

Announcement

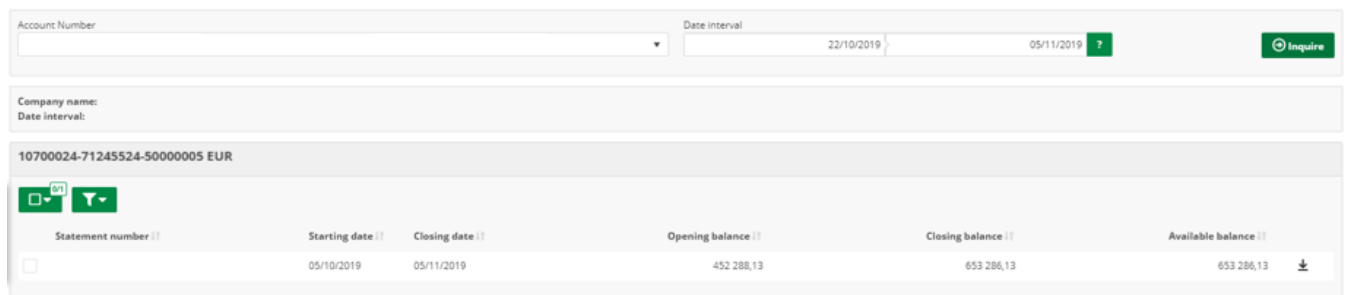
I. CIB Bank Zrt. (1027 Budapest, Medve u. 4-14.; company reg. no.: 01-10-041004) (hereinafter: Bank) hereby informs its Clients that with effect from 12nd June 2020, the Operating Manual of the CIB Business Online service shall be amended as follows.

II. The Operating Manual of the CIB Business Online service's chapter "4.3.10 Account Statement" shall be amended as follows:

4.3.10. 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.

Generate statements







Statement number	Starting date	Closing date	Opening balance	Closing balance	Available balance
<input type="checkbox"/>	05/10/2019	05/11/2019	452 288,13	653 286,13	653 286,13

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 **Retrieve** button.

Four statements formats are available under this menu item:

-  PDF statement
-  Certified PDF statement
-  SAP statement
-  SAP2 statement

A separate agreement is required for retrieving an **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 an 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:

 SAP statement

 SAP2 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.

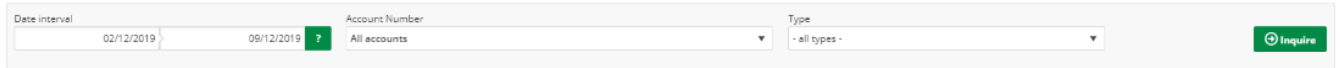
The product page can be accessed by clicking on the https://www.cib.hu/en/vallalatok/digitalis_bank/cib-business-online.html link.

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 an 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.

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

Purpose of the function: You may query information on postal cash payment orders (postal cheques) and postal payment orders, status messages regarding direct orders as well as daily and summary reports 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: '02/12/2019' and '09/12/2019', with a green question mark icon between them. To the right is an 'Account Number' dropdown menu currently set to 'All accounts'. Further right is a 'Type' dropdown menu set to '- 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 postal file data!

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

-  Postal payment order
-  Postal Cheques
-  Direct orders: daily report (DETSTA)
-  Direct orders: summarized report (DETSTA)
-  Direct orders: status message (STATUS)

Designating a time window: designate the start and end date of the period to be queried. In the case of postal cash payment orders, 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 group transfer or collection orders, based on the Date of compilation.

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

Content of notifications: select whether you wish to download the confirmation of postal payment orders or items paid via postal payment orders.

Designating a time window: designate the start and end date of the period to be queried. In the case of postal payment orders, the time window can be provided based on the processing date, while in the case of postal payment orders, based on the date when they were sent to the Bank.

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

Postal cash transfer order (postal cheque)

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

Postal Cheque

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

Account Number:	1070024-02568209-51100005 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 cash transfer order (postal cheque)

Postal payment orders

Postal payment orders received and processed by the Postal Settlement Centre (in Hungarian: *Posta Elszámoló Központ*, hereinafter as “PSC”) can be queried here. Here, you can also see the order ID number that PSC 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:	1070024-02568209-51100005 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

Consolidated statement of direct order items by partner banks

Daily report on group order items provided by partner banks

Type: Group orders: daily report (DETSTA)

Monitoring of the fulfilment of group transfer and collection orders is made possible by the daily report, which displays a CS-DETSTA message on the interface in tabular and exportable formats. The daily report message 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.

(Group transfer orders can be recorded and sent to the Bank using the Group transfer menu item. See the chapters on menu items for a detailed description of this.)

Summary report on group order items provided by partner banks

Type: Group orders: summary report (DETSTA)

Monitoring of the fulfilment of group transfer and collection orders is made possible by the summary report, which is available on the interface in tabular format as well as in the exportable CS-DETSTA format from the 6th working day following the dispatch of the batch.

(Group transfer orders can be recorded and sent to the Bank using the Group transfer menu item. See the chapters on menu items for a detailed description of this.)

Status message on the group order being processed by the Bank

Type: GROUP orders: status message (STATUS)

This allows you to query the status messages of group transfer and collection orders, which is available on the interface in tabular and exportable formats.

If the status of the items in the order package changes after submission, this will also be updated in the STATUS message.

(Group transfer orders can be recorded and sent to the Bank using the Group transfer menu item. See the chapters on menu items for a detailed description of this.)

This consolidated report allows the tracking of the execution of direct transfer orders; the report is available in table format after the 6th working day from submitting the batch and can be exported in the CS-DETSTA format specified by the GIRO standard.

Specific daily reporting of direct order items by partner banks

This daily report allows the tracking of for the execution of direct transfer orders; the report is available in table format and can be exported in the CS-DETSTA format specified by the GIRO standard. Only the items rejected by the external Bank are included in the daily report messages. If the recipient's Bank has rejected any of the items, you can receive a daily report on the banking day following the day when the Bank debited the account with the amount of the direct order batch.

Status messages regarding the execution of direct orders

Allows the retrieval of status messages for direct transfer orders; the query is available in table format and can be exported in the CS-DETSTA format specified by the GIRO standard.

If the status of the items in a direct order batch changes after submission, it is also updated in the STATUS message.

IV. The Operating Manual of the CIB Business Online service's chapter "4.4.3" shall be amended as follows:

4.4.3 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

Collection based on Letter of Authorization

Scheduled send date 08/06/2020		
Account number of the beneficiary	Account name	Available balance
Obligor data		
Obligor name	Save partner <input type="checkbox"/> NO	
Obligor account number	Destination bank	
Order details		
Amount	Currency of amount HUF	Remittance information
Reference number		
<input type="button" value="Find template/partner"/> <input type="button" value="Create template"/> <input type="button" value="Cancel"/> <input type="button" value="Send now"/> <input type="button" value="To package"/>		



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 data block you must enter the data of the order
 - Providing of the Reference number is optional




Official transfer order

Official transfer order

Scheduled send date 08/06/2020  		
Account number of the beneficiary	Account name	Available balance
Obligor data		
Obligor name		Save partner <input type="checkbox"/> NO
Obligor account number	Destination bank	
Transaction details		
Amount	Remittance information	
Currency of amount HUF		
<input type="button" value="Find template/partner"/> <input type="button" value="Create template"/> <input type="button" value="Cancel"/> <input type="button" value="Send now"/> <input type="button" value="To package"/>		

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 Order data block you must enter the data of the order
 - Orders may only be submitted in HUF currency





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

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:

-  Opening instructions for a Bank Guarantee
-  Amendment instructions to a Bank Guarantee
-  Other certificates
-  Certificate of booked foreign currency transaction
-  Certificate of booked HUF transaction
-  Cash withdrawal request
-  Request for bank statement
-  Audit confirmation letter
-  Message to the bank
-  Request for charge/refund of a POS transaction

Opening instructions for a Bank Guarantee







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

Amendment instructions to a Bank Guarantee

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

Other certificates

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

-  Certificate of closing balance
-  Certificate of account balance
-  Certificate of account turnover
-  Banking information with Certificate of account turnover
-  Banking information without Certificate of account turnover
-  Certificate of right to dispose over bank account

Certificate of booked foreign currency transaction

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

Cash withdrawal request

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

Request for bank statement













Purpose of the 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.

Audit confirmation letter

Purpose of the form: the User has the opportunity to acquire an audit confirmation letter from the Bank to have a certificate about account balances, persons entitled for dispose, loans, guarantees, deposits, etc.

Message to the Bank

Purpose of the form: The 'Message to the Bank' is a special type of form in which the User can write a message to the Bank, as well as have the opportunity to attach the following documents:

-  FATCA-CRS
-  Know Your Customer questionnaire (KYC)
-  Beneficial Owner Declaration (TTNY)
-  Politically Exposed Person declaration (PEP)
-  Customer data sheet package
-  Customer data sheet for corporate clients
-  Credit application form
-  Mandatory declarations
-  Summary of Receivables
-  Summary of suppliers
-  Beneficial Owner Declaration (TTNY) related to credit applications
-  Moratorium opting out

The forms can be downloaded from 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 form: the User has the opportunity to send to the Bank a request for a subsequent POS debit to the cardholder or a subsequent POS credit to the cardholder.




VI. The Operating Manual of the CIB Business Online service's chapter "6.1.9 Change Password" shall be amended as follows:

6.1.9 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.

VII. Chapter "5. List of Service packages and functions" shall be amended as follows:

LIST OF SERVICE PACKAGES AND FUNCTIONS		
 CIB Business Online functions ¹	Operations requiring a signature	Service packages
INQUIRIES:		
Account Statement analytics (export)  SAP statement  SAP2 statement	NO	Basic service package
SET UP A NEW ORDER		
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
Forms*		
Opening instructions for a Bank Guarantee	YES	Basic service package
Amendment instructions to a Bank Guarantee	YES	Basic service package
Other certificates	YES	Basic service package
Certificate of booked foreign currency transaction	YES	Basic service package
Certificate of booked HUF transaction	YES	Basic service package
Cash withdrawal request	YES	Basic service package

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

Request for bank statement	YES	Basic service package
Audit confirmation letter	YES	Basic service package
Message to the Bank	YES	Basic service package
Request for charge/refund of a POS transaction	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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