

K&H Bank Zrt.

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K&H electronic mailbox

user manual

last updated: 28.09.2023

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1. Introduction

The Bank also offers documents to its clients in an electronic format.

In addition to the account statements available to retail clients, a number of other documents such as contracts, certificates and notices are now available in an easy-to-follow, well-structured form.

The new improved K&H electronic mailbox presents documents in folders and subfolders complete with a menu on the side for easy navigation.

The mass download function enables clients to download hundreds of documents (e.g. account statements) at a time.

Older documents can also be retrieved thanks to the advanced search and filter functions.

Documents older than 13 months are already archived but they can also be subscribed to or reloaded free of charge from the “archived” folder for seven days.

The Bank charges a subscription fee for certain documents, which is specified in the prevailing Announcement. This fee is charged to clients per document at the end of each month.

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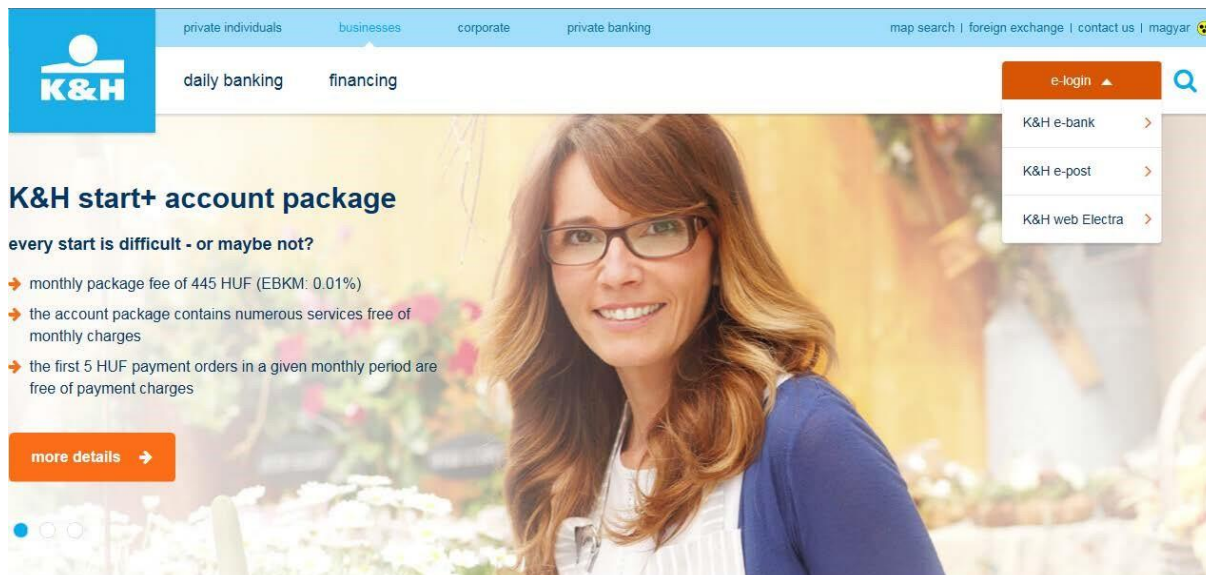
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2. Login

1. The login pages can be opened from the opening page of the website of K&H Bank by choosing the “e-login” option:



we will help you find a solution

The e-login button will take you to one of the following pages:

K&H e-bank (<https://www.kh.hu/ebank>): for SME and retail clients using e-bank

K&H e-post (<https://www.kh.hu/eposta>): for SME or corporate clients using K&H e-post only or in combination with other services

K&H web Electra (<https://www.kh.hu/electra>): for SME or corporate clients using K&H Electra only or in combination with other services if they want to access the Electra system via web Electra

K&H electronic mailbox (www.kh.hu/epostalada): for retail clients with a biometric signature profile

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2. Log on the electronic mailbox

private individuals | businesses | corporate | private banking | map search | foreign exchange | contact us | magyar 🇭🇺

K&H e-login 🔍

K&H electronic mailbox login

SMS login

To enter electronic mailbox use your user ID and password

[first login](#)

To log in to the electronic mailbox using identification by SMS you need your user name and your password, which you specify when you log in to the electronic mailbox for the first time. We will then send a single-use code by SMS for entry into the electronic mailbox.

[how do I log in to the electronic mailbox for the first time?](#) +

[what are K&H eID and e-PIN code? where can I find them if I forget them? what do I need to do if I want to change or replace them?](#) +

[what do I do if I enter the wrong user name or password?](#) +

Please choose your preferred authentication method on the login page of the **K&H electronic mailbox**.

Then enter your password for the selected authentication device. If the password is correct, the system will authenticate you and opens the application.

K&H e-posta login | HU|EN 🇭🇺

log in with username and password

username *

hide username

password *

login

[I have forgotten my password](#)

[more details](#) ▾

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3. The K&H electronic mailbox interface - after login

Please note that the screenshots used in this manual may be slightly different depending on the type of your browser.

The application is also available in English; click on the “English” button in the top left corner of the screen to change language.

1. The following screen is displayed following logging in from the **K&H electronic mailbox**:

status	name	folder	subfolder	created
<input type="checkbox"/> <input type="radio"/> read	biometric certified investment contract	contract	investment	2023.09.19.
<input type="checkbox"/> <input checked="" type="radio"/> unread	biometric certified investment declaration	information	investment	2023.09.19.
<input type="checkbox"/> <input checked="" type="radio"/> unread	biometric certified investment declaration	warrant transaction	investment transaction	2023.09.19.

If you are logging in to the application for the first time, a “Refresh” button is also displayed. Then the application checks what documents are available and only shows the folders that actually contain documents.

The “Refresh” button is also displayed when a user is being assigned to a company and the company (client) in question is being selected for the first time. Clicking on the “Refresh” button also takes you to the “inbox” folder.

status	name	folder	subfolder	created
<input type="checkbox"/> <input type="radio"/> read	biometric certified investment contract	contract	investment	2023.09.19.
<input type="checkbox"/> <input checked="" type="radio"/> unread	biometric certified investment declaration	information	investment	2023.09.19.
<input type="checkbox"/> <input checked="" type="radio"/> unread	biometric certified investment declaration	warrant transaction	investment transaction	2023.09.19.

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The application will remember the company (client) that the user in question (assigned to a company using K&H e-post) last viewed, and will display the documents of the same company when the user logs in next. In other cases the name of the client is displayed.

If you have no documents in the K&H e-post for the period in question, then a warning message will appear.

Test

documents

e-dossier

- incoming (4)
- notification
- notification bankinformation
- contract
- information (2)
- loans
- investment (2)
- warrant transaction (2)

status	name	subfolder ↓	attribute ↓	created ↓
<input type="checkbox"/>	<input type="text" value="Name of document, bank account number"/>	All	All	2023 08.01. - 2023 09.01. date
There is no document to display between 01.08.2023 and 01.09.2023. Please modify the date interval.				
0		Total: 0		1 page / 1

The status of new documents received within the last 40 days and not yet opened is always “unread”. You can filter for the status of documents as you wish. Documents can be grouped according to their status as follows:

- unread (default)
- to do (retroactively for up to 13 months)
- read (retroactively for up to 13 months)

The document status can also be found in the menu on the left, with separate subfolders for “unread” and “to do” documents.

status	name	folder ↓	subfolder ↓	created ↓	
<input type="checkbox"/>	<input type="text" value="Name of document, bank account number"/>	All	All	2023 09.02. - 2023 09.28. date	
<input type="checkbox"/> ● unread	biometric certified investment contract	contract	investment	2023.09.19.	
<input type="checkbox"/> ● unread	biometric certified investment declaration	information	investment	2023.09.19.	
<input type="checkbox"/> ● unread	biometric certified investment declaration	warrant transaction	investment transaction	2023.09.19.	
<input type="checkbox"/> ● todo	biometric certified investment declaration	warrant transaction	investment transaction	2023.09.19.	
<input type="checkbox"/> ○ read	biometric certified investment notification	information	investment	2023.09.19.	
1 - 5		Total: 5		1 page / 1	

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The “inbox” folder shown above displays all the documents accessible by the user(s), but the set of listed documents depends on access rights. A maximum of 1,500 documents received within the last 40 days are displayed in chronological order. If the list is too long, scroll down to view the rest of the items – maximum 50 can be displayed at a time.

If there are more than 50 documents in the list, then they are arranged on multiple pages; use the arrows to move between pages. Click on the double arrows to go to the first or last page. Active buttons are blue, and inactive buttons are grey.

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4. Folders

In K&H electronic mailbox, documents are displayed in different folders and subfolders. The fixed folder structure is dynamic, i.e. only those containing documents are displayed.

- The number of **unread documents** in a folder is always shown in parenthesis, next to the name of the folder in question. Click on the  symbol next to a folder to view subfolders, then click on a subfolder to display the documents it contains.

The examples below show some possible folder structures:



e-dossier ^

- incoming (41)**
- statements (26) ^
 - statement copy (1)
- notification (2) ^
 - securities (1)
 - account management (1)
- contract (5) ^
 - loans (4)
 - investment (1)
- information (5) ^
 - loans (5)
- clientdocument (2) ^
 - client data sheet (2)
- investorprotection (1) ^
 - disclosure (1)
- archived
- STATUS
- unread (41)
- todo
- messages (1)**

- If you see a folder with a number in parentheses next to it but there no documents are displayed, then set an earlier date to view documents in “unread” status.






e-dossier ^

- incoming (41)
- statements (26) ^
 - statement copy (1)
- notification (2) ^
 - securities (1)
 - account management (1)
- contract (5) ^
 - loans (4)**
 - investment (1)

status	name	subfolder	attribute	created
<input type="checkbox"/>	Name of document, bank account number	All	All	2023 2023 08.01. _ 10.12.  date
 There is no document to display between 01.08.2023 and 12.10.2023. Please modify the date interval.				
0 Total: 0				

e-dossier ^

- incoming (41)**
- statements (26) ^
 - statement copy (1)
- notification (2) ^
 - securities (1)
 - account management (1)
- contract (5) ^
 - loans (4)**
 - investment (1)
- information (5) ^
 - loans (5)

status	name	subfolder	attribute	created
<input type="checkbox"/>	Name of document, bank account number	All	All	2022 2023 09.12. _ 10.12.  date
<input type="checkbox"/>	unread acceptance statement 1001750822	loans	consumer finance	2022.12.08.  
<input type="checkbox"/>	unread contractual offer 1001750822	loans	consumer finance	2022.12.07.  
1 - 2 Total: 2				

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- Clicking on a folder will show you all the documents in that folder irrespective of the subfolder type so you can run an advanced search or filter the documents. You can further refine your results by filtering for a subfolder or attribute.

e-dossier	status	name	subfolder	attribute	created
incoming (3) notification	<input type="checkbox"/>	Name of document, bank account number	All	All	2022 09.12. - 2023 10.12. date
contract (1)	<input type="checkbox"/>	biometric certified investment contract	investment	investment	2023.09.19.
investment (1) information (1) warrant transaction (1) archived	1 - 1 Total: 1 1 page / 1				

contract (1)	subfolder	attribute	created
investment (1) information (1)	All	All	2022 09.12. - 2023 10.12. date

- If you click on a subfolder, then you will only see documents of the type stored therein, i.e. in that subfolder. The “attribute” column on this screen displays a certain value for the document type in question (e.g. product type or another attribute of the document) and allows you to narrow down the set of results.

status	name	subfolder	attribute	created
<input type="checkbox"/>	Name of document, bank account number	All	All	2022 09.12. - 2023 10.12. date
<input type="checkbox"/> ● unread	biometric certified investment declaration	investment	investment	2023.09.19.
<input type="checkbox"/> ○ read	biometric certified investment notification	investment	investment	2023.09.19.
<input type="checkbox"/> ○ read	preliminary document (indicative offer)	loans	consumer finance	2023.08.15.
1 - 3 Total: 3 1 page / 1				

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5. The functioning and use of K&H electronic mailbox

The functions discussed herein also apply to folders / subfolders; any differences are discussed and highlighted. The bar at the top of the screen is called “filter” and its operation is described in detail.

attribute type	function	appearance
select square	mass selection	
status filter	displays status	
sealed envelope button	displays documents in “unread” status	
open envelope button	displays documents in “read” status	
label button	displays documents in “to do” status	
name field	search, filter	
folder, subfolder filter	filter	
date selector	filter	
order of documents displayed	displays documents in ascending or descending order by folder, subfolder and date	
“mass download” arrow button	downloads all the documents in the folder in question	
download a specific document	downloads the specific document	
view a specific document	displays the specific document	

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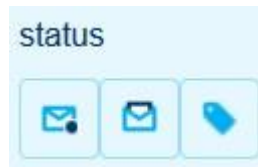
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1. "Select square" is also used for "mass selection".

It is only active in the case of documents that can be downloaded directly, without your having to do anything else; otherwise it remains grey, i.e. inactive.



2. Status: "read", "unread", „to do" pictograms. Clicking on one will display all the documents in that status. The status of each document must be changed individually!



3. The title of unread documents is shown in bold. Once a document has been viewed its title changes from bold to normal.

<input type="checkbox"/>	● unread	balance certificate	transaction	balance certificate	2023.06.07.		
<input type="checkbox"/>	○ read	balance certificate	transaction	balance certificate	2023.06.07.		

Unread documents received more than 40 days earlier can be found in the folder / subfolder structure or in the inbox by setting the date accordingly, i.e. earlier than 40 days, in the search function.

4. "Name" field: contains the key details of documents, which vary by document. The most important detail is the title, which can be searched for. The name field can contain a date (e.g. the month in the case of a statement), currency or other attributes.

securities statement 30.09.2023

statements

The search commences immediately once some text is entered into the search field. The function searches for fragments and all characters in the name field, but only among the hits:

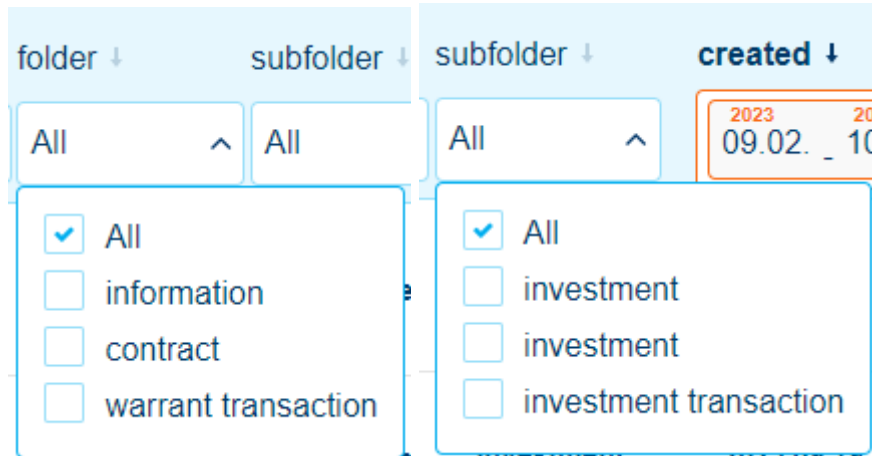
status	name	subfolder ↓	attribute ↓	created ↓
<input type="checkbox"/>	<input type="text" value="account"/>	All	All	2022 09.12. - 2023 10.12. date
<input type="button" value="clear filters"/>				
<input type="checkbox"/> ● unread	current account statement 05.10.2023	statement copy	account management certificate	2023.10.05.
<input type="checkbox"/> ● unread	current account statement 05.09.2023	statement copy	account management certificate	2023.09.05.

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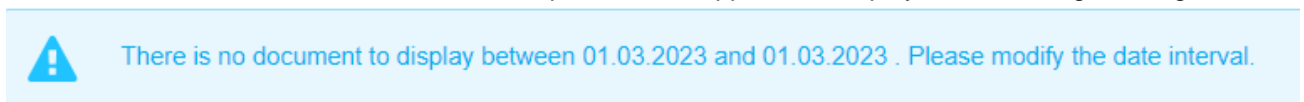
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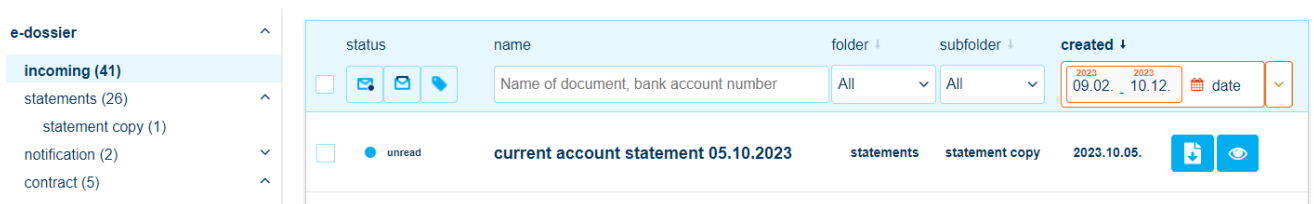
- Folder: it contains all the documents available to the client in question (for the date interval set) and all the subfolders thereunder. In a folder, you can filter documents that are contained in certain subfolders only, or filter documents by any of the attributes, which may contain unique information pertaining to the document type in question that facilitates the identification of the document you are searching for.



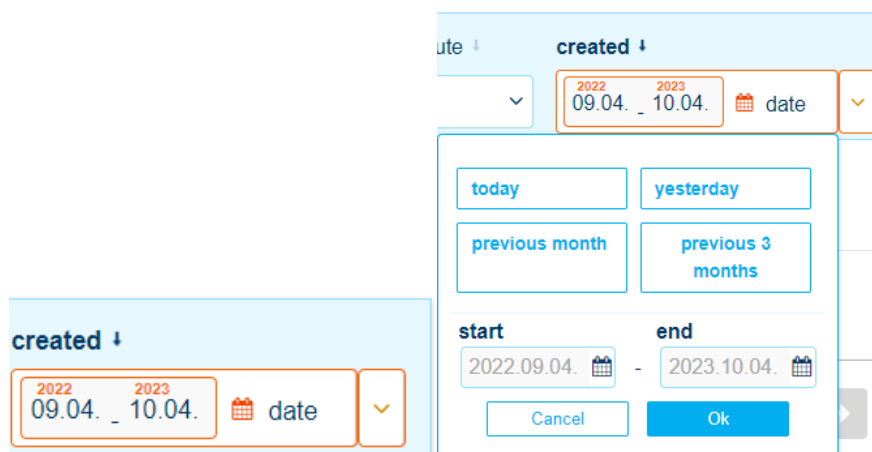
If no hits are found in the date interval in question, the application displays the following message:



- Subfolder: it works according to the description above; only the documents linked to this subfolders are displayed.



- Date selector: the date when a document was generated. A separate menu is available here; you can enter a specific date or choose from pre-set values (today, yesterday, three months etc.)



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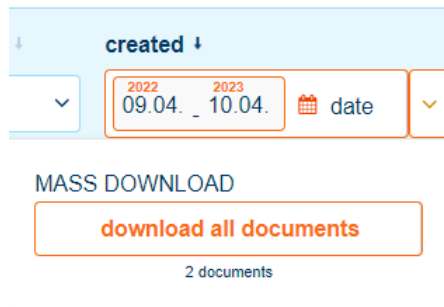
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8. Sort direction: click on the small, pale grey “arrow” pictogram, which is shown next to the folder / subfolder, attribute and date fields to change the sort direction of documents to ascending or descending. The default order is descending, i.e. the latest document is displayed on the top of the list. In the case of folder / subfolder / attribute, the elements of the value set are displayed in alphabetical or reverse alphabetical order.



9. “Mass download arrow” button: click on it to download all the documents in a folder that fall into the selected date interval.



The table below shows the date and search settings for the documents in the various folders:

date setting folder type	from date	to date	searchable date interval
“inbox” folder	today	40 days	unlimited
folder / subfolder	today	13 months	unlimited
“archived” folder	end of last year	12 months	12 months

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6. Downloading and viewing documents

Documents can be downloaded by:

- clicking on the appropriate button
- selecting two or more documents (mass download multiple documents)
- using the aforementioned “Mass download arrow” button (mass download all documents)

type	function	appearance (before download)	appearance (after download)
unread status			
download button	download 1 document		
view button			
read status			
download button	download 1 document		
view button			
mass download – irrespective of status			
mass download button	download at least 2 documents		not applicable
mass download arrow button (in FILTER)	download all documents in folder	and	not applicable

1. using the Download button

- click on the “download” button to download and open other documents.
- There is no status indicator or window showing that the download has started, only the prompt window of your browser pops up to ask whether you would like to open or download the document in question.

a.) In the case of all other documents

- If the document is in “unread” or “to do” status, the button is blue:



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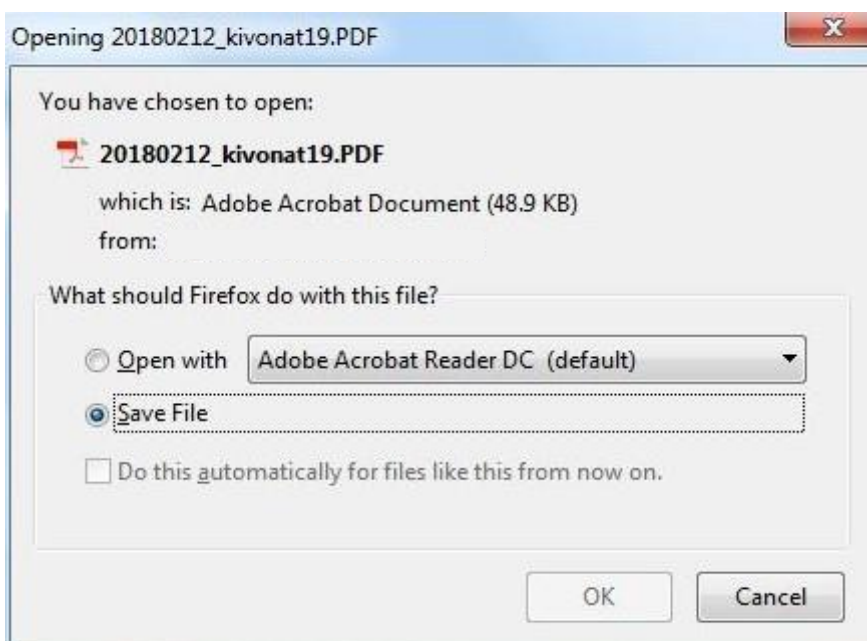
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- If it is in “read” status, the button is white:



Please note that documents may be downloaded onto your computer to be opened manually or they may open straight away depending on the operating system on your computer, your browser settings and/or your choice (Open or Save). In other words, if the prompt window asking whether you would like to open or download a document is displayed, the document is already available and can be downloaded.



Please note that if documents are downloaded onto your computer to be opened from there according to the default settings of your browser, they will be accessible to other users of your computer!

2. selecting „mass download” – on a particular page

The mass download function enables you to download documents of different types (irrespective of their status), *but only up to 50 documents per page*. You can mass download documents on a page by selecting them. **If you would like to download more documents, follow the instructions in the “downloading all documents” section.**

Downloading documents from the “archived” folder is described in [Chapter 7 Archived documents](#); this section only describes downloading from other folders.

- If you select at least two documents, the “selected for download” window will be displayed at the bottom of the screen.
- Click on the “Download selected” button to download the documents.

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e-dossier

Incoming (3)

- notification
- contract (1)
- information (1)
- warrant transaction (1)
- archived

STATUS

- unread (3)
- todo

messages (1)

status	name	folder	subfolder	created		
<input type="checkbox"/>	unread	biometric certified investment contract	contract	investment	2023.09.19.	
<input type="checkbox"/>	unread	biometric certified investment declaration	information	investment	2023.09.19.	
<input checked="" type="checkbox"/>	unread	biometric certified investment declaration	warrant transaction	investment transaction	2023.09.19.	
<input checked="" type="checkbox"/>	read	biometric certified investment declaration	warrant transaction	investment transaction	2023.09.19.	
<input type="checkbox"/>	read	biometric certified investment notification	information	investment	2023.09.19.	

Download selected

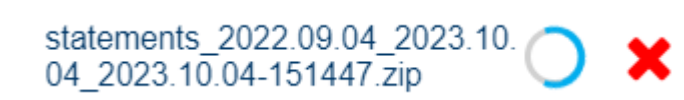
2 selected for download

1 page / 1

If you navigate to another page after selecting documents to be downloaded, your selections will be deleted. However, if you only change their status (e.g. from “unread” to “read”), *they remain selected.*

If the download has started:

- The download status is shown on the right in a window created for this purpose, complete with a circular progress bar. You can interrupt the download at any time by clicking on the red **X** next to it.



- Composition of the file name:

„foldername_dateinterval-dateandtimeofdownload.zip”



- When the download is completed a white checkmark appears. Click on the file name to open the zip file downloaded onto your computer or to save it elsewhere.

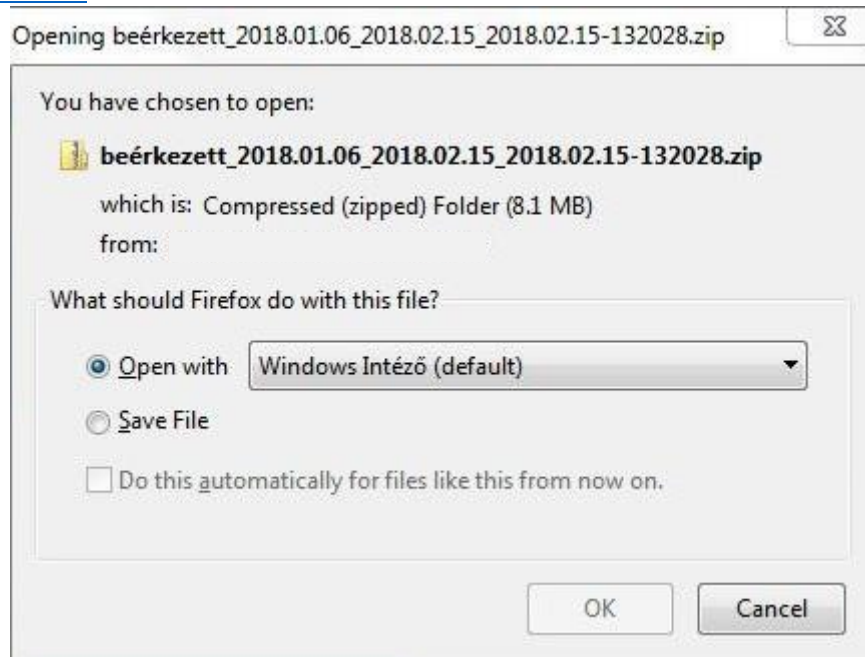
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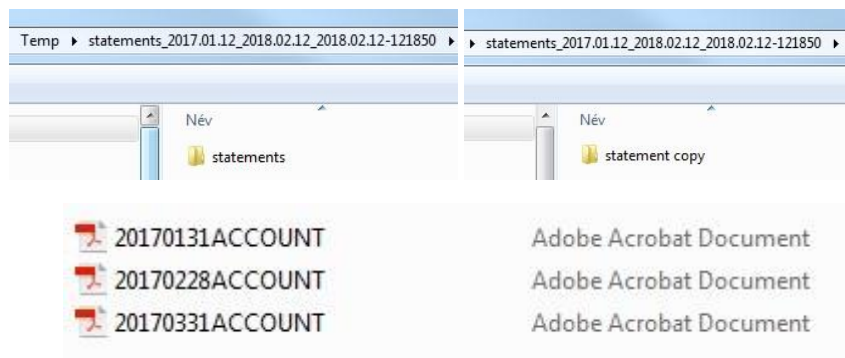
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- The zip file contains a library created from the name of the folder in question, which in turn contains the subfolder and the documents.



- Earlier downloads remain available in the “mass downloads” window **for 5 days**, after which they are deleted
- The download list will be still there when you next log in, and it will also be visible for five days following a change of users.
- The “mass downloads” window can be opened and closed with the arrow on the left. It shows items selected for download as well as downloads already completed.
- The window is dark blue when closed and white when open. It is always visible in the bottom right hand corner of the page, irrespective of whether or not you have mass-downloaded any documents (the value shown will be 0/0 in the latter case). The window cannot be moved or removed, it can only be opened and closed using the arrow.

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statement copy client level 2023.03.16.  


◀ ◁ 1 page / 1 ▷ ▶

↓ **Mass downloads (8/8)**

statements_2022.09.04_2023.10.04_2023.10.04-151447.zip	
statements_2022.09.04_2023.10.04_2023.10.04-151214.zip	

3. Downloading all documents from a folder

If you want to download all the documents in a folder at the same time, you must use the button on the right hand side of the filter section described above instead of selecting them.

▼ 2023 2023 02.01. _ 09.30.  date ▼

MASS DOWNLOAD

download all documents

2 documents

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7. Archived documents

The “archived” folder can be found in the menu on the left. Click on it to display documents older than 13 months, which are in “archived” status and so they can be reloaded. You can go back in time as long as you like but only up to a year at a time. Whether reloading a document is subject to a charge is indicated by the relevant buttons as discussed below.

status	name	folder	subfolder	created	
<input type="checkbox"/>	Name of document, bank account number	All	All	2021 09.12. - 2022 09.12. date	
<input type="checkbox"/>	archive	cb (khr) loan report	information	loans	2022.09.02. reload
<input type="checkbox"/>	archive	cb (khr) loan report	information	loans	2022.09.02. reload

1. Characteristics of the “archived” folder

- By default the application displays the archived documents older than 13 months (maximum 50 per page, just like in the case of other documents) in 12-month date intervals, if such a document exists
- This period may be changed but it cannot be longer than 12 months. If you try to set a longer date interval, a warning message will be displayed.

start: 2021.09.06 - end: 2022.09.30

Wrong time interval: the maximum period for archived documents is 1 year. Please narrow down your search interval.

Buttons: Cancel, Ok

- If you go to another folder and back, then the default value will be once again displayed in the date field.

2. Reloading individual documents from the “archived” folder

- Reloading documents may be subject to a charge as per the prevailing Announcement. This is also stated on the screen:

We would like to draw your attention that reloading certain archived documents may incur a charge.

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- If you want to reload a single document and it is subject to a charge, then the “subscribe” button is displayed on the screen:

- Next you must confirm that you want to subscribe to the document in question. You can cancel the subscription by clicking on the “cancel” button or on the “X” in the top corner of the window.

K&H e-post document subscription ×



We would like to draw your attention that reloading certain archived documents may incur paying a charge. Would you like to subscribe to the document?

- If reloading the document in question is not subject to a charge, then the “reload” button is displayed:

- This will then be followed by a warning message, irrespective of whether or not the document is subject to a charge:

K&H e-post document subscription ×

The request to subscribe to or retrieve the selected documents has been received. The operation is in progress, the documents will be automatically transferred to the Incoming folder.

3. Mass reload

- A mass reload is also possible by clicking on the “reload selected” button. Maximum 50 documents are displayed per page.
- Documents in the “archived folder” subject to a charge **must be reloaded separately** from those free of charge. If you attempt to select documents of both types a message will be displayed to warn you that the selected documents cannot be reloaded at the same time.

Subscribed and subscription-free documents cannot be downloaded together at the same time. Please modify your selection.

- If you have selected multiple documents, click on the “subscribe to selected” / “reload selected” button to start the process.

3 document selected for subscription

2 document selected for reload

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- The warning message shown above will be displayed again as the selected documents cannot include any items subject to subscription. Confirm your selection again.
- Click on the “yes” button to start the subscription / reload.
- This is not shown in the “mass downloads” window as no zip file is generated there.

4. Viewing reloaded documents

- Initially the status of documents reloaded from the “archived” folder and shown in the “inbox” folder will always be “unread” irrespective of their date.
- The date filter has no effect on the documents, i.e. reloaded documents whose date falls outside the default 40-day interval will also be visible.
- The status of reloaded documents can be changed in the same way as in the case of all other documents and accordingly all the filter functions described above can also be used. However, if you filter your search down to “unread” documents, then the date interval in the “inbox” folder will be automatically reset to 40 days and thus the reloaded document will no longer appear because of the date filter unless you change the date.

Reloaded documents remain available in the “inbox” folder for seven days only.

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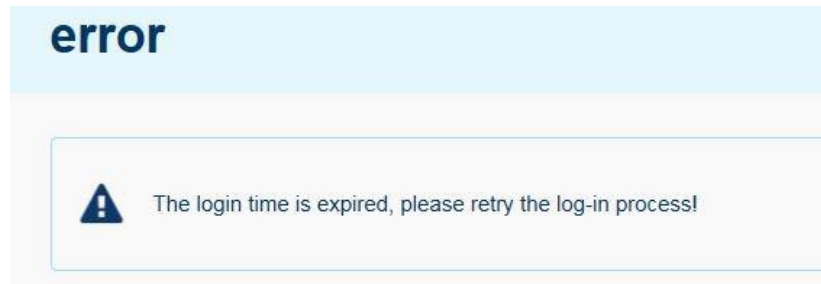
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8. Other interface messages

This chapter presents the messages not discussed above.

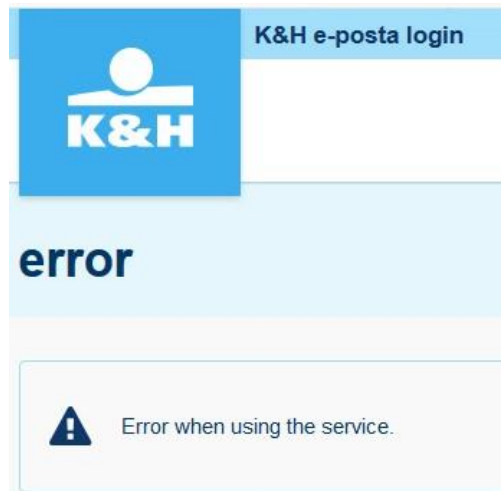
1. During authentication: time-out

If you fail to enter your details for 4 minutes, the login page will display the following message:



2. Prior to login

If you are not authorised to use the service (e.g. the authentication device of your choice cannot be used for the electronic channel in question), the following window pops up:



3. Date shown following login

The date of your last login is displayed in the top right-hand corner of the screen next to the logoff and language selection buttons:

HU | EN 🗿

last login
2023.10.04



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4. Inactivity following login

If you take too long to complete an action, a counter (time-lock) will start in the top right-hand corner showing how much longer you have until the application logs you out:



K&H e-post connection will expire in 1 minute!



You have not performed any operations in K&H e-post for a few minutes.
For your security, you will be signed out in 1 minute.
You can, however, extend the connection in the remaining time frame.



When that time is up, another window will be displayed to notify you that the system has logged you out:

K&H e-post connection expired!

You have not performed any operations in K&H e-post for a while.
For your security, we have been signed out you from the service.



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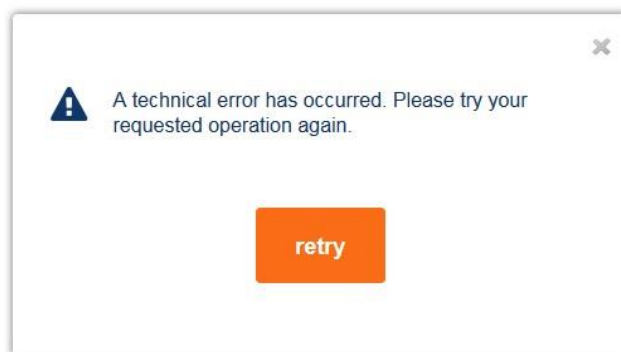
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www.kh.hu • bank@kh.hu**5. Mass download error**

If the download package could not be compiled for whatever reason, then an exclamation mark is displayed next to the name of the download file. If this happens, please attempt to download your documents again.

**6. Other “technical errors”**

In the event of a technical error, please click on the “retry” button or close your browser and login again.



Should you have any further questions, please call K&H Remote Bank or K&H SME customer service at +36 (1/20/30/70) 335 3355 or K&H Corporate Customer Service at +36 (1) 468 7777.