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CIB Bank’s mobile application service

CIB Bank Zrt. ("the Bank") provides electronic services via a mobile application that is downloadable from the Google and Apple app stores. The CIB Bank mobile application solution is a native mobile app optimised specifically for smartphones. During application updates, login is not possible until the newest version of the application is downloaded and installed. Please always use the newest version!

Conditions for the use of the service

The service may be used by private individuals, sole traders and business or other organisations who have a Bank Account and/or a contract for investment services with CIB Bank, as well as by private individuals who hold a Settlement Account (shopping card account and/or credit card account) at CIB Bank.

Use of the service

Supported mobile operating systems: Google Android and Apple iOS

- An Android 4.1 operating system or higher (minimum display resolution: 480x800 pixels)*,
- An iPhone iOS 9.0 operating system or higher

An active internet connection (mobile internet/WiFi) is required for the installation, use and functions of the app! Since the higher fees and additional costs associated with mobile data roaming abroad can add significantly to your mobile phone bill, we recommend that when using your phone abroad you try to use a local, free wifi network instead.

Logging in to the CIB Bank mobile app:

Identification methods:

PIN: If you are using PIN-based identification, you need to provide the PIN you selected when logging in to the system. The PIN is a series of numbers consisting of at least 5 and at most 10 digits.

Fingerprint identification*: If your device supports this function and offers fingerprint-based identification and screen lock release, you can access the app and authenticate transactions in this manner as well. You can change the identification method either during registration or later on. If you are using fingerprint identification, you need to use this when logging on to the system. If enabled, on that particular handset, you will need to use a fingerprint scan instead of a PIN not just at login but also for all other operations that you’d like to carry out once in the app.
*Only usable with specified devices Currently, Apple iOS and Samsung Android devices capable of fingerprint identification are supported.

Security

What the Bank’s system provides:

- To prevent unauthorised access, if you leave the system idle for several minutes you will be automatically logged out of the application, and a log-in screen will appear. Here you will need to provide your fingerprint or PIN again in order to continue. (Any items entered on the screen but not sent to the Bank prior to the automatic log-out will be cancelled.)
- For security reasons, the app displays a virtual keyboard for entering the PIN. In the interest of more secure PIN entry, the app uses a so-called reshuffled keyboard for entering the PIN. The random reshuffling of the keyboard increases the security level.

What we ask of you in order to help minimise security risk:

- Use a secure internet connection. Do not connect to non-protected Wifi networks of unknown origin.
- Your PIN must be minimum of 5 characters long. We recommend using as long a PIN as possible, and one that is hard to guess.
- Do not select as your PIN your date of birth or any other set of numbers that is easy to guess and that is associated with you in some way.
- Please keep your user ID and PIN confidential! Make sure that nobody is watching as you enter your PIN, and under no circumstances disclose it to anyone. If you suspect that your PIN has been obtained by an unauthorised person, change it immediately in the app. If your mobile device has been lost or stolen, deactivate it immediately by calling the CIB24 telephone customer helpline (06 40 242 242) or in person at one of our branches.
- After you complete your transactions through the CIB Bank mobile app, always tap on the “Log-out” button.
- Please do not switch off the shuffled keyboard function of the mobile app. This function is designed for your protection.
- Do not modify the manufacturer’s operating system of your mobile device and do not install on the device any apps of unknown origin.
Range of services

O-KEY TOKEN

The O-key Token is a PIN code-protected password generating function, which creates a single-use password. The password serves as a security code for logging in to the CIB Internet-based Electronic Services (CIB Internet Bank, mobilCIB and eBroker) and for the approval of operations that require signature. To log in and to approve operations that require signature, a different code must be used each time. O-key Token-based identification and the CIB Bank mobile application service are not separable.

If the User uses both the CIB Internet Bank and the mobilCIB services, logging in to the systems takes place with identical user identification. The signature code used for approving operations that require signature is the same in the case of O-key Token-based identification as well.

Password:
A 6-character numerical single-use password generated by the O-key Token function.

Signature code for approving operations that require signature:
A 6-character numerical single-use password generated by the O-key Token function.
HOME

To launch the CIB Bank mobile app, tap on the icon for the app. The contents displayed on the Pre-login screen will depend on whether the CIB Bank mobile app has been activated or not.

The following functions of the Pre-login screen can be used by both registered and unregistered users:

• Select language (HU – Hungarian / EN – English)
• Watch the intro! (Help)
• Connect
• Commercial content

Unregistered user

The following operations can be carried out on the Pre-login screen for non-registered users:

• Register several users (customers) on a single mobile device,
• Change the language of the app, (Available languages: Hungarian/English).
• Launch the demo.
• Summary of bank’s contact information.

How to register

To use the CIB Bank mobile application and the O-key Token, you must have a (channel) contract for the CIB Internet Bank. If you have such a contract, you can also modify your contract via the CIB Internet Bank interface and add the CIB Bank mobile application. (A request may be submitted via the CIB Internet Bank only if you have independent ownership of the account and full access rights. A further condition is that the applicant uses his/her user ID only in respect of one customer.)

After the contract for the CIB Bank mobile app has been concluded, the Bank will send a registration code, valid for 24 hours, to the telephone number provided by you. In the app, the registration process may be launched on the “I am a customer – Register” page by pressing on Register.

The steps of the registration process are as follows:

• Enter the 4x4, in total, 16-digit, registration code that you received from the bank.
• Read the rules applicable to setting a PIN,
• Set the PIN that you will be using with the CIB Bank mobile app and the O-key Token, and for authenticating transactions and orders.
• Confirm the set PIN.
• If you have a suitable mobile device, you may also select fingerprint-based identification (Fingerprint-identification) for using the CIB Bank mobile app and the O-key Token.

Registered user

The Pre-login screen for registered users enables you to do the following:
• Change the language of the app.
• Log in to the CIB Bank mobile app by pressing Enter, or launching the O-key Token.
• Fast balance view without login (if you have switched on the Fast balance function on your device),
• Launch the demo.
• View the bank’s contact information (bank’s URL, contact e-mail address, Call Centre and Card Support phone numbers),
• See the bank’s commercial offers,
• Delete user profile.
• View the bank’s exchange rates and perform conversion calculations.

Login with PIN

In default mode you can log into the CIB Bank mobile app with a PIN. (By switching on the Fingerprint-identification function, you may also log in through fingerprint recognition.)

Tap on the Login button on the Pre-login screen for registered users; the process of logging in with a PIN will start and the PIN-entry screen will open.

Login in SCAN-ID mode

Using the SCAN-ID function you can log in to the CIB Bank mobile app using your fingerprint rather than a PIN.

When you tap on the Login button on the Pre-login screen for registered users, first the PIN-entry screen will appear, and then on top part of the screen, the mobile operating system’s native fingerprint screen, with the following data:
• Title of screen
• Info message,
• Cancel button

Swipe your finger over the device’s Home page key in order to scan your fingerprint. If the system recognises your fingerprint, you will be logged in. If it doesn’t recognise
it, the “Try again” dialogue window pops up, where you will be able to either scan your fingerprint in again, cancel the login, or login using a PIN code.

Contents of the screen:

- Title of screen
- Cancel button
- PIN-use button

Swipe your finger over the device’s Home page again to rescan your fingerprint. Note: you can try to rescan your fingerprint up to 5 times in a row. If the device is unable to read your fingerprint on the fifth try, a new screen will appear where you can switch off the Fingerprint-identification function with the help of the system password, and then you can log in with a PIN.

**Fast balance inquiry**

The Fast balance inquiry function lets you check your account balance without logging in to the mobile app. On the Pre-login screen, the account balance can be displayed in two different ways if it was set under My profile/Settings/Fast balance inquiry:

- Graphically, with a single coloured line in the header,
- If you move your finger downward under the header, the account balance will be displayed as an amount, together with the currency it is in.

**Floating button**

The floating button is visible to Registered users only. It is located in the bottom right corner of the Pre-login screen for registered users. By touching this button, you can access the following functions:

- Delete user [User nickname]
- Currency converter calculator
  - X button to close

After successful login, the floating button can be assigned up to five selectable parameters, so that you can access up to five of your favourite banking functions quickly.
Floating button – Currency converter calculator

By using the currency converter calculator, you can view the (sell, buy or mid) exchange rates of various currencies against the forint.

**Currency table:** here you can see the exchange rates of 4 selected currencies against the forint.

- Buy rate,
- Sell rate,
- Mid-rate.

### Operations

By tapping on the **1EUR/1USD/etc.** options, the (sell, buy or mid) exchange rates of the selected currency against the forint are displayed.

**Change currency:** by tapping on this button, you can select from among the 4 currencies displayed in the mini app (widget).

With the help of the calculator, you can calculate the (sell, buy and mid) exchange rates of the currencies relative to each other, by specifying an amount and currency combinations of your choice.

### HOME PAGE

**Purpose of the function:** provides access to the favourite account summary and a brief list of the most recent transactions performed on the primary account, and helps you make Quick payments to trusted beneficiaries and view the Exchange rates offered by the Bank. From the Control Panel, you can reach the Main Menu; with the help of the Search module, you can directly search other functions and display commercial content. The bank’s general contact information is located at the bottom of the Home page.

**The Home page** is accessible after Login, having provided the correct PIN and/or the appropriate fingerprint.
“Favourite account” mini app

Available balance: displays the balance of the selected account, increased by the authorised overdraft limit and reduced by any blocked amounts.

Overdraft: shows the credit limit that increases the available balance, specified by the Bank in a contract and kept available on the given account.

Blocked amount: shows the pending transactions reducing the available balance, which have been registered by the Bank, but will be executed at a later date (e.g. card payments, foreign currency transfers or direct debits). No data is displayed here if there are no blocked funds on the selected bank account at the time of the inquiry.

Operations

Go to favourite account: this button opens the Main Account.

“Favourite card” mini app

In this function, only a credit card may be selected.

Available balance: displays the balance of the selected credit card, increased by the authorised overdraft limit and reduced by any blocked amounts.

Available overdraft: shows the credit limit available, specified by the Bank in a contract and kept available on the given account.

Blocked amount: shows the pending transactions reducing the available balance, which have been registered by the Bank, but will be executed at a later date (e.g. card payments, foreign currency transfers or direct debits). No data is displayed here if there are no blocked funds on the selected bank account at the time of the inquiry.

Operations

Go to favourite card: this button opens the Main credit card.

Last transaction mini app

Last transactions: You can use this mini app (widget) to view the most recent transactions associated with the selected main account. You can view up to 5 transactions at any one time. Transaction-listing options: Debit or Credit.

Date of transaction: shows the date when the transaction was booked.

Description: displays any remarks that have been made for the beneficiary about the transaction.

Amount and currency: the amount and in the currency in which the transaction is executed

Operations
**Update button:** with the help of the Update button, you can refresh all the lists of the mini app (widget).

**Tapping on the Executed/Pending options:** by tapping on either of these, the transactions associated with the selected option appear.

**By tapping on the individual transactions:** if you tap on just one of the transactions, the Transaction details page opens

“Transfer to favourite beneficiaries” mini app

The Transfer to favourite beneficiaries function permits you to initiate domestic forint orders in 2 simple steps, meaning that the process can be easily followed. This process starts with the selection of a “favourite” beneficiary and is completed when the payment is authorised and the order is confirmed. Favourites can be set under Manage beneficiaries by marking the “star” sign, or in the function by pressing the “add new favourite” button.

**Purpose of the function:** initiation of intra-bank or inter-bank (GIRO) forint transfers to beneficiaries marked as favourite, in a simplified and faster form by indicating the amount and the text for the Description field only. If no favourite beneficiary is marked, it can be indicated by pressing the button “new favourite”.

**Execution conditions:**
- You must have sufficient funds on the account to be debited to cover the amount of the transfer and the related bank charges.
- It is not possible to execute the given transfer for a part of the amount only.

**Operations**

**New favourite:** opens the Add new favourite page, if no favourite is selected yet.

**Next:** validates the input data. If any of the required fields have been filled out in correctly, an error message appears.
ACCOUNTS

Accounts overview
Purpose of the function: Provides an up-to-date and detailed statement on your finances, with regard to the following: account information, with a display of your available balance.

Quick access menu
The Quick access drop-down menu on the Accounts overview page enables the customer to quickly navigate to the Account details page of the selected account. The menu lists and groups your accounts according to ownership; in other words, based on banking features.
In the Quick access menu, each account is displayed with an Account name. If there is no account name, the account number is displayed.
If you tap on an account in the Quick access menu, you will be taken directly to the relevant account’s Account details page.

My Accounts mini app (widget)
The My Accounts mini app (widget) displays your accounts in the form of a card.

Other Accounts mini app, optional (widget)
The Other Accounts mini app (widget) displays customer accounts that you have authority or access over in the form of a card. These accounts are displayed under a separate tab.

Credits and debits – Account history
By tapping on the Details in any account mini app visible on the Accounts overview page, you can open the Account history page of that account.

Purpose of the function: shows the last 10 recorded transactions on the selected account or the transactions booked during the specified time window. This function also displays all credits and debits that were booked in the given calendar month, in the form of a graph. The items continuously come into view as you scroll down the screen. If you tap on the Show more icon, a further 10 items will be displayed. The filter allows you to modify the selection as you wish.

Account details
Tapping on the information key in Accounts history will take you to the Account details page. The Account details page includes the following information:
  • Account type,
  • GIRO account number,
  • IBAN account number,
• Date of account opening,
• Annual deposit interest,
• Accrued interest due: the amount of interest that has accrued up to the date of the inquiry, but that has not yet been credited,
• Applied interest tax,
• Rate of healthcare contribution,
• Interest settlement date,
• Annual overdraft interest: the interest calculated on any spending beyond the available balance of the account; in the case of an overdraft limit, the interest calculated on the amount of the overdraft,
• Annual unauthorised overdraft interest: the interest calculated on spending beyond the overdraft limit,
• Accrued interest payable: the payable interest that has accrued up to the date of the inquiry, but that has not yet been debited,
• Interest settlement date.

ORDERS

Transfer to my account

The “Transfer to my account” (book-transfer) function lets you make forint transfers between your own accounts or to delegated or legal representative accounts belonging to the same holder, in 3 simple steps (input page, summary page and authentication page).

Purpose of the function: to make transfers in forint between your own forint accounts held at the Bank.

Execution conditions: there must be sufficient funds on the account to be debited to cover the amount of the transfer.
• It is not possible to execute the given book transfer for a part of the amount only.

Execution date: book transfers are fulfilled immediately, on the day they are submitted. First, a balance check is performed to ensure that sufficient funds are available, and then the account is debited and the beneficiary account credited.

Transfer to my account – Input page

By selecting the Transfer to my account option in the Orders menu, the “Transfer to my account” input page will open.
• Account to be debited (input, horizontal navigation) lists your active accounts from which you can launch the book transfer. Each account is displayed together with the following data: Account nickname (or account number), Account type and Total available balance.
• **Beneficiary account (input, horizontal navigation)** lists your active accounts to which you can launch the book transfer. Each account is displayed together with the following data: Account nickname (or account number), Account type and Total available balance.

• **Amount input field:** enter the amount you wish to transfer. The recorded amount is understood as being in forint. You can only enter a whole number, which you need to write continuously (without commas or spaces).

• **Currency:** HUF cannot be selected

• **Monthly limit (cannot be changed)**

• **Daily limit (cannot be changed)**

All optional fields related to the payment are grouped under various field labels, with the option of expanding/collapsing the fields. The fields are hidden by default.

The group labelled **Details** contains the input options:

• **Value date:** here you can define the payment date. Enter the book transfer execution (account-debiting) date, which may not be earlier than the banking day following the submission of the order. This date is at most one year ahead. If this field is left empty, the payment will be a “one-off” book transfer.

• **Description (optional, up to 140 characters):** write in any remarks that you wish to make.

**Operations**

**Next:** by tapping on this key you can record the item, after which the “Summary screen” is displayed.

**Transfer to my account – Summary page**

After you have provided all data on the “Input page”, tap on the **Next** button to display the Summary page, where you can review and modify the book transfer data.

**Account to be debited:** Account nickname and Account number

**Amount:** Amount and Currency

**Beneficiary:** Account nickname and Account number

**Cancel:** return to the Input page where you can change the already entered payment data.

**Sign now:** finalises the payment.

**Save for later:** if you choose save for later, the book transfer is saved, and you can change, finalise or approve it for payment later under the menu To pay.

**Operations**
Transfer to my account – Authorisation page
Approve the order using your PIN. If quick payment was not authorised on the My Profile / Settings screen, you need to authorise your transfers.

After successful authorisation of the transfer order, go to the Confirmation page.

Transfer to my account – Confirmation page
The Confirmation page opens in the following cases:

- after confirming the process on the Summary page (if authorising the payments is not necessary) or
- after successful authorisation on the Authorization page

The Confirmation page includes the following information:

- Message Notification of the successful completion of the Transaction (e.g. “Successful order”)
- Transaction ID

Details (hidden by default, with the option of expanding or collapsing).

Account to be debited: Account nickname and Account number
Amount: Amount and Currency
Beneficiary: Account nickname and Account number
Reference number: Unique identifier.
Amount: Amount and currency
Execution date: the day on which the order is to be executed
Description: if specified.

Operations

Download: download the receipt in digital (pdf) format

New order: initiate a new order by redirecting to the default Home page.

Transfer to someone

The Transfer to someone function permits you to initiate domestic forint orders in 4 simple steps, meaning that the process can be easily followed. This process starts with the selection of a beneficiary and is completed when the payment is authorised and the order is confirmed.

Purpose of the function: to initiate a forint transfer order within the bank or via an interbank (GIRO) system.

To go to the Overview page: after successful login, this function becomes available in the Orders – Transfer to someone menu when you touch the Transfer to someone line.
Execution conditions:
- You must have sufficient funds on the account to be debited to cover the amount of the transfer(s) and the related bank charges.
- It is not possible to execute the given transfer for a part of the amount only.

Transfer to someone – Home page
Tapping on the Orders – Transfer to someone options will take you to the Transfers home page, where you can choose whether to initiate a payment to an already saved beneficiary (under the Beneficiary List menu) or to a new beneficiary.

Operations

Transaction to a new beneficiary: opens the New payment page.
Tap on Search bar: select from among previously recorded partners.
Partner list: lists your existing beneficiaries.
Recent: shows the list of most recent orders.

Operations

Transaction to a new beneficiary: initiates a new payment as described in New payment.

Recent
The Recent orders tab appears on the Home page and lists the 10 most recent transactions that you have executed, where you can have a quick look of the possible beneficiaries.
Each of the transactions appearing on the Recent orders list includes the following information:
- **Date of transaction**: date when the transaction was submitted
- **Beneficiary’s photo**: a saved photo of the beneficiary if there is one
- **Trusted icon (star icon)**: for these beneficiaries the payment does not require authorisation (provided they are within a certain value threshold)
- **Beneficiary’s name**: name of the contact.
- **Amount and currency of the payment amount**: the amount of the payment and its currency.

Copy: opens the Input page, into which the information of the selected order has already been copied: the account to which the amount of the current order has been debited, the Beneficiary’s name, the Beneficiary’s account number depending on the bank, and the amount and currency of the payment.
Beneficiary list
By tapping on the Beneficiary list tab on the Home page, you can initiate a payment to an existing beneficiary.

If there is no Beneficiary to be displayed, a message will appear saying that “You do not yet have a beneficiary”, with a link to Payment to a new beneficiary. If you tap on the link the appropriate function will become available. Each of the beneficiaries appearing on the Partners list includes the following information:

- **Beneficiary image**: a photo you have saved for that beneficiary
- **Favourite icon (star icon)**: the PIN only needs to be given if you exceed the value threshold
- **Beneficiary’s name**: name of the contact,
- **Beneficiary’s nickname**: the name of the beneficiary selected by you,

The Beneficiary’s data page displays the following data:

- **Beneficiary image**: the phone you have selected in advance
- **Beneficiary’s name**: name of the contact,
- **Beneficiary nickname**: the name you have chosen in advance for the beneficiary
- **Favourite icon (star icon)**: for these beneficiaries the payment does not require authorisation (within a certain value threshold)
- **Account group**: contains a list of all accounts you saved for that beneficiary
- **Recent orders group**: this lists up to 2 of the most recently executed / pre-registered orders in the course of which you initiated an order to any of the beneficiary’s accounts. Each order appears together with the following data:
  - date when the payment order was sent,
  - the account from which the order was initiated,
  - a description of the order,
  - the amount and
  - currency of the payment.

### Operations

**Copy**: (next to the most recent payment): opens the “Input” page, which has already been filled out with the information copied over from the selected most recent payment  
**Back**: return to the list under the “Beneficiaries” tab, from where you can choose another beneficiary

**Transaction to new partner (New order)**  
Clicking on the **NEW** button above the search line on the Home page opens the New transaction page, from where you can execute transactions to new payees and can save new beneficiaries. After all the required data has been entered and the process
confirmed, the Input page opens, on which the Beneficiary’s name fields have already been filled with the data of the beneficiary (in read-only format).

- **Beneficiary’s name** field (required, maximum 70 characters): here you can enter the beneficiary’s family and given name. Only alphabetic characters and dashes (“-“) are allowed.
- **Account number** (input, numeric, obligatory) Enter the beneficiary’s account number in the Account number field. The account number must be in one of the following two formats: 3*8 format or 2*8 format. The checking of the format (CDV validation) takes place in real time. Option: IBAN format:

  **Operations**

**Add to Partner list:** this switch automatically saves the beneficiary under Beneficiaries.

**Next:** if all the fields have been filled out correctly, the system automatically validates the beneficiary’s account number in the banking core data and opens the next input page. If there has been an error in completion, the appropriate error message appears.

**Transfer – Input page**

After you have specified who you wish to pay on the Home page, the Input page opens, where you need to specify the payment details.

  **Operations**

**Back:** Goes back to the default screen of the Home page – Recent orders.

**Next:** validates the input data. If any of the required fields have been filled out in correctly, an error message appears.

**Required fields:**

- **Account to be debited:**
  - lists your active accounts, from which you can initiate domestic transfers
  - Each account is displayed together with the following data: Account nickname (or account number), Account type and Total available balance.

**Beneficiary:** displays empty input fields, in which you need to enter the beneficiary’s data

- **Amount:** enter the amount of the order to be transferred. The currency of the amount specified is forint. Only whole numbers may be entered.
- **Currency**
- **Description (input, up to 140 alphanumeric characters):** enter any comments you would like to make in relation to the payment
- **Value date:** specify the date of the payment. Enter the transfer execution date (i.e. the account debiting date), which may not be earlier than the banking day
following the submission of the order. You may specify a date here that is at most one year ahead. If this field is left empty, the payment will be a “one-off” transfer.

- Monthly limit (read-only)
- Daily limit (read-only)

All selectable fields related to the payment can be found under the heading Additional fields. Rules related to the selectable fields:

- **ID and type of transferor**: data identifying the person or organisation making the transfer that may help the beneficiary identify the transferor. Before providing the identification number, first select whether you wish to identify an organisation or a private individual.

- **Name of actual payer**: not the holder of the account to be debited, but a third party that is making a payment to the beneficiary or on whose behalf the holder of the account to be debited is making a payment.

- **ID and type of actual payer**: data identifying the actual paying party (person or organisation). Before providing the identification number, first select whether you wish to identify an organisation or a private individual.

- **ID and type of beneficiary**: data identifying the beneficiary person or organisation, which makes identifying the beneficiary easier for the transferor. Before providing the identification number, first select whether you wish to identify an organisation or a private individual.

- **Name of actual beneficiary**: not the holder of the account to be credited, but a third party that is the ultimate recipient of the amount that is being credited to the beneficiary’s account.

- **ID and type of actual beneficiary**: data identifying the actual beneficiary (person or organisation), which makes identifying the actual beneficiary of the payment transaction easier. Before providing the identification number, first select whether you wish to identify an organisation or a private individual.

- **Purpose code of the transfer**: the type of the transaction may be specified through the use of an official purpose code. Statements and statistics may be prepared about cash-flow for payment service providers and account holders (transferors and beneficiaries). A purpose code selected from the ISO20022 external code list. May only be alphabetical, made up of 4 characters, with online validation.

**Transfer - Summary page**

On the Summary page, you can check and save the previously specified details of your transaction, and if needed, change them by returning to Input page.

<table>
<thead>
<tr>
<th>Operations</th>
</tr>
</thead>
</table>

**Cancel**: cancels the payment. If you tap on this, the Are you sure? window will pop up, where you can confirm the cancellation of the payment.
**Back:** returns you to the Input page, where you can change the payment data that you entered.

**Sign now:** finalises the payment: the system checks whether the total amount of the payment is in fact below the daily limit for the given channel. If **NOT**, an error message will appear; if **YES**, the Authorisation page will open.

**Sign later:** If you choose save for later, the transfer is saved, and you can change, finalise or approve it for payment later under the menu To pay. The Confirmation page opens, and you are presented with the following questions: Would you like to launch a new payment order on the Home page or go to the Payments list?

**Transfer – Authorisation page**

If you need to authorise the payment orders, tap on the **Sign now** button on the Summary page, from where you will be taken to the Authorisation page. The following orders must be authorised: payments to non-trusted beneficiaries, payments to trusted beneficiaries that are above the value threshold. After successful authorisation of the payment order, the Confirmation page opens.

**Operations**

- **Cancel button:** The pop-up screen **Close payment** asks you to confirm the closing.
- **Continue payment:** by pressing the button, you go to the Authorisation page.
- **Close payment:** all entered payment data is deleted and you are redirected to the Home page.

**Transfer – Confirmation page**

If the payment has been successfully authorised on the Authorisation screen, the Confirmation page opens, showing the appropriate (read-only) message pertaining to the transaction. In the case of a successful payment order, the message “Successful order” appears, in the case of a Rejected order, the message “Rejected order” appears, or in the case of an Order saved for later, the message “Saved order” appears.

**Reference number:** unique transaction identifier.

**Operations**

- **Download receipt:** download the receipt in digital format (pdf)
- **New payment:** Enables you to initiate a new domestic payment by redirecting you to the default Home page
- **Done:** Returns you to the Home page.
- **More details:** when expanded, the following data appears: Identification code and number of Source account, Beneficiary data group (beneficiary’s name and account number, Amount (amount and currency of payment), Performance date (date of actual payment), Description (description of the payment), all other payment data recorded on the Input page.
Cheque payment by transfer

The Cheque payment by transfer function allows you to make domestic transfers by way of an OCR scan, without manual data input. The transfer is classed as a domestic payment and is charged accordingly. Once the process is successfully completed, the Confirmation page opens.

**Purpose of the function:** initiation of intra-bank or inter-bank (GIRO) forint transfers.

**To go to the Overview page:** after successful login, you can access this function by tapping the Orders button, then in the last menu on the page, by touching the Cheque payment by transfer line.

**Execution conditions**
- You must have sufficient funds on the account to be debited to cover the amount of transfer(s) and the related bank charges.
- It is not possible to execute the given transfer for a part of the amount only.

**Cheque payment by transfer page**

You can open the Cheque payment by transfer function in the Orders menu, by selecting the Cheque payment by transfer option.

**QR/bar code/OCR line reader:** with this function you can scan in yellow or white postal cheques and automatically fill out your domestic transfer orders.

**Operations**

The **Flash light** turns the device’s flash light on or off to make it easier to scan the payment slip.

**Transfer order**

Once the cheque has been scanned in, the system redirects you to the first step of the new domestic transfer process. From here, you can continue the order transaction. The input fields of the additional screens of the transfer process are filled out in advance with the scanned-in data, giving you an opportunity to review and modify them.

**FX transfer to my account**

**Purpose of the function:** foreign currency book transfer and conversion orders between your own accounts
Execution conditions:
- Sufficient funds must be available on the account to be debited on the execution date.
- It is not possible to execute the given order for a part of the amount only.

Execution date and time: the submitted orders are executed in accordance with the Bank’s schedule.

FX transfer to my account – Input page
You can open the function in the Orders menu, by selecting the FX transfer to my account option.

Account to be debited: lists your active accounts, from which you can initiate the order. Each account is displayed together with the following data: Account nickname (or account number), Account type, Available amount and Sell currency (currency of the account).

Account to be credited: select your target account. Each account is displayed together with the following data: Account identification code (or account number), Account type, Total available amount.

Amount (required, maximum 13 characters), currency: Enter the amount to be transferred; a decimal must be separated with a dot. The amount can be specified in either the currency of the account to be debited or in that of the beneficiary account:
- Example 1: If you want to convert EUR 1,000 into forint by debiting your account kept in euro, then the chosen currency will be euro, which is the same as the currency of the account to be debited.
- Example 2: If you want to convert a euro amount equivalent to HUF 1,000 and sent it to your forint account, then the chosen currency of the amount will be forint, which is the same as the currency of the beneficiary account.

The result of the conversion calculation is displayed, based on the inputted amount. Following confirmation of the new input, the calculation immediately switches from the previously specified currency to the new currency. A legal notice also appears warning you that the exchange rate valid on the day of execution may be different.

Currency: only the currency of the Buy or of the Sell account may be selected.

Operations

Next: once the calculation has been performed, the Summary page opens.

Currency conversion – Summary page
After you have recorded all the required data and confirmed the process on the Input page, the Summary page opens displaying the input data.
Back: return to the Input page.
Cancel: all the data is deleted, and you are returned to the Orders function.
Sign now: the system checks whether the total amount of the payment is in fact below
the daily limit for the given channel; if NOT, then an error message will appear; if
YES, then the Authorisation page will open.

FX transfer to my account – Authorisation page
If you need to authorise the orders, tap on the Next button on the Summary page,
from where you will be taken to the Authorisation page. After successful authorisation
of the order, go to the Confirmation page.
If quick payment was not authorised on the My Profile screen, you have to authorise
your transfers.

FX transfer to my account – Confirmation page
The Confirmation page opens in the following cases:
• after confirming the process on the Summary page (if authorising the
  payments is not necessary) or
• after successful authorisation on the Authorization page

Further details (hidden by default, with the option of expanding or collapsing).
When expanded, the following data appears:
• Account to be debited data group the source Account nickname and Account
  number
• Account to be credited data group: the beneficiary Account nickname and
  Account number,
• Reference number: unique transaction identifier,
• Amount: amount and currency,
• Execution date: on which the transfer will take place
• Description: if specified.

Download: download the receipt in digital (pdf) format
Share: share the receipt on various social networks

List of orders

Purpose of the function: this function allows you to review your outgoing payment
orders
By tapping on the **List of orders** menu point you can open the **List** page, where the payment orders will be displayed, divided into 4 groups according to their status, in the following order:

- Awaiting approval
- Value-dated
- Received
- Not executed

**Awaiting approval**
**Purpose of function:** on this list you can see orders that have already been set up in the system but are still awaiting authorisation. This list allows you to authorise these orders in one, easy step.

These are orders that have already been set up but not yet authorised. The individual payment items are displayed together with the following data:

- Date
- Payee
- Amount
- Operations (View, Edit, Delete)

**Value-dated**
**Purpose of function:** initiation of a transfer of a pre-specified amount, for a pre-specified banking day (“value date”).

**Execution conditions:**
- On the value date (debiting date), you must have sufficient funds on the account to be debited to cover the amount of transfer(s) and the related bank charges. If several transfers are set at the same time, they will be executed in the order of submission.

Here you can view authorised orders that are to be executed later. The individual payment items are displayed together with the following data:

- **Date:** scheduled date of payment.
- **Payee:** name of beneficiary.
- **Amount:** amount and currency of the payment.
- **Operations:** View, Copy, Edit, Delete, Send by email

**Executed items**
Here you can view your successfully executed orders. The individual payment items are displayed together with the following data:

- **Date:** date of execution of the payment
- **Payee:** name of beneficiary.
- **Amount:** amount and currency of the payment.
- **Operations:** View, Copy, Send to email, Filter, Select all, Load more
Failed items
This list displays any of your orders that have been rejected by the system. The individual payment items are displayed together with the following data:
- **Date:** date of failure of the payment
- **Payee:** name of beneficiary.
- **Amount:** amount and currency of the payment.
- **Operations**

Detailed data of the order
If you tap on a payment item of your choice, further details related to the given payment will be displayed:
- **Date of transaction**
- **A short description of the transaction:** Transaction amount, Payer’s name, Beneficiary’s name, Description.
- **Payer’s details**
- **Beneficiary’s details**
- **Transaction details**
- **Additional operations:** Share receipt, etc.

Using filters
On the Filters page you can filter based on the following:
- **When?**
- **Amount**
- **From amount**
- **To amount**
- **Currency**
- **Beneficiary**

**Operations**

**View button:** Download receipt, Share receipt, Copy payment
Beneficiary list

The list of partners is specific to the user, and contains the names of beneficiaries that you have previously recorded on the list. The Partner list function can only be used on mobile apps; its synchronisation is effected at the time of contract conclusion, from the then current bank systems, if available. It cannot subsequently be managed or accessed via the Internetbank or MobilCIB channels.

**Purpose of the function:** here you can view a list of your forint-payment beneficiaries and data relating to your customers. A large proportion of your transactions probably involve certain frequent payees. This function is important in that it allows you to conduct your transactions with these beneficiaries by saving their transaction-related data, so that the next time you want to transfer money to them, the data will be there, ready for you to use again.

You can record new payees, or change or delete any item from the database. To help you identify the beneficiaries more easily, you can attach profile photos to them. These profile photos can only be seen by you; no other user and no bank employee will have access to them. You can also classify your partners as trusted users, meaning that under a certain value threshold you will be able to transfer money to them without any separate PIN-based or fingerprint authorisation.

**To go to the Partner list page:** Tapping on the Orders – Partner list menu point will take you to the Partner list page.

- It lists all beneficiaries.
- In this group, the beneficiaries are displayed in alphabetical order from A to Z, i.e. names starting with A are displayed at the top of the list.
- All beneficiaries whose names start with the same letter are grouped under a label containing that letter, for example all beneficiaries whose names start with “A” are displayed under group “A”.
- Only letters to which at least one saved beneficiary belongs are shown; all other letters (i.e. those with no beneficiaries under them) remain hidden.

**Operations**

**Adding a new partner:** allows you to record a new beneficiary. The following data may be specified: Beneficiary’s name, Beneficiary’s nickname, Account number, Comment, Add photo to beneficiary.

**Editing a beneficiary:** the following data may be changed: Beneficiary’s name, Beneficiary’s nickname, Account number, Comment, Add photo to beneficiary.

**Deleting a beneficiary:** allows you to delete a payee. Beneficiary’s name, Beneficiary’s nickname, Account number, Comment, Add photo to beneficiary.
CARDS

Cards overview
Purpose of the function: shows an up-to-date and detailed report of your cards, with regard to the following: card information, showing available balance/available overdraft limit, card number, and type.

Quick access menu
The Quick access drop-down menu on the Cards overview page enables the customer to quickly navigate to the Card details page of the selected card. The menu lists and groups your cards according to ownership; in other words, based on banking features. In the Quick access menu, each card is displayed with a card number.

Credit card mini app (widget)
The Credit card mini app (widget) displays your cards in the form of a card.

Debit card mini app (widget)
The Debit card mini app (widget) displays your cards in the form of a card.

Card transactions – Card history
By tapping on the Details in any account mini app visible on the Cards overview page, you can open the card history page of that card.

Purpose of the function: shows the last 10 recorded transactions of the selected card or the transactions that can be queried in the specified time frame. This function also displays all transactions that were booked in the given calendar month, in the form of a graph. The items continuously come into view as you scroll down the screen. If you tap on the Show more icon, a further 10 items will be displayed. The filter allows you to modify the selection as you wish.

Limit change
Purpose of function: To change the daily cash withdrawal and purchase limits for the bankcards. The bank issues the bankcards with the default daily limits (purchase limit and/or cash withdrawal limit) specified in the List of Conditions. You can set different daily spending limits for each bankcard. The new limits will be effective immediately following the change. The bank considers the last instruction to be applicable until you reconsider it and change the limit again. In the case of forint-based bankcards, the daily spending limit is specified in forints, while in the case of foreign currency-based bankcards, it is specified in a foreign currency.

Limit change process: for the bankcard selected on the “Card overview screen” in the option Limit management and availability you can change the daily spending limit for the card.
If the limit set does not suit you, you can change it by following the process described above. You can either just record or authorise (sign) the change, which can be checked in the Signatures folder.

**Change screen**

**Current purchase limit:** the current purchase limit for the bankcard you selected (if this option is available).

**Current cash withdrawal limit:** the current cash withdrawal limit pertaining to the bankcard you selected (if this option is available).

<table>
<thead>
<tr>
<th>Operations</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Back:</strong> return to the Input page.</td>
</tr>
<tr>
<td><strong>Cancel:</strong> all the data is deleted, and you are returned to the previous screen.</td>
</tr>
<tr>
<td><strong>Sign now:</strong> this opens the Authorisation page.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Confirmation page</th>
</tr>
</thead>
<tbody>
<tr>
<td>If authorisation has been successful on the Authorisation screen, the Confirmation page opens, showing the appropriate (read-only) message pertaining to the order. In the case of a successful order, the message “Successful order” appears, in the case of a Rejected order, the message “Rejected order” appears.</td>
</tr>
<tr>
<td><strong>Reference number:</strong> unique transaction identifier.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Operations</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Download receipt:</strong> download the receipt in digital format (pdf)</td>
</tr>
<tr>
<td><strong>Done:</strong> Returns you to the Home page.</td>
</tr>
</tbody>
</table>

**Bankcard activation**

**Purpose of function:** to activate electronic and embossed primary cards and supplementary cards pertaining to a bank account authorised for the mobile app. Activation is possible for new and renewed cards; activation is instant. On cards that may be activated, a green “Activate” button is shown, which you can use to initiate the activation.

<table>
<thead>
<tr>
<th>Activation screen</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Card number:</strong> you have to enter the four missing numbers (4 digits) of the bankcard to be renewed or of the new one.</td>
</tr>
<tr>
<td><strong>Expiration date (mm/yy):</strong> you have to enter the expiration date of the bankcard to be renewed or of the new one in mm/yy format. The “/” sign must be entered manually.</td>
</tr>
</tbody>
</table>
**Operations**

**Back:** return to the Input page.

**Cancel:** all the data is deleted, and you are returned to the previous screen.

**Sign now:** this opens the Authorisation page.

**Confirmation page**

If authorisation has been successful on the Authorisation screen, the Confirmation page opens, showing the appropriate (read-only) message pertaining to the order. In the case of a successful order, the message “Successful order” appears, in the case of a Rejected order, the message “Rejected order” appears.

**Reference number:** unique transaction identifier.

**Operations**

**Download receipt:** download the receipt in digital format (pdf)

**Done:** Returns you to the Home page.

**Debt payment – Transfer to my account**

Under the menu Debt payment, you can initiate a simplified book transfer to settle credit card spending. You can choose from predefined amounts: minimum payable, total spending in the previous month (closing balance), amount of your choice. The amount of your choice cannot be smaller than the minimum payable amount. The function is accessible from the card menu, as well as from the credit card widget. A transaction representing a transfer between your accounts is available from your own account and between your accounts only.

**Purpose of the function:** to transfer forint amounts from a forint account to your credit card account.

**Execution conditions:** there must be sufficient funds on the account to be debited to cover the amount of the transfer.

- It is not possible to execute the given book transfer for a part of the amount only.

**Execution date:** book transfers are fulfilled immediately, on the day they are submitted. First, a balance check is performed to ensure that sufficient funds are available, and then the account is debited and the beneficiary account credited.

**Input page**

- **Account to be debited (input, horizontal navigation):** lists your active accounts from which you can launch the book transfer. Each account is displayed together
with the following data: Account nickname (or account number), Account type and Total available balance.

- **Preferred credit card:** your active credit card selected in advance
- **Amount input field:** enter the amount you wish to transfer between the accounts (other amount). Options: minimum payable amount and Previous month’s closing balance (total debt)
- **Currency:** HUF, cannot be changed

### Operations

**Next:** by tapping on this key you can record the item, after which the “Summary screen” is displayed.

**Summary page**

After you have provided all data on the “Input page”, tap on the **Next** button to display the Summary page, where you can review and modify the book transfer data.

- **Account to be debited:** Account nickname and Account number
- **Amount:** Amount and Currency
- **Beneficiary:** Card number

**Cancel:** return to the Input page where you can change the already entered payment data.

- **Sign now:** finalises the payment.
- **Save for later:** if you choose save for later, the book transfer is saved, and you can change, finalise or approve it for payment later under the menu To pay.

### Operations

**Authorisation page**

Approve the order using your PIN. If quick payment was not authorised on the My Profile / Settings screen, you need to authorise your transfers.

After successful authorisation of the order, go to the Confirmation page.

**Confirmation page**

The Confirmation page opens in the following cases:

- after confirming the process on the Summary page (if authorising the payments is not necessary) or
- after successful authorisation on the Authorization page

The Confirmation page includes the following information:

- Message Notification of the successful completion of the Transaction (e.g. “Successful order”)
- Transaction ID
Details (hidden by default, with the option of expanding or collapsing).

**Account to be debited:** Account nickname and Account number

**Amount:** Amount and Currency

**Beneficiary:** Card number.

**Reference number:** Unique identifier.

**Amount:** Amount and currency

### Operations

**Download:** download the receipt in digital (pdf) format

**New order:** initiate a new order by redirecting to the default Home page.
SAVINGS

You can use the Savings function to obtain an overview of your savings products. It allows you to view the details and balance of your time deposits and savings accounts. You can view the summary of the time deposits and savings accounts on the Overview page, and the details of individual Time deposits and Savings accounts on the relevant Time deposits / Savings page.

Savings overview
Purpose of the function: provides information on savings products, displays the balance and holders of the deposits and accounts, and helps you obtain additional, related information.
To go to the Overview page: if you tap on the Savings option, the Savings overview page will open. The Savings overview page provides concise information on your savings products.

The page consists of the following elements:
• Quick access menu
• My savings mini app (widget)

Quick access menu
Quick access drop-down menu.

Savings mini app (widget)
The Savings mini app (widget) displays your active and blocked savings products. What data is displayed in relation to the individual active or blocked savings products depends on the type of the savings product.

All (active or blocked) savings products contained in the My savings mini app (widget) are displayed with the following data:
• Savings overview header
• Menu icon (3 dots)
  - Account movements
  - Go to Information and conditions
  - Settings
• Product-type label
• Basic data
• Holder of the saving product
• Go to the savings product reference
Time deposit details

**Purpose of the function:** gives you detailed information about your time deposit.
The page consists of the following elements:
- Summary
- Information and conditions

**Summary**
The Time deposits / Deposit certificates Summary page contains:
- Balance
- Bar chart
- Account movements

**Information and conditions:** The Information and conditions page contains basic and supplementary data on the selected Time deposit. You can reach the Information and conditions page by tapping on the **More information** button.

Savings account data

**Purpose of the function:** the savings account data gives you detailed information on your savings account.

The page consists of the following elements:
- Summary
- Information and conditions

**Summary**
This includes the following information:
- Balance,
- Bar chart (of the last 6 months’ activity),
- Transactions,
  - Transaction date,
  - Description,
  - Debits/Credits,
  - Balance.

**Information and conditions:** the Information and conditions page contains basic and supplementary data on the selected savings account. To reach the Information and conditions page, tap the **Details** button.
MOBILE BALANCE RECHARGE

**Purpose of the function:** To recharge a mobile subscriber card (product) provided by the Telenor, Telekom and Vodafone Hungary Ltd companies (seller) via a Conditional Transfer.

**Execution conditions:** there must be sufficient funds on the account to be debited to cover the recharged amount.
- It is not possible to execute the given recharge for a part of the amount only.
- The phone number specified must be an existing prepaid card, which must not be banned.

- **Attention!** when recharging phone cards, besides the prepaid services, clients with post-paid subscriptions may also recharge the balance of their dedicated accounts pertaining to premium-rate services!

- **Execution date:** Both the recharging of the subscriber card and the debiting of the account take place instantly after the transaction is sent. The service provider will confirm successful execution via an SMS message. If the subscriber card cannot be recharged because of technical errors, the funds for the recharged amount selected may be blocked on your account until consultations with the relevant service provider on the next working day. If during the consultations the Bank is informed that the recharge was completed successfully, your account will be debited subsequently; you can check this in the menu Account information/History/Account. In the case of unsuccessful recharge, the blocked amount will be unblocked.

- **Mobile phone subscriber card recharge process:** The subscriber card recharge parameters entered on the “Input screen” are displayed on the “Summary screen”, where you can check the order. After confirmation, you can check the completion of the order on the “Confirmation screen”.

**Mobile balance recharge – Input page for new orders**

**Important:** With the same transaction, you can only recharge the subscriber card pertaining to one phone number. Always make sure the phone number is correct! If the incorrectly entered phone number is a real phone number, it will be recharged even if it is not yours. The value of successful recharges of incorrectly entered phone numbers cannot be claimed back.

**Account to be debited:** select the number of the forint account to be debited, from which you are initiating your order.

**Beneficiary’s phone number:** Enter the 9-digit phone number. Phone numbers entered are saved, which means that next time you can conveniently select the required number from the beneficiary list or phone book.

**Mobile service provider:** Telenor, Telekom, Vodafone
Refill card price (Amount, HUF): select from the refill amounts specified by the service provider.

**Operations**

**Next:** by tapping on this key you can record the item, after which the “Summary screen” is displayed.

**Mobile balance recharge – Summary page**
After you have provided all data on the “Input page”, tap on the **Next** button to display the Summary page, where you can review and modify the book transfer data.
**Cancel:** return to the Input page where you can change the already entered payment data.
**Sign now:** finalises the recharge.

**Operations**

**Mobile balance recharge – Authorisation page**
Approve the order using your PIN.
After successful authorisation of the order, go to the Confirmation page.

**Mobile balance recharge – Confirmation page**
The Confirmation page opens in the following cases:
- after confirming the process on the Summary page (if authorising the payments is not necessary) or
- after successful authorisation on the Authorization page

The Confirmation page includes the following information:
- Message Notification of the successful completion of the Transaction (e.g. “Successful order”)
- Transaction ID

Details (hidden by default, with the option of expanding or collapsing).
**Account to be debited:** Account nickname and Account number
**Amount:** Amount and Currency.
**Reference number:** Unique identifier.
**Execution date:** the day on which the order is to be executed.

**Operations**

**Download:** download the receipt in digital (pdf) format

**New recharge:** initiate a new order by redirecting to the default Home page.
MY PROFILE

The My profile function enables to see your:

- **Personal data**: see and manage (your personal data and contact information).
- **Settings**: change your favourite settings for app-related and banking operations (language, Fast balance settings, primary accounts and products displayed on the “General position” mini app/widget/)
- **Logging in, security**: overview of privacy (data-protection) information (acceptance/rejection of privacy regulations, overview of terms and conditions),
- **Logging in, security**: change PIN, switch shuffle keyboard on or off
- **Application info**: overview of the Mobile app’s data and the previous login information

**Logging in, security**

**Purpose of the function**: you can use the security settings function to obtain an overview of your personal security settings, and to change some of the data displayed.

**To go to the Security settings page**: to access the Security settings page, tap the submenu Logging in, security in the My profile menu.

The page includes the following functions:

- change PIN,
- Transaction limits
- SCAN ID (only available on certain devices),
- Keyboard settings.
- Application info

**Transaction limits**

**Purpose of the function**: to display the use limits associated with the app. The app contains a Monthly and a Daily transaction limit. The limit may be changed only to smaller values than the default.

**Change PIN**

**Purpose of the function**: the Change PIN option lets you change the PIN of the mobile device on which you are logged in.

**To go to the Change PIN page**: To go to the Change PIN page, tap on the Change PIN option on the Security settings opening page.
The page includes the following:
- Info message
- Enter your current PIN in the input field (required),
- Enter your new PIN in the input field (required),
- Confirm your new PIN in the input field (required),
- Cancel button,
- Update PIN button,

**Fingerprint identification**

**This function is available only on devices whose operating system supports fingerprint-based identification!**

**Purpose of the function:** with the fingerprint-based identification function, you can switch the fingerprint-based identification and authorisation mode, which substitutes the use of a PIN, on or off.

**To go to the SCAN ID page:** To go to the SCAN ID page, tap on the SCAN ID function on the Privacy and security opening page.

The Fingerprint identification page includes the following:
- Info message,
- Use of fingerprint identification for the following functions:
  - Logging in
  - Approving transactions
- Cancel button,
- Done button.

After you confirm the activation of the Fingerprint identification function by tapping on the Done button, the Terms and Conditions page will appear. Note: This page will only appear if you have not yet accepted the terms of use.

The **Terms and Conditions** page includes the following:
- Info message,
- Terms and Conditions,
- Back option,
- Disagree option,
  - Decline option,
  - Accept option,
- Agree option.

**Keyboard settings**
**Purpose of the function:** You may use the Keyboard settings function to activate or deactivate the shuffling of the numbers on the touchscreen keypad used for entering the PIN (numerical password) within the application.

**To go to the Keyboard options page:** to go to the Keyboard options page, tap on the Keyboard options option on the Security settings opening page.

For security reasons, the app displays a virtual keyboard for entering the PIN. In the interest of more secure PIN entry, the app displays a so-called reshuffled keyboard for entering the PIN. The random reshuffling of the keyboard increases the security level. This function can be switched off.

The Keyboard options page includes the following:

- Info message,
- **Back** option,
- Switch on/off the shuffle keyboard

**Application info**

**Purpose of the function:** to provide and overview of, and to display, the Mobile app data and previous login information.

To launch the My Profile function, tap on the My Profile menu. The My Profile menu will now open, with the following items:

**Personal data, conditions**

**Purpose of the function:** the Personal data function enables you to obtain an overview of your personal and contact information, and to change some of the displayed data.

**To go to the Personal data page:** to go to the Personal data page, tap on the Personal data option in the My Profile menu.

The following information will be displayed on the page:

- **Basic data:**
  - Profile photo (editable),
  - Family and given name.

- **Contact information:**
  - Email address (editable),
  - Mobile phone number,
  - Landline phone number,
- Mailing address field group (editable).

- Editing option:
  - Profile photo (selectable),
  - Email address (selectable),
  - Mailing address fields group (selectable).

**Operations**

The **Cancel** button allows you to cancel any change you have made to your personal data (i.e. the changes won’t be saved) and to return to read-only mode.

To save your changes, tap on the **Save** button.

**Terms and Conditions**

The **Terms and Conditions** page includes the following:

- Info message
- Terms and Conditions pertaining to the CIB Bank mobile application,
- **Back** option.

**Notifications – „Smart notices” (Push message)**

**Description of the Smart notices (Push message) function:** you can request a “Push message” about account movements and bankcard transactions, or you can change or delete the activated service. The Smart notices Account monitoring and Card monitoring system guarantees the security of accounts and cards. **Important! To use the smart notices and to receive messages in real time you need an active internet connection!**

If there is an obligation to send Smart notices (Push message), the Bank’s responsibility lasts from the launch from the Bank of the Smart Notices (Push message) until the arrival thereof at the data/message centre of the Service Provider associated with the device registered by the Client. The Bank does not assume any liability in relation to the non-arrival of the Smart Notices (Push message) sent by it, or for any delay thereof or content errors therein caused by third parties, and it shall not be liable for any loss or damage stemming therefrom.

To request the data services (to send Push messages), a data connection (mobile internet, wifi) must be ensured on the mobile device. The Bank does not assume any liability for the non-arrival of Smart Notices (Push message) resulting from the absence of a data connection.

Account monitoring and Card monitoring settings of the Smart notices are activated instantly.
**Steps of the request:** In the notifications menu, you must enable and accept the terms and condition for the Smart Notices Service. The service is free of charge. After accepting the terms, confirm this with your PIN or, in the case of fingerprint-based identification, with your fingerprint. After successful acceptance, you can individually select the accounts and cards available in the service for which you want to receive notifications. In the case of accounts, you can indicate debits and credits, as well as the minimum amount of transactions. The default minimum amount is HUF 500. In the case of cards, you can request notifications about card transactions, the minimum amount is HUF 500. In the case of credit cards, the notification message for the settlement date cannot be changed separately, and it will be activated automatically by enabling the card monitoring function. You can cancel the service in the Notifications menu, by disabling the Smart notices button.

You can view and manage messages by tapping the bell icon in the top right corner. Read messages can be archived. Archived messages can be moved to the recycle bin.

**Notifications settings – Input page**
Selecting the Notifications menu option will open the input page for Notifications Accounts and Cards.

**Accounts**
**Account number:** select the card number whose cash movements you want to be notified about.

**Debits:** you can request notifications about debiting transactions; for this, you can specify a minimum value limit. The value limit means an amount expressed in the currency of that account.

**Credits:** you can request notifications about crediting transactions; for this, you can specify a minimum value limit. The value limit means an amount expressed in the currency of that account.

**Minimum value limit:** you will be notified about cash movements with a value higher than the limit specified. The value limit means an amount expressed in the currency of that account. The default value limit is HUF 500

**Cards**
**Setting:** you can select the bankcard whose transactions you want to be notified about.

**Minimum value limit:** you will be notified about cash movements with a value higher than the limit specified. The value limit means an amount expressed in the currency of that card.

Messages will be displayed on the notifications bar of the mobile device – with a notification sound (default message notification sound); tapping on them will launch the application and after an authenticated login, you can read the detailed content of the message. You cannot set a custom notification sound for these messages in the
application. For privacy reasons the details of the message are only available after authenticated login!
CONNECT

**Purpose of the function:** to display CIB Bank’s contact information. This function lets you contact the Bank’s 24/7 customer service helpline CIB24, send an e-mail, or visit the bank’s website through a direct link.

BRANCH LOCATOR

**Purpose of the function:** displays CIB Bank branches and ATM cash machines on the country map. The function allows you to display the ATMs and branches in the form of a list or, in the map mode, to show them on the map.

SETTINGS

**Purpose of the function:** you can use the Settings function to obtain an overview of your favourite system settings, and to change some of the data displayed.

The Settings function contains various settings that open new windows when you tap on them. All settings are located under **Settings**.

Its functions:
- Language,
- Fast balance inquiry,
- Overview,
- Easy transfer.
- Trusted transactions

Language

**Purpose of the function:** the Language function enables you to change the language of the application from Hungarian to English and vice versa.

Fast balance

**Purpose of the function:** on the Fast balance screen of the Home page you can do the following:
- Turn the Fast balance mini app (widget) on or off before login.
- Change the account whose total available balance appears on the Fast balance mini app (widget).
- Turn the (coloured, striped) graphic display of the total available balance on or off.
• Turn the numeric (amount- and currency-based) display of the total available balance on or off.

**To go to the “Fast balance settings” page:** to go to the Fast balance screen, tap on the **Fast balance** option on the Favourite settings opening page.

The Fast balance page includes the following options:
• Fast balance toggle switch,
• Set account display option,
• Select currency drop-down menu,
• Display option,
• Colour threshold option.

**Overview**

**Purpose of the function:** the Overview function allows customers to select which accounts and products will appear in the Overview mini app (widget) on the My Profile page.

The Overview page includes the following options:
• Info message,
• Main account drop-down menu
• Main savings account drop-down menu
• Main card drop-down menu
• Default settings reset button

**Easy transfer to my account**

**Purpose of the function:** with the “Easy transfer to my account” function, the customer can determine whether the quick book transfer option will be available. Easy transfer to my account: by activating this function, book transfers can be performed without a PIN.

The “Easy transfer to my account” page includes the following options:
• Info message,
• Easy payment is in “Off” status,
• “I accept the terms and conditions” check-box.
• Activation button Approval by entering the PIN.

**Trusted transactions**

**Purpose of the function:** To mark transfer beneficiaries previously stored in the function as **trusted beneficiaries**, for whom you don’t need to authenticate
transactions by PIN or fingerprint when making orders. (max. HUF 15,000 / piece and max. 10 transactions per day)

MAILBOX

**Purpose of the function:** the bank’s communication to the customer, which allows you to view the confirmations of your operations, and to delete them. The mailbox messages of the last half-year (up to a maximum of 500 messages) are available for viewing, deleting or printing in pdf format and/or saving.

**Process of viewing messages:** Your letters are displayed on the overview screen together with the date, the subject and the channel. Messages can be printed in pdf format and/or can be saved.

**Messages**
The detailed confirmations of the successful and failed operations that are performed through the app and are sent for registration are automatically displayed in the Mailbox.