

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 06th April 2021, the Operating Manual of the CIB Business Online service shall be amended as follows.

II. Chapter “4.3.14 POS/ eCommerce requests” shall be amended as follows:

4.3.14 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.

Analytics

Account number	Date interval	Inquire
10700024-71245524-51100005 HUF MINTA KFT	01/04/2020 - 08/04/2020 ?	

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.

Transaction details

✕

Print

Transaction ID	1207265646
Transaction (gross) amount	47 356,00
Transaction date	06/04/2020
Transaction time	14:11
Disbursement date	07/04/2020
Booking reference	ABC100203 04
Permission number	333333
Merchant/POS terminal ID	0101010101
Total transaction commission	236,78
Transaction type	TP
POS terminal ID	20202020
Merchant ID	0101010101
Retailer ID	0101010101
Processing date	07/04/2020
Downloading date	06/04/2020
Card type	MC/ONUS/DR
Interchange commission	0,00
Acquirer`s fee	236,78
Card scheme fee	0,00
Disbursed (net) amount	47 119,22

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.

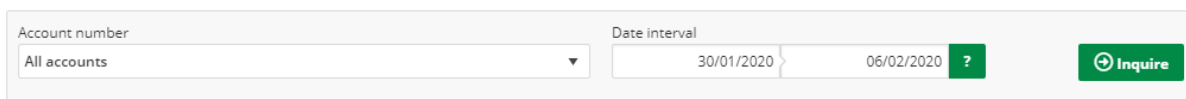
Booking reference	Reference of the cumulated account entry for the processed bankcard transactions in transaction history and account statement. It is identical in case of card transactions belonging to the same cumulated account entry.
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Merchant statement

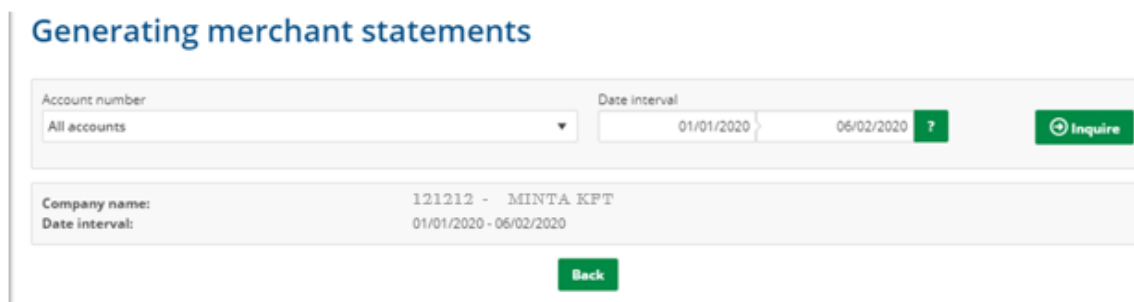
As in the account statement menu, you can use this submenu to download multiple statements at the same time.

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

To download a specific merchant statements 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.

III. Chapter "6.1.6 Registration" shall be amended as follows:

6.1.6 Registration

1.) At the bottom of the application, select **Registration**, then select **CIB Bank** from the list of banks.

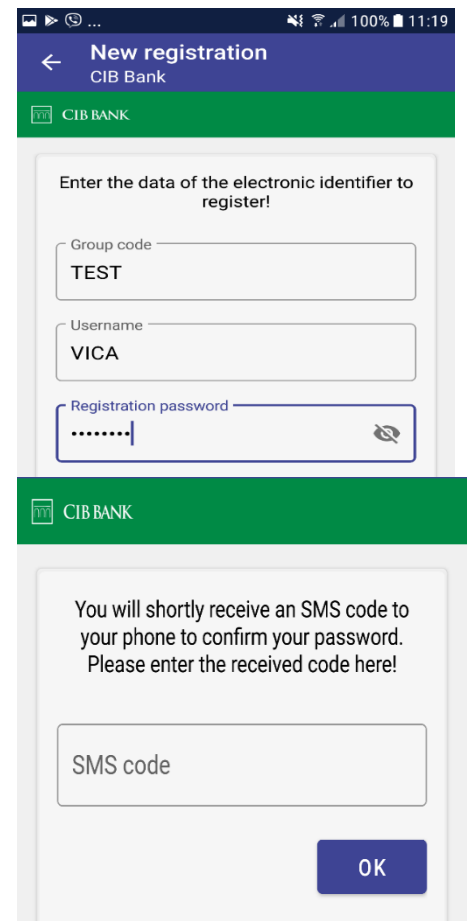
2.) Enter your user ID that you use in the CIB Business Online service in the following format: **COMPANYCODE:SHORTNAME**, using only lowercase or only uppercase. The ID is located in the **View user data** menu item.




3.) 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.

4.) 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.

5.) 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.


6.) 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. 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.

IV. Chapter “5. List of Service packages and functions” shall be amended as follows:

LIST OF SERVICE PACKAGES AND FUNCTIONS		
 CIB Business Online functions¹	Operations requiring a signature	Service packages
INVESTMENTS		
Portfolio overview	NO	Additional service
Securities account statements	NO	Additional service
Costs and charges	NO	Additional service

CIB Bank Zrt.

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

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