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K&H Bank Zrt.

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K&H+

User Manual

last updated: 22.08.2024.

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1. Introduction

This User Manual contains brief information on how to use the K&H+ service.

The purpose of this document is to describe the functionality of the Transport Mobile Ticket and Parking functions of the K&H+ service

The K&H+ service can be accessed from the K&H mobile bank, so the specific features of the mobile bank application (first-name basis, appearance, module language, etc.) apply.

The K&H+ Transport Mobile Ticket and Parking services are provided by K&H Csoportszolgáltató Központ Kft. (K&H Service Center) as a reseller of Nemzeti Mobilfizetési Zrt. (National Mobile Payment Plc.) K&H Bank acts as the fulfilment partner of K&H Csoportszolgáltató Központ Kft.

2. Definitions

K&H mobile bank: a banking service provided by the Bank to Customers via a smartphone. The range of services available is set out in the prevailing Announcements.

K&H+ service: a function of the K&H mobile bank that makes it possible to purchase Transport Mobile Tickets and Parking Mobile Tickets. The range of Transport Mobile Tickets available is expanded continuously; information on new providers and/or ticket types can be obtained on the website of the service. The website can be accessed here: https://www.kh.hu/napi-penzugyek/elektronikus-szolgaltatasok/khplusz

Transport Mobile Ticket [also referred to by its Hungarian acronym as "KMJ"]: electronic travel entitlement required for using means of public transport, provided by K&H Csoportszolgáltató Központ Kft., as a distributor of Nemzeti Mobilfizetési Zrt., through its fulfilment partner, K&H Bank Zrt., in the K&H+ module of the K&H mobile bank.

Parking Mobile Ticket: electronic entitlement required for the use of parking zones, provided by K&H Csoportszolgáltató Központ Kft., as a distributor of Nemzeti Mobilfizetési Zrt., through its fulfilment partner, K&H Bank Zrt., in the K&H+ module of the K&H mobile bank.

Technical requirements for using the K&H+ service

To use the K&H+ service, a Customer must have an Agreement for Banking Services Using Electronic Identification concluded with K&H Bank as well as the K&H mobile bank application. The K&H mobile bank application can be downloaded from the Google Play Store to Android devices running Android 8.0 or higher, and from the App Store to iPhone devices running iOs 15 or higher. A smartphone with a camera function and an Internet connection are also required.

4. First use

Before using K&H+ for the first time, the Customer must register to use the service. The two services can be registered for separately, by tapping the tile of the respective service.

Registration for the Transport Mobile Ticket Service:

The first step to register for Transport Mobile Ticket Service is to open the K&H+ service and tap the local tickets tile on the screen that appears. The user then needs to tap the General Contracting Terms

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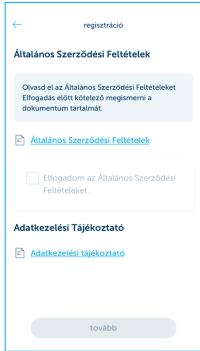


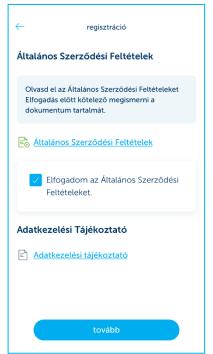
and Conditions for the Transport Mobile Ticket Service, read the document that pops up and then tick the box "I accept the General Contracting Terms and Conditions". Below the GCTC is the Privacy Statement, which the user can read by tapping it. However, reading this document is not necessary to complete the registration. The user can then tap the "Next" button to complete the registration.











Registration for K&H+ Parking:

The first step to register for a parking service is to tap the K&H+ menu item, where the user will find the "on-street parking" service, which needs to be tapped to start the registration process with a

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welcome screen. This is followed by a screen containing the general contracting terms and conditions and the privacy statement, where the former must be accepted in order to proceed.

The next screen requires the user to enter billing details, which can be either for a private individual or for a company. In the case of a company, a search for a tax number is used to fill out the form.

After these steps are completed, it is possible to successfully complete the registration and access the service.









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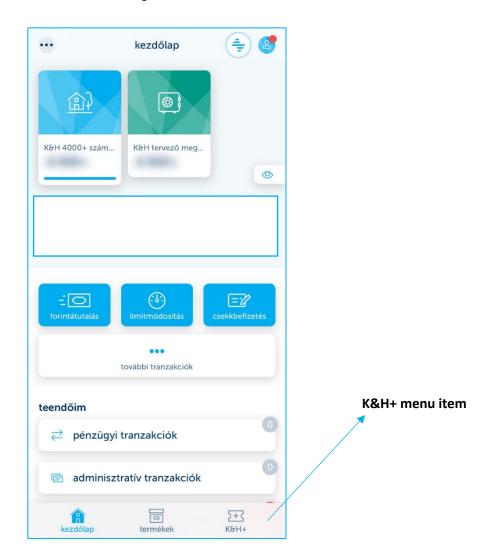
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5. Access path

The K&H+ module can be accessed from several places within the K&H mobile bank app. All K&H+ services can be accessed from the K&H+ main screen.

1. On the home screen of the K&H mobile app, selecting the "K&H+" option in the bar below will take the user straight to the K&H+ home screen.



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2. The K&H+ home screen can also be accessed from the menu bar in the top left corner of the K&H mobile bank. Here, tapping K&H+ will bring up the K&H+ main screen.

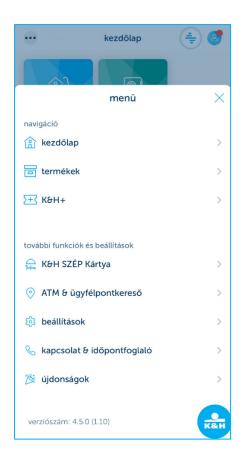
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6. How do K&H+ products work?

Transport Mobile Ticket:

The function that shows how the mobile ticket works can be accessed from several places in the K&H+ module.

1. It can be accessed on the ticket purchase screen by tapping the question "How does the mobile ticket work?"



2. It can also be accessed by tapping the description of a product then selecting the question "How does the mobile ticket work?"

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The "How does the mobile ticket work?" function explains how to validate the ticket, and what the user has to do to get on the metro (subway) or if an inspector asks for the ticket/pass to be presented.





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Parking Mobile Ticket:

In the case of a Parking Mobile Ticket, in addition to the information provided at registration, the service will continuously assist the user during the purchase process.

7. Transport Mobile Tickets – buying BKK tickets and passes

7.1. Access path

The purchase of BKK fare products can be accessed via one path:

On the K&H+ home screen, selecting local tickets/passes will bring up a screen where the user can select a city/town and, selecting Budapest, the Transport Mobile Tickets are divided into 6 categories. Within each category it is possible to select the required ticket and start the purchase process by using the purchase function. Each time, the city/town used last will be set by the system as default in the future.

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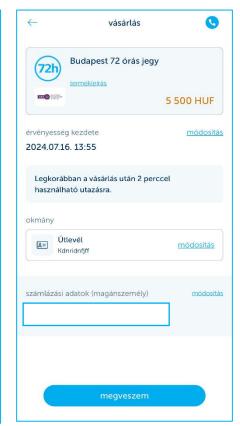
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7.2. List of fare products

Tapping the local public transport menu item will bring up the city/town selection screen, where the user can select a city/town to see product groups depending on which products are available in that city/town. By selecting a product group (e.g. day tickets, full-price passes, discounted passes, etc.) the user can buy the product (e.g. Budapest 24-hour ticket, monthly Budapest pass for non-natural persons, monthly Budapest pass for parents, etc.) by tapping the buy button. If the user is not sure which product to choose, he/she should read the product description available under the name of the given product.

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7.3. Buying tickets and passes

The purchase of tickets and passes starts with the K&H+ home screen. Here the user needs to select the local tickets/passes option and then tap the buy button. Then, on the new screen, the user needs to select the city where he/she will be using public transport, then first select a product group and then a product. Tapping the buy button in the bottom right corner under the product name will allow the user to set the product parameters on a new screen. For some types, it is possible to set a validity period by tapping the "modify" button next to "valid from". In this case, the user can choose the date and time from which his/her ticket/pass should be valid. Then, where necessary, the type and number of the identification document must be entered, as some tickets/passes can only be purchased by entering the document identification details. In the case of passes and day tickets, a new document must be recorded at the time of the first purchase by entering the type and identification number of the document, but for subsequent purchases it is possible to use or even modify the data previously entered. It should be noted that billing details must be provided for all purchases, whether they are made by an individual or a company. The billing details are also saved, and will be loaded automatically the next time the user makes a purchase. If the user wants a different type of invoice for his/her next purchase, the billing details can be modified. (The invoice can be downloaded to the user's mobile device by tapping the details of the ticket purchased. The user can access his/her purchased ticket in K&H+ → local tickets/passes, grouped according to whether it is a valid, not yet valid, expired or suspended fare product.) If all the details are correct, tapping the "purchase" button will bring up the usual mobile bank purchase screen, where the user must tap the "sign" button to authorize the transaction by entering the mPIN code or biometric signature. A confirmation message will appear on the next screen indicating the success/failure of the purchase. If the purchase was successful, the user has the option to start a "new purchase" or to

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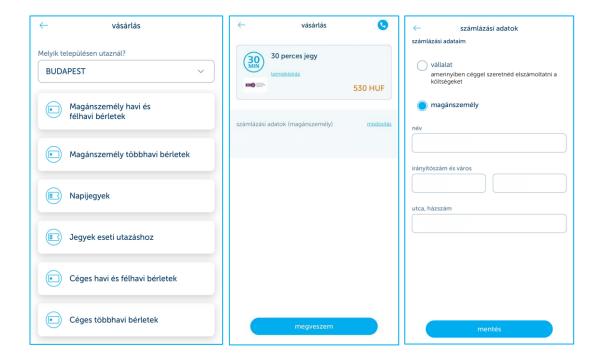
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end the purchase process by tapping the "finish" button. Alternatively, it is possible to redeem the ticket/pass if its validity period has not started yet. If the purchase was not successful, the user can restart the process by tapping the "retry" button or close the purchase process by tapping the "finish" button. When tapping the "retry" button, the user will be redirected to the product parameter settings screen.



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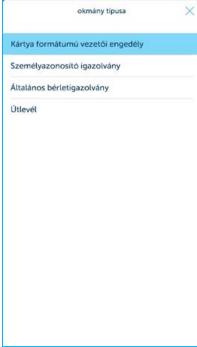
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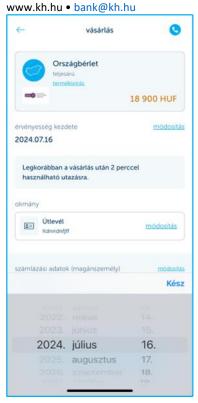
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8. Buying local fare products of other service providers

8.1 Access path

The purchase of local fare products can be accessed via this path:

On the K&H+ home screen, selecting local tickets/passes will bring up a screen with a city/town selector where the user can choose the required city/town or category, and within that, the required product. The city/town used last will be set by the system as default in the future. Cities/towns can be selected by scrolling or by typing in the search field.

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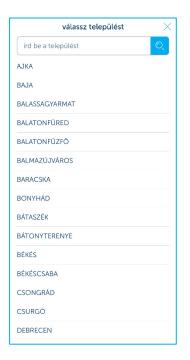
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8.1.1. List of fare products

Within the local public transport sub-menu the user can access the city/town selection screen, where selecting a city/town will bring up the product groups depending on which products are available in that city/town. By selecting a product group (e.g. single tickets, day tickets, full-price passes, discounted passes, etc.) the user can buy the product (e.g. Hajdúszoboszló single ticket, Tatabánya day

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ticket, 30-day all-zone pass – Kaposvár, etc.) by tapping the buy button. If the user is not sure which product to choose, the product description is available under the name of the given product.

8.1.2. Buying tickets and passes

The purchase of tickets and passes starts with the K&H+ home screen, where the user needs to select the local tickets/passes option, then, on the new screen, find the city where he/she will be using public transport. Next, the user first needs to select a product group and then a product. Tapping the "purchase" button under the product name will allow the user to set the product parameters on a new screen. For some types, it is possible to set a validity period by tapping the "modify" button next to "valid from". In this case, the user can choose the date and time from which his/her ticket/pass should be valid. Then, where necessary, the type and number of the identification document must be entered, as some tickets/passes can only be purchased by entering the document identification details. A new document must be recorded at the time of the first purchase by entering the type and identification number of the document, but for subsequent purchases it is possible to use the data previously entered. It should be noted that billing details must be provided for all purchases, whether they are made by an individual or a company. The billing details are also saved, and will be loaded automatically the next time the user makes a purchase. If the user wants a different type of invoice for his/her next purchase, the billing details can be modified. (The invoice can be downloaded to the user's mobile device by tapping the details of the ticket purchased.) If all the details are correct, tapping the "purchase" button will bring up the usual mobile bank purchase screen, where the user must tap the "sign" button to authorize the transaction by entering the mPIN code or biometric signature. A confirmation message will appear on the next screen indicating the success/failure of the purchase. If the purchase was successful, the user has the option to start a "new purchase" or to end the purchase process by tapping the "finish" button. Alternatively, it is possible to redeem the ticket/pass if its validity period has not started yet. If the purchase was not successful, the user can restart the process by tapping the "retry" button or close the purchase process by tapping the "finish" button. When tapping the "retry" button, the user will be redirected to the product parameter settings screen.

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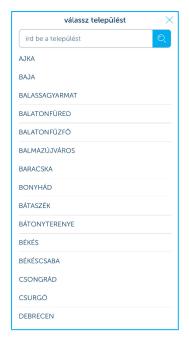
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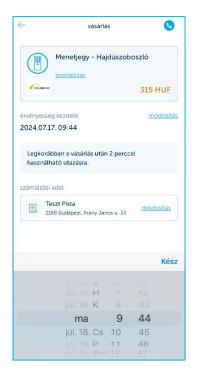
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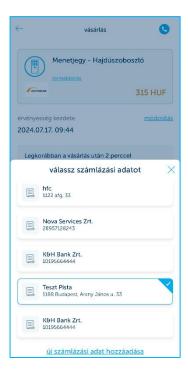
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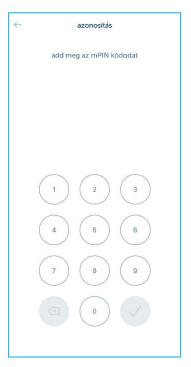












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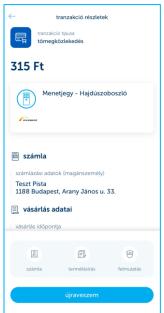
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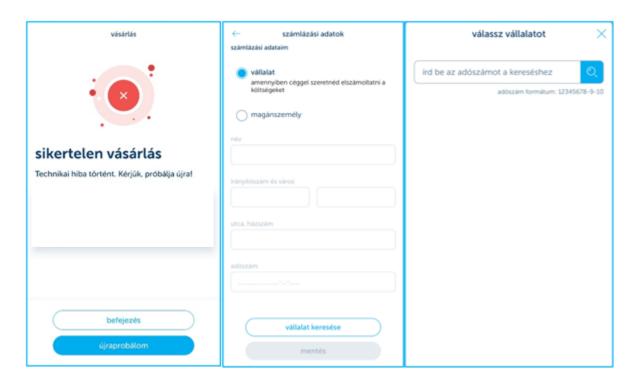
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Other possible screens:



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9. GySEV fare products

9.1. Access path

The user will find GySEV fare products under the local tickets/passes functions. After tapping the local tickets/passes button, the user must tap in the city/town selector, then scroll down to the letter "Gy" or enter the term "GySEV" into the search field.







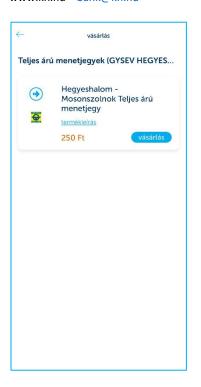
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9.2. List of fare products

A detailed list of fare products can be found within the "GySEV" category, listed by product group.

9.3. Purchase

The purchase of tickets and passes starts with the K&H+ home screen, where the user needs to select the local tickets/passes option, then, on the new screen, find the GySEV ticket type he/she wants to use. Next, the user first needs to select a product group and then a product. Tapping the "purchase" button under the product name will allow the user to set the product parameters on a new screen. For some types, it is possible to set a validity period by tapping the "modify" button next to "valid from". In this case, the user can choose the date and time from which his/her ticket/pass should be valid. Then, where necessary, the type and number of the identification document must be entered, as some tickets/passes can only be purchased by entering the document identification details. A new document must be recorded at the time of the first purchase by entering the type and identification number of the document, but for subsequent purchases it is possible to use the data previously entered. It should be noted that billing details must be provided for all purchases, whether they are made by an individual or a company. The billing details are also saved, and will be loaded automatically the next time the user makes a purchase. If the user wants a different type of invoice for his/her next purchase, the billing details can be modified. (The invoice can be downloaded to the user's mobile device by tapping the details of the ticket purchased.) If all the details are correct, tapping the "purchase" button will bring up the usual mobile bank purchase screen, where the user must tap the "sign" button to authorize the transaction by entering the mPIN code or biometric signature. A confirmation message will appear on the next screen indicating the success/failure of the purchase. If the purchase was successful, the user has the option to start a "new purchase" or to end the purchase process by tapping

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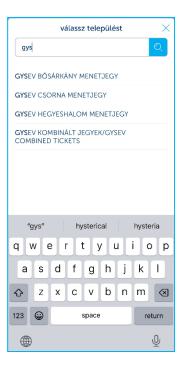
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the "finish" button. Alternatively, it is possible to redeem the ticket/pass if its validity period has not started yet. If the purchase was not successful, the user can restart the process by tapping the "retry" button or close the purchase process by tapping the "finish" button. When tapping the "retry" button, the user will be redirected to the product parameter settings screen.







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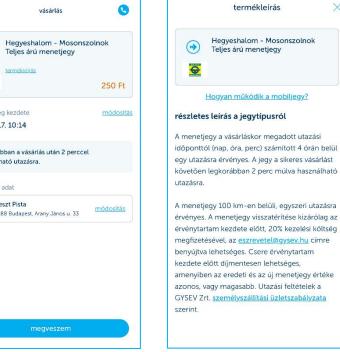
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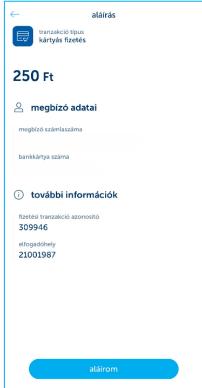
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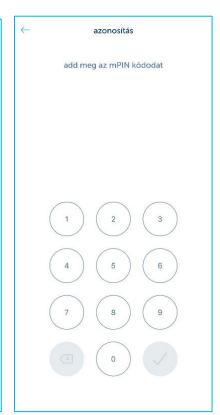
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Other possible screens:







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Redeeming tickets and passes

The user has the possibility to redeem tickets or passes that are not yet valid, which can be done in two ways. It is not possible to redeem Mobile Transport Tickets purchased in another application.

1. Immediately after buying a ticket or pass

After purchase, the user needs to select the "redeem" option and tap "yes, redeem" on the pop-up confirmation screen. The user will receive a notification of successful redemption. The price of the ticket will be credited within 2 business days to the account linked to the debit or credit card used by the user to initiate the purchase transaction.







2. Later after buying a ticket or pass

To do this, the user first needs to select within the K&H+ menu the ticket he/she wishes to redeem. Next, the user needs to select the product he/she wants to redeem from the list of products purchased and tap the "redeem" button at the bottom of the next screen (where the product details can be found). Then, on the pop-up confirmation screen, the user needs to select "yes, redeem" to redeem the ticket. The user will be informed of the success/failure of redemption by a notification appearing at the top of the screen. The price of the ticket will be credited within 2 business days to the account linked to the debit or credit card used by the user to initiate the purchase transaction

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11. Transferring tickets and passes

If the K&H mobile bank is reinstalled, tickets and passes can be transferred to the reinstalled version. A limited number of transfers are possible for tickets and passes labelled "valid", while for tickets and passes labelled "not yet valid", an unlimited number of transfers may be possible depending on the service provider.

After logging in to the K&H+ service, the transferable fare products will appear in the fare product row, where tapping the blue "transfer" button and accepting the confirmation message will transfer the fare product to the new device.

It is also possible to transfer a fare product by tapping the details of the fare product. In this case, a message will also be displayed to warn the user that the fare product cannot be used on this device and that a transfer is required. The transfer process is the same as described above.

If there are no more possibilities to transfer the fare product, at the end of the process the following message will be displayed: "This product cannot be transferred any more". In this case, the user should be referred to the service provider.

If the fare product has already been purchased on the new device / in the reinstalled application, the transfer button will not appear next to the fare product.

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12. Validating, presenting and using the tickets purchased

After entering the K&H menu, the mobile tickets purchased and already validated will be displayed in the "valid" sub-menu. The list may be scrolled sideways. Here the mobile ticket may be used by scanning the QR code or presenting the ticket code to the inspector.





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In the K&H+ menu, the "purchased" sub-menu contains the tickets that have been purchased but have not been validated yet. The list may be scrolled sideways.







12.1 Validating and using a single ticket

These types of fare products entitle the user to a single, one-way journey on a given route, and are valid from the moment they are scanned on board.

After selecting the ticket to be used and tapping the "Validate" or "Scan code for boarding" button, the user will be navigated by the application to a code scanning camera interface where the code displayed on the vehicle must be scanned. Once read, the central system will return an animation of the ticket image valid for that vehicle at that time, which must be presented to the inspector for viewing. The animation on the ticket image is specific to the route and changes at defined intervals.

By tapping "X" or the Back button, the user can return to the list of his/her tickets, where the status of the ticket is changed to Valid.

The ticket can then be requested to be inspected again at any time during the journey. By tapping the "Present" button, the code displayed on the vehicle can be scanned again if the staff wishes to check it visually. The animated ticket image will remain on the display of the device until the user returns to the previous screen or closes the application. A valid ticket will yield a valid ticket image if the user scans the code again on the same vehicle on which it was validated. The system will also show a valid ticket image in response to a ticket inspector's verification code.

and

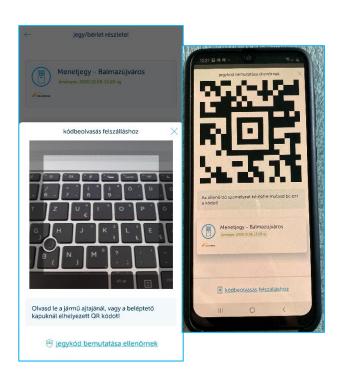
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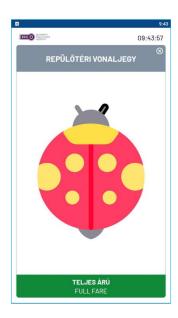
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It is also possible to verify a ticket using an inspection device, in which case the inspector can read the ticket code, which the user can access by tapping the "validate" or "present" button, then selecting the "present ticket code to inspector" option on the screen that appears.





12.2 Validity and use of local fare products (day tickets and passes) in a city/town

Passes and day tickets automatically start their validity period when they reach the start of validity set at the time of purchase, so they do not need to be validated. Therefore, the in-vehicle validation (code scanning) function detailed in the previous section is not required, and the passenger is not obliged to validate the ticket after purchase. If there are less than two minutes until the start of the validity period, a countdown timer will run on the page.

Once its validity period starts, the fare product will change to "Valid" status. If the user encounters an inspector on board the vehicle, he/she can prove his/her travel entitlement by presenting the ticket image. To do so, the user needs to tap the "scan code for boarding" button next to the selected ticket, then select "present ticket code to inspector" on the screen that appears.

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12.3 Metro stops function

The metro stops function also allows the user to present fare products that entitle him/her to use the Budapest metro. To do this, the user needs to tap the "scan code to board" button on the ticket he/she wishes to use and then select the "metro stops" option on the screen that appears. The application then uses the user's location data to display the nearest metro stops, as well as the metro lines where it is possible to select the stop where the user will get on the metro. Tapping the name of a stop will display the entry animation for that stop.

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12.4 Hybrid solutions, valid from first use

Some fare products are valid from the first use, but not only once on a line, but indefinitely within a given period. These are typically only safe (and convenient) to use with a service provider that only operates vehicles with a front-door boarding policy. The purchase of the fare product is no different from the previous method (no identification document is required), the ticket is validated by tapping the "validate" button and reading the code on the vehicle. The validated fare product will be valid within a given period of time and in the event of a visual inspection, the user can prove his/her travel entitlement by tapping the "present" button and using the codes displayed on the vehicle.

12.5 Validating a ticket without authentication

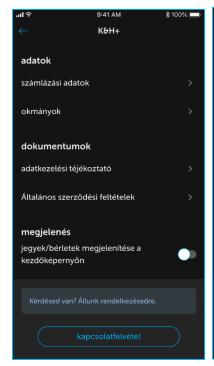
The tickets and passed purchased can also be used without authentication and login to the mobile bank if this function has been enabled in the K&H+ Settings menu item. The user will also receive information about expired or used tickets/passes here.

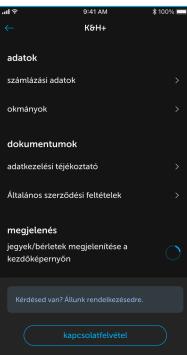
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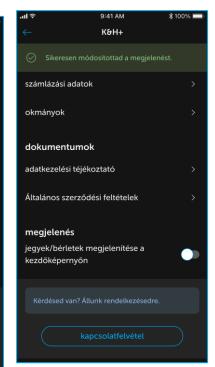
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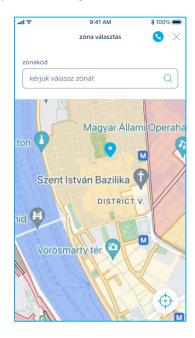
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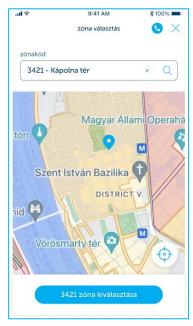
13 K&H+ Parking – accessing, buying and managing Parking Mobile Tickets

Starting and stopping parking

After registration (detailed in Chapter 4), the zone selection screen appears, which is map-based, and the service already displays the parking zones visible in the area if GPS or geolocation is enabled on the user's mobile phone. These are marked in a different color for easier recognition. It is also possible to manually enter a zone by entering a zone code or by selecting it on a map. If both GPS and precise geolocation are enabled on the device, the zone code will be filled in automatically based on the current position. If these are switched off, the service will ask for permission in the form of a system message to switch them on.







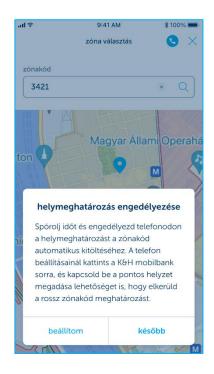
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Starting on-street parking:

Zone selection is followed by the start parking screen, where the user can find the hourly parking fee in, and information about, the selected zone.

It is possible to manually set the scheduled parking time according to the maximum time frame specified, as well as set billing and vehicle details. If the user has had a previous parking transaction, the data entered there will be treated by the service as default, but it can be changed this on this screen.

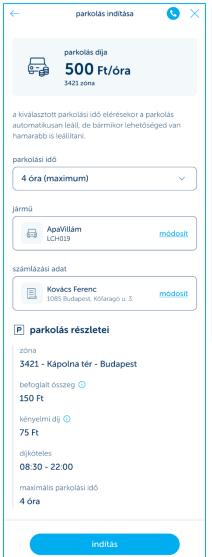
Based on the data entered, the service will reserve the parking fee, including the convenience fee, and if the user stops parking earlier, the service will proportionally refund the user the relevant part of the amount reserved.

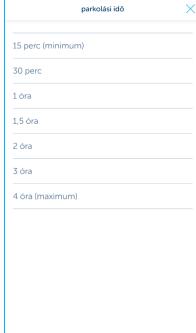
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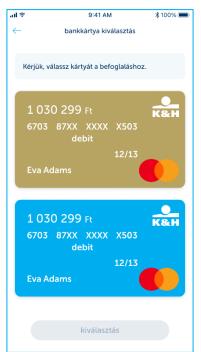
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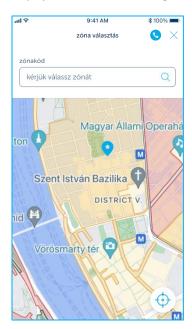
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Starting off-street parking:

Off-street parking includes, for example, parking zones separated by a barrier or privately-owned parking zones, where drivers must request a ticket when entering, and will pay the fee based on said ticket.

In this case the ticket code shown on the ticket received must be entered and used to pay within the K&H+ service. Everything else is the same as for on-street parking. After payment, it is recommended to pay attention to the regulations of the car park to ensure a successful exit.







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Special cases of on-street parking:

Starting parking outside operating hours – the user can start parking before the chargeable period of the given zone begins, and the fee will only start to be calculated when the given zone becomes chargeable.

Switching to a day ticket – there are zones where after a certain parking period the ticket automatically changes into a day ticket, and from then on the parking space can be used without further payment on the given day.

Buying a day ticket – in zones where parking is not time-based, only day tickets can be purchased, which entitles the user to use the day-ticket car park on the given day.

On the start parking screen the service informs the user whether there is any such special information for the selected zone.

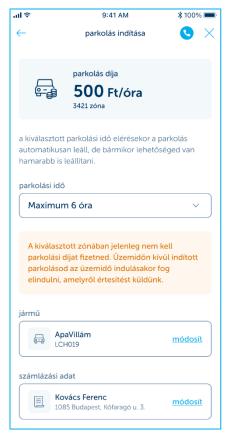
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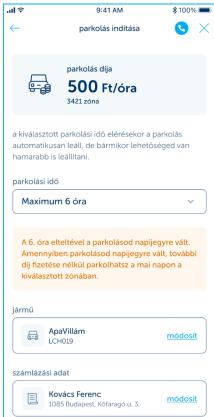
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Stopping parking automatically and manually:

After the selected parking period expires, parking will be stopped automatically. If the user wants to stop parking earlier, it is also possible, and is called a manual stop.

With both an automatic and a manual stop, the service sends a push message when the parking expires.

Any parking that has been started but has not expired yet is displayed in the "my parking" bar at the top of the K&H+ main menu in a sideways scrollable form. Here the user can manually select the parking in question and stop it by using the "stop" function. Furthermore, it is possible to open the parking transactions and view the relevant detailed information related to that particular parking; it is also possible to stop the parking from this screen.

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Expired or stopped parking transactions can be viewed in the "history" menu item of the K&H+ main menu, where they are shown in a list and where the corresponding invoices can also be accessed and downloaded (for a detailed description of the "history" menu, see Chapter 15).

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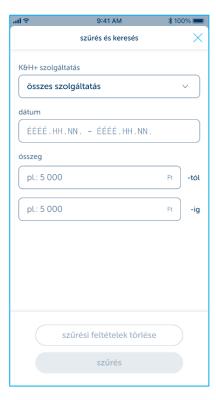


14. The purchase history function

The purchase history menu item (bottom center of the K&H+ main menu) shows the user's previous transactions, whether parking or public transport. They can be filtered according to different criteria for easy retrieval using the "filter and search" function. Transactions can be selected one by one to access the details of the transaction and the corresponding invoice, which can be downloaded from here.







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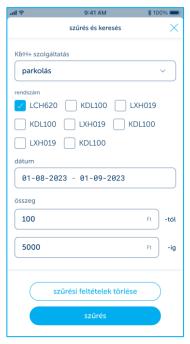


K&H+ szolgáltatás

összes szolgáltatás

tömegközlekedési jegyek

parkolás











and

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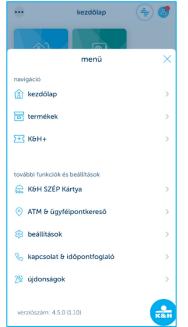
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15.Settings

In the K&H mobile bank, the icon in the top left corner of the screen gives access to the left-side menu, where the settings, including K&H+ settings, can be found.







15.1 Billing details

In the "billing details" menu item the user can access the billing details saved for the K&H+ service, whether for an individual or a company. A single billing detail is saved as default and is used by the service for all transactions as default until changed by the customer in the settings menu item or when making a purchase. If no billing details are saved, a new billing address can be entered by tapping the "add new billing address" button.

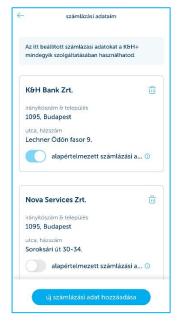
A user who wants to request an invoice for a company name needs to proceed as follows. He/she needs to select the "company" button when adding new billing details, then tap the "search company" button — or, if he/she has already entered billing details, the "search another company" button — to enter the tax number of the company on the next screen, then tap the magnifying glass icon to search for the company by tax number. If the search is successful, tapping the company name will automatically load the billing details. The system also warns the user if the company is regarded as a taxable group, as in this case a group identification number is required in order to issue the invoice. Tapping the "save" button at the bottom of the screen saves the billing details. A message at the top of the settings screen informs the user that the billing details have been saved successfully.

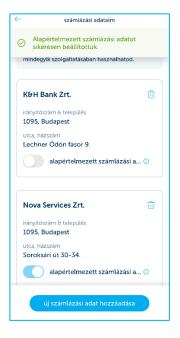
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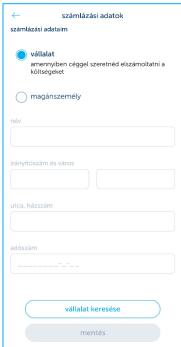
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15.2 Parking-related settings

Parking-related settings can be accessed via the "parking" menu item. Within that, the "my vehicles" menu item allows the user to manage the vehicles already saved and to add new vehicles. By tapping the "cancel service" function the user can unsubscribe from the parking service.

Canceling the parking service:

and

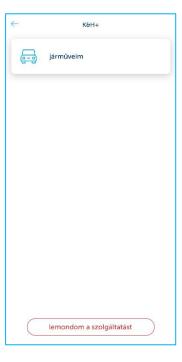
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Parking – vehicle management:

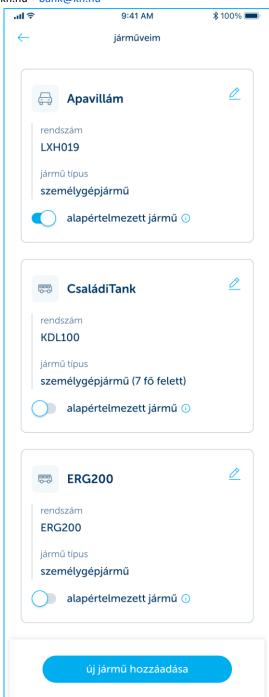
It is possible to change the data of vehicles already registered, as well as to register and delete vehicles. The process of registering a vehicle is completely identical to adding a vehicle when the first parking is started (Section 14.1). Only one vehicle may be selected as default; the vehicle registered first will be saved by the system as default until it is changed by the user.

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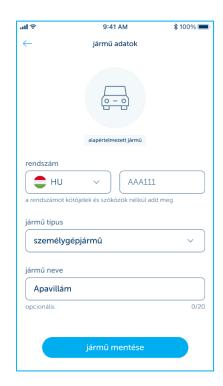
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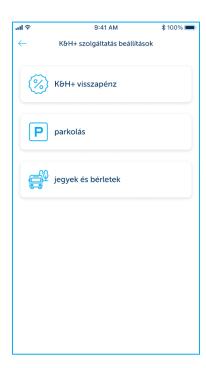
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To manage documents the user needs to tap the "documents" menu item. Here he/she can find his/her registered documents, which can also be modified or deleted here in the event of an error or a change in data.









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15.4 Accessing documents pertaining to Transport Mobile Tickets and the Parking service, and contacting the Bank

The Privacy Policy and General Contracting Terms and Conditions applicable to the services mentioned in the title can also be accessed from the "tickets and passes" menu item of K&H+ Settings, and these documents can also be downloaded from here.

This screen also allows the user to contact the Bank as necessary.



