



# *Raiffeisen Electra Internetbank*

*User Manual*

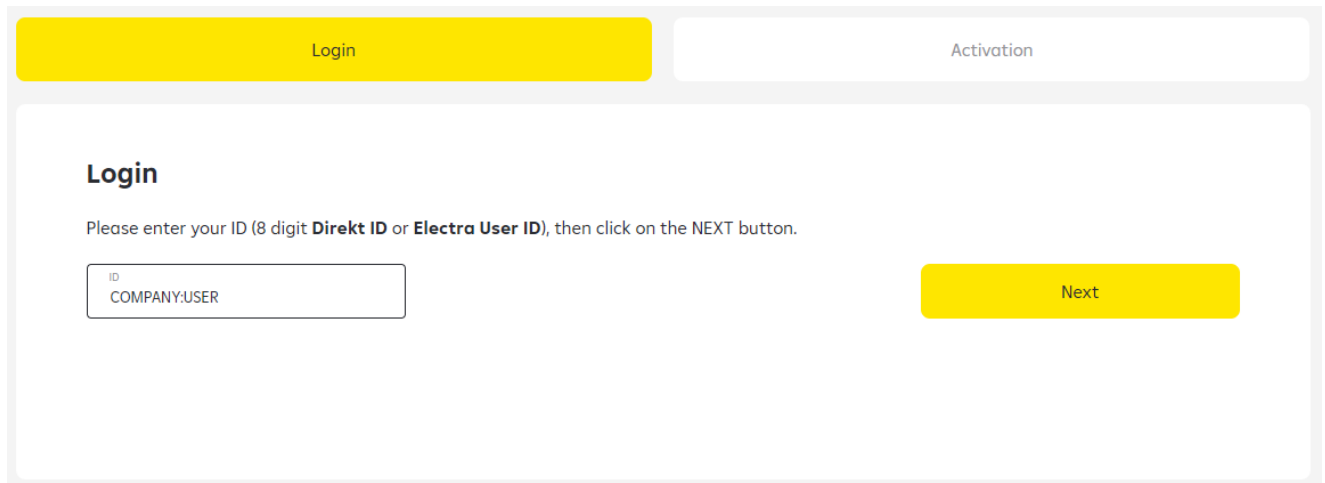
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## 1 First Login, Password Change

You can access Electra Internetbank from the home page of the [www.raiffeisen.hu](http://www.raiffeisen.hu) website by clicking on the Electra icon. In all cases the login page is in the unitary Raiffeisen login screen, which you can find here: (<https://sso.raiffeisen.hu/sso/XUI/#login/>) In the login screen of Electra Internetbank, please enter your **Electra User ID**, then click on the **Next** button.



The screenshot shows a web interface with two tabs at the top: 'Login' (highlighted in yellow) and 'Activation'. Below the tabs, the 'Login' section is titled 'Login' and contains the instruction: 'Please enter your ID (8 digit Direkt ID or Electra User ID), then click on the NEXT button.' There is a text input field with the placeholder text 'ID COMPANY:USER' and a yellow 'Next' button to its right.

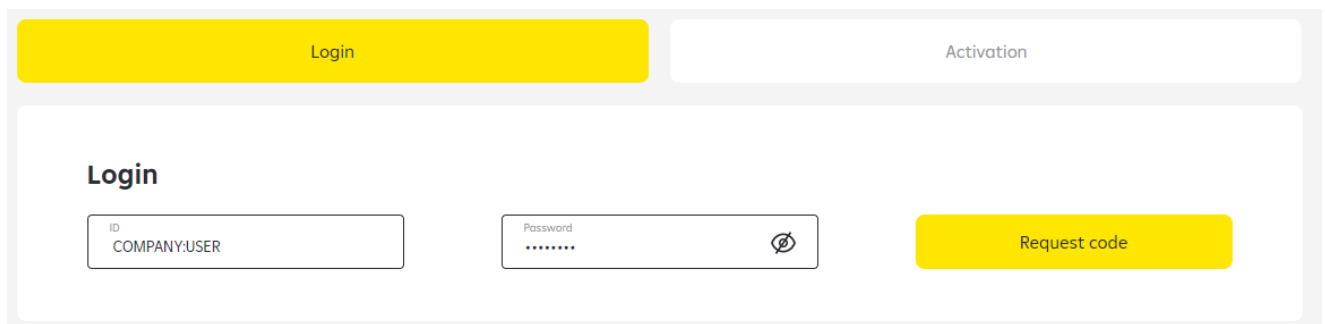
- **User ID:** the identifier provided in the Electra Request Form

The system will look after the User ID and the connected authentication method. You should have selected this in the Electra Request Form in your User data. According to this it will ask for data which is required for identification.

The login process will be continuing by the following authentication methods:

### Login with password + SMS authentication method

In the password field you must enter your Login Password, then click to the „Request a code” button.



The screenshot shows the same web interface as above, but with an additional 'Password' field. The 'ID' field contains 'COMPANY:USER'. The 'Password' field has a masked password '.....' and a 'Request code' button to its right. The 'Next' button is no longer visible.

- **Login Password:** your Electra password received from the Bank in SMS or on a plastic card to be used for your first login.

An SMS code will be arriving to your phone which will be needed for the authentication. You should enter this code into the right field than choose the „Login” button . With this you enter the Electra Internetbank starting page.

Login
Activation

### Login

Please enter your SMS code that was sent to your mobile number in a text message.

ID  
COMPANY:USER

Password  
\*\*\*\*\*

SMS code  
000-12345678

Cancel

Login

If you would like to choose another login mode, please contact your relationship manager.

Your login password must be changed on a mandatory basis after your first login. To do so, you have to enter again your “old” password (that you received from the Bank for your first login), and have to provide your “new” **Login Password** selected by yourself, which can be validated by clicking on the **OK** button.

### Login with Token authentication method

Turn on your signiture device (token) and sign in with your pin code, after you are done with that, you should type in the sequence of numbers you see in the Token input field.

You should type in your response code into the **Token code** field, then click on the **Login** button.

Login
Activation

### Login

Please enter the token code.

ID  
COMPANY:USER

Token input  
31776556  ⓘ

Please enter the response code to this token input.

Token code  
.....|  ⓘ

Cancel

Login

If you would like to choose another login mode, please contact your relationship manager.

About the Token commissioning you can read more here: [5.6 Token eszköz első használata](#)

### Login with VICA mobilapplication authentication method

Login to your ViCA application with the password, specified during registration, on your mobil phone.

After you have loged in, the next page will be a Raiffeisen Electra confirmation message.

The message include the user's name, the identification number and the date of the login.

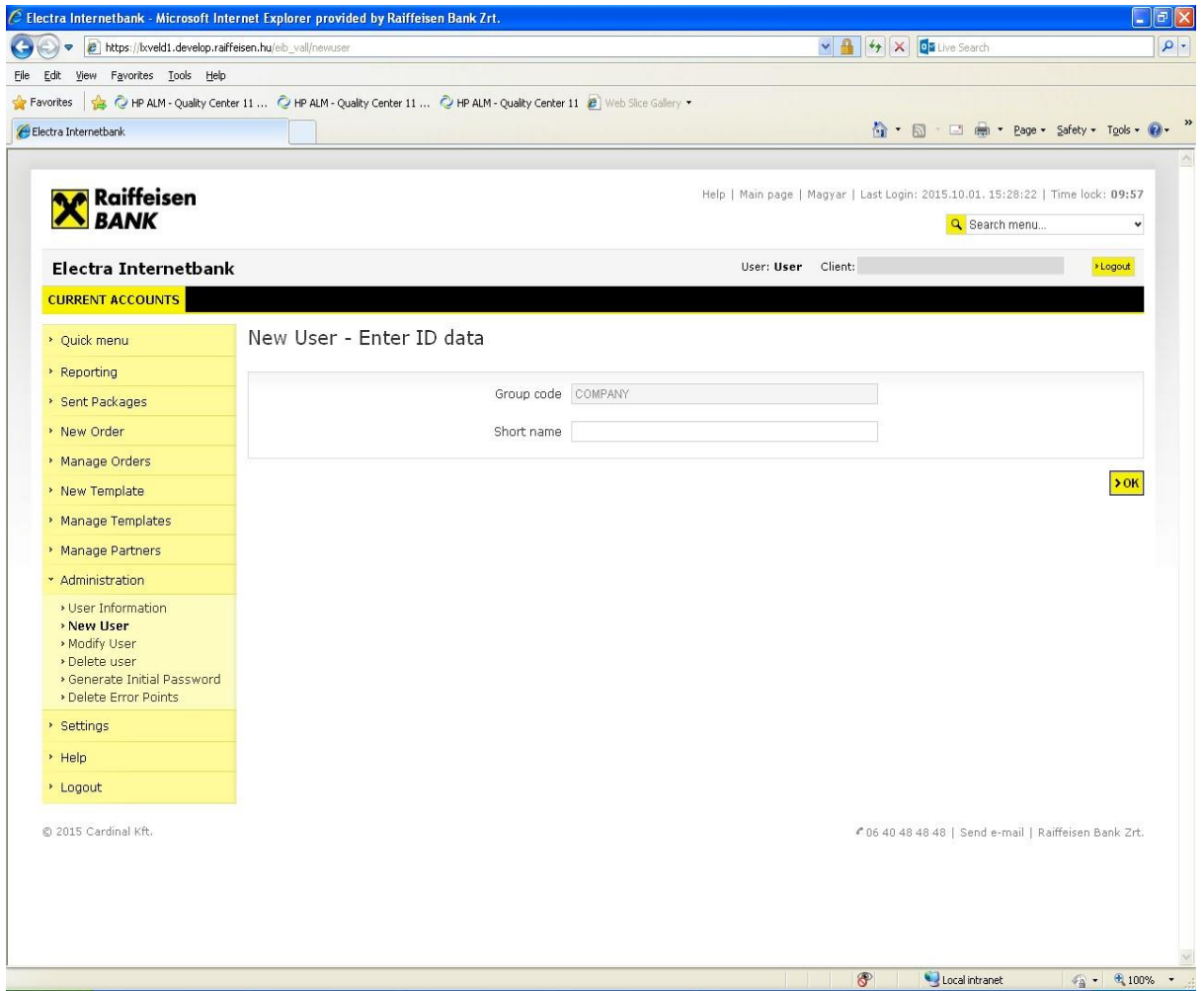
In this screen if you click to the „Approval” button, the system will let you in to the Electra Internetbank's page, after that you can close the app in your mobile.

About the Vica mobil application commissioning you can read more here: [5.11 VICA mobilapplikáció használatba vétele és regisztrálása](#)

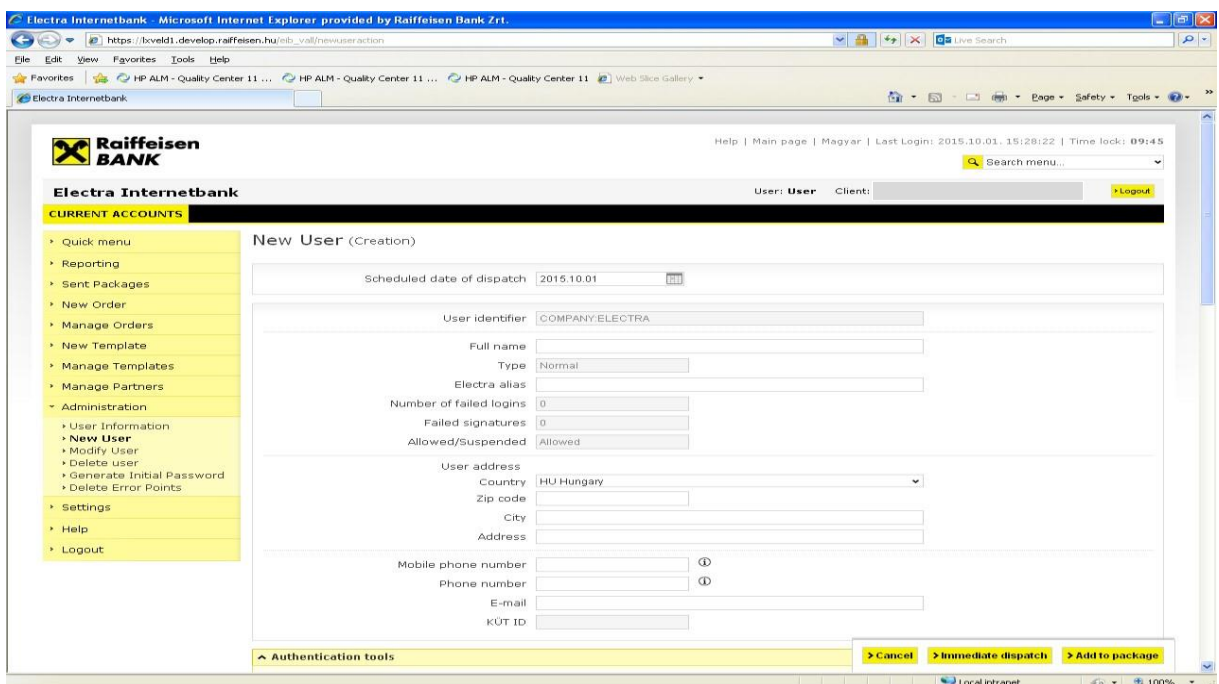
## 2 Administration

### 2.1 Create New User

1. In the **Administration/New User** menu, enter in the **Alias** field the new user alias chosen by yourself, then click on the **OK** button.
  - **Group Code:** filled automatically, and is identical with the first part (the part before the colon “:”) of the **User ID** used upon login
  - **Short Name:** this will be the second part (the part after the colon “:”) of your new **User ID**
  - **Login Password:** your first Electra password received in SMS or on a plastic card, which must be changed after the first login



2. After this, enter the new user's **Full name**, **User Identifier** and **Mobile phone number** in the data form of the new user.



3. Select the **Interface** for Login Authentication.

Authentication tools		
Authentication tool	Usable	Data
Login password	Login	

Login authentication		
Interface	Authentication tool	
<input type="text"/>	<input type="text"/>	<input type="button" value="Add"/>

Enabled interfaces / Signature authentication		
Enabled interface	Signature authentication tool	
<input type="text"/>	No permission to sign	<input type="button" value="Add"/>

4. Select the **Authentication tool** for Login Authentication.

Authentication tools		
Authentication tool	Usable	Data
Login password	Login	

Login authentication		
Interface	Authentication tool	
Corporate netbank	<input type="text"/>	<input type="button" value="Add"/>

Enabled interfaces / Signature authentication		
Enabled interface	Signature authentication tool	
<input type="text"/>	No permission to sign	<input type="button" value="Add"/>

5. Select the **Enabled Interface**.

Authentication tools		
Authentication tool	Usable	Data
Login password	Login	

Login authentication		
Interface	Authentication tool	
Corporate netbank	Login password	<input type="button" value="Add"/>

Enabled interfaces / Signature authentication		
Enabled interface	Signature authentication tool	
<input type="text"/>	No permission to sign	<input type="button" value="Add"/>

6. Click on the **Signature Authentication Tool** drop down menu and **select No permission to sign** since the user is not entitled to approve payment.

Authentication tools		
Authentication tool	Usable	Data
Login password	Login	

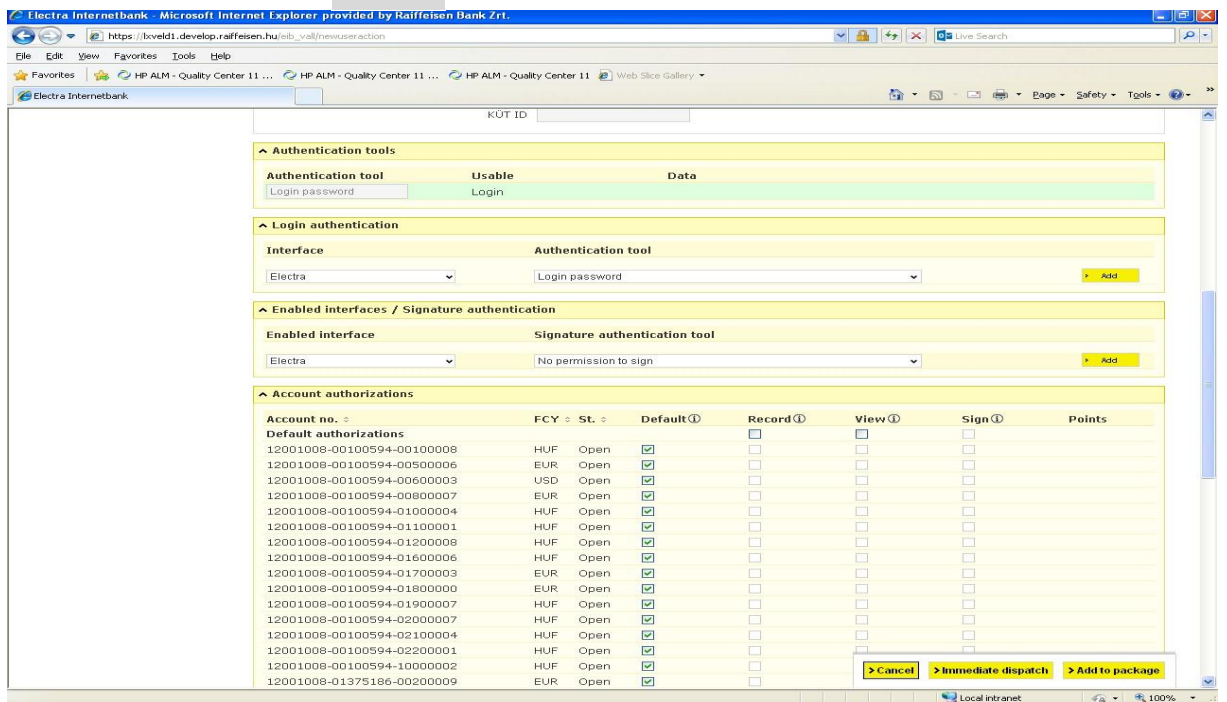
Login authentication		
Interface	Authentication tool	
Corporate netbank	Login password	<input type="button" value="Add"/>

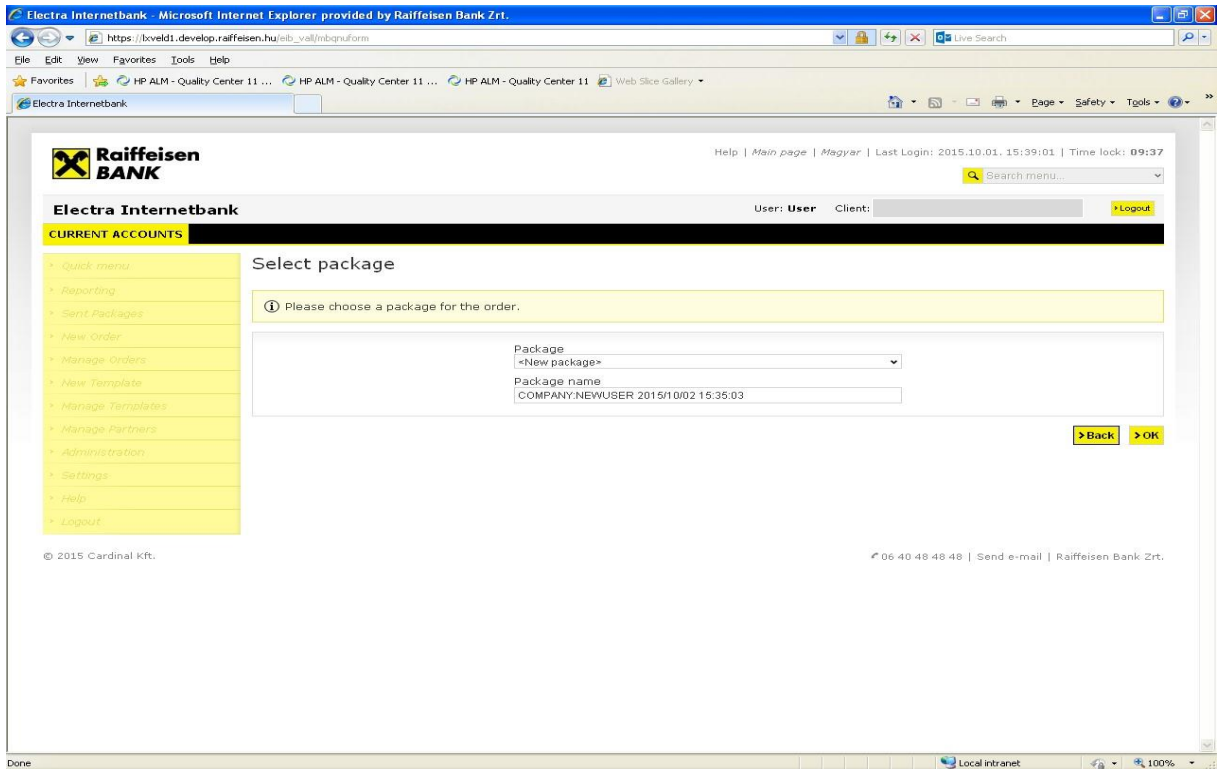
Enabled interfaces / Signature authentication		
Enabled interface	Signature authentication tool	
Corporate netbank	No permission to sign	<input type="button" value="Add"/>

7. If necessary, give **Input** and/or **View** right(s) to the user. By **Default**, a user has Enter and View rights. (A new user may not be granted signature right!)

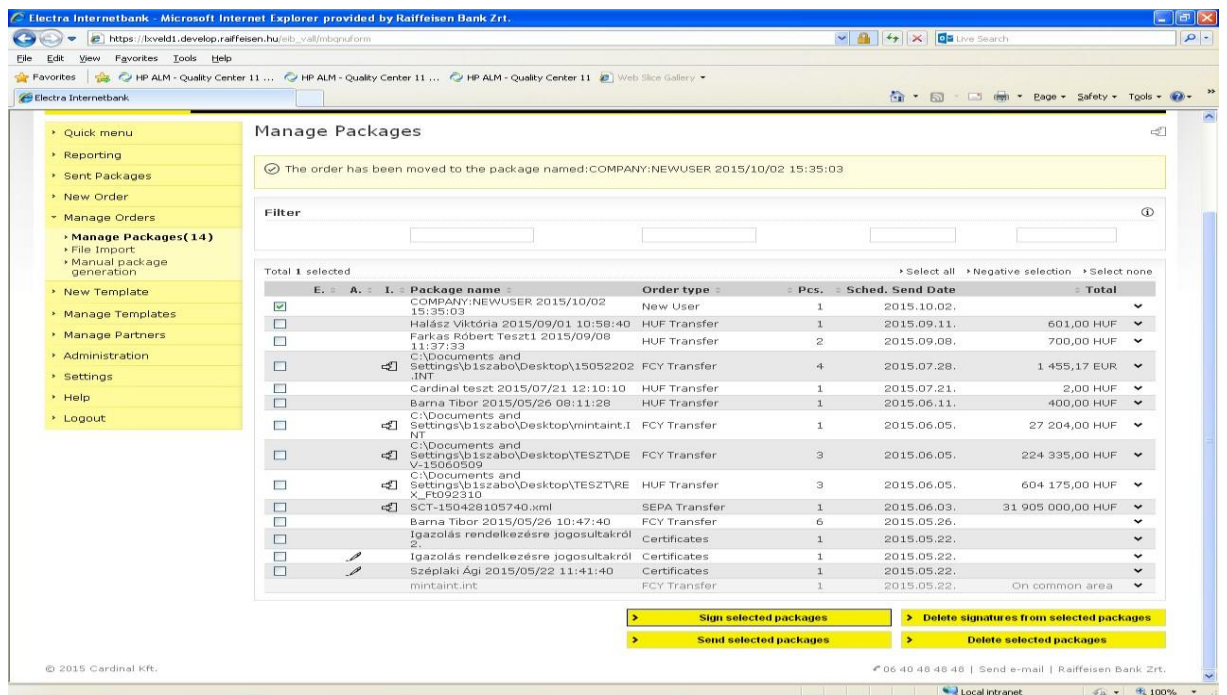




8. For **special services**—if necessary—give **Input** and/or **View** rights to the user, then after acceptance of the statement, click on the **OK** button. (The user may not be granted signature right!)

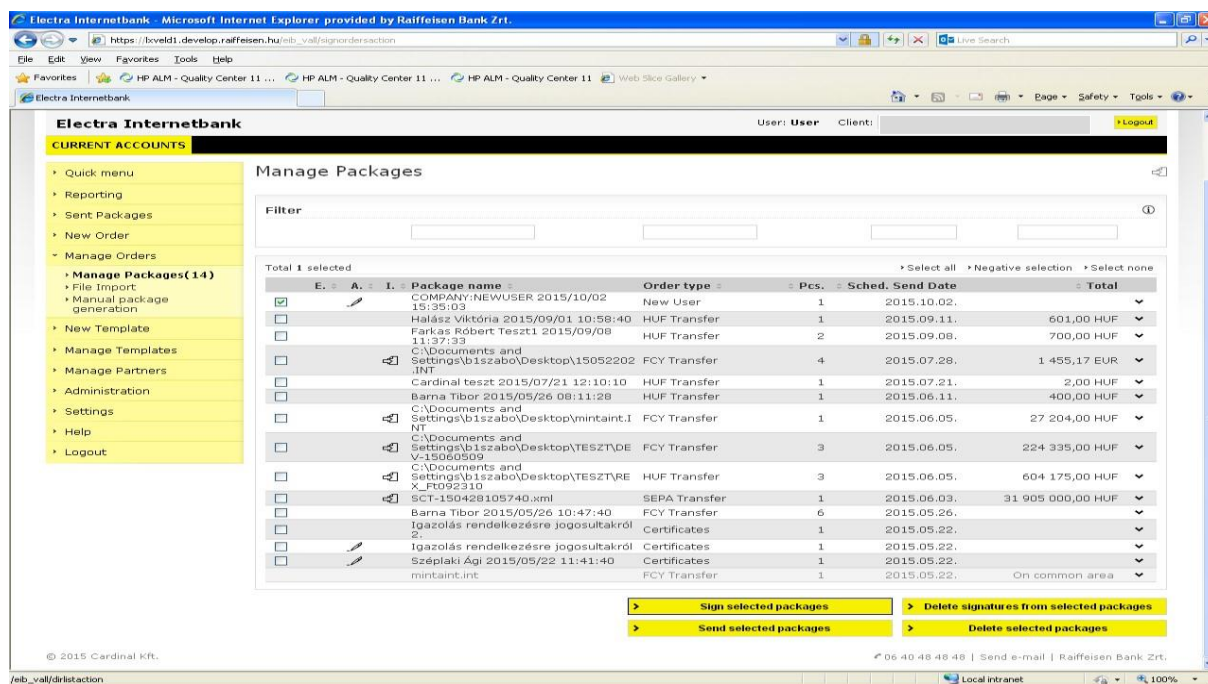


9. In the **Manage Orders/Manage Packages** menu, select the “New User” order type, and click on the **Sign Selected Packages** button.



10. To send a “New User” order to the Bank, select the signed file, and click on the

## Send Selected Packages button.



## 2.2 Generate Initial/New Login Password

1. In the **Administration/Generate Initial Password** menu, click on the name of the user who needs a new login password.
2. Click on the **Immediate Dispatch** button.
3. In the **Manage Orders/Manage Packages** menu, select the "Generate Initial Password" order, and click on the **Sign Selected Packages** button to sign the file.
4. Select the signed file, and click on the **Send Selected Packages** button to send the file.

## 2.3 Modify User

1. In the **Administration/Modify User** menu, click on the name of the user you wish to modify.
2. Carry out the desired change, and click on the **Add To Package** button.
3. In the **Manage Orders/Manage Packages** menu, select the "Modify User" order, and click on the **Sign Selected Packages** button.
4. Select the signed file, and click on the **Send Selected Packages** button to send the file.

## 2.4 Delete Failures

1. In the **Administration/Delete Error Points** menu, click on the name of the user who needs the new login password.
2. Click on the **Add To Package** button.
3. In the **Manage Orders/Manage Packages** menu, select the "Delete Error Points" order, and click on the **Sign Selected Packages** button to sign the file.
4. Select the signed file, and click on the **Send Selected Packages** button to send the file.

### 3 Using Multiple Clients

If you have rights in respect of several clients, you can select from these using the dropdown list in the upper right corner of the screen (before the Logout button).

### 4 Reporting

In the Bank Information menu the data and notifications disclosed by the Bank (e.g. account balances, account statements, exchange rates, interest rates, other terms and conditions, etc.) may be viewed.

#### 4.1 Account Overview

In the **Reporting/Account Overview** menu, you can view the actual balance of your bank accounts, and the rights belonging to these. By clicking on the line of the relevant account you can display all data of the account in a new window.

The screenshot shows the Raiffeisen Electra Internetbank interface. The top navigation bar includes the Raiffeisen Bank logo, a search menu, and user information (User: User, Client: [dropdown], Logout). The main content area is titled 'Account Overview' and features a left-hand navigation menu with options like 'Quick menu', 'Reporting', 'Account Overview', 'Completed Transactions', 'Account History', 'Pending Orders', 'Account Statement', 'PDF Statement', 'Search in statements', 'FX Rates', 'Notifications', 'Cash Pool Balance', 'Cash Pool Interest', 'Deal Information', 'Sent Packages', 'New Order', 'Manage Orders', 'New Template', 'Manage Templates', 'Manage Partners', 'Administration', 'Settings', 'Help', and 'Logout'. The 'Account Overview' section displays a 'Total balance per currency' summary and a table of accounts. The summary shows balances for EUR, HUF, and USD. The table lists account numbers and names, with the available amount in the corresponding currency.

Account number	Account name	Available amount Ccy
12001008-00		1 386 480 860,54 HUF
12001008-00		976 111,94 EUR
12001008-00		1 079 179,06 USD
12001008-00		2 200,95 EUR
12001008-00		2 171 320,29 HUF
12001008-00		23,58 HUF
12001008-00		8 117 696,68 HUF
12001008-00		1 386 480 860,54 HUF
12001008-00		14 531,21 EUR
12001008-00		366 186,99 EUR
12001008-00		150 683 734,67 HUF
12001008-00		652 957 500,67 HUF
12001008-00		47 748,44 HUF
12001008-00		0,00 HUF
12001008-00		0,00 HUF
12001008-00		1 120 74 618

## 4.2 Account Balance

In the **Reporting/Account Balance** menu, you can see the balance of your bank accounts summarised by currencies, i.e. your actual balance. By clicking on the line of the relevant account you can also inquire transactions in progress, as well as account information concerning other deposit and credit transactions.

The screenshot displays the 'Account Balance' page in the Raiffeisen Electra Internetbank. The page header includes the Raiffeisen BANK logo, navigation links, and user information. The main content area is titled 'Account Balance' and shows a summary of total balances per currency:

Total balance per currency	Amount	Currency
	1 360 161,83	EUR
	3 586 939 745,41	HUF
	1 079 179,06	USD

Below the summary is a table listing individual accounts with their available amounts:

Account number	Account name	Available amount	Ccy
12001008-00		1 386 480 860,54	HUF
12001008-00		976 111,94	EUR
12001008-00		1 079 179,06	USD
12001008-00		2 200,95	EUR
12001008-00		2 171 320,29	HUF
12001008-00		23,58	HUF
12001008-00		8 117 696,68	HUF
12001008-00		1 386 480 860,54	HUF
12001008-00		14 531,21	EUR
12001008-00		366 186,99	EUR
12001008-00		150 683 734,67	HUF
12001008-00		652 957 500,67	HUF
12001008-00		47 748,44	HUF
12001008-00		0,00	HUF
12001008-00		0,00	HUF
12001008-01		1 130,74	EUR
12002102-00			HUF
12002102-00			HUF

## 4.3 Completed Transactions

In the **Reporting/Completed Transactions** menu, you can view the transactions concerning your bank accounts that were booked on that day.

Electra Internetbank - Microsoft Internet Explorer provided by Raiffeisen Bank Zrt.

https://bvteld1.develop.raiffeisen.hu/web\_val/getdalytran

File Edit View Favorites Tools Help

Electra Internetbank

Help | Main page | Magyar | Last Login: 2015.10.01. 15:39:01 | Time lock: 09:51

Search menu...

User: **User** Client:  [Logout](#)

**Electra Internetbank**

**CURRENT ACCOUNTS**

Quick menu

Reporting

- Account Overview
- Account Balance
- Completed Transactions**
- Account History
- Pending Orders
- Account Statement
- PDF Statement
- Search in statements
- FX Rates
- Notifications
- Cash Pool Balance
- Cash Pool Interest
- Deal Information

Sent Packages

New Order

Manage Orders

New Template

Manage Templates

Manage Partners

Administration

Settings

Help

Logout

**Completed Transactions** Time of query: 2015.10.02. 15:40:06

Account number	Ccy	Account name
12001008-00	HUF	
12001008-00	EUR	
12001008-00	USD	
12001008-00	EUR	
12001008-00	HUF	
12001008-00	HUF	
12001008-00	HUF	
12001008-00	EUR	
12001008-00	EUR	
12001008-00	HUF	
12001008-00	HUF	
12001008-00	HUF	
12001008-00	EUR	
12001008-00	EUR	
12001008-00	HUF	
12001008-00	HUF	
12001008-00	HUF	
12002102-00	HUF	
12002102-00	HUF	
12001008-01	EUR	

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Local intranet 100%

## 4.4 Account History

In the **Reporting/Account History** menu, select the account and the time interval (no longer than 2 consecutive months) which you want to see, and click on the **OK** button. You can print your account history by clicking on the Print icon in the upper right corner of the screen. You may view the account history of those accounts only in respect of which you have view right (which is automatically implied in the signature right).

Opening balance: 1 538 683 120,24  
Closing balance: 1 542 424 432,63

Time interval: 2015.09.25. - 2015.10.02.

Type	Date	Contra account	Partner / Comment	Amount
Forint átutalás	2015.09.25.	120967	2	16 168,00 HUF
Egyenleg-átvezetési megbízás	2015.09.25.	Csopor		14 917,00 HUF
Egyenleg-átvezetési megbízás	2015.09.25.	Csopor		3 964,00 HUF
Egyenleg-átvezetési megbízás	2015.09.25.	Csopor		10 000,00 HUF
Forint átutalás	2015.09.28.	120103	3	18 250,00 HUF
Forint átutalás	2015.09.28.	120108	0	9 541,00 HUF
Forint átutalás	2015.09.28.	120114	7	7 660,00 HUF
Forint átutalás	2015.09.28.	120210	5	1 031,00 HUF
Forint átutalás	2015.09.28.	120210	5	1 100,00 HUF
Forint átutalás	2015.09.28.	120358	7	7 636,00 HUF
Forint átutalás	2015.09.28.	120725	3	3 639,00 HUF
Egyenleg-átvezetési megbízás	2015.09.28.	Csopor		131 737,00 HUF
Egyenleg-átvezetési megbízás	2015.09.29.	Csopor		13 985,00 HUF
Egyenleg-átvezetési megbízás	2015.09.29.	Csopor		16 200,00 HUF
Forint átutalás	2015.09.29.	120010	1	26 123,00 HUF
Egyenleg-átvezetési megbízás	2015.09.29.	Csopor		20 566,00 HUF
Egyenleg-átvezetési megbízás	2015.09.29.	Csopor		14 920,00 HUF
Egyenleg-átvezetési megbízás	2015.09.29.	Csopor		16 667,00 HUF
Elektronik - saját számlás átvezetés	2015.09.29.	120010	7	-1 234,00 HUF
Forint átutalás	2015.09.30.	120114	6	15 000,00 HUF
Forint átutalás	2015.09.30.	120210	7	28 514,00 HUF
Forint átutalás	2015.09.30.	120360	0	813,00 HUF
Kamat	2015.09.30.			1 019 622,00 HUF
Kamat	2015.09.30.			2 569,89 HUF
Kamat	2015.09.30.			9 595,37 HUF

If you click on any booked Account History item, you can view the details of the transaction as well.

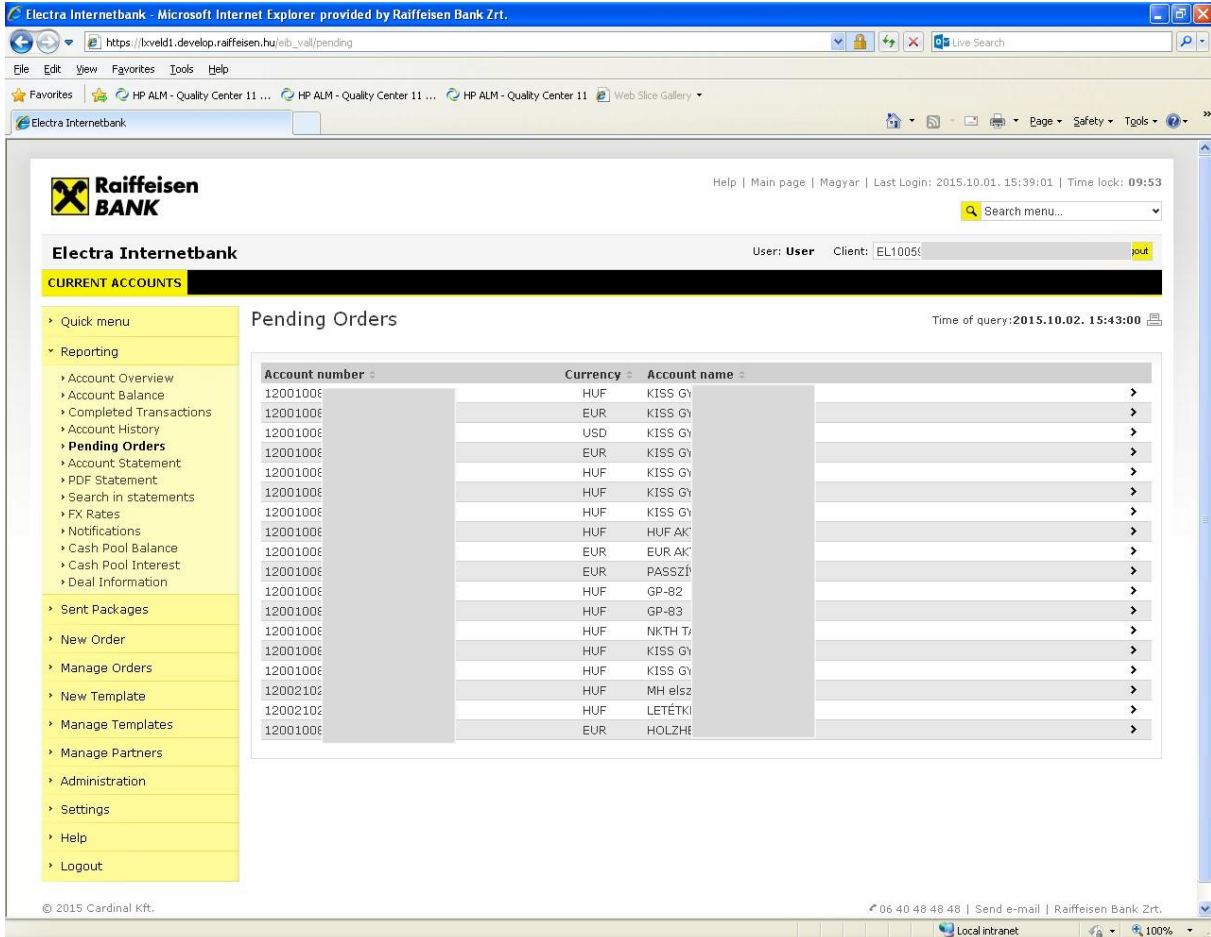
Transaction type: 533 - Forint átutalás  
Amount: 16 168,00 HUF

**Initiator**  
Name: [Redacted]  
Debit account number: 12096736-01476861-00100002  
Narrative: [Redacted]  
Value date: 2015.09.25.

**Booking**  
Date of booking: 2015.09.25.  
Transaction ID: BBK1810000019305

## 4.5 Pending Orders

You may view your current suspended orders in the **Reporting/Pending Orders** menu.



The screenshot shows the Raiffeisen Electra Internetbank interface. The top navigation bar includes the Raiffeisen BANK logo, a search menu, and user information: "User: User", "Client: EL1005", and a "Logout" button. The main menu on the left is expanded to "Reporting", with "Pending Orders" selected. The "Pending Orders" section displays a table of orders with the following data:

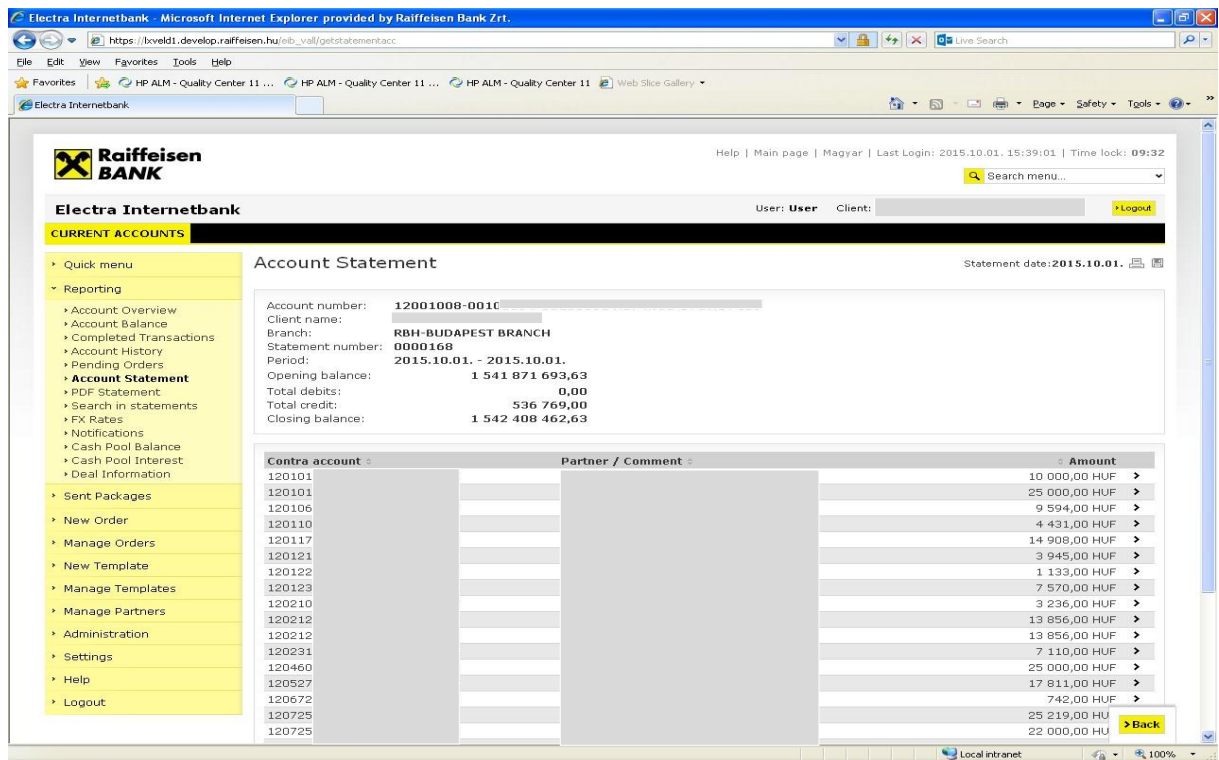
Account number	Currency	Account name
1200100€	HUF	KISS G1
1200100€	EUR	KISS G1
1200100€	USD	KISS G1
1200100€	EUR	KISS G1
1200100€	HUF	KISS G1
1200100€	HUF	KISS G1
1200100€	HUF	HUF AK
1200100€	EUR	EUR AK
1200100€	EUR	PASSZ1
1200100€	HUF	GP-82
1200100€	HUF	GP-83
1200100€	HUF	NKTH T1
1200100€	HUF	KISS G1
1200100€	HUF	KISS G1
1200210€	HUF	MH elsz
1200210€	HUF	LETETKI
1200100€	EUR	HOLZHE

## 4.6 Account Statement

In the **Reporting/Account Statement** menu, enter the period for which you need account data, and click on the **OK** button.

You can access the latest account statement by clicking on the **Download Latest Account Statement** button. You can **print** and **export** a downloaded statement by clicking on the icons in the upper right corner of the screen (beside the date of the statement).



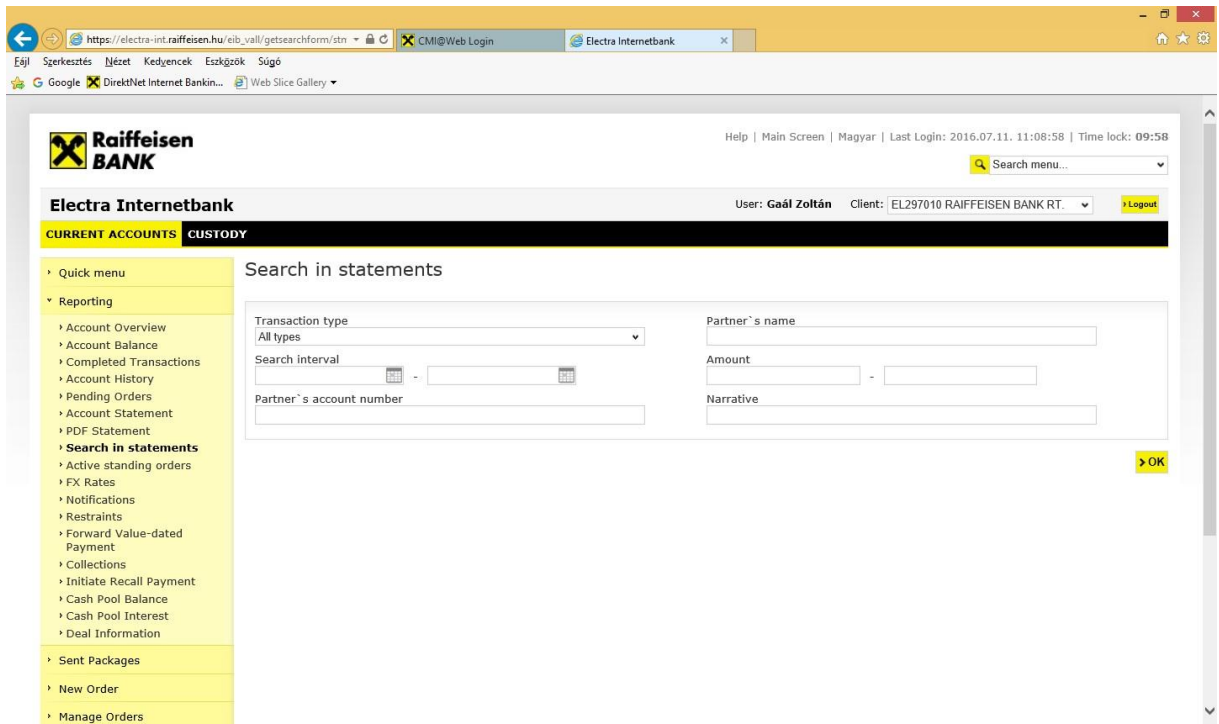


#### 4.7 Authenticated Electronic (PDF) Account Statements

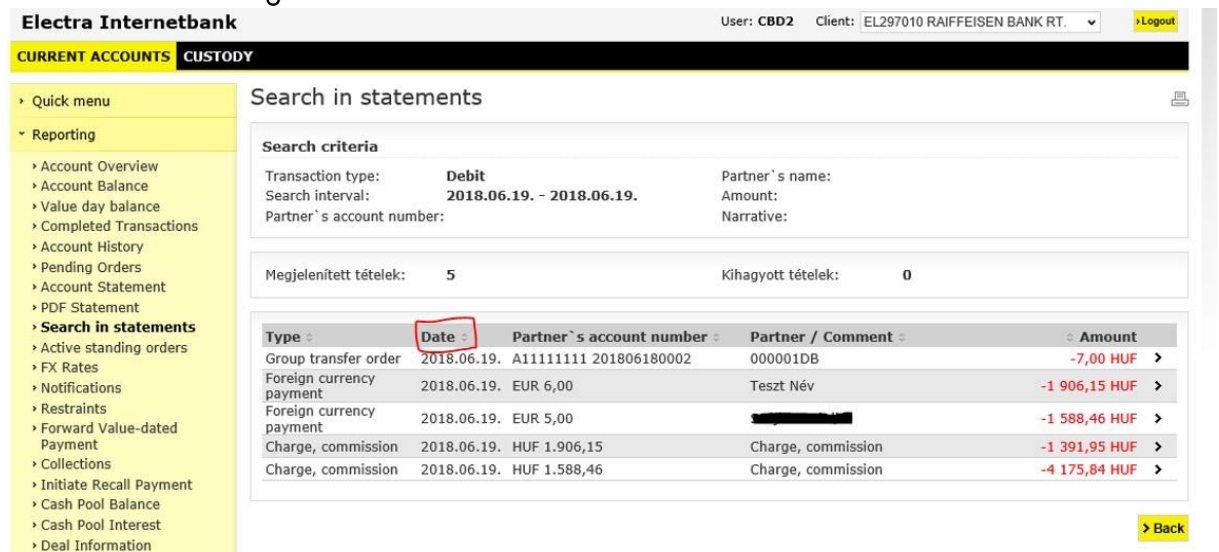
In the **Reporting/PDF Statement** menu, select the account and the period for which you need a statement, and click on the **OK** button. You can **print** and **export** the authenticated electronic account statement so generated by clicking on the icons in the upper right corner of the screen.

#### 4.8 Search in statements

In the **Reporting/Search in statements** menu, you can retrieve transaction shown on the account statement by partner's name and account number, amount or narrative.



### The result of searching



**Important!!!** Marked date value on this screen means statement date.

#### **4.9 Standing Orders**

You may view, create, modify or delete your standing orders in the **Reporting/Active standing orders** menu.

#### **4.10 FX Rates**

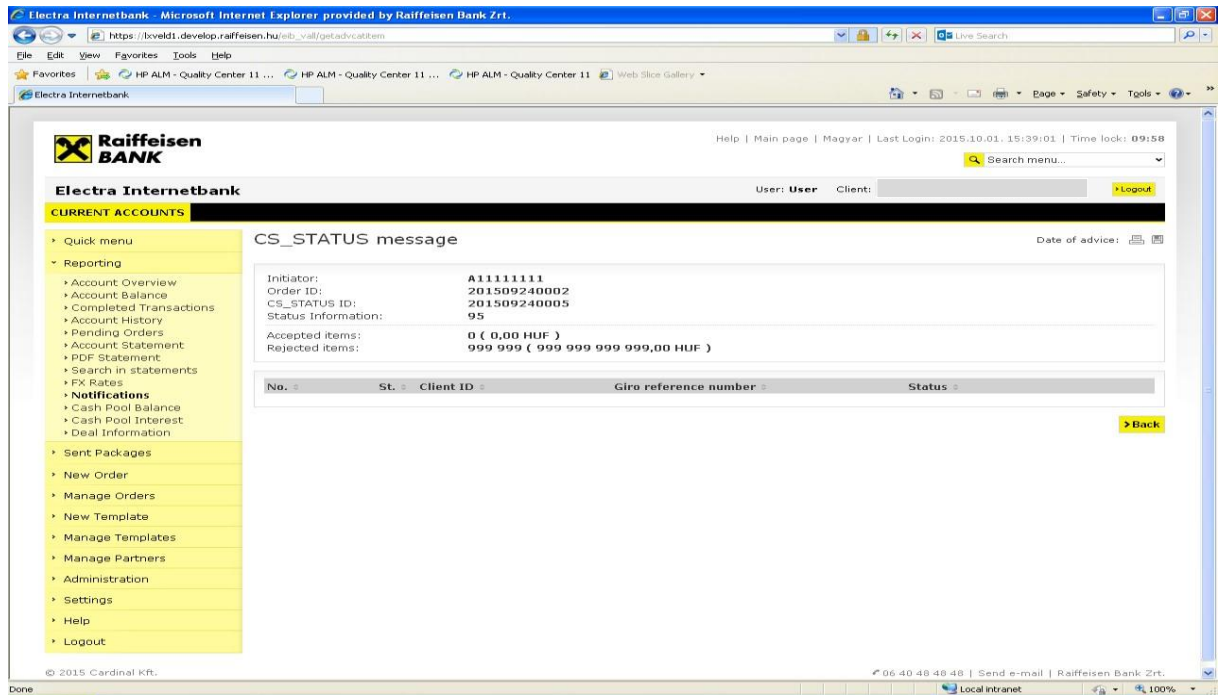
In the **Reporting/FX Rates** menu, enter the date in respect of which you wish to view foreign exchange rates, and click on the **OK** button. You can **print** and **export** the foreign exchange and currency rates so displayed.

#### **4.11 Notifications**

In the Notifications option, you can access the status reports belonging to the multiple and postal orders you have sent to the Bank, additionally notifications of other direct debit orders.

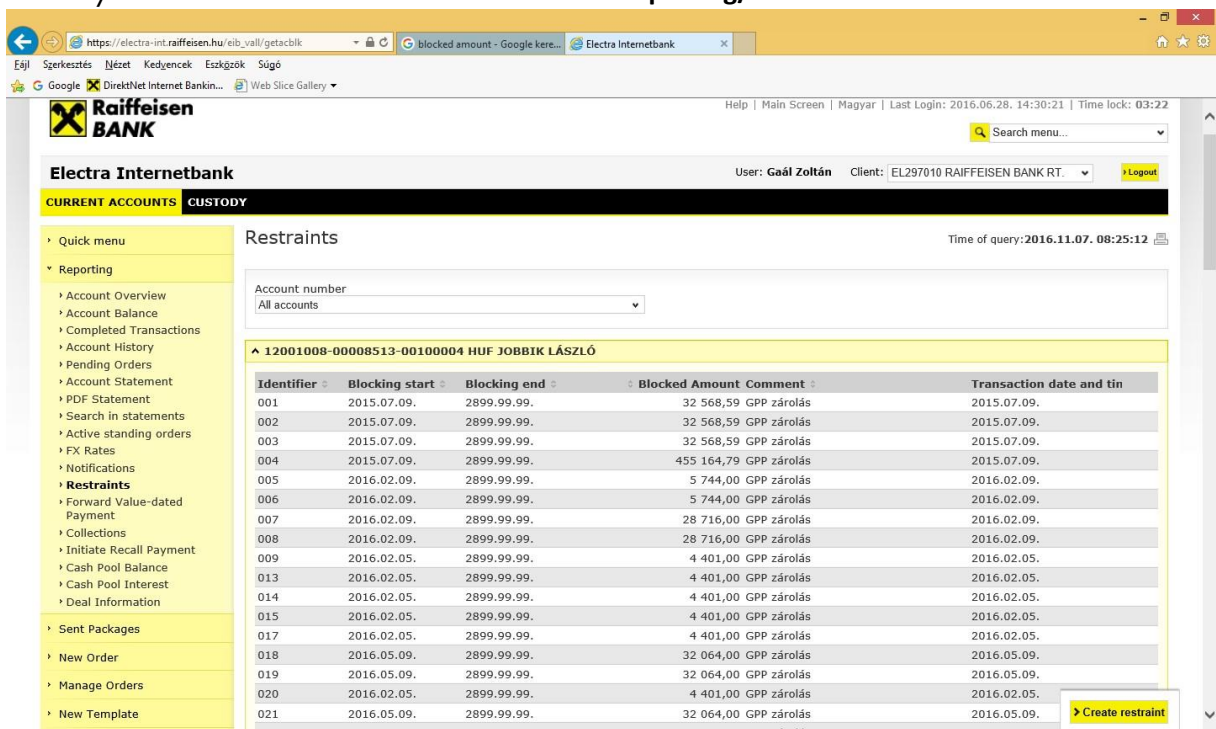
- Multiple transfer and collection orders (CS-STÁTUS, DETSTA daily report, DETSTA summary report)
- Authorisation for direct debit (FELHAC, FELHAP, FELHOK, FELHKI)
- Postal payment orders
- Postal money orders (OCR 31, OCR 32)
- Collection order based on a letter of authorisation and of an official transfer order and of writ of payment (CAD-Collection Advice To Debtor, CRC-Collection Response To Creditor)

In the **Reporting/Notifications** menu, enter the date in respect of which you wish to download notifications, and click on the **OK** button. In order to view the details of the notifications, click on the relevant item. You may as well **print** and **export** data.



## 4.12 Blocking amount

You may create or delete blocked amount in the **Reporting/Restrains** menu.



## 4.13 Forward Value-dated payment

In the **Reporting/Forward value-dated payment** menu, enter the date in respect of which you wish to view payment, and click on the **OK** button. You can delete the payment or change the value date of the payment.

#### 4.14 Handling of mandates

You may submit, modify or delete your mandates in the **Reporting/Collections/Authorizations** menu.

The screenshot shows the 'Direct debit authorization' page in the Electra Internetbank. The page title is 'Direct debit authorization' and the user is 'Gaál Zoltán'. The client is 'EL297010 RAIFFEISEN BANK RT.'. The time of query is '2016.07.11. 11:28:09'. There is a search bar for 'Account number' with 'All accounts' selected. Below the search bar, there are two tables of authorization data.

Service company's name	Validity start	Validity end	Value limit	Status
BB RT	2016.04.15.	2016.04.28.	100 000,00	Rögzített
RAIFFEISEN BANK	2016.05.06.	2016.05.26.	10 000,00	Rögzített
RAIFFEISEN BANK	2016.05.06.	2016.05.13.	110 000,00	Rögzített
	2016.04.15.	2016.04.26.	100 000,00	Rögzített
	2016.04.15.	2016.04.26.	100 000,00	Rögzített
UNICREDIT BANK	2016.04.25.	2016.05.19.	1 000 000,00	Rögzített
LAPCOM ZRT.	2016.04.15.			Rögzített
LAPCOM ZRT.	2016.05.06.			Törölt
RAIF LÍZING	2016.04.25.		100 000,00	Rögzített
RAIF LÍZING	2016.05.06.	2016.05.27.	1 000 000,00	Rögzített
MAKÓI KOMMUNÁLIS	2016.05.06.	2016.05.12.	10 000,00	Rögzített

Service company's name	Validity start	Validity end	Value limit	Status
PRIMER KFT. AJKA	2012.04.21.			Rögzített
PRIMER KFT. AJKA	2016.04.15.			Törölt

There is a 'New authorization' button at the bottom right of the table area.

#### 4.15 Pending Direct Debit

In the **Reporting/Collections/Pending Direct Debit** menu, you can view your direct debit waiting for processing.

#### 4.16 Blocked Direct Debit

In the **Reporting/Collections/Blocked Direct Debit** menu, you can view your blocked direct debit due to lack of mandate. You can submit mandate for processing of blocked direct debit.

#### 4.17 Initiate Recall Payment

You may view or submit a call back for your sent payment in the **Reporting/Collections/Initiate Recall Payment** menu.

Reporting

Time interval: 2016.04.04. - 2016.04.29.

Account number: All accounts

12001008-00008513-00100004

Partner's account number	Partner's name	Amount	Narrative
HU72103000022024046600003285		3 742,00 HUF	3257/2011/186 sz. szla.
Arrival time: 2016.04.12. 13:01:59 Description: Kimenő/belső HCT forint utalás			
<a href="#">Call back</a>			
HU90222222222222222222222222222222		111,00 HUF	1030
HU57117020362058920400000000		1 000,00 HUF	---
HU57117020362058920400000000		1 000,00 HUF	---
HU57117020362058920400000000		1 000,00 HUF	---
HU57117020362058920400000000		1 000,00 HUF	---
HU57117020362058920400000000		1 000,00 HUF	---
HU57117020362058920400000000		1 000,00 HUF	---
HU97120010080022189500100002		1 242,00 HUF	---
HU97120010080022189500100002		1 242,00 HUF	---
HU97120010080022189500200009		1 234,00 HUF	gj
HU11117440342002066000000000		1,00 HUF	---
HU71102008783151419000000000		6 446,00 HUF	oasdhoefo
HU69117080012056229200000000		500,00 HUF	asdasdasd
HU90222222222222222222222222222222		15 000,00 HUF	asdasd
HU02120010080002775200100006		1 000,00 HUF	asdasd
HU02120010080002775200100006		2 000,00 HUF	13423
HU57100320000182020300000000		1 250,00 HUF	KORPS199612345 123456789012

[Back](#)

#### 4.18 Cash Pool Balance

If you use the Cash Pooling service, the table shown in the **Reporting/Cash Pool Balance** menu includes a client and group identifier filter, as well as supplementary information and the download date. In the table, you can always see the accounts belonging to the selected client and group identifier.

#### 4.19 Cash Pool Interest

If internal interest allocation is also part of the Cash Pooling service, then you can inquire such information by clicking in the **Reporting/Cash Pool Interest** menu on the **Download** button.

#### 4.20 Deal Information

In order to inquire the major data of active deposit and credit transactions belonging to the selected account, select in the **Reporting/Deal Information** menu, then click on the **OK** button.

#### 4.21 Deposit

##### I. Unique Deposit

Once you have agreed the condition of your cash deposit with your Relationship Manager, approve your deposit order.

1. In order to authorize your cash deposit, select in the **Manager Orders/Manage Packages**, then click on the **Take over** button.

The screenshot shows the 'Manage Packages' page in the Raiffeisen Electra Internetbank. The left sidebar contains a navigation menu with 'Manage Packages (10)' selected. The main area displays a table of packages with columns for 'E.', 'A.', 'I.', 'Package name', 'Order type', 'Pcs.', 'Sched. Send Date', and 'Total'. The package 'EL121212\_14874.BLC' is highlighted in yellow, and the 'Take over' button below the table is also highlighted in yellow.

E.	A.	I.	Package name	Order type	Pcs.	Sched. Send Date	Total
<input type="checkbox"/>			Gaál Zoltán 2016/06/02 15:29:39	HUF Transfer	1	2016.06.02.	5 111 111,00 HUF
<input type="checkbox"/>			EL121212_14784.BLC	Custom deposit	1	2016.05.31.	500 000,00 HUF
<input type="checkbox"/>			EL121212_14286.BLC	Custom deposit	1	2016.05.10.	8 000 000,00 HUF
<input type="checkbox"/>			EL121212_13843.BLC	Custom deposit	1	2016.04.27.	1 000 000,00 HUF
<input type="checkbox"/>			EL121212_13842.BLC	Custom deposit	1	2016.04.27.	1 000 000,00 HUF
<input type="checkbox"/>			EL121212_13815.BLC	Custom deposit	1	2016.04.26.	1 000 000,00 HUF
<input type="checkbox"/>			EL121212_13840.BLC	Custom deposit	1	2016.04.26.	2 000 000 000,00 HUF
<input type="checkbox"/>			EL121212_13757.BLC	Custom deposit	1	2016.04.20.	100 000 000,00 HUF
<input type="checkbox"/>			EL121212_13753.BLC	Custom deposit	1	2016.04.20.	100 000 000,00 HUF
<input type="checkbox"/>			EL121212_13748.BLC	Custom deposit	1	2016.04.20.	1 000 000,00 HUF
<input type="checkbox"/>			EL121212_14874.BLC	Custom deposit	1	2016.06.02.	On common area

2. After taking over your cash deposit you can **View**, **Authorise** or **Delete** it.

The screenshot shows the 'Manage Packages' page in the Raiffeisen Electra Internetbank. The left sidebar contains a navigation menu with 'Manage Packages (11)' selected. The main area displays a table of packages with columns for 'E.', 'A.', 'I.', 'Package name', 'Order type', 'Pcs.', 'Sched. Send Date', and 'Total'. The package 'EL121212\_13748.BLC' is highlighted in yellow, and the 'View', 'Delete', and 'Send Package' buttons below the table are also highlighted in yellow.

E.	A.	I.	Package name	Order type	Pcs.	Sched. Send Date	Total
<input type="checkbox"/>			Gaál Zoltán 2016/06/02 15:29:39	HUF Transfer	1	2016.06.02.	5 111 111,00 HUF
<input type="checkbox"/>			EL121212_14874.BLC	Custom deposit	1	2016.06.02.	30 000 000,00 HUF
<input type="checkbox"/>			EL121212_14784.BLC	Custom deposit	1	2016.05.31.	500 000,00 HUF
<input type="checkbox"/>			EL121212_14286.BLC	Custom deposit	1	2016.05.10.	8 000 000,00 HUF
<input type="checkbox"/>			EL121212_13843.BLC	Custom deposit	1	2016.04.27.	1 000 000,00 HUF
<input type="checkbox"/>			EL121212_13842.BLC	Custom deposit	1	2016.04.27.	1 000 000,00 HUF
<input type="checkbox"/>			EL121212_13815.BLC	Custom deposit	1	2016.04.26.	1 000 000,00 HUF
<input type="checkbox"/>			EL121212_13840.BLC	Custom deposit	1	2016.04.26.	2 000 000 000,00 HUF
<input type="checkbox"/>			EL121212_13757.BLC	Custom deposit	1	2016.04.20.	100 000 000,00 HUF
<input type="checkbox"/>			EL121212_13753.BLC	Custom deposit	1	2016.04.20.	100 000 000,00 HUF
<input type="checkbox"/>			EL121212_13748.BLC	Custom deposit	1	2016.04.20.	1 000 000,00 HUF

Account number: 12001008-00118590-00100009 HUF SPAR KFT CS

3. After approving your cash deposit, click on **Send Package** button.

**Manage Packages**

Filter

Total 0 selected

E.	A.	I.	Package name	Order type	Pcs.	Sched. Send Date	Total
<input type="checkbox"/>			Gaál Zoltán 2016/06/02 15:29:39	HUF Transfer	1	2016.06.02.	5 111 111,00 HUF
<input type="checkbox"/>			EL121212_14874.BLC	Custom deposit	1	2016.06.02.	30 000 000,00 HUF
<input type="checkbox"/>			EL121212_14784.BLC	Custom deposit	1	2016.05.31.	500 000,00 HUF
<input type="checkbox"/>			EL121212_14286.BLC	Custom deposit	1	2016.05.10.	8 000 000,00 HUF
<input type="checkbox"/>			EL121212_13843.BLC	Custom deposit	1	2016.04.27.	1 000 000,00 HUF
<input type="checkbox"/>			EL121212_13842.BLC	Custom deposit	1	2016.04.27.	1 000 000,00 HUF
<input type="checkbox"/>			EL121212_13815.BLC	Custom deposit	1	2016.04.26.	1 000 000,00 HUF
<input type="checkbox"/>			EL121212_13840.BLC	Custom deposit	1	2016.04.26.	2 000 000 000,00 HUF
<input type="checkbox"/>			EL121212_13757.BLC	Custom deposit	1	2016.04.20.	100 000 000,00 HUF
<input type="checkbox"/>			EL121212_13753.BLC	Custom deposit	1	2016.04.20.	100 000 000,00 HUF
<input checked="" type="checkbox"/>			EL121212_13748.BLC	Custom deposit	1	2016.04.20.	1 000 000,00 HUF

Account number: 12001008-00118590-00100009 HUF SPAR KFT CS

View Delete Delete signatures Send Package Put to common area

Sign selected packages Delete signatures from selected packages

Send selected packages Delete selected packages

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4. In the **Sent Packages/Order** menu, you can view the status of your cash deposit by clicking on **Bank status inquiry** button.

**Order status**

Search criteria

Dátum: 2016.06.01. - 2016.06.30. Order type:

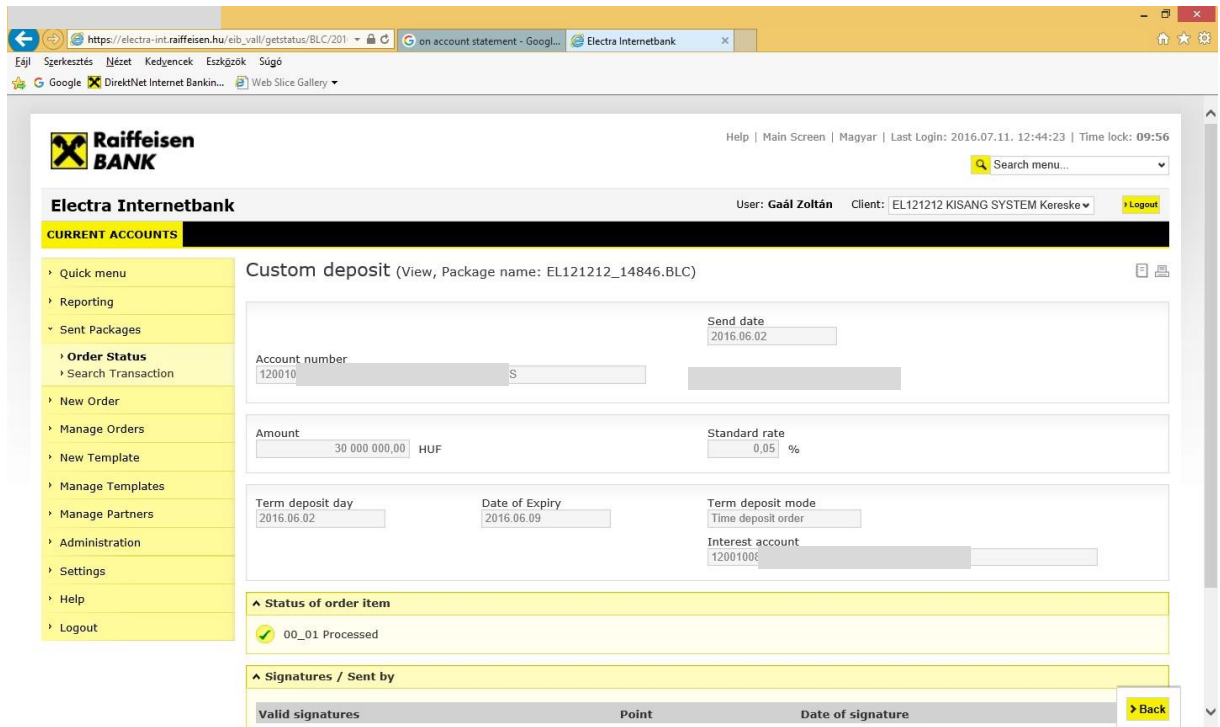
Package name	Order type	Submitted	Pcs.	Total
EL121212_14807.BLC	Custom deposit	2016.06.01. 13:44:29	1	40 000 000,00 HUF
EL121212_14806.BLC	Custom deposit	2016.06.01. 13:45:56	1	1 000 000,00 HUF
EL121212_14805.BLC	Custom deposit	2016.06.01. 13:45:59	1	5 000 000,00 HUF
EL121212_14835.BLC	Custom deposit	2016.06.01. 14:33:12	1	50 000 000,00 HUF
EL121212_14846.BLC	Custom deposit	2016.06.02. 13:51:32	1	30 000 000,00 HUF

Bank status inquiry View

Kelér HUF Transfer 2016.06.02. 15:26:20 1 10 000,00 HUF

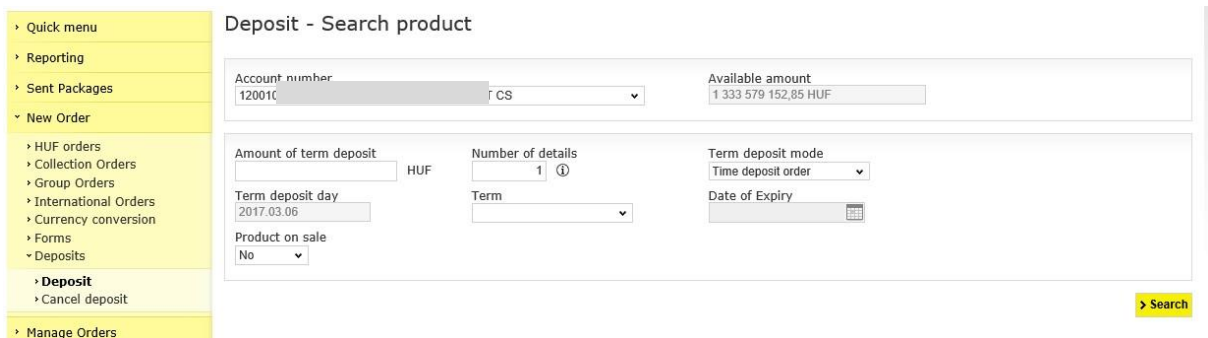
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## II. Standard Deposit

1. Select **New Order** then **Deposit** menu.



2. Add the parameters of the deposit then click on **Search** button.
3. In case you are fine with the offer, click on **Create deposit** button.

Deposit - Search product

Account number 1200	FT CS	Available amount 1 333 579 152,85 HUF
------------------------	-------	--

Amount of term deposit 1 000 000,00 HUF	Number of details 1	Term deposit mode Time deposit order
Term deposit day 2017.03.06	Term 3 months	Date of Expiry 2017.06.06
Product on sale No		

[> Search](#)

**Please select a product!**

Productname	Standard rate / EBKM
Corp&Public standard kamat 100 M HUF alatt - 3 hó	0,01 %

[> Create deposit](#)

4. After the authorisation, you can submit the order.

## 5 Orders

By means of Electra Internetbank, you can submit different HUF, foreign currency, collection and multiple orders, forms and letters. As (with the exception of forms and letters) usually more than one orders are launched a day, Electra will make packages (files) of these, while letter type orders are treated individually (i.e. these have to be signed and sent one by one).

A transfer order file includes items that are all the same type of orders (HUF or foreign currency credit transfers), the number of the account to be debited is identical, and they should be sent to the Bank on the same they. In the case of a collection order, the beneficiary account number and the scheduled date of sending should be identical.

Upon entering an order, you can specify when (on which day) it should be sent to the Bank. The client program will remember this data, and use it when packaging orders.

### 5.1 Prepare Orders

5. Under the **New orders** option, select the order type.

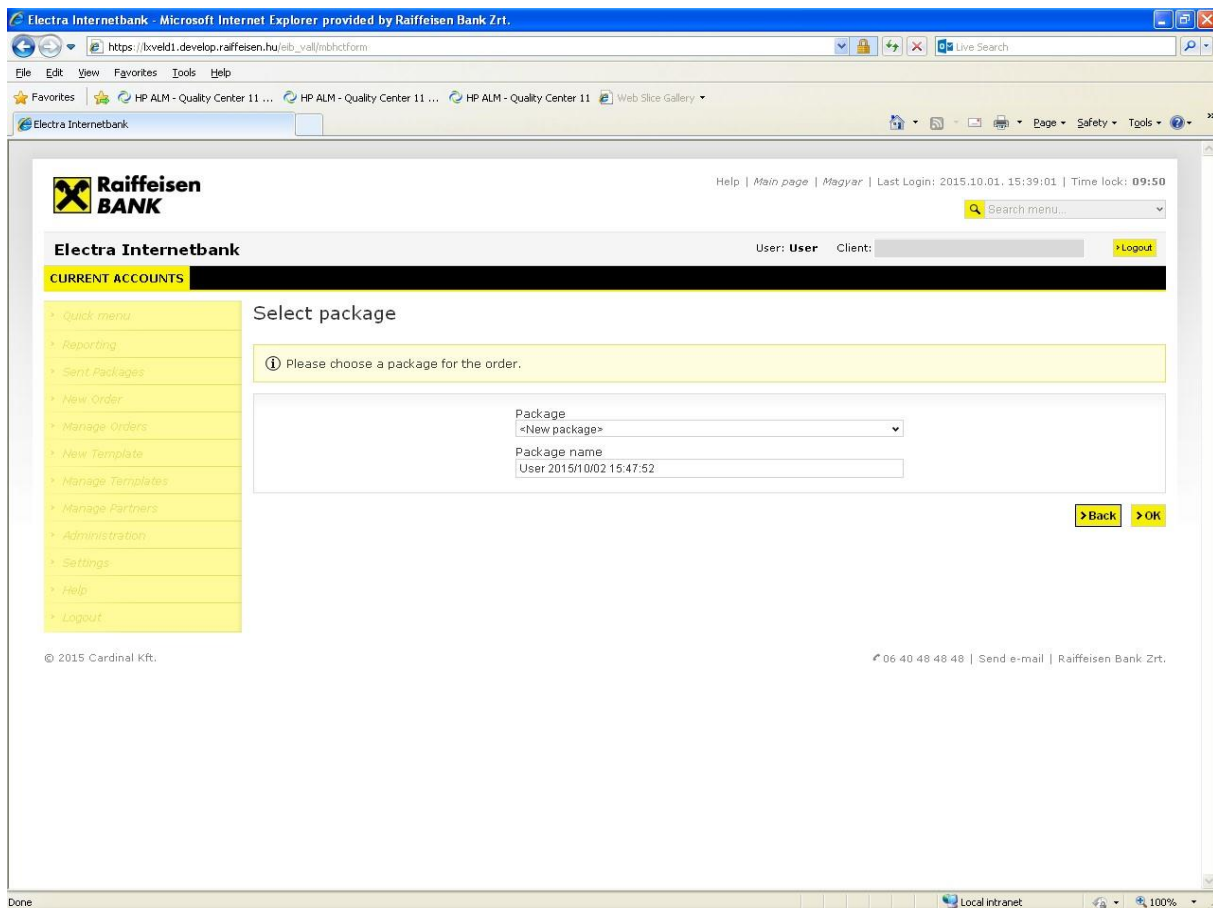
The screenshot displays the Raiffeisen Bank Electra Internetbank interface. The main content area is titled 'HUF Transfer (Creation)'. It features a sidebar on the left with a 'Quick menu' containing options like 'Reporting', 'Sent Packages', 'New Order', 'HUF orders', 'HUF Transfer', 'Internal HUF Transfer', 'VIBER Transfer', 'Postal Transfer', 'Customs Online', 'Collection Orders', 'Group Orders', 'International Orders', 'Forms', 'Manage Orders', 'New Template', 'Manage Templates', 'Manage Partners', 'Administration', 'Settings', 'Help', and 'Logout'. The main form includes the following sections:

- Account to be debited:** A dropdown menu showing 'HUS3 1200 1008 0010 0594 0190 0007 HUF GP-82' and '12001008-00100594-01900007'.
- Scheduled date of dispatch:** A date field set to '2015.10.02'.
- Available amount:** A text field showing '150 683 734,87 HUF'.
- Supplementary payer information:** A section with a yellow header.
- Creditor data:** Fields for 'Beneficiary's name', 'Destination bank', and 'Account to be credited'.
- Additional beneficiary information:** A section with a yellow header.
- Transaction information:** Fields for 'Transfer amount' (with a 'HUF' dropdown), 'Debit Value Date', and 'End To End Identification'.

At the bottom of the form, there are radio buttons for 'Narrative /', 'Postal Id.', and 'Other ID'. Below these are five buttons: '> Find template-partner', '> Create template', '> Cancel', '> Immediate dispatch', and '> Add to package'.

6. You can finish entering the order using the **Add to package** button, after which the order will be packed into a file (except for letter type orders), which can be named as you wish. If you wish to use this order later as well, you can save it as a pattern by clicking on the **Create Template** button.

7. Click on the **OK** button, and the order will be packed into the file.



## 5.2 Instant Foreign Currency Conversation

Choose the menu point **New order / Currency conversion / Instant foreign currency conversion** You can start money transfer - as an instant exchange - between your two accounts with different currency at a competitive rate. For example, you can convert from your HUF account to your USD account or from your EUR account to your HUF account.

Minimum amount to be converted: 1,000 HUF or equivalent currency, maximum amount: 4,000,000 HUF or equivalent currency. The minimum and maximum values can be changed centrally by the bank. The system will warn you each time you enter an amount higher or lower than the current limit.

### Source account

The account from which the amount you have entered will be converted. Select from the dropdown list the current account from which you wish to use the amount to be converted.

### Target account

The account to which the target currency amount is credited after conversion.

### Conversion amount

The amount you want to convert. This can be in the source currency or the target currency, if you prefer.

### Scheduled date

Completion date. The date on which you want the conversion to be completed. Only the option "Extra urgent (T)" can be selected.

After filling in the form, click '**Next**' button on the top of the screen and system will display the actual rate at which the system will execute your order if you sign the order within 60 seconds.

If you don't sign the order, the conversion will not be completed.

You can view the discounted exchange rate several times a day free of charge, but the conversion will only take place if you sign the offered rate within 60 seconds!

## Instant foreign currency conversion

Source account 12001008-00100594-00100008 HUF [REDACTED]	
Target account 12001008-00100594-00500006 EUR [REDACTED]	Narrative
Credited Amount 2 339,73 EUR	
Execution extra urgent (T)	
Rate 1 EUR = 427.4 HUF	Remaining time <b>53</b> seconds
Debited Amount 1 000 000,00 HUF	
<p><b>i</b> If you wish to send it, authenticate with your signature:</p> <p>Password <input type="password"/></p>	
<a href="#">&gt; Modify</a> <a href="#">&gt; Approve</a>	

Click **Cancel** to return to the main menu. After entering the password and pressing the **Approve** button, confirmation will appear on the screen.

### 5.3 Order Management

You can change the transfer orders included in a prepared file any time before the given file is signed; you can delete orders from the file, transfer orders into other files, or add new orders. However, an order or order file that is already furnished with a signature may not be changed any longer. In such case the signature should be deleted first.

1. Select the **Manage Orders/Manage Packages** option.
2. Select the file to be modified, then click on the button of the operation to be executed below the file.

### 5.4 Sending Message and Document to Bank

1. Choose menu **New order** and then submenu **Forms**. Finally click on **Send Message**. Here you can write a mail in usual way and you can attach file either. **Overall 5 files can be attached to one message and size of each file must be less than 5 MByte.**  
If you choose **Immediate dispatch** Electra forces you to authorize (sign) and then send message to Bank on this screen. If you choose **Add to package** Electra stores message in a package and you can authorize it later.

- > Quick menu
- > Reporting
- > Sent Packages
- > New Order
  - > HUF orders
  - > Collection Orders
  - > Group Orders
  - > International Orders
  - > Currency conversion
  - > Forms
    - > Certificates
    - > Banking Information
    - > New Business Card
    - > Modify Business Card
    - > Bankcard limit modification
    - > Modify Account Parameter
    - > Modify Statement Generation
    - > Cash Withdrawal Request
    - > Ordering Postal Cash Withdrawal Slip
    - > Modify Contact information
    - > **Send Message**
    - > Create restraint
    - > Delete restraint
- > Deposits

### Send Message (Creation)

Scheduled date of dispatch  
2018.04.05

Sender  
RAIFFEISEN BANK RT.

Subject

Message

▲ Attachments

ⓘ No attachments.

[> New attachment](#)

> Cancel
> Immediate dispatch
> Add to package

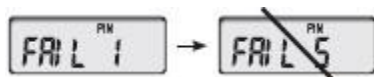
### 5.5 First usage of Token

1. Switch on Token with button! If you do not use it till 20 seconds, the Token is switched off.
2. On the indicator PIN is appeared.



Please type the default 4 characters PIN code, which is received from the bank!

If you make a mistake typing PIN code, on the indicator FAIL will be shown with the number of attempt. (eg. FAIL 1, FAIL2...).



After five unsuccessful attempts the device will be disabled. If you make a mistake while enter PIN code, the wrong number can be deleted with button.

3. If you successful enter the PIN code, on the indicator the NEW PIN will be shown.



Please enter a new PIN code, which is chosen by you. The code must have been 4 characters, and it shouldn't be your personal data. If you give simple code (eg. 1234,

1111, 9876), on the indicator NOT SAFE will be appeared, and to change PIN code is not allowed. In this case please chose and enter another code!

4. On the indicator PIN CONF is appeared.




Please retype the PIN code again.

5. On the indicator NEW PIN CONF is appeared.




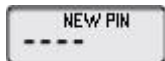
In this case the new PIN code is inserted successful. After changing PIN code, the Token can be used with this new PIN code!

If you make a mistake while enter PIN code, the bad number can be deleted with  button

### 5.6 Modification of PIN code

PIN code can be changed at any time.

1. Switch on the device and enter your PIN code!
2. Press the  button for 3 seconds.
3. On the window NEW PIN is appeared.



4. Please insert the new PIN code! On the window PIN CONF is appeared.



Please reenter the PIN code.

5. On the window NEW PIN CONF is appeared.



In this case the new PIN code is inserted successful. After changing PIN code, the Token can be used with this new PIN code.

### 5.6 Blocking of PIN code

If you make a mistake typing PIN code, on the indicator FAIL will be shown with the number of attempt. (eg. FAIL 1, FAIL2...).If you give the PIN code successful, the number of failed attempt will be zero.

After five unsuccessful attempts the device will be disabled, in this case on the window LOCK is appeared. It is not possible to enable the Token. Please call on your Account Officer to claim new Token.



## **5.6 Blocking of Token**

If the Token is lost or fall into unauthorized persons hands, please call Raiffeisen Direkt call center (06-80-488-588) or personally to your Relationship Manager.

## **5.7 Signing Orders with Token**

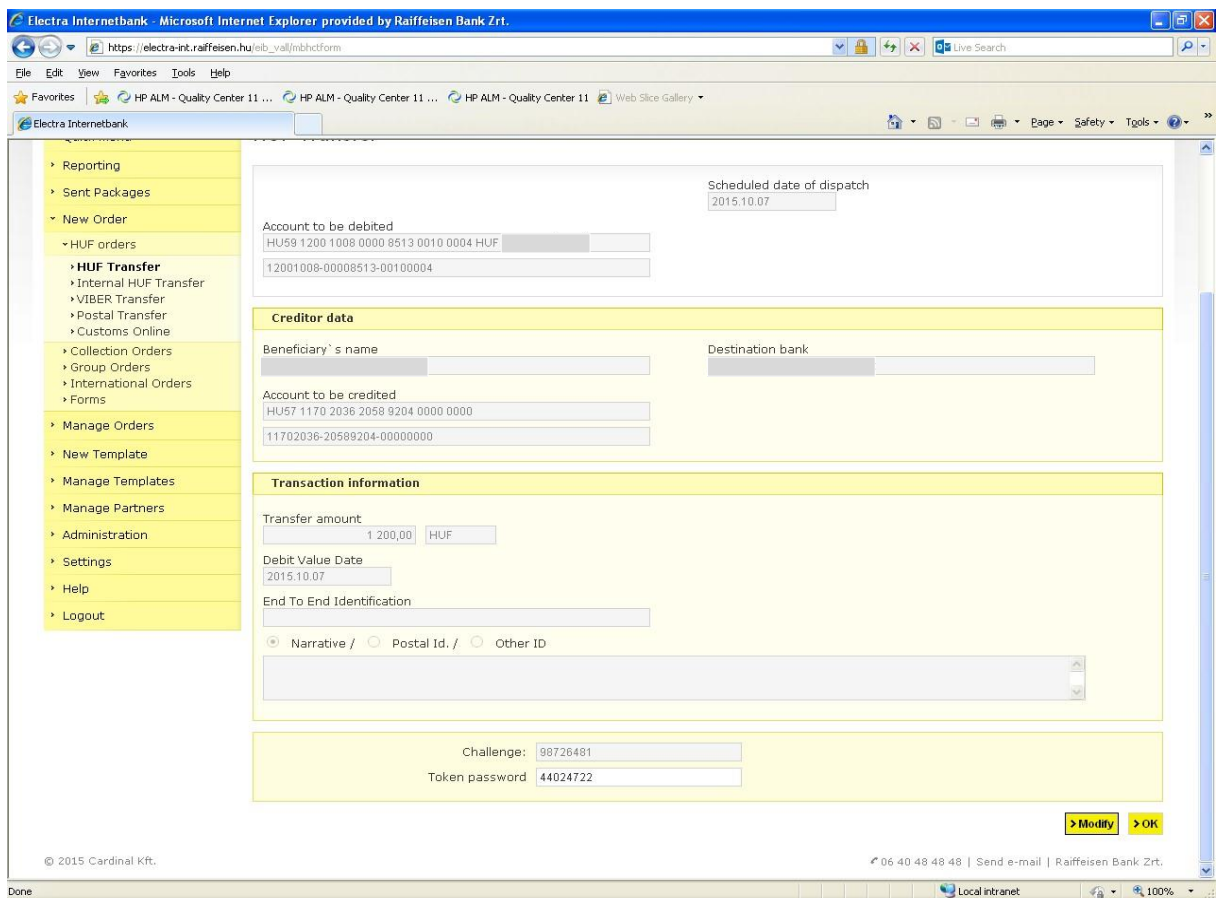
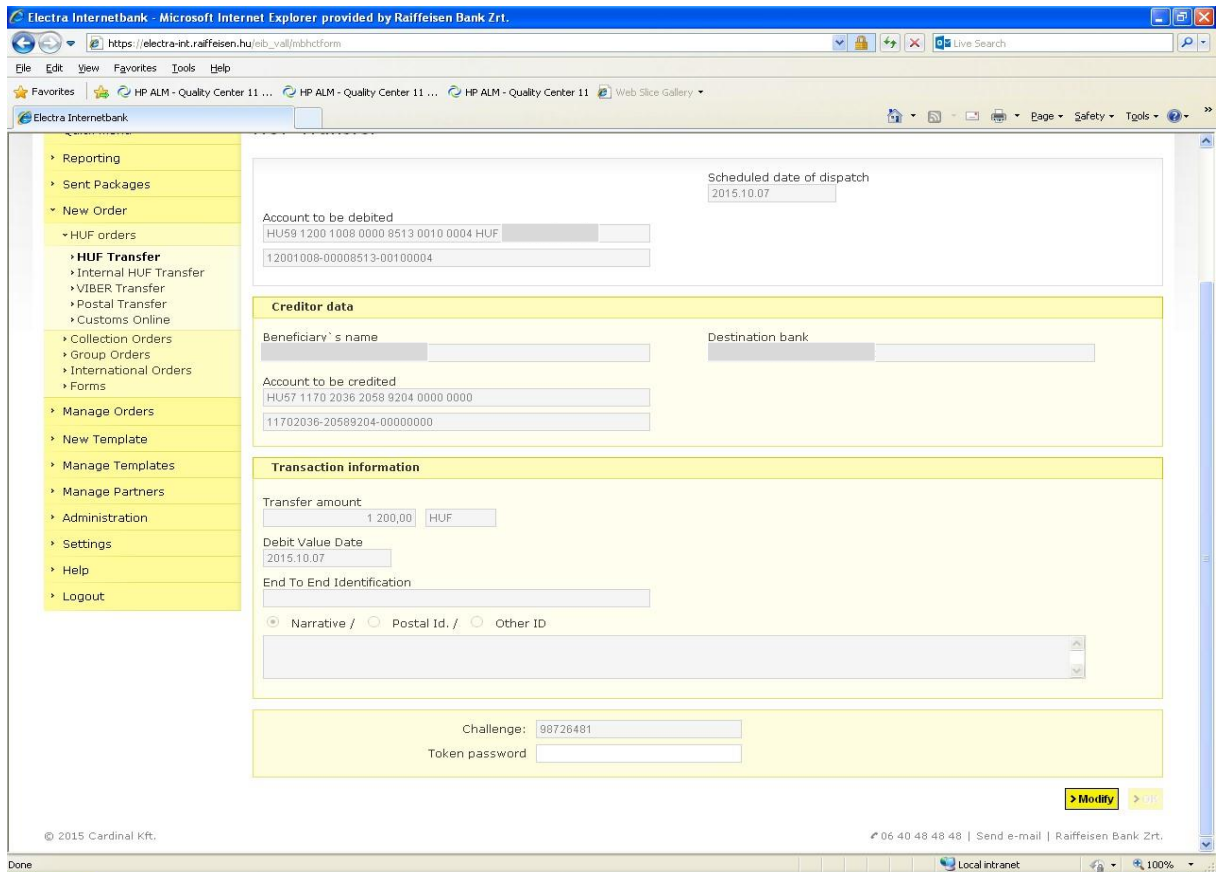
To sign your orders in Electra you can choose hardware token called token.

### **Token**

With your User ID (which was given at contracting) and the generated password by the Token you can authenticate the orders. The bank system will check the user rights by the Token data.

### **Signing with token**

1. Select the **Manage Orders/Manage Packages** option.
2. Select the file(s) to be signed, then click
  - a. on the **Sign Selected File** button if you wish to approve the file,
  - b. on the **Delete Selected File** button if you want to remove the signature from the file.
3. Turn on your signature device (token), and after entering your PIN code enter in the token the series of numbers displayed in the **Challenge** field.
4. Type the response code provided by your signature device in the **Token password** field, then click on the **OK** button.



## 5.8 Signing Orders with ViCA

To sign your orders in Electra you can choose software token too called ViCA mobile token.

### VICA mobile token (application)

The VICA is downloadable for iOS and Android smartphones, which provides safe and independent communication between the client and the bank, without the use of other certification device. After the registration in the VICA application, Electra will send the details of the signed order to your application, where you can sign it by a touch.

### Registration the VICA mobile token

Before you use ViCA first time you need to register it to your Electra profile.

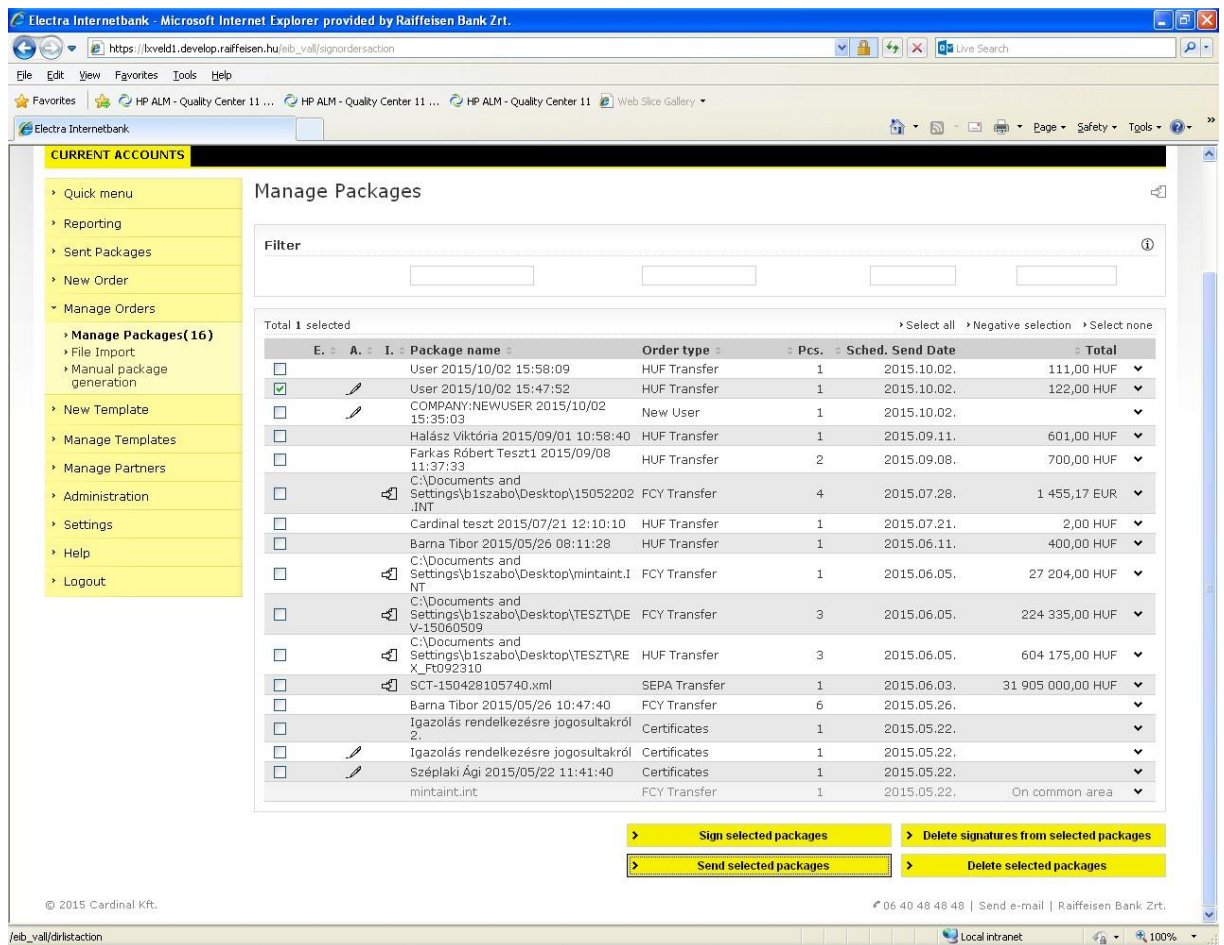
1. Download and install to your smartphone the VICA application (for iOS from the App Store, for Android from the Google Play).
2. Open the application, and enter an individual password. Later on you have to use this password to log in to ViCA application.
3. Click on the Registration menu, and then choose Raiffeisen Bank from the „Choose your bank“ option.
4. On next screen you have to type your Raiffeisen **Electra user ID** and login **password**.
5. After it Raiffeisen Bank send you a code in text message (SMS) and you should enter and send it on the next screen. With it registration was completed. (Phone number which is used for SMS is the number you specified in your Raiffeisen Electra Request Form.)

### Signing with VICA

1. Launch the order in Electra (with any platform: Terminal, Internetbank, Mobilebank). When the order is recorded, there will be a message on Electra interface, to open the application.
2. Enter the application with the given password (which was given at the registration).
3. After the login, in the Messages box the given order will appear. Click on the order, and you will be able to see the detail, and also approve it

## 5.9 Sending Orders

1. Select the **Manage Orders/Manage Packages** option.
2. Select the file(s) to be signed, then click on the **Send Selected Packages** button.

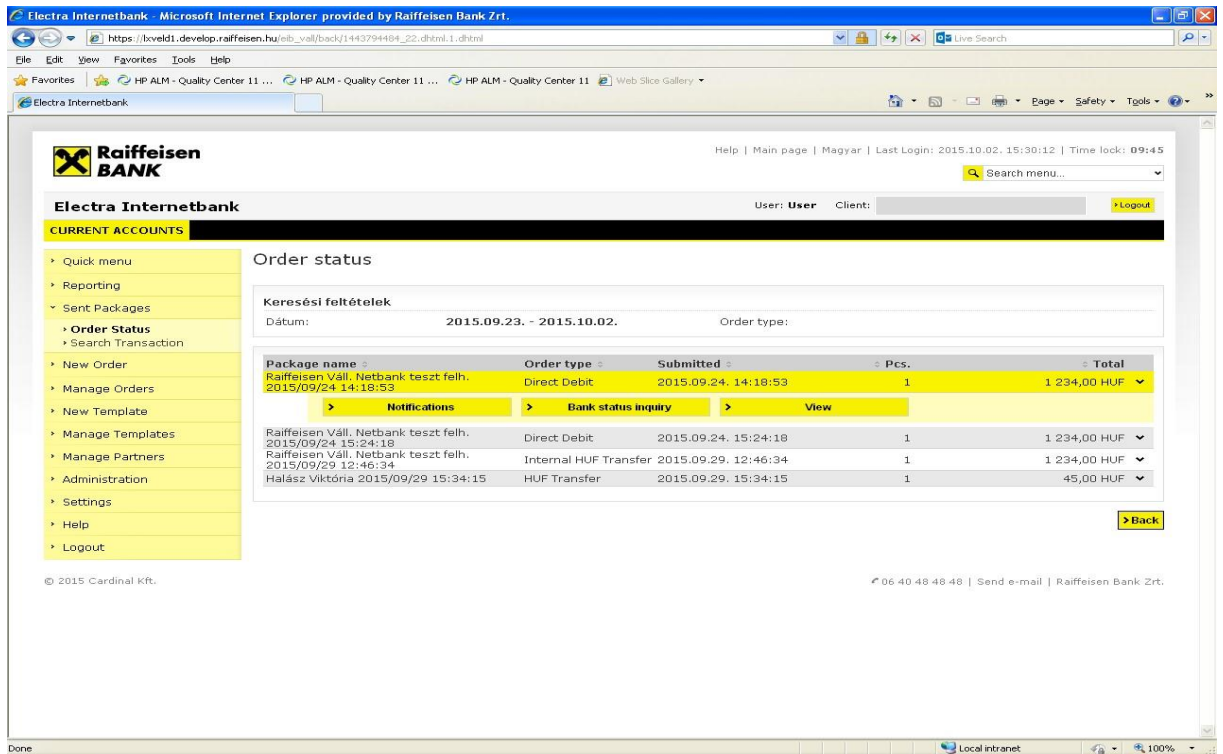


Successfully sent order files are transferred and can be viewed under the option **Sent Packages**

### 5.10 Sent Packages

The order files displayed in the **Sent Packages** option have been received by the Bank, and information is sent on the status of the orders. It may happen, however, that a formally correct file includes an order that is incorrect from the banking point of view, therefore the order is not fulfilled (e.g. the account number of the recipient is erroneous, or the debit may not be executed due to insufficient balance, etc.).

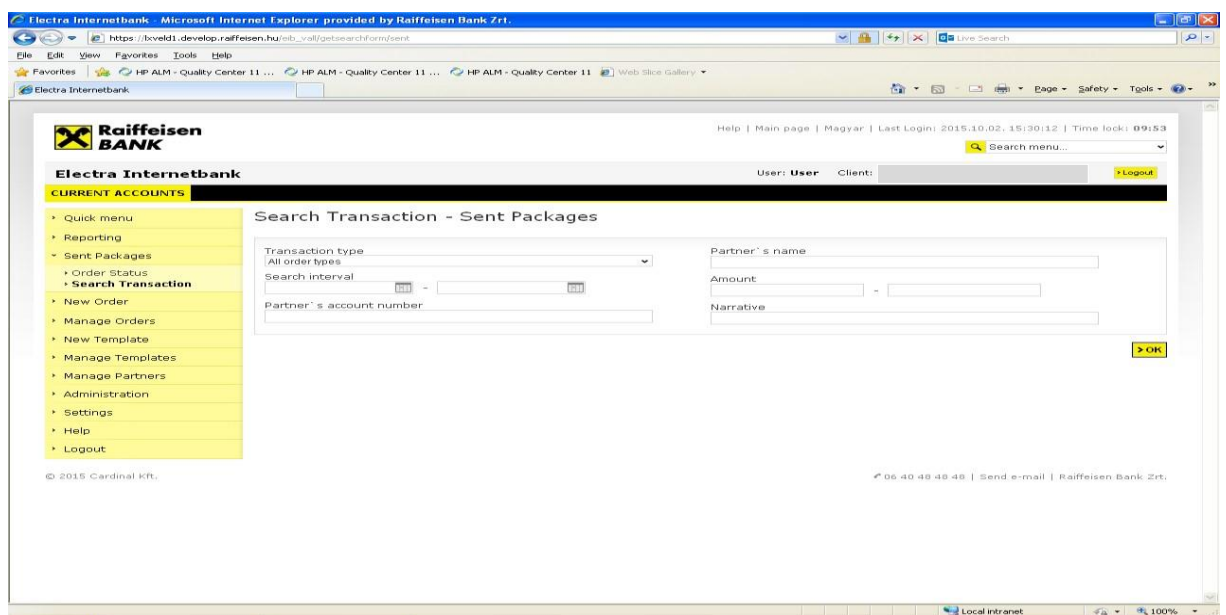
1. Select the **Sent Packages/Order Status** option.
2. Enter the desired period, then click on the **OK** button.
3. Select the relevant order file, then click on the **Bank Status Inquiry** button.



## 5.11 Searching Transaction

You can search among sent orders according to the following criteria:

- Transaction type
- Name/account number of counterparty
- Amount
- Narrative
- Order date
- Narrative



## 6. Main Data

### 6.1 Create and Modify Templates

In the case of a repeated transfer order, where the majority of the fields are filled with the same data, it is reasonable to create an order pattern in which the permanent fields are completed only.

You can create a pattern:

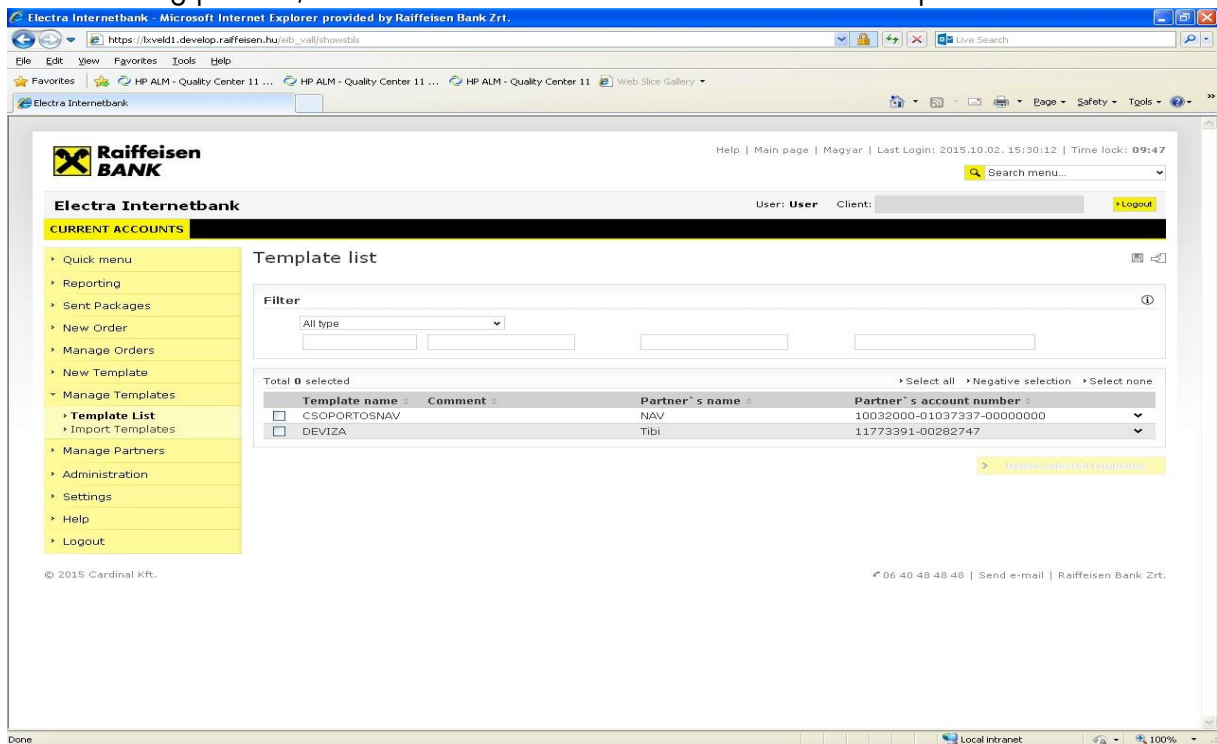
- upon entering an order, before the item is saved, by clicking on the **Create Template** button,

The screenshot displays the 'Electra Internetbank' interface in Microsoft Internet Explorer. The browser address bar shows the URL: [https://bxveld1.develop.raiffeisen.hu/eb\\_val/mhct](https://bxveld1.develop.raiffeisen.hu/eb_val/mhct). The page title is 'Electra Internetbank'. The left sidebar contains a navigation menu with the following items: Reporting, Sent Packages, New Order, HUF orders, HUF Transfer, Internal HUF Transfer, VIBER Transfer, Postal Transfer, Customs Online, Collection Orders, Group Orders, International Orders, Forms, Manage Orders, New Template, Manage Templates, Manage Partners, Administration, Settings, Help, and Logout. The main content area is divided into several sections: 'Supplementary payer information' (Account to be debited: HUS3 1200 1008 0010 0594 0190 0007 HUF GP-82 12001008-00100594-01900007; Scheduled date of dispatch: 2015.10.02; Available amount: 150 683 734,67 HUF), 'Creditor data' (Beneficiary's name, Destination bank, Account to be credited), 'Additional beneficiary information', 'Transaction information' (Transfer amount, Debit Value Date, End To End Identification, Narrative / Postal Id. / Other ID), and 'Additional transfer information'. At the bottom of the form, there are five buttons: '> Find template partner', '> Create template', '> Cancel', '> Immediate dispatch', and '> Add to package'. The footer contains the copyright notice '© 2015 Cardinal Kft.' and the contact information '06 40 48 48 48 | Send e-mail | Raiffeisen Bank Zrt.'.

- entering the item individually under the **Manage Templates** option, selecting the desired order type.

You may use previously prepared patterns as well to create a new pattern, by clicking on the **Search Pattern/Counterparty** button. Then a list with the names of patterns will be displayed in a

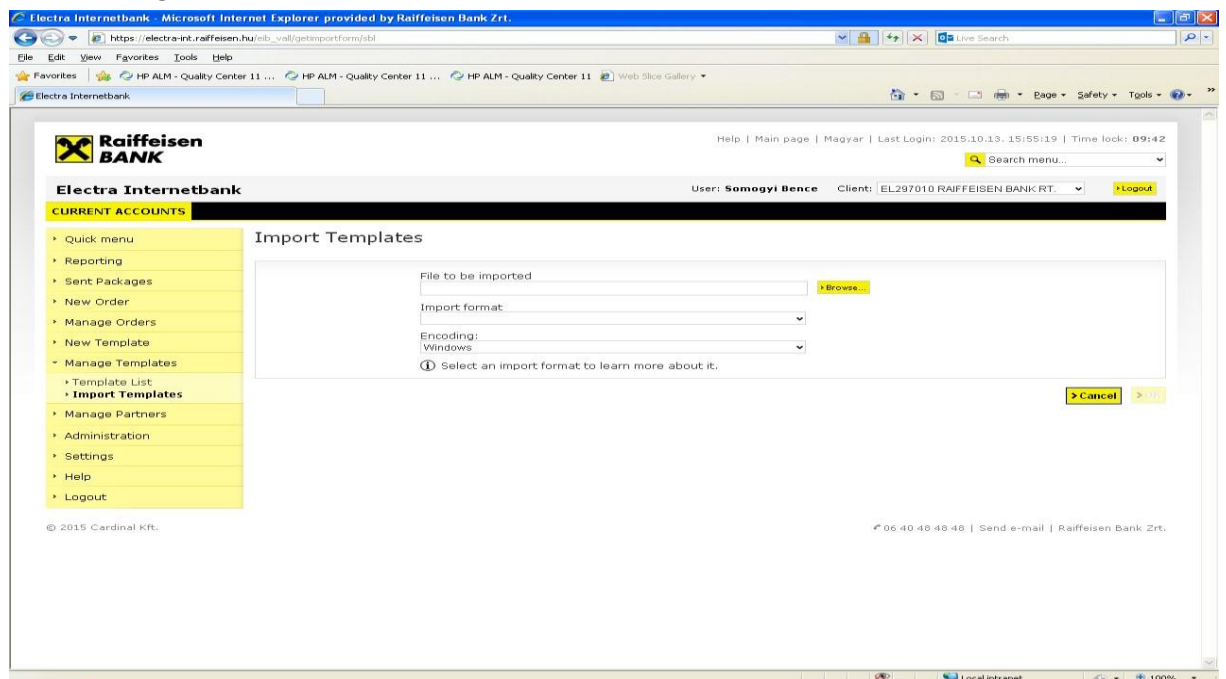
window, and the content of the selected pattern will be loaded automatically. If you wish to search among patterns, use the data fields of the **Filter** function in the top of the screen.



## 6.2 Import Patterns

You may import your already existing patterns as well into the Electra system.

1. Select the **Manage Templates/Import Templates** option, browse to find the file to be imported, then select the payment product from the **Import format** dropdown list, and click on the **OK** button.



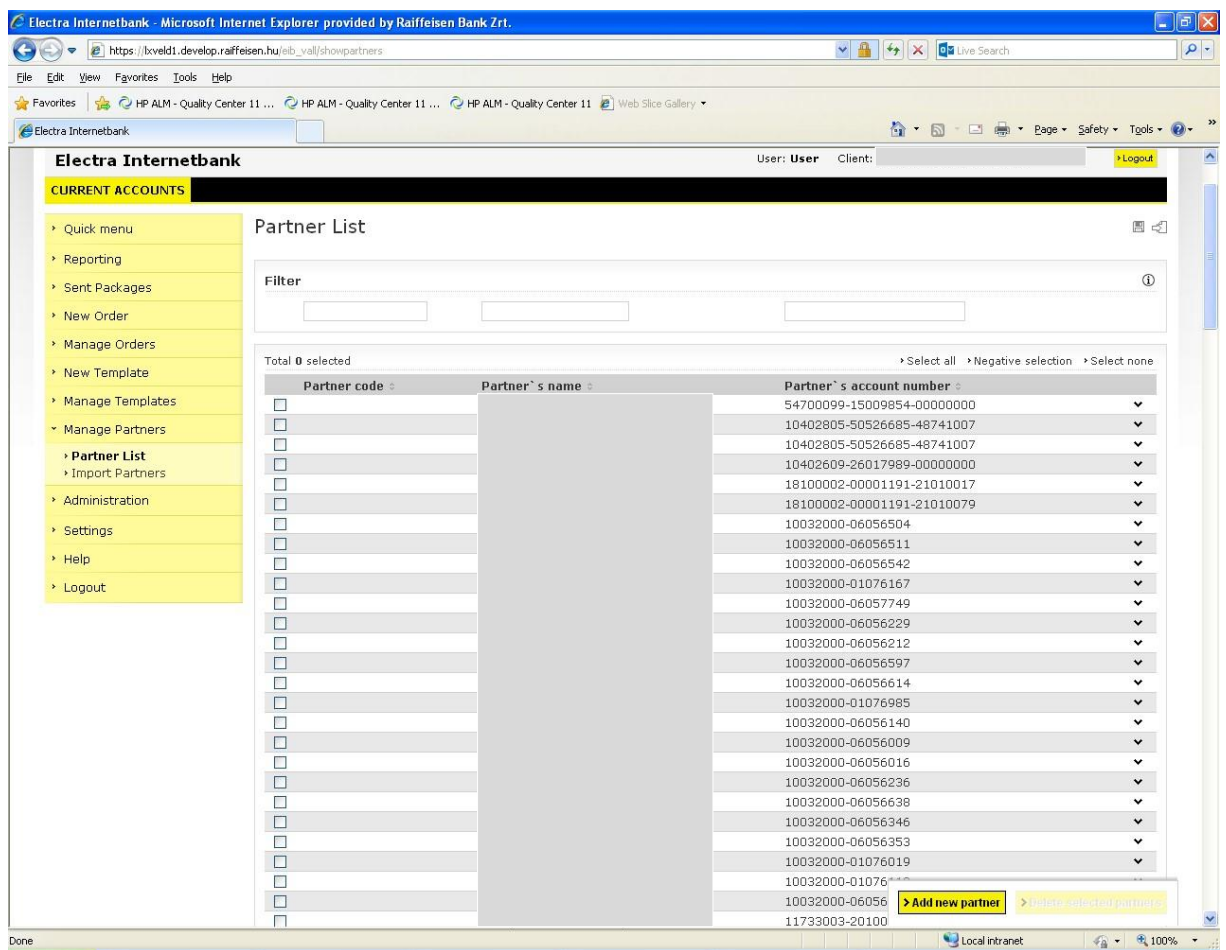




### 6.3 Manage Partners

Apart from the management of your patterns, you can manage the main data of your counterparties as well. While a pattern is essentially a half-completed order, in respect of your counterparties you can only save their name, address and account number. A pattern of a specific type may only be used for orders of the given type; however, you can load a counterparty's data for any order type.

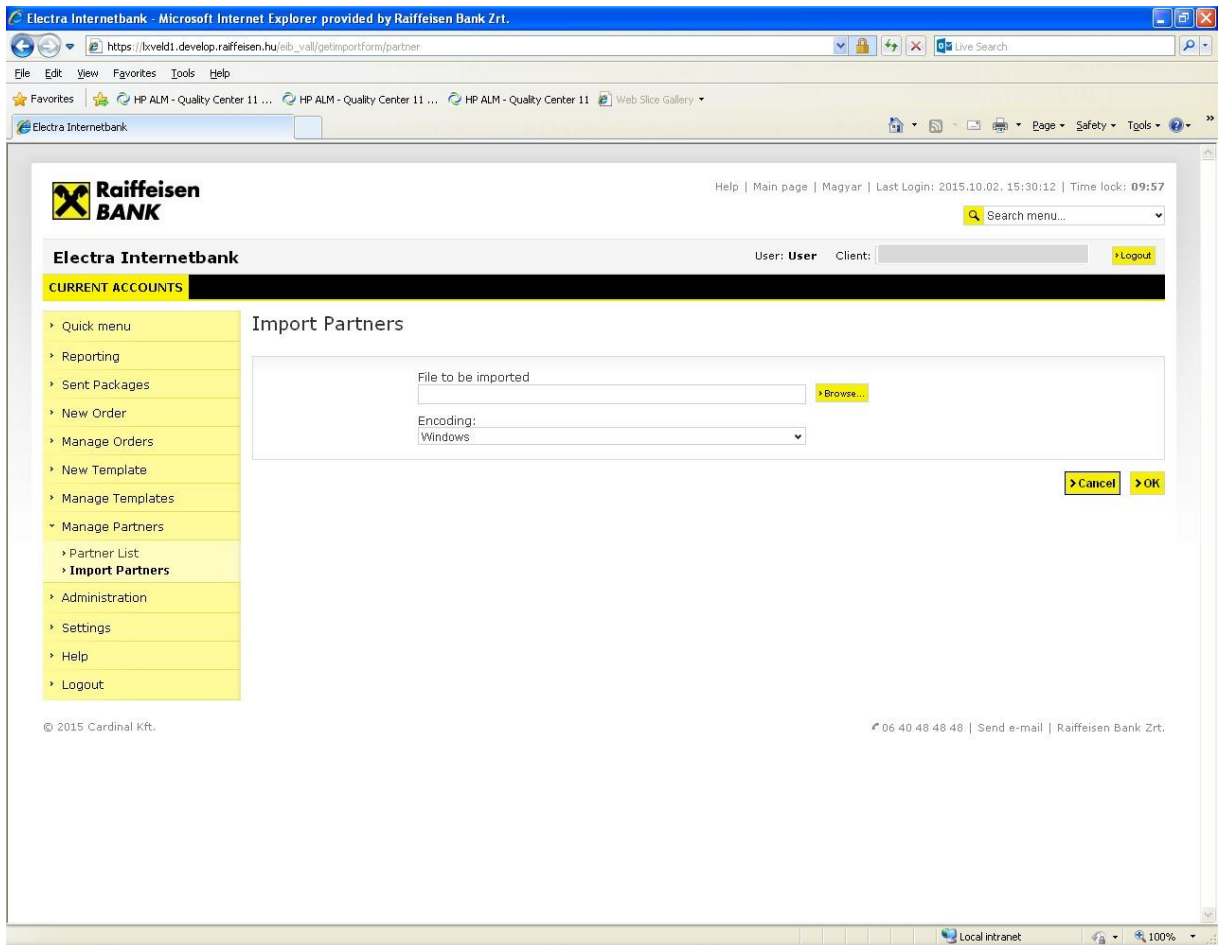
You can create counterparties in the menu **Manage Partners/Partner List** as well as delete counterparties from the list, or modify the data of existing ones.



### 6.4 Import Partners

You may import your already existing counterparties as well into the Electra system.

1. Select the **Manage Partners/Import Partners** option, then browse to find the file to be imported, and click on the **OK** button.



## 7 Import and Export Files

Electra Internetbank makes it possible to import orders prepared outside the system, i.e. not with Electra Internetbank, as well as to export balances, statements, notifications and exchange rates in the form of text files.

The files used for import and export are text files, and the lines are closed with the CR/LF character pair. Electra uses 3 different export-import formats: fixed format, CSF format and XML format.

Fixed format is characterised by equal line length, fields have a fixed length and always start on the same position, character fields are aligned to the left, and padded with spaces from the right, whereas numeric fields are aligned to the right, and padded with zeros from the left. The numbering of positions starts with 1 in the descriptions. In the "Completion" column "M" means that completing the field is mandatory. If there is a text between quotation marks in the "Description" column, this should be written in the field. In the positions for whose completion the table provides no instructions, space should be written. In the case of fixed formats, the

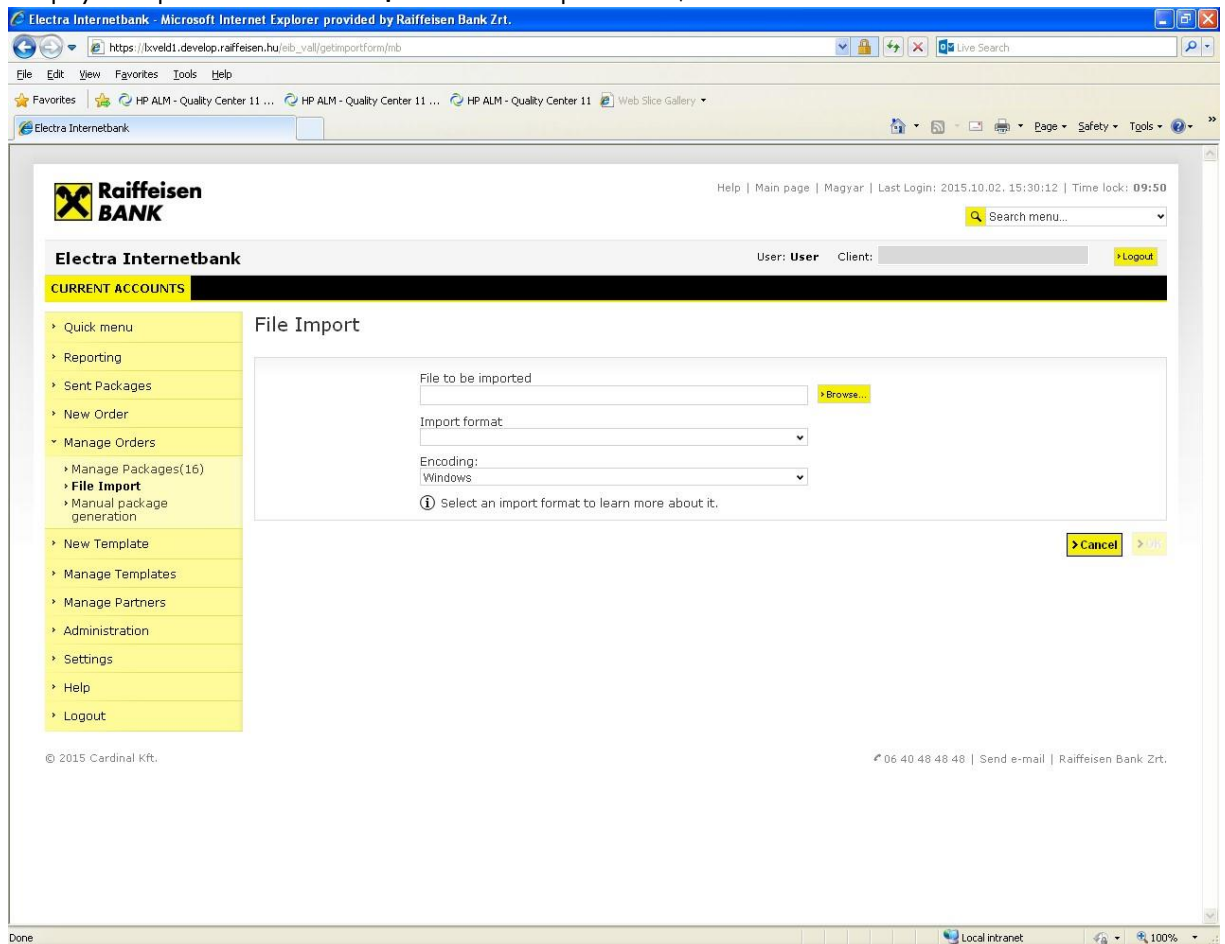
requirements of IBM Code Page 852 should be applied for the encoding of characters. Raiffeisen, DBF formats, PEK formats and UGIRO formats are fixed format.

CSF format is characterised by variable field and line length, the fields within the lines are separated by semicolons. CSF format data are easily manageable with Excel. Here characters are encoded with a Latin 2 (Windows) code set.

XML is a hierarchical structure, where the fields are of different length. Character encoding in the import files may be utf-8, iso-8859, iso-8859-2 or cp-852, and in the export files it is always iso-8859-2.

## 7.1 Import Orders

1. Select the **Manage Orders/File Import** option, browse to find the file to be imported, then select the payment product from the **Import format** dropdown list, and click on the **OK** button.



## 7.2 Export Data

You may as well save (export) your account information in files.

1. Select the account information to be exported, then click on the **(Export)** icon in the upper right corner 

## 2. To save the file, click on the **Text format** button, then select the **Save** function.

Electra Internetbank - Microsoft Internet Explorer provided by Raiffeisen Bank Zrt.

https://bvelid1.develop.raiffeisen.hu/eib\_val/getstatementacc

Electra Internetbank

Help | Main page | Magyar | Last Login: 2015.10.02, 15:30:12 | Time lock: 09:53

Search menu...

User: User Client:  Logout

**CURRENT ACCOUNTS**

Account Statement Statement date: 2015.10.01

Account number: 12001008-00100594-00100008 HUF

Client name:

Branch: RBH-BUDAPEST BRANCH

Statement number: 0000168

Period: 2015.10.01. - 2015.10.01.

Opening balance: 1 541 871 693,63

Total debits: 0,00

Total credit: 536 769,00

Closing balance: 1 542 408 462,63

Contra account	Partner / Comment	Amount
12010116-01369073-00100000		10 000,00 HUF
12010116-00719364-00100001		25 000,00 HUF
12010659-00485069-00100005		9 594,00 HUF
12011021-01116800-00100006		4 431,00 HUF
12011739-00687485-00100001		14 908,00 HUF
12012156-00236460-00100008		3 945,00 HUF
12012204-00098254-00100003		1 133,00 HUF
12012307-01071931-00100001		7 570,00 HUF
12021006-00535504-00100005		3 236,00 HUF
12021202-01476595-00100000		13 856,00 HUF
12021202-01476595-00100000		13 856,00 HUF
12023101-00678567-00100000		7 110,00 HUF
12046009-01224703-00100004		25 000,00 HUF
12052705-00725537-00100008		17 811,00 HUF
12067204-01029200-00100003		742,00 HUF
12072507-00138386-00200005		25 219,00 HU
12072538-00250369-00100008		22 000,00 HU

Electra Internetbank - Microsoft Internet Explorer provided by Raiffeisen Bank Zrt.

https://bvelid1.develop.raiffeisen.hu/eib\_val/getstatementacc

Electra Internetbank

Help | Main page | Magyar | Last Login: 2015.10.02, 15:30:12 | Time lock: 09:32

Search menu...

User: User Client:  Logout

**CURRENT ACCOUNTS**

Account Statement Statement date: 2015.10.01

Account number: 12001008-00100594-00100008 HUF KISS GYÖRGY IST

Client name: KOZMA JUDIT ANDREA

Branch: RBH-BUDAPEST BRANCH

Statement number: 0000168

Period: 2015.10.01. - 2015.10.01.

Opening balance: 1 541 871 693,63

Total debits: 0,00

Total credit: 536 769,00

Closing balance: 1 542 408 462,63

Contra account	Partner / Comment	Amount
12010116-01369073-00100000		10 000,00 HUF
12010116-00719364-00100001		25 000,00 HUF
12010659-00485069-00100005		9 594,00 HUF
12011021-01116800-00100006		4 431,00 HUF
12011739-00687485-00100001		14 908,00 HUF
12012156-00236460-00100008		3 945,00 HUF
12012204-00098254-00100003		1 133,00 HUF
12012307-01071931-00100001		7 570,00 HUF
12021006-00535504-00100005		3 236,00 HUF
12021202-01476595-00100000		13 856,00 HUF
12021202-01476595-00100000		13 856,00 HUF
12023101-00678567-00100000		7 110,00 HUF
12046009-01224703-00100004		25 000,00 HUF
12052705-00725537-00100008		17 811,00 HUF
12067204-01029200-00100003		742,00 HUF
12072507-00138386-00200005		25 219,00 HU
12072538-00250369-00100008		22 000,00 HU

Select a format: X

If you want to save, click on the desired format and use the 'Save' function.

Text format

## 8 Description of Import and Export File Structures

Electra Internetbank makes it possible to import orders prepared outside the system, i.e. not with Electra Internetbank, as well as to export balances, statements, notifications and exchange rates in the form of text files.

### 8.1 HUF Transfers

The import format you can use in the case of HUF transfers is the Raiffeisen, DBF format. Line length is 251 characters (including the line separator CR/LF).

Field Name	Position	Length	Completion	Description
1 OSSZEG	1	15	M	Amount of the transfer with two decimals and decimal point
2 ERTEKNAP	16	8		Date of debiting YYYYMMDD
3 SZAMLA	24	13	M	Number of account to be debited (if the bank account number of the originator is not completed)
4 KEZDPFJSZ	37	24	M	Bank account number of originator (if the account number to be debited is not completed)
5 PFJSZ	61	24	M	Bank account number of beneficiary
6 KEDVNEV	85	32	M	Name and premises of beneficiary client
7 ORSZAGKOD	117	2		Country code of beneficiary
8 JOGCIM	119	3		Reason of transfer
9 FILLER	122	15		Reserved
10 INDOK	137	70		Narrative field
11 REFERENCIA	207	6		Reserved
12 KULSREF	213	10		Identifier to be optionally provided by the client (to be displayed in the statement)
13 REFSZAM	223	6		Certificate number
14 MEGJEGYZÉS	229	20		For the client's own internal use (the Bank will not process this field)
15 CR/LF	249	2	M	0x0D 0x0A

### 8.2 FX Transfers

The import format you can use in the case of FX orders is the Raiffeisen, DBF format. Line length is 495 characters (including the line separator CR/LF).

Field name	Position	Length	Completion	Description
1 FDVBAR	1	3	M	Currency of amount to be transferred
2 FDVACC	4	3		Currency of the principal's account
3 FOSSZEG	7	15	M	Amount of the transfer with three decimals and decimal point
4 FVALUTA	22	8		Date of debiting YYYYMMDD
5 FSZAMLA	30	13	M	Number of account to be debited
6 FBENN1	43	30	M	Beneficiary 1
7 FBENN2	73	30		Beneficiary 2
8 FBENN3	103	30		Beneficiary 3
9 FBENN4	133	15		Beneficiary 4
10 FBENB1	148	30	M	Name of beneficiary bank 1
11 FBENB2	178	30		Name of beneficiary bank 2
12 FBENB3	208	26		Country of beneficiary bank
13 FBENB4	234	30		Address of beneficiary bank 1
14 FBENB5	264	20		Address of beneficiary bank 2
15 FBENSZ	284	35		Account number of beneficiary
16 FJELOL	319	4		Reason code, aligned to the left
17 FINDOK1	323	30		Narrative 1
18 FINDOK2	353	30		Narrative 2
19 FINDOK3	383	30		Narrative 3
20 FINDOK4	413	30		Narrative 4
21 FBKMK	443	1	M	Who pays client's fees: 0 - Client, 1 - Beneficiary
M				Who pays other fees: 0 - Client, 1 - Beneficiary
22 FEKMK	444	1		
23 FLIBERO	445	10		Licence number
24 FBIZSZ	455	6		Certificate number

25	FSWIFT	461	11	SWIFT address of beneficiary
26	FÖDEV	472	1	M Currency of amount: " " (space) if the amount is specified in the currency of the transfer, "1" if the amount is specified in the currency of the account
27	FTMOD	473	1	Method of execution: " " (space) - transfer, "1" - cheque, "2" - SEPA CT
28	FLIB	474	1	Reserved for future use
29	FPRIOR	475	1	M Priority: " " (space): Normal, to be executed on T+2 day, "1": Urgent, to be executed on T+1 day, "2": Extra urgent, to be executed on the same day
30	FTTIP	476	1	Item type: " " (space): External item UC/MC/ "0": External item, "1":
31	FIBAN	477	1	IBAN flag: " " (space) = Beneficiary account number is not an IBAN, "1" = Beneficiary account number is an IBAN
32	ORSZAGKOD	478	2	Country code of beneficiary
33	FMEGJ	480	3	Reserved for future use
34	KULSREF	483	10	Identifier to be optionally provided by the client (to be displayed in the statement)
35	CR/LF	493	2	M 0x0D 0x0A

### 8.3 MultiCash HUF Transfers

The file format matches the giro format introduced for Hungarian domestic payments. In addition to the format of transfer orders, the format of forward collection orders and prompt collection orders is also described below.

The expected extension of the files is ".UNG".

The files include two types of records:

- 1 header and
- one or more information sections (transfers/collection orders).

Both the header and the information section have a fixed length. The header has a length of 323 bytes. The length of the information section in the case of transfer orders is 357 bytes, and in the case of prompt collection orders and forward collection orders 355 bytes. Neither the data fields nor the records are delimited by separators.

#### Meaning of the columns in the record description:

- TYPE = field type,
- a = alphanumeric,
- n = numeric (0 - 9),
- x = date (YYYYMMDD),
- LENGTH = field length

#### Header

The data fields of the header are identified by field numbers. The field number is preceded and followed by a colon ":" (e.g. ":01:"). All data fields must be completed on a mandatory basis.

FIELD NUMBER	TYPE	LENGTH	DESCRIPTION
:01:	a	6	Reference
:02:	n	18	Sum total of the amounts of the orders
:03:	n	5	Number of orders
:04:	a	12	Bank number
:05:	a	16	Principal's name 1
		16	Principal's address
:06:	a	8	Code of the officer generating the record
:07:	a	12	File name
:08:	n	1	Order type
	a	229	Spaces, as fillers

The content of field ":08:" changes depending on the order type:

- transfer = 1
- prompt collection order = 2
- forward collection order = 3

#### **Information Section**

A record contains all information relating to one transfer order.

#### **In the case of transfers**

GROUP	TYPE	LENGTH	DESCRIPTION
G1	n	2	Item code (always "02")
G2	n	3	Transaction code (always "001")
G3	n	2	Transaction subcode (always "00")
G4	a	12	Number of the principal's bank
G5			<u>Transaction identifier</u>
G5-1	x	8	Record date (YYYYMMDD)
G5-2	n	7	Serial number (always "0000000")
G5-3	n	2	Batch number (always "00")
G6	a	12	Number of the beneficiary's bank
G7	n	18	Amount
G8			<u>Currency code</u>



G8-1	a	3	ISO code (always "HUF")
G8-2	n	1	Number of decimals (always "2")
G9	x	8	Value date (YYYYMMDD)
G10-11	a	2	Principal's country code
G12	a	3	Reason code
G13-1	a	8	Code of 1st approver
G13-2	a	2	Reserve space (spaces)
G14	a	2	Error code (always "00")
B1-1	a	8	Code of 2nd approver
B1-2	a	1	Reserve space (space)
B2	a	6	Client reference
<i>B3</i>			<i><u>Principal</u></i>
B3-1	a	16	Principal's account number
B3-2	a	16	Principal's name 1
B3-3	a	16	Principal's address 1
B4	a	4	Reason
<i>B5</i>			<i><u>Beneficiary</u></i>
B5-1	a	16	Account number of beneficiary
B5-2	a	16	Beneficiary's name 1
B5-3	a	16	Beneficiary's address 1
B6	x	8	Value date (YYYYMMDD)
B7	a	32	Narrative 1
B8	a	32	Narrative 2
B9	a	32	Narrative 3
B10	a	4	Reserve space (spaces)
B11	a	4	Reserve space (spaces)
B12	a	33	Reserve space (spaces)
B13	a	2	Counterparty's country code

The records of collection orders differ from the records of transfer orders in the transaction code and the content of the end of the record.

**In the case of prompt collection orders**

GROUP	TYPE	LENGTH	DESCRIPTION
G1	n	2	Item code (always "02")
G2	n	3	Transaction code (always "092")
G3	n	2	Transaction subcode (always "00")
G4	a	12	Number of the principal's bank
G5			<u>Transaction identifier</u>
G5-1	x	8	Record date (YYYYMMDD)
G5-2	n	7	Serial number (always "0000000")
G5-3	n	2	Batch number (always "00")
G6	a	12	Number of the beneficiary's bank
G7	n	18	Space padded with zeros
G8			<u>Currency code</u>
G8-1	a	3	ISO code (always "HUF")
G8-2	n	1	Number of decimals (always "2")
G9	x	8	Value date (YYYYMMDD)
G10-11	a	2	Principal's country code
G12	a	3	Reason code
G13-1	a	8	Code of 1st approver
G13-2	a	2	Reserve space (spaces)
G14	a	2	Error code (always "00")
B1-1	a	8	Code of 2nd approver
B1-2	a	1	Reserve space (space)
B2	a	6	Client reference
B3			<u>Principal</u>
B3-1	a	16	Principal's account number
B3-2	a	16	Principal's name 1
B3-3	a	16	Principal's address 1
B4	a	4	Reason
B5			<u>Obligor</u>
B5-1	a	16	Obligor's account number

B5-2	a	16	Obligor's name 1
B5-3	a	16	Obligor's address 1
B6	x	8	Launching date (YYYYMMDD)
B7	a	32	Narrative 1
B8	a	32	Narrative 2
B9	a	32	Narrative 3
B10	n	1	Reason for submission
B11	a	19	Related law
B12	n	18	Amount to be collected
B13-0	a	1	Reserve space (space)
B13	a	2	Counterparty's country code

**In the case of forward collection orders**

<b>GROUP</b>	<b>TYPE</b>	<b>LENGTH</b>	<b>DESCRIPTION</b>
G1	n	2	Item code (always "02")
G2	n	3	Transaction code (always "093")
G3	n	2	Transaction subcode (always "00")
G4	a	12	Number of the principal's bank
G5			<u>Transaction identifier</u>
G5-1	x	8	Record date (YYYYMMDD)
G5-2	n	7	Serial number (always "0000000")
G5-3	n	2	Batch number (always "00")
G6	a	12	Number of the beneficiary's bank
G7	n	18	Space padded with zeros
G8			<u>Currency code</u>
G8-1	a	3	ISO code (always "HUF")
G8-2	n	1	Number of decimals (always "2")
G9	x	8	Value date (YYYYMMDD)
G10-11	a	2	Principal's country code
G12	a	3	Reason code

G13-1	a	8	Code of 1st approver
G13-2	a	2	Reserve space (spaces)
G14	a	2	Error code (always "00")
B1-1	a	8	Code of 2nd approver
B1-2	a	1	Reserve space (space)
B2	a	6	Client reference
B3			<u>Principal</u>
B3-1	a	16	Principal's account number
B3-2	a	16	Principal's name 1
B3-3	a	16	Principal's address 1
B4	a	4	Reason
B5			<u>Obligor</u>
B5-1	a	16	Obligor's account number
B5-2	a	16	Obligor's name 1
B5-3	a	16	Obligor's address 1
B6	x	8	Launching date (YYYYMMDD)
B7	a	32	Narrative 1
B8	a	32	Narrative 2
B9	a	32	Narrative 3
B10	x	8	Admission date (YYYYMMDD)
B11	x	8	Deadline for complaints (YYYYMMDD)
B12	n	18	Amount to be collected
B13-0	a	5	Reserve space (spaces)
B13	a	2	Counterparty's country code

Alignment of fields:

- Alphanumeric fields are aligned to the left, and blank spaces are padded with spaces, with the exception of bank number fields (O4, G4, G6), which are aligned to the right, and padded with spaces from the left.
- Numeric fields are aligned to the right, and padded with zeros from the left.

#### **8.4 MultiCash FX Transfers (MT100)**

In the case of FX transfer orders with individual exchange rates, the extension of the file to be imported should be INE, otherwise it should be INT.

## 1. Header

The separator before specific field numbers (e.g. ":01:") in the case of TAF data transmission is the character series <CR><LF> (ASCII 13 + 10) and in the case of BTX data transmission the character series <@><@> (ASCII 64 + 64).

### mandatory:

- <CR><LF>:01:  
reference: alphanumeric reference number of max. 16 characters
- <CR><LF>:02:  
sum of amounts: numeric checksum of max. 17 characters
- <CR><LF>:03:  
number of orders: numeric value of max. 5 characters, denoting the number of transfer orders in the file
- <CR><LF>:04:  
executing bank: alphanumeric value of max. 11 characters, the SWIFT identifier of the executing bank
- <CR><LF>:05:  
principal: alphanumeric value of max. 4 \* 35 characters, name and address of the principal

### optional:

- <CR><LF>:06:  
participant ID: alphanumeric value of max. 8 characters, the principal's participant ID at the executing bank (from BPD file)
- <CR><LF>:07:  
file name: alphanumeric value of max. 12 characters, name of the MT100 file under which the order is saved to the hard drive

Each transfer order should be preceded by a header if the "Rooting" field is marked in the auxiliary database of the principal.

### mandatory:

- 1. basis block  
{1:F01XXXXXXXXXX1111223333}  
x = SWIFT identifier of sending unit (account-keeping branch; 11 positions)  
1 = date: MMDD  
2 = running serial number of files generated on the date of generation (2 positions)  
3 = running serial number of data sentences within the file (4 positions)
- 2. application block  
{2:1100YYYYYYYYYU2} : SWIFT identifier of account-keeping unit (principal bank)
- 3. text block  
{4:Content of message in accordance with the following definition

## 2. Transfer Orders mandatory:

- <CR><LF>:20:  
reference: alphanumeric reference number of max. 16 characters
- <CR><LF>:32A:  
alphanumeric value of max. 24 characters

### optional:

- subfield 1: scheduled execution deadline: numeric value of exactly 6 characters, format: YYMMDD

### mandatory:

- subfield 2: currency: alphanumeric value of exactly 3 characters, ISO code of the currency • subfield 3: amount: numeric value of max. 15 characters, amount with commas (,) as separator
- <CR><LF>:50:

principal: alphanumeric value of max. 4 \* 35 characters, name and address of the principal; the account number is stored in subfield 1 of field :52a:

**optional:**

- <CR><LF>:52a: principal bank *version A:*

subfield 1: account number, alphanumeric value of max. 37 characters,  
/C/xxx ... xx or /D/xxx ... xx,  
C = credit (positive sign),  
D = debt (negative sign),  
x = account number, max. 34 characters subfield 2: identifier, alphanumeric

value of max. 11 characters, SWIFT identifier *Version D:*

subfield 1: account number, alphanumeric value of max. 37 characters,  
/C/xxx ... xx or /D/xxx ... xx,  
C = credit (positive sign),  
D = debt (negative sign),  
x = account number, max. 34 characters subfield 2: address, alphanumeric value of max. 4 \* 35

characters, name and address of principal bank

- <CR><LF>:53a:  
principal's correspondent bank in the country of the currency *version*

A:

subfield 1: account number of principal bank at the correspondent bank, alphanumeric value of max. 37 characters,  
/C/xxx ... xx or /D/xxx ... xx,  
C = credit (positive sign),  
D = debt (negative sign),  
x = account number, max. 34 characters subfield 2: identifier, alphanumeric

value of max. 11 characters, SWIFT identifier *Version D:*

subfield 1: account number of principal bank at the correspondent bank, alphanumeric value of max. 37 characters,  
/C/xxx ... xx or /D/xxx ... xx,  
C = credit (positive sign),  
D = debt (negative sign),  
x = account number, max. 34 characters subfield 2: address, alphanumeric value of max. 4 \* 35 characters,

name and address of the correspondent bank

- <CR><LF>:57a:  
the beneficiary's bank *version*

A:

subfield 1: identifier, alphanumeric value of max. 11 characters, SWIFT identifier of beneficiary bank *Version*

D:

subfield 1: address, alphanumeric value of max. 4 \* 35 characters, name and address of the beneficiary bank

- <CR><LF>:59a: beneficiary subfield 1: account number, alphanumeric value of max. 35 characters, account number of beneficiary

**mandatory:**

subfield 2: alphanumeric value of max. 4 \* 35 characters, name and address of beneficiary

**optional:**

- <CR><LF>:70:  
narratives
- <CR><LF>:71A:  
cost control: alphanumeric value of exactly 3 characters, BEN or OUR
- <CR><LF>:72:  
supplementary information: alphanumeric value of max. 6 \* 35 characters, supplementary information concerning the order, /BENONLY, /CHEQUE, /HOLD and further 3 lines for optional texts

**3. Example for a Transfer Order**

:01:REF01  
:02:3340,00  
:03:2  
:04:21798302  
:05:PRINCIPAL 1  
VIHAR U. 11.  
GYOMA  
:06:MD  
:07:INTZV12.INT

:20:HIV3  
:32A:950626DEM3330,0  
0 :50:PRINCIPAL 1 VIHAR  
U. 11.  
GYOMA  
:52A:/D/30542253  
21798302  
:57A:35353535  
:59:/54325432  
BENEFICIARY 1  
FASOR U. 22.  
VAC  
:71A:BEN

{1:F0111223344 0626061138}{2:I10021798302 U2}{4:  
:20:HIV  
:32A:950626DEM10,0  
0 :50:PRINCIPAL 1  
VIHAR U. 11.  
GYOMA  
:52A:/D/30542253  
21798302  
:53A:/D/44444444  
11223344  
:57A:35353535  
:59:/54325432  
BENEFICIARY 1  
FASOR U. 22.  
VAC





		s	debit - D / credit - C
		F	fixed text
		99999999999999,99	amount of transaction
		S	fixed text
			name of transaction
			(new line!)
:86:	transaction code (TCD)	nnn	TCD code
:NS:	completion of the field changes according to transaction codes (TCD), for detailed description see below		
62F:	closing balance line	- s	sign (C - positive, D - negative)
		yymmdd	booking date
		ccc	currency
		99999999999999,99	amount of closing balance
64:	available balance sign (C - positive, D -	s	negative)
		yymmdd	booking date
		ccc	currency
		99999999999999,99	amount of closing balance

#### **Content of NS Fields**

The content of NS fields depends on the TCD.  
Based on the TCD-s under review, there are 4 possible cases:

#### ┌ Case "A"

In the case of the following TCD-s, the structure of the NS fields shall be as follows:  
030, 031, 032, 033, 034, 038, 054, 530, 531, 532, 533, 534, 537, 538, 543, 554  
01 first 27 characters of beneficiary's account number

- 02 first 27 characters of beneficiary's name
- 03 first 27 characters of narrative 1
- 04 remaining 8 characters of narrative 1 + first 19 characters of narrative 2
- 05 remaining 16 characters of narrative 2 + first 11 characters of narrative 3
- 06 remaining 24 characters of narrative 3 + first 3 characters of narrative 4
- 07 next 27 characters of narrative 4
- 08 remaining 5 characters of narrative 4
- 17 booking reference (16 long)
- 14 name of transaction (only first 27 characters)
- 15 first 27 characters of beneficiary's name
- 16 remaining 8 characters of beneficiary's name
- 33 from the account number of beneficiary bank, bank code of counterparty (first 8 characters)
- 34 from the account number of beneficiary, 8- or 16-character number of counterparty (second and third 8 characters) <sup>†</sup> Case "B" (foreign currency items)

The account number and name of the beneficiary and narrative 1 are added as additional information from the details of foreign currency items.

If the TCD is 061 or 561, then:

- 01 first 27 characters of beneficiary's account number
- 02 first 27 characters of beneficiary's name
- 03 first 27 characters of narrative 1
- 04 remaining 8 characters of narrative 1 + first 19 characters of beneficiary's account number
- 05 remaining 16 characters of beneficiary's account number + first 11 characters of beneficiary's name
- 06 remaining 24 characters of beneficiary's name + first 3 characters of narrative 1
- 07 next 27 characters of narrative 1
- 08 remaining 5 characters of narrative 1 + first 22 characters of narrative 2 09 next 13 characters of narrative 2 + first 14 characters of narrative 3
- 10 remaining 21 characters of narrative 3 + first 6 characters of narrative 4
- 11 next 27 characters of narrative 4
- 12 remaining 2 characters of narrative 4
- 17 booking reference (16 characters)
- 14 name of transaction (only first 27 characters)

15 first 27 characters of beneficiary's name

16 remaining 8 characters of beneficiary's name

33 from the account number of beneficiary bank, bank code of counterparty (first 8 characters)

34 from the account number of beneficiary, 8- or 16-character number of counterparty (second and third 8 characters)

▮ Case "C" (foreign currency items)

The account number and name of the beneficiary and narrative 1 are added as additional information from the details of foreign currency items.

If the TCD is 016 or 516, then:

01 first 27 characters of beneficiary's account number

02 remaining 8 characters of beneficiary's account number + first 19 characters of beneficiary's name

03 remaining 16 characters of beneficiary's name + first 11 characters of narrative 1

04 remaining 24 characters of narrative 1 + first 3 characters of beneficiary's account number

05 next 27 characters of beneficiary's account number

06 remaining 5 characters of beneficiary's account number + first 22 characters of beneficiary's name

07 remaining 13 characters of beneficiary's name + first 14 characters of narrative 1

08 remaining 21 characters of narrative 1 + first 6 characters of narrative 2 09 next 27 characters of narrative 2

10 remaining 2 characters of narrative 2 + first 25 characters of narrative 3

11 remaining 10 characters of narrative 3 + first 17 characters of narrative 4

12 remaining 18 characters of narrative 4

17 booking reference (16 characters)

14 name of transaction (only first 27 characters)

▮ Case "D" (foreign currency items)

If the TCD is 072: It should be examined whether the account number of the beneficiary (field 90) includes a value 16/24 long or not. If yes, then the NS fields should be filled according to case "B", otherwise according to case "C". ▮ Case "E"

In the case of all other TCD-s:

01 first 27 characters of beneficiary's account number

02 remaining 8 characters of beneficiary's account number + first 19 characters of beneficiary's name

03 remaining 16 characters of beneficiary's name + first 11 characters of narrative 1

04 remaining 24 characters of narrative 1 + first 3 characters of narrative 2 05 next 27 characters of narrative 2

- 06 remaining 5 characters of narrative 2 + first 22 characters of narrative 3
- 07 remaining 13 characters of narrative 3 + first 14 characters of narrative 4
- 08 remaining 21 characters of narrative 4
- 17 booking reference (16 characters)
- 14 name of transaction (only first 27 characters)

The space is cut off from the end everywhere. If the field has no value, the given NS field is not displayed, and the lines will slip upwards.

For example:

```
{4:
:20:STARTUMS
:25:0017326000100008
:28:0083
:NS:22PRINCIPAL
3012001008
32010

:60F:C130930HUF721920371,88
:61:1309300930CF5669280,00S
Online in-house account transfer
:86:537
:NS:01120527050036425300100004
02PARTNER KERESKEDELM I SZO
03800060739 szla
17BBK1310000251253
14Online in-house account transfer
15PARTNER KERESKEDELM I SZO
16LGÁLTATÓ
3312052705
340036425300100004
:62F:C130930HUF754193413,93
:64:C130930HUF754193413,93
}
```