

Main menu

1. In the navigation bar to the left of the screen, you can choose from the following products:

- Bank Guarantees
- Import Documentary Credits
- Standby Letters of Credit (Import)
- Export Documentary Credits
- Import Documentary Collections
- Export Documentary Collections

If you have not requested or do not have access to certain products, they will NOT be displayed in the navigation bar.

2. For each product, the following tasks can be performed:

Task	Guarantee	Import L/C	Standby L/C	Export L/C	Import Doc. Collection	Export Doc. Collection
New application	x	x	x	-	-	x
Similar application	x	x	x	-	-	-
Application based on template	x	x	x	-	-	x
Continue saved application	x	x	x	-	-	x
Upload applications	-	x	-	-	-	-
Transaction overview	x	x	x	x	x	x
Register amendments	x	x	x	-	-	-
Inbox	-	-	-	x	-	-
Register utilization	-	-	-	x	-	-

- 3.

- **New application:** when you want to apply to K&H Bank Zrt to approve and issue a specific product.
- **Similar application:** when you want to use an earlier file for filling in a new application. Enter the reference number of the application already processed by the bank. After adjusting a number of variable details, send the new application to K&H Bank Zrt, which will issue the product upon approval.
- **Application based on template:** when you want to use a saved template for filling in a new application. Enter the reference number of the template that you saved previously. After adjusting a number of variable details, send the new application to K&H Bank Zrt, which will issue the product upon approval.
- **Continue saved application:** when you want to fill in the rest of a temporarily saved application. Enter the reference number of the application that was saved earlier. After amending or adding to the details still outstanding, send the new application to K&H Bank Zrt, which will issue the product upon approval.

- **Upload applications:** If you want to upload information to Flexims from an external file in order to fill in a new application.
 - **Transaction overview:** when you want an overview of all outstanding files of a certain product at K&H Bank Zrt. For each application, you'll find some key details and can take a look at the current status. You can also perform a number of specific tasks; for instance, you can view your application, print it out, submit it to the bank and so on. What's more, this overview enables you see and monitor later amendments to your outstanding files, the utilizations registered and the charges paid.
 - **Register amendments:** when you want to submit amendments to an outstanding file to K&H Bank Zrt. Choose the file that has been processed for which you want to submit the amendments. After filling in the details to be amended (amount, expiry date, etc.), send the file to K&H Bank Zrt, which will process the amendments upon approval.
 - **Inbox:** when an export documentary credit is opened in your favour, you will be notified via e-mail. You can view the SWIFT message regarding the opening of the documentary credit via this inbox.
 - **Register utilization:** when you want to register a utilization for an export documentary credit. Choose the relevant file to register a utilization. After filling in the details concerning the utilization, send the file to K&H Bank Zrt, which will process the utilization upon approval.
4. The 'Overview of messages received' (at the centre of the screen) keeps you informed about (new) messages regarding your files:
This overview displays a list of (new) messages with regard to the files that you are authorized to access. The overview is sorted by date and then by product.
N.B.: This overview is intended solely to alert you to new messages for a certain file. The messages themselves (envelop message, SWIFT message, utilization message, status change, etc.) can be viewed in the overview of the relevant product.
5. The navigation bar at the top of the screen includes the following buttons:
- **Flexims Logo:** click this logo to return to the main menu.
 - **Choice of language:** select the language you want to work in from the following: Hungarian or English. The next time you log on to Flexims, the display will appear in the language you selected on the previous occasion.
 - **Confirmation policy:** this provides further details concerning K&H's confirmation policy.
 - **Info:** this provides more information about how this screen works within the system.
 - **General transaction overview:** if you want an overview of all outstanding files of a certain product at K&H Bank Zrt. For each application, you'll find some key details and can take a look at the current status. But if you want to carry out certain tasks for a specific file, go to the transaction overview of the relevant product (see above).
 - **Logoff:** to log off correctly.
 - **Guideline:** when you need more information about how Flexims works.

Navigating through the 'New application' screen

By using the tabs at the top of the screen, you can navigate through the various parts of the application form for the selected product.

The navigation bar to the left of the screen enables you to do the following:

1. **Back - Next:** this will bring you either to the previous or next screen.
N.B.: Do not use the 'Back' and 'Forward' buttons in your browser, as this can cause inexplicable errors in your application.
2. **Submit:** - Use the 'submit' function to send your application to your company supervisor or to the bank.

The choice depends on whether you are a user or a supervisor and whether the 2-, 4- or 6-eye principle applies. These principles are as follows:

If the 2-eye principle applies:

- and you are the user, then send the application to your company supervisor by clicking the 'submit' button. He/she can send the application in turn to the bank via the 'submit' button in the transaction overview of the product in question (e.g., an import documentary credit).
- and you are the supervisor, then you can send the application drawn up by you straight to the bank. To do this, use the 'submit' button in the transaction overview of the product in question (e.g., an import documentary credit).

If the 4-eye principle applies:

- and you are the user, then send the application by clicking the 'submit' button to your company supervisor. He/she can send the application in turn to the bank via the 'submit' button in the transaction overview of the product in question (e.g., an import documentary credit).
- and you are the supervisor, then send the application to a second supervisor in your company by clicking the 'submit' button. He/she can send the application in turn to the bank via the 'submit' button in the transaction overview of the product in question (e.g., an import documentary credit).

If the 6-eye principle applies:

- and you are the user, then send the application to your company's first supervisor by clicking the 'submit' button. The first supervisor will, in turn, send it to your company's second supervisor. The second supervisor can then send the application to the bank via the 'submit' button in the transaction overview of the product in question (e.g., an import documentary credit).
- and you are the supervisor, then send the application to your company's second supervisor by clicking the 'submit' button. He/she, in turn, will send the application to a third supervisor. The third supervisor can then send the application to the bank via the 'submit' button in the transaction overview of the product in question (e.g., an import documentary credit).

The 2-, 4-, or 6-eye principle solely applies to products for which you yourself draw up the application, i.e. domestic and international guarantees, import documentary credits (and standby L/Cs) and export documentary collections. The principles do not apply to export documentary credits and import documentary collections.

Documents which are required for drawing up the guarantee or documentary credit should preferably be faxed to us (where guarantees are concerned, you should also mention documents that will be sent later on in the 'to follow' field in the 'details' section).

The 'fax cover sheet' function allows you to automatically create a fax cover sheet with the correct details, which you can then use to fax the requisite documents to the relevant department at K&H.

3. **Cancel:** this enables you to cancel your last action.
N.B.: if the last action involved the filling in of details, then these details will be lost. Please also note that if you click the Flexims logo, this will have the same effect as when you click 'cancel'.
4. **Preview:** this function enables you to view the text created on the basis of the data entered by you and as it will appear when it is sent to the beneficiary (e.g., the text of a documentary credit or a guarantee).
5. **Draft:**
If you are not certain about how to fill in the rest of the application or if you want to take a look at a draft first, you can send the application to the bank using the 'draft' button. Be sure nevertheless to fill in as much information as possible in the 'details' screen. A K&H contact person will draw up a draft, which you can view via the 'messages' function in the transaction overview of the relevant product. The contact person can also help you in filling in the rest of the application, either by phone or by

means of the envelop system. You can subsequently submit the amended text to K&H Bank Zrt as a definitive application.

As in the case of the 'submit' function, the 'fax cover sheet' option is also available here, so you can automatically create a fax cover sheet with the correct details, which you can then use to fax the requisite documents to the relevant department at K&H.

However, unlike the 'submit' function (for a definitive application), the 2-, 4- or 6-eye principle do not apply to the 'draft' function. Both the user and the supervisor can send a draft straight to the bank.

6. Save:

You have the following options:

- **save temporarily:** if you want to save the details you've entered for a short time in order to fill in the rest of the application later, select 'save' and enter a file name.
- **save as template:** if you want to use the application as a template for re-use later on, save it as a 'template' by selecting the relevant option.
If the application you want to save has already been uploaded from a previously saved template, the file name of the template concerned will be filled in automatically. If you save the template under the same name, it will overwrite the existing template. If you save the template under a different file name, you will create a new template.

7. Info: The info function provides explanatory info for each screen.

8. General remarks regarding how amounts should be entered:

- When you fill in an amount, you can either use a point or a comma for decimals (e.g., 50.15 EUR or 50,15 EUR), but each amount must be expressed to two decimal places.
- Do not use commas or points for amounts in thousands (e.g., 100000 EUR is correct; 100.000 EUR will not be accepted).

9. General remarks regarding SWIFT messages

The 'messages' button in the 'transactions overview' allows you to consult letters and/or SWIFT messages regarding a specific transaction.

SWIFT MESSAGE TYPES:

1. DOCUMENTARY CREDITS:

MT 705: Pre-advice of a documentary credit
MT 700: Issue of a documentary credit
MT 710: Advice of a third bank's documentary credit
MT 720: Transfer of a documentary credit
MT 707: Amendment to a documentary credit
MT 730: Acknowledgement
MT 750: Advice of discrepancy
MT 799: Free format message

2. GUARANTEES

MT 760: Guarantee
MT 767: Guarantee Amendment

2-, 4- and 6-eye principles: authorized tasks and practical application

Point 2 above explains the options available to a user and a supervisor according to the 2-, 4- or 6-eye principle. This explanation applies to the 'submit an application' and 'accept application and submit it to the bank' tasks. There are naturally other tasks available in the K&H Flexims software. A complete overview of the tasks is provided below.

If your company applies the 2-eye principle, the following authorizations will be granted:

Task	User	Supervisor
Fill in an application	x	x
View status of the application you entered yourself	x	x
Save application as template	x	x
Return application to user for correction	-	x
Reject application	-	x
Accept own application and submit it to the bank	-	x
Accept application (from another user or supervisor) and submit it to the bank	-	x
View status of all applications entered	x	x
Register an amendment	x	x
Accept or reject amendment	-	x
View inbox	x	x
Register utilization	-	x

Remarks:

- If the 2-eye principle applies, a supervisor can accept his/her own application and submit it to the bank. This does not apply to a user.
- By 'register an amendment' is meant the preparation/filling in of the details of the amendment. The principles which apply to the action of submitting an application to the bank also apply to that of submitting an amendment to the bank.
- The 'view inbox' and 'register utilization' apply specifically to export documentary credits. As explained above, the 2-, 4- or 6-eye principle do not apply to this product.

If your company applies the 4-eye principle, the following authorizations will be granted:

Task	User	Supervisor
Fill in an application	x	x
View status of the application you entered yourself	x	x
Save application as template	x	x
Return application to user for correction	-	x
Reject application	-	x
Accept own application and submit it to the bank	-	-
Accept application (from another user or supervisor) and submit it to the bank	-	x
View status of all applications entered	+	x
Register an amendment	x	x
Accept or reject amendment	-	x
View inbox	x	x
Register utilization	-	x

Remarks:

- If the 4-eye principle applies, a supervisor may never accept his/her own application and submit it to the bank. He/she must call on a second supervisor in the company to handle this.
- By 'register an amendment' is meant the preparation/filling in of the details of the amendment. The principles which apply to the action of submitting an application to the bank also apply to that of submitting an amendment to the bank.
- The 'view inbox' and 'register utilization' apply specifically to export documentary credits. As explained above, the 2-, 4- or 6-eye principle do not apply to this product.

If your company applies the 6-eye principle, the following authorizations will be granted:

Task	User	First Supervisor	Second Supervisor
Fill in an application	x	x	x
View status of the application you entered yourself	x	x	x
Save application as template	x	x	x
Return application to user for correction	-	x	x
Reject application	-	x	x
Accept own application and submit it to the bank	-	-	-
Accept application (from another user or supervisor) and submit it to the bank	-	x	x
View status of all applications entered	x	x	x
Register an amendment	x	x	x
Accept or reject amendment	-	x	x
View inbox	x	x	x
Register utilization	-	x	x

Remarks:

- If the 6-eye principle applies, a supervisor may never accept his/her own application and submit it to the bank. He/she must call on a second and third supervisor in the company to handle this.
- By 'register an amendment' is meant the preparation/filling in of the details of the amendment. The principles which apply to the action of submitting an application to the bank also apply to that of submitting an amendment to the bank.
- The 'view inbox' and 'register utilization' apply specifically to export documentary credits. As explained above, the 2-, 4- or 6-eye principle do not apply to this product.

Practical examples of the 2-,4- and 6-eye principles:

- If, as a company, you want to assign responsibility to one or more persons to draw up applications and submit them to the bank, then these persons will all have to be designated supervisors and you should opt for the 2-eye principle.
- If your company wants a strict separation between employees who prepare the applications (e.g., staff of the logistics department) and persons who can submit these applications to the bank (e.g., the head of the logistics department), with the additional requirement that each application be checked by at least two persons, then you should opt for the 4-eye principle, so that the employees are designated users and the head of the department is authorized to act as supervisor.
- If your company wants to go one step further, you have the option of applying the 6-eye principle. Using the previous example, this would mean that the head of the logistics department must submit the application to the financial director, who will in turn submit it to the bank.

- With K&H Flexims, you can indicate which responsibility (user, supervisor) your employee should assume per product (e.g., import documentary credit, export documentary collection, etc.).

Remarks on the (general) transaction overview

1. General transaction overview

You can access this overview via the navigation bar at the top of the main menu. In this overview, you'll find a list of all the files of all products to which you have access; this is particularly useful for a supervisor.

For each application, you'll find some key details and can take a look at the current status. If you also want to carry out certain tasks for a certain file, go to the transaction overview of that particular product.

2. Transaction overview




You can access this overview from the main menu via the navigation bar to the left of the screen which lists the various products.

The overview displays all outstanding files of a particular product and you'll find some key details and can take a look at the current status. You can also carry out a number of specific tasks; for instance, you can view your application, print it out or submit it to the bank, etc.



Moreover, this overview enables you to view and track any changes that have to be made to your files later on, the utilizations registered and you have the option of sending and receiving messages with regard to a file.


The following symbols are used:



: using the envelope icon, you can send and receive messages regarding a file. Three different icons are used to draw a user's attention to the fact that:

- There are no messages:  closed white envelope
- There are new messages that have not yet been read:  closed red envelope.
- There are messages that have already been read:  open green envelope.



: The amendment icon will give you an overview of amendments made.

- The icon will not appear unless amendments have been made.
- If an amendment has been made, but not yet read:  red amendment icon.
- For amendments that have already been viewed:  green amendment icon.

: By clicking the payments/availment/utilization icon, an overview will be displayed of the amount and due date of the utilization(s) and/or deferred payment(s).

- The icon will not appear if no utilization has been registered for the transaction in question.
- To announce any new payments/availment/utilization (not yet viewed):  red euro symbol.
- For payments/availment/utilization already viewed:  green euro symbol.

: the costs icon will give you an overview of the charges.

- The icon will not appear unless charges have become due.
- To announce any new charges (not yet viewed):  red costs icon.
- For charges that have already been viewed:  green costs icon.

General remarks regarding these icons: an icon remains red as long as no one from your company has opened the envelop/amendment/utilization/costs overview. As soon as a user or supervisor has viewed the content of the icon, the colour of the icon will appear green for all employees of your company.

3. Archive

You can access the archive from the transactions overview. The archive contains files that have been closed and applications that have been rejected. Files will be put in the archive automatically 30 calendar days after they have been closed or rejected or after all deferred (partial) payments have been carried out.

To make it easier to look things up in the archive, you can search for files:

- by the client's reference number
- by the bank's reference number
- between two dates
- by sorting by date.

Help function

1. For technical assistance, please contact :

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2. If you need help with the contents of the program, you can:

- click the 'info' button, which will give you explanatory info for each of the screens in the program;
- or contact the K&H Bank Zrt employees whose contact details are shown in the following screens:
 - 'new application' - the 'contact' field.

There is also a 'lexicon' available with explanations of the most commonly used trade finance terms in the software. You can access the lexicon via the 'info' button.

Internet Options

Before you start : please control following 2 internet options

1. Internet option concerning temporary internet files
Check for newer versions of stored pages : every visit to the page

In the navigation bar of your browser choose:

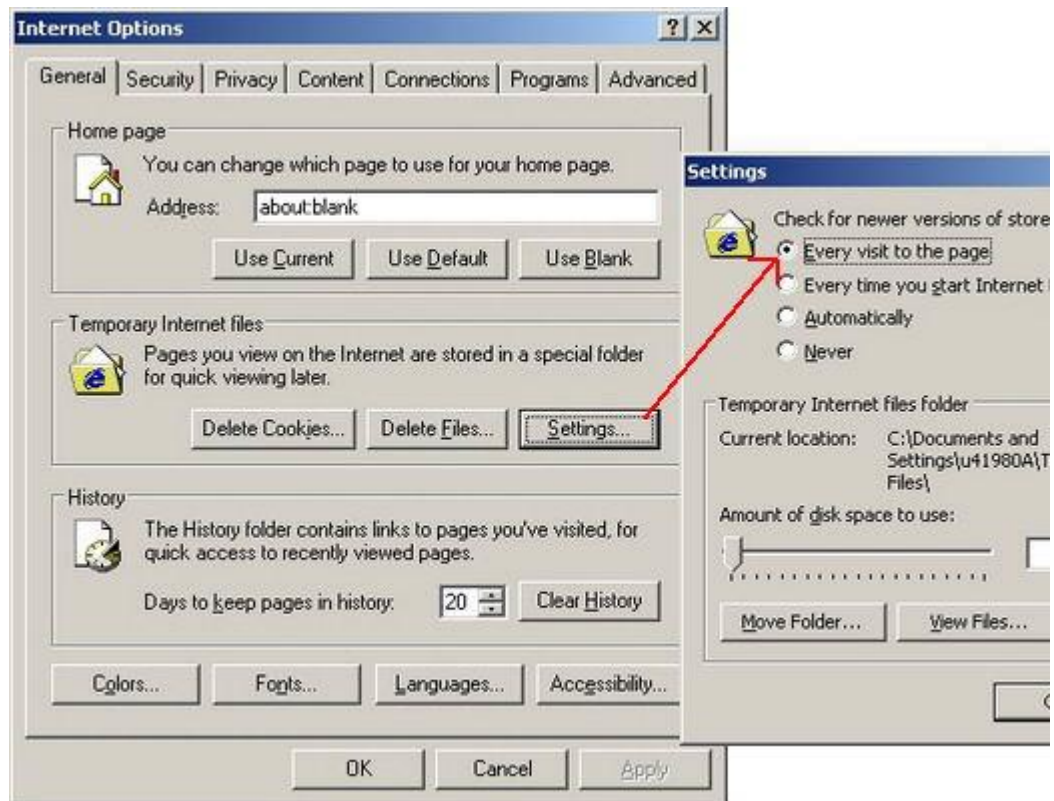
Tools

Internet options

Tab 'General'

Temporary Internet files : button 'Settings'

'Every visit to the page' : must be enabled



2. Internet option to open .PDF files

In the navigation bar of your browser choose:

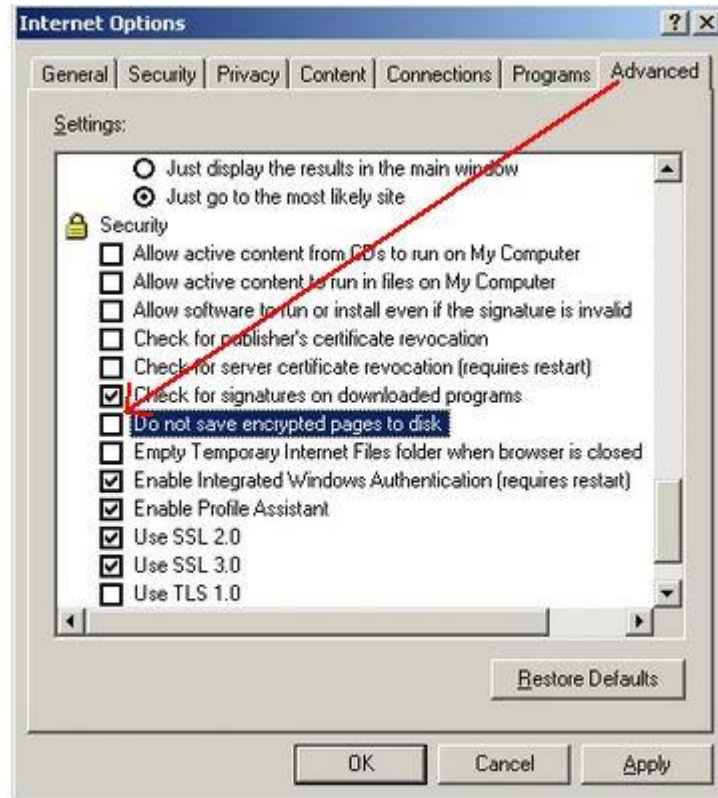
Tools

Internet options

Tab 'Advanced'

Topic Security

'Do not save encrypted pages to disk' : must be disabled



Internet option 'discuss'

In the navigation bar of your browser choose:

View

Explorer bar

Discuss: must be disabled

