

**K&H Bank Zrt.**

1095 Budapest, Lechner Ödön fasor 9.

phone: (06 1) 328 9000

fax: (06 1) 328 9696

www.kh.hu • [bank@kh.hu](mailto:bank@kh.hu)



## **User Manual**

**for**

**K&H e-bank**

last update: 15 July 2014

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**Dear Client,**

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

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

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

We encourage you to share your opinions and suggestions with us by email at [bank@kh.hu](mailto:bank@kh.hu).

Yours sincerely,

K&H Bank

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## **Introduction**

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

### **1 Definitions**

#### **K&H e-bank:**

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

#### **K&H mobilbank:**

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

#### **K&H e-box:**

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

#### **K&H eID:**

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

#### **ePIN code:**

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

#### **ePIN code for viewing:**

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

#### **user name:**

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

#### **password:**

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

#### **electronic identification:**

- Identification by K&H eID: electronic identification required for the use of Banking Services Requiring Electronic Identification. In the absence of a chip card users must enter their K&H eID and ePIN code when they first login. Users opting for identification by SMS also need to enter their primary SMS password.
- Identification by user name: users of K&H e-bank and K&H e-box opting for identification by SMS must enter their user name, password and primary SMS password together. Users of K&H e-bank using K&H mobilbank must enter their user name and password together.
- Identification by chip card (identification device): e-bank Users of K&H e-bank or both K&H e-bank and K&H e-box can be identified using a chip card and a chip card reader provided by the Bank.
- Identification by token: Users of the Electra service or both Electra and K&H e-box are provided with a Token for identification purposes, which is to be used in combination with the Token password in order to access the above service(es).

#### **identification device (chip card):**

A plastic card issued by the Bank, which is not a bank card, and which enables the User to remotely access both K&H e-bank and K&H e-box online after entering their PIN code. The identification devices issued by the Bank are the property of the Bank. Identification devices can only be held by natural persons. A natural person can only have one identification device (chip card).

#### **chip card PIN code:**

A confidential numeric identification code generated by the Bank for the identification device and to be used in the identification process required for the use of the K&H e-bank/K&H e-box services. The PIN code of the identification device is not the same as the ePIN code!

**primary SMS password:**

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

**secondary SMS password:**

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

## **2 Technical conditions of using K&H e-bank**

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

- <Microsoft Internet Explorer 8.0 or later versions
- <Chrome 25.0 or later versions
- <Mozilla Firefox19 or later versions, irrespective of the platform.

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

## **3 Chip card login**

Users of K&H e-bank or both K&H e-bank and K&H e-box can log in using a chip card, which is provided by the Bank complete with a chip card reader. Insert your card into the reader and then enter the PIN code of the card.

## **4 First login to K&H e-bank using identification by SMS**

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

As of 15 July 2013 you can enter K&H e-bank using a combination of a user name and a password specified by you followed by an SMS code sent to the mobile phone number registered with the Bank instead of your K&H eID and ePIN code. You only need to enter your K&H eID and K&H ePIN code once upon registration; if it is successful, you can subsequently use a user name and password chosen by you. If you forget your K&H eID or your K&H ePIN code please visit a K&H branch for assistance.

### **Registration steps:**

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

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

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

Step 3: Click on *Next* to proceed to the next screen with the following four mandatory fields:

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

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

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

#### **4.1 Syntactical requirements for user names**

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

#### **4.2 Syntactical requirements for passwords**

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

The system recommends that you change your password every three months. Your new password must not be identical with your previous five passwords.

### **5 Menu system of K&H e-bank**

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

- Items available on the **Accounts, bank cards** selection screen:
  - Account data
  - Account history
  - Account statements, notifications
  - Card management, modify card limit
- Items available on the **Payment launch** selection screen:
  - HUF payment
  - Yellow postal cheque payment
  - FX payment
  - Regular payment



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- Authorisation for direct debit
- Mobile phone top-up
  
- Items available on the **Managing orders** selection screen:
  - Orders to be signed
  - Pending orders
  - Direct debit orders
  - Completed orders
  - Failed transactions
  - Regular orders
  
- Items available on the **Managing deposits** selection screen:
  - Deposit list
  - Fix term deposit
  
- Items available on the **Managing investments** selection screen:
  - Balance, sale, certificate
    - sell investment units
    - sell stock exchange securities
    - sell government bonds
  - Buy investment units
  - Standing order to purchase investment units
  - Buy at stock exchange
  - Buy government bonds
  - HUF payment
  - FX payment
  - View account history
  
- Items available on the **Credit cards** selection screen:
  - View credit cards
  
- Items available on the **Insurance** selection screen:
  - K&H travel insurance
  - K&H compulsory car insurance
  - K&H CASCO
  - K&H home insurance
  
- Items available on the **Settings** selection screen:
  - Free cash withdraw account setting
  - Set the default client
  - Account profile settings
  - Change chip PIN code
  - Change K&H corporate e-bank password
  - Enable SMS login
  - Personal data
  - Payees' settings
  - Electronic and paper-based statement order
  - K&H mobile Info SMS settings
  - K&H credit card mobile info SMS settings
  - K&H mobile info SMS history
  - K&H mobilbank request

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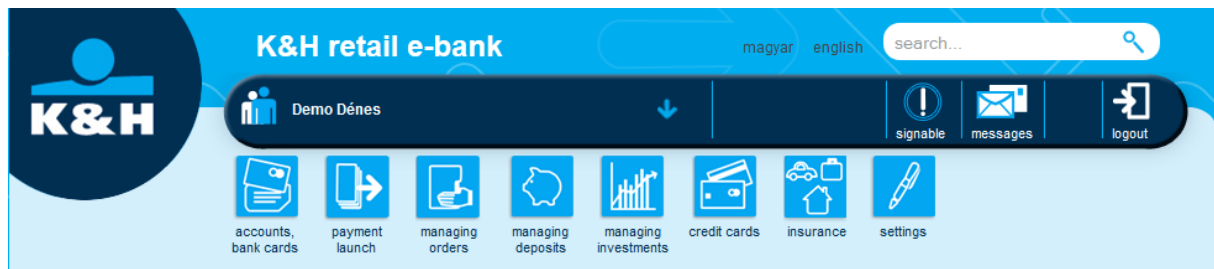
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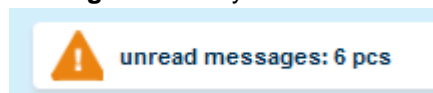


- Earlier mobile top-ups

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



- Client selector:** this field shows the client whose accounts you are managing. If you are authorised to manage the accounts of more than one client, click on the down arrow at the end of the field to select a client from the drop-down list. To set a default client (for example, the one whose accounts you have to deal with the most frequently), go to *Settings* and click on *Set the default client*; at your next login to the e-bank the system will automatically display the details of this client.
 
- Last login:** you can check the date and time of your last successful login every time you successfully login to e-bank by clicking on *Last login* in the header section so that you can monitor your e-bank use closely.
- Signables:** the number of transactions yet to be signed by you in K&H e-bank is shown in the header. Clicking on this button will automatically take you to the *Orders to be signed* menu.
 
- Messages:** Clicking on this button will take you to your e-box, from where you can send messages to K&H Bank, read its replies and view the transaction confirmation messages and other messages it has sent. The orange number on the *Messages* icon is the number of unread messages.
 
- Time limit:** if you do not use the service (i.e. the browser window is inactive or no active action occurs in it) for more than five minutes, you will be automatically logged out for security reasons. Any actions with the mouse are considered “active actions” in K&H e-bank.
- Logout:** click on this button to properly log out of the system.
 
- K&H logo:** click on the K&H logo to go to the home page of K&H e-bank.
 
- Message bar:** you can read the latest notifications sent by the Bank here.



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





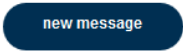
## 6.1 Manage e-box messages

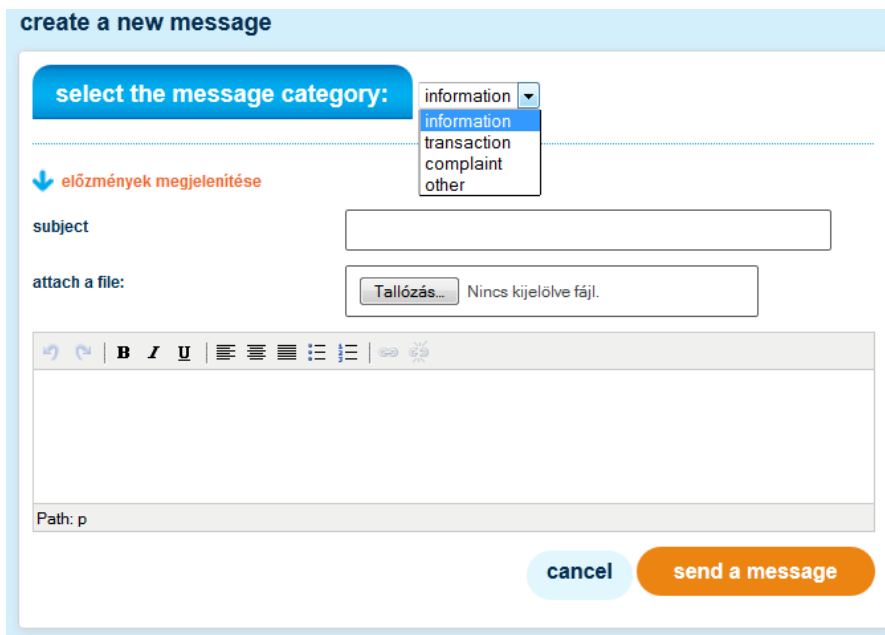
You can view messages from and send messages to the Bank from your e-box.



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

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

- To view the details of a message click on the  arrow next to it.
- To reply to a message click on the quick function icon .
- To create a new message click on the  button.



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

*Transaction message type:*

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

create a new message

select the message category:

transaction

Choose One

Choose One

transaction verification

revoke transaction

request support

account number:

date:

amount:

Choose One

beneficiary/payee:

payee account number:

transaction reference number:

feedback method:

☐ mailbox
 ☐ letter
 ☐ phone

↓ előzmények megjelenítése

subject

attach a file:

Tallózás...

Nincs kijelölve fájl.

Path: p

cancel

send a message

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



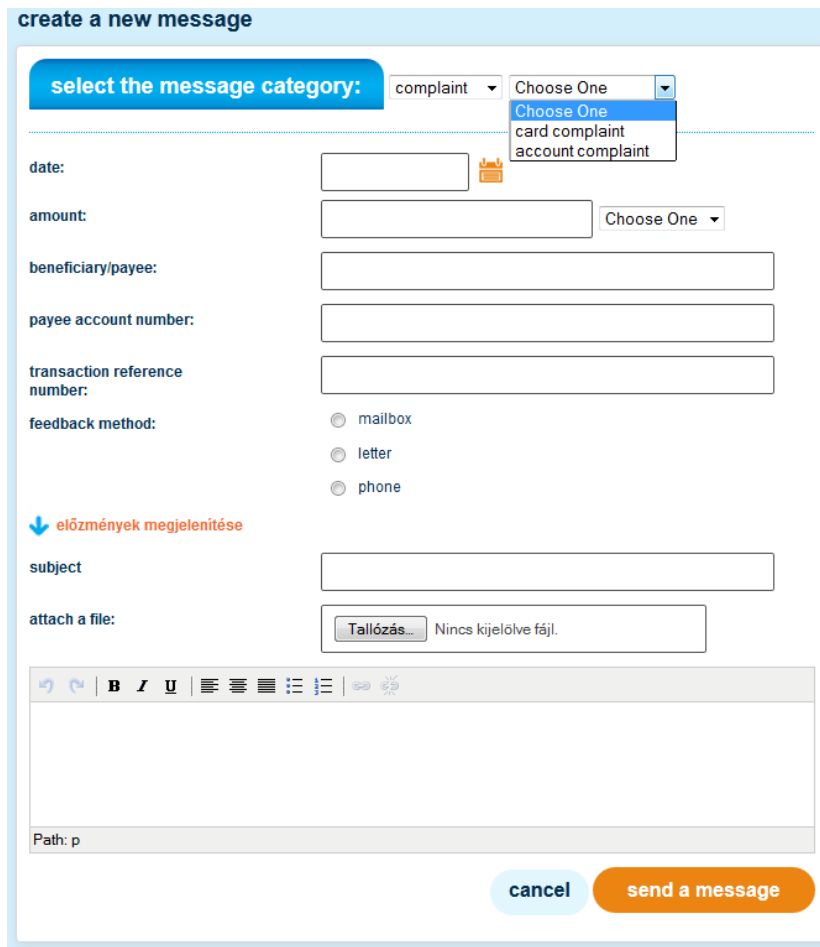
**By checking this box I acknowledge that the verifications and order withdrawals are liable to charges.**

☐ I accept



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

*Complaint message type:*

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



The screenshot shows a web form titled "create a new message". At the top, there's a blue button labeled "select the message category:". Below it, a dropdown menu is open, showing "complaint" selected, and a sub-menu with options: "Choose One", "card complaint", and "account complaint". The form contains several input fields: "date:", "amount:", "beneficiary/payee:", "payee account number:", "transaction reference number:", and "feedback method:". The "feedback method:" section has three radio buttons: "mailbox", "letter", and "phone". Below these fields is a red arrow icon and the text "előzmények megjelenítése". There is a "subject" input field and an "attach a file:" section with a "Tallózás..." button and the text "Nincs kijelölve fájl.". At the bottom, there's a rich text editor with a toolbar and a "Path: p" field. Finally, there are "cancel" and "send a message" buttons.

- Select the feedback method and enter your mailing address or phone number where the Bank can contact you in the dropdown box as appropriate.
- If you would like to reply to an existing message, click on the  **előzmények megjelenítése** button to view the earlier messages.
- If you would like to attach a file to your message, click on the  button.

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


- Enter your message in the message field, then format it using the icons above. The maximum message length is 10,000 characters.



- You can use the following formatting options:
- font type (regular, bold, italics, underlined)
- manage special characters
- attach link
- select font colour
- manage lists
- align text right, centre, left or justified.

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

Click on the  button to return to the start screen of K&H e-bank.

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

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

### Account balance details

account balance

→

500,000 HUF

☒ **K&H retail account**  
 HU83 1111 1111 2222 2222 3333 3333

500,000 HUF

↑

**K&H retail account**

previous day closing balance:

0 HUF

booked balance of account:

500,000 HUF

overdraft limit:

0 HUF

blocked amounts:

10,000 HUF

available account balance:

500,000 HUF

huf transfer

yellow postal

fx transfer

fix term deposit

account history

☐ **K&H "secure reserve" deposit account**  
 HU96 4444 4444 5555 5555 6666 6666

100,000 HUF

↓

☐ **K&H retail fx account**  
 HU55 2222 2222 3333 3333 4444 4444

1,000 EUR

↓

☐ **K&H retail fx account**  
 HU27 3333 3333 4444 4444 5555 5555

2,000 USD

↓

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

account balance

→

500,000 HUF

↓

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

You can add the balances of your various accounts to your aggregated balance or deduct them from it. The balance of each selected account will be added to your aggregated balance in the currency



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displayed in the section header. *Last 30 days account balance changes* will also show the balances of the selected accounts in the same currency.

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

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

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

 **K&H retail account** 500,000 HUF ↑  
HU83 1111 1111 2222 2222 3333 3333

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

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



Click on a quick function icon to go directly to the desired transaction screen.

The following quick functions are available on this page:

**For forint (HUF) current accounts**

- HUF transfer
- yellow postal cheque payment
- mobile phone top-up
- FX payment
- fix term deposit
- account history

**For FX accounts**

- FX payment
- fix term deposit
- account history

**For credit card accounts**

- card payment
- credit card management
- account history




You can set the order for the accounts to be displayed in by defining their priority in the *Account Profile Settings* menu of the *Settings* selection screen.

## Graphical representation of account balances:

### egyenlegváltozás az utolsó 30 napban

- Here you can see the graphical representation of the daily balances of the accounts selected for inclusion in your aggregated balance in the last thirty days, in the currency of your aggregated balance.
- Move the cursor over the graph to see your balances on any given day.

## Deposits

deposits			
	<b>K&amp;H retail account</b> 11111111-22222222-33333333	<b>1,000,000</b> HUF total: <b>1</b>	<a href="#">→</a>
	<b>K&amp;H "secure reserve" deposit account</b> 44444444-55555555-66666666	<b>600,000</b> HUF total: <b>2</b>	<a href="#">→</a>
	<b>K&amp;H retail fx account</b> 22222222-33333333-44444444	<b>1,000</b> EUR total: <b>1</b>	<a href="#">→</a>

- All term deposits (if any) are listed in this section.
- Deposits are aggregated by account; each is shown under the account where it was fixed.
- Click on an account to go directly to the term deposit enquiry page.
- If the enquiry in question is not possible at the time, an orange triangle is displayed in place of the balance.

## Investments

This screen enables you to view your securities accounts, if any. Click on the down arrow next to a securities account to go directly to the *Balance, sale certificate* screen of the *Managing investments* selection screen.

investments			
<b>HUF account</b> 11111111-22222222-44444444	available balance:	<b>749,960</b>	HUF <a href="#">→</a>
	stock portfolio balance:	<b>47,426,632</b>	HUF
<b>EUR account</b> 11111111-22222222-77777777	available balance:	<b>0</b>	EUR <a href="#">→</a>
	stock portfolio balance:	<b>2,500</b>	EUR

## Recent Transactions

**K&H Bank Zrt.**




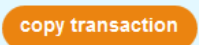
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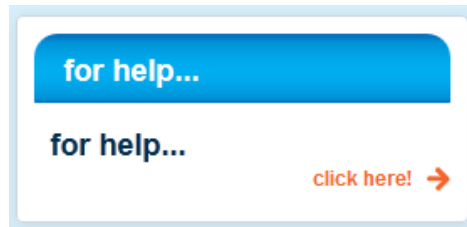
- Here you can view the last ten items posted to your accounts.
- Click on the  button next to a transaction to view its details.
- Click on the  button on the details page to print an statement in .pdf format about the transaction in question.
- Click on the  button to go directly to the account history menu item.
- Click on the  button to copy a transaction. This works for the following order types:
  - domestic HUF transfer – previous domestic forint transfer, sweep or top-up transfer, yellow postal cheque
  - international or domestic FX payment – from previous transactions of the same type
  - fix term deposit – from a previous term deposit
  - mobile phone top-up – from a previous transaction of the same type

korábbi tranzakciók

## 7.1 Help

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

Help is displayed in a box on the right side of each screen.



Click on **click here! →** to view the information on the function in question in the pop-up box.

## 7.2 F.A.Q.

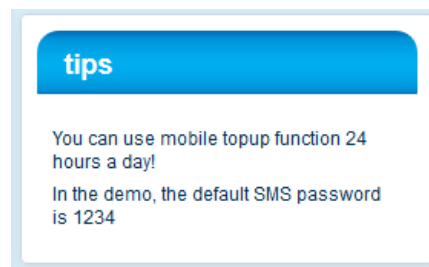
Frequently Asked Questions (F.A.Q.) answer questions commonly asked about the use of e-bank and banking products.

The F.A.Q. button is displayed in a box on the right side of each e-bank page.



## 7.3 Tips

The tips displayed on clicking on the Tips box on the right side of the screen offer useful advice to facilitate the easy use of the selected function.



## 7.4 Contacts

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

Click on **contacts** on the main page of the e-bank to call up the Contacts page and view the contact details of the Bank.

**K&H Bank Zrt.**

1095 Budapest, Lechner Ödön fasor 9.

phone: (06 1) 328 9000

fax: (06 1) 328 9696

www.kh.hu • [bank@kh.hu](mailto:bank@kh.hu)**contact****K&H Bank contact information**

bank name	K&H Bank Zrt.
central address	1095 Budapest, Lechner Ödön fasor 9.
postal address	1851 Budapest
e-mail address	<a href="mailto:bank@kh.hu">bank@kh.hu</a>

**K&H TeleCenter**

(06 1/20/30/70) 335 3355

**home branch**

branch address	Hajdúszoboszló, 4200 Szilfákajla u. 10-12.	
tel.	(06 52) 557 120	
fax	(06 52) 362 345	
opening hours	hétfő	8:00 - 17:00
	kedd	8:00 - 16:00
	szerda	8:00 - 16:00
	csütörtök	8:00 - 16:00
	péntek	8:00 - 15:00
services	széf szolgáltatás	igen
	prémium banki szolgáltatást nyújtó fiók	igen
	parkolási lehetőség	igen
	ingyenes parkoló	igen
	mozgássérültek által is használható	igen
cash withdrawal limit	2000000	HUF
	1000	EUR
	1000	USD
Egyéb valutanevekben összeghatártó függetlenül be kell jelenteni a kp felvételi szándékot		




## 8 Accounts, bank cards


### K&H retail e-bank

The following functions are available on this selection screen:


**accounts, bank cards**




account data



account history



account statements,  
notifications




card management,  
modify card limit

Click on the appropriate icon to start the required function.



### 8.1 Account data


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

**account data**

<b>c-HUF corporate account</b> HU75 1040 0000 1111 1111 2222 2222	<b>13,928,653</b> HUF	
<b>c-company's fx a/c</b> HU97 1040 0000 3333 3333 4444 4444	<b>91,053.1</b> EUR	
<b>c-company's fx a/c</b> HU11 1040 0000 4444 4444 5555 5555	<b>440.1</b> USD	

**c-company's fx a/c details**

GIRO account number	10400000-44444444-55555555	 FX transfer   account history   account settings
IBAN account number	HU11 1040 0000 4444 4444 5555 5555	
currency	USD	
account type	c-company's fx a/c	
account name in K&H e-bank	c-company's fx a/c	
account priority in K&H e-bank	no priority	

- Click on the  button to view the detailed data of an account.
- Certain quick functions are also available in the dropdown window. Click on a quick function icon to go directly to the desired transaction or settings screen.
- Accounts are displayed on the screen in the order set and with the name specified in *Settings / Account profile settings*. If you did not specify a name for an account, its number will be displayed in GIRO format in the list. Click on the *Account profile settings* quick function icon to go directly to the *Account profile settings* screen.


## 8.2 Account history


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

account history

which account would you like to query?


every account



 advanced search settings

transaction type

every transaction



booking status

☒ booked
 ☒ waiting for booking



transaction direction

☒ debits
 ☒ amounts credited

amount interval


(from)  (to)

time interval\*



4/30/14  (from)  7/29/14  (to)





search for a contact, type, category ...
 

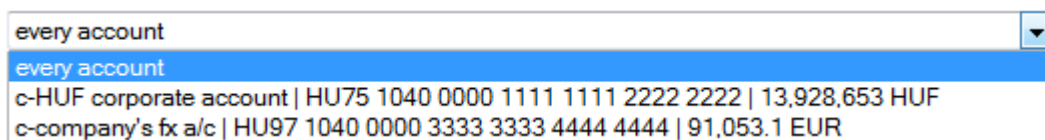
search




value date	transaction type	beneficiary	item status	amount
2014.07.04 Friday	K&H mobilinfo message fee		booked	-20 HUF 

exportálás

 CSV
  Excel

- By default the screen displays the thirty latest items on your accounts in value date order. Click on the  button to view the preceding thirty items.
- If you would like to view the details of a transaction, click on the  button next to it.
- Click on the  button on the details page to print a statement in .pdf format about the transaction in question.
- Click on the  button to copy a transaction. This works for the following order types:
  - domestic HUF transfer – previous domestic HUF transfer, regular, sweep or top-up transfer, yellow postal cheque
  - international or domestic FX payment – from previous transactions of the same type
  - fix term deposit – from a previous term deposit
  - mobile phone top-up – from a previous transaction of the same type
- To view the history of a single account, click in the account number field and select the account number in question from the dropdown list.



- Click on the *Advanced search setting* button to select your transaction search criteria in the dropdown box.
- To search by text, enter a string of characters in the field.
- You can also export your account history enquiry in .csv or .xls format by clicking one of the following buttons:   

### 8.3 Account statements, notifications

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



**account statements, notifications**

document type account statement ▼

year 2013 • 2014

search

<input type="checkbox"/> statement generation date	download statement
<input type="checkbox"/> 2014.06.24 Tuesday	<span>download</span>

download selection

- Click on this list to select the type of the document you would like to view:


account statement ▼

- account statement
- credit card account statement
- delivery certificate
- investment account statement

- Select the required month and year.
- Click on the search button to view the list of available documents.
- Click on the description of a document to open it. To view your statements you need an application that can read PDF files, for example Acrobat Reader.

#### 8.4 Manage bank cards, modify card limits

This screen enables you to view the bank card(s) linked to the accounts you are authorised to manage. You can also apply for new bank cards, change existing card limits, renew or activate bank cards or request new PIN codes.



co-card  
debit card

**limits**

purchase limit 12 HUF

cash withdrawal limit 14 HUF


CNP transactions daily limit 11 HUF

**data**


card number	4205 79** **** 5867
expiry	2015.10
status	live
name on card	NAGY BOGLÁRKA
account name	c-HUF corporate account
account number	HU65 1040 1000 5048 4953 5353 1012
denomination of card	K&H Visa Business Gold bankcard
card company	VISA
type of card	debit card

**daily limits**


purchase limit	12 HUF
cash withdrawal limit	14 HUF
CNP transactions daily limit	11 HUF



modify limit




replace PIN code



transaction history

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

- Click on the  button next to a bank card to view its details.
- In addition to the details, the following quick functions are available in the dropdown window:
  - for credit and/or debit cards:
    - activate card

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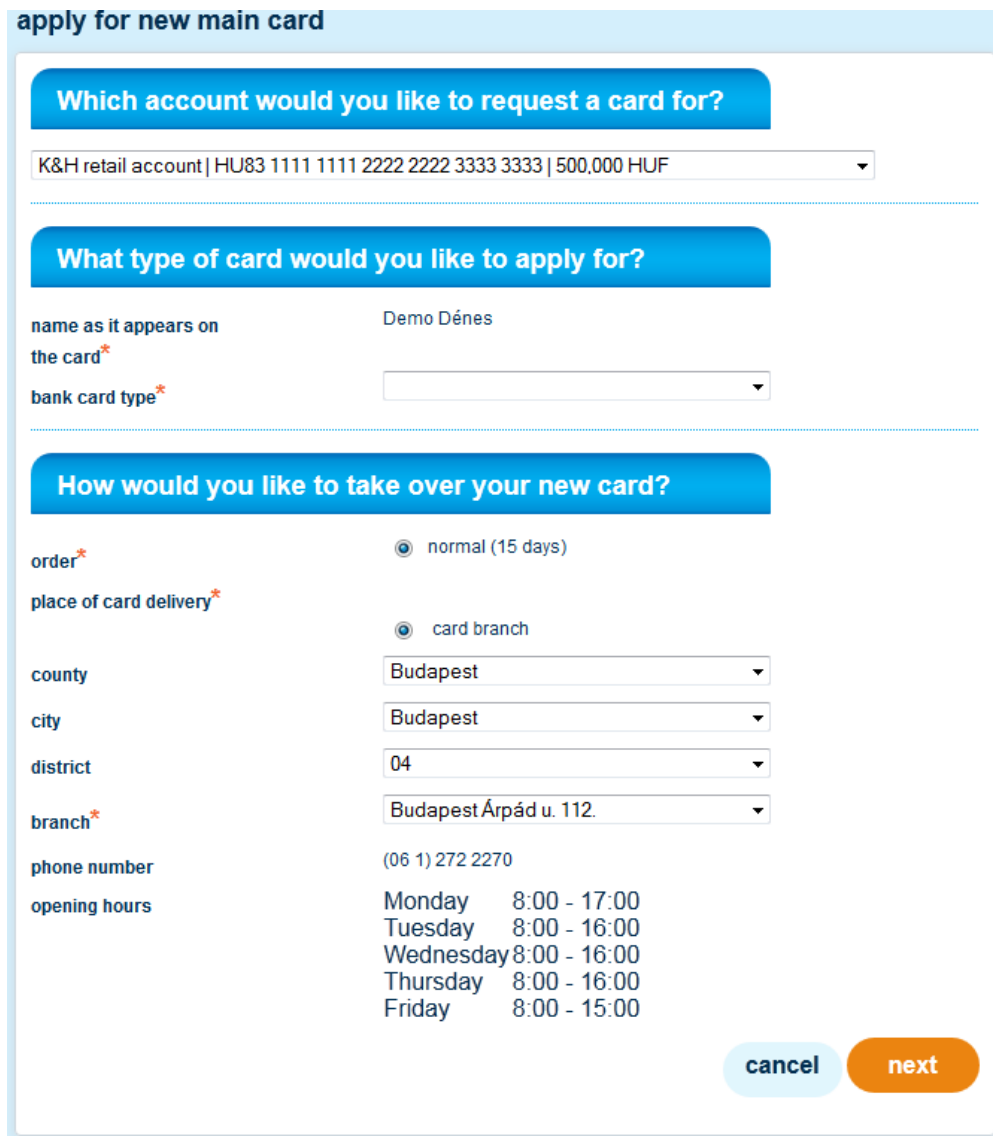
- modify limit
- renew card (available only from 45 to 90 days prior to the expiry date of the card in question)
- reorder PIN code
- pending transactions
- transaction history
- credit card details (only available for credit cards)
- for new bank cards
  - apply for main card

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

#### 8.4.1 Apply for new bank card

To access this menu item click on the icon at the bottom of the screen listing your bank cards.

You can apply for bank cards linked to a current account but not for credit cards.





The screenshot shows a web form titled "apply for new main card". It is divided into three main sections, each with a blue header:

- Which account would you like to request a card for?**  
A dropdown menu shows "K&H retail account | HU83 1111 1111 2222 2222 3333 3333 | 500,000 HUF".
- What type of card would you like to apply for?**  
Fields include:
  - "name as it appears on the card\*": "Demo Dénes"
  - "bank card type\*": A dropdown menu.
- How would you like to take over your new card?**
  - "order\*": Radio button selected for "normal (15 days)".
  - "place of card delivery\*": Radio button selected for "card branch".
  - "county": "Budapest" (dropdown)
  - "city": "Budapest" (dropdown)
  - "district": "04" (dropdown)
  - "branch\*": "Budapest Árpád u. 112." (dropdown)
  - "phone number": "(06 1) 272 2270"
  - "opening hours":

Monday	8:00 - 17:00
Tuesday	8:00 - 16:00
Wednesday	8:00 - 16:00
Thursday	8:00 - 16:00
Friday	8:00 - 15:00

At the bottom right are two buttons: "cancel" (light blue) and "next" (orange).

- When you have entered the required details click on the  button to generate a transaction to be signed. The application becomes final once you have signed it.
- To return to the previous screen click on the  button.

#### 8.4.2 Modify card limit

This function can be used for modifying the cash withdrawal and purchase limits of a selected bank card and the settings for the 3D Secure Code service. Changes become effective once you have signed them.

**K&H Bank Zrt.**



1095 Budapest, Lechner Ödön fasor 9.

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fax: (06 1) 328 9696

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- When you have entered the required details click on the  button to generate a transaction to be signed. Changes become effective once you have signed them.
- To return to the previous screen click on the  button.

## setting the card limits

### setting the card limits



card number	4205 79** **** 5867
expiry	2015.10
status	live
name on card	NAGY BOGLÁRKA
denomination of card	K&H Visa Business Gold bankcard
card company	VISA
type of card	debit card

### card limits



a 0 HUF limit means the default setting according to the Announcement (product limit).  
daily purchase limit must not set below the actual value of daily Card Not Present transaction limit.

purchase amount limit*	<input type="text" value="120 000"/>	HUF
cash withdrawal limit*	<input type="text" value="140 000"/>	HUF

### change 3D Secure parameters

enable card not present (CNP) transactions\*



a 0 HUF limit means the default setting according to the Announcement (product limit).

CNP transactions daily limit*	<input type="text" value="110 000"/>	HUF
notification phone number*	<input type="text" value="+36201111111"/>	
personal assurance message*	<input type="text" value="security"/>	

cancel

next

### 8.4.3 3D Secure Code service

K&H Bank was the first major bank in Hungary to introduce the 3D Secure Code service based on the technology developed by the international card companies MasterCard and Visa International to provide an additional security layer for online payments on 7 December 2012.

The 3D Secure Code service means that, in addition to the CVC/CVV code of your card, you also have to enter another security code when shopping online (to be used in a similar fashion to PIN codes in brick-and-mortar stores) if the POS (merchant) in question uses this service in bank card acceptance.

When you initiate a payment the Bank sends a 3D Secure Code (which is unique for each transaction) by SMS to the mobile phone number you provided.

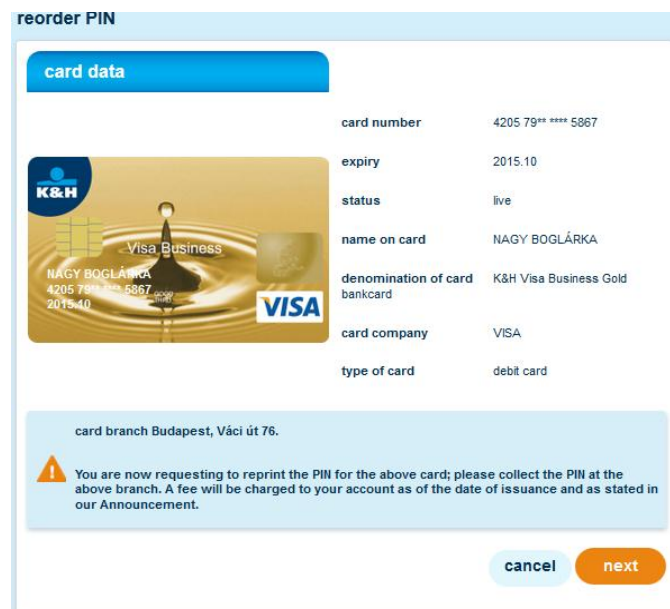
- When you have entered the required details click on the **next** button to generate a transaction to be signed. Changes become effective once you have signed them.
- Click on the **cancel** button to return to the previous screen.

### 8.4.4 Renew card

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

### 8.4.5 Reorder PIN code

You can order a new PIN code for your bank card on this screen.



**reorder PIN**

**card data**

card number	4205 79** **** 5867
expiry	2015.10
status	live
name on card	NAGY BOGLÁRKA
denomination of card bankcard	K&H Visa Business Gold
card company	VISA
type of card	debit card

card branch Budapest, Váci út 76.

**!** You are now requesting to reprint the PIN for the above card; please collect the PIN at the above branch. A fee will be charged to your account as of the date of issuance and as stated in our Announcement.

**cancel** **next**

- When you have entered the required details click on the **next** button to generate a transaction to be signed. The application becomes final once you have signed it.

**K&H Bank Zrt.**


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- To return to the previous screen click on the  button.

#### **8.4.6 Transaction history**

Click on the icon for the *Transaction history* quick function to go directly to the *Account history* screen where you can view the bank card transaction history of each account.

#### **8.4.7 Credit card details**

This function is only available for credit cards. Clicking on its icon will redirect you to the *Credit cards* menu.

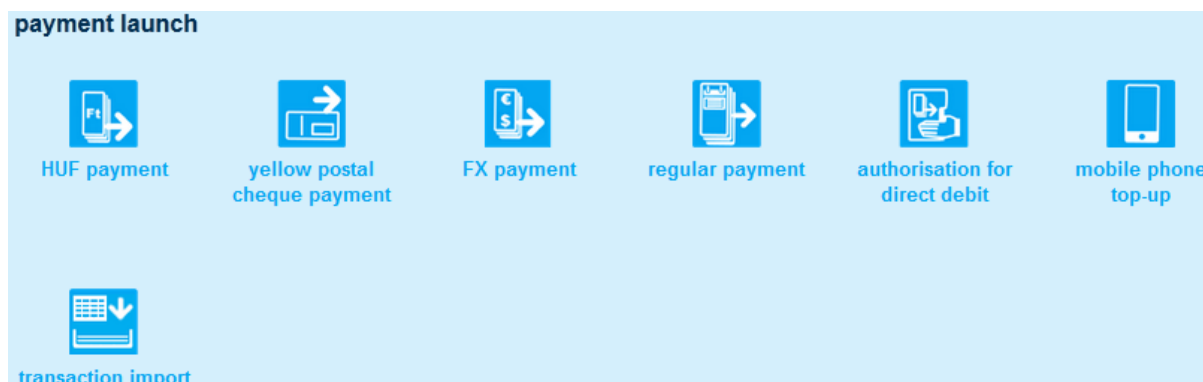
#### **8.4.8 Activate card**

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



## 9 Payment launch

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



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


### 9.1 General rules of transaction management


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

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

### Transaction process

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

<ul style="list-style-type: none"> <li>• <b>data entry</b></li> </ul>	<p>Enter the transaction data.</p> <p>Each transaction type requires a different set of data to be entered; these are described in detail in the relevant chapters.</p> <p>Click on the  button at the bottom of the transaction screen to save the entry.</p> <p>If you have entered an administrative order, you will be directed to the <i>Orders to be signed</i> screen.</p>
---	--

	<p>If the transaction you have entered can be entered or signed in a batch, it will be transferred to the orders to be signed and a popup window will appear where you have an option to start another transaction.</p>  <ul style="list-style-type: none"> <li>• Click on the <b>add new order</b> button to enter an order of the same type as the previous one.</li> <li>• Click on the <b>I will not add more orders</b> button to be directed to the <i>Orders to be signed</i> screen.</li> <li>• Click on the <b>add other type of order</b> button to be directed to the <i>HUF payments</i> selection screen where you can enter any type of transaction you are authorised to do.</li> <li>• Click on the <b>X</b> button to return to the completed transaction page.</li> </ul>
• <b>check</b>	Transaction details can be checked and, if required, modified, on the <i>Orders to be signed</i> screen. Checks and modifications are discussed in detail by transaction type in the chapter on managing orders.
• <b>signature</b>	This is the screen where you decide whether to submit the transaction for completion or to cancel it. Detailed information on this topic is provided in Chapter 10 <i>Managing orders</i> for all transaction types.
• <b>confirmation</b>	The Bank confirms whether a signed transaction has been accepted or rejected. Detailed information on this topic is provided in Chapter 10 <i>Managing orders</i> for all transaction types.
• <b>cancellation/modification of orders sent</b>	Pending and regular orders can be modified or cancelled. Detailed information on this topic is provided in Chapter 10 <i>Managing orders</i> for all transaction types.

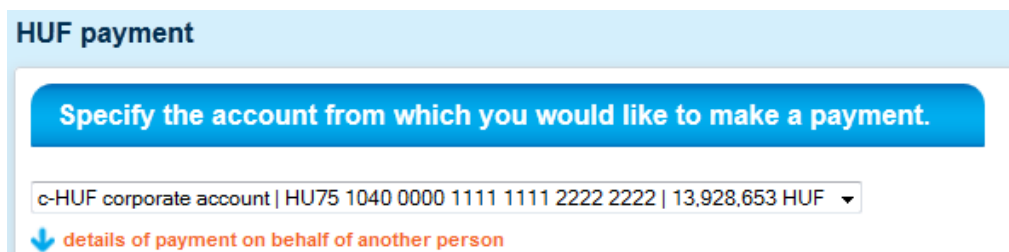
### Warning

Orders are only stored while you are logged on. Please sign your orders before logging out or they will be automatically deleted when you log out.

## 9.2 HUF payment

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


### Select account to be debited




The screenshot shows a web interface for HUF payment. At the top, there's a blue header with the text "HUF payment". Below it, a blue button says "Specify the account from which you would like to make a payment." Underneath the button is a dropdown menu showing "c-HUF corporate account | HU75 1040 0000 1111 1111 2222 2222 | 13,928,653 HUF". Below the dropdown is a link with a blue arrow icon and the text "details of payment on behalf of another person".

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

Select the account to be debited from the dropdown list.

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

 **Cancel payment on behalf of another person**

type of actual payer

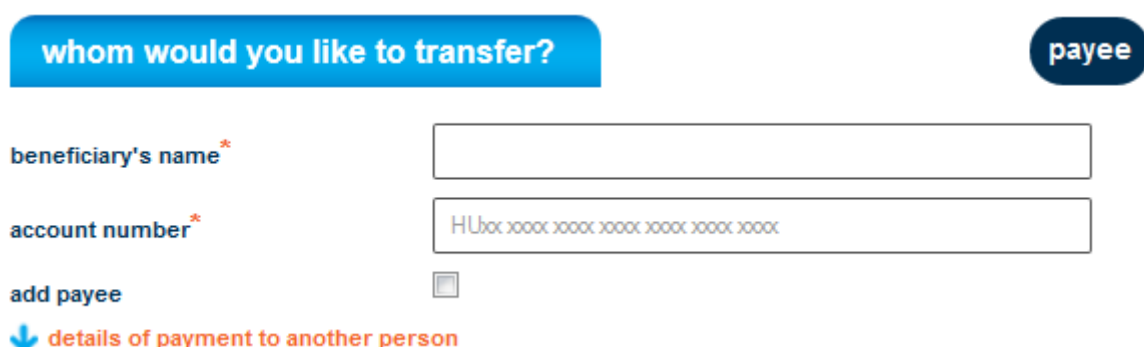
☒ retail ☐ corporate

name:


id:

### Specify beneficiary account

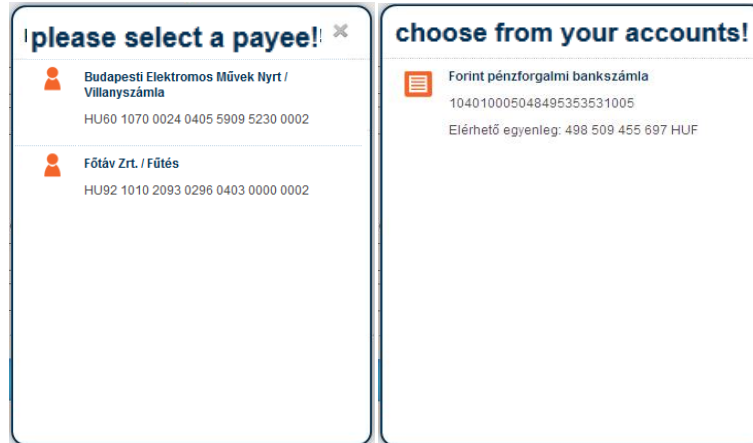
In this section you can enter the details of the beneficiary and the ultimate beneficiary, if any.



The screenshot shows a web interface for specifying the beneficiary account. At the top, there's a blue button with the text "whom would you like to transfer?". To the right of this button is a dark blue button with the text "payee". Below the blue button, there are two input fields: "beneficiary's name\*" and "account number\*". The "account number\*" field has a placeholder text "HUxx xxxx xxxx xxxx xxxx xxxx". Below the input fields, there's a link with a blue arrow icon and the text "details of payment to another person".

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

- Click on the **own account** button to view your own accounts in the dropdown list. Select the required account whose details will then be displayed automatically by the system.




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


**add payee**



payee's name

account name

- field and enter a name and an account name.
- Click on the  **details of payment to another person** button to enter the details of the ultimate beneficiary in the dropdown box.

 **Cancel payment to another person**

**type of ultimate beneficiary**



retail



corporate

**name:**

**id:**

**Enter payment details**

payment details

copy previous comment, amount

value date\* 
☒ immediately (2014.07.29 Tuesday)  
☐ later

payment amount\*  HUF



↓ enter additional parameters

comments


more 140 character

cancel

next

- If you would like to copy a previous transaction, click on the **copy previous comment, amount** button to view your earlier transactions. The system will automatically copy the details of the selected transaction into the current order.
- The payment can be made immediately or on a later value date. In the latter case specify the value date in the later 7/30/14  field or click on the  icon to select it from the popup calendar.
- Click on the ↓ enter additional parameters button to enter any additional parameters for the transaction in the dropdown box.

please choose one of your previous transactions! ✕

 no previous transactions to display; the list shows the past transactions you have previously initiated for the specified payee

↓ Cancel entry of additional parameters

unique payment id

sender id

beneficiary type:

beneficiary id

category, payment category

payment category

comments

☒ retail
 ☐ corporate

▼

▼

more 140 character

cancel

next

**K&H Bank Zrt.**

1095 Budapest, Lechner Ödön fasor 9.



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**Save order**

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

### 9.3 Yellow postal cheque payment

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

**yellow postal cheque payment**

**from which account do you want to pay your cheque?**

c-HUF corporate account | HU75 1040 0000 1111 1111 2222 2222 | 13,928,653 HUF

**please complete the postal order fields!**

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

<b>amount</b> HUF	<b>comments</b>
<b>attention!</b> please read the instructions above the cheque!	even 105 character
<b>customer identifier</b>	
<b>payer identifier</b>	2014.07.29.
<b>provider's name, account number</b> to select a payee, click here →	<b>name and address of payer</b> Demo Bt. Budapest Demo út 987. 1234
service provider's name HU65 1040 1000 5048 4953 5353 1012	do you want to pay the cheque in someone else's name? →
<b>add payee</b> <input type="checkbox"/>	

**cancel** **next**

- First select the account you would like to use for the transaction:



HU65 1040 1000 5048 4953 5353 1012  
 HU65 1040 1000 5048 4953 5353 1012  
 HU60 1040 1000 5048 4953 5353 1005

do you want to pay the cheque in someone else's name?



- If you would like to pay the cheque in someone else's name, click on the button and enter the actual payer's details in the dropdown box.

to select a payee, click here →

- Click on the button to view the payees already registered in the system. The system will automatically copy the details of the selected payee into the relevant fields. If you would like to save the details of the payee so that you do not have to enter them again the next time, check the ☒ **add payee** box and enter a name and an account name.

- As you type in the letters of the name (or account number) of the beneficiary all registered payees with the same combination of letters (or numbers) will be displayed.
- The payment can be made immediately or on a later value date. In the latter case specify the value date in the   field or click on the  icon to select it from the popup calendar.

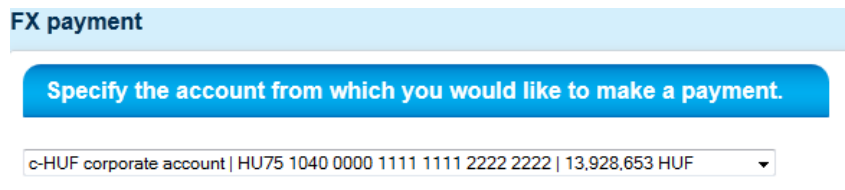
### Save order

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

## 9.4 FX payment

You can initiate FX payments and transfer funds or initiate conversions between your own FX accounts.

### Select account to be debited

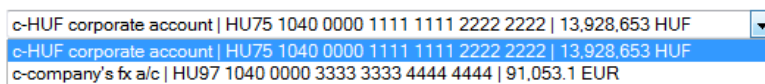


FX payment

Specify the account from which you would like to make a payment.

c-HUF corporate account | HU75 1040 0000 1111 1111 2222 2222 | 13,928,653 HUF

This is where you can select the account from which you would like to make the payment.



c-HUF corporate account | HU75 1040 0000 1111 1111 2222 2222 | 13,928,653 HUF

c-HUF corporate account | HU75 1040 0000 1111 1111 2222 2222 | 13,928,653 HUF

c-company's fx a/c | HU97 1040 0000 3333 3333 4444 4444 | 91,053.1 EUR

Select the account to be debited.

### Specify beneficiary account

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



whom would you like to transfer?

payee

own account

beneficiary's name\*

beneficiary's IBAN

HUxx xxxx xxxx xxxx xxxx xxxx

account number\*

add payee

beneficiary's address\*

copy previous comment, amount

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

add payee

☒

payee's name

account name

- field and enter a name and an account name.

- If you would like to copy a previous transaction, click on the **copy previous comment, amount** button to view these details. The system will automatically copy the details of the selected transaction into the current order.

## Enter details of beneficiary's bank

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

beneficiary bank details

name of beneficiary bank

Bank ID (SWIFT/BIC)

Bank country

HU - Hungary

Bank address

other identification code of bank

correspondent (SWIFT-code)

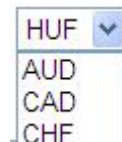
correspondent

- The **Bank ID (BIC/SWIFT code)** field is mandatory if the *Bank country*, *Bank address* and *Other identification code of bank* fields are not filled in. The **Name of beneficiary bank** field is mandatory.
- The **Bank country**, **Bank address** and **Other identification code of bank** fields are mandatory if the *Bank ID (SWIFT/BIC)* field is not filled in.
- The **Other identification code of bank** always starts with two capital letters, then the subsequent numbers must be entered without any separators.
- The **Correspondent (SWIFT code)** and the **Correspondent** fields are optional. If you have entered the SWIFT code you do not need to enter the name and address of the bank. If you fill in the *Correspondent* field in the Beneficiary bank details section it will stop the automatic processing and may be subject to a charge for manual intervention.

### Enter payment details

In this section you can enter the payment details.

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



payment details

payment amount\*

payment type

Banking costs borne by

comments

information to the bank

HUF

▼

standard

▼

i.e. 2014.07.30 Wednesday

SHA / K&H Bank fees and charges charged to party in

▼

more 98 character

cancel

next

- Banking costs can be split as follows:

SHA / K&H Bank fees and charges charged to party in ▼

- SHA / K&H Bank fees and charges are charged to the party initiating the transaction; all other banking fees and charges are charged to the beneficiary (if the transaction involves a

conversion and it is to be completed in the currency of an EEA Member State or the beneficiary is in the territory of an EEA Member State, **only SHA** can be chosen).

- OUR / K&H Bank fees and charges and all other banking fees and charges are charged to the beneficiary.
- BEN / K&H Bank fees and charges and all other banking fees and charges are charged to the beneficiary. If the transaction involves a conversion and the currency of the account to be debited is an EEA currency, the transaction amount is specified in an EEA currency and the bank country is an EEA Member State, BEN is not available.

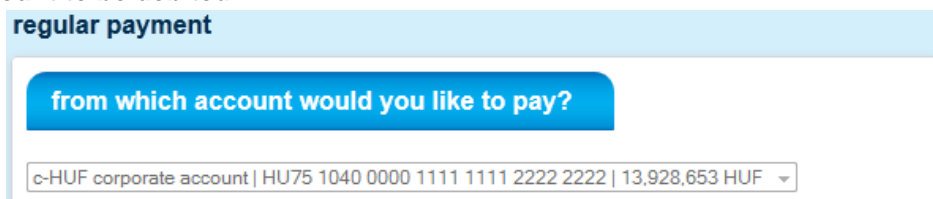
### Save order

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

### 9.5 Regular payment

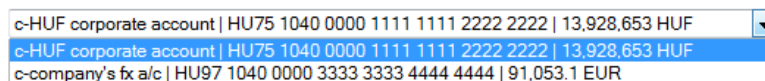
On this screen you can initiate HUF payments to be made regularly, on predetermined dates between your own accounts or to third-party accounts.

#### Select account to be debited



The screenshot shows a light blue header with the text "regular payment". Below it is a blue button with the text "from which account would you like to pay?". Underneath the button is a dropdown menu showing the selected account: "c-HUF corporate account | HU75 1040 0000 1111 1111 2222 2222 | 13,928,653 HUF".

This is where you can select the account from which you would like to make the payment.

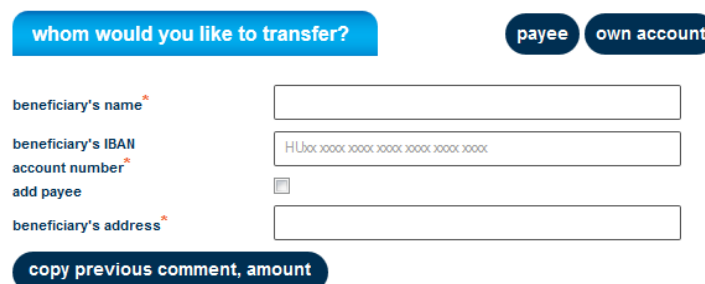


The screenshot shows a dropdown menu with three options: "c-HUF corporate account | HU75 1040 0000 1111 1111 2222 2222 | 13,928,653 HUF", "c-HUF corporate account | HU75 1040 0000 1111 1111 2222 2222 | 13,928,653 HUF", and "c-company's fx a/c | HU97 1040 0000 3333 3333 4444 4444 | 91,053.1 EUR". The first two options are highlighted in blue.

Select the account to be debited from the dropdown list.

#### Specify beneficiary account

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



The screenshot shows a form with the title "whom would you like to transfer?". There are two buttons: "payee" and "own account". Below the buttons are four input fields: "beneficiary's name", "beneficiary's IBAN", "add payee", and "beneficiary's address". The "beneficiary's IBAN" field has a placeholder "HUxx xxxx xxxx xxxx xxxx xxxx". There is also a "copy previous comment, amount" button at the bottom.

- Click on the **payee** button to view the payees already registered in the system in the popup list. Select the required payee whose details will then be displayed automatically by the system.

- Click on the **own account** button to view your own accounts in the popup list. Select the required account whose details will then be displayed automatically by the system.

- If you would like to save the details of the payee so that you do not have to enter them again the next time, check the

**add payee**




payee's name


account name

field and enter a name and an account name.

### Enter payment details

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


monthly  
 daily  
 weekly  
 bi-weekly  
 monthly  
 quarterly  
 every half year  
 annually

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

**payment details**

regularity: monthly, the month's 1 day  
 2014.08.01 (Friday), 2014.09.01 (Monday), 2014.10.01 (Wednesday), 2014.11.01 (Saturday) ...

transfer amount\*  HUF

 if the date/amount of the first/last transfer is different, click here

comments

more 96 character

### Save order

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

## 9.6 Authorisation for direct debit

This screen enables you to authorise service providers to collect funds directly from your account subject to the conditions specified in the authorisation.

### Select account to be debited

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

#### authorisation for direct debit

which account would you like to use for the direct debit?

K&H retail account | HU83 1111 1111 2222 2222 3333 3333 | 500,000 HUF

Select the account to be debited from the dropdown list:

c-HUF corporate account | HU75 1040 0000 1111 1111 2222 2222 | 13,928,653 HUF  
c-HUF corporate account | HU75 1040 0000 1111 1111 2222 2222 | 13,928,653 HUF  
c-company's fx a/c | HU97 1040 0000 3333 3333 4444 4444 | 91,053.1 EUR

#### Select service provider

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

please enter the details of the service provider!

service provider's id\*

service provider's  
name\*

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

#### Enter consumer details

please enter the details of the consumer!

consumer's name\*

Demo Dénes

consumer's address\*

1234 Budapest, Demo út 987.

consumer's id\*

valid from\*

2014.07.31.



end of validity

until revoked



upper debit limit

not available

HUF

☐ notification to service provider of upper limit

cancel

next

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

### Save order

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

### 9.7 Mobile phone top-up




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

#### mobile phone top-up

##### which card would you like to pay with?

K&H MasterCard | 544537\*\*\*\*\*2222 | balance: 500000.00 HUF

##### mobile top-up data



3000HUF

5000HUF


10000HUF

15000HUF

phone number to be topped up\*

☐ record a new payee

mobile phone top-up payees

 please contact the customer service of your mobile phone service provider with a request for a VAT invoice

Telenor telecenter 1220

cancel

next

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



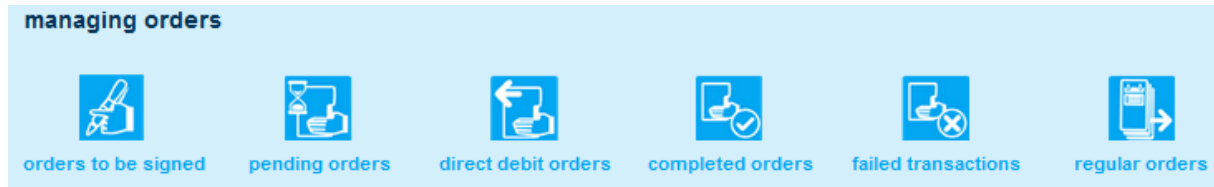
- The system displays the top-up amounts available at the company in question.
- Select the amount **5000HUF**, which will appear in orange background: **5000HUF**.
- Click on the **mobile phone top-up payees** button to view payees already registered in the system. The phone number of the payee selected from the list will be automatically completed.

**Save order**

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

## 10 Manage orders

Functions available on this selection screen:

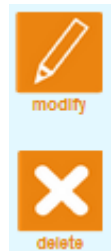


Click on the appropriate icon to start the required function. Only the menu items you are authorised to use are displayed on your screen.

### 10.1 Manage orders to be signed

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

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



### 10.2 Sign or delete transactions

- Click on the icon of the *Delete* quick function in the dropdown window to delete the selected transaction.
- You can sign or delete several transactions at the same time. Select the transactions to be signed or deleted by ticking the appropriate ☒ checkboxes:



- Click on the **delete selected items** button to delete all selected items.
- Click on the **next** button at the bottom of the screen to sign all selected transactions, i.e. to send them to the Bank for completion.
- Click on the **cancel** button to return to the *Managing orders* selection screen.
- Transactions submitted via K&H e-bank can be signed using a chip card or with an SMS password.
- If you are authorised to sign transactions both ways, click on the appropriate button to select signature with an SMS password or with a chip card.

**Please choose a signing device!**



### Signature with an SMS password

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

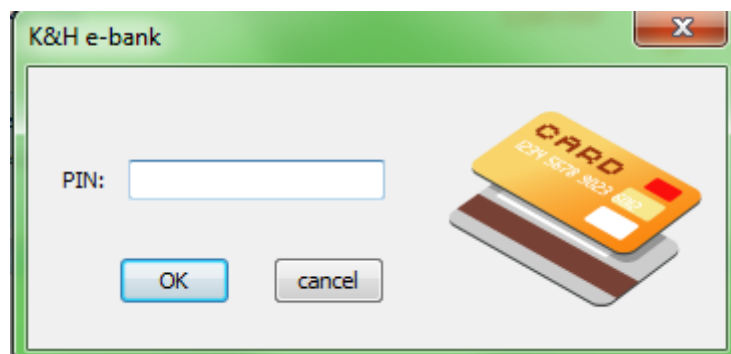
 [back to the verification page](#)

sms code\*

**continue**

### Signature with chip card

- Insert your card in the chip card reader, select the *Chip card* option in the *Signing device* field on the *Sign transaction* screen and enter your PIN code.



#### 10.2.1 Confirmation

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

confirmation

K&H retail account

HU83 1111 1111 2222 2222 3333 3333

transactions: 2 items



value	date	type	beneficiary	amount	status
2014.07.30 Wednesday		mobile topup	+36203421232	3,000 HUF	<div> <div>sent</div> <div>signed: Demo Dénes</div> <div>2014.07.30 10:39:11</div> </div> <div>↑</div>
<div>transaction details</div> <div> <div>phone number</div> <div>+36203421232</div> </div> <div> <div>amount</div> <div>3,000 HUF</div> </div> <div> <div>bank card number</div> <div>5445 37** **** 2222</div> </div>					
2014.07.30 Wednesday		new forint transfer	<div>K&amp;H Biztos Tartalék számla</div> <div>HU96 4444 4444 5555 5555 6666 6666</div>	5,000 HUF	<div> <div>sent</div> <div>signed: Demo Dénes</div> <div>2014.07.30 10:39:11</div> </div> <div>↓</div>

⚠

The above transactions can be viewed in the "managing orders" menu item.

print

done

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



### 10.3 Pending orders

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

**pending orders**

**c-HUF corporate account**  
 10400000-11111111-22222222


**transactions: 2 db**

value date	type	beneficiary	amount	status
2013.08.30 Friday	standing HUF transfer order	Kedvezményezett Ügyfél 22222222-22222222-22222222	15,000 HUF	<div>  Aktív id 0001E            </div>

**transaction details**

frequency


quarterly , from February , the month's 8day



modify

next due date

2013.08.30 Friday



delete

standing order amount

15,000 HUF

date of first debit

2013.05.30 Thursday

amount of first debit

15,000 HUF

date of last debit

amount of last debit

suspended

no

date of suspension

comment

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

#### 10.4 Direct debit orders

This screen enables you to view, modify or delete the details of your active direct debit orders.

direct debit orders

c-HUF corporate account  
HU75 1040 0000 1111 2222 2222

total 1 items  
active 1 items

status	provider	amount
	<b>K&amp;H Biztosító</b> consumer id 20006	next debit amount 7,811 HUF next debit date 2014.08.02 limit 15,000 HUF

details of direct debit

next debit date2014.08.02

next debit amount7,811 HUF

next debit statusin progress

details of direct debit order

authorisation id730673

service provider's idA10765920

service provider's nameK&H Biztosító

consumer's nameDemo Bt.

consumer's address1234 Budapest Demo út 987.

consumer's id20006

valid from2013.02.14

valid untiluntil withdrawn

date of recording2013.01.10

status of direct debitlive

request notificationyes

upper debit limit15,000 HUF

person to be notifiedDemo Bt

mailing address1234 Budapest Demo út 987.

  
modify  
suspend

  
delete




  
reject

- Direct debit orders are grouped and displayed on the screen by account in the order set and with the name specified in the *Settings / Account profile settings* menu item.

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



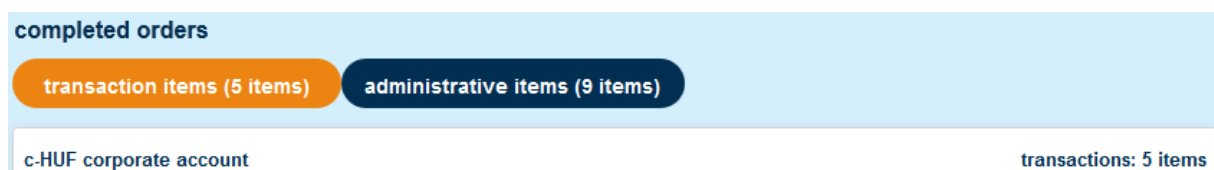
- Click on the *Reject* icon to prevent completion of the transaction to charge your account. This icon is only displayed on your screen if there is an item to be charged under the direct debit authorisation. Clicking on the quick function icon creates an order to be signed in accordance with the general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

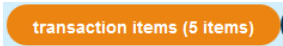

Active direct debit orders are marked with  and cancelled ones with  in the list. The  symbol indicates that there is an item to be collected under the direct debit authorisation in question.

## 10.5 Completed orders

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

The completed orders shown on this screen are orders submitted via e-bank and completed. They include mobile phone top-ups but no other bank card transactions.



- The completed orders are shown by account number in the order set in *Settings / Account profile settings*, while administrative items are shown in reverse chronological order.
- Click on the  or the  button to view financial transactions or administrative items. The selected category will appear in orange background and the inactive one in blue.

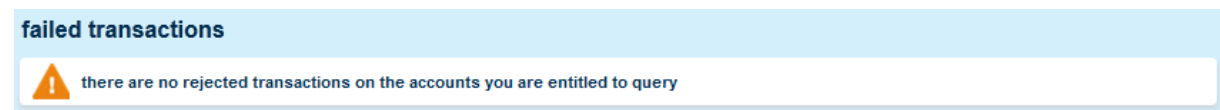
- Click on a transaction to view its details in the dropdown box where you can use the *Clone* quick function to initiate new transactions of the following types:
  - domestic HUF transfer
  - yellow postal cheque payment
  - international or domestic FX payment
  - mobile phone top-up
  - fix term deposit



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

### 10.6 Failed transactions

This screen enables you to check your failed transactions in the last thirty days and to initiate new ones by using (cloning) and modifying their details. The list includes mobile phone top-ups but no other bank card transactions.




- Failed transactions are grouped by account number and displayed in the priority order set in *Settings / Account profile settings*, while administrative items are shown in reverse chronological order.
- Click on the **transaction items (5 items)** or **administrative items (9 items)** button to view financial or administrative transactions. The selected category will appear in orange background and the inactive one in blue.
- Click on a transaction to view its details in the dropdown box where you can also access the *Clone* quick function for the following order types:
  - domestic HUF transfer
  - yellow postal cheque payment
  - international or domestic FX payment
  - mobile phone top-up
  - fix term deposit



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

### 10.7 Regular orders

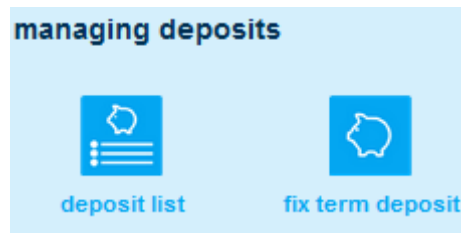
This screen enables you to view your active regular orders and to modify or delete them.

regular orders		
c-HUF corporate account		summary: 1 pcs
HU75 1040 0000 1111 1111 2222 2222		
security	frequency	next order
Kedvezményezett Ügyfél HU90 2222 2222 2222 2222 2222 2222	every February, May, August, November 8	15,000 HUF 2013.08.30 
frequency	every February, May, August, November 8	 modify
end date	15,000 HUF	
start date	2013.05.30	
amount	15,000 HUF	 delete
last due day	until revoked	
amount of last debit		
comment		

- Click on a transaction to view its details in the dropdown box. Details vary by transaction type.
- Click on the *Modify* icon to go to the screen where you can modify the selected transaction.
- Click on the *Delete* icon to delete the selected transaction. Deleting the transaction immediately generates an order to be signed.

## 11 Manage deposits

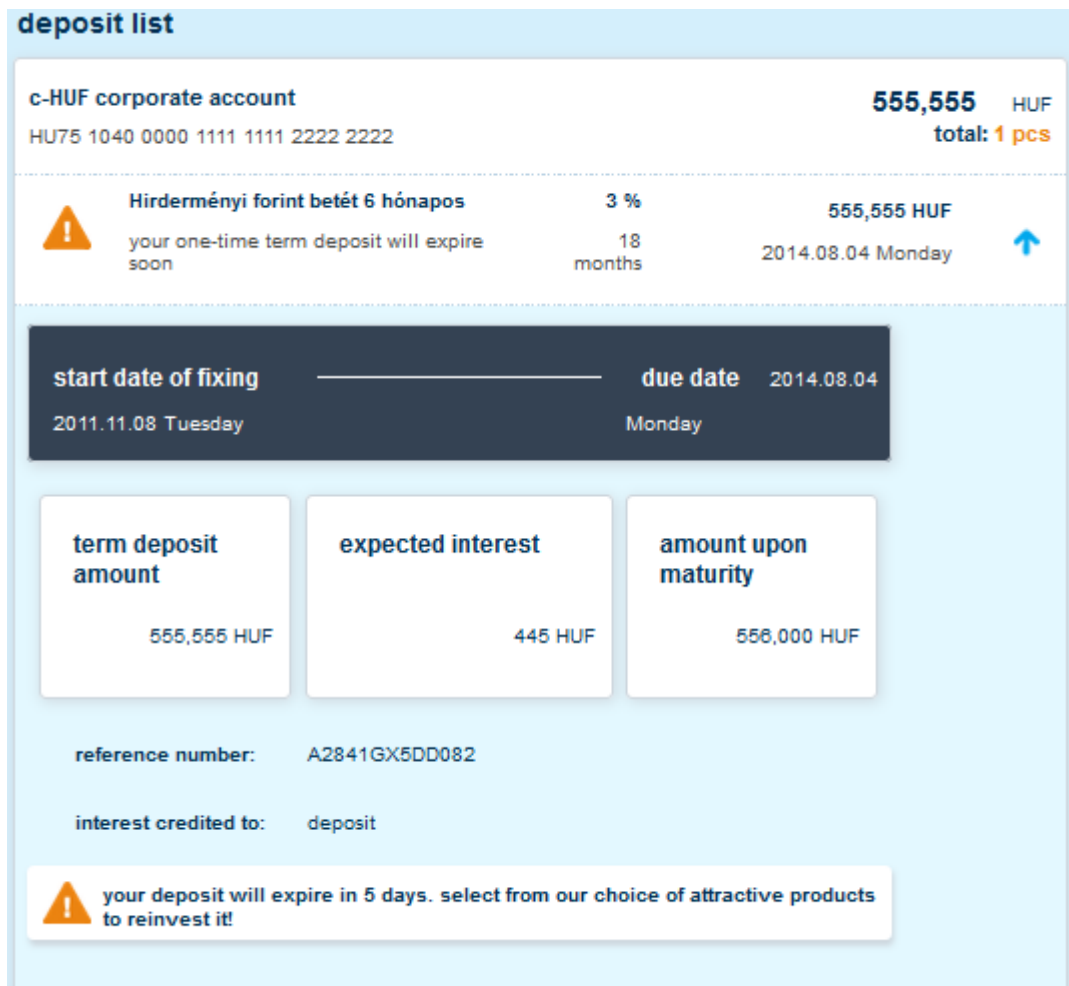
The following functions can be accessed from the *Managing deposits* selection screen:



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

### 11.1 Deposit list



This screen lists deposits by account.



**deposit list**

**c-HUF corporate account** **555,555** HUF  
 HU75 1040 0000 1111 1111 2222 2222 **total: 1 pcs**

---

 **Hirderményi forint betét 6 hónapos** **3 %**  
 your one-time term deposit will expire soon **18 months**  
**555,555 HUF**  
**2014.08.04 Monday** 

---

start date of fixing	due date
2011.11.08 Tuesday	2014.08.04 Monday


**term deposit amount**  
 555,555 HUF




**expected interest**  
 445 HUF

**amount upon maturity**  
 556,000 HUF

**reference number:** A2841GX5DD082

**interest credited to:** deposit

 **your deposit will expire in 5 days. select from our choice of attractive products to reinvest it!**

- The  symbol represents revolving deposits. One-time term deposits are not marked.
- The  warning symbol is shown next to deposits expiring within five days. The details of such deposits include the warning message  **your deposit will expire in 5 days. select from our choice of attractive products to reinvest it!**



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- Click on the  button to view the details of a term deposit.
- The following quick functions are available on this screen:



- Click on the *Instant withdrawal* icon to withdraw the selected deposit immediately. Clicking on the icon generates a transaction to be signed. The funds will be withdrawn once the transaction has been signed.
- Click on the *Finish on rollover* icon to not fix the selected term deposit again on its rollover date. Clicking on the icon generates a transaction to be signed. The instruction will be final once the transaction has been signed.
- Click on the *Modify* icon to go to the *Modify deposit* screen to modify the parameters of a term deposit.

### 11.1.1 Modify deposits

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

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

modify deposit

account of fixed deposit

K&H "secure reserve" deposit account

HU541040952786656551521003

deposit type information

reference number

EB00006770929

type

K&H forint lekötött betét

repeating\*

revolving term deposit

deposit details

current deposit

0.3%

next due date

2015.05.22

2015.04.22 Wednesday

Friday

new amount in term deposit

55 000 HUF

new duration\*

30 days

new interest place\*

account

current term deposit amount	55 000 HUF	interest tax	2 HUF
expected net interest	11 HUF	health contribution	1 HUF
gross interest	14 HUF	current interest place	account

cancel

next

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

## 11.2 Fix term deposits

This screen enables you to fix new term deposits.

**fix term deposit**

**which account would you like to use for fixing a term deposit?**

c-HUF corporate account | HU75 1040 0000 1111 1111 2222 2222 | 13,928,653 HUF

---

**what kind of deposit would you like to fix?**

type\* Hirdetményi forint betét 1 hetes

rollover\* one-off term deposit

---

**deposit details**

start date of fixing 2014.07.30 Wednesday

end date of fixing

term deposit amount\*

HUF

tenor\* 7 days

preliminary calculation

cancel next

- Select the account you would like to use for fixing the term deposit from the dropdown list:

Forint pénzforgalmi bankszámla | HU65 1040 1000 5048 4953 5353 1012 | 151 HUF

Forint pénzforgalmi bankszámla | HU65 1040 1000 5048 4953 5353 1012 | 151 HUF

Vállalati devizaszámla | HU91 1040 9527 5048 4953 5353 1005 | 2 282,1 EUR

Vállalati devizaszámla | HU04 1040 1000 5048 4953 5353 1043 | 483 262,69 CHF

- Select the deposit type from the dropdown list and specify whether you would like the deposit to be one-off or revolving. Revolving deposits are automatically fixed at the end of the specified period for the same period.

Hirdetményi forint betét 1 hónapos

Hirdetményi forint betét 1 hetes

Hirdetményi forint betét 1 hónapos

Hirdetményi forint betét 2 hetes

Hirdetményi forint betét 2 hónapos

Hirdetményi forint betét 3 hónapos

Hirdetményi forint betét 6 hónapos

one-off term deposit

one-off term deposit

revolving term deposit

account

account

deposit

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- If you are fixing a revolving deposit, specify whether you would like the interest to be credited to the deposit or the account.
  - If the interest is credited to the deposit, it will be capitalised, i.e. at the end of the specified period the interest will be added to the original amount and this new higher amount will be fixed.
  - If the interest is credited to the account, only the original amount of the deposit will be fixed again.
- Enter the amount of the term deposit in the **term deposit amount\***  field, then click on the **preliminary calculation** button to view the estimated interest amount.
- Click on the **next** button at the bottom of the screen to save your term deposit order. For it to be completed it must be signed first.
- Click on the **cancel** button to cancel the transaction.

## 12 Manage investments

The *Managing investments* selection screen is only accessible to you if you have a signed agreement for the provision of investment services in place. The following functions are available on the screen:



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

### 12.1 Information on investments provided when purchasing securities

In order to be able to purchase securities (investment units, stock exchange securities and government bonds), you first have to accept that you will be provided information pertaining to these products via

[I accept the above information method](#) ☒

the e-bank by ticking the checkbox on the *Managing investments* selection screen, otherwise the menu items required for such transactions will not be displayed.

Pursuant to the Investment Services Act, the sale of financial instruments and investment products is subject to the completion of a suitability test whose purpose is to assess a client's investment goals, their knowledge and experience of investments and their finances. The sale of certain (complex) products to retail clients is also subject to the completion of an appropriateness test, which only assesses a client's knowledge and experience of investment products.

Depending on your choice of product type you will be required to do either of the following when entering a buy order:

- sign a so-called MiFID disclaimer statement or
- complete a so-called MiFID appropriateness test.

#### MiFID disclaimer statements

The following screen will be displayed in the case of investments products whose sale is subject to signing a MIFID disclaimer statement:

Please be informed that the Bank will accept and execute orders in compliance with Section 45 (3) of Act CXXXVIII of 2007 (hereinafter: Bszt.), i.e. the Bank, when performing the transaction, will not assess the suitability of the financial instrument for achieving your investment objectives, nor your experience and knowledge of the nature and characteristics of the financial instrument and its associated risks, and will not take into consideration the result of any previously completed suitability and/or appropriateness tests; therefore, the consequences of those tests will not apply. The Bank may execute the transaction in this way because it complies with the relevant provision of the Bszt. referred to above, i.e.:

it involves receiving, transmitting and executing orders,

the transactions relate to shares listed on a regulated market or in an third country's equivalent exchange market, or to money market instruments, debt securities, bonds or other debt security (excluding those bonds or debt securities that contain derivatives), as well as UCITS and other non-complex financial instruments,

the transaction will be performed at the client's request,

the Bank has conflict of interest regulations (policy) in place that is compliant with Section 100 of the Bszt., and is available for review on the website and in the branches of the Bank.

☒ accept

Buy orders for such investment products can only be submitted if you have signed the above disclaimer statement, which you can do by ticking the ☒ accept checkbox.

### Completion of a MiFID appropriateness test

The following screen will be displayed in the case of investments products whose sale is subject to the acceptance of a MiFID appropriateness test:

Based on the information provided, the Bank finds this transaction/financial instrument appropriate for you.

test result

again

Click on the  button to go to the screen where you can complete the MiFID questionnaire for the product in question. The contents of the questionnaire may vary by product. Below is an example:

Pursuant to Article 45 (1)-(2) of Act CXXXVIII of 2007, the Bank must assess the product knowledge and experience of clients before accepting their orders so we request that you complete this appropriateness test. The test is only considered completed if all questions are answered so please ensure that you do so. If you refuse to complete the test, the Bank will not be able to determine whether the transaction/financial instrument is appropriate for you, thus this transaction can only be executed at your express request.

### Appropriateness test

1. Are you familiar with the characteristics of the investment product you intend to purchase, including any financial risks involved?

- ☐ a) Yes  
☐ b) No

(You may find information about the characteristics of investment products and the risks involved at [www.kh.hu](http://www.kh.hu).)

2. Do you believe you may suffer losses if you buy and afterwards you sell previously purchased government bond prior to their maturity?

- ☐ a) Yes, because the price of government securities may change at any time, and at the time of sale the price may be lower than the price at which the securities had been purchased.  
☐ b) No, because the repayment of government securities is guaranteed by the state.

(You may find information about the financial risks involved in investment products at [www.kh.hu](http://www.kh.hu).)

3. How many bond transactions (government bond, treasury bill) worth at least 100 000 HUF have you closed over the past 3 years?

- ☐ a) I have never concluded such a transaction  
☐ b) 1 or 2 transactions  
☐ c) More than 2 transactions

4. Are you in possession of any unique investment knowledge resulting from your qualifications or job?

Do you have a degree of higher education in finance or economics, or at least 1 year's experience in a finance or economics position which has allowed you to obtain specialist investment knowledge or experience?

- ☐ a) Yes  
☐ b) No

I will not complete the test

done

- Select the correct answers, then click on the **done** button to have your questionnaire evaluated. A popup message will inform you whether K&H Bank recommends the proposed transaction for you in light of your answer. If not, please reconsider your intention.
- Click on the **I will not complete the test** button if you do not wish to complete the test.

## 12.2 Request investment services




You can only request investment services if you have a securities account at K&H. Click on *Investments* to go to the application form. Investment services must be requested for all your accounts, i.e. any accounts you may open subsequently will appear in e-bank.




## 12.3 Balances, sales, certificates

This screen offers an overview of the funds and securities available on your securities accounts with K&H Bank.

balance, sale, certificate		
<b>long-term deposit account 2015 [HUF]</b> <b>test / money</b> 10406500-00012727-00009307	available balance amount	0 HUF ↓
<b>long-term deposit account 2015 [HUF]</b> <b>test / securities</b> 10406500-00012727-00009307	securities portfolio:	0 HUF
<b>long-term deposit account 2015 [EUR]</b> <b>test / money</b> 10406500-00012727-00009321	available balance amount	0 EUR ↓
<b>long-term deposit account 2015 [EUR]</b> <b>test / securities</b> 10406500-00012727-00009321	securities portfolio:	0 EUR






- Your securities accounts and the securities held on them are listed one by one, in blocks. The available balance amount and the daily portfolio value of each securities account are listed on separate lines. The accounts are displayed on the screen in the order set and with the name specified in the *Settings / Account profile settings* menu item.
- This is followed by an itemised list of the various securities held on the account in question.
- Click on the ↓ button next to a securities account to access the following quick functions:

<b>long-term deposit account 2013</b> <b>[HUF] / money</b> 10406500-00048496-00007282	available balance amount	2,114 HUF ↑
physical balance amount	2,114 HUF	 account history
		 order list
		 statements





 account history	Click on the icon of the <b>Account history</b> quick function to go to the <i>Account history</i> menu item where you can view the history of the investment account in question.
 statements	Click on the icon of the <b>Statements</b> quick function to go to the <i>Account statements, notifications</i> screen where you can view the account statements of the selected securities account.
 order list	Click on the icon of the <b>Order list</b> quick function to go to the <i>Pending orders</i> screen where you can view the pending orders on your securities accounts.

- Click on the ↓ button next to a securities account to view the details of all securities held on the account in question in the dropdown window.



<b>K&amp;H ARANYKOSÁR BEFEKTETÉSI</b>				available	8,922,583 pcs	
<b>JEGY</b>				evaluating price 2 HUF	daily portfolio value	
				evaluating price	2 HUF	
physical balance amount	8,922,583 pcs			nominal value	1 HUF	
pending sales	0 pcs			total nominal value	8,922,583 HUF	
available	8,922,583 pcs					
buy date	purchased inventory (qty)	buy rate (HUF)	buy stock amount (HUF)	current stock amount (HUF)		
2013.02.25	3,631,207	4.465608	16,215,547.03	7,262,414		
2013.04.29	5,291,376	4.535682	23,999,998.88	10,582,752		
summary	8,922,583		40,215,545.91	17,845,166		

- The following quick functions are also available in the dropdown window:

	Click on the icon of the <b>Sell</b> quick function to go to the <i>Sell investment notes / stock exchange securities / government bonds</i> screen to sell the selected securities.
	Click on the icon of the <b>Switch</b> quick function to go to the <i>Switch investment units</i> screen where you can replace the selected investment unit with another investment unit traded by K&H. This quick function icon is only available for investment units.
	Click on the icon of the <b>Delivery certificates</b> quick function to go to the <i>Account statements, notifications</i> screen where you can view the delivery certificates of the selected securities account.
	Click on the icon of the <b>Order list</b> quick function to go to the <i>Pending orders</i> screen where you can view the orders pending on your securities accounts.

### 12.3.1 Switch investment units

This screen enables you to submit orders for replacing the investment units on your securities accounts with other investment units traded by K&H Bank.

The process follows the general rules of transaction management described in the chapter discussing the *Payment launch* selection screen.

- Select the securities account on which the investment units you are proposing to replace are held in the first section. The dropdown list only shows the securities accounts on which investment units are kept.

**switch investment units**

from which account would you like to switch the investment units?

HUF account   10406500-00048496-00000010   0 HUF	
EUR account   10406500-00048496-00003659   5.87 EUR	
HUF account   10406500-00048496-00000010   0 HUF	
long-term deposit account 2010 [HUF]   10406500-00048496-00006391   5.001.990 HUF	
long-term deposit account 2011 [HUF]   10406500-00048496-00006872   3 HUF	
long-term deposit account 2012 [HUF]   10406500-00048496-00007048   3 HUF	
Senior saving account   10406500-00048496-00004698   2 HUF	

like to

- Select the investment units you are proposing to replace from the dropdown list in the left column of the second section. If you would like to replace all the investment units, tick the ☒ az összes cseréje checkbox; otherwise specify the amount to be replaced.

Select from the dropdown list in the right column of the second section the investment units with which you are proposing to replace the investment units selected in the left column. The number of investment units will be calculated automatically from the amount to be replaced.

which investment units would you like to replace?	which investment units would you like to switch to?
<div>K&amp;H ARANYKOSÁR BEFEKTETÉSI JEGY</div> <div> <div>daily rate</div> <div>2 HUF</div> </div> <div> <div>available inventory</div> <div>8,922,583 pcs</div> </div> <div> <div>current value of inventory</div> <div>17,845,166 HUF</div> </div> <div> <div>replaced volume</div> <div></div> <div>HUF</div> </div> <div> <input type="checkbox"/> replace all         </div>	<div></div> <div> <div>daily rate</div> <div></div> </div>

- Click on the  button to view the details of the proposed switch; the preliminary calculation is based on the prices applicable at the time of your enquiry. You can also read the MiFID disclaimer statement [here](#).

For the order to be saved you must accept the disclaimer statement by ticking the checkbox next to

☒ accept

preliminary calculation for switch

**K&H ARANYKOSÁR BEFEKTETÉSI JEGY**

number of items to replace	8922583 pcs
daily rate	2 HUF
the current value of a sale	17,845,166 HUF
savings tax to deduct	0 HUF
fee to be deducted	250 HUF
net value	17,844,916 HUF
accounting date	2015.05.12

date of purchase	inventory purchased	buy rate	purchase value of inventory	current inventory value	number of items for sale
2013.02.25	3,631,207	4.465608	16,215,547.03	7,262,414	<div style="border: 1px solid #ccc; padding: 2px 5px; display: inline-block;">3631207</div> pcs
2013.04.29	5,291,376	4.535682	23,999,998.88	10,582,752	<div style="border: 1px solid #ccc; padding: 2px 5px; display: inline-block;">5291376</div> pcs
to be specified:					0 pcs
total:					8922583 pcs

The system displays when and how many of the selected investment units you bought and at what price in the preliminary calculation table.

Specify in the *Number of items for sale* column how many units you would like to switch. The system selects the units you bought first (according to the FIFO method) but you can override this.

Change the quantities as required and click on the preliminary calculation button to run the preliminary calculation again.

Please bear in mind that your choice will have an effect on the price gain / loss resulting from the transaction!

- Click on the next button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.
- Click on the cancel button to cancel the transaction.

### 12.3.2 Sell investment units

This screen enables you to submit an order to the Bank to sell investment units kept on your securities accounts. The process follows the general rules of transaction management described in the chapter discussing the *Payment launch* selection screen.

- Select the securities account on which the investment units you are proposing to sell are held in the first section. The dropdown list only shows the securities accounts on which saleable investment units are kept.

**sell investment notes**

**Specify the account from which would you like to sell investment**

HUF account | 10406500-00048496-00000010 | 0 HUF

- Select from the dropdown list in the second section the type of the investment units you are proposing to sell. If you would like to sell all the investment units of this type, tick the ☒ az összes cseréje checkbox; otherwise specify the sale amount.

**What kind of investment notes would you like to sell?**

K&H ARANYKOSÁR BEFEKTETÉSI JEGY

daily exchange rate: 2 HUF      Rendelkezésre álló készlet: 8,922,583 pcs

sale amount:  HUF      Készlet aktuális értéke: 17,845,166 HUF

☐ sell all

advance payment: no

**preliminary calculation**

- Click on the **preliminary calculation** button to view the details of your sale order; the preliminary calculation is based on the prices applicable at the time of your enquiry.

**preliminary calculation of sale**

**K&H ARANYKOSÁR BEFEKTETÉSI JEGY**

number of items: 6062398 pcs

daily exchange rate: 2 HUF

current value of sale: 12,124,796 HUF

deductible interest tax: 0 HUF

fee to be deducted: 250 HUF

net amount: 12,124,546 HUF

accounting date: 2015.05.13

date of purchase	inventory purchased	buy rate	purchase value of inventory	current inventory value	number of items for sale
2013.02.25	3,631,207	4.465608	16,215,547.03	7,262,414	<input type="text" value="3631207"/> pcs
2013.04.29	5,291,376	4.535682	23,999,998.88	10,582,752	<input type="text" value="2431191"/> pcs
to be specified:					0 pcs
total:					6062398 pcs

**cancel** **next**

The system displays under the preliminary calculation table when and how many of the selected investment units you bought and at what price

Specify in the *Number of items for sale* column how many units you would like to sell. The system selects the units you bought first (according to the FIFO method) but you can override this.

Change the quantities as required and click on the **preliminary calculation** button to run the preliminary calculation again.

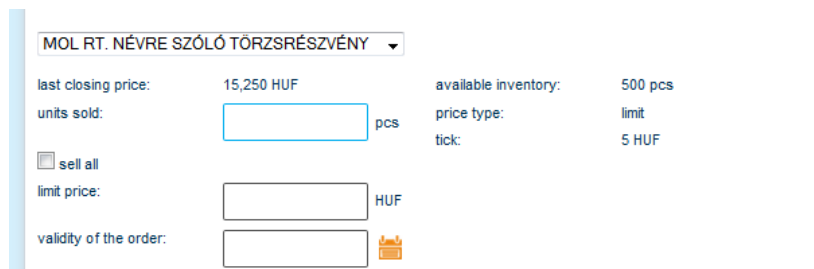
Please bear in mind that your choice will have an effect on the price gain / loss resulting from the transaction!

- Click on the **next** button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.
- Click on the **cancel** button to cancel the transaction.

### 12.3.3 Sell securities on the stock exchange

This screen enables you to give the Bank orders to sell securities kept on your securities accounts on the stock exchange. The process follows the general rules of transaction management described in the chapter discussing the *Payment launch* selection screen.

- Select the securities account on which the securities you are proposing to sell on the stock exchange are held in the first section. The dropdown list only shows the securities accounts on which saleable securities are kept.
- Select from the dropdown list in the second section the type of securities you are proposing to sell on the stock exchange, then specify how many and at what minimal (limit) price. If you would like to sell all the securities of this type, tick the ☐ **sell all** checkbox.



- Click on the **preliminary calculation** button to view the details of your sale order; the preliminary calculation is based on the prices applicable at the time of your enquiry.

**preliminary calculation for sale**

**MOL RT. NÉVRE SZÓLÓ TÖRZSRÉSZVÉNY**

number of listed securities for sale:	500 pcs
limit price:	15,250 HUF
current value of sale:	7,625,000 HUF
fee to be deducted:	38,125 HUF
net value:	7,586,875 HUF

date of purchase	inventory purchased	buy rate	purchase value of inventory	current inventory value	number of items for sale
2014.02.21	221	13,390	2,959,190	3,370,250	<input style="width: 50px;" type="text" value="221"/> pcs
2014.02.21	50	13,395	669,750	762,500	<input style="width: 50px;" type="text" value="50"/> pcs
2014.02.21	229	13,400	3,068,600	3,492,250	<input style="width: 50px;" type="text" value="229"/> pcs
<b>to be specified:</b>					<input style="width: 50px;" type="text" value="0"/> pcs
<b>total:</b>					500 pcs

cancel
next

The system displays under the preliminary calculation table when and how many of the selected stock exchange securities you bought and at what price.

Specify in the *Number of items for sale* column how many stock exchange securities you would like to sell. The system selects the units you bought first (according to the FIFO method) but you can override this.

Change the quantities as required and click on the preliminary calculation button to run the preliminary calculation again.

Please bear in mind that your choice will have an effect on the price gain / loss resulting from the transaction!

- Click on the next button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.
- Click on the cancel button to cancel the transaction.

#### 12.3.4 Sell government bonds

This screen enables you to give the Bank orders to sell government bonds kept on your securities accounts.

The process follows the general rules of transaction management described in the chapter discussing the *Payment launch* selection screen.

- Select the securities account on which the government bonds you are proposing to sell are held in the first section. The dropdown list only shows the securities accounts on which saleable investment units are kept.
- Select from the dropdown list in the second section the type of government bonds you are proposing to sell. If you would like to sell all the government bonds of this type, tick the ☐ **sell all** checkbox; otherwise specify how many you would like to sell.
- Click on the **preliminary calculation** button to view the details of the proposed sale; the preliminary calculation is based on the prices applicable at the time of your enquiry. You can also read the MiFID disclaimer statement [here](#).

For the order to be saved you must accept the disclaimer statement by ticking the checkbox next to

☒ **accept** .

- Click on the **next** button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.
- Click on the **cancel** button to cancel the transaction.

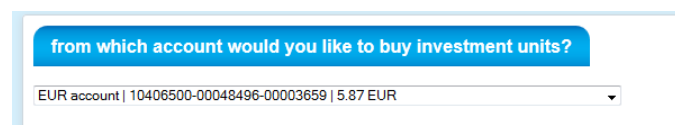
### 12.3.5 Order list

Click on the *Order list* icon to go to the *Pending orders* screen where you can view pending orders given for your securities accounts.

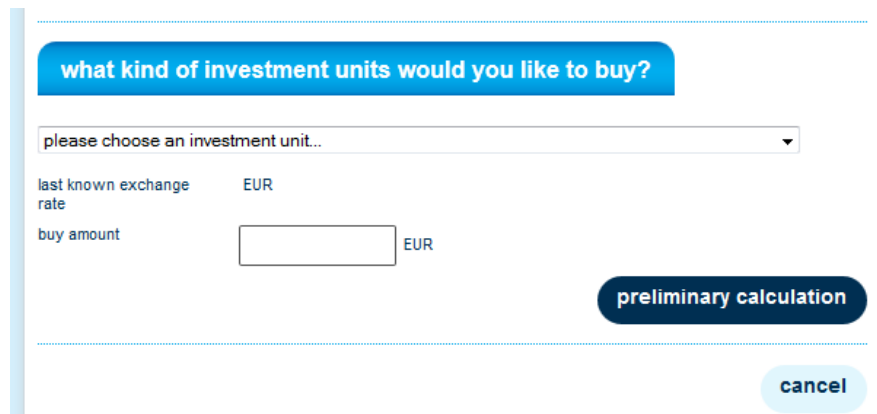
### 12.4 Buy investment units

This screen enables you to buy investment units traded by K&H Bank. The process follows the general rules of transaction management described in the chapter discussing the *Payment launch* selection screen.

- Select from the dropdown list in the first section the securities account to be debited with the transaction.



- Select from the dropdown list in the second section the investment unit you would like to buy and the buy amount. Only investment units that can be charged to the selected securities accounts are displayed in the list.



- Click on the **preliminary calculation** button to view the details of the proposed transaction; the preliminary calculation is based on the prices applicable at the time of your enquiry. You can also read the MiFID disclaimer statement [here](#).

For the order to be saved you must accept the disclaimer statement by ticking the checkbox next to

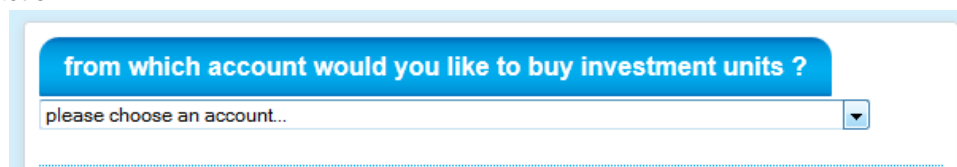
☒ accept .

- Click on the **next** button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.
- Click on the **cancel** button to cancel the transaction.

## 12.5 Standing order to purchase investment units

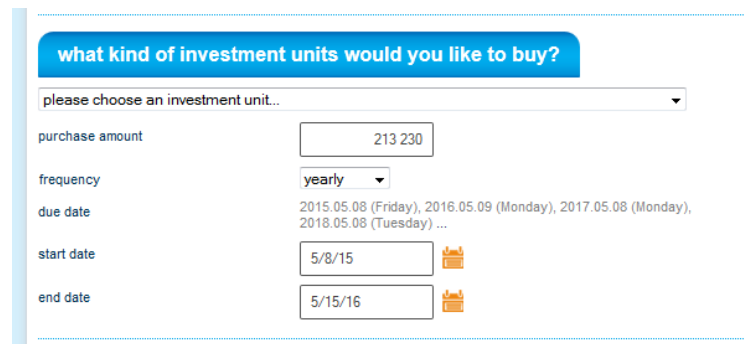
This screen enables you to give a standing order for purchasing investment units traded by K&H Bank. The process follows the general rules of transaction management described in the chapter discussing the *Payment launch* selection screen.

- Select from the dropdown list in the first section the securities account to be debited with the transaction.



- Select from the dropdown list in the second section the investment unit you would like to buy and the buy amount. Only securities that can be charged to the selected securities accounts are displayed in the list.



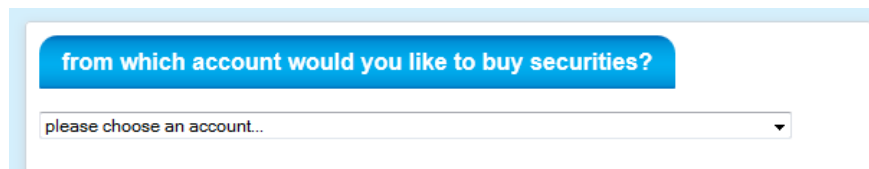


- Select the investment fund in question from the dropdown list.
- Specify the purchase amount.
- Specify the frequency at which the order is to be completed from the dropdown list. The days of the week on which the order will be subsequently completed are displayed in a separate field.
- Specify the start date and the end date of the order. Click on the 📅 icon to use the calendar function. If you specify the date on which the last purchase is to be made, this date will also be the end date of the standing order.
- Below is the so-called MiFID disclaimer statement. For the order to be saved you must accept the disclaimer statement by ticking the checkbox next to ☒ accept .
- Click on the **next** button at the bottom of the screen to save the order. For the saved transfer order to be completed, it must be signed first.
- Click on the **cancel** button to cancel the transaction.

## 12.6 Buy at stock exchange

This screen enables you to buy stock exchange securities. The process follows the general rules of transaction management described in the chapter discussing the *Payment launch* selection screen.

- Select from the dropdown list in the first section the securities account to be debited with the transaction.



- Select from the dropdown list in the second section the listed security you would like to buy, the number you would like to buy and the maximum (limit price). Only securities that can be charged to the selected securities accounts are displayed in the list.

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**what kind of stock exchange securities would you like to buy?**

BUDAPESTI INGATLANHASZN. ÉS FEJLRT. TÖRZSRÉSZVÉNY

last closing price	300 HUF	price type	limit
number of items	<input type="text" value="1121"/> pcs	tick	1 HUF
limit price	<input type="text" value="1 214 564"/> HUF		
validity of the order	<input type="text" value="5/8/15"/>		<b>preliminary calculation</b>

- Click on the **preliminary calculation** button to view the details of the proposed transaction; the preliminary calculation is based on the prices applicable at the time of your enquiry. You can also read the MiFID disclaimer statement [here](#).

For the order to be saved you must accept the disclaimer statement by ticking the checkbox next to

☒ accept

**preliminary calculation for purchase**

number of items:	12 pcs 4IG NYRT. NÉVRE SZÓLÓ TÖRZSRÉSZVÉNY
limit price:	2 500 HUF
amount:	30,000 HUF
fee to be deducted:	1,000 HUF
submittable coverage:	31,000 HUF

Please be informed that the Bank will accept and execute orders in compliance with Section 45 (3) of Act CXXXVIII of 2007 (hereinafter: Bszt.), i.e. the Bank, when performing the transaction, will not assess the suitability of the financial instrument for achieving your investment objectives, nor your experience and knowledge of the nature and characteristics of the financial instrument and its associated risks, and will not take into consideration the result of any previously completed suitability and/or appropriateness tests; therefore, the consequences of those tests will not apply. The Bank may execute the transaction in this way because it complies with the relevant provision of the Bszt. referred to above, i.e.:

it involves receiving, transmitting and executing orders,

the transactions relate to shares listed on a regulated market or in an third country's equivalent exchange market, or to money market instruments, debt securities, bonds or other debt security (excluding those bonds or debt securities that contain derivatives), as well as UCITS and other non-complex financial instruments,

the transaction will be performed at the client's request,

the Bank has conflict of interest regulations (policy) in place that is compliant with Section 100 of the Bszt., and is available for review on the website and in the branches of the Bank.

☒ accept

cancel

**next**

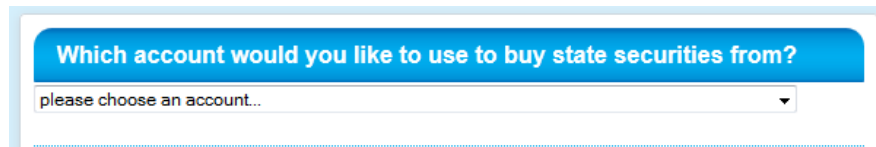
- Click on the **next** button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.

- Click on the **cancel** button to cancel the transaction.

## 12.7 Buy government bonds

This screen enables you to buy government bonds traded by K&H Bank. The process follows the general rules of transaction management described in the chapter discussing the *Payment launch* selection screen.

- Select from the dropdown list in the first section the securities account to be debited with the transaction.



- Select from the dropdown list in the second section the type and number of government bonds you would like to buy. Only government bonds that can be charged to the selected securities accounts are displayed in the list.



2016/C ÁLLAMKÖTVÉNY		state securities code	A160212C05
daily purchase price	11,120 HUF	gross yield	0%
number of items	1212 pcs	inventory to be purchased	9,311 pcs

- Click on the **preliminary calculation** button to view the details of the proposed transaction; the preliminary calculation is based on the prices applicable at the time of your enquiry.



2016/C ÁLLAMKÖTVÉNY	
number of items	1212 pcs
daily purchase price	11,120 HUF
amount	13,477,440 HUF
fee to be deducted	0 HUF
cover to be provided	13,477,440 HUF

- If you have not completed a MiFID appropriateness test yet, you can do so in the next section. Your order can only be saved if you have completed or refused to complete the MiFID test.

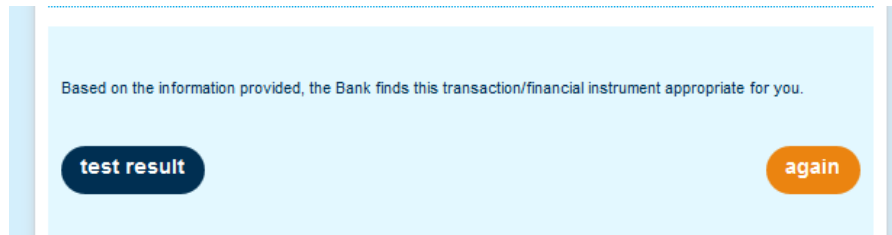
**K&H Bank Zrt.**


1095 Budapest, Lechner Ödön fasor 9.



phone: (06 1) 328 9000

fax: (06 1) 328 9696

www.kh.hu • [bank@kh.hu](mailto:bank@kh.hu)



Click on the  button to go to the screen where you can complete the MiFID questionnaire for the product in question.

- Click on the  button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.
- Click on the  button to cancel the transaction.

## 12.8 HUF payment

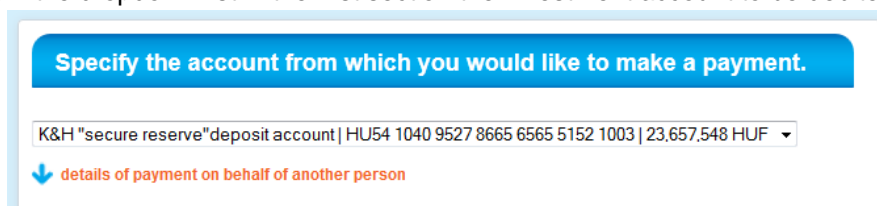
This screen enables you to initiate HUF payments between your own accounts or to third-party accounts from your investment account.

### Warning

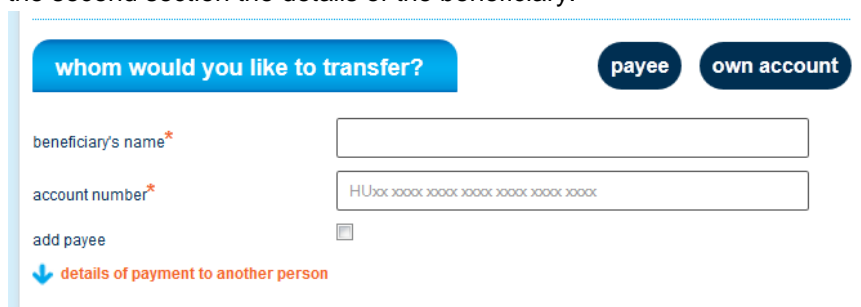
HUF payments from your investment account can only be made subject to the following conditions:

- The beneficiary of the payment must be an investment partner registered among your payees that has an account at K&H Bank or another financial institution.
- The account to be debited and the account to be credited must be in the same currency, i.e. the order can only be completed if it does not require conversion.

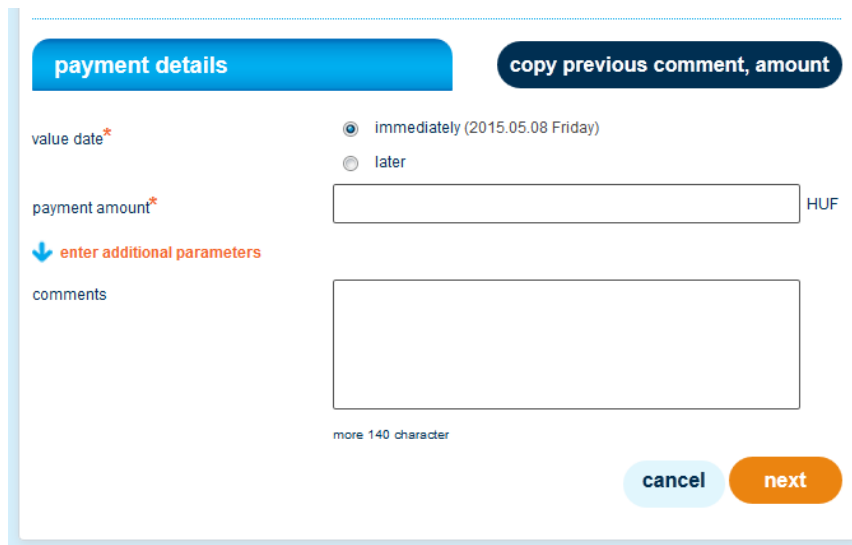
- Select from the dropdown list in the first section the investment account to be debited.



- Specify in the second section the details of the beneficiary.



- Click on the **payee** button to select a payee already registered in the system. Only payees with a HUF account will be displayed in the dropdown list. The details of the selected payee will be automatically displayed by the system.
- Click on the **own account** button to select a HUF account of your own from the dropdown list. The details of the selected account will be automatically displayed by the system.
- Specify the payment details in the third section:



- If you would like to copy a previous transaction to the payee in question, click on the **copy previous comment, amount** button to view your earlier transactions. The system will automatically copy the details of the selected transaction into the current order.
- The payment can be made immediately or on a later value date. In the latter case specify the value date in the **later** field or click on the 📅 icon to select it from the popup calendar.
- Click on the **next** button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.
- Click on the **cancel** button to cancel the transaction.

## 12.9 FX payment

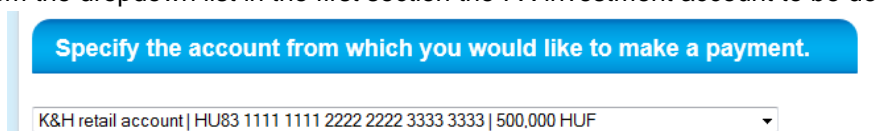
This screen enables you to initiate FX payments from your investment account that involve no conversion between your own accounts or to third-party accounts.

**Warning**

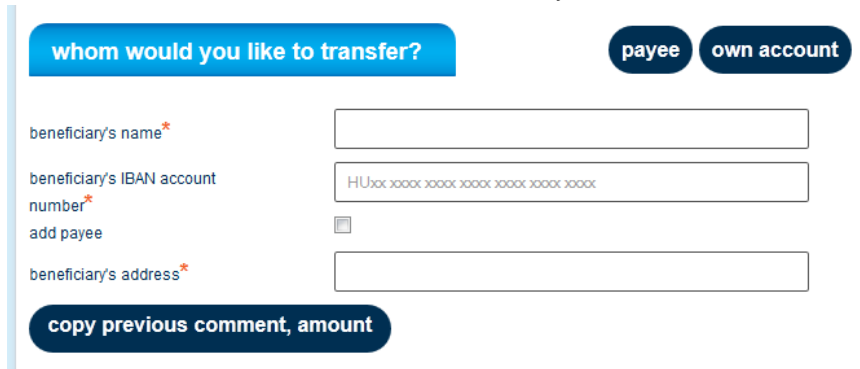
FX payments from your investment accounts can only be made subject to the following conditions:

- The beneficiary of the payment must be an investment partner registered among your payees that has an FX account at K&H Bank (FX payments to FX accounts kept with other banks cannot be made via e-bank).
- The account to be debited and the account to be credited must be in the same currency, i.e. the order can only be completed if it does not require conversion.

- Select from the dropdown list in the first section the FX investment account to be debited.



- Specify in the second section the details of the beneficiary.



The screenshot shows a web form titled "whom would you like to transfer?". At the top right are two buttons: "payee" and "own account". Below the title, there are four input fields: "beneficiary's name\*", "beneficiary's IBAN account number\*", "add payee" (with a checkbox), and "beneficiary's address\*". At the bottom is a button labeled "copy previous comment, amount".

- Click on the **payee** button to select a payee already registered in the system. Only payees with an FX account kept in the same currency as the FX account to be debited will be displayed in the dropdown list. The details of the selected account will be automatically displayed by the system.
- Click on the **own account** button to select an FX account of your own from the dropdown list. Only accounts in the same currency will be displayed. The details of the selected account will be automatically filled in by the system.
- If you would like to copy a previous transaction to the payee in question, click on the **copy previous comment, amount** button to view your earlier transactions. The system will automatically copy the details of the selected transaction into the current order.
- Specify the payment details in the third section:

**beneficiary bank details**

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

**payment details**

payment amount*	<input type="text"/>	HUF ▾
payment type	<input type="text" value="standard"/>	
Banking costs borne by	<input type="text" value="SHA / K&amp;H Bank fees and charges charged to party init"/>	
comments	<input type="text"/>	
	more 96 character	
information to the bank	<input type="text"/>	

- Click on the  button at the bottom of the screen to save the order; you can then enter additional orders. For the saved transfer order to be completed, it must be signed first.
- Click on the  button to cancel the transaction.

### 12.10 Account history







Click on the *Account history* icon to go to the *Account history* screen and view the account history of a selected investment account.




### 13 Credit cards

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

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

 trn. history	Click on the <b>transaction history</b> icon to go to the <i>account history</i> screen to view the credit card transactions of the last thirty days.																										
 pending trn.	Click on the <b>pending transactions</b> icon to go to the <i>account history</i> screen to view the pending credit card transactions generated in the last thirty days.																										
 cycle's trn.	<p>Click on the <b>cycle transactions</b> icon to go to the <b>credit card transactions booked in the current cycle</b> screen to view the transactions generated since the last payment date of the credit card in question.</p> <div><table><tr><td>credit card number</td><td>5362 47** **** 1111</td></tr><tr><td>total credit limit</td><td>500,000 HUF</td></tr><tr><td>total booked transactions in the current cycle</td><td>85,425 HUF</td></tr><tr><td>available line of credit</td><td>216,463 HUF</td></tr></table><table><tr><th>value date</th><th>type</th><th>main transaction data</th><th>status</th><th>amount</th><th></th></tr><tr><td>2004.04.03</td><td>Vásárlás</td><td>FOTEX Budapest Fő utca 15.</td><td>booked</td><td>-2,450 HUF</td><td>↓</td></tr><tr><td>2004.04.02</td><td>Befizetés</td><td></td><td>booked</td><td>20,000 HUF</td><td>↓</td></tr></table></div> <p>Click on the  button next to a transaction to view its details.</p>	credit card number	5362 47** **** 1111	total credit limit	500,000 HUF	total booked transactions in the current cycle	85,425 HUF	available line of credit	216,463 HUF	value date	type	main transaction data	status	amount		2004.04.03	Vásárlás	FOTEX Budapest Fő utca 15.	booked	-2,450 HUF	↓	2004.04.02	Befizetés		booked	20,000 HUF	↓
credit card number	5362 47** **** 1111																										
total credit limit	500,000 HUF																										
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available line of credit	216,463 HUF																										
value date	type	main transaction data	status	amount																							
2004.04.03	Vásárlás	FOTEX Budapest Fő utca 15.	booked	-2,450 HUF	↓																						
2004.04.02	Befizetés		booked	20,000 HUF	↓																						
 card statement	Click on the <b>Card statement</b> icon to go to the screen where you can view and download credit card statements for the card in question.																										
 card repayment	<p>Click on the <b>card repayment</b> icon to initiate a payment to the credit card in question.</p> <p>You will be directed to the <i>HUF payment</i> screen where the following transaction details are already filled in:</p> <table><tr><td><u>Account to be debited:</u></td><td><i>The first HUF account in the priority order specified in Settings.</i></td></tr><tr><td><u>Beneficiary's name:</u></td><td><i>Name of the credit card account.</i></td></tr><tr><td><u>Beneficiary's account number:</u></td><td><i>Account number of the credit card account.</i></td></tr><tr><td><u>Value date:</u></td><td><i>Due date.</i></td></tr><tr><td><u>Payment amount:</u></td><td><i>The minimum amount payable.</i></td></tr></table>	<u>Account to be debited:</u>	<i>The first HUF account in the priority order specified in Settings.</i>	<u>Beneficiary's name:</u>	<i>Name of the credit card account.</i>	<u>Beneficiary's account number:</u>	<i>Account number of the credit card account.</i>	<u>Value date:</u>	<i>Due date.</i>	<u>Payment amount:</u>	<i>The minimum amount payable.</i>																
<u>Account to be debited:</u>	<i>The first HUF account in the priority order specified in Settings.</i>																										
<u>Beneficiary's name:</u>	<i>Name of the credit card account.</i>																										
<u>Beneficiary's account number:</u>	<i>Account number of the credit card account.</i>																										
<u>Value date:</u>	<i>Due date.</i>																										
<u>Payment amount:</u>	<i>The minimum amount payable.</i>																										

	<p><u>Comments:</u> <i>Due date.</i></p> <p>You can change the details of the order at your discretion before submitting it via e-bank. The transaction must be entered and signed in the same manner as HUF payments.</p>
	<p>Click on the <b>card mgmt</b> icon to go to the <i>Card management, modify card limit</i> screen where you can view the details of the credit card in question and modify its purchase and cash withdrawal limits.</p>

## 14 Insurance


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

insurance

press the buttons below to start buying insurance

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

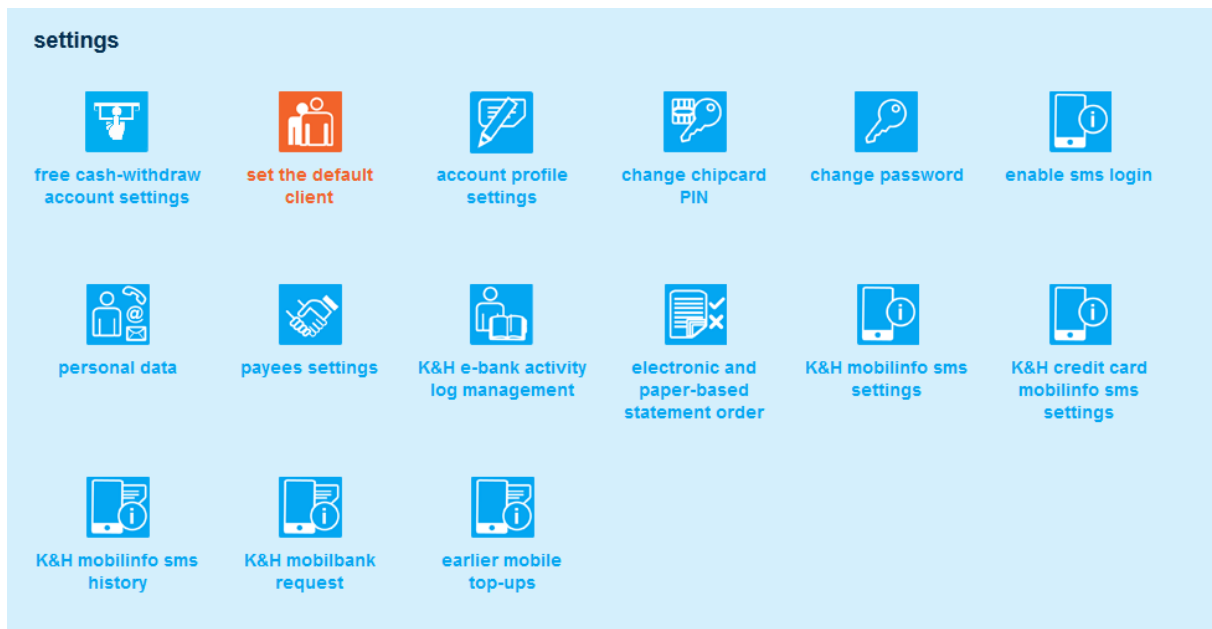
⚠ Please pay attention that clicking on the buttons you will be redirected to K&H Insurance pages. Your K&H e-bank session though remains open.

Click on the  button to be redirected to the [www.khdirektbiztositas.hu](http://www.khdirektbiztositas.hu) page of K&H Insurance in a new window where you can calculate the costs associated with the various insurance products and sign insurance policies.

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

## 15 Settings

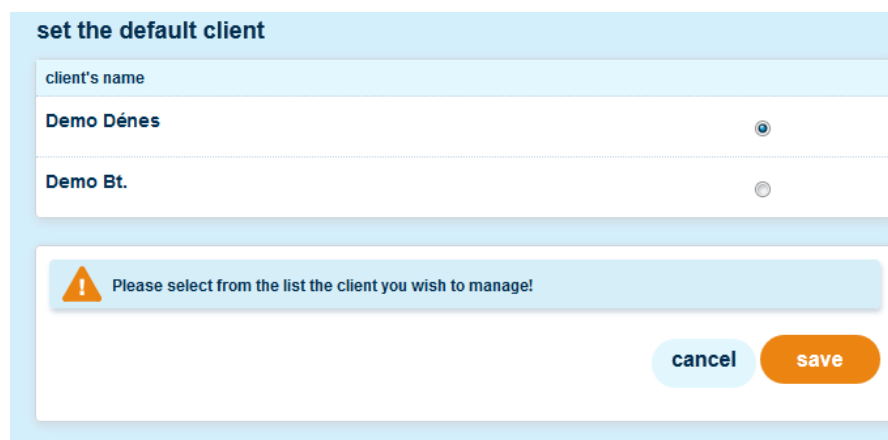
The *Settings* selection screen enables you to view the following information and perform the following settings:



Click on an icon to go to the required screen.

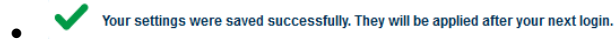
### 15.1 Set default client

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



- The screen lists the clients whose accounts you are authorised to manage in K&H e-bank. Tick the check circle next to the client you would like to set as the default client. You can only select one default client.

- This transaction is not required to be signed; just click on the **save** button to modify the default client. The system will immediately confirm whether the transaction was successfully performed. The modification will take effect on your next login.



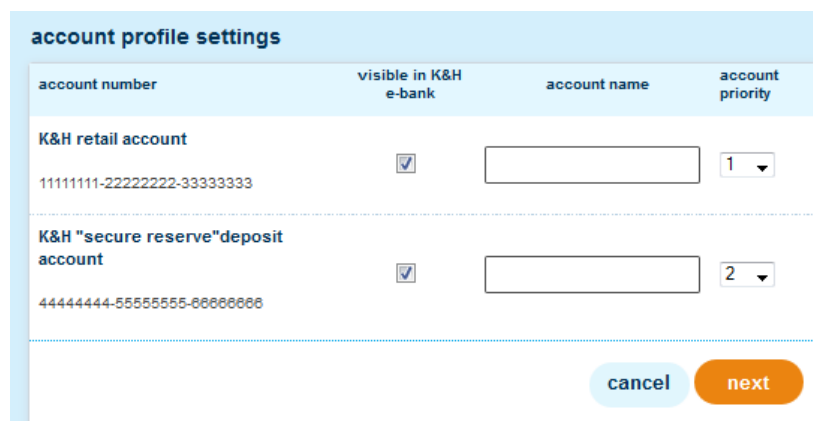
- Click on the **cancel** button to cancel the transaction.

## 15.2 Account profile settings

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


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

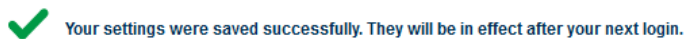
You can also specify the accounts you would like to be able to manage in K&H e-bank.



account number	visible in K&H e-bank	account name	account priority
K&H retail account 11111111-22222222-33333333	<input checked="" type="checkbox"/>	<input type="text"/>	1
K&H "secure reserve" deposit account 44444444-55555555-66666666	<input checked="" type="checkbox"/>	<input type="text"/>	2

**cancel** **next**

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



- Click on the **cancel** button to cancel the transaction.

## 15.3 Change chip card PIN code

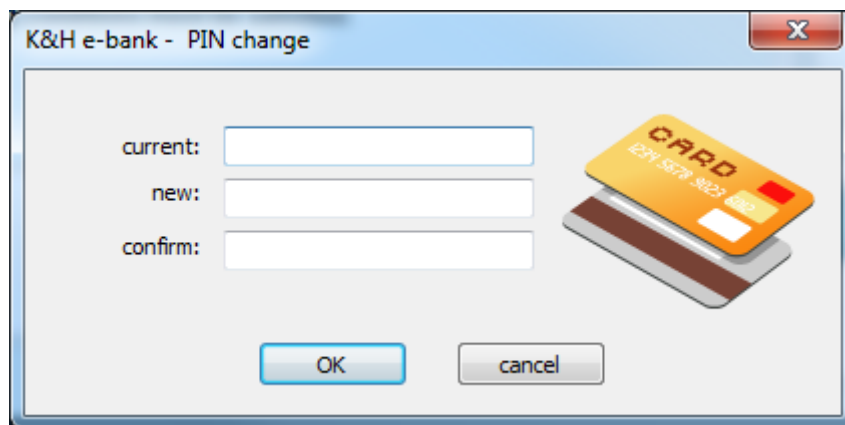
This icon only appears on your screen if you have a chip card for K&H e-bank and you have logged on to the system using your chip card.

### change chipcard PIN

when you enter a new chip PIN, the following conditions must be satisfied:

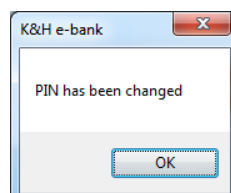
minimum 1 and maximum 20 characters  
only numbers are permitted

- Click on the  button to enter your existing PIN code, then enter a new code and confirm it by entering it again. Your new chip card PIN code can be maximum 20 characters long and it can only contain numeric characters.



The dialog box titled "K&H e-bank - PIN change" contains three input fields labeled "current:", "new:", and "confirm:". To the right of these fields is an illustration of a yellow chip card. At the bottom of the dialog are two buttons: "OK" and "cancel".

- This transaction is not required to be signed; just click on the  button to modify your PIN code or on the  button to return to the previous screen. The system will immediately confirm whether the transaction was successfully performed.



The dialog box titled "K&H e-bank" displays the message "PIN has been changed" and has an "OK" button at the bottom.

#### 15.4 Enable SMS login

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

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

### enable sms login

SMS log-in allowed ☒

Phone number for SMS log-in: +36 +36207654321. You can change the phone number in the connection details menu item. You have no user name. Please enter user name.

Please note that, from 5 February 2010, transactions must be confirmed with your primary or at times secondary SMS password prior to execution **to further improve the security of your finances**. You must enter your **primary password** (formerly: one-time password) when you log on to K&H e-bank as before. You will receive a **secondary** before confirming each transaction, and it can only be used for the transaction in question.

**Transactions subject to a secondary password:**

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

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

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

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

cancel

save

- Tick the ☒ checkbox to enable SMS login.

This transaction must be signed. Click on the 

save

 button at the bottom of the screen to save it and sign it immediately.

- Click on the 

cancel

 button to cancel the transaction.

## 15.5 Change password

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


**change password**

new K&H e-bank password

new K&H e-bank password (confirm)

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

with the expiration or modification of your K&H e-bank password, which one belongs to your username, your K&H mobilbank password will be automatically modified at the same time

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

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

## 15.6 Personal data

This screen enables you to view or modify your contact details and you can consent to being contacted by the K&H Group for marketing purposes.

**personal data**

**mailing address**

☐ same as the residence address

mailing name\*

country\*

postal code\*

city\*

address  tér

lot number

post box

**securities account mailing address**


country

postal code

city

street, house number

contact details

 Please type in a Hungarian mobile phone number in order to use SMS login!

landline phone number

+3634555555

mobile phone number

+36xxxxxxxx

fax number

+3699555555

e-mail address

FatcaTechnikaKft@gmail.hu

Marketing positive statement

Kedves Ügyfelünk!

Figyelmébe ajánljuk, hogy lehetősége van arra, hogy a K&H Csoport termékeiről, szolgáltatásairól, akcióiról, különleges ajánlatairól mindig naprakész tájékoztatást kapjon, amit az alábbiakban található nyilatkozat elfogadásával tehet meg. Tájékoztatónk segítségével a lehető leghamarabb juthat pénzügyeit érintő hasznos információkhoz, és élhet a K&H Csoport által kínált kedvező lehetőségekkel.

Adatvédelmi nyilatkozat és tájékoztató

A Számlatulajdonos vagy társtulajdonos hozzájárulását adja, hogy a Bank a K&H Csoport tagjai részére (K&H Csoportszolgáltató Kft., K&H Értékpapír Befektetési Alapkezelő Zrt., K&H Biztosító Zrt., K&H Pannóniázng Zrt., K&H Autófinanszírozó Zrt., K&H Medicina Egészségpénztár, K&H Nyugdíjpénztárak) a szerződéskötés kapcsán már megadott személyes adatait, valamint a Bankkal kötött szerződéseire vonatkozó adatait átadja abból a célból, hogy a Bank és a márkacsoporti tagok szolgáltatásaikkal közvetlenül keressék meg – telefonon, postai és elektronikus úton - annak érdekében, hogy igényei magasabb szintű kielégítést nyerjenek. A Bank biztosítja, hogy a K&H Csoport tagjai gondoskodnak az adatoknak a jogszabályokban meghatározott feltételeknek megfelelő biztonságos megőrzéséről. A Számlatulajdonos vagy társtulajdonos kifejezi, hogy a fentekben megadott hozzájárulása önkéntes és megfelelő tájékoztatáson alapul, továbbá tudomással bír arról, hogy hozzájárulása a Bank bármely elérhetősége felé intézett nyilatkozattal bármikor visszavonható. A Számlatulajdonos az adatkezelésről felvilágosítást kérhet a csoport bármely tagjától, valamint kérheti az adatai helyesbítését, törlését.

Accept ☒

cancel

save

- Complete or modify your mailing address details. The *Securities account mailing address section* only appears on your screen if you are using the investment services of K&H Bank.
- Tick the ☒ checkbox if you consent to being contacted by the K&H Group for marketing purposes.
- This transaction must be signed. Click on the **save** button at the bottom of the screen to save it. For the saved transfer transaction to be completed, it must be signed first.
- Click on the **cancel** button to cancel the transaction.

## 15.7 Payees' settings

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

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

Click on the **payee** button to view payees registered in the system, then select one; their details will be automatically displayed by the system so you do not need to enter them again.

Only the payees in to whom the transaction in question is applicable are displayed in the dropdown list on each transaction screen.



#### Warning



You can only initiate transactions to registered payees via the K&H mobilbank service.

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

#### Payee settings in K&H e-bank:

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

#### View payee details

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



**payees settings**

**new payee**

Szűrés partnerre ... **search**


payee's name	account number	mobile	address	investment
Demo Dénesné	✓			↓
Demo Dénes Feleség				✓ ↓
Kedvezményezett Ügyfél	✓			↑

**accounts**

belga számla	BE12345678911234, Kedvezményezett Ügyfél	2015.01.16	 modify
			 delete


### Modify payee details




- Click on the  icon to modify a payee's details.
- The *Edit payee* screen enables you to change existing details and save the transaction.

### Delete payee



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

### Add new payee

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

**edit payee**

payee's name

accounts

new account

investment accounts

new investment account

mobile phone numbers

new mobile phone numbe

cancel

save

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

edit payee

payee's name

accounts

new account

account alias

törlés

account number\*

HUxx xxxx xxxx xxxx xxxx xxxx

name\*

payee address

bank id

bank name

bank address

country:

select one

other bank id

correspondent SWIFT code

correspondent

- Click on the **cancel** button to delete / reject the details entered.
- To enter a new mobile phone payee**, click on the **new mobile phone number** button and complete the fields in the dropdown list. The name of the mobile phone number and the mobile phone number itself are mandatory fields.

mobile phone numbers

new mobile phone number



phone alias

phone number\*

törlés

- Click on the **törlés** (delete) button to delete / reject the details entered.

## Save transaction

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

## 15.8 View K&H e-bank activity log

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

K&H e-bank activity log management		
date	event	details
2015.01.16 14:15:29	loading K&H e-bank activity log management page	-
2015.01.16 14:15:13	loading settings menu	-
2015.01.16 14:10:05	loading edit payee page	-
2015.01.16 14:07:59	payees settings page	-
2015.01.16 14:07:51	loading settings menu	-
2015.01.16 14:07:51	loading settings menu	-
2015.01.16 14:04:09	Loading transfers, payments	-
2015.01.16 14:03:54	payees settings page	-
2015.01.16 14:03:50	loading settings menu	-
2015.01.16 14:00:52	display	-
2015.01.16 14:00:50	modify contact details	-
2015.01.16 14:00:47	loading settings menu	-
2015.01.16 14:00:19	loading main page	-
2015.01.16 14:00:18	login	SMS identification

## 15.9 Electronic and printed statement order

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

**electronic and paper-based statement order**

K&H Group has been fully committed to sustainable development for many years and this is what we are also aiming for in our decisions that go beyond our business activities.

One focus area for our support is environmental protection, and we have been actively working for years, to the best of our ability, to prevent or compensate for unfavourable changes happening in our environment. As another example of this approach, we are now making it possible for you to request the cancellation of your paper-based account statements and join the camp of those who actively do something for the environment.

K&H's e-bank services allow you to view your account statements of the last 12 months, and download them onto a computer or other media. If required, statements can also be printed. The electronic statement has the same functionality as the traditional, paper-based one sent by mail, and it displays the same information.

You can request the cancellation of your paper-based bank account statements by clicking on the 'next' button at the bottom of the page, thus switching to electronic statements. In this instance the Bank will fully rely on your new mandate, cancelling all mandates previously given in relation to account statements. Should you, at some point, wish to revert to paper-based statements, you can do so by clicking on 'Client details' in the menu.

By clicking on the 'cancel' button, you can decide to continue to request paper-based statements sent by traditional mail. In this case no changes will be effected compared to the current practice.

Let's do something for our environment together!

Thank you for your support.

Kind regards,  
 K&H Bank

**settings**

	electronic	paper-based
current account statement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
securities account statement and confirmation	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

- Tick the appropriate ☒ checkbox next to the description of each statement to specify whether you would like to receive printed current account and securities account statements.
- The request for printed statements pertains to all accounts of the same type of a client, i.e. you can request printed statements for all your current accounts or all your securities accounts but not for individual accounts.
- This transaction must be signed. Click on the  button at the bottom of the screen to save it and sign it immediately. If you navigate from the screen before you do so, the transaction will be deleted.
- Click on the  button to cancel the transaction.

### 15.10 K&H mobilinfo SMS settings

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

## K&H mobilinfo sms settings

please provide a phone number to receive notifications

mobile phone number\*

+36

301234567

delete telephone number

on which transactions would you like to receive sms notification?



K&H Lakossági Bankszámla

HU83 1111 1111 2222 2222 3333 3333

account code

0004

HUF

choose language

language

Hungarian



sms  
history

of which transactions do you require the bank to send you an sms?



previous day closing balance



cash deposit

2000

HUF above



cash withdrawal

0

HUF above



incoming transfer

HUF above



outgoing transfer

HUF above



direct debit

0

HUF above



card transaction

HUF above



uncovered transfer

0

HUF above



loan repayment

0

HUF above



K&H Biztos Tartalék számla

HU96 4444 4444 5555 5555 6666 6666

account code

HUF



K&H Lakossági Devizaszámla

HU55 2222 2222 3333 3333 4444 4444

account code

EUR



K&H Lakossági Devizaszámla

HU27 3333 3333 4444 4444 5555 5555

account code

USD

record mobile number

cancel

next

**K&H Bank Zrt.**

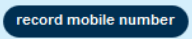


1095 Budapest, Lechner Ödön fasor 9.

phone: (06 1) 328 9000

fax: (06 1) 328 9696

www.kh.hu • [bank@kh.hu](mailto:bank@kh.hu)



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

**15.11 K&H credit card mobilinfo SMS settings**

If you have a credit card you can request the K&H credit card mobilinfo service, modify its settings or cancel it.



**K&H credit card mobilinfo sms settings**

**upon which transactions would you like to receive notification?**

---

**credit account HU70 1040 2621**

**account alias hitelkártya**

**mobile phone number +36309352238**

---

☒ **E-BANK**  
545296\*\*\*\*\*3109

---

**choose language for message**

language Hungarian ▼

---

**of which transactions do you require the bank to send you an sms?**

☐ credit card usage

☐ statement information

☐ card limit change

☐ card limit overdraw

☐ replenishing on credit card account

☐ total available credit line falling below the limit of  HUF

☒ interactive statement query

☒ interactive user limit query

☒ credit card co-owner usage

☒ account owner

---

A "tovább" gombra kattintva a Bank és a Felhasználó között létrejött jogviszonyra az irányadóak a Felhasználóval kötött Elektronikus Azonosítású Banki Szolgáltatásokra vonatkozó keretszerződés előírásai, a KH Mobilinfo szolgáltatás Általános Szerződési Feltételeiben és Hirdetményben, valamint az Üzletszabályzatban szereplő rendelkezések, mely feltételek vonatkozásában az e-bank Felhasználó kijelenti, hogy azok tartalmát maradéktalanul megismerte, és magára nézve kötelezőnek ismeri el.

cancel next

- Select the language in which you would like to receive your messages; you can choose from English, German and Hungarian.
- Specify for each account the transaction types about which you would like to be notified.
- This transaction must be signed. Click on the next button at the bottom of the screen to save it and sign it immediately. If you navigate from the screen before you do so, the transaction will be deleted.
- Click on the cancel button to cancel the transaction.

### 15.12 View K&H mobilinfo SMS history

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

**K&H mobilinfo sms history**

which account would you like to query?

K&H retail account | HU83 1111 1111 2222 2222 3333 3333 | 500,000 HUF

time interval  from  to

date	message direction	message text
2015.01.12 Monday	KI	K&H mobilinfo * 08 BANKSZL EUR Személyi kölcsön-Ing Fedezetlen törlesztés: 37.059 HUF Tőke: 854.405 HUF Kamat: 2.654 HUF Kezelési ktg: 0 HUF
2014.11.19 Wednesday	KI	K&H mobilinfo * 08 BANKSZL EUR Személyi kölcsön-Ing Fedezetlen törlesztés: 37.059 HUF Tőke: 854.405 HUF Kamat: 2.654 HUF Kezelési ktg: 0 HUF
2014.11.08 Saturday	KI	K&H mobilinfo * 08 BANKSZL EUR Személyi kölcsön-Ing Fedezetlen törlesztés: 37.059 HUF Tőke: 854.405 HUF Kamat: 2.654 HUF Kezelési ktg: 0 HUF

- SMS history can be viewed by account so select the account first.
- Set the period whose text messages you would like to view.
- Click on the *Search* button to display the matching text messages.

### 15.13 Request K&H mobilbank

K&H mobilbank will be immediately available upon activation

### K&H mobilbank request



request K&H mobilbank


☒

you can login to K&H mobilbank with user name "demodenes" and password

The expiration, modification of your K&H e-bank password also affects K&H mobilbank login.

Download the application free of charge and allow usage

  
  
Google Play is a trademark of Google Inc.

  
  
iPhone is a trademark, App Store is a service mark of Apple Inc.

By clicking on the "Next" button, the e-bank User accepts the requirements set out in the Electronic Authentication Banking Services frame agreement made with the Client as well as the provisions set out in the [General Contracting Terms](#) of the K&H mobil e-bank service, the [Announcement](#), and the [General Terms and Condition](#) as governing with regard to the legal relationship between the Bank and the User, and declares that he or she has learnt in its entirety and accepts as binding on himself or herself the content of the above said documents.

cancel

next

If you do not have a user name and a password, enter these when you are activating K&H mobilbank, otherwise you cannot use it.

#### 15.14 View earlier mobile phone top-ups



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

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

## Useful tips

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

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

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

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

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

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

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

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

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

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

**Always log out of K&H e-bank, close the browser and remove your chip card from the card reader** once you have finished your online banking.

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

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

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

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