

Announcement

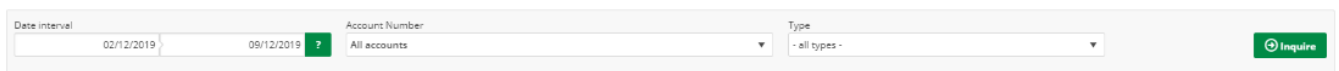
I. CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004) (hereinafter: Bank) hereby informs its Clients that with effect from 29th July 2020, the Operating Manual of the CIB Business Online service shall be amended as follows.

II. Chapter “4.3.11 Advices” shall be amended as follows:

4.3. 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











The screenshot shows a web interface for querying advices. It features a 'Date interval' section with two date input fields: the first contains '02/12/2019' and the second contains '09/12/2019' with a green question mark icon. To the right is an 'Account Number' dropdown menu currently showing 'All accounts'. Further right is a 'Type' dropdown menu showing '- all types -'. A green 'Inquire' button is located on the far right.

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

[Print](#) [Download](#)

Account Number:	1070024-02668209-51100005 HUF	Amount of postal payments:	482 470 HUF
Account Name:		Amount of Postal Transfer Fees:	4 175 HUF
No. of Items:	1	Total:	486 645 HUF
Remitter's postal ID:	04297711	Number of transmission:	1
Date of Transmission:	11/04/2019		

Addressee name	Addressee identifier	Post.	Destination	Street, no.	Remittance information	Amount	Status	Postal receipt date
		2400	Dunaújváros	Weiner T. krt. 4.6.1.		482 470,00 HUF	OK	11/04/2019

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

[Print](#) [Download](#)

Account Number:	1070024-02668209-51100005 HUF	No. of Items:	4 pcs
Account Name:		Erroneous Items:	0 pcs
Processing date:	27/09/2019	Amount:	42 000 HUF

No.	Voucher Nr.	Payer Identifier	Status	Post	Postal ID	Befizetés összege	Payment Date
1		00000000000000000000000000000000	OK	2234		6 000,00 HUF	26/09/2019
2		00000000000000000000000000000000	OK	2234		6 000,00 HUF	26/09/2019

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.)

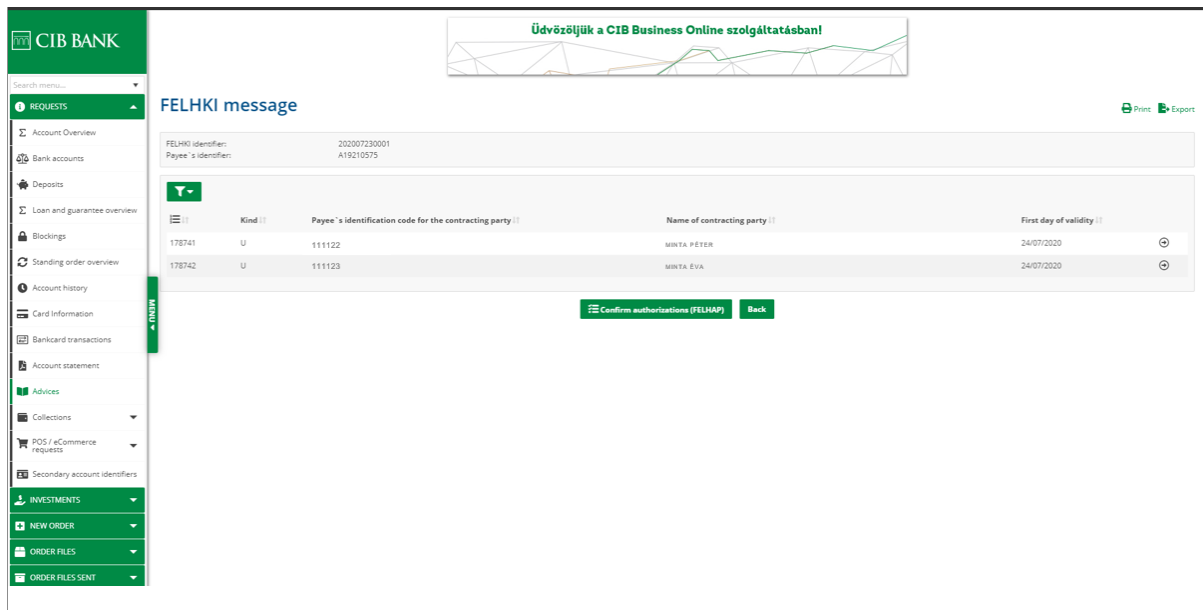
Enquiry on Direct Debit authorisations

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.



Üdvözöljük a CIB Business Online szolgáltatásban!

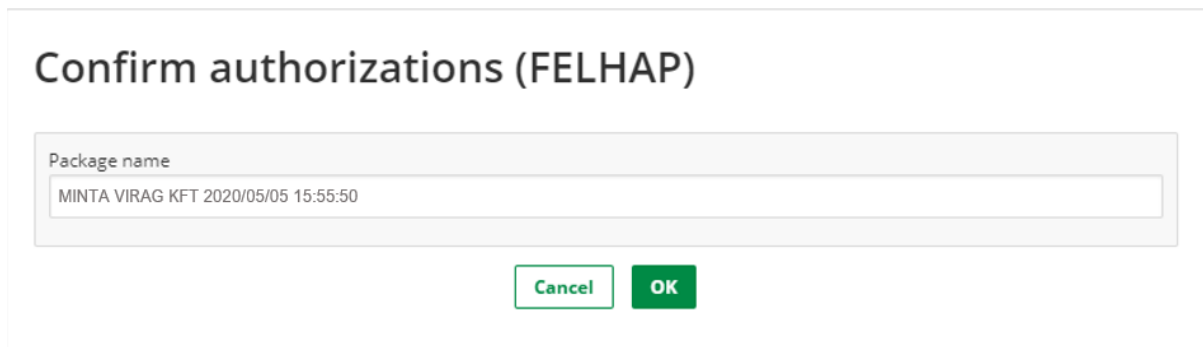
FELHKI message

FELHKI azonosító: 202007230001
 Payee's identifier: A19210575

Kind	Payee's identification code for the contracting party	Name of contracting party	First day of validity
178741 U	111122	MINTA PÉTER	24/07/2020
178742 U	111123	MINTA ÉVA	24/07/2020

Confirm authorizations (FELHAP) Back

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.



Confirm authorizations (FELHAP)

Package name
 MINTA VIRAG KFT 2020/05/05 15:55:50

Cancel OK

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.

CIB BANK

Üdvözöljük a CIB Business Online szolgáltatásban!



Search menu...

REQUESTS

- Account Overview
- Bank accounts
- Deposits
- Loan and guarantee overview
- Blockings
- Standing order overview
- Account history
- Card information
- Bankcard transactions
- Accounts statement
- Advices
- Collections
- POS / eCommerce requests
- Secondary account identifiers

INVESTMENTS

- NEW ORDER
- ORDER FILES
- ORDER FILES SENT

FELHNA message

Order Identifier: 222202222222
 FELHNA Identifier: 1111111111
 Error Code: 00 - Rendben

Accepted Items: 1 pcs.
 Refused Items: 1 pcs.

Consumer's Identifier	First debit	Response	Error Code
202.007.240.003.178.743			
202.007.210.006.178.729	111123	05/08/2020	01 Accepted, expected date of first fee collection, effective date of authorization validity. 03

Back

III. The Operating Manual of the CIB Business Online service's chapter "4.4.2 Direct Orders" shall be amended as follows:

4.4.2 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

Scheduled send date

Reception deadline

Debtor account

Account name

Available balance

Batch details ?

Remitter identifier

Purpose code

Compilation date

Serial no.

Debit date

General remittance information

Direct Credit

Beneficiary details




Beneficiary identifier	Beneficiary name
Beneficiary address	
Account holder's name	Save partner <input type="checkbox"/> NO
Account holder's account number	Destination bank

Find template/partner
Create template
Cancel
Send now
To package

Direct Credit²

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.

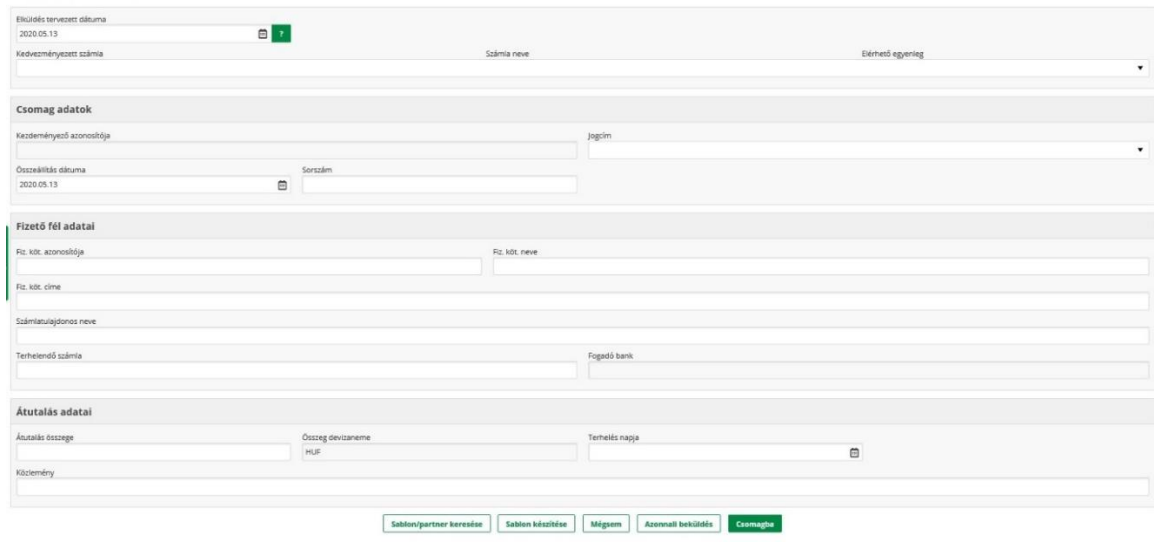
The authorizations submitted with the service provider concerned can be accessed under the Advices menu item.

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





IV. The Operating Manual of the CIB Business Online service's chapter "4.4.9 Forms" shall be amended as follows:

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 bankcard 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 bankcard 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.

V. Chapter "4.10.2 Manage user data" shall be amended as follows:**Other privileges:**

Here you can make modifications with respect to the right to sign for a company and self-administration. Each user with an independent right to sign for a company will receive 10, while each user with a joint right to sign for a company will receive 5 points as a default setting. Users with disposal rights and users that do not possess the right to sign can only be assigned the right to query, import and record data.

Company authorisation: A User with the right to sign for the company under a company authorisation may perform the following operations in the CIB Business Online system using an e-signature:

- Bank card limit modification
- Of the 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
 - Deposit request with special conditions

- 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 ‘company authorisations’, the right to sign for the company and a score may only be set for users with the right to sign for their company individually or jointly with another signatory. The pre-recording of operations requiring a company authorisation and the querying of information managed under a company authorisation can also be performed by signatories or Users without a right to sign for whom the company signatory has set recording, querying or importing rights in connection with the company authorisation.

Self-administration authorisation: means the right to prepare and carry out operations that can be performed under self-administration where the forwarding of the operation to the Bank requires signatory rights: Such operations 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)

<input type="checkbox"/> Other privileges					
Type of privilege	View	Import	Record	Sign	Points
Company right	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>
Selfadministration right	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

- *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.

VI. 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
INQUIRIES:		
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
POS / eCommerce inquiries (inquiry, export, printing)  Analytics Merchant’s statement	NO	Additional service

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

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		
Direct orders		
Direct Credit (setting up and printing of orders)	YES	Additional service ²
Direct Debit (setting up and printing of orders)	YES	Additional service
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

² A separate contract is required to use the service.

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
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.		

CIB Bank Zrt.

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