

## **Changes in One-time-password in a text message**

Dear Clients!

Making electronic transfers through DirektNet is about to become even safer: from 15th November 2008, after you log into Raiffeisen DirektNet, each time you give a transfer order, irrespectively of the amount we will send you a text message to the mobile phone number we have registered for you at our bank, containing an one-time password for approval.

On the internet you will be able to validate transfer orders with that password.

After you log into DirektNet with your Raiffeisen Direkt ID and your Raiffeisen DirektNet password to start a transfer you will need one-time-password in a text message!

Please note that from 15th November 2008 you will no longer be able to initiate transfers without the password the bank sends to your mobile phone, so we ask you to check the mobile phone number that is currently registered for you at the bank and if necessary, please change it. You can check the mobile phone number that is currently recorded in our system on DirektNet, under User profile/Personal data. You can change the number by calling the 24-hour Raiffeisen Direkt customer service helpline, on 06-40-48-48-48. The modification is accomplished from 8am to 5pm on working days.

How will you be able to make transfers on DirektNet?

To log into Raiffeisen DirektNet you can use Direkt ID number and DirektNet password, in the same way as you do now. By giving a transfer order we will send you automatically a one-time password in a text message (SMS), to the mobile phone number you've given us. A field for entering the SMS password will appear on the order confirmation screen, where you will need to write in the code you've been given. The SMS password is valid for the given transaction only, which means we will send you for any further tranfers another one-time password in a text message.

In behalf of easier usage the one-time-password in a text message will have been changed as well. In place of password containing small letter, capital letter and number we will send one-time password including only 8-digit-number.

Additionally to validate transfer orders using SMS password is sufficient, you have to use DirektNet password only for log-in.

## Selection of mobile phone number

If the system contains more recorded phone numbers you have the opportunity to choose the most appropriate number. By the first transfer we offer all phone numbers registered in our system.

Please select the appropriate mobile phone number from the dropdown menu and we will send you one-time password in a text message soon. In case only one mobile phone number is recorded in our system, please confirm it by selecting the number from the drop down menu.

If you want to get one-time password for another phone number recorded in our system, please follow these steps:

- In case there is another mobile phone number is recorded in our system on DirektNet,

Please choose from phone numbers recorded on DirektNet, under User profile/Personal data and click "Save" button. If you do not select a phone number you have to determine the phone number using for one-time password by following transfer order.

- In case you have not given mobile phone, please call the 24-hour Raiffeisen Direkt customer service helpline, on 06-40-48-48-48.

## Higher safety

Thanks to the one-time password, you can continue to manage your finances online conveniently, but now with even greater security. Spyware and other malicious code that may have infected your computer is unable to gain access to the password sent to your mobile phone. The password sent in an SMS becomes invalid as soon as you log off DirektNet, and so if it falls into the hands of any unauthorised persons, they will not be able to use it.

We would also like to inform you that under your contract for Raiffeisen DirektNet, provided you do not terminate your use of the DirektNet service by 15 November 2008, it will be assumed that you have accepted the above changes, and the changes will go into effect on 15 November 2008 without any further consent on your part. If you have any more questions, please call the 24-hour Raiffeisen Direkt customer service helpline, on 06-40-48-48-48.

Raiffeisen Bank Zrt.