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User Manual

for

K&H corporate e-bank

last update: 15 July 2014

K&H Bank Zrt.
1095 Budapest, Lechner Ödön fasor 9.
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Dear Client,

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

Should you have any questions or queries regarding the various functions of corporate 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.

Yours sincerely,

K&H Bank

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Introduction

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

1 Definitions

K&H corporate e-bank:
The collective name of online services provided by the Bank to its Clients and available at https://ebank.khb.hu/.

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 corporate 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 corporate 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 corporate 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 corporate e-bank using K&H mobilbank must enter their user name and password together.
- Identification by chip card (identification device) and chip reader: e-bank Users of K&H corporate 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 corporate 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 corporate 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 corporate e-bank

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

- <Microsoft Internet Explorer 8[1] or later versions
- <Chrome 25 or later versions
- <Mozilla Firefox 19 or later versions, irrespective of the platform.

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

Chip card login

Insert your card into the reader and then enter the PIN code of the card.

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

Identification by SMS must be authorised in the *Settings* menu item of K&H corporate e-bank before its first use.

As of 15 July 2013 you can enter K&H corporate 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 corporate e-bank is in the top right hand corner of our home page. If you have already authorised identification by SMS, the registration consists of the following steps:

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.

---

[1] Microsoft stopped supporting Windows XP and Internet Explorer 8 as of 8 April 2014. We recommend that you replace the former with a newer supported operating system and always use the latest browser version.

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 corporate e-bank. After this you can no longer use your K&H eID to login to K&H corporate e-bank; however, it continues to exist so please keep it!

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

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.

3 Menu system of K&H corporate e-bank

The K&H corporate 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
  - Group statements

- Items available on the **Payment launch** selection screen:

  - HUF payment
  - Yellow postal cheque payment
  - FX payment
  - Regular payment
  - Authorisation for direct debit
  - Mobile phone top-up
  - Group transfer
  - Postal payment order

- 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

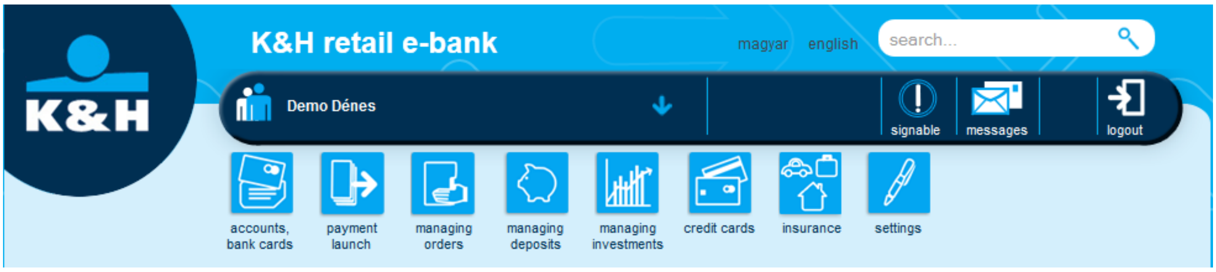
- Items available on the **Credit cards** selection screen:
  - View credit cards

- **K&H e-box**

- 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
  - Earlier mobile top-ups

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



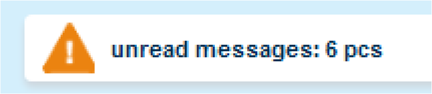
- **Client selector:** this field shows the client whose accounts your are managing. If you are authorised to manage the accounts of more than one client, click on the down arrow at the end of the field to select a client from the drop-down list. To set a default client (for example, the one whose accounts you have to deal with the most frequently), go to *Settings* and click on *Set the default client*; at your next login to the corporate 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 corporate e-bank by clicking on *Last login* in the header section so that you can monitor your corporate e-bank use closely.
- **Signables:** the number of transactions yet to be signed by you in K&H corporate e-bank is shown in the header. Clicking on this button will automatically take you to the *Orders to be signed* menu.

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

- **Time limit:** if you do not use the service (i.e. the browser window is inactive or no active action occurs in it) for more than five minutes, you will be automatically logged out for security reasons. Any actions with the mouse are considered “active actions” in K&H corporate e-bank.
- **Logout:** click on this button to properly log out of the system.
- **K&H logo:** click on the K&H logo to go to the home page of K&H corporate e-bank.

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



unread messages: 6 pcs

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.

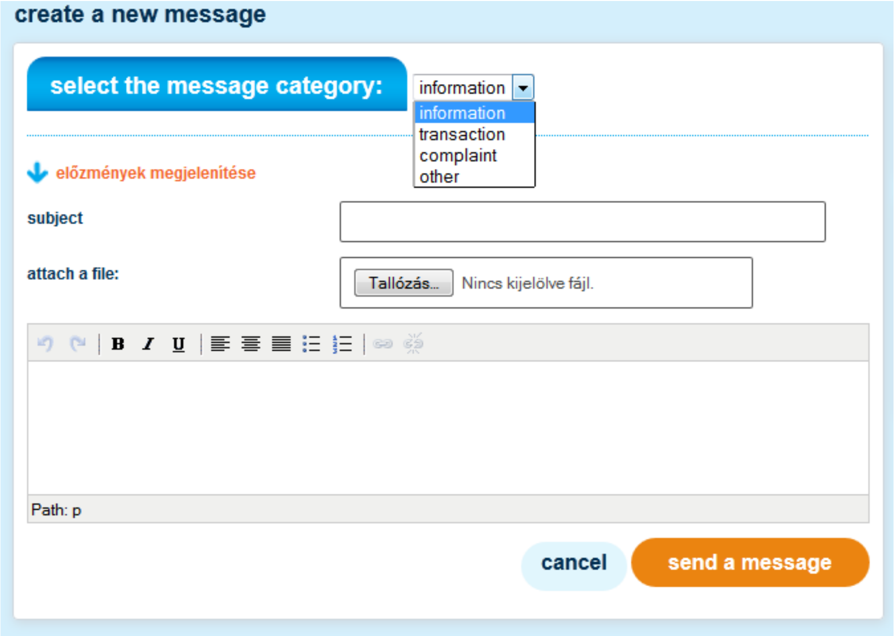
3.1 Manage e-box messages

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

Click on the üzenetek icon in the header section of corporate 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 Válasz.
- To create a new message click on the új üzenet button.

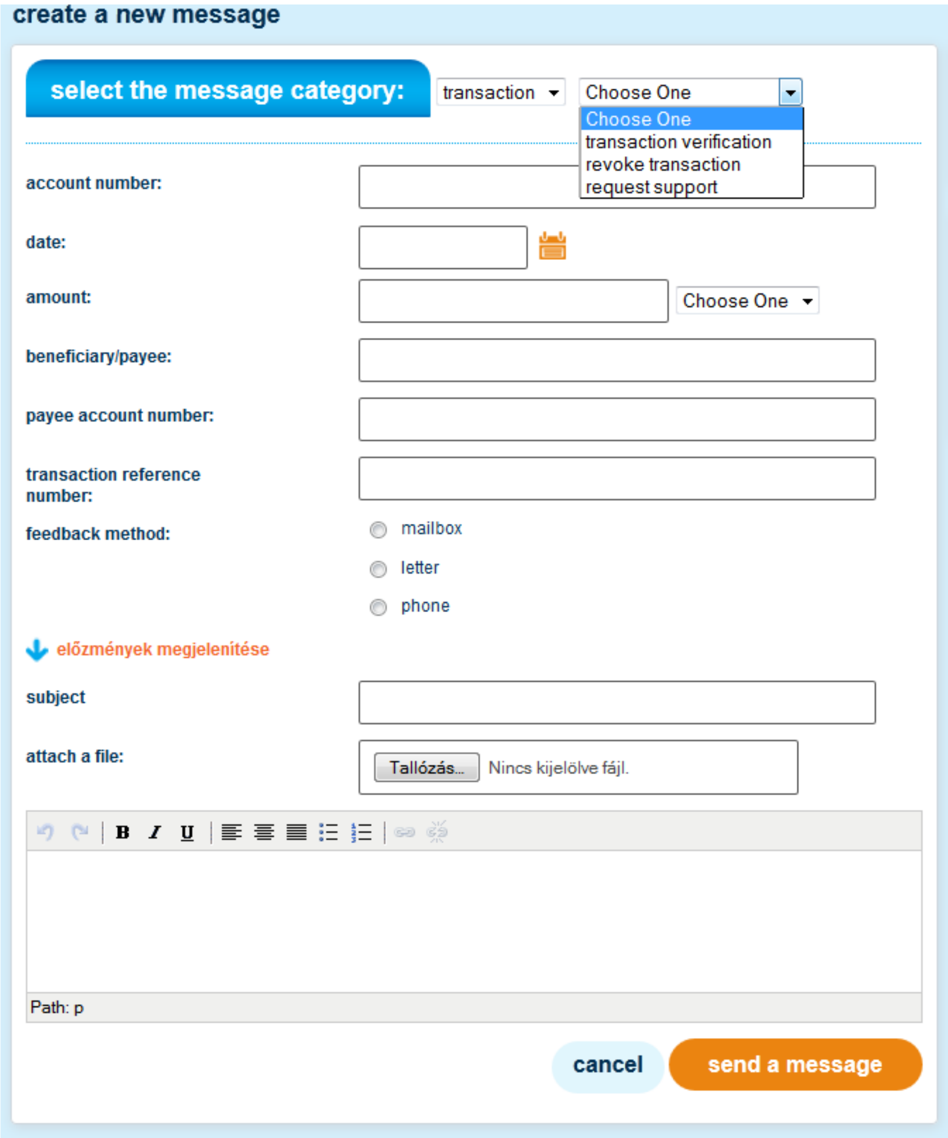


- Select a message type from the dropdown list. The message type determines the information you can enter into the message.

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

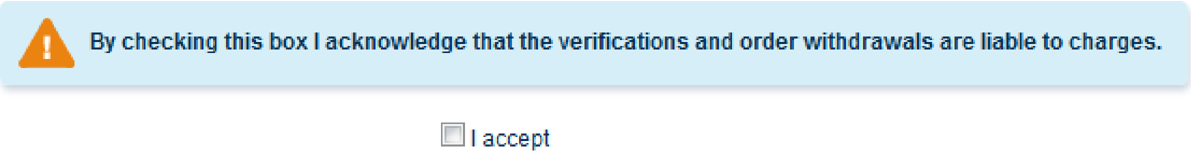
előzmények megjelenítése

subject

attach a file: Tallózás... Nincs kijelölve fájl.

Path: p

- 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:



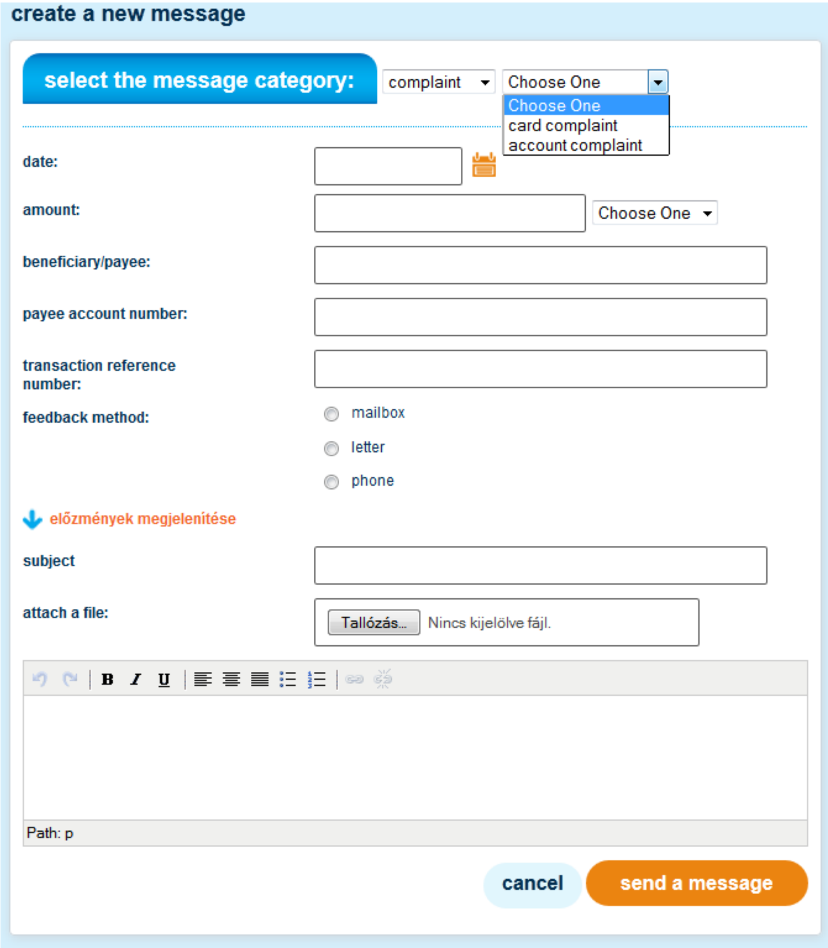
By checking this box I acknowledge that the verifications and order withdrawals are liable to charges.

☐ 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.



create a new message

select the message category: complaint | Choose One
Choose One
card complaint
account complaint

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

- 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 Tallózás... button.

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

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

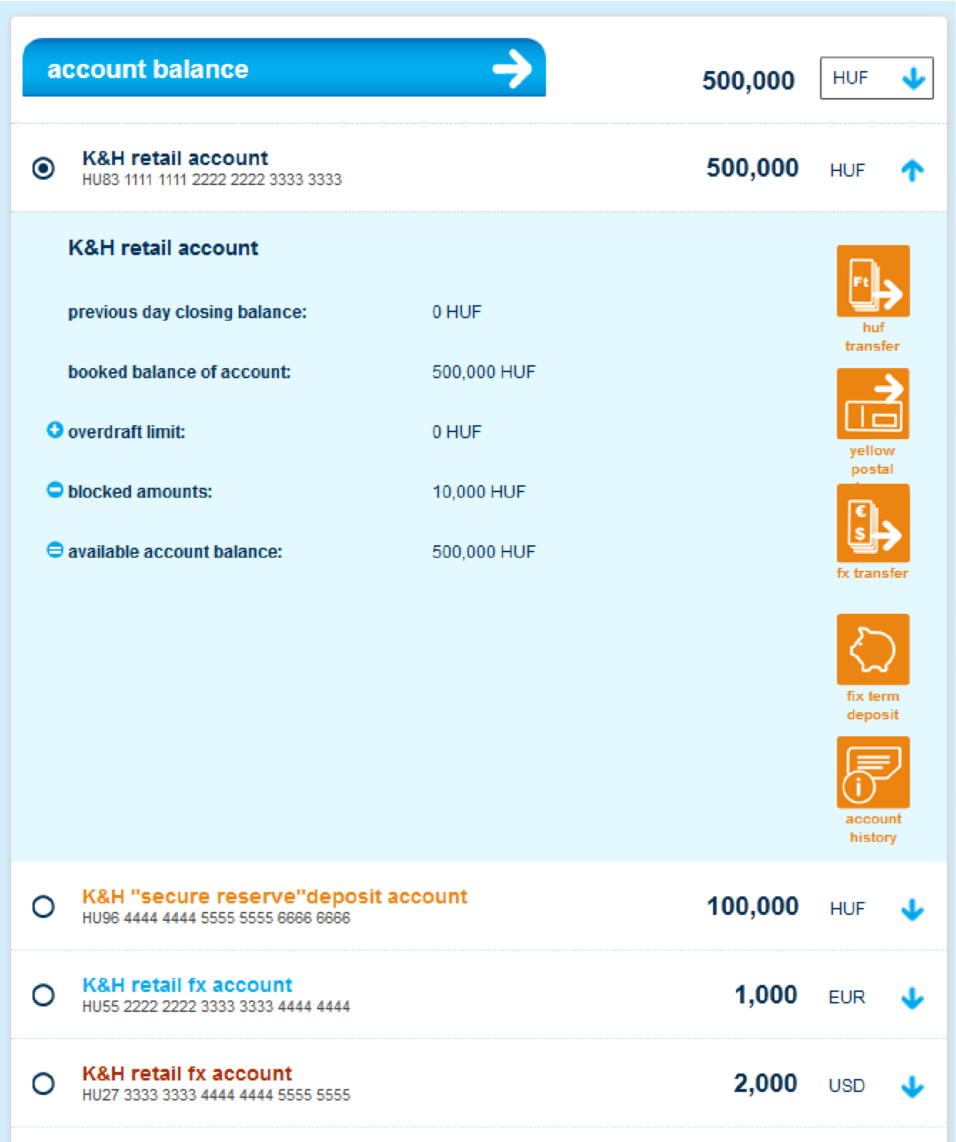
Click on the üzenet küldése button to send your message to the Bank. You must sign your message; the process of signing is explained in Chapter 11.1.

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

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

The start screen of K&H corporate 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

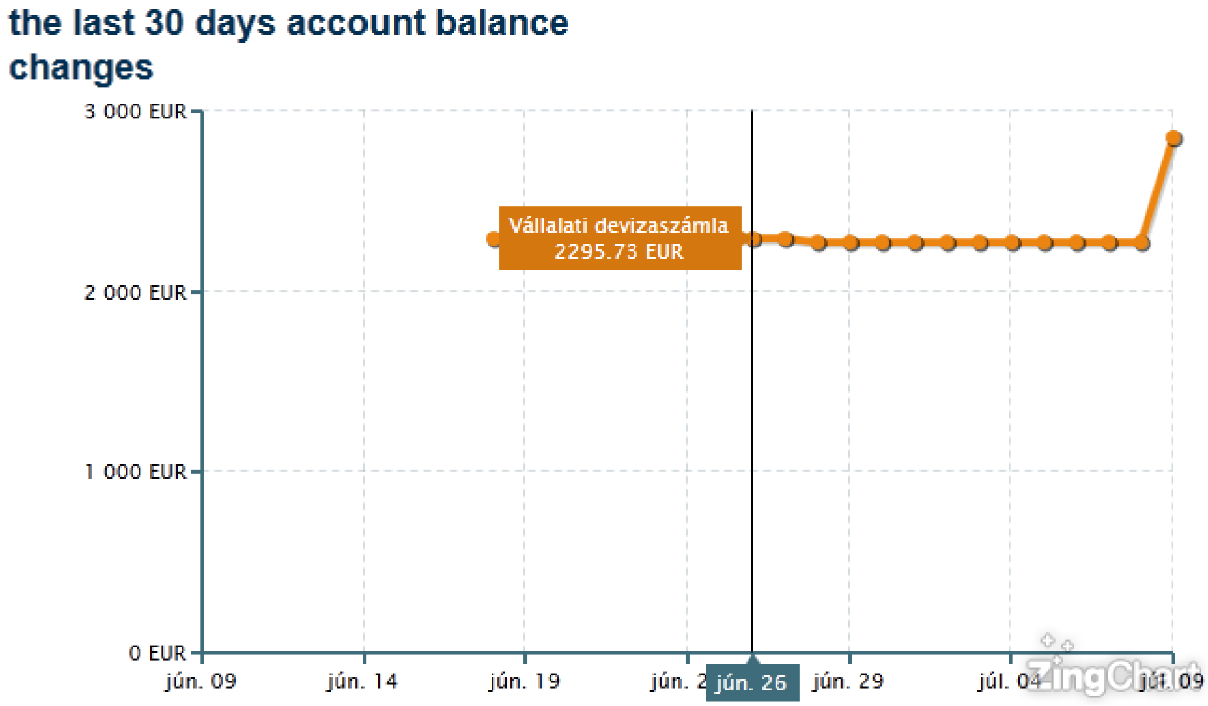
blocked amounts: 10,000 HUF

available account balance: 500,000 HUF

○ 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.

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

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

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

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

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

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

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

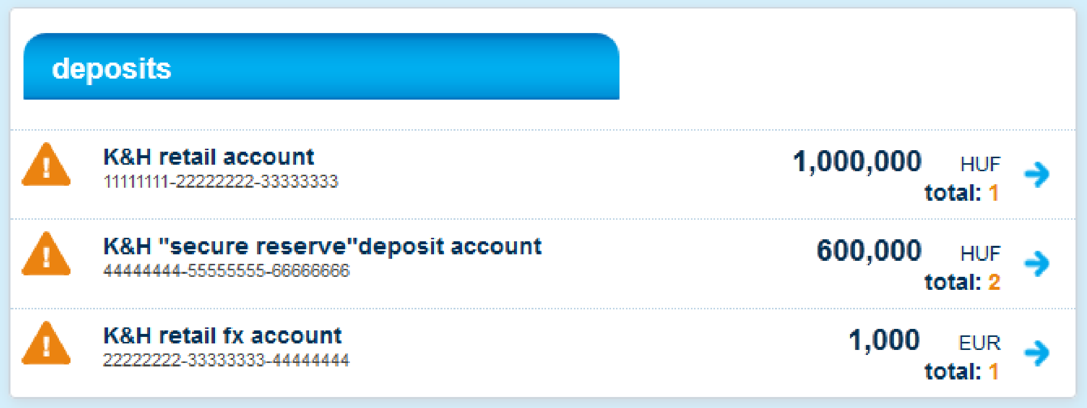
You can set the order for the accounts to be displayed in by defining their priority in the *Account Profile Settings* menu of the *Settings* selection screen.

Graphical representation of account balances:

the last 30 days account balance changes

- 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

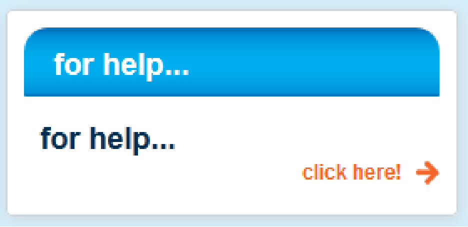
⚠	**K&H retail account** 11111111-22222222-33333333	**1,000,000** HUF **total: 1**	→
⚠	**K&H "secure reserve"deposit account** 44444444-55555555-66666666	**600,000** HUF **total: 2**	→
⚠	**K&H retail fx account** 22222222-33333333-44444444	**1,000** EUR **total: 1**	→

- 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.

4.1 Help

The purpose of this menu is to make using corporate 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.

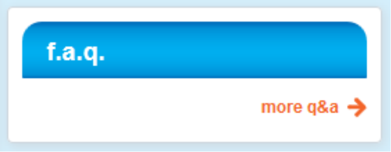


Click on click here! → to view the information on the function in question in the pop-up box.

4.2 F.A.Q.

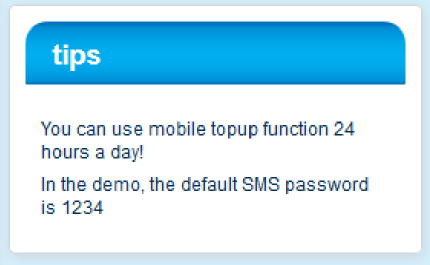
Frequently Asked Questions (F.A.Q.) answer questions commonly asked about the use of corporate e-bank and banking products.

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



4.3 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.



tips

You can use mobile topup function 24 hours a day!

In the demo, the default SMS password is 1234

4.4 Contacts

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

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

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	bank@kh.hu

K&H TeleCenter

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

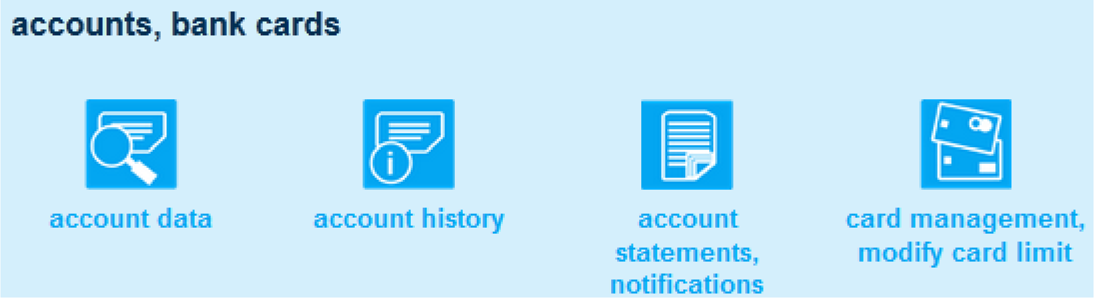
home branch

branch address	Hajdúszoboszló, 4200 Szilfákalja 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 valutanemekben összeghatártó függetlenül be kell jelenteni a kp felvételi szándékot		

5 Accounts, bank cards

K&H corporate e-bank

The following functions are available on this selection screen:



accounts, bank cards

Click on the appropriate icon to start the required function.

5.1 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

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
c-company's fx a/c HU11 1040 0000 4444 4444 5555 5555	440.1	USD

c-company's fx a/c details

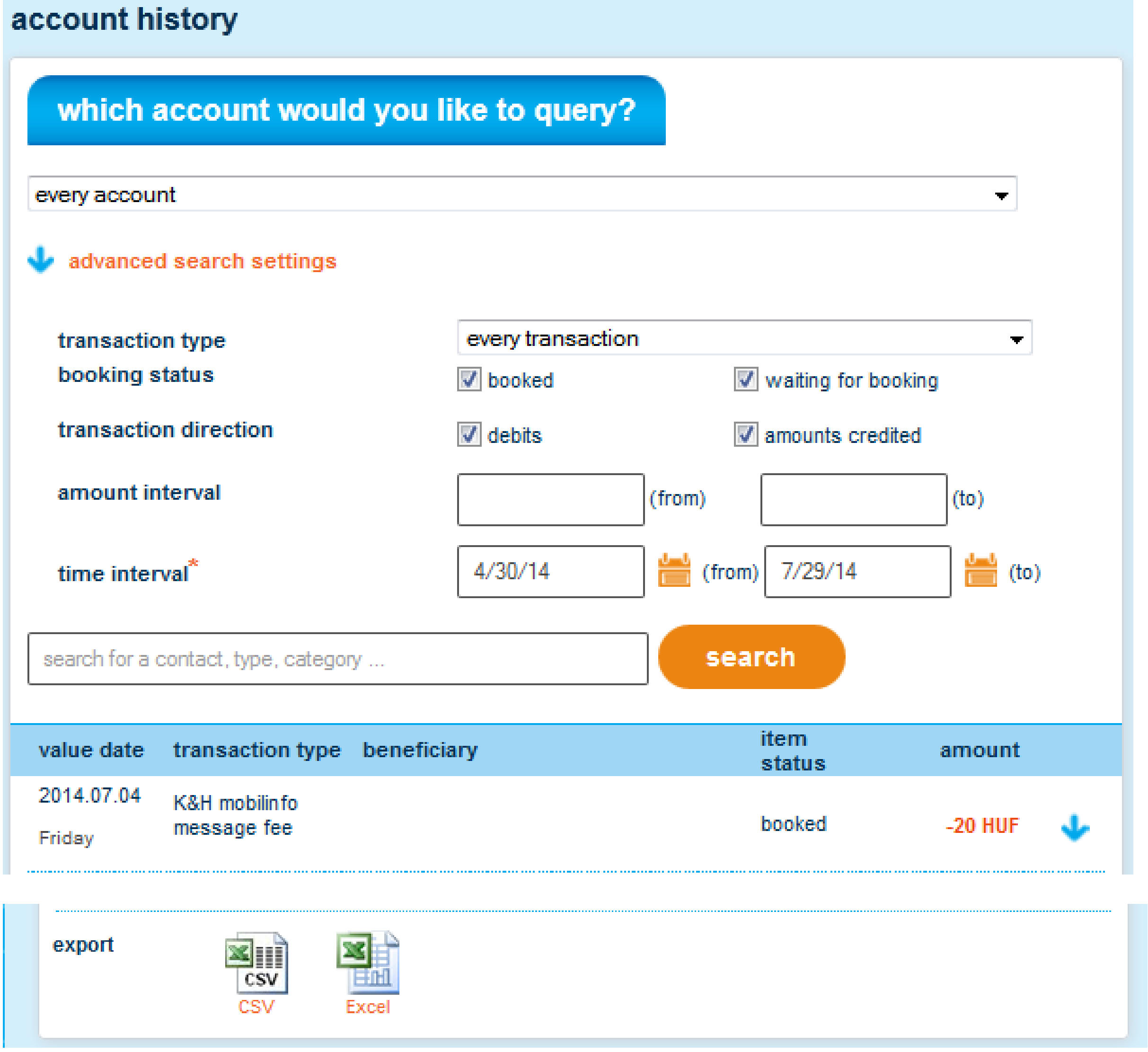
GIRO account number	10400000-44444444-55555555
IBAN account number	HU11 1040 0000 4444 4444 5555 5555
currency	USD
account type	c-company's fx a/c
account name in K&H e-bank	c-company's fx a/c
account priority in K&H e-bank	no priority

- 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.

5.2 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)

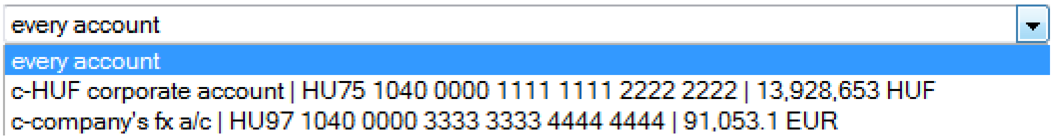
search for a contact, type, category ...

search

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

export: CSV Excel

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

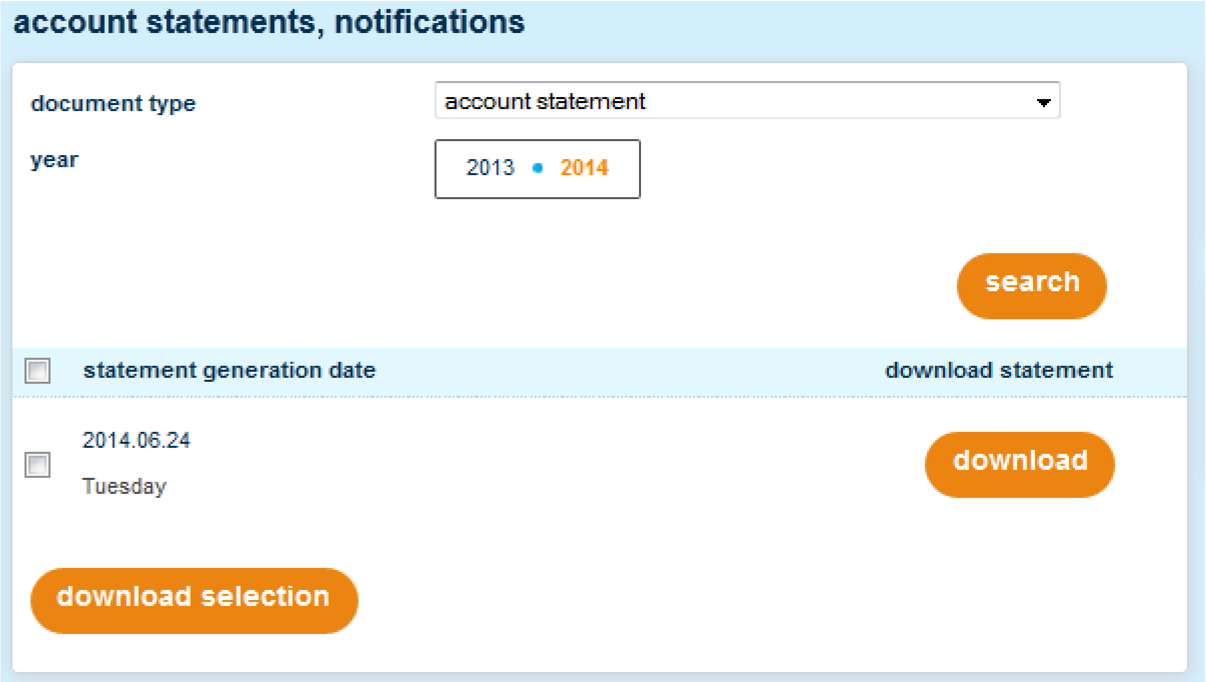


every account
every account
c-HUF corporate account | HU75 1040 0000 1111 1111 2222 2222 | 13,928,653 HUF
c-company's fx a/c | HU97 1040 0000 3333 3333 4444 4444 | 91,053.1 EUR

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

5.3 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.



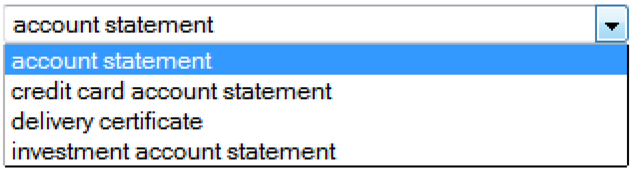
account statements, notifications

document type: account statement

year: 2013 • 2014

☐	statement generation date	download statement
☐	2014.06.24 Tuesday	download

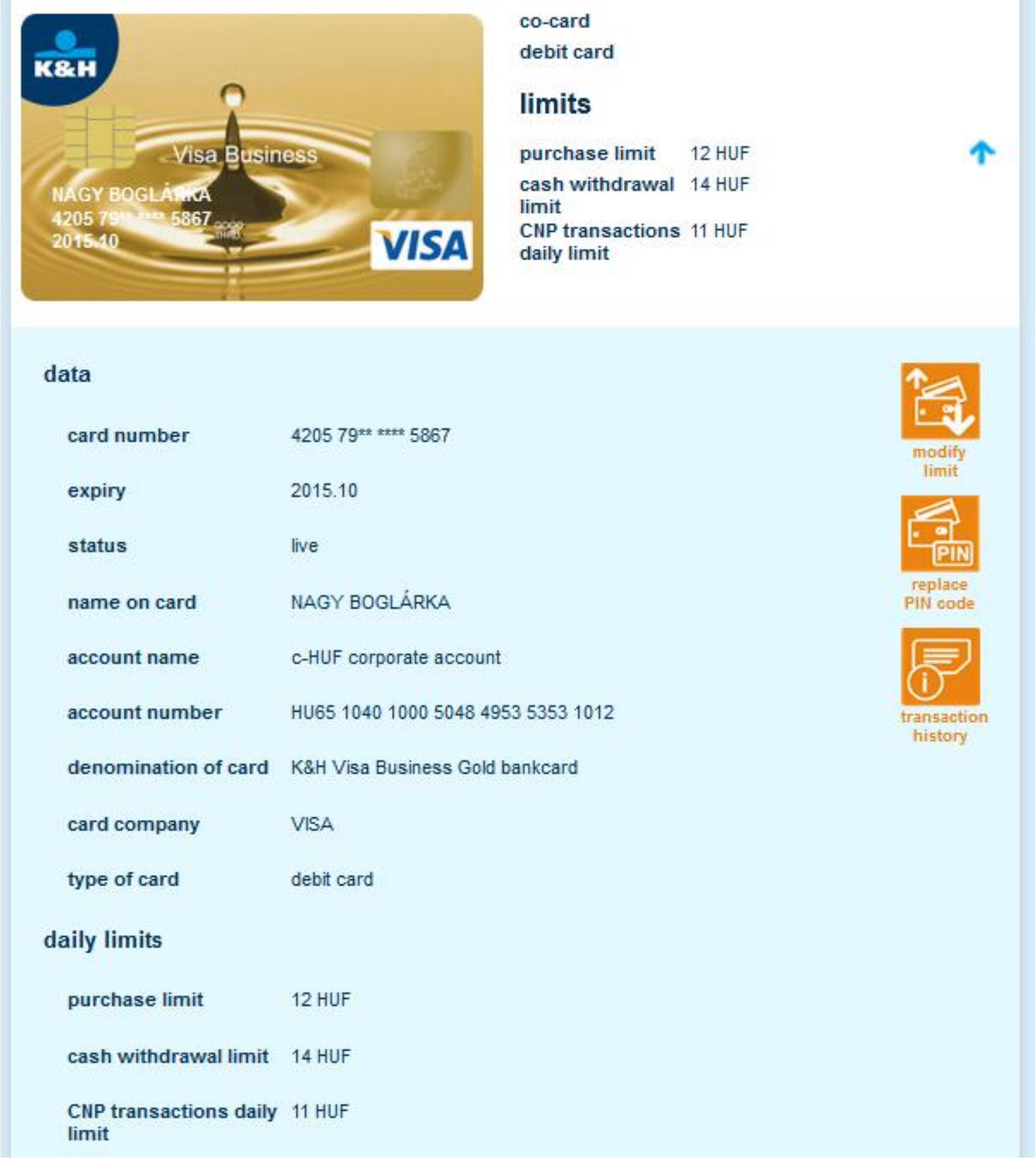
- Click on this list to select the type of the document you would like to view:



- 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.

5.4 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. This function is accessible to users with bank card administrator rights.



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

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

- modify limit
- set up / change settings of 3D Secure Code service
- renew card (available only from 45 to 90 days prior to the expiry date of the card in question)
- replace PIN code
- pending transactions
- transaction history
- credit card details (only available for credit cards)

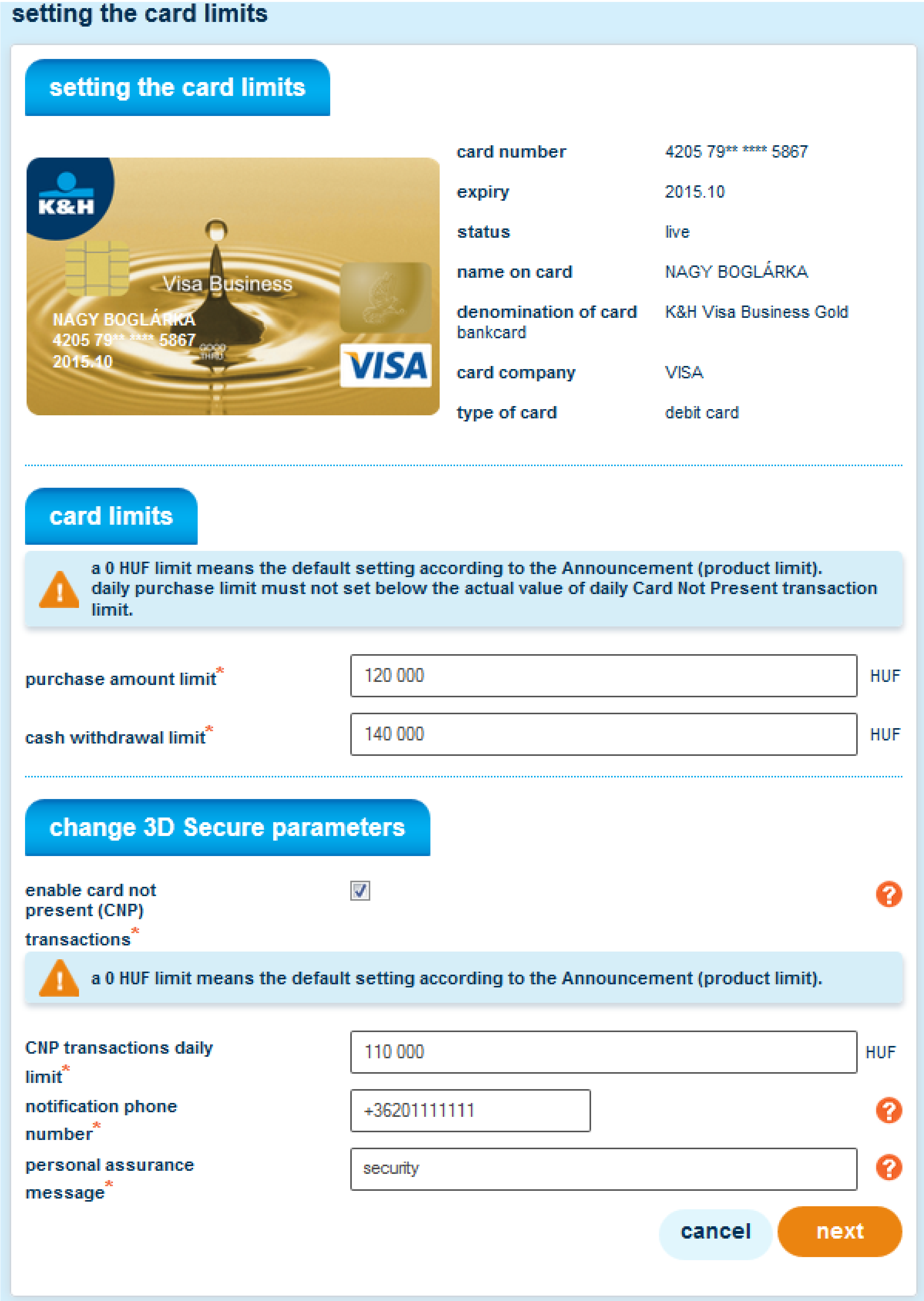
Click on the appropriate quick function icon to go directly to the required transaction or settings screen.

5.4.1 Modify card limit

This function can be used for modifying the cash withdrawal and purchase limits of a selected bank card. Changes become effective once they have been signed. This function is accessible to users with bank card administrator rights.

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

- To return to the previous screen click on the cancel 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 bankcard	K&H Visa Business Gold
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* 120 000 HUF

cash withdrawal limit* 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* 110 000 HUF

notification phone number* +36201111111

personal assurance message* security

5.4.2 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. This function is accessible to users with bank card administrator rights.

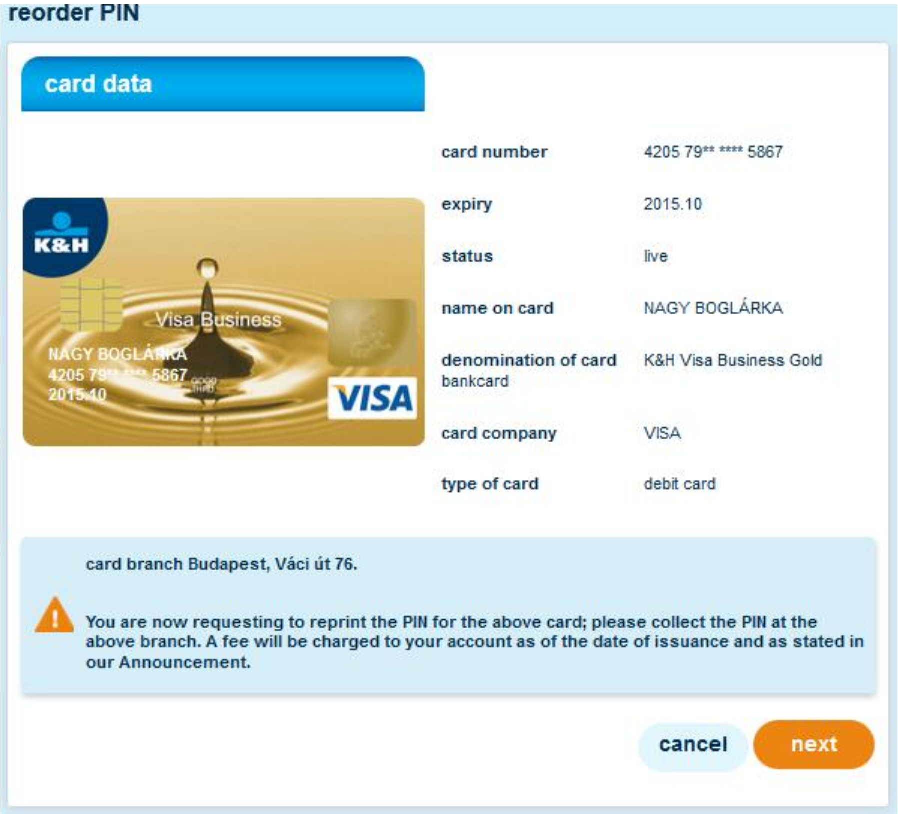
- When you have entered the required details click on the next button to generate a transaction to be signed. Changes become effective once they have been signed.
- Click on the cancel button to return to the previous screen.

5.4.3 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. This function is accessible to users with bank card administrator rights.

5.4.4 Reorder PIN code

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



reorder PIN

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.

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

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

5.4.5 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.

5.4.6 Credit card details

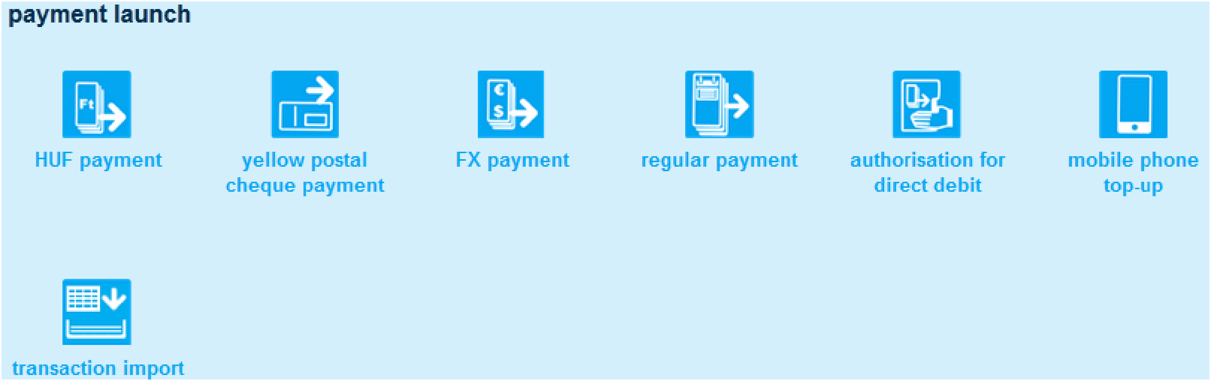
This function is only available for credit cards. Clicking on its icon will redirect you to the *Credit cards* menu.

5.4.7 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.

6 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.

6.1 General rules of transaction management

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

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

Transaction process

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

• **data entry**	Enter the transaction data. Each transaction type requires a different set of data to be entered; these are described in detail in the relevant chapters Click on the next button at the bottom of the transaction screen to save the entry. If you have entered an administrative order, you will be directed to the *Orders to be signed* screen.

	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.  the transaction has been saved and is awaiting signature • Click on the add new order button to enter an order of the same type as the previous one. • Click on the I will not add more orders button to be directed to the *Orders to be signed* screen. • Click on the add other type of order button to be directed to the *HUF payments* selection screen where you can enter any type of transaction you are authorised to do. • Click on the × button to return to the completed transaction page.
• **check**	Transaction details can be checked and, if required, modified, on the *Orders to be signed* screen. Checks and modifications are discussed in detail by transaction type in the chapter on managing orders.
• **signature**	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 *Managing orders* for all transaction types.
• **confirmation**	The Bank confirms whether a signed transaction has been accepted or rejected. Detailed information on this topic is provided in Chapter 10 *Managing orders* for all transaction types.
• **cancellation/modification of orders sent**	Pending and regular orders can be modified or cancelled. Detailed information on this topic is provided in Chapter 10 *Managing orders* for all transaction types.

6.2 Access rights

- **Client level access rights**

Senior officer: senior officers have full access. If a company has several senior officers and they have joint signatory rights according to the articles of association of the company, then they also must sign the administration package in K&H corporate e-bank jointly (shared access rights).

Administrator: these access rights are granted to e-bank users at the company by a senior officer to products and accounts; however, administrators cannot sign the administration package, which is the senior officer's responsibility.

- **Product level access rights**

Group access rights: product level access rights granted to users by a senior officer if the company has a group ID. Users with group access rights can enter and submit group transfer packages and view group statements. Postal orders can also be viewed with these access rights.

Deposit administrator: product level access rights granted to users by a senior officer to enable them to view, fix and prematurely withdraw deposits.

Bank card administrator: product level access rights granted to users by a senior officer to enable them to view bank card details and to perform bank card transactions (e.g. modify card limits).

Loan administrator: product level access rights granted to users by a senior officer to enable them to view credit card details and to perform credit card transactions.

- **Account level access rights**

Input user: a user authorised by a senior officer to enter transactions on an account.

Joint signatory: a user authorised by a senior officer to enter and jointly sign transactions on an account. Transactions signed by a joint signatory must be signed by another joint or sole signatory.

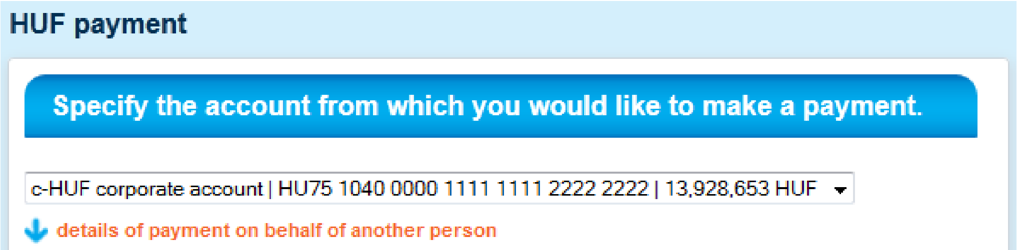
Sole signatory: users authorised by a senior officer to perform and sign transactions on an account.

6.3 HUF payment

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

Select account to be debited

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.



HUF payment

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

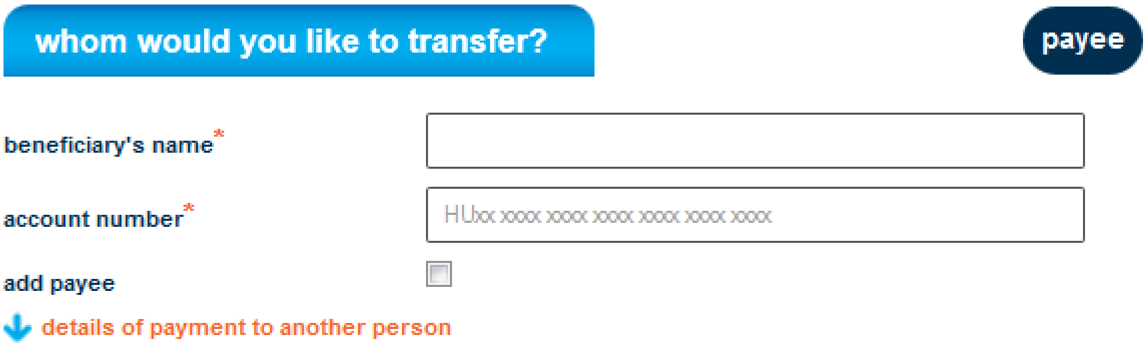
c-HUF corporate account | HU75 1040 0000 1111 1111 2222 2222 | 13,928,653 HUF

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.

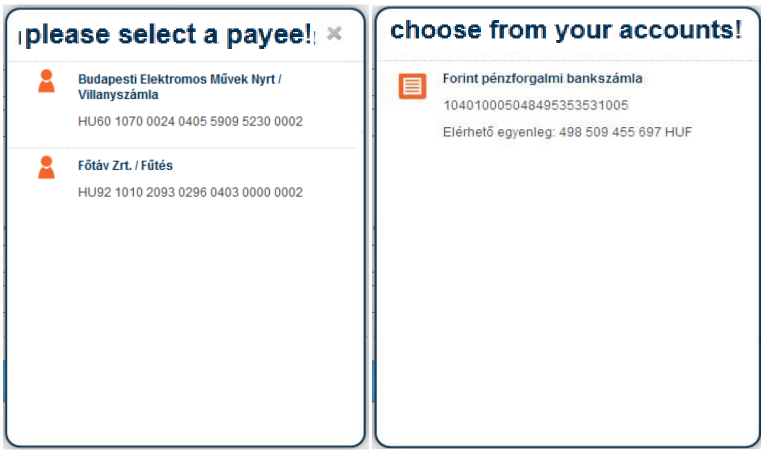
Specify beneficiary account

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



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

- 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.


please select a payee! ×

Budapesti Elektromos Művek Nyrt / Villanyszámla
HU60 1070 0024 0405 5909 5230 0002

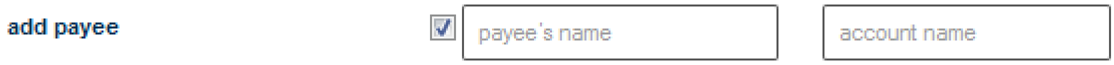
Főtáv Zrt. / Fűtés
HU92 1010 2093 0296 0403 0000 0002

choose from your accounts!

Forint pénzforgalmi bankszámla
104010005048495353531005
Elérhető egyenleg: 498 509 455 697 HUF

- As you type in the letters of the name (or account number) of the beneficiary all registered payees with the same combination of letters (or numbers) will be displayed.

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


add payee ☑ payee's name account name

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

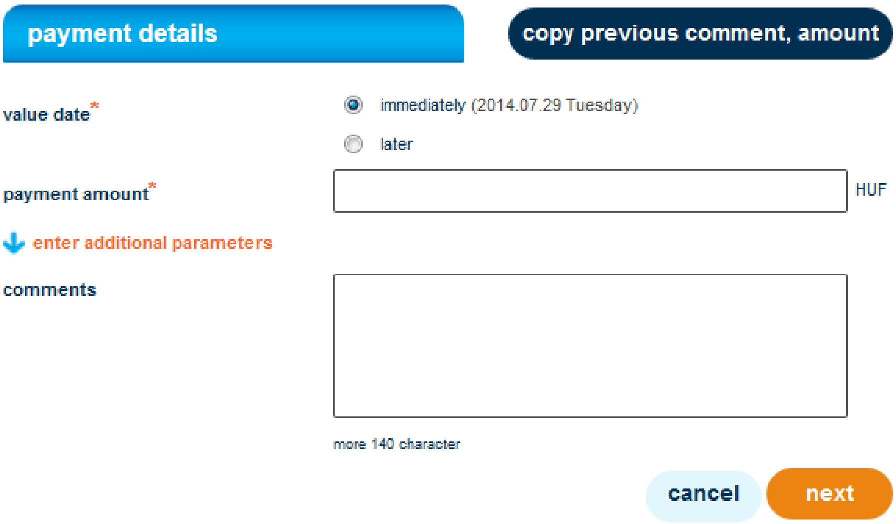

Cancel payment to another person

type of ultimate beneficiary ● retail ○ corporate

name:

id:

Enter payment details



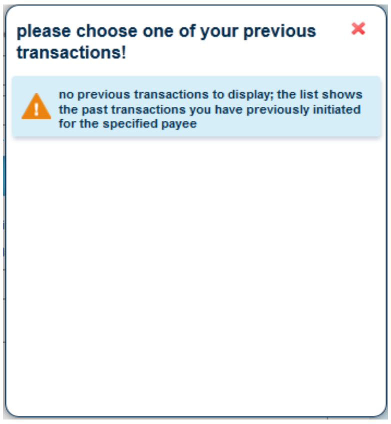
value date*
● immediately (2014.07.29 Tuesday)
○ later

payment amount* HUF

comments

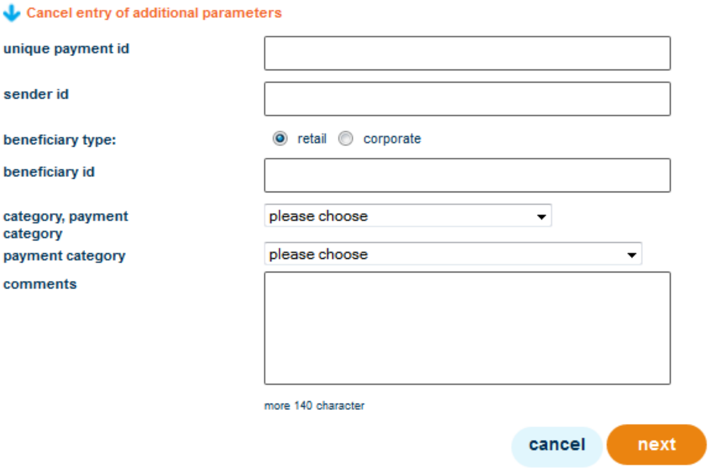
more 140 character

- 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 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



unique payment id

sender id

beneficiary type: ● retail ○ corporate

beneficiary id

category, payment category: please choose

payment category: please choose

comments

more 140 character

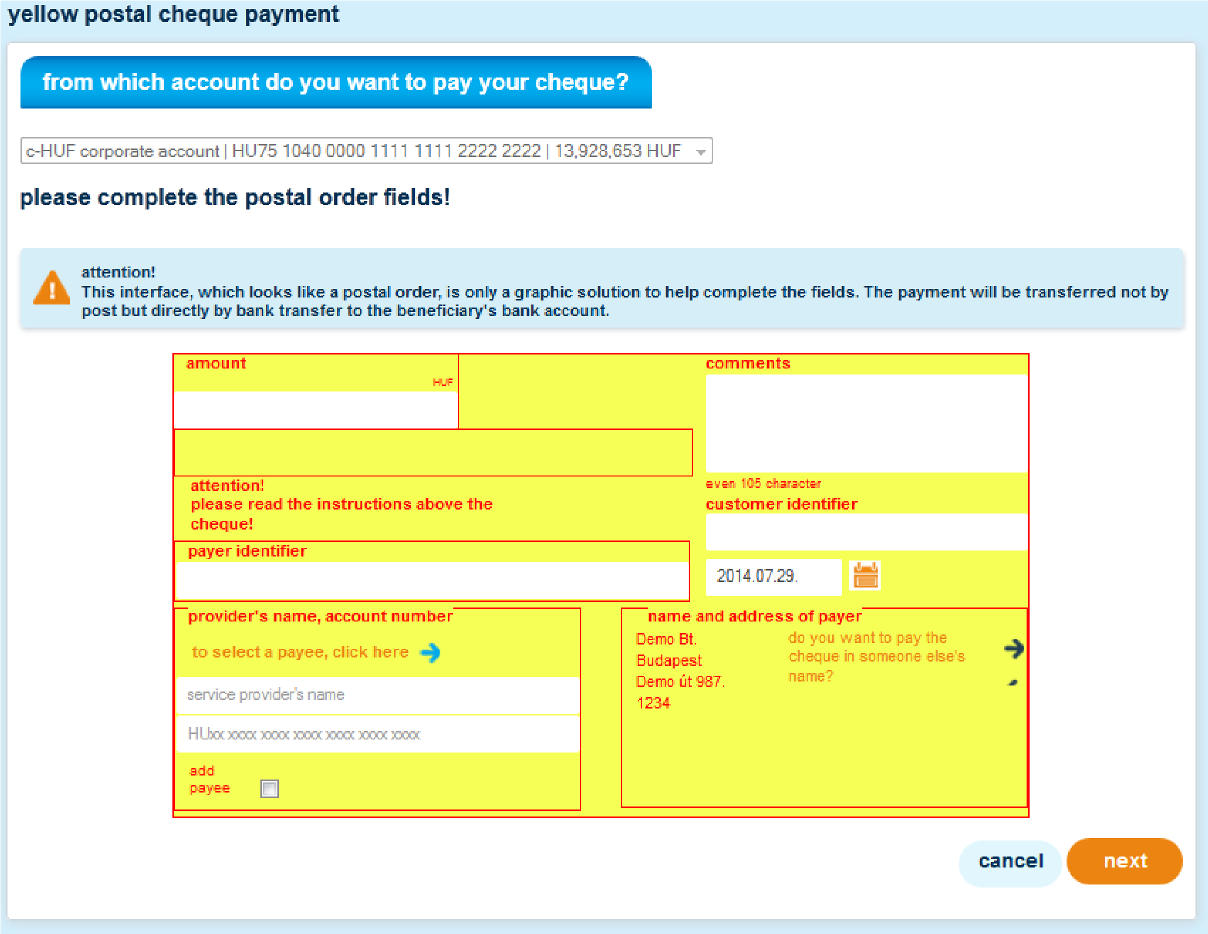
Save order

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

- Click on the cancel button to cancel the transaction.

6.4 Yellow postal cheque payment

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



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.

amount HUF

comments

even 105 character

attention!
please read the instructions above the cheque!

customer identifier

payer identifier

2014.07.29.

provider's name, account number

to select a payee, click here

service provider's name

HUxx xxxx xxxx xxxx xxxx xxxx xxxx

add payee ☐

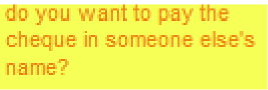
name and address of payer
Demo Bt.
Budapest
Demo út 987.
1234

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

- 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

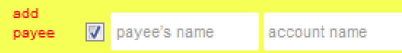
- If you would like to pay the cheque in someone else's name, click on the button and enter the actual payer's details in the dropdown box.



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

- 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 box and enter a name and an account name.

to select a payee, click here



add payee ☑ payee's name 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 [2013.05.14. 📅] field or click on the 📅 icon to select it from the popup calendar.

Save order

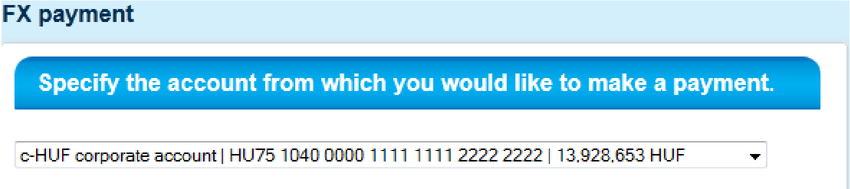
- Click on the [next] button at the bottom of the screen to save the transfer order; you can then enter additional orders. For a saved transfer order to be completed, it must be signed first. The process of signing is discussed in Chapter 11.1.

- Click on the [cancel] button to cancel the transaction.

6.5 FX payment

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

Select account to be debited

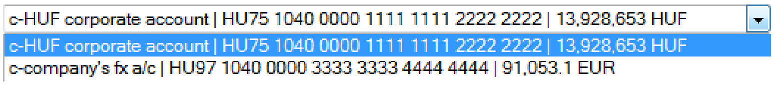


FX payment

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

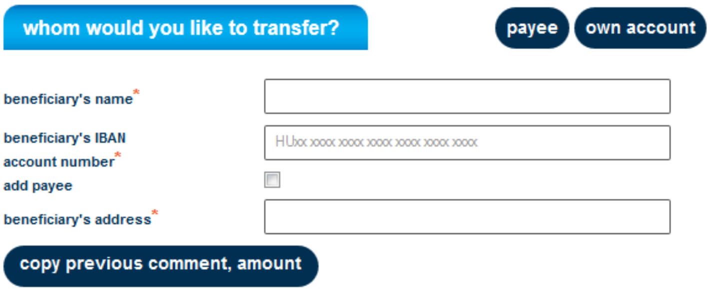
This is where you can select the account from which you would like to make the payment.



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

Specify beneficiary account

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



whom would you like to transfer?

beneficiary's name*

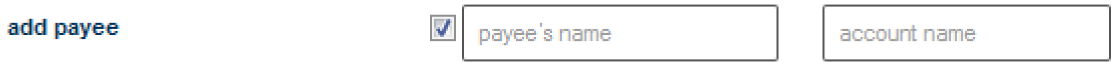
beneficiary's IBAN account number* HUxx xxxx xxxx xxxx xxxx xxxx xxxx

add payee ☐

beneficiary's address*

- 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

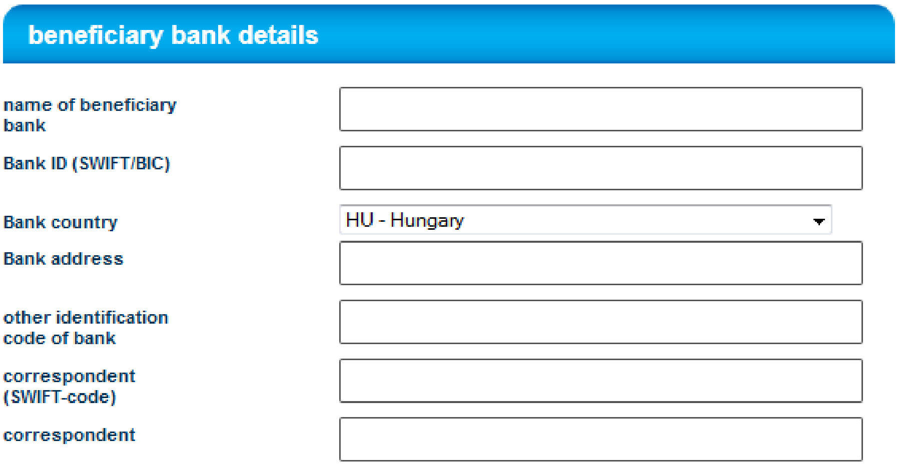
  

  add payee ☑ payee's name account name

  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.

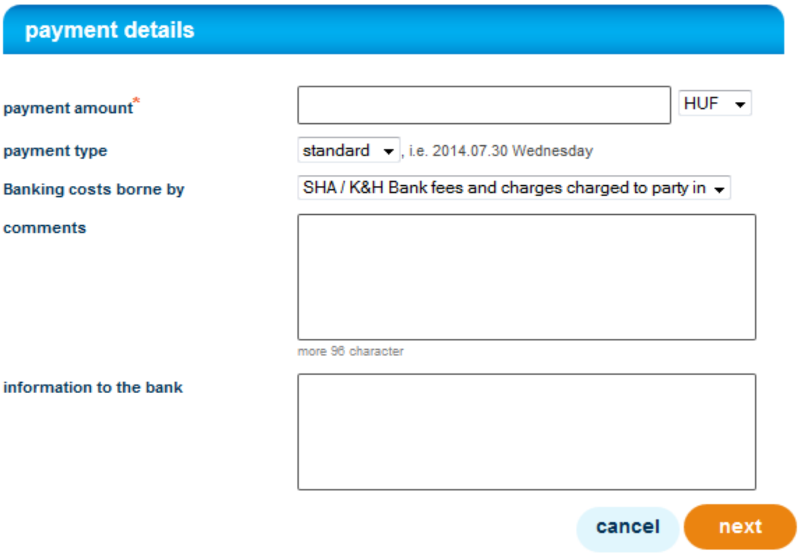
Enter payment details

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 corporate 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 amount* HUF
payment type standard, i.e. 2014.07.30 Wednesday
Banking costs borne by SHA / K&H Bank fees and charges charged to party in
comments
more 96 character
information to the bank

- 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.

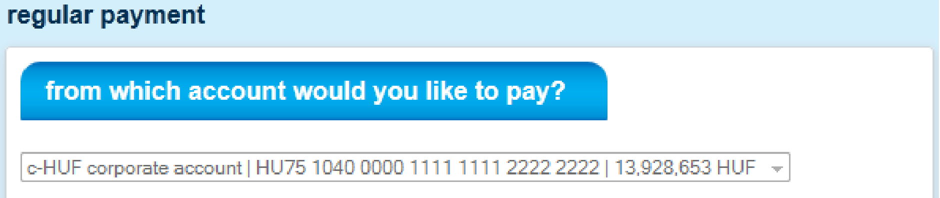
- Click on the **cancel** button to cancel the transaction.

6.6 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

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

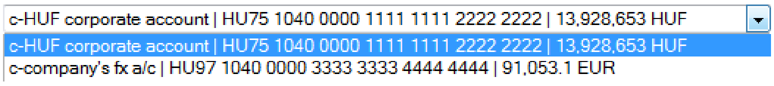


regular payment

from which account would you like to pay?

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

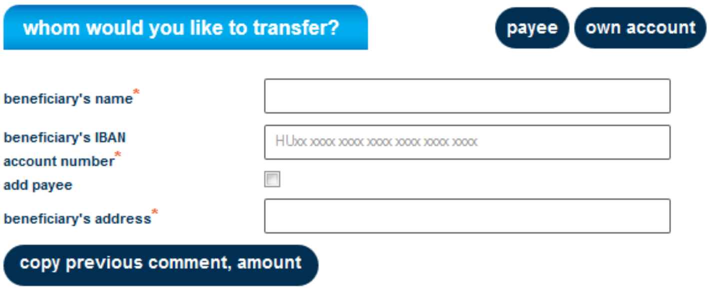
Select the account to be debited from the dropdown list.



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

Specify beneficiary account

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



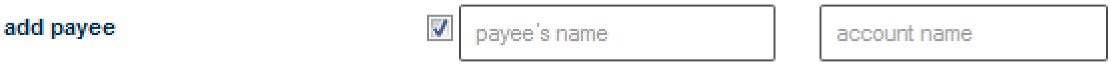
whom would you like to transfer?

beneficiary's name*
beneficiary's IBAN account number* HUxx xxxx xxxx xxxx xxxx xxxx xxxx
add payee ☐
beneficiary's address*

- 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

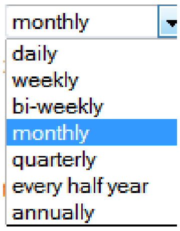

add payee ☑ payee's name account name

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.



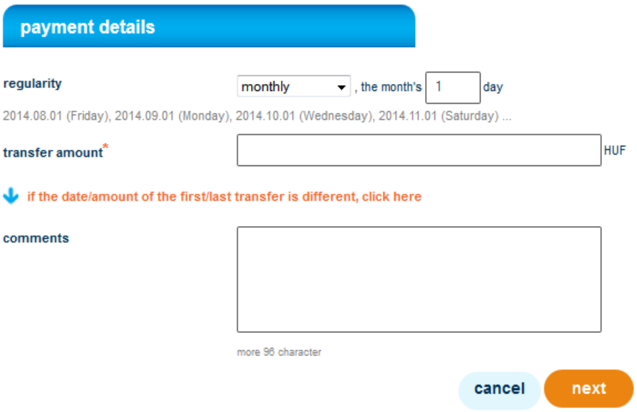
- Click on the ↓ if the date/amount of the first/last transfer is different, click here button if the date/amount of the first/last transfer is different and enter the required information.

- 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.

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.


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) ...

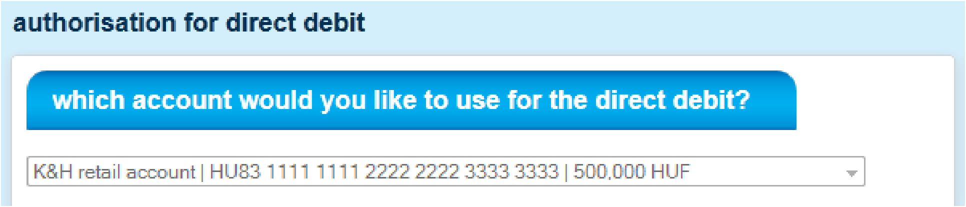
transfer amount*: HUF

6.7 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

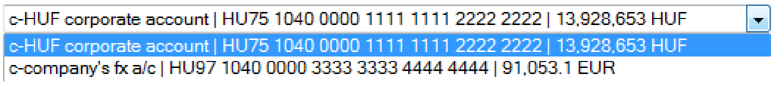
Select the account you would like to be debited in this section:


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

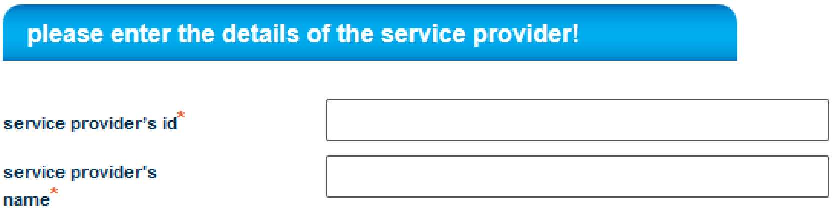
Select the account to be debited from the dropdown list:



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.

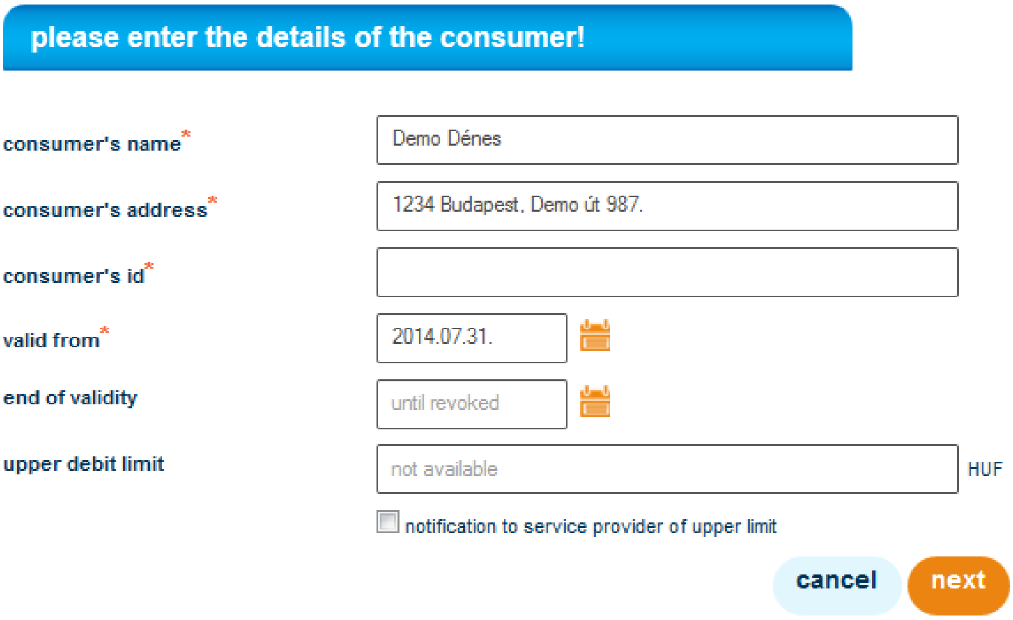


please enter the details of the service provider!

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

- 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.

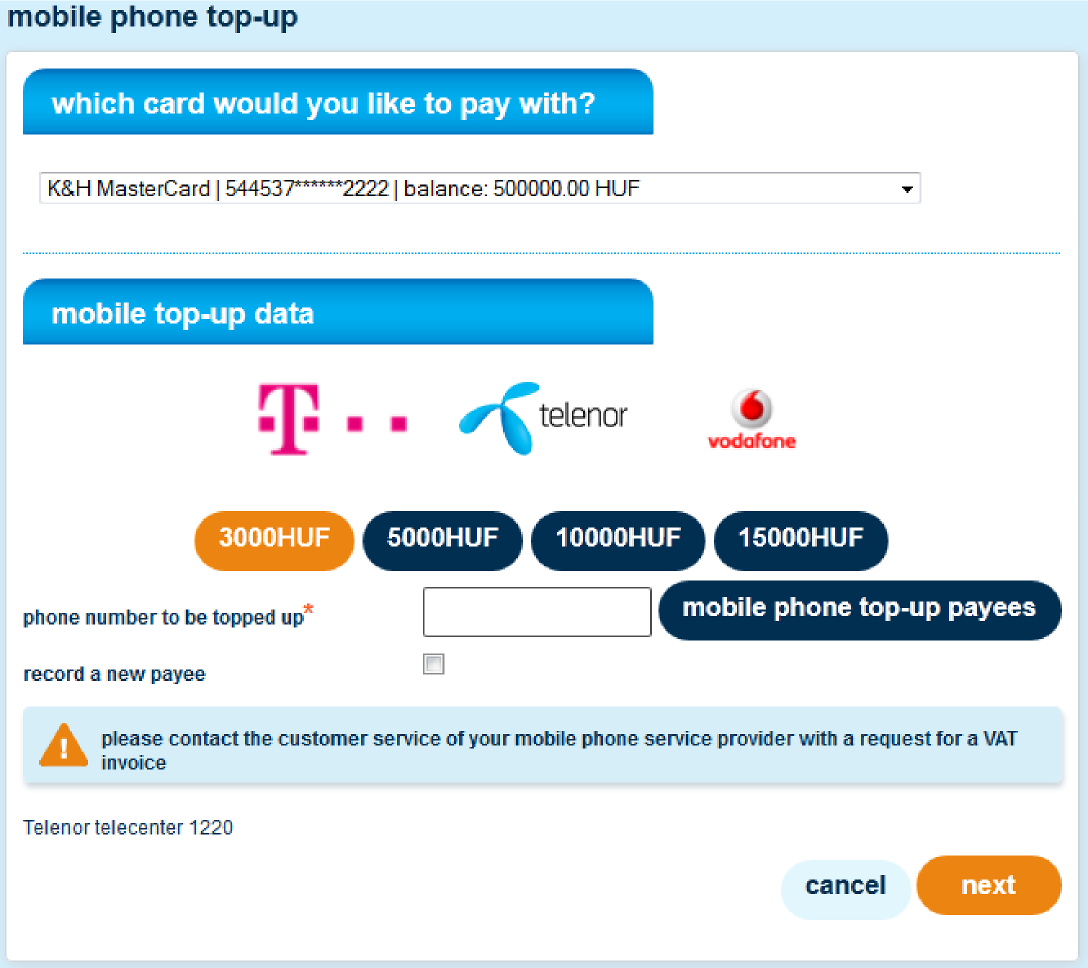
Save order

- 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.

6.8 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

phone number to be topped up*

record a new payee ☐

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

Telenor telecenter 1220

- 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.

T··Mobile·· telenor vodafone

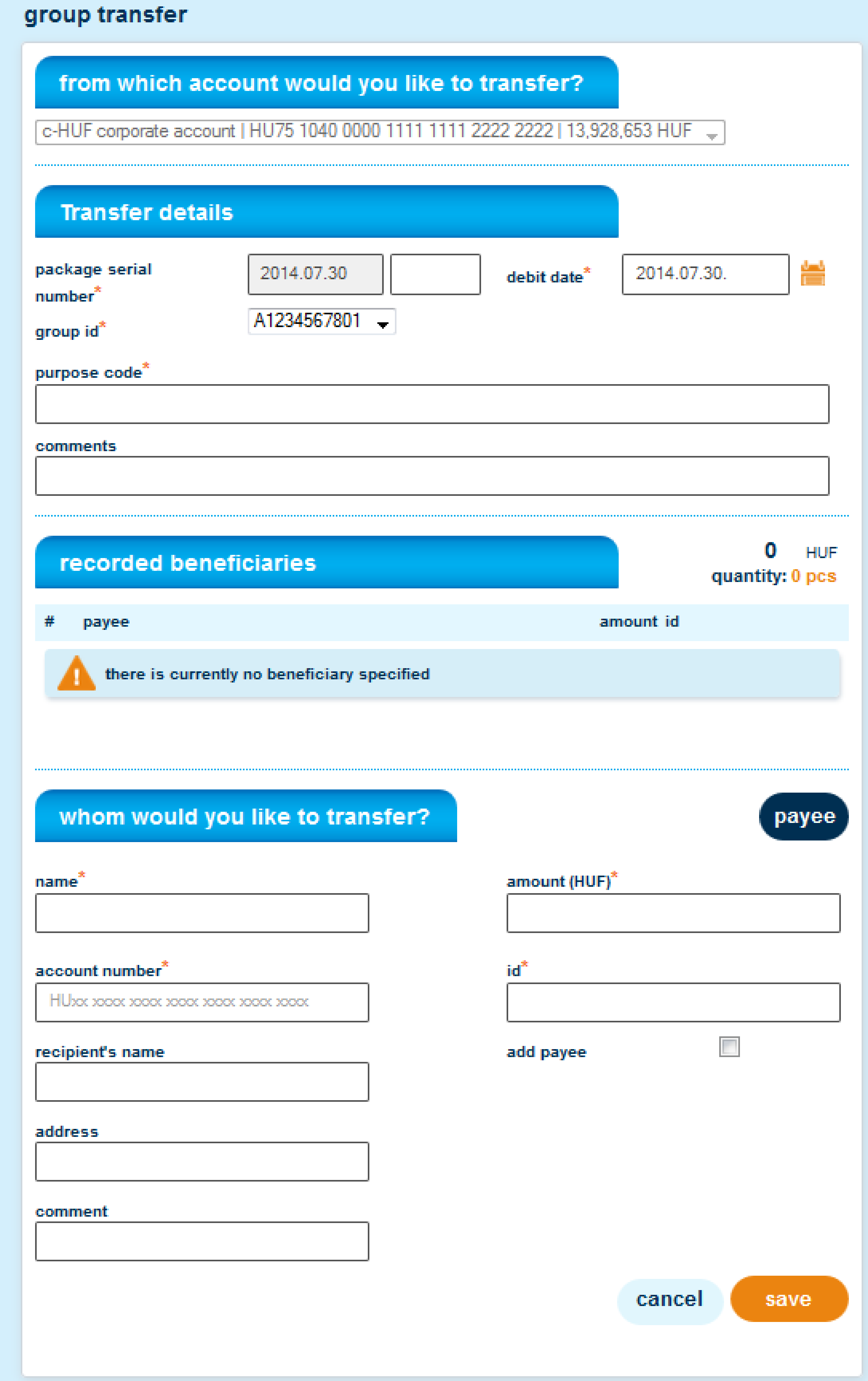
- The system displays the top-up amounts available at the company in question.
- Select the amount 5000HUF, which will appear in orange background: 5000HUF.
- Click on the mobile phone top-up payees button to view payees already registered in the system. The phone number of the payee selected from the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

6.9 Group transfer

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



group transfer

from which account would you like to transfer?

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

Transfer details

package serial number* 2014.07.30

debit date* 2014.07.30.

group id* A1234567801

purpose code*

comments

recorded beneficiaries

0 HUF
quantity: 0 pcs

#	payee	amount	id

there is currently no beneficiary specified

whom would you like to transfer?

name*

amount (HUF)*

account number* HUxx xxxx xxxx xxxx xxxx xxxx xxxx

id*

recipient's name

add payee ☐

address

comment

Select account to be debited

Select the account to be debited from the dropdown list.

Transfer details

- Package serial number: comprises the date and a four-digit sequence number. Each transfer must have a unique serial number.
- Group ID: required for group transfers, filled in automatically by the system.
- The payment can be made immediately or on a later value date. In the latter case specify the value date in the debit date* 2014.07.30. 📅 field or click on the 📅 icon to select it from the popup calendar.

- Purpose code: as you type in the characters of the purpose code all purpose codes with the same combination of characters will be displayed.
- Comments: the contents entered in this field will appear for each beneficiary.

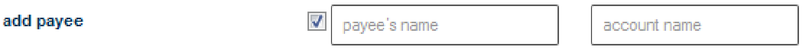
Recorded beneficiaries

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

Specify beneficiary account

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

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



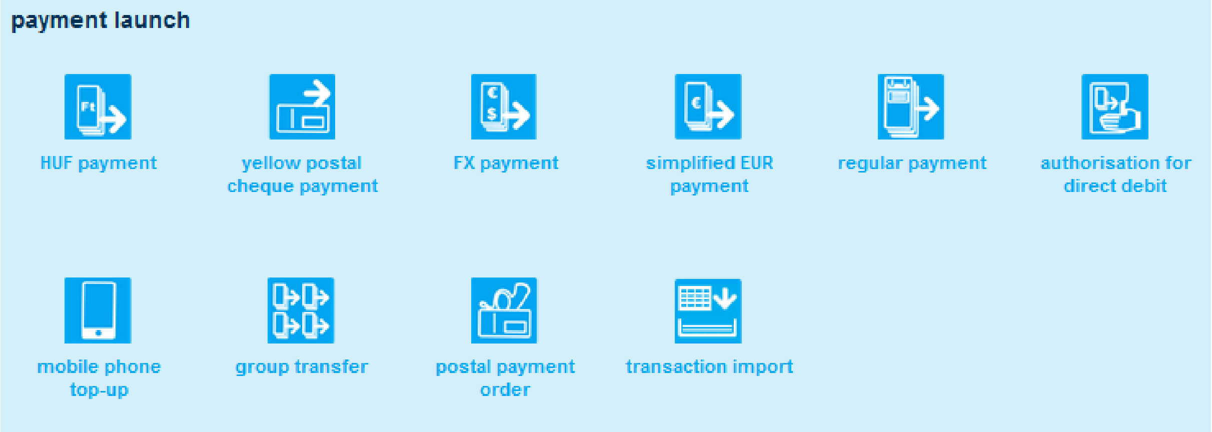
- The *Recipient's name*, *Address* and *Comment* fields are optional.
- Enter the beneficiary's ID and the amount to save the order.

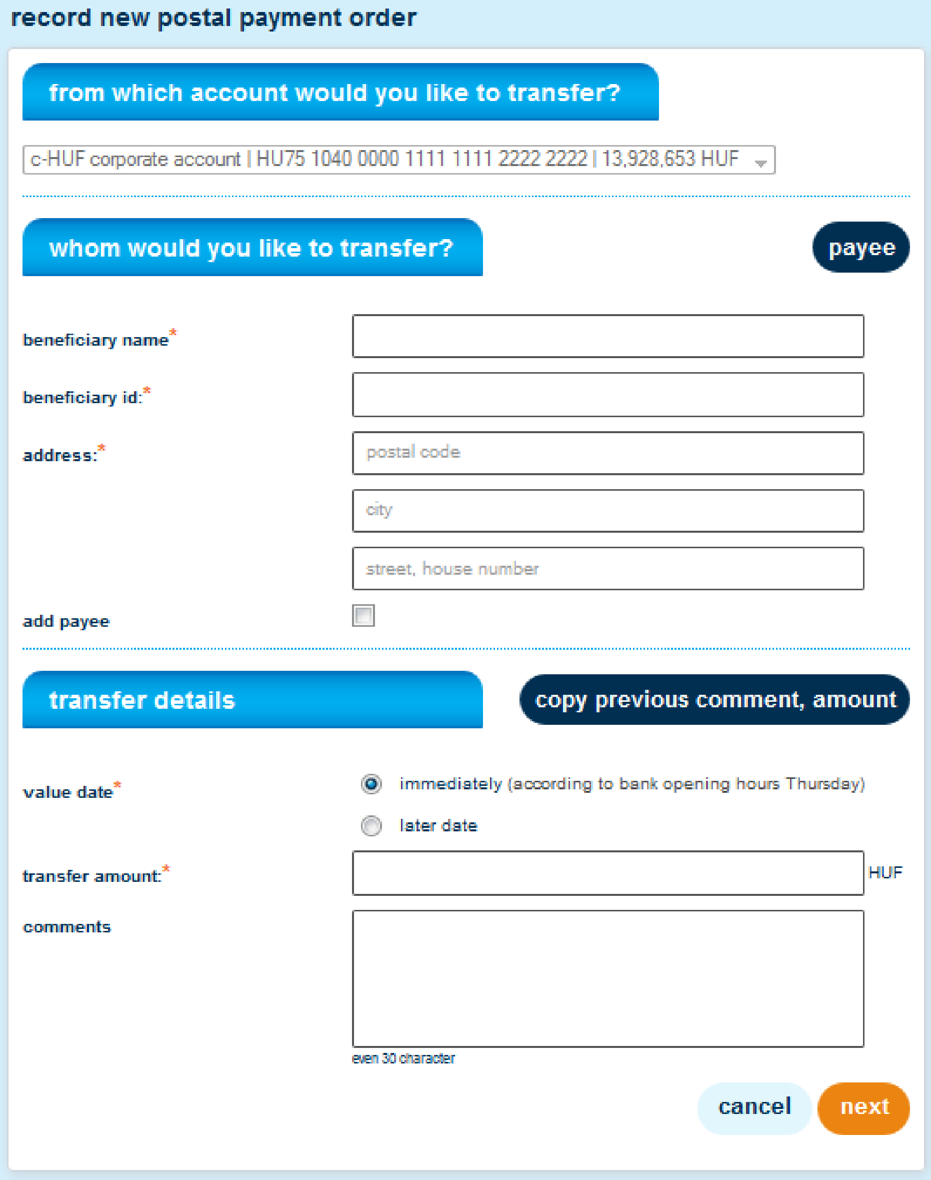
Save order

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

6.10 Postal payment order

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





record new postal payment order

from which account would you like to transfer?

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

whom would you like to transfer?

beneficiary name*
beneficiary id:*
address:*
add payee ☐

transfer details

value date* ● immediately (according to bank opening hours Thursday) ○ later date

transfer amount:* HUF

comments

Select account to be debited

Select the account to be debited from the dropdown list.

Enter beneficiary’s details

Enter the beneficiary’s details in this section.

- Click on the payee button to view the payees already registered in the system in the dropdown list. Select the required payee whose details will then be displayed automatically by the system.
- As you type in the letters of the name (or account number) of the beneficiary all registered payees with the same combination of letters (or numbers) will be displayed.

- Enter the beneficiary's address in the three fields provided for this purpose.

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

Enter payment details

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

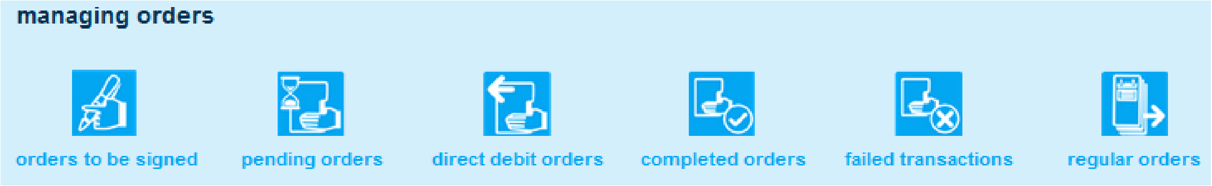
- The payment can be made immediately or on a later value date. In the latter case specify the value date in the ● later 7/30/14 📅 field or click on the 📅 icon to select it from the popup calendar.
- Amount: postal payment orders can only be submitted in HUF.
- Comment: the contents of this field will also be displayed for the beneficiary.

Save order

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

7 Manage orders

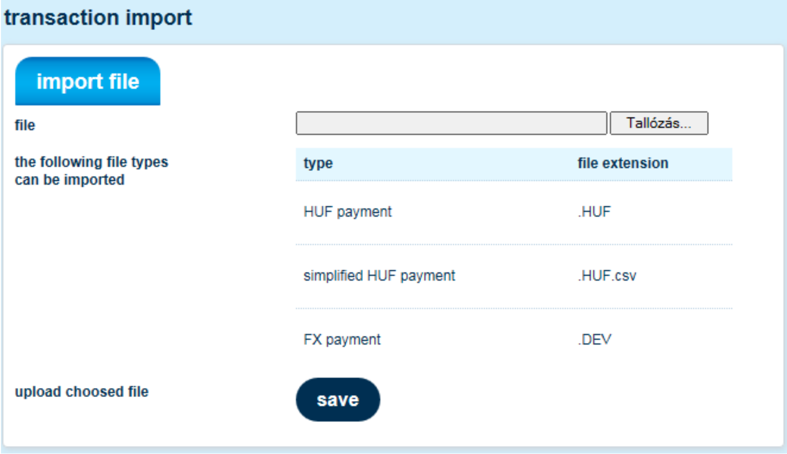
Functions available on this selection screen:



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

7.1 Transaction import

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



transaction import

import file

file ☐ Tallózás...

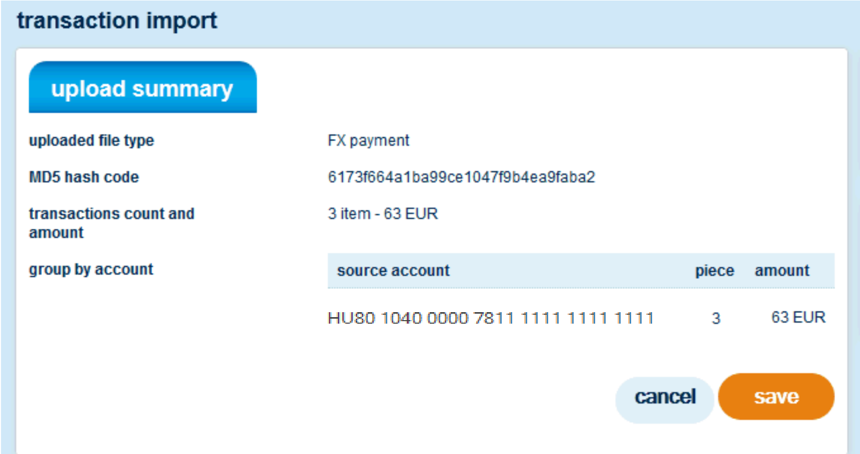
the following file types can be imported

type	file extension
HUF payment	.HUF
simplified HUF payment	.HUF.csv
FX payment	.DEV

upload choosed file — save

Select the file to be imported

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



transaction import

upload summary

uploaded file type	FX payment
MD5 hash code	6173f664a1ba99ce1047f9b4ea9faba2
transactions count and amount	3 item - 63 EUR
group by account	

source account	piece	amount
HU80 1040 0000 7811 1111 1111 1111	3	63 EUR

cancel save

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

- Type of uploaded file: type generated based on the file extension
- Control code: the control code is generated using an MD5 standard algorithm, and uniquely identifies a specific uploaded file. It enables users to check whether it was indeed the file in question that was uploaded.
- Number and total amount of transactions: the overall amount of all the transactions included in the uploaded file and the transaction amounts broken down by currency.
- Breakdown by account: a display of the number and total amount of transactions by account and currency

Save order

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

7.2 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.

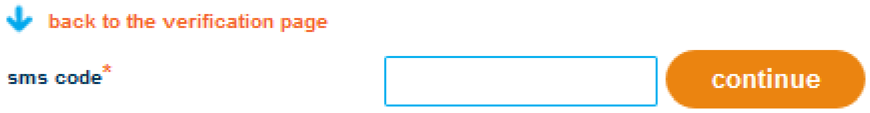
7.3 Sign or delete transactions

- 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 initiated in K&H corporate e-bank can be signed using a chip card or with an SMS password. Signing with a chip card provides a higher degree of protection, and a daily limit is set for transactions signed with an SMS password.
- If you logged on with your user name and password + an SMS password and you are authorised to sign transactions both ways, select a method:

Please choose a signing device!

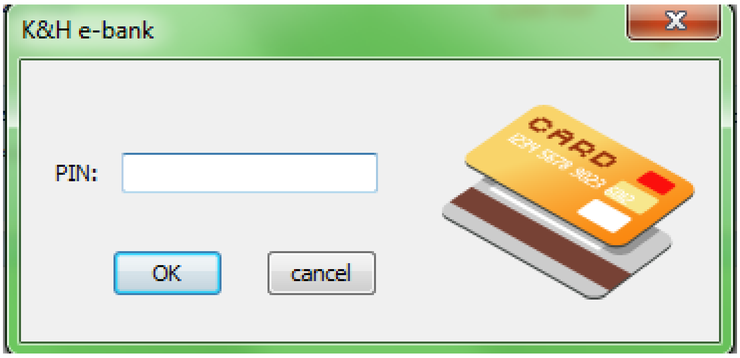
Signature by SMS

- 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.



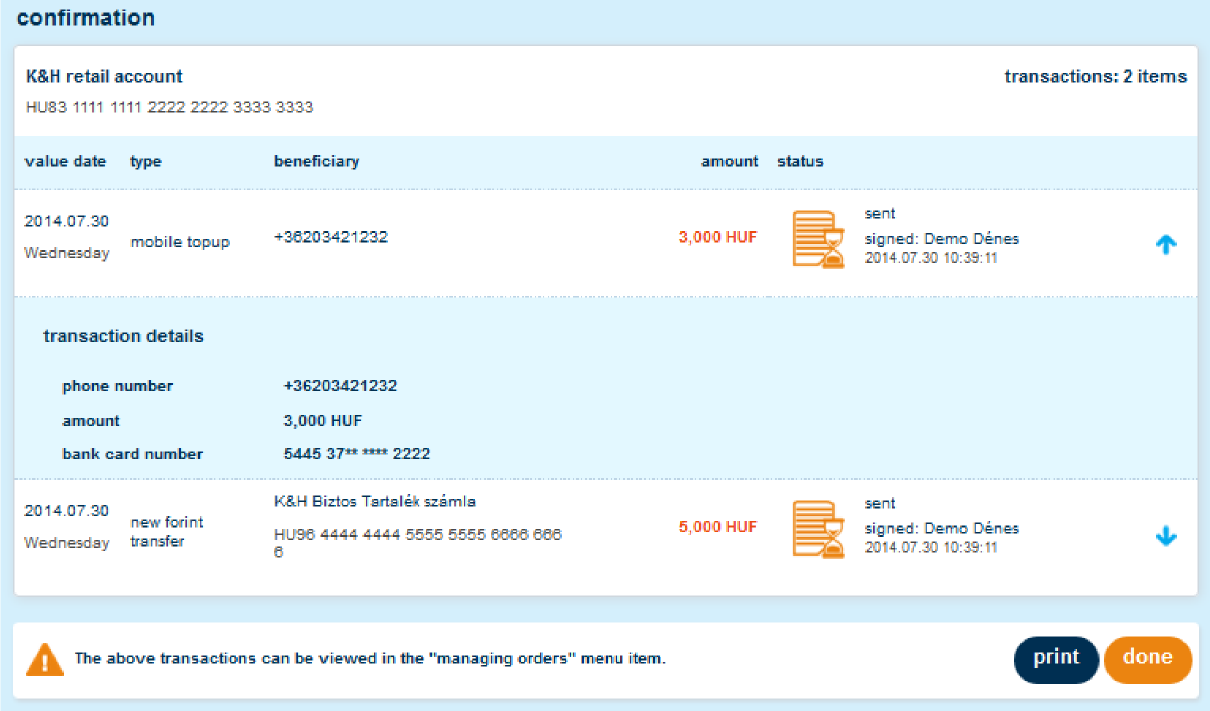
Signature with chip card

- 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.



7.3.1 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	sent signed: Demo Dénes 2014.07.30 10:39:11
2014.07.30 Wednesday	new forint transfer	K&H Biztos Tartalék számla HU96 4444 4444 5555 5555 6666 666 6	5,000 HUF	sent signed: Demo Dénes 2014.07.30 10:39:11

transaction details

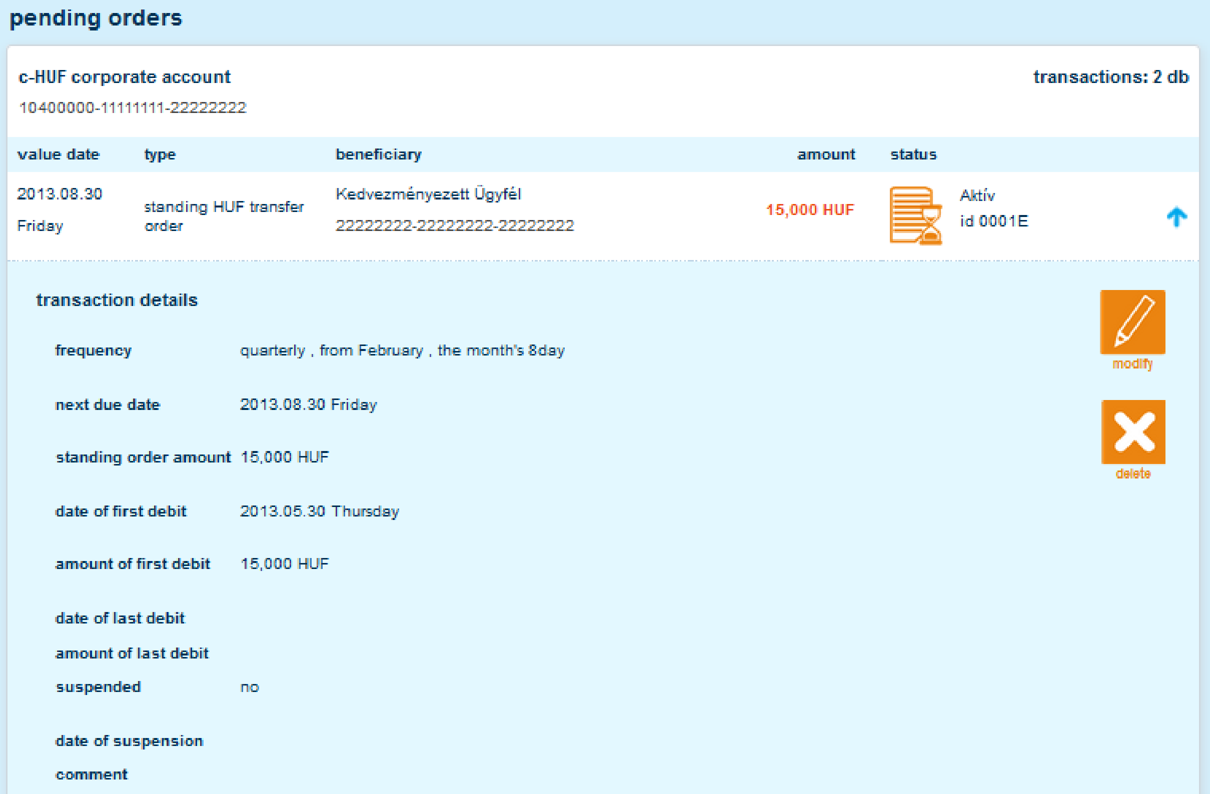
phone number +36203421232
amount 3,000 HUF
bank card number 5445 37** **** 2222

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

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

7.4 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	Aktív id 0001E

transaction details

frequency	quarterly , from February , the month's 8day
next due date	2013.08.30 Friday
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.

7.5 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 1111 2222 2222

total 1 items
active 1 items

status	provider	amount
⚠	K&H Biztosító 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 date	2014.08.02
next debit amount	7,811 HUF
next debit status	in progress

details of direct debit order

authorisation id	730673
service provider's id	A10765920
service provider's name	K&H Biztosító
consumer's name	Demo Bt.
consumer's address	1234 Budapest Demo út 987.
consumer's id	20006
valid from	2013.02.14
valid until	until withdrawn
date of recording	2013.01.10
status of direct debit	live
request notification	yes
upper debit limit	15,000 HUF
person to be notified	Demo Bt
mailing address	1234 Budapest Demo út 987.

- 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.

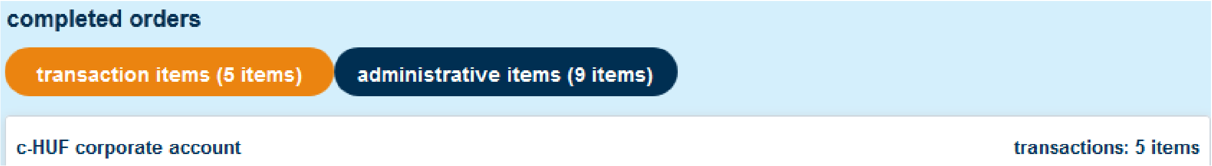
- Click on a transaction to view its details in the dropdown box. The following quick functions are available here:
  - Click on the *Modify, suspend* icon to modify the details of the transaction or suspend it. Suspension can commence on the first banking day following its submission and its start and end dates cannot be the same. modify suspend
    - 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. delete
  - Click on the reject *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.

7.6 Completed orders

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

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



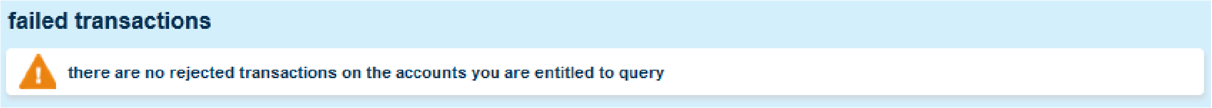
- The completed orders are shown by account number in the order set in *Settings / Account profile settings*, while administrative items are shown in reverse chronological order.
- Click on the transaction items (5 items) or the administrative items (9 items) button to view financial transactions or 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
  - postal payment order

Clicking on the quick function button directs you to the appropriate transaction screen where the system will copy the previous transaction into the template. 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.

7.7 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

there are no rejected transactions on the accounts you are entitled to query

- 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
  - postal payment order

Clicking on the quick function button directs you to the appropriate transaction screen where the system will copy the previous transaction into the template. 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.

7.8 Regular orders

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

regular orders

c-HUF corporate account

HU75 1040 0000 1111 1111 2222 2222

summary: 1 pcs

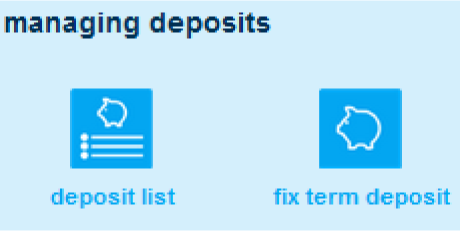
security	frequency	next order
Kedvezményezett Ügyfél HU90 2222 2222 2222 2222 2222 2222	every February, May, August, November 8	15,000 HUF 2013.08.30

frequency	every February, May, August, November 8
end date	15,000 HUF
start date	2013.05.30
amount	15,000 HUF
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.

8 Manage deposits

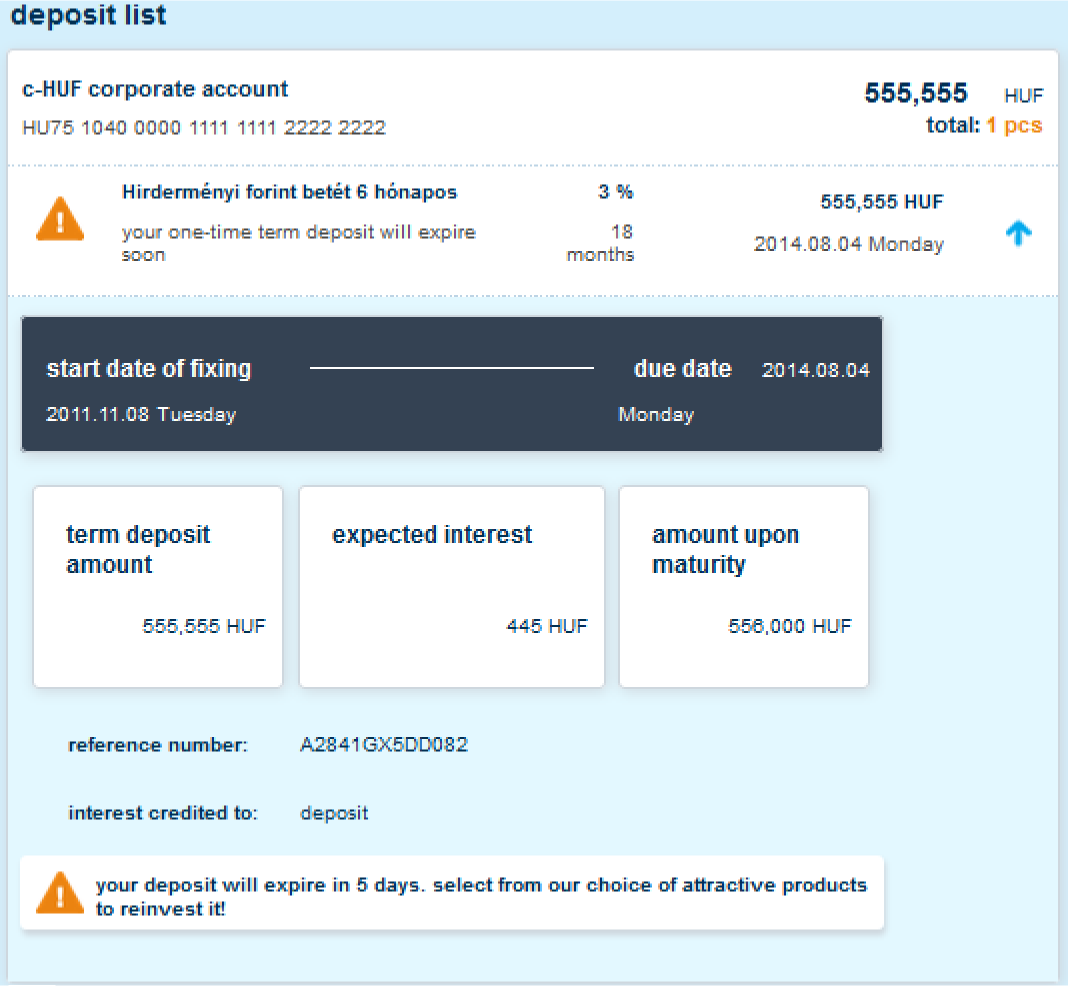
The *Managing deposits* selection screen is accessible to users with administrator rights. The following functions can be accessed from here:



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.

8.1 Deposit list

This screen lists deposits by account.



deposit list

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

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

start date of fixing: 2011.11.08 Tuesday
due date: 2014.08.04 Monday

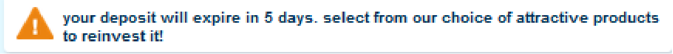
term deposit amount	expected interest	amount upon maturity
555,555 HUF	445 HUF	556,000 HUF

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.

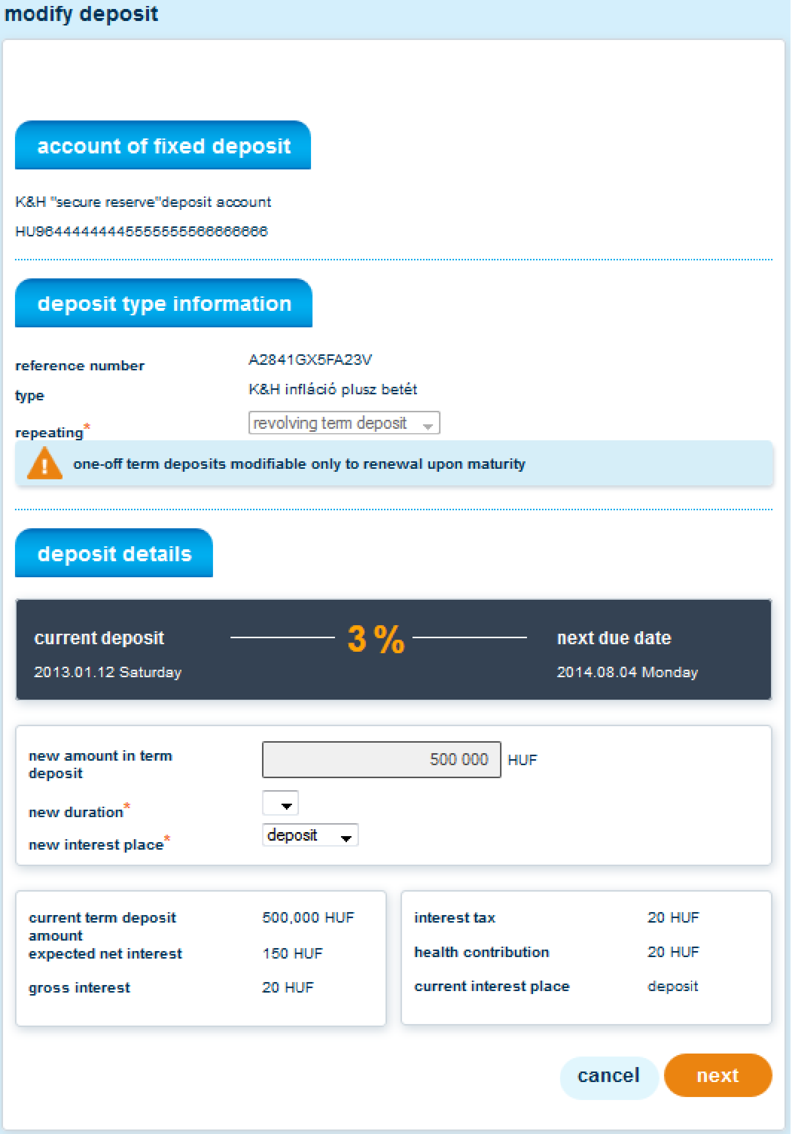
- The ⚠ warning symbol is shown next to deposits expiring within five days. The details of such deposits include the warning message  your deposit will expire in 5 days. select from our choice of attractive products to reinvest it! .
- Click on the ↓ button to view the details of a term deposit.
- The 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.

8.1.1 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.



K&H "secure reserve"deposit account
HU96444444445555555566666666

reference number	A2841GX5FA23V
type	K&H infláció plusz betét
repeating*	revolving term deposit

one-off term deposits modifiable only to renewal upon maturity

current deposit 2013.01.12 Saturday — 3 % — next due date 2014.08.04 Monday

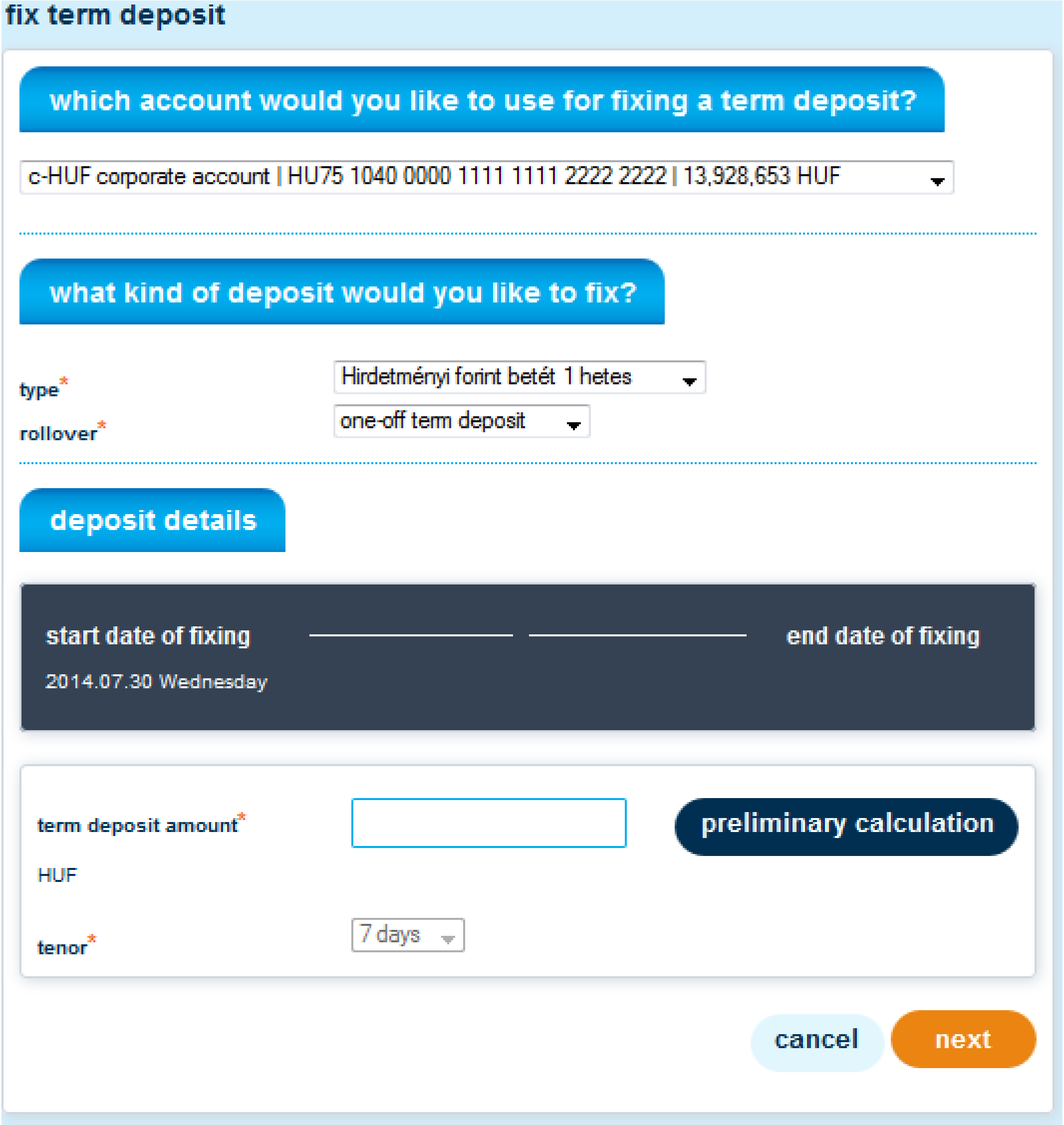
new amount in term deposit	500 000 HUF
new duration*	
new interest place*	deposit

current term deposit amount	500,000 HUF	interest tax	20 HUF
expected net interest	150 HUF	health contribution	20 HUF
gross interest	20 HUF	current interest place	deposit

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

8.2 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?

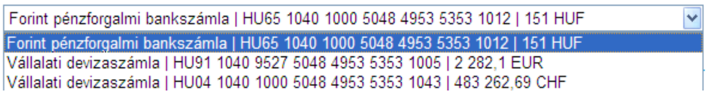
type* Hirdetményi forint betét 1 hetes
rollover* one-off term deposit

deposit details

start date of fixing
2014.07.30 Wednesday
end date of fixing

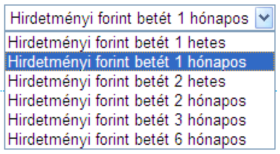
term deposit amount* HUF
tenor* 7 days

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

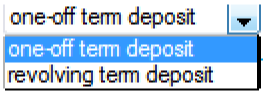


Forint pénzforgalmi bankszámla | HU65 1040 1000 5048 4953 5353 1012 | 151 HUF
Forint pénzforgalmi bankszámla | HU65 1040 1000 5048 4953 5353 1012 | 151 HUF
Vállalati devizaszámla | HU91 1040 9527 5048 4953 5353 1005 | 2 282,1 EUR
Vállalati devizaszámla | HU04 1040 1000 5048 4953 5353 1043 | 483 262,69 CHF

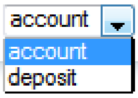
- Select the deposit type from the dropdown list and specify whether you would like the deposit to be one-off or revolving. Revolving deposits are automatically fixed at the end of the specified period for the same period.



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



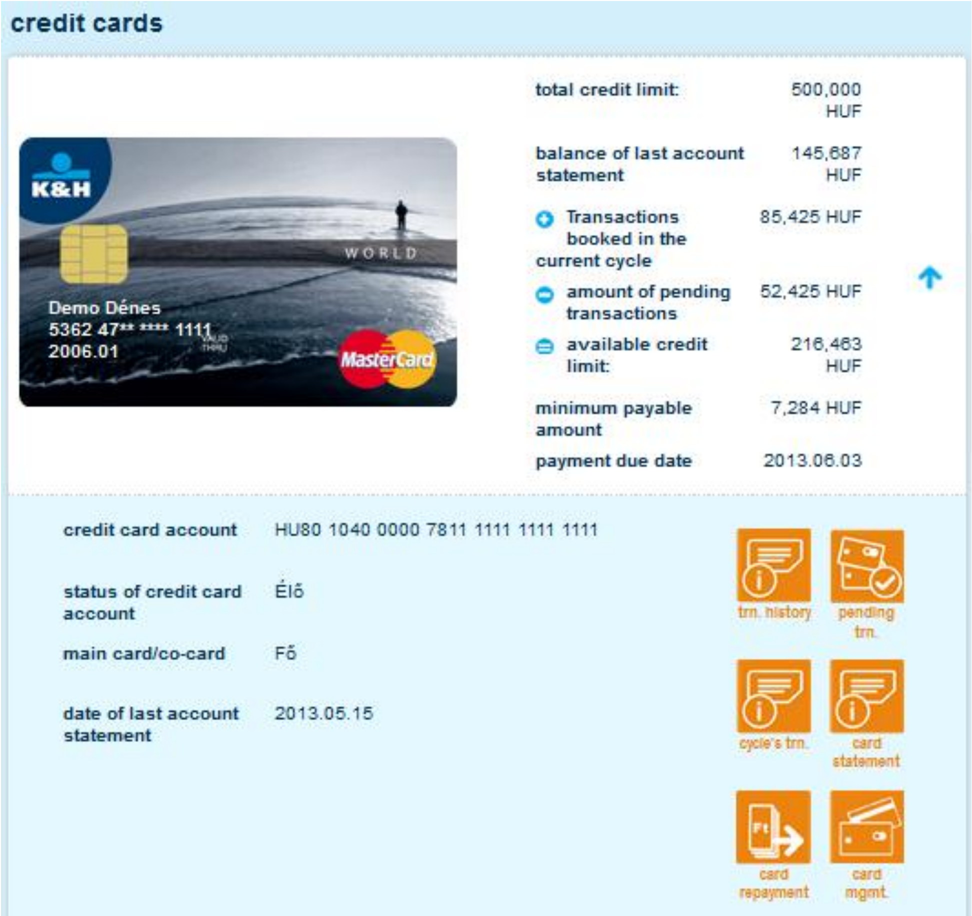
account
account
deposit

- 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.

9 Credit cards

You can only see the selection screen if you are authorised to view/manage credit cards, i.e. it is only accessible to users with administrator rights.

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.



credit cards

total credit limit: 500,000 HUF

balance of last account statement 145,687 HUF

Transactions booked in the current cycle 85,425 HUF

amount of pending transactions 52,425 HUF

available credit limit: 216,463 HUF

minimum payable amount 7,284 HUF

payment due date 2013.06.03

credit card account HU80 1040 0000 7811 1111 1111 1111

status of credit card account Élő

main card/co-card Fő

date of last account statement 2013.05.15

trn. history	Click on the ***transaction history*** icon to go to the *account history* screen to view the credit card transactions of the last thirty days.
pending trn.	Click on the ***pending transactions*** icon to go to the *account history* screen to view the pending credit card transactions generated in the last thirty days.

cycle's trn.

Click on the ***cycle transactions*** icon to go to the ***credit card transactions booked in the current cycle*** screen to view the transactions generated since the last payment date of the credit card in question.

hitelkártya aktuális ciklus könyvelt tranzakciói

hitelkártya száma	5528 90** **** 9625
teljes hitelkeret	1 000 000 HUF
aktuális ciklus könyvelt tranzakcióinak teljes összege	-939 HUF
felhasználható hitelkeret	10 351 HUF

értéknap	típus	tranzakció főbb adatai	státusz	összeg	
2014.04.08	Átutalás	K&H CREDIT INTERFACE	könyvelt	23 HUF	↓
2014.04.08	Átutalás	K&H INTRADAY GIRO INTERFACE	könyvelt	916 HUF	↑

tranzakció tényleges dátuma	2013.05.23
kamatozás dátuma	2013.05.23

Click on the ↓ button next to a transaction to view its details.

The screen lists the thirty latest transactions in reverse chronological order by value date. Click on the további 30 db button to view the preceding thirty items.

card statement

Click on the ***Card statement*** icon to go to the screen where you can view and download credit card statements for the card in question.

card repayment

Click on the ***card repayment*** icon to initiate a payment to the credit card in question.

You will be directed to the *HUF payment* screen where the following transaction details are already filled in:

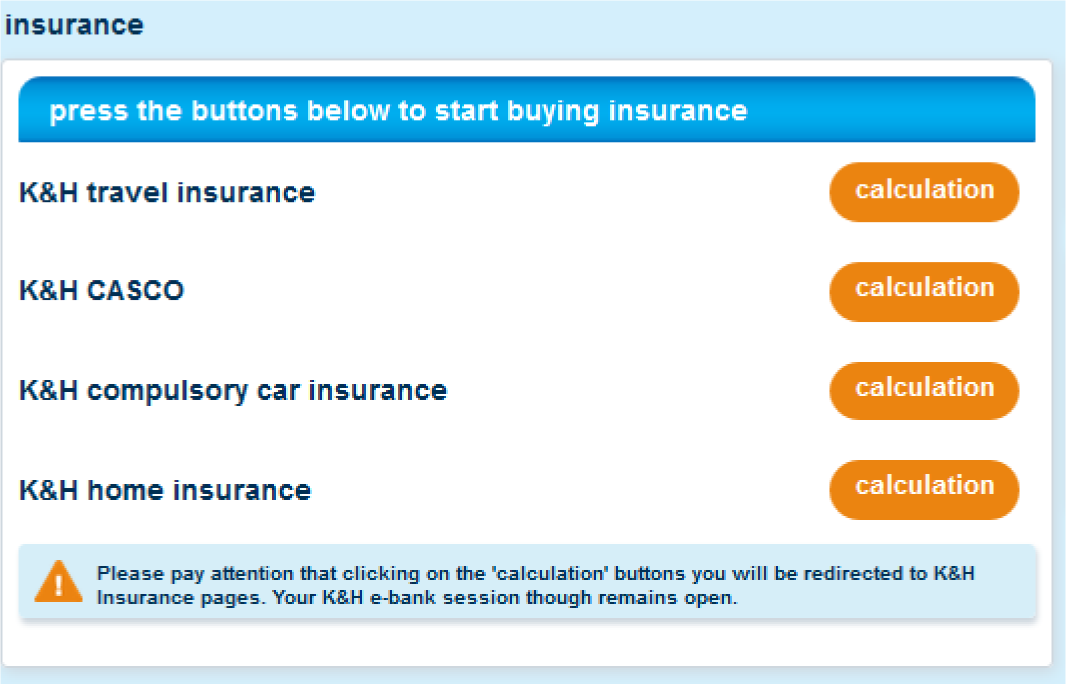
Account to be debited:	*The first HUF account in the priority order specified in* Settings*.*
Beneficiary's name:	*Name of the credit card account.*
Beneficiary's account number:	*Account number of the credit card account.*
Value date:	*Due date.*
Payment amount:	*The minimum amount payable.*
Comments:	*Due date.*

You can change the details of the order at your discretion before submitting it via corporate e-bank.
The transaction must be entered and signed in the same manner as HUF payments.

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

10 Insurance

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



insurance

press the buttons below to start buying insurance

K&H travel insurance calculation

K&H CASCO calculation

K&H compulsory car insurance calculation

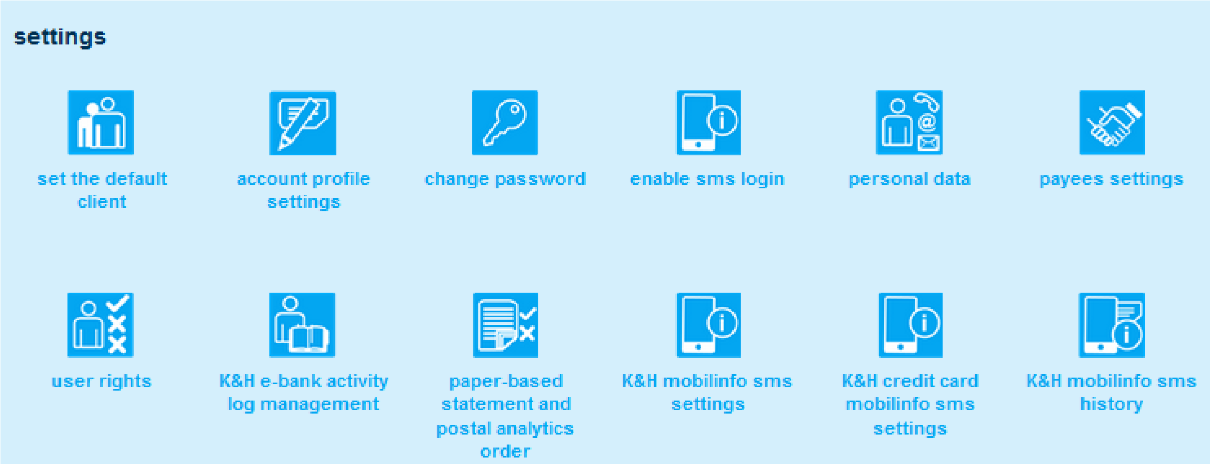
K&H home insurance calculation

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

Click on the calculation button to be redirected to the www.khdirektbiztositas.hu page of K&H Insurance in a new window where you can calculate the costs associated with the various insurance products and sign insurance policies.
The original K&H corporate e-bank page remains open for your further use.

11 Settings

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

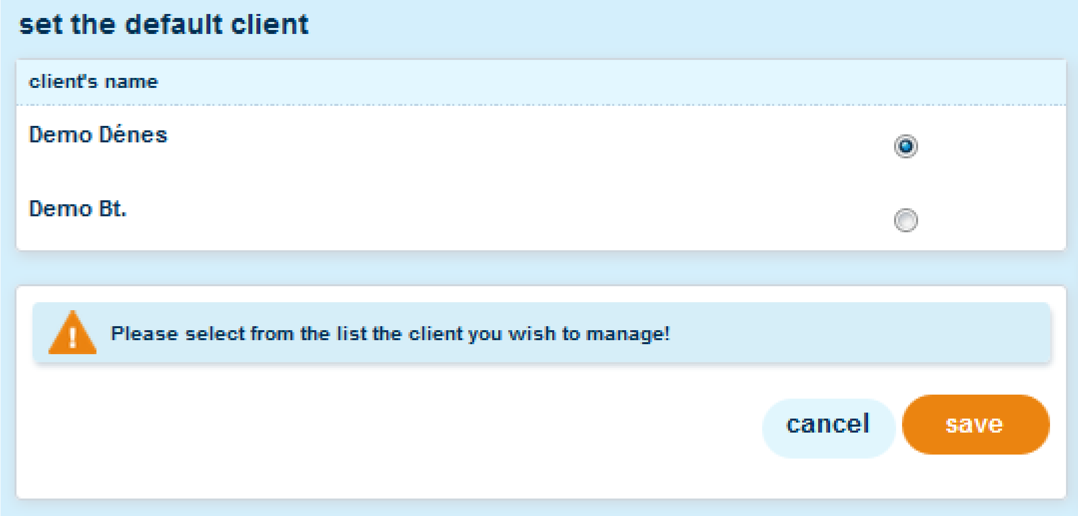


Click on an icon to go to the required screen.

11.1 Set default client

This icon only appears on your screen if you are authorised to manage more than one client.

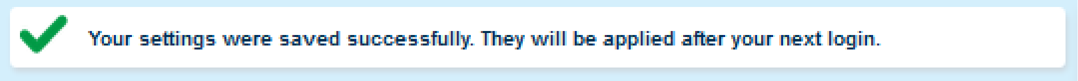
We recommend that you set the client on whose behalf you use K&H corporate e-bank the most frequently as the default client. When you enter K&H corporate e-bank the system will display the accounts of the default client first.



client's name	
Demo Dénes	●
Demo Bt.	○

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

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



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

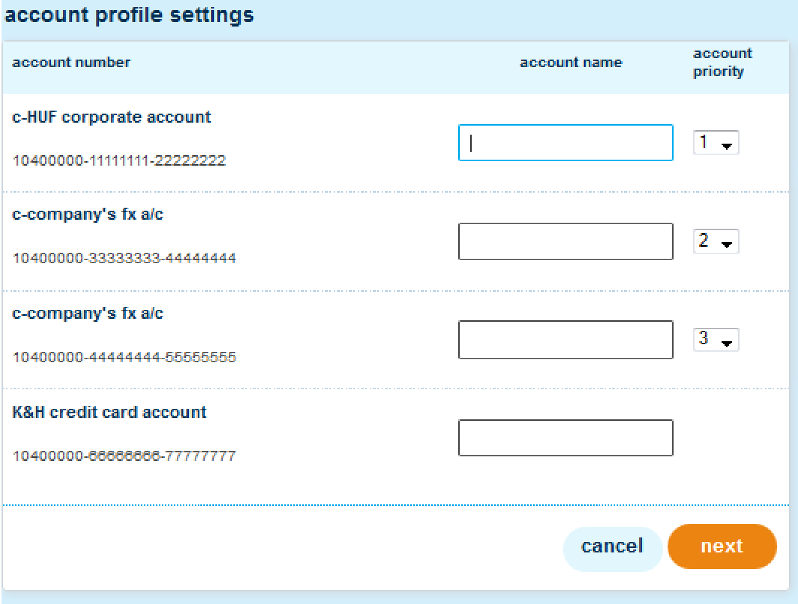
- Click on the cancel button to cancel the transaction.

11.2 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 corporate e-bank.

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

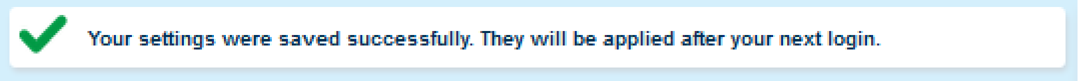
You can also specify the accounts you would like to be able to manage in K&H e-bank.



account profile settings

account number	account name	account priority
c-HUF corporate account 10400000-11111111-22222222		1
c-company's fx a/c 10400000-33333333-44444444		2
c-company's fx a/c 10400000-44444444-55555555		3
K&H credit card account 10400000-66666666-77777777		

- 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 description 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 save button to modify your account settings. The system will immediately confirm whether the transaction was successfully performed. The modification will take effect on your next login.

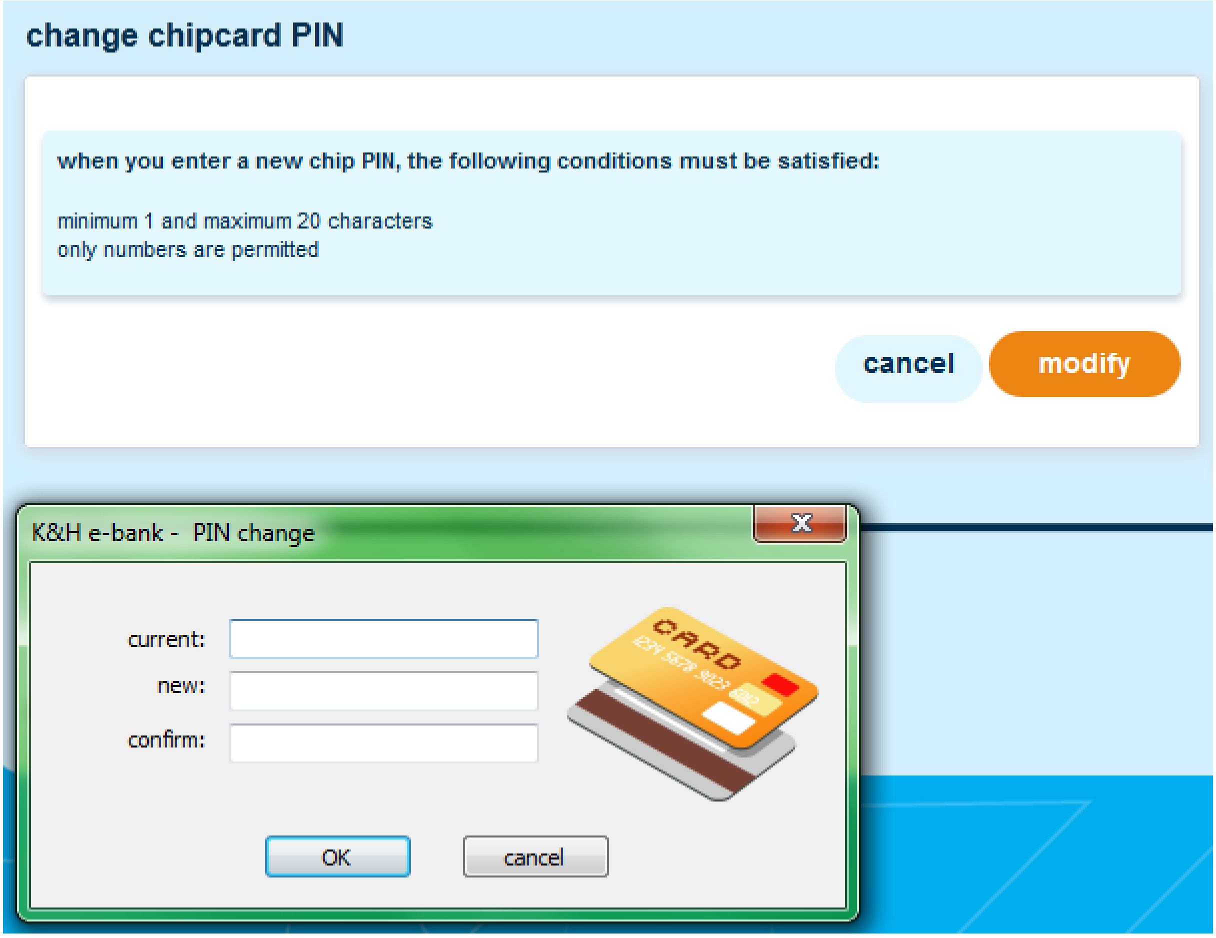


Your settings were saved successfully. They will be applied after your next login.

- Click on the cancel button to cancel the transaction.

11.3 Change chip card PIN code

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



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 modify 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.

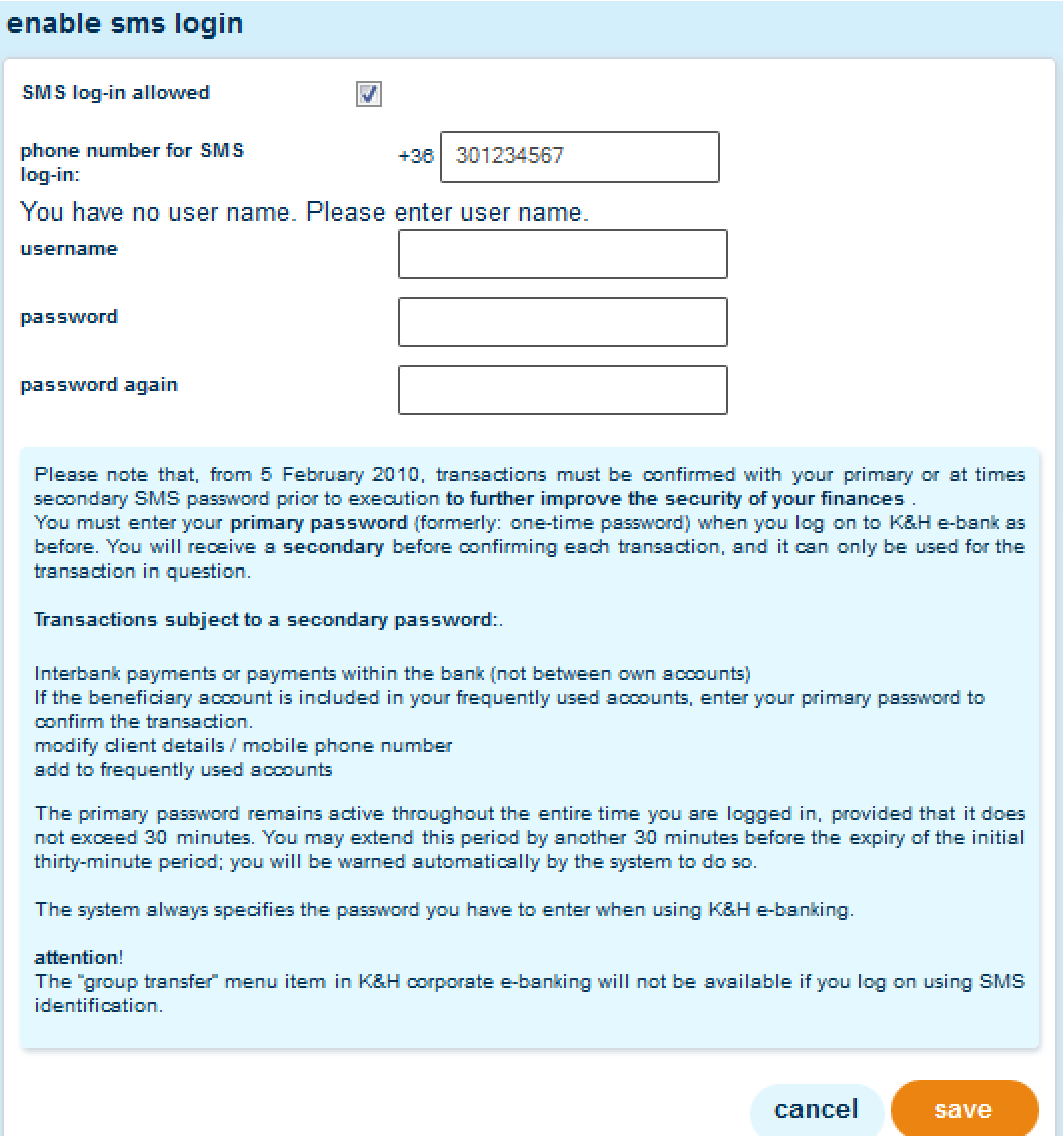
- This transaction is not required to be signed; just click on the OK button to modify your PIN code or on the cancel button to return to the previous screen. The system will immediately confirm whether the transaction was successfully performed.

- Click on the cancel button to cancel the transaction.

11.4 Enable SMS login

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

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



enable sms login

SMS log-in allowed ☑

phone number for SMS log-in: +36 301234567

You have no user name. Please enter user name.

username

password

password again

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

Transactions subject to a secondary password:.

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

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

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

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

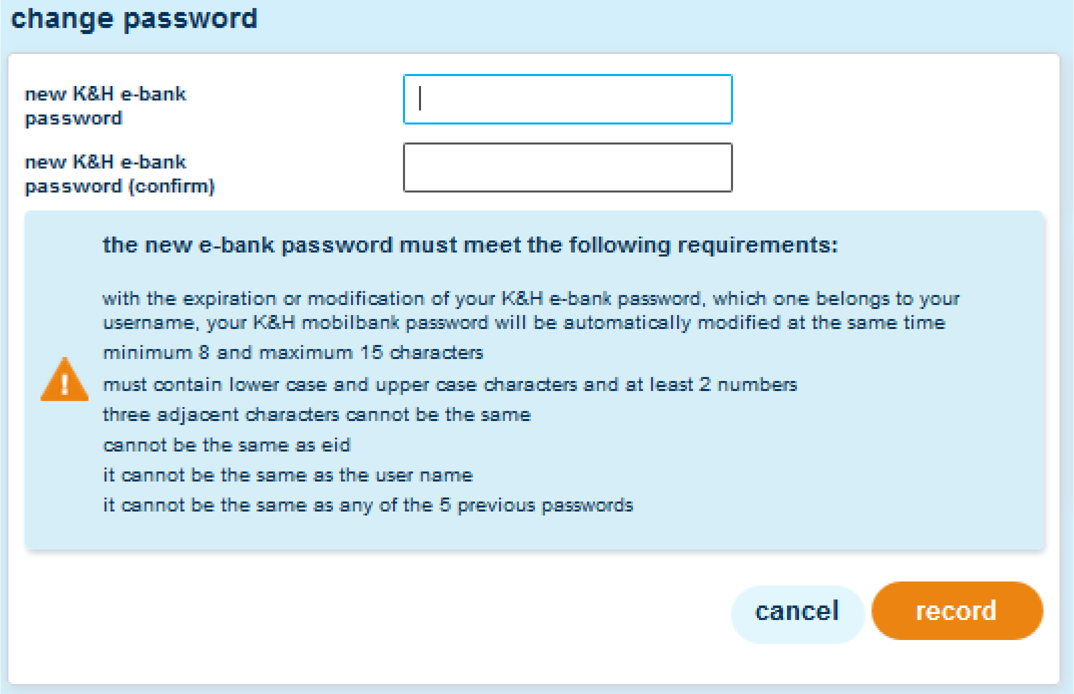
- Tick the ☑ checkbox to enable SMS login.

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

- Click on the cancel button to cancel the transaction.

11.5 Change password

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



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

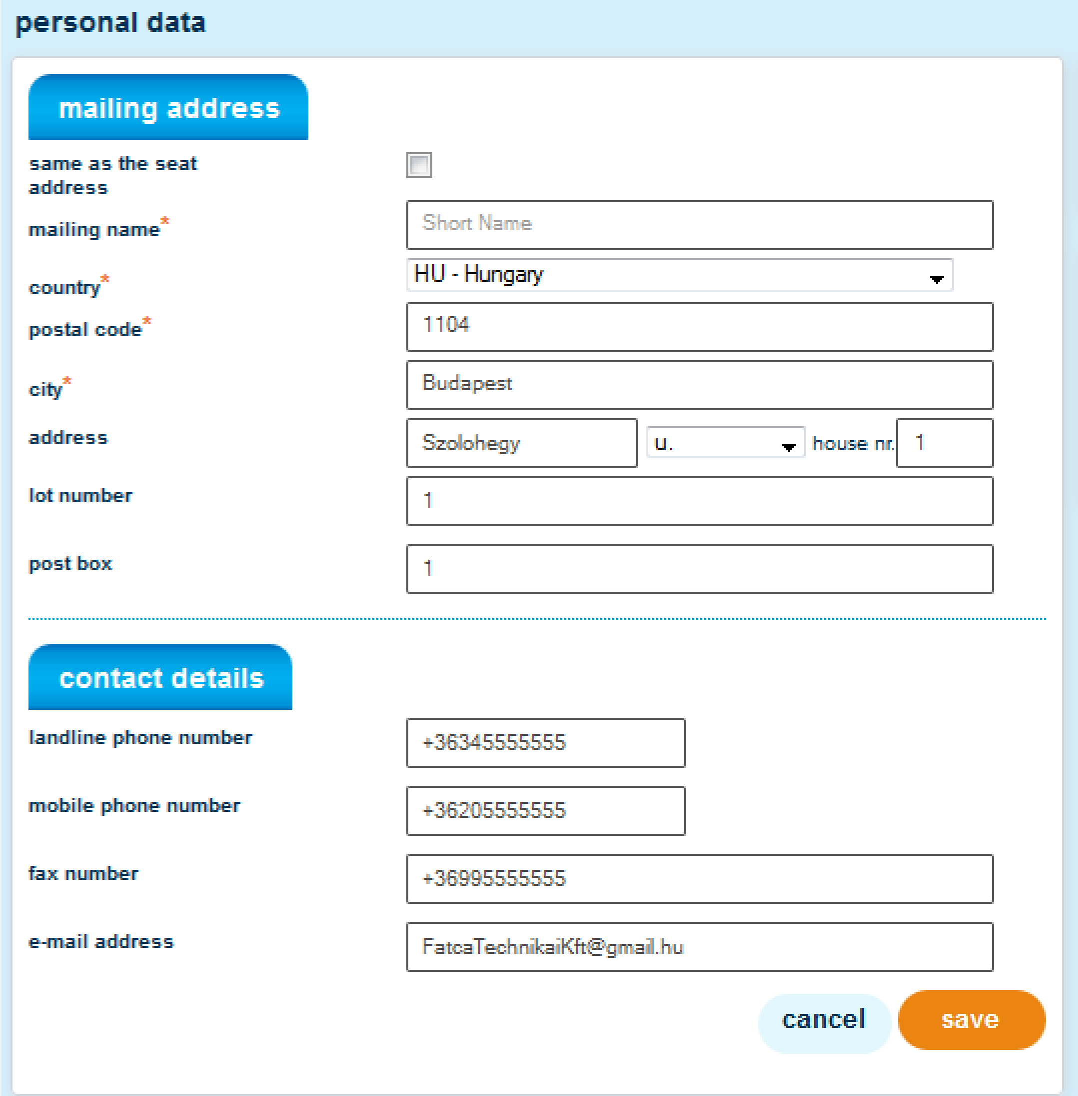
it cannot be the same as the user name

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 save 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.

11.6 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 seat address ☐

mailing name*: Short Name

country*: HU - Hungary

postal code*: 1104

city*: Budapest

address: Szolohegy u. house nr. 1

lot number: 1

post box: 1

contact details

landline phone number: +36345555555

mobile phone number: +36205555555

fax number: +36995555555

e-mail address: FatcaTechnikaiKft@gmail.hu

- 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 hozzájárulok ☑ 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.

11.7 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

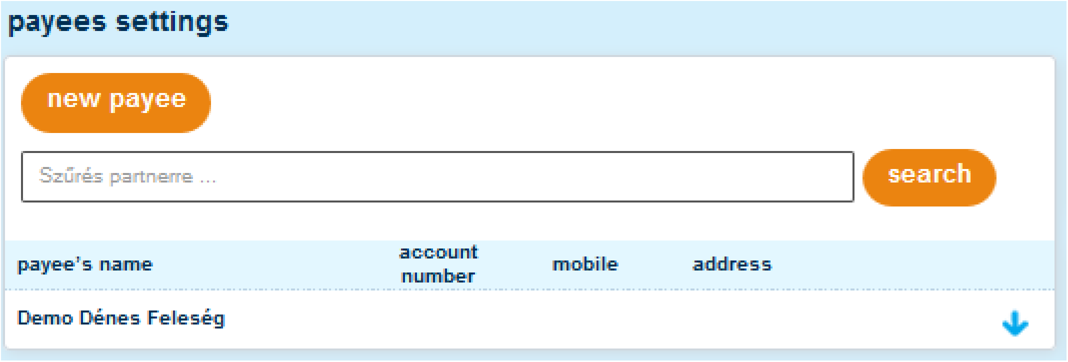
      (for HUF and FX payments, yellow postal cheque payments etc)
    - mobile phone numbers

      (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 corporate e-bank are displayed on the screen. The transaction types for which you provided details for a payee are checked with a ✓.
- Click on the ↓ button next to a payee to view their detailed information in the system.
- Enter a string of characters in the *Search* field to search for a payee.



payees settings

payee's name	account number	mobile	address
Demo Dénes Feleség			↓

Modify payee details

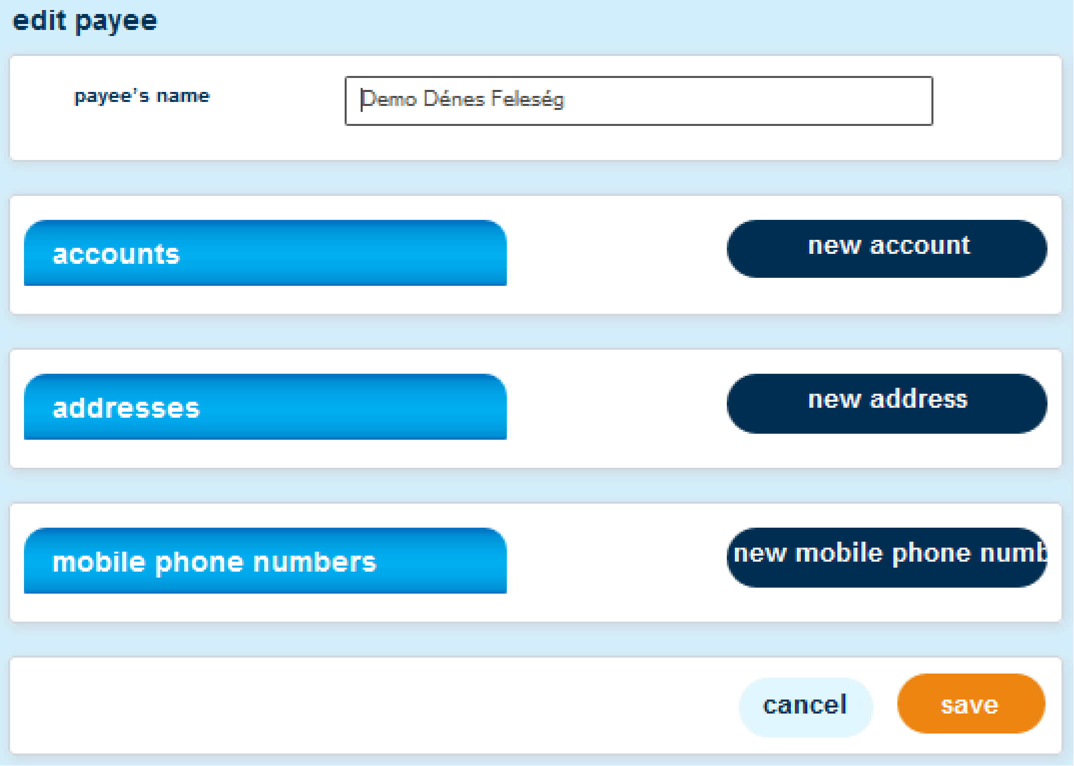
- Click on the modify icon to modify a payee's details.
- The *Edit payee* screen enables you to change existing details and save the transaction.

Delete payee

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

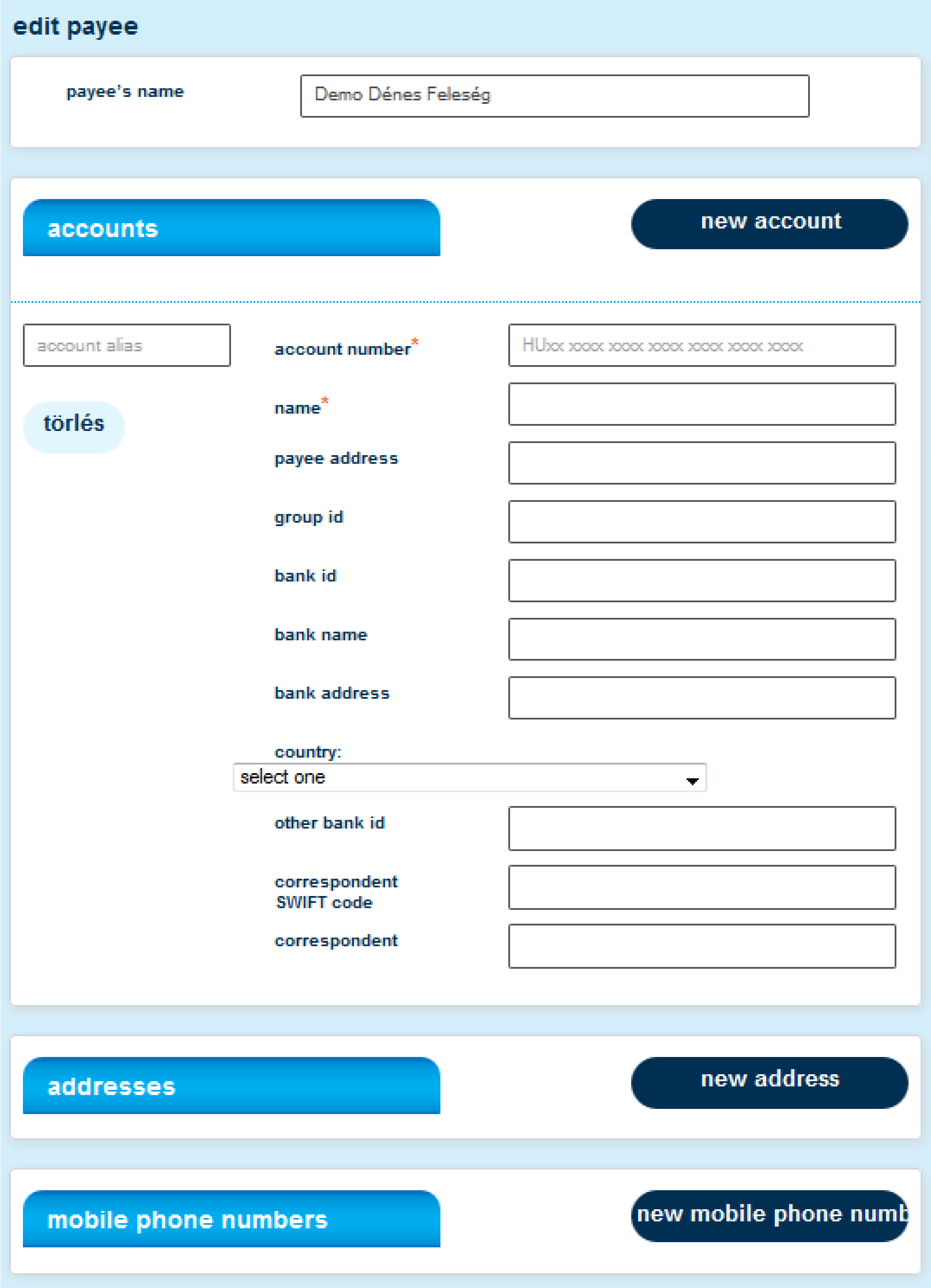
Add new payee

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



payee's name: Demo Dénes Feleség

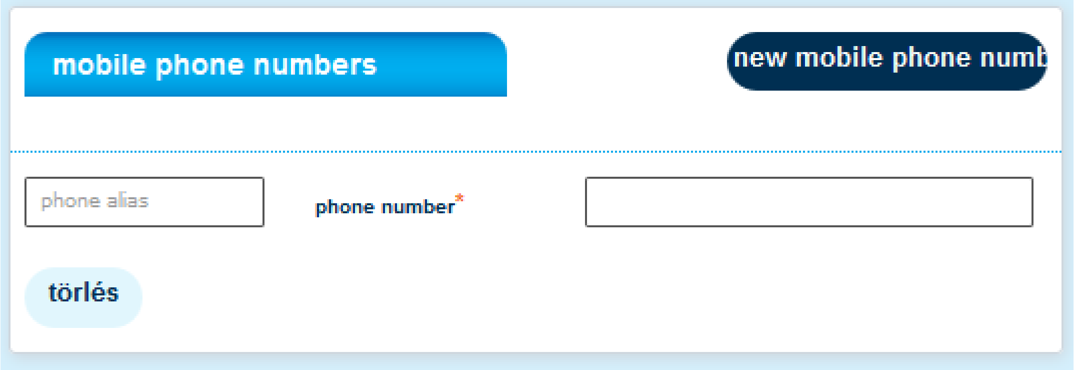
- **Enter payee name**
- **To add a new account**, click on the new account button and complete the fields in the dropdown list. The account name and the beneficiary's account number and name are mandatory fields.



payee's name: Demo Dénes Feleség

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

- **To enter a new mobile phone payee**, click on the new mobile phone numb 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.



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

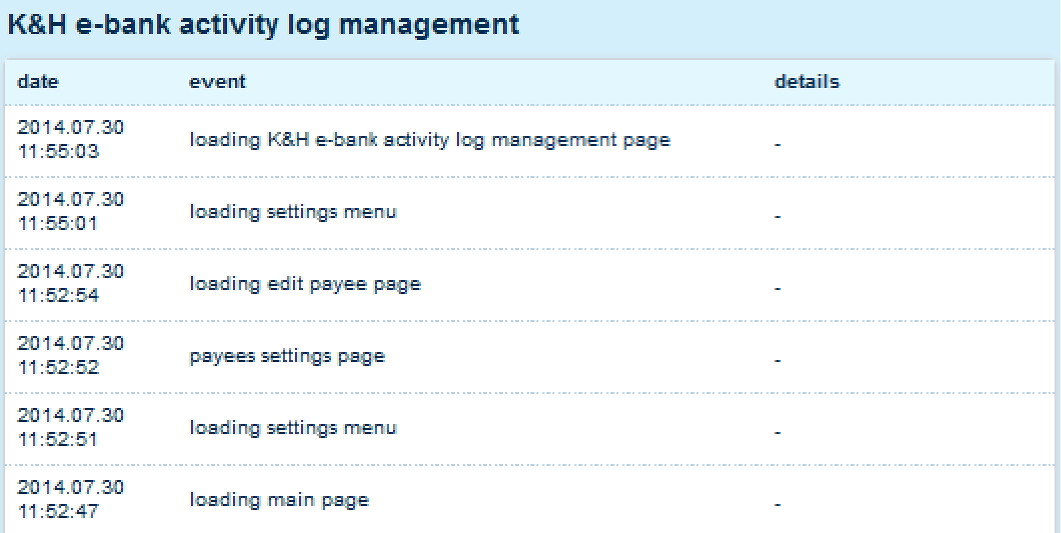
Save transaction

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

- Click on the cancel button to cancel the transaction.

11.8 View K&H corporate e-bank activity log

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

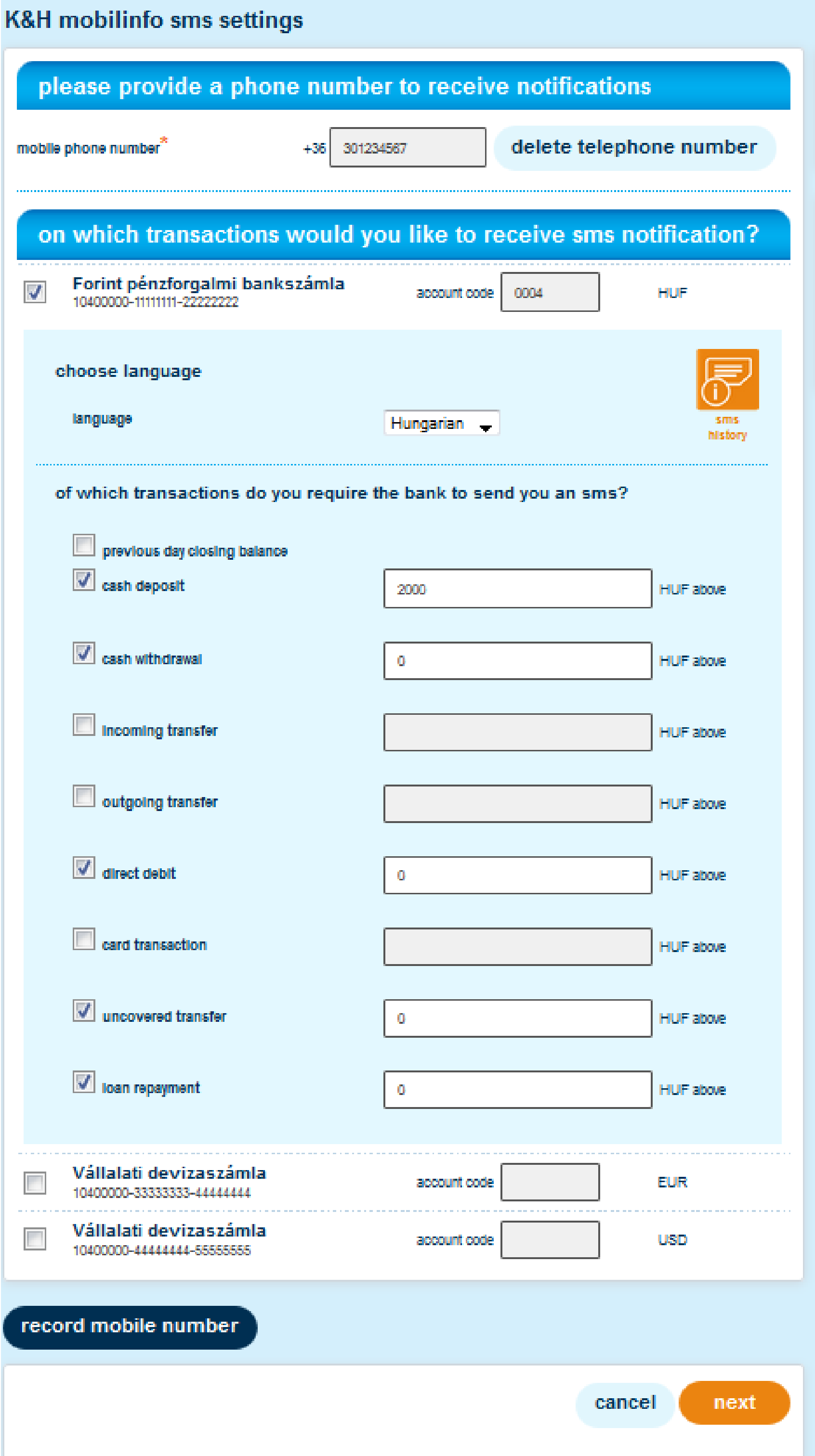


K&H e-bank activity log management

date	event	details
2014.07.30 11:55:03	loading K&H e-bank activity log management page	-
2014.07.30 11:55:01	loading settings menu	-
2014.07.30 11:52:54	loading edit payee page	-
2014.07.30 11:52:52	payees settings page	-
2014.07.30 11:52:51	loading settings menu	-
2014.07.30 11:52:47	loading main page	-

11.9 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

on which transactions would you like to receive sms notification?

☑ Forint pénzforgalmi bankszámla 10400000-11111111-22222222 account code 0004 HUF

choose language

language Hungarian

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

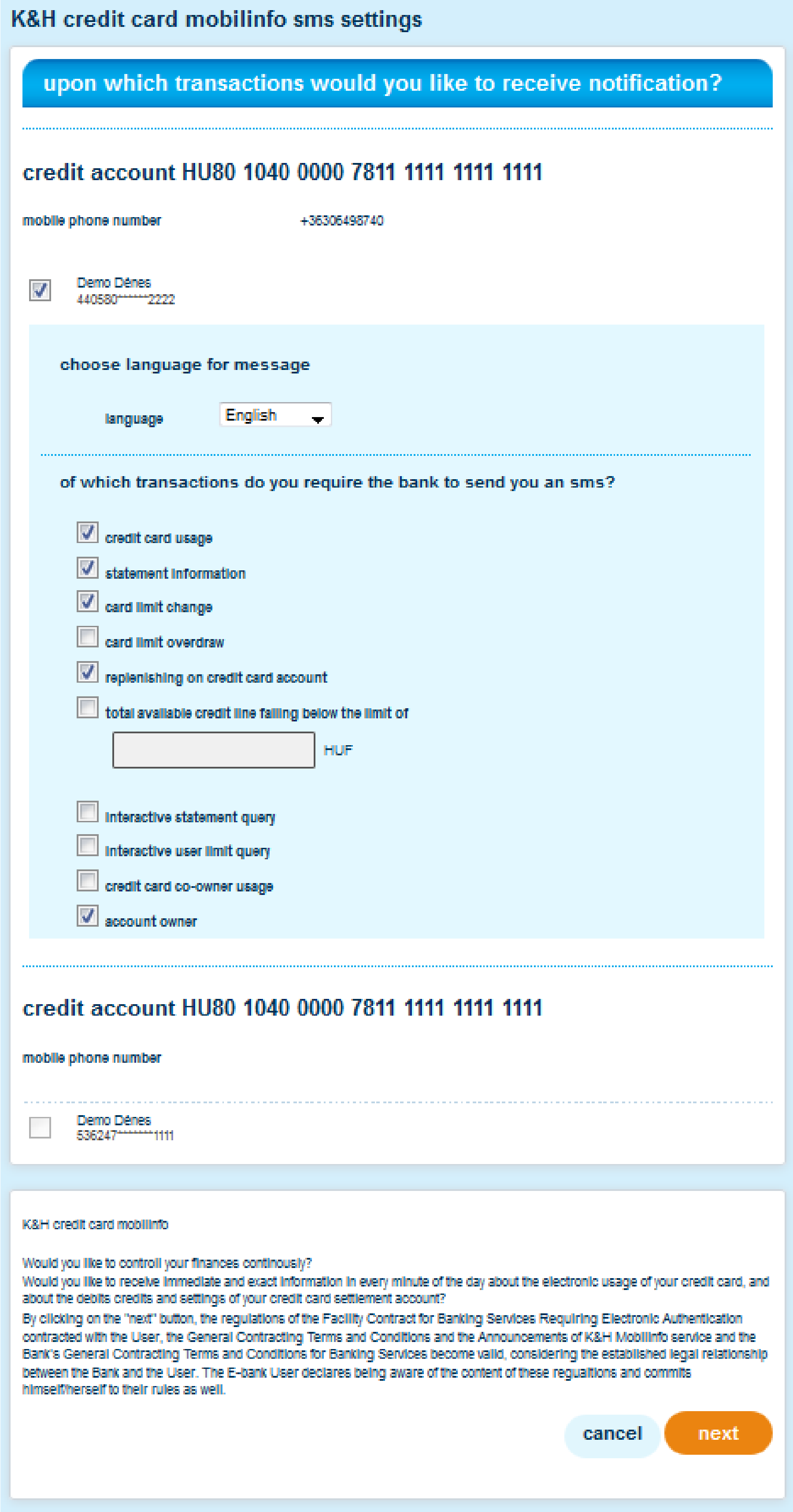
☐ Vállalati devizaszámla 10400000-33333333-44444444 account code EUR

☐ Vállalati devizaszámla 10400000-44444444-55555555 account code USD

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

11.10 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 HU80 1040 0000 7811 1111 1111 1111

mobile phone number +36306498740

☑ Demo Dénes
440580******2222

choose language for message

language: English

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

credit account HU80 1040 0000 7811 1111 1111 1111

mobile phone number

☐ Demo Dénes
536247******1111

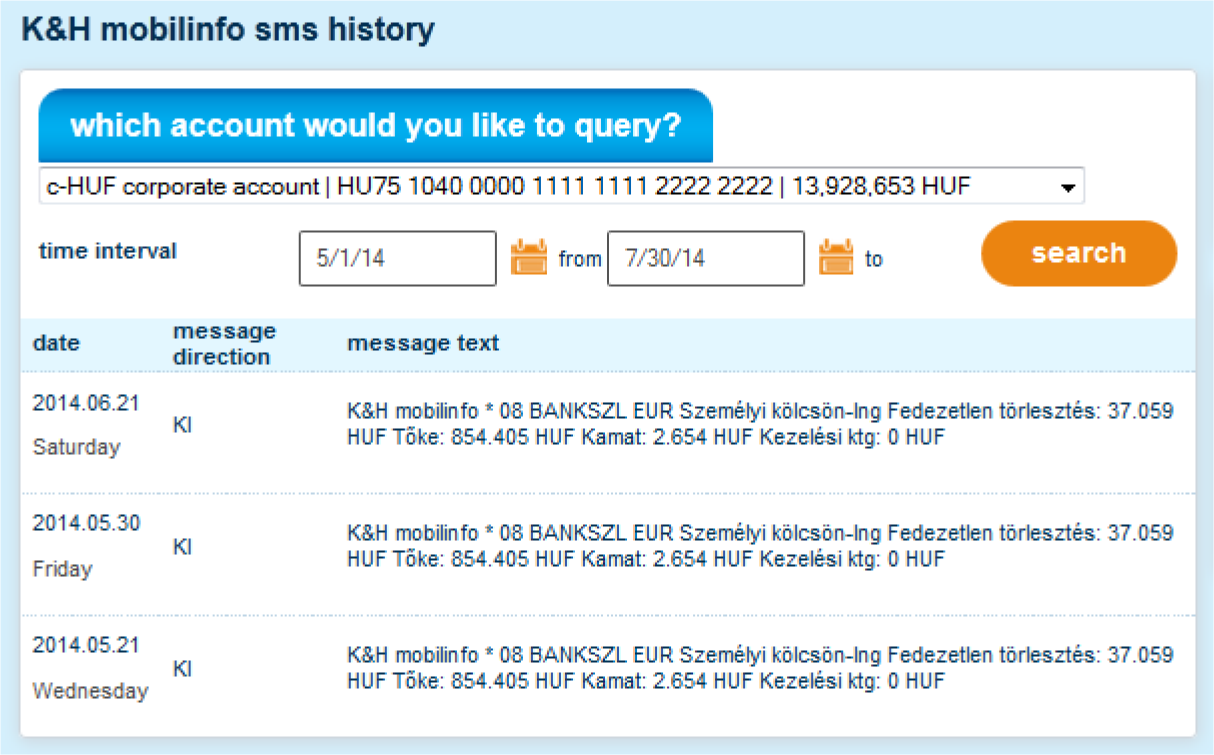
K&H credit card mobilinfo

Would you like to controll your finances continously?
Would you like to receive immediate and exact information in every minute of the day about the electronic usage of your credit card, and about the debits credits and settings of your credit card settlement account?
By clicking on the "next" button, the regulations of the Facility Contract for Banking Services Requiring Electronic Authentication contracted with the User, the General Contracting Terms and Conditions and the Announcements of K&H Mobilinfo service and the Bank's General Contracting Terms and Conditions for Banking Services become valid, considering the established legal relationship between the Bank and the User. The E-bank User declares being aware of the content of these regualtions and commits himself/herself to their rules as well.

- 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.

11.11 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?

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

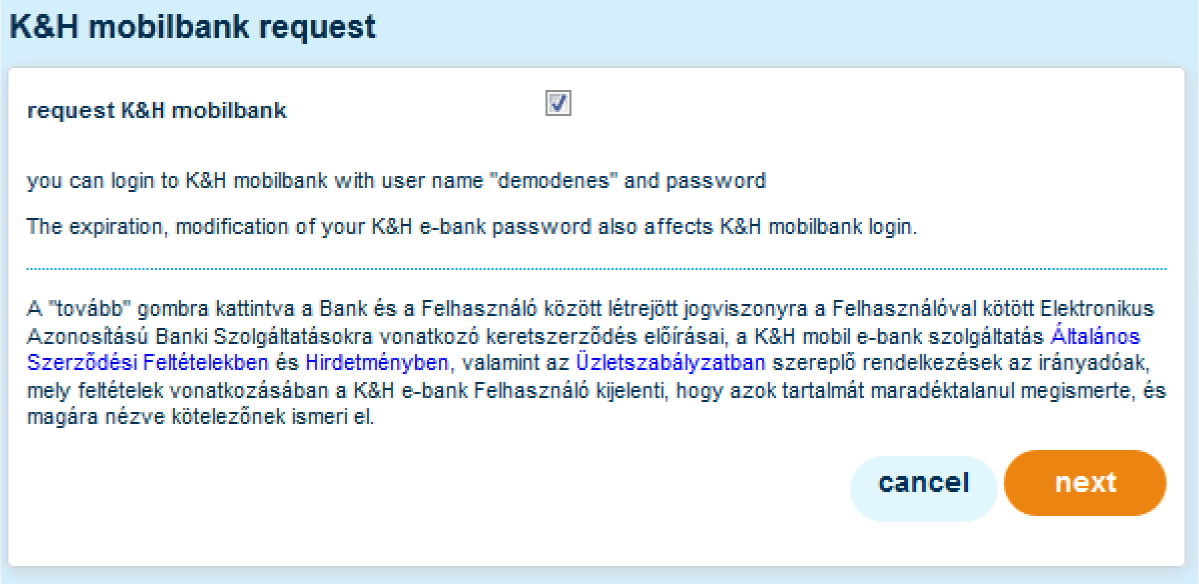
time interval 5/1/14 from 7/30/14 to

date	message direction	message text
2014.06.21 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
2014.05.30 Friday	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
2014.05.21 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

- 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.

11.12 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

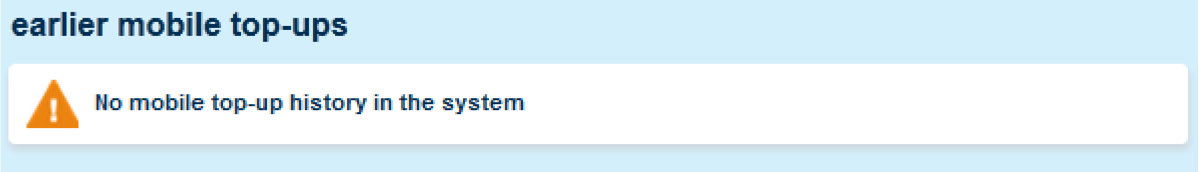
The expiration, modification of your K&H e-bank password also affects K&H mobilbank login.

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

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.

11.13 View earlier mobile phone top-ups

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



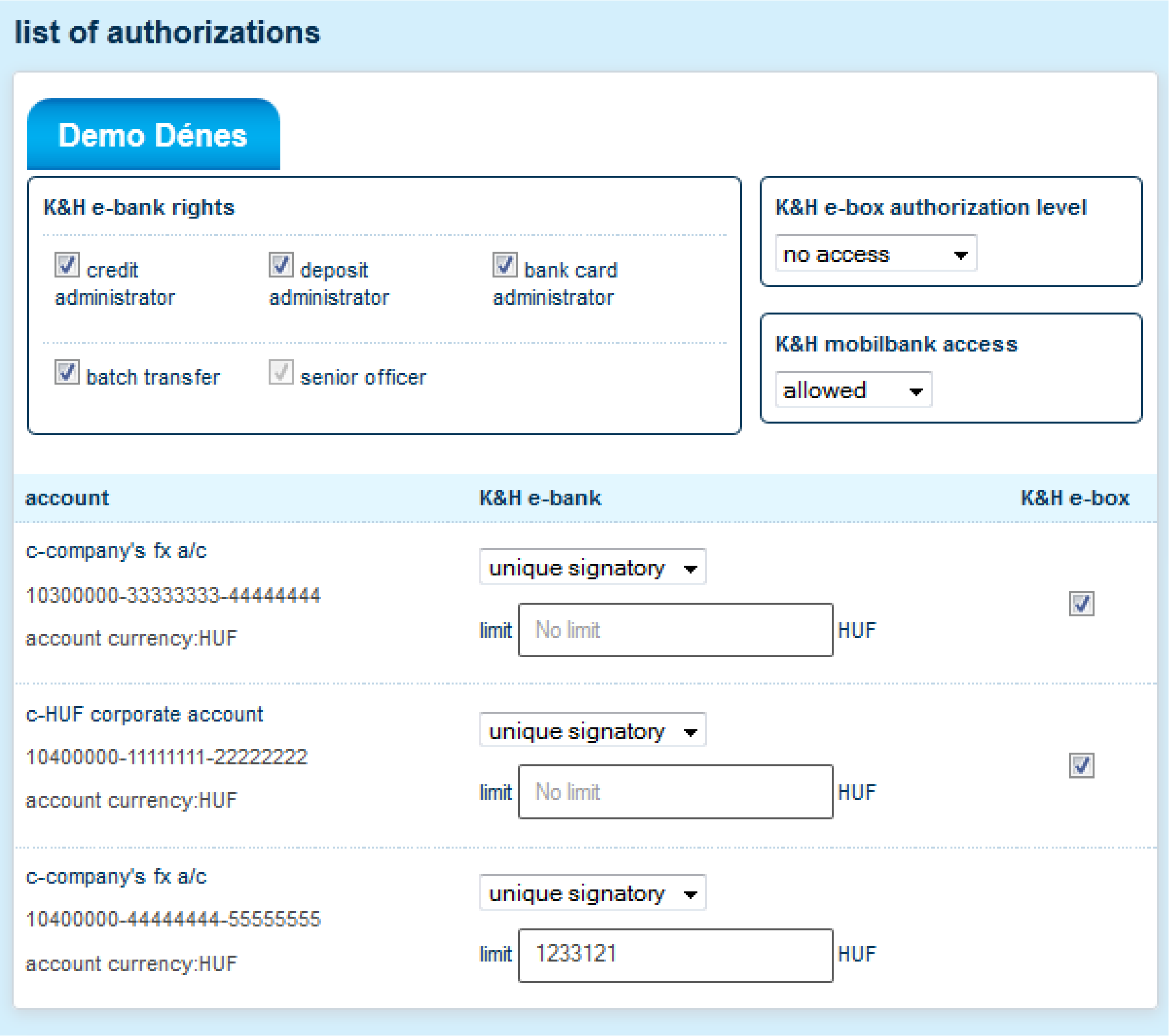
earlier mobile top-ups

No mobile top-up history in the system

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

11.14 Setting / modifying / cancelling authorisations

This screen enables you to set up, modify or cancel authorisations for K&H corporate e-bank and K&H e-box users. You must have senior officer or administrator access rights to access this screen.



list of authorizations

Demo Dénes

K&H e-bank rights

☑ credit administrator
☑ deposit administrator
☑ bank card administrator
☑ batch transfer
☑ senior officer

K&H e-box authorization level: no access

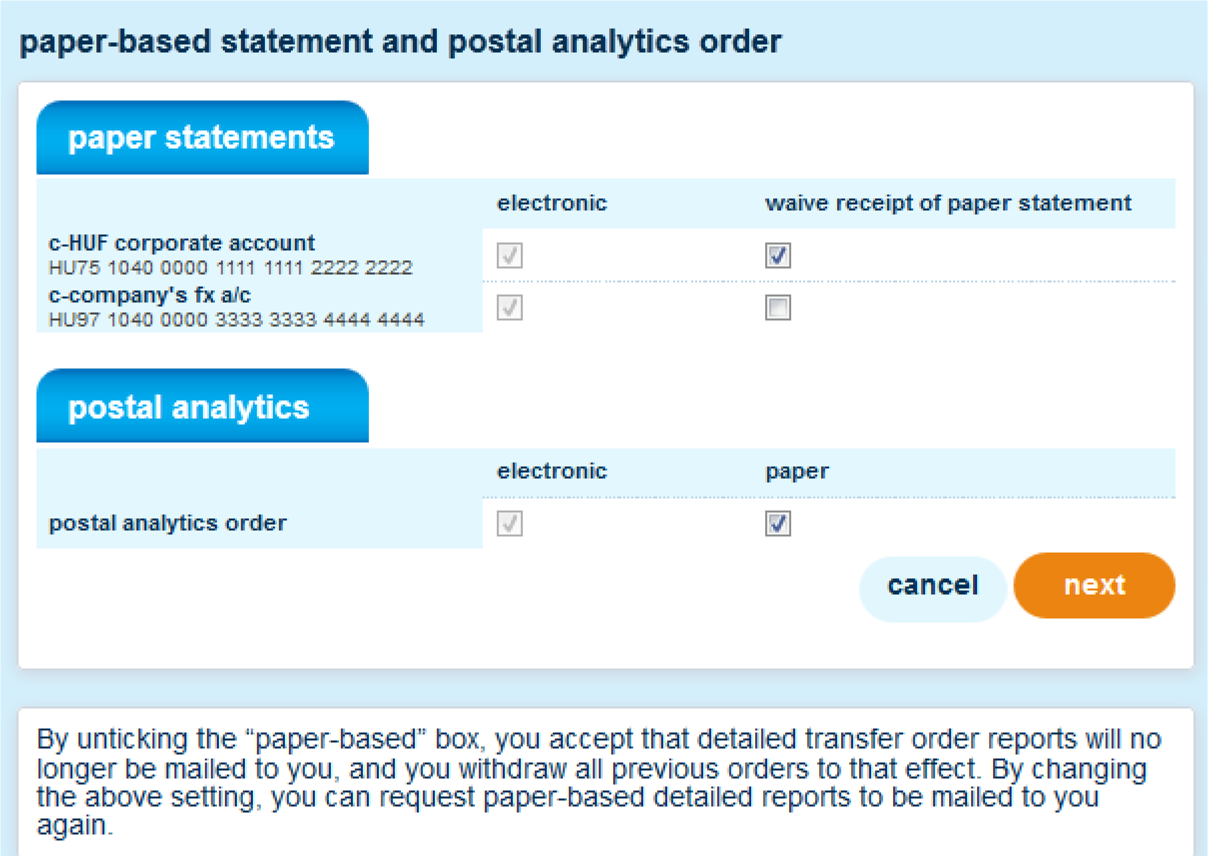
K&H mobilbank access: allowed

account	K&H e-bank	K&H e-box
c-company's fx a/c 10300000-33333333-44444444 account currency:HUF	unique signatory limit No limit HUF	☑
c-HUF corporate account 10400000-11111111-22222222 account currency:HUF	unique signatory limit No limit HUF	☑
c-company's fx a/c 10400000-44444444-55555555 account currency:HUF	unique signatory limit 1233121 HUF	

- Product level access rights can be set in the *K&H e-bank rights* section.
- The use of K&H e-box and K&H mobilbank can also be authorised here.
- Account level rights and signatory limits can be set in the *Account* section, along with signatory limits and inclusion in e-box. You must have access to e-box to add accounts thereto.
- 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.

11.15 Postal analytics order

This screen enables you to decide whether you would like printed reports about printed postal payment orders in addition to electronic reports. You must have senior officer or administrator access rights to access this screen.



paper-based statement and postal analytics order

paper statements

	electronic	waive receipt of paper statement
c-HUF corporate account HU75 1040 0000 1111 1111 2222 2222	☑	☑
c-company's fx a/c HU97 1040 0000 3333 3333 4444 4444	☑	☐

postal analytics

	electronic	paper
postal analytics order	☑	☑

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

- 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.

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 corporate e-bank FAQ, Security information documents) for further information on the (secure) use of our services