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**User Manual**

**for**

**K&H mobilbank**

last update: 2nd November 2017



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## 1. Introduction

This user manual briefly describes the use of K&H mobile bank.

## 2. Definitions

**K&H mobile bank:** a smartphone banking service provided by the Bank to its Clients. The scope of smartphone services is defined in the prevailing Announcements.

**Mobile token:** The mobile token is a means of software-based electronic identification built into the application to access and to sign transactions and to sign transactions initiated therein.

**Activation:** Once the application has been downloaded it must be activated, otherwise only the functions available without client identification will be accessible. The application then remains activated until the mobile token is disabled or the application is deleted.

The purposes of the activation are:

- to assign a mobile token to the user ID;
- to register a device for the mobile token;
- to transmit the details of the mobile token to the user's device.

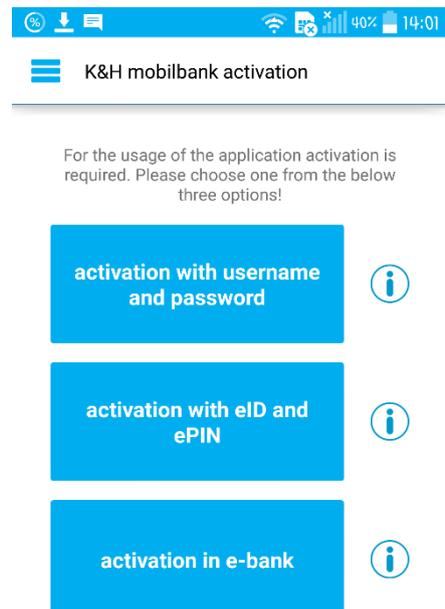
The application can be activated:

1. with a user name and a password;
2. with a K&H eID and an ePIN; or
3. through K&H e-bank.

**K&H eID:** an eight-digit numeric identification code, which uniquely identifies a user of Banking Services Requiring Electronic Identification.

**ePIN code:** a six-digit numeric identification code which, in combination with the K&H eID, uniquely identifies a user of Banking Services Requiring Electronic Identification.

**username:** an alphanumeric identification code for the unique identification of a user of K&H e-bank and K&H e-box services.



**password:** an alphanumeric identification code for the unique identification of the User of K&H e-bank and K&H e-box services.

To learn more about the activation method in question tap the information buttons on the activation screen.

**Online and offline functions:** to use functions only available online users need an internet connection (WiFi or mobile internet), while certain functions, such as e-bank login or e-bank activation, are also available in offline mode.

**K&H mobiltárca:** A Bank által nyújtott, a mobilbank alkalmazás aktiválását követően minden felhasználó számára elérhető szolgáltatás, amennyiben:

- a felhasználó legalább Android 4.4 Operációs rendszerrel rendelkező készüléken használja a K&H mobilbank alkalmazást
- a készülék NFC kommunikációra képes

**NFC (Near Field Communication):** Kommunikációs protokoll, amikor a mobiltelefon egy ún. NFC chip-el rendelkezik, amelynek segítségével a készülék képes kommunikálni más eszközökkel (Pl.: POS terminállal, ahogyan egy bankkártya).

**Kártya digitalizálás:** A fizikai kártya digitalizálása, melynek következtében egy önálló, de a fizikai kártyától függő digitális példány jön létre. A digitális kártyákhoz tartozó limit a „mobiltárca limit”, melynek összege nem lehet nagyobb a fizikai kártya napi vásárlási limiténél.

### 3. Technical conditions of using K&H mobile bank

The application can be used **on the following devices:**

- **iPhone** 4 and newer iPhones running **iOS 7 or higher;**
- **Android** smartphones running **Android 4.1 or higher.**

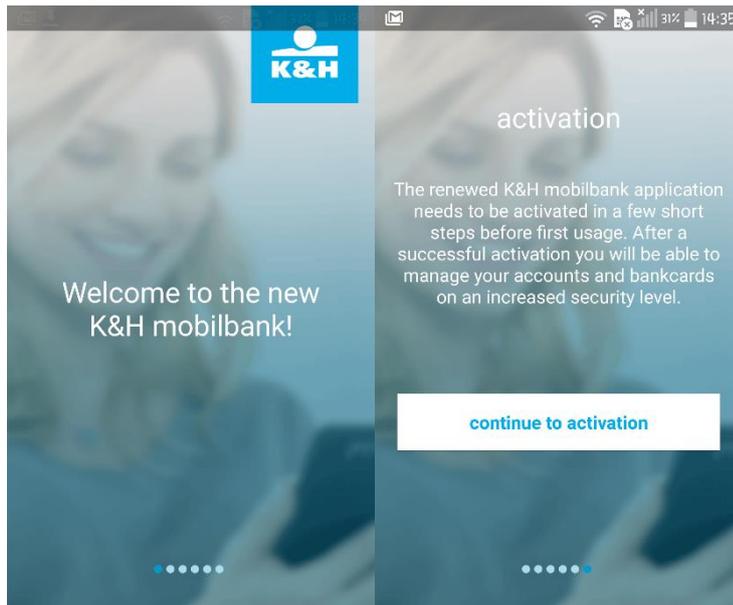
Also, please note that

**this application is for retail and SME e-bank users.**

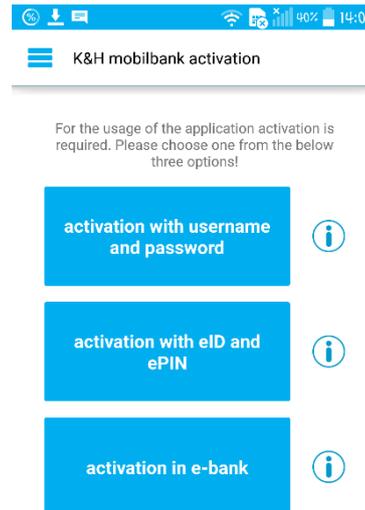
## 4. First use

When the download is completed, a brief general description is displayed on the screen. Tap the button on the last page to call up the activation screen.

### The first and last screens of the brief general description



### Activation screen



## 4.1 Activating the application with a username and a password

To learn more about activating the application with a user name and a password, tap the information button.



Activation steps:

Accept the disclaimer:

 K&H mobilbank activation

---

disclaimer

By activating the application the User acknowledges that a "K&H mobilbank" contract is created between the User and K&H Bank Zrt. and simultaneously his previously concluded "K&H mobilbank"- contract is modified according to the currently valid provisions of the prevailing "General Contracting Terms and Conditions applicable to banking services with electronic identification" (GCTC). By activating the application, the User accepts and acknowledges as binding the provisions of the General Contracting Terms and Conditions and the relevant Announcement pertaining to the K&H mobilbank and mobile device (mobiltoken); these documents can be viewed at: [www.kh.hu](http://www.kh.hu).

Corporate Clients hereby expressly accept the modification that K&H mobilbank service will be available to all K&H corporate e-bank Users activating the service, without prior authorization by the Client. K&H mobilbank fee ("K&H Mobilbank Electronic access fee") shall be payable by the Client with the conditions set out in the Announcement.

Enter your username and password

 K&H mobilbank activation

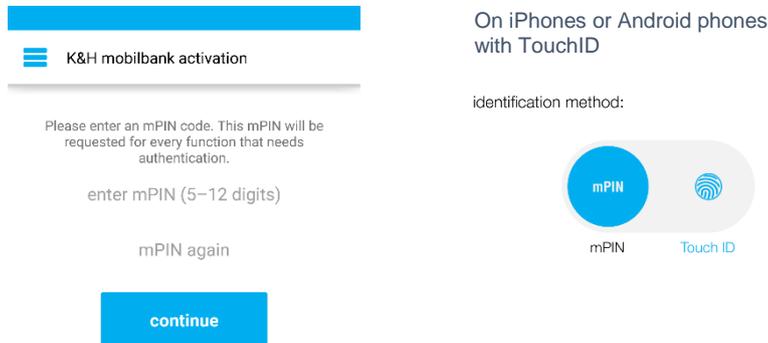
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username

password

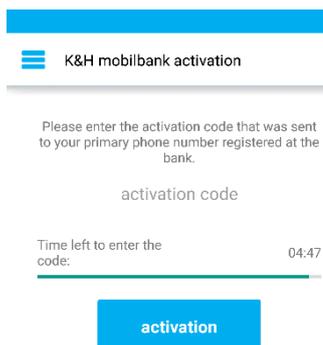
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1. Enter your mPIN code (5-12 digits long numeric code), then re-enter to confirm. If you are using a TouchID-enabled iPhone or Android phone with 6.0 or higher operation system (i.e. one with built-in fingerprint recognition), you can enter a TouchID instead.



The screenshot shows the 'K&H mobilbank activation' screen. It has a blue header with the bank's logo and title. Below the header, there is a message: 'Please enter an mPIN code. This mPIN will be requested for every function that needs authentication.' There are two input fields: 'enter mPIN (5-12 digits)' and 'mPIN again'. A blue 'continue' button is at the bottom. To the right, there is a section titled 'On iPhones or Android phones with TouchID' with the text 'identification method:'. Below this, there is a toggle switch with 'mPIN' on the left and 'Touch ID' on the right. The 'mPIN' option is currently selected.

2. Finalise the activation. If you are using the same Android smartphone for communication and the activation process, the activation code will be automatically displayed in the relevant field and you only have to approve it; if the activation code is sent to another phone, then you must enter it manually into the correct field. If you are using an iPhone, you must enter the activation code sent to you in a text message manually into the correct field.



The screenshot shows the 'K&H mobilbank activation' screen. It has a blue header with the bank's logo and title. Below the header, there is a message: 'Please enter the activation code that was sent to your primary phone number registered at the bank.' There is one input field labeled 'activation code'. Below the input field, there is a timer: 'Time left to enter the code: 04:47'. A blue 'activation' button is at the bottom.

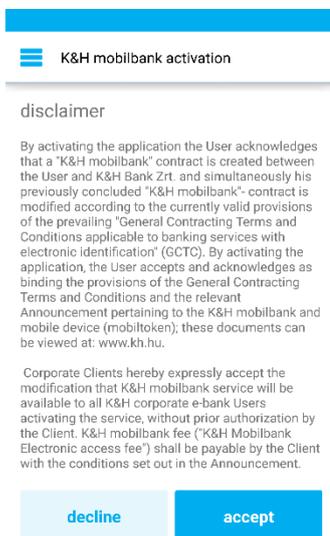
## 2.2 Activating the application with a K&H eID and ePIN

To learn more about activating the application with a K&H eID and an ePIN, tap the information button.



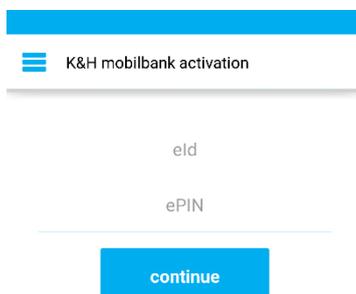
Activation steps:

### 1. Accept the disclaimer)



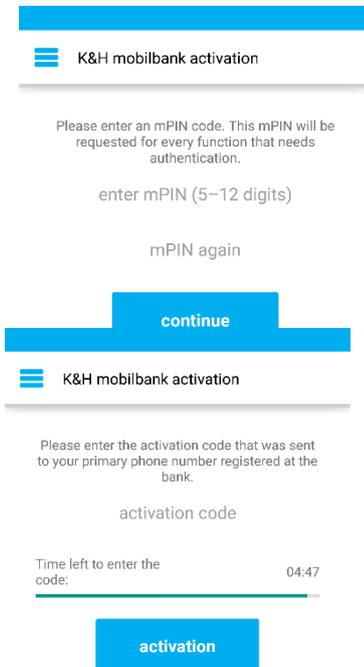
The screenshot shows the 'K&H mobilbank activation' screen. At the top, there is a blue header with the K&H logo and the text 'K&H mobilbank activation'. Below the header, the word 'disclaimer' is displayed. The main content consists of two paragraphs of text. The first paragraph states that by activating the application, the user acknowledges the creation of a 'K&H mobilbank' contract between the user and K&H Bank Zrt., and that this contract is modified according to the currently valid provisions of the prevailing 'General Contracting Terms and Conditions applicable to banking services with electronic identification' (GCTO). The second paragraph states that by activating the application, the user accepts and acknowledges as binding the provisions of the General Contracting Terms and Conditions and the relevant Announcement pertaining to the K&H mobilbank and mobile device (mobiltoken); these documents can be viewed at: [www.kh.hu](http://www.kh.hu). Below the text, there are two buttons: 'decline' (light blue) and 'accept' (dark blue).

### 2. Enter your K&H eID and ePIN



The screenshot shows the 'K&H mobilbank activation' screen. At the top, there is a blue header with the K&H logo and the text 'K&H mobilbank activation'. Below the header, there are two input fields: 'eld' and 'ePIN'. Below the input fields, there is a blue button labeled 'continue'.

3. Enter your mPIN code (5-12 digits long numeric code), then re-enter to confirm. If you are using a TouchID-enabled iPhone or Android phone with 6.0 or higher operation system (i.e. one with built-in fingerprint recognition), you can enter a TouchID instead.



The screenshot shows two steps of the K&H mobilbank activation process. The top screen is titled 'K&H mobilbank activation' and asks the user to enter an mPIN code (5-12 digits) and re-enter it. A 'continue' button is visible. The bottom screen is also titled 'K&H mobilbank activation' and asks the user to enter an activation code. A timer shows 'Time left to enter the code: 04:47' and an 'activation' button is at the bottom.

On iPhones or Android phones with TouchID

identification method:



4. Finalise the activation. If you are using the same Android smartphone for communication and the activation process, the activation code will be automatically displayed in the relevant field and you only have to approve it; if the activation code is sent to another phone, then you must enter it manually into the correct field. If you are using iPhone, you must enter the activation code sent to you in a text message manually into the correct field.

### 4.3 Activating the application in the e-bank

Tap the information button to learn more about activating the application in the e-bank.



#### Activation steps:

1. Log in to the e-bank
2. Open the “settings” menu



3. Tap the “activate mobile token” or the “device management” option.



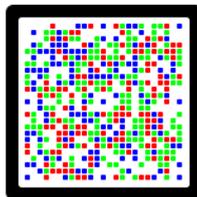
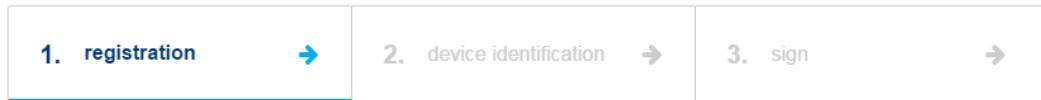
device management



mobil-token activation

4. You can activate the application both online and offline; the e-bank will take you through the process step by step.

Choose the “activation in e-bank” option on your smartphone, accept the disclaimer and then aim the colour scanner at the colour code on the K&H e-bank screen.



- Choose „**activate through e-bank**” function on the opening screen of **K&H mobilbank application**, afterwards direct the camera of your mobile device to the **colored code**.
- In case the mobile device **has internet connection**, than the first step of the registration is finished, the registration will **automatically proceed**.
- If a registration code **appear** on the screen of your mobile device, please **enter the code here** and click on „registration” button:

registration code

XXXX-XXXX-XXXX-XXXX

registration

5. A message will be displayed on your smartphone confirming that the data transfer was successfully completed. If you are using an Android smartphone, tap OK; if you are using an iPhone, tap Next.

The data transfer was successfully completed. Press continue to start scanning the next color code.

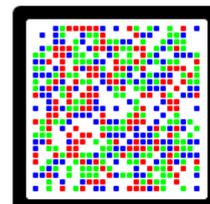
OK

If your phone is not connected to the internet, then a numeric code will be displayed on the screen instead of the above message. Enter this code into the correct field on the e-bank screen, then click on Next.

6. You then need to scan another colour code in the manner described above.



- Direct the **camera** of your mobile device to the **colored code again**. Grant your mPIN code or your TouchID on your mobile device.
- In case the mobile device **has internet connection**, than the second step of the registration is finished, the registration will **automatically proceed** to the “transaction signature” screen.
- If a **device identification code appear** on the screen of your mobile device, please **enter the code here** and click on „continue” button:



device identification code appear

XXXX-XXXX-XXX

next

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7. Enter your mPIN code into the mobile banking application. If you are using a TouchID-enabled iPhone or Android phone with 6.0 or higher operation system, you can enter a TouchID instead.

A screenshot of the K&H mobilbank activation screen. At the top, there is a blue header with a white hamburger menu icon and the text 'K&H mobilbank activation'. Below the header, the text reads: 'Please enter an mPIN code. This mPIN will be requested for every function that needs authentication.' There are two input fields: 'enter mPIN (5–12 digits)' and 'mPIN again'. At the bottom, there is a blue button with the text 'continue'.

On TouchID-enabled iPhones or Android phones

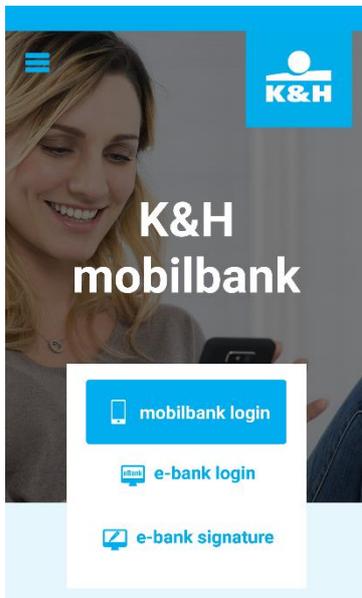
identification method:



8. Sign the mobile token activation transactions on the K&H e-bank screen to finalise the activation.

## 4.4 Login

Once the activation is successfully completed, you will be directed to a login screen where you can choose from three functions:



- mobile bank login
- **mobile wallet login**
- e-bank login
- e-bank signature

**mobile bank login:** enter your mPIN or use your TouchID to log in to the mobile bank

**mobile wallet login:** available without authentication, see Chapter 7 for a detailed description

**e-bank login:** see Chapter 5 for a detailed description

**e-bank signature:** see Chapter 5 for a detailed description

## 5. Functions accessible from the login screen

This chapter describes the functions available on the login screen following successful activation.

### 5.1 e-bank login (online and offline method)

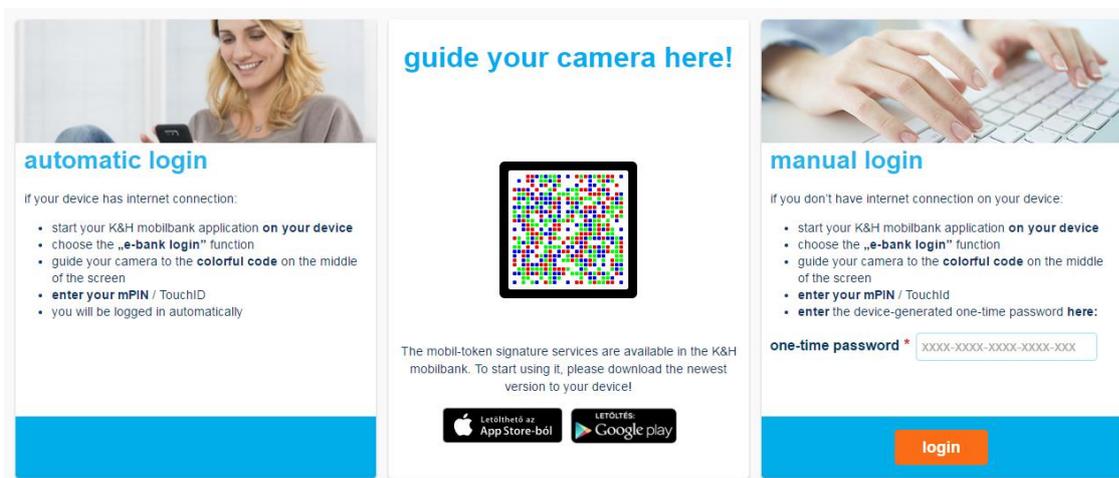
This function enables you to login to K&H e-bank irrespective of whether or not your phone is connected to the internet.

First you need an activated mobile token (the activation of mobile tokens is described in Chapter 4) and a computer. Open the K&H e-bank home page in a browser.

1. To log in to K&H e-bank, select the “mtoken login” function .



2. K&H e-bank will take you through the process step by step.



3. Tap “e-bank login” on your smartphone, aim the colour scanner at the colour code on the K&H e-bank screen and then enter your mPIN (or use your TouchID).

## 5.2 e-bank signature

You can sign your transactions using the “e-bank signature” function on the mobile bank login screen, provided that

- you have an activated mobile token (the activation of mobile tokens is described in Chapter 4) and
- you chose “mtoken login” to log in to K&H e-bank.

Process steps:

1. Tap the „signature” option.



2. Select the transaction you would like to sign (you can select multiple transactions).

|                                     |                                |                     |                                                      |                |                                                                                                                                                              |   |
|-------------------------------------|--------------------------------|---------------------|------------------------------------------------------|----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|---|
| <input checked="" type="checkbox"/> | <b>2016.03.30</b><br>Wednesday | new HUF<br>transfer | <b>Demo Dénesné</b><br>HU21 1111 1111 1111 1111 1111 | <b>123</b> HUF |  pending signature<br>created by: PROF. Demo<br>Dénes 2016.03.30 14:53:17 | + |
|-------------------------------------|--------------------------------|---------------------|------------------------------------------------------|----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|---|

3. Tap the “sign” button.



4. K&H e-bank will take you through the process step by step. Choose the “e-bank signature” function on your smartphone and then aim the QR reader on the QR code displayed on the K&H e-bank screen.

**if you have internet connection on your mobile device**

- start your K&H mobilbank application on your **device**
- choose the **“e-bank transaction sign”** function
- guide your camera to the **QR code**
- check the transactions on your device
- sign the transactions by **providing your mPIN / Touchid**
- with this, your transactions will be signed, and the page progresses to the notifications screen

[back to the verification page](#)



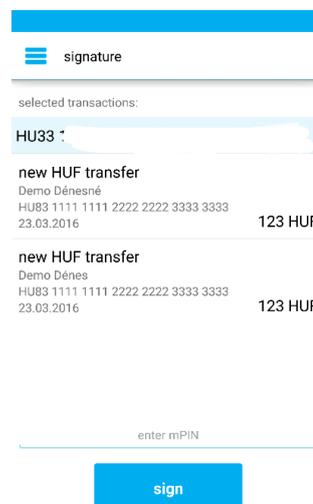
**if you don't have internet connection on your mobile device**

- start your K&H mobilbank application **on your device**
- choose the **“e-bank transaction sign”** function
- guide your camera to the **QR code**
- check the transactions on your device
- sign the transactions by **providing your mPIN / Touchid**
- **enter** the signature generated by your device **here**, then click on the “sign” butto

confirmation code\*

**sign**

5. Sign the selected transaction(s) with your mPIN or TouchID set during the activation process.



The screenshot shows the 'signature' screen in the K&H e-bank app. At the top, there is a blue header with a hamburger menu icon and the word 'signature'. Below this, a section titled 'selected transactions:' contains a scrollable list of two transactions. Each transaction entry includes the account number 'HU33', the transaction type 'new HUF transfer', the beneficiary name 'Demo Dénesné', the account number 'HU83 1111 1111 2222 2222 3333 3333', the date '23.03.2016', and the amount '123 HUF'. At the bottom of the screen, there is a text input field labeled 'enter mPIN' and a blue 'sign' button.

## 6. Main menu

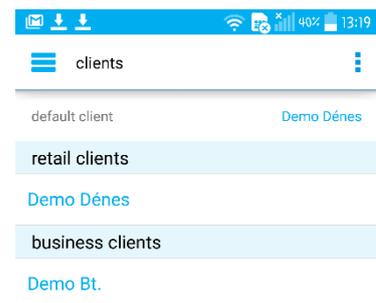
The main menu is split into two sections by default, “banking” and “smart”. If you have access to the accounts of multiple clients (other natural persons or businesses), then the main menu comprises three sections (with an additional line, “Clients”, displayed on top).

### 6.1 switch to mobilbank

Ez a menüpont átnavigálja a felhasználót az alkalmazás mobiltárca részébe. A mobiltárcában található menüpontok eltérnek a mobilbankban találhatóétól, bővebb leírás a 7. fejezetben.

### 6.2 Clients

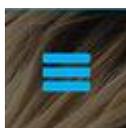
The “clients” screen displays the list of retail and corporate clients whose accounts you are authorised to access. You can set any of these clients as a default client so that their accounts are displayed first (from the next time you log in).



### 6.3 Display/hide main menu

To display the main menu:

1. swipe your finger left to right across the screen (to conceal, swipe right to left); or
2. tap the menu icon consisting of three parallel horizontal lines (to conceal, tap again)



*on the login screen*



*on subsequent screens the button is displayed in the header*

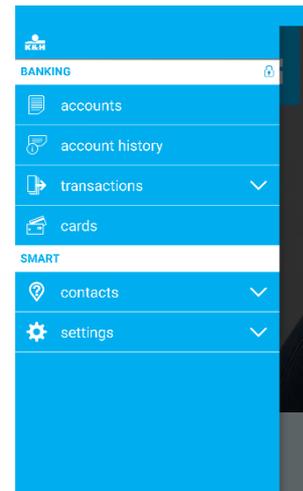
**Functions available without activation or login:** certain mobile bank functions are available even before you activate your mobile token or between its activation and logging in. These functions are listed under the “SMART” option:

- contact details of K&H Bank
- settings
- **send feedback**

**Functions available after login:** in order to use functions using confidential information you need to activate your mobile token and then log in to the application. These functions (marked with a lock on Android smartphones) are listed under the “banking” option:

- **switch to mobilbank**
- clients
- bank accounts
- account history
- transactions
  - HUF payment
  - cheque payment
  - FX transfer
  - **standing orders**
  - financial transactions
  - administrative transactions
  - partners
- bank cards

**functions available from main menu**



## 6.4 Main menu functions –BANKING

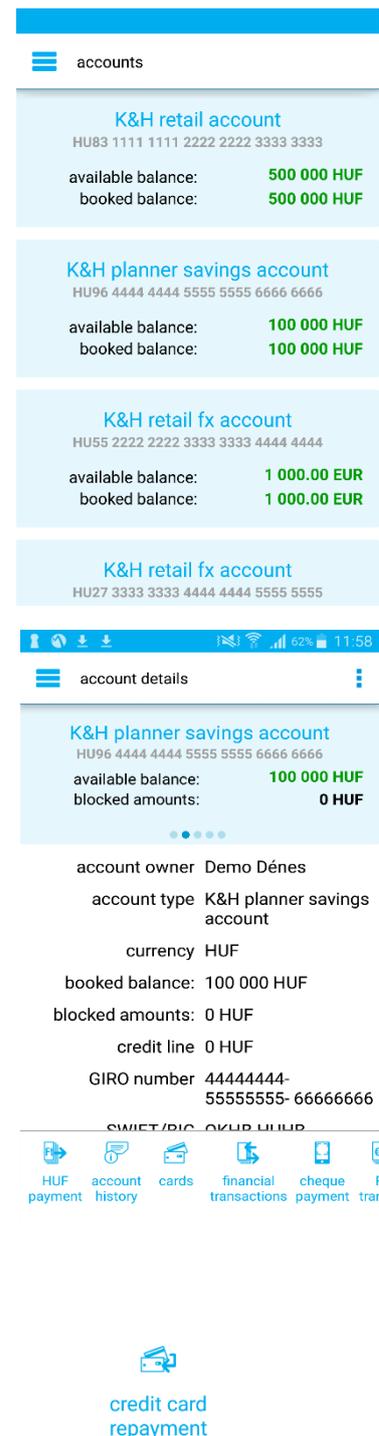
### 6.4.1 Bank accounts

Your bank accounts will be automatically listed on after you log in. You can also call them up on any screen by tapping the “bank accounts” option of the main menu or, if you are using an Android smartphone, by tapping the “back” button, which will take you back to the home screen showing the list of bank accounts.

Tap an account to select it; the application will navigate to the “account details” screen where you can find the key information related to the account in question. Here you can scroll between the various accounts (the application will always display the information related to the account in question) or navigate to other functions using the small icons at the bottom of the screen. If you have only one account (or you can only access one), then the application will display the “account details” screen immediately after login.

You can navigate to the following functions by selecting the appropriate icon at the bottom of the screen (provided that they are applicable to the account in question and your privileges):

- HUF payment
- cheque payment
- FX transfer
- standing orders
- account history
- bank cards
- financial transactions
- credit card repayment (in the case of credit card accounts)



The screenshot displays the mobile banking application interface. At the top, there is a blue header with a hamburger menu icon and the text "accounts". Below this, a list of accounts is shown, each with a title, IBAN, and balance information. The accounts listed are:

- K&H retail account** (IBAN: HU83 1111 1111 2222 2222 3333 3333) with available and booked balances of 500 000 HUF.
- K&H planner savings account** (IBAN: HU96 4444 4444 5555 5555 6666 6666) with available and booked balances of 100 000 HUF.
- K&H retail fx account** (IBAN: HU55 2222 2222 3333 3333 4444 4444) with available and booked balances of 1 000.00 EUR.
- K&H retail fx account** (IBAN: HU27 3333 3333 4444 4444 5555 5555).

Below the account list, the "account details" screen is shown for the "K&H planner savings account". It displays the account owner (Demo Dénes), account type (K&H planner savings account), currency (HUF), booked balance (100 000 HUF), blocked amounts (0 HUF), credit line (0 HUF), and GIRO number (44444444-55555555-66666666). At the bottom, there is a row of icons for various functions: HUF payment, account history, cards, financial transactions, cheque payment, and credit card repayment. The "credit card repayment" icon is highlighted with a blue box and the text "credit card repayment" below it.

If you select the “HUF payment” function (small icon) at the bottom of the “account details” screen, the “HUF payment” screen will show the account from which you navigated there as the payer account.

All the other icons at the bottom of the screen work in a similar fashion; if you start a function from here, the relevant screen will appear already complete with the details of the selected account.

## 6.4.2 Account history

“Account history” is the second option in the main menu. Here you can view (and freely scroll between) your accounts and the transactions associated therewith, sorted by date.

The default account history period is three months but you can modify this at your discretion. Tap a transaction to clone a payment (i.e. to create a new transaction by copying the details of a historical one) or to save the beneficiary of a transaction as a partner by selecting the appropriate icon at the bottom of the “transaction details” screen:



Tap the search (magnifying glass) icon in the header to search for a transaction.



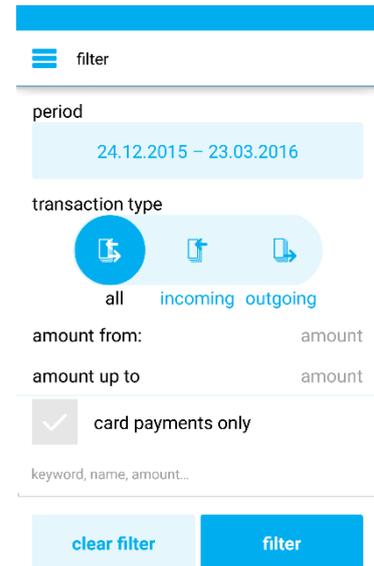
Tapping the filter button on the account history screen will take you to the “filtering” screen where you can filter transactions according to various criteria:



*filter button*

- period (by specifying a time interval)
- transaction type
- amount (from, up to)
- card payments
- key word, name, amount

You can set multiple filters simultaneously to view the transactions that meet all the criteria in question. To delete all filters, tap the “clean filter” button at the bottom (Android smartphones) or in the top right hand corner (iPhones) of the screen.



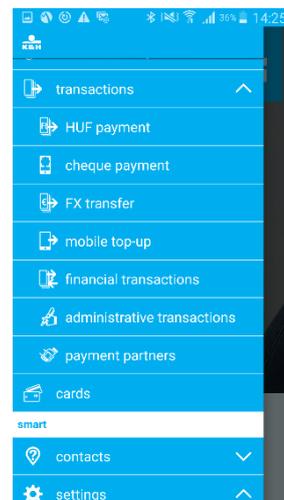
The screenshot shows a filter menu with the following options:

- filter** (header)
- period**: 24.12.2015 – 23.03.2016
- transaction type**: all (selected), incoming, outgoing
- amount from:** amount
- amount up to:** amount
- card payments only**
- keyword, name, amount...
- clear filter** (button)
- filter** (button)

### 6.4.3 Transactions

There are seven options under “transactions”:

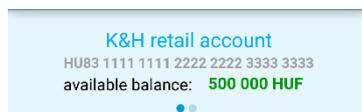
- HUF payment
- cheque payment
- FX transfer
- mobil top-up
- financial transactions
- administrative transactions
- partners



### 6.4.4 HUF payments

**On the HUF payment screen you can:**

- scroll between accounts (select payer account)



- select a partner as the beneficiary
- enter the name and account number of the beneficiary
- save the beneficiary as a partner
- enter an amount
- enter a value date
- enter a comment

Tap the “select partner” button to view the “partners” screen showing the partners added by you and your own accounts.

Tap the appropriate account to complete the beneficiary’s details on the “HUF payment” screen automatically.



select partner

Demo Dénesné

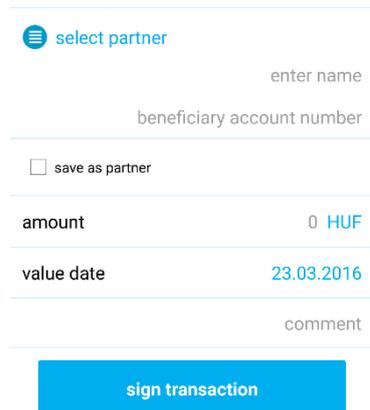
11111111-22222222-33333333

There are three buttons at the bottom of the “HUF payment” screen:

- **sign transaction** – this will take you to the screen where you can sign the transaction with your mPIN or TouchID.



sign transaction



select partner

enter name

beneficiary account number

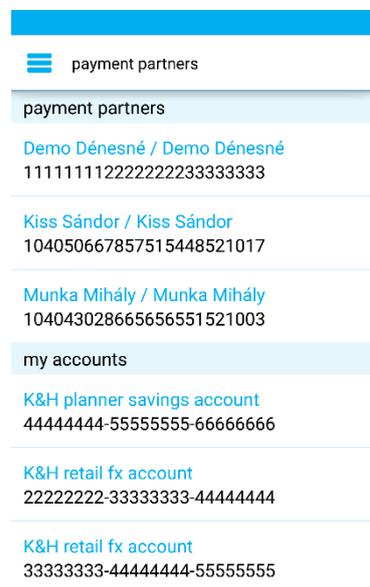
save as partner

amount 0 HUF

value date 23.03.2016

comment

sign transaction



payment partners

payment partners

Demo Dénesné / Demo Dénesné  
11111111-22222222-33333333

Kiss Sándor / Kiss Sándor  
104050667857515448521017

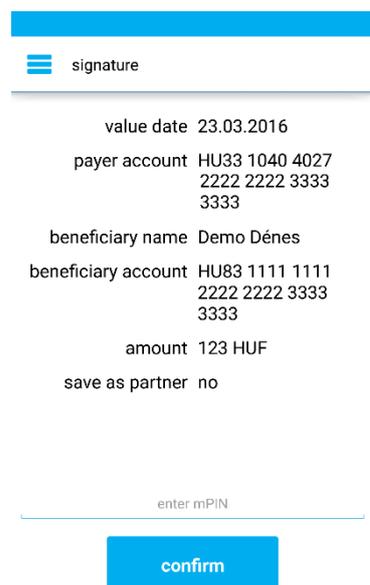
Munka Mihály / Munka Mihály  
1040430286656551521003

my accounts

K&H planner savings account  
44444444-55555555-66666666

K&H retail fx account  
22222222-33333333-44444444

K&H retail fx account  
33333333-44444444-55555555



signature

value date 23.03.2016

payer account HU33 1040 4027  
2222 2222 3333  
3333

beneficiary name Demo Dénes

beneficiary account HU83 1111 1111  
2222 2222 3333  
3333

amount 123 HUF

save as partner no

enter mPIN

confirm

- **save and add new transaction** – this will save the transaction, then all the fields on the “HUF payment screen” will be blank again so that a new transaction can be entered.

save and add new transaction

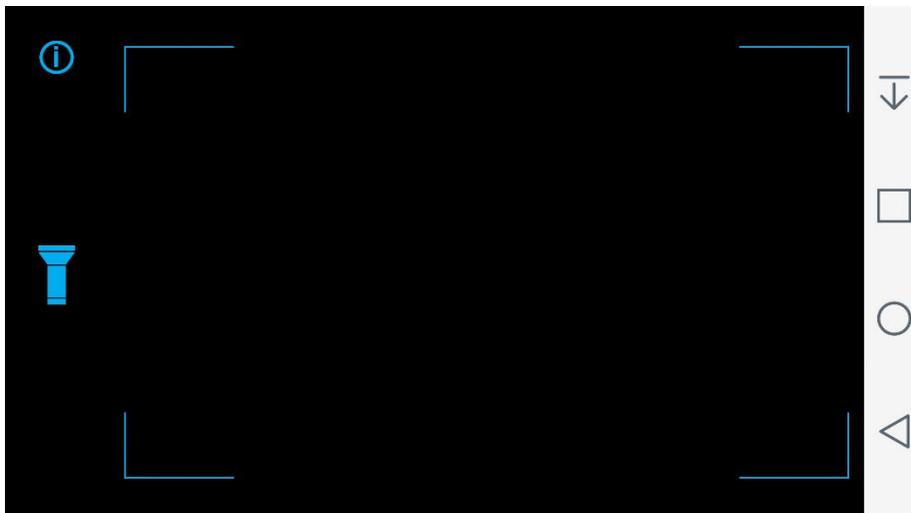
- **save and continue to batch signing** – this will save the transaction, then navigate to the “financial transactions” screen where you can sign multiple transactions simultaneously.

save and continue to batch signing

#### 6.4.5 Cheque payment

**The cheque scanning function uses the camera of your mobile device to recognize data. After a successful scanning, a prefilled transaction is displayed**

The scanning screen opens up by selectin this function. On the scanning screen you can switch on/off your device’s light. (If it’s available):



If you press the info icon, you can see a picture that gives you a hint how to hold the device:



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Important for successful scanning: the „megbízás” part of the cheque must fit the screen, because OCR lane of the cheque is obligatory for scanning:



**IMPORTANT:** Double-check the amount and the payer ID (comment field) before signing the transaction.

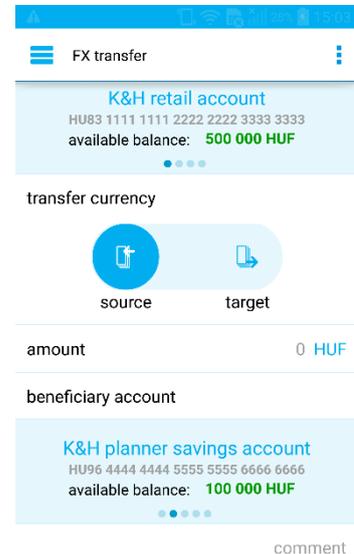
**After successful scanning, the HUF payment screen (described in chapter 6.3.4) is shown prefilled with the recognized that you can double-check and modify if needed. The „sign transaction” and „save and continue to batch signing” buttons work similarly to the HUF payment screen. If you press the „save and add new transaction” you will be navigated back to the scanning screen.**

## 6.4.6 FX Transfer

**You can transfer foreign currency between your own accounts by using this function.**

This function is only available if the user has at least two accounts at K&H Bank, and one of the accounts must be a foreign currency account.

There are two account selector on this screen. The first selector is the source account selector, the second one is the beneficiary account selector. The currency of the transaction can be selected with a switch (use source account currency or beneficiary account currency). The “sign transaction”, “save and add new transaction”, “save and continue to batch signing” buttons work similarly to the HUF payment screen’s (6.3.4).

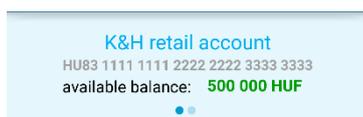


## 6.4.7 standing orders

**After opening this menu, the list of the users existing standing orders is displayed where any of the standing orders can be modified or deleted. A new standing order can also be added by tapping on the „+” icon on the top corner.**

On the standing order list you can:

- scroll between accounts



- To view details of a transaction tap a transaction to proceed to the „transaction details” screen. Use the icons at the bottom of the screen to modify or cancel the transaction.



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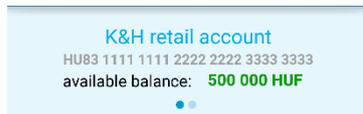
fax: (06 1) 328 9696

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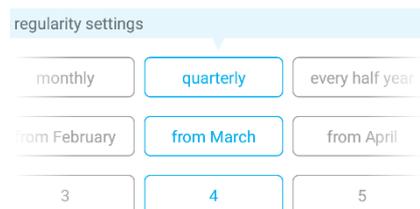


**On the add / modify standing order screen you can:**

- scroll between accounts (select payer account)



- select a partner as the beneficiary
- enter the name and account number of the beneficiary
- save the beneficiary as a partner
- enter an amount
- enter a comment
- select regularity



- different first / last transaction (optional)

different first / last transaction

first payment day      not selected

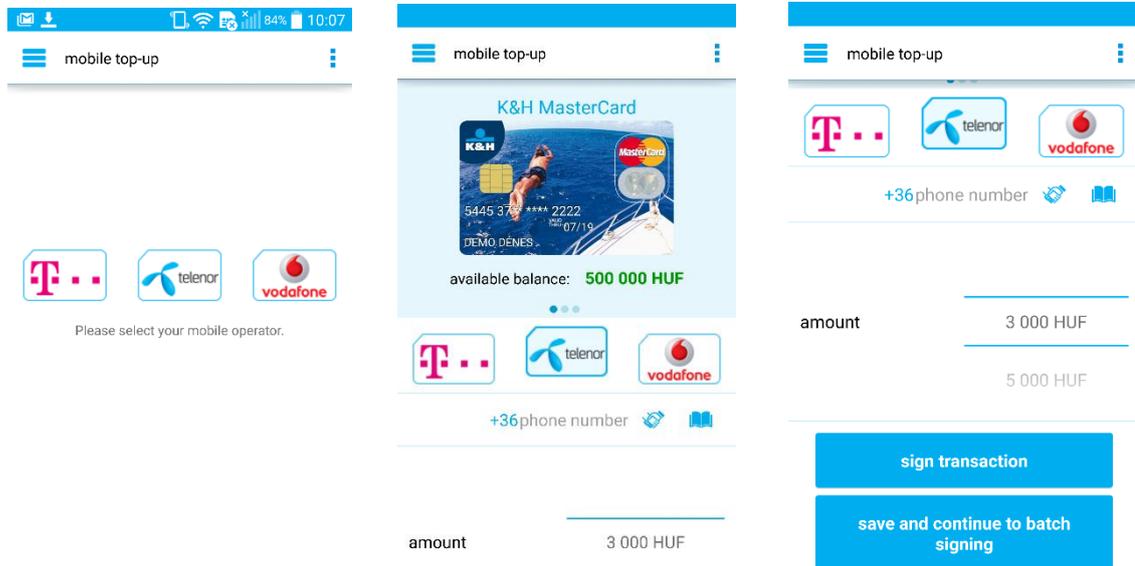
first payment amount      0 HUF

last payment day      none

last payment amount      0 HUF

## 6.4.8 Mobile top-up

You can initiate a mobile top-up by using this function. On the first screen, you have to select your mobile operator.



After selecting an operator, you are navigated to the mobile top-up screen, where you can:

- select a payer card for the transaction
  - change mobile operator
  - type a beneficiary phone number, select phone number from partners or select phone number from the phonebook
  - choose an amount for the top-up

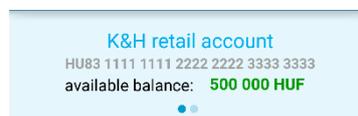
On the bottom of the screen you can see two buttons that work same as on the HUF payment screen:

- sign transaction
- save and continue to batch signing

## 6.4.9 Financial transactions

If you have any financial transactions to be signed, the number of these transactions is shown next to the “financial transactions” option.

- Select the type of financial transactions you would like to view:
  - to be signed
  - pending
  - closed
- You can also scroll between your accounts by swiping your finger left to right (or right to left) on the screen.



### *Financial transactions screen – transactions TO BE SIGNED:*

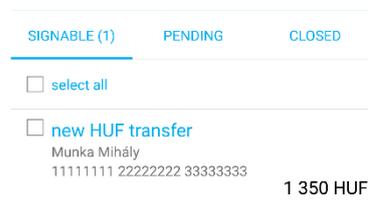
**The transactions displayed here are yet to be signed by you.**

*transactions to be signed*

**SIGNABLE (1)**   PENDING   CLOSED

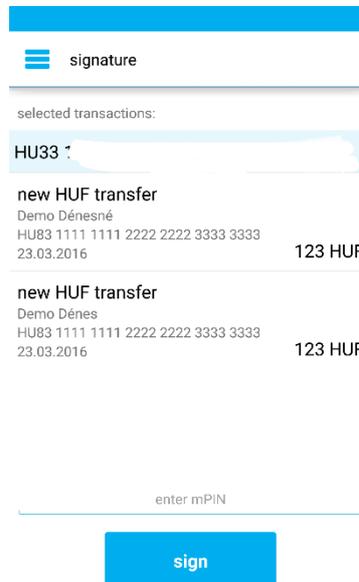
You can see under the “to be signed” header how many transactions need signing.

- select transactions to be signed individually by ticking the box next to them
- select all transactions to be signed by ticking the „select all” box



- Tap the “continue” button under the selected transactions to proceed to the “signature” screen where you can sign them with your mPIN or TouchID. If you selected multiple transactions, then you will sign them all at the same time.

*Signing transactions*



The screenshot shows a mobile application interface for signing transactions. At the top, there is a blue header with a hamburger menu icon and the word "signature". Below this, the text "selected transactions:" is followed by a list of transactions. Each transaction entry includes a transaction ID (HU33), a description ("new HUF transfer"), the recipient name ("Demo Dénesné" or "Demo Dénes"), the account number (HU83 1111 1111 2222 2222 3333 3333), the date (23.03.2016), and the amount (123 HUF). At the bottom of the screen, there is a text input field labeled "enter mPIN" and a blue "sign" button.

- To view details of a transaction tap a transaction to proceed to the „transaction details” screen. Use the icons at the bottom of the screen to modify or cancel the transaction yet to be signed, provided that these actions are applicable to the transaction in question (in the mobile bank you can only modify transaction types that you can enter in the application to start with).



### Financial transactions – PENDING transactions:

**Pending transactions are transactions which you have already signed but they have not yet been executed or, in the case of businesses, also need to be signed by other**

függő megbízások megjelenítése

SIGNABLE (1)    PENDING    CLOSED

**users.**

To view details of a transaction tap a transaction to proceed to the “transaction details” screen. HUF transactions can be cancelled or modified if they have yet not been executed.

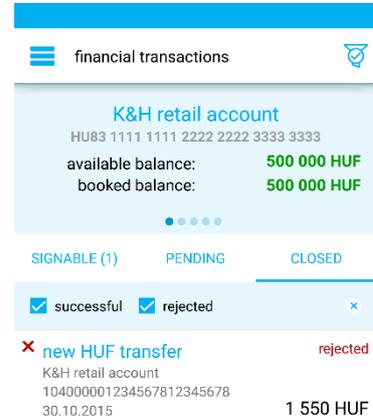
### Financial transactions – CLOSED transactions:

**Closed transactions are transactions that have been signed and processed.**

Display closed transactions

SIGNABLE (1)    PENDING    CLOSED

- Use the “filter” button in the header to view successful or rejected transactions.



financial transactions

**K&H retail account**  
HU83 1111 1111 2222 2222 3333 3333  
available balance: **500 000 HUF**  
booked balance: **500 000 HUF**

SIGNABLE (1)    PENDING    CLOSED

successful     rejected   

**new HUF transfer** rejected  
K&H retail account  
104000001234567812345678  
30.10.2015    **1 550 HUF**

- To view details of a transaction tap “select a transaction” to proceed to the “transaction details” screen.

## 6.4.10 Administrative transactions

If you have any administrative transactions to be signed, the number of these transactions is shown next to the “administrative transactions” option.

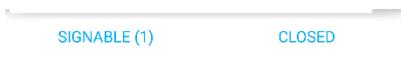
### Select the type of administrative transactions you would like to view:

- to be signed
- closed
- pending (for SME clients)

### *Administrative transactions screen – transactions TO BE SIGNED*

Details shown on the screen in the case of retail clients:

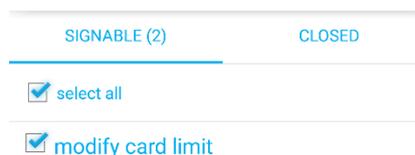
*transactions to be signed*



- To view details of a transaction tap a transaction to proceed to the ‘transaction details’ screen. If it has not yet been signed, it can be cancelled by selecting the appropriate icon at the bottom of the screen.



- select transactions to be signed individually by ticking the box next to them
- select all transactions to be signed by ticking the „select all” box



Administrative transactions are signed in the same manner as financial transactions. You can sign multiple transactions simultaneously with your mPIN or TouchID. The signing of financial transactions is discussed in Chapter 6.3.5.

### *Administrative transactions screen – PENDING transactions*

**This view is only available to corporate clients. Pending transactions are transactions you have already signed but they have not yet been executed or also need to be signed by other users.**

*Display pending transactions*

SIGNABLE (1)    **PENDING**    CLOSED

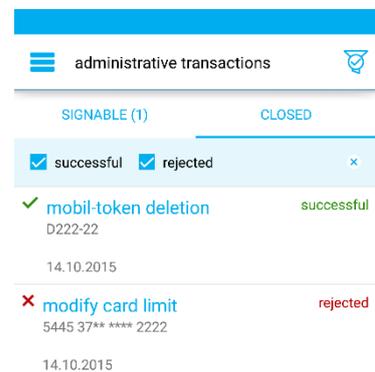
### *Administrative transactions screen – CLOSED transactions*

**Closed transactions are transactions that have been signed and processed.**

*Display closed transactions*

SIGNABLE    **CLOSED**

- Use the “filter” button in the header to view successful or rejected transactions.



| administrative transactions                                                                |                                              |
|--------------------------------------------------------------------------------------------|----------------------------------------------|
| SIGNABLE (1)                                                                               | CLOSED                                       |
| <input checked="" type="checkbox"/> successful                                             | <input checked="" type="checkbox"/> rejected |
| <input checked="" type="checkbox"/> mobil-token deletion<br>D222-22<br>14.10.2015          | successful                                   |
| <input checked="" type="checkbox"/> modify card limit<br>5445 37** **** 2222<br>14.10.2015 | rejected                                     |

To view details of a transaction tap a transaction to proceed to the “transaction details” screen.

## 6.4.11 Partners

Select the “partners” function to view the partners added by you.

The icons next to partners’ names show the type of details available for each:

-  - bank account
-  - phone number
-  - address (for postal cash payments by SME clients)
-  - investment account number (investment partners cannot be modified or deleted)

To add a new partner, click on the “plus” button in the header.



Tap the search (magnifying glass) icon in the header to search for a partner.



To view details of a partner, tap a partner to navigate to the “partner details” screen.

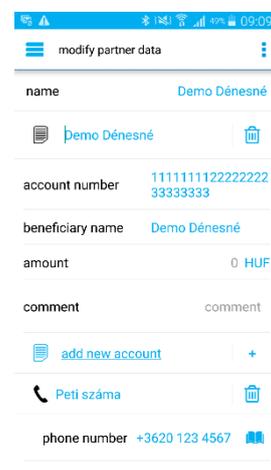
Use the icons at the bottom of the screen to modify or delete a partner.



The screen for modifying a partner is the same as the one for adding a new partner, only the details of the partner in question are already shown in the relevant fields.

You can enter the following details on the “add partner” screen:

- partner name
- account description
- bank account number
- beneficiary’s name
- amount
- comment
- additional bank account numbers (details: description, account number, beneficiary)



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- additional phone numbers
  - description
  - phone number

You are able to delete partner data from FX partners which were added in K&H e-bank.

Tap the icon next to the “phone number” field (a book on Android smartphones or a hamburger icon on iPhones) to select and add a phone number from the contact list on your phone.

phone number

+36 ☰

*iPhone version*

phone number +3620 111 2223 📖

*Android version*

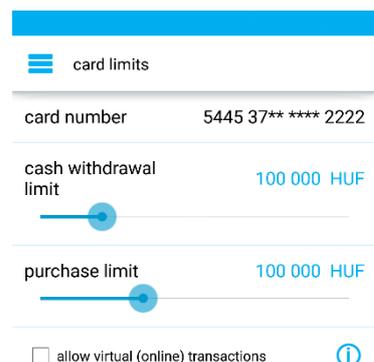
### 6.4.12 Bank cards

To view your bank card / credit card details, select the “bank cards” option. Tap a bank card / credit cards to call up the “card details” screen complete with some shortcut icons at the bottom.



To modify the limit of a bank card or credit card, select “modify limit”. You can complete the following actions here:

- specify a cash withdrawal limit (maximum HUF 500,000 – use the slide bar or enter a figure)
- specify a purchase limit (maximum HUF 500,000 with using slide bar or maximum HUF 99,999,999 if entered manually)
- if virtual (online) transactions are allowed:
  - enter a phone number (mandatory)
  - enter a security message (mandatory)



- specify a virtual (online) transaction limit (maximum HUF 500,000 with using slide bar or maximum HUF 99,999,999 if entered manually)

For credit cards there is one more icon on the “card details” screen the “credit card repayment”. If the client has any credit card debt (if they had any outstanding debt at the end of the previous statement period, then this icon will be displayed

even if the debt has since been repaid).  credit card repayment

|                                                                                     |                                                                                     |
|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| <input checked="" type="checkbox"/> allow virtual (online) transactions             |  |
| phone number                                                                        | +36 30 123 4567                                                                     |
| personal assurance message                                                          | Secret                                                                              |
| virtual (online) transactional limit                                                | 200 000 HUF                                                                         |
|  |                                                                                     |

Select the payer account on the top of the screen, just like on the “HUF payment” screen.

You can scroll between accounts to select a payer account.

**K&H retail account**  
HU83 1111 1111 2222 2222 3333 3333  
available balance: **500 000 HUF**

The following fields are filled in by default:

- beneficiary's name
- beneficiary bank account
- bank account number

You can enter the credit card payment amount using the slide bar or manually. In the latter case you can also specify a figure higher than the maximum amount stated next to the slide bar.

You can enter the following:

- value date
- comment

There are two buttons at the bottom of the screen:

|                                                                                     |
|-------------------------------------------------------------------------------------|
|  |
|  |

|                     |                                                                                                           |
|---------------------|-----------------------------------------------------------------------------------------------------------|
| beneficiary name    |                                                                                                           |
| beneficiary account | K&H credit card account                                                                                   |
| account number      | HU20 1040 4302<br>8665 6565 5152<br>1003                                                                  |
| amount              | 0 HUF                                                                                                     |
|                     | <br>0 HUF 25 600 HUF |
| value date          | 23.03.2016                                                                                                |

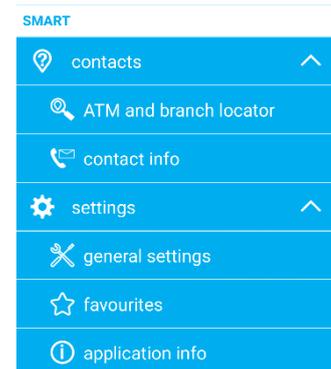
Tapping “signature” will take you to “signature” screen where you can sign the transaction with your mPIN or TouchID.

Tapping “save and continue to batch signing” saves the transaction on the screen, then it proceeds to the “financial transactions” screen where multiple transactions can also be signed.

## 6.5 Main menu functions – smart

The “smart” functions available from the main menu:

- contacts
  - ATM and branch locator
  - contact info
- settings
  - general settings
  - favourites
  - application info



### 6.4.1 Contacts

#### ATM and branch locator

“ATM and branch locator” is a GPS- and internet-based function so you must enable the GPS on your phone, which must have an internet connection (WiFi or mobile internet).

Tap this function to view on a map where you are. You can zoom in or out to find the nearest branch or ATM.

*branch / ATM*



*information button*



Bank branches and ATMs are marked on the map – tap one to display an information “bubble” showing the type of the object in question (branch or ATM), its distance from where you are, its address, and an information button. Tap the information button to view further useful details

about the selected location. There are two icons at the bottom of the “ATM/branch details” screen, “show on map” and “navigate”.

*buttons at the bottom of the „ATMs and branches” screen*



Tap “show on map” to return to the map view where you can select a branch or ATM or tap on “navigation” to be navigated to the selected branch or ATM using a navigation program on your phone.

- zoom in / zoom out button on the  map (Android smartphones)
- three buttons at the bottom of the screen:
  - zoom in
  - list view
  - search settings
  - “navigate” button – this is only displayed if you have selected an ATM or branch and it works in the same fashion as on the “ATM/branch details” screen, i.e. it navigates you to the selected location.



### *List view*

To view the list of ATMs and branches tap the “list view” button. Here you can search for an ATM or a branch by entering a text or search criteria using the “search settings” button in the header of the screen.



*search field*



*search settings*

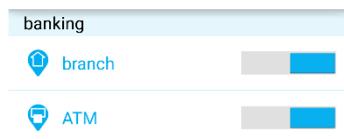
ATMs and branches open at the time of the search are marked with a green dot, while those closed are marked with a red dot.



## Search settings

On this screen you can specify search criteria so that only the corresponding branches / ATMs are displayed both in the list and on the map. The screen consists of four sections. Specify in the first section if you would like to search for ATMS, branches or both.

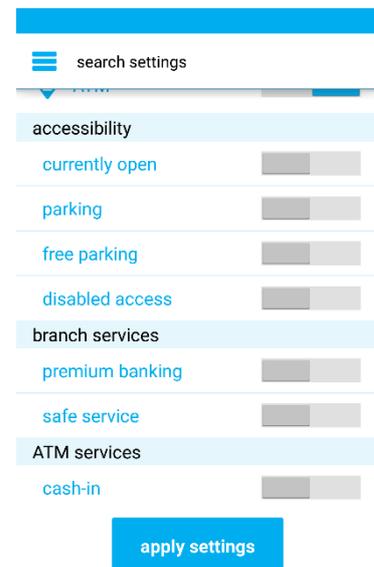
*display / list ATMs and dranches*



The screenshot shows the 'banking' section of the search settings. It has a light blue header with the word 'banking'. Below it are two rows, each with an icon, a label, and a toggle switch. The first row has a location pin icon, the label 'branch', and a toggle switch that is currently turned on (blue). The second row has an ATM icon, the label 'ATM', and a toggle switch that is currently turned off (grey).

In the other three sections you can specify the following additional search criteria:

- accessibility
  - currently open
  - parking
  - free parking
  - disabled access
- branch services
  - premium banking
  - safe deposit box service
- ATM services
  - cash in



The screenshot shows the full search settings screen. At the top is a blue header with a hamburger menu icon and the text 'search settings'. Below that is a dropdown menu showing 'banking'. The main content area is divided into four sections, each with a light blue header and a list of criteria with toggle switches. The 'accessibility' section has four criteria: 'currently open', 'parking', 'free parking', and 'disabled access'. The 'branch services' section has two criteria: 'premium banking' and 'safe service'. The 'ATM services' section has one criterion: 'cash-in'. At the bottom right is a blue button with the text 'apply settings'.

To activate or deactivate a search criterion tap the selection button next to it. To run the search tap the “apply” button at the bottom of the screen (Android smartphones) or the “done” button in the top right hand corner (iPhones).

**Please note that the search settings set on this screen apply to both the list and map views.**

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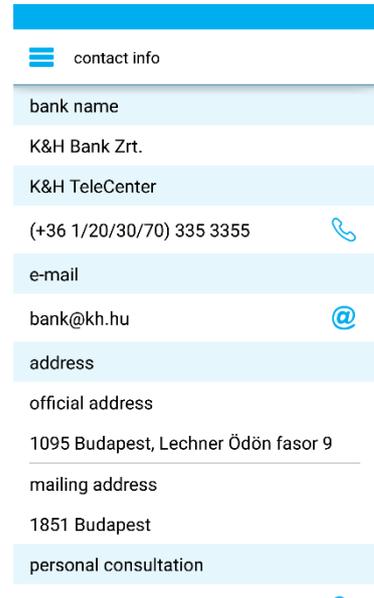
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## Contact info

This screen provides useful information about K&H Bank Zrt. such as:

- phone number for K&H TeleCenter
- email address of the Bank
- official address of the Bank
- branch nearest to you – for personal consultation (tap the “locate nearest branch” icon to navigate to the ATM and branch locator function)
- official website of K&H Bank Zrt.

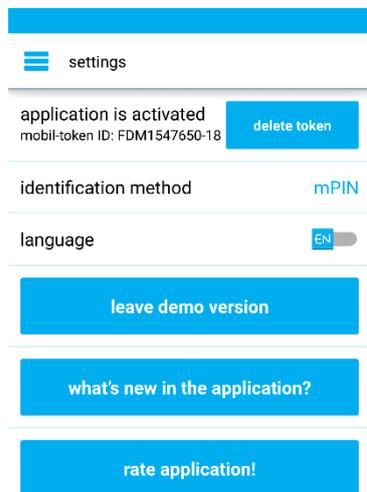


## 6.4.2 Settings

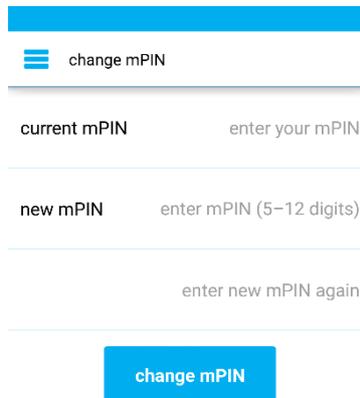
### General settings

Just like all the other “smart” functions, the “general settings” screen is also accessible without activation or logging in.

- If you have already activated your mobile token you can delete it by tapping the “delete token” button or navigate to the activation screen by tapping the “activation” button.
- The “identification method” field shows your identification method, which is your mPIN if you have an Android smartphone; if you have an iPhone with built-in fingerprint recognition, it can also be a TouchID. Tap your mPIN or TouchID to change it or to switch identification methods.



*"settings" screen*



*modifying your mPIN*

*on an Android smartphone*



*modifying your mPIN / TouchID*

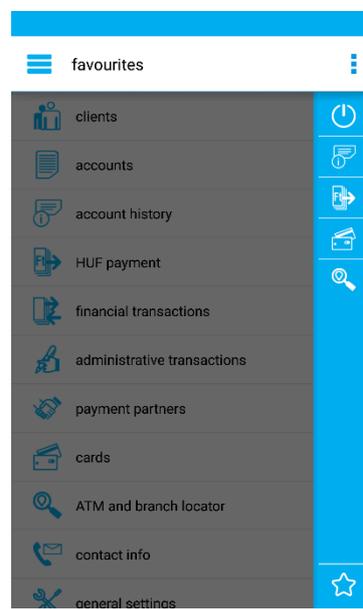
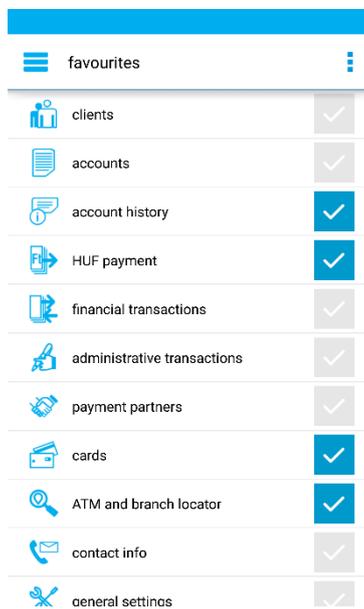
*on an iPhone*

- You can also select the language in which you would like to use the application; you may choose English (EN) or Hungarian (HU).
- You can try the demo version of the application.
- You can read a brief description of the mobile bank application by tapping the “what’s new in the application?” button.
- You can rate the application via App Store or Google Play.

## Favourites

The “favourites” menu can also be accessed without logging in/activation – just swipe your finger right to left across the screen. Go to main menu/settings/favourites to select the functions you would like to see in the “favourites” menu.

You can choose up to five functions, which will be immediately displayed upon selection. The advantage is that tapping a function shown here will take you directly to the appropriate screen.



## Application info

**This screen contains key information about the application such as:**

- phones that support the use of this application
- a brief description of the mobile token
- a brief functional description

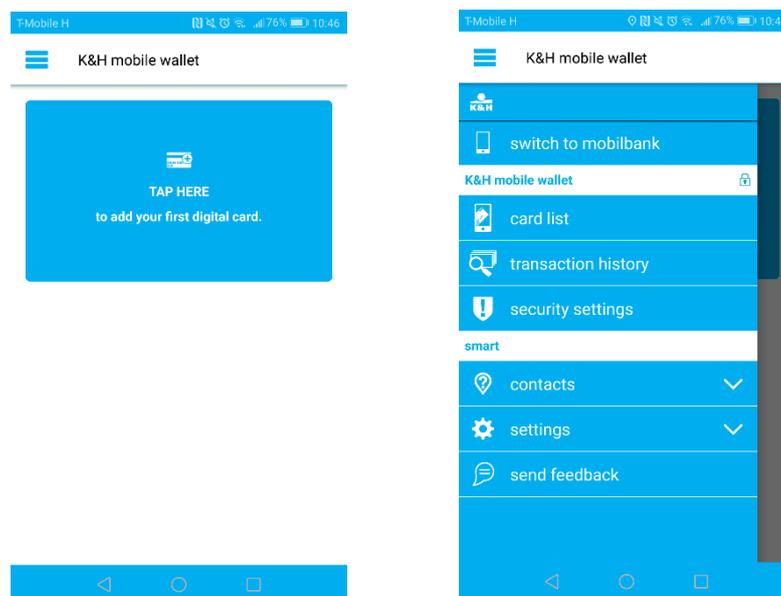
## 7. K&H mobile wallet

**It is mandatory to have an activated K&H mobilbank application in order to use the K&H mobile wallet. The K&H mobile wallet function is available without authentication from the login screen (on Operation System Android 4.4 or above).**

By default, the K&H mobile wallet is empty and cannot be used for payment until you accept the disclaimer and digitize at least one card.

### 7.1 mobile wallet main screen

The mobile wallet main:



On this screen you can open the main menu (the main menu of the mobile wallet has different functions than the mobilbank):

General block:

- switch to mobilbank (if you are not authenticated yet, you have to authenticate yourself with mPIN or fingerprint to navigate to mobilbank)

Mobile wallet block:

- card list (navigates to the digital card list)

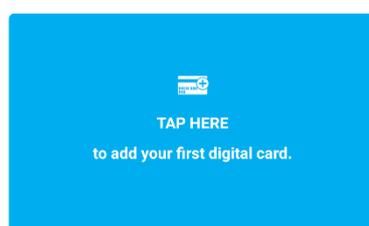
- transaction history: the list of transactions initiated by mobile wallet cards, where you can see the aggregated transaction list or separated by cards. You can filter the transactions by text and state (successful communication = „initiated” / communication failed = „rejected”). This list shows only the initiated transactions by the phone. The transaction can be seen later in the mobilbank’s account history.
- security settings (security settings of mobile wallet, see chapter 7.5 )
- „smart” functions of the main menu (see chapter 6.5)

## 7.2 Digital card

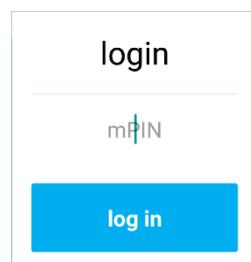
To be able to pay at any terminal with your K&H mobile wallet, you must have a digitized card first. The card digitalization process (see digital card definition in chapter 2):

Card digitalization step by step:

- Press the blue „TAP HERE” button on the screen, or the add new digital card icon in case if there are at least two digital card in the wallet already.



- You must authenticate yourself with your „mPIN” or fingerprint.

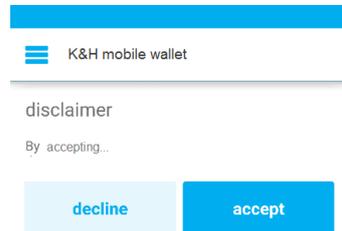


scan your fingerprint

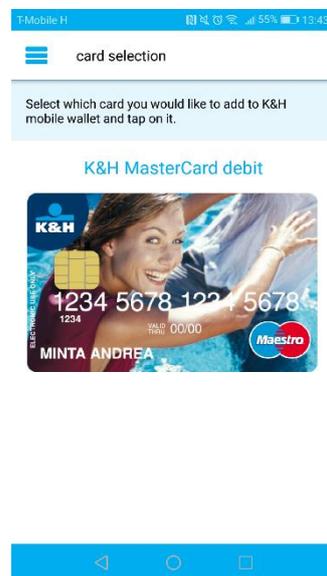


cancel

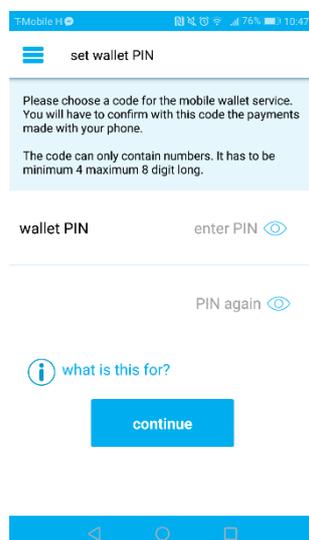
- For the very first time of use, you must accept the disclaimer about K&H mobile wallet usage (only once).



- You have to select a card you want to digitize and use for payment.



- Select a wallet PIN. (only for the first time of use)



**K&H Bank Zrt.**

1095 Budapest, Lechner Ödön fasor 9.

phone: (06 1) 328 9000

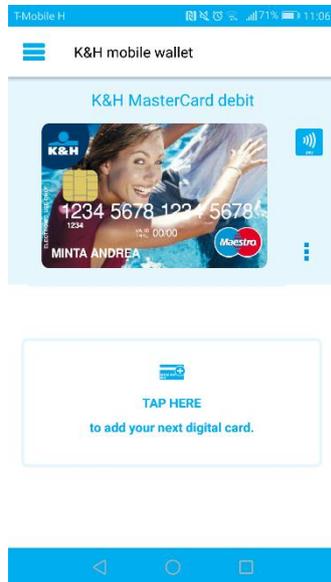
fax: (06 1) 328 9696

[www.kh.hu](http://www.kh.hu) • [bank@kh.hu](mailto:bank@kh.hu)



**wallet PIN:** Used for approving transactions, e.g.: High value payments (above 5000 HUF). The selected wallet PIN will be used for every digital card in the wallet.

The main wallet screen after the successful card digitalization (first card):

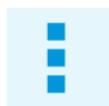


Actions with digital cards:

Pre-authorized payment (see chapter 7.4 for more detailed description):



The card options are available by tapping the „other options” button next to the card. Here you can see three options:



- set as default (appears only for not default cards)
- change card limit (you have to authenticate yourself by entering your „mPIN” or fingerprint)
- download payment options
- delete card

Tap a bank card / credit cards to call up the “card details” screen complete with some shortcut icons at the bottom

### 7.3 Paying with mobile

Paying with K&H mobile wallet is based on NFC (Near Field Communication) technology, same as normal contactless bankcard payment. You have to tap your phone to the POS terminal like a bankcard and the communication between the two device will be done, if:

- The mobile device is NFC capable
- You already have one digital card

### 7.4 Payment possibilities with K&H mobile wallet

#### 7.4.1 Fast payment

For fast payment you don't have to start your mobilbank application or unlock your screen (in most cases). The phone is able to communicate with the POS terminal with awaken (lighting) screen only. On some devices it can work differently.

**In case of low value (below 5000 HUF)** „fast payment”, after successful communication between the mobile device and the POS terminal a notification appears about the successful communication, but the result of the transaction is show on the POS terminal.

Steps of low value fast payments:

- wake up the phone (the screen should be lighting)
- tap the phone to the POS terminal

**In case of low value (above 5000 HUF)** „fast payment” after successful communication between the mobile device and the POS terminal, the user should approve the transaction (same as card payments), with the wallet PIN. The wallet PIN should be entered on the phone and after that the phone should be tapped back to the POS terminal.

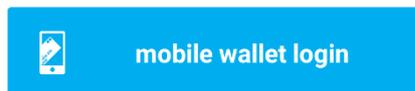
Steps of high value fast payments:

1. wake up the phone (the screen should be lighting)
2. tap the phone to the POS terminal
3. enter wallet PIN (on the mobile)
4. tap the phone again to the POS terminal (time available: 60 secs)

## Pre-authorized payment

### Steps of pre-authorized payments:

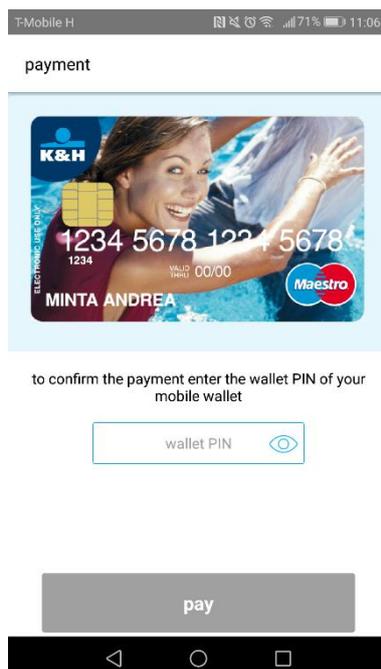
1. start K&H mobilbank application
2. press mobile wallet login button



3. Press the „pay” button next to the card you want to pay with



4. Enter wallet Pin (was set at the first card digitalization).



5. You have 60 seconds to tap the phone to the POS terminal.



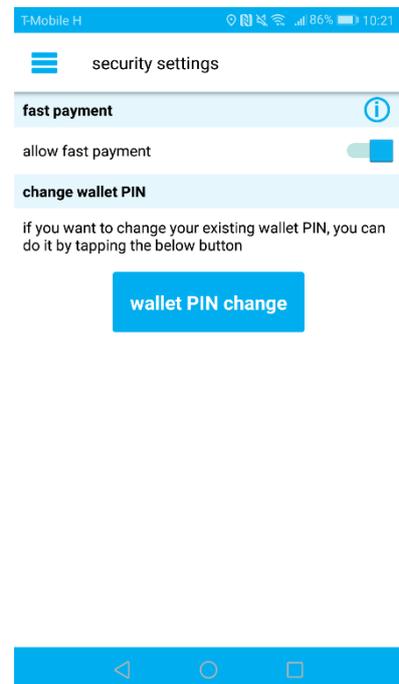
tap your phone to the terminal to pay

## 7.5 Security settings

The security settings function is only available after authentication (user has to enter the mPIN or scan the fingerprint). After successful authentication the following screen is displayed:

Where you can:

- allow / block fast payment: it's allowed by default, so you don't have to unlock your phone or open the application to initiate a payment. If you block the fast payment, it means that the mobile device and the POS terminal cannot communicate. In case of blocked fast payment, you can still pay with your K&H mobile wallet by pre-authorized payment (see chapter 7.4).
- change wallet PIN

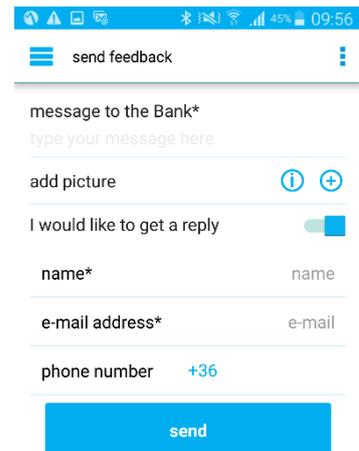


## 8. customer feedback

The customer feedback is available without activation or login. By using this function, users can report bugs or suggest further developments to the bank. Screenshot can be made by a long tap anywhere on any screen, and these screenshots can be attached to the message.

On this screen you can:

- type a message (message field)
- attach screenshot (attachment)
- ask for reply
  - first name, family name, e-mail address, phone number



send feedback

message to the Bank\*  
type your message here

add picture  

I would like to get a reply

name\* name

e-mail address\* e-mail

phone number +36

send