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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 2nd March 2020, the Operating Manual of the Business Terminal service shall be amended as follows.

In the introductory part of chapter 7.1 Hungarian Credit Transfer a new definition, „Instant Payment" is introduced as follows.

Instant Payment order

If the batch contains only one item, and the transaction is recorded without value date, the transaction amount is up to 10.000.000 HUF and it is addressed to account number or secondary identifier (Mobile number, E-mail address, Tax ID or Tax number) then the order will be executed as Instant Payment.

Important! Instant Payment transactions will not be queued in case of lack of funds. Please make sure the sufficient coverage is available before send to order to the bank!

The section regarding "Data recording" of chapter 7.1 Hungarian Credit Transfer shall be amended as follows.

Data recording panel

This window is used for recording, modifying and batching forint transfers manually. The screen and the process of recording consists of four phases:

 ➢ You can enter the new transfer data using the input fields *on the top left* of the screen.
 ➢ The saved orders will appear in the list of recorded items, which is displayed *on the bottom left* of the screen. Click on a recorded item to display the related data in the input field.

 ➢ You can create new batches *on the top right* of the screen.
 ➢ The contents of the batches appear in the table *on the bottom right* of the screen, after you have added the recorded items by clicking on the appropriate button.

When they are ready, the items can be sent from the list of recorded items to the signature folder individually or in batches, and from there, after being appropriately authenticated, to the mailbox.

Data recording

Basic data: this primarily contains the compulsory fields,
except for the "EndtoEnd Identification" field.

 ➢ Beneficiary name: Here you need to type in the name of the beneficiary. The system will then store it and the next time you can simply select it from a list.

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➢ Account number or secondary identifier: Enter the beneficiary's full account number or secondary identifier here.

Hyphens and spaces can be left out.

The system will then store it and the next time you can simply select it from a list.

Orders addressed to secondary identifier can be recorded without entering the name of the beneficiary.

Important! Please note that data of the partner recorded without the name of the beneficiary will not be saved in the partner list.

➢ Type: Here you can decide whether to enter the account number (in GIRO or IBAN format), or one of the secondary identifier types (Mobile number, E-mail address, Tax ID, Tax number)
The system will then store the account number or the secondary identifier and the next time you can simply select it from a list.

   o GIRO format: consists of 16 or 24 digits.
   o IBAN format: The European standard bank account number format, the length of which varies from country to country, but may consist of up to 28 useful characters. The first two of these are letters that identify the country. It is customary to divide the IBAN account number into four sets of characters, using spaces (thus making the length a maximum of 34 characters.)

➢ Amount: enter the amount that you wish to transfer.

➢ EndToEnd Identification: A unique identifier used for identifying the transfer. It can be correlated to the former "Reference number" field, although this new field is 35 characters long and it is alphanumerical, so both letters and numbers can be entered in it. The completion of this field is not compulsory.

➢ Date of order: Enter the scheduled value date of the transfer in this field, if this is later than the day of recording the order. (The field contains the current date by default.) This date does not reach the bank; it is only meant to help the batcher sort and select the orders. When bundling the orders into batches, the due date specified here can be overwritten with the selected value date of the payment order batch.

   Note! Recording this information precisely may prove useful to you.

   • If you launch a batch of "one-off" orders, then this date will help you to put together the batch. Be sure that the "Immediate" radio button in the window displayed after clicking on the 'Sign' button is active. *Important*: from this point on, the 'Date of order' of each individual item has no effect on processing, as the items are processed immediately after being sent to the bank.
   • If you prepare a batch in which you specify a future value date for the entire batch, then this date may also be taken into account when putting together the batch. Select the "Value date" radio button on the screen that is displayed after clicking on "Sign", and select the future value date in the activated calendar. *Important*: from this point on, the 'Date of order' of each individual item has no effect on processing, as the entire batch will be

processed on the set value date.

- It is also possible to launch a <u>"mixed" value date batch</u>. In this case, the value date of the items in the batch will be <u>the date specified in the 'Date of order' field</u>. Select the "Management of due date by value dates" radio button in the window displayed after clicking on the 'Sign' button. *Important*: from this point on, processing takes place in accordance with the due date of each individual item.
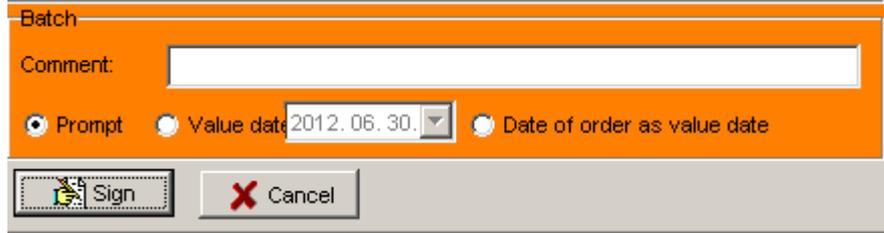
➢ "<u>Remittance information</u>: Free format field. The application saves the comments entered for the given beneficiary.

- **Partners panel**

When recording a new order or modifying an item, the application stores the partner's data automatically. Next time, instead of re-entering all the data, you only need to open the "Beneficiary name and account number" list and select the partner's name. This not only speeds up your work, but it may also materially reduce the number of recording errors.
Using this function, you will be able to edit the resulting partner master database.

The partner's data will be recorded by clicking on the [+ New] button – the application checks the correctness of the entered account number.

- Beneficiary name: Here you need to type in the name of the beneficiary.

- Purpose code: You can select the purpose code of the payment from the list.

- Account number or secondary identifier: Enter the beneficiary's full account number or secondary identifier here. Hyphens and spaces can be left out.

- Type: Here you can decide whether to enter the account number (in GIRO or IBAN format), or one of the secondary identifier types (Mobile number, E-mail address, Tax ID, Tax number)
  - GIRO format: consists of 16 or 24 digits. Can be divided with hyphens or spaces, or written without them.
  - IBAN format: The European standard format, the length of which varies from country to country, but may consist of up to 28 useful characters. The first two of these are not numbers, but letters, and identify the country. It is customary to divide the IBAN account number into four sets of characters, using spaces (thus making the length a maximum of 34 characters.)

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In order to modify the partner data or to view the related details, select the partner from the list to display the related data in the edit fields.

You can change the partner's name, account number or secondary identifier by clicking on the

Update button. The system will then execute the changes.

Note! In this case the data will be modified!

You can enter the account number or secondary identifier of the same partner in both GIRO and IBAN format. *Note!* The GIRO format account number and the IBAN format account number *entered for the same name will be stored in the partner file as a new partner, in both cases. This also applies when secondary identifier is entered.*

If you wish to record multiple account numbers or secondary identifiers for the same partner,

this will be recorded as a new data item by clicking on the **New** button.

Note! In this case the partner will appear with the same name and with a different account number!!

The buttons on the right side of the screen have the following functions:

All - selects all items in the partner list

Delete - deletes one or more selected partners – requests confirmation

Export - saves in a file one or more partners selected in the list

Import - you can import the saved partner list, or a partner list exported from another Terminal or the partner list of any previous versions of the Terminal

Format - displays the print image of the selected partner(s), which can be either printed out or saved

Print - unformatted list of the selected partner(s)

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