Electra System - Functions & User Rights Matrix

Menu points appearing in the Electra System as names of sub-services, functions and rights for the execution of orders (or previous jointly the "orders")	Description of the sub-service or an order	Orders available on the service channels of the Electra System		Names of Rights and the Order that can be executed with them				
				On account level - User's Rights				
				Query Right		Signatory Right (1)	Persons with the corporate signatory right	Collective Right
		Electra Programs	Electra API Channel	Right to view	Right to Enter			
				to view the given type of order	*to enter or change the given type of order*	*to sign the given type of order*	*to view, enter, change and sign the given type of order*	*to view, enter, change and sign the given type of order*
I. BASIC SERVICES								
OUTGOING ORDERS								
Forint transfer (HUF)	Individual HUF transfer orders	✓	✓ (PSIP)	✓	✓	✓	Ø	Ø
HUF transfer between one's own accounts (HUB)	HUF transfer order (without currency conversion) between the HUF Bank accounts (Investment Accounts of the Account Holder / Investment Customer) kept with the Bank	✓	✓ (PSIP)	✓	✓	✓	Ø	Ø
Other transfer (HUO)	Other transfer order	✓	✓ (PSIP)	✓	✓	✓	Ø	Ø
Order for postal cash disbursement (PKP)	HUF order for postal cash disbursement voucher	✓	Ø	✓	✓	✓	Ø	Ø
Submitting (ICA), modifying (ICM), deleting (ICD) standing orders	Submitting, modifying, deleting standing orders	✓	✓ (PSIP)	✓	✓	✓	Ø	Ø
Direct debit order (DBL)	Direct debit based on a letter of authorization	✓	Ø	✓	✓	✓	Ø	Ø
Official transfer (HCT)	Official transfer orders (only for authorities or independent court bailiffs)	✓	Ø	✓	✓	✓	Ø	Ø
Submitting authorization for direct debit	Letter of authorization for direct debit to the Bank's records, for the execution of future direct debits	✓	Ø	✓	✓	✓	Ø	Ø
Recurring orders	Recurring orders, may also be entered in the Electra System, the customer can use program menu of their subsidiary and change or delete the orders	✓	Ø	✓	✓	✓	Ø	Ø
OUTGOING								
FX transfer (SWI)	FX transfer order	✓	✓ (PSIP)	✓	✓	✓	Ø	Ø
FX transfer between one's own accounts	FX transfer order (without currency conversion) between the Bank Accounts (Investment Accounts of the Account Holder / Investment Customer) kept with the Bank	✓	✓ (PSIP)	✓	✓	✓	Ø	Ø
SEPA Credit transfer (SCX)	Initiating a payment transaction within the SEPA	✓	✓ (PSIP)	✓	✓	✓	Ø	Ø
FX transfer within the Bank	FX transfer order	✓	✓ (PSIP)	✓	✓	✓	Ø	Ø
Acceptance of a FX Bank guarantee	Initiating the conclusion of an engagement agreement for the acceptance of a foreign bank guarantee	✓	Ø	✓	✓	✓	Ø	Ø
Order for the opening of an import letter of credit and documentary credit (MIL)	Initiating the opening of an import letter of credit and the conclusion of an engagement agreement for the MIL	✓	Ø	Ø	Ø	Ø	✓	Ø
Paying an import documentary credit and order for transfer between one's own accounts	Order for the opening of import documentary credit and order for transfer between one's own accounts	✓	Ø	✓	✓	✓	Ø	Ø
OUTGOING TRANSACTIONS (orders marked with (1) are sub-services not available for Micro/Business Customers)								
Individual listing under the authorization of a deposit	Order for individual listing of a deposit	✓	Ø	Ø	Ø	Ø	✓	Ø
Recurring listing under the authorization of a deposit	Order for individual listing of a deposit	✓	Ø	Ø	Ø	Ø	✓	Ø
Breaking of a deposit	Initiating the breaking of a deposit	✓	Ø	Ø	Ø	Ø	✓	Ø
INQUIRIES								
Querying exchange information (rents, experts)	Querying the exchange rates of each bank (as quoted by the Bank and the exchange rate applied for your exchange type)	✓	Ø	✓	✓	✓	✓	Ø
Dispute of exchange rates	Possibilities to initiating the exchange rate dispute (specifying the currency indicated in the files downloaded to the PC over a longer period of time. In this case, the program will show the exchange rate differences rates from the downloaded files)	✓	Ø	✓	✓	✓	✓	Ø
Querying pending items	List of orders already processed, but not executed	✓	Ø	✓	Ø	Ø	Ø	Ø
Querying blocked items	List of orders blocked for any reason	✓	Ø	✓	Ø	Ø	Ø	Ø
Querying account information (search, print, export)	Displaying, printing, exporting account information	✓	Ø	✓	Ø	Ø	Ø	Ø
Statement in MT940 format (exporting)	Exporting the account statement in MT940 format	✓	Ø	✓	Ø	Ø	Ø	Ø
Account information with the current accounting in the current year	Printing account information	Ø	Ø	✓	Ø	Ø	Ø	Ø
Querying the present account balance	Querying the present account balance together with blocked and pending items	✓	✓ (NSP)	✓	Ø	Ø	Ø	Ø
Querying executed daily transactions	Querying transactions executed	✓	✓ (NSP)	✓	Ø	Ø	Ø	Ø
Querying account history	Querying historic data of account turnover	✓	✓ (NSP)	✓	Ø	Ø	Ø	Ø
Receiving the date of postal cash transfer orders (print, export)	Querying the processing date of each transfer orders ("yellow vouchers")	✓	Ø	✓	Ø	Ø	Ø	Ø
Querying information on fixed deposit	Querying information on fixed deposit only in respect of bank accounts and deposit accounts	✓	Ø	Ø	Ø	Ø	Ø	Ø
Querying standing orders	Querying the data of standing orders	✓	Ø	✓	Ø	Ø	Ø	Ø
Querying multiple authorizations (print, export)	Querying the data of multiple authorizations, only with respect to bank accounts	✓	Ø	✓	✓	✓	✓	✓
Querying the verification table	Querying the verification table with the identifiers of the Hungarian credit institutions published by GIRO Ltd. (MNB)	✓	Ø	✓	✓	✓	✓	Ø
Querying set Users and their rights	Querying set Users and their rights	✓	Ø	✓	✓	✓	✓	Ø
Querying orders formed and their status	Querying orders submitted and their status	✓	✓ (PSIP)	✓	✓	✓	✓	Ø
IV. OTHER FUNCTIONS								
Notification of cash withdrawal (Cash Management)	Notification of withdrawal of bank notes (Cash Management)	✓	Ø	✓	✓	✓	Ø	Ø
Opening accounts (individual) (Cash Management)	Opening account orders (creating individual accounts)	✓	Ø	Ø	Ø	Ø	Ø	Ø
Requesting bank information about a foreign partner	Requesting bank information about a foreign partner through its account (SWI)	✓	Ø	Ø	Ø	Ø	Ø	Ø
Correspondence in free format	Correspondence in free format between the Bank and Account Holder (Cash Management)	✓	Ø	Ø	Ø	Ø	✓	Ø
Managing templates	Managing templates (creation, modification, deletion)	✓	Ø	✓	✓	✓	✓	✓
Managing registered partners	Managing registered partners (creation, modification, deletion)	✓	Ø	✓	✓	✓	✓	✓
Inquiry about cut-off times	Inquiry about the Final Cut-off Times, Cut-off Times for Same Day Value and the Fee in relation to the execution of the received payment orders on the same date - unless the customer's business partner has specified a different value date or orders otherwise specified (Cash Management)	✓	Ø	✓	✓	✓	✓	Ø
Logging personal event log	Logging personal event log	✓	Ø	✓	✓	✓	✓	✓
Online Help	Online Help	✓	Ø	✓	✓	✓	✓	✓
Bank information module	Publication of information from the Bank	✓	Ø	✓	✓	✓	✓	✓
Saving data	Saving data, archiving recorded and downloaded data	✓	Ø	✓	✓	✓	✓	✓
Deleting error notice	Deactivating a User who is downloaded the error notice (Cash Management)	✓	Ø	Ø	Ø	Ø	Ø	Ø
Sending an initial login password	Sending a new initial login password by the Bank (Cash Management)	✓	Ø	Ø	Ø	Ø	Ø	Ø
Updating a User	Deleting a User in respect of a given Bank (Cash Management)	✓	Ø	Ø	Ø	Ø	Ø	Ø
Registration order (RMS)	Order for the registration of the Electra System	✓	Ø	Ø	Ø	Ø	✓	Ø
Sending SCA (QCA)	Testing the strong customer authentication (Cash Management) (SCA). This order is only available	✓	Ø	Ø	Ø	✓	Ø	Ø
Request for payment	Request to Pay/Follow any business relationship (Cash Management) (RTP payment, in order an electronic request for payment)	✓	Ø	✓	✓	✓	Ø	Ø
Secondary account (subordinate bridge-secondary)	Establishing secondary bridge accounts (Cash Management) (Secondary account is a secondary identifier which is used for identifying beneficiaries within a range of a given bank account, such as a telephone number, or a mail address)	✓	Ø	✓	✓	✓	Ø	Ø
API Permission (MIC)	Order for various Invite (API channel for	✓	Ø	Ø	Ø	Ø	Ø	Ø
Consent to the verification of authorized funds on API	Verification of sufficient funds on API	✓	Ø	Ø	Ø	Ø	Ø	Ø
API reservations (QIR)	API reservations	✓	Ø	Ø	Ø	Ø	Ø	Ø
Bank card - listing, changing, canceling a block for selected lines	Bank card - listing, changing, canceling a block for selected lines	✓	Ø	✓	✓	✓	Ø	Ø
Bank card - changing permanent limit	Bank card - changing permanent limit	✓	Ø	✓	✓	✓	Ø	Ø
Bank card - requesting a new PIN code	Bank card - requesting a new PIN code	✓	Ø	✓	✓	✓	Ø	Ø
III. SUPPLEMENTARY SERVICES								
Multiple transfer order (CUT)	Multiple transfer order	✓	Ø	✓	✓	✓	Ø	✓
Receiving multiple statuses	Receiving ORTEX- and CONTATUS2 notices in relation to the execution of multiple transfer orders	✓	Ø	✓	—	—	Ø	✓
Direct debit order (CDB)	Direct debit order	✓	Ø	✓	✓	✓	Ø	✓
Receiving direct debit statuses	Receiving ORTEX- CONTATUS2 notices in relation to the execution of direct debit orders	✓	Ø	✓	—	—	Ø	✓
Managing action buttons	Managing - YES-ABE notices, YES-NAC notices, YES-NAC-ABE notices, YES-NAC-PB-ABE notices, REJECT-notices" on standard notices in relation to execution buttons for execution of direct debits	✓	Ø	✓	✓	✓	Ø	✓
Receiving the data of postal cash transfer orders	Receiving data acquired from the Hungarian Post (ORTEX, ORTEX) in relation to cash payments, cash transfer orders ("yellow vouchers")	✓	Ø	✓	—	—	Ø	Ø
Querying the cash post balance	The Cash Post Balance can only be queried on the basis of the User Data Sheet, in the case of a single Bank query, and if the given User has Query Right at least in respect of the relevant Bank	✓	Ø	Ø	Ø	Ø	Ø	Ø
ACTUS supplement (yellow, green, colored)	Viewing, printing SMART ACTUS	✓	Ø	✓	Ø	Ø	Ø	Ø
ACTUS supplement (yellow, green, colored)	Viewing, printing SMART ACTUS supplement (Supplements, attachments)	✓	Ø	✓	Ø	Ø	Ø	Ø
NetTrader	Initiating the NetTrader services of the Bank	Ø	Ø	—	—	—	—	—
Cash delivery order (ANC)	Order for the withdrawal of banknotes and coins (Cash Management)	✓	Ø	✓	✓	✓	Ø	Ø
IV. SPECIAL PROGRAM FUNCTIONS								
Multi-login (program) function	The function has to be ordered additionally in the event of the Direct Electra service. However in the case of Electra Mobile Multibank this is an automatic function	✓	Ø	—	—	—	—	—
Common area program function	Automatic function	✓	Ø	—	—	—	—	—
Mailing program function	To be ordered additionally	✓	Ø	—	—	—	—	—