



## Dear Client

We would like to notify you and all your colleagues holding a K&H business bank card that as a result of our latest advancement in digitisation we will no longer distribute PIN codes by regular post so you will not have to wait anymore for the arrival of the letter containing your PIN code.

From now onwards all PIN codes, including PIN codes re-issued for existing bank cards, will be distributed digitally.

### what will change?

- We will no longer distribute PIN codes by post.
- You can only access your PIN codes online but you may do so at any time and any number of times following secure electronic identification (for which you must know your eID and ePIN and you must have a mobile phone number for authentication purposes). Please note that you will only have access to PIN codes for cards issued in your name.
- We have created a new interface called **e-card interface** for you to access your PIN codes, which will be accessible via the Bank's website as well as on the tablets provided to clients at K&H branches.
- **Importantly** you will need your eID, your ePIN and a mobile phone number for authentication purposes where you can receive text messages. You will have to provide these every time you apply for a new card.

### who will be affected by these changes?

All K&H bank card holders wishing to access:

- their PIN code for a new card or one issued for the replacement of a blocked card
- their "forgotten" PIN code for an existing card

### when will the PIN code for my card be available?

No later than from the first working day after you sign your card agreement, until the card in question gets cancelled/blocked.

### what do I need to do to access my PIN code?

As a card holder you possess an eID. When you apply for a new card you will also have to provide an ePIN and a mobile phone number for authentication purposes as these are required for sufficiently secure identification.

**When accessing your PIN via the e-card interface, you will also have to enter a password sent to your mobile phone number following the entry of your eID and ePIN.**

### e-card interface:

A new webpage accessible to all card holders with a valid bank card agreement, accessible from the e-login menu on the kh.hu page.



### how do I access my PIN code?

Following a successful login to the e-card interface, all the bank cards issued in your name will be displayed on the screen, irrespective of the identities of the holders of the accounts to which they are linked to (business and own retail cards as well). Click on the 'show' button under the selected card to view its PIN code, which will remain visible for 5 seconds.

Please be careful and make sure that nobody else can see the screen when you are accessing your PIN code!

<b>additional card</b>		account owner <b>Company Ltd</b>
	card holder name <b>Test Name</b>	card number <b>4205 79** **** 3844</b>
	PIN <input type="text" value="****"/> <input type="button" value="show"/>	
	<b>create online payment password</b>	
	phonenumber ⓘ <b>+36 30 444 4444</b>	online payment password <b>set</b>

### how can I access my PIN code in a branch?

PIN codes in branches can also be accessed digitally only, using a table provided by the branch. The tablet will display the same e-card interface but you can only access your PIN in a branch assisted by our staff.

You must know your own eID and ePIN codes to log in but you will not be requested to key in a password sent by text message so you will not need a phone number for this purpose.

**information about eIDs, ePINs and mobile phone numbers used for authentication:**

All K&H clients using any service of K&H Bank have an eID, including business bank card holders. You can find your K&H eID on any document sent by the Bank (balance sheet statements, agreements).

e-PIN codes are certainly given to clients with access to an electronic channel (Electra, e-bank, mobilbank, e-post). If you hold a K&H business bank card but you have no relationship with K&H otherwise, then it is possible that you do not have an e-PIN code, yet.

You may register your mobile phone number for authentication:

- when applying for a card (mandatory)
- with our Corporate Customer Service by providing your eID and ePIN using video authentication
- in a branch with our staff

If you have any questions regarding the above IDs or you do not have one or have forgotten it, please contact our Corporate Customer Service ([+36-1-468-7777](tel:+36-1-468-7777) / [info.customerservice@kh.hu](mailto:info.customerservice@kh.hu)) or ask for assistance in any K&H branch.

Yours sincerely

K&H Bank