calculation button when viewing the item in the Prepared packages menu. After the fee calculation, the following data will appear on the bottom of the recording screen:

- Estimated debit amount without fees
- Estimated fees to be debited
- Estimated transfer amount

After a successful fee calculation, the Fee calculation button will remain active, a new calculation can be requested until the package is signed or sent to the bank. For a package that has been signed, partially signed or has already been successfully sent to the bank, no fee calculation can be requested on its orders. After deleting the signature(s) on the prepared package, fee calculation can be requested again.

After successfully sending the package to the bank, by viewing the order in the Packages sent to the bank and Orders sent to the bank menu the data displayed after the calculation can be viewed in the future as well.



Fee calculation

Postal payment order

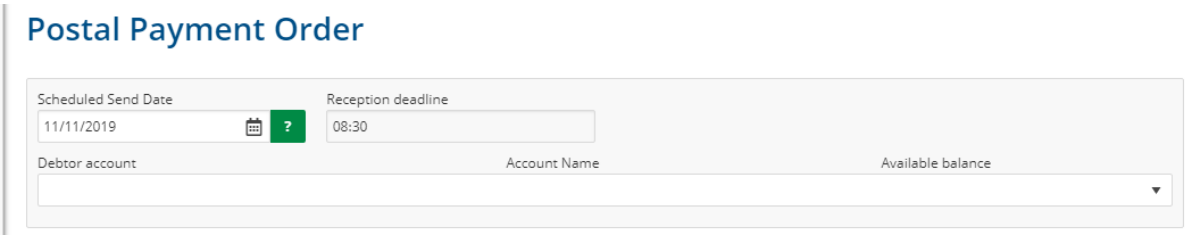
Purpose of the function: initiating cash (HUF) payments to the beneficiary's postal address nationwide.

Pending orders queued by the Bank can be withdrawn, even those that have been submitted via another electronic service.

Pending orders can be retrieved from the **Pending Orders** menu item and following withdrawal you may modify, cancel or submit them to the Bank as new orders.

Upon request, the Bank can debit postal fees to a sub-account other than the account from which the payment order was initiated. Such an order requires a **Letter of Instruction**.

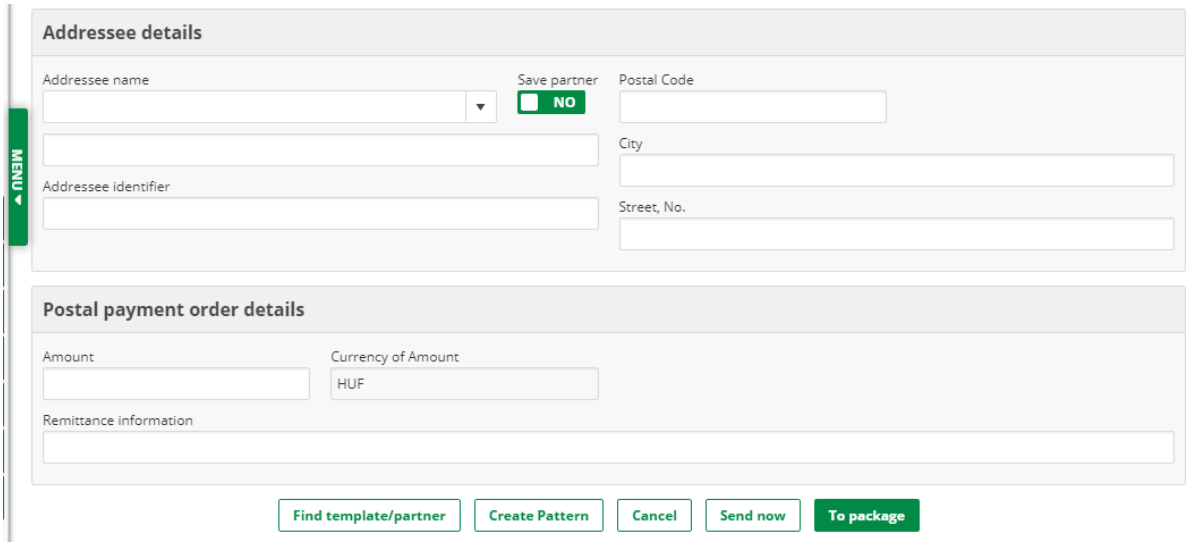
To record postal payment orders, select the **Postal Payment Order** item in the **Record New Order** menu.



Postal payment order

Specify the following data:

- planned date of submission,
- account to be debited.



Postal payment order (data)

In addition, the data pertaining to the addressee and the postal payment order must be specified as follows:

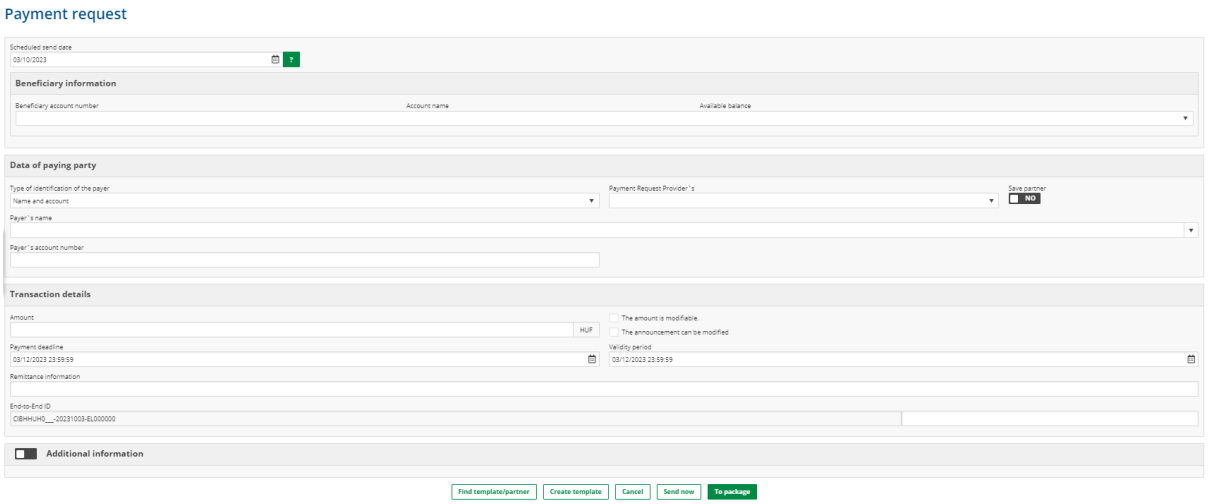
- **Addressee name**: Select or provide the name of the person to whom you wish to send the payment. The drop down menu lists in an alphabetical order addresses to whom you have previously sent a payment. If you wish to send a payment to a new partner, simply record their data, and if you wish to save them, click on the **Save Partner** button.
- **Amount (HUF)** (mandatory, up to 9 characters): Specify the payment amount.
- **Remittance information** (mandatory, up to 30 characters): After selecting the name and the account number, the last comment recorded for the addressee

will be automatically displayed. If you wish to record a different comment or if you are making a payment to a new beneficiary, record your comment.

Payment request

In the New Order menu you can open the interface, by clicking Payment request gap, To record the request you have to add the following parameters.

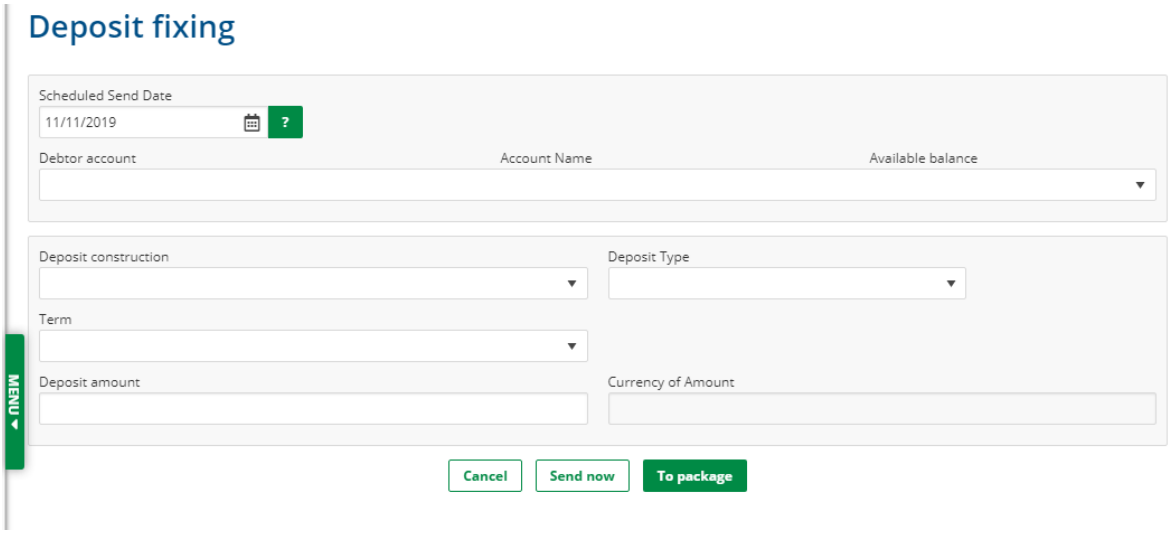
- Payer's account number
- Data of paying party
    - Name and account
        - Payer's name
        - Payer's account number
    - E-mail address
        - example@example.com
    - Mobil number
        - +36 30 1234567
    - Hungarian tax number
        - HU12345678
- Amount
- Remittance information
- End-to-End ID (Identifier consisting of any 6 numbers, which must be unique within 1 day.)



Once the required parameters have been entered, you can click on the Submit now button to send it to the Bank.

Deposit fixing

Purpose of the function: fixing a forint or foreign currency deposit.



Deposit fixing

Account number (mandatory): You can select the account number from which you wish to initiate the deposit fixing.

Deposit construction (mandatory): You can select the type of term deposit in which you wish to place the amount.

Deposit type (mandatory): You can select the desired facility from the following types:

- **one-off**: after maturity, the deposit amount plus the accumulated interest are credited to the account of origin,
- **recurring, non-capitalised**: the deposited is automatically renewed upon maturity, and the accumulated interest is credited to the account of origin on the interest record date,
- **recurring, capitalised**: the deposit and the accumulated interest are automatically recurred upon maturity.

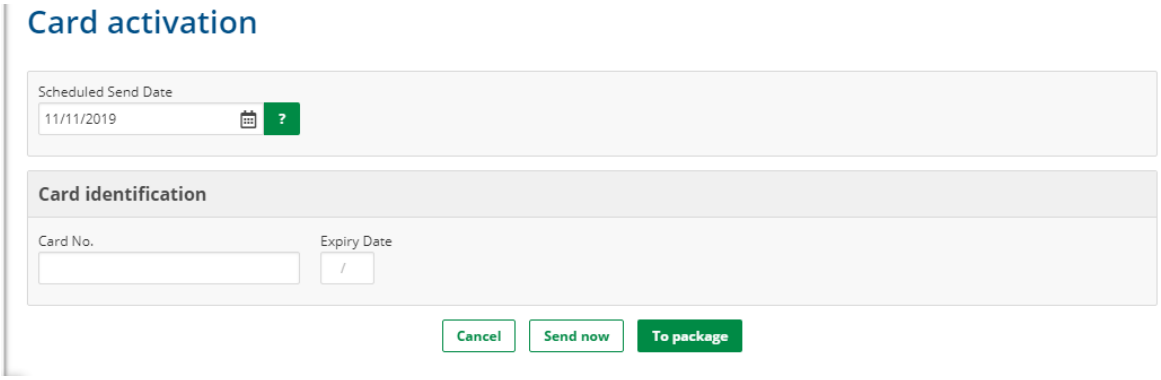
term (mandatory): Select the fixed term of the deposit, taking into account the terms available for the various deposit types.

Deposit amount (mandatory): Specify the amount to be deposited, taking into account the applicable minimum amount.

Bank cards

Card activation

Purpose of this feature: activating electronic and embossed primary and supplementary cards. New and renewed cards can be activated; activation takes place immediately.



Card activation

Bankcard limit modification

Purpose of this feature: changing daily cash withdrawal and purchase limits associated with bank cards.

The Bank issues bank cards with the daily basic limits as specified in the **List of Conditions** (purchase and/or cash withdrawal limit). You can set different daily spending limits for each bank card.



Card information

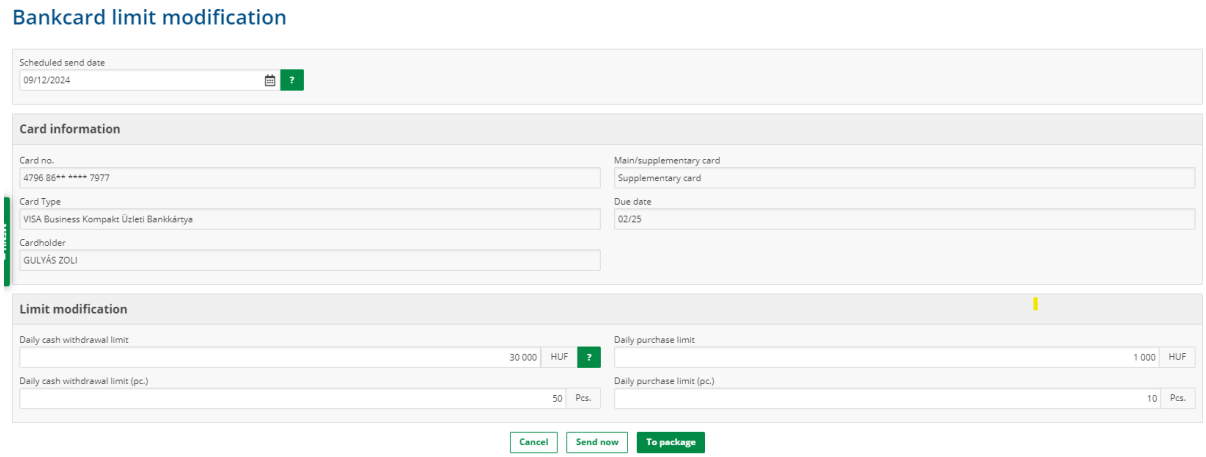
The new limits will be effective immediately following the change. The Bank will consider the latest instruction valid until you revise it and change the limit. The daily limit is specified in HUF in the case of HUF-denominated bank cards and in foreign currency in the case of foreign currency-denominated bank cards.

Bank card limit change

Purpose of the function: to change the daily cash withdrawal limit and the daily purchase limit of bank cards.

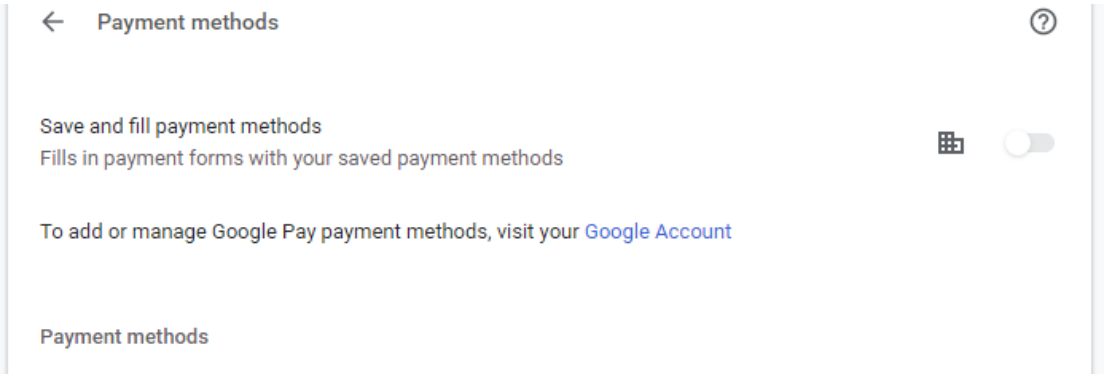
In the CIB Business Online system, two new fields have been added in the Limit change "block" of the Bank Card limit change menu under the existing two fields (Daily cash withdrawal limit, Daily purchase limit). One is the Daily Cash Withdrawal Limit and the other is the Daily Purchase Limit. You also have the possibility to view and modify the daily limits per card set by the Bank.

The new limits will take effect immediately after the change. The Bank will consider the last provision to be valid until you revise it and change the limit again.



Data security – deactivating the saving of card data

If you have opened CIB Business Online in Google Chrome, the browser recognises the card data based on the basic settings and asks if it should save them. You can stop the browser from recognising card data here: **Settings/Payment methods/Save and fill payment methods**.



Deactivating the saving of card data

4.4.8 Direct debit authorization

Function purpose: the user authorizes the service provider to charge their account based on pre-determined conditions.

On the due date, for a time period defined in the banking timetable, the direct debit coverage must be available on the account to be charged.

Data of the contracting party must be provided in the **'Contracting party details'** section. Authorization may also be provided to the name and address of another individual (consumer). The last invoice sent by the service provider is available as a reference when filling out the data.

Data of the service provider and the transaction must be provided in the **'Authorization details'** section. A search button helps you find the **Beneficiary identifier.**

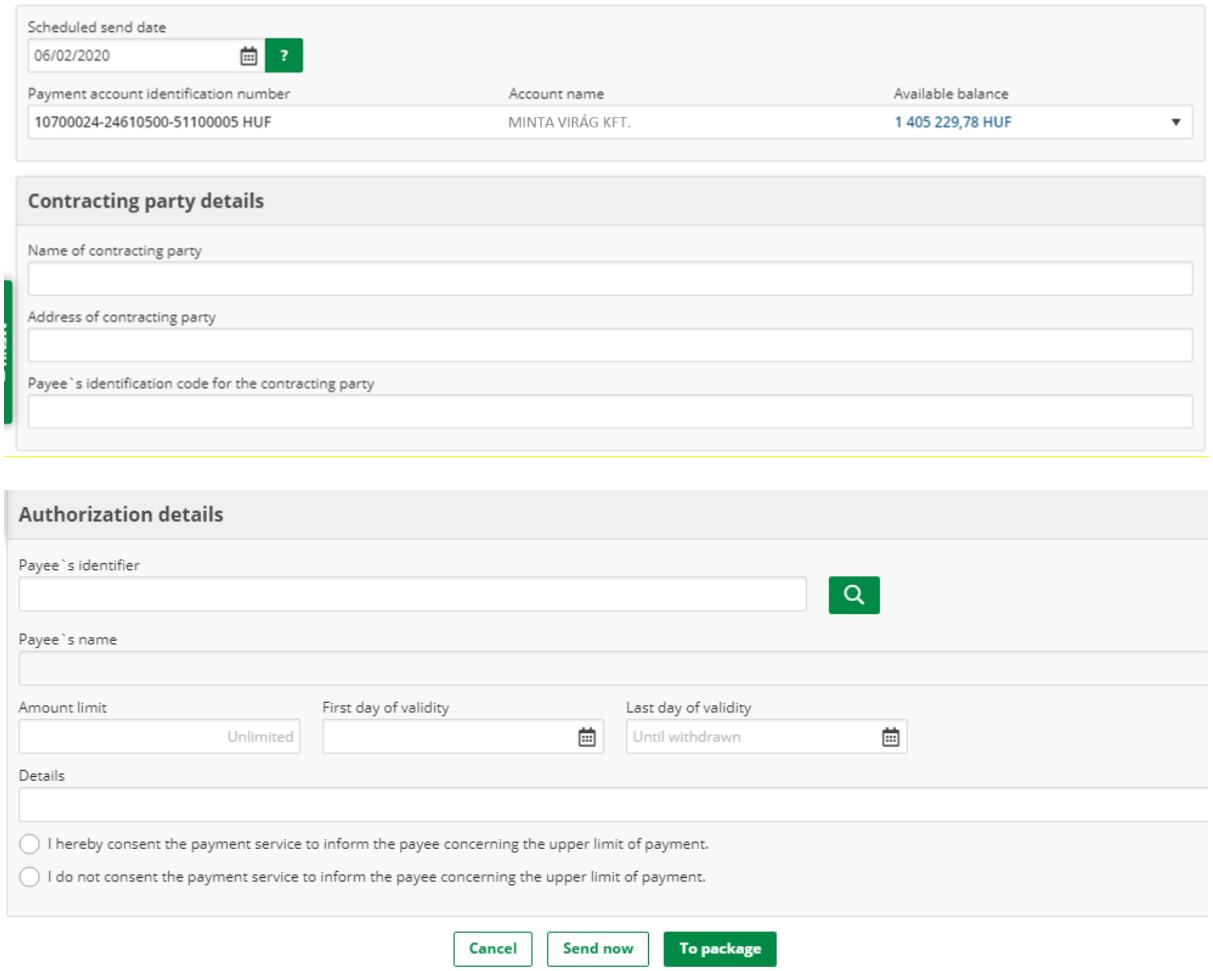
The **Amount limit** is the limit above which the transaction is not carried out unless instructions to the contrary are given. If the service provider initiates the debiting of an amount exceeding the upper limit, the user may authorize such on a case by case basis under the **'List of pending direct debits'** menu.

The next banking day is the earliest date that can be set as the **'First day of validity'**. If the service provider has accepted the item, the authorization takes effect.

Filling out the **'Last day of validity'** field is not mandatory. If you do not fill this out, the authorization remains valid until withdrawn. If you fill it out, the authorization loses its validity after the given date.

At the bottom of the data entry screen, the user must declare whether they approve the payee receiving a notification of the upper limit of the authorization.

Direct Debit authorization



4.4.9 Forms

Purpose of the function: Using the CIB Business Online Form function, the User has the possibility to electronically fill in, sign and send to the Bank specific bank forms. The recording screen of the form orders is the online version of specific forms, where the fields are to be filled in by the User.

Common characteristics of electronic forms

- Each of the currently available forms listed below is subject to company right.
- In the case of all forms, providing the contact details (name, phone number, e-mail address) is mandatory, in case the details of the order need to be clarified. The contact person may be different from the person who fills in the order or sends it to the Bank.
- Some forms have dynamically displayed fields whose visibility is controlled by a value specified in another field.
- In the case of all forms there is an option to add an attachment. Not more than 10 attachments can be added to a form. Attachments can be added one by one, and the maximum size of one document is limited to 10 MB. The supported formats are as follows: PDF, doc, docx, rtf, jpeg, jpg, png, tif, xls, xlsx, zip. If the attachment of the file fails, the User will be notified in a pop-up message.
- In case an attachment is added to the order, the system runs a virus scan.
    - If the scan does not find any virus, there is no further action to be taken, the Form order can be signed and sent to the Bank.
    - If the scan finds a virus, it notifies the User in a pop-up message. In this case, the file will be deleted. It is possible to attach further files for which the system also runs a virus scan.
    - If the virus scan could not ran, the User will be notified about that in a pop-up message.

- For form orders, the ‘Send now or ‘To package’ options are available. Form orders placed in package can be viewed in the ‘Prepared packages’ or the ‘Prepared orders’ menu items.
- Electronic form orders can only be sent to the Bank in one-item packages.
- The Bank does not automatically process the requests sent to the Bank on form orders.
- Form order statuses can be monitored in the ‘Packages sent to Bank’, ‘Orders sent to Bank’, and ‘Rejected orders’ menu items.

List of available forms:

- Request for recording special bankcard usage
- Request for handover of bank card between branches
- Cash withdrawal request
- Deposit request with special conditions
- Prepayment order
- Certificate of booked foreign currency transaction
- Certificate of booked HUF transaction
- Audit confirmation letter
- Other certificates
- Request for bank statement
- Message to the bank
- Request for charge/refund of a POS transaction
- Request for POS/eCommerce
- Instruction for amendment to a Letter of credit
- Instruction for issuing a Letter of credit
- Opening instructions for a Bank Guarantee
- Amendment instructions to a Bank Guarantee

Request for recording special bankcard usage

Purpose of the e-form: the User may notify the Bank of a temporary change to his/her card usage patterns (e.g. the card is used abroad) in order to prevent the card from being blocked.

Request for handover of bank card between branches

Purpose of the e-form: the User may submit to the Bank a request that his/her inactive bank card be transferred to and adopted by another branch.

Cash withdrawal request

Purpose of the e-form: the User has the opportunity to send a cash withdrawal request to the Bank for a specific amount.

Deposit request with special conditions

Purpose of the e-form: the User may request an offer from the Bank for the fixing of deposits under special conditions (e.g. interest rate)

Prepayment order

Purpose of the e-form: the User has the option to send a prepayment request to the Bank.

Certificate of booked foreign currency transaction

Purpose of the e-form: the User has the opportunity to send a request for a certificate of a booked foreign currency transaction to the Bank.

Certificate of booked HUF transaction

Purpose of the e-form: the User has the opportunity to send a request for a certificate of a booked HUF transaction to the Bank.

Audit confirmation letter

Purpose of the e-form: for audits, the User may request a confirmation of the company's balances, signatories, loans, guarantees, deposits etc. recorded by the Bank for a specific date.

Other certificates

Purpose of the e-form: the User has the opportunity to send the following certificate requests to the Bank:

- Closing balance certificate
- Account balance certificate
- Account turnover certificate
- Bank information with turnover certificate
- Bank information without turnover certificate

- Certificate of disposal rights over bank account

Request for bank statement

Purpose of the e-form: the User has the opportunity to send an account statement request to the Bank for the period that cannot be queried in the Account Statement menu item.

Message to the Bank

Purpose of the e-form: The 'Send letter' electronic form is a special type of e-form in which the user can write a message to the Bank, as well as have the opportunity to attach the following bank forms:

- FATCA-CRS
- Know-Your-Customer questionnaires (KYC)
- Beneficial Owner's Declaration
- Politically Exposed Person Declaration (PEP):
- Summary Loans Data Reporting Form
- Loans Data Reporting Form for Businesses
- Bank Loan Application Data Form
- Loans mandatory statements
- Accounts receivable aging report
- Accounts payable aging report
- Beneficial Owner's Declaration for Loans
- Moratorium Opt-out Declaration
- Order for the issuance or amendment of a Statement of Funds

The Bank's forms can be downloaded at the following link: https://www.cib.hu/vallalatok/digitalis_bank/cib-business-online/dokumentumok

Request for charge/refund of a POS transaction

Purpose of the e-form: the User has the possibility to send to the Bank a request for a subsequent POS debit to the cardholder or a subsequent POS credit to the cardholder.

Request for POS/eCommerce

Purpose of the e-form: the User may request an offer for a POS terminal or online bank card acceptance service.

Instruction for amendment to a Letter of credit

Purpose of the e-form: the User has the opportunity to send a letter of credit amendment request to the Bank.

Instruction for issuing a Letter of credit

Purpose of the e-form: the User has the opportunity to send a letter of credit issuance request to the Bank.

Opening instruction for a Bank Guarantee

Purpose of the e-form: the User has the option to send a bank guarantee issuance request to the Bank.

Amendment instruction to a Bank Guarantee

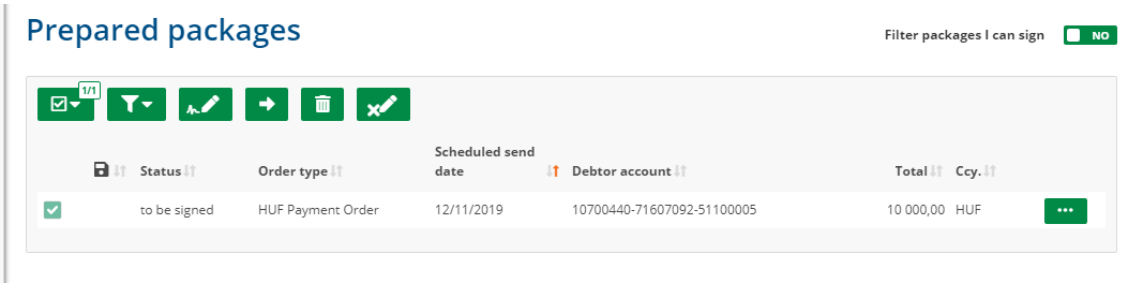
Purpose of the e-form: the User has the opportunity to send a bank guarantee amendment request to the Bank.

4.6 MANAGING ORDERS

Prepared packages

This menu item displays a list of order packages recorded by the customer but not yet submitted to the Bank, i.e. packages with the following status can be accessed here:

- erroneous import packages,
- order packages available for signature,
- partially signed order packages,
- signed order packages.



Set up packages

Orders prepared using the **Self-Administration** feature as single-item packages are displayed in this menu item, which can be easily distinguished using the **Administration Orders** column.

In addition to the key data, this list displays, for example, the package status (signed or not) and name, order type, planned sending date, accounts to be debited, amount and currency.

Prepared packages can be filtered and selected. By changing the **Filter Packages I Can Sign** status to **YES** in the upper right corner, it is also possible to list the packages that can be signed by the user.

By clicking on the additional actions icon **(…)** next to a package, more information will be displayed about the given package and the operations that can be performed regarding that package:

- Click on the **View** icon to see the entire content of the package.
- Click on the **Modification** icon to change the content of the package. Only **Erroneous import packages and packages assigned a Ready for signing status** can be modified. If a package contains signatures, the package cannot be modified unless the signatures are deleted.
- Clicking on the **Delete** icon will delete the package after an approval question.
- If a package is signed, click on the **Delete Signatures** icon to delete the signatures from the package.
- To **sign packages,** click on the packages to be signed on this page (or select the **Sign Package** icon), enter the code generated by your CIB Hard Token or by ViCA, then click on the **OK** button.
- **Modify dates:** You may change the planned submission date of a prepared order package. To do so, click on the additional operations icon **(…)** and then on the **Change Dates** icon. The details of the selected package and the planned date of submission will be displayed, which can be changed. If the date is incorrect or invalid, you will get an error message. If the date is correct, the ID number of the package and the planned submission date of each order in the package will change according to the modification.
- By clicking on the **Send Package** icon, you can submit signed packages to the Bank.

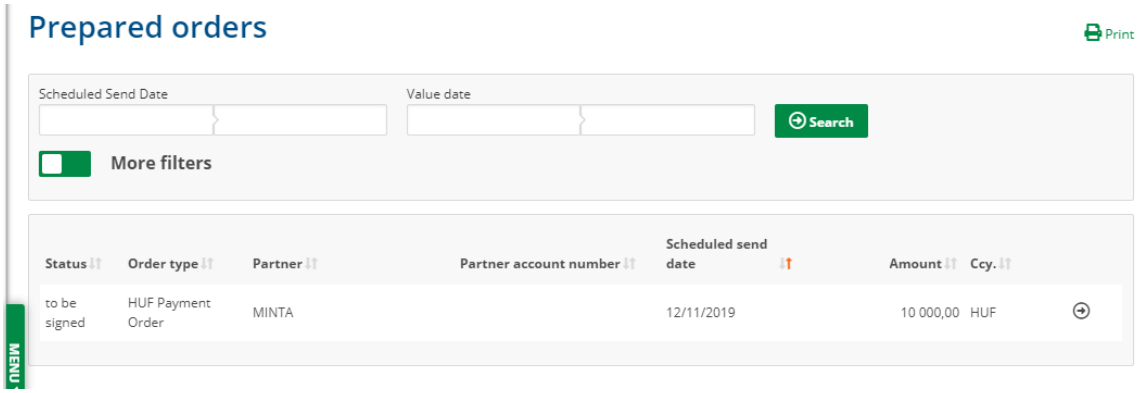
Please note that the validity of signatures on packages that are not submitted to the Bank will expire in 100 days!

- After creation, you may rename a package by using the **Rename Package** icon.
- **Modify header data:** for transaction types where more than one order can be batched together, change the package level data for the entire package. In most cases, this means you can change the scheduled senddate and the initiating account, but for dierct orders, all package and batch level data can be modified.
- **To Common Area:** Placing the package to the Common Area. Only packages on the Common Area can be managed by Third Party Provider (TPP).
- **Take over:** Packages placed on the Common Area can be took over to be managed on CIB Business Online. Orders are placed on the Common Area if they were started by TPP and succesfully signed by a user but the signing is not sufficcient to execute the package, or if the user placed the package on the Common Area.

Simple filtering can also be used in the **Prepared Packages** menu item by clicking on the **Filter** icon.

Prepared orders

All orders created on the CIB Business Online interface but not yet submitted to the Bank can be accessed here, regardless of whether or not they have been added to a package. Orders set up under **Self-Administration** are the only exceptions to this; they can always be viewed under the **Prepared Packages** menu item.



Created orders

In this menu item, you can specify targeted search criteria, which make it easier to find the transaction(s) you are looking for.

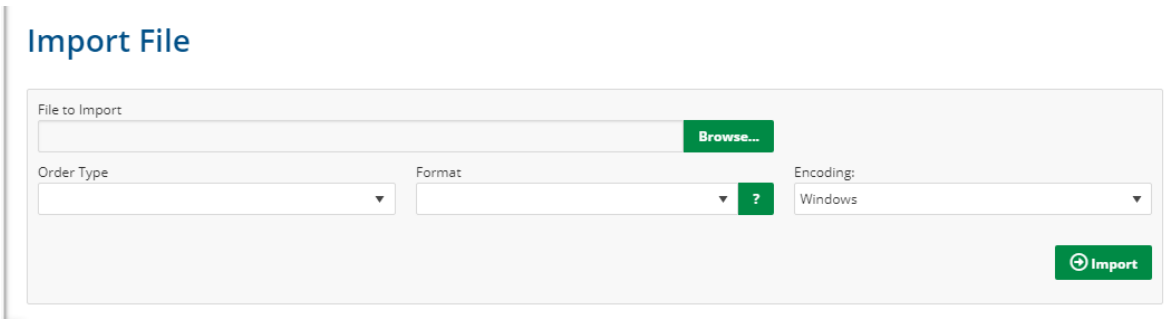
Selecting a specific order allows you to view all the order details, including the **Log**. You may **Create template** from the order which you may print by clicking on the **Print** icon displayed in the upper right corner of the screen. You may also initiate the modification of an order under the **Created Orders** menu item if the order has not yet been signed.

Manual package creation

You can add the same type of orders that have a similar planned submission date and are to be debited to the same account to a package.

Import package

You may also import order packages stored in a file on your computer. By clicking on the **Import Package** menu item, you can select the file you want to import. The system will attempt to identify the file type based on the file extension. If it encounters an unknown file type, it will send you a warning; however, you can use the list on the page to directly specify the type of import file.



Import package

Importing is started by clicking on the **Import** button. If importing is successful, the page displays the name of the package(s) created during the import. Imported packages must also be signed and submitted to the Bank.

The description of the formats (CIB Business online file formats) and the sample files can be found in the **Related documents** section of the CIB Business Online product page.

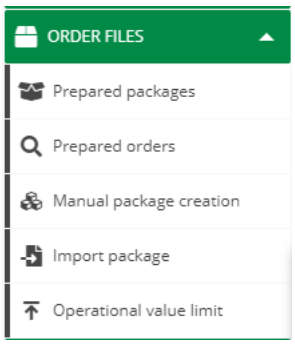
The product page can be accessed by clicking on the https://www.cib.hu/en/vallalatok/digitalis_bank/cib-business-online.html link.

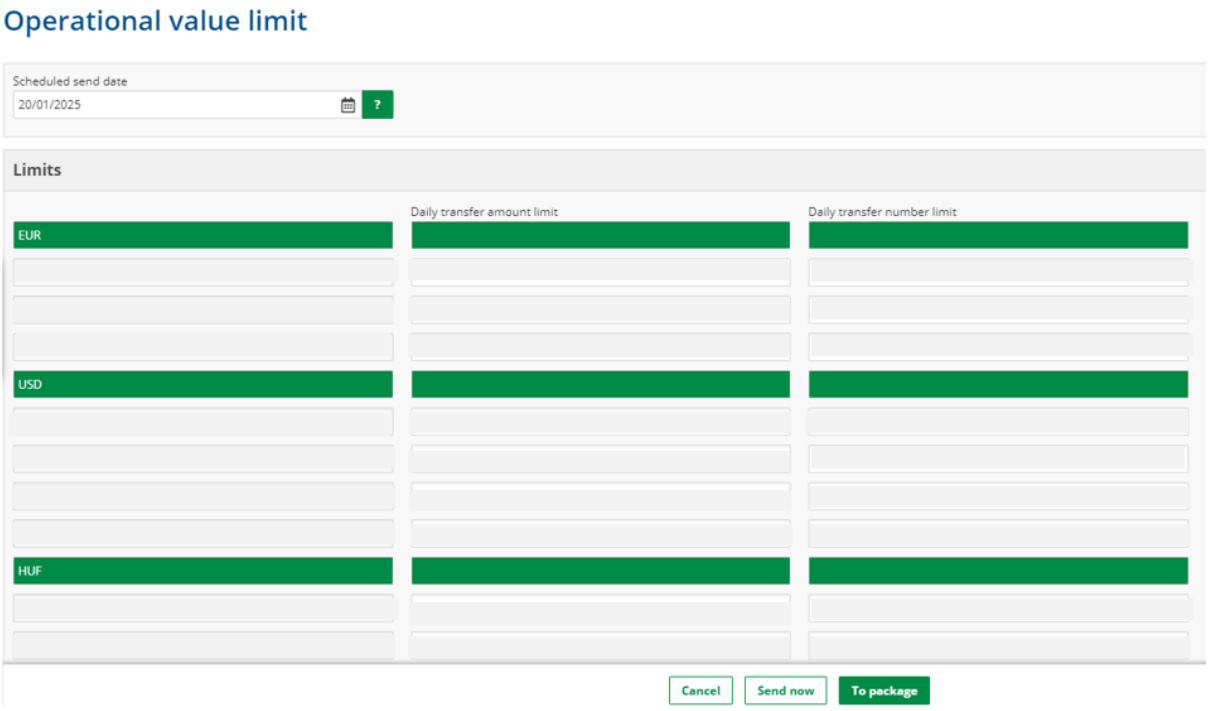
After a successful import, the system will not delete the imported file, so that you may import the same file several times. So please take appropriate care when importing to avoid the possibility of multiple recordings and submissions.

Operational value limit

CIB Bank has introduced Operational Limits. To view and change the Operational Limits, you can use the CIB Business Online system.

The Operational limits submenu can be accessed from the Manage Orders menu.





Users can view existing account numbers by currency, with their corresponding transaction limits. The user can change the amount and number of units' limits. For each currency, the value in the green currency field applies to all accounts in that

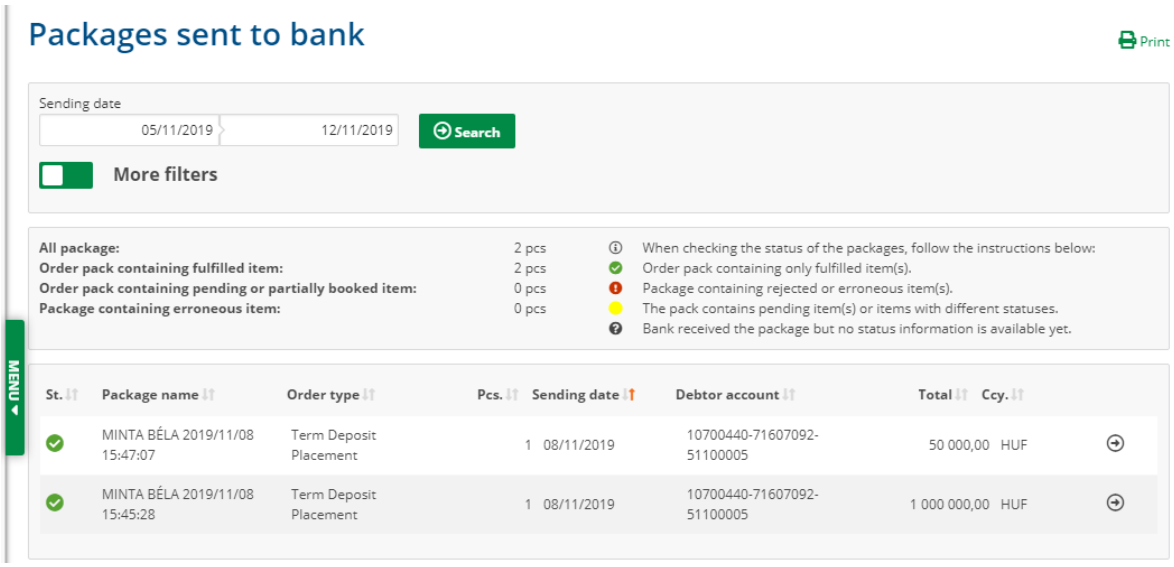
currency, or you can modify the value per account number, by entering a value next to the account number.

Immediate submission is linked to the company right; other users may submit in batches, but sending the batch to the bank and signing it are linked to company right permissions or the corporate authorized company signatory

4.7 SENT ORDERS

Packages sent to bank

The Packages Sent to the Bank menu item allows you to view Packages sent to bank and their status. Detailed help is available for interpreting package statuses.

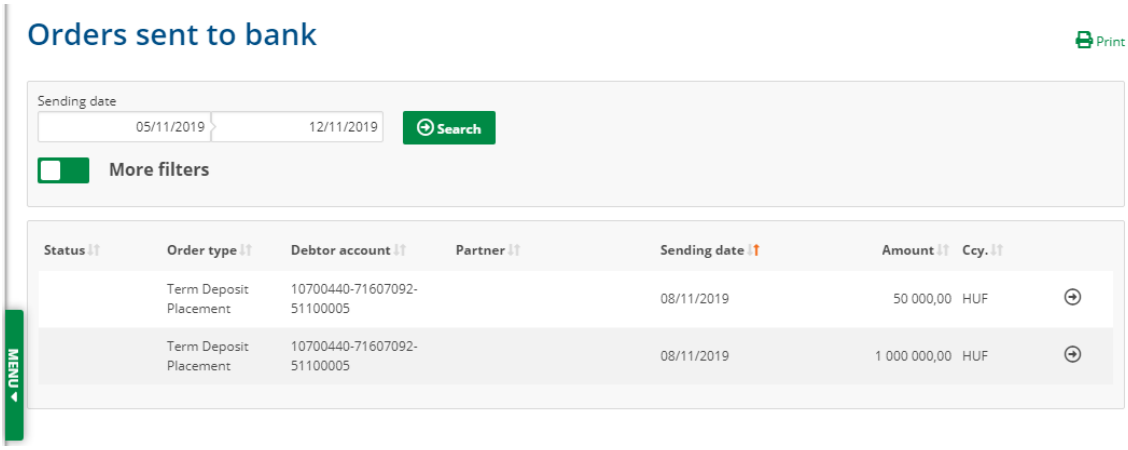


Packages sent to bank

When selecting a package to be sent to the Bank, the data of the order(s) included in the package can be viewed by clicking on the package. If a package contains multiple items, all items will be visible and printable, together with all the details of individual items.

Orders sent to the bank

In this menu item you can view orders submitted to the Bank and their status. Orders set up under **Self-Administration** are the only exceptions to this; they can be viewed under the **Packages Sent to the Bank** menu item.



Orders sent to the Bank

Here, you can select the orders you want to view by specifying the period during which they were submitted and the order type.

After selecting a specific order, additional operations can be performed here:

- **Log**: you may view logged activities
- **Print**: you may print the page containing the details of the order
- **Confirmation**: print the confirmation related to the order
- **Create template:** you may prepare a template based on the order
- **Re-use order**: you may use the same order again

By clicking on the **Back** button, you can go back to the **Orders Sent to the Bank** overview page.

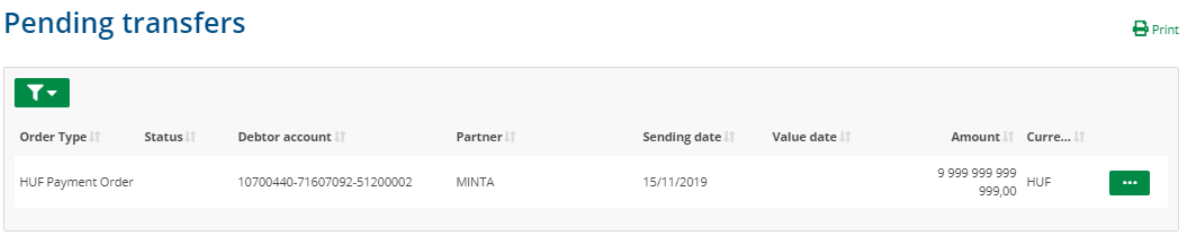
Pending orders

Here you can query HUF denominated orders, postal payment orders and foreign currency denominated orders that have been submitted to the Bank in person or via another electronic channel (e.g. Internet Bank, Business Terminal, CIB24) but are yet to be processed.

The following are also available in this menu item:

- HUF and foreign currency denominated orders, and payment orders that were received outside the bank's business hours and are queued for processing,
- orders that were initiated with a future date and are queued for the value date,
- intraday HUF denominated orders queued pending receipt of funds,

- foreign currency denominated orders queued for a maximum of 30 days pending receipt of funds.



Pending transfers

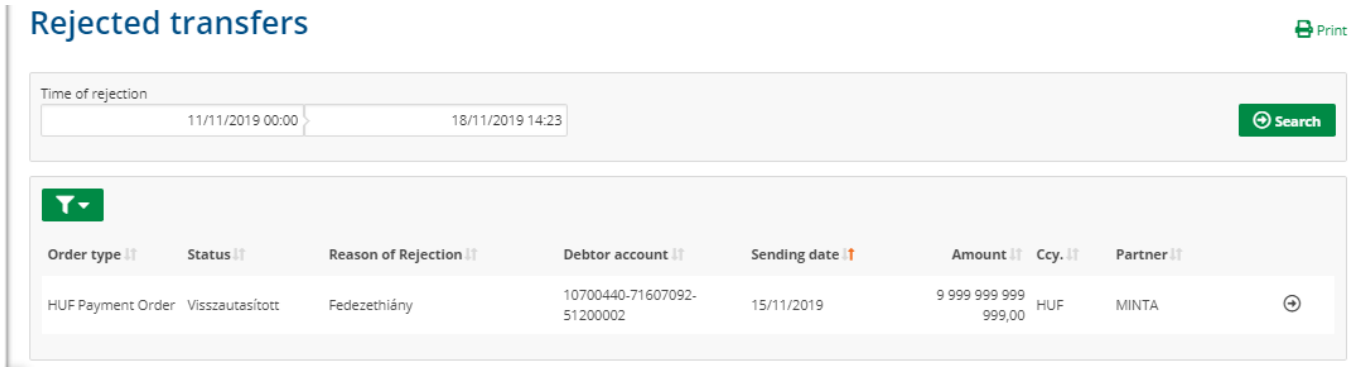
Here, you can also initiate the **cancellation** of a queued order, you can view the data of the item and can also print the page containing the overview as well as the detailed data.

Rejected orders

This contains orders that have not been executed by the Bank.

Click on the order line to view the details of a specific transaction. The selected (rejected) order can also be viewed in the **Packages Sent to the Bank** and **Orders Sent to the Bank** menu items.

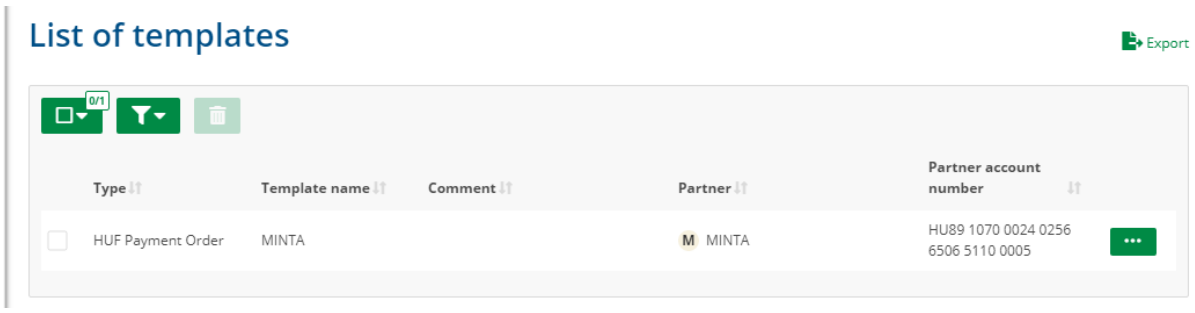
Additional information about rejection is available in the following chapters: **HUF Orders**, **Foreign Currency Orders** and **Postal Payment Order.**



Rejected orders

4.8 MANAGE TEMPLATES

Purpose of this feature: it is worth creating a transfer template for recurring transfers where the majority of field data remain unchanged.



List of templates

Use this menu item to view the list of templates available to you and to perform the following operations:

- view,
- amendment,
- launch transfer from template,
- delete.

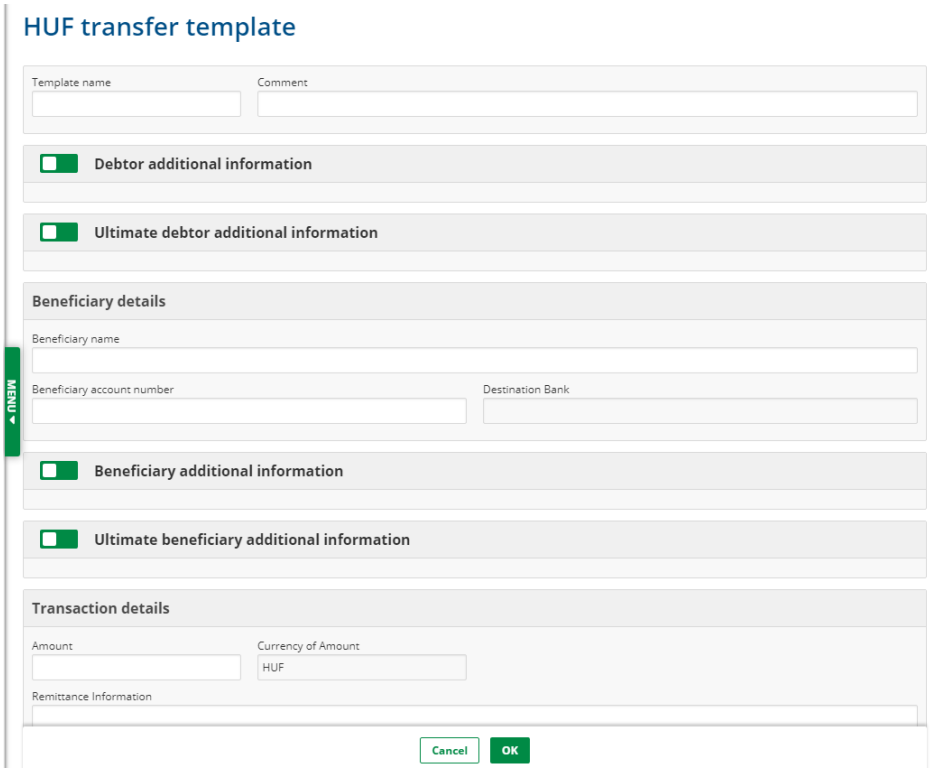
4.9 A NEW TEMPLATE

HUF orders

You may save the following HUF order templates in this menu item:

- HUF transfer,
- VIBER transfers,
- HUF book transfer.

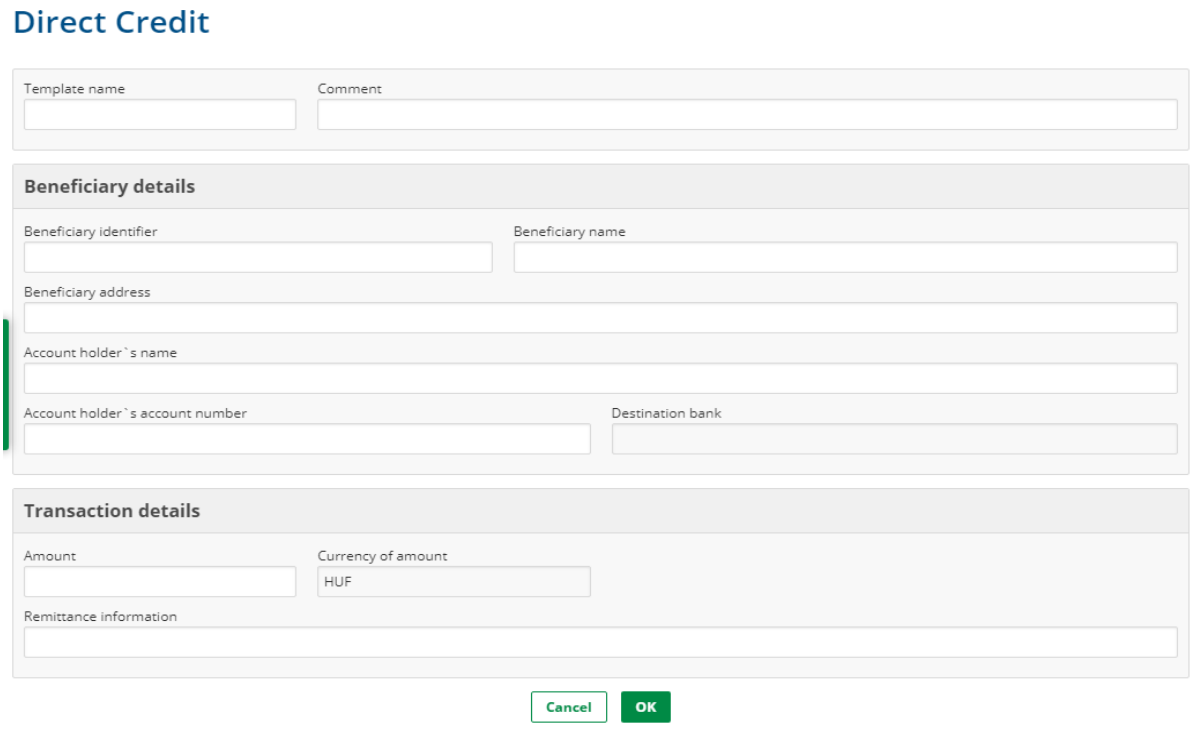
Choose the order type, then you can name the template and attach a note to it.



HUF order template

Direct orders

Direct Credit and Direct Debit order templates can be saved in this menu.

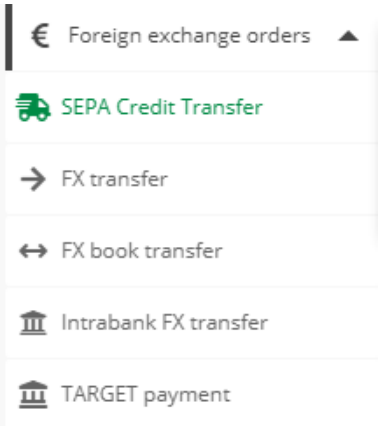


Choose the type of the order, and then you can name the template and add a comment.

On a direct order template Batch data cannot be saved.

Foreign exchange orders

You may save the following foreign currency order templates in this menu item:

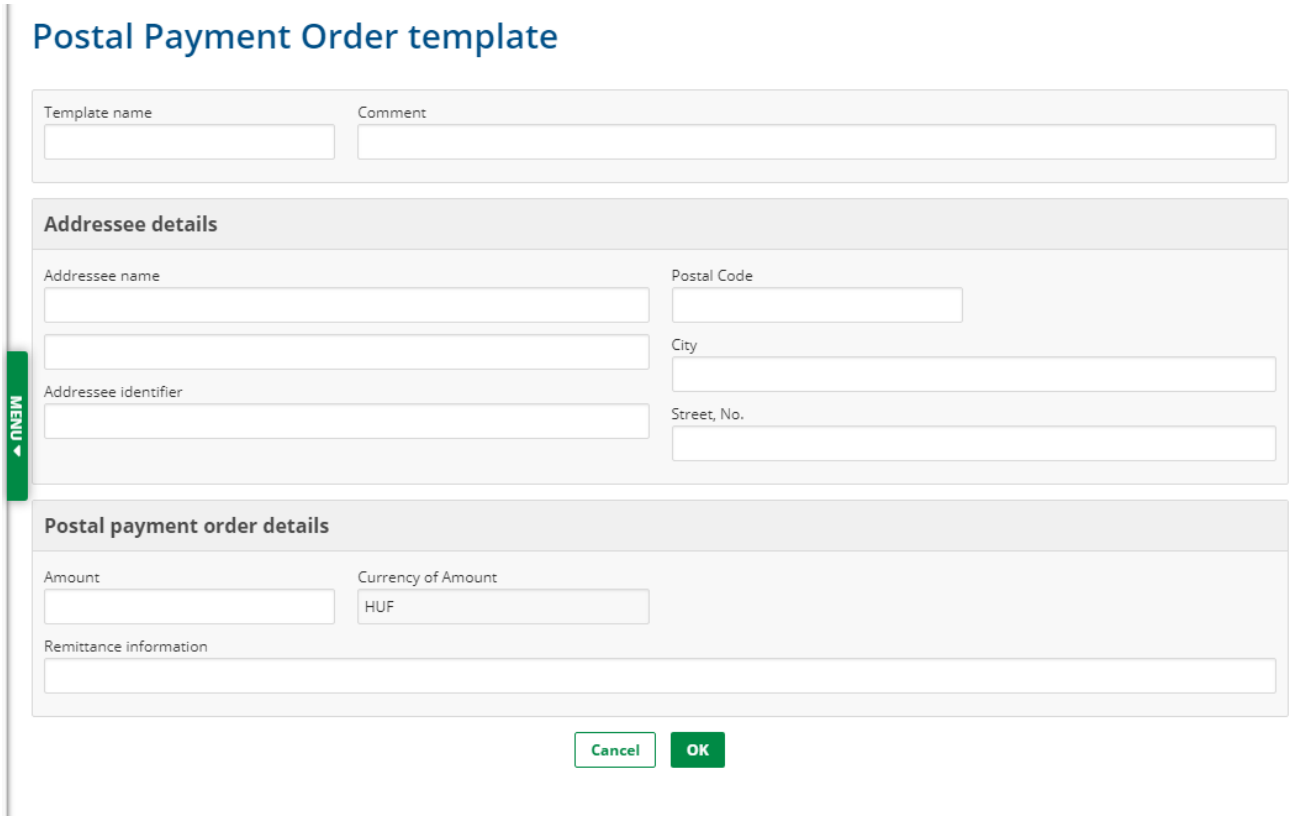


Foreign Currency Order Template

Choose the order type, then you can name the template and attach a note to it.

Postal payment order

You may save the following templates in this menu item:



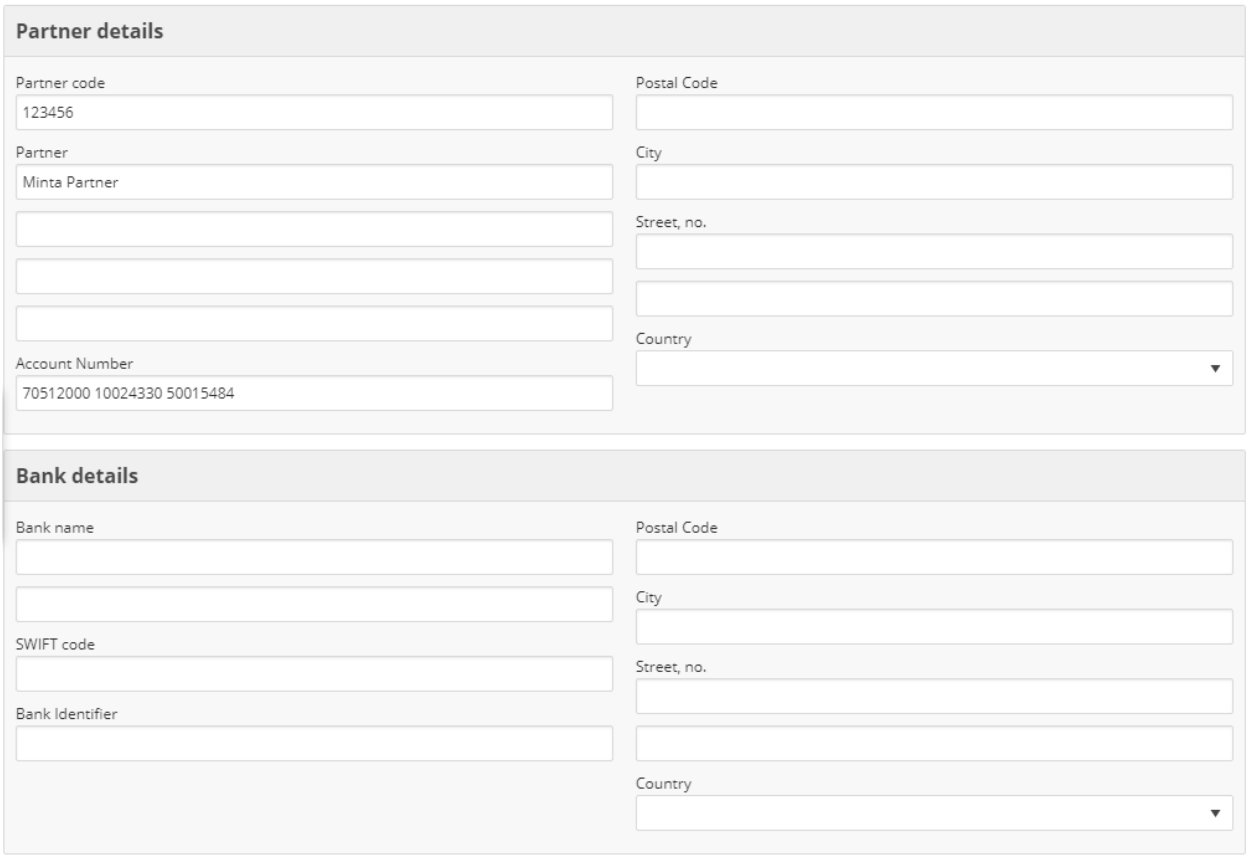
Postal payment order

4.10 MANAGE PARTNERS

New partner

You may add new partners in this menu item.

Unlike templates, Partners are not linked to a given order type, therefore a recorded Partner can be selected, for example, for either a HUF or a SEPA transfer.



Recording a new partner

When creating an order, you can select a previously recorded/saved Partner, and the data of the Partner (i.e. account number) will be automatically populated.

Partners

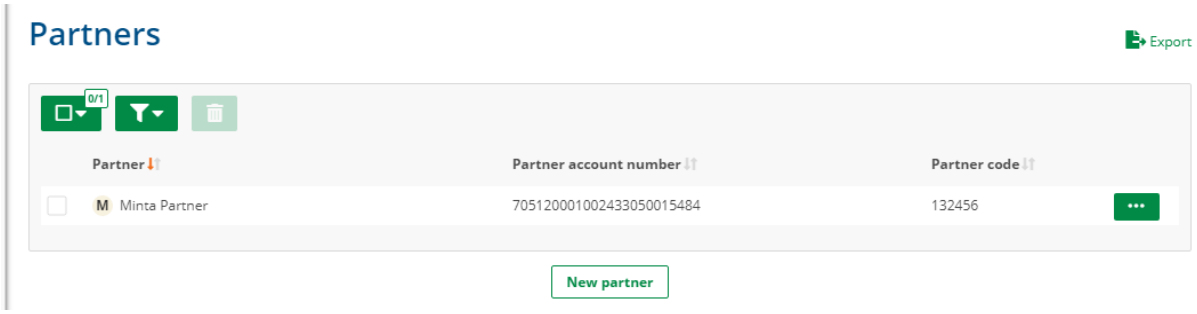
Here, recorded Partners can be viewed and the following features are available:

- recording a new partner
- manage partners,
- import partners.

You may perform the following operations in connection with a Partner:

- **View:** view a Partner's data
- **Modification:** change a Partner's data
- **Create order:** initiate a new order.
- **Delete:** Delete a Partner from the database.
- **New partner:** enter a new Partner into the database.

- **Export Partners:** it is located within the **Manage Partners** menu item and can also be used for exporting Partners.

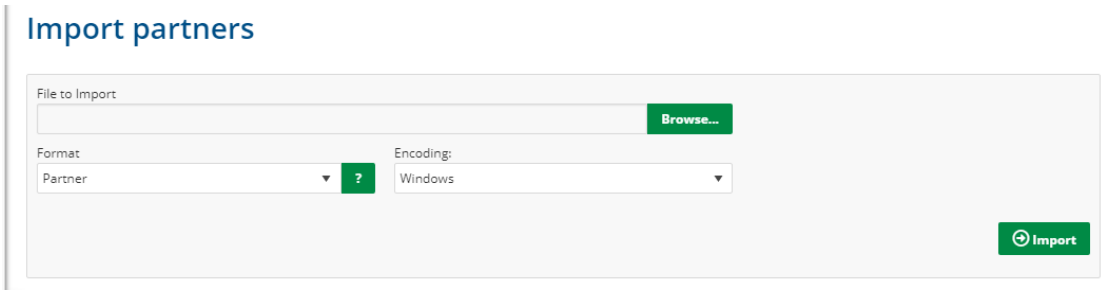


Manage partners

If the **Save Partner** feature is activated when an order is being entered and the account number does not exist in the **Partner List**, the Partner will be saved automatically.

Import partners

Purpose of this feature: it allows the management of the accounts of multiple customers under a single user name.
By exporting and importing Partners, you can conveniently copy your Partners that are recorded under various different customers.



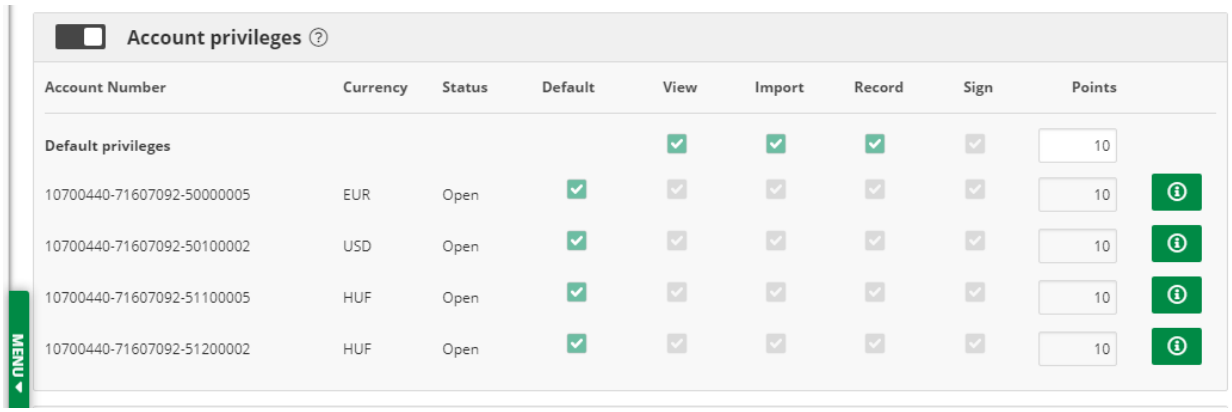
Importing Partners

4.11 SELF ADMINISTRATION

This allows you to set up CIB Business Online authorizations, view and modify customer and user data and perform operations related to the user or the user's authentication device.

When specifying limits and using the Self-Administration feature, please consider the following:

- Signing authority is configured by CIB Business Online on a **score basis.** In practice, this means that for each account your **representative authorized to sign for the company must make a statement regarding the minimum score necessary to submit an order to the Bank from the given account.**
- Following that, in the **Account Rights** section, the score of each user's signature must be specified. An order will be deemed signed if the score of the signatures on a specific package reaches or exceeds the minimum score set for the account.



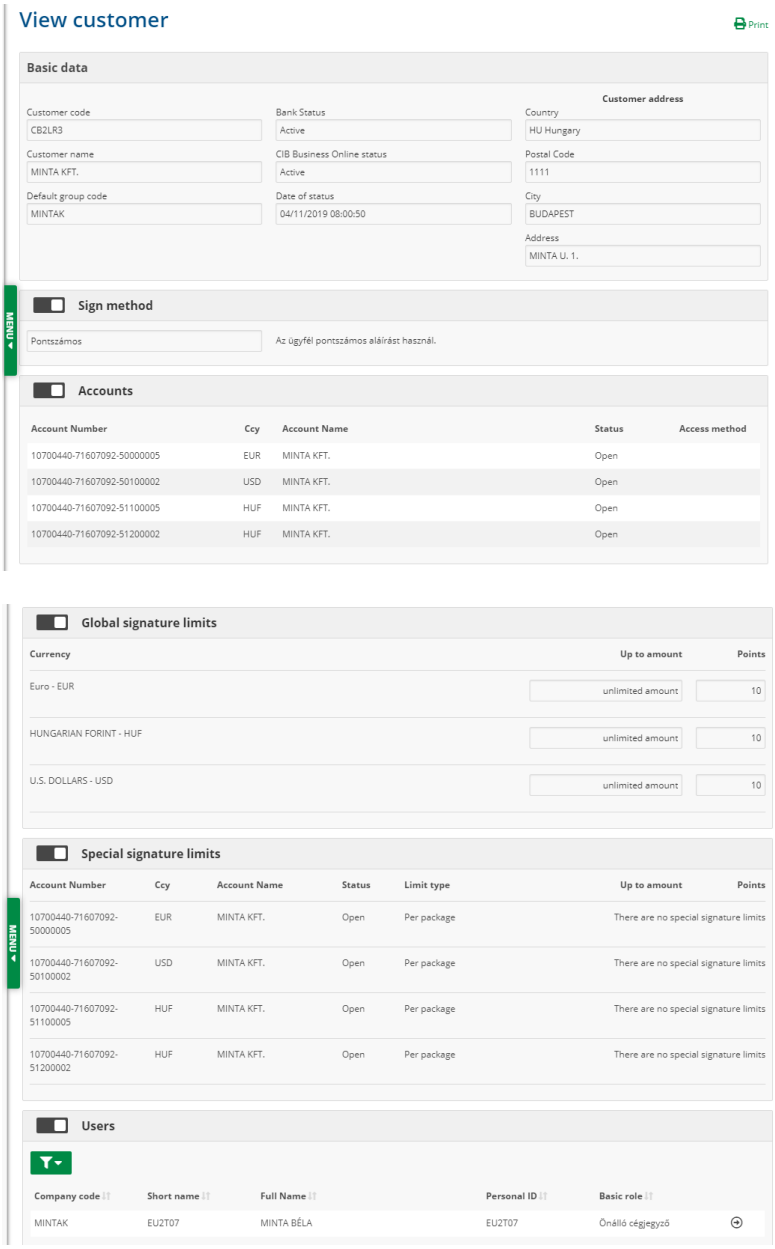
Self Administration (account rights)

Limits cannot be set under Self-Administration, but the effective limits can be viewed in the Customer Details menu item. If you wish to modify limit settings, please contact the Bank.

A 10 point score is the default setting for every account with which a banking transaction can be performed, with no upper limit.

View customer

Here, you can view the data of a given customer:



View customer

In the case of a signing group based signing method, the signatory roles set for the client, the individual signatry roles of each user, as well as the signing groups defined by the client can be viewed here. It is not possible to modify them within the framework of Self-Administration.

Manage user data

Create new user

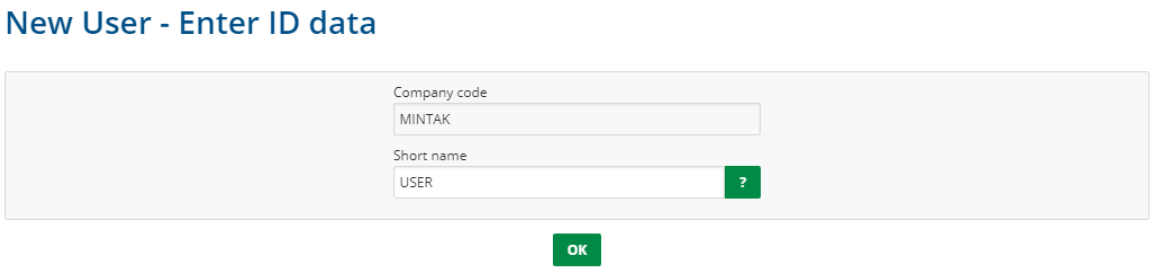
In possession of appropriate user privileges, you may set up users that do not have signing authority but have the right to query, import or record orders.

To set up a new user, follow the steps listed below:

1.) Home screen (enter identification data)

- **AUTOMATIC COMPANY CODE**: It is the – automatically populated – component of a new user ID before the colon **(:).**
- **SHORT NAME:** You specify this component; it is the component of a new user ID after the colon **(:).**

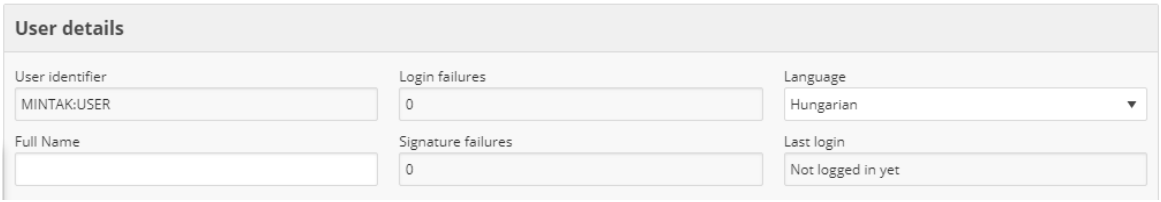
Please note that certain characters (such as letters with an accent, special characters) should not be used in the short name. Once entered, click on the **OK** button.



Create new user

2.) Recording screen

Required field: Full name

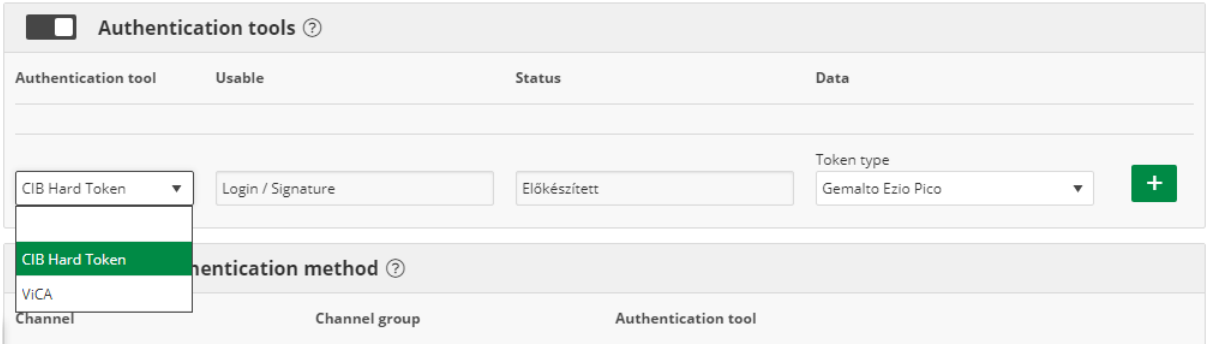


New user setup - Recording screen

Optional fields:

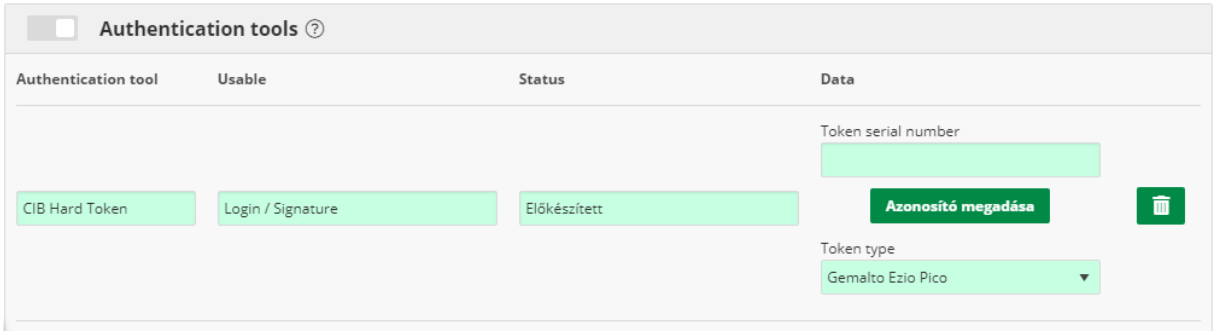
Here, you may enter additional data and modify them subsequently in the **Self-Administration/User Data maintenance/Modify user** menu items.

- **Authentication devices:** In this section, use the **Add** + button to assign an authentication device (**CIB Hard Token** or **ViCA**) to a user.



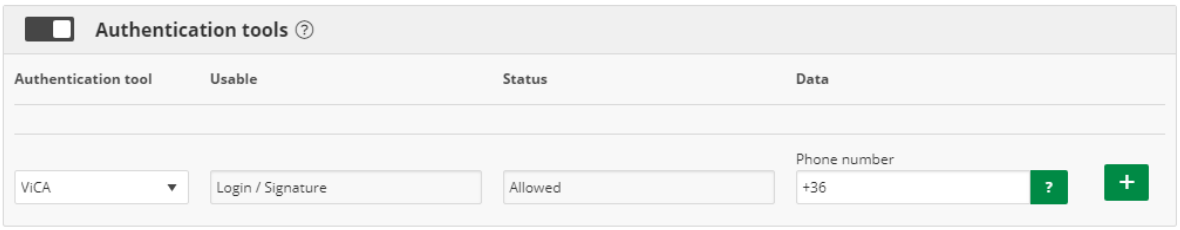
Optional field – Authentication devices

If you select CIB Hard Token, click on the **Add** + button to move the device to **Prepared** status. Then enter the CIB Hard Token ID to assign the device to the user.



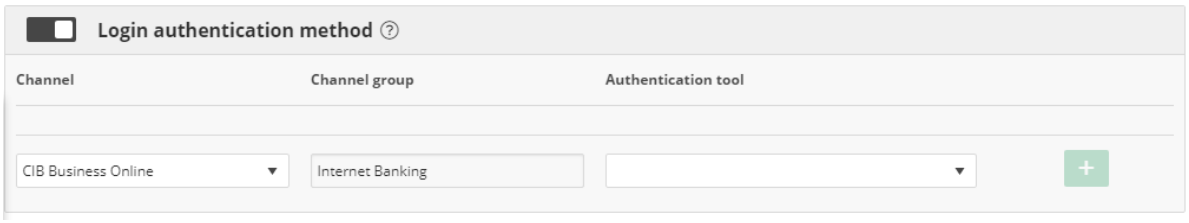
Optional field – Authentication Devices (CIB Hard Token)

If you select ViCA, enter the phone number and click on the **Add** button to assign the device to the user.



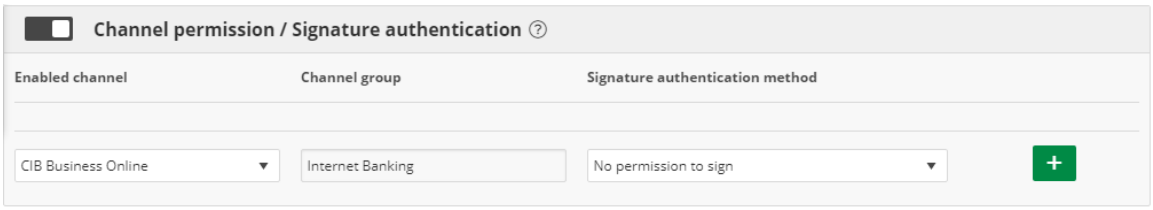
Optional field – Authentication Devices (ViCA token)

- **Login authentication method:** Use this section to specify the channel(s) for which the user can use the authentication device added in the **Authentication Devices** section.



Login Authorization

- **Authorized Channels/Signature Authentication** section: Here you can select the **authorized channel** and the **signature authentication device**. Selecting a signature authentication device is necessary even if the particular user is not authorized to sign: in this case, please select **Not Authorized to Sign**. Click on the **Add** + button to finalise the channel and the signature authentication device.

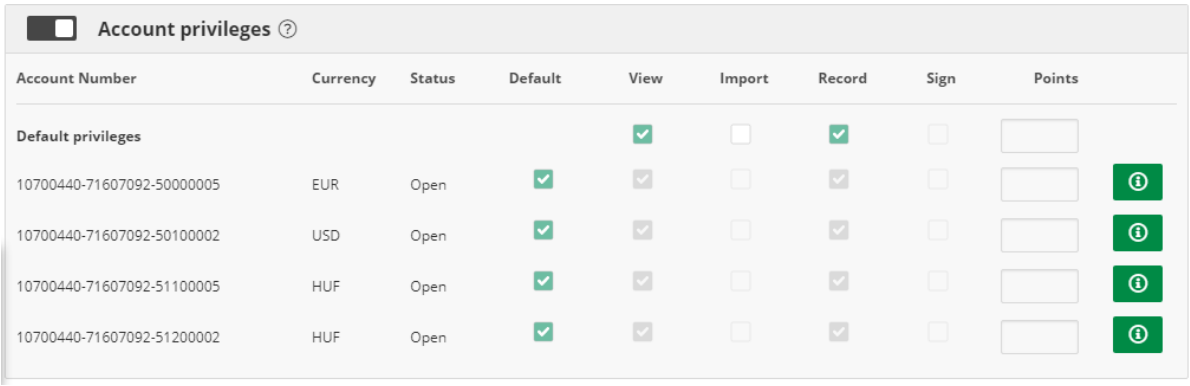


Channel Access / Signature Authentication

The **authorization settings** can be entered in three sections:

Account privileges:

Account-Related Permissions: In this section, you can specify the user permissions associated with each account. You can grant any user the right to retrieve, import, and record data. The right to sign is available only to users who have independent or joint signing authority or who hold a corporate-level authorized company signatory on behalf of the company, but it can also be granted to other users by assigning a signing score.



Setting authorizations (account rights)

For which bank account the 'Default' checkbox is checked, the settings in the 'Default privileges' line will automatically apply. If you want to deviate from the default rights in the settings of a bank account, it is necessary to uncheck the 'Default' for that account - then the account settings can be managed separately.

When opening a new account, if "Default privileges" is set, the User will automatically have the rights to the new bank account according to the "Default privileges" settings.

The Bank draws the Client's attention to the fact that due to the above specified operational feature, before opening a new account, always check whether the “Default rights” set for existing Users are appropriate for the new account and, if you wish to deviate from it, delete the "Default rights" setting before account opening.

UGIRO privileges:

Here you can specify the user's rights to the service provider IDs related to direct orders. Any user can have View, View items (view item details for the direct order

package), Import and Record rights. The right to sign can be obtained by Users having a role with signing authority and signature score can be set for them.

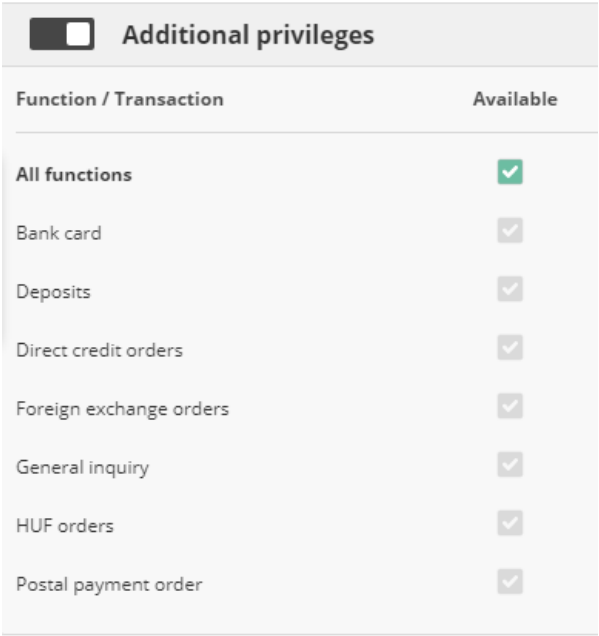
For which UGIRO code the 'Default' checkbox is checked, the settings in the 'Default privileges' line will automatically apply. If you want to deviate from the default rights in the settings of an UGIRO code, it is necessary to uncheck the 'Default' for that code - then the UGIRO code settings can be managed separately.

When setting a new UGIRO code, if "Default privileges" is set, the User will automatically have the rights to the new UGIRO code according to the "Default privileges" settings.

The Bank draws the Client's attention to the fact that due to the above specified operational feature, before setting up a new UGIRO code, always check whether the "Default rights" set for existing Users are appropriate for the new service provider ID and, if you wish to deviate from it, delete the "Default rights" setting before setting the UGIRO code.

Additional privileges:

Here, users can be authorized to access certain operations. (For example, if HUF transactions are not authorized, the given user will not be able to access the HUF transfer, VIBER transfer and HUF inter-account transfer menu items.)



Setting Authorizations (Auxiliary Authorization)

By marking "All functions", the User will be entitled to all operations in the Function Group/Additional privileges for all eligible accounts, and if the Bank creates a new Function Group/Additional privilege available to the Client, even with a unilateral change, the User will automatically be entitled to access the new Function Group.

The Bank draws the Client's attention to the above specified operational feature and recommends that the Client check the Function Group/additional privileges set for the User from time to time in the light of the above.

Other privileges:

Here, you can modify the settings related to corporate signing rights and self-administration. By default, every user with independent corporate signing rights receives 10 points, while every user with joint corporate signing rights receives 5 points. Users with the “authorized company signatory” role can be assigned 10-point signing rights, as well as query, import, and recording permissions. Users with access rights, as well as those without signing rights, may only be granted data query, import, and recording permissions.**Company authorisation:** Under corporate right, a User who is a legally appointed representative or an authorized company signatory with corporate authority may perform the following actions in the CIB Business Online system using their electronic signature:

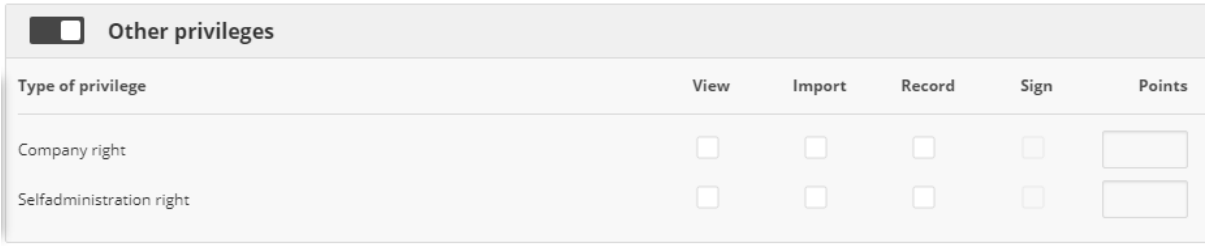
- **Bank cards:**
  - Card activation
  - Bank card limit modification
- **Investments:**
  - Investment goals questionnaire
- **Forms:**
  - Instruction for issuing a Letter of credit
  - Instruction for amendment to a Letter of credit
  - Opening instructions for a Bank Guarantee
  - Amendment instructions to a Bank Guarantee
  - Request for handover of bankcard between branches
  - Other certificates
  - Prepayment order
  - Certificate of booked foreign currency transaction
  - Certificate of booked HUF transaction
  - Request for recording special bankcard usage
  - Cash withdrawal request
  - Request for bank statement

- Audit confirmation letter
- Message to the bank
- Request for POS/eCommerce
- Request for charge/refund of a POS transaction

Attention! With regard to "Corporate right," signing authority and a score may be set exclusively for users who hold the role of independent or joint corporate signatory, or who are authorized company signatory with corporate right privileges. The recording of transactions subject to corporate right, as well as the retrieval of information managed under corporate right, may be performed by authorized users or Users without signing authority for whom the legally appointed representative or an authorized company signatory with corporate right privileges has configured recording, retrieval, or import permissions related to corporate right.

Self-administration authorisation: Permission to prepare and execute transactions that can be carried out within the framework of self-administration; submitting these transactions to the bank requires authorization as a legally appointed representative or an authorized company signatory.These transactions include:

- View customer data (Self-administration/ View customer data)
- View user data (Self-administration/ Maintain user data /View user data)
- Create new User without signatory rights, Delete User without signatory rights (Self-administration/Maintain user data/Create new user; Delete user)
- Set or modify user rights (Self-administration/ Maintain user data/Modify user data)
- Assign or modify password generator to User, (Self-administration/ Maintain user data/Modify user data)
- Delete error points (Self-administration/ Manage user access/Delete error points)
- CIB Hard Token new PIN request / for ViCA, request for a new registration password (Self-administration/ User access management/Physical token PIN release; New ViCA registration password request)



- *Setting Authorizations (other rights)*

- If you do not set initial user privileges when creating a new user profile, later they can be set under the **Modify user** menu item.

View user data

The following sections are displayed here:

- Basic data (i.e. user ID, full name, personal customer ID, number of login/signature/token errors, etc.)
- Basic roles
- Other data
- Authentication devices
- Login authorization
- Authorized channels/Signature authentication
- Rights attached to an account
- Auxiliary authorization
- Other privileges

This menu item is for viewing user data only; modifications can be made using the dedicated separate menu items.

In the case of a signing group based signing method, you can also view the user's signatory role and the signing groups that contain the user.

Modify user

If some data and user authorization settings are incomplete when creating a new user profile, later they can be completed under the **Modify user** menu item. Here, you can make changes under **Self-Administration**, and also in the data of user profiles – e.g. users with disposal rights in the bank branch – that were created by the Bank.

User data that cannot be modified are highlighted in grey (not editable format).

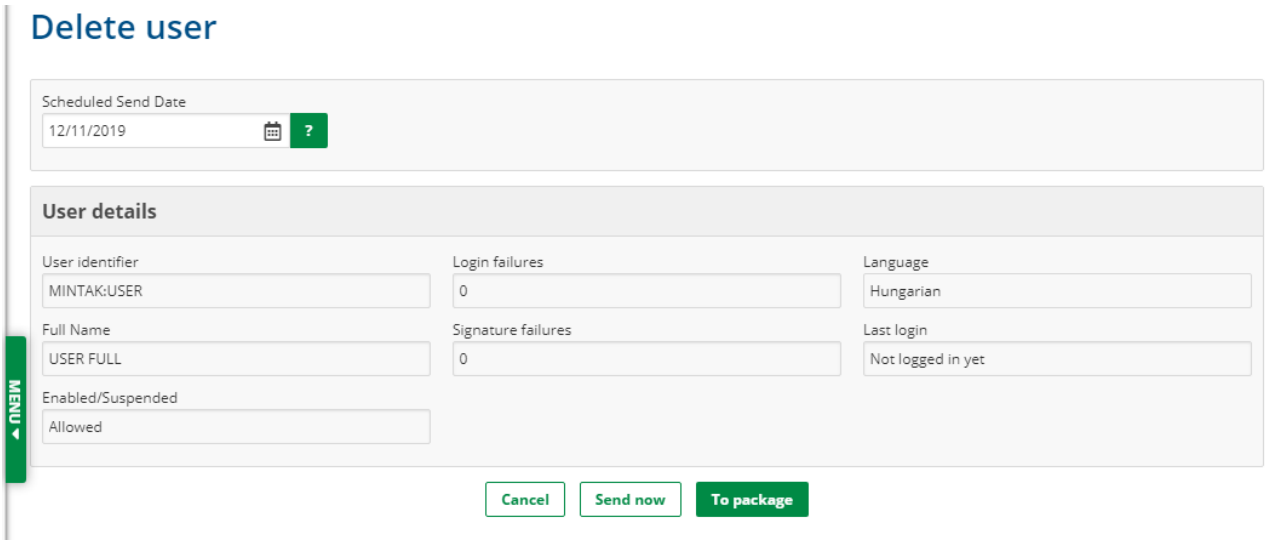
If you wish to remove a CIB Hard Token or ViCA authentication device from the account of a specific user, you can do so by deleting the rows relating to the device in each of the following three sections:

- Authentication devices
- Login authorization
- Authorized channels/Signature authentication

In the case of a signing group based signing method no signature score can be set for the users.

Delete user

You can delete a user and the data related to him/her in this menu item.



Delete user

Please note that you can only initiate the deletion of a user without signing authority. Please contact the Bank if you wish to delete users with signing authority. If you wish to delete the privileges of a user with signing authority in relation to a specific customer, you can do so in the 'Modify user' menu item.

Manage user access

You may perform the following operations in this menu item:

- clear error points,

- unlock a CIB Hard Token PIN,
- request a new ViCA registration password.

You may initiate the suspension of CIB Hard Token and ViCA by calling the CIB Bank Corporate Digital Services Customer Support at (+36 1) 399 8899 on working days.

Clear failures

In the case of **incorrect login** or **incorrect signature**, the user will accumulate error points. If a user's **login error points** reach 3 errors, the user will be restricted and will not be able to log in/sign.

If the user's **signature error points** reach 3 errors, the user will be restricted but will be able to log in.



User Data (Error Points)

After **deleting error points,** the user can log in/sign again.



User Data (Deleted Error Points)

Unlocking a CIB Hard Token PIN

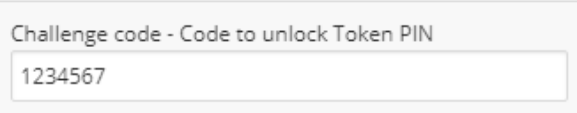
If you enter an incorrect PIN code on three consecutive occasions, your CIB Hard Token will be suspended and the **PIN LOCKED** message will appear on the screen.

After that, the device cannot be used until the PIN is unlocked in the **Unlock a CIB Hard Token PIN** menu item or by your account manager,

Steps of unlocking a CIB Hard Token PIN

1.) Select the locked user.

2.) In the **Challenge Code** field, enter the 7-digit code generated by the CIB Hard Token after the locking, then submit the order to the Bank.

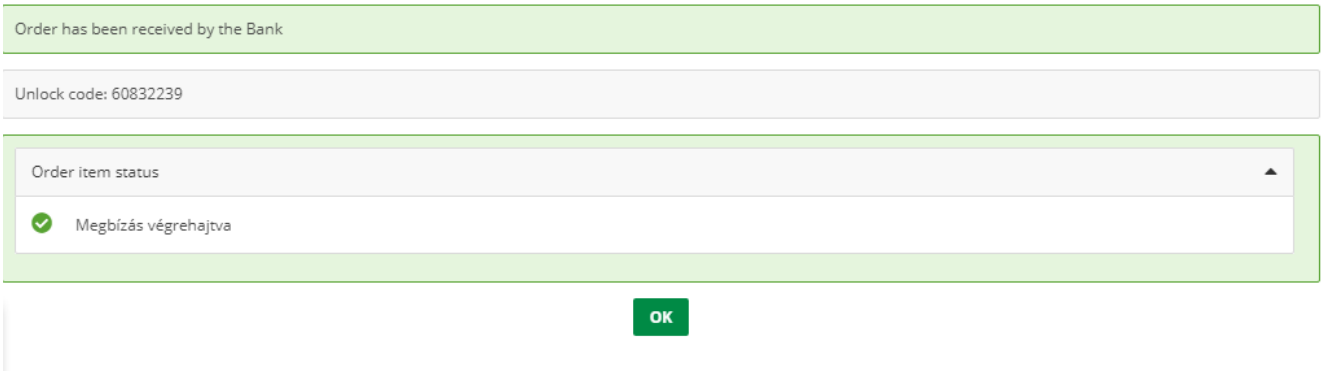


Code to Unlock PIN

3.) After it is submitted to the Bank, you will receive a **Confirmation code** to be entered in your own, non-blocked token after you have entered the PIN code required for using the token if the 2 (sign) button is pressed.

4.) Re-enter the 8-digit numeric code generated by the token on the **Signature code** field on the interface, then press the OK button.

5.) After it is submitted to the Bank, you will receive an **Unlocking Code** that you must enter in the locked CIB Hard Token after you press the OK button.



s

Unlocking Code (CIB Hard Token)

6.) Select a new PIN code for the CIB Hard Token (enter it twice for security).

7.) Log in to CIB Business Online and check if the unlocking was successful.

If the unlocking of your CIB Hard Token PIN was unsuccessful, contact your account manager on working days or call the CIB 24 Telephone Customer Service at (+36 1) 4 242 242 on weekends.

Request a new ViCA registration password

Currently, ViCA passwords cannot be changed. If you forgot your password or would like to change it, terminate the bank registration on the application or delete the application. Afterwards you can create a new ViCA registration password and re-register the application with the new password.

Chapter 6 provides more details on the use of ViCA.

API features

API restrictions

In this feature, you have the option to restrict general API access, **enabled by default for all bank account / third-party provider relations**. You can make the restriction in the context of a specific account / TPP, or for all accounts / all TPP relations; in the latter case, full API access to the client will be disabled. It is also possible to re-enable disabled account / TPP connections here.

API funds confirmations consent

In this feature, you have the option to enable the confirmation of funds requests via the API that is **disabled by default for all bank accounts / third-party provider relations**. It is possible to add a card number to each bank account - in case of recording a card number, the confirmation of funds request for the bank account will only be served if the corresponding card number is also received in the request. It is also possible to disable enabled account / TPP relations again here.

5. LIST OF SERVICE PACKAGES AND FUNCTIONS

LIST OF SERVICE PACKAGES AND FUNCTIONS		
CIB Business Online functions[1]	**Operations requiring a signature**	**Service packages**
INQUIRIES:		
Account overview (inquiry, export, printing)	NO	Basic service package
Bank accounts (inquiry, export, printing)	NO	Basic service package
Deposits (inquiry, export, printing)	NO	Basic service package
Deposit history inquiry (export)	NO	Basic service package
Loan and guarantee overview (inquiry, export, printing)	NO	Basic service package
Blockings (inquiry, printing)	NO	Basic service package
Account history (inquiry, export, printing)	NO	Basic service package
Card information (inquiry, export, printing)	NO	Basic service package
Bank card transactions (inquiry, export, printing)	NO	Basic service package
Account statement (inquiry)	NO	Basic service package
Certified account statement (inquiry)	NO	Additional service
Advices	NO	Basic service package

[1]In terms of service scope, the CIB Business Online functions are linked to account authorization

Collections (Direct Debit authorizatons, Pending Direct Debits)	NO	Basic service package
Account Statement analytics (export) - SAP statement - SAP2 statement	NO	Basic service package
Postal cheque and payment order analytics (inquiry, export, printing)	NO	Basic service package
Direct order daily and summarized report (inquiry, export, printing)	NO	Additional service
Direct order status message (inquiry, export, printing)	NO	Additional service
Direct Debit authorization confirmation status message (inquiry, export, printing)	NO	Additional service
Payment request Outgoing payment requests, Incoming payment requests, Payment request list exports)	NO	Basic service package
POS / eCommerce inquiries (inquiry, export, printing) - Analytics - Merchant's statement	NO	Additional service
Cash Pool inquires (inquiry, export, printing) - Cash Pool inquiry - Multipool inquiry	NO	Additional service
ORDER-TYPE FUNCTIONS AVAILABLE UNDER THE INQUIRIES SUBMENU		
Standing orders (inquiry, modify and delete orders)	YES (except for viewing)	Basic service package
Deposit breaking (setting up and printing of orders)	YES	Basic service package

Modification of term deposits (recording, printing orders)	YES	Basic service package
Direct Debit authorization inquiry and confirmation (inquiry, setting up orders, export, printing)	YES (except for viewing)	Additional service
Collections – Direct Debit authorizations (inquiry, setting up an order)	YES (except for viewing)	Basic service package
Collections – List of pending Direct Debits (inquiry, setting up an order)	YES (except for viewing)	Basic service package
„Secondary identifiers" (Viewing, modifying, deleting, prolonging the registration of „secondary identifiers")	YES (except for viewing)	Basic service package
SET UP A NEW ORDER		
HUF orders		
HUF transfer (setting up and printing of orders)	YES	Basic service package
VIBER transfers (setting up and printing of orders)	YES	Basic service package
HUF book transfer (setting up and printing of orders)	YES	Basic service package
Customs duty payment order (setting up and printing of orders)	YES	Additional service[2]
Direct orders		
Direct Credit (setting up and printing of orders)	YES	Additional service[3]
Direct Debit (setting up and printing of orders)	YES	Additional service

[2] A separate contract is required to use the service.
[3] A separate contract is required to use the service.

HUF collection orders		
Collection based on Letter of authorization (setting up and printing of orders)	YES	Basic service package
Official transfer order (setting up and printing of orders)	YES	Basic service package
Foreign currency orders		
SEPA credit transfer (setting up and printing of orders)	YES	Basic service package
FX transfer (setting up and printing of orders)	YES	Basic service package
FX book transfer (setting up and printing of orders)	YES	Basic service package
Intrabank FX transfer (setting up and printing of orders)	YES	Basic service package
TARGET transfer (setting up and printing of orders)	YES	Basic service package
Deposit		
Deposit fixing (setting up and printing of orders)	YES	Basic service package
Bank cards		
Card activation (setting up and printing of orders)	YES	Basic service package
Bank card limit modification (recording, printing orders)	YES	Basic service package
Postal payment order	YES	Basic service package

Direct debit authorization	YES	Additional service [4]
Forms*		
Request for recording special bankcard usage	YES	Basic service package
Request for handover of bank card between branches	YES	Basic service package
Cash withdrawal request	YES	Basic service package
Deposit request with special conditions	YES	Basic service package
Prepayment order	YES	Basic service package
Certificate of booked foreign currency transaction	YES	Basic service package
Certificate of booked HUF transaction	YES	Basic service package
Audit confirmation letter	YES	Basic service package
Other certificates	YES	Basic service package
Request for bank statement	YES	Basic service package
Message to the bank	YES	Basic service package
Request for charge/refund of a POS transaction	YES	Basic service package
Request for POS/eCommerce	YES	Basic service package
Instruction for amendment to a Letter of credit	YES	Basic service package
Instruction for issuing a Letter of credit	YES	Basic service package
Opening instructions for a Bank Guarantee	YES	Basic service package

[4]A separate contract is required to use the service.

Amendment instructions to a Bank Guarantee	YES	Basic service package
*For Customers who have contracted on CIB Internet Bank to the CIB Business Online service, the function will be available within 5 business days after the successful contracting.		
INVESTMENTS		
Portfolio overview	NO	Additional service
Securities account statements	NO	Additional service
Costs and charges	NO	Additional service
Overview od securities orders	NO	Additional service
Investment funds buying	YES	Additional service
Investment funds selling	YES	Additional service
MANAGING ORDERS		
Set up packages	NO	Basic service package
Created orders	NO	Basic service package
Manual package creation	YES	Basic service package
Import package	YES	Basic service package
SENT PACKAGES		
Packages sent to bank	NO	Basic service package
Orders sent to the Bank	NO	Basic service package
Pending orders	NO	Basic service package
Withdrawing orders (Can be initiated in the Pending Orders menu item)	YES	Basic service package

Rejected orders	NO	Basic service package
MANAGE TEMPLATES		
Manage templates	NO	Basic service package
Importing templates	NO	Basic service package
RECORD A NEW TEMPLATE		
HUF orders	NO	Basic service package
Direct orders	NO	Additional service
Foreign currency orders	NO	Basic service package
Postal payment orders	NO	Basic service package
MANAGE PARTNERS		
Recording a new partner	NO	Basic service package
Manage partners	NO	Basic service package
Import partners	NO	Basic service package
SELF ADMINISTRATION		
View customer data	NO	Basic service package
Manage user data		
Create new user	YES	Basic service package
View user data	NO	Basic service package
Modify user	YES	Basic service package
Delete user	YES	Basic service package
Manage user access		

Clear failures	YES	Basic service package
Release physical token PIN	YES	Basic service package
Request a new ViCA registration password	YES	Basic service package
API features		
API restrictions	YES	Basic service package
API funds confirmations consent	YES	Basic service package
GENERAL INFORMATION		
Communication platform	NO	Basic service package
Customer selection	NO	Basic service package
Mailbox	NO	Basic service package
Settings		
Log	NO	Basic service package
Edit shortcuts	NO	Basic service package
Initial account numbers	NO	Basic service package
Contact	NO	Basic service package
Help	NO	Basic service package

6. ViCA AND CIB HARD TOKEN INFORMATION

6.1 ViCA INFORMATION

ViCA (Virtual Chipcard Application)

ViCA is an innovative password generating application for Android/iOS smartphones/tablets which provides increased security when using the CIB Business Online services. The ViCA application allows you to approve/reject your login, and to sign or refuse to sign orders recorded in CIB Business Online.

Requesting a ViCA authentication device

In the course of the preliminary discussions, please indicate to your relationship manager or account manager that you wish to use a ViCA authentication device so that you can sign the relevant Agreement.

Technical requirements for using ViCA

1) Smartphone or tablet:
   - Android devices: installed with an Android 4.0 (or higher) operating system
   - iOS devices (iPhone/iPad/iPod touch): installed with an iOS 8.0 (or higher) operating system
   - PC devices, installed with Windows 10/11, and operating Microsoft Store
2) Receiving the ViCA registration password sent by the Bank by SMS
3) Working internet connection (mobile internet or WiFi)
4) For biometrical verification:
   - On IOS device: capable of Face ID and Touch ID verification
   - On Android device: capable of Fingerprint recognition

Downloading and installing ViCA

The application can be downloaded from the Google Play Store or the App Store by searching for “vica” under the name of Cardinal Számítástechnikai Kft. After download and installation, the ViCA application will appear on your phone with the following icon.



Download and install ViCA on a Windows desktop

The application can be downloaded from the Microsoft Store by searching for "vica" under the name Cardinal Computer Ltd. After downloading and installing, the ViCA application can be found on your computer in the Applications menu or as a shortcut by clicking on the icon below.



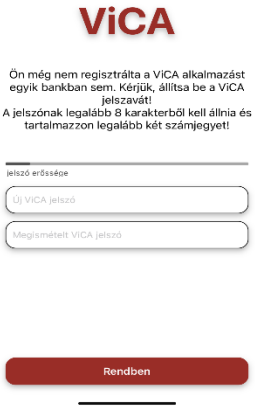
Setting a ViCA password

Allow ViCA to send push notifications to your device. iOS devices will display a request for permission, while Android devices permit such notifications as a default setting.

The ViCA password must be set when the application is used for the first time. The password ensures that only you can use the application, and if, for example, you lose your phone, no unauthorized person can access it. Select a password that is easy to remember and is sufficiently secure:

- the password should contain at least 8 characters
- the password should contain at least 2 numbers
- the password may also contain special characters (e.g. punctuation).

Do not use a password that you are already using in another application, do not share it with others, do not write it down, and protect the mobile device on which you have installed the ViCA application also with a screen lock.



The strength of the password is indicated by a slider on the following scale. The stronger the password, the closer the slider is to the green field. Once done, you must again confirm the password.

After setting the password, you have are able to turn on biometrical verification. On Android device only fingerprint recognition is available, on IOS device – depending on the type of the device – Touch ID and Face ID are both available.

If you enter the password incorrectly 3 times in the application, **you will be locked out** of the Bank's system. In that case, please contact **your account manager** during

business hours or call CIB24 at **(+36 1) 4 242 242** outside business hours to initiate a release of the lockout.

If you have forgotten your ViCA password, request a new ViCA registration password from the Bank, then delete and reinstall the application.

Currently, ViCA passwords cannot be changed. If you wish to do so, terminate the bank registration on the application or delete the application, request a new ViCA registration password from the Bank, and register ViCA again with the new password.

If you lose your mobile device that has a registered ViCA application on it, or if it is stolen, or your ViCA password has been obtained by someone, **block** the device immediately. To block the device during working hours, call **Corporate Digital Services Customer Support** at **(+36 1) 399 8899,** or outside working hours initiate the blocking via CIB24 at **(+36 1) 4 242 242.**

Registration

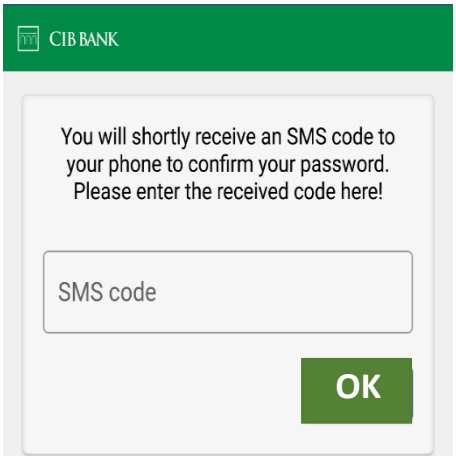
1.) In IOS operating system at the bottom of the application, in Android operating system at the top left corner of the application, after tapping on the 3-dots symbol select **Registration**, then select **CIB Bank** from the list of banks.



2.) Selecting CIB Bank, in case you have the Biometrical verification enabled, you must agree to our legal notice for using the service.

3.) Enter your user ID that you use in the CIB Business Online service in the following format: **COMPANYCODE:SHORTNAME**, using only lowercase or only uppercase. The ID is located in the **View user data** menu item.

4.) The Bank will send the ViCA registration password in a text message which you must enter at the time of the first login. That first registration code is valid indefinitely.



5.) Afterwards press the **Next** button at the bottom. An error message will appear if the user ID and/or the password is incorrect. If you have entered the data correctly, you will receive a text message in a few seconds.

6.) Enter the single-use code you received in the text message (the code that confirms the ViCA registration), then press the **OK** button at the bottom. That registration code is valid for 5 minutes.

7.) If this code is also correct, you have successfully registered the application and will receive the message "**ViCA application registered**".

- The Application will only save the ViCA password if registration is successful.
- If you have already been using the ViCA app to access a service offered by another bank, you must register CIB Bank in the same application. In this case, your current ViCA password will not change.
- One ViCA application can only manage one CIB Bank registration.
- If you wish to install ViCA on another device (e.g. you replace your phone), download the application to that device as well. The newly installed ViCA application must be registered, and to do so you must request a new ViCA registration password from the Bank, or from a user with Self-administration right. At any one time, you can only use a single validly registered ViCA application, therefore, after successful registration on the new device, the ViCA application can no longer be used on your old phone.

Login with ViCA

Precondition: valid ViCA registration (see Section 6.1.6).

1.) Launch log in on the CIB Bank website:
https://businessonline.cib.hu

2.) Select the **Login with ViCA application** option.

3.) Enter your user ID in the **COMPANYCODE:SHORTNAME** format, then click on the **Enter** button. The user ID is located in the ***'View user data'*** menu item.

4.) Follow the instructions to launch the ViCA application on your mobile device.

5.) Your mobile device will receive a push notification, warning you to log in to the ViCA application. (If push notifications are disabled on your device or you do not receive such a message, the ViCA application will still be ready for use.)

6.) After entering the ViCA password/passing the biometrical verification, a screen automatically appears showing the name and logo of CIB Bank, with the key login credentials shown underneath:

- user ID,
- user's name,
- login start time.



7.) Using the **Approve** button at the bottom of the application allows you to approve, while the **Reject** button allows you to reject the login.

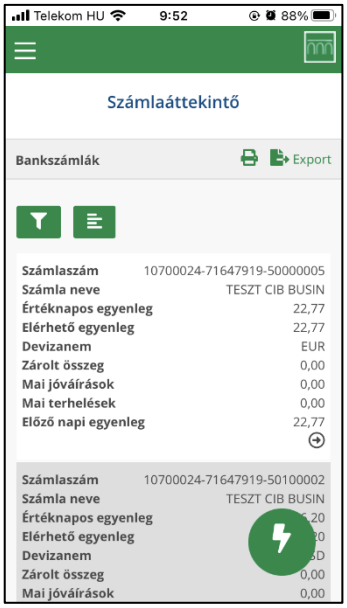
Signing orders with ViCA

Precondition: must have valid ViCA registration (see Section **Registration**). If you wish to sign one or more orders within the CIB Business Online service, you will see a notice on the screen, informing you that the signature will be applied via ViCA.

1.) Click the **OK** button and follow the instructions appearing on the interface to launch the ViCA application on your mobile device. You will receive an automatic push notification message asking you to login to the ViCA application.

2.) After entering the ViCA password/passing the biometrical verification, a signature screen appears showing the name of CIB Bank, along with the key data of the order(s) to be signed:

- order type
- account to be debited
- beneficiary's account number
- amount
- item number
- total value



If you are simultaneously signing multiple order packages (of different types), ViCA will list the names of the packages for you to view their itemised content one by one.

3.) Using the **Approve** button at the bottom of the application allows you to approve, while the **Reject** button allows you to reject the signature. Always check the details of the order before you approve it.

4.) In the case of instant submissions, by pressing the **Approve** button in the ViCA, you don't just sign, but you also concurrently submit the order to the Bank.

5.) If you are signing prepared packages using ViCA, you must also submit the packages to the Bank individually.

CIB Business Online and ViCA can be used on the same mobile device. In such cases please initiate **Login**/**Signature** on the device, then approve it in ViCA and return to your browser.

Change Password

You have the option to change your existing password in the 'Change password' menu. After entering your current password, you must enter your new password twice, applying the same criteria as to your previous password.
After saving, the next login will be done with the new password.

6.2 CIB HARD TOKEN INFORMATION

The CIB Hard Token is a password generator that generates a single use code. This password serves as a security code for logging into the CIB Business Online system and for the electronic signature and approval of operations requiring a signature.

Using CIB Hard Token for the first time – setting your own PIN

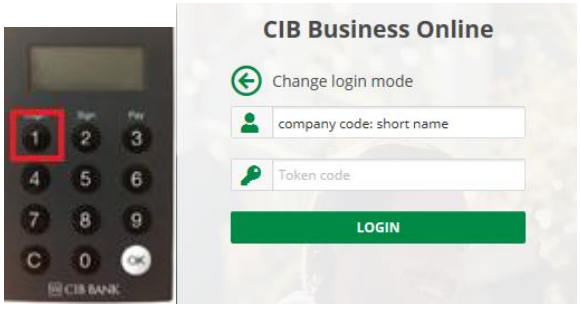
On the CIB Business Online login interface enter your user ID, which is specified in the contract for the CIB Business Online service, and is contained in the User Annex to the agreement.

1) Turn on the token by pressing the white **OK** button.
2) The token requests a 4-digit PIN (the following appears on the screen: **NEW PIN** (----). Enter a PIN code of your choosing, then accept it by clicking on the OK button.
3) Re-enter the 4-digit PIN, then click on the **OK** button.
4) The token is ready for use.

Logging in to the CIB Business Online channel

If you already have a CIB Hard Token, here's how to log in or approve transactions:

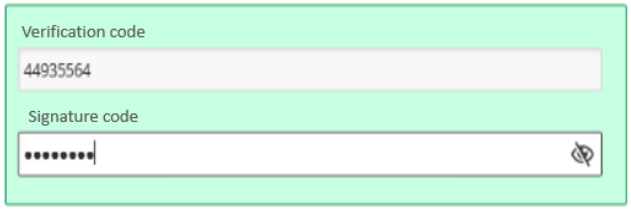
1) After launching the service, select the **Log in with token** option in the interface, and enter your user ID which is contained in the *User Annex* attached to the agreement.
2) Switch on the CIB Hard Token by clicking on **OK**, then enter the previously set 4-digit PIN and press **OK** again.
3) 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 code** field on the CIB Bank Online interface.
5) Select the **Login** option in the online interface.



Signing orders on CIB Business Online

1) Enter the details of the order.
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 2 (**Sign**).
4) Enter the 8-digit **Verification Code** displayed on the CIB Business Online interface into the CIB Hard Token, then press **OK** again.
5) Enter the code generated by the CIB Hard Token into the **Signature Code** field in the CIB Business Online interface.
6) Select the **OK** option on the online interface to sign the transaction.





Verification code appearing on the CIB Business Online interface

Signature Code generated by the CIB Hard Token, to be entered in the CIB

Unlocking a locked CIB Hard Token

After three failed attempts, your token will be locked, and the words “PIN LOCKED” will appear on the screen. To release blocking, please follow the instructions in chapter 4.10.3 in section **CIB Hard Token PIN release** or contact your account manager during business hours or call CIB24 at (+36 1) 4 242 242 after business hours and follow the steps below.

1) Turn on the token by pressing the white OK button.
2) Tell the customer service representative the 7-digit Challenge Code that appears on the token’s screen, then press the OK button.
3) Enter the 8 digit Unlocking Code that you receive from the customer service representative, then press the OK button.
4) If you entered the Unlocking Code correctly and the words “NEW PIN” appear on the screen, you may enter a new PIN code.

Loss of time synchronisation, synchronisation

The Token operates on the basis of the time-synchronisation principle. If you have not used your CIB Hard Token in a while or have used it too frequently, synchronisation may slip and the system may interpret the generated password as invalid. In this case, you will be unable to log in to CIB Business Online with the password generated by the token, and identification will fail.

In this case, request re-synchronisation for the device from the Corporate Digital Services Customer Support at (+36 1) 399 8899 during business hours or contact your account manager. To re-synchronise the device after business hours, call CIB24 at (+36 1) 4 242 242.

Blocking the CIB Hard Token

If your CIB Hard Token has been stolen, lost, or a third person has obtained your PIN code, have the device blocked immediately. To block the device during business hours, call the Corporate Digital Services Customer Support at (+36 1) 399 8899, or after business hours initiate the blocking via CIB24 at (+36 1) 4 242 242!