

# DirektNet – Frequently Asked Questions (FAQ)

## Frequently Asked Questions

- [DirektNet functions, how to request the service](#)
- [Activation, login](#)
- [Password, security](#)
- [SMS password](#)
- [Viewing earlier transactions](#)
- [Questions about payments](#)
- [Glossary](#)

## DirektNet functions, how to request the service

### What can I use DirektNet for?

With Raiffeisen DirektNet you can access detailed account information, initiate payments in forint and foreign currency, fix deposits, top up your credit card account, set up standing orders and direct debits, request SMS notification services, and even take out travel insurance. For details, see the table of DirektNet functions.

### Who can use the DirektNet service?

The DirektNet internet banking service is available to customers of Raiffeisen Bank. The service can be requested by individuals, small and medium-sized enterprises and large corporations alike.

If you would like to use the service but are not yet a customer of Raiffeisen Bank, open an account online or visit any of our branches.

### How can I apply for the DirektNet internet banking service?

- In person, at any of our branches
- By calling our customer service call centre on 06-80-488-588 (for Private Banking customers: 06-80-488-488)
- By completing the application form <http://www.raiffeisen.hu> and posting it to the following address:

Raiffeisen Bank Zrt.  
Budapest  
1700

### How much does it cost to use the DirektNet internet banking service?

In all cases the fees for transactions executed electronically are much lower than those for paper-based transactions. If you have a Dynamic Account Package, the DirektNet service is free of charge. The fee payable by customers who hold a Everyday or Base account is specified in our effective [Terms and Conditions](#).

### What happens after I submit my application form?

After you submit the application form we will provide you with the Direkt User ID and Direkt PIN that you need to use DirektNet. (If you have submitted the application form by post, we will mail you the necessary ID codes). Using the codes, you will need to activate the service, after which you can use the internet bank whenever you like.

## **2. Activation, login**

### **How can I log in to the DirektNet system?**

The DirektNet internet banking system can be accessed by clicking on the Login button on the [www.raiffeisen.hu](http://www.raiffeisen.hu) website. To log in you must enter your 8-digit Direkt User ID, and the password that you chose when you activated the service. If you are using the system for the first time, you need to activate the service using the 4-digit Direkt PIN.

### **I've signed the contract, but still can't use the service. What should I do?**

When logging in for the first time, you have to activate the service. Activation can be initiated by clicking on the "DirektNet activation" tab, which is located under the Raiffeisen DirektNet/Login button on the home screen of the website.

### **How can I activate the DirektNet service?**

DirektNet activation can be initiated by clicking on the "DirektNet activation" tab, which is located under the Raiffeisen DirektNet/Login button on the home screen of the website. To activate the DirektNet service you will need your 8-digit Direkt User ID and 4-digit Direkt PIN. After providing these codes, you must set a password of your choice. Whether or not the activation was successful is displayed on a confirmation screen.

## **Password, security**

### **What password should I choose?**

The password must be at least 6 characters in length, and must contain at least 1 lower-case and capital letter, and at least 2 numbers. Letters with accents, and special characters, may not be used. We advise you to try and give a password that can't be linked with you, so that it isn't easy to guess. (For example, if possible avoid using the name of your favourite pet and a simply series of ascending numbers as a password, for example.) A good password may be more difficult to remember, but it is much safer.

### **How often do I have to change my password?**

It is compulsory to change the password given at the time of activating the service every 90 days. The system will automatically remind you to do this. Naturally, you also have the option to change your password more frequently, in keeping with your requirements. This can be done by selecting Administration/Settings/Change password.

### **How can I change my DirektNet password?**

Log in to the DirektNet system, then choose a new password after selecting Administration/Settings/Change password.

### **I've forgotten my password. What should I do?**

You can use your Direkt PIN to re-activate the service, and choose a new password. If you've also forgotten your Direkt PIN, please pop into one of our branches, where you'll be identified based on your personal ID card and receive a new code from a member of our staff.

### **I've tried several times to log in using my user ID and password, but the system doesn't allow me access, and displays an error message. What should I do?**

Please check that you haven't mistyped your user ID and password. If you make several failed attempts to enter your password, in the interests of your own security the password will not be usable for the next 24 hours. In this case, if you want to log into the system straight away you can use your Direkt PIN to re-activate the service, and then choose a new password.

## **What's the point of the DirektNet security SMS?**

With the DirektNet security SMS login notification, you are notified of every successful and unsuccessful login attempt made using your identification code. The service can be requested via the DirektNet user interface, by selecting Administration/Settings/Telephone number for mobile notification. For the fees for the service, please refer to the Bank's effective [Terms and Conditions](#).

We send automatic messages regarding the following Raiffeisen DirektNet transactions:

- Successful login
- Unsuccessful login attempt
- 3<sup>rd</sup> unsuccessful login attempt – access to the service suspended for 24 hours
- Cancellation of DirektNet login SMS service

## **What ensures the safety of internet banking via DirektNet?**

Net banking is performed via an encrypted channel, protected by internationally recognised SSL technology. The key necessary for the encryption is authenticated for Raiffeisen Bank by the trusted certificate issuer NetLock Kft.

The DirektNet internet banking system is protected by an exceptionally secure multi-layered firewall.

We have built a time limit into the system, so that if you don't perform any operations using the DirektNet service for more than five minutes the system will log you out automatically.

To make it easier for you to keep track of your DirektNet usage, after every successful login you can check the time of your previous successful login, which is displayed in the upper-right portion of the screen.

To make payments, an [SMS password](#) is needed.

The SMS password sent to your mobile phone cannot be accessed using spyware or other malicious code intended to compromise your computer.

If you want to keep track of your financial transactions on a continuous basis, request the [Mobile Banking](#) service.

Please read our [advice](#) on how to use Raiffeisen DirektNet safely.

## **SMS password**

### **When do I have to use the SMS password?**

For the purpose of authenticating an electronic payment or batch of payments, we automatically send a password in an SMS text message, to your mobile number listed in our records. On the screen for confirming the order, a field is displayed in which to enter the code thus received. This SMS password is only valid for the given order(s). Orders may also be [signed in bulk](#).

### **What telephone number is the SMS password sent to?**

We send the SMS password to the mobile number previously provided by you, and stored in our records. The telephone numbers recorded in our system can be viewed by selecting Administration/Settings/Telephone number for SMS signature. Modification requests can be submitted by calling Raiffeisen Direkt on 06-80-488-588, any time of night or day.

If more than one mobile number is recorded in our system, you will be given the option to select the number of your choice from among these. When signing the order, select the desired mobile telephone number from the pull-down list, and we will send you a text message containing the SMS password to that number.

The default telephone number used for the sending of SMS passwords can be changed by selecting [Administration/Settings/Telephone number for SMS signature](#).

### **Is it possible to sign several orders using a single SMS password?**

Yes, you have the option of signing several payment orders at the same time with a single SMS password, so you don't have to request a separate SMS password for every order.

After finalising each order, the system asks whether you would like to sign it immediately, or wait and sign all your orders in one go. If you select the latter option, the order is initially stored among the "Saved orders", with "waiting for signature" status, allowing you to enter the details of additional orders. Once you've entered all your payment orders into the system, you can sign them all together after selecting [Account information/Saved orders](#).

## **Viewing earlier transactions**

### **Where can I view my account transactions?**

Transactions performed on one of your accounts can be viewed by clicking on the "Account history" button located in the centre of the opening screen alongside the given account, or by selecting [Account information/Account history](#) from the menu.

### **How can I print out the details of a given transaction?**

In the transaction log displayed on the "Account history" page, a "Details" button can be found at the end of each item row. Click on this to view and print out the details of the given transaction.

### **Where can I view my transactions from more than one year ago?**

You can request information regarding your bank statements from more than one year ago by calling our customer service Call centre on 06-80-488-588, or in person at any of our branches.

### **How do I know if my order has been executed?**

After signing payment orders, in every case a confirmation screen is displayed, informing you whether or not the transaction has been successful. Besides this, you can view your earlier transactions by selecting [Account information/Account history](#).

### **Can I receive notification of transactions involving my bank card and account?**

With our Mobile Banking notification service you can receive SMS notification of all transactions involving your bank cards or current accounts. The service can also be requested online, under the [Administration/Applications/Mobile Banking service](#) menu item.

### **How long does it take for a card-based purchase to show on my account?**

If you make a purchase using your card, the details of the purchase will also be visible in the DirektNet system within a few minutes. With the account history for the given account displayed on the [Account information/Account history](#) screen, the last purchase item appears in the first row of the transaction log, among "Items to be booked".

## Questions about payments

### **Can I use the details of an earlier payment as the starting point for a new order?**

Yes, because DirektNet automatically saves the details of your payments. If you would like to transfer funds to the beneficiary of a previous payment transaction, a "Load data of previous payments" button will be displayed on the order form, which you can use to load the data from your previous payment orders. The content of the data fields can be modified even after the previous transaction data has been loaded.

### **Is it possible to transfer funds abroad via DirektNet?**

Yes, you can submit orders for payment abroad, by selecting Transfer, payment/FCY transfer.

### **How do I set up a standing order?**

You can submit orders for regular payments of the same amount by selecting Transfer, payment /Standing orders.

### **What happens if there aren't enough funds in my account when the standing order should go out?**

If the standing order cannot be executed due to a lack of funds in the account, Raiffeisen Bank will try to fulfil the order later. We will attempt to make the payment twice a day until the amount becomes available in the account – but only up to the last bank working day before the due date for the next payment.

### **How do I set up direct debits so that my utility bills are automatically paid from my account?**

By selecting Transfer, payment/Direct debits, you can set up direct debits for the service providers of your choice. Once you have done this your utility bills can be paid automatically.

### **What happens if there aren't enough funds in my account when a direct debit should go out?**

In this case, collection of the given item fails due to lack of funds. You will receive a warning message about this, which you can view by clicking on the "Notifications" link at the top of the DirektNet page. To find out when the given service provider will make a repeated attempt to charge your account, please contact the given service provider.

## Glossary

### **What's the SWIFT code/BIC?**

The SWIFT code or BIC (Bank Identification Code) is string of 8 or 11 characters serving to identify the beneficiary bank in a payment transaction. For example, the SWIFT code/BIC of Raiffeisen Bank in Hungary is: UBRTHUHBXXX.

### **What's an IBAN?**

The IBAN (International Bank Account Number) is a standardised bank account number format introduced in the countries of the European Union. When initiating payments to beneficiaries in countries that use the IBAN, it is advisable to given the beneficiary's account number in IBAN format. If an incorrect IBAN or an account number not in the IBAN format is indicated on an order for payments in foreign currency to a European country that uses the IBAN format, the partner bank may decline the transaction, or may charge extra fees to cover the costs of manual processing, which must be paid by the account holder initiating the payment.

Under the Hungarian standard, the IBAN consists of 28 characters, of which:

the 1<sup>st</sup> and 2<sup>nd</sup> are the country code,

the 3<sup>rd</sup> and 4<sup>th</sup> are a checksum,

and characters 5-28 correspond to the domestic bank account number. The length of this may differ from country to country and bank to bank.

Example: HU12 1234 5678 1234 5678 1234 5678

**What's the difference between a SWIFT code and an IBAN?**

The important difference between the SWIFT code/BIC and the IBAN is that while a bank's SWIFT code/BIC is always the same (irrespective of the account number), every account holder has a different IBAN.

**Where can I find the answers to any other questions I might have?**

We are always happy to answer your questions and receive your suggestions! Write to us [info@raiffeisen.hu](mailto:info@raiffeisen.hu) , or phone our customer service call centre on 06-40-48-48-48.