

Vállalati Netbank

(Ex-MKB Bank)

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1. Introduction

With the help of the Vállalati Netbank (Ex-MKB Bank) service provided by MBH Bank Nyrt. (the 'Bank'), you can easily manage the finances of your business. You can check your account balance, transfer, view and print your account statements, and handle many other banking matters at any time and from anywhere.

This User Manual briefly contains the information needed to use the service safely. The Bank's lists of terms and conditions and other related information materials provide guidance on issues not detailed in the User Manual.

The content of the User Manual may change, so we recommend that if you have any question, you always inquire from the latest version, which can be downloaded from the Bank's website or Vállalati Netbank (Ex-MKB Bank).

1.1. How to apply?

The Vállalati Netbank (Ex-MKB Bank) service is available to MBH Bank customers. The service can be requested by small and medium-sized companies and large companies alike.

To apply for the Vállalati Netbank (Ex-MKB Bank) service, visit any of our branches in person and our staff will help you apply.

1.2. Technical conditions

The Vállalati Netbank (Ex-MKB Bank) service is available as an application running in a browser, the recommended minimum technical conditions of which have been determined primarily for security reasons:

- A prerequisite is a computer that has a Windows 10 operating system or runs one of the following supported browsers:
- Supported browsers (the latest version of the programs listed is recommended): Chrome, Safari, Firefox, Microsoft Edge and Opera;
- Internet connection;
- to use SMS signature password, you need a mobile phone capable of receiving SMS messages and a subscription.

Required settings:

- Browser settings: proper operation requires that JavaScript and Cookies be enabled in the browser;
- Screen resolution: a screen setting with a minimum resolution of 734 pixels or more in width.

1.3. Contact

Web access: www.mbhbank.hu

MBH Telebank customer service telephone number: 06 80 350 350, +36 1 373 3399

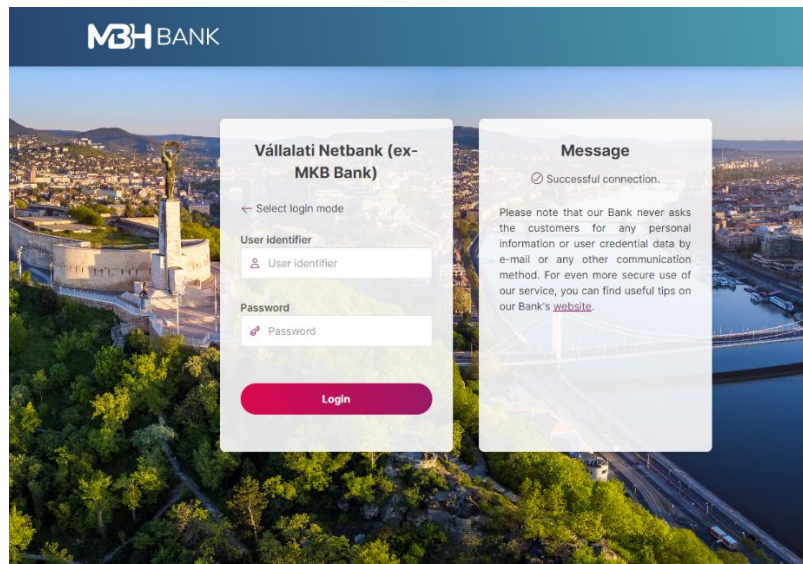
For more details, please visit our website.

2. General

2.1. Login and logout

Login to the service

To use the Vállalati Netbank (Ex-MKB Bank) service, you must log in to the system at <https://vallalatinetbank.mbhbank.hu>.



To log in, please enter:

- your user ID (in GROUP CODE:ABBREVIATION format),
- your login password.

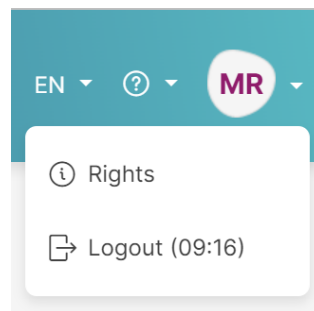
After this, click on Login and enter:

- your one-time code received by SMS.

If you enter incorrect details, the system will prevent you from logging in and you will have to start the login process again. If you have entered an incorrect login password or one-time code three times, the system will ban you, and in this case our MBH Telebank customer service can help you.

Logout

If you no longer wish to use the service, please log out of the program to protect your data. This is possible with the Logout button in the drop-down menu next to the monogram in the upper right corner. Please always use the Logout option if you no longer wish to use the system.



In addition, if the program experiences 10 minutes of inactivity, it will automatically log the User out.

2.2. Menu structure

The features that can be used in the Vállalati Netbank (Ex-MKB Bank) service are available in the menu bar on the left, which has two levels. You can read about the exact content and use of the menu items in the following sections.

2.3. Switching between customers

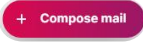
With the Vállalati Netbank (Ex-MKB Bank) service, one User can handle the data of several customers at the same time; however, you can access the data of only one customer in the system at a time. If you wish to switch between customers, you can do so by clicking on the customer's name in the upper right corner.

2.4. Overview of authorisations

You can also query the user rights by selecting the drop-down menu next to the monogram available in the top right line, where you can check the currently set authorisations for the given company by clicking on the Authorisation Overview button.

2.5. Sending a message

You can access the messages sent by the Bank in the Mailbox menu item on the left. The number next to the description indicates how many unread messages are currently in your mailbox.

In addition, you can also write a letter to the Bank's Customer Service, which is also available in this menu item by clicking on the  button in the lower right corner.

2.6. Settings

Several setting options of Vállalati Netbank (Ex-MKB Bank) are available in the Settings menu item.

2.6.1. Initial Account Numbers

In the Settings / Initial Account Numbers menu item, you can set your favourite, most frequently used account number to be debited for each order type. After the setting is completed, new orders started

from the given order type are always uploaded by default with the initial account number set here, helping complete the order. This account number can always be changed for individual transactions.

2.6.2. Set Favourites

In the Settings / Set Favourites menu item, you can select up to five features that are the most frequently used functions, so they will always be available on the home screen in the order you specify, thus supporting their quick use.

2.6.3. Authentication Board

In the Settings / Authentication Board feature, you can query the list of currently accessible branches in Hungary at any time.

2.6.4. Log

In the Settings / View Log menu item, you can view the event log of the active Users belonging to the selected customer, which you can access through a filter for the Period, User Name and Event fields, allowing the tracking of the actions taken during the use of the service.

2.6.5. Change Login Password

In the Settings / Change Login Password menu item, you can change the login password, subject to the password management rules in force.

2.6.6. Change Signature Password

In the Settings / Change Signature Password menu item, you can change the batch signature password, subject to the password management rules in force. The login and signature passwords may be different or may be even identical as long as they comply with the password management rules.

2.6.7. Manage Account Access Rights

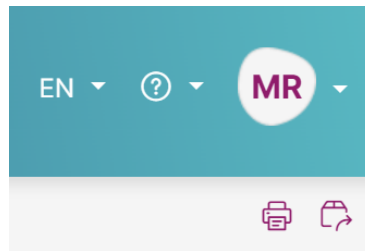
After the confirmation of the selection, by clicking on the Settings / Manage Account Access Rights menu item, the interface will redirect you to a web page created outside the system and dedicated to these settings. On that web page, you can manage your previously granted authorisations after proper identification.

With the entry into force of the PSD2 Policy, you may grant access to 'third party service providers' (TPPs) outside the Bank to access your account information or to initiate transfers from your accounts.

2.7. Export and print options

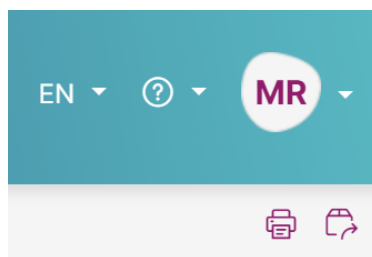
2.7.1. Data export

In the system, certain lists and data can be exported in different export formats. In certain cases, documentation describing the export format is also available for the individual export formats, which you can access by clicking on the information symbol next to the given format. The currently available formats and their characteristics are explained for the related features.



2.7.2. Printing

The system can also print certain displayed details; during this, the details are displayed in a printer-friendly, transparent format. If a given page or view can be printed, a printer icon will appear in the upper right corner, which can be clicked on to access the print image, which can be saved in different formats or can even be printed.



Depending on the feature, lists with different levels of detail are available, i.e. short or detailed lists, which differ in the level of detail of the data content. In order to ascertain the content, please check both lists and choose to save or print the print image that works best for you accordingly.

2.8. Help

You can access the Vállalati Netbank (Ex-MKB Bank) User Manual (this document) from the menu items in the upper right bar of the screen; clicking on the ? (question mark) icon loads the currently valid document.

2.9. Information related to strong customer identification

In accordance with Directive 2015/2366 of the European Parliament and of the Council, the Vállalati Netbank (Ex-MKB Bank) service can only be used with strong customer authentication.

To identify the customer at login and to sign orders, it is necessary to enter a permanent password provided by the User and a one-time password sent in an SMS message to the phone number provided by the User.

- The initial permanent password is generated by the Bank's system, which the User must change during its first use.
- To log in or to sign transactions (orders), the Bank sends a one-time SMS Signature Password to the User in an SMS sent to the mobile number provided by the User in the User Declaration, which must and may be used only during the use of the Service when the SMS is sent.

The unauthorised use of the SMS password and the permanent password is at the risk and responsibility of the Account Holder; the Bank is only responsible for sending an SMS containing the

Signature Password to the mobile number indicated in the User Declaration. The SMS is considered to have originated from the Bank if it was received from one of the telephone numbers specified on the List of Terms and Conditions applicable to the Service and contains the abbreviation 'MBH'. The Bank sends each SMS only once and only to the phone number specified in the User Declaration.

There are two ways to change your phone number:

- by modifying the User Declaration;
- in the Vállalati Netbank (Ex-MKB Bank) New Order / Set Strong Customer Authentication (SCA) menu item, with the appropriate authorisations (it is necessary to enter the phone number twice, then you can validate it by selecting immediate submission).

3. Available services

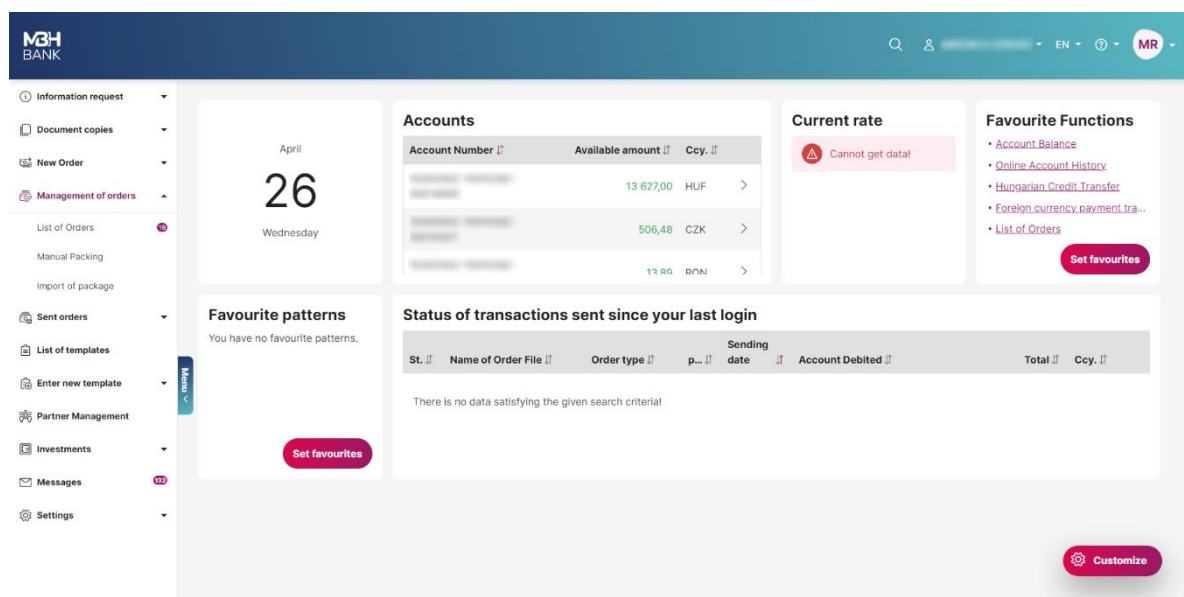
You can select the features available in the Vállalati Netbank (Ex-MKB Bank) Service in the menu bar on the left side of the screen. If you are not authorised to use any of the features, it will either not appear or the system will inform you about this in a message after you open the feature.

3.1. Overview

After login, an overview page welcomes the logged-in user, where a brief overview of the most frequently used features is available. This overview page can be freely parameterised using the

 button available in the lower right corner. By clicking on it, you can:

- dynamically sort the items on the overview screen;
- delete them;
- add items from a predefined list.



Items that can be displayed:


- date,
- favourite features,
- favourite templates,
- current accounts (two different views),
- deposit overview,
- list of maturing deposits,
- authorisation overview,
- number of batches prepared,
- status of order batches sent,
- current exchange rate,
- number of letters.

3.2. Queries

You can access the features detailed in this section with the appropriate query authorisations, i.e. you may query details related to accounts for which the given user has at least query authorisation.

3.2.1. Information request

3.2.1.1. Account Balance

In the Information Request / Account Balance menu item, you can query the account number, currency and current balance of all transaction accounts connected to the given customer. The system automatically summarises the current balance available on all accounts by currency. In addition, you can filter the details of each account under the summary block by clicking on the  filter icon on the right.

HUF	EUR	USD	CZK	RON
3 459 909 995,00	792 455,30	47 825,13	1 169,97	13,89

Account Number

Account name

Current balance

Available amount

from to

from to

Currency

RON

Delete

Filter

Account Number

Account name

Current balance

Available amount

Ccy.

By clicking on any of the account numbers available on the list, you can also view and, if necessary, print further details of the given account.

3.2.1.2. Account History

In the Information Request / Account History menu item, you can query account history data. You can query the data after selecting the account number and the time interval.

Account Number

HUF

Date interval

Last 1 week

19/04/2023

25/04/2023

Inquiry

The account history may always be queried only for one account at a time. Make sure to enter a period of not more than 62 days. If you enter an incorrect or unrealistic start or end date or an incorrect or unrealistic period, an error message will appear indicating the nature of the error. You can also select dates by clicking on the calendar icon next to the date request field. You must select the first and last day of the desired period in the appearing calendar window. After the period is entered, the details of the selected account are displayed on the right of the screen, and the transactions of the specified period are detailed below it.

In this menu item, you can query only the details for the previous day or before it; it is not possible to query details for the current day. The details displayed represent the items on the account statement.

After the query, you can further filter the details by clicking on the filter icon on the right. Filtering options: date, transaction type, amount, ID, partner name / account number / secondary ID and comment.

After searching and filtering, you can click on any of the items available on the list to view more detailed information about that item and, if necessary, print it.

3.2.1.3. Online Account History

In the Information Request / Online Account History menu item, you can query account history details. You can query the details after selecting the account number, the time interval and the amount limit. In addition, you can specify additional search criteria that appear on the interface by clicking on Advanced Search: transaction direction, transaction type, partner name or account number, secondary ID and comment. A period of maximum 90 days may be specified in the query.

Unlike the Request Information / Account History menu item, you can also view current daily transactions here and a more detailed search option is also available.

After filtering, you can click on any of the items available on the list to view more detailed information about that item and, if necessary, print it.

3.2.1.4. Account Statement Items

In the Information Request / Account Statement Items menu item, you can query the completed account statements for a given interval and can download them in the form of monthly or one-time account statements set in accordance with the agreement concluded with the Bank.

There are a couple of ways to do searches:

- after selecting the period and starting the Search, you can select a specific date within the period, after which the query will start automatically;
- you can download the last completed account statement by clicking on the Last Download button.

The search interface includes a 'Date interval' dropdown set to 'Last 1 week', a 'Searched period' section with dates '19/04/2023' and '26/04/2023', a 'Download latest' button, and a 'Search' button. Below this is a 'Select the date of the statement!' dropdown set to '25/04/2023'.

After the search, the completed account statements are displayed on the list by account number, and you can filter the list.

The filter interface shows fields for 'Account Number', 'Currency', and 'Account name'. It includes 'Delete' and 'Filter' buttons. Below the fields are sorting icons for 'Account Number', 'Ccy.', and 'Account name'.

In this view, you can access all options to print and export account statements for all displayed account numbers:

- Multiple print views are available depending on whether you wish to access short or detailed data.
- A couple of export formats are available in the system, depending on the other system in which you wish to process the account statement (Windows and CP852). Each format is available with three different contents (standard, extended data content and instant transfers). You can access more information about the export options in different formats and contents by clicking on the information icon next to the individual export options.

By clicking on one of the available account numbers, the details of the given account statement are loaded on the screen in a summary header or at item level.

The details interface shows account information: Account Number, Account name, Name of customer, Branch, and Period (25/04/2023 - 25/04/2023). It also displays Statement No. 033 and a summary of balances: Opening balance (12 326,00), Total Debits (0,00), Total Credits (1 301,00), and Closing balance (13 627,00). Below this is a filter section with fields for Transaction type, Partner Account, Partner, Comment, Value date (from/to), Amount (from/to), and Ccy. It includes 'Delete' and 'Filter' buttons. At the bottom is a table header with columns: Partner Account, Partner, Comment, Transaction type, Value date, Amount, and Ccy.

You can filter the displayed items or can also print or export the account statement items of the given daily statement linked to the given account number.

- Multiple print views are available depending on whether you wish to access short or detailed data.
- A couple of export formats are available in the system, depending on the other system in which you wish to process the account statement (Windows and CP852). Each format is available with three different contents (standard, extended data content and instant transfers). You can access more information about the export options in different formats and contents by clicking on the information icon next to the individual export options.

Selecting a single account statement item will load the details of the account statement item, which you can print.

3.2.1.5. Search in Statements

In the Information Request / Search in Statements menu item, you can query individual account statement items for a given interval. You can start a data query after entering the time interval, transaction type, transaction direction or partner account number. In addition, clicking on Advanced Search will display other search criteria on the interface, which can also be used to narrow the search results (partner, amount, currency and comment). A period of maximum 61 days may be specified in the query.

The screenshot shows a search form with the following fields and options:

- Period:** Two date input fields showing '25/04/2023' and '26/04/2023'.
- Transaction type:** A dropdown menu with a downward arrow.
- Transaction direction:** A text input field containing 'All'.
- Account number of partner:** A text input field.
- Partner:** A text input field.
- Amount:** Two text input fields labeled 'from' and 'to'.
- Currency:** A dropdown menu with a downward arrow.
- Details:** A text input field.
- Buttons:** A link labeled 'Detailed search ^' and a red 'Search' button with a magnifying glass icon.

After filtering, you can click on any of the items available on the list to view more detailed information about that item and, if necessary, print it.

3.2.1.6. Advices

In the Request Information /Advices menu item, you can query different notifications for a given interval. A period of maximum 60 days may be specified in the query.

The screenshot shows a form for querying notifications with the following elements:

- Date interval:** A dropdown menu showing 'Last 1 month'.
- Searched period:** Two date input fields showing '27/03/2023' and '26/04/2023'.
- Buttons:** A red 'Inquire' button with a magnifying glass icon.
- Table Header:** A table with four columns: 'Date', 'Time', 'Title', and 'No. of orders'. Each column has a small upward arrow icon next to it.

In this menu item, you can query the following types of notifications, among others (if they are generated because the related product is in use by the given customer):

- DETSTA, CS-STATUS and FELHKI messages related to direct credit and direct debit;

- Postal Payment Order Notification (PKF);
- Postal Cash Transfer Notification / Electronic Analytics (CHQ).

Clicking on the line of items that appear as a result of the query will load the detailed content of the given notification message, which may differ depending on the type of notification (e.g. initiator, order identifier and status information). In general, the header details of the given notification are displayed and if it is a notification that can be interpreted at item level, the individual items and their status are displayed in a table. You can filter the items available on the list based on the available data (they may vary by notification type).


In addition to viewing, you can print or export the data in a processable file format if necessary.

3.2.1.7. Standing Orders


In the Information Request / Standing Orders menu item, you can query and handle previously entered standing transfers.

You can filter the standing transfer items available on the list as follows:

You can sort each column by clicking on the arrows next to the column name.

By clicking on the  icon at the end of the given line item, you can access three options: View, Modify and Cancel:

- in the case of **View**, you can access and print the details of the given standing transfer;
- in the case of **Modify**, certain details of the standing transfer can be modified (this requires appropriate data entry authorisation and approval requires signing authorisation);
- in the case of **Cancel**, the given standing transfer can be permanently cancelled – in this case, additional scheduled transactions will not be automatically generated (this requires data entry authorisation and approval requires signing authorisation).

In addition to the previously entered standing transfers, you can also use the  button at the bottom right of the screen to enter a new standing order. Details of this can be read in the related section of the New Order / Standing Order menu item.

3.2.1.8. Daily performed transactions

In the Information Request / Daily performed transactions menu item, you can query the entries made on the individual accounts on a given day.

After selecting an account, the aggregate data of the given account are displayed at the top of the page, and then the transactions performed on the given day are displayed on an itemised list, in which you can filter the transfer items as follows:

The screenshot shows a transaction filter form. It has four main input fields at the top: 'Transaction type' (with a dropdown arrow), 'Partner Account', 'Partner', and 'Comment'. Below these are three rows of date and amount filters: 'Value date' (with 'from' and 'to' sub-fields), 'Amount' (with 'from' and 'to' sub-fields), and 'Ccy.' (with a dropdown arrow). To the right of these filters are two buttons: 'Delete' and 'Filter'. At the bottom of the form, there is a row of column headers: 'Partner Account', 'Partner', 'Comment', 'Transaction type', 'Value date', 'Amount', and 'Ccy.'. Each header has a small double-headed arrow next to it, indicating that the columns can be sorted by clicking on these arrows.

You can sort each column by clicking on the arrows next to the column name.

After filtering, you can click on any of the items available on the list to view more detailed information about that item and, if necessary, print it.

3.2.1.9. Exchange rates

In the Information request / Exchange rates menu item, you can access and query the current daily exchange rates of the selected day for information purposes:

- MBH trading exchange rates;
- MBH cash foreign exchange and cheque exchange rates;
- MBH cash foreign currency and cheque exchange rates;
- exchange rates of the National Bank of Hungary.

After selecting the date or exchange rate type, the results can be exported in a couple of encoding formats (Windows and CP852) if necessary. Each encoding is available in three different contents and formats (Excel format, Total daily exchange rate and Exchange rate of the National Bank of Hungary). You can access more information about the export options in different formats and contents by clicking on the information icon next to the individual export options.

3.2.1.10. Currency diagram

In the Information Request / Currency diagram menu item, you can access and query the exchange rate types described also in the previous menu item for information purposes in the form of a graph that makes the change of the given period traceable. In addition to the four exchange rate types, the direction, time interval, and the currency or currencies that need to be included in the graph can be defined as filtering criteria.

3.2.1.11. Bank Information

In the Information Request / Bank Information menu item, you can access up-to-date useful information on the Bank's operations (for example, foreign exchange holidays). The information materials are available in downloadable format on the interface and can be viewed after downloading.

3.2.1.12. Card Information

In the Information Request / Card Information menu item, you can query the list of bank cards belonging to the given account by account number. After the query, you can filter the list as follows:

You can sort each column by clicking on the arrows next to the column name.


By clicking on the icon at the end of the line representing the data of the given card, you can access several actions (depending on card status and other parameters):

- In the **View** menu item, the details of the card are available, which you can print if necessary.
- In the event of **Bank Card Activation**, a bank card activation command can be submitted and the bank card will be activated as a result (this requires appropriate data entry authorisation and approval requires signing authorisation).
- In the event of **Bank Card Passivation**, a bank card deactivation command can be submitted and the bank card will be deactivated as a result (this requires appropriate data entry authorisation and approval requires signing authorisation).
- In the case of **Change Bank Card / Credit Card Limit**, you can change the daily limit amount and number of purchases as well as the cash withdrawal limit amount and number of withdrawals up to the valid maximum limits (this requires appropriate data entry authorisation and approval requires signing authorisation).
- In the case of **History**, you can query the transaction history of the given card, which you can further filter by time interval, amount limit, currency, merchant, address of acceptance point, terminal identifier or entry date. A period of maximum 31 days may be specified in the query. Clicking on one of the transactions appearing on the list will display its details, which you can print if necessary.

3.2.1.13. Term deposits

In the Information Request / Term deposits menu item, you can query the list of fixed-term deposits. After the query, you can filter the list as follows:

You can sort each column by clicking on the arrows next to the column name.

You can access View by clicking on the  icon at the end of the line representing the data of the given deposit. In the **View** menu item, you can access the details of the deposit, which you can print if necessary, and you can also initiate the termination of the deposit.


In the event of a **deposit breakup**, you can select the repayment account on which the deposit amount will be credited.

3.2.1.14. Group authorisations


In the Information Request / Group authorisations menu item, you can query previously submitted direct debit authorisation orders. You can filter the list as follows:



You can sort each column by clicking on the arrows next to the column name.

You can access several actions by clicking on the  icon at the end of the line representing the given item:

- in the case of **View**, you can access and print the details of the given direct debit authorisation;
- in the case of **Modify**, certain details of the direct debit authorisation can be modified, e.g. valid until and value limit (this requires appropriate data entry authorisation and approval requires signing authorisation);
- in the case of **Cancel**, a direct debit authorisation can be permanently cancelled – in this case, the direct debit orders received for the given authorisation in the future cannot be executed (this requires data entry authorisation and approval requires signing authorisation).

In addition to the previously entered direct debit authorisations, you can also use the  button at the bottom right of the screen to enter a new direct debit authorisation order. If you would like to authorise a service provider to execute automatic direct debit orders, you can enter a direct debit authorisation by providing the debit details (consumer details, start and end of validity period, value limit and comment; this requires data entry authorisation and approval requires signing authorisation). It is important that the direct debits submitted by the service provider will be executed automatically only below the specified value limit and within the specified period. To ensure this, always provide a sufficient amount on the account to be debited when direct debit is applied.

3.2.1.15. EFER (Electronic Payment and Settlement System) history

In the Information Request / EFER history menu item, you can query previously submitted EFER orders. The query starts with entering the account number to be debited and the period. After this, you can filter the hit list as follows:

Status	EFER ID	Name of beneficiary	Amount	Account to be Debited
All			from to	

Account to be Debited

Delete Filter

Status ↑↓ EFER ID ↑↓ Name of beneficiary ↑↓ Amount ↑↓ Account to be Debited ↑↓

You can sort each column by clicking on the arrows next to the column name.

You can print the items appearing on the list in list view or can also export it to an Excel file.

By clicking on the line representing the given item, you can view the details of the order, which you can also print.

3.2.1.16. Secondary identifiers

You can enter secondary account identifiers to identify payment accounts, which are used to clearly identify the payment account in the same way as the bank account number itself. Thus, instead of a traditional name and account number, it is possible to start an instant transfer more easily and quickly by entering a mobile phone number, email address, tax number or tax identification number (these are 'secondary account identification types') provided by the payee for the Bank. A prerequisite for this is that the payee registers its secondary account identifiers for its payment account at its own account-keeping bank. Multiple and several kinds of secondary account identifiers can also be assigned to a transaction account, but a given secondary account identifier can only be assigned to one payment account.

Query of secondary identifier

Querying secondary identifiers is available under the Information Request / Secondary Identifiers menu item. When you open the menu item, all account numbers are displayed, and if they have a secondary identifier, they are also displayed.

Entry of secondary identifier

If you would like to enter a new secondary identifier, you need to click on the New Registration button, where you can register a phone number and an email address. You can also register several different secondary identifiers for an account number. A secondary identifier can only belong to one account number. You must validate the secondary identifier provided using a code sent by SMS or email.

As part of entering a secondary identifier, you must accept a GDPR statement, after which you can submit the order immediately with the appropriate signature or can save it in a batch and can send it later from the Order List menu item. In order to submit it, you need a 10-point signature authorisation in connection with the given transaction account and an authorisation to use a secondary identifier. The created secondary identifier is valid for 1 year, and it is possible to extend it 60 days before its expiry. You can delete a registered secondary identifier at any time.

Deletion of secondary identifier

By clicking on the secondary identifiers that appear under the Information Request / Secondary Identifiers menu item, you can access the Delete button, which you can use to delete a previously registered secondary identifier with the appropriate authorisations.

Extension of secondary identifier



By clicking on the secondary identifiers that appear under the Information Request / Secondary Identifiers menu item, you can access the Registration Extension button, which you can use to extend a previously registered secondary identifier with the appropriate authorisations 60 days before its expiry. In this case, the original entry date will be extended by 1 full year.

3.2.2. Document copies

The information in this menu item is available in the form of certified documents.

3.2.2.1. Statement

In the Document Copies / Statement menu item, you can query the completed certified account statements in pdf format, which can be downloaded for each account in the form set according to the contract.

You can start a new query by clicking the  button, also specifying a time interval, during which the available, previously not queried account statements will be loaded on the screen, marked 'New'. After this, in the case of newly appearing account statements, you must start the query related to the given hit as a result of the search by pressing the Start Query button. If this is successful, it is indicated by a successful status indicator next to the item line. By clicking on the  icon at the end of the given line item, you can access two options: Download and Deletion:

- in the case of Download, the given pdf account statement is downloaded;
- in the case of Deletion, the given pdf account statement is deleted from the hit list (however, this does not mean the permanent deletion of the document because by starting a new query you can also query this item again for a given period).

After the query, you can filter the list as follows:



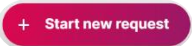

The screenshot shows a search interface with the following elements:

- File name:** A text input field.
- Date:** Two input fields labeled 'from' and 'to'.
- Buttons:** 'Delete' and 'Filter' buttons in the top right corner.
- Sorting:** At the bottom, there are three sorting options: 'File name' (with an up/down arrow icon), 'File type' (with an up/down arrow icon), and 'File date' (with an up/down arrow icon).

You can sort each column by clicking on the arrows next to the column name.

3.2.2.2. Invoice

In the Document Copies / Invoice menu item, you can query certified pdf invoices issued and prepared by the Bank.

You can start a new query by clicking on the  button and specifying a time interval, during which the available, previously not queried accounts will be loaded on the screen, marked 'New'. After this, in the case of newly appearing accounts, you must start the query related to the given hit as a result of the search by pressing the Start Query button. If this is successful, it is indicated by a successful status indicator next to the item line. By clicking on the  icon at the end of the given line item, you can access two options: Download and Deletion:

- in the case of Download, the given pdf account is downloaded;
- in the case of Deletion, the given pdf account is deleted from the hit list (however, this does not mean the permanent deletion of the document because by starting a new query you can also query this item again for a given period).

After the query, you can filter the list as follows:



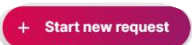

The screenshot shows a query interface with the following elements:

- File name:** A text input field.
- Date:** Two input fields labeled 'from' and 'to'.
- Buttons:** 'Delete' and 'Filter' buttons in the top right corner.
- Sorting:** Below the input fields, there are sorting options for 'File name', 'File type', and 'File date', each with an up/down arrow icon.

You can sort each column by clicking on the arrows next to the column name.

3.2.2.3. Advice

In the Document Copies / Advice menu item, you can query pdf certificates and notifications issued and prepared by the Bank.

You can start a new query by clicking on the  button and specifying a time interval, during which the available, previously not queried certificates and notifications will be loaded on the screen, marked 'New'. After this, in the case of newly appearing certificates and notifications, you must start the query related to the given hit as a result of the search by pressing the Start Query button. If this is successful, it is indicated by a successful status indicator next to the item line. By clicking on the  icon at the end of the given line item, you can access two options: Download and Deletion:

- in the case of Download, the given pdf certificate or notification is downloaded;
- in the case of Deletion, the given pdf certificate or notification is deleted from the hit list (however, this does not mean the permanent deletion of the document because by starting a new query you can also query this item again for a given period).

After the query, you can filter the list as follows:





The screenshot shows a query interface with the following elements:

- File name:** A text input field.
- Date:** Two input fields labeled 'from' and 'to'.
- Buttons:** 'Delete' and 'Filter' buttons in the top right corner.
- Sorting:** Below the input fields, there are sorting options for 'File name', 'File type', and 'File date', each with an up/down arrow icon.

You can sort each column by clicking on the arrows next to the column name.

3.2.2.4. Appendix

In the Document Copies / Appendix menu item, you can query annexes issued and prepared by the Bank (e.g. cash transaction record).

You can start a new query by clicking on the  button and specifying a time interval, during which the available, previously not queried annexes will be loaded on the screen, marked 'New'. After this, in the case of newly appearing annexes, you must start the query related to the given hit as a result of the search by pressing the Start Query button. If this is successful, it is indicated by a successful status indicator next to the item line. By clicking on the  icon at the end of the given line item, you can access two options: Download and Deletion:

- in the case of Download, the given annex is downloaded;
- in the case of Deletion, the given annex is deleted from the hit list (however, this does not mean the permanent deletion of the document because by starting a new query you can also query this item again for a given period).



After the query, you can filter the list as follows:



You can sort each column by clicking on the arrows next to the column name.

3.2.2.5. Electronic Appendix

In the Document Copies / Electronic Appendix menu item, you can query electronic annexes issued and prepared by the Bank.

You can start a new query by clicking on the  button and specifying a time interval, during which the available, previously not queried electronic annexes will be loaded on the screen, marked 'New'. After this, in the case of newly appearing annexes, you must start the query related to the given hit as a result of the search by pressing the Start Query button. If this is successful, it is indicated by a successful status indicator next to the item line. By clicking on the  icon at the end of the given line item, you can access two options: Download and Deletion:

- in the case of Download, the given electronic annex is downloaded;
- in the case of Deletion, the given electronic annex is deleted from the hit list (however, this does not mean the permanent deletion of the document because by starting a new query you can also query this item again for a given period).

After the query, you can filter the list as follows:



The screenshot shows a search interface with the following elements:

- File name:** A text input field.
- Date:** Two input fields labeled 'from' and 'to'.
- Buttons:** 'Delete' and 'Filter' buttons in the top right corner.
- Sorting:** Arrows next to 'File name', 'File type', and 'File date' at the bottom.

You can sort each column by clicking on the arrows next to the column name.

3.2.2.6. Securities statement

In the Document Copies / Securities statement menu item, you can query certified pdf securities account and customer account statements issued and prepared by the Bank.

You can start a new query by clicking the  button, also specifying a time interval, during which the available, previously not queried certified securities account statements will be loaded on the screen, marked 'New'. After this, in the case of newly appearing certified securities account statements, you must start the query related to the given hit as a result of the search by pressing the Start Query button. If this is successful, it is indicated by a successful status indicator next to the item line. By clicking on the  icon at the end of the given line item, you can access two options: Download and Deletion:

- in the case of Download, the given certified securities account statement is downloaded;
- in the case of Deletion, the given certified securities account statement is deleted from the hit list (however, this does not mean the permanent deletion of the document because by starting a new query you can also query this item again for a given period).



After the query, you can filter the list as follows:

This screenshot is identical to the one above, showing the search interface with filters for File name, Date, and sorting options.

You can sort each column by clicking on the arrows next to the column name.

3.2.2.7. Securities advice

In the Document Copies / Securities advice menu item, you can query pdf documents confirming securities transactions issued and prepared by the Bank.

You can start a new query by clicking on the  button and specifying a time interval, during which the available, previously not queried pdf documents confirming securities transactions will be loaded on the screen, marked 'New'. After this, in the case of newly appearing pdf documents confirming securities transactions, you must start the query related to the given hit as a result of the search by pressing the Start Query button. If this is successful, it is indicated by a successful status indicator next to the item line. By clicking on the  icon at the end of the given line item, you can access two options: Download and Deletion:

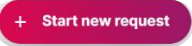

- in the case of Download, the given pdf document confirming securities transactions is downloaded;
- in the case of Deletion, the given pdf document confirming securities transactions is deleted from the hit list (however, this does not mean the permanent deletion of the document because by starting a new query you can also query this item again for a given period).

After the query, you can filter the list as follows:

You can sort each column by clicking on the arrows next to the column name.

3.2.2.8. PEK Notifications

In the Document Copies / PEK Notifications menu item, you can query the image analytics of cash transfer orders in pdf format (PEK Notification).

You can start a new query by clicking on the  button and specifying a time interval, during which the available, previously not queried PEK pdf notifications will be loaded on the screen, marked 'New'. After this, in the case of newly appearing PEK pdf notifications, you must start the query related to the given hit as a result of the search by pressing the Start Query button. If this is successful, it is indicated by a successful status indicator next to the item line. By clicking on the  icon at the end of the given line item, you can access two options: Download and Deletion:



- in the case of Download, the given PEK pdf notification is downloaded;
- in the case of Deletion, the given PEK pdf notification is deleted from the hit list (however, this does not mean the permanent deletion of the document because by starting a new query you can also query this item again for a given period).

After the query, you can filter the list as follows:

You can sort each column by clicking on the arrows next to the column name.

3.2.2.9. Contracts (PDF)

In the Document Copies / Contracts menu item, you can query agreements and information brochures issued and prepared by the Bank.

You can start a new query by clicking on the  button and specifying a time interval, during which the available, previously not queried agreements and information brochures will be loaded on the screen, marked 'New'. After this, in the case of newly appearing agreements and information brochures, you must start the query related to the given hit as a result of the search by pressing the Start Query button. If this is successful, it is indicated by a successful status indicator next to the item line. By clicking on the  icon at the end of the given line item, you can access two options: Download and Deletion:

- in the case of Download, the given agreement or information brochure is downloaded;
- in the case of Deletion, the given agreement or information brochure is deleted from the hit list (however, this does not mean the permanent deletion of the account statement because by starting a new query you can also query this item again for a given period).

After the query, you can filter the list as follows:



You can sort each column by clicking on the arrows next to the column name.

3.3. Handling of orders

3.3.1. New Order

Orders can be submitted via the Vállalati Netbank (Ex-MKB Bank) service, the first step of which is to record the order(s) and then to send it (them) to the Bank with appropriate authentication.

There are two ways to record orders:

- **Immediate submission**
 - If a given user has the appropriate authorisation (data entry authorisation required for a given account to be debited and 10-point signing authorisation) to submit the order, then by choosing to submit it immediately and providing the appropriate authentication details, you may send the order to the Bank immediately after finalising its entry in the system. In this case, the order will not be included in the List of Orders.
- **Placing in a batch**
 - The entered orders are always placed in a batch, in connection with which the recorder may decide to put certain orders in one batch or in separate batches.
 - Batching rules: only items that meet the following batching criteria can be included in the same batch, i.e. they have the same:
 - order type;
 - account number to be debited;
 - target date for dispatch;
 - processing method (applicable only for a few order types).
 - **Selecting a batch**

- If all necessary data have been entered in the interface, it is possible to form a batch from the given order type. Depending on whether there is already a batch entered on the basis of the data of the given item, which is exactly the same in batch formation conditions:
 - a previously created batch is displayed to which the new order can be added (this option only appears if such batch(es) exists (exist));
 - it is possible to form a new batch, the name of which can be freely entered (this option always appears).
- When you press the **Save** button, the order is saved and the interface navigates to the Order List menu item, where it is possible to further handle the batch.
- When you **save the order and enter a new order**, the order is saved in the batch, and the interface navigates to a new data entry screen, where entering the details can be continued (after entering it will be possible to enter the details of the batch also in this case if the To Batch button is selected).

Other possibilities when orders are entered:

- **Cancel**
 - Clicking on the Cancel button discards the data entered during the registration started and navigates back to the home screen.
- **Templates / Partners**
 - Clicking on the Templates/Partners button loads the template or partner data that can be used for the given order type. In the case of templates, only templates that have been created for the given order type can be used, but partner data can be used freely for most order types.
 - You can typically use also the payee name field on the data entry interface to load the partner's details, which shows the previously entered partners from a drop-down list from which you can select the partner to be addressed.
- **Creating a template**
 - By clicking the Create Template button, the interface navigates to a new data entry screen, where a template screen filled with the data specified in the order appears. Adding this to the Template name (or even additional fields) allows you to save the template. In each case, the screen is navigated back from the template entry screen to the screen of the currently entered order, where the entry and saving of the order continue.

3.3.1.1. General provisions

Transfer orders via the Instant Payment System (AFR) (GIROInstant platform)

A one-time domestic HUF transfer order from a HUF payment account for a maximum amount of HUF 10 million, if it has no value date, automatically qualifies as an immediate transfer order on the Vállalati Netbank (Ex-MKB Bank) channel. (Value date order: a transfer order including a debit day following the day of receipt). Transfers that meet the conditions of immediate payment can be initiated 24/7/365 and are credited to the payee's account within 5 seconds.

You can find out more about the rules at <https://www.mnb.hu/azonnalifizetes>

Handling of batch orders

The processing of immediate transfers by companies submitted in a batch may differ from the processing time of a single-item immediate transfer because the transmission of these transactions to the central system is limited: one transaction per addressed institution and per second may be sent to the central system. It is possible to use this function in the case of the Intraday HUF Transfer Order type.

In the case of the following types of orders, it is not possible to submit immediate transfers by companies in batches, so in the case of multi-item batches they are always processed with intraday settlement, and if several single-item batches corresponding to immediate settlement are submitted, the single-item batch submitted is immediately processed, while the second and any subsequent single-item batches will not be executed, the submission process will be interrupted and it will be possible to resubmit these rejected orders in the Order List menu item. Order types affected:

- HUF transfer order,
- inter-account HUF transfer order,
- foreign exchange transfer order,
- inter-account foreign exchange transfer order,
- EFER order,
- NAV EBÜK order (involving the tax authority).

3.3.1.2. HUF orders

Payment Order

In the Payment Order menu item, it is possible to transfer an amount specified in HUF from the account number to be debited to a Hungarian account number. If the selected processing method is:

- normal, it is possible to submit:
 - pre-value dated specific orders;
 - specific immediate or intraday transfers entered without specifying a value date.
- VIBER:
 - it is possible to submit high-value, urgent payments through the Real Time Gross Settlement System, which are settled automatically in real time.

Hungarian Credit Transfer

In the Hungarian Credit Transfer menu item, it is possible to transfer an amount specified in HUF from the account number to be debited to an account number in Hungary; however, a larger data content can be specified compared to the HUF transfer order type due to the options provided by the HCT (Hungarian Credit Transfer) standard (e.g. specification of transfer, the payee and the supplementary details of the transfer), and the appearance of the immediate payment system (transfer to a secondary identifier, submission of an immediate batch transfer).

Submitting and handling transactions based on the processing method

If the Processing Method is '**Immediate**', the item(s) (batches) sent to the Bank at the same time will be processed by immediate settlement (GIROInstant platform):

- in the case of the first* single-item batch, processing is within 5 seconds;

- the processing of multi-item or every additional single-item batches may differ from the processing time of a single-item transfer because the transmission of these transactions to the central system is limited: one transaction per addressed institution and per second may be sent to the central system.

If the Processing Method is '**Normal**', the item(s) and batches sent to the Bank at the same time will be processed:

- in the case of the first* single-item batch, within 5 seconds (GIROInstant platform);
- in the case of multi-item or every additional single-item batches, with intraday settlement (InterGIRO2 platform).

* Please note that in the case of item(s) (batches) sent to the Bank at the same time, all items form part of the batch, i.e. can be sent as the first single-item batch presented above, which comply with the rules of immediate settlement and belong to one of the following order types:

- HUF transfer order,
- intraday HUF transfer order,
- inter-account HUF transfer order,
- foreign exchange transfer order,
- inter-account foreign exchange transfer order,
- EFER order,
- NAV EBÜK order (involving the tax authority).

Initiating transactions to a secondary identifier

In the case of transfer to a secondary identifier, only the secondary identifier needs to be provided in the appropriate format from the payee's details. The prerequisite for transferring to a secondary identifier is that the order meets the conditions for immediate transfer:

- the method of processing is immediate;
- the account number to be debited is based on HUF;
- the amount is based on HUF;
- the recipient bank account is a bank account maintained in Hungary;
- a secondary identifier is registered for the recipient bank account;
- the amount may not exceed HUF 10 million;
- no value date is set.

HUF book transfer

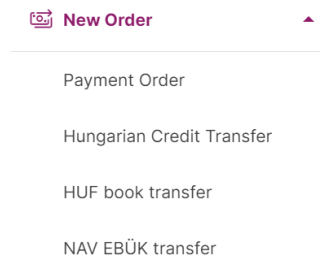
In the HUF book transfer menu item, it is possible to transfer an amount specified in HUF from the account number to be debited to a Hungarian account number. The order may be submitted as a pre-value dated or no value dated transaction.

NAV EBÜK Transfer (involving the tax authority)

It is possible to enter transfers initiated to the tax authority via the NAV EBÜK transfer menu item. The order can be submitted to pre-parameterised account numbers of the tax authority as payee. The advantage of the order is that in addition to the execution of the order, the Bank forwards information

on the payment of customs liability and other public charges related to the customs procedure to the tax authority via the EBÜK system immediately after the transfer initiated by the customer.

The menu item is available on the interface only if the customer has concluded a Supplementary Agreement for the execution of transfers and submission of certificates to the tax authority via electronic channels.



Foreign HUF Transfer

Through the Foreign HUF Transfer menu item, it is possible to submit orders executed in HUF abroad in such a way that both the currency of the account to be debited and the currency of the amount may be different.

When an order is submitted, it is possible to specify a value date. Items submitted before the acceptance deadline without specifying a value date will be accepted on that day as value date, and items submitted after the acceptance deadline will only be accepted on the next banking day. Execution takes place according to the current list of terms and conditions. Items marked out of turn can be executed on day T (in this case, T indicates the value date and depends on the acceptance deadline).

Postal Payment Order

Using a Postal Payment Order, it is possible to send money to the debit of a bank account to a recipient via the Hungarian Post Office. The payment order is forwarded by the Bank to the Hungarian Post Office, and the amount stated on it is delivered by the Hungarian Post Office to the indicated address.

Standing Order

Using the Standing Order feature, it is possible to record pre-parameterised transfers by specifying a frequency, where the amounts are automatically transferred to the payee's account number on the due date. The great advantage of using an order is that the entry and signing of the transaction must be performed once, and from then on, the transfers are executed automatically based on the set parameters.

Frequencies that can be specified:

- daily;
- in the first, second or third week of the month (with respect to the day, the date of the first transfer is decisive);
- every 1 to 12 months on the given day of the month (the day of the first transfer is decisive).

In the Information Request / Standing Orders menu item, you can name a standing transfer order and, after entering and authentication, can query and handle (modify or delete) it.

EFER Transfer

You cannot enter EFER transfers in the channel, but it is possible in the [eBEV](#) portal. The data entered in the eBEV portal is received by the Bank via EFER (Electronic Payment and Settlement System) and then transmitted by the Bank to the customer. In the case of the Vállalati Netbank (Ex-MKB Bank) service, the EFER transfer orders entered in the eBEV portal, the payee of which is the tax authority, and the bank account number to be debited is the payment account indicated by the customer on the portal. Following the verification, approval and signing of the EFER transfer order by the customer, the Bank will execute it without queuing through the interbank GIRO system if full cover is available.

3.3.1.3. Foreign exchange orders

Foreign currency payment transfer

Through the use of the Foreign currency payment transfer order type, it is possible to initiate a transfer order from a HUF or foreign exchange account (it is important that a HUF-denominated transfer may not be initiated from a HUF account as a foreign exchange transfer). The amount can be specified in the currency of either the account number to be debited or payment.

In order to execute the order, it is necessary to enter the bank account number in the appropriate format in addition to the payee's details and the details of the payee's bank (including its SWIFT code).

When an order is submitted, it is possible to specify a value date. Items submitted before the acceptance deadline without a value date specified will be accepted on that day as value date, and items submitted after the acceptance deadline will only be accepted on the next banking day. Execution takes place according to the current list of terms and conditions. Items marked out of turn can be executed on day T (in this case, T indicates the value date and depends on the acceptance deadline).

It is also possible to request a SWIFT copy by Fax by entering the appropriate Fax number when the item is entered in the system.

Foreign currency book transfer

In the Foreign currency book transfer menu item, it is possible to transfer an amount specified in the currency of the account to be debited or the payee's account from the account number of any currency to be debited to your own account. It is important that you can enter only orders where at least one of the two accounts is a non-HUF account as a foreign exchange transfer. The order may be submitted as a pre-value dated or no value dated transaction.

SEPA Payment Transfer

Through the use of the SEPA Payment Transfer order type, it is possible to initiate foreign exchange transfers in EUR between various banks in the EEA (Member States of the European Economic Area), Switzerland and Hungary (however, it may be initiated from a non-EUR foreign exchange account or the recipient account number may also be other than EUR).

In order to execute the order, it is necessary to enter the bank account number in IBAN format in addition to the payee's details and the details of the payee's bank (including its SWIFT/BIC code).

When an order is submitted, it is possible to specify a value date. Items submitted before the acceptance deadline without specifying a value date will be accepted on that day as value date, and items submitted after the acceptance deadline will only be accepted on the next banking day. Execution takes place according to the current list of terms and conditions. Items marked out of turn can be executed on day T (in this case, T indicates the value date and depends on the acceptance deadline).

The charge method cannot be changed, the SHA bearing option is applicable always, so the costs of the payer's bank must be paid by the payer and the costs of the payee's bank, by the payee.

Instant foreign currency conversion

Instant foreign currency conversion transfer between own accounts can be performed if the User has the appropriate authorisation ('Use of an instant currency conversion order at a special exchange rate between own accounts' in the statement of granting user authorisation). The minimum amount of the inter-account transfer is HUF 100,000 or an equivalent amount in foreign exchange, while the maximum amount is HUF 150,000,000 or an equivalent amount in foreign exchange. After selecting the affected accounts and entering the amount to be transferred, the User will receive a special, one-time exchange rate. If they accept it, they will have to enter their signature password and one-time password received via SMS. You have 1 minute to accept the offer. In the event of non-acceptance or rejection, the details of the request for quotation can be modified. After it is signed, the transaction is completed immediately and cannot be cancelled.

Documentary Payment Order

It is possible to pay for import foreign exchange collection through the use of the Documentary Payment Order. The payment or commercial documents are handled by the Bank, so this order can be initiated if the customer has previously been notified by the Bank of an import foreign exchange collection. The successful processing of the order requires an import documentary collection transaction and the availability of the necessary balance on the account to be debited, and the details on the documentary payment order should match the foreign exchange collection details (documentary reference, currency and payee), otherwise the submitted order is rejected. The amount of the order may be less than the amount of the collection in the case of partial or reduced payment, and it is advisable to indicate these in the order as a comment.

3.3.1.4. Direct debit / direct credit orders

A common feature of direct debit/ direct credit orders is that direct debit / direct credit orders usually consist of several items, for which:

- the grounds must be the same;
- you must enter the batch identifier manually when entering the order (the first half is automatically generated based on the planned date of dispatch and the second part can be entered freely) in such a way that there are no two items with the same batch identifier because the orders may fail as a result (for the correct use of the unique batch identifier, it is necessary to enter different, continuously increasing serial numbers for all direct debit / direct credit orders, which is allowed by the last four digits of the batch identifier).

Group payment transfer

Using the Group payment transfer order type, transfers with a larger number of items, on the same grounds (e.g. wages) and on a pre-specified value date can typically be processed. A lump sum is debited with the sum of the items of the direct credit to the account number to be debited on the specified value date, and the amounts are credited to the bank account numbers of the payees of the items specified in the transfer portfolio. In the Information Request / Notifications menu item, you can access the status management of the individual items of a direct credit, where you can query the successful or unsuccessful execution of transfer orders by item.

Group collection

Using a Group collection order, a service provider (collector) can initiate the collection of fees at the same time even for its entire customer base on the same grounds. A prerequisite for successful collection is that the payer authorises its bank before direct debit to debit the account up to a certain amount. If this is not carried out, the collection will not be successful, otherwise the collection and crediting to the payee's account will take place automatically. The status management of individual direct debit items is available in the Information Request / Notifications menu item, where you can query the successful or unsuccessful payment of direct debit orders by item.

3.3.1.5. Collection orders

Collection

In the case of collection based on a letter of authorisation, the debtor authorises the payee in the letter of authorisation to submit a collection order (in the event of default). The collection initiated by the customer (Collection) is automatically forwarded to the debtor's bank and in the event of payment the amount is also automatically credited to the payee's account.

3.3.1.6. Loan management

Repayment of HUF loan

In the Repayment of HUF loan menu item, it is possible to transfer the balance to active credit accounts from a transaction account. In addition to the fields to be debited and credited (based on HUF only) and the amount, it is mandatory to enter a censorship number, with which the loan the repayment of which you have initiated can be identified. After submission, up-to-date information on the status and success of the processing is available in the Sent Orders menu item.

Repayment of foreign currency loan

In the Repayment of foreign currency loan menu item, it is possible to transfer the balance to active credit accounts from a transaction account. In addition to the fields to be debited and credited (based on a foreign exchange only) and the amount, it is mandatory to enter a censorship number, with which the loan the repayment of which you have initiated can be identified. After submission, up-to-date information on the status and success of the processing is available in the Sent Orders menu item.

3.3.1.7. Other orders

Free-form letter

Using a Free-form letter, it is possible to send a message to the Bank. The submitted letters are processed by the Customer Service, after which, depending on the request, it will contact the customer concerned if necessary.

Set Strong Client Authentication (SCA)

The Set Strong Client Authentication (SCA) menu item offers the option to change the phone number set for strong client authentication in order to successfully deliver the single login password required for login and authentication to the phone number selected by the customer.

Open account

In the Open account menu item, it is possible to initiate the opening of a new transaction bank account, where it is necessary to select the currency of the transaction bank account. It is important to emphasise that the newly opened transaction bank account entails costs, and the right to give instructions in respect of the new account can be exercised in the manner and under the conditions set out in the Declaration.

3.3.2. Management of orders

3.3.2.1. List of Orders


In the List of Orders menu item, you can query every prepared batch of orders that has not yet been sent to the Bank, i.e. is being prepared. In this view, operations related to prepared orders are possible. You can further filter the details by clicking on the filter icon on the right. Filtering options: account number to be debited, batch name, order type, interval of planned dispatch dates, amount range and currency.

The screenshot displays the 'List of Orders' interface. At the top, there are search filters: 'Account to be Debited', 'Name of Order File', 'Order type', and 'Planned date of sending' (with 'from' and 'to' sub-fields). Below these are 'Total' and 'Ccy.' filters. On the right, there are 'Delete' and 'Filter' buttons. The main area shows a table with columns: 'Name of Order File', 'Order type', 'P...', 'Sched...', 'Account to be Debited', 'Total', and 'Ccy.'. The table is currently empty.


The data content of the **Prepared Batches** is displayed in a list view, where it is possible to sort by column. The various columns and values that can be displayed:

- incorrect item marking – batches with this marking contain an error, the correction of which is essential for sending the batch to the Bank (an exact error indication is given on the relevant order, which can be corrected during modification);
- number of signatures – this marking shows the number of signatures on the batch, and you can view to the signatories by navigating the mouse cursor to the signature icon;
- properties – this marking indicates imported batches and batches in a shared area;
- processing method – highlighting of urgency markings, e.g. immediate, VIBER;
- batch name;

- order type;
- number of orders in the batch;
- scheduled dispatch date – this field only specifies a batch formation condition and does not affect actual dispatch;
- account number to be debited;
- grand total;
- currency.

It is possible to select one or more batches and then to perform **bulk actions** on the selected batches by clicking on the  actions on the right:

- signing selected batches;
- sending selected batches to the bank (prerequisite for having the appropriate signatures on the batches);
- deletion of selected batches;
- deletion of signatures on selected batches.

You can access several actions by clicking on the  icon at the end of the line representing the data of the given order batch (depending on the batch parameters and previously performed actions):

- in the **View** menu item, the details of the batch are available, which you can print and export, and you can view the related log entries if necessary;
- in the **Modify** menu item, it is possible to change the items of the batch;
- in the case of **Delete**, you can delete the batch permanently;
- If a **batch is signed**, you can sign the batch on the basis of the signing authorisation related to account number to be debited and the signature score.
- if **signatures are deleted**, it is possible to delete the signature(s) on the batch by selecting the signature(s) to be deleted;
- when a **batch is sent**, the batch will be sent to the Bank, provided that the appropriate signatures are available on the batch;
- **during rescheduling**, it is possible to change the planned dispatch date of the batch (it only specifies a batch formation condition and does not affect actual dispatch);
- when a **batch is renamed**, it is possible to change the batch name;
- when **header data are changed**, you can change the batch formation conditions of the batch (account number to be debited, planned dispatch date, processing method – if the field is affected in the case of a given order type, subject to certain restrictions);
- when the **processing method is changed**, you can change the processing method for certain types of orders, but only with restrictions (if all items in the batch correspond to the processing method to be set newly);
- when **transfer is made to a common area**, it is possible to receive batches between the Vállalati Netbank (Ex-MKB Bank) and Direct Bank (Ex-MKB Bank) services, the first step of which is transferring them to a common area;
- during **receipt**, it is possible to receive a batch transferred to a common area, after which it is possible to handle the received batch on a given channel.

Clicking on the individual order batches may display two different views depending on whether it is a single- or multi-item batch:

- in the case of a single-item batch, the order is filled in itself;
- in the case of a multi-item batch, the batch header data are loaded and the orders are displayed in the list view, where clicking on an item will also load the details of the order.

By opening the order, it is possible to create a new template based on the details of the item, using the Create Template feature and, if necessary, you can print or export the order or you can also view the related log entries.

3.3.2.2. Manual Packing

In the Manual Packing menu item, it is possible to re-form already prepared batches, to open existing batches and to create new batches according to the rules of batch formation in force.

After the menu item is started, it is necessary to select the type of order and the account number to be debited and, after searching, the orders that meet the conditions will appear in the hit list. You can further filter the details by clicking on the filter icon on the right.

From the orders that appear on the list, it is necessary to select the items that you wish to place in a batch. After selection, you can click on the Save Selected Items to Batch button to re-form the selected orders with the scheduled Dispatch Date for that day, and you can enter the batch name freely.

A new batch can be formed from certain items only with restrictions, and these restrictions are highlighted in a warning message.

3.3.2.3. Import of package

In the Import of package menu item, it is possible to import order batches prepared in advance into Vállalati Netbank (Ex-MKB Bank). To do this, click the Browse button to select the file you wish to load, after which the system will automatically recognise its format, and the file format belonging to the order type will be set automatically in the Format field accordingly. If necessary, the format can also be changed after selecting the file.

Clicking on the Import button imports the orders in the file and, by naming the import file, the order batch(es) is (are) added to the list of orders, where they can be authenticated and sent to the Bank, similarly to manually entered items. Depending on whether or not all items in the imported orders conform to the batch formation rules, one or more matches may be formed after import.

If the batch is erroneous, the import will fail and the system will report the cause of the error in an error message; the file will need to be repaired and re-imported accordingly.

3.3.3. Sent Orders

3.3.3.1. Sent Orders

In the Sent Orders menu item, you can query every batch of orders that has been successfully sent to the Bank. In this view, it is possible to query information about the orders sent, to view their status and to carry out some other actions. You can further filter the details by clicking on the filter icon on the right. Filtering options: interval of submission dates, order type, batch name, number of debited account, amount range and currency.

St.	Name of Order File	Order type	Sending date	Account Debited	Total	Ccy.
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The data content of the **Sent Orders** is displayed in a list view, where it is possible to sort by column. The various columns and values that can be displayed:

- status – governing the status of the batch (the status of the individual orders can be checked by opening the batch);
- batch name;
- order type;
- number of orders in the batch;
- submission date;
- debited account number;
- grand total;
- currency.

Clicking on the individual order batches may display two different views depending on whether it is a single- or multi-item batch:

- in the case of a single-item batch, the order is filled in itself, supplemented with the status of the order at the Bank;
- in the case of a multi-item batch, the batch header data are loaded and the orders are displayed in the list view supplemented with the status of the order at the Bank; clicking on it will also load the details of the order.

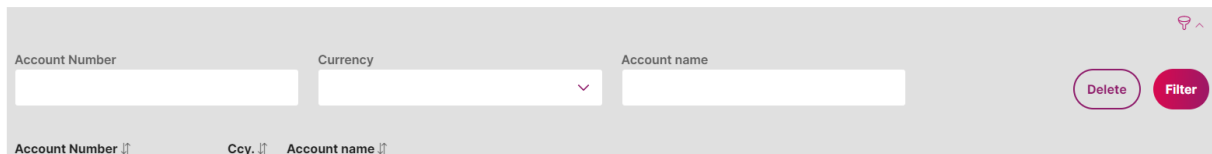
Status of the order at the Bank: the status of orders at the Bank is always provided by the server back end systems for each order.

By opening the order, it is possible to reuse the batch based on the batch data, in which case it is possible to reuse the entire batch, or if there were rejected items, then you can select the reuse of

only the rejected items, and, if necessary, you can print or export the order or you can also view the related log entries.

3.3.3.2. Ongoing payment transfers

In the Ongoing payment transfers menu item, you can query all orders that have been sent to the Bank but have not yet been executed, for example, due to the lack of availability of sufficient balance. The query is based on the account number to be debited.

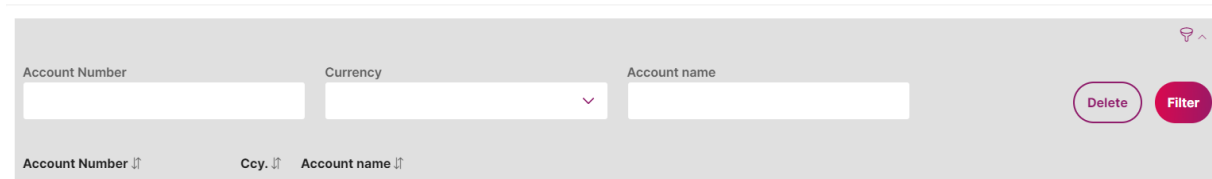


The screenshot shows a web form for querying ongoing payment transfers. It features three input fields: 'Account Number', 'Currency' (with a dropdown arrow), and 'Account name'. To the right of these fields are two buttons: 'Delete' and 'Filter'. Below the input fields, there are three labels: 'Account Number', 'Ccy.', and 'Account name', each followed by a double arrow icon.

You must select the account number to be debited from the list of account numbers, after which the pending orders will be queried. You can further filter, open and print the items appearing on the list, as needed. No other action is available for orders. If sufficient balance is provided, the items will be processed in the order of queuing items, and the items will disappear from this list after processing.

3.3.3.3. HUF Transactions Submitted for later value date

In the HUF Transactions Submitted for later value date menu item, you can query all orders that have been sent to the Bank but have not yet been executed due to a future value date (future execution). The query is based on the account number to be debited, to which filtering can also be applied (basically only the accounts for which there is an applicable item are displayed).




The screenshot shows a web form for querying HUF transactions submitted for a later value date. It features three input fields: 'Account Number', 'Currency' (with a dropdown arrow), and 'Account name'. To the right of these fields are two buttons: 'Delete' and 'Filter'. Below the input fields, there are three labels: 'Account Number', 'Ccy.', and 'Account name', each followed by a double arrow icon.


You must select the account number to be debited from the list of account numbers, after which the pending orders will be queried. You can further filter, open and print the items appearing on the list, as needed.


Transactions submitted for a later value date can be cancelled after the item has been opened. When a cancellation request is sent to the Bank with the appropriate authentication, the item will be cancelled and its execution will be interrupted, i.e. the item will not be executed on the specified value date.

3.3.4. List of templates

In the List of templates menu item, you can query existing templates and perform various actions on templates. When you open the Template List menu, the templates are loaded automatically. You can further filter the details by clicking on the filter icon on the right. Filtering options: template name and type (order type), comment, and partner name, account number and secondary identifier.

It is possible to select one or more templates and then you **can delete** the selected templates **in bulk** by clicking on the  action on the right.

It is also possible to import and export templates in bulk using the  buttons, which are in the upper right of the webpage. By selecting the order type, it is possible to import a template if the corresponding import file is available. It is also possible to export existing templates by selecting an order type, whereby only those templates that match the desired export according to the order type will be included in a given export.

You can access several actions by clicking on the  icon at the end of the line representing the details of the given template:

- the details of the template are available in the **View** menu item, which you can print and export if necessary;
- in the **Modify** menu item, it is possible to change the template;
- in the case of **Start Order**, you can start a new order with the details of the template (a new order is started with the details saved in the template, which you can change or supplement when entering the order);
- in the case of **Delete**, the template can be permanently deleted;

By opening the template, it is possible to change and delete the template and to start an order alike and, if necessary, you can print and export the template in the export format associated with the order type.

3.3.5. Enter new template

In the Enter new template menu item, it is possible to create predefined templates after selecting the order type. The data content of the templates is the same as that of the related orders, they do not include the planned Dispatch date, but you can specify the name of the template and a comment field for the template, which helps you use the template. You can query the templates created in this way in the Template List menu item. Based on the entered data, you can start an order both from the Template List menu item and after entering a new order.

3.3.6. Partner Management

In the Partner Management menu item, you can create new partners, query existing partners and perform various actions on partners. When you open the Partner Master Database Management menu, the partners are loaded automatically. You can further filter the details by clicking on the filter icon on the right. Filtering options: partner, account number and partner code.

It is possible to select one or more partners and then you **can delete** the selected partners **in bulk** by clicking on the action on the right.

It is also possible to import and export partners in bulk using the buttons, which are in the upper right of the webpage. It is possible to import partners if the corresponding import file is available. It is also possible to export existing partners.

You can access several actions by clicking on the icon at the end of the line representing the details of the given partner:

- in the **View** menu item, the details of the partner are available, which you can print if necessary;
- in the **Modify** menu item, it is possible to change the partner details;
- in the case of **Start Order**, you can start a new order with the details of the partner, for which you must select the order type to be started in the second step (a new order is started with the details saved for the partner, which you can change or supplement when entering the order);
- in the case of **Delete**, the partner can be permanently deleted.

By opening the partner, it is possible to start an order based on the partner details and, if necessary, you can also print the partner.

3.3.7. Investments

In the Investments menu item, you can query investments, perform new investment operations, and also query transactions related to the securities account.

3.3.7.1. Investment Portfolio (Sale of securities)

In the Investment Portfolio, you can query the details of the currently available instruments based on the customer account. You can further filter the details by clicking on the filter icon on the right.

You can access several actions by clicking on the icon at the end of the line representing the details of the given investment:

- in the **Details** menu item, the details of the given instrument are available, which you can print if necessary.
- in the **Sell** menu item, it is possible to redeem part of the given instrument or the entire free portfolio; after entering the required values, you can enter and sign the order and send it to the Bank if the appropriate authorisations exist.

By opening the given instrument, it is possible to print the details as well.

3.3.7.2. Securities Information

In the Securities Information menu item, you can query current information on the available securities. The menu item provides information on the following categories of securities, including the name, price data and validity period of the securities:

- MBH fixed-rate bonds,
- MBH floating-rate bonds,
- MBH investment funds,
- government securities.

3.3.7.3. MBH Bond Purchase

In the MBH Bond Purchase menu item, it is possible to purchase currently available MKB bonds if you have a securities account. For the purchase, one of the number of bonds / nominal value / transaction value fields must be filled in freely, on the basis of which the system automatically calculates the value of the other two fields (important: the number of bonds is always rounded to an integer).

After entering the required values and accepting the information provided, you can enter and sign the order and send it to the Bank if the appropriate authorisations exist and there is sufficient balance.

3.3.7.4. Investment fund Purchase

In the Investment Bond Purchase menu item, it is possible to purchase the securities of the currently available MKB funds if you have a securities account. You must specify an amount for the purchase. In addition, after entering the required values and accepting the information provided, you can enter and sign the order and send it to the Bank if the appropriate authorisations exist and there is sufficient balance.

3.3.7.5. Government securities purchase

In the Government securities purchase menu item, it is possible to purchase currently available government securities if you have a securities account. For the purchase, one of the number of bonds / nominal value / transaction value fields must be filled in freely, on the basis of which the system automatically calculates the value of the other two fields (important: the number of bonds is always rounded to an integer).

After entering the required values, you can enter and sign the order and send it to the bank if the appropriate authorisations exist and there is sufficient balance.

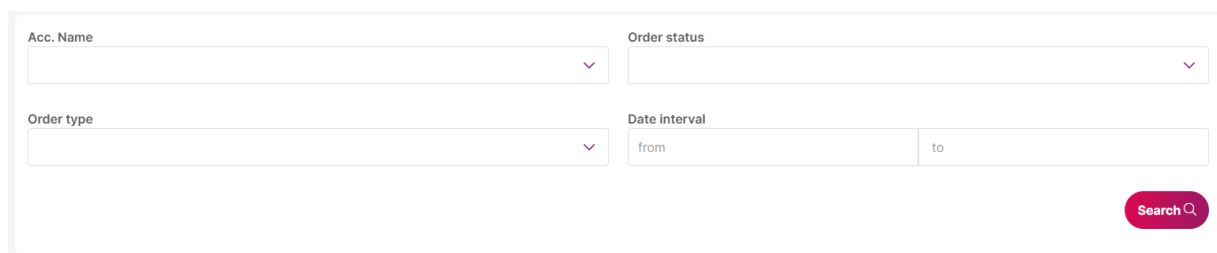
3.3.7.6. Book transfer

In the Book transfer menu item, it is possible to transfer the balance between transaction accounts and securities accounts.

After entering the required values, you can enter and sign the order and send it to the bank if the appropriate authorisations exist and there is sufficient balance.

3.3.7.7. Securities account transactions

In the Securities Account Transactions menu item, you can query transaction data related to the securities account. You can query the data after selecting the account number, the order type, the status and the time interval.



The screenshot shows a search form for Securities Account Transactions. It includes the following fields:

- Acc. Name:** A text input field with a dropdown arrow.
- Order status:** A dropdown menu.
- Order type:** A dropdown menu.
- Date interval:** Two input fields labeled 'from' and 'to'.
- Search:** A red button with a magnifying glass icon.

You can also print the data displayed in the hit list at list level. You can further filter the data displayed in the hit list by clicking on the filter icon on the right.



The screenshot shows a table of transaction data with the following columns:

- Date of order:** Includes 'from' and 'to' sub-columns.
- Id of Transaction:** A single column.
- Name of security:** A single column.
- Order status:** A single column.
- Nominal value / Amount:** Includes 'from' and 'to' sub-columns.
- Ccy.:** A single column.

At the bottom right of the table, there are two buttons: **Delete** and **Filter**. Above the table, there is a funnel icon and an upward arrow icon. Below the table, there are sorting icons (up and down arrows) for each column header.

Clicking on a given transaction displays its details, which you can print.