

# *Raiffeisen Electra Internetbank*

## ***Payment Requests***

## Table of contents:

Electra Payment Request service .....	3
Outgoing payment requests .....	3
Launching a payment request .....	3
Additional fields of payment requests .....	6
As regards the payee: .....	6
As regards the payer: .....	6
As regards the additional data of the transfer: .....	7
Inquiring about the status of payment requests .....	9
Payment request status notification .....	12
Incoming payment requests .....	13
Inquiring about incoming payment requests .....	13
Fulfilment and rejection of incoming payment requests .....	15
Export/import functions .....	16
Setting of user rights .....	16

## Electra Payment Request service

It is possible in the Electra program to submit and receive requests for payment.

Payment request is a type of transaction launched by the Payee towards the Payer for the purpose of initiating a credit transfer order to the Payee.

In the request, the Payer receives all details of the credit transfer (sender's data, amount, payment deadline), and after checking the data he/she may either approve, disregard or reject the request. An approved payment request will automatically turn into an instant credit transfer order, which will be executed once approved by the Payer.

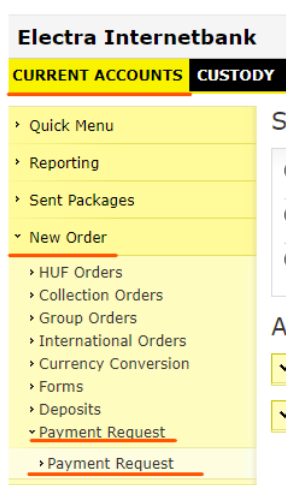
The payment request service is provided in the scope of the so-called Payment System (AFR). It means that the service operates 0-24 hours, even on non-banking days. The payer will receive the request within seconds, and the payee will similarly receive the payment within seconds, up to a limit of HUF 10 million. It is not possible to submit a payment request in excess of this limit.

A payment request may as well be launched using the payer's account alias. Payment requests are valid for 2 months at maximum.

## Outgoing payment requests

### Launching a payment request

Select Current Account then **Orders** menu / **New orders** icon / **Payment request** / **Payment request** option.



The form serving to launch payment requests appears.

Payment Request (Creation)

Beneficiary account number HUF11 1200 1008 0008 9990 0090 0004 HUF VARGA ZSOLT 12001008-00089990-00900004		Scheduled date of dispatch 2021.04.20
<b>▼ Beneficiary additional information</b>		
Type of identification of the payer Name and account	Payment Request Provider's	
Payer's name		
Payer's account number		
<b>▼ Supplementary payer information</b>		
Transfer amount HUF	<input type="checkbox"/> The amount is modifiable.	
Payment deadline 2021.06.20 23:59:59	Validity period 2021.06.20 23:59:59	<input type="checkbox"/> Time critical
<input checked="" type="radio"/> Narrative / <input type="radio"/> Postal Id. / <input type="radio"/> Other ID 		
<b>▼ Additional transfer information</b>		

[Find template](#)
[Create template](#)
[Cancel](#)
[Immediate dispatch](#)
[Add to package](#)

Before you launch a payment request towards an account kept at another bank, always make sure that the payer is able to receive the request. If you wish to identify the payer with an account number, Electra will only permit accounts that are able to receive payment requests, which is checked when the request is saved. If you used an account alias, the Bank will check the account number and reject the order where applicable in a later step.

- By completing **Scheduled date**, you can identify a later date when you want the request to be sent. **The payment request may be signed on any date until the time of sending.** After signature, however, the system will not automatically do the sending on the assigned date. Sending has to be initiated from Electra by a user authorised for this. Sending may as well take place before the assigned date, but never later than that. In such case the system will reject the item.
- Select under **Type of identification of the payer** whether you want to identify the payer by account number or an account alias.
- Please leave the **Payment Request Provider** field blank. The service provider is Raiffeisen Bank automatically.
- Fill in the payer's name and account number or account alias.

- Enter the amount to be transferred in the **Amount** field. Please always take into consideration that settlement takes place in the AFR interbank system, where the highest amount that can be transferred in lump sum is HUF 10 million.
- By checking **The amount is modifiable** field, you enable the payer to pay an amount different from—either lower or higher than—the assigned amount.
- You can identify a **Payment deadline** in the relevant field. Payment deadline may not be longer than 2 months. When completing a new item, the system will automatically offer the latest deadline.
- **Validity period** is until the payer can fulfil the request. Afterwards the request shall be regarded as expired, and the payer may not respond to it any longer. The validity period can be a date later than the payment deadline, but again the period identified here may not be longer than 2 months. When completing a new item, the system will automatically offer the latest deadline. If the payer tries to pay the item later, he/she will be unable to launch the payment, or it will be rejected due to the expired payment request.
- **Remit. Inf.** is a free-text narrative field of 140 characters, in which e.g. you can inform the payer of the reason of the request, or may provide other information related to the request.

**A Payment Request so prepared is ready to be saved.** If you save it, a package including the payment request will be prepared automatically as a result. If you wish to send further payment requests as well to the Bank simultaneously, you may as well place the subsequent requests in this package, or alternatively you may put each request in a separate package. We recommend you to rather use this latter option, because the current version of the program does not offer a function for editing packages in the case of payment requests, and if during the data input you should change your mind, and would rather omit one item or several items from the completed package, you can only do so by deleting the entire package.

Then the completed **packages are signed and sent** to the Bank in the way customary in Electra.

## Additional fields of payment requests

It is not mandatory, but you may as well provide additional information in relation to the payment request.

### As regards the payee:

Payment Request (Creation)

Beneficiary account number HU81 1200 1008 0008 9990 0090 0004 HUF VARGA ZSOLT 12001008-00089990-00900004	Scheduled date of dispatch 2021.04.20
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**Beneficiary additional information**

Beneficiary's ID	
Actual beneficiary's name	
Actual beneficiary's ID	

**Supplementary payer information**

Type of identification of the payer Name and account	Payment Request Provider's
Payer's name	
Payer's account number	

Beneficiary Identification may be a personal identification number or data identifying the entity. Please complete the data of the Ultimate Beneficiary only if you send the request on behalf of someone else.

### As regards the payer:

**Beneficiary additional information**

Type of identification of the payer Name and account	Payment Request Provider's
Payer's name	
Payer's account number	

**Supplementary payer information**

Payer ID	
Actual payer's name	
Actual payer's ID	

Similarly to the payee's additional data, you can also provide where necessary the identification data of the payer and the name and identification data of the Ultimate Debtor.

## As regards the additional data of the transfer:

Transfer amount <input type="text"/> HUF		<input type="checkbox"/> The amount is modifiable.
Payment deadline 2021.06.20 23:59:59	Validity period 2021.06.20 23:59:59	<input type="checkbox"/> Time critical
<input checked="" type="radio"/> Narrative / <input type="radio"/> Postal Id. / <input type="radio"/> Other ID		
<input type="text"/>		

**^ Additional transfer information**

Transfer title code	<input type="text"/>
Customer ID (payments from accounts)	<input type="text"/>
Payee's internal transaction ID	<input type="text"/>
Invoice or receipt ID	<input type="text"/>
Loyalty or preferential scheme ID	<input type="text"/>
Merchant device (till machine, POS) ID	<input type="text"/>
NAV check ID	<input type="text"/>
Commercial unit, shop ID	<input type="text"/>

- The **Purpose Code** of the transfer will be transmitted to the payer in a later version of the program. If you wish to send a purpose code to the payer by all means, please provide it in the narrative field.
- You may as well use the **Payee's internal transaction ID** for example to identify payments incoming upon the requests. The (alphanumeric) reference number provided here will be returned to you in the reply message. It is important to note, however, that this number should be unique for 7 days in retrospect, and for this reason we do not recommend you to complete this field for manually launched payment requests. **Payment requests sent with a transaction ID that has already been used previously will be rejected by the Bank.** We recommend you to rather use the **EndToEnd Identification** instead for this purpose. This identifier is added to the order by the Bank when it accepts the incoming request, and it is available in the status screen inquired from the Bank. E.g.:

Státusz	A fizető félnek átadva

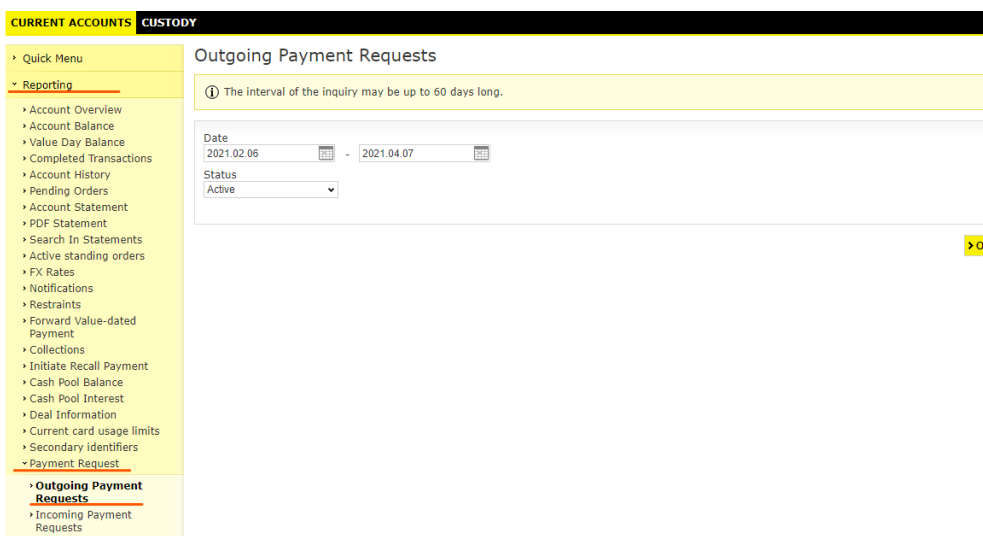
- **Completion of the additional data of the transfer is not mandatory, such data are for the payer's information only.**



## Inquiring about the status of payment requests

Similarly to the other order types, you can inquire about the **status** of **"Payment requests"** in the **Reporting** menu. **Select the "outgoing payment requests" submenu, then the "Download" option.**

It is important to note that you can check the current status of payment requests only online, when you are connected to the Bank. If you are not logged in to the Bank at the moment, the system will ask you to do so.



The screenshot shows the Raiffeisen Bank online interface. At the top, there are two tabs: 'CURRENT ACCOUNTS' and 'CUSTODY'. Below the tabs is a sidebar menu with various options. The 'Reporting' section is expanded, showing a list of sub-menus. The 'Outgoing Payment Requests' submenu is selected. The main area displays the 'Outgoing Payment Requests' screen. It includes a warning message: 'The interval of the inquiry may be up to 60 days long.' Below this, there is a date range selector with the date '2021.02.06' and a calendar icon, followed by a minus sign and another date '2021.04.07' with a calendar icon. Below the date range, there is a 'Status' dropdown menu with 'Active' selected. A yellow 'OK' button is located at the bottom right of the form.

- By default, the system will search the active payment requests of the preceding 60 days. You may as well change these values. The inquiry may concern earlier dates as well, but in such case the dates should be set so that the period covered does not exceed 60 days.
- In the Status field you can select whether you want to inquire about all requests, or active requests, or inactive requests. A request is active if it is awaiting payment, and inactive where payment has taken place or the request has been blocked for some other reason, for example due to rejection.

### They you get the list.

(If the inquiry should take too long, please narrow down the period covered by the inquiry to the actually relevant period.)

Click on **View button** to get a screen with the details. You can see the status of the item in the last line. E.g.:

> OK

You can check incoming credits similarly to other credits. The transaction will appear as a regular incoming instant credit transfer among the items of daily fulfilled transactions, or account history, or the statement of account.

## Payment request status notification

Bank prepares status notification about all Payment request. You can download it with together other notification.

### Reporting / Notifications

**CURRENT ACCOUNTS**

Quick Menu

Reporting

Account Overview

Account Balance

Value Day Balance

Completed Transactions

Account History

Pending Orders

Account Statement

PDF Statement

Search In Statements

Active standing orders

FX Rates

Notifications

Restraints

Forward Value-dated Payment

Collections

Initiate Recall Payment

Cash Pool Balance

Cash Pool Interest

Deal Information

Current card usage limits

Secondary identifiers

Payment Request

Sent Packages

Notifications

The interval of the inquiry can be no longer than 31 days.

Start date

2021.02.06

End date

2021.04.07

> OK

## Incoming payment requests

### Inquiring about incoming payment requests

To view and manage incoming payment requests, in the first step click on the **Reporting/ Payment Request/ Incoming payment requests** menu. (The screen is identical with the screen used to inquire about outgoing payment requests.)

CURRENT ACCOUNTS

CUSTODY

Quick Menu

Reporting

Account Overview

Account Balance

Value Day Balance

Completed Transactions

Account History

Pending Orders

Account Statement

PDF Statement

Search In Statements

Active standing orders

FX Rates

Notifications

Restraints

Forward Value-dated Payment

Collections

Initiate Recall Payment

Cash Pool Balance

Cash Pool Interest

Deal Information

Current card usage limits

Secondary identifiers

Payment Request

Outgoing Payment Requests

Incoming Payment Requests

Incoming Payment Requests

The interval of the inquiry may be up to 60 days long.

Date

2021.02.06 - 2021.04.07

Status

Active

OK

- By default, the system will search the active payment requests of the preceding 60 days. You may as well change these values. The inquiry may concern earlier dates as well, but in such case the dates should be set so that the period covered does not exceed 60 days.
- In the Status field you can select whether you want to inquire about all requests, or active requests, or inactive requests only. A request is active if it is awaiting payment ("Delivered"), and inactive where payment has taken place or the request has been blocked for some other reason.

> OK

[illegible]

By completing **Scheduled date**, you can identify a later date when you want the payment to be sent. **The transaction may be signed on any date until the time of sending.** After signature, however, the system will not automatically do the sending on the assigned date. Sending has to be initiated from Electra by a user authorised for this. Sending may as well take place before the assigned date, but never later than that. In such case the system will reject the item, and you will have to initiate the payment of the incoming payment request once again.

Finally click on the **Save menu**, and the system will prepare a regular order package. This can be signed and sent to the Bank in the way customary in Electra, by selecting the **Orders/Prepared orders** menu.

You can check the debiting related to the sent amount in the same way as any other crediting. The transaction will appear as a regular outgoing instant credit transfer among the items of daily fulfilled transactions, or account history, or the statement of account.

## Export/import functions

If you wish to send and process payment requests from/in a program different from Electra, you may need export and import functions in Electra. These functions will be available in a later version of the program.

## Setting of user rights

By default, the right to input and view data and the right to sign orders are set for each user, provided that he/she has the same rights to all accounts of the customer (company) belonging to his/her profile. In other cases a user having system administration right may set the right to input and view data for the users.



**CURRENT ACCOUNTS**

- › Quick Menu
- › Reporting
- › Sent Packages
- › New Order
- › Manage Orders
- › New Template
- › Manage Templates
- › Manage Partners
- ▼ Administration
  - › User Information
  - › New User
  - › Modify User
  - › Delete User
  - › Generate Initial Password
  - › New ViCA Registration Password
  - › Delete Error Points
  - › API restrictions
  - › SCA Setting
- › Settings
- › Help
- › Logout

^ Other authorizations				
Type of authorization ◊	Record	View	Sign	Points
Client right	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10 points
Form right	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10 points
System Administration right	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10 points
Cashpool right		<input checked="" type="checkbox"/>		
Template right	<input checked="" type="checkbox"/>			
Group item right		<input checked="" type="checkbox"/>		
Request for Payment Initiation right	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10 points

If you **need the right to sign orders**, please call your relationship manager.