

Announcement

I. CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004) (hereinafter: Bank) hereby informs its Clients that with effect from 21st June 2020, the Operating Manual of the CIB Business Terminal service shall be amended as follows.

II. The Operating Manual of the CIB Business Terminal service's chapter "10.1 Multiple transfer" shall be amended as follows:

10.1. Multiple transfer

Important! Multiple transfer orders (internal within CIB/ external) initiated during the weekend can only be value dated for a bank working day! Therefore, in case of Multiple transfer orders initiated during the weekend the following happens:

- those which are for the next bank working day, the bank only receives them but do not book them! The real execution and booking happens on the next bank working day!
- those which are value dated for the weekend will be refused.

Attention!

Please note that in the event of a lack of coverage, direct credit batches will be queued according to the current banking schedule and will be confirmed with the status "Waiting for coverage" on the day of execution.

If the required coverage is not available by the above date, the direct credit batch order will be rejected, and you will be notified in an instant message.

You can track the status of these orders at the function "Item Status" page.

Attention! In case of transactions where the booking of the account is not automatic, the bank gives feedback about the receipt of the order, because the booking of the transaction requires approval from the Bank!

Multiple transfers are managed using a multi-tabbed screen. To switch between the panels, click on the appropriate tab at the top of the window: Data recording, Item status, Import, Partners, Parameters

The process of setting up multiple transfers consists of two steps:

- The generation of transfer items using the Data recording panel or the Import panel.
- The batching of the items.

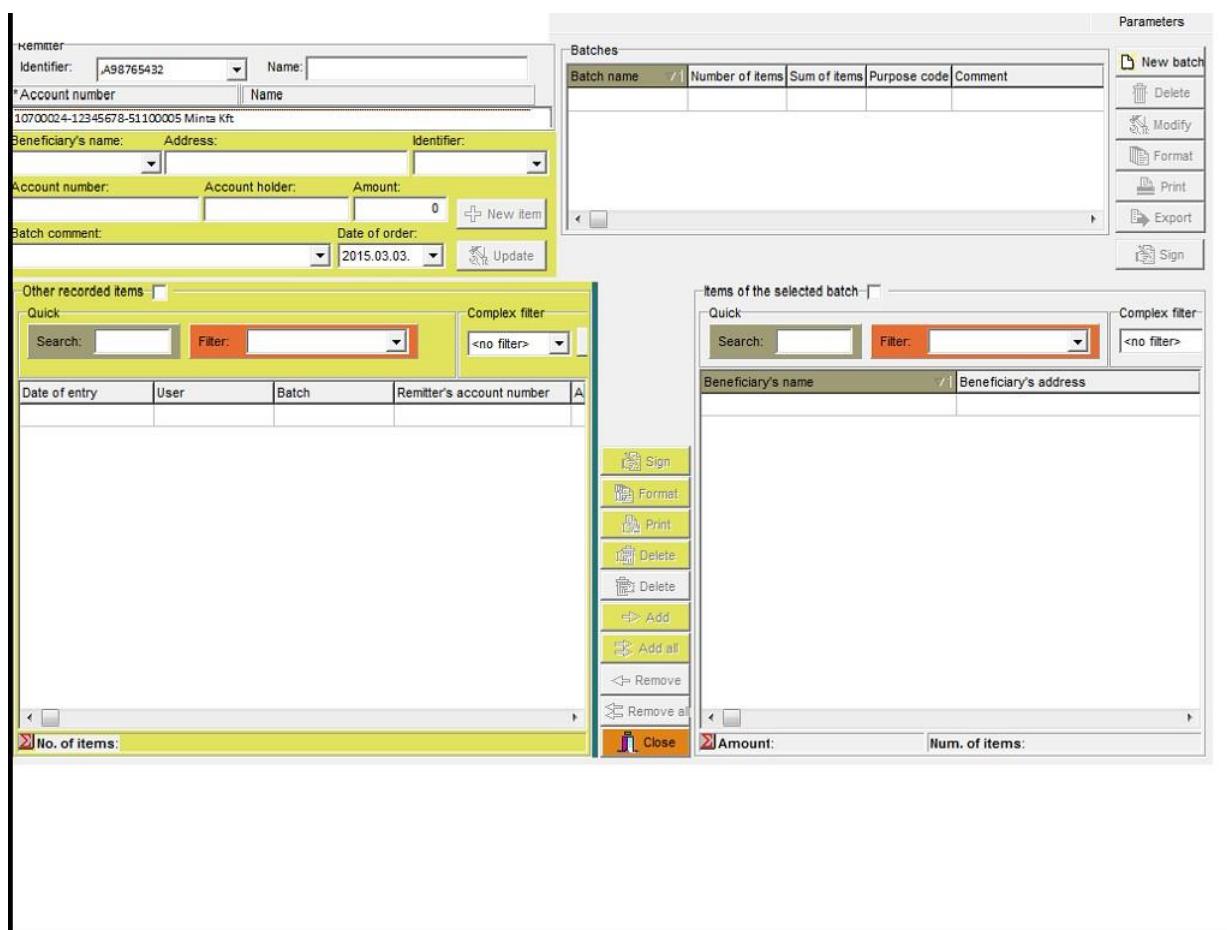
The preset items can be sent in batches for signing, and from there, after being appropriately authenticated, to the mailbox.

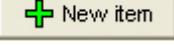
- You can monitor the status of the payment orders using the Item status panel.
- The Partners panel enables you to view and edit the names and account numbers of beneficiaries for whom you have already inputted a transfer order or intend to do so in future.
- You can adjust the settings in the Parameters panel, to suit your individual requirements.
- A quick menu is available on every page, which you can open by clicking with the right-hand mouse button. It is easy to sort and filter the items in the tables displaying the individual lists.

Each panel has a  button, which you can use to exit the multiple transfer function.

Data recording

This panel is used for the manual saving, modifying and batching of multiple transfers.



The Data recording panel, and the process of inputting orders, consists of four parts: The input fields in the upper left of the screen can be used to enter the details of the new transfer order. Pressing the  button causes the program to save the order.

The saved orders are added to the list of recorded items, located in the lower left portion of the screen. Clicking on a recorded item causes its details to be displayed in the input fields. Here the order can be modified, then saved by clicking on the  button. In the upper right part of the screen new batches can be created.

The contents of the batches are displayed in the table in the lower right part of the screen, after the recorded items have been added using the  button.

The preset items can be sent from the list of recorded items for signing individually or in batches; and from there, after being appropriately authenticated, to the mailbox.

Input field

Remitter information: Complete these fields first! Changing the identifier causes the contents of the other input fields to be deleted.

- Identifier: Choose the remitter's identifier from the drop-down list.
- Name: Enter the remitter's name.
- Account number, Name: Choose the remitter's account from the drop-down list. Details of the beneficiary:

- Beneficiary's name, Address, Identifier, Account number, Account holder: Complete this field with the details of the beneficiary. The field only needs to be filled out once, when completing the first order. After this the system will always complete it automatically.
- Amount: Specify the amount you wish to transfer.

Date of order: It is advisable to give the planned day of the transfer in this field. This date is not sent to the bank, but simply eases the process of sorting the orders into batches.

IMPORTANT! The orders given with „MUN” purpose code cannot be modified, cannot be put into a batch when importing. These orders can only be sent for signature. At the place of the amounts there can only be question marks.

The items put into a batch here appear at the Recording page among the transfers groups where they can be handled the same way as the manually recorded items, except for the items with „MUN” purpose code – see above.

Batch comment: The program saves the comments sent to each partner. Once entered, you can choose it from the drop down list.



After completing the input fields, the order can be saved by clicking on the “New item” button, after which the item appears among the recorded items. (In the Parameters panel you can choose whether to record the new item directly

into a batch.) If you want to change a recorded item, click on it to display its details in the input fields. After making the changes, you can save them by clicking on the Update button.

Clear input fields: Click with the right-hand mouse button to delete the contents of the input fields.

Recorded item

The list of recorded items contains all manually recorded items.

Imported items are not automatically included among the recorded items. Items batched at the time of importing, however, can be managed together with the manually recorded items. They can even be removed from the batch, and thus are included in the list of recorded items.

- Recorded items: Upon activating this option, the list of recorded items expands upwards, encroaching on the input fields, making it possible to view more items at the same time.
- Table functions: It is simple to sort and filter the items in the list.

Yellow buttons: These apply to one or more items selected in the list of recorded items. (If you record items directly to a batch, the buttons listed here will be grey, and the buttons applicable to the Contents of batches will turn yellow.)

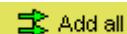
 **Sign** Sends the selected items for Signing. In the batch data pop-up window, if necessary, you can change the Remitter's name and, and attach a comment to the batch. The comment appears next to the number of the batch to make it easier to recognize the batch. You can also choose the purpose code and set the date of entry and day of debit here. To send, click on the Sign button, to cancel press the Cancel button

Only batches will be signed. If you send a single item for signing, it will automatically appear in the signing folder in the form of a batch containing one item.

 **Format** The selected items can be printed in A4 format onto letterhead paper, or they can be saved.

 **Print** This button can be used to print the selected items
 **Delete** in table form. Deletes the selected items.

 **Add** Moves the selected item(s) into the selected batch; the item row is moved to the Contents of selected batch window.

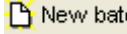
 **Add all** Moves every item in the list of recorded items into the current batch.

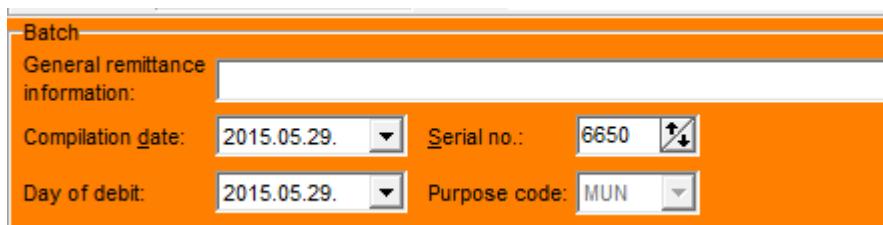
If you want to change a recorded item, click on it to display its details in the input fields. After making the changes, you can save them by clicking on the  **Update** button.

Click on the  **Close** button to exit the multiple transfer function.

Batches

The list in the upper right part of the screen contains the names of the batches created so far.

 **New batch** After pressing this button and giving the batch data, a new empty batch can be created. In the batch properties pop-up window, if necessary, you can change the Remitter's name and attach a comment to the batch in the General remittance information field. The comment appears next to the number of the batch to make it easier to recognize the batch. You can also choose the purpose code and set the date of entry and day of debit here.

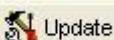


Important!

- The date of the creation cannot be an earlier date than the date of sending to the bank.
- The debit day is the day when the items are executed.
- The difference between the date of the batch compilation and the debit date cannot be more than 15 calendar days (according to the GIRO rules standards)
- The purpose code has to be given according to the GIRO Multiple transfer purpose code list that is valid on batch level, so it is the same for all the items.
- The serial number field is used for the identification of the batch for sending to GIRO. It always has to be unique. If a serial number was once sent to GIRO than the program gives an alert and the number has to be changed subsequently.



Deletes the selected batches and all the items in them.



Enables you to change the details of the selected batches.



The items in the selected batch can be printed in A4 format onto letterhead paper, or saved.



The items in the selected batches can be printed in table form using this button.



The items in the selected batches can be saved in a number of different file types. After pressing the button, specify the name and type of file.



Sends the selected items for Signing. In the batch data pop-up window, if necessary, you can change the Remitter's name and, and attach a comment to the batch. The comment appears next to the number of the batch to make it easier to recognize the batch. You can also choose the purpose code and set the date of entry and day of debit here. To send, click on the Sign button, to cancel press the Cancel button.

If you click on a batch, its items will be displayed in the Contents of selected batch window

- Contents of selected batch: Upon activating this option, the table expands upwards, encroaching on the Batches field, making it possible to view more items at the same time.
- Table functions: It is simple to sort and filter the items in the list.

The buttons below are used to modify the contents of the batch:

Deletes the selected items.

Removes the selected item(s) from the batch and moves them to the list of Recorded items.

Moves the entire contents of the batch to the list of Recorded items. Click on this button to exit the multiple transfer function.

On the Parameters panel you can choose whether to record directly to a batch: If you authorise this, when inputting orders you can decide whether the order should be added to the recorded items list or directly to the selected batch. Click on the list Recorded items or the list Contents of selected batch, to indicate which should be the active list. The active list has a yellow background. This is where the items are sent after being recorded. The yellow buttons always apply to the active list.

Parameters

This panel can be used to customise the individual functions of the multiple transfer screen. To save the changes, press the button.

Colour setting: Select the colour of your choice for the search and filter fields, and for the various item statuses. Choose a new colour for the given function by clicking on the colour square that you wish to change.

'Data recording' tab: This panel contains the input-related settings, which can be set using check-boxes:

- Show batched items among recorded ones: When this is activated, in addition to the items awaiting batching, the list of recorded items also displays all batched items that are not contained in the selected batch. This enables you to move items from one batch to another in a single step.
- Blank fields after saving and modifying: If you would always like the fields on the Data recording and Regular panels to be empty after pressing the or button, activate this setting.
- Direct input to batch: If you authorise this, when inputting orders you can decide whether the order should be added to the recorded items list or directly to the selected batch. Click on the list of recorded items or the list of items in the batch, to indicate which should be the active list. The

active list has a green background. This is where the recorded items will appear. The green buttons always apply to the active list.

- Delete batch after exporting: If this option is activated, the exported batch will be deleted.
- Archive: Items that have been executed and confirmed by the bank are archived. By specifying the archiving period you can limit the number of days for which these items are stored. Any items older than this are deleted by the system.
- Answers in the mailbox: You can regulate the way replies from the bank are managed. By default, confirmations and notifications from the bank remain in the mailbox, in undeletable form, until they have been printed out or saved. This option enables you to override this:
- Answers to be printed can be deleted: Activating this option enables replies received after the option is activated, and which it is compulsory to print/save, to be deletable regardless of whether they are printed or saved.
- Notification for due orders: You can choose whether or not to receive a reminder, when the program launches, if the recorded items include due or overdue items. (We only monitor batched items and items awaiting batching, and not those in the signing folder or mailbox.) You can also specify how many days before the due date the first reminder should be displayed.

- ‘Save in’ locations: Helps to ensure the ordered saving of the formatted text files related to orders (contents of lists, bank replies). When saving files the program always suggests a default file name and directory (both of these can be changed, and the suggested directory will always be the directory selected at the last saving). With the “Subdirs by accounts” option, files can automatically be saved to a separate sub-directory created for each account.
- Click on the  button to exit the multiple transfer function.

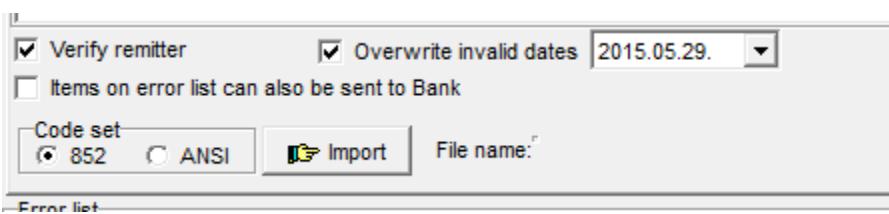
Import panel

Using this screen, which is divided into three sections, you can import items that have been recorded in another system.

- In the upper left import section, the desired file can be imported by pressing the **Import** button.
- The imported items are added to the imported items table in the lower left of the screen.
- Erroneous or incomplete items remain in the error list in the upper left of the screen. If you click on an error item its details will be displayed in the input fields, where they can be corrected. Then, by clicking on the **Send** button, they are sent to the list of imported items.
- The imported items can be sent after batching, for signing, and from there, after being appropriately authenticated, to the mailbox.

The items batched here are also displayed among the batches on the Data recording panel, where they can be managed in the same way as the manually recorded items.

The program will not save the imported items unless they are batched or sent for signing. Import section



Remitter’s identifier, Name, Account number, Account name: The list contains the numbers and names of the user’s accounts set up for multiple transfer.

- Verify remitter: If you check this option, the program will check the remitter specified in the items and will only import items in which this matches the selected remitter identifier. If it is left unchecked, the program will import the items to the selected remitter without checking the identifier.
- Items on errorlist can also be sent to the Bank: If not checked, items with error will be put on the Error list and can be corrected. Corrected items will be put among the Imported items.
If you check this option, erroneous items will be put not only on the errorlist, but among the imported items as well. In this case the error list is only for informing you, but items cannot be corrected.
Use this option in case of salaries e.g., when the import cannot be sliced, but you don't want to wait with paying other's salaries because of 1-2 items with error. Items with error will be refused by the Bank.
- Overwrite invalid dates: If the items to be imported include overdue items, by activating this option you can prevent these from being added to the error list and specify a new due date for the importing.
- Code set: Select the code set of the file to be imported (852, ANSI).



After pressing the button, select the file you wish to import, and its type.

Imported items

The table in the lower left of the screen contains the imported items. After being corrected, the erroneous items are also moved here from the Error list. On the right, the batches and the Contents of selected batch list are shown.

The items batched here are also displayed among the batches on the Data recordig panel, where they can be managed in the same way as the manually recorded items.

The error list contains those imported items in which one or more data of the item has not been properly completed. If an item contains several errors it will appear in several rows of the error list, each with a separate error message. The number of items in the error list (), therefore, shows not the number of erroneous items, but the number of errors.

Click on an erroneous item to display its details in the data modification fields appearing above the error list. After correcting the appropriate field, press the button.

Properly corrected items are displayed in the list of Imported items. Contents of selected batch

This window shows the items in the selected batch. Contents of selected batch: Upon activating this option, the table expands upwards, encroaching on the Batches field, making it possible to view more items at the same time.

Table function

The functions below make it easier to manage the tables (item lists). In the case of certain tables not all of the listed functions are available.

- Increase table size: The check-box in the upper left corner of the table, alongside the title, is used to enlarge the table. This results in the function located above the table being concealed. In this way, more items fit on the screen at the same time.
- No. of items: Pressing the  button in the lower left corner displays the total number of items in the table.
- Sorting: By clicking on the header of a column in the table, the list can be sorted by the given column. The sorting takes place in numerical and alphabetical order. Clicking again reverses the order. By holding down the Shift key while clicking on another column, the given column becomes the secondary criteria for sorting. Using this method, the sorting can be based on as many columns as you like. The order of the columns used as sorting criteria is indicated by the number displayed in their header, and the direction in which the items in a given column are sorted is shown by downward or upward-facing triangle.
- Order of the columns: The order of the columns can be changed freely. By clicking the left mouse button on the column head and holding it down, the column can be dragged to the desired position by moving the mouse. The column order set in this way is also maintained in the course of printing and formatting.

- Column width: Change the width of a column by clicking and holding down the left mouse button on the arrow that appears in the right-hand edge of the column header and moving the mouse. The column width set in this way is also maintained in the course of printing and formatting.
- Quick search: Searches in the column selected in the table (primary sorting criterion). The colour of the column's header changes to the colour of the search field. Start typing the sought data in the search field, and the table will automatically jump to the first matching item. The search function cannot be used to search for fragments of text, so you should start typing from the first character of the keyword you are searching for.
- Quick filter: Clicking on the header of a column in the table changes the colour of the column's header to the colour of the filter field. The data contained in the given column are displayed in the filtering drop-down menu. If a selection is made from this list, only the items that are included in the selected category will be displayed.
- Complex filter: By pressing the  button you can set up new filtering criteria, which can then be selected from the drop-down list. When setting the complex filter, you can specify a set of several filtering criteria, valid simultaneously, assign a name to it and save it for future use. The filters saved in this way appear in the drop-down list. A saved filter can be activated by selecting it from the list. Selecting <no filter> results in deactivation of the filter.

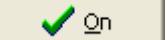
Creating a new filter or editing a saved filter takes place in the window that pops up after pressing the  button.

When setting up an advanced filter, several filtering criteria are specified, and the logical connection between them is defined.

The first row of the filtering window serves to describe a filtering criterion, while the elements in the second row are used to specify the relationship between the filters, and to insert brackets.

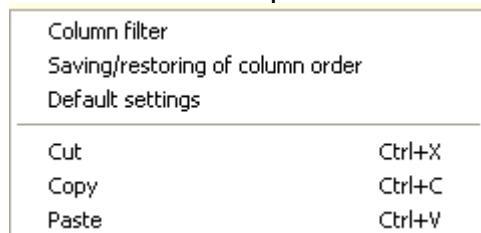
To set a filtering criterion, select the first row, and from the first drop-down list choose the field to serve as the basis for the filtering, and from the second drop-down list the filtering criterion itself, then type the values associated with the criterion into the third field. Use the button to add the given values to the filter. If you want to set additional filtering criteria, select the appropriate logical relationship and repeat the above steps.

The current value of the advanced filter is displayed in aggregate in the central part of the window, while a breakdown of the entered rows is shown in the lower half of the window. After selecting a typed-in row, it can be deleted using the button. You can also insert a new row between the rows already typed in.

The advanced filter is activated by clicking on the  button. The  button deactivates the filter. Click on the button to start editing a new advanced filter.

To save the edited filter, enter a name for it in the Name field in the central part of the window, then press the  button. From the drop-down list in the Name field you can load previously saved filters for editing. Delete the selected filter from the list by pressing the  button.

Quick menu: The quick menu can be brought up by right-clicking on the table.



- Column filter: You can choose which of the table's columns should remain visible, and which should be concealed. This setting is also maintained in the course of printing and formatting.
- Saving/restoring of column order: Enables the saving and subsequent reloading, by name, of several different column order settings.
- Default settings: Restores the column order to the default setting determined by the bank.
- Cut: Copies the selected items to the clipboard and deletes them from the table.
- Copy: Copies the selected items to the clipboard.
- Paste: Pastes the copied or cut items from the clipboard.