

Dear Customers,

With a new system upgrade, we now offer you all the benefits of true e-banking, enabling you to keep a close eye on your finances. The biggest changes in the RBBHnet user application are: new payment formats and termination of payments into the Raiffeisen dummy account.

Accordingly, we would like to ask you to familiarise yourself with the main changes you need to know in order to be able to smoothly use our e-banking service. For any additional information, please contact our Service Desk. Upon request, we can also provide you with instructions for work in the new system. As soon as we have migrated to the new system, all details will be available on our official web site.

## **File Format for Upload**

The file formats for order upload have not been changed considerably and do not require large modifications from you. We will distribute the new upload instructions to you for use at your convenience. The upload of existing files will be supported until then, but please take note of the following:

- !** Existing file formats: The file format for import of domestic payment orders (Public Revenues Order and General Order) corresponds to the new file format for Domestic Payments.
- !** Upon payment into a debit card account, all payments with the same Payment Purpose (salary, food allowance, transportation, others) have to be exported into a single file. When making file imports, there is a new selection step - Payment Purpose – which joins each order in the delivered file. Please make sure to implement this, as we will allocate all payments into debit cards according to the selected Purpose.

## **Domestic payments**

- !** The Payment Amount field in the file is always Credit Amount.
- !** Payments in favour of dummy accounts are not possible. All samples stored in your system with any 'Raiffeisen transit accounts' as Account to Credit have to be changed. The recipient's account is to be entered into the Account to Credit field. For example, if you paid salaries into the Bank's transit account and entered the recipient's current account/card number into the Payment Purpose field, the main change is that you will have to enter the current account number directly into the Recipient's Account field.
- !** The purpose of the Reference Number field has changed. Instead of the payment code to the Bank's transit account, please enter the currency of the Account to Credit. For example, if you are making payments from your transaction account to your FX sub-account 06 in USD, make sure to enter the USD currency in the Reference Number Field.
- !** When creating new samples, you need to enter the recipient's account number in the Account field. For example, if you are making a payment into a private individual's account at Raiffeisen Bank, the account (card number) entered into the Payment Purpose field before this change, now has to be entered directly into the Account to Credit.

## International payments

For international payments from a non-resident account, the format of the import file needs to be adapted to the International Payments file.

! The value date T+0, T+1, T+2 should be entered into the Note field. If no value is entered, the default value will be T+2.

! The existing file format contains fields that are annulled during file imports and are not required for order processing. These fields are: Tariff nomenclature, fields on the beneficiary of goods (ODC and ODW).

location of the beneficiary's bank, code of the beneficiary's state, code of the ordering party's bank, name of the beneficiary's bank, address of the beneficiary's bank, code of the beneficiary's bank, SWIFT of the beneficiary's bank, Sortcode, payment reference, remark, international bank's costs.

Sincerely,  
Your Raiffeisen BANK