



K&H e-posta

instead of the small print – all what you need to know about K&H e-statement and K&H e-post

Often, direct marketing and advertising highlights only the advantages and the best features of a product or service. Although included in the product description, the other terms and conditions of the purchased product or service may be easy to miss, described in difficult-to-understand legal text or placed at the very end of the description.

K&H Bank has put together this information document in a question-and-answer format to help you understand the most important facts about the **K&H e-post** offered to the Bank's clients.

what is K&H e-post?

This electronic banking mailbox is a platform available via K&H Bank's website. It provides clients with fast and secure access to the documents (pl. statements, notifications, certificates, contracts) produced electronically by the Bank.

To access e-post, clients with an account with K&H Bank or users of the payment card service and having an e-post contract can click on "single sign-on", while clients who also use K&H corporate e-banking or web Electra can use the e-post menu items there to log in.

K&H e-post platform features

the platform is available to all our clients who have an e-post contract

- completely new platform – advanced and transparent
- folder structure – for greater transparency
- a wide range of filtering options – so you can be sure to find everything
- mass download – so you need not waste time
- streamlined login – using the "single sign-on" feature

K&H e-post service features

Our business clients may apply for the K&H e-post service and they can then access their documents via the e-post platform too.

- authorised clients can view all documents of a business
- electronic account statements and many other documents (certificates, reports, postal cheque images) are available for a period of the preceding 13 months, all older statements are archived. On request, we can reload documents older than 13 months, making them available for 7 days.
- the merchant settlements are authenticated documents with electronic signatures and time stamps and can be inquired in K&H e-post

Files permitting further processing (.txt file) do not carry electronic signatures!

who can access K&H e-post?

If you apply for the K&H e-post service, you will need to select the appropriate role for each user.

user roles:

- **standard reader** – can read the e-documents of the accounts included in the service
- **confidential reader** – can also access client-level documents not directly associated with the account (e.g. certifications, information materials, notifications)

It is up to the client to determine which user can access which account statements / merchant settlements.



how to access K&H e-post

1. if you have only an e-post contract

- SMS password identification:

We will send you the password for accessing the service by SMS text message, so please make sure you give us the correct mobile number, do not omit to double-check it during the application process.

if you also have an Electra contract

- USB token: if you are using the Electra / web Electra service with token identification, you can use the same method for accessing the K&H e-post platform too
- ViCA – virtual chip card application, for those who are users of ViCA

2. if you also have an e-banking contract

- mobile token identification
- SMS password identification

3. if you have only 'biometric' services

- SMS password identification, from a dedicated page on the K&H website

what is the K&H eID?

This is a sequence of numbers for a natural person or non-natural person that uniquely identifies the natural / non-natural person. You will have a single sequence even if you are a client both as a private individual and as a business customer, for instance.

You can use this ID and the associated ePIN code to access the electronic-identification services (K&H remote banking, K&H Corporate Line, K&H Corporate customer service, K&H e-bank, K&H e-post) you have instructed us to set up for you, and to sign in to the e-post platform.

what is the ePIN code?

A non-reproducible secret code generated for a particular person under tight security conditions, sent by the Bank to the client / user and enabling the use of services with electronic identification.

how to apply for a new ePIN code?

- at a branch or in K&H e-bank: specifying 6 randomly selected digits
- via agents: you will be sent your ePIN code by post

what is the mobile token and the mPIN code?

The mobile token is a **software-based identification method incorporated in the K&H mobile banking service**. In the K&H mobilbank activation process the mobile token is automatically registered with your mobile phone, so that you can access the mobile banking app only from the phone you used for activating it. You can of course download the mobilbank app to several phones, but you will need to activate each of these.

You need to select a security identifier called the **mPIN** code during the activation process. You will use this code for signing on to mobile banking and for signing off transactions. On iPhones offering this feature, you can use the **Touch ID instead of the mPIN code**.

Besides its use as the identifying device for mobile banking, the mobile token allows you to sign into your e-bank account quickly and simply and to sign orders there without a keyboard yet at a high level of security.

who can apply for the K&H e-post service?

- sole traders, micro and small businesses, large corporates



- our card acquirer merchant clients

what fees to expect when you use the K&H e-post service?

The basic features of the K&H e-post service are free of charge, but we do apply a fee for restoring archived documents dating from more than 13 months before. The prevailing Announcement contains the service fees.

what documents are needed in order to apply for the K&H e-post service?

In order to apply and to complete the above documents, copies of the following official documents will be needed:

- company registration order (if it is older than 30 days, then an extract from the corporate register, not older than 30 days)
- articles of association or memorandum of association
- signature specimen

sole traders:

- sole trader certificate or proof of registration in sole trader register
- personal identification document
- bank's signature specimen

what is the K&H e-statement?

The K&H e-statement is an **authenticated electronic bank account statement** to use instead of the official printed bank account statement.

The electronic statement is **fully equivalent to the official printed statement: their contents are identical and all official bodies will accept them** as electronic documents. All K&H e-statements generated carry K&H Bank's electronic signature and a time stamp.

Documents with enhanced-security electronic signatures and time stamps:

- authenticated
- cannot be forged
- cannot be modified
- the signatory cannot be denied

the features of the K&H e-statement

An authenticated electronic document provided by our Bank contains a PDF image of the bank account statement / merchant settlement statement with an enhanced-security signature and a time stamp. In practical terms, authenticated electronic statements are es3 files that need to be opened to read their contents and to verify their time stamps and electronic signatures. After downloading, the authenticated electronic document may be read with any application provided for this purpose by any one of the authentication bodies. Our Bank offers free access to the software 'e-szigno' on its website.

the advantages of the K&H e-statement

- **faster** than printed bank account statements as there is no need to wait for delivery by post: you can **access** your authenticated electronic bank account statement from your home or office **on the day following the transaction**
- **secure**, because our bank offers each client their **own K&H e-post**, which only registered persons may access and cannot fall into the hands of unauthorised persons
- **simple access** via your own K&H e-post. You can access your bank account statements and merchant settlement statements in a convenient electronic way, and you can download these and your term deposit notifications multiple times and access them retrospectively for 13 months

- **easy to store and sort:** you can store the authenticated documents evidencing your transactions electronically, just like any other computer file



- **simpler bookkeeping:** you can import the content of the authenticated electronic statements into your bookkeeping software, assisting you in booking statements

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