



K&H mobile wallet

no small print – everything worth knowing about mobile payment

We often come across letters and advertisements stressing the advantages and best characteristics of a product or service. However, there may be conditions associated with their purchase or use that, although perhaps referred to, are hardly noticeable or only mentioned in a barely comprehensible legal disclaimer at the end.

We have prepared this document in question and answer format to help you to understand what you need to know about mobile payments.

general information

what are the technical conditions of using the mobile payment function?

The Card Holder must

- have the K&H mobilbank application downloaded in their own right (because mobile payment is available in K&H mobile wallet, which is a part of K&H mobilbank)
- have at least version 4.4 of the Android operating system on their mobile device
- have an NFC (Near Field Communication) enabled mobile device

do mobile payments also work on mobile devices with an IOS operating system (e.g. iPhone)?

No, unfortunately mobile payments are only available using mobile devices running Android operating system.

what services are available in the K&H mobile wallet?

At the moment only mobile payment is available in the K&H mobile wallet.

Functions related to mobile payment and available only with an internet connection:

- digitalisation of plastic bank cards
- changing security settings (e.g. to authorise/block quick payments, to change wallet PIN code)
- downloading payment options

Functions related to mobile payment and also available without an internet connection:

- payment with a digital bank card on physical POS terminals using a mobile device
- transaction history: list transactions initiated using the mobile device in question
- selecting a default bank card (setting for quick payments)
- cancelling digital bank cards

where can I download the K&H mobilbank application?

Our mobilbank application can be downloaded from Google Play.



bank card digitalisation

what is digitalisation?

The process in which a Card Holder converts the information from a plastic bank card into a digital format. Please visit www.kh.hu for a detailed description in the user manual for K&H mobilbank.

who is authorised to digitise bank cards?

The Card Holder is authorised to digitise active retail and/or business bank cards. Their digitalisation is not subject to the Account Holder's consent.

can co-cards be digitised?

Only Co-Card Holders themselves are authorised to digitise their live retail and/or business bank cards, Account Holders are not.

what types of card can be selected for digitalisation in the mobile wallet?

Any andall Maestro or MasterCard issued by K&H Bank can be digitalised, retail and business debit and credit cards as well, irrespective of whether they are touch cards and what account they are linked to. Only activated plastic cards can be digitalised. Card types that can be digitalised:

- K&H MasterCard contactless debit card
- K&H MasterCard me-card
- K&H Maestro contactless debit card
- K&H Maestro me-card
- K&H trambulin Maestro debit bank card
- K&H MasterCard contactless credit card
- K&H World MasterCard credit card and contactless credit card
- K&H Maestro business debit card
- K&H MasterCard business debit card
- K&H MasterCard business credit card

what do I need to do if my cards are not shown in the list of digitalisable cards after I have reactivated the application or deleted the cards? We recommend that you wait at least 5 minutes and then try again.

I was unable to digitalise my cards – what could be the reason?

Digitalisation may fail on weak or hotspot wifi networks. In such cases it is advisable to switch to data link or wait until you can access a stronger wifi.

why can't I see all the bank cards in the list of digitalisable cards that are shown in mobilbank?

The mobile wallet only shows bank cards issued in the name of the Card Holder. Any other cards linked to the account but not issued in the name of the Card Holder in question will only be shown in the mobile wallet used by the actual Card Holder.

how much does card digitalisation cost?

Digitalisation and all actions executable with digital bank cards are free of charge.

do I need to activate my digital bank card and if yes, how?

Digital bank cards do not need to be activated as such, but only plastic bank cards that have already been activated can be digitalised.

mobile payment

→ K&H TeleCenter (06 1/20/30/70) 335 3355 → kh.hu → bank@kh.hu

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what does mobile payment mean?

In mobile payment the Card Holder initiates a bank card transaction on a POS terminal using a digital bank card.

Mobile payments can be made in two ways:

- by launching the K&H mobilbank application (so-called pre-authorised mobile payment)
- without launching the K&H mobilbank application (so-called quick mobile payment)

can I use my digital card for online payments?

Digital cards can only be used for payments on physical POS terminals.

what is a default bank card?

A default bank card is the bank card selected for quick payments by the Card Holder from the cards in their mobile wallet. By default it is the first bank card digitised by the Card Holder, which they can subsequently change at any time in their mobile wallet.

how can I change my default card?

To change your default card used for quick payments, tap the three-dot menu next to the image of the bank card in question or go to the card details screen of the card and use the "quick payment settings" option to choose another default card.

where can I switch off quick payment if I would like all transactions executed with my mobile phone to require PIN authentication ?

Go to the security settings of your K&H mobile wallet to switch off the quick payment function.

what is the wallet PIN code for?

The wallet PIN code is a numeric-only identification code required to approve mobile payments, which you as the Card Holder using the K&H mobile wallet in question create when you first digitise a bank card. The wallet PIN code is a set of a minimum of 4 and maximum of 8 numeric digits of your choice. You can change your wallet PIN code, which is the same for all the digital bank cards linked to the mobile device in question, at any time. You can have a different wallet PIN code for each mobile device.

how can I change my wallet PIN code?

You can change your wallet PIN code in the security settings menu of your mobile wallet.



what is the difference between the two forms of mobile payments?

	pre-authorised mobile payments	quick mobile payment
where do I initiate payment transactions?	in the K&H mobilbank application	through a POS terminal
what card can I initiate payment transactions with?	any bank card in the K&H mobile wallet	the (default) card set for quick payments
is the transaction value known when the payment is initiated?	no	yes
what am I required to do to execute the payment transaction?	enter your wallet PIN code and hold your mobile phone to the POS terminal	hold your mobile phone to the POS terminal and enter your wallet PIN code if the transaction value reaches or exceeds 5,000 forints

how do I pay with a digital bank card?

A.) In the case of pre-authorised mobile payments:

1. unlock your mobile device and enter your mobile wallet
2. tap the contactless symbol  next to the image of the bank card you would like to pay with
3. enter your valid wallet PIN code and tap the payment button, then hold your mobile device to the POS terminal within 60 seconds to approve the payment transaction
4. if communication between your digital bank card and the POS terminal is successful, a green tick mark will be displayed on the screen
5. the POS terminal prints a receipt

B.) In the case of quick mobile payments:

1. wake up your mobile device, then hold it to the POS terminal; in this case the mobile wallet application is woken up by the payment transaction initiated on the POS terminal
2. to approve the payment transaction:
 - 2/a. if the value of the transaction is below 5,000 HUF, then you need not enter your wallet PIN code
 - 2/b. if the value of the transaction reaches or exceeds 5,000 HUF then you must enter your valid wallet PIN code, tap the the payment button, then hold your mobile device to the POS terminal once again within 60 seconds
3. if communication between your digital bank card and the POS terminal is successful, a green tick mark will be displayed on the screen
4. the POS terminal prints a receipt

You may in some cases have to enter your card PIN code instead of your wallet PIN code for a payment transaction.



what should I do if while making a quick payment I receive a notification in a push message instructing me to enter my PIN and the window does not pop up by itself?

This may happen if you have an Android operating system of 6 or above, which does not permit the K&H mobilbank application to pop up and thus conceals certain screens. Go to settings, find special application settings and permit mobilbank to conceal other applications / draw over them (the term for this setting varies by phone type).

what should I do if my phone is not responding to the POS terminal and I cannot pay?

1. check if NFC is enabled on your phone; if not, then the terminal is unable to establish contact with it
2. check if your card has been digitised on your mobile phone
3. if the settings are in order, then try to hold your phone to the terminal in a different way; the location of the NFC chip varies by phone; you always need to hold the back of your phone to the terminal but it could be the top, the middle or the bottom depending on your phone

what should I do if I have no offline payments left, my phone displays an error message and the transaction has failed?

1. check if you are online
2. if you are, log into mobilbank and tap the “download payment options” button (tap the three-dot icon next to the image of the card in question to display this option)

what happens if my phone also pays with a black screen? Can I change this?

Certain mobile phones, such as some Samsung models, also respond to payments with a black screen. That is the way they are.

what should I do if I have a mobile phone that needs to be unlocked as well as woken up when I want to pay with it? can I change this?

Certain mobile phones, such as some Huawei models, do not allow payments unless their screen is unlocked. That is the way they are.

how do I know if I need to enter my wallet PIN code or card PIN code for a payment transaction?

Most mobile payments require you to enter your wallet PIN code, and you need to do so on your mobile phone. However, in some rare cases you need to enter the PIN code for your plastic card, for which you are prompted by the POS terminal, and that is where you need to enter it.

can I pay even if I'm offline? if yes, how many times?

It is possible to make mobile payments offline; however, the number of these transactions is limited.

what does “payment option” mean?

The maximum number of payment transactions stored on a mobile device, which determines the number of offline transactions that can be made with a digital bank card. A minimum of 10 and a maximum of 15 offline payments can be made with each digital card. Each offline transaction uses one opportunity for offline payment. When the number of possible offline payments drops below 3, the mobile wallet notifies the user. When all opportunities for offline payment have been used, the digital bank card in question cannot be used for any more such transactions.

what should I do if I have no offline payment options left?

To upload more payment options, you first need to go online, then enter your K&H mobile wallet and tap the “top up offline payment options” button for the card in question.

what spending limits are set for my digital card?

The value of payments that can be made with a digital bank card as default is limited by the transaction limit set for the relevant plastic card. However, within this limit you can set up a so-called “daily mobile wallet limit” specifically for mobile payment purchases, **which you can change at any time.**



furthermore purchases are further restricted by a so-called “**cumulative mobile wallet limit**”, which determines the maximum number of consecutive transactions executable without a wallet PIN code. **This cumulative limit cannot be modified**; once it has been reached, any subsequent transactions must be approved with the wallet PIN code.

	in Hungary	abroad
daily mobile wallet limit (default setting)	same as the daily purchase limit applicable to the plastic bank card in question at the time of its digitisation	
daily mobile wallet limit (maximum amount)	same as the daily purchase value applicable to the plastic bank card in question at the time	
cumulated mobile wallet limit	45,000 forints	5 transactions

who can modify the purchase limits for digital cards and where?

Similarly to regular cash withdrawal and purchase limits, the daily mobile wallet limit can be modified as per the terms and conditions of the General Contracting Terms and Conditions for Bank Cards and Credit Cards.

why is it that when I click on the “modify limit” option in my K&H mobile wallet I am navigated to the list of cards screen instead of the limit modification page?

This usually happens if you are not authorised to modify the limit set for the bank card in question, although it may also be that the bank card is not linked to the default mobilbank client, in which case you have to switch client after logging in to K&H mobilbank.

if the daily purchase limit of my plastic bank card is 150,000 forints and I have spent 50,000 forints, how much more can I spend on the same day from my digital card linked to this plastic card?

If no daily mobile wallet limit is set for the digital card in question, then mobile payments are limited by the purchase limit set for the plastic card in question, i.e. you can spend another 100,000 forints that day.

what should I do if I forget my wallet PIN code?

Identify yourself with your mPIN/fingerprint in the security settings of your mobile wallet to set a new wallet PIN code.

what happens if I enter an incorrect wallet PIN code several times?

If you enter an incorrect wallet PIN code three times consecutively, then your digital card will be blocked, in which case the card in question must be deleted and re-digitised.

I entered my mobilbank mPIN code incorrectly and I was locked out by mobilbank. Can I still make payments?

If the mobilbank service has only been suspended for 24 hours, then you can still make payments; however, if you have been locked out completely, then the digital bank cards on your mobile phones have also been suspended.

how long are digital bank cards valid for?

Digital bank cards are valid for 37 months, and they are not automatically renewed on expiry.

what happens if my plastic bank card in question expires and gets renewed?

The Bank automatically links your existing digital bank card to your new plastic card if your digital bank card has not yet expired. You can start using your digital bank card again on the day following the activation of your renewed plastic card.

what happens if my plastic bank card expires and does not get renewed?

If a plastic bank no longer exists, its digitised version also ceases to exist.



what do I need to do if I no longer want to use my digital card and would like to terminate it?

You can terminate your digital bank cards in two ways: either you delete them from your K&H mobile wallet or you have them blocked via our TeleCenter.

To delete a digital bank card from your K&H mobile wallet, select the “delete card” option in the other options menu (three dots); to have it blocked call TeleCenter. Both deleting and blocking a digital bank card are free of charge and are irrevocable actions, although deleted digital card can be digitised again free of charge.

can I keep using my plastic card if my digital card has been blocked?

Yes, deleting/blocking a digital bank card will not affect the use of the plastic card in question.

does my digital bank card come with travel insurance?

Digital bank cards do not come with travel insurance.

where can I block my digital bank card?

Digital bank cards can be blocked via TeleCenter. Blocking a digital bank card is always an irrevocable action, free of charge. However, a blocked digital bank card can always be digitised again later.

how much does it cost to delete/block a digital bank card?

All digital bank card actions are free of charge.

what do I need to do if my digital bank card has been used fraudulently?

If you suspect that your digital bank card has been used fraudulently, you must have it blocked via TeleCenter. Blocking a digital bank card is always an irrevocable action, free of charge.

can I continue to use my digital bank card if my plastic card has been blocked?

No – blocking a plastic bank card results in the digital card linked to it getting blocked as well, although it is not true the other way around, i.e. deleting a digital bank card or having it blocked via TeleCenter will not restrict the use of the plastic card in question.

what do I need to do if I lose my mobile phone?

If you lose your mobile phone, then you must immediately have your digital bank card blocked via TeleCenter ({{1/20/30/70}} 335 3355). Blocking a digital bank card will not affect the use of the plastic card in question.

If a plastic card has been digitised on multiple mobile phones, does deleting/blocking one digital bank card result in the deletion/blocking of the other digital bank cards?

No, only the digital bank card stored on the mobile phone reported by the Card Holder will be deleted/blocked and not all of them.

where can I have my digital bank card deleted/blocked?

Digital bank cards can be deleted by Card Holders themselves on their mobile phones.

if I replace my old mobile phone can I continue to use my existing digital bank cards on my new phone?

No, bank cards digitised on your old mobile phone will not be available on your new device. You must download K&H mobilbank to your new phone, log on to your K&H mobile wallet and digitise the bank cards of your choice.