

K&H Bank Zrt.

1095 Budapest, Lechner Ödön fasor 9.

phone: (06 1) 328 9000

fax: (06 1) 328 9696

www.kh.hu • bank@kh.hu



User Manual

for

K&H corporate e-bank

last update: 24 Sept 2020

K&H Bank Zrt.

1095 Budapest, Lechner Ödön fasor 9.

phone: (06 1) 328 9000

fax: (06 1) 328 9696

www.kh.hu • bank@kh.hu



Dear Client,

Thank you for using K&H corporate e-bank. This manual describes how to use our system.

Should you have any questions or queries regarding the various functions of K&H corporate e-bank or the account management services offered by K&H Bank, please call K&H TeleCenter at 06 (1/20/30/70) 335 3355 where our colleagues are happy to assist you 24/7.

We hope that you will like the services provided by K&H corporate e-bank and remain a satisfied client.

We encourage you to share your opinions and suggestions with us by email at bank@kh.hu.

Yours sincerely,

K&H Bank

Table of contents

Introduction.....	6
1 Definitions	6
2 Technical conditions of using K&H corporate e-bank	7
3 First login to K&H corporate e-bank using identification by SMS	7
3.1 Syntactical requirements for user names	8
3.2 Syntactical requirements for passwords	8
4 Menu system of K&H corporate e-bank.....	8
5 Functions available in the header section of K&H corporate e-bank	11
5.1 Manage e-box messages	12
6 Settings managing	15
6.1 personal data.....	15
6.1.1 personal data.....	15
6.1.2 default client.....	16
6.1.3 account settings	17
6.1.4 activity log	20
6.2 notifications.....	21
6.2.1 mobilinfo log.....	21
6.2.2 mobilinfo sms settings.....	22
6.2.3 statement order	24
6.2.4 earlier mobile top-ups.....	25
6.3 login.....	25
6.3.1 change password.....	25
6.3.2 mobil-token management.....	26
6.3.1 authentication phone number management.....	28
6.3.2 right management.....	28
6.3.3 device management	30
7 Structure of the start screen of K&H corporate e-bank.....	32
7.1 help.....	35
7.2 FAQ.....	35

7.3	contacts	35
8	favourites.....	36
9	transactions.....	38
	General rules of transaction management	39
9.1.1	HUF payment.....	40
9.1.2	cheque payment.....	45
9.1.3	FX payment.....	47
9.1.4	regular payment	54
9.1.5	group transfer.....	56
9.1.6	transaction import.....	59
9.2	direct debit	60
9.3	mobile top-up.....	64
9.4	postal payment order.....	65
9.5	partners	66
9.6	transaction status.....	71
9.6.1	financial	71
9.6.1.1	Sign or delete transactions.....	72
9.6.1.2	Signature with Mobil-token.....	73
9.6.1.3	Signature with an SMS password	73
9.6.2	Confirmation.....	73
9.6.2.1	Pending financial transactions.....	75
9.6.2.2	Closed financial transactions.....	76
9.6.3	administrative.....	76
9.6.3.1	Signable financial transactions	77
9.6.4	administrative transactions.....	77
9.6.4.1	Signable administrative transactions	77
9.6.4.2	Sign or delete transactions.....	77
9.6.4.3	Signature with Mobil-token.....	78
9.6.4.4	Signature with an SMS password	78

9.6.4.5	Confirmation.....	79
9.6.4.6	Pending administrative transactions.....	79
9.6.4.7	Closed administrative transactions	80
10	cards, accounts.....	80
10.1	Cards management, modify card limit.....	81
10.1.1	modify card limit, view PIN and online card payment	82
10.1.2	Renew card.....	84
10.1.3	Activate card.....	84
10.1.4	suspend / unsuspend card	84
10.1.5	cancel card.....	86
10.1.6	order replacement card.....	88
10.2	credit cards.....	89
10.3	account history.....	90
10.4	account data.....	92
10.5	account statements, notifications.....	93
10.6	batch notifications.....	93
11	savings	94
11.1	managing deposits and savings	94
11.1.1	deposit list	94
	modify deposits	95
	fix term deposits.....	97
12	insurance	98
13	e-post.....	98
	Useful tips.....	99

Introduction

This manual describes how to use K&H corporate e-bank.

1 Definitions

K&H corporate e-bank:

The collective name of online services provided by the Bank to its Clients and available at <https://ebank.khb.hu/>. Natural persons must use these services themselves; they do not have the right to authorise a Permanent Authorised Representative.

K&H mobilbank:

Services provided by the Bank to its Clients via smart phones and listed in the prevailing Announcements.

K&H e-post:

Online e-post service provided by the Bank to the users of its non-natural person Clients, through which they can avail themselves to the services listed in the Announcement.

K&H eID:

An eight-digit numeric code used for the unique identification of a User when using Banking Services Requiring Electronic Identification.

ePIN code:

A six-digit confidential numeric ID used in combination with the K&H eID for the unique identification of a User in the course Banking Services Requiring Electronic Identification.

ePIN code for viewing:

An e-PIN code issued to SME Clients to enable them to use the services specified in the relevant Announcement. It is not linked to a specific natural person; Clients choose to use it at their own discretion and responsibility.

user name:

An alphanumeric ID used for the unique identification of a User when using K&H corporate e-bank, K&H e-post services.

password:

An alphanumeric ID used for the unique identification of a User when using K&H corporate e-bank, K&H e-post services.

electronic identification:

- Identification by K&H eID: electronic identification required for the use of Banking Services Requiring Electronic Identification. Users opting for identification by SMS also need to enter their primary SMS password.
- Identification by user name: users of K&H corporate e-bank and K&H e-post opting for identification by SMS must enter their user name, password and primary SMS password together.
- Identification by token: Users of the Electra service or both Electra and K&H e-post are provided with a Token for identification purposes, which is to be used in combination with the Token password in order to access the above service(es).

mobil-token mPIN:

An mPIN code is your unique identifier for when you log in to the mobile bank and sign orders there. The mPIN code is a sequence of 5 to 12 numbers that you choose when you activate the mobile bank app. You may change your mPIN code in the 'settings' option of the app at any time, or, if you have a suitable iPhone, you may also set a TouchID instead of an mPIN code.

K&H Bank Zrt.

1095 Budapest, Lechner Ödön fasor 9.

phone: (06 1) 328 9000

fax: (06 1) 328 9696

www.kh.hu • bank@kh.hu



mobil-token device: It is a highly secure, simple-to-use and fast way to log in to the K&H corporate e-bank and to authenticate transactions there. To use a mobile token you need the K&H mobile bank app. It is very easy to use with your smart phone, as you log in by scanning the colour code displayed on the e-bank screen and sign the transactions by scanning a QR code, after which you confirm the transaction with an mPIN code (or a TouchID if you have a suitable iPhone) in the K&H mobile bank.

login SMS password:

A password sent by the Bank to the Client by SMS during the login process, valid for one login session only.

signable SMS password:

A password sent by the Bank to the Client by SMS when a transaction initiated by the Client is about to be completed. Each password is unique and valid for one transaction only.

single sign-on service:

On February 16, 2018 we will launch single sign-on service so after logging in you will be able to switch between K&H web Electra, K&H corporate e-bank and K&H e-post channels without further authentication. Due to single sign-on, after logging in to any of the aforementioned electronic channels all other electronic channels and bank account information, that are related to you, will become available.

Please bear in mind that the authentication device (token, ViCA) in your possession is for authenticating yourself, you are the only person entitled to use it. Please do not hand over your personal authentication device to anyone.

2 Technical conditions of using K&H corporate e-bank

The K&H corporate e-bank service has been optimised for the following browsers:

- <Microsoft Internet Explorer 9¹ or later versions
- <Chrome 42 or later versions
- <Mozilla Firefox 47 or later versions, irrespective of the platform.

Please enable Java Script in your browser as the system also uses client-side scripts.

3 First login to K&H corporate e-bank using identification by SMS

You must activate your K&H corporate e-bank access before using it for the first time. If you have K&H eID and ePIN codes issued to you by K&H Bank and a signed K&H corporate e-bank agreement in place, click on the *Enter* button on our home page, www.kh.hu.

When first logging into K&H corporate e-bank, please enter your eID and your ePIN code onto the screen which you have chosen in the bank branch. After the first successful login, you have to choose a username and a password.

To confirm the login we send you a one-time password in SMS to the phone number that had been preliminary registered in the Bank

¹ A Microsoft 2014. április 8-án megszüntette a Windows XP és az Internet Explorer 8 böngésző támogatását. Javasoljuk a cserét egy újabb, támogatott operációs rendszerre, illetve mindig a legfrissebb böngésző verzió használatát.

Registration steps:

The *Enter* button for K&H corporate e-bank is in the top right hand corner of our home page.

Step 1: Click on the *Enter* button, then select *First login*. Enter your K&H eID and ePIN code provided by the Bank, then click on “login”.

Step 2: If the K&H eID and the ePIN code you entered were correct, you will receive a primary SMS password on your mobile phone registered with the Bank. Please enter this password on the login screen.

Step 3: Click on “login” to proceed to the next screen with the following four mandatory fields:

- a. user name
- b. password
- c. confirm password
- d. confirm SMS password

Each user name must be unique. If you enter a user name that already exists in the system, a message on the screen will prompt you to choose another one.

Enter the SMS password to finalise the registration process. If you enter the correct password, you will have successfully registered in e-bank. After this you can no longer use your K&H eID to login to K&H corporate e-bank; however, it continues to exist so please keep it!

3.1 Syntactical requirements for user names

- length: minimum 6, maximum 15 characters
- not case-sensitive
- character set:
 - numeric and alphanumeric (numbers and letters)
 - only the letters of the English alphabet can be used
 - must not contain special characters (except for underscore and full stop)
 - must not contain a space

3.2 Syntactical requirements for passwords

- length: minimum 8, maximum 15 characters
- must contain lower case and upper case letters and at least two numbers
- must not contain 3 identical characters consecutively
- must not be the same as the K&H eID
- must not be the same as the user name

We highly recommend you to change your password in every three months. You can change the password anytime in the “settings” menu. Your new password must not be identical with your previous five passwords.

4 Menu system of K&H corporate e-bank

The K&H corporate e-bank menu system is structured as follows:

K&H Bank Zrt.

1095 Budapest, Lechner Ödön fasor 9.

phone: (06 1) 328 9000

fax: (06 1) 328 9696

www.kh.hu • bank@kh.hu



- favourites
- Items available on the **transactions** selection screen:
 - transaction
 - HUF payment
 - yellow postal cheque payment
 - FX payment
 - regular payment
 - transaction import
 - direct debit
 - mobile top-up
 - postal payment
 - partners
 - transaction status
 - financial
 - administrative
- Items available on the **cards, accounts** selection screen:
 - card management, modify card limit
 - credit cards
 - account history
 - account data
 - account statements, notifications
 - batch notifications
- Items available on the **savings** selection screen:
 - managing deposits and savings
 - deposit list
 - investments
 - balance, sale
 - buy investment units
 - standing order to purchase investment units
 - buy at stock exchange
 - buy government bonds
 - HUF payment
 - FX payment
 - investment declaration
- **loans**
- **documents**
- Items **available** on the **insurance** selection screen:
 - K&H travel insurance
 - K&H compulsory car insurance
 - K&H CASCO
 - K&H home insurance
- Items available on the **settings** selection screen:
 - personal data
 - personal data
 - default client
 - free cash-withdraw

K&H Bank Zrt.

1095 Budapest, Lechner Ödön fasor 9.

phone: (06 1) 328 9000

fax: (06 1) 328 9696

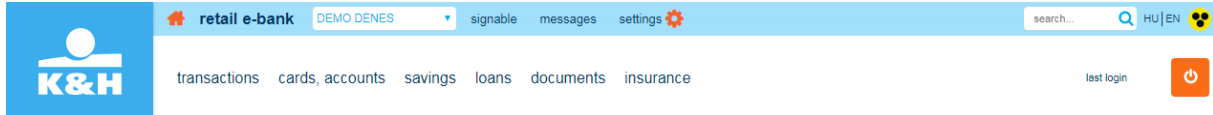
www.kh.hu • bank@kh.hu



- account settings
- activity log
- notifications
 - mobilinfo log
 - mobilinfo sms settings
 - statement order
 - earlier mobile top-ups
- login
 - password management
 - mobil-token management
 - sms login settings
 - user rights
 - device management

5 Functions available in the header section of K&H corporate e-bank

Functions available in the header section of K&H corporate e-bank



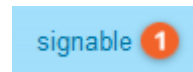
- **Client selector:** this field shows the client whose accounts you are managing. If you are authorised to manage the accounts of more than one client, click on the down arrow at the end of the field to select a client from the drop-down list. To set a default client (for example, the one whose accounts you have to deal with the most frequently), go to *Settings* and click on *Set the default client*; at your next login to the e-bank the system will automatically display the details of this client.



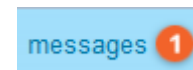
- **Last login:** you can check the date and time of your last successful login every time you successfully login to e-bank by clicking on *Last login* in the header section so that you can monitor your e-bank use closely.

- **K&H logo:** click on the K&H logo  or “home”  to go to the home page of K&H corporate e-bank.

- **Signables:** the number of transactions yet to be signed by you in K&H corporate e-bank is shown in the header. Clicking on this button will automatically take you to the *Orders to be signed* menu.



- **Messages:** Clicking on this button will take you to your e-box, from where you can send messages to K&H Bank, read its replies and view the transaction confirmation messages and other messages it has sent. The orange number on the *Messages* icon is the number of unread messages.



- **Settings:**

- **Time limit:** if you do not use the service (i.e. the browser window is inactive or no active action occurs in it) for more than five minutes, you will be automatically logged out for security reasons. Any actions with the mouse are considered “active actions” in K&H corporate e-bank.

- **Logout:** click on this button to properly log out of the system.



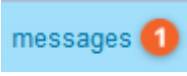
- **Message bar:** you can read the latest notifications sent by the Bank here.

Menu: click on an icon to choose a selection screen or **menu item**. You may not see all the menu items shown here as each User can only see the ones they are authorised to use.

[quick menu](#) [accounts, cards](#) [transactions](#) [savings](#) [investments](#) [loan, credit cards](#) [insurance](#)

5.1 Manage e-box messages

You can view messages from and send messages to the Bank from your e-box.

Click on the  icon in the header section of e-bank to start the e-box function.

In the default setup your messages are displayed in reverse chronological order (newest to oldest). Unread messages are shown **in bold**. The list includes both incoming and outgoing messages. The direction of each message is shown in the details of the message in question.

- To view the details of a message click on the „+” arrow next to it.
- To reply to a message click on the “replay” button.
- To create a new message click on the “new message” button.



- Select a message type from the dropdown list. The message type determines the information you can enter into the message.

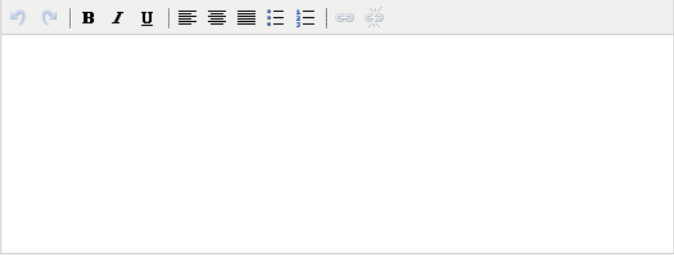
Transaction message type:

- Select the desired category from the dropdown list.
- Enter the details of the transaction in question in the various fields as required.

create a new message

subject

attach a file: Nincs fájl kiválasztva



select the message category:

account number:

date:

amount:

beneficiary/payee:

payee account number:

transaction reference number:

By checking this box I acknowledge that the verifications and order withdrawals are liable to charges.

I accept

feedback method:
 mailbox letter phone

- Transaction verification and transaction withdrawal are both actions subject to a charge whose rate is specified in the prevailing Announcements of the Bank. You must tick the checkbox under this warning to accept it in order to be able to send the message:

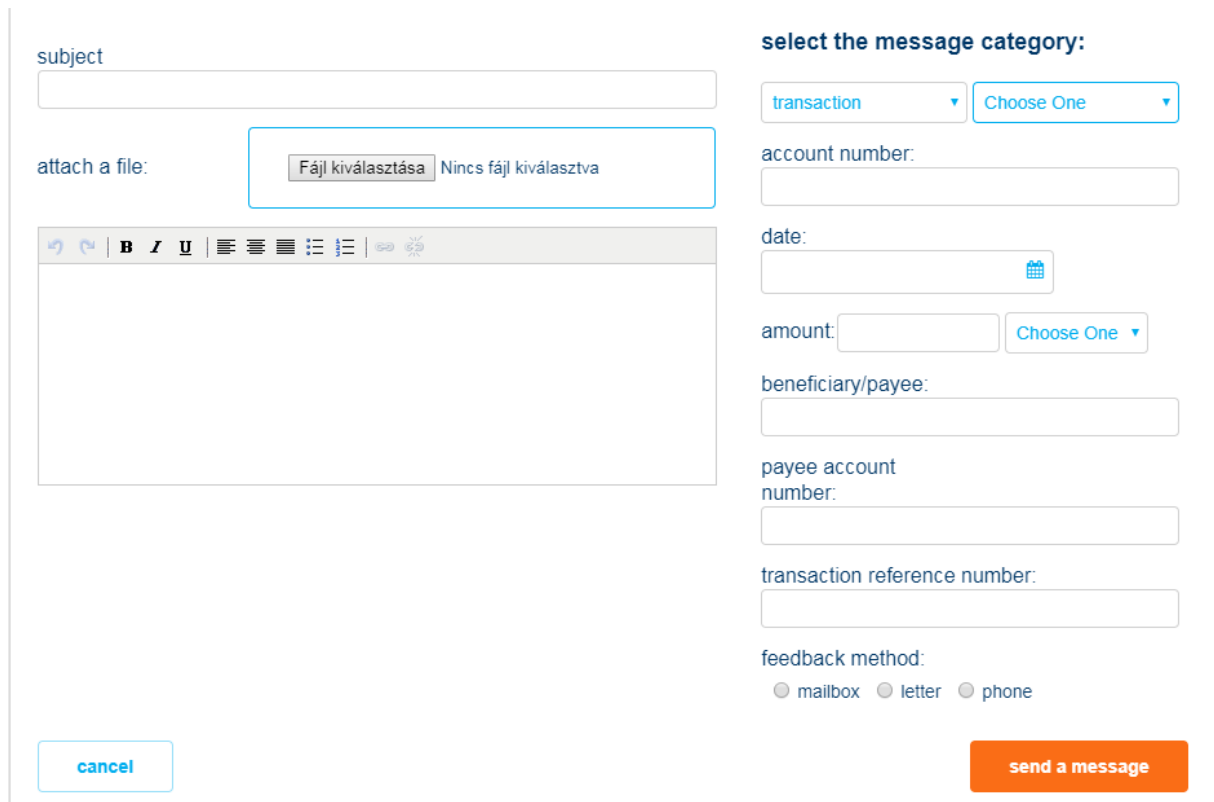
By checking this box I acknowledge that the verifications and order withdrawals are liable to charges.

I accept



- Select the feedback method and enter the mailing address or phone number where the Bank can contact you in the dropdown box as appropriate.

Complaint message type:

- Select the desired category from the dropdown list.
- Enter the details of the transaction in question in the various fields as required.



The screenshot shows a web form for sending a complaint message. On the left, there is a 'subject' text box, an 'attach a file:' section with a 'Fájl kiválasztása' button and 'Nincs fájl kiválasztva' text, and a large text area with a rich text editor toolbar (bold, italic, underline, list, link, etc.). A 'cancel' button is at the bottom left. On the right, under 'select the message category:', there is a dropdown menu with 'transaction' selected and a 'Choose One' button. Below this are several text boxes: 'account number:', 'date:' (with a calendar icon), 'amount:' (with a 'Choose One' dropdown), 'beneficiary/payee:', 'payee account number:', and 'transaction reference number:'. At the bottom right, there are radio buttons for 'feedback method:' with options 'mailbox', 'letter', and 'phone'. A 'send a message' button is at the bottom right.

- Select the feedback method and enter your mailing address or phone number where the Bank can contact you in the dropdown box as appropriate.
- If you would like to reply to an existing message, click on the “display the next 10 items” button to view the earlier messages.
- If you would like to attach a file to your message, click on the  button.
- Enter your message in the message field, then format it using the  icons above. The maximum message length is 10,000 characters.
- You can use the following formatting options:
 - font type (regular, bold, italics, underlined)
 - manage special characters

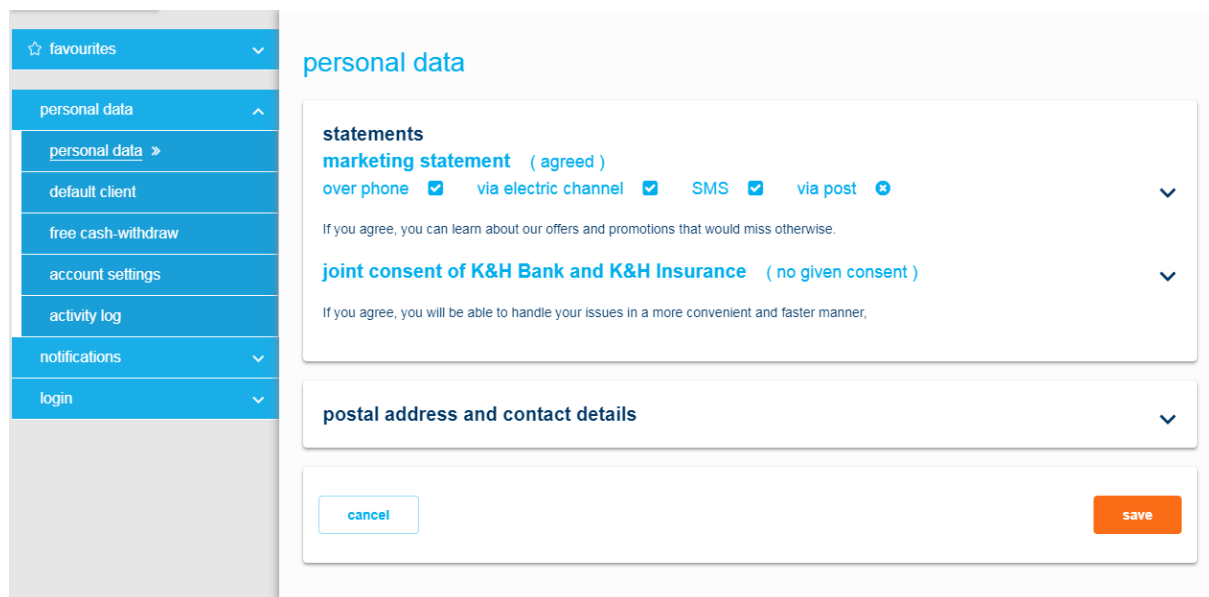
- attach link
- select font colour
- manage lists
- align text right, centre, left or justified.

Click on the “**send message.**” button to send your message to the Bank. You must sign your message; the process of signing is explained in Chapter 11.1.

Click on the „**cancel**” button to return to the start screen of K&H corporate e-bank.

6 Settings managing

The *Settings* selection screen enables you to view the following information and perform the following settings:



Click on an icon to go to the required screen.

6.1 personal data

6.1.1 personal data

You may give/withdraw your marketing statement, so K&H Brand Group members may contact you with marketing offers. Also, in order to provide joint customer service, you may give your joint consent of K&H Bank and K&H Insurance. Furthermore, you may check the actual value of your statements (agreed/not agreed/not stated).

This screen also enables you to view or modify your contact.

postal address and contact details ^

mailing address

same as the residence address

mailing name*

country*

postal code*

city*

address

lot number

post box

contact details

landline phone number

mobile phone number

fax number

e-mail address

securities account mailing address

country

postal code

city

street, house number

- By clicking on the „V” sign, read both of the statements, and check your mailing and contact data
- In case you would like to agree to any of the statements, click on the checkbox next to „I agree”. In case you would not like to agree to the statement, or would like to withdraw your former statement, click on the checkbox next to „I do not agree”.
- Complete or modify your mailing address details. The *Securities account mailing address section* only appears on your screen if you are using the investment services of K&H Bank.
- This transaction must be signed. Click on the „save” button at the bottom of the screen to save it. For the saved transfer transaction to be completed, it must be signed first.
- Click on the „cancel” button to cancel the transaction.

6.1.2 default client

This icon only appears on your screen if you are authorised to manage more than one client. We recommend that you set the client on whose behalf you use K&H corporate e-bank the most frequently as the default client. When you enter K&H corporate e-bank the system will display the accounts of the default client first.

default client

client's name

Please select from the list the client you wish to manage!

Demo Dénes	<input checked="" type="radio"/>
Demo Bt.	<input type="radio"/>

- The screen lists the clients whose accounts you are authorised to manage in K&H corporate e-bank. Tick the check circle next to the client you would like to set as the default client. You can only select one default client.
- This transaction is not required to be signed; just click on the „save” button to modify the default client. The system will immediately confirm whether the transaction was successfully performed. The modification will take effect on your next login.

✓ Your settings were saved successfully. They will be applied after your next login.

• Click on the „cancel” button to cancel the transaction.

6.1.3 account settings

This screen enables you to give your accounts unique names so that you can easily identify them and to set your accounts in the order in which you would like to see them in the dropdown lists in e-bank.

The account names specified in this menu item will be displayed in the priority order set here in all the screens of K&H corporate e-bank where you have to select an account.

You can also specify the accounts you would like to be able to manage in K&H corporate e-bank.

account settings

+ add new secondary account ID

account number	handled accounts	account name	account priority
K&H active extra account package with life insurance 10400000-11111111-22222222	<input checked="" type="checkbox"/>	<input type="text"/>	1 ▾
K&H corporate fx account package - 100% campaign 10400000-33333333-44444444	<input checked="" type="checkbox"/>	<input type="text"/>	2 ▾
K&H corporate fx account package - 50% campaign 10400000-44444444-55555555	<input checked="" type="checkbox"/>	<input type="text"/>	3 ▾
credit account 77777777-88888888-99999999	<input checked="" type="checkbox"/>	<input type="text"/>	4 ▾

cancelnext

- Tick the checkbox next to an account if you would like to manage it in K&H corporate e-bank as a retail client.
- Enter an account name of your choice in the appropriate field, then select the priority of the account from the dropdown list. The account assigned priority 1 will be displayed first in the list of accounts throughout the system.
- This transaction is not required to be signed; just click on the „next” button to modify your account settings. The system will immediately confirm whether the transaction was successfully performed. The modification will take effect on your next login.

✓ Your settings were saved successfully. They will be in effect after your next login.

Click on the „cancel” button to cancel the transaction.

Secondary account ID registration

secondary account ID registration

choose account

K&H corporate huf bank account | HU83 1111 1111 2222 2222 3333

secondary account ID

type * Choose One

cancel next

Select the account to be debited from the dropdown list.

account to be debited

K&H smart minimum account package with extended life insurance | HU83 1111 1111 2222 2222 3333

K&H smart minimum account package with extended life insurance | HU83 1111 1111 2222 2222 3333 3333 | 500,000 HUF

K&H planner savings account | HU96 4444 4444 5555 5555 6666 6666 | 100,000 HUF

Select the type where you want to be notified

secondary account ID

type * Choose One

Choose One

e-mail address

phone number

tax ID

If you choose e-mail address, you should give your e-mail address

please type your e-mail address and click to the „send verification code” button

e-mail address* send verification code

If you choose phone number, you should give your phone number

please type your phone number and click to the „send verification code” button

+36 - 301234567 send verification code

If you choose tax number, you should give your company tax number

Your tax number

HU11111111

Please type the verification code and click to the verifying button:

secondary account ID registration

choose account

K&H smart minimum account package with extended life insurance | HU83 1111 1111 2222 2222 3333 3333 ▾

secondary account ID

type * phone number ▾

please type the verification code which was sent to the +36-301234567 number and click to the „verifying” button

successfully processed

consent to the registration

I, as an Account Holder hereby consent to the following:

a) my name, the IBAN of the payment account indicated in the registration and the secondary account identifier allocated thereto may be transferred to the entity operating the central database; such entity may process these data until this consent is withdrawn or the regular annual data verification conducted by the payment service provider proves unsuccessful,

b) for the purpose of executing payment orders and forwarding payment requests in the scope of providing payment services and processing, clearing and performing payment transactions and requests thereof, the entity operating the central database may transfer the data specified in subsection a) to the financial institutions and entities other than monetary financial institutions participating in processing, clearing and performing payment transactions,

c) in the case of a joint Account, the secondary account identifier allocated to the Account may be disclosed to the other Account Holder.

By signing this Consent, the Account Holder – if (s)he is not the natural person with right of disposal over the secondary account identifier – declares that (s)he has obtained the above consent of the natural person with right of disposal over the secondary account identifier to the allocation of the secondary identifier. By signing the present statement the Account Holder confirms that s/he has received detailed information on data processing. More information on data processing is available on the Bank's website at www.kh.hu/adatvedelem.

accept

Please accept the consent, and click to the next button

6.1.4 activity log

This screen enables you to view all the activities you have performed in K&H corporate e-bank in reverse chronological order.

activity log

date	event	details
2019.03.21 14:41:04	login	-
2019.03.21 14:42:04	loading main page	-
2019.03.21 14:43:04	loading HUF transfer	-
2019.03.21 14:44:04	record transaction	domestic HUF transfer
2019.03.21 14:45:04	loading sign transaction page	-
2019.03.21 14:46:04	loading verify transaction page	-
2019.03.21 14:47:04	sign transaction	domestic HUF transfer
2019.03.21 14:48:04	execute transaction	domestic HUF transfer
2019.03.21 14:49:04	log out	-

6.2 notifications

6.2.1 mobilinfo log

This screen enables you to view the text messages sent as part of the K&H mobilinfo service.

mobilinfo log

search settings

K&H active extra account package with life insurance | HU75 1040 0000 1111 1111 2222 2222 | 13,000,000 ▾ search

time interval from to

date	message direction	message text
2019.02.09 Saturday	OUT	K&H mobilinfo * 08 BANKSZL EUR Személyi kölcsön-Ing Fedezetlen törlesztés: 37.059 HUF Tőke: 854.405 HUF Kamat: 2.654 HUF Kezelési ktg: 0 HUF
2019.01.15 Tuesday	IN	K&H mobilinfo * 08 BANKSZL EUR Személyi kölcsön-Ing Fedezetlen törlesztés: 37.059 HUF Tőke: 854.405 HUF Kamat: 2.654 HUF Kezelési ktg: 0 HUF
2019.01.08 Tuesday	OUT	K&H mobilinfo * 08 BANKSZL EUR Személyi kölcsön-Ing Fedezetlen törlesztés: 37.059 HUF Tőke: 854.405 HUF Kamat: 2.654 HUF Kezelési ktg: 0 HUF

- SMS history can be viewed by account so select the account first.
- Set the period whose text messages you would like to view.

Click on the *Search* button to display the matching text messages.

6.2.2 mobilinfo sms settings

K&H corporate e-bank enables you to request or cancel the K&H mobilinfo service or to modify its settings.

mobilinfo sms settings

mobilinfo setting list

<input checked="" type="checkbox"/> <p>K&H active extra account package with life insurance 10400000-11111111-22222222</p>	<p>phone number +36301234567</p> <p>language English</p> <p>account code 0</p>
--	---

bank sends SMS of the following transactions:

<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p>card transaction no</p> </div>	<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p>cash deposit 2,000 HUF above</p> </div>
<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p>previous day closing balance yes</p> </div>	<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p>incoming transfer no</p> </div>
<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p>cash withdrawal 0 HUF above</p> </div>	<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p>direct debit 0 HUF above</p> </div>
<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p>outgoing transfer no</p> </div>	<div style="border: 1px solid #ccc; padding: 5px; margin-bottom: 5px;"> <p>loan repayment 0 HUF above</p> </div>
<div style="border: 1px solid #ccc; padding: 5px;"> <p>uncovered transfer 0 HUF above</p> </div>	

modify
sms history

<input type="checkbox"/> <p>credit account HU12 7777 7777 8888 8888 9999 9999</p>	<p>phone number +36207654321</p> <p>language Hungarian</p> <p>account code 0</p>
---	---

delete selected items
add

- Enter a mobile phone number, then click on the „next” button to save it.
- Tick the checkbox placed before the accounts about which you would like to receive text messages.
- Select the language in which you would like to receive your messages; you can choose from English, German and Hungarian.
- Specify for each account the transaction types about which you would like to be notified and also the minimum amount of these transactions.
- Click on the *Record mobile number* button to add more mobile phone numbers.
- This transaction must be signed. Click on the „next” button at the bottom of the screen to save it and sign it immediately. If you navigate from the screen before you do so, the transaction will be deleted. Click on the „cancel” button to cancel the transaction.

K&H mobilinfo sms settings

of which account's transactions would you like to get sms notifications?

K&H active extra account package with life insurance | HU75 1040 0000 1111 1111 2222 : ▾

contact details

phone number* existing number ▾
 add new number

language* ▾

of which transactions would you like to receive sms notification?

<input type="checkbox"/>	card transaction	<input type="text"/>	HUF above
<input checked="" type="checkbox"/>	cash deposit	<input type="text" value="2 000"/>	HUF above
<input checked="" type="checkbox"/>	previous day closing balance		
<input type="checkbox"/>	incoming transfer	<input type="text"/>	HUF above
<input checked="" type="checkbox"/>	cash withdrawal	<input type="text" value="0"/>	HUF above
<input checked="" type="checkbox"/>	direct debit	<input type="text" value="0"/>	HUF above
<input type="checkbox"/>	outgoing transfer	<input type="text"/>	HUF above
<input checked="" type="checkbox"/>	loan repayment	<input type="text" value="0"/>	HUF above
<input checked="" type="checkbox"/>	uncovered transfer	<input type="text" value="0"/>	HUF above

By clicking „next” button the e-bank User declares that he has entirely learnt the provisions of the frame agreement for banking services requiring electronic identification, general contractual terms and conditions and announcement for mobilinfo service and General business terms and conditions of the bank and agrees such provisions.

6.2.3 statement order

You can specify on this screen whether you would like to receive printed bank account statements. Electronic account statements are available to all e-bank users irrespective of whether or not they request printed statements.

statement order

	paper statements		postal analytics	
	electronic	waive receipt of paper statement	electronic	paper
K&H active extra account package with life insurance HU75 1040 0000 1111 1111 2222 2222	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
K&H corporate fx account package - 100% campaign HU97 1040 0000 3333 3333 4444 4444	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
K&H corporate fx account package - 50% campaign HU11 1040 0000 4444 4444 5555 5555	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

By unticking the "paper-based" box, you accept that detailed transfer order reports will no longer be mailed to you, and you withdraw all previous orders to that effect. By changing the above setting, you can request paper-based detailed reports to be mailed to you again.

Tick the appropriate checkbox next to the description of each statement to specify whether you would like to receive printed current account and postal analytics statements.

- This transaction must be signed. Click on the „next” button at the bottom of the screen to save it and sign it immediately. If you navigate from the screen before you do so, the transaction will be deleted.

Click on the „cancel” button to cancel the transaction.

6.2.4 earlier mobile top-ups

On the screen enables you to view successful and failed mobile phone top-ups initiated in K&H corporate e-bank.

Mobil phone top-ups, regarded as bank card transactions, are displayed in reverse chronological order by bank card.

6.3 login

6.3.1 change password

The *Change password* icon only appears on your screen if you already have a password.

password management

the new e-bank password must meet the following requirements:

- minimum 8 and maximum 15 characters
- must contain lower case and upper case characters and at least 2 numbers
- three adjacent characters cannot be the same
- cannot be the same as eid
- it cannot be the same as the username
- it cannot be the same as any of the 5 previous passwords

new K&H e-bank password*

new K&H e-bank password (confirm)*

[cancel](#) [record](#)

- Enter a new password on the screen, then confirm it by entering it again.
- This transaction must be signed. Click on the „record” button at the bottom of the screen to save the order. For the saved transfer order to be completed, it must be signed first.


Click on the „cancel” button to cancel the transaction.

6.3.2 mobil-token management

To log in to the e-bank and sign orders with your smart phone, you need the K&H mobile bank service. You can download the required mobile bank app from a suitable web store (App Store, Google Play), when the mobile token identifier will also download:

mobil-token activation


information



Letölthető az App Store-ból

Mobil-token is a software-based identification solution, which has been built into the K&H mobilbank app. It is highly secured, easy-to-use and fast way to log into K&H e-bank and to authenticate transactions there.

To activate the mobil-token function, you have to download the K&H mobilbank application from Google Play or AppStore first. If you haven't downloaded the application yet, please read the QR code from your computer's screen with your smartphone and download the application now. Once you have downloaded the application, please click to the „activation” button below to start the mobil-token activation process.



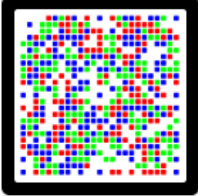
LETÖLTÉS: Google play

[activation →](#)

1, registration

mobil-token activation

1. registration → 2. device identification → 3. sign →



- 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 **registration**

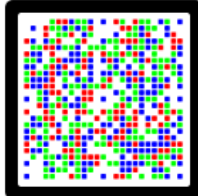
- Choose „**activate through e-bank**” function on the opening screen of **K&H mobilbank application**, afterwards direct the camera of your mobile device to the **colored code**.
- In case the mobile device **has internet connection**, than the first step of the registration is finished, the registration 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.

2, device identification

mobil-token activation

1. registration ✓ 2. device identification → 3. sign →

- 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 **next**

K&H Bank Zrt.

1095 Budapest, Lechner Ödön fasor 9.

phone: (06 1) 328 9000

fax: (06 1) 328 9696

www.kh.hu • bank@kh.hu



- 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.

This transaction must be signed. Click on the „**next**” button at the bottom of the screen to save it and sign it immediately. If you navigate from the screen before you do so, the transaction will be deleted.

6.3.1 authentication phone number management

As a K&H corporate e-bank user you can enable SMS login on this screen. An SMS will be automatically sent to the mobile phone number you provided in *Settings / Personal data*.

SMS login can only be authorised if you have already entered a user name and password or provide these during the transaction.

authentication phone number management

SMS log-in allowed

authentication phone number

Please note that, from 5 February 2010, transactions must be confirmed with your primary or at times secondary SMS password prior to execution to further improve the security of your finances .

You must enter your **primary password** (formerly: one-time password) when you log on to K&H e-bank as before. You will receive a **secondary** before confirming each transaction, and it can only be used for the transaction in question.

Transactions subject to a secondary password:

- Interbank payments or payments within the bank (not between own accounts)
- If the beneficiary account is included in your frequently used accounts, enter your primary password to confirm the transaction.
- modify client details / mobile phone number
- add to frequently used accounts

The primary password remains active throughout the entire time you are logged in, provided that it does not exceed 30 minutes. You may extend this period by another 30 minutes before the expiry of the initial thirty-minute period; you will be warned automatically by the system to do so.

The system always specifies the password you have to enter when using K&H e-banking.

attention!
The "group transfer" menu item in K&H corporate e-banking will not be available if you log on using SMS identification.

- Tick the checkbox to enable SMS login.

This transaction must be signed. Click on the „**save**” button at the bottom of the screen to save it and sign it immediately.

Click on the „**cancel**” button to cancel the transaction.

6.3.2 right management

This screen enables you to view your company's users rights.

right management

Dear Customer, to set authorizations and limits, please call the K&H Cégvonal (06 1/20/30/70) 335 3355, or ask one of our officers at any of our branch offices.

Demo Dénes

K&H e-bank rights

transfer/collection deposit bankcard direct credit senior officer

K&H e-post authorization level

trusted reader

account details ▾

Demo Dénes

K&H e-bank rights

cash transfer/collection deposit bankcard direct credit senior officer

K&H e-post authorization level

trusted reader

account details ▾

Demo Dénes

K&H e-bank rights

transfer/collection deposit bankcard direct credit senior officer
 administrator


K&H e-post authorization level

normal reader

account details ▾

The "user rights" menu for the senior officer continue controlling the company users settings. Please visit in personal your account management branch or call K&H TeleCenter at (+36 1/20/30/70) 335 3355.

list of authorizations

 Dear Customer, to set authorizations and limits, please call the K&H Cégvonal (06 1/20/30/70) 335 3355, or ask one of our officers at any of our branch offices.

Demo Dénes

K&H e-bank rights cash transfer/collection deposit bankcard direct credit senior officer

K&H e-box authorization level trusted reader









Account details -

account	account currency	K&H e-bank	K&H e-box
c-HUF corporate account 104(1008	HUF	individual signatory	<input checked="" type="checkbox"/>
c-company"s fx a/c 1040 015	EUR	individual signatory	<input checked="" type="checkbox"/>
c-company"s fx a/c 1040 022	USD	individual signatory	<input checked="" type="checkbox"/>

6.3.3 device management


Here you can managing your devices

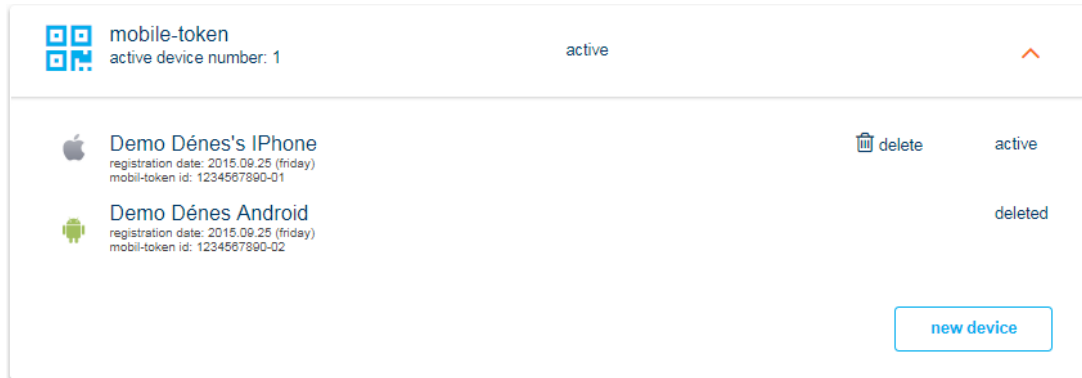
device management

 mobile-token active device number: 1	active	
 SMS phone number: 36301234567	active	
 ePIN It can be used for TeleCenter identification	active	
 token identifier: 101090RA01	active	

This tab only appears on your screen if you have mobil-token device.

- Click on the “v” button to view the mobile-token devices details

- Click on the delete () icon to deleted your devices
- Click on the “new device” button and you can registered a new device



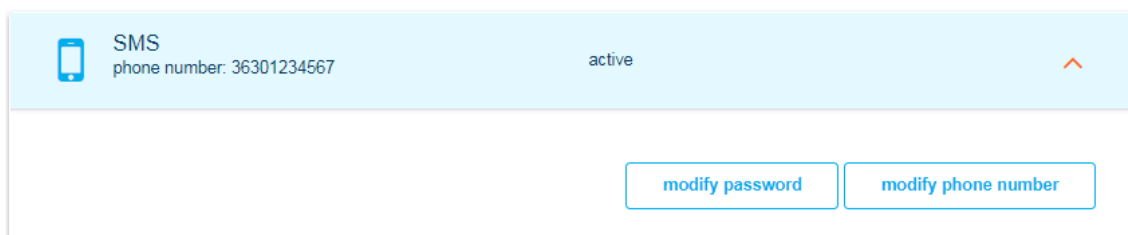
The screenshot shows a 'mobile-token' management interface. At the top, it displays 'mobile-token' with a status of 'active' and 'active device number: 1'. Below this, there is a list of devices:

Device Name	Registration Date	Mobil-token ID	Status	Action
Demo Dénes's iPhone	2015.09.25 (friday)	1234567890-01	active	delete
Demo Dénes Android	2015.09.25 (friday)	1234567890-02	deleted	

A 'new device' button is located at the bottom right of the interface.

This tab only appears on your screen if you have SMS authentication.

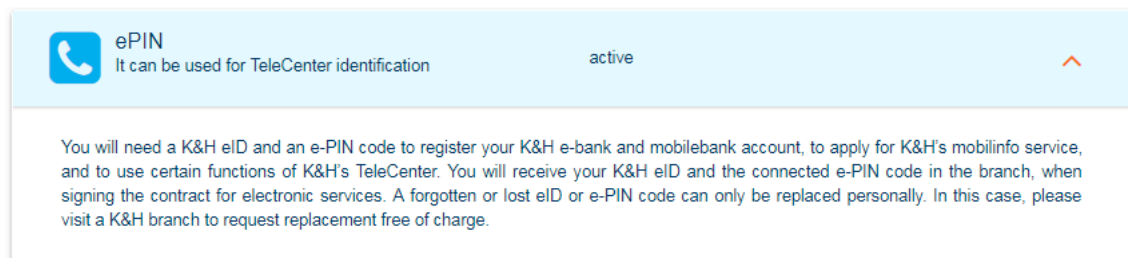
- Click on the “+” button to view the SMS detail
 - Click on the “modify phone number” button to registered your new phone number



The screenshot shows an 'SMS' management interface. It displays 'SMS' with a status of 'active' and 'phone number: 36301234567'. At the bottom, there are two buttons: 'modify password' and 'modify phone number'.

This tab only appears on your screen if you have ePIN.

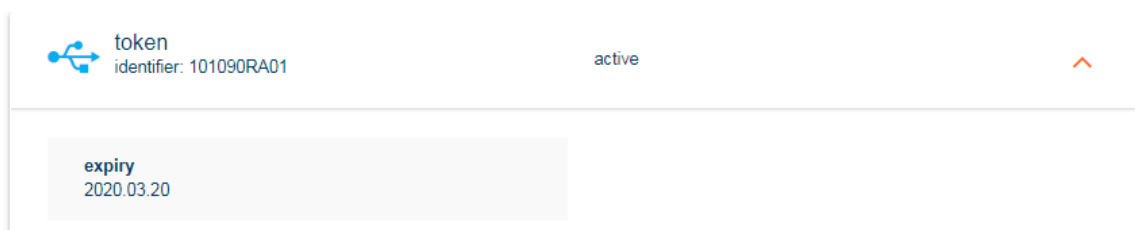
- Click on the “+” button to view the ePIN detail



The screenshot shows an 'ePIN' management interface. It displays 'ePIN' with a status of 'active' and the note 'It can be used for TeleCenter identification'. Below this, there is a detailed explanation: 'You will need a K&H eID and an e-PIN code to register your K&H e-bank and mobilebank account, to apply for K&H's mobilinfo service, and to use certain functions of K&H's TeleCenter. You will receive your K&H eID and the connected e-PIN code in the branch, when signing the contract for electronic services. A forgotten or lost eID or e-PIN code can only be replaced personally. In this case, please visit a K&H branch to request replacement free of charge.'

This tab only appears on your screen if you have (hardver) token device.

- Click on the “+” button to view the hardver token detail

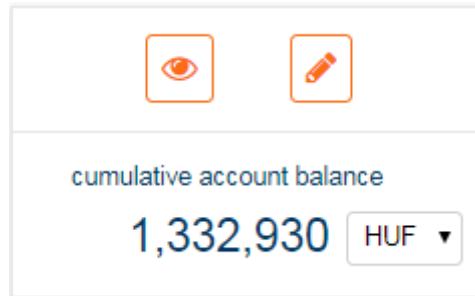



The screenshot shows a 'token' management interface. It displays 'token' with a status of 'active' and 'identifier: 101090RA01'. Below this, there is a section for 'expiry' with the date '2020.03.20'.

7 Structure of the start screen of K&H corporate e-bank


The start screen of K&H corporate e-bank displays the following information:

- **cumulative balance:** the aggregated balance of your account is displayed in the header of the account balance section.



If you click on the „eye” icon  you can hide the balances of every accounts ***** HUF**.


In case you exit with this setting next time when you login in the main page, the balances stay hide.

If you click the „pencil” icon  the account settings page is open. This screen enables you to give your accounts unique names so that you can easily identify them and to set your accounts in the order in which you would like to see them in the dropdown lists in e-bank. The account names specified in this menu item will be displayed in the priority order set here in all the screens of K&H corporate e-bank where you have to select an account.

You can also specify the accounts you would like to be able to manage in K&H corporate e-bank.


Tick the check circle next to each account whose balance you would like to include in your aggregated balance.

You can add the balances of your various accounts to your aggregated balance or deduct them from it. The balance of each selected account will be added to your aggregated balance in the currency displayed in the section header. *Last 30 days account balance changes* will also show the balances of the selected accounts in the same currency.

You can total the available balances of your accounts in forint (HUF), euro (EUR), US dollar (USD) or Swiss franc (CHF); click on the  and select the desired currency from the dropdown list. K&H corporate e-bank converts all amounts at the prevailing K&H commercial mid-rate and the cross-rates calculated therefrom.

If you only have one account, the total available balance on this screen will be the balance of this account; click on the down arrow and select the desired currency to convert it into one of the above


currencies.

<input checked="" type="checkbox"/> K&H smart minimum account package with extended life insurance HU83 1111 1111 2222 2222 3333 3333	available	500,000 HUF 
	blocked	10,000 HUF

- **List of bank accounts:** all bank accounts you are authorised to access are displayed under your aggregated balance:

To view the details of an account balance in the above list, click on the account in question.

The details of the selected accounts are displayed under the account name. If your authority in respect of the account extends beyond viewing information, then the quick functions by buttons on the right are also available.

<input type="checkbox"/> K&H active extra account package with life insurance HU75 1040 0000 1111 1111 2222 2222	available	13,000,000 HUF 
	blocked	1,000,000 HUF

balance with overdraft 13,928,653 HUF		blocked amount 1,000,000 HUF
credit line 20,000,000 HUF	available 13,000,000 HUF	

GIRO number: 10400000-11111111-22222222 SWIFT/BIC code: OKHBHUHB

huf transfer

account history

Click on a button to go directly to the desired transaction screen.

The following quick functions are available on this page:

for forint (HUF) current accounts:

- HUF transfer
- account history

for FX accounts

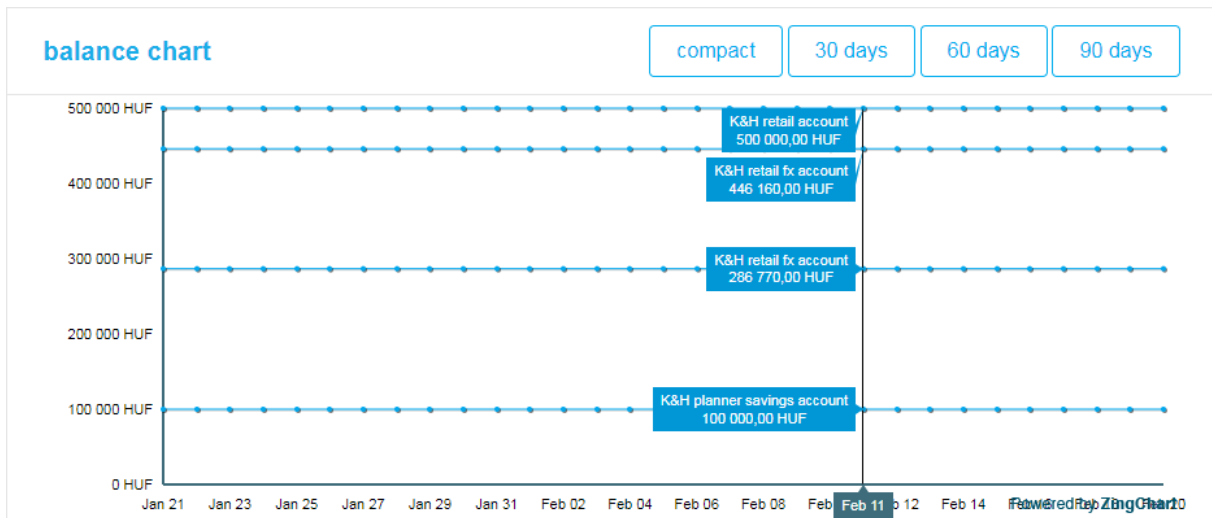
- FX payment
- account history

for credit card accounts

- credit cards
- account history

graphical representation of account balances:

- lehetőség van kompakt, 30, 60, és 90 napos nézetet választani.
- a kurzort a grafikon fölé húzva megtekintheti, hogy az egyes napokon mely számlájának mekkora volt egyenlege



latest transactions:

latest transactions		
2019.02.16 saturday	conv. fx payment interbank	-81,572 HUF booked
2019.02.15 friday	conv. fx payment intraday	-200 EUR booked
2019.02.15 friday	conv. fx payment intraday	52,380 HUF booked
2019.02.15 friday	fix term deposit	200 HUF booked
2019.02.15 friday	interest	487 HUF booked
additional transactions >>		

- Here you can view the last ten items posted to your accounts.
- Click on the „+” button next to a transaction to view its details.

- Click on the „[print](#)” button on the details page to print an statement in .pdf format about the transaction in question.
- Click on the „[previous transatvions](#)” button to go directly to the account history menu item.
- Click on the “[copy transactions](#)” button to copy a transaction. This works for the following order types:
 - domestic HUF transfer – previous domestic forint transfer, sweep or top-up transfer, yellow postal cheque
 - international or domestic FX payment – from previous transactions of the same type
 - fix term deposit – from a previous term deposit
 - mobile phone top-up – from a previous transaction of the same type
 -
- **deposits:**
if you click on the „[details >>](#)” automatically open the deposit list where you can check your deposit's and make neww fix term deposit's.

7.1 help

The purpose of this menu is to make using e-bank easier. It explains each screen and helps you complete the required fields.

Help is displayed in a box on the right side of each screen. [for help... +](#)

Click on „+” to view the information on the function in question in the pop-up box.

7.2 FAQ

The frequently asked question helps you to find answers of your problems, and explain the main features of the K&H corporate e-bank. If you click on the footer

[connection](#) | [legal information](#) | [conditions](#) | [FAQ](#)

7.3 contacts

The Contacts box is displayed on the right side of the screen.

Click on [connection](#) on the main page footer of the e-bank to call up the Contacts page and view the contact details of the Bank.

K&H Bank Zrt.
 1095 Budapest, Lechner Ödön fasor 9.
 phone: (06 1) 328 9000
 fax: (06 1) 328 9696
 www.kh.hu • bank@kh.hu



accounts, cards payments orders savings investments credit cards insurance last login

K&H Bank contact information

bank name K&H Bank Zrt. **postal address** 1851 Budapest
central address 1095 Budapest, Lechner Ödön fasor 9. **e-mail address** bank@kh.hu

K&H TeleCenter (06 1/20/30/70) 335 3355

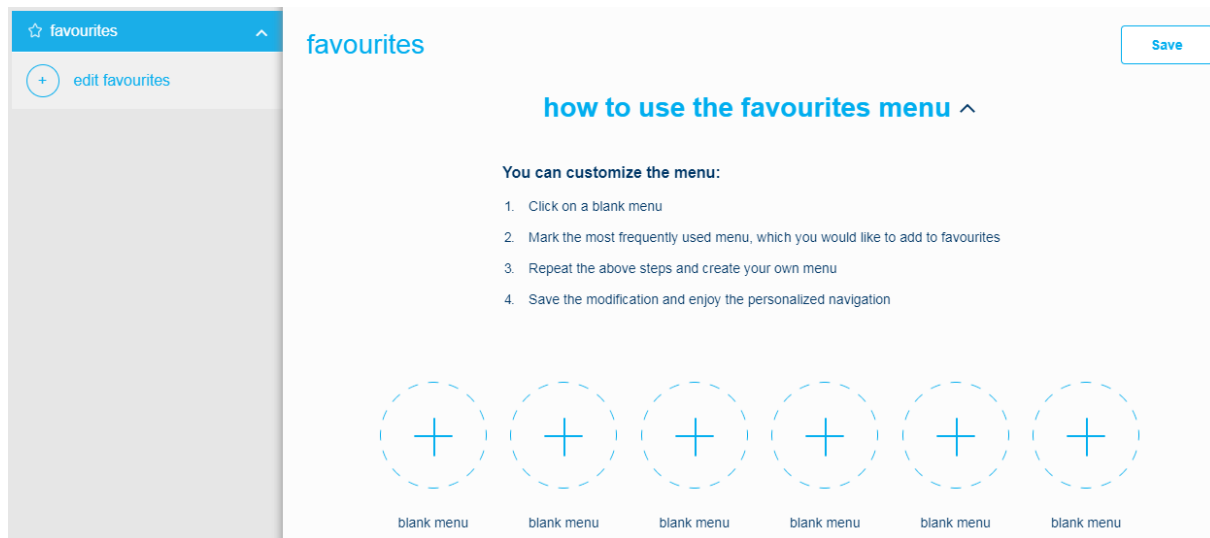
home branch

branch address Hajdúszoboszló, 4200 Szilfakalja u. 10-12.
tel. (06 52) 557 120 **fax** (06 52) 362 345

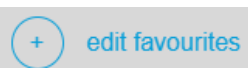
opening hours		services		cash withdrawal limit	
hétfő	8:00 - 17:00	széf szolgáltatás	igen	2000000	HUF
kedd	8:00 - 16:00	prémium banki szolgáltatást nyújtó fiók	igen	1000	EUR
szerda	8:00 - 16:00	24 órás zóna	igen	1000	USD
csütörtök	8:00 - 16:00	parkolási lehetőség	igen	Egyéb valutanevekben összeghatártól függetlenül be kell jelenteni a kpv felvételi szándékot	
péntek	8:00 - 15:00	ingyenes parkoló	igen		
		mozgássérültek által is használható	igen		


8 favourites

In this menu it can possible to collect and customize the often used functions. The quick menu can contains maximum 6 menu at the same time.



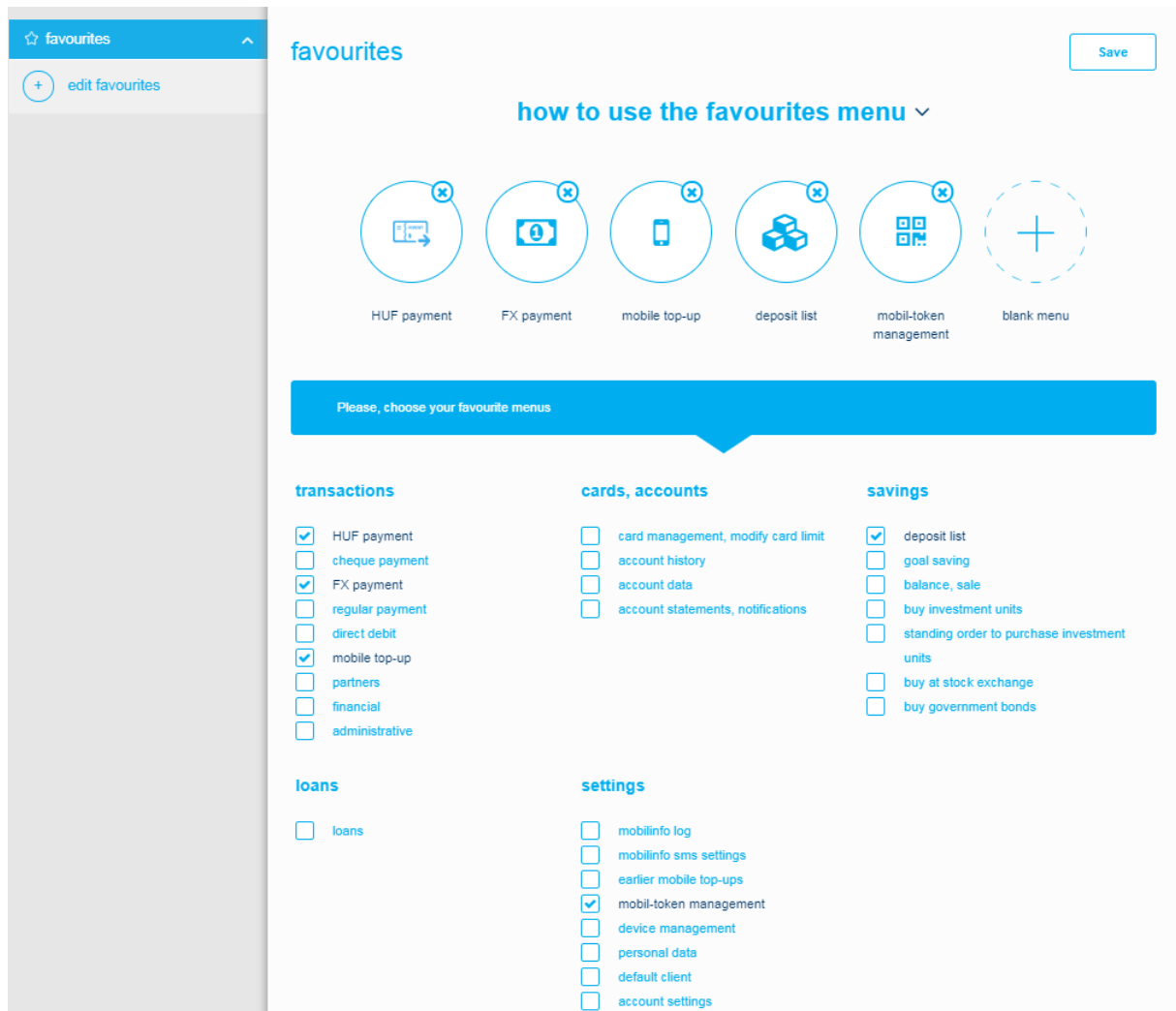
First use:

Click to the  button and choose or edit the favorite menus. After this the selector list is appear and to clicking to the chosen menu the menu is added to the „quick menu”. It is possible to add more menu in one step – in this case the „quick menu” icon is fulfill from left to right.

Click to the  button to commit the „quick menu” list.

Edit / modify:

To cancel a menu from „quick menu” list click to the „X” button, or modify the list with the check boxes. To finalize the modification click to the „Save” button.

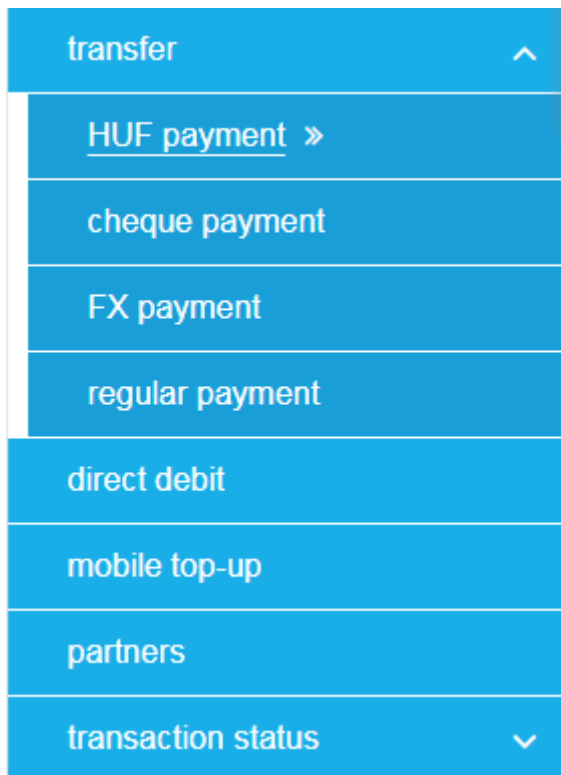


The menus in the „quick menu” is customizable by every users.

The available menus are depends of the user’s permission.

9 transactions

The following types of order can be generated on this selection screen:



Click on the appropriate icon to go the required menu item. Only the menu items you are authorised to use are displayed on your screen.

General rules of transaction management

There are three types of transactions in K&H corporate e-bank:

- **Financial transactions required to be signed:** transactions resulting in a movement of funds. Such transactions can be signed individually or in a batch. They include forint and FX payment orders, mobile phone top-ups, term deposit fixing, investment transactions etc.
- **Administrative transactions required to be signed:** transactions not resulting in a movement of funds, authorising access to various bank services, modifying or cancelling terms and conditions. Such transactions must be signed individually and immediately. They include bank card activation, the activation of the K&H mobilbank service, managing payees or limits, modifying a client's contact details etc.
- **Other transactions not required to be signed:** settings transactions whose purpose is to facilitate the use of K&H corporate e-bank. They include transaction export or the customisation of an account name.

Transaction process

Transactions required to be signed are completed according to the following process:

• data entry	Enter the transaction data.
---------------------	-----------------------------

	<p>Each transaction type requires a different set of data to be entered; these are described in detail in the relevant chapters</p> <p>Click on the „next” button at the bottom of the transaction screen to save the entry.</p> <p>If you have entered an administrative order, you will be directed to the <i>Orders to be signed</i> screen.</p> <p>If the transaction you have entered can be entered or signed in a batch, it will be transferred to the orders to be signed and a popup window will appear where you have an option to start another transaction.</p> <div data-bbox="783 734 1305 996" style="text-align: center;"> <p>the transaction has been saved and is awaiting signature</p> <p>✕</p> <p>sign transactions</p> <p>add new order</p> </div> <ul style="list-style-type: none"> • Click on the “add new order” button to enter an order of the same type as the previous one. • Click on the “sing transactions” button to be directed to the <i>Orders to be signed</i> screen. • Click on the ✕ button to return to the completed transaction page.
<ul style="list-style-type: none"> • check 	<p>Transaction details can be checked and, if required, modified, on the <i>Orders to be signed</i> screen. Checks and modifications are discussed in detail by transaction type in the chapter on managing orders.</p>
<ul style="list-style-type: none"> • signature 	<p>This is the screen where you decide whether to submit the transaction for completion or to cancel it. Detailed information on this topic is provided in Chapter 10 <i>Managing orders</i> for all transaction types.</p>
<ul style="list-style-type: none"> • confirmation 	<p>The Bank confirms whether a signed transaction has been accepted or rejected. Detailed information on this topic is provided in Chapter 10 <i>Managing orders</i> for all transaction types.</p>
<ul style="list-style-type: none"> • cancellation/modification of orders sent 	<p>Pending and regular orders can be modified or cancelled. Detailed information on this topic is provided in Chapter 10 <i>Managing orders</i> for all transaction types.</p>

9.1.1 HUF payment

You can initiate HUF payments and transfer funds between your own HUF accounts on this screen.

HUF payment

account to be debited: K&H smart minimum account package with extended life insurance | HU83 1111 1111 2222 2222 3333

type: instant later

beneficiary *: [empty]

account number *: HUxx xxxx xxxx xxxx xxxx xxxx

add payee

amount *: [empty] HUF

comments: [empty]

more 140 character

value date *: 2/21/20

[more options](#) of another person to another person additional parameters

cancel next

Select account to be debited

Here you can select the account from which you would like to make the payment or, if you would like to make a payment on behalf of another person, enter the actual payer's details.

Select the account to be debited from the dropdown list.

account to be debited: K&H smart minimum account package with extended life insurance | HU83 1111 1111 2222 2222 3333

- K&H smart minimum account package with extended life insurance | HU83 1111 1111 2222 2222 3333 | 500,000 HUF
- K&H planner savings account | HU96 4444 4444 5555 5555 6666 6666 | 100,000 HUF

Select when you would like to make a reference: instant or later

type: instant later

If you choose later, then you should choose value date.

value date *: 2/24/20

If you choose instant reference, you have more options where you want to send it:

For example to account, to phone number, to e-mail address, to tax ID, to tax number.

- in the case of a transfer to an account number, you should give the name and account number of the payee

beneficiary *

account number *

- in the case of a transfer to phone number, you should give the phone number of the payee

beneficiary * -

- in the case of a transfer to e-mail address, you should give the e-mail address of the payee

beneficiary *

- in the case of a transfer to tax ID, you should give the tax ID of the payee

beneficiary *

- in the case of a transfer to tax number, you should give the tax number of the payee

beneficiary *


Specify beneficiary account

In this section you can enter the details of the beneficiary and the ultimate beneficiary, if any.




beneficiary's name *

account number *

add payee

- Click on the “” button to view the payees and partners already registered in the system in the dropdown list. Select the required payee or partner whose details will then be displayed automatically by the system

choose from your accounts!

-  **K&H planner savings account**
444444445555555566666666
available balance:
-  **HUF securities account**
1111111222222244444444
available balance: 749,960 HUF
-  **credit account**
7777777888888899999999
available balance: 216,463 HUF

My partners

- As you type in the letters of the name (or account number) of the beneficiary all registered payees with the same combination of letters (or numbers) will be displayed.
- If you would like to save the details of the payee so that you do not have to enter them again the next time, check the

add payee

payee's name

account name

- field and enter a name and an account name.

Enter payment details

[copy_previous comment, amount](#)

amount * HUF

comments

- If you would like to copy a previous transaction, click on the “[copy previous comment, amount](#)” button to view your earlier transactions. The system will automatically copy the details of the selected transaction into the current order.
- The payment can be made immediately or on a later value date. In the latter case specify the value date in the field or click on the „[calendar](#)” icon to select it from the popup calendar.

value date * 

2019.02.25 (monday)

- Click on the **details of payment on behalf of another person** listbutton if you would like to make a payment on behalf of another person and enter the actual payer’s details in the dropdown box.

[more options](#)

name:

ID:

Type of actual payer

- Click on the **details of payment to another person** listbutton to enter the details of the ultimate beneficiary in the dropdown box.

[more options](#)

name:

ID:

type of ultimate beneficiary

- Click on the **enter** **additional parameters** listbutton to enter any additional parameters for the transaction in the dropdown box.

more options

unique payment ID	<input type="text"/>	beneficiary type:	<input checked="" type="button" value="retail"/> <input type="button" value="corporate"/>
Sender ID	<input type="text"/>	category, payment category	<input type="text" value="please choose"/> ▼
beneficiary ID	<input type="text"/>	payment category	<input type="text" value="please choose"/> ▼

Save order

- Click on the **“next”** button at the bottom of the screen to save the transfer order; you can then enter additional orders. For a saved transfer order to be completed, it must be signed first. The process of signing is discussed in a subsequent chapter.
- Click on the **“cancel”** button to cancel the transaction.

9.1.2 cheque payment

The yellow postal cheque payment function of K&H corporate e-bank enables you to initiate domestic HUF transfers. The screen mirrors the format of yellow postal cheques for your convenience. Copy the relevant details from the cheque into the white fields.

postal cheque payment

account to be debited K&H smart minimum account package with extended life insurance | HU83 1111 1111 2222 2222 ▾

my partners ☰

<p>Amount HUF</p> <div style="border: 1px solid #ccc; height: 20px; width: 90%;"></div> <p style="font-size: x-small; color: red;">attention! please read the instructions under the cheque!</p>	<p>Comments</p> <div style="border: 1px solid #ccc; height: 40px;"></div> <p style="font-size: x-small; color: red;">even 105 character customer identifier</p> <div style="border: 1px solid #ccc; height: 20px; width: 90%;"></div> <p style="font-size: x-small; color: red;">instant <input checked="" type="radio"/> value date <input type="radio"/></p>
<p>Payer Identifier</p> <div style="border: 1px solid #ccc; height: 20px; width: 90%;"></div>	<p>Provider's Name, Account Number</p> <p style="font-size: x-small; color: red;">service provider's name</p> <div style="border: 1px solid #ccc; padding: 2px;"> HU83 XXXX XXXX XXXX XXXX XXXX XXXX </div> <p style="font-size: x-small; color: red;">add payee <input type="checkbox"/></p>
<p>Name And Address Of Payer</p> <p style="font-size: x-small; color: red;">Demo Dénes Sopron Almahegy u. 1 1105</p> <p style="font-size: x-small; color: red;">do you want to pay the cheque in someone else's name? ▾</p>	

attention!
This interface, which looks like a postal order, is only a graphic solution to help complete the fields.
The payment will be transferred not by post but directly by bank transfer to the beneficiary's bank account.

cancel
next

- First select the account you would like to use for the transaction.
- If you would like to pay the cheque in someone else's name, click on the do you want to pay the cheque in someone else's name? + button and enter the actual payer's details in the dropdown box.
- Click on ☰ the button to view the payees already registered in the system. The system will automatically copy the details of the selected payee into the relevant fields. If you would like to save the details of the payee so that you do not have to enter them again the next time, check the add payee box and enter a name and an account name.
- As you type in the letters of the name (or account number) of the beneficiary all registered payees with the same combination of letters (or numbers) will be displayed.
- The payment can be made immediately or on a later value date. In the latter case specify the value date in the 3/4/16 field or click on the „calendar” icon to select it from the popup calendar.

Save order

- Click on the „next” button at the bottom of the screen to save the transfer order; you can then enter additional orders. For a saved transfer order to be completed, it must be signed first. The process of signing is discussed in Chapter 11.1.
- Click on the „cancel” button to cancel the transaction.

9.1.3 FX payment

You can initiate FX payments and transfer funds or initiate conversions between your own FX accounts. The screen changes dynamically based on the input data.

In case of SEPA transaction it is enough to provide the beneficiary's name and the beneficiary's IBAN account number. An FX transfer is SEPA if the following conditions are met:

- the payment currency is EUR with a maximum of 1.000.000 EUR amount
- to be completed to one of the EEA Member countries
- with SHA cost type

In case of SEPA transfer, it is possible to provide additional data:

- details of payment on behalf of another person
- details of payment to another person
- additional parameters

For non SEPA transactions

FX payment ?

account to be debited	K&H retail fx bank account HU55 2222 2222 3333 3333 4444 4444 1,000 EUR		
beneficiary's name*	K&H retail fx bank account	amount*	<input type="text"/> EUR
account number*	HU2733333333444444444455555555	payment type	standard
address*	<input type="text"/>	Banking costs borne by	SHA / K&H Bank fees and charges charge
		comments	<input type="text"/>
		information to the bank	<input type="text"/>
beneficiary bank details			
bank name	<input type="text"/>	Bank address	<input type="text"/>
ID (SWIFT/BIC)	<input type="text"/>	other identification code	<input type="text"/>
Bank country	HU - Hungary	correspondent (SWIFT-code)	<input type="text"/>

For SEPA transactions

FX payment ?

account to be debited K&H retail fx bank account | HU55 2222 2222 3333 3333 4444 4444 | 1,000 EUR ▼

beneficiary's name* amount* EUR ▼

account number* payment type ▼

add payee Banking costs borne by ▼

comments
more 140 character

information to the bank

[copy previous comment, amount +](#)

[more options](#)

Select account to be debited

account to be debited K&H retail fx bank account | HU55 2222 2222 3333 3333 4444 4444 | 1,000 EUR ▼

Here you can select the account from which you would like to make the payment. Select the account to be debited.

In case you have EUR account, the EUR account will appear as default. In case you do not have EUR account the order of the account list is the same as you set under settings/account settings menu.

Specify beneficiary account

In this section you can enter the details of the beneficiary.

1. based on non SEPA transfer

beneficiary's name*

account number*


address*

2. based on SEPA transfer

beneficiary's name*

account number*

add payee

- Click on the “” button to view the payees already registered in the system and your own accounts in the popup list. Select the required payee whose details will then be displayed automatically by the system.
- As you type in the letters of the name (or account number) of the beneficiary all registered payees with the same combination of letters (or numbers) will be displayed.
- If you would like to save the details of the payee so that you do not have to enter them again the next time, check the field and enter a name and an account name

add payee

- If you would like to copy a previous transaction, click on the “[copy previous comment, amount](#)” button to view these details. The system will automatically copy the details of the selected transaction into the current order

Enter details of beneficiary's bank

In this section you can enter the details of the beneficiary's bank. These fields can only be completed for intra-bank transfers.

beneficiary bank details

bank name	<input type="text"/>	Bank address	<input type="text"/>
ID (SWIFT/BIC)	<input type="text"/>	other identification code	<input type="text"/>
Bank country	<input type="text" value="HU - Hungary"/>	correspondent (SWIFT-code)	<input type="text"/>

- The **Bank ID (SWIFT/BIC)** field is mandatory if the *Bank country*, *Bank address*, *Other identification code of bank* and the *Name of beneficiary bank* fields are not filled in.
- The **Bank country**, **Bank address** and **Other identification code of bank** fields are mandatory if the *Bank ID (SWIFT/BIC)* field is not filled in.
- The **Other identification code of bank** always starts with two capital letters, then the subsequent numbers must be entered without any separators.

The **Correspondent (SWIFT code)** field is optional. If you fill in the *Correspondent field* incorrectly, it will stop the automatic processing and may be subject to a charge for manual intervention. The *Bank ID (SWIFT/BIC)* and the *Correspondent (SWIFT code)* of the [correspondent/intermediary bank cannot have the same value](#). **Enter payment details**

In this section you can enter the payment details.

- Select the currency of the payment from the dropdown list. You can initiate payments in K&H corporate e-bank in any currency in which the Bank transfers funds.
- The payment type may be standard as per the terms and conditions set out in the Announcement.
- The value date is determined by the Bank and it cannot be changed.



[copy previous comment, amount +](#)

amount* EUR ▼

payment type ▼

Banking costs borne by ▼

comments

more 140 character

information to the bank

- If you would like to copy a previous transaction, click on the “[copy previous comment, amount](#)” list button to view these details. The system will automatically copy the details of the selected transaction into the current order.
- Banking costs can be split as follows:

Banking costs borne by ▼

BEN / K&H Bank fees and charges and all other banking fees and charges charged to beneficiary
SHA / K&H Bank fees and charges charged to party initiating the transaction, all other banking fees and charges charged to beneficiary
OUR / K&H Bank fees and charges and all other banking fees and charges charged to the party initiating the transaction

- SHA / K&H Bank fees and charges are charged to the party initiating the transaction; all other banking fees and charges are charged to the beneficiary (if the transaction involves a conversion and it is to be completed in the currency of an EEA Member State or the beneficiary is in the territory of an EEA Member State, **only SHA** can be chosen).
- OUR / K&H Bank fees and charges and all other banking fees and charges are charged to the beneficiary.
- BEN / K&H Bank fees and charges and all other banking fees and charges are charged to the beneficiary

Enter details of SEPA other details

[more options](#)

- Click on the **details of payment on behalf** list button if you would like to make a payment on behalf of another person and enter the actual payer’s details in the dropdown box.

more options	of another person	to another person	additional parameters
name:	<input type="text"/>	Type of actual payer	<input checked="" type="radio"/> retail <input type="radio"/> corporate
ID:	<input type="text"/>		

- Click on the **details of payment to another person** listbutton to enter the details of the ultimate beneficiary in the dropdown box.

more options	of another person	to another person	additional parameters
name:	<input type="text"/>	type of ultimate beneficiary	<input checked="" type="radio"/> retail <input type="radio"/> corporate
ID:	<input type="text"/>		

- Click on the **enter additional parameters** listbutton to enter any additional parameters for the transaction in the dropdown box.

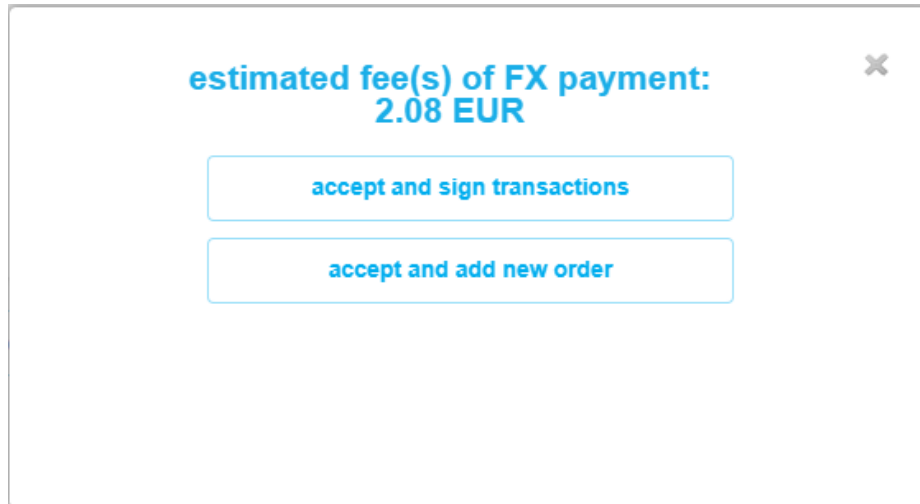
more options	of another person	to another person	additional parameters
unique payment ID	<input type="text"/>	beneficiary type:	<input checked="" type="radio"/> retail <input type="radio"/> corporate
Sender ID	<input type="text"/>		
beneficiary ID	<input type="text"/>	category, payment category	Choose One ▾
		payment category	Choose One ▾

Save order

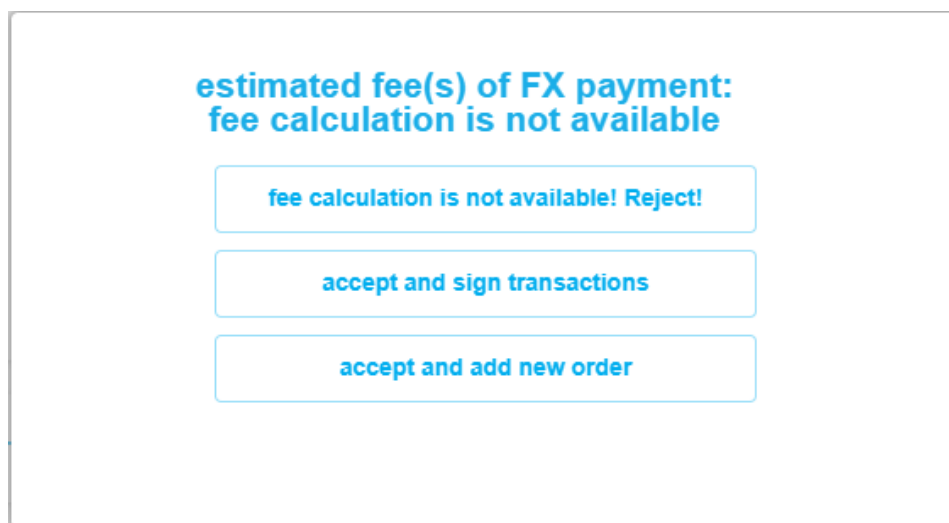
- Click on the „next” button at the bottom of the screen to save the transfer order; you can then enter additional orders. For a saved transfer order to be completed, it must be signed first. The process of signing is discussed in Chapter 11.1.
- Click on the „cancel” button to cancel the transaction.

Fee calculation

- when you pressing the next button, a pop-up window shows a fee calculation where you can see the estimated cost of the transaction. This value may differ from the actual commission fee which you can check the transaction history.



- if calculation is not available the following message will appear, but after approved and the transaction items booked, you will see the actual transfer commission at the transaction history




9.1.4 regular payment

On this screen you can initiate HUF payments to be made regularly, on predetermined dates between your own accounts or to third-party accounts, and you can see your recent regular payment(s).

If you have not given regular payment before the system automatically offer the “add new regular payment” option.

regular payment

 add new regular payment

K&H smart minimum account package with extended life insurance
HU83 1111 1111 2222 2222 3333 3333

summary: 3 pcs

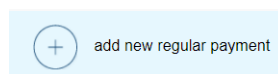
Kedvezményezett Ügyfél HU96 4444 4444 5555 5555 6666 6666	every February, May, August, November 20	20,000 HUF 2017.06.23	▼
Kedvezményezett Ügyfél HU96 4444 4444 5555 5555 6666 6666	biweekly tuesday	1,500 HUF 2017.03.11	▼
Kedvezményezett Ügyfél HU96 4444 4444 5555 5555 6666 6666	monthly 20	5,000 HUF 2017.02.20	▼

HUF securities account
HU37 1111 1111 2222 2222 4444 4444

summary: 1 pcs

K&H NAVIGÁTOR BEFEKTETÉSI ALAP	yearly	10,000 HUF 2020.01.01	▼
-----------------------------------	--------	--------------------------	---

If you want to add new regular payment click for this button:



new regular payment

account to be debited	K&H smart minimum account package with extended life insurance HU83 1111 1111 2222 2222 3333 333		
beneficiary name	<input type="text"/>	amount	<input type="text"/> HUF
account number	HUxx xxxx xxxx xxxx xxxx xxxx	comments	<input type="text"/>
	add payee <input type="checkbox"/>		more 96 character
regularity settings	monthly	, the month's	1 day
			different first / last transaction
			2019.03.01 (friday), 2019.04.01 (monday), 2019.05.01 (wednesday), 2019.06.03 (monday) ...

Select account to be debited


account to be debited

Here you can select the account from which you would like to make the payment. Select the account to be debited from the dropdown list.

Specify beneficiary account

In this section you can enter the details of the beneficiary.

beneficiary name	<input type="text"/>
account number	HUxx xxxx xxxx xxxx xxxx xxxx
	add payee <input type="checkbox"/>

- Click on the “” button to view the payees already registered in the system and your own accounts in the popup list. Select the required payee whose details will then be displayed automatically by the system.
- If you would like to save the details of the payee so that you do not have to enter them again the next time, check the field and enter a name and an account name.

add payee

payee's name

account name

Enter payment details

- Enter the payment details in this section.
- Select payment frequency from the dropdown list. The days of the week on which the order will be subsequently completed are displayed in a separate field.
- Click on the button if the date/amount of the first/last transfer is different and enter the required information.

monthly ▾

daily

weekly


bi-weekly

monthly


quarterly

every half year

annually

first payment day 

first payment amount HUF

last payment day 

last payment amount HUF

- Click on the “calendar” icon to use the calendar function. If the value in the *Last payment day* field is “withdrawal”, then the regular order will remain valid until you withdraw it. Enter a date here to determine the end date of this order.

Save order

- Click on the “next” button at the bottom of the screen to save the transfer order; you can then enter additional orders. For a saved transfer order to be completed, it must be signed first. The process of signing is discussed in Chapter 11.1.
- Click on the “cancel” button to cancel the transaction.

9.1.5 group transfer

This screen enables you to enter group transfers. You must have the appropriate access rights to have access to it.

group transfer

account to be debited	<input type="text" value="HU75 1040 0000 1111 1111 2222 2222"/>		
purpose code *	<input type="text"/>	serial number *	<input type="text" value="2019.02.26"/>
comments *	<input type="text"/>	group id *	<input type="text" value="Choose One"/>
		value date *	<input type="text" value="2/27/19"/>

beneficiaries

0 HUF

#	payee	recipient's name / address	comment	amount	id
there is currently no beneficiary specified					

add new transaction

cancel

name *	<input type="text"/>	amount *	<input type="text" value="HUF"/>
account number *	<input type="text" value="HUxx xxxx xxxx xxxx xxxx xxxx"/>	id *	<input type="text"/>
recipient's name	<input type="text"/>	comment	<input type="text"/>
address	<input type="text"/>		
add payee <input type="checkbox"/>			
<input type="button" value="cancel"/>		<input type="button" value="save"/>	

Select account to be debited

Select the account to be debited from the dropdown list.

Transfer details

K&H Bank Zrt.

1095 Budapest, Lechner Ödön fasor 9.

phone: (06 1) 328 9000

fax: (06 1) 328 9696

www.kh.hu • bank@kh.hu



- Package serial number: comprises the date and a four-digit sequence number. Each transfer must have a unique serial number.
- Group ID: required for group transfers, filled in automatically by the system.
- The payment can be made immediately or on a later value date. In the latter case specify the value date in the „debite date” field or click on the “calendar” icon to select it from the popup calendar.
- Purpose code: as you type in the characters of the purpose code all purpose codes with the same combination of characters will be displayed.
- Comments: the contents entered in this field will appear for each beneficiary.

Recorded beneficiaries

All beneficiaries already registered in the system are listed here. You can also check the number of items in the group transfer and their total value.

Specify beneficiary account

In this section you can enter the details of the beneficiary of the payment.

- Click on the “payee” button to view the payees already registered in the system in the dropdown list. Select the required payee whose details will then be displayed automatically by the system.
- As you type in the letters of the name (or account number) of the beneficiary all registered payees with the same combination of letters (or numbers) will be displayed.
- If you would like to save the details of the payee so that you do not have to enter them again the next time, check the “add payee” field and enter a name and an account name.

add payee 

payee's name

account name

- The *Recipient's name*, *Address* and *Comment* fields are optional.
- Enter the beneficiary's ID and the amount to save the order.

Save order

- Click on the “save” button to save the beneficiary and their details in the system.
- Choose from the following options:
 - Click on the “add more transaction” to add more beneficiaries.
 - Click on the „save” button at the bottom of the screen to save the transfer order; you can then enter additional orders. For a saved transfer order to be completed, it must be signed first. The process of signing is discussed in a subsequent chapter.

Click on the „cancel” button to cancel the transaction.

9.1.6 transaction import

This screen enables the automatic input of transactions instead of manual entry.

transaction import

file

Nincs fájl kiválasztva

which type of files can I use?

type	file extension
HUF payment	.HUF
simplified HUF payment	.HUF.csv
FX payment	.DEV
sepa átutalás	.SEPA
batch transfer	.CSA
simplified batch transfer	.CSA.csv

Select the file to be imported

The 'file to be imported' section includes the file selection function, indicating the format of files to be imported and the save button. Press the button to select the file to be imported, then click on the „save” button to upload it.

transaction import

upload summary

uploaded file type simplified HUF payment
MD5 hash code 8c954cfd0e9fe63361b2b5e9fe55ca21
transactions count and amount 1 item - 12,131 HUF

group by account

source account	piece	amount
HU60 1040 1000 5048 4953 5353 1005	1	12,131 HUF

Upon the successful completion of the upload the system displays the **upload summary information**:

- Type of uploaded file: type generated based on the file extension
- Control code: the control code is generated using an MD5 standard algorithm, and uniquely identifies a specific uploaded file. It enables users to check whether it was indeed the file in question that was uploaded.

- Number and total amount of transactions: the overall amount of all the transactions included in the uploaded file and the transaction amounts broken down by currency.
- Breakdown by account: a display of the number and total amount of transactions by account and currency

Save order


- Having checked the summary details of the uploaded file, click on the „next” button of the screen to save the order; you can then enter additional orders. For a saved order to be completed, it must be signed first. The process of signing is discussed in a subsequent chapter Click on the „cancel” button to cancel the transaction.

9.2 direct debit

This screen enables you to authorise service providers to collect funds directly from your account subject to the conditions specified in the authorisation. On this screen you can see the list of your direct debits.


If you have not given direct debit before the system automatically offer the “add new direct debit” option.

direct debit orders


 add new direct debit

K&H smart minimum account package with extended life insurance
HU83 1111 1111 2222 2222 3333 3333

total: 1 items
active: 1 items

	K&H Biztosító consumer id 123456789-123456789	next debit amount 7,811 HUF limit 8,000 HUF next debit date 2019.02.28	▼
---	---	--	---

In case of recent direct debit orders:



K&H Biztosító

consumer id 123456789-123456789

next debit amount 7,811 HUF

limit 8,000 HUF

next debit date 2019.02.28

details of direct debit

last debit date 2012.03.20	last debit amount 7,600 HUF	next debit date 2019.02.28	next debit amount 7,811 HUF
last debit status successful	next debit status in progress		




details of direct debit order

authorisation id CFBBHD1		upper debit limit 8,000 HUF	
service provider's name K&H Biztosító	service provider's id A10765920	consumer's name Demo Dénes	consumer's id 123456789-123456789
status of direct debit live	consumer's address 1234 Budapest Demo út 987.		
date of recording 2012.12.23	valid from 2012.11.10	request notification yes	person to be notified Demo Dénes
valid until until withdrawn	mailing address 1234 Budapest Demo út 987.		

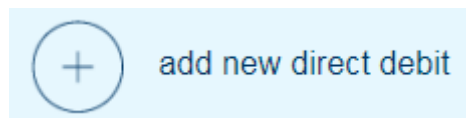
modify, suspend
delete
reject

- Click on a transaction to view its details in the dropdown box. The following quick functions are available here:
 - Click on the “*modify, suspend*” button to modify the details of the transaction or suspend it. Suspension can commence on the first banking day following its submission and its start and end dates cannot be the same.
 - Click on the quick function screen to go to the *Direct debit orders* screen where, once you have modified the details of the order, you can create an order to be signed in accordance with the general transaction rules. The modification/suspension will become effective once the order has been signed.

- Click on the “*delete*” button to delete the selected direct debit order; this creates an order to be signed in accordance with the general transaction rules. The direct debit authorisation will be cancelled once this order has been signed.
- Click on the „*delete*” button to prevent completion of the transaction to charge your account. This button is only displayed on your screen if there is an item to be charged under the direct debit authorisation. Clicking on the quick function button creates an order to be signed in accordance with the general transaction rules. The direct debit authorisation will be cancelled once this order has been signed.

Active direct debit orders are marked with  and cancelled ones with  in the list. The  symbol indicates that there is an item to be collected under the direct debit authorisation in question.

If you want to add new direct debit click for this button:



new direct debit

account to be debited	<input type="text" value="HU83 1111 1111 2222 2222 3333 3333"/>		
valid from	<input type="text" value="2/26/19"/>	upper debit limit	<input type="text" value="not available"/>
			HUF
end of validity	<input type="text" value="until revoked"/>	<input type="checkbox"/>	notification to service provider of upper limit

please enter the details of the consumer!

consumer's name*	<input type="text" value="Demo Dénes"/>
consumer's address*	<input type="text" value="1105 Sopron, Almahegy u. 1"/>
consumer's id*	<input type="text"/>

please enter the details of the service provider!

service provider's id*	<input type="text"/>
service provider's name*	<input type="text"/>

Select account to be debited

Select the account you would like to be debited in this section:

account to be debited	<input type="text" value="HU83 1111 1111 2222 2222 3333 3333"/>
-----------------------	---

K&H Bank Zrt.

1095 Budapest, Lechner Ödön fasor 9.

phone: (06 1) 328 9000

fax: (06 1) 328 9696

www.kh.hu • bank@kh.hu

Select the account to be debited from the dropdown list:

Select service provider

Select the service provider you wish to authorise to charge your account directly.

please enter the details of the service provider!

service provider's id*

service provider's name*

- The name and ID of the service provider is stated on the invoices issued by the service provider. Enter these details in the appropriate fields.
- Start typing the name or ID of the service provider in the appropriate field; all registered service providers with the same combination of letters/numbers will be displayed to assist in finding the correct one quickly. Select the name or ID of the service provider from the list; the other field will be automatically filled in by the system. Please check the service provider ID on the invoice against the one shown in the list.

Enter consumer details

please enter the details of the consumer!

consumer's name*

consumer's address*

consumer's id*

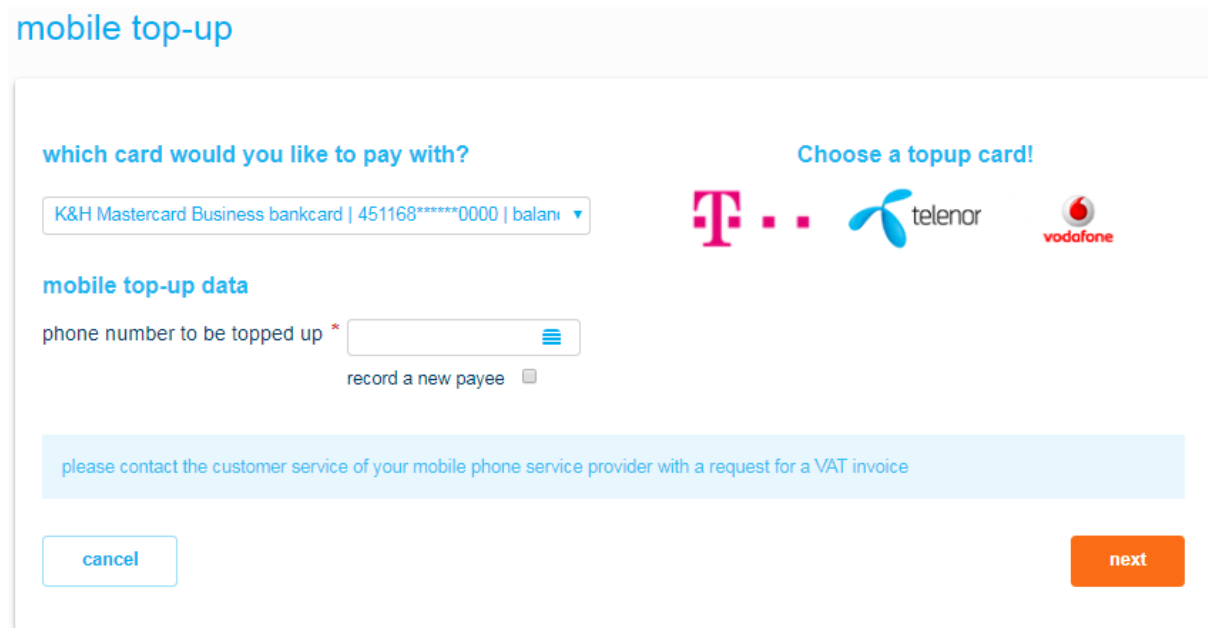
- The system will automatically complete the consumer's name and address based on the account holder's details registered by the Bank. Please check that your details are consistent with the details stated on the invoice and modify them as appropriate.
- The consumer ID is stated on the invoice issued by the service provider. Copy the consumer ID into the relevant field.
- You can specify a start date and an end date for the order. Click on the „calendar” icon to use the calendar function.
- You can also specify an upper debit limit. If the service provider would like to debit your account with an amount larger than your upper debit limit, the Bank will automatically reject the charge. Check the notification to service provider of upper limit button if you would like to notify the service provider about the upper debit limit.

Save order

- Click on the “next” button at the bottom of the screen to save the transfer order. For a saved transfer order to be completed, it must be signed first. The process of signing is discussed in Chapter 11.1.
- Click on the „cancel” button to cancel the transaction.

9.3 mobile top-up

This screen enables you to top up your mobile phone balance. Mobile phone top-ups are classified as bank card transactions.



The screenshot shows a web interface for mobile top-up. At the top left, it says "mobile top-up". Below this, there are two main sections. The first section is titled "which card would you like to pay with?" and features a dropdown menu currently showing "K&H Mastercard Business bankcard | 451168*****0000 | balan...". To the right of this section is a heading "Choose a topup card!" followed by three logos: T-Mobile (T...), telenor, and vodafone. The second section is titled "mobile top-up data" and contains a text input field for "phone number to be topped up *" with a menu icon to its right. Below the input field is a checkbox labeled "record a new payee". A light blue banner below the input field contains the text "please contact the customer service of your mobile phone service provider with a request for a VAT invoice". At the bottom of the form, there are two buttons: "cancel" on the left and "next" on the right.

- Select the account to be debited from the dropdown list.
- Select the appropriate mobile telecommunications company by clicking on its logo, which will then appear framed.



- The system displays the top-up amounts available at the company in question.
- Select the amount, which will appear in blue background.
- Click on the “mobile phone top-up payees” list button to view payees already registered in the system. The phone number of the payee selected from the list will be automatically completed.

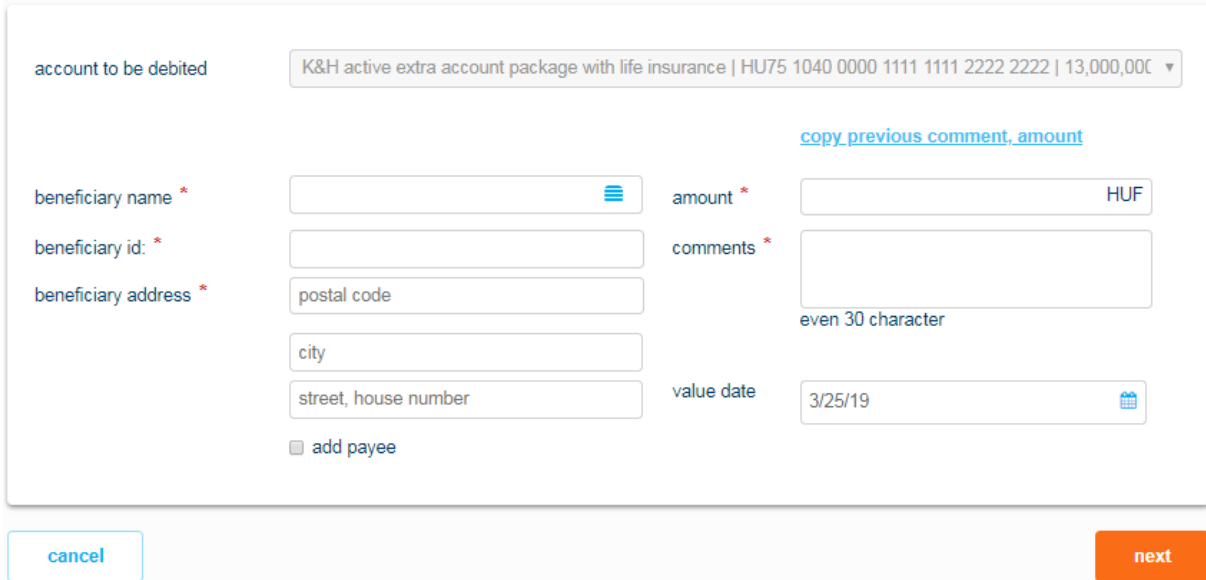
Save order

- Click on the „next” button at the bottom of the screen to save the order. For a saved transfer order to be completed, it must be signed first. The process of signing is discussed in Chapter 9.1.
- Click on the „cancel” button to cancel the transaction.

9.4 postal payment order

This screen enables you to enter postal payment orders. You must have group access rights to have access to it.

postal payment order



The screenshot shows a web form for creating a postal payment order. At the top, there is a dropdown menu for 'account to be debited' with the selected option 'K&H active extra account package with life insurance | HU75 1040 0000 1111 1111 2222 2222 | 13,000,00C'. Below this, there are several input fields: 'beneficiary name *' with a menu icon, 'beneficiary id. *', 'beneficiary address *' (split into 'postal code', 'city', and 'street, house number' fields), 'amount *' with a currency selector set to 'HUF', 'comments *' with a note 'even 30 character', and 'value date' set to '3/25/19'. There is a checkbox for 'add payee' which is currently unchecked. At the bottom, there are 'cancel' and 'next' buttons.

Select account to be debited

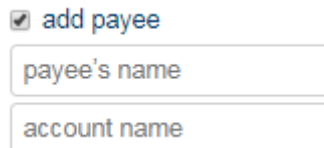
Select the account to be debited from the dropdown list.

Enter beneficiary's details

Enter the beneficiary's details in this section.

- Click on the “payee” button to view the payees already registered in the system in the dropdown list. Select the required payee whose details will then be displayed automatically by the system.
- As you type in the letters of the name (or account number) of the beneficiary all registered payees with the same combination of letters (or numbers) will be displayed.
- Enter the beneficiary's address in the three fields provided for this purpose.

If you would like to save the details of the payee so that you do not have to enter them again the next time, check the “add payee” field and enter a name and an account name.



The screenshot shows the 'add payee' section of the form. It features a checked checkbox labeled 'add payee'. Below the checkbox are two input fields: 'payee's name' and 'account name'.

Enter payment details

- If you would like to copy a previous transaction, click on the “[copy previous comment, amount](#)” button to view your earlier transactions. The system will automatically copy the details of the selected transaction into the current order.
- The payment can be made immediately or on a later value date. In the latter case specify the value date in the „later” field or click on the „[calendar](#)” icon to select it from the popup calendar.
- Amount: postal payment orders can only be submitted in HUF.
- Comment: the contents of this field will also be displayed for the beneficiary.

Save order

- Click on the „[next](#)” button at the bottom of the screen to save the transfer order; you can then enter additional orders. For a saved transfer order to be completed, it must be signed first. The process of signing is discussed in a subsequent chapter.
- Click on the “[cancel](#)” button to cancel the transaction.

9.5 partners

This screen enables you to view and modify or delete the details of payees already registered in the system and to add new payees.

partners

payee's name	account number	mobile	address	investment	
Demo Dénes Feleség				✓	∨
Demo partner				✓	∨

We recommend that you register all beneficiaries to whom you make payments and all mobile phone numbers that you top up frequently.

Only the “[payees](#)” in to whom the transaction in question is applicable are displayed in the dropdown list on each transaction screen.

Warning


You can only make investment-related HUF and FX payments to payees registered for this purpose.

Payee settings in K&H corporate e-bank:





- Each payee must be given a name.
- Details for payees can be entered for three transaction types:

- accounts (for HUF and FX payments, yellow postal cheque payments etc)
 - secondary account ID
- mobile phone numbers (for mobile phone top-ups)
- payees set up for investment purposes (securities accounts or bank accounts to which you would like to initiate payments from a securities account kept with K&H Bank)
- You can enter and name an unlimited number of account numbers or mobile phone numbers for each transaction type.

View payee details

- All the payees you entered in K&H corporate e-bank are displayed on the screen. The transaction types for which you provided details for a payee are checked with a .
- Click on the „+” button next to a payee to view their detailed information in the system.
- Enter a string of characters in the *search* field to search for a payee.

partners

payee's name	account number	mobile	address	investment	
Demo Dénes Feleség					
Demo partner					

accounts

Demo number1
111111111111222222222222, Demo partner 2019.03.22

Modify payee details

- Click on the “[modify](#)” button to modify a payee's details.

- The *Edit payee* screen enables you to change existing details and save the transaction.

Delete payee

- Click on the „delete” button to delete a selected payee.
- This transaction is not required to be signed.

Add new payee

- Each transaction screen enables you to register the beneficiary of a transaction as a payee; the process is described there.
- Click on the „new payee” button on this screen to add a new payee.

edit payee

payee's name

accounts new account

investment accounts new investment account

account alias

account number* name*

currency*

mobile phone numbers new mobile phone number

- **Enter payee name**
- **To add a new account**, click on the „new account” button and complete the fields in the dropdown list. The account name and the beneficiary’s account number and name are mandatory fields.

- **to add a secondary account ID**

edit payee

payee's name

accounts

[new account](#)

account alias [delete](#)

beneficiary:* account number secondary account ID

type*

payment amount comments

accounts

new account

account alias

account alias

delete

account number*

HUxx xxxx xxxx xxxx xxxx xxxx

name*

payment amount

comments

payee address

bank id

bank name

bank address

country:

select one

other bank id

correspondent
SWIFT code

correspondent

- Click on the „delete” button to delete / reject the details entered.
- **To add a new account**, click on the „new investment account” button and complete the fields in the dropdown list. The account name and the beneficiary’s account number and currency are mandatory fields

investment accounts

new investment account

account alias

account number*

11111111111111111111111111111111

name*

Társulajdonos feleség

currency*

HUF

Click on the „delete” button to delete / reject the details entered

- **To enter a new mobile phone payee**, click on the „[new mobile phone number](#)” button and complete the fields in the dropdown list. The name of the mobile phone number and the mobile phone number itself are mandatory fields.

mobile phone numbers

[new mobile phone number](#)

phone alias

phone number*

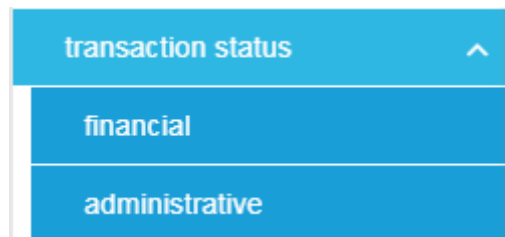
[delete](#)

- Click on the “[delete](#)” button to delete / reject the details entered.

Save transaction

- The registration and modification of payee details are transactions that must be signed. Click on the „[save](#)” button at the bottom of the screen to save such transactions and sign them immediately. If you navigate from the screen before signing such a transaction, it will be deleted.
- Click on the „[cancel](#)” button to cancel the transaction.

9.6 transaction status



The screenshot shows a mobile application menu for transaction status. It consists of three stacked blue rectangular buttons. The top button is labeled 'transaction status' and has a small white upward-pointing arrow on its right side. The middle button is labeled 'financial'. The bottom button is labeled 'administrative'.

9.6.1 financial


In this menu you can see the status of your financial transaction: signable, pending or closed.

financial transactions

signable (1 pcs) pending (16 pcs) closed (0 pcs)

K&H smart minimum account package with extended life insurance available balance 500,000 HUF
HU83 1111 1111 2222 2222 3333 3333

select all selected transactions: 1 items

<input checked="" type="checkbox"/>	2019.02.25 monday	new HUF transfer	credit account HU12 7777 7777 8888 8888 9999 9999		63,857 HUF pending signature	▼
-------------------------------------	-----------------------------	------------------------	--	---	--	---

 summary: **63,857 HUF**

You can check, modify and approve the details of the orders entered. This menu item can be accessed from the menu or you will be automatically directed to this page following your entry of transactions.

- Orders to be signed are grouped by account number to be debited in the priority order set in *Settings / Account profile settings* first and by value date second.
- Click on a transaction to view its details in the dropdown box. Details vary by transaction type.
- The following quick functions are available in the dropdown box:
 - Click on the *modify* button to go to the screen where you can modify the selected transaction.
 - Click on the *delete* button to delete the selected transaction.
- Check the box to select a transaction for signing:
 - Click on the “*balance forecast*” button to see how your balance will evolve in the next thirty days if you sign the selected transactions.
 - Click on the “*delete selected items*” button to delete all selected items.
 - Click on the „*next*” button at the bottom of the screen to sign the selected orders, i.e. to send them to the Bank.
- Click on the “*cancel*” button to return to the *Managing orders* selection screen.

9.6.1.1 Sign or delete transactions

- Click on the button of the *delete* button in the window to delete the selected transaction.
- You can sign or delete several transactions at the same time. Select the transactions to be signed or deleted by ticking the appropriate checkboxes:
 - Click on the “*delete selected items*” button to delete all selected items.
 - Click on the „*next*” button at the bottom of the screen to sign all selected transactions, i.e. to send them to the Bank for completion.

- Click on the “cancel” button to return to the *Managing orders* selection screen.
Transactions submitted via K&H corporate e-bank can be signed using a mobil-token or with an SMS password.

9.6.1.2 Signature with Mobil-token

if you have internet connection on your mobile device

- start your K&H mobilbank application on your **device**
- choose the " **mobile-token signature** " 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

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

- start your K&H mobilbank application **on your device**
- choose the " **mobile-token signature** " function
- guide your camera to the **QR code**
- check the transactions on your device
- sign the transactions by **providing your mPIN / TouchId**



how to use QR code

- start your K&H mobilbank application on your device
 - choose the "mobile-token signature" 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
- if you haven't internet connection:
enter the signature generated by your device here, then click on the "sign" button



[back to the verification page](#)

confirmation
code*

sign

- **enter** the signature generated by your device **here**, then click on the "sign" button

9.6.1.3 Signature with an SMS password

- Enter the password sent to your mobile phone number on record at the Bank in the *SMS password* field.
- The SMS password thus received is only valid for the transactions selected, i.e. if you would like to initiate a new order you will need a new SMS password for it.

[back to the verification page](#)


sms code*

continue


9.6.2 Confirmation

All the transactions signed in the previous step are confirmed on this screen.
The transactions are grouped by account in the same order as in the previous screen.

confirmation

K&H smart minimum account package with extended life insurance available balance 
HU83 1111 1111 2222 2222 3333 3333

selected transactions: 1 items

2019.02.25 monday	new HUF transfer	credit account HU12 7777 7777 8888 8888 9999 9999		32,547 HUF in progress feedback: pending transaction feedback codes: 0 0000 id: REF11112222	^
-----------------------------	------------------	--	---	--	---

transaction details

creator Demo Dénes	created time 2019.02.25
-----------------------	----------------------------

The above transactions have successfully been sent in and may now be viewed through the menu item "transactions". For the details of the credit made to the beneficiary's account please consult the relevant Announcement currently in effect.

[print](#) [done](#)

- Click on a transaction to view its details in the dropdown box. Details vary by transaction type.
- Click on the „[print](#)” button to generate a certificate in .pdf format about the orders shown on the *Confirmation* screen.
- Click on the „[done](#)” button; if you have other transactions to be signed and you would like to sign them immediately, you will have an option to return to the *Orders to be signed* screen; otherwise you will be redirected to the start page.

9.6.2.1 Pending financial transactions




This screen enables you to check, modify or delete the details of pending (value dated) orders.

financial transactions

signable (0 pcs) **pending (16 pcs)** closed (2 pcs)

K&H smart minimum account package with extended life insurance
 HU83 1111 1111 2222 2222 3333 3333


transactions: 3 db

2017.06.23 friday	standing HUF transfer order	Kedvezményezett Ügyfél 44444444-55555555-66666666	20,000 HUF	 Aktív	EBNG000004220481
2017.03.11 saturday	standing HUF transfer order	Kedvezményezett Ügyfél 44444444-55555555-66666666	1,500 HUF	 Aktív	EBNG000004220483
2017.02.20 monday	standing HUF transfer order	Kedvezményezett Ügyfél 44444444-55555555-66666666	5,000 HUF	 Aktív	EBNG000004220482

HUF securities account
 HU37 1111 1111 2222 2222 4444 4444

transactions: 13 db

payment transactions

2017.04.30 sunday	Utalási/ átvezetési rendelkezés	Befektető Bálint 88888888-55555555-33333333	323 HUF	 active	RD080331000005
-----------------------------	---------------------------------------	--	---------	---	----------------

- Click on a transaction to view its details in the dropdown box. Details vary by transaction type.
- Click on the *modify* button to go to the screen where you can modify the selected transaction.
- Click on the *delete* button to delete the selected transaction, which will immediately generate a deletion order to be signed.

9.6.2.2 Closed financial transactions

This screen enables you to check your transactions completed in the last thirty days and to initiate new ones by using their details.

financial transactions

signable (0 pcs)
pending (16 pcs)
closed (2 pcs)

K&H smart minimum account package with extended life insurance
available balance 500,000 HUF

HU83 1111 1111 2222 2222 3333 3333

selected transactions: 2 items

2019.02.25 monday	new HUF transfer	credit account HU12 7777 7777 8888 8888 9999 9999	✓	32,547 HUF successfully processed feedback: successful performance feedback codes: 0 0000 id: REF11112222
2019.02.25 monday	new HUF transfer	credit account HU12 7777 7777 8888 8888 9999 9999	✓	63,857 HUF successfully processed feedback: successful performance feedback codes: 0 0000 id: REF11112222

The completed orders shown on this screen are orders submitted via e-bank and completed.

- The completed orders are shown by account number in the order set in *Settings / Account profile settings*, while administrative items are shown in reverse chronological order.
- Click on a transaction to view its details in the dropdown box where you can use the “*copy transaction*” button to initiate new transactions of the following types:
 - domestic HUF transfer
 - yellow postal cheque payment
 - international or domestic FX payment
 - mobile phone top-up
 - fix term deposit

Clicking on the quick function button directs you to the appropriate transaction screen where the system will copy the previous transaction. Check / modify the details, then create an order to be signed according to the general transaction rules. Cloned orders will be completed once they have been signed.

9.6.3 administrative

In this menu you can see the status of your administrative transaction: signable, pending or closed.

Click on the appropriate icon to start the required function. Only the menu items you are authorised to use are displayed on your screen.

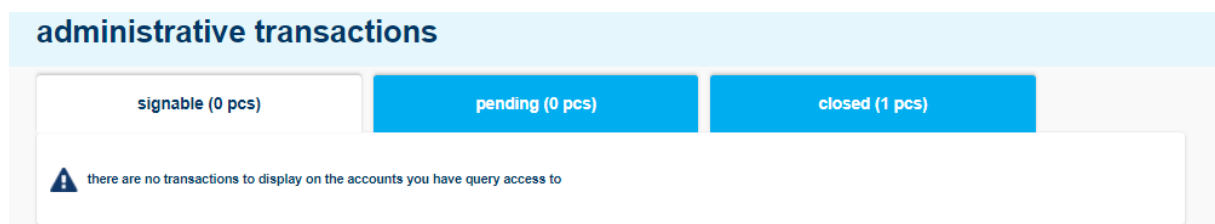
9.6.3.1 **Signable financial transactions**

You can check, modify and approve the details of the orders entered. This menu item can be accessed from the menu or you will be automatically directed to this page following your entry of transactions.

- Click on a transaction to view its details in the dropdown box. Details vary by transaction type.
- The following quick functions are available in the dropdown box:
 - Click on the **modify** button to go to the screen where you can modify the selected transaction.
 - Click on the **delete** button to delete the selected transaction.
 - Click on the “**delete selected items**” button to delete all selected items.
 - Click on the „**next**” button at the bottom of the screen to sign the selected orders, i.e. to send them to the Bank.
- Click on the “**cancel**” button to return to the *Managing orders* selection screen.

9.6.4 **administrative transactions**

In this menu you can see the status of your administrative transaction: signable, pending or closed.



The screenshot shows a header titled "administrative transactions" in a light blue bar. Below it are three buttons: "signable (0 pcs)", "pending (0 pcs)", and "closed (1 pcs)". The "pending" and "closed" buttons are highlighted in a darker blue. Below the buttons is a white box with a warning icon and the text: "there are no transactions to display on the accounts you have query access to".

Click on the appropriate icon to start the required function. Only the menu items you are authorised to use are displayed on your screen.

9.6.4.1 **Signable administrative transactions**

You can check, modify and approve the details of the orders entered. This menu item can be accessed from the menu or you will be automatically directed to this page following your entry of transactions.

- Click on a transaction to view its details in the dropdown box. Details vary by transaction type.
- The following quick functions are available in the dropdown box:
 - Click on the **modify** button to go to the screen where you can modify the selected transaction.
 - Click on the **delete** button to delete the selected transaction.
 - Click on the “**delete selected items**” button to delete all selected items.
 - Click on the „**next**” button at the bottom of the screen to sign the selected orders, i.e. to send them to the Bank.
- Click on the “**cancel**” button to return to the *Managing orders* selection screen.

9.6.4.2 **Sign or delete transactions**

- Click on the button of the **delete** button in the window to delete the selected transaction.

- You can sign or delete several transactions at the same time. Select the transactions to be signed or deleted by ticking the appropriate checkboxes:
 - Click on the “delete selected items” button to delete all selected items.
 - Click on the „next” button at the bottom of the screen to sign all selected transactions, i.e. to send them to the Bank for completion.
- Click on the “cancel” button to return to the *Managing orders* selection screen.

Transactions submitted via K&H corporate e-bank can be signed using a mobil-token or with an SMS password.

9.6.4.3 Signature with Mobil-token

if you have internet connection on your mobile device

- start your K&H mobilbank application on your **device**
- choose the " **mobile-token signature** " 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

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

- start your K&H mobilbank application **on your device**
- choose the " **mobile-token signature** " 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" button



how to use QR code

- start your K&H mobilbank application on your device
 - choose the "mobile-token signature" 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
- if you haven't internet connection:
enter the signature generated by your device here, then click on the "sign" button



[back to the verification page](#)

confirmation
code*

sign

9.6.4.4 Signature with an SMS password

- Enter the password sent to your mobile phone number on record at the Bank in the *SMS password* field.
- The SMS password thus received is only valid for the transactions selected, i.e. if you would like to initiate a new order you will need a new SMS password for it.

back to the verification page

sms code * continue

9.6.4.5 Confirmation

All the transactions signed in the previous step are confirmed on this screen. The transactions are grouped by account in the same order as in the previous screen.

confirmation

administrative transactions

transactions: 1 items

type	status	
modify card limit and changing 3D secure parameters	✓	successfully processed <small>signed: Demo Dénes 2018.04.11 15:29:29</small>

The above transactions have successfully been sent in and may now be viewed through the menu item "managing orders". For the details of the credit made to the beneficiary's account please consult the relevant Announcement currently in effect.

print
done

- Click on a transaction to view its details in the dropdown box. Details vary by transaction type.
- Click on the „print” button to generate a certificate in .pdf format about the orders shown on the *Confirmation* screen.
- Click on the „done” button; if you have other transactions to be signed and you would like to sign them immediately, you will have an option to return to the *Orders to be signed* screen; otherwise you will be redirected to the start page.

9.6.4.6 Pending administrative transactions

This screen enables you to check, modify or delete the details of pending (value dated) orders.

administrative transactions

signable (0 pcs)

pending (0 pcs)

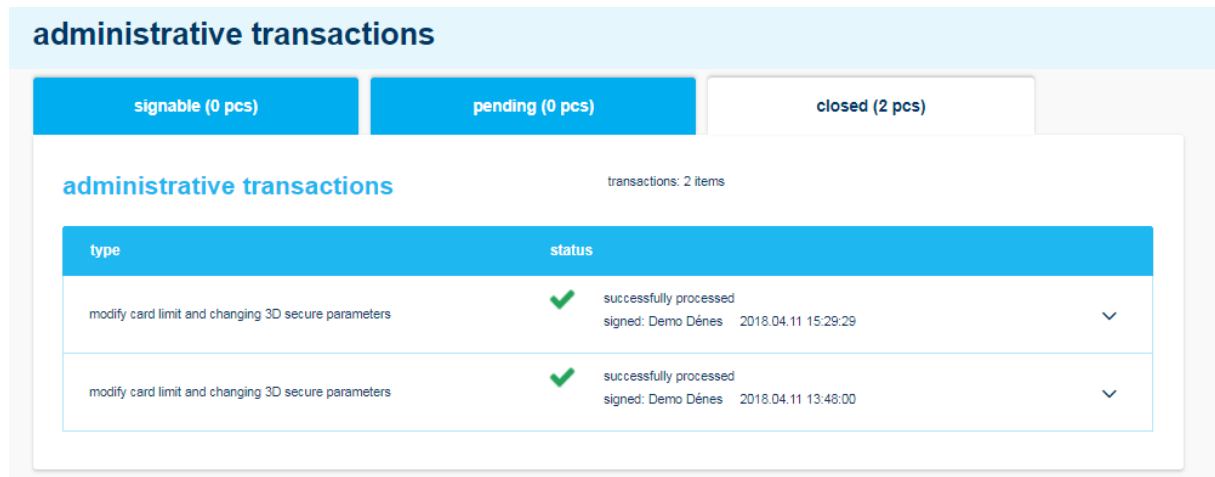
closed (2 pcs)

⚠ there are no transactions to display on the accounts you have query access to

- Click on a transaction to view its details in the dropdown box. Details vary by transaction type.
- Click on the *modify* button to go to the screen where you can modify the selected transaction.
- Click on the *delete* button to delete the selected transaction, which will immediately generate a deletion order to be signed.

9.6.4.7 Closed administrative transactions

This screen enables you to check your transactions completed in the last thirty days and to initiate new ones by using their details.



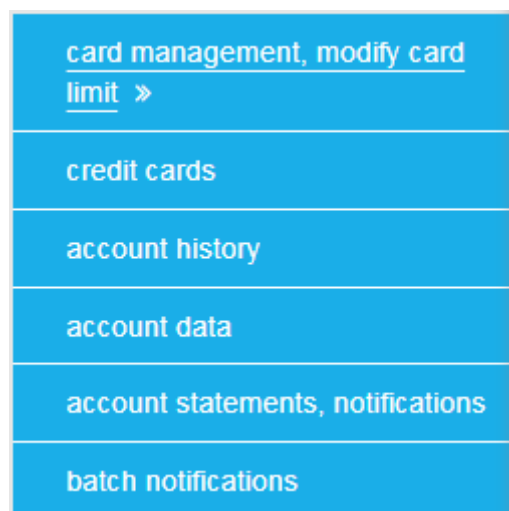
type	status
modify card limit and changing 3D secure parameters	successfully processed signed: Demo Dénes 2018.04.11 15:29:29
modify card limit and changing 3D secure parameters	successfully processed signed: Demo Dénes 2018.04.11 13:48:00

The completed orders shown on this screen are orders submitted via e-bank and completed.

10 cards, accounts

The following types of order can be generated on this selection screen:

You must have the appropriate access rights to have access to it.



- card management, modify card limit »
- credit cards
- account history
- account data
- account statements, notifications
- batch notifications

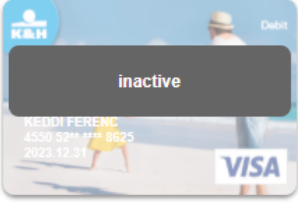
Click on the appropriate icon to go the required menu item. Only the menu items you are authorised to use are displayed on your screen.

10.1 Cards management, modify card limit

This screen enables you to view the bank card(s) linked to the accounts you are authorised to manage. You can also view PIN, change existing card limits, activate, renew, suspend / unsuspend or cancel bank cards.

card management, modify card limit

own card(s) managed card(s)




KEDDI FERENC
4550 52** **** 8625

debit card
main card
live

HU54 1040 2908 8676 6887 7675 1008

activate cancel

PIN code

view PIN ***** 

card limit

cash withdrawal limit* HUF

purchase limit* HUF


online transaction limit* HUF


online card payment

authentication method*

For security reasons, enter your phone number and password to enable online shopping. When confirming your online payment you have to give this password and the SMS code sent to the registered phone number.

If you would like to use Push Notification for your online card payment you need to activate your K&H Mobilbank application.

phone number 

new password 

next

The screen displays the cards which belong to the client on whose behalf you are acting and which you have access to, including credit cards.

- Click on the “V” button next to a bank card to view its details.

- In addition to the details, the following quick functions are available in the dropdown window:
- for credit and/or debit cards:
 - card management
 - activate card, suspend / unsuspend card, cancel card, order replacement card
 - modify limit
 - renew card (available only from 45 to 90 days prior to the expiry date of the card in question)
 - view PIN
 - credit card details (only available for credit cards)

Click on the appropriate quick function button to go directly to the required transaction or settings screen.

10.1.1 modify card limit, view PIN and online card payment

You must have the appropriate access rights to have access to it.

view PIN

In this menu item you can request the PIN code associated with the bank card(s). Click the eye icon “




”to start the request. If the query is successful, the code is showed for 12 seconds.

The service is not available for managed cards

PIN code

view PIN

**** 

PIN code

view PIN

2478

modify card limit

This function can be used for modifying the cash withdrawal, purchase and online transaction limits of a selected bank card and the online card payment service. Changes become effective once you have signed them.

- When you have entered the required details click on the „next” button to generate a transaction to be signed. Changes become effective once you have signed them.

card limit

cash withdrawal limit*	<input type="text" value="1"/>	HUF
purchase limit*	<input type="text" value="116 000"/>	HUF
online transaction limit*	<input type="text" value="116 000"/>	HUF

Internet transaction limit can not exceed the purchase limit. Internet transaction limit is a subcategory of purchase limit.

online card payment

You can find more information about the online card payment service on the following page:

<https://www.kh.hu/sca>

For the details of the selected card, you can also enter the password required for the online purchase transaction and the phone number.

online card payment

authentication method*

For security reasons, enter your phone number and password to enable online shopping. When confirming your online payment you have to give this password and the SMS code sent to the registered phone number.

If you would like to use Push Notification for your online card payment you need to activate your K&H Mobilbank application.

phone number

?

new password

?

Password format: 4 digits

authentication method

Here you can see the confirmation method you are using

online card payment

authentication method*

For security reasons, enter your phone number and password to enable online shopping. When confirming your online payment you have to give this password and the SMS code sent to the registered phone number.

If you would like to use Push Notification for your online card payment you need to activate your K&H Mobilbank application.

- When you have entered the required details click on the „next” button to generate a transaction to be signed. Changes become effective once you have signed them.

10.1.2 Renew card

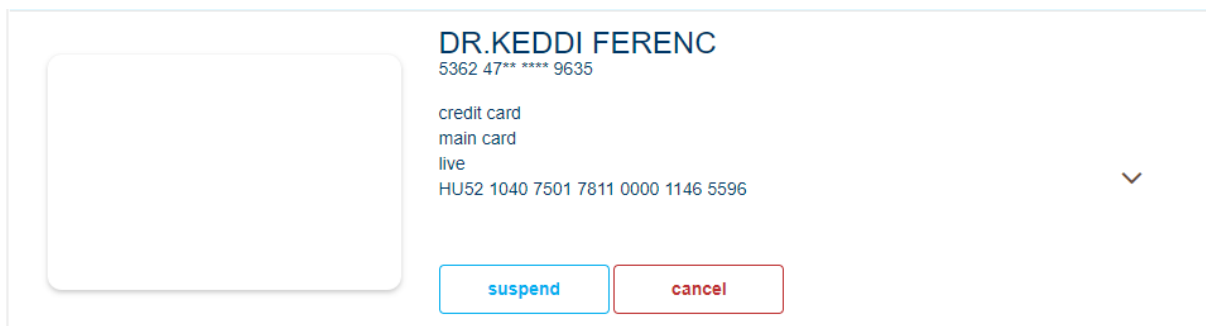
This quick function is available only from 45 to 90 days prior to the expiry date of the card in question and enables you to request a replacement card early.

10.1.3 Activate card

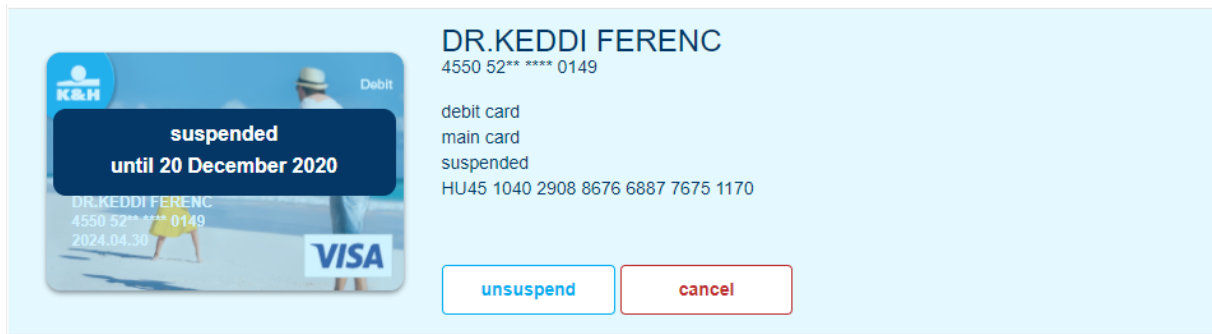
The button of this quick function is only shown if the user has a card to be activated. Click on the button to generate a transaction to be signed. The bank card in question will be activated once you have signed the transaction.

10.1.4 suspend / unsuspend card

The button of this quick function is only shown if the user has a card to be suspend / unsuspend.



The screenshot shows a user interface for managing a credit card. On the left is a placeholder for the card image. To the right, the cardholder's name is displayed as "DR.KEDDI FERENC" in blue. Below the name is the card number "5362 47** ***** 9635". Further down, the card type is listed as "credit card", "main card", and "live". At the bottom of the card details is the IBAN "HU52 1040 7501 7811 0000 1146 5596". A small downward arrow icon is visible to the right of the IBAN. At the bottom of the interface are two buttons: a blue "suspend" button and a red "cancel" button.



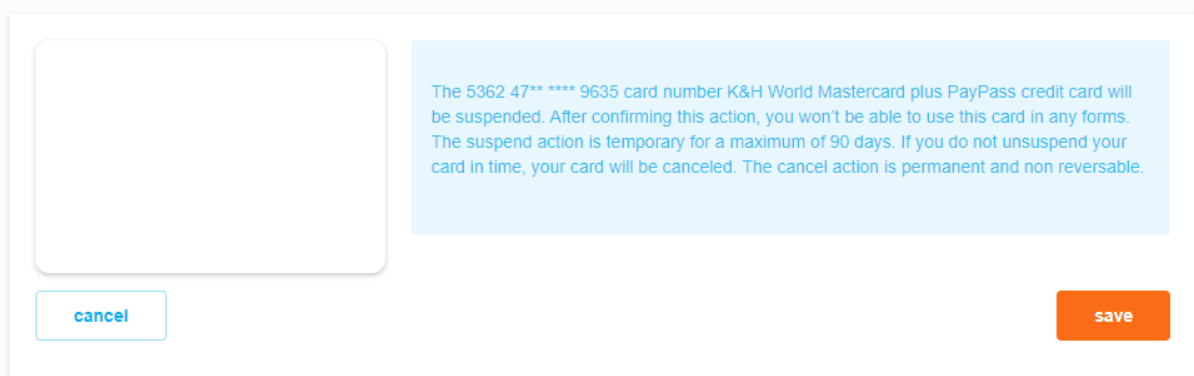
suspend card

After confirming this action, you won't be able to use this card in any forms. The suspend action is temporary for a maximum of 90 days. If you do not unsuspend your card in time, your card will be canceled. The cancel action is permanent and non reversable.

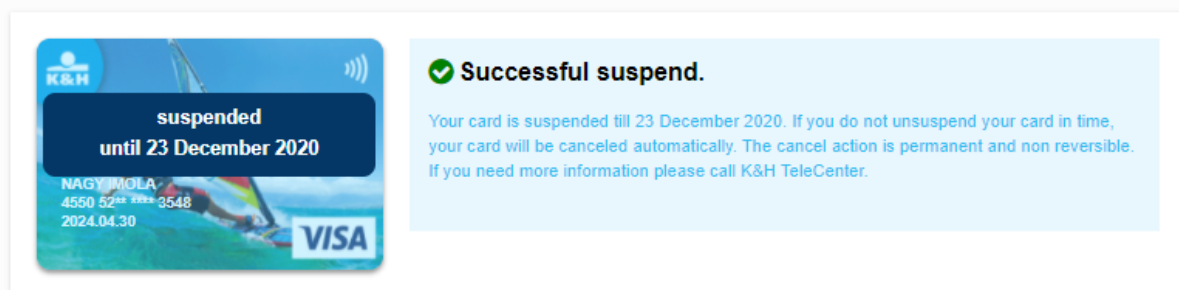
- click on the „save” button to generate a transaction

The transaction is free of charge. After a successful suspended, the end date of the suspension period is displayed on the card image.

suspend card



suspend card



If you do not unsuspend your card in time, your card will be canceled automatically. The cancel action is permanent and non reversible. If you need more information please call K&H TeleCenter.

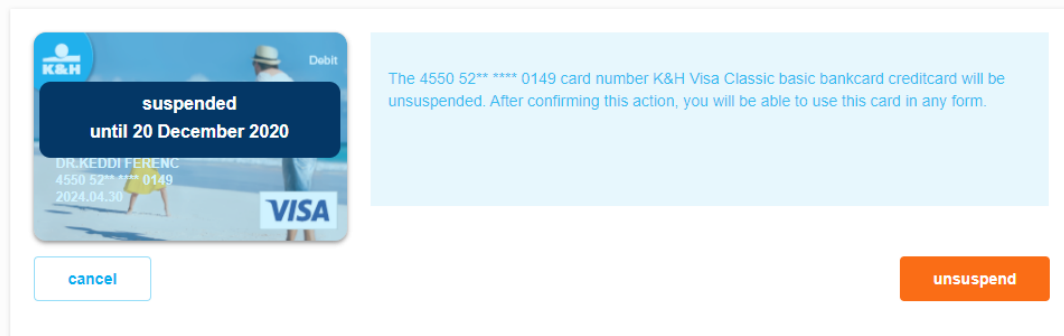
unsuspend

This function only appears if the user has an unsuspend card.



After confirming this action, you will be able to use this card in any form.

unsuspend card



- click on the „unsuspend” button to generate a transaction
- no signature is required for the transaction
-

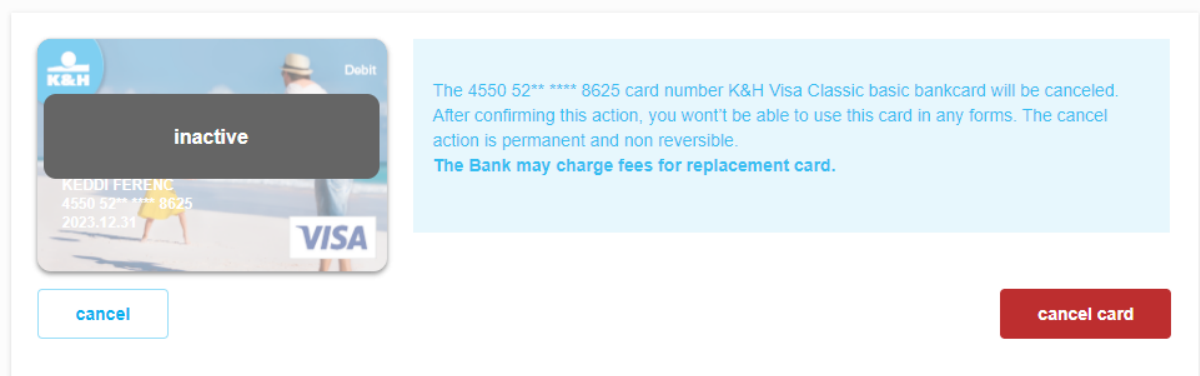
10.1.5 cancel card

This function only appears if the user has a cancel card.

You must have the appropriate access rights to have access to it.



cancel card



ATTENTION!

After confirming this action, you won't be able to use this card in any forms. The cancel action is permanent and non reversible.

The Bank may charge fees for replacement card.

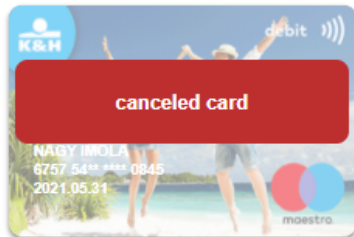
The cancelled card is displayed in the card list for 90 days. After the "cancel card" button, the transaction request can be finalized. For security reasons, it is necessary to confirm the prohibition request in a popup message!

warning

Are you sure you want to cancel your card? This action is non reversible.

successful transaction:

cancel card



✔ Card cancel successful.

The Bank may charge fees for replacement card. The 6757 54** **** 0845 card number K&H Maestro contactless bankcard has successfully canceled. If you need more information, please call the K&H TeleCenter: +36 1/20/30/70 335 33 55.

order replacement card

Your replacement card will arrive at your address, 2049 DIÓSD Bartók Béla út 10.
You can modify the address in Ebank 'settings' menu, with K&H TeleCenter helps or in any K&H branch.
The Bank may charge fee for replacement card, from which. You can inform the fee from the Announcement.

cancel

order replacement card

After successful card canceled you will be able to request a replacement card. The Bank may charge fees for replacement card. If you need more information, please call the K&H TeleCenter: +36 1/20/30/70 335 33 55.

10.1.6 order replacement card

Here you can see the address to which we will post the replacement card.

You must have the appropriate access rights to have access to it.

order replacement card

Your replacement card will arrive at your address, 2049 DIÓSD Bartók Béla út 10.
You can modify the address in Ebank 'settings' menu, with K&H TeleCenter helps or in any K&H branch.
The Bank may charge fee for replacement card, from which. You can inform the fee from the Announcement.

cancel

order replacement card

You can modify the address in Ebank 'settings' menu, with K&H TeleCenter helps or in any K&H branch.


The Bank may charge fee for replacement card, from which. You can inform the fee from the Announcement.

Click on the “[order replacement card](#)” button to generate a transaction to be signed.

10.2 credit cards

You can only see the selection screen if you are authorised to view/manage credit cards.

credit cards



available credit limit	62,679 HUF
payment due date	2013.06.03
minimum payable amount	7,284 HUF

[^](#)

More information

total credit limit 100,000 HUF	balance of last account statement 0 HUF
credit card account HU12 7777 7777 8888 8888 9999 9999	status live - sent to customer
main card/co-card co-card	date of last account statement 2013.05.15

[trn. history](#)

Transactions in the current cycle

total credit used 0 HUF	amount of pending transactions 37,321 HUF
----------------------------	--

[repayment](#)

[pending trn.](#) [cycle's trn.](#) [management](#)

This screen enables you to view the cards linked to the credit card accounts you are authorised to manage and to carry out transactions associated with these cards.

- Click on the [transaction history](#) button to go to the *account history* screen to view the credit card transactions of the last thirty days
- Click on the [pending transactions](#) button to go to the *account history* screen to view the pending credit card transactions generated in the last thirty days.

K&H Bank Zrt.

1095 Budapest, Lechner Ödön fasor 9.

phone: (06 1) 328 9000

fax: (06 1) 328 9696

www.kh.hu • bank@kh.hu



- Click on the [cycle's trn.](#) button to go to the **credit card transactions booked in the current cycle** screen to view the transactions generated since the last payment date of the credit card in question
- Click on the [statement](#) button to go to the screen where you can view and download credit card statements for the card in question
- Click on the [repayment](#) button to initiate a payment to the credit card in question.
 - You will be directed to the *HUF payment* screen where the following transaction details are already filled in
 - Account to be debited: *The first HUF account in the priority order specified in Settings*
 - Beneficiary's name: *Name of the credit card account*
 - Beneficiary's account number: *Account number of the credit card account*
 - Value date: *Due date*
 - Payment amount: *The minimum amount payable*
 - Comments: *Due date*

You can change the details of the order at your discretion before submitting it via e-bank.

The transaction must be entered and signed in the same manner as HUF payments.

Click on the [card mgmt](#) button to go to the *Card management, modify card limit* screen where you can view the details of the credit card in question and modify its purchase and cash withdrawal limits.

10.3 account history

You can view the transactions on the selected account on the Account history screen. Account history can be checked for up to 5 calendar years.

account history

every account ▼

search for a contact, type, category ... 🔍

advanced search settings

type every transaction ▼

transaction direction debits amounts credited

status booked waiting for booking

time interval 12/27/18 -from 3/27/19 -to

amount interval -from -to

search

2019.03.18 monday	value dated HUF payment, intrabank	DEMO DÉNES HU83 1111 1111 2222 2222 3333 3333	100 HUF booked ▼
2019.03.15 friday	commission on transfers - via K&H e-bank		-150 HUF booked ▼
2019.03.15 friday	K&H mobilinfo message fee		-20 HUF booked ▼
2019.03.15 friday	transfer credit	NAGY JÓZSEF 1040 0000 5555 5555 6565 6565	-5,200 HUF booked ▼

- By default the screen displays the thirty latest items on your accounts in value date order. Click on the “**next 30 items**” button to view the preceding thirty items.
- If you would like to view the details of a transaction, click on the **+** button next to it.
- Click on the “**print**” button on the details page to print a statement in .pdf format about the transaction in question.
- Click on the “**copy transaction**” button to copy a transaction. This works for the following order types:
 - domestic HUF transfer – previous domestic HUF transfer, regular, sweep or top-up transfer, yellow postal cheque

K&H Bank Zrt.

1095 Budapest, Lechner Ödön fasor 9.

phone: (06 1) 328 9000

fax: (06 1) 328 9696

www.kh.hu • bank@kh.hu

- international or domestic FX payment – from previous transactions of the same type
- fix term deposit – from a previous term deposit
- mobile phone top-up – from a previous transaction of the same type
- To view the history of a single account, click in the account number field and select the account number in question from the dropdown list.
- Click on the *Advanced search setting* button to select your transaction search criteria in the dropdown box.
- To search by text, enter a string of characters in the field.

You can also export your account history enquiry in .csv or .xls format by clicking one of the following buttons:

10.4 account data

This screen lists the accounts of the selected Client that you are authorised to manage. The latest available balance and the currency of each account are displayed next to the account name and number.

account data

K&H active extra account package with life insurance
HU75 1040 0000 1111 1111 2222 2222

13,000,000 HUF ▲

K&H active extra account package with life insurance details

<p>GIRO account number 10400000-11111111-22222222</p>	<p>IBAN account number HU75 1040 0000 1111 1111 2222 2222</p>	<p>currency HUF</p>
<p>account type K&H active extra account package with life insurance</p>	<p>account name in K&H e-bank K&H active extra account package with life insurance</p>	<p>account priority in K&H e-bank no priority</p>

valid from	account package name
2011.10.22 saturday	K&H K&H rugalmas számlacsomag -A-
2011.10.21 friday	K&H K&H rugalmas számlacsomag -B-
2010.08.26 thursday	K&H K&H rugalmas számlacsomag -B-

HUF transfer

FX transfer

account history

account settings

- Certain quick functions are also available in the dropdown window. Click on a quick function to go directly to the desired transaction or settings screen.

Accounts are displayed on the screen in the order set and with the name specified in *Settings / Account profile settings*. If you did not specify a name for an account, its number will be displayed in GIRO format in the list. Click on the *Account profile settings* quick function button to go directly to the *Account profile settings* screen.

10.5 account statements, notifications

On this screen you can enquiry account statements and notifications for accounts you are authorised to manage. Account statements are generated in .pdf format. The contents and format of electronic statements are identical to those of the printed statements sent by post.

You can check your statements by using the the single sign-on service. A new browser tab will be opened this time.

For detailed information please visit [here](#).

▼ DEMO BT. documents

! Search results do not include all documents. Please repeat your search. Refresh

	status	name	folder ↓	subfolder ↓	created ↓	
<div style="background-color: #e6f2ff; padding: 2px;">incoming</div> <ul style="list-style-type: none"> statements notification certificate contract receipt clientdocument investorprotect... order archive STATUS unread todo 	<input type="checkbox"/>	✉ ✉ ✉	Name of document, bank account number	All	All	2019 02.15. - 03.27. filter
	<input type="checkbox"/>	○ read	certificate of transaction 19.09.2018	certificate	transaction	2018.09.19. download again
	<input type="checkbox"/>	● unread	certificate of transaction 29.08.2018	certificate	transaction	2018.08.29. download
	<input type="checkbox"/>	● unread	certificate of transaction 29.08.2018	certificate	transaction	2018.08.29. download
	<input type="checkbox"/>	● unread	certificate of transaction 29.08.2018	certificate	transaction	2018.08.29. download
	<input type="checkbox"/>	● unread	certificate of transaction 29.08.2018	certificate	transaction	2018.08.29. download
	<input type="checkbox"/>	● todo	certificate of transaction 05.04.2018	certificate	transaction	2018.04.05. download again

- Click on the description of a document to open it. To view your statements you need an application that can read PDF files, for example Acrobat Reader.
- The documents can be opened by account owner (for co-owner this functional not available)


10.6 batch notifications


On this screen you can download your own batch notifications.

notifications

search settings

type DETSTA ▾ time interval 1/27/19 - 2/26/19 to date search

status	IDs	accepted items	rejected items	items not responded to
	<p>A10941362</p> <p>order ID: 20110921-0002 DETSTA ID: 20110922-0415</p>	<p>0 HUF</p> <p>0 pcs</p>	<p>10,010,000 HUF</p> <p>2 pcs</p>	<p>4,000 HUF</p> <p>1 pcs</p>

download 

11 savings

[managing deposits and savings ^](#)

[deposit list >](#)

11.1 managing deposits and savings

The following functions can be accessed from the *Managing deposits* selection screen:

[managing deposits and savings ^](#)


[deposit list >](#)

Click on the appropriate icon to go to the required menu item. Only the menu items you are authorised to use are displayed on your screen.

11.1.1 deposit list


This screen lists deposits by account.



deposit list

 fix term deposit

K&H active extra account package with life insurance 555,555 HUF
HU75 1040 0000 1111 1111 2222 2222

total: 1 pcs

 soon	Hirderményi forint betét 6 hónapos your one-time term deposit will expire	3 % 18 months	555,555 HUF 2019.03.02 saturday	▼
---	--	------------------	------------------------------------	---

- The  symbol represents revolving deposits. One-time term deposits are not marked.
- The  warning symbol is shown next to deposits expiring within five days. The details of such deposits include the warning message “[your deposit will expire in 5 days, select from our choice of attractive products](#)”
- Click on the „V” button to view the details of a term deposit.
- The following quick functions are available on this screen:
 - Click on the “[instant withdrawal](#)” button to withdraw the selected deposit immediately. Clicking on the button generates a transaction to be signed. The funds will be withdrawn once the transaction has been signed
 - Click on the “[finish on rollover](#)” button to not fix the selected term deposit again on its rollover date. Clicking on the button generates a transaction to be signed. The instruction will be final once the transaction has been signed
 - Click on the “[modify](#)” button to go to the *modify deposit* screen to modify the parameters of a term deposit
 -

modify deposits

This screen enables you to change the amount and term of a selected deposit.

Modifications always become effective on the rollover date of the deposit in question.

modify deposit

account of fixed deposit

K&H active extra account package with life insurance

HU75104000001111111122222222

deposit type information

type	K&H standard huf term deposit for 3 months
reference number	A2841GX5DD082
repeating	roll-over term deposit
next term deposit amount	556,000 HUF
new interest place*	<input type="text" value="deposit"/>
new duration*	<input type="text" value="90 days"/>

deposit details

current deposit	2019.11.08 friday
next due date	2020.01.16 thursday
Kamat	3%
current term deposit amount	555,555 HUF
estimated interest amount	445 HUF
current interest place	deposit

- You can change the following parameters of a term deposit on this screen:
 - One-time deposits cannot be revolving.
 - You can change the duration and the amount of revolving term deposits and where their interest should be credited. Click on the finish on rollover function to stop further revolving in the case of revolving deposits.
- Click on the „next” button at the bottom of the screen to save the modified transaction. For a saved transaction to be completed, it must be signed first.
- Click on the „cancel” button to cancel the modifications.

fix term deposits

This screen enables you to fix new term deposits.

fix term deposit

choose account

What kind of deposit would you like to fix?

type*

rollover*

amount* HUF

tenor*

[calculate](#)

deposit details

start date of fixing

end date of fixing

interes rate





[cancel](#) [next](#)

- Select the account you would like to use for fixing the term deposit from the dropdown list.
- Select the deposit type from the dropdown list and specify whether you would like the deposit to be one-off or revolving. Revolving deposits are automatically fixed at the end of the specified period for the same period.
- If you are fixing a revolving deposit, specify whether you would like the interest to be credited to the deposit or the account.
 - If the interest is credited to the deposit, it will be capitalised, i.e. at the end of the specified period the interest will be added to the original amount and this new higher amount will be fixed.
 - If the interest is credited to the account, only the original amount of the deposit will be fixed again.
- Enter the amount of the term deposit in the “term deposit amount” field, then click on the “[calculate](#)” button to view the estimated interest amount.
- Click on the „[next](#)” button at the bottom of the screen to save your term deposit order. For it to be completed it must be signed first.
- Click on the „[cancel](#)” button to cancel the transaction.

12 insurance

You can buy the following types of insurance via K&H corporate e-bank:

insurance



K&H CASCO	calculation 
K&H compulsory car insurance	calculation 
K&H home insurance	calculation 
K&H travel insurance	calculation 

Please pay attention that clicking on the buttons you will be redirected to K&H Insurance pages. Your K&H e-bank session though remains open.






Click on the „calculation” button to be redirected to the www.khdirektbiztositas.hu page of K&H Insurance in a new window where you can calculate the costs associated with the various insurance products and sign insurance policies.

The original K&H corporate e-bank page remains open for your further use.

13 e-post

e-bank [e-post](#)HU | ENlast login
2019.02.26

▼ DEMO Bt. documents

	status	name	folder	subfolder	created
<input type="checkbox"/>	  	Name of document, bank account number	All	All	2019 01.18. - 2019 02.27.  filter
 There is no document to display between 18.01.2019 and 27.02.2019 . Please modify the date interval.					
0	Total: 0				1 page / 1

Useful tips

Disclose confidential information (personal ID document numbers, addresses, bank account numbers, bank card numbers etc) **to authorised persons and organisations only.**

Do not under any circumstances **disclose such information on websites whose authenticity you doubt** or are not in a position to verify.

Never disclose confidential passwords, PIN codes or codes received by text message, not even to the employees of K&H Bank!

K&H Bank never requests such information from its clients by email, online by providing a link by email or in a (popup) window in your internet browser. In particular, K&H Bank never block a client's account for their failure to provide such details in this manner!

Do not reply to any letters requesting personal details received from persons or organizations acting on behalf of K&H Bank, or claiming to be doing so, and requesting such information. Please notify K&H Bank if you receive such a letter!

Never try to access the website or the e-bank service of K&H through a link provided by email; always type the correct website address in your internet browser.

Beware of unfamiliar software, especially if it is from a source unknown to you. K&H Bank never requests you by email to download and install any software, including in-house software developed specifically for our clients!

Do not use K&H corporate e-bank in internet cafés or other public places.

Ensure that your passwords are sufficiently long and complex (comprising numbers, upper and lower case letters and also special characters). Avoid simple PIN codes (e.g. 222222, 123456, 654321, birth date).

Do not logon to K&H corporate e-bank if your browser is indicating a certificate error.
Close all other internet contacts while you are using K&H corporate e-bank.

Always log out of K&H corporate e-bank, close the browser once you have finished your online banking.

Do not reply to emails offering you a job or cash prize in exchange for your transferring an amount to a specified account number once they have sent it to your account. The senders of these letters only want to get their hands on your bank account number!

When you are contacted by phone, always **verify the identity of the caller** (e.g. by calling them back) before disclosing confidential information.

Phone number for TeleCenter / Corporate Customer Service: +36 (1/20/30/70) 3353355.

Please read also our other information documents (K&H corporate e-bank FAQ, Security information documents) for further information on the (secure) use of our services.