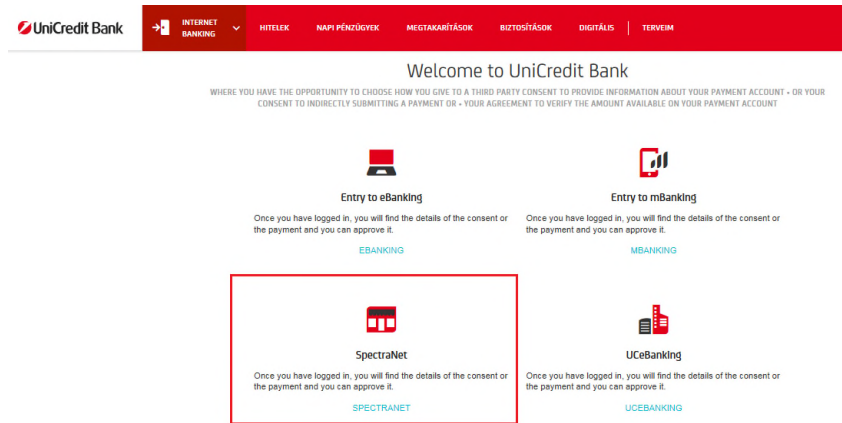


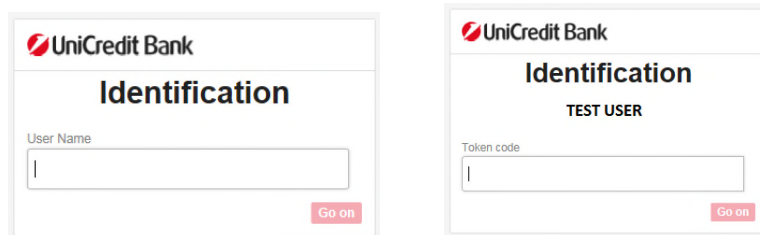
## Payment initiation via external service provider with SpectraNet approval

**Step 1:** In the Payment Initiation Service Provider interface (website or mobile application), specify for which account and which order you want to initiate.

**Step 2:** To confirm the order, the Payment Initiation Service Provider will redirect you to the UniCredit navigation page. For English text please scroll down and select "SpectraNet" there. (PIS orders cannot be approved in installed Spectra)



**Step 3:** On the "Identification" page, enter the user name and access code corresponding to the authentication method.



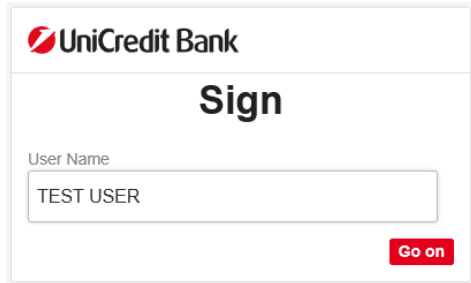
### Step 4:

Review the order details on the screen that appears after successful identification. The parameters must be the same as those set on the Payment Initiation Service Provider's page, they cannot be changed here. Click the checkbox below to confirm the transaction and click "Go on".

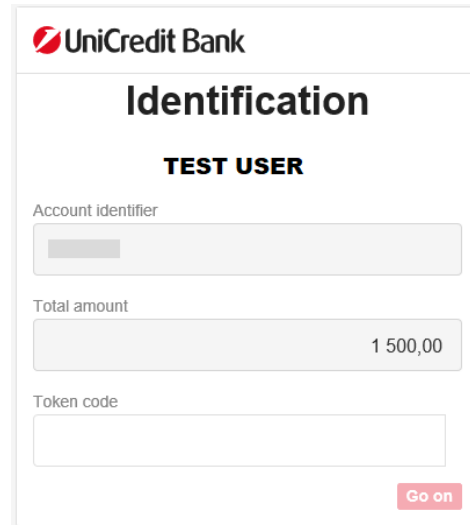
The screenshot shows the UniCredit Bank "Hungarian Credit Transfer" form. The form contains the following fields and options:

- Account to be debited: 109000... FOLYÓSZÁMLA...
- Beneficiary Name: [Redacted]
- Account to be credited: [Redacted]
- Destination Bank: [Redacted]
- 16300000-04012498-90206425
- Amount: 1 500 HUF
- Debit Value Date: 02/12/2020
- End To End Identification: 876837126381763666
- Radio buttons:  Remittance Information /  Postal identification /  Other Identification
- teszt közlemény
- Confirmation checkbox:  I agree that the app will start this transaction in my name.
- Buttons: Cancel, Go on

**Step 5:** After the approval the page will then automatically redirect you to the service provider interface.



The image shows a web interface for UniCredit Bank. At the top left is the UniCredit Bank logo. Below it, the word "Sign" is displayed in a large, bold font. Underneath "Sign", the text "User Name" is followed by a text input field containing the text "TEST USER". In the bottom right corner of the form, there is a red button with the text "Go on".



The image shows a web interface for UniCredit Bank. At the top left is the UniCredit Bank logo. Below it, the word "Identification" is displayed in a large, bold font. Underneath "Identification", the text "TEST USER" is displayed in a bold font. Below this, there are three sections: "Account identifier" with a greyed-out input field, "Total amount" with a greyed-out input field containing the value "1 500,00", and "Token code" with an empty input field. In the bottom right corner of the form, there is a red button with the text "Go on".