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K&H web Electra and web Electra+

User Manual

27.10.2026

Contents

Introduction 4
1. Computing environment, security information 4
1.1 General information 4
1.2 Authorization management in Electra 5
1.2.1 Client 6
1.2.2 Client software 6
1.2.3 User 7
2. The first steps in using K&H web Electra 7
2.1 Login, sign-in 7
2.1.2 Logging in with ViCA 8
2.2 Client selection 9
2.3 Logout 10
2.4 Profile settings 10
3. The menu and functions of K&H web Electra 11
3.1 Overview 11
3.2 Bank accounts 13
3.2.1 Bank account settings 13
3.2.2 Secondary identifiers 15
3.3 Transaction history 17
3.3.1 Transaction history 17
3.3.2 Statements 18
3.3.3 Blocked items 19
3.3.4 Notifications 19
3.4 New transactions 19
3.4.1 New transaction 19
3.4.2. Importing 39
3.5. Orders 40

3.5.1. Outgoing orders 40
3.5.2. Standing Orders 43
3.5.3. Payment requests 44
3.6. Templates 49
3.7 Loans 52
3.8 Deposits 53
3.9 Bank cards 54
3.10. Settings 55
3.10.1. Permissions Management - Users 55
3.10.2. Access Rights Management - accounts 61
3.10.3. Payment request restrictions 61
3.10.4. Custom format management 63
3.10.5. Default account numbers 65
3.10.6. Activity log 66
3.10.7. Electra API certificates 66
3.11.Contact 68
4. Messages 69
5. Complementary services 69
5.1. K&H e-Post service 70
5.2. K&H e-bank service 70

Introduction

Dear Client,

Welcome to K&H web Electra (hereinafter referred to as Electra). This user manual contains a brief description of how to use the system.

Should you have any questions regarding the use of K&H web Electra and the operation of its various functions or the account management services of K&H Bank, please call us at +36 1 468 7777 to speak to our K&H Corporate Customer Service.

We hope that the services provided by K&H web Electra will meet with your approval and that you will continue to be one of our satisfied customers.

We look forward to your feedback about using K&H web Electra.

Please send your comments and suggestions to the e-mail address electra@kh.hu.

Best regards,
K&H Bank

1. Computing environment, security information

1.1 General information

Software and hardware requirements for using K&H web Electra:

Software	Token identification	ViCA identification
Operating system required to use Electra	Windows 10 or higher, 32- or 64-bit	iOS or Android or Windows 10 or higher, 32- or 64-bit
browser	Edge, Firefox, Chrome	Edge, Firefox, Chrome

network	broadband internet	WIFI or mobile data
plugin	login plugin - automatically installed from the bank's site	N/A
Do not hesitate to call us if you have any questions about network installation or configuration. The K&H Corporate Customer Service is available at +36 1 468 7777.		
Hardware		
A computer suitable for running the requisite operating system, also a monitor, a keyboard and a mouse. Direct access to a USB port if token identification is used.		

K&H web Electra is optimised and supported for the following browser versions:

- Mozilla Firefox version 100 or later
- Google Chrome version 109.0 or later
- Microsoft Edge version 100.0 or later

If using ViCA: all browsers possible, but please note that the application is optimized for the above browsers. For more details about the ViCA app, please visit our website at the link below:

https://www.kh.hu/vica

For token identification: Windows 10 or later. To use Microsoft Edge, Mozilla Firefox or Google Chrome, please install the plugin available at the link below.

https://www.kh.hu/electra

1.2 Authorization management in Electra

Only authorized persons may use K&H web Electra; authorizations are granted in the internet banking agreement with the company and require setting up the user's signature device.

Authorizations are assigned to each **client**. These privileges determine what the clients can or cannot do, what data they can retrieve, what order types they can handle, what functions they can access, etc.

When signing an agreement with us, the client's representatives must name the employees and partners who can use Electra on behalf of the client (as well). These persons are the **users**. The

Bank provides users with a handheld identification device (Token) or the ViCA application; the agreement also defines their specific authorizations concerning every account and function. All this information is recorded and monitored by the bank's Electra server.

Only the user knows the PIN code of the identification device (token) and can change that code at any time when it is feared that it may have been compromised. To log in to the Bank Electra server, you will need to know the PIN code of the identification device (Token) or use the ViCA application.

Each user can be assigned signature rights separately for each account, specifying whether the users should have signature rights at all, have shared authorization (in conjunction with co-signatories) or have full authorization over the specific account. Before an order (e.g. a transfer order) is submitted, it must be signed electronically by one or more authorized employees.

To sign (authenticate) an order, all the user has to do is to approve it using the ViCA application. Once approved in the ViCA application, the electronic signature is created according to the appropriate standard (RSA public key encryption/authentication method).

The codes (identifiers) of the bank’s clients (i.e. clients, for example companies, that have a contract in place for the management of the relevant accounts) and the users (i.e. managers, employees, partners who submit orders for banking transactions) are managed independently and separately in the Electra system. The connections between the above depend on the authorizations granted by the bank’s clients (e.g. companies) to these persons at the time of concluding the agreement with us.

Based on the privileges set out in the agreements, Electra supports different structures: a company may have several users/authorized representatives or, alternatively, a person may be a user/authorized representative of several companies. Users can log in on behalf of any client for which they have been granted authorization in the agreement with the bank. They can initiate queries or, if applicable, sign orders on behalf of the relevant company (they must use their own passwords at all times, regardless of the company). If a user has the necessary privileges, the order will be executed by the Electra server.

Definitions

1.2.1 Client

In the Electra system, a client (customer) is a natural person or a legal entity, typically a company, who has a contractual relationship with the bank.

1.2.2 Client software

The installed version of the Electra system (thick client). The installed programs have a unique identifier.

K&H web Electra is a version of the Electra system that is available via a web interface.

1.2.3 User

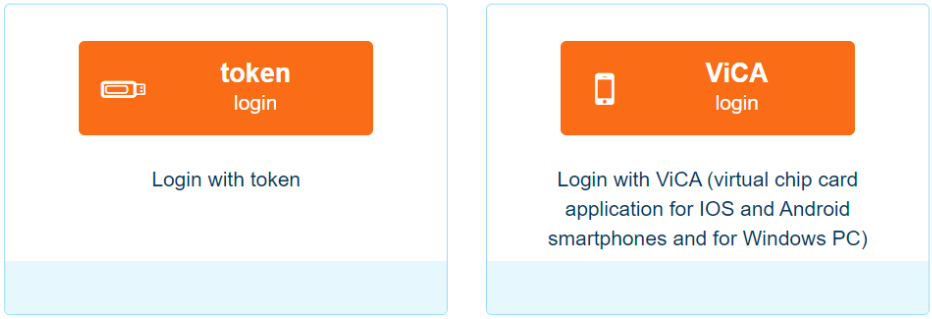
A person authorized to use the Electra system. In their agreement with the Bank, Clients can specify which User is to have what authorizations in respect of the Client's banking transactions. Users are identified by the Bank with a string of characters plus a piece of information known only to that person. This information will be either the PIN code of their Token (a physical device) or, subject to prior registration, the ViCA application. Users can change their Token PIN at any time.

2. The first steps in using K&H web Electra

2.1 Login, sign-in

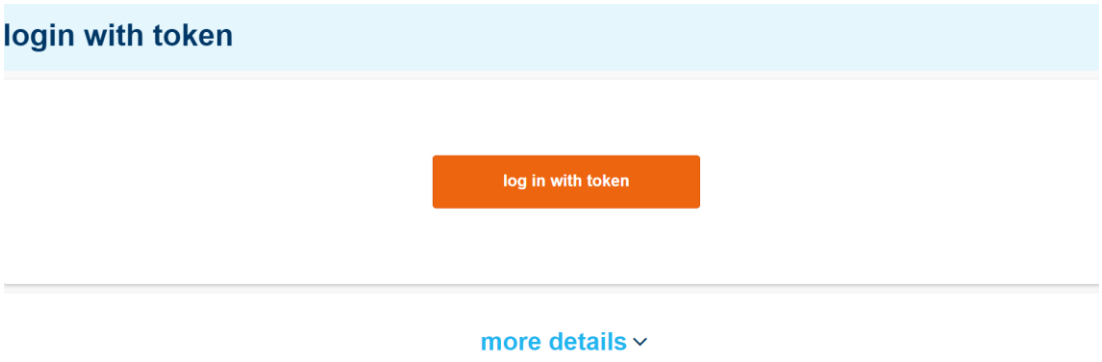
The login screen is available at www.kh.hu/electra.

To log in with a token, please click on "token".
To log in with ViCA, please click on "ViCA".

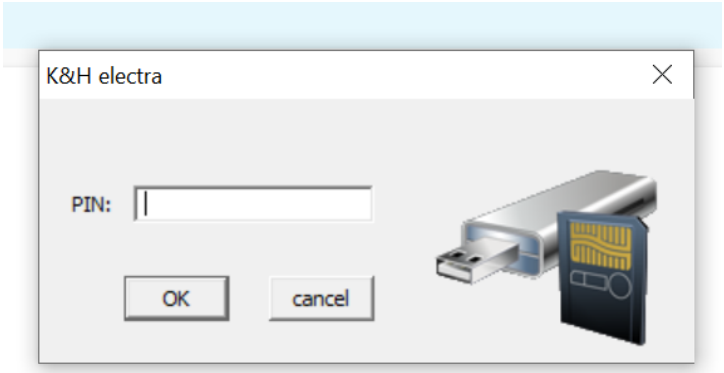


2.1.1 Login with a token

When you click on the 'token' button, a new page will be displayed; please select the token login option here.

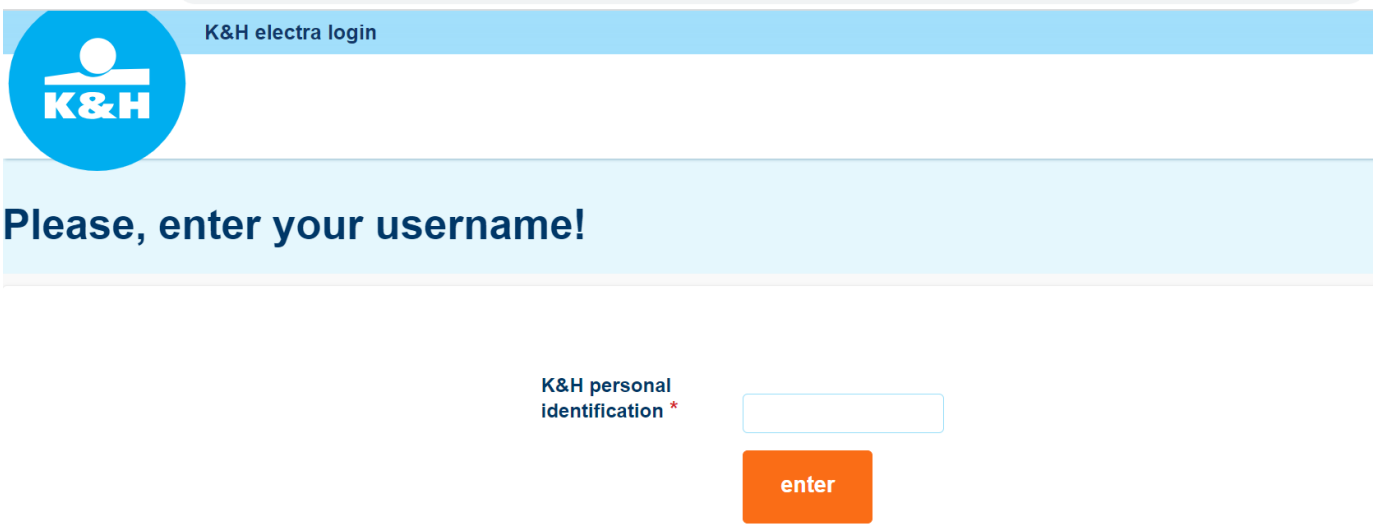


In the pop-up window, enter the PIN code of your token. If the PIN entered is correct, the main page of K&H web Electra will be displayed.



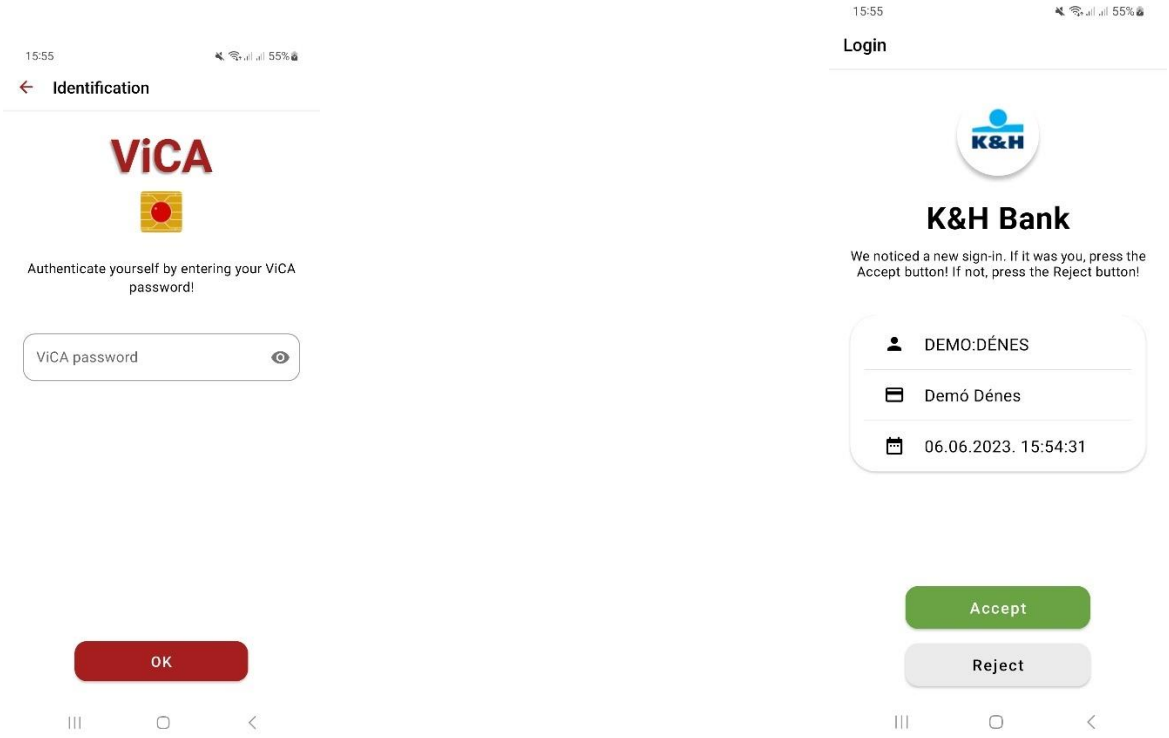
2.1.2 Logging in with ViCA

On the ViCA login page, which appears when you click on the “ViCA" button, enter your K&H ID.



The bank will send a push notification to your smartphone. You can access the ViCA app either via the notification or by launching the app.

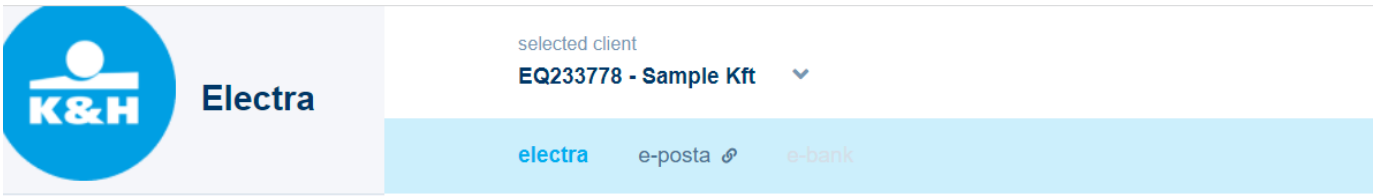
After launching the ViCA app, please enter the password you selected when registering for ViCA.



Then press the OK button. Once approved, K&H web Electra will display the main screen.

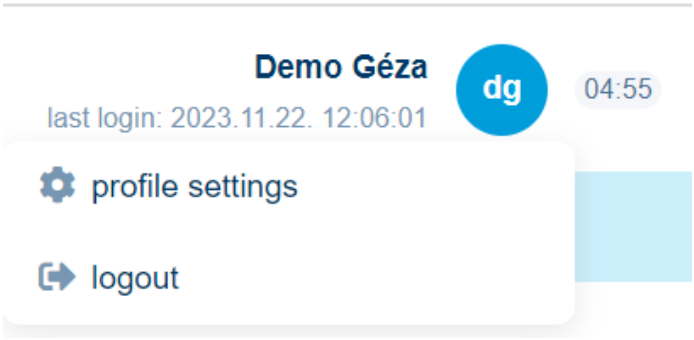
2.2 Client selection

After a successful login to K&H web Electra, users can select the client(s) available from a drop-down menu in the client selection window on the main screen. Individual **users** may have access to the data of more than one clients in Electra (example: directors of multiple limited liability companies). After logging in, the client last selected will always be active.



2.3 Logout

You can log out of K&H web Electra by clicking on the logout option in the top right corner of the screen (the icon shows the user's initials)

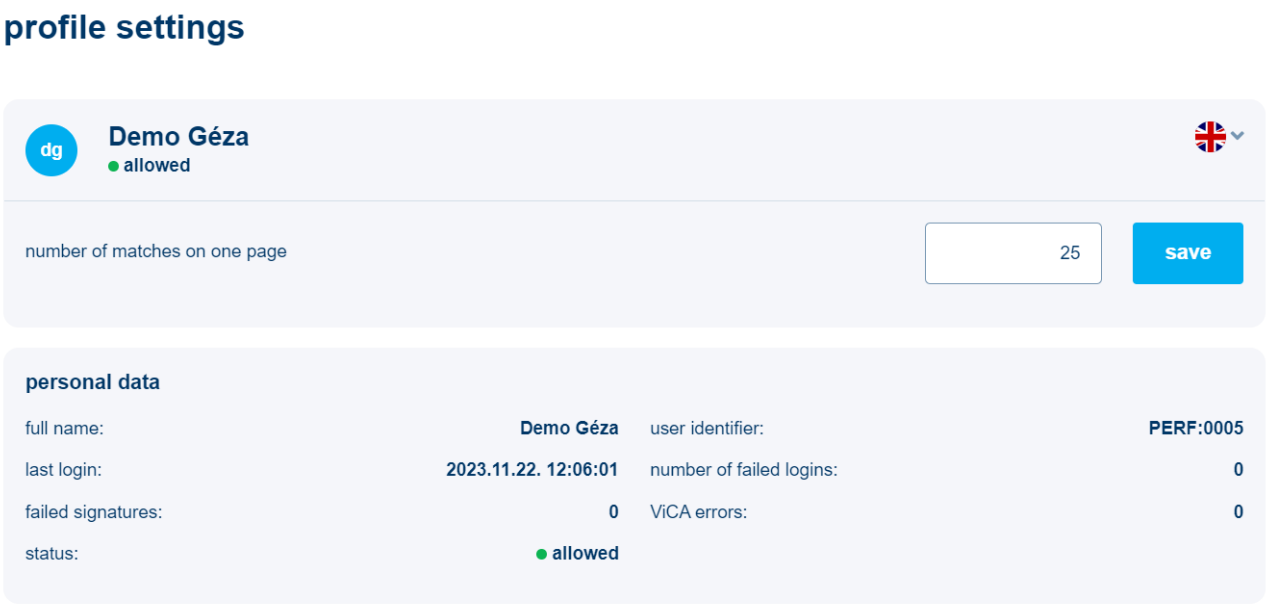


K&H web Electra will automatically sign you out after 5 minutes of inactivity, with a warning after 4 minutes.

Please note that closing the browser window is not sufficient for an immediate, secure logout.

2.4 Profile settings

In the profile settings menu in the top right-hand corner of the K&H web Electra screen, you can view your permissions, preferences and error points, also set the language in which web Electra is displayed and the number of hits to be displayed on a single page.



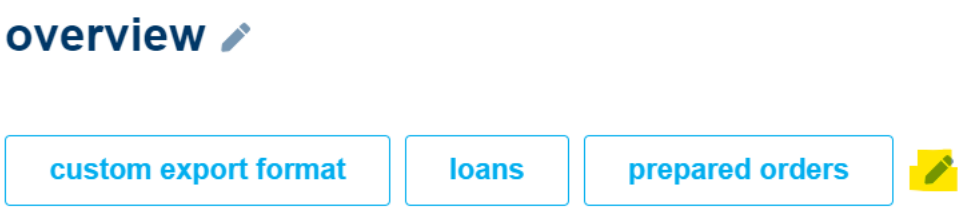
3. The menu and functions of K&H web Electra

3.1 Overview

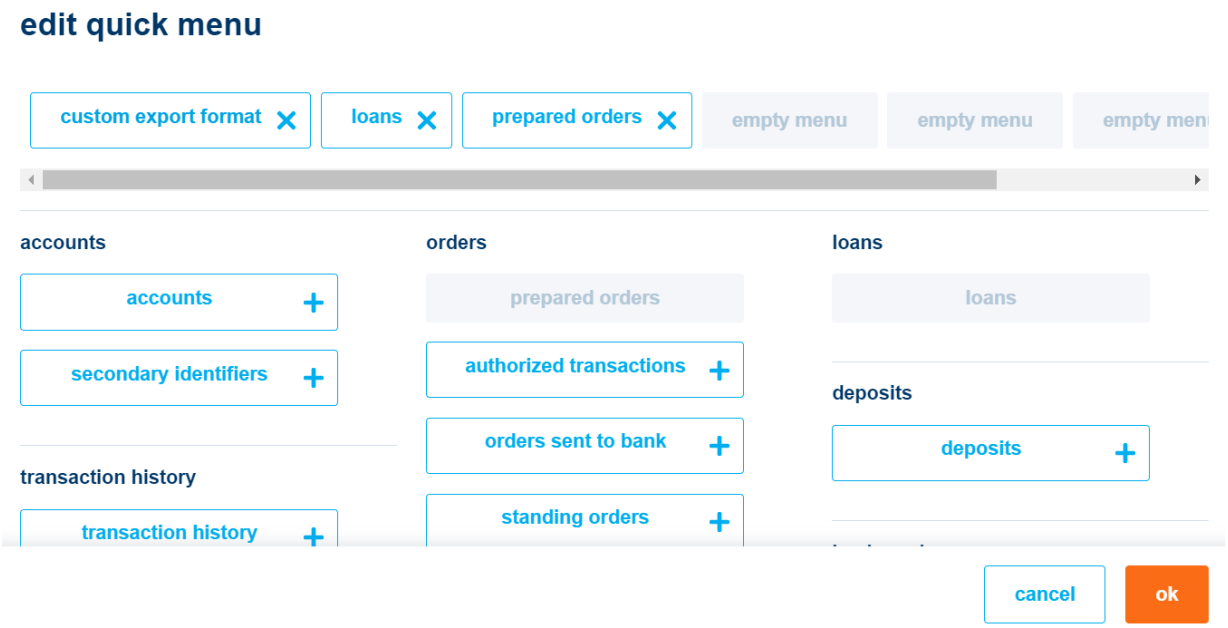
The overview screen is the first screen that users see in web Electra after logging in, and may also be displayed later at any time using the menu on the left. Users can set up customisable widgets and edit the quick menu to suit their needs for accessing reports and frequently used functions.

Quick Menu

The ‘blue text buttons’ in the overview page show the most frequently used functions. They simplify and speed up day-to-day work by providing direct access to functions that would otherwise require clicking through to lower levels within the menu structure. Click on the pencil icon at the end of the row to change the composition of the quick menu.



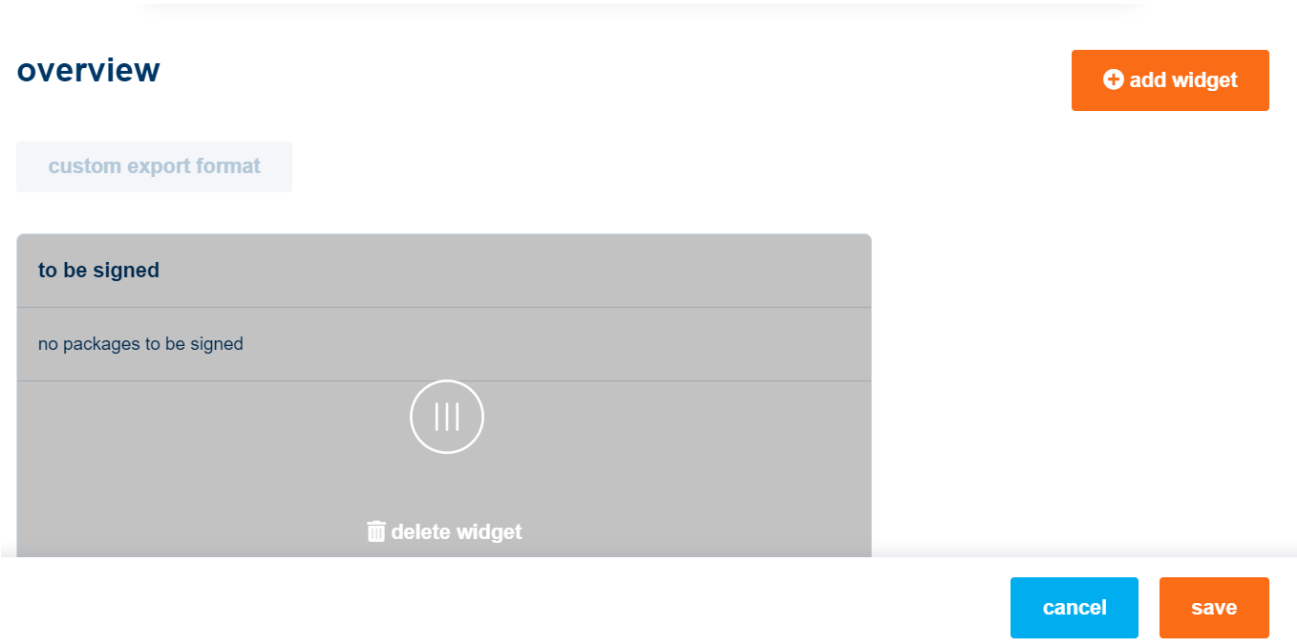
Click X to remove selected shortcuts; to add new ones, you can click the + sign next to unselected options or drag and drop them. You can also use drag-and-drop to rearrange your shortcuts. Click OK to save the settings.



Widgets

You can select different widgets for your own overview page to speed up your workflow.

To modify: Click on the pencil icon to make the Overview editable. You can delete, or drag and drop widgets, or add new widgets to the page by clicking on the “add widget” button in the top right corner. Some widgets are available in two sizes: compact (single-column) and detailed (two-column).



3.2 Bank accounts

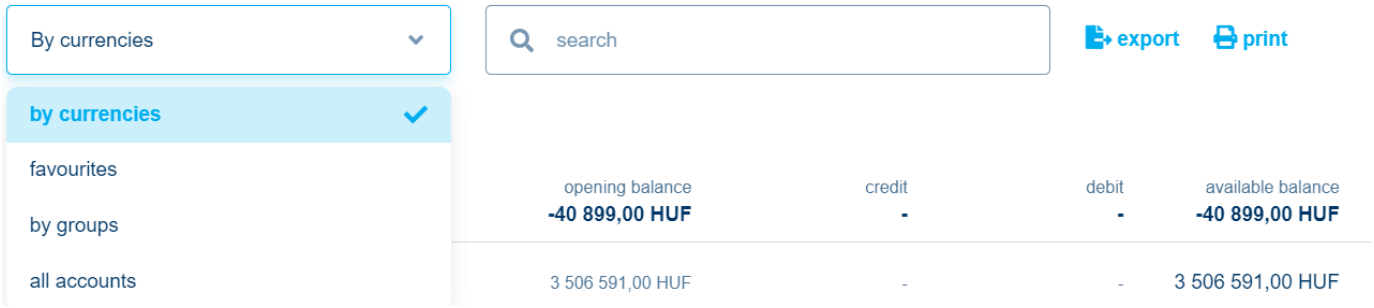
3.2.1 Bank account settings

Click on **Accounts** menu on the left to view the client's bank accounts.
You can customise how the bank accounts are displayed: you can rename them and mark them in different colours by clicking on the three dots to the right, and you can also print the list of bank accounts by clicking on the **"print"** button.

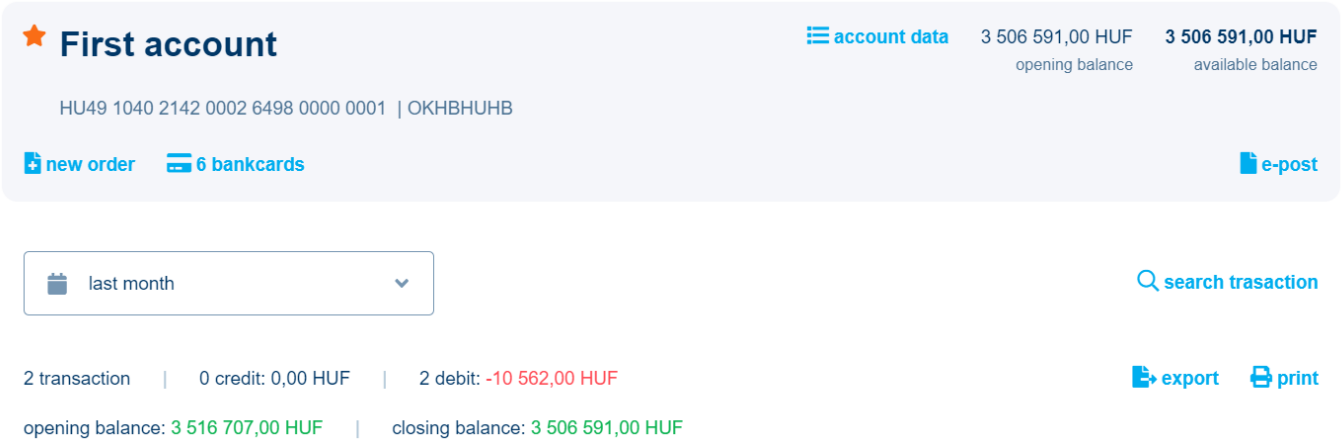


You can add bank accounts to your favourites by clicking on the star icon on the left. Favourites and colour choices are set at the user level, so that only you can see them; all users have the option to select these features themselves.

Bank accounts can be grouped by these criteria as well, and it is also possible to filter bank accounts by colour (group). Click on the print icon to print the list of bank accounts.



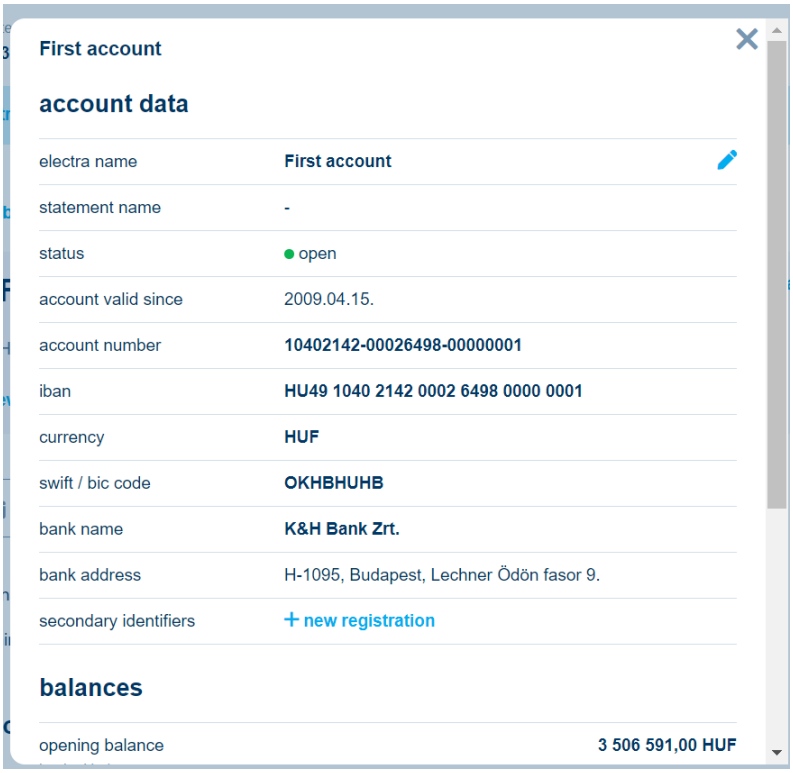
Clicking on the bank account will display a list of recent transactions on that account. The amounts of credits and debits are displayed separately for each day.



You can start a new order from the selected bank account by clicking on the **new order** button. If there are any credit cards associated with the account, their numbers will be displayed here. Click to display a filtered transaction list for the cards in question.

Click on the **e-post** button to open the e-Post interface where you can view your bank statements sent to your e-Post account.

Click on the **account data** button to view further details of the account; here too, you can change the name of the bank account and enter a secondary identifier at the user level.



Accounts with other banks

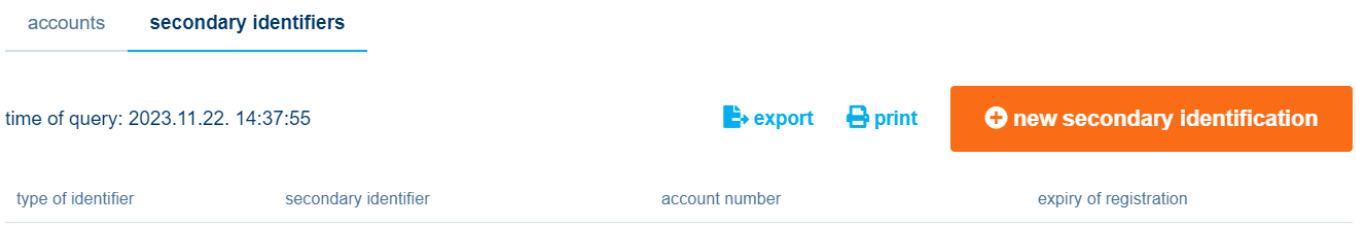
In the **account balance** menu, you can view the accounts held at other banks below the list of accounts with K&H Bank. The account number, currency, name and the balance of the account received in the last SWIFT MT940 or MT941/MT942 message are displayed on the screen.

Click on a row to display more detailed account information received from the account managing bank.

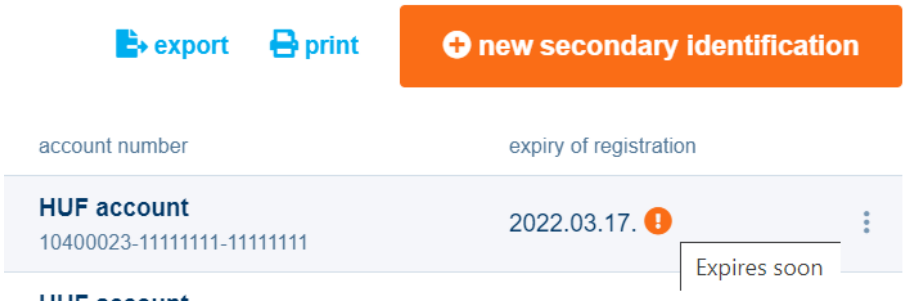
In this menu, you can also request intraday account information if your partner bank supports the receiving of MT920 messages. Please note that your bank may charge a fee for requesting intraday account information.

3.2.2 Secondary identifiers

By clicking on the **secondary identifiers** tab, you can view all your active secondary identifiers, as well as modify, extend and delete them (by clicking on the three dots to the right of the row); you can also print and export the list of secondary identifiers by clicking on the **export** and **print** buttons.

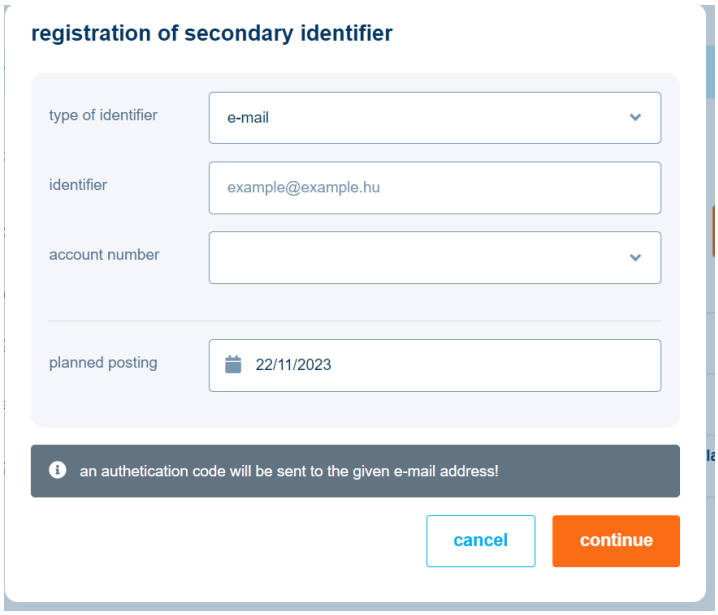


If a secondary identifier is about to expire, an exclamation mark next to the expiry date will warn you of the impending expiry.



Click on the **new secondary identification** button to enter a new secondary identifier, which can be an email address, a domestic telephone number or a Hungarian tax ID.

Click on the account number field to select any one of your bank accounts from the drop-down menu. Click on the “type of identifier” field to choose between email address, mobile phone number and Hungarian tax ID.



Users may enter secondary identifiers only for account numbers for which they have been given the appropriate authorizations. For more details, see the section on authorization management in the chapter on settings.

3.3 Transaction history

3.3.1 Transaction history

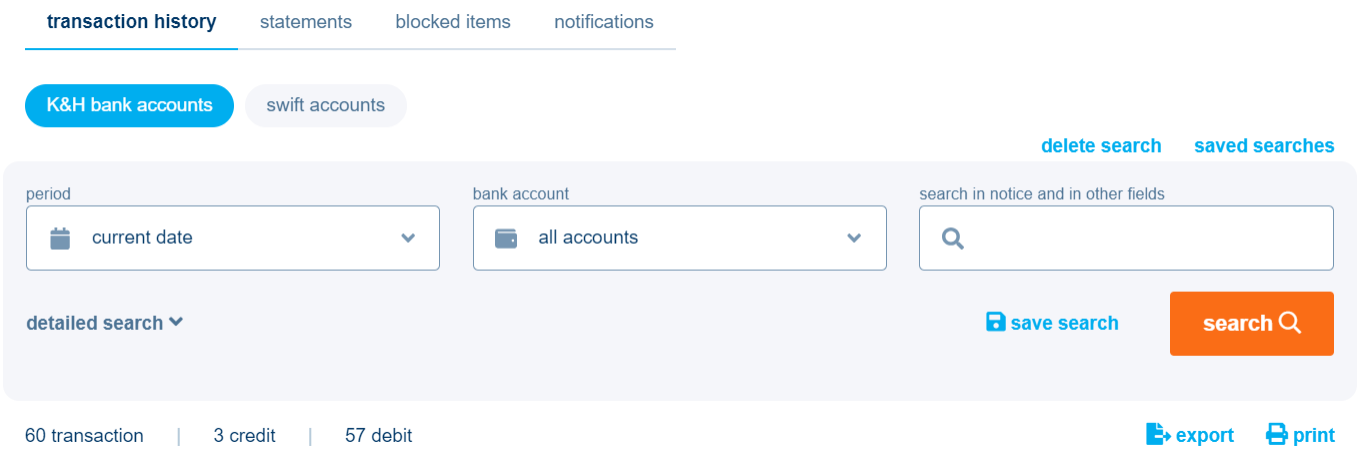
In the menu on the left, click on **transaction history** to search your previous transactions back to 1 January 2011. You can also specify different filters before searching.

You can filter by time period (default or custom), bank account (name, colour, favourite) and also run free text searches in other fields.

You can also search by partner, amount, credit card, type, partner bank account number and transaction direction by clicking the **detailed search** button.

You can save your search criteria too, so you will not need to enter them again each time. You can load saved search conditions at any time by clicking on the **saved searches** button. By clicking on the **export** button, you can print the results of your search and export them in the following formats:

- Excel: transactions are displayed in a separate tab for each account number in the exported file
- CSV merged format: transactions are displayed in one tab but grouped by account number
- CSV format: transactions are saved in multiple Excel files grouped by account number



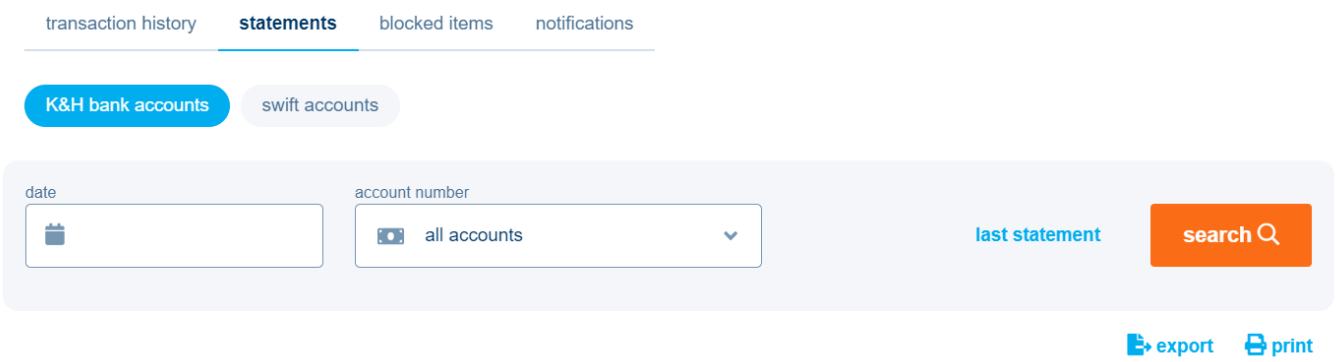
In addition to your bank accounts with K&H Bank, you can also view the transaction history for your accounts with other banks by clicking on the **swift accounts** button; if you have the authorization to make use of this feature, please refer to the **Accounts held at other banks** section for details.

3.3.2 Statements

In the **statements** menu, you can request the statements for your accounts.

To request a statement, specify the day for which you are requesting a statement; you can also request the latest statement. The result will be a list of the account numbers for which a bank statement was issued on that day. Select a row to view a summary with a short list of transactions. Click on each item in the list to get detailed information about that transaction.

Statements can be exported in custom formats (see details in **Settings -> Custom format management**) and in predefined formats. For a detailed description of the predefined formats, please see the Description of Electra export/import format document on the Electra website of K&H Bank.



You can only view statements for account numbers for which you have been given the appropriate authorizations. For more details, see the section on **authorization management** in the chapter on **settings**.

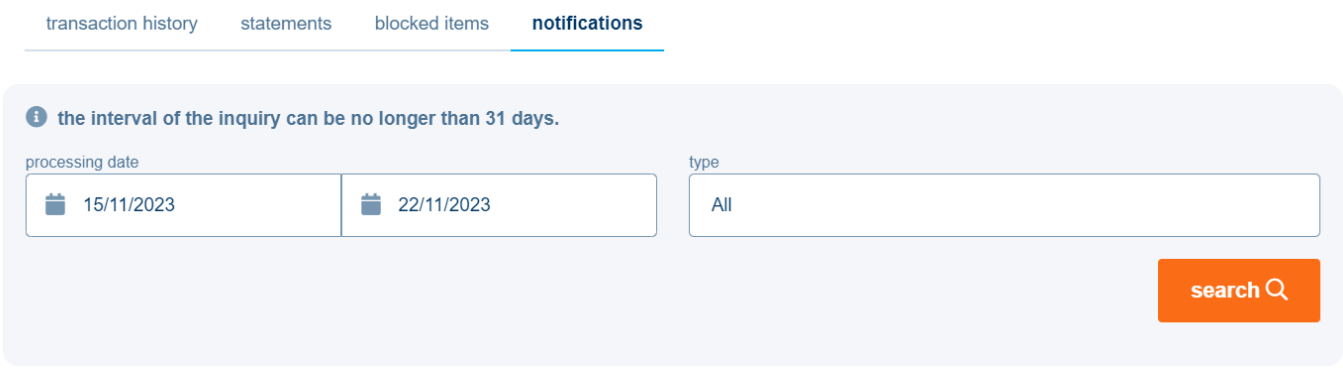
In addition to your bank accounts with K&H Bank, you can also view the statements for your accounts with other banks by clicking on the **swift accounts** button; please refer to the **Accounts held with other banks** section for details.

3.3.3 Blocked items

By clicking on the **blocked items** menu, you can immediately view all the blocked and queued items arranged in separate blocks.

3.3.4 Notifications

The notifications contain supplementary information relating to the items included in the statements.



To view the notifications, select the period in which the notifications to be viewed were generated (examples: rejected items; deposit cancellation; new deposit notification). The system will display a list of the notifications generated in the relevant period, and you can click individual notifications in the list to view, print and export its content. You can also group notifications by type and processing date.

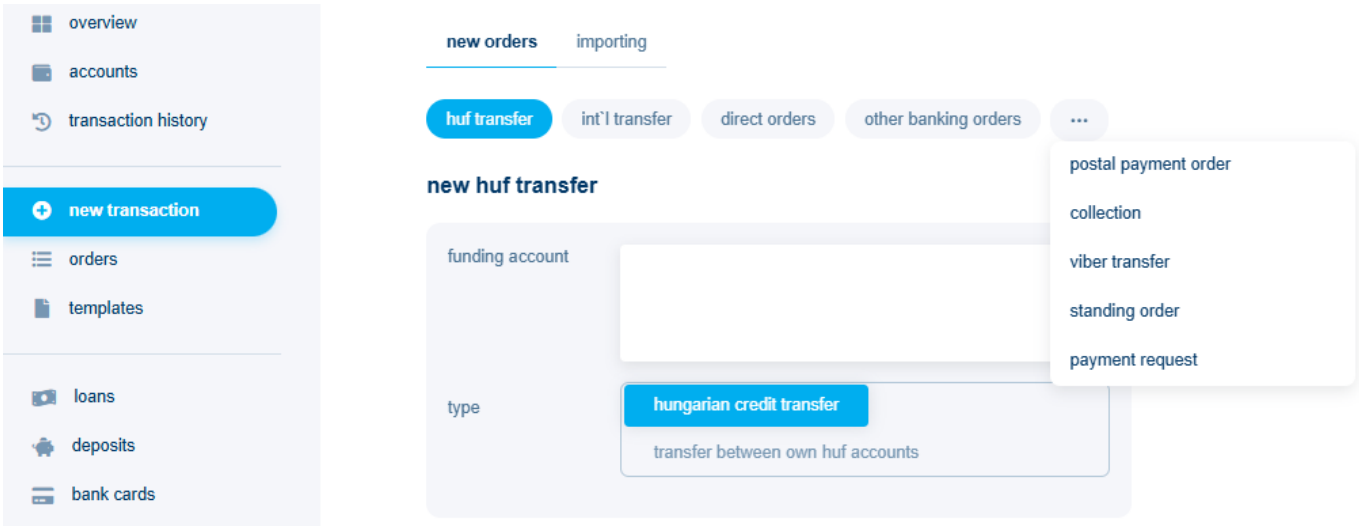
The list shows all the notifications that have been sent to the client in the given period. Users may view only the ones for which they have the relevant authorizations. This authorization is either a right to view an account number or a group ID (ugiro code), depending on the type of notification. In the case of notifications for direct orders and deposit management, you will also need to set up the appropriate function authorizations. For more details, see the section on authorization management in the chapter on **settings**.

3.4 New transactions

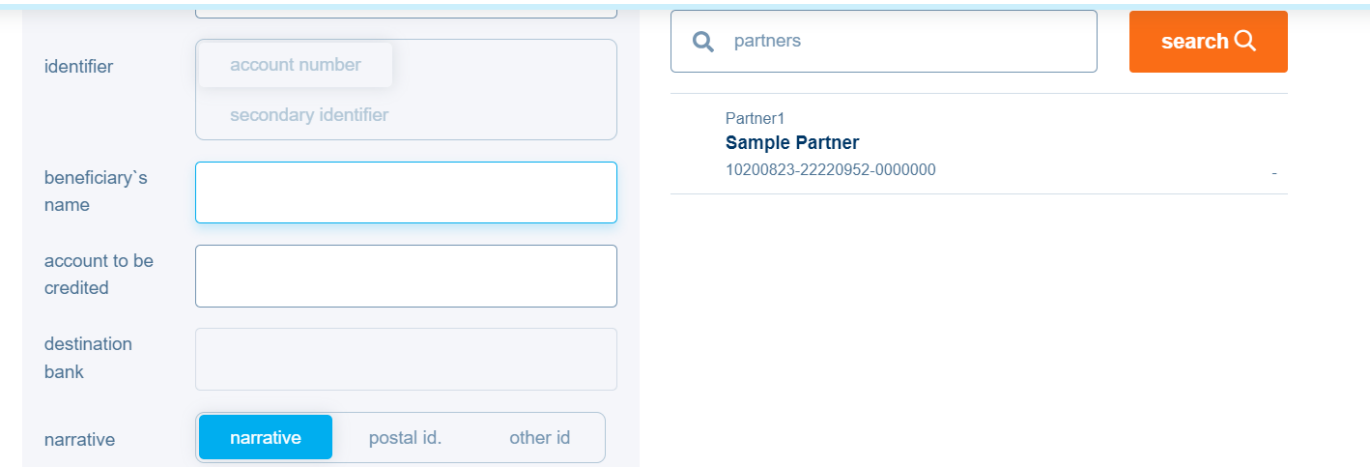
3.4.1 New transaction

In the **new transaction** menu, you can enter new transactions manually or import a file. The following types of transactions may be added in this menu, depending on your authorizations:

- HUF transfer (intraday HUF transfer, transfer between own HUF accounts)
- VIBER transfer
- postal payment order
- collection
- batch transfer order
- direct debit order
- standing order
- international transfers (SEPA transfers, inter-bank and intra-bank foreign currency transfers)
- payment request



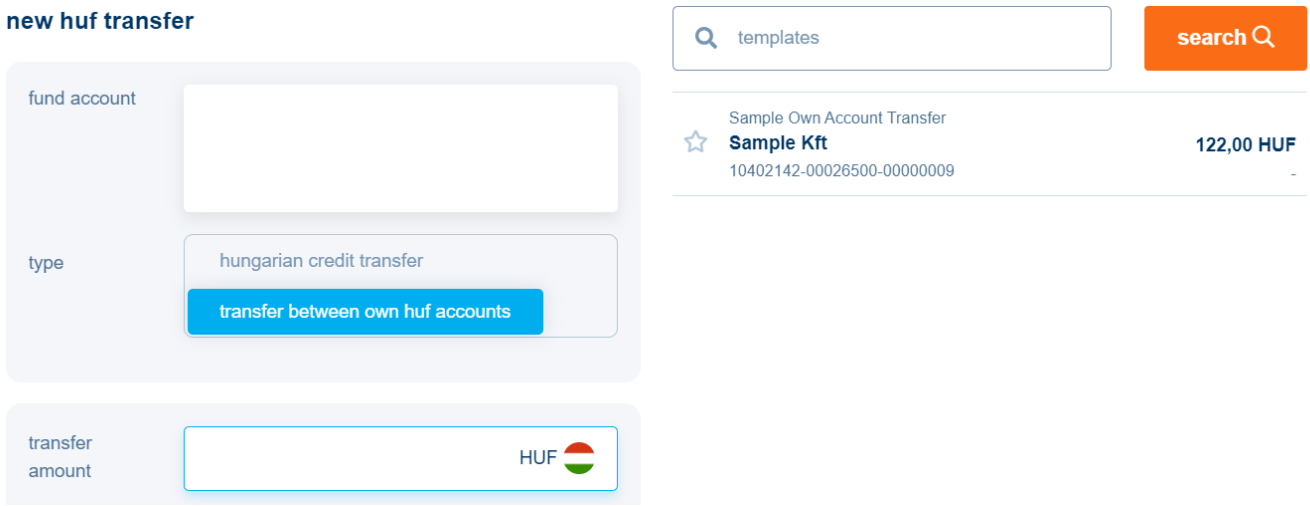
When you place a new order, the system will automatically offer you a list of templates on the right hand side. If you do not want to use a template for the order, you can click on the fields to fill them in, starting with selecting the source account. A source account can be saved for each order type in the **Settings->Default accounts** menu. If you click on the Beneficiary name field, the system will display the previously saved partners, and you can select one from the list on the right.



3.4.1.1 HUF transfer

Transfer between own HUF accounts

HUF transfer between own accounts. When you open this menu item, the system will automatically display the templates on the right; you can click here to populate the order with the template data.



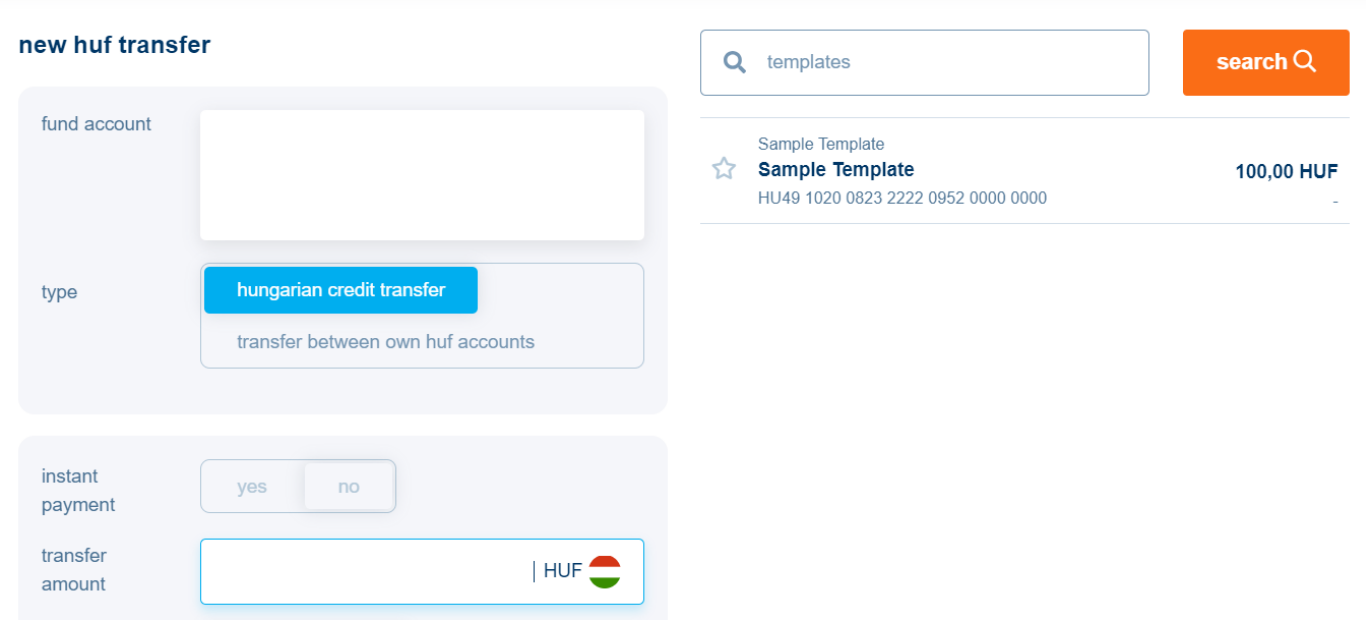
If you do not want to use a template for your transfer, you can select the source account from your own bank accounts by clicking on the source account field; you can fill in the details of the transfer by clicking in the relevant field.

Users will see HUF transfers only if their **function authorizations** include HUF transaction privileges. You can only create, view and sign a transfer if you have the appropriate authorizations regarding the **account number to be debited**. For more details, see the section on authorization management in the chapter on **settings**.

Intraday HUF transfer

In the **HUF transfer** menu, you can create **intraday HUF transfer** orders in addition to the HUF transfers. Intraday HUF transfers are referred to as HCT (Hungarian Credit Transfer).

When you open this menu item, the system will automatically display the templates on the right; if you click here, the order will be automatically populated with the template data.



If you do not want to use a template for your transfer, you can select the source account from your own bank accounts by clicking on the source account field; you can fill in the details of the transfer by clicking in the relevant fields.

There are two types of data that may be entered for HCT orders: *basic data and supplementary data*. Basic data include mandatory and frequently used fields. The additional, optional or rarely used data are referred to as supplementary data.

Only basic data are displayed on the HCT order capture screen by default (when the screen opens). Filling in the basic data is sufficient to start a transaction.

We have divided the details of orders into three sections: *supplementary information on the payer, supplementary information on the beneficiary and supplementary information on the transfer*. Ticking the checkbox for supplementary details will open the supplementary details section of the payer/beneficiary/transfer. If even one of the supplementary data in a given section is filled in, it is no longer possible to close the supplementary details of that section. If you would like to use the same data for similar transactions in the future, you can save them in a template by ticking the **Save template** checkbox at the bottom of the page.

Details of the HCT order:

- **source account**: account numbers are displayed in both IBAN and GIRO formats. To select the account number, click on the source account field and select the account number to be debited from the list on the right. You can only select the account number if you have the relevant authorizations and provided that the account is eligible for debits with an HCT order. Mandatory field.
- **type:** intraday HUF transfer
- **instant payment:** optional. If you choose the instant payment option, the Identifier and Beneficiary ID type fields will be active.
- **amount**: the transfer amount in the order must be entered in the field (with numbers shown in groups of three digits). The maximum that may be entered is HUF 9 999 999 999 999 999. Mandatory field.
- **beneficiary identification type:** If you have opted for instant payment, you can select in this field the type of identifier you want to use to initiate the transaction (name and account number, e-mail, phone number, Hungarian tax ID, other tax identifier).
- **beneficiary identifier:** a mandatory field, to be completed in line with the type of identifier if the beneficiary identification type has been selected. The details of the instant payment are available at the following link: instant payment description

- **narrative/postal identifier/other identifier**: the narrative may be up to 140 characters long and entered in a multi-line text input field. The text is laid out by the interface automatically and only HCT standard characters can be entered. By selecting the appropriate button, you can also enter a 24-character postal identifier or a 35-character

other identifier instead of the narrative. You can enter the payer ID from the postal order in the postal ID field. Optional field.

- **requested execution date:** the Bank executes the order on the value date specified here. Optional field.
- **unique identifier between partners**: the 35-character identifier provided by the remitter. It may serve as the exclusive reference to the transaction of any participant in the transfer (e.g. in the case of a recall, a refund or ex-post reconciliation). The HUF transfer order document number may also serve as this identifier. Optional field.
- **request confirmation**: tick this option to request confirmation from the Bank. Optional field.
- **scheduled sending**: if you do not want to send the order today, you can change the date to a future date by clicking on the calendar icon (or by filling in the field). Mandatory field.
- **package name**: When saving an order, press the **Continue** button and enter the name of the package to help with its identification later. If you want to place an order in a previously created package, select from the package names displayed by the software.

Supplementary data

Supplementary payer information

- **payer ID type:** the identifier of a person or entity. If this is selected, the transfer ID field can be filled in.
- **payer ID**: a 35-character string identifying the person or entity making the transfer. The identifier can help remitters put in a complaint if they discover that they have sent an incorrect transfer. Optional field.
- **ultimate payer's name:** you can enter here the name of the third party on whose behalf you are paying the beneficiary. Field length is 70 characters. Optional field.
- **ultimate payer's ID type:** this may be the identifier of a person or an entity. Selecting this option will allow you to fill in the actual payer's ID field.
- **ultimate payer's ID:** a 35-character string identifying the actual payer, who may be a person or an entity. From the drop-down menu, you can select the type of identifier: personal identifier or entity identifier. Optional field.

Beneficiary Additional Information

- **beneficiary ID type:** this may be the identifier of a person or an entity. By selecting this option, the actual payer's ID field can be filled in.

- **beneficiary ID**: a 35-character string identifying the beneficiary person or entity. The identifier can help remitters put in a complaint if they discover that they have sent an incorrect transfer. Optional field.
- **name of ultimate beneficiary:** here you can enter the name of the third party to whom you are paying if they are not the holder of the beneficiary account. Field length is 70 characters. Optional field.
- **ultimate beneficiary ID type:** this may be the identifier of a person or an entity. Once selected, the actual payer's ID field becomes available for completion.
- **ultimate beneficiary ID**: a 35-character string identifying the actual beneficiary person or entity. Optional field.

Additional transfer information

- **payment title code**: you can select the payment title code by clicking on the drop-down list, which will help the beneficiary to identify the item; the code and description will be displayed in the screen. Optional field.
- **payment title category**: you can select the processing instruction given to the payer's or the beneficiary's bank by clicking on the drop-down list. Optional field.

Users will see intraday HUF transfers only if their **function authorizations** include HUF transaction privileges. You can only create, view and sign a transfer if you have the appropriate authorizations regarding the **account number to be debited**. For more details, see the section on authorization management in the chapter on settings.

3.4.1.2 VIBER transfer

In the **viber transfer** menu, you can create HUF transfer orders for VIBER processing.

When you open this menu item, the system will automatically display the templates on the right; if you click here, the order will be automatically populated with the template data.

If you do not want to use a template for your transfer, you can select the source account from your own bank accounts by clicking on the source account field; you can fill in the details of the transfer by clicking in the relevant fields.

Users will see VIBER transfers only if their **function authorizations** include HUF transaction privileges. You can only create, view and sign a transfer if you have the appropriate

authorizations regarding the **source account**. For more details, see the section on authorization management in the chapter on settings.

3.4.1.3 Postal payment order

In the **postal payment order** menu, you can create HUF orders based on postal payment orders.

When you open this menu item, the system will automatically display the templates on the right; if you click here, the order will be populated with the template data.

If you do not want to use a template for your transfer, you can select the source account from your own bank accounts by clicking on the source account field; you can fill in the details of the transfer by clicking in the relevant fields.

Users will see the postal payment order menu item only if their **company agreement** includes a **postal transactions contract**. You can only create, view and sign a transfer if you have the appropriate authorizations regarding the **source account**. For more details, see the section on authorization management in the chapter on settings.

3.4.1.4 Collection

In the **collection** menu, you can create HUF transfer orders for collection.

When you open this menu item, the system will automatically display the templates on the right; if you click here, the order will be automatically populated with the template data.

If you do not want to use a template for your transfer, you can select the source account from your own bank accounts by clicking on the source account field; you can fill in the details of the transfer by clicking in the relevant fields.

Users will see collection orders only if their **function authorizations** include HUF transaction privileges. You can only create, view and sign a transfer if you have the appropriate authorizations regarding the **source account**. For more details, see the section on authorization management in the chapter on settings.

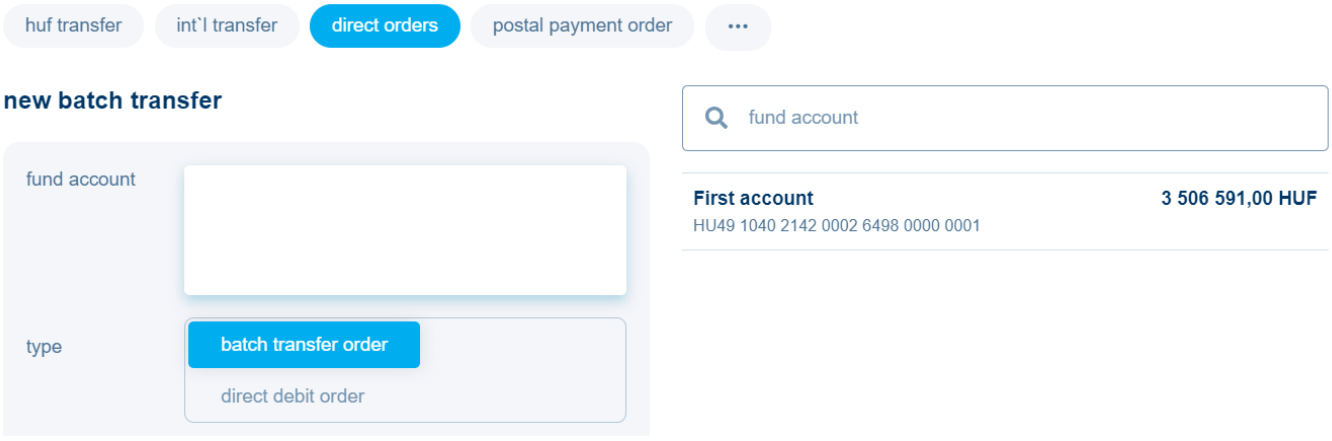
3.4.1.5 Direct orders

Batch transfer orders

Batch transfer orders and direct debits have a lot of similarities. The difference lies in who is/who may be the initiator of the payment in question. You can submit batch transfer orders when the payment amount is predictable (for example: road tax, corporate membership fee). Whereas direct debits may be created for items of varying amounts (for example: utility charges, phone bills). A direct order is a bank account management technique and is valid for a group of account numbers of the service provider. Instead of the beneficiary's account number, the contract specifies the service provider and the service; you can set this up using the group ID and the title code.

When you open this menu item, the system will automatically display the templates on the right; if you click here, the order will be automatically populated with the template data.

If you do not want to use a template for your transfer, you can select the source account from your own bank accounts by clicking on the source account field; you can fill in the details of the transfer by clicking in the relevant fields.



Users can see batch transfers only if their **function authorizations** include **batch transfer** rights. You can only create and view orders that have the appropriate privileges set for the **source account** and the **Group ID** (ugiro code). You have the right to sign a package if you have **signature** rights on the account to be debited and **signature** or **hd signature** rights for the group ID. In the latter case, you cannot view the entire content of the package at the time of signing, only the header data. For more details, see the section on authorization management in the chapter on settings.

Direct Debit Order

Batch transfer orders and direct debits have a lot of similarities. The difference lies in who is/who may be the initiator of the payment in question. You can submit batch transfer orders when the payment amount is predictable (for example: road tax, corporate membership fee). Whereas direct debits may be created for items of varying amounts (for example: utility charges, phone bills). A direct order is a bank account management technique and is valid for a group of account numbers of the service provider. Instead of the beneficiary's account number, the contract specifies the service provider and the service; you can set this up using the group ID and the title code.

When you open this menu item, the system will automatically display the templates on the right; if you click here, the order will be populated with the template data.

If you do not want to use a template for your transfer, you can select the source account from your own bank accounts by clicking on the source account field; you can fill in the details of the transfer by clicking in the relevant fields.

Users can see direct debits only if their **function authorizations** include **direct debit** rights. You can only create and view orders that have the appropriate privileges set for the **source account** and the **Group ID** (ugiro code). You have the right to sign a package if you have **signature** rights on the account to be debited and **signature** or **hd signature** rights for the group ID. In the latter case, you cannot view the entire content of the package at the time of signing, only the header data. For more details, see the section on authorization management in the chapter on settings.

Pursuant to Section 23 (3) of MNB Decree 21/2006 on the processing of payment transactions and the BKR Standards document, you will need to submit your direct debit orders to our Bank at least 5 banking days but no more than 8 banking days before the debit date indicated on the direct debit order. The Bank will reject direct debits if the period between the date of submission and the date of debit is not sufficient.

3.4.1.6. Standing Orders

In the **Standing order** menu, you can create a HUF-denominated standing transfer order.

Contents of the standing order:

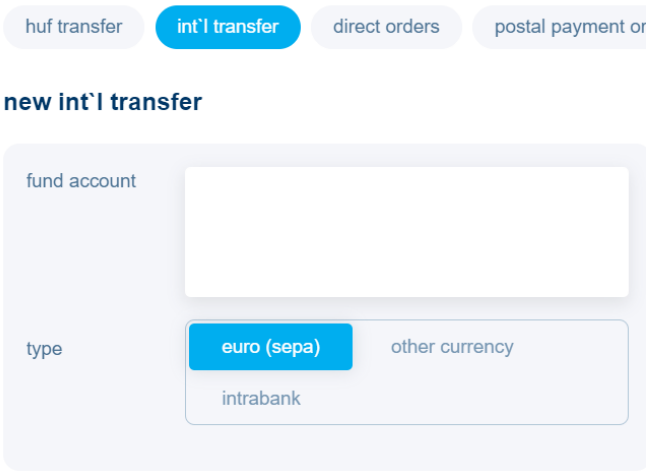
- first date (mandatory field)

- last date (optional)
- first amount (if different from the regular amount to be transferred)
- last amount (if different from the regular amount to be transferred)
- frequency (mandatory field) (annual, semi-annual, quarterly, monthly, fortnightly, weekly, daily)
- debit account (mandatory field)
- name of beneficiary (mandatory field)
- beneficiary's account number (mandatory field)
- comment (optional)
- amount (mandatory field)

The user can only modify a standing order if they have the **Record** privilege set to the order's **source account**. For more details, see the chapter on Settings under the menu item Access Rights Management.

3.4.1.7. International transfer

In the **International transfer (int'l transfer)** menu, you can initiate **euro (Sepa), intra-bank and other** foreign currency transfers.

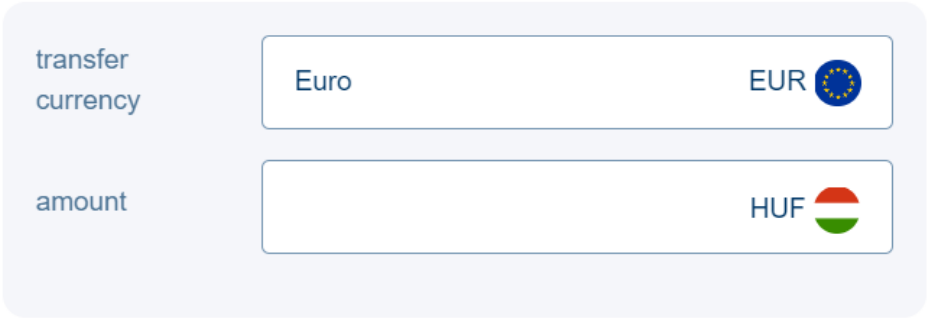


When the menu is open, the system displays the templates on the right; by clicking on a template the system automatically populates the order details with the details of the template.

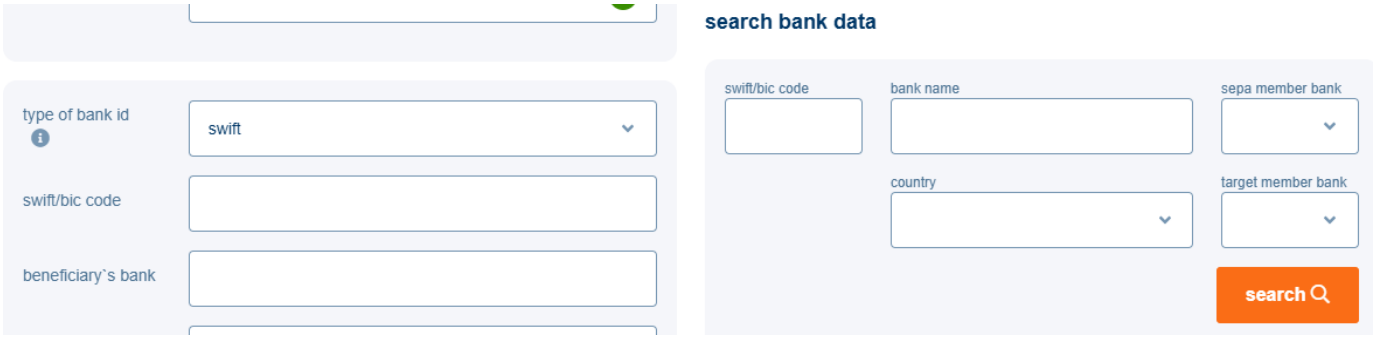
If you do not want to initiate a transfer based on a template, you can select the source account from your own bank accounts by clicking on the source account field and fill in the transfer details by clicking on the relevant fields.

Other foreign currency transfers

The Bank can only accept foreign currency transfers in specific currencies, which you can select from the drop-down menu of the **settlement currency** and **amount** fields by clicking on the currency flag icon.



If you do not know how to enter the details of the foreign bank (Swift/BIC code, location, account number), you can search by clicking on the Swift/BIC code field in the **Search bank details** panel that pops up on the right. First, use the drop-down menu to select the country where the bank is located, then enter a detail of the bank's name.



In the event of working day rearrangement, when a public holiday becomes a working day (e.g. Saturday) currency transfers cannot be made, as we do not record foreign exchange rates on such days. For EUR transfers to the European Economic Area, filling in the IBAN account number of the beneficiary and the SWIFT (BIC) identifier of the beneficiary's bank is recommended, although not mandatory, as more and more financial institutions charge extra commission if this field is not filled in. As of 1 January 2007, incorrectly or incompletely filled out transfer orders may result in additional charges or even the transfer being rejected.

The SWIFT code (also known as "SWIFT BIC", "SWIFT-code", "BIC") is 8 or 11 characters long and must be entered without spaces, e.g.: DEUTDEFF or BARCGB2102K.

K&H Bank’s BIC (SWIFT) code: OKHBHUHB

The length of the IBAN varies from country to country, up to a maximum of 34 characters, but it is the same within a country. In electronic form, the account number should be written without spaces, e.g.: DE89370400440532013000.

Please ask your partners for their IBAN and BIC identifiers, and inform them of your IBAN account number and K&H Bank BIC code.

For transfer orders in USD or in any currency to the United States of America, full information on the beneficiary (exact name, address details: country, city, street address) must be provided, and if the beneficiary is a natural person, additional identification information (e.g. ID number) is required.

It is also advisable to indicate the exact title of the transfer on the payment order (e.g. commercial invoice number, name of goods or services), but the use of abbreviations or acronyms is not recommended. In order to ensure and enforce compliance with international financial restrictive measures in force, financial institutions involved in the execution of these transfer orders may also request additional information or documents regarding the beneficiary of the transfer, if applicable.

The transfer type is set to normal by default, in which case the amount of the order is credited to the beneficiary bank's account with the T+1 or T+2 value date indicated in the Announcement. If you choose an urgent transfer (only possible for the transactions and currencies indicated in the Announcement), the transfer will be executed on T-day, but the higher fee specified in the Announcement will be charged. Please check the fees listed in the Announcement before choosing the type of transfer, as well as the cut-off time for T-day processing and the exchange rate applied.

For an intra-EEA (European Economic Area) payment transaction without conversion, if the transaction is in the currency of an EEA country, only the "SHA" (shared costs) can be selected as cost bearing method. In the case of intra-EEA conversion orders, if the payment (debit) account is in an EEA country and the transaction is in the currency of an EEA country, only the "SHA” (shared costs) cost bearing method can be selected. If the payment transaction involves a currency of a country outside the EEA or the payee's account is in a non-EEA country, you can choose between the "SHA", "OUR" or "BEN” cost bearing methods.

SHA cost bearing method: in the case of foreign currency or international HUF transfers, the commission charged by the initiating bank is borne by the payer, while the costs of all other banks are borne by the beneficiary of the transfer (e.g.: correspondent bank charges).

OUR cost bearing method: in case of foreign currency or international HUF transfers, the payer bears all the costs incurred in connection with the payment (e.g.: correspondent bank charges).

When choosing the OUR cost bearing method, you will be charged a higher fee; please check the fees indicated in the Announcement.

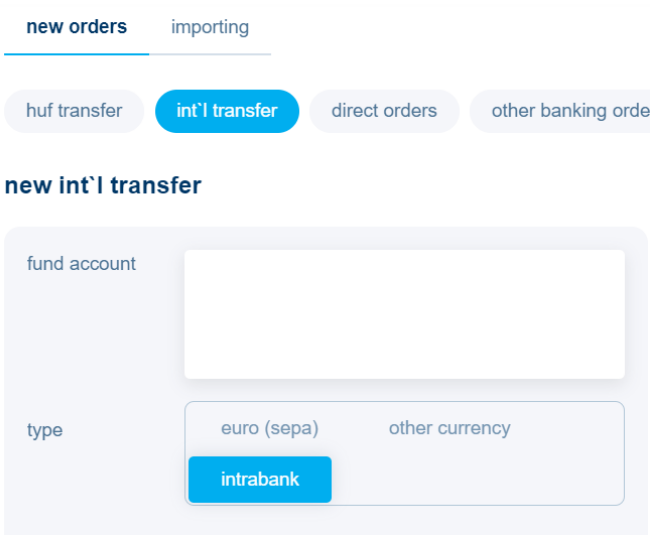
BEN cost bearing method: in the case of a foreign currency or international HUF transfer, the beneficiary bears all the costs of the payment, including the charges of his/her own bank, correspondent banks and the beneficiary's bank.
The 'Information for the bank' field is used to record other information and requests related to the processing of the order; if filled in, retail customers will be charged the fee indicated in the prevailing Announcement. You only need to fill it in if you wish to request a confirmation of the execution of the order or, in the case of a conversion order, if you have previously concluded an agreement with the Bank on a specific exchange rate. In the event of a request for a confirmation, the Bank is entitled to debit the bank account with the fee specified in the current Announcement. In other cases the 'Information for the bank' field is not required.
If the foreign currency transfer transaction meets the criteria for a Euro (Sepa) transfer, web Electra will automatically redirect you to the euro (Sepa) transfer recording screen.

The user will only be able to see foreign currency transfers if they have the right to perform **foreign currency transactions;** this should be set in **Function authorisations**. The user can only create, view and sign transfers for which they have the appropriate authorisation **set for the account to be debited**. For more details, see the Settings chapter under the Access Rights Management menu.

Intrabank foreign currency transfers

An **intra-bank foreign currency transfer** will display a page corresponding to a foreign currency transfer, in which the **beneficiary’s bank** field cannot be modified, its content is K&H Bank Zrt.

The user will only be able to see foreign currency transfers if they have the right to perform **foreign currency transactions** which should be set in **Function authorisations**. They can only create, view and sign transfers for which they have the appropriate authorisation **set for the account to be debited**. For more details, see the settings chapter under the Access Rights Management menu.



SEPA transfers

A Euro (Sepa) transfer displays a page similar to a foreign currency transfer, where you can record SEPA-compliant orders. To send an order, you can enter a range of information about both the sender and the beneficiary. The IBAN number of the beneficiary and the amount to be debited indicated in EUR are mandatory.

If the foreign currency transfer transaction does not meet the criteria for a Euro (Sepa) transfer, web Electra will automatically redirect you to the other currency transfer recording screen.

3.4.1.9. Other bank orders

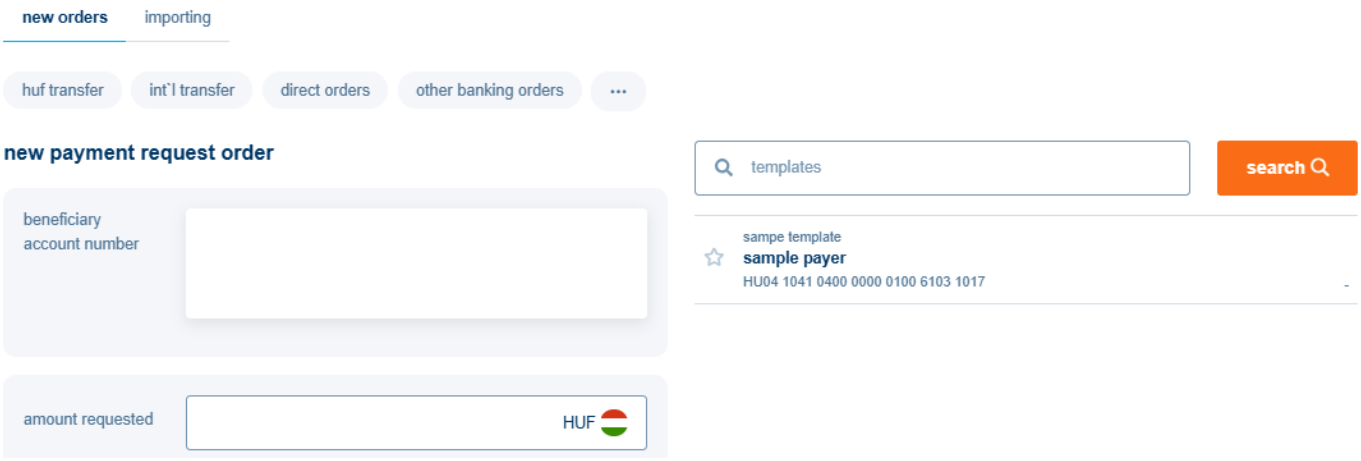
Orders from other banks will only appear for clients who have accounts with other banks in K&H Electra.

The module enables the initiation of orders based on the use of SWIFT message standards, including the possibility to submit paint.001 / MT101 and camt.060 / MT920 orders.
The module for accounts with other banks can only be used if a contract
is signed.

3.4.1.10. payment request

You can create payment requests in the **payment request** menu.

When you open this menu item, the system will automatically display the templates on the right; if you click here, the order will be automatically populated with the template data.



If you do not want to use a template for your payment request order, click in the beneficiary account number field to select a beneficiary account number from your own bank accounts, and fill in the request details by clicking the relevant fields.

There are two groups of data that may be entered for payment requests: *basic data and supplementary information.* Basic data include mandatory and frequently used fields. Additional, optional or rarely used data are referred to as supplementary information.

Only basic data are displayed in the payment request registration screen by default (when the screen opens). Filling in the basic data is sufficient to start a transaction.

We have divided *supplementary information* into three sections: *supplementary information on the payment request beneficiary, supplementary information on the payer, and supplementary information on the payment request.* Ticking the checkbox for supplementary information will open the corresponding section of the beneficiary/payer/request. If any supplementary data in a given section is filled in, it is no longer possible to close that section. If you wish to use the same data for similar transactions in future, you can save them in a template by ticking the **save template** checkbox at the bottom of the page.

Details of the payment request order:

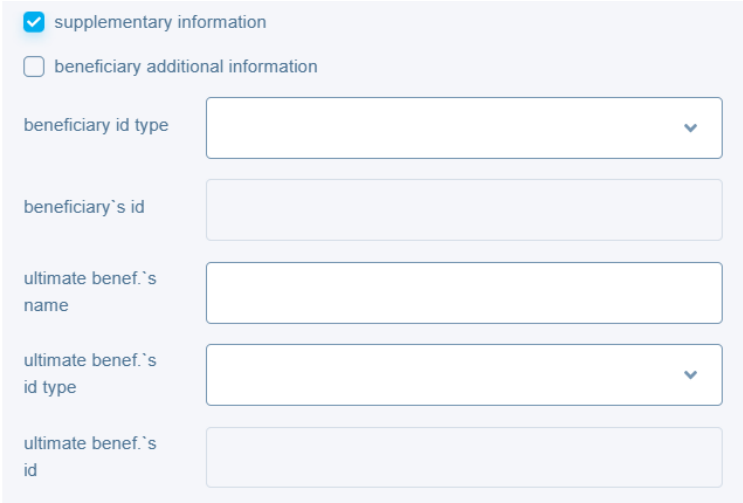
- **beneficiary account**: account numbers are displayed by the system in both IBAN and GIRO formats. To select an account number, click on the beneficiary account field and select the beneficiary account number from the drop-down list on the right. You can only select an account number for which you have the relevant authorization, provided that the account is eligible for receiving HCT transfers. Mandatory field.
- **requested amount**: the amount requested in the order must be entered in this field (with numbers shown in groups of three digits). The maximum value is HUF 19 999 999. Mandatory field.
- **payer identification type**: In this field, you can select the type of identifier used to initiate the transaction (name and account number, email, phone number, Hungarian tax ID, other tax identifier).
- **payer identifier:** a mandatory field to be completed in line with any payer identification type selected.
- **payment request service provider:** an optional field, to be completed only if the payer's identification also requires the payment request service provider to be specified.
- **narrative:** an optional field. The narrative may be up to 140 characters long and entered in a multi-line text input field. The text is laid out by the interface automatically, and only HCT standard characters can be entered. By selecting the checkbox, the narrative may be marked as editable, allowing the payer to modify the narrative sent with the request when completing it.
- **payment deadline:** a mandatory field that the system populates by default (end of day on T+2 months). The user can modify it, buts its value must be less than or equal to the end of the validity period. Format: yyyy.mm.dd hh:mm:ss. The payment deadline does not affect the operation or validity of the request; it is for the payer's information only.
- **end of validity period:** a mandatory field that the system populates by default (end of day on T+2 months). The user can modify it, but the value may not be later than T+2 months. Format: yyyy.mm.dd hh:mm:ss. After the validity period expires, the payment request can no longer be managed by either the beneficiary or the payer, i.e. it can no longer be accepted, rejected or recalled.
- **unique identifier between partners**: A 35-character identifier that links the payment request and the instant payment order initiated from it. The system generates the first 30 characters of the identifier, according to a predefined logic. The last 5 characters are populated by default by the system but may be overwritten by the user, provided that the 5 characters specified must be unique within the day.
- **scheduled sending**: if you do not want to send the order today, you can change the date to a date not earlier than the current day by clicking on the calendar icon (or filling in the field). Mandatory field.

- **package name**: When saving an order, press the **Continue** button and enter the name of the package to help its subsequent identification. If you want to place an order in a previously created package, select from the package names displayed by the software.

Supplementary information

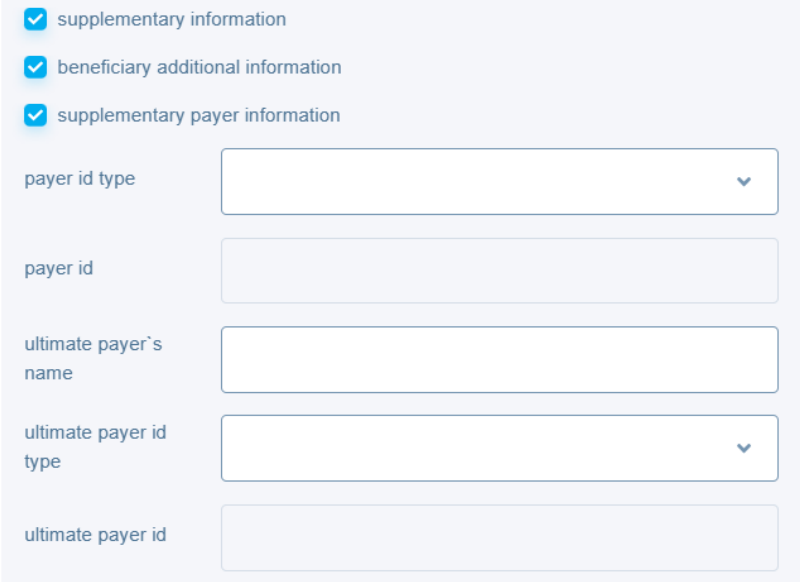
Additional information on the beneficiary of the payment request

- **beneficiary ID type:** the identifier of a person or entity. If this is selected, the beneficiary ID field can be filled in.
- **beneficiary's ID**: a 35-character string identifying the beneficiary person or entity. The identifier can help the beneficiary, for instance in filing a complaint about an erroneous transfer. Optional field.
- **ultimate beneficiary's name**: you can enter here the name of the third party on whose behalf you are requesting a payment to the beneficiary. The field length is 70 characters. Optional field.
- **ultimate beneficiary's ID type:** this may be the identifier of a person or an entity. Selecting this option will allow you to fill in the actual beneficiary's ID field.
- **ultimate beneficiary's ID**: a 35-character string identifying the actual beneficiary person or entity. From the drop-down menu, you can select the type of identifier: personal identifier or entity identifier. Optional field.



Supplementary information on the payer

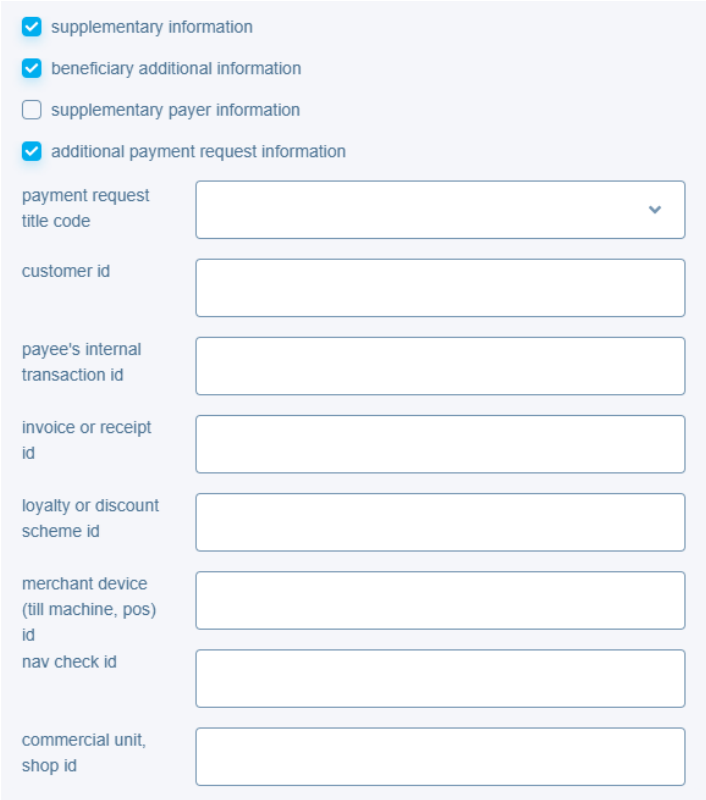
- **payer ID type:** the identifier may be of a person or an entity. By selecting this option, the payer ID field can be filled in.
- **payer ID**: a 35-character string identifying the paying person or entity. The identifier can help the payer file a complaint if they discover that they have sent an erroneous transfer. Optional field.
- **ultimate payer's name**: here you can enter the name of the third party who is paying if they are not the holder of the payer account. Field length is 70 characters. Optional field.
- **ultimate payer's ID type:** the identifier may be of a person or an entity. By selecting this option, the actual payer's ID field can be filled in.
- **ultimate payer's ID**: a 35-character string identifying the actual payer person or entity. Optional field.



Additional payment request information

- **payment request title code**: you can select the payment request title code by clicking on the drop-down list, which will help the beneficiary identify the item; the code and the description will be displayed on the screen. Optional field.
- **customer ID**: the payer's customer ID may be optionally specified, for example when an invoice is paid. Maximum 35 characters. The same data will be replicated in the same field of the instant payment order initiated from the payment request.

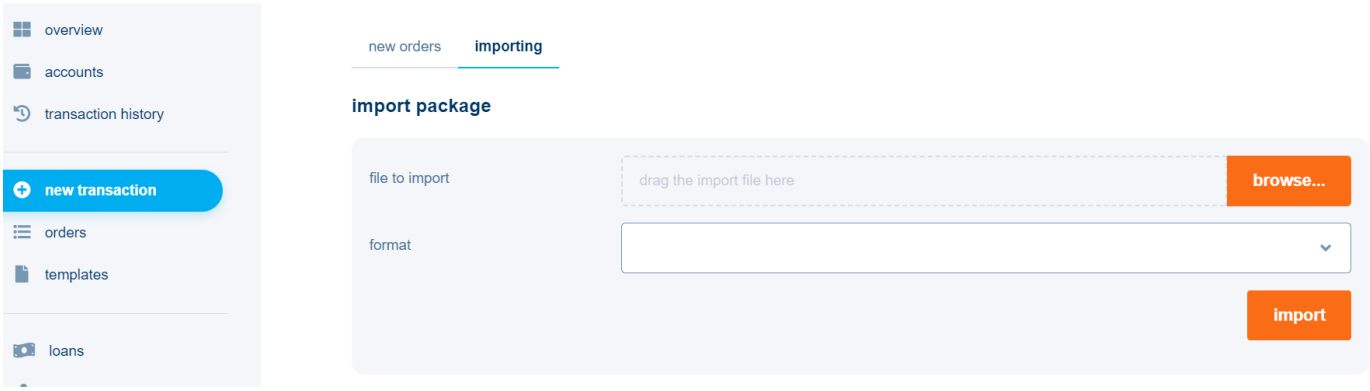
- **payee's internal transaction ID**: the beneficiary party's internal transaction ID may be optionally specified. Maximum 35 characters. The same data will be replicated in the same field of the instant payment order initiated from the payment request.
- **invoice or receipt ID**: the identifier of the invoice or receipt may optionally be specified. Maximum 35 characters. The same data will be replicated in the same field of the instant payment order initiated from the payment request.
- **loyalty or discount scheme ID**: the identifier of the loyalty or discount scheme may optionally be specified. Maximum 35 characters. The same data will be replicated in the same field of the instant payment order initiated from the payment request.
- **merchant device (till machine, POS) ID**: the identifier of the merchant device may optionally be specified. Maximum 35 characters. The same data will be replicated in the same field of the instant payment order initiated from the payment request.
- **NAV check ID**: the tax authority's check code may optionally be specified. Maximum 35 characters. The same data will be replicated in the same field of the instant payment order initiated from the payment request.
- **commercial unit, shop ID**: The identifier of the commercial unit or shop may optionally be specified. Maximum 35 characters. The same data will be replicated in the same field of the instant payment order initiated from the payment request.



Users will see the payment request orders only if their function authorizations include **HUF transaction** privileges. You can only create, view and sign a payment request if you have the appropriate authorizations regarding the **beneficiary account number**. For more details, see the section on rights management in the chapter on settings.

3.4.2. Importing

K&H web Electra can import predefined text files of standard format.



Export and import descriptions are available at the following link:

electra export/import format description

Imported orders are handled in the same way as locally recorded orders. These can be modified, printed and submitted.

Importing a transfer package from an external unit is not just a simple file copy, the system also performs a data conversion during the copying.

To avoid duplication, the system sends a warning when importing an order package if the package has already been imported. The system checks whether the package number, amount or file name of the previously imported packages match the data of the newly imported package. Despite the warning, you can choose to allow the import to continue or you can abort it.

In general, the user can import packages of a type for which they have the right to **record**. For group orders, you can also set a separate import-only right. For more details, see the chapter on settings under the Access Rights Management menu.

3.5. Orders

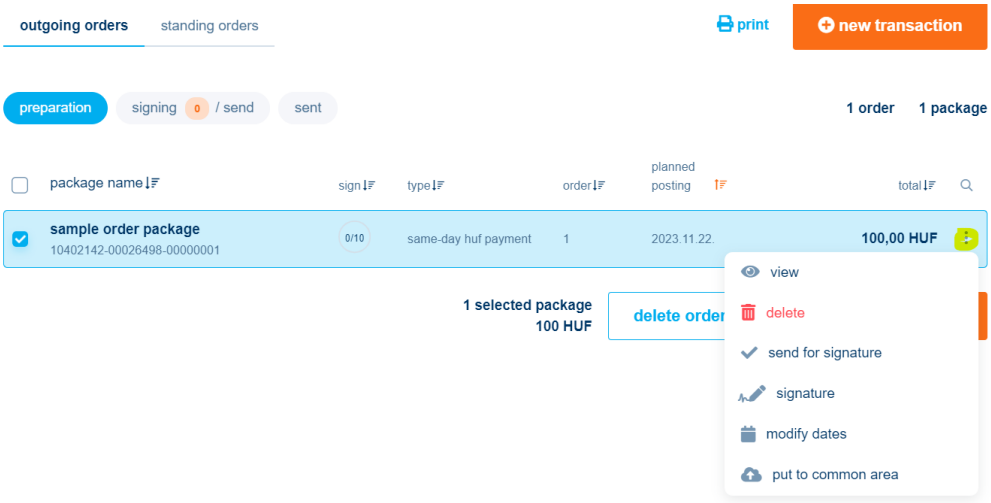
By clicking on the **Orders** menu item, you can view the recorded orders separated by status (preparation, signature/sending to bank, sent to bank), thus facilitating follow-up. In the same menu item, you can also query the details of incoming and outgoing payment requests.

3.5.1. Outgoing orders

Preparation

After entering a new order in a package, the system navigates to the **Preparation** page. The preparation list includes packages that are still being modified or have not yet been sent for approval.

Prepared packages can still be modified, as opposed to packages that have entered a later phase and have been signed. By clicking on the three dots on the right side of the row, you can view the details of the package, delete it, send it for signature, sign it if you have the right to sign, re-date it (if it is not already signed) and place it in a common folder.



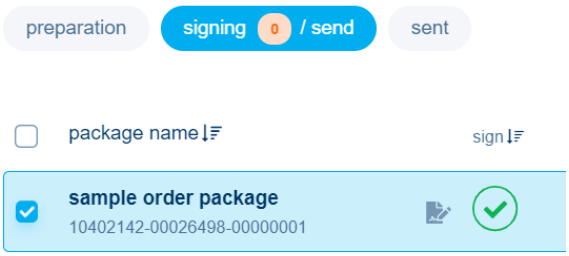
In the box next to the package name, you will see the total signature score indicating by how many users the package has been signed.



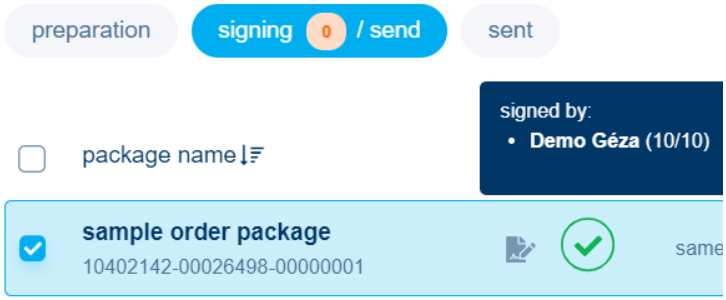
You can send one or more packages for signature by selecting the checkbox on the left - regardless of the signatures already on the package - and by clicking on the **Send for signature** button; in this case the package will be transferred to the **Signature/send to Bank** menu.

Signing/send to bank

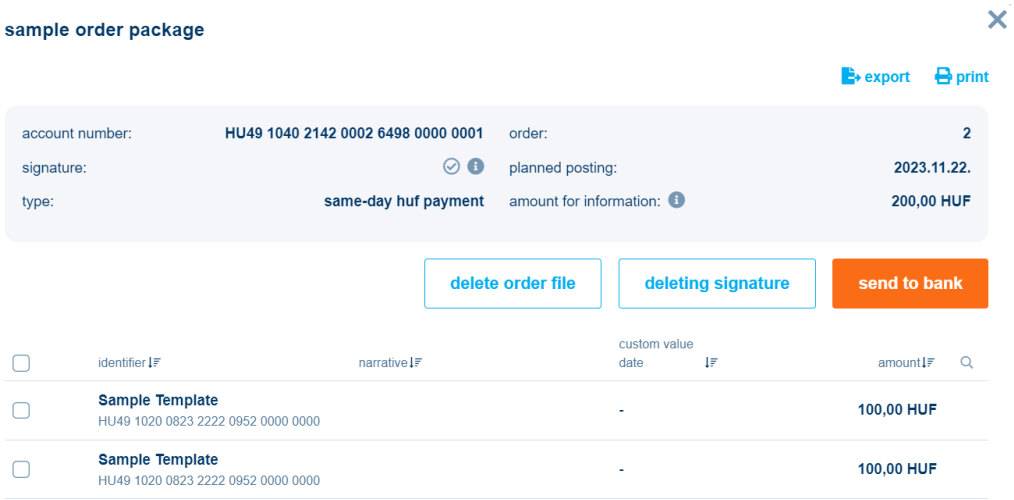
This menu contains the order packages that are waiting to be signed before being sent to the bank or (if already signed) are waiting to be sent to the bank. Packages listed here cannot be modified whether or not they are signed. The circle in the middle of the package shows the signature score, i.e. the total number of points the package has been signed with. If you hover your mouse over the circle, you can see which users have signed with how many points.



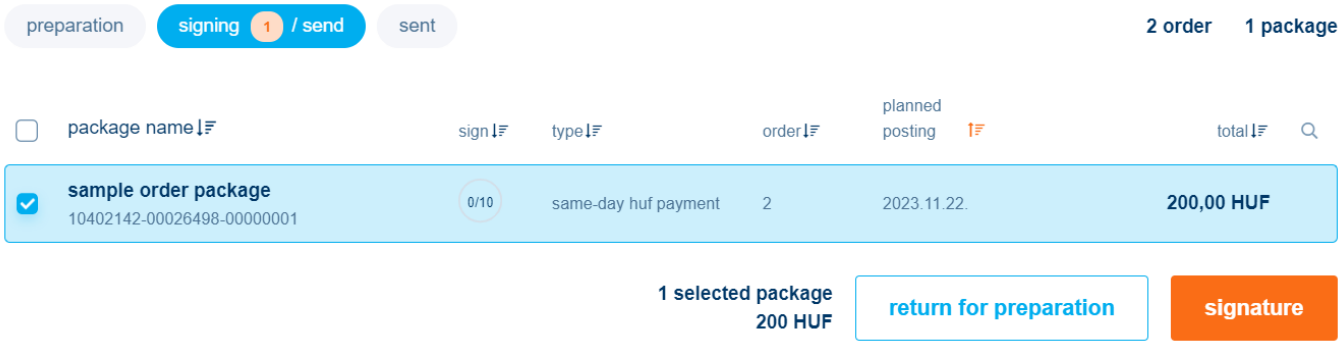
If you have already signed, you will be reminded by a special icon:



By clicking on the package, you can view, modify, delete or move individual items to another package.



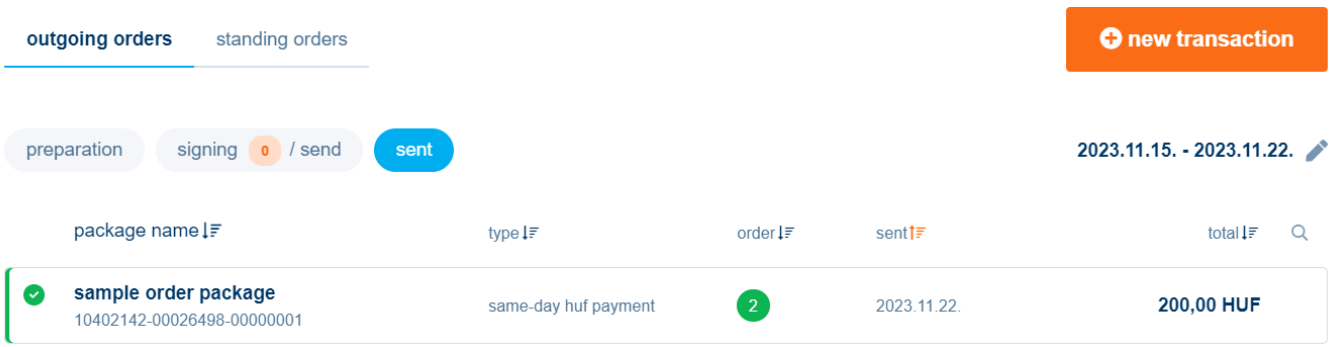
If a package has not yet been signed, you can return it to the packages in the preparation menu by clicking on the **Return to preparation** button.



Sent to bank

In this menu you can view the order packages sent to the bank.

The status of order packages is indicated by colour codes, and the status of each item within a package can be viewed separately by clicking on the package. You can filter by date using the date selector above the packages and sort them by data of the columns.

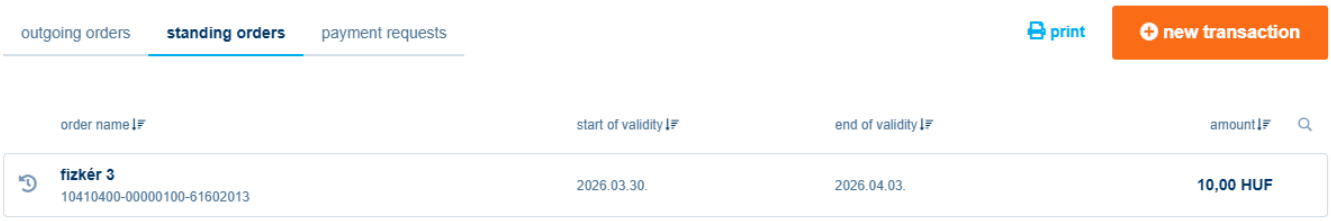


3.5.2. Standing Orders

In the **Standing orders** menu, you can view your existing standing orders; click on the standing order row to view the details and edit or cancel the order.

(the user can only delete a standing order if they have the Right to Record set to the order's source account. For more details, see the chapter on settings under the Access Rights Management menu.

Click on the print button in the top right corner to print the list of standing orders and click on the **New order** button to start a new standing order.

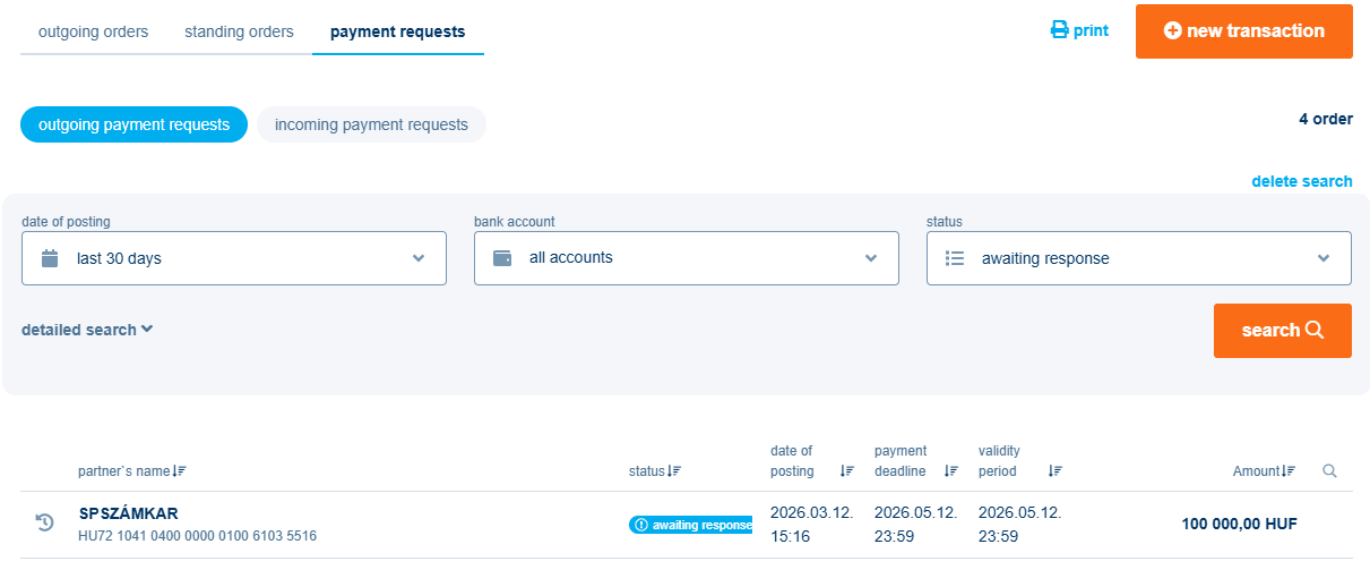


Changing a standing order is almost identical to recording a standing order. The difference is that the data in the original order is automatically populated and some fields cannot be changed.

The user can only modify a standing order if they have the Right to Record set to the order's source account. For more details, see the chapter on settings under the Access Rights Management menu.

3.5.3. Payment requests

In the payment requests menu item, you can access the details of payment requests sent and received. The data can be queried by direction (outgoing or incoming).



3.5.3.1 Outgoing payment requests

By default, the query displays those payment requests sent in the last 30 days which currently await a response. If users want to list the sent requests differently, they can do so by changing the search criteria.

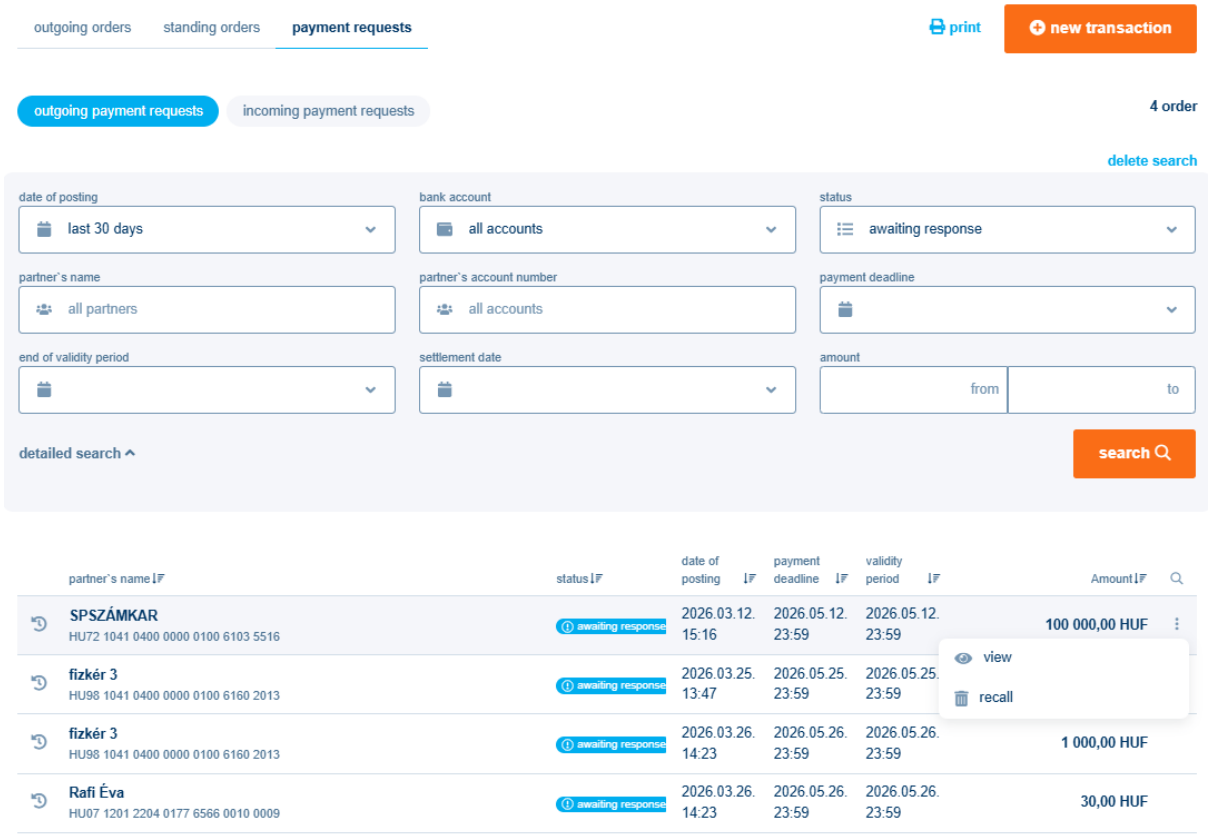
Search criteria:

- **date of posting:** the date when the payment request was sent
- **bank account**: the user can filter the list by their own beneficiary bank account numbers.
- **status**: the current status of the payment request. It is possible to filter by one status at a time, or all statuses. Available options: all, rejected, under processing, payment in progress, expired, completed, awaiting response, recalled
- **partner's name**: filter by the name of the payer.
- **partner's account number**: filter by the account number of the payer.
- **payment deadline**: filter by the payment deadline specified in the request sent.

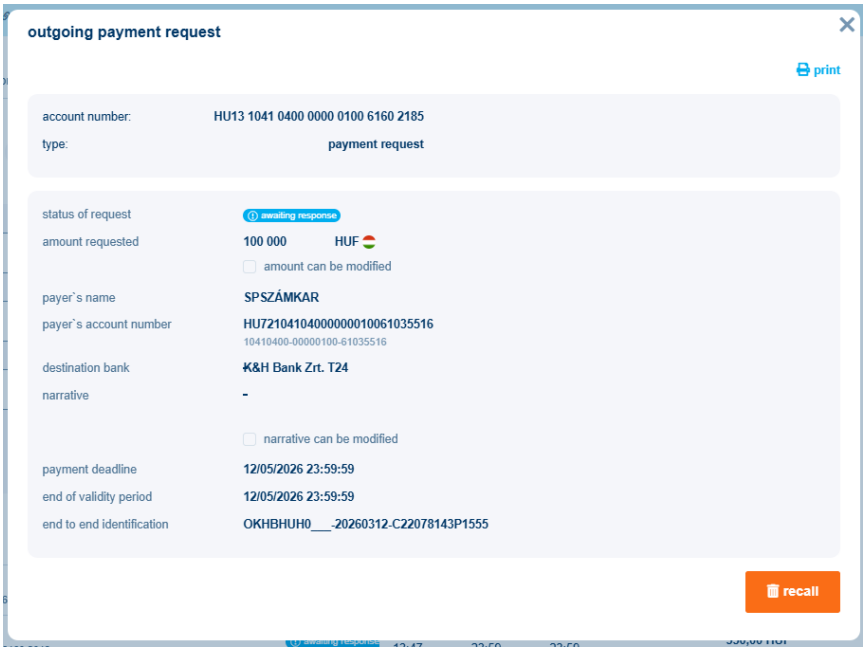
- **validity period**: filter by the validity deadline specified in the sent request.
- **settlement date**: the date of the settlement of the sent request, i.e. the day when the payer successfully completed the instant transfer initiated based on the payment request.
- **amount**: the amount filter may be specified in a from-to format.

By clicking the icon in the right corner of the items in the result list (the rows), the following actions can be initiated:

- view (display detailed data)
- recall (if the payment request can still be recalled)



By clicking on the items (rows) in the result list or on the *view* action under the icon on the right, the detailed data of each payment request can also be accessed. If the payment request can still be recalled, the recall instruction can also be initiated there. In the case of *recall*, a (non-financial) order is generated which must be signed and sent to the bank in order to be executed successfully. The information shown in the data sheet can be printed if required.



Outgoing payment requests are always in one of the following statuses:

- under processing: the bank is currently sending the payment request to the payer.
- awaiting response: the payer has successfully received the payment request but has not yet responded in the form of rejection or settlement.
- expired: the validity period of the successfully sent payment request has expired, so it can no longer be settled, rejected or recalled.
- settled: the payer has accepted the payment request and successfully fulfilled it with an instant payment to the sender. A settled request cannot be settled again, nor can it be rejected or recalled.
- rejected: the payer has rejected the payment request, i.e. decided not to make the requested transfer. This request can no longer be settled by the payer or recalled by the sender.
- recalled: the payment request has been recalled by the sender. A recalled request can no longer be settled or rejected by the payer.

3.5.3.2 Incoming payment requests

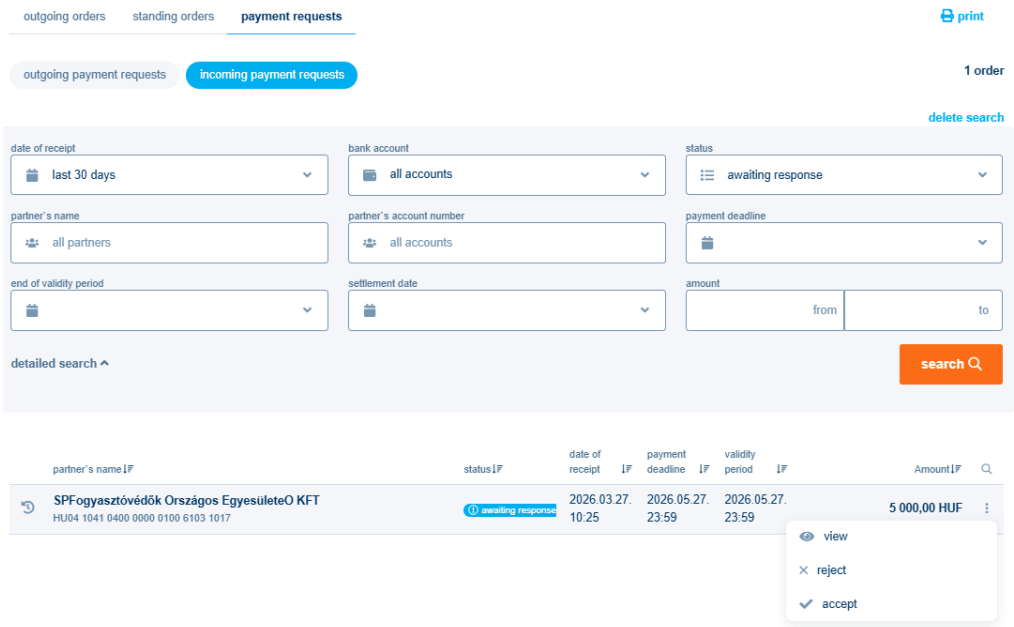
By default, the query for received payment requests will display the requests received in the last 30 days which currently await a response. If the user wants to display the requests received differently, this can be done by modifying the search criteria.

Search criteria:

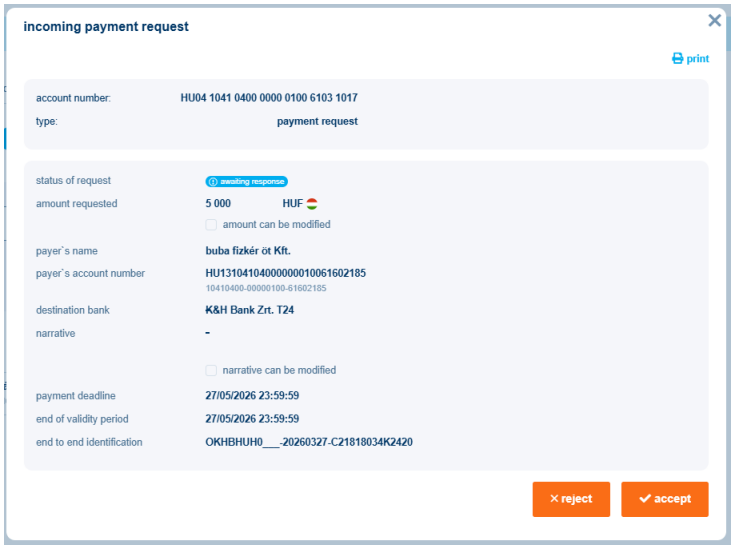
- **date of receipt:** the date when the payment request was received
- **bank account**: the user can filter by the customer's own bank account numbers to be debited.
- **status**: the current status of the payment request. It is possible to filter by one status at a time, or all statuses. Available options: all, rejected, under processing, payment in progress, expired, settled, awaiting response, recalled
- **partner's name**: filter by the name of the beneficiary.
- **partner's account number**: filter by the account number of the beneficiary.
- **payment deadline**: filter by the payment deadline specified in the received payment request.
- **end of validity period**: filter by the validity period specified in the received payment request.
- **settlement date**: the date when the received request was settled, i.e. the day when the customer successfully completed the instant transfer initiated in response to the payment request
- **amount**: the amount filter can be specified in a from-to format; by default, it filters by the requested amount, but if the request is already in settled status, then it will filter by the settled amount.

By clicking the icon in the right corner of the items (rows) in the result list, the following actions can be initiated:

- view (display detailed data)
- reject (if the payment request is still awaiting a response)
- accept (if the payment request is still awaiting a response)



By clicking on the items (rows) in the result list or the *view* action under the icon, the detailed data of each payment request can also be accessed. If the payment request is still awaiting a response, the acceptance and rejection actions can also be initiated there. In case of *acceptance*, an instant payment order will be generated automatically from the payment request, and the rules for signing and sending it to the bank are the same as for other order types. In case of *rejection*, a (non-financial) order will be generated, which must be signed and sent to the bank in order to be completed successfully. The information shown in the data sheet can be printed if required.



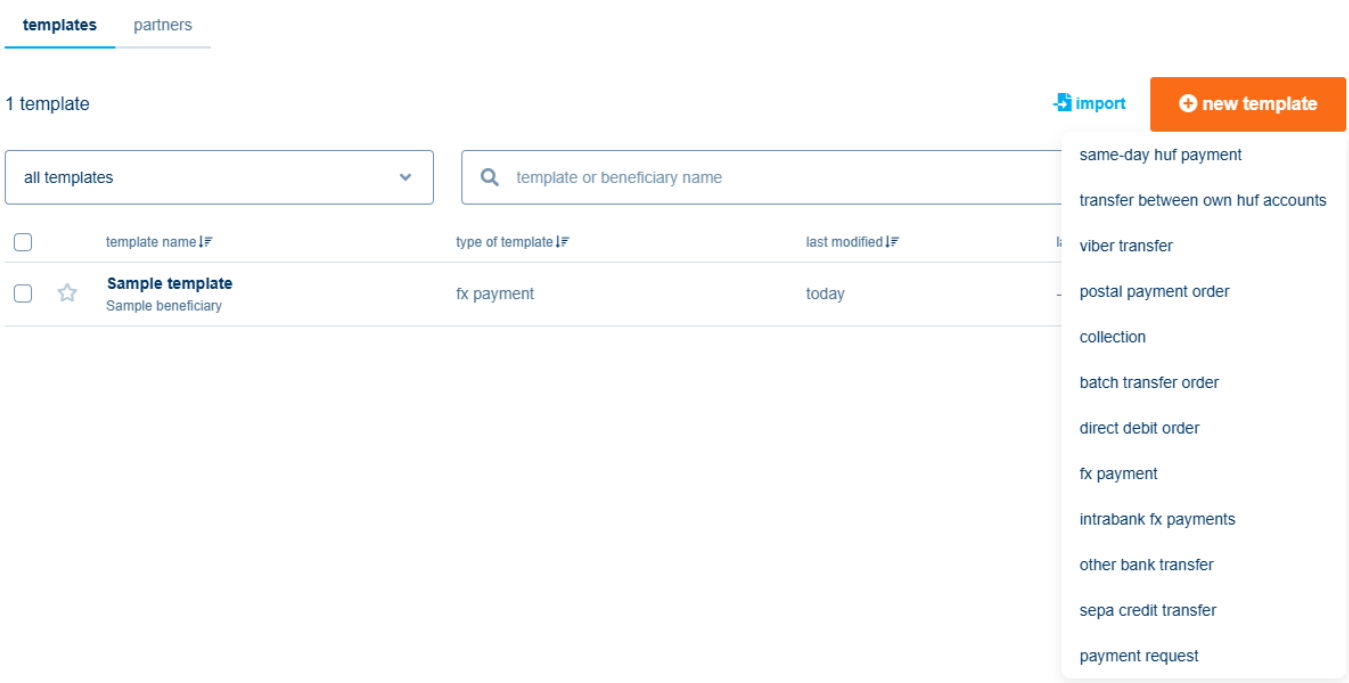
Incoming payment requests are always in one of the following statuses:

- awaiting response: the payment request has been received and is still within its validity period but has not yet been processed (accepted/rejected).
- expired: the validity period of the received payment request has expired, so it can no longer be settled, rejected, or recalled.
- settled: the payer accepted the payment request and successfully settled it with an instant transfer to the sender. A settled request cannot be settled again, nor can it be rejected or recalled.
- rejected: the payer rejected the payment request, i.e. decided not to make the requested transfer. This request can no longer be settled by the payer or recalled by the sender.
- recalled: the payment request has been recalled by the sender. A recalled request can no longer be settled or rejected by the payer.

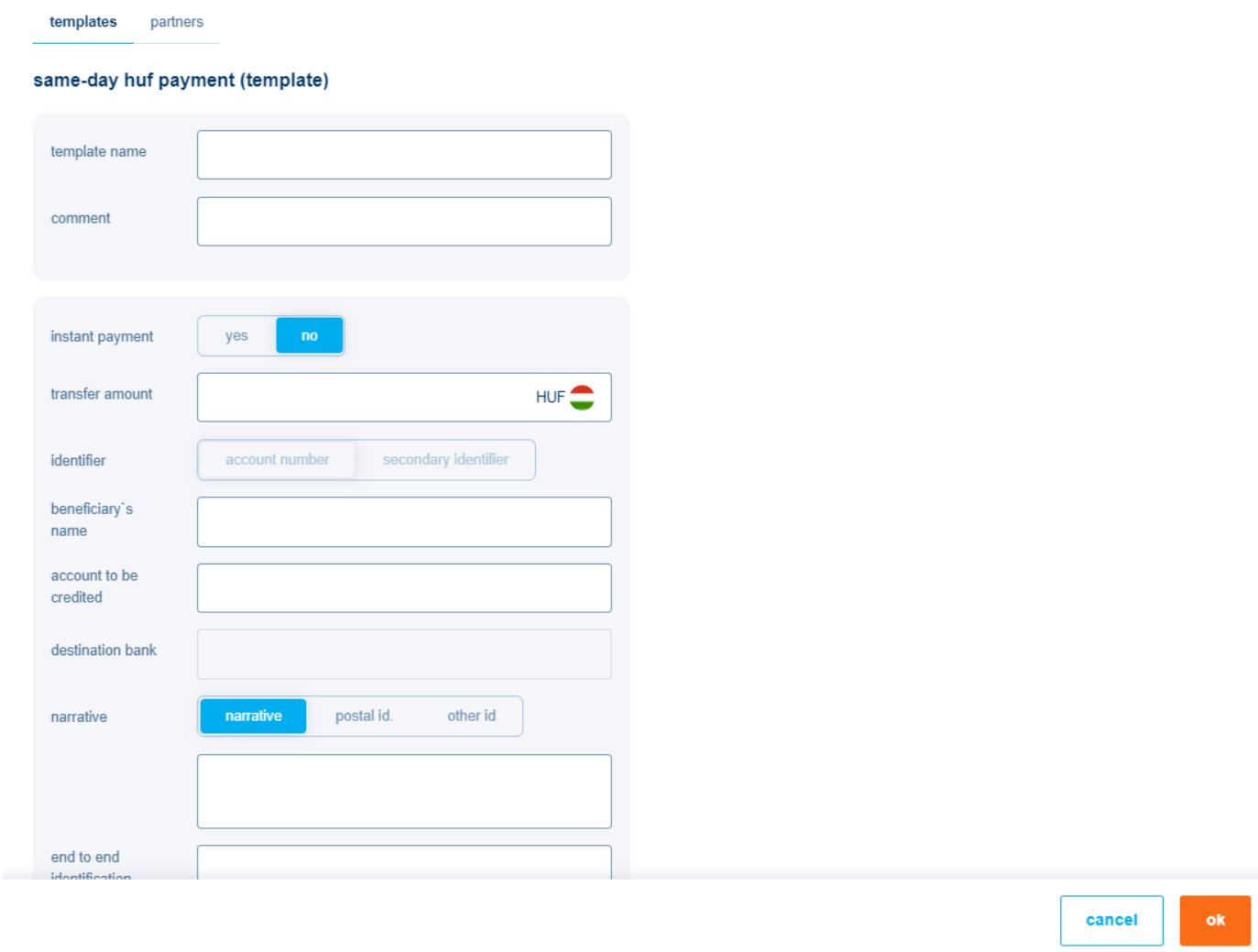
3.6. Templates

In the **Templates** menu, you can add templates for the following order types, depending on your privileges:

- batch transfer order
- collection
- direct debit order
- fx payment
- intrabank fx payments
- other bank transfer
- postal payment order
- same-day huf payment
- sepa credit transfer
- transfer between own huf accounts
- viber transfer
- payment request



When entering orders, previously created templates can be retrieved, so you only need to enter the values of the fields that are not filled in the template. If necessary, the data populated from the template can be modified. You can narrow down the list of templates using the template type, template name or comment field. In the list of templates, you can mark your favourite templates with the star icon on the left.



Template modification logs and warning: when a template is used for a new order, the system will warn the user if a modification has been made to the template or if the user has selected a template that they have not yet used. The system displays the following data:

- date and time of the modification
- name of the user who made the change
- name of the modified field (e.g. account number)
- the old and the new value of the field

In the Settings > View Activity Log menu, you can retrieve at any time which user has performed which actions with the templates.

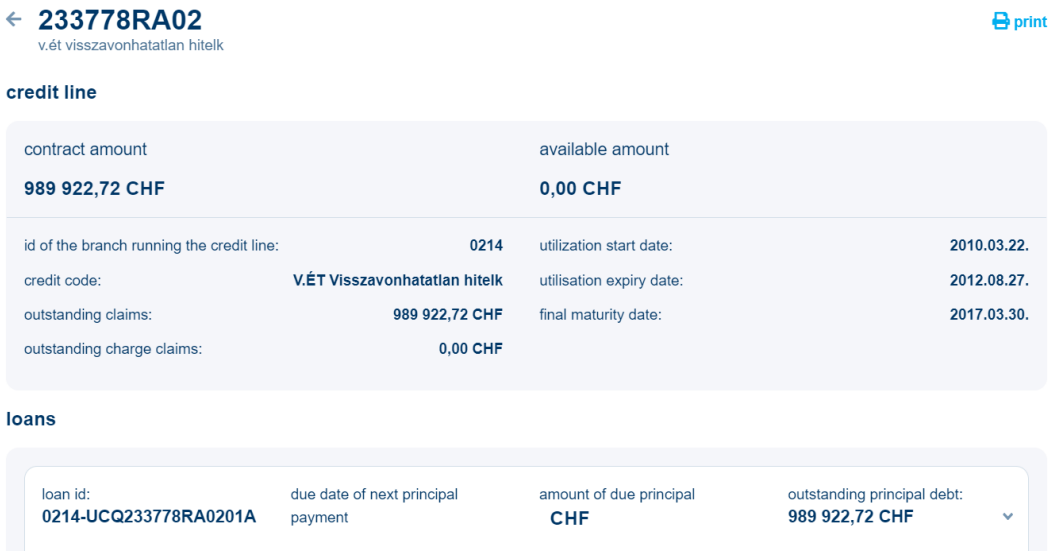
The user can only see the templates if among the **Function authorisations** they have the **right to access templates** and the function right to create the appropriate type of order. For more details, see the chapter on settings under the Access Rights Management menu.

3.7 Loans

You can consult the list of loans in the **Loans** menu.



By clicking on the row of the loan, you can view the details of the loan, including details of the credit line, the corresponding loans and the repayment history.



Details of the credit line include the following:

- ID of the branch running the credit line
- Credit code
- Outstanding claims
- Outstanding charge claims
- Utilisation start date
- Utilisation expiry date
- Final maturity date

Details of the loans related to the credit line include the following:

- Loan ID
- Due date of next principal payment
- Amount of due principal
- Outstanding principal debt

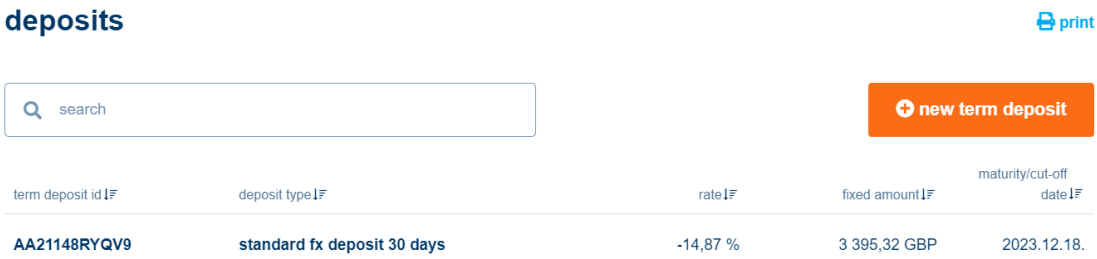
The repayment history is displayed below the loan block. You can also print out your credit line, loan and repayment history.

Click on the arrow in the top left-hand corner next to the loan ID to close the description of the loan details and return to the summary list of loans.

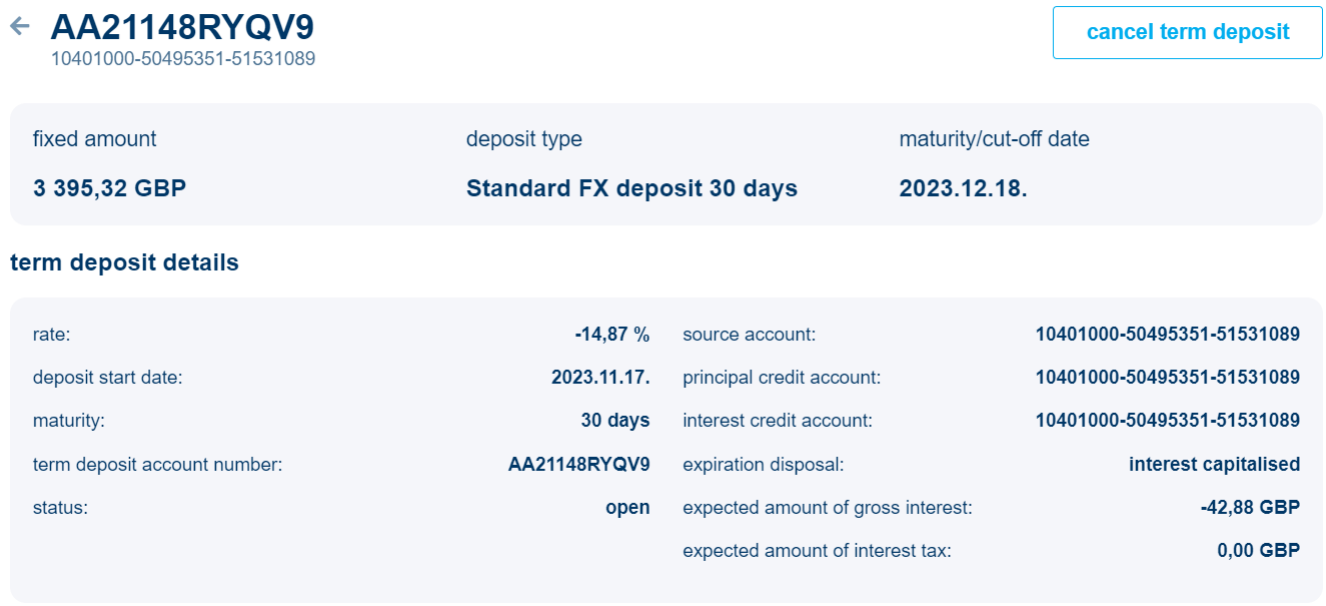
The user can only see the active loans if the **default rights** for that client in the **Account rights** section are set to V**iew.** For more details, see the chapter on settings under the Access Rights Management menu.

3.8 Deposits

In the **Deposits** menu, you can make a deposit from your account by clicking on the **New Term Deposit** button or you can cancel your previously fixed deposits.



Click on each deposit in the list of deposits to see the details of that deposit. By clicking on the **Cancel Term Deposit** button in the top right-hand corner, you can choose to cancel your deposit immediately or on roll-over date, enabling you to obtain better returns. Click on the **Print** button in the top right corner to print the list of deposits



The user can only create, view and sign deposit cancellations and deposit withdrawals if the appropriate part of **Other privileges** is set to **Deposit breaking authorisation**. For more details, see the chapter on settings under the Access Rights Management menu.

3.9 Bank cards

In the **Bank cards** menu, you can view the list of bank cards for your client, and then click on any item in each row of the list to see the list of possible transactions. In case the card status is 'to be activated', the card must be activated.

Clicking on the row of the card will bring up a pop-up window with detailed information about the card. If the card is not yet active, you can activate it by clicking on the **Activate** button.

In the detailed data, in the daily limit settings block, you can change the **cash withdrawal limit**, the **purchase limit** and the **daily virtual transaction limit** by clicking on the **Change data** button.

In the security data block, click on the **Change data** button to change the **security mobile phone number** to which the bank sends the authentication security code. You can also use this menu to set a **password for online shopping**.

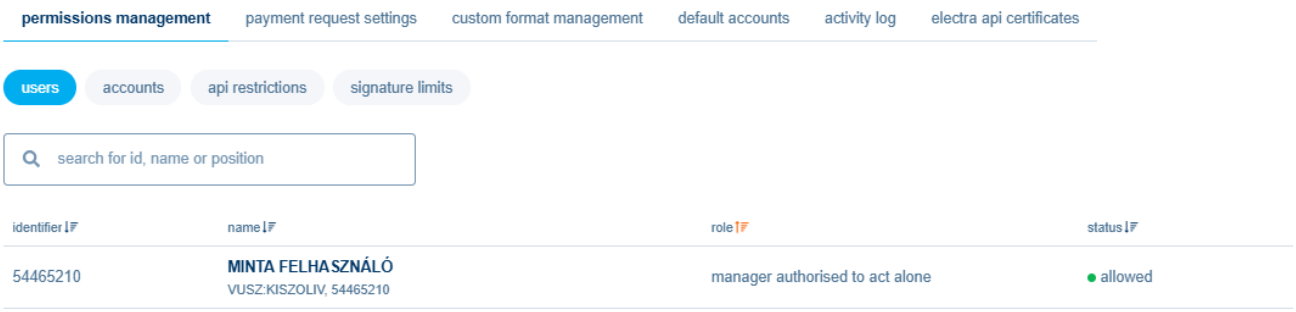
3.10. Settings

The Settings menu system is structured as follows:

- Permissions Management
- Payment request settings
- Custom format management
- Default account numbers
- Activity log

3.10.1. Permissions Management - Users

In the ***Permissions Management*** menu, you can set the privileges **for each user** assigned to a company.
For more details, please contact your Corporate Customer Service.



Click on the row of the user to view the details, grouped into different blocks, and here you can modify them by clicking on the **Modify details** button in the top right-hand corner.

You can set **the role of the user** in the user header details block.

Roles/ User profiles:

The predefined default access rights can be grouped into predefined sets, which can then be assigned to individual users. These sets are called **user profiles**. The meaning of these profiles defines the various roles.

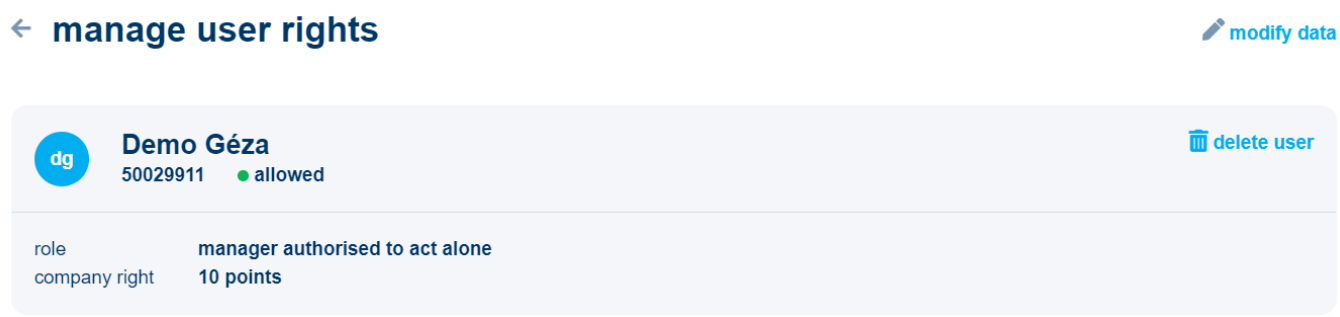
One user can have only one profile.

The user either belongs to a specific profile or has been granted individual rights. If a user belongs to a specific profile, but their rights need to be modified, the user will be removed from the profile, but the rights defined in the profile (as individual rights) will remain available to them.

If a user is not assigned to a profile, but is granted individual rights, and the set of rights currently set corresponds exactly to a profile, Electra does not automatically assign the profile to the user.

Granting a role is not mandatory, but it is used to set the most general rights.

The settings made in the role section and account level rights and group level rights, etc. sections are mutually exclusive, which means that you can set either a role or grant individual rights. If you set a role and later try to set an account level right, group level right or other individual right, the role will be deleted and a confirmation message will be displayed when you set the right:



User privilege and device settings:
The following settings can be made for each user:

- personal Data
- Error points
- Notices
- Authentication tools
- Login authentication

- Signature authentication
- Account rights
- Account rights held at other bank
- Card authorizations
- Function authorizations
- Other authorizations
- Backend rights

3.10.1.1 Personal data

In the Personal data block, you can view personal data of the selected user.

If any personal data needs to be updated, please contact the K&H Corporate Customer Service at **+36 1 468 7777**. Our customer service representatives will provide information about the modification process.

3.10.1.2 Errors

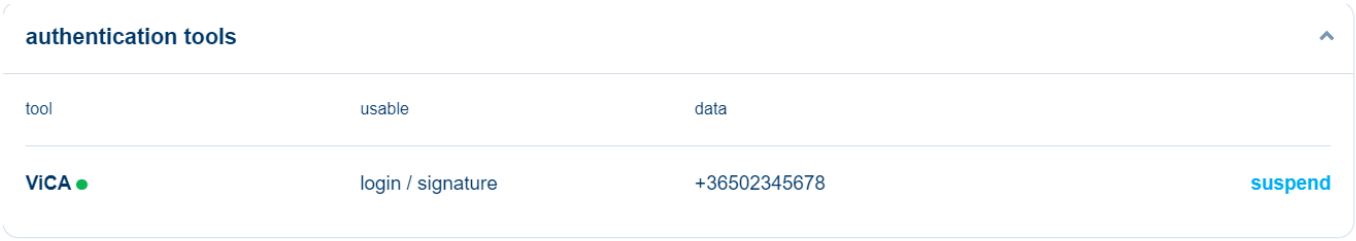
In the errors section, you can view the user's error points, which you can delete by clicking on the **Delete error points** button.

3.10.1.3. Notifications

The Notifications block currently does not contain any settings that require user action.
No data entry or modification is required in this section.

3.10.1.4. Authentication tools

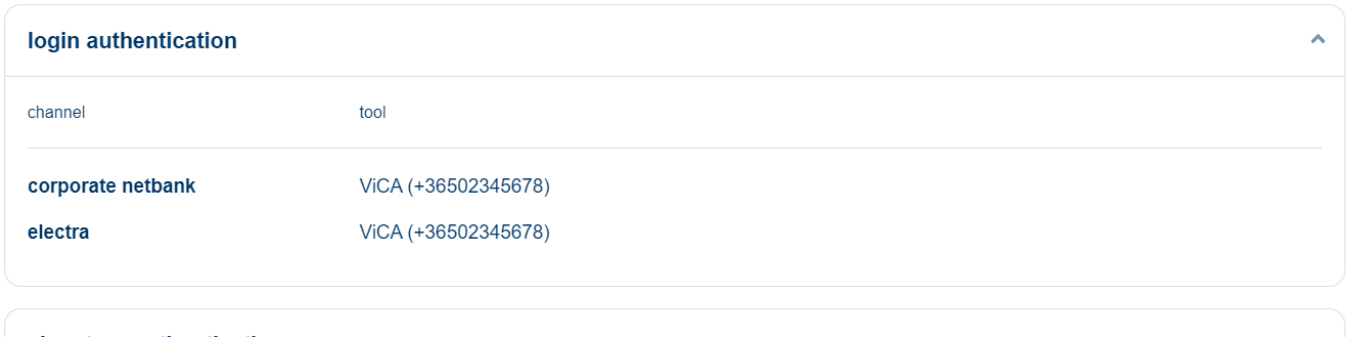
In the authentication tools block, you can see the authentication tools for that user. They can be suspended or authorised depending on their status.



Depending on the operation you want to perform, click on the suspend/authorise button, check the details, and then, after pressing the **Continue** button, select the **Immediate dispatch** or **Order package** option to sign and submit the order.
To modify or delete the authentication tool, first click the **Modify data** button in the user's header details and then navigate to the **Authentication tools** block.

3.10.1.5. Login authentication

To modify or delete the login authentication tool, first click the **Modify data** button in the user's header details and then navigate to the **Login Authentication** block.

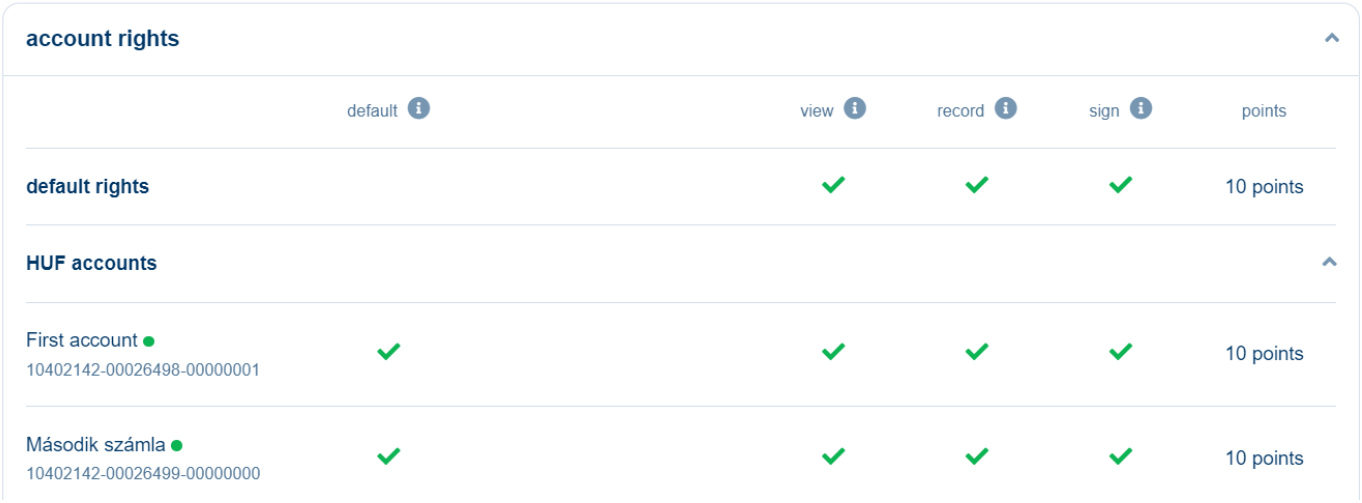


3.10.1.6. Signature authentication

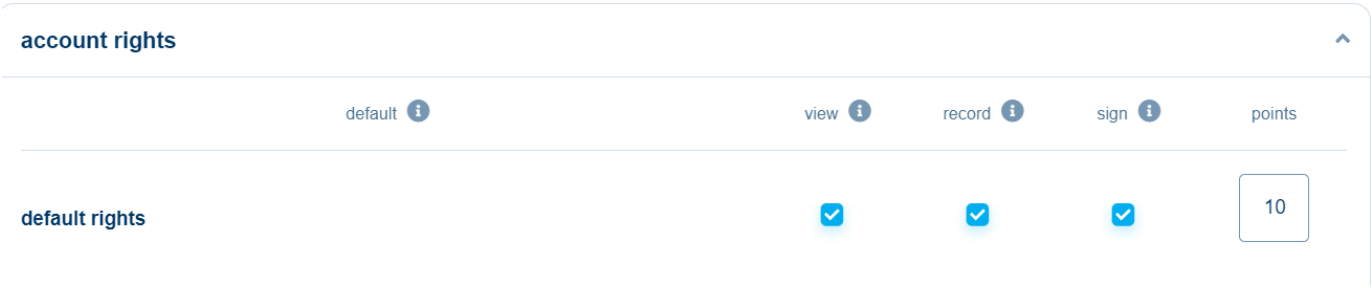
To modify or delete the signature authentication tool, first click the **Modify data** button in the user's header details and then navigate to the **Login Authentication** block.

3.10.1.7. Account rights

This is where you can define which user has access to which client account and with which privileges.



To modify the privileges of any given user, first click the **Modify data** button in the user's header details and then navigate to the **Account rights** block.



3.10.1.8 Account rights held at other bank

Account rights held at other bank will only appear for clients who have accounts with other banks in K&H Electra.

This is where you can define which user has access to which client account held at other bank and with which privileges.

To modify the privileges of any given user, first click the **Modify data** button in the user's header details and then navigate to the **Account rights** block.

3.10.1.9. Ugiro authorizations

This is where you can define which user has access to which UGIRO code of the client and with which privileges.

3.10.1.10. Card authorisations

This is where you can define which user has access to which card of the client and with which privileges.
To modify the privileges of any given user, first click the **Modify data** button in the user's header details and then navigate to the **Card authorisations** block.

3.10.1.11. Function authorisations

In this block, you can specify which type of operation the user should be authorised to perform.
To modify the privileges of any given user, first click the **Modify data** button in the user's header details and then navigate to the **Function authorisations** block.

3.10.1.12. Other authorizations

In the **Other authorisations** block, you can set the following rights:

- **Company right**: authorisation to sign on behalf of a company. **The Company signatory privilege** cannot be granted or revoked by self-administration.
- **deposit cancellation right**: the right to break a deposit. This authorisation is only checked in the case of recording/modifying/cancelling/viewing a deposit breaking order (BFE).
- **Self-administration right** Privileges related to the administration of the client's users. Only users of a client that has a self-administration contract can be granted this privilege.

To modify the privileges of any given user, first click the **Modify data** button in the user's header details and then navigate to the **Other authorisations** block.

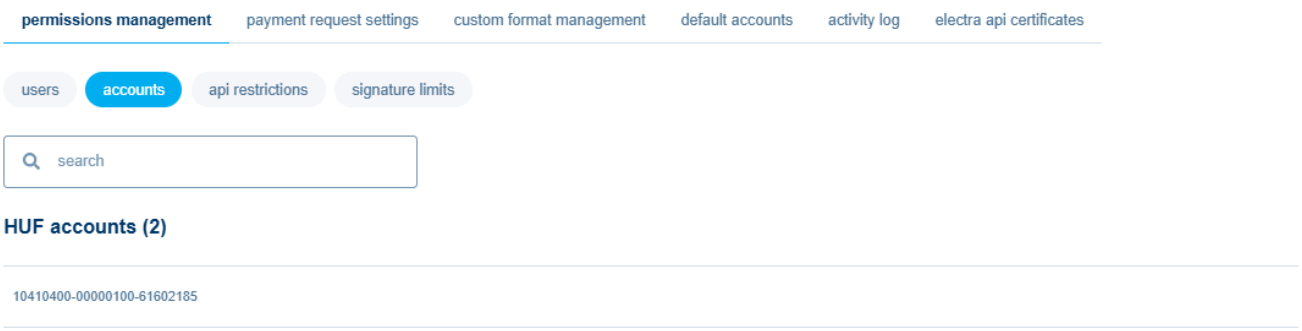
3.10.1.13. Backend rights

In this block you can view which other K&H systems the user has access to.

3.10.2. Access Rights Management - accounts

Manage new accounts

New account numbers for which no authorisation has yet been set will appear here.



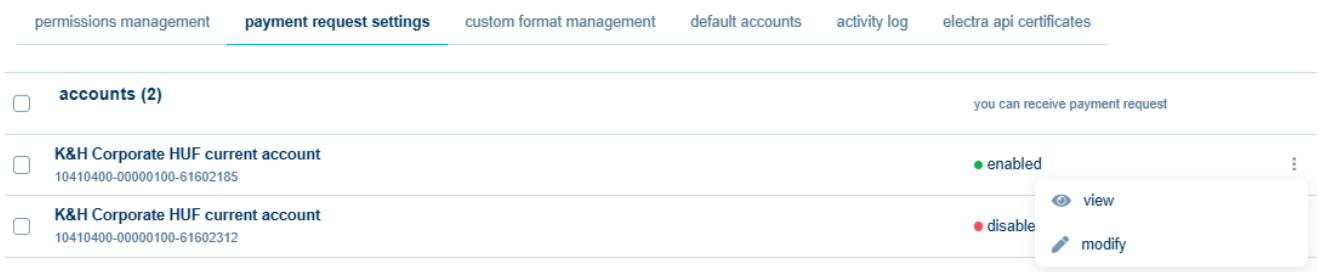
Other existing accounts are displayed grouped by currency. Click on an account row to see all the users who have or may have access to that account, either by being granted individual access right or by having access to the account by their role. Only privileges that have been set individually can be modified in this interface.

You can cancel the operation by pressing the **Cancel** button, which will return you to the list of prepared packages. After pressing the **Continue** button, the system will aggregate the changes into one order, which you can approve by clicking the **Immediate dispatch** button or by selecting the **Add to package** option to form an order package. When choosing the **Immediate dispatch** option, the system will take you to the ViCA signatory interface; when choosing the **Add to package** option, an order package will be created, which can be signed even later.

The user can only perform this operation if the client has a self-administration contract and the user has self-administration privilege for that client.

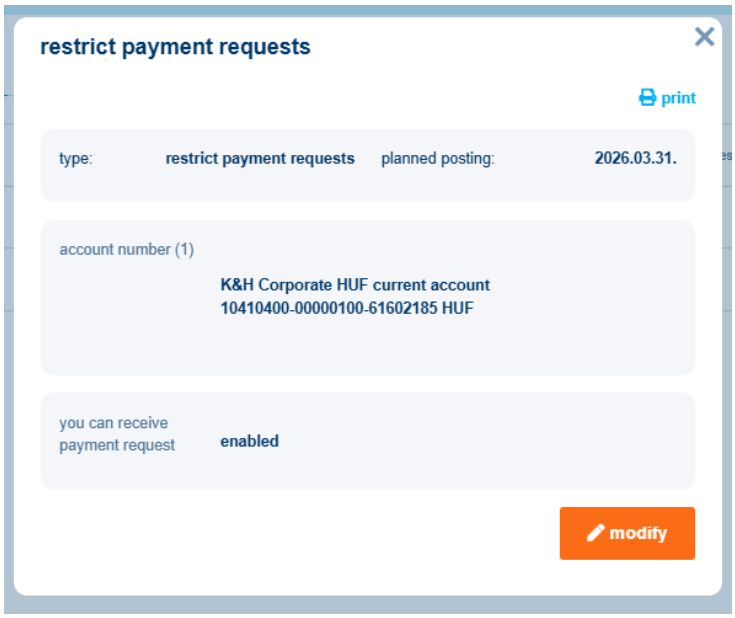
3.10.3. Payment request restrictions

In the payment request restrictions menu, you can restrict (disable) the receipt of payment requests. This can be done separately for each bank account. The setting has no expiry date. If you want to change the current status, you will need to submit a new order.



The page displays the bank accounts for which receiving payment requests is enabled. By default, the service is enabled for all bank accounts. If users want to modify this, they can do so in the following ways:

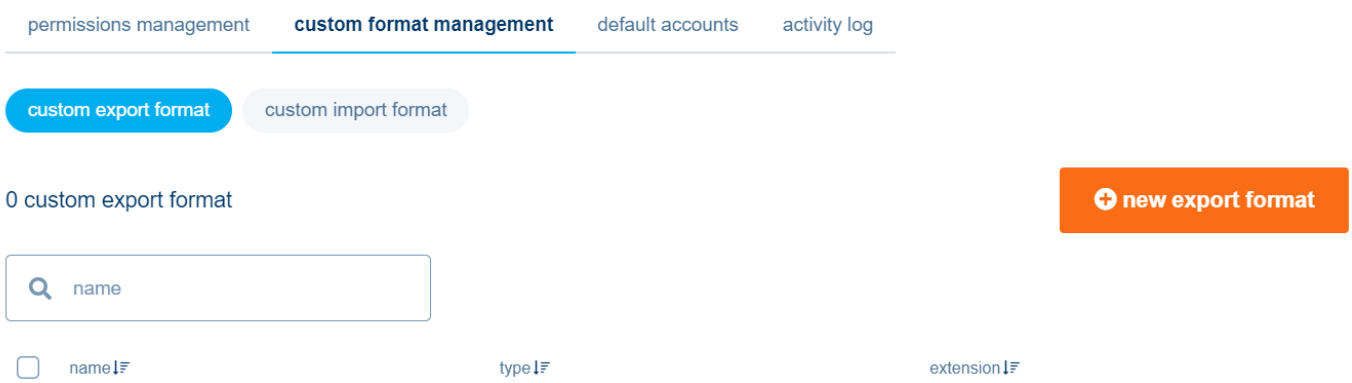
- **change for all bank accounts:** by ticking the checkbox in the upper left corner, you can select all the bank accounts and then apply the desired setting in a single order
- **change for individual bank accounts**: by ticking the checkbox next to a bank account, or by clicking the *view* action available from the icon on the right side of each row, the modification window can be opened.



3.10.4. Custom format management

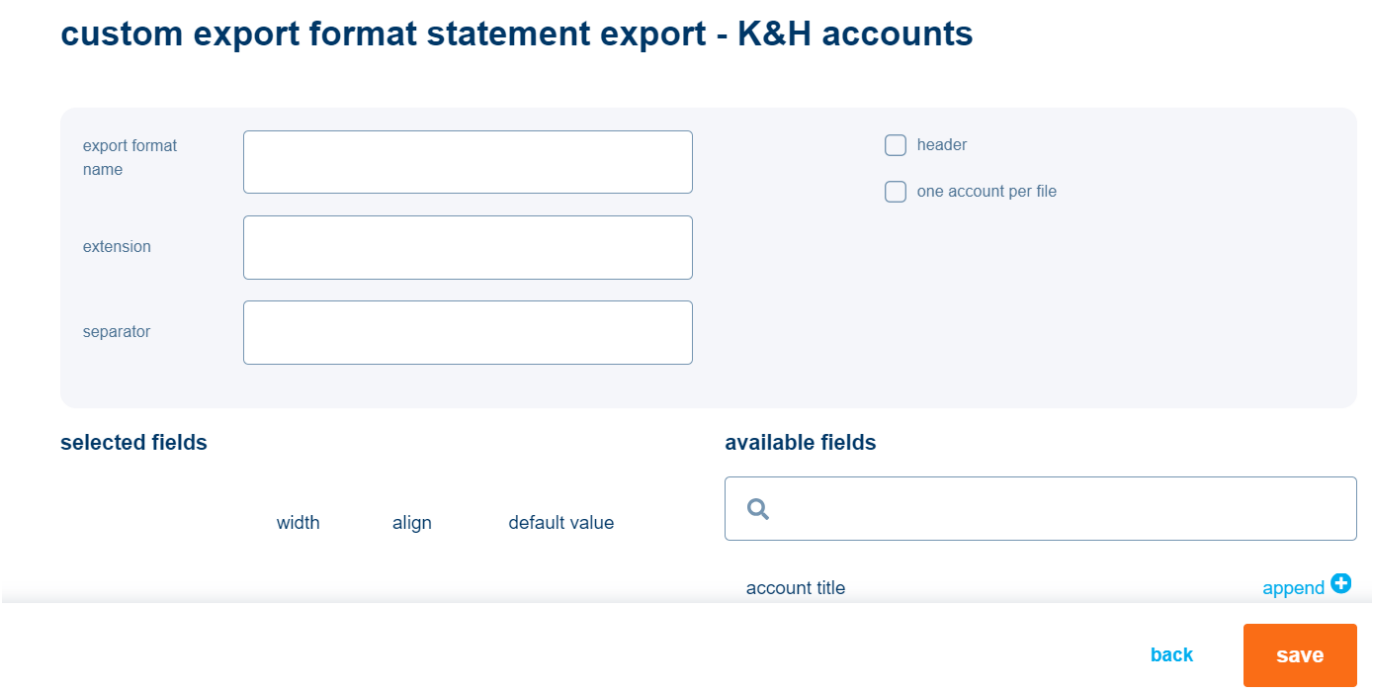
3.10.4.1. Custom export formats

You can define a custom export format in the **Custom export format** menu. This format will automatically appear among the export options of the bank statement:



You also have the option to define a separate export format for accounts held in K&H Bank and in other banks.

Enter the name and extension of the new custom export format and the character separating each field (separator). Click on the optional fields to determine the order of the fields in the data series. Press the Save button to save the export format you have set.

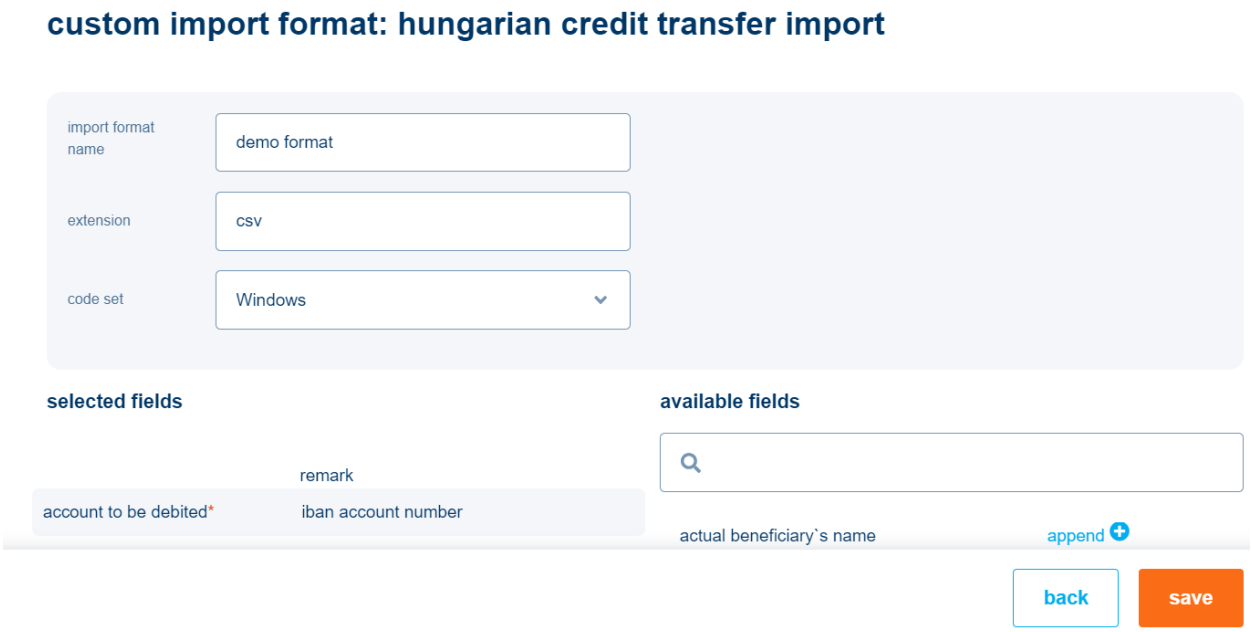


3.10.4.2. Custom import formats

You can define a custom import format in the **Custom import format** menu. This format will automatically appear in the **Import package** menu among the import formats: A custom import format can be defined for intraday HUF transfers, foreign currency transfers, postal money orders and euro (Sepa) transfers.

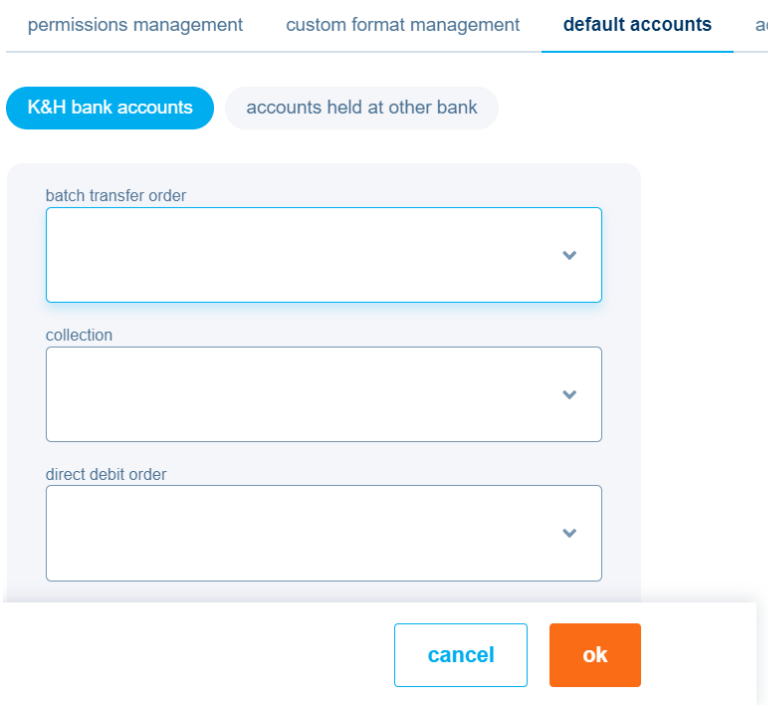
Order packages have mandatory components that are automatically populated in the fields of the custom import formats. These fields cannot be deleted, but in addition to the required components, you can select the components you need from the list of optional fields, and the extension can also be specified and the code set selected.
To select or unselect a component, simply click on the “Add" button next to it.

You can also simply change the order of the fields in the data row: click on the component you want to move, then drag the cursor to the position (forwards or backwards) where you want to move it. You can see the structure of the format in progress in the preview at the bottom of the page.



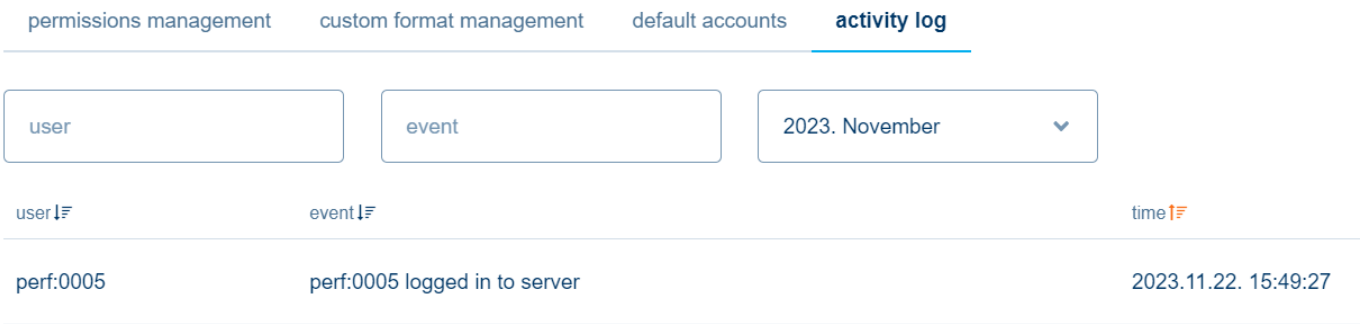
3.10.5. Default account numbers

For accounts held with both K&H Bank and other banks, you can enter a default account number per order type, which will be displayed as the default initial account number for that order type.



3.10.6. Activity log

K&H web Electra keeps a log of events, so you can check the activity of users logged in with the same group code by using the **Activity Log** function. Users who do not belong to any group can query the log of their own activity.



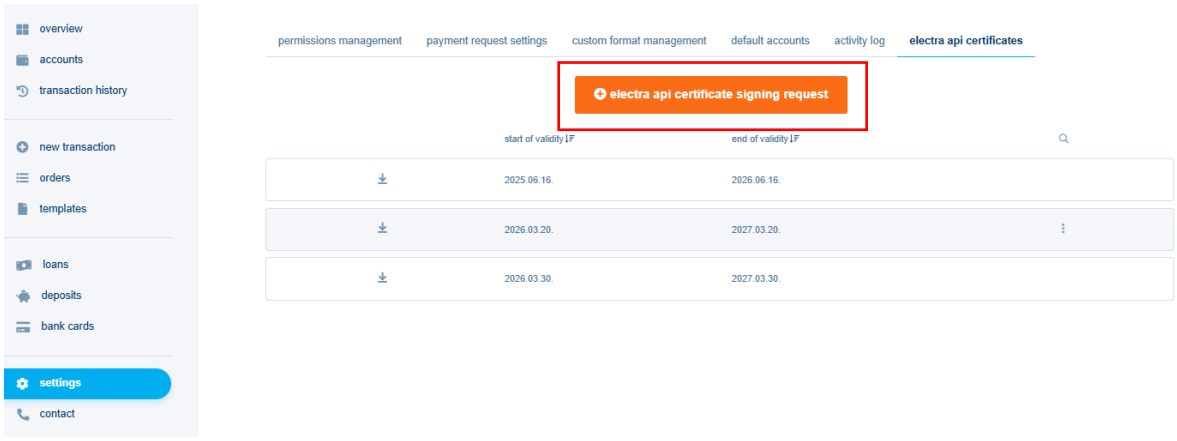
You can specify the number of events displayed on a page when querying the log in the profile settings.

3.10.7. Electra API certificates

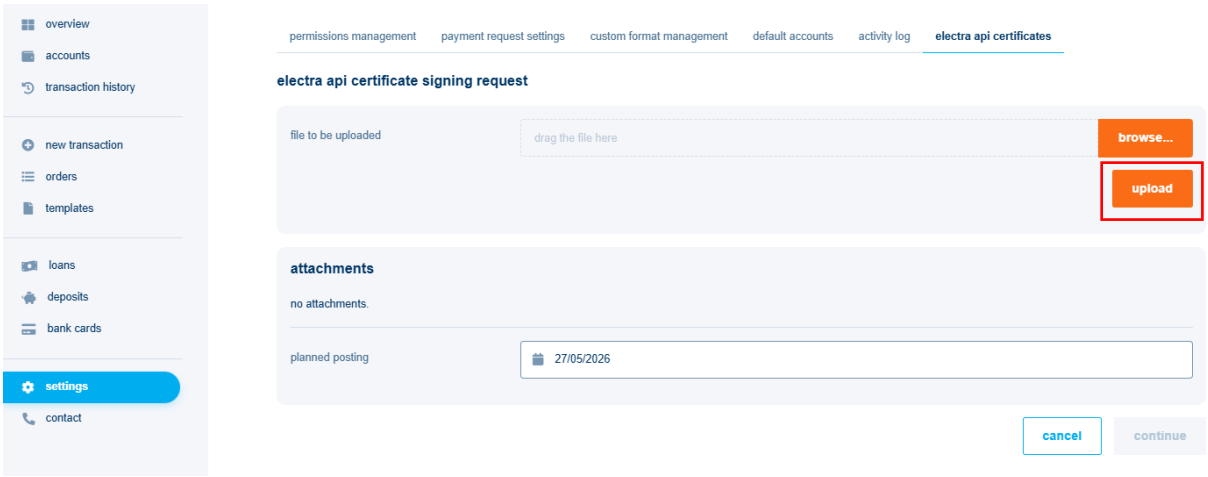
To use the K&H Corporate API channel, a certificate made available to the client by Electra must be exported. In this menu item, you can download that certificate (*.pem file).

Uploading an API certificate request file

To do this, you must first create a certificate request file (*csr, *.req format; see K&H Corporate API technical documentation) and upload it in this menu item.

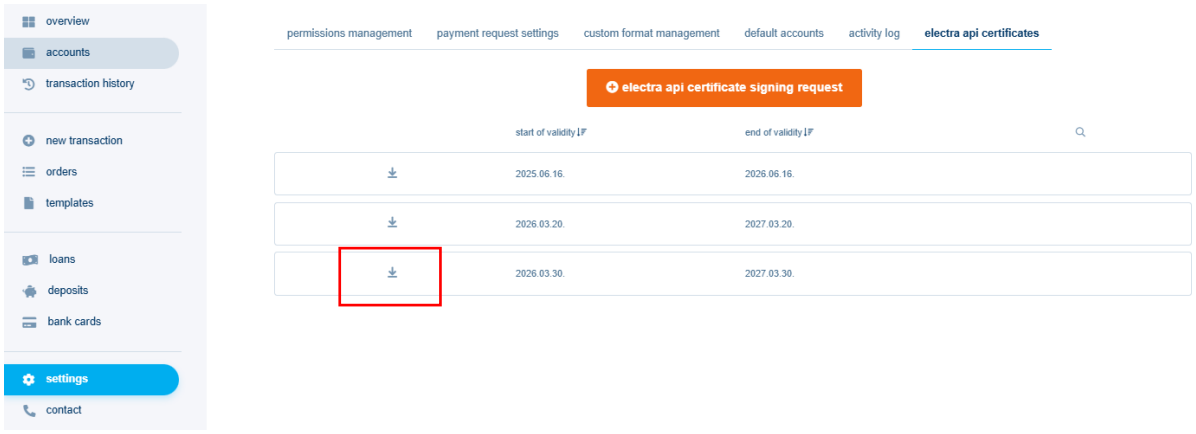


This order package must be approved using the ViCA application and submitted to the bank. It requires signing by a user with company signatory rights.



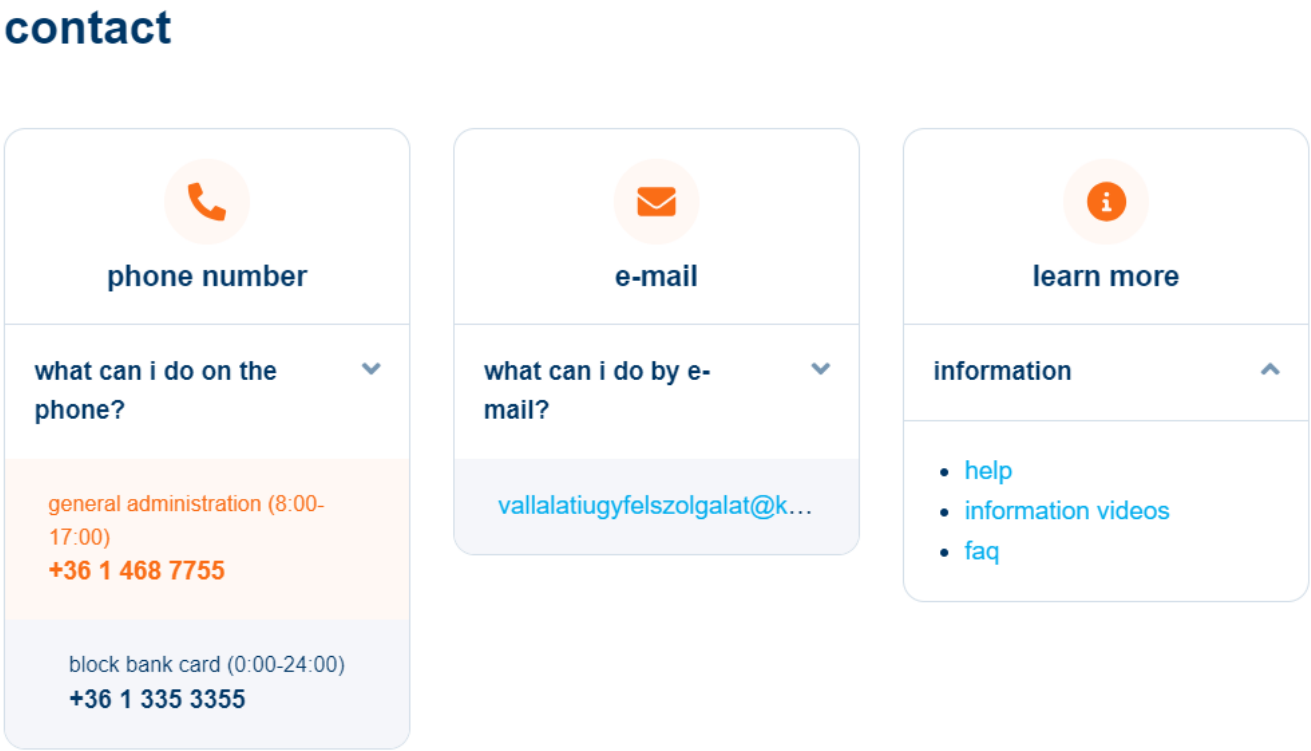
Downloading the API certificate

Once it has been submitted to the bank, the API certificate (*.pem) file will be available here in the same section, and you will need to download it from the corresponding row.



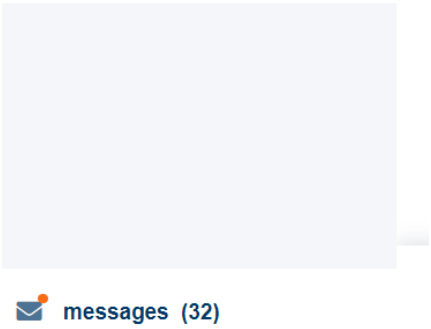
3.11.Contact

Use the **Contact** menu to find out how to get in touch with Customer Service, what you can do by email, where to find help and frequently asked questions.



4. Messages

Please note that K&H web Electra Messages and K&H e-Post are two different services and there is no connection between them! You can view the electronic messages sent by the Bank in this menu. The menu can be accessed by scrolling down in the bottom left corner.



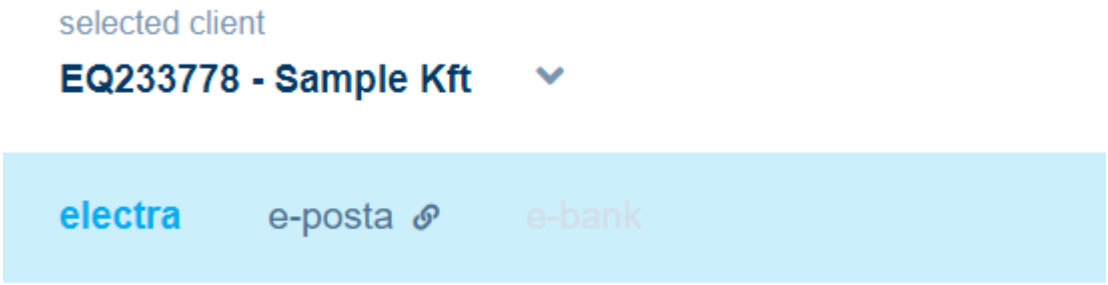
The message sent by the Bank to a client is received by the user who is authorised to act on behalf of that client and may be read first by the first person to log in after receiving the message. Click on **Messages** to see the list of messages you have received. If there are no new messages, you will also be informed.

To view the message, click on the line of the message in the list. The page displayed shows the full text of the message and its attachments (if any). Click the **Delete** button to delete the message. Please note that there is no possibility to cancel the deletion!

Click the X in the top right corner to exit the message.

5. Complementary services

In addition to K&H web Electra, K&H Bank offers its clients several electronic services. Some of these can be accessed directly from K&H web Electra. Links to services are located in the bar below the client selector.



5.1. K&H e-Post service

Access and download your certified electronic bank statements in a secure and convenient way (**K&H e-statement**). A certified electronic bank statement has many advantages: it is fast, cost-effective and secure (it does not fall into the wrong hands).

A certified electronic bank statement is fully equivalent to a paper statement, with an enhanced security electronic signature and a time stamp. For fast and secure access to your bank account statements, use **K&H e-Post**!

To use the service, your company must sign a contract with K&H Bank.

5.2. K&H e-bank service

The service allows you to manage your business's day-to-day finances securely and conveniently online. To use the service, your company must sign a contract with K&H Bank.