

Raiffeisen Electra Terminal

Payment Requests

Table of contents:

Electra Payment Request service	3
Outgoing payment requests.....	4
Launching a payment request	4
Additional fields of payment requests	7
As regards the payee:.....	7
As regards the payer:	8
As regards the additional data of the transfer:	9
Inquiring about the status of payment requests	11
Payment request status notification	13
Incoming payment requests.....	14
Inquiring about incoming payment requests	14
Fulfilment and rejection of incoming payment requests.....	16
Export/import functions.....	18
Setting of user rights	18

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.

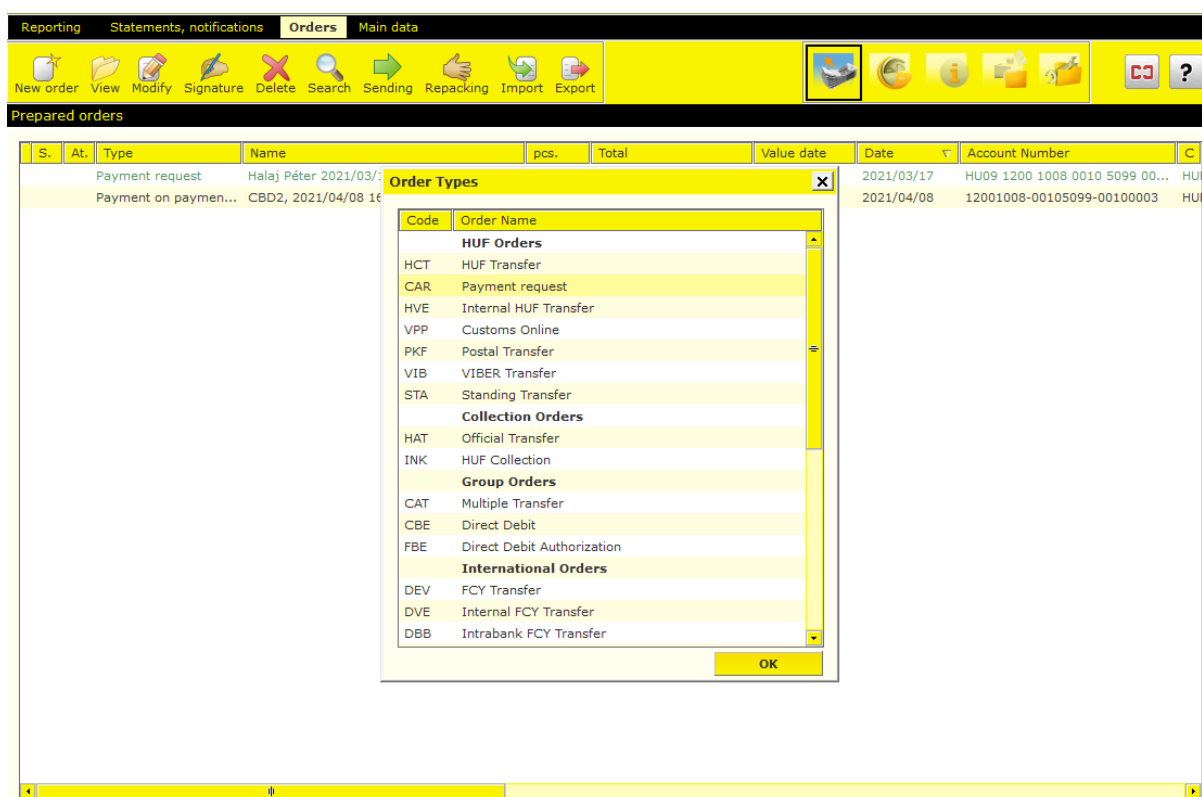
The payment request service is provided in the scope of the so-called Payment System (AFR). It means that the service operates 0-24 hours, even on non-banking days. The payer will receive the request within seconds, and the payee will similarly receive the payment within seconds, up to a limit of HUF 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

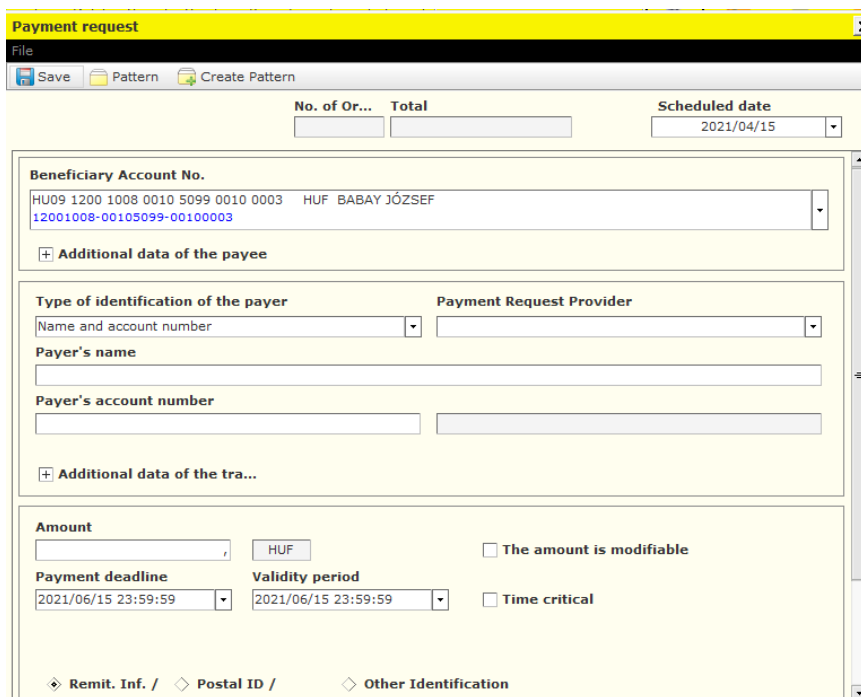
Select the **Orders** menu / **New orders** icon / **CAR Payment request** option.



The screenshot shows the Raiffeisen Bank software interface. At the top, there is a menu bar with 'Reporting', 'Statements, notifications', 'Orders', and 'Main data'. Below the menu bar is a toolbar with various icons for 'New order', 'View', 'Modify', 'Signature', 'Delete', 'Search', 'Sending', 'Repacking', 'Import', and 'Export'. The 'Orders' menu is currently selected, and the 'New orders' icon is highlighted. A dialog box titled 'Order Types' is open, displaying a list of order types categorized into 'HUF Orders', 'Collection Orders', 'Group Orders', and 'International Orders'. The 'CAR' option under 'HUF Orders' is selected. The background shows a table with columns for 'S.', 'At.', 'Type', 'Name', 'pcs.', 'Total', 'Value date', 'Date', and 'Account Number'. The table contains two rows of data: 'Payment request' and 'Payment on paymen...'. The 'Date' column shows '2021/03/17' and '2021/04/08'. The 'Account Number' column shows 'HU09 1200 1008 0010 5099 00...' and '12001008-00105099-00100003'.

S.	At.	Type	Name	pcs.	Total	Value date	Date	Account Number
		Payment request	Halaj Péter 2021/03/17				2021/03/17	HU09 1200 1008 0010 5099 00...
		Payment on paymen...	CBD2, 2021/04/08 16				2021/04/08	12001008-00105099-00100003

The form serving to launch payment requests appears.



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.

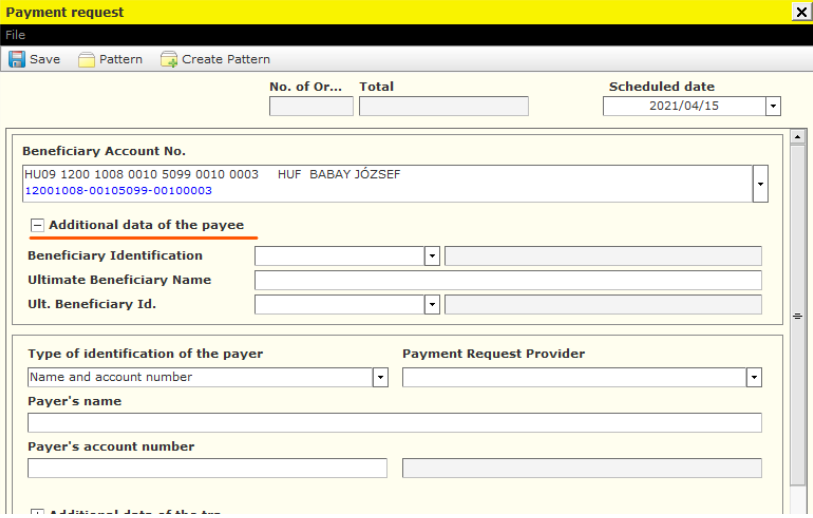
A Payment Request so prepared is ready to be saved. If you save it, a package including the payment request will be prepared automatically as a result. If you wish to send further payment requests as well to the Bank simultaneously, you may as well place the subsequent requests in this package, or alternatively 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:



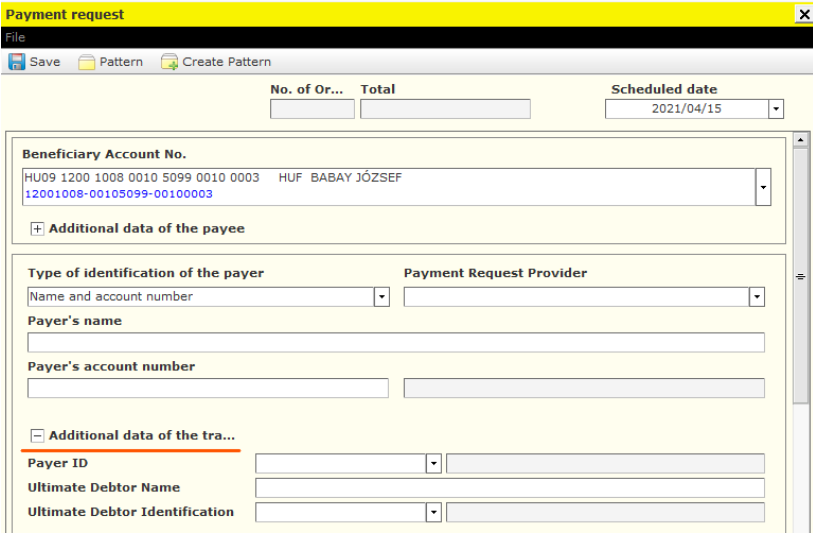
The screenshot shows a 'Payment request' window with a yellow title bar and a menu bar containing 'File', 'Save', 'Pattern', and 'Create Pattern'. The form includes several input fields and sections:

- No. of Or...** and **Total**: Input fields for the number of orders and the total amount.
- Scheduled date**: A dropdown menu showing '2021/04/15'.
- Beneficiary Account No.**: A dropdown menu showing 'HU09 1200 1008 0010 5099 0010 0003 HUF BABAY JÓZSEF' and '12001008-00105099-00100003'.
- Additional data of the payee**: A section with a checkbox and three input fields: **Beneficiary Identification**, **Ultimate Beneficiary Name**, and **Ult. Beneficiary Id.**.
- Type of identification of the payer**: A dropdown menu showing 'Name and account number'.
- Payment Request Provider**: A dropdown menu.
- Payer's name**: An input field.
- Payer's account number**: An input field.

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:

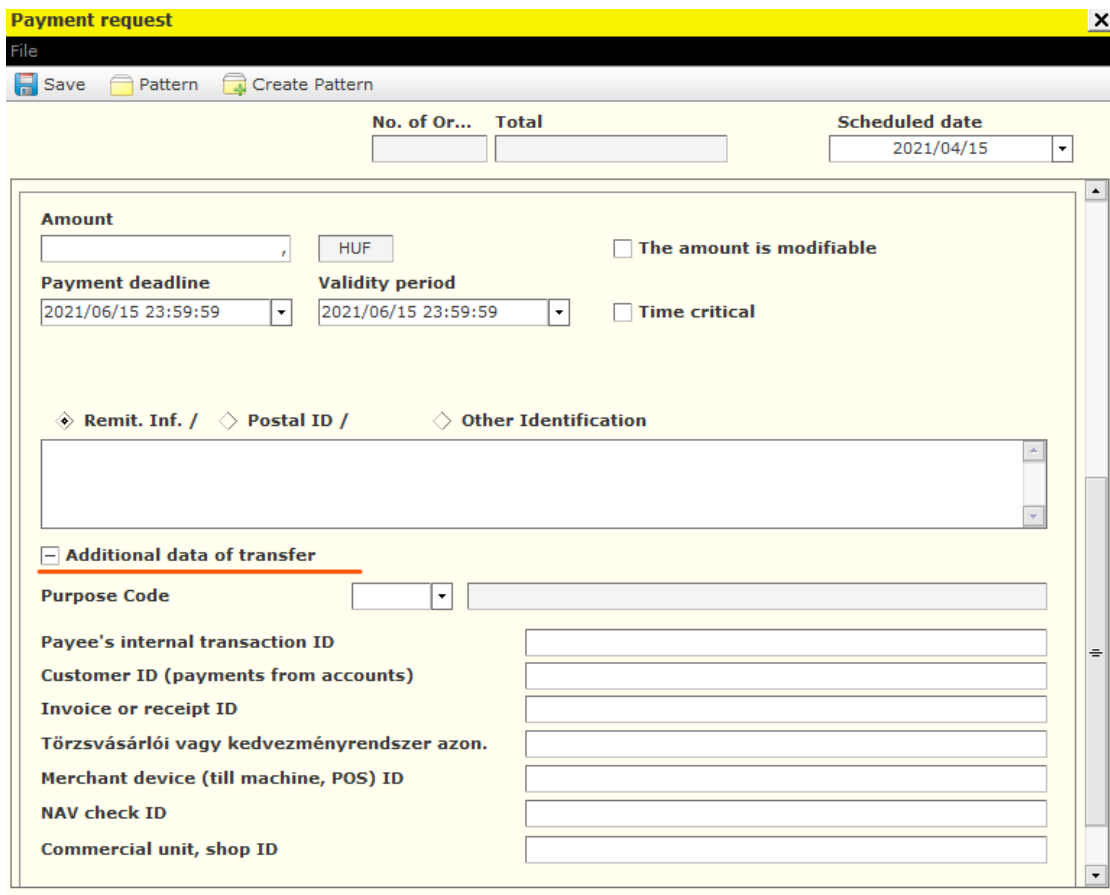


The screenshot shows a software window titled "Payment request" with a yellow header bar. Below the header is a menu bar with "File", "Save", "Pattern", and "Create Pattern". The main area contains several input fields and sections:

- No. of Or...** and **Total**: Two empty input boxes.
- Scheduled date**: A dropdown menu showing "2021/04/15".
- Beneficiary Account No.**: A text box containing "HU09 1200 1008 0010 5099 0010 0003 HUF BABAY JÓZSEF" and "12001008-00105099-00100003".
- + Additional data of the payee**: A section with a plus icon and a downward arrow.
- Type of identification of the payer**: A dropdown menu showing "Name and account number".
- Payment Request Provider**: A dropdown menu.
- Payer's name**: A text box.
- Payer's account number**: A text box.
- Additional data of the tra...**: A section with a minus icon and a downward arrow.
- Payer ID**: A text box.
- Ultimate Debtor Name**: A text box.
- Ultimate Debtor Identification**: A text box.

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:



Payment request

File

Save Pattern Create Pattern

No. of Or... Total Scheduled date
 2021/04/15

Amount
 HUF ☐ The amount is modifiable

Payment deadline Validity period
 2021/06/15 23:59:59 2021/06/15 23:59:59 ☐ Time critical

◆ Remit. Inf. / ◆ Postal ID / ◆ Other Identification

☐ Additional data of transfer

Purpose Code

Payee's internal transaction ID

Customer ID (payments from accounts)

Invoice or receipt ID

Törzsvásárlói vagy kedvezményrendszer azon.

Merchant device (till machine, POS) ID

NAV check ID

Commercial unit, shop ID

- 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.:

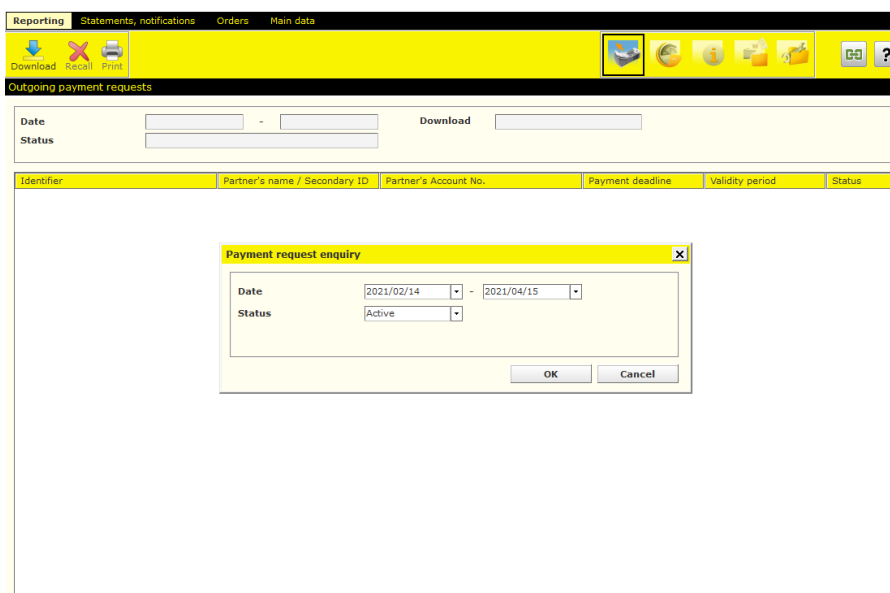
Payment request	
File	
Print	
Send time	2021/04/15 17:27:54
Amount	1 000,00 HUF
Payer	
Name	Tóth Béla
Payer's account number	HU09 1200 1008 0010 5099 0010 0003
Payee	
Name	VARGA ZSOLT
Beneficiary Account No.	HU81 1200 1008 0008 9990 0090 0004 HUF "VARGA Z
Details	12345678901234567890123456789012345
	67890123456789012345678901234567890
	12345678901234567890123456789012345
	67890123456789012345678901234567890
Validity period	2021/06/15 23:59:59
Payment deadline	2021/06/15 23:59:59
EndToEnd Identification	UBRTHUH0____-20210415-H21D0000020122
Time critical	No
Status	ACWP - 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 Reporting menu. The 'Reporting' tab is selected, and the 'Outgoing payment requests' submenu is open. The 'Download' option is highlighted. A 'Payment request enquiry' dialog box is displayed, showing the 'Date' field set to '2021/02/14' and the 'Status' field set to 'Active'. The dialog box has 'OK' and 'Cancel' buttons.

- 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.)

Reporting
Statements, notifications
Orders
Main data

Download
Recall
Print



Outgoing payment requests

Date 2021/04/14 - 2021/04/15
Download 2021/04/15 17:30:29

Status All

Identifier	Partner's name / Secondary ID	Partner's Account No.	Payment deadline	Validity period	Status
EL20210415115255000131594	Tóth Béla	HU09 1200 1008 0010 5099 0010 0003	2021/06/15 23:59:59	2021/06/15 23:59:59	Accepted
EL20210415115255000131594	Tóth Béla	HU09 1200 1008 0010 5099 0010 0003	2021/06/15 23:59:59	2021/06/15 23:59:59	Accepted
EL20210415121731000131597	Tóth Béla	HU51 1200 1008 0010 5099 0120 0003	2021/06/15 23:59:59	2021/06/15 23:59:59	A fizető félnek
EL20210415172754000131601	Tóth Béla	HU09 1200 1008 0010 5099 0010 0003	2021/06/15 23:59:59	2021/06/15 23:59:59	A fizető félnek

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

Payment request

File

Print

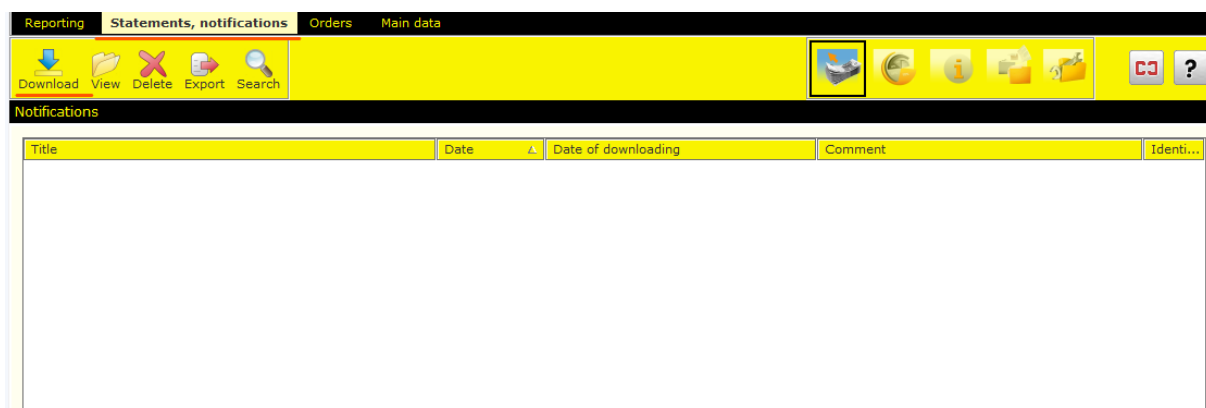
Send time	2021/04/15 17:27:54
Amount	1 000,00 HUF
Payer	
Name	Tóth Béla
Payer's account number	HU09 1200 1008 0010 5099 0010 0003
Payee	
Name	VARGA ZSOLT
Beneficiary Account No.	HU81 1200 1008 0008 9990 0090 0004 HUF "VARGA Z
Details	
	12345678901234567890123456789012345
	67890123456789012345678901234567890
	12345678901234567890123456789012345
	67890123456789012345678901234567890
Validity period	2021/06/15 23:59:59
Payment deadline	2021/06/15 23:59:59
EndToEnd Identification	UBRTHUH0____-20210415-H21D0000020122
Time critical	No
<u>Status</u>	<u>ACWP - A fizető félnek átadva</u>

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.

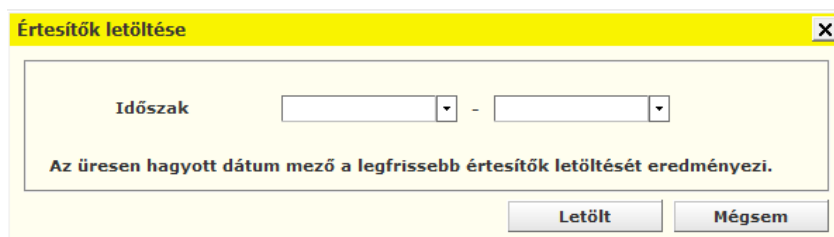
Payment request status notification

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

Statement, notification/ Notifications



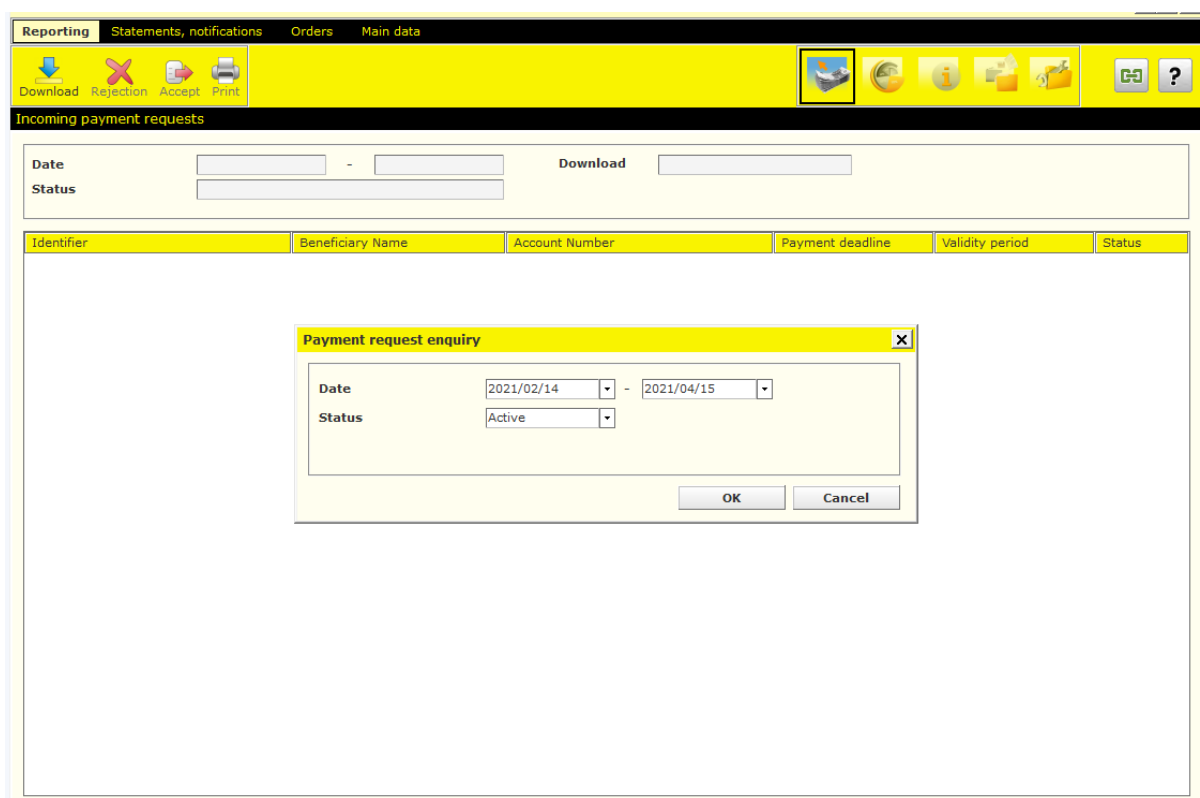
Then **Download** button:



Incoming payment requests

Inquiring about incoming payment requests

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



The screenshot shows the 'Incoming payment requests' interface. At the top, there's a navigation bar with 'Reporting', 'Statements, notifications', 'Orders', and 'Main data'. Below this is a yellow toolbar with icons for 'Download', 'Rejection', 'Accept', and 'Print'. The main content area is titled 'Incoming payment requests' and contains a table with the following columns: Identifier, Beneficiary Name, Account Number, Payment deadline, Validity period, and Status. A 'Payment request enquiry' dialog box is open, showing a date range from 2021/02/14 to 2021/04/15 and a status of 'Active'. The dialog has 'OK' and 'Cancel' buttons.

- 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.

After the inquiry, you will get a list in which you can check the status of delivered requests as well. E.g.:

Reporting
Statements, notifications
Orders
Main data

Download
Rejection
Accept
Print

Incoming payment requests

Date: 2021/04/14 - 2021/04/15
Download: 2021/04/15 17:35:02
Status: All

Identifier	Beneficiary Name	Account Number	Payment deadline	Validity period	Status
UBRTHUH0____-20210415-H21D0000020117VARGA ZSOLT		HU81 1200 1008 0008 9990 0090 0004	2021/06/15 23:59:59	2021/06/15 23:59:59	Accepted
UBRTHUH0____-20210415-H21D0000020118VARGA ZSOLT		HU81 1200 1008 0008 9990 0090 0004	2021/06/15 23:59:59	2021/06/15 23:59:59	Accepted
UBRTHUH0____-20210415-H21D0000020119VARGA ZSOLT		HU81 1200 1008 0008 9990 0090 0004	2021/06/15 23:59:59	2021/06/15 23:59:59	Delivered
UBRTHUH0____-20210415-H21D0000020122VARGA ZSOLT		HU81 1200 1008 0008 9990 0090 0004	2021/06/15 23:59:59	2021/06/15 23:59:59	Delivered

By double-clicking you can view and print the status of the requests.

Payment request

File

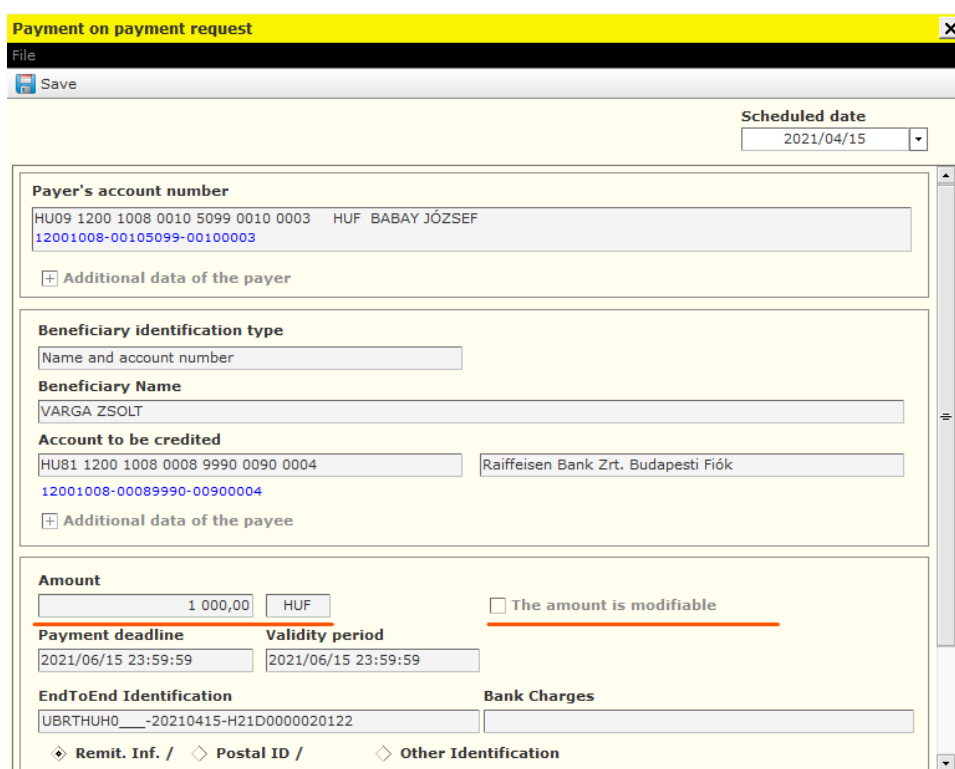
Print

Time of reception: 2021/04/15 17:27:55
Amount: 1 000,00 HUF
Payer
Name: Tóth Béla
Payer's account number: HU09 1200 1008 0010 5099 0010 0003 "BABAY JÓZS
Payee
Name: VARGA ZSOLT
Beneficiary Account No.: HU81 1200 1008 0008 9990 0090 0004
Details: 12345678901234567890123456789012345
67890123456789012345678901234567890
12345678901234567890123456789012345
67890123456789012345678901234567890
Validity period: 2021/06/15 23:59:59
Payment deadline: 2021/06/15 23:59:59
EndToEnd Identification: UBRTHUH0____-20210415-H21D0000020122
Time critical: No
Status: RCVD - Delivered

Fulfilment and rejection of incoming payment requests

After inquiring about incoming payment requests, in the case of items whose **status is "Delivered"** you can select with the right mouse button whether you want to fulfil or reject the given request.

If you select fulfilment or rejection, the **system will generate a credit transfer or a rejection based on the request**, whose content cannot be modified, unless the request has been sent with **The amount is modifiable** option. In such case you can change the amount before saving the credit transfer.



Payment on payment request

File Save

Scheduled date: 2021/04/15

Payer's account number
 HU09 1200 1008 0010 5099 0010 0003 HUF BABAY JÓZSEF
 12001008-00105099-00100003
 [+ Additional data of the payer]

Beneficiary identification type
 Name and account number

Beneficiary Name
 VARGA ZSOLT

Account to be credited
 HU81 1200 1008 0008 9990 0090 0004 Raiffeisen Bank Zrt. Budapesti Fiók
 12001008-00089990-00900004
 [+ Additional data of the payee]

Amount
 1 000,00 HUF ☐ The amount is modifiable

Payment deadline 2021/06/15 23:59:59 **Validity period** 2021/06/15 23:59:59

EndToEnd Identification UBRTHUHO_-20210415-H21D0000020122 **Bank Charges**

◆ Remit. Inf. / ◆ Postal ID / ◆ Other Identification

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.

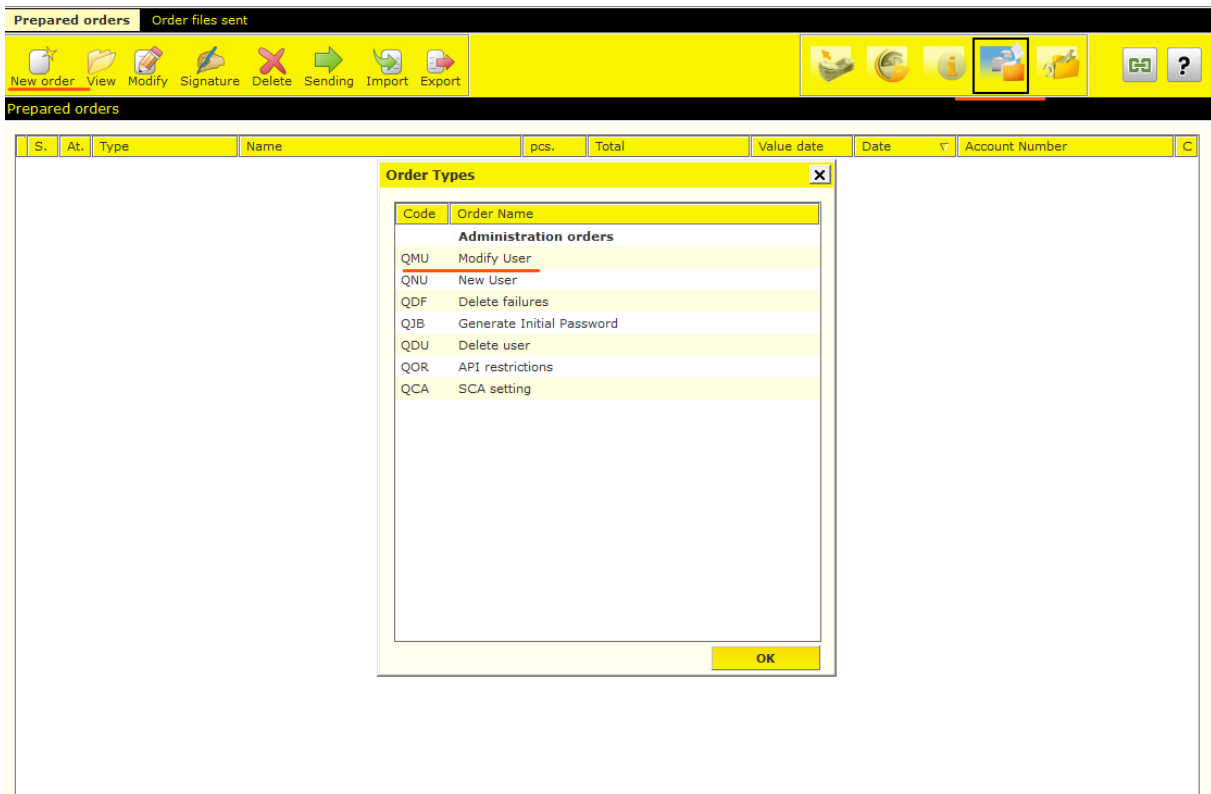
You can check the debiting related to the sent amount in the same way as any other crediting. The transaction will appear as a regular outgoing instant credit transfer among the items of daily fulfilled transactions, or account history, or the statement of account.

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.



The screenshot shows the 'Prepared orders' window with a toolbar containing icons for New order, View, Modify, Signature, Delete, Sending, Import, and Export. The 'Order Types' dialog box is open, displaying a list of order types under the heading 'Administration orders'.

Code	Order Name
Administration orders	
QMU	Modify User
QNU	New User
QDF	Delete failures
QJB	Generate Initial Password
QDU	Delete user
QOR	API restrictions
QCA	SCA setting

The 'New User' option (QNU) is highlighted with a red underline. An 'OK' button is visible at the bottom right of the dialog box.

Modify User ✕

File

 Save

Scheduled date
2021/04/15 ▼

User DataAuthenticationsAccount rightKonverziós jogok**Special rights**Statement

Type of right	Enter	View	Signature	Points
Client right	☒	☒	☒	10
Form right	☒	☒	☒	10
System Administration right	☒	☒	☒	10
Cashpool right		☒		
Template right	☒			
Group item right		☒		
Request for Payment Initiation right	☒	☒	☒	10

Jogosultság ügyfélszintű jogra nem engedélyezhető. Aláírási jog adminisztrációval nem adható.

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