

**K&H Bank Zrt.**

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# **K&H web Electra**

## **user manual**

10.06.2015.



## TABLE OF CONTENTS

TABLE OF CONTENTS .....	2
Introduction .....	5
1. Computer environment, security information .....	6
1.1 General information .....	6
1.2 Managing the Electra access right.....	7
1.2.1 Client .....	8
1.2.2 Client program.....	8
1.2.3 User .....	8
2. The first steps of using the K&H web Electra service .....	9
2.1 Logging in .....	9
2.1.1 Logging in with a token:.....	10
2.1.2 Logging in with VICA.....	10
2.2 Selecting a client .....	11
2.3 Logging out, exiting the program.....	12
2.4 Searching the menu .....	12
2.5 Opening and hiding submenus .....	13
3. The K&H web Electra menus system and functions.....	13
3.1 Quick menu .....	13
3.2 Account overview.....	13
3.2.1 Account overview.....	15
3.2.2 Account balance .....	15
3.2.3 Completed transactions .....	16
3.2.4 Account history.....	16
3.2.5 Account statement .....	17
3.2.6 Loans outstanding.....	18
3.2.7 Loan activity.....	19
3.2.8 Standing order .....	20



3.2.9 Foreign exchange rates .....	21
3.2.10 Notifications .....	21
3.2.11 Authentication table .....	22
3.2.12 Bank information .....	22
3.3 New order .....	23
3.3.1 Transfer between own HUF accounts .....	23
3.3.2 Same-day HUF payment .....	24
3.3.3 Viber transfer .....	28
3.3.4 Postal payment order .....	29
3.3.5 Collection .....	29
3.3.6 Batch transfer order .....	30
3.3.7 Direct debit order .....	31
3.3.8 Standing order .....	32
3.3.9 Modify standing order .....	33
3.3.10 Cancel standing order .....	34
3.3.11 Fx payment .....	35
3.3.12 Intra-bank FX payment .....	38
3.3.13 Automatic EUR payment to EU member states .....	38
3.3.14 Make term deposit .....	39
3.3.15 Cancel term deposit .....	39
3.4 Manage orders .....	41
3.4.1 Sign transactions and packages .....	41
3.4.2 Manage / process packages .....	43
3.4.3 Manual package generation .....	44
3.4.4 Import package .....	45
3.4.5 Search transactions .....	45
3.5 Manage cards .....	47
3.5.1 Cards .....	47
3.5.2 Credit card account information .....	47
3.5.3 Activate card .....	48
3.6. Manage templates .....	48
3.7 Manage partner details .....	49



3.8 Sent orders.....	49
3.8.1 Order status.....	49
3.8.2 Search transactions .....	50
3.9 Messages .....	50
3.10 Settings .....	51
3.10.1 Select language.....	51
3.10.2 View log.....	51
3.10.3 Default accounts .....	51
3.10.4 Screen options .....	52
3.10.5 Edit quick menu.....	52
3.11 Self administration.....	53
3.12 K&H e-trader.....	53
3.13 Wise international account management .....	54
3.14 K&H e-post service .....	54
3.15 Help .....	54
3.16 Exit .....	55
4. Self administration .....	56
4.1 Delete error points.....	56
4.2 Modify user .....	57
User identifier.....	57
Other master data.....	58
Notifications .....	58
Authentication tools .....	58
Login authentication.....	59
User authorizations.....	59
Modify user authorizations.....	59
4.3 Delete user.....	63
4.4 Manage new accounts .....	64
4.5 Suspend authentication tool.....	65
4.6 Enable authentication tool.....	66

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## **Introduction**

**Dear Sir or Madam,**

Welcome to K&H web Electra. This User Manual will briefly present how you can use the system.

If you have any questions about the operation of specific functions or K&H Bank account management services while using K&H web Electra, please contact the K&H Corporate Customer Service staff by calling (06-1/20/30/70) 335-33-55 or 06 40 200-069. Our colleagues are available 24/7.

We hope that you will find the services provided by K&H web Electra attractive and will continue to be a satisfied through your client journey.

Please, do not hesitate to share your opinion about the use of K&H web Electra with us.

We kindly ask you to send your remarks and recommendations to the [electra@kh.hu](mailto:electra@kh.hu) e-mail address.

Regards,  
K&H Bank

# 1. Computer environment, security information

## 1.1 General information

Hardware and software requirements of using K&H web Electra:

<i>Software and hardware requirements of K&amp;H web Electra</i>		
<b>Software</b>	<b>Token-based authentication</b>	<b>VICA authentication</b>
<i>Operating system for using Electra</i>	Windows 7 or later, 32- or 64-bit	iOS or Android
<i>Browser</i>	IE, Firefox	any
<i>Connection</i>	broadband internet connection	Wi-Fi or mobile data connection
<i>Plugin</i>	signature plugin is automatically installed by the Bank's web site	NA
<p>If you have any questions regarding network installation and settings, please call us! Corporate Customer Service: (06-1/20/30/70) 335-33-55 or 06 40 200-069. Our colleagues are available 24/7.</p>		
<b>Hardware</b>		
<p>A computer suitable for running any of the operating systems specified above, and a display, a keyboard and a mouse connected to it. For token-based authentication: direct access to a USB port complete with CD/DVD write permission.</p>		

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

- Microsoft Internet Explorer 8.0 or later
- Mozilla Firefox 16 or later.

*For VICA authentication:* it is browser independent but you should take into account that the application is optimised for the two browsers mentioned above.

*For token-based authentication:* Windows 7 or later. If you use Mozilla Firefox, please install the plugin available through the link below.

[https://www.kh.hu/publish/kh/en/products\\_services/medium\\_large\\_corporates.html](https://www.kh.hu/publish/kh/en/products_services/medium_large_corporates.html)

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## ***1.2 Managing the Electra access right***

Use of K&H web Electra is subject to authorisation; it requires a valid internet banking contract with the company and the user must have a registered signature device.

Each **client** is assigned various permissions. These permissions specify what operations the client is allowed and not allowed to perform, what data he can retrieve, what order types he can manage, what functions he can access etc.

When concluding the contract, clients must identify those of their colleagues and partners who can use the Electra system (also) on their behalf. They are referred to as **users**. The Bank will provide these users with physical authentication devices (tokens) or a ViCA application. Furthermore, the contract will specify their permissions associated with separate accounts and correspondence. All these will be registered in and controlled by the Bank's Electra server.

Only the user will know the PIN code of his authentication device (token) and he can change it any time when he is concerned that an unauthorized party might have learnt that. To log into the Bank's Electra server, one must know the valid PIN code associated with the authentication device (token) or the ViCA application.

Each user's authority to sign can be specified broken down to specific accounts. Does the user have any authority to sign; does he have authority to sign in combination with others (is the signature of other people also required) or does he have full authority to sign for orders to be executed related to the given account? Orders (e.g. payment orders) have to be electronically signed by one or more employees with the appropriate permissions before they are sent to the Electra server.

Using an electronic signature practically means that a new password is introduced for the user. When a user wants to sign (authenticate) an order, he only has to connect his authentication device (token) and enter his PIN code, or use the ViCA application to approve initiating the signing procedure. The electronic signature is generated in line with the appropriate standard (RSA public-key encryption/authentication method) when the PIN code is entered or when it is approved through the ViCA application.

The Electra system manages the codes of the clients having a contract with the Bank (i.e. the identifiers of those – e.g. certain companies – who/which made a contract with the Bank concerning the management of specific accounts) and the users (i.e. the managers, employees and partners authorized to submit instructions to perform banking operations) separately and independently. The relations between them are defined by the authorisations specified by the Bank's clients (e.g. companies) at the time of signing the contract.

The Electra system allows implementing any relationships based on the authorisations set out in contracts: one company can have more (than one) user/agent assigned, and one person can be the user/agent of several companies. A user can log in on behalf of any clients that he has authorisations from based on a contract made with the Bank.

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He can launch queries or even sign orders on behalf of the relevant company (using his own personal passwords, which are independent from the given company). If this person has the necessary authorisations, the Electra server will execute the orders.

### **1.2.1 Client**

A natural person or a legal entity (normally, a company) who or which has a contractual relationship with the Bank as registered in the Electra system.

### **1.2.2 Client program**

This is the installed Electra system component (fat client). These installed client programs have unique identifiers.

K&H web Electra is an Electra system version accessible through a web-based interface.

### **1.2.3 User**

It is a person who can access the system by using the Electra system client program. Clients will specify (it) in their contract with the Bank what authorisations specific Users should have with respect to banking transactions affecting the given Client. The Bank will identify Users by a character string and some additional information known only by the given person. This 'information' is either the PIN code associated with the User's token (a physical device held by the User) or is provided by the ViCA application previously registered by the User. The PIN code of the token can be changed any time.





## 2. The first steps of using the K&H web Electra service

### 2.1 Logging in

You can open the log-in screen from the website under the corporate menu. First click on “medium and large corporates” submenu, then scroll down until you see this title: “Login to K&H web Electra”.

If you want to log in using a token, please click on the ‘Token’ sign. If you want to log in using your ViCA application, click on the ‘ViCA’ sign.

medium and large corporates

K&H e-bank  
enter demo request

K&H TeleCenter:  
(06 1/20/30/70) 335 3355

K&H Corporate Customer Service:  
06 1 468 7731

branch and ATM search

write us your observations!

tools and utilities

currency calculator

exchange and currency rates

information

conditions

Same-day clearing and settlement  
- Faster HUF credit transfers (PDF, 228 KB)

archive

K&H Bank offers a wide range of products and services to medium and large corporates, such as:

- **K&H account management** - We offer a comprehensive range of account management services, which can be tailored to individual needs. In addition to making and receiving payments, current account holders have access to a number of other services, and we manage accounts in forint and in all major convertible currencies. We also offer an e-registration service to companies, which accelerates the process of setting up a business and the registration of changes, and it can also be used for opening a bank account. K&H Bank accepts and processes original e-documents filed with the Court of Registry and generated in the course of the Court of Registry procedure, authenticated with a digital signature, in accordance with the relevant legislation.
- **K&H deposits and investments** - Clients can avail themselves of an extensive range of savings and investment solutions, including liquidity products (e.g. investment funds, K&H surety bonds etc).
- **K&H e-banking services**
  - Our e-banking solutions such as Electra and the WISE corporate internet banking solution provide quick and convenient access. Electra is an easy-to-use and secure banking system, which enables clients to access their latest banking information and to transact via telephone or online.
  - Token certificate renewal
  - Self-extracting installation kit for Electra
  - web Electra demo
  - Electra demo 7.00.03 version (password: kiss)
  - The WISE internet banking solution was developed by KBC Bank, the shareholder of K&H Bank, to provide flexible services to its clients. It is a web-enabled system which offers corporate clients and their affiliated entities worldwide a uniform banking interface, enabling them to effect domestic and international payments simply, quickly and securely.
  - **New Electra token support:** Please call K&H Corporate Customer Service at 06 40 200 069 before using the token first time.
    - Token driver 32 bit
    - Token driver 64 bit

**Login to K&H web Electra:**

- Token
- ViCA

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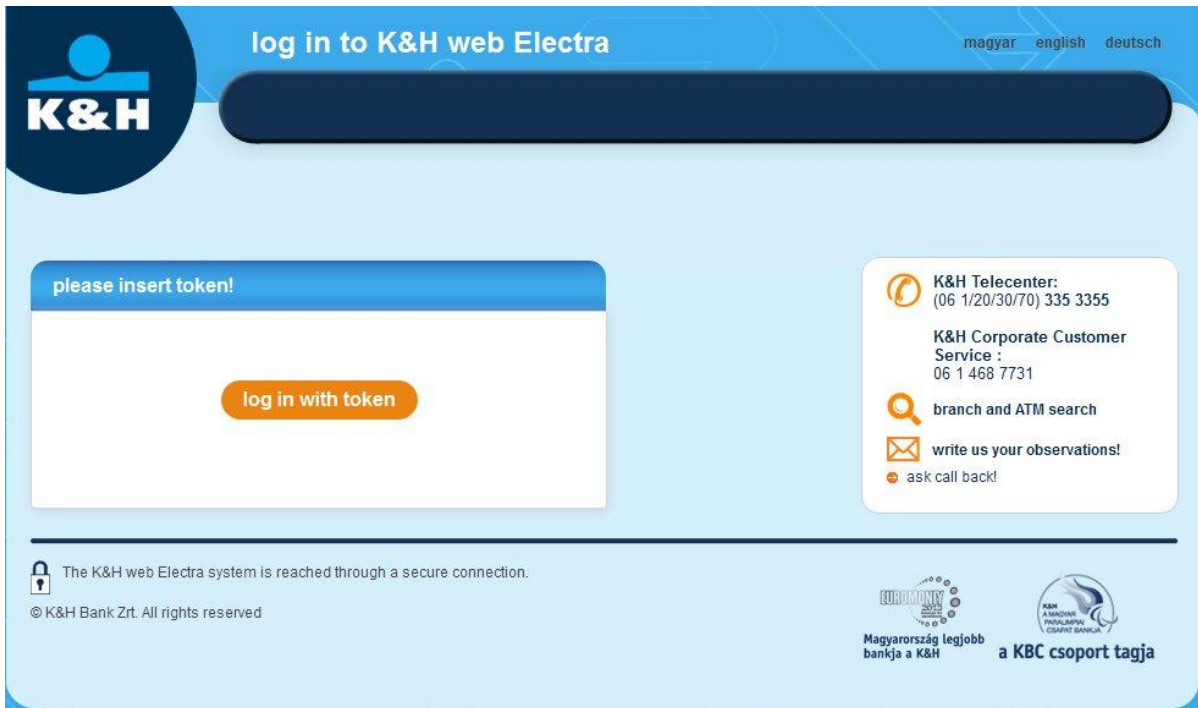
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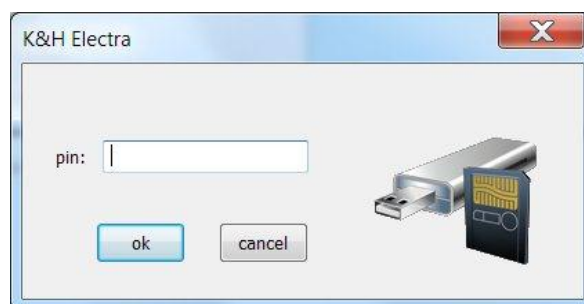


### 2.1.1 Logging in with a token:

Click on the 'log in with token' option on the page opening after selecting the 'token' link.



Enter the PIN code associated with your token device in the pop-up window. If the PIN code is correct, your browser will open the K&H web Electra main page.



### 2.1.2 Logging in with VICA

After selecting the 'vica' link, enter your K&H personal identification code on the ViCA log-in page.

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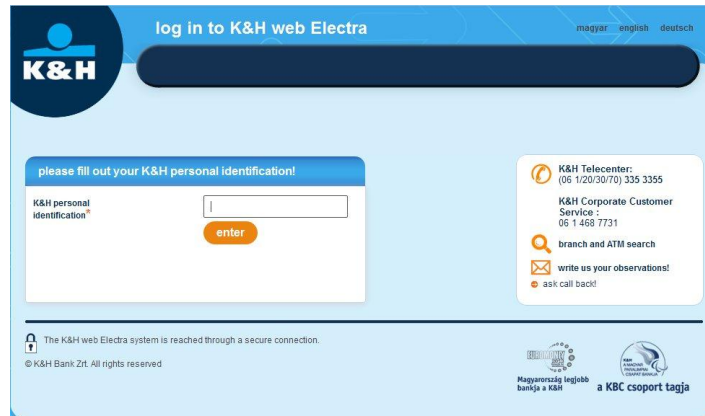
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The Bank will now send a 'push notification' message to your smartphone. You can access the ViCA application through this message or by launching the application.

When the ViCA application is already running, please enter the code you specified when you registered your application.



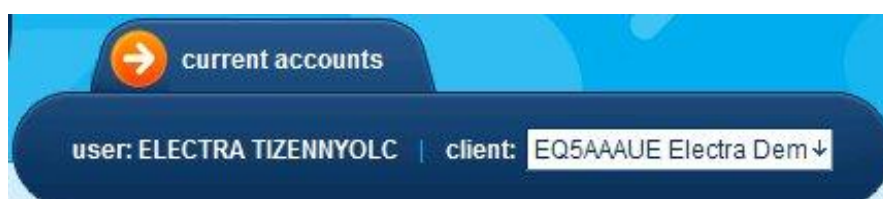
Then click on the OK button.



When the system has successfully authenticated you, it will display the main page of K&H web Electra.

## 2.2 Selecting a client

Once you have logged in, you can select one of the clients available for the given user in the client selection dropdown menu on the main screen. One **user** can access the data of more than one client: for example, a person who is the executive manager of more than one limited liability company can use Electra in any of his functions. The system will automatically set the most recently used client as the active one after each log-in.



## 2.3 Logging out, exiting the program

You can log out by clicking on the 'logout' button in the top right corner or by selecting the 'exit' button at the bottom of the menu bar on the left. Regardless of which method you select, the system will display a pop-up window requesting confirmation, in which you can click on the 'yes' button to log out from the system. If you click on the 'no' button, you will return to the main menu.



K&H web Electra will automatically log you out after 5 minutes of inactivity but will warn you about it after 3 minutes have passed.

Please, note that simply closing the browser window will not result in an instant and secure system log-out.

## 2.4 Searching the menu

You can use the white field in the orange border '**search menu...**' at the top of the menu bar on the left to search the menu.



Example:

You can enter a few characters in the white field inside the orange border, and the system will display all menu options containing the string you entered. When you click on the down arrow to the right of the field, the system will display an alphabetical list with all menu options whose name contains the given string. For example: enter the following: **car**. Three menu options will be displayed:

activate **card**

**cards**

credit **card** account information

This search type is not case sensitive but is definitely dependent on the language. If you used the Hungarian version of the site and entered, for instance, **ár** in the field, the system would list the following menu options:

**á**rfolyamok (exchange rates)  
hitel**kár**tyaszámla információk (credit card account information)  
**kár**tyaaktiválás (activate card)  
**kár**tyainformációk (card information)

The menu options containing the 'car' string in the English version:



You can select any of the listed services by clicking on the appropriate line.

## 2.5 Opening and hiding submenus

You can display submenus by clicking on the  button.

You can hide submenus by clicking on the  button.

## 3. The K&H web Electra menus system and functions

### 3.1 Quick menu

The menu system used in K&H web Electra can be customised to some extent. The topmost option on the menu bar is the quick menu, which can contain a maximum of 7 functions of your choice in any order.

### 3.2 Account overview

The Account overview menu has the following structure, depending on available authorizations:

- account overview
- account balance
- completed transactions
- account history
- account statement
- loans outstanding
- loan activity

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- active standing orders
- foreign exchange rates
- notifications
- authentication table
- bank information

You can click on the  printer icon located in the top right part of each page to print the list or order displayed on the page. By clicking on the icon, you can select the required print type from a dropdown menu. When you have selected an option, the system will display a print preview in a new window.

You can click on the  disk icon located in the top right part of each page to export the order, list or account statement displayed on the page. By clicking on the icon, you can select the required export format from a dropdown menu.

You can find more information on export formats on the K&H web site:

[https://www.kh.hu/publish/kh/hu/vallalat/media/dokumentumok/termekoldal\\_vallalat/elctra\\_export\\_import.download.pdf](https://www.kh.hu/publish/kh/hu/vallalat/media/dokumentumok/termekoldal_vallalat/elctra_export_import.download.pdf)



### 3.2.1 Account overview

You can view a list of all your accounts and deposits by opening the account overview page. You can sort the listed items (account number, account name, or account balance) by clicking on the orange column headers displayed at the top of the list.

The screenshot shows the 'account overview' page. At the top, there is a navigation bar with the K&H logo, a 'current accounts' tab, and user information: 'user: ELECTRA TIZENNYOLC | client: EQ5AAAUE Electra Dem'. There are also language options for 'magyar' and 'deutsch', and a 'logout' button. Below the navigation bar, there is a search menu and a quick menu. The main content area is titled 'account overview' and includes a date and time of last login: '2014.09.09. 16:24:18'. There are three notification items: 'You can customize the animation of popup windows and tables as well as the background colour for orders.', 'You can add your favourite functions to the Quick Menu.', and 'You have 2 unread message(s)'. Below the notifications, there is a table of 'current accounts' with columns for 'account number', 'account name', and 'account balance'.

account number	account name	account balance
10400023-53656565-85691020	Vállalati devizaszámla	1 273,18 EUR
10400023-53656565-85691006	Forint pénzforgalmi bankszámlaa	829 255 634,00 HUF
10400023-53656565-85691013	Forint pénzforgalmi bankszámlaa	198 056 175 242 919,00 HUF
10400023-53656565-85691037	Vállalati devizaszámla	10 813,97 USD

### 3.2.2 Account balance

You can use the account balance menu option to query the balances of your current accounts and deposit accounts and display the results as a list. The list will show the account numbers and the respective currencies, account names and actual balances.

You can display more detailed account information about each account provided by the Bank's account management system if you click on any lines.

The screenshot shows the 'account balance' page. At the top, there is a navigation bar with the K&H logo, a 'current accounts' tab, and user information: 'user: ELECTRA TIZENNYOLC | client: EQ5AAAUE Electra Dem'. There are also language options for 'magyar' and 'deutsch', and a 'logout' button. Below the navigation bar, there is a search menu and a quick menu. The main content area is titled 'account balance' and includes a time of query: '2014.09.09. 16:45:14'. There is a summary of 'total balance per currency' and a table of 'current accounts' with columns for 'account number', 'account name', and 'account balance'.

account number	account name	account balance
10400023-53656565-85691006	Forint pénzforgalmi bankszámlaa	829 255 634,00 HUF
10400023-53656565-85691013	Forint pénzforgalmi bankszámlaa	198 056 175 242 919,00 HUF
10400023-53656565-85691020	Vállalati devizaszámla	1 273,18 EUR
10400023-53656565-85691037	Vállalati devizaszámla	10 813,97 USD

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You can view the balances of only those accounts that you have appropriate permissions for. See the details in the description of setting **user authorizations** under **self administration**.

### 3.2.3 Completed transactions

You can use this option to retrieve the list of transactions completed by K&H Electra on the given day.

account number	currency	account name
10400023-53656565-85691006	HUF	Forint pénzforgalmi bankszámlaa - Elec_upgrd_12
10400023-53656565-85691013	HUF	Forint pénzforgalmi bankszámlaa - Elec_upgrd_12

The list items are grouped by account number. By clicking on one of them, you can view all transactions associated with the given account number complete with all their details.

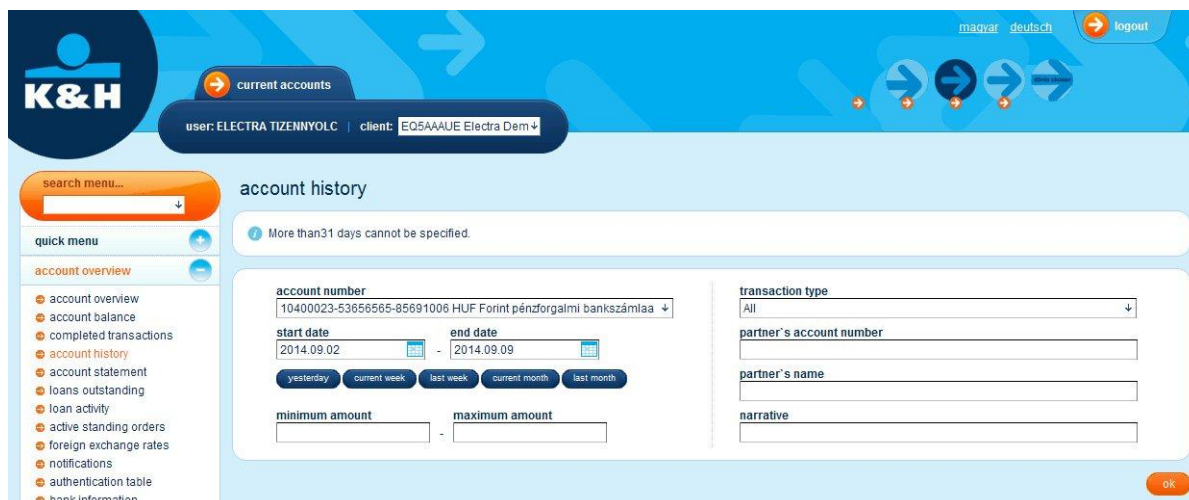
You can view the completed transactions of only those accounts that you have appropriate permissions for. See the details in the description of setting **user authorizations** under **self administration**.

### 3.2.4 Account history

You can use the account history menu option to query the detailed history of the selected account for a specific period. If you click on the account history menu option, the system will open a new window where you can select the account number you are interested in and specify the period you want to query.

You can query the account history only for a single account at any one time. If you specify an incorrect or non-existing start or end date, or an incorrect or non-existing period, the system will display an error message identifying the nature of the problem. You can specify the dates also by clicking on the calendar icon next to the date input fields and selecting the required dates. The period to be queried can also be set by clicking on one of the **yesterday**, **current week**, **last week**, **current month**, **last month** buttons.





The screenshot shows the 'account history' page in the K&H online banking system. The user is logged in as 'ELECTRA TIZENNYOLC' with client ID 'EQ5AAAUE Electra Dem'. The page features a search menu, a quick menu, and a main form for filtering transactions. The form includes fields for account number (10400023-53856565-85691006 HUF Forint pénzforgalmi bankszámlaa), transaction type (All), start date (2014.09.02), end date (2014.09.09), partner's account number, partner's name, and narrative. There are also buttons for 'yesterday', 'current week', 'last week', 'current month', and 'last month'. An 'ok' button is located at the bottom right of the form.

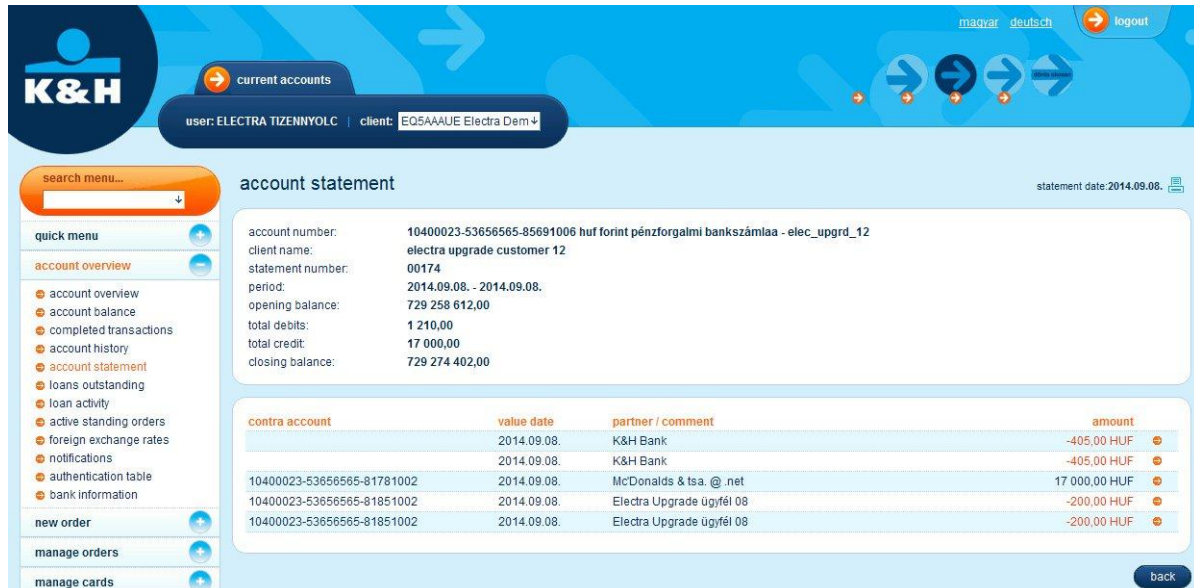
When you click on the **ok** button, the system will display the basic information of the selected account for the given period and all related transactions meeting the filter criteria. You can view the details of specific transactions by clicking on them.

You can view the history of only those accounts that you have appropriate permissions for. See the details in the description of setting **user authorizations** under **self administration**.

### 3.2.5 Account statement

You can use the account statement menu option to query the statements for your accounts.

To query an account statement, you must specify a date for the query or you can select to query the last account statement, as well. Your query will produce a list of the account numbers that were generated a statement for on the given date. If you click on one of the lines, the system will display a summary containing a short list of the transactions. By clicking on a list element, you can view detailed information on the relevant transaction.



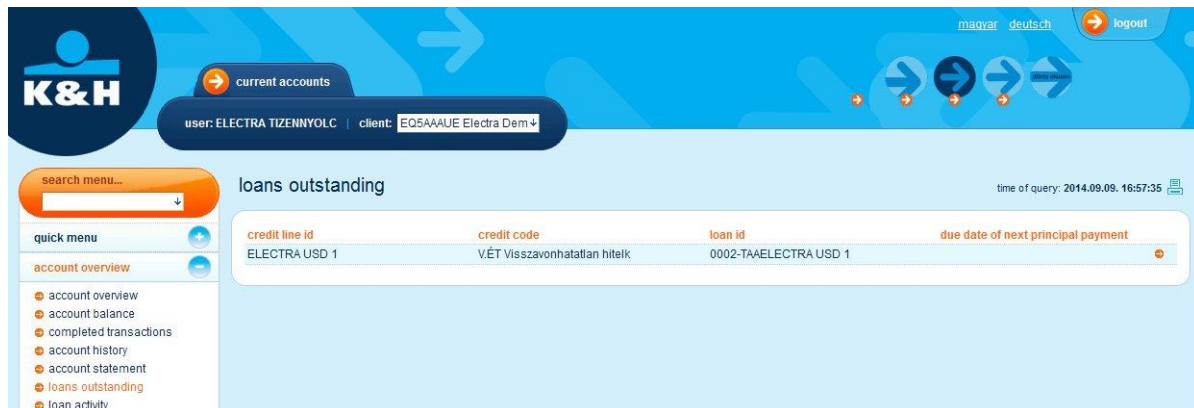
The screenshot shows the 'account statement' page in the K&H online banking interface. The user is logged in as 'ELECTRA TIZENNYOLC' with client ID 'EQ5AAAUE Electra Dem'. The page displays account details for account number 10400023-53656565-85691006, including the client name 'electra upgrade customer 12', statement number 00174, and period from 2014.09.08 to 2014.09.08. The opening balance is 729 258 612,00, total debits are 1 210,00, total credit is 17 000,00, and the closing balance is 729 274 402,00. A table of contra accounts is also shown, listing transactions with their dates, partners, and amounts.

contra account	value date	partner / comment	amount
	2014.09.08.	K&H Bank	-405,00 HUF
	2014.09.08.	K&H Bank	-405,00 HUF
10400023-53656565-81781002	2014.09.08.	McDonalds & tsa. @ .net	17 000,00 HUF
10400023-53656565-81851002	2014.09.08.	Electra Upgrade ügyfél 08	-200,00 HUF
10400023-53656565-81851002	2014.09.08.	Electra Upgrade ügyfél 08	-200,00 HUF

You can view the statements of only those accounts that you have appropriate permissions for. See the details in the description of setting **user authorizations** under **self administration**.

### 3.2.6 Loans outstanding

You can use the loans outstanding menu option to query a list of the loans.



The screenshot shows the 'loans outstanding' page in the K&H online banking interface. The user is logged in as 'ELECTRA TIZENNYOLC' with client ID 'EQ5AAAUE Electra Dem'. The page displays a table of loans with columns for credit line id, credit code, loan id, and due date of next principal payment. A single loan is listed with credit line id 'ELECTRA USD 1', credit code 'V.ÉT Visszavonhatatlan hitelk', loan id '0002-TAAELECTRA USD 1', and a due date of next principal payment.

credit line id	credit code	loan id	due date of next principal payment
ELECTRA USD 1	V.ÉT Visszavonhatatlan hitelk	0002-TAAELECTRA USD 1	

This list contains the following data:

- **credit line id**
- **credit code**
- **loan id**
- **due date of next principal payment**
- and a column with arrows on small, round-shaped orange background, which displays detailed information for the given line when selected.

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You can sort the list by any of the data columns. To do so, click on the name shown in orange at the top of the column.

Loans outstanding	
credit line id:	ELECTRA USD 1
id of the branch running the credit line:	0002
credit code:	V.ÉT Visszavonhatatlan hitelk
contract amount:	1 000,00 USD
outstanding claims:	666,65 USD
available amount:	0,00 USD
outstanding charge claims:	0,00 USD
utilization start date:	2013.04.15.
utilisation expiry date:	2016.04.15.
final maturity date:	2016.04.15.
loan id:	0002-TAAELECTRA USD 1
id of the branch disbursing the loan:	0002
outstanding principal debt:	666,65 USD
of which, overdue principal debt:	666,65 USD
current valid rate:	0,00 %
outstanding interest debt:	0,00 USD
of which, overdue interest debt:	0,00 USD
default interest on overdue principal and interest:	11,31 USD
due date of next principal payment:	
amount of due principal:	USD

You can close the loan description pop-up window by clicking on the orange X in the top right corner. You can also close it by clicking outside the pop-up window area.

Users can view outstanding loans only if the **view** option is set for them among **default authorizations** in the **account authorizations** section. See the details in the description of setting **user authorizations** under **self administration**.

### 3.2.7 Loan activity

You can use this menu option to query loan history (e.g. loan disbursements, interest payments, principal repayments) broken down by loan agreement.

Users can view loan history only if the **view** option is set for them among **default authorizations** in the **account authorizations** section. See the details in the description of setting **user authorizations** under **self administration**.

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The screenshot shows the 'Loan activity' section of the K&H online banking interface. It displays two loan accounts with their respective activity tables.

0002 0002-TAAELECTRA HUF 3 HUF			
2013.04.20.	100 000,00	100 000,00	kölcsön folyósítás
2013.04.30.	6 667,00	93 333,00	tőkefizetés
2013.05.31.	6 667,00	86 666,00	tőkefizetés
2013.07.01.	6 667,00	79 999,00	tőkefizetés
2013.07.31.	6 667,00	73 332,00	tőkefizetés
2013.09.02.	6 667,00	66 665,00	tőkefizetés
2013.09.30.	6 667,00	59 998,00	tőkefizetés
2013.10.09.	44,00	59 998,00	tőke késedelmi kamata
2013.10.09.	6 000,00	53 998,00	tőkefizetés
2013.10.31.	6 000,00	47 998,00	tőkefizetés
2013.12.02.	6 000,00	41 998,00	tőkefizetés
2013.12.31.	6 000,00	35 998,00	tőkefizetés
2014.01.31.	6 000,00	29 998,00	tőkefizetés
2014.02.28.	6 000,00	23 998,00	tőkefizetés
2014.03.31.	6 000,00	17 998,00	tőkefizetés
2014.04.30.	6 000,00	11 998,00	tőkefizetés
2014.06.02.	6 000,00	5 998,00	tőkefizetés
2014.06.30.	9 017,00	5 998,00	kamatfizetés
2014.06.30.	5 998,00		tőkefizetés

0002 0002-UAAPKLARATESZT01 HUF			
2013.05.21.	200 000,00	200 000,00	kölcsön folyósítás
2013.05.30.	100 000,00	100 000,00	tőkefizetés
2013.08.12.	100 000,00		tőkefizetés

### 3.2.8 Standing order

You can submit standing orders to be executed annually, semi-annually, quarterly, bi-weekly, weekly or daily.

To create, view and sign standing orders for an account, users must have the appropriate authorizations set for the account number shown in the **account to be debited** field. See the details in the description of setting **user authorizations** under **self administration**.

The screenshot shows the 'standing order - huf payment' form. It is divided into two main sections for data entry.

**Top Section:**

- initial date** and **last date**: Date pickers.
- initial amount** and **last amount**: Text input fields.
- scheduled date of dispatch**: Date picker (2014.09.12).
- frequency**: Dropdown menu.

**Bottom Section:**


- account to be debited**: Text input field (10400023-53656565-85691006 HUF Forint pénzforgalmi bankszámlaa).
- beneficiary**: Text input field.
- beneficiary's account number**: Text input field.
- destination bank**: Text input field.
- narrative**: Text input field.
- transfer currency**: Text input field (HUF HUNGARIAN FORINT).
- amount** and **currency**: Text input fields (HUF HUNGARIAN FORINT).

At the bottom, there are buttons for **find template/partner**, **cancel**, **immediate dispatch**, and **add to batch**.

### 3.2.9 Foreign exchange rates

You can use this menu option to view the foreign exchange rates lists.

When you click on the **foreign exchange rates** menu option, the system will open a new page where you can specify which date you want to query the exchange rates for. You can also specify the date by clicking on the calendar icon, then selecting the required date in the calendar displayed. Click on the **ok** button to launch the query. You can view the details by selecting the line of the foreign exchange type you are interested in. You can return to the foreign exchange list by clicking on the **back** button. Clicking on it again will take you back to the page where you specified the date.



rate type	date
Deviza I. árfolyam	2014.09.11. 07:59:00
Valuta árfolyam	2014.09.11. 07:59:00
Deviza II. árfolyam	2014.09.11. 14:19:00
MNB árfolyam	2014.09.11. 14:19:00

You can choose to print the complete foreign exchange rates list or, if you select a rate type, only the list relating to the given type.

### 3.2.10 Notifications

Notifications contain additional information for the data items appearing on statements.

To view **notifications**, you must select the period in which the notifications (e.g. Rejected transactions, Cancel term deposits, Term deposit notification) you want to view were created. The system will display all notifications created in the given period, and you can view, print and export the content of any single notification by clicking on the appropriate list item.



notifications

The interval of the inquiry can be no longer than 31 days.

start date: 2014.05.21 - end date: 2014.05.28

ok

The list will include all notifications the client received in the given period but the user can view only those of them which he is authorized to access. This authorisation is the **view** permission relating to either the account number or the group identifier (ugiro code), depending on the type of the specific notification. Appropriate function authorizations must also be set for notifications relating to direct orders or deposit management transactions. See the details in the description of setting **user authorizations** under **self administration**.

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### 3.2.11 Authentication table

You can use the **authentication table** menu option to query the first eight digits of the valid bank account numbers. The **authentication table** will contain the beginning of all bank account numbers but you can also search for a given group of account numbers. You can see part of the financial institution's name in the **branch** field, while the **code** field will contain a part of the first eight digits of the account number.

For example, if you enter the word **magyar** in the **branch** field, this match list will include not only the branches of **Magyar Államkincstár** but also the branches located in **Mosonmagyaróvár**.

The screenshot shows the K&H web interface. At the top, there is a navigation bar with the K&H logo, a language selector (magyar, deutsch), and a logout button. Below the navigation bar, there is a user profile section showing 'user: ELECTRA TIZENNYOLC' and 'client: EQ5AAAE Electra Dem'. The main content area is titled 'authentication table' and contains a search options section with two input fields: 'code' (containing '104005') and 'branch'. Below the search options, there is a 'matches' section displaying a table of results.

code	branch
10400504	K&H Bank Zrt. 052 Gyöngyös
10400511	K&H Bank Zrt. 051 Győr
10400528	K&H Bank Zrt. 052 Gyöngyös
10400535	K&H Bank Zrt. 243 Sikiód
10400559	K&H Bank Zrt. 055 Hódmezővásárhely
10400566	K&H Bank Zrt. 056 Jászberény
10400580	K&H Bank Zrt. 390 Kaposvár
11104005	CIB Bank Zrt. Ferenc körüti fiók

### 3.2.12 Bank information

If you click on the bank information option, the system will open a new browser window showing the K&H home page, where you can download and view client information.

Please, note that you will remain logged into K&H web Electra in the meantime.

### 3.3 New order

The New order menu has the following structure, depending on available authorizations:

- transfer between own HUF accounts
- same-day HUF payment
- viber transfer
- postal payment order
- collection
- batch transfer order
- direct debit order
- standing order
- modify standing order
- cancel standing order
- fx payment
- intrabank fx payments
- automatic EUR payment to EU member states
- make term deposit
- cancel term deposit.

General function buttons available at the bottom right of order-related pages:



- find template/partner: complete order details from an existing template or partner list
- create template: create a new template based on the order details shown
- cancel: interrupt order creation
- immediate dispatch: sign an individual order and send it to the bank
- add to batch: arrange a number of orders into a batch (package).

#### 3.3.1 Transfer between own HUF accounts

This is a forint payment transaction between own accounts.

When you click on the account number fields to be completed, K&H web Electra will open dropdown menus allowing you to select from your own accounts.

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transfer between own huf accounts  
→ Step 1: fill in order data | Step 2: sign and send order / save to batch

account to be debited 10400023-53656565-85691006 HUF Forint pénzforgalmi bankszámlaa ↓	scheduled date of dispatch 2014.09.11
beneficiary Electra Demo	available amount 729 321 772,00 HUF
beneficiary's account number ↓	transfer currency HUF HUNGARIAN FORINT
narrative ↓	amount ↓
	currency HUF HUNGARIAN FORINT
	voucher number ↓

find template/partner create template cancel immediate dispatch add to batch

The forint transfer transactions option will be displayed for a user only if his **function authorizations** include the **HUF transactions** authorization. To create, view and sign a payment, the user must have the appropriate authorizations set for the account number shown in the **account to be debited** field. See the details in the description of setting **user authorizations** under **self administration**.

### 3.3.2 Same-day HUF payment

You can create forint payment orders under the same-day HUF payment menu option. The same-day forint payment type is called HCT (Hungarian Credit Transfer).

same-day huf payment  
→ Step 1: fill in order data | Step 2: sign and send order / save to batch

account to be debited HU03 1040 0023 5365 6565 8569 1020 EUR Vállalati devizaszámla 10400023-53656565-85691020 ↓	scheduled date of dispatch 2014.09.11
	actual balance 1.571,82 EUR

supplementary payer information

beneficiary's name ↓	destination bank ↓
account to be credited ↓	

additional beneficiary information

transfer amount ↓ HUF
debit value date ↓
end to end identification ↓
<input checked="" type="radio"/> narrative / <input type="radio"/> postal id. / <input type="radio"/> other id
↓

additional transfer information

<input type="checkbox"/> unique rate
<input type="checkbox"/> request acknowledgement

find template/partner create template cancel immediate dispatch add to batch



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Data that you can supply on a HCT order consist of two parts: *core data and additional information*. Core data include data provided in mandatory and frequently used fields. All the rest are optional or rarely used additional (supplementary) data.

By default, the HCT order input page will only show core data (i.e. when opened). It is sufficient to enter the core data to launch the transaction.

Order details are divided into three sections: *payer information, beneficiary information and transfer information*. These three sections are displayed under each other, in a visually separated and arranged form. Each section has an Additional information button, which you can click to display additional information for the relevant section. If the additional information box of the given section has at least one data field filled in, the additional information box of that section can no longer be closed.


### Header data of HCT orders:

- Scheduled date of dispatch  
If you do not want to submit your order today, you can use the Scheduled date of dispatch dropdown list to set the submission date. This date must not be earlier than today's date. It is a mandatory field.
- Package name  
You can specify a package (batch) name when you save your order. This will help identify the order package. If you want to add the new order to a package created earlier, please select one of the package names offered by the system.

### Item details

- Payer information:
  - Account to be debited (Debtor Account)  
The system displays account numbers both in IBAN and GIRO formats. If you want to launch the transaction from an account number different from the one in the Account to be debited field, you can select another debtor account after clicking the down arrow next to the field. You can only select an account number that you are authorized to use and can be debited with HCT orders. It is a mandatory field.
  - Payer ID (Debtor Identification)  
It is a 35-character-long code that identifies the party making the payment. You can use the down arrow to specify the identifier type either as a Personal ID or as an Organization ID. This identifier can be useful for the party making the payment when, for example, a complaint is filed about incorrect payment. It is an optional field.
  - Actual payer's name (Ultimate Debtor Name)  
You can specify the name of the third party on whose behalf you are making the payment to the beneficiary. This field is 70 characters long. It is an optional field.

- Actual payer's ID (Ultimate Debtor Identification)  
A 35-character-long code that identifies the ultimate person or organization making the payment. You can use the down arrow to specify the identifier type either as a Personal ID or as an Organization ID. It is an optional field.



- Beneficiary information:
  - Beneficiary's name (Creditor Name)  
This is the field where you should provide the name of the person/company/institution receiving the payment. The name cannot be longer than 70 characters. It is a mandatory field.
  - Account to be credited (Creditor Account)  
The account number of the person/company/institution receiving the payment. You can specify it using either the IBAN or the GIRO account number format. If you enter a GIRO account number, the interface will convert it into the IBAN account number format and will display that in the input field. The input field will always display the account number also in the 'old' GIRO account number format. When you fill in this field, the system will automatically display the name of the recipient financial service provider in the destination bank field. It is a mandatory field.
  - Beneficiary's id (Creditor Identification)  
It is 35-character-long code that identifies the beneficiary (person or organization). You can use the down arrow to specify the identifier type either as a Personal ID or as an Organization ID. This identifier can be useful for the party making the payment when, for example, a complaint is filed about incorrect payment. It is an optional field.
  - Actual beneficiary's name (Ultimate Creditor Name)  
Here you can specify the name of the third party you are actually paying to if it is different from the holder of the beneficiary account. This field is 70 characters long. It is an optional field.
  - Actual beneficiary's ID (Ultimate Creditor Identification)  
It is 35-character-long code that identifies the actual beneficiary (person or organization). You can use the down arrow to specify the identifier type either as a Personal ID or as an Organization ID. It is an optional field.

A screenshot of a web-based payment form. The form is divided into two main sections. The top section has a light brown background and contains two columns of input fields. The left column has two fields: 'beneficiary's name' and 'account to be credited'. The right column has one field: 'destination bank'. The bottom section has a light blue header with a circular icon and the text 'additional beneficiary information'. Below this header are four input fields arranged in two rows. Each row contains a dropdown menu labeled 'beneficiary's id' or 'actual beneficiary's id' followed by a text input field. The labels for the second row are 'actual beneficiary's name' and 'actual beneficiary's id'.

- **Payment information:**
  - **Transfer amount (Instructed Amount)**

You must enter the payment transaction amount appearing in the order here. The field logic will add a delimiting space after each group of three digits (i.e. after each place value standing for thousand).
  - The maximum amount you can enter is 999 999 999 999.00. It is a mandatory field.
  - **Debit value date (Requested Execution Date)**

The Bank will execute the order on the value date you specify here. It is an optional field.
  - **End to end identification**

A 35-character-long identifier provided by the party making the payment. It can be used as an exclusive reference by any party involved in the payment transaction (e.g. in case of a call back, retransfer or reconciliation). The voucher number data used for forint payment orders can be used as corresponding to this identifier. It is an optional field.
  - **Narrative/Postal identifier/Other identifier (Remittance Information)**

The narrative cannot be longer than 140 characters. You can enter it in a multiline text box. The interface will use automatic word wrapping and accept only characters compliant with the HCT standard. By selecting the relevant radio button, you can enter a postal identifier (using 24 characters) or some other identifier (35 characters) instead of a narrative. If selecting the postal identifier option, you can enter the depositor identifier shown on yellow postal cheques here. It is an optional field.
  - **Transfer title code (Purpose Code)**

You can select a transfer title code by clicking on the down arrow to the right of the input field. This will help the beneficiary to identify the payment item. The selected code and the related description will be displayed on the interface. It is an optional field.
  - **Transfer title category (Category purpose)**

You can select a processing instruction for the paying or the beneficiary party's bank by clicking on the down arrow next to the field. It is an optional field.
  - **Unique rate**

- If you select the Unique rate checkbox, you can enter the value agreed on with the Bank into the input field. It is an optional field.
- Request acknowledgement  
If you select this option, you can specify a FAX number where the Bank should send an acknowledgement. It is an optional field.

**transfer amount**

 HUF

**debit value date**

**end to end identification**

narrative / 
  postal id. / 
  other id

**additional transfer information**

**transfer title code**

**transfer title category**

unique rate  
 request acknowledgement

The same-day HUF payment option will be displayed for a user only if his **function authorizations** include the **HUF transactions** authorization. To create, view and sign a payment, the user must have the appropriate authorizations set for the account number shown in the **account to be debited** field. See the details in the description of setting **user authorizations** under **self administration**.

### 3.3.3 Viber transfer

You can create VIBER-based forint payment orders under the Viber transfer menu option.

**processing method**

**account to be debited**

**scheduled date of dispatch**

**available amount**

**beneficiary**

**beneficiary's account number**

**destination bank**

**narrative**

**transfer currency**

**amount**

**currency**

**value date**

**voucher number**

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Viber payments will be displayed for a user only if his **function authorizations** include the **HUF transactions** authorization. To create, view and sign a payment, the user must have the appropriate authorizations set for the account number shown in the **account to be debited** field. See the details in the description of setting **user authorizations** under **self administration**.

### 3.3.4 Postal payment order

You can use the Postal payment order menu option to create forint payment orders based on postal payment orders.

A screenshot of a web form for creating a postal payment order. The form is divided into two main sections. The top section contains fields for 'account to be debited' (with a dropdown menu showing '10400023-53856565-85691006 HUF Forint pénzforgalmi bankszámlaa'), 'scheduled date of dispatch' (with a date picker set to '2014.09.11'), and 'available amount' (with a text input field showing '729 321 772,00 HUF'). The bottom section contains fields for 'beneficiary's id', 'beneficiary's name', 'postal code', 'place of destination', 'street, house no.', and 'narrative' on the left; and 'transfer currency' (with a dropdown menu set to 'HUF HUNGARIAN FORINT'), 'amount', 'currency' (with a dropdown menu set to 'HUF HUNGARIAN FORINT'), and 'value date' (with a date picker) on the right.

The Postal payment order menu option will be displayed for a user only if the **company-level contracts** include a **postal transactions contract**. To create, view and sign a payment, the user must have the appropriate authorizations set for the account number shown in the **account to be debited** field. See the details in the description of setting **user authorizations** under **self administration**.

### 3.3.5 Collection

You can create collection-based forint payment orders under the Collection menu option.

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beneficiary's account number and name 10400023-53656565-85691006 HUF Forint pénzforgalmi bankszámlaa ↓		scheduled date of dispatch 2014.09.12	
obligor's name <input type="text"/>		transfer currency HUF HUNGARIAN FORINT	
obligor's account number <input type="text"/>		amount <input type="text"/>	currency HUF HUNGARIAN FORINT
destination bank <input type="text"/>		collection type ↓	
narrative <input type="text"/>		voucher number <input type="text"/>	
<input type="text"/>			
<input type="text"/>			

Collection orders will be displayed for a user only if his **function authorizations** include the **HUF transactions** authorization. To create, view and sign a payment, the user must have the appropriate authorizations set for the account number shown in the **account to be debited** field. See the details in the description of setting **user authorizations** under **self administration**.

### 3.3.6 Batch transfer order

Batch transfer and direct debit orders are very similar to each other. The difference between them lies in who will or can initiate actual financial flows. Batch transfer transactions can be specified for items where the amount to be paid is foreseeable (e.g. motor vehicle use tax, membership fees payable to associations), while direct debit orders can be submitted for such items where the amount may change (e.g. public utility charges, telephone charges). Direct orders are a bank account management technique, which can be used in relation to a certain set of a service provider's account numbers. The contract will not identify a beneficiary account number but will specify the service provider or the service, which can be set using a group identifier and a title code.

<p><b>account to be debited</b> 10400023-53656565-85691006 HUF Forint pénzforgalmi bankszámlaa ↓</p> <p><b>group id</b> A09876545</p> <p><b>package serial number</b> 20140912</p>	<p><b>scheduled date of dispatch</b> 2014.09.12</p> <p><b>available amount</b> 729 321 772,00 HUF</p> <p><b>debit date</b></p> <p><b>title code</b></p>
<p><b>beneficiary's id</b></p> <p><b>beneficiary's name</b></p> <p><b>beneficiary's address</b></p> <p><b>account holder's name</b></p> <p><b>beneficiary's account number</b></p> <p><b>destination bank</b></p> <p><b>narrative</b></p>	<p><b>transfer currency</b> HUF HUNGARIAN FORINT</p> <p><b>amount</b>      <b>currency</b> HUF HUNGARIAN FORINT</p> <p><b>date of crediting</b></p>

Batch transfer orders will be displayed for a user only if his **function authorizations** include the **batch transfers** authorization. To create or view an order of this type, the user must have the appropriate authorizations set for the **account to be debited** and also for its **group identifier** (ugiro code). He is authorized to sign a package if he has **sign** authorization for the account to be debited and **sign** or **hd sign** authorization for the group identifier. In the latter case he cannot view the entire content but only the header data of the package when signing it. See the details in the description of setting **user authorizations** under **self administration**.

### 3.3.7 Direct debit order

Batch transfer and direct debit orders are very similar to each other. The difference between them lies in who will or can initiate actual financial flows. Credit transactions can be specified for items where the amount to be paid is foreseeable (e.g. motor vehicle use tax, membership fees payable to associations), while debit orders can be submitted for such items where the amount may change (e.g. public utility charges, telephone charges). Direct orders are a bank account management technique, which can be used in relation to a certain set of a service provider's account numbers. The contract will not identify a beneficiary account number but will specify the service provider or the service, which can be set using a group identifier and a title code.

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<p>beneficiary account 10400023-53656565-85691006 HUF Forint pénzforgalmi bankszámlaa ↓</p> <p>group id A09876545</p> <p>package serial number 20140912</p>	<p>scheduled date of dispatch 2014.09.12</p> <p>advice deadline</p> <p>title code</p>
<p>obligor id</p> <p>obligor's name</p> <p>obligor's address</p> <p>account holder's name</p> <p>account to be debited</p> <p>bank to be debited</p> <p>narrative</p>	<p>transfer currency HUF HUNGARIAN FORINT</p> <p>amount</p> <p>currency HUF HUNGARIAN FORINT</p> <p>day of debit</p>

Direct debit transactions will be displayed for a user only if his **function authorizations** include the **direct debits** authorization. To create or view an order of this type, the user must have the appropriate authorizations set for the **account to be debited** and also for its **group identifier** (ugiro code). He is authorized to sign a package if he has **sign** authorization for the account to be debited and **sign** or **hd sign** authorization for the group identifier. In the latter case he cannot view the entire content but only the header data of the package when signing it. See the details in the description of setting **user authorizations** under **self administration**.

Based on Article 23(3) of the Central Bank of Hungary Decree No. 21/2006 on carrying out payment transactions and on the relevant Interbank Clearing System standard, direct debit orders must be submitted at least five banking business days and not earlier than eight banking business days before the debit day indicated on the direct debit order. The Bank will reject to execute any direct debit orders where the time interval between the submission date and the debit date is not appropriate.

### 3.3.8 Standing order

You can create forint-denominated standing orders under the Standing order menu option.





<p>initial date <input type="text"/></p> <p>last date <input type="text"/></p> <p>initial amount <input type="text"/></p> <p>last amount <input type="text"/></p>	<p>scheduled date of dispatch 2014.09.12</p> <p>frequency <input type="text"/></p>
<p>account to be debited 10400023-53656565-85691006 HUF Forint pénzforgalmi bankszámlaa</p> <p>beneficiary <input type="text"/></p> <p>beneficiary's account number <input type="text"/></p> <p>destination bank <input type="text"/></p> <p>narrative <input type="text"/></p>	<p>transfer currency HUF HUNGARIAN FORINT</p> <p>amount <input type="text"/> currency HUF HUNGARIAN FORINT</p>

Standing order content:

- initial date (mandatory)
- last date (mandatory)
- initial amount (if it differs from the amount to be paid regularly)
- last amount (if it differs from the amount to be paid regularly)
- frequency (mandatory) (annual, semi-annual, quarterly, monthly, bi-weekly, daily)
- account to be debited (mandatory)
- beneficiary (mandatory)
- beneficiary's account number (mandatory)
- narrative (optional)
- amount (mandatory)

To modify a standing order, the user must have **record** authorization for the relevant **account to be debited**. See the details in the description of setting **user authorizations** under **self administration**.

### 3.3.9 Modify standing order

You can use the Modify standing order menu option to modify your existing standing orders. When this menu option is selected, first you need query current standing orders, then you can initiate the modification by selecting one order from the list.

2013.07.22.	Electra Upgrade ügyfél 08	10400023-53656565-81851002	200,00 HUF
<input type="button" value="view"/> <input type="button" value="modify"/> <input type="button" value="delete"/>			
2013.07.22.	Electra Upgrade ügyfél 08	10400023-53656565-81851002	200,00 HUF

Modifying a standing order is virtually the same process as recording a standing order. The only differences are that when you modify an existing standing order, the fields are

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automatically filled with the details of the original order, and certain fields cannot be modified.

<p><b>initial date</b> 2013.07.22</p> <p><b>last date</b> [calendar icon]</p> <p><b>initial amount</b> 100,00</p> <p><b>last amount</b> 200,00</p>	<p><b>scheduled date of dispatch</b> 2014.09.12 [calendar icon]</p> <p><b>frequency</b> daily frequency [dropdown arrow]</p>
<p><b>account to be debited</b> 10400023-53656565-85691006 HUF Forint pénzforgalmi bankszámlaa</p> <p><b>beneficiary</b> Electra Upgrade ügyfél 08</p> <p><b>beneficiary's account number</b> 10400023-53656565-81851002</p> <p><b>destination bank</b> K&amp;H Bank Zrt. 002 Budapest</p> <p><b>narrative</b> [text area]</p>	<p><b>transfer currency</b> HUF HUNGARIAN FORINT</p> <p><b>amount</b> 200,00</p> <p><b>currency</b> HUF HUNGARIAN FORINT</p>

To modify a standing order, the user must have **record** authorization for the relevant **account to be debited**. See the details in the description of setting **user authorizations** under **self administration**.

### 3.3.10 Cancel standing order

You can use the Cancel standing order menu option to cancel your existing standing orders. When you select this menu option, first you must query current standing orders. Then, you can initiate the deletion/cancellation by selecting a given order from the list.

2013.07.22.	Electra Upgrade ügyfél 08	10400023-53656565-81851002	200,00 HUF	[icon]
[view] [modify] [delete]				
2013.07.22.	Electra Upgrade ügyfél 08	10400023-53656565-81851002	200,00 HUF	[icon]

When the deletion/cancellation process is launched, you can view the details of the original order and if it's correct, you can submit your order or add it to a package.

<p><b>initial date</b> 2013.07.22</p> <p><b>last date</b> [calendar icon]</p> <p><b>initial amount</b> 100,00</p> <p><b>last amount</b> 200,00</p>	<p><b>scheduled date of dispatch</b> 2014.09.12 [calendar icon]</p> <p><b>frequency</b> daily frequency</p>
<p><b>account to be debited</b> 10400023-53656565-85691006 HUF Forint pénzforgalmi bankszámlaa</p> <p><b>beneficiary</b> Electra Upgrade ügyfél 08</p> <p><b>beneficiary's account number</b> 10400023-53656565-81851002</p> <p><b>destination bank</b> K&amp;H Bank Zrt. 002 Budapest</p> <p><b>narrative</b> [text area]</p>	<p><b>transfer currency</b> HUF HUNGARIAN FORINT</p> <p><b>amount</b> 200,00</p> <p><b>currency</b> HUF HUNGARIAN FORINT</p>

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To delete/cancel a standing order, the user must have **record** authorization for the relevant **account to be debited**. See the details in the description of setting **user authorizations** under **self administration**.

### 3.3.11 Fx payment

You can use to Fx payment menu option to initiate an extrabank foreign exchange payment or an international forint payment transaction.

The Bank can execute foreign exchange payment transactions only in certain currencies which you can select from the **transfer currency** and the **currency** dropdown menus.

If you do not know the details of the foreign bank (Swift/BIC code, site, account number), you can find them after clicking on the magnifier symbol. When you select this icon, the system will display the Search bank data menu. You must first open a dropdown menu and select the country where the bank has its seat, then enter part of the bank's name.

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When banking business days are rearranged, you cannot execute foreign exchange payment transactions on banking business days which were initially bank holidays (e.g. Saturday) since we do not quote foreign exchange rates on those days. In the case of EUR payments received in the European Economic Area, it is recommended (though not obligatory) to provide the beneficiary's IBAN account number and his bank's SWIFT (BIC) identifier, as a growing number of financial institutions will charge an extra amount of commission if these fields are not filled in. Starting from 1 January, 2007, you may be charged extra fees for the incorrect or incomplete filling in of your payment orders and financial institutions may even reject their execution.

The SWIFT-code (also known as 'SWIFT BIC' or 'BIC') is 8 or 11 characters long and must be written as a single 'word', e.g. DEUTDEFF or BARCGB2102K.

K&H Bank has the following BIC (SWIFT) code: OKHBHUHB

The length of the IBAN-number differs by country but is of the same length within any specific country. It cannot be longer than 34 characters. When used in an electronic format, it must be written as a single 'word', e.g. DE89370400440532013000.

Please, ask your partners to provide their IBAN and BIC identifiers and also let them know your IBAN account number and K&H Bank's BIC-code.

In the case of payment orders which are launched in USD or any other currency and received in the United States of America, you must provide all details of the beneficiary (exact name and address: country, city, street/road/square/..., number) and also an extra identifier for natural person beneficiaries (e.g. the number of their personal identification document). When you submit a payment order, you should provide the exact transfer title (purpose code) (e.g. the number of the commercial invoice, the name of the goods or the service) but you should avoid using abbreviations or acronyms. Financial institutions involved in the performance of these payment orders may request the provision of additional data or documents relating to the beneficiaries

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of payment transactions in order to ensure compliance with and enforcement of the effective international financial restrictive measures.

By default, the payment type is set to normal, which means that the order amount is credited to the beneficiary's bank account with a value date of T+1 or T+2. If you select the urgent payment option (it is only available for the transactions and currencies indicated in the Announcement as such), the payment order will be performed on T-day, but the Bank will charge a higher amount for performing that transaction as published in the Announcement. Please, check the Announcement for the amounts charged before selecting a payment type, as well as the applicable exchange rate, and the submission deadline to make sure your order will be processed on T-day.

In the case of payment transactions performed within the EEA (European Economic Area) without any conversion, you can only select the 'SHA' commission option if the transaction is made in the currency of the affected EEA member state. For EEA orders involving conversion where the currencies of both the payment account (the account to be debited) and the transaction are EEA currencies, you can select either the 'SHA' or the 'OUR' commission option. If the payment transaction involves a currency not used in the EEA or the beneficiary's account is managed outside the EEA, you can select any of the 'SHA', 'OUR' and 'BEN' commission options.

**SHA commission option:** In the case of foreign exchange and international forint payments, the commission charged by the initiating bank will be paid by the principal, while all costs payable to other banks (e.g. the corresponding bank's charges) will be borne by the beneficiary.

**OUR commission option:** In the case of foreign exchange and international forint payments, the principal will pay all costs arising in relation to the payment transaction (e.g. the corresponding bank's charges). If you select the OUR commission option, a higher amount will be charged. Please, check the fees and charged published in the Announcement.

**BEN commission option:** In the case of foreign exchange and international forint payments, the beneficiary will bear all costs related to the payment transaction, including all fees charged by the own bank, the corresponding banks and the beneficiary's bank.

The 'comment for the bank' field is used to enter additional information and requests relating to processing the order. If it is filled in, we will charge our retail clients the relevant fee specified in the effective Announcement. It needs to be filled in only if you want to receive an acknowledgement (confirmation) about the execution of the order, or if you made an agreement with the Bank about using a unique rate for orders involving conversion. If you want an acknowledgement, the Bank is entitled to charge the bank account with the fee specified in the current Announcement. The 'comment for the bank' field can be left blank in all other cases.

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Foreign exchange payments will be displayed for a user only if his **function authorizations** include the **foreign currency transactions** authorization. To create, view and sign a payment, the user must have the appropriate authorizations set for the account number shown in the **account to be debited** field. See the details in the description of setting **user authorizations** under **self administration**.

### 3.3.12 Intrabank FX payment

If you select the **intrabank FX payment** option, the system will display the same page as for foreign exchange payments but here you cannot edit the **beneficiary's bank** field, and it will always show K&H Bank Zrt.

A screenshot of a web form for intrabank FX payments. The form is divided into two main sections. The top section contains fields for 'account to be debited' (with a dropdown menu showing '10400023-53656565-85691006 HUF Forint pénzforgalmi bankszámlaa'), 'scheduled date of dispatch' (with a date picker set to '2014.09.12'), and 'available amount' (with a text input field showing '729 321 772,00 HUF'). The bottom section is split into two columns. The left column contains fields for 'beneficiary's bank' (pre-filled with 'K&H Bank Zrt.'), 'account no.', 'iban', 'beneficiary's name, address' (with three stacked text input fields), 'narrative' (with three stacked text input fields), and 'comment for the bank'. The right column contains a 'transfer currency' dropdown menu, an 'amount' text input field, a 'currency' dropdown menu, and three checkboxes: 'intra-group payment', 'urgent', and 'unique rate' (with a small blue information icon).

Intrabank FX payments will be displayed for a user only if his **function authorizations** include the **foreign currency transactions** authorization. To create, view and sign a payment, the user must have the appropriate authorizations set for the account number shown in the **account to be debited** field. See the details in the description of setting **user authorizations** under **self administration**.

### 3.3.13 Automatic EUR payment to EU member states

You can use the Automatic EUR payment to EU member states menu option to initiate SEPA-compliant euro payments.

Please note that the Bank will execute such orders not as SEPA transactions!

account to be debited 10400023-53656565-85691006 HUF Forint pénzforgalmi bankszámlaa ↓		scheduled date of dispatch 2014.09.11	available amount 729 321 772,00 HUF
swift/bic code <input type="text"/>	<input type="checkbox"/> request certificate	amount <input type="text"/>	currency EUR Euro
name and site of the beneficiary's bank <input type="text"/> <input type="text"/> <input type="text"/>	debit value date <input type="text"/>	narrative <input type="text"/> <input type="text"/> <input type="text"/>	
iban <input type="text"/>			
beneficiary's name, address <input type="text"/> <input type="text"/> <input type="text"/>			

Intrabank FX payments will be displayed for a user only if his **function authorizations** include the **foreign currency transactions** authorization. To create, view and sign a payment, the user must have the appropriate authorizations set for the account number shown in the **account to be debited** field. See the details in the description of setting **user authorizations** under **self administration**.

### 3.3.14 Make term deposit

You can use the **make term deposit** menu option to deposit an amount from your account for a fixed period.

account to be debited 10400023-53656565-85691006 HUF Forint pénzforgalmi bankszámlaa ↓		scheduled date of dispatch 2014.09.12	available amount 729 321 772,00 HUF
deposit type <input type="text"/>			

Term deposits will be displayed for a user only if his **function authorizations** include the **deposits** authorization. To create, view and sign a term deposit, the user must have the appropriate authorizations set for the account number shown in the **account to be debited** field. See the details in the description of setting **user authorizations** under **self administration**.

### 3.3.15 Cancel term deposit

You can use the **cancel term deposit** menu option to terminate a term deposit with immediate effect or to specify its termination on a later roll-over date, thus achieving more favourable conditions.

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deposit account number and name 0002-SABEL14091700001 USD 1 HAVI lekötés	scheduled date of dispatch 2014.09.17
beneficiary's account number narrative	<input checked="" type="radio"/> full amount <input type="radio"/> partial cancellation <input checked="" type="radio"/> on roll-over date <input type="radio"/> cancellation date

To create, view and sign a term deposit cancellation order, the user must have the relevant permission of the **deposit cancellation right** set under **other authorizations**. See the details in the description of setting **user authorizations** under **self administration**.



### 3.4 Manage orders

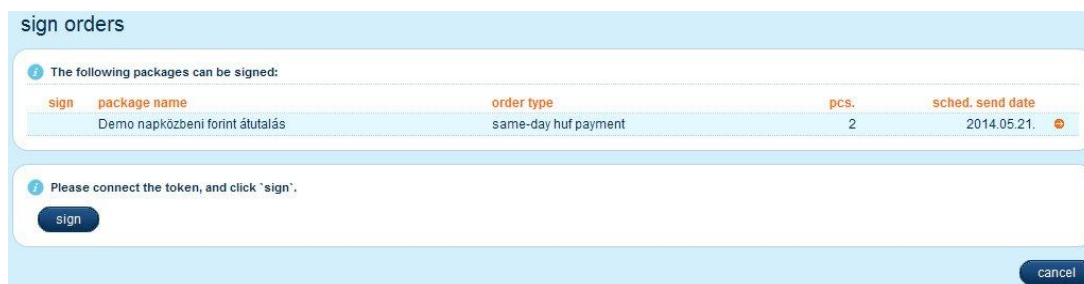
The Manage orders menu has the following substructure:

- manage / process packages
- manual package generation
- import package
- search transactions

#### 3.4.1 Sign transactions and packages

##### Signing with a token

You can sign finished items or packages from the Order list under Manage orders, or by selecting immediate dispatch when adding a new transaction.



sign orders

The following packages can be signed:

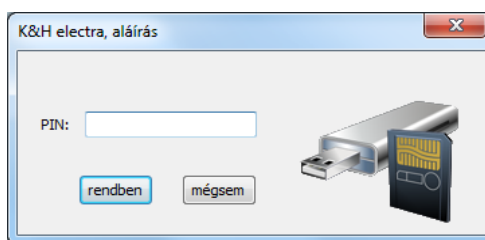
sign	package name	order type	pcs.	sched. send date
	Demo napközbeni forint átutalás	same-day huf payment	2	2014.05.21.

Please connect the token, and click 'sign'.

sign

cancel

Click on the Sign button, then enter the PIN code for your token:



K&H electra, aláírás

PIN:

rendben mégsem

When you have successfully finished the signing procedure, you can choose from the following options:



	Demo napközbeni forint átutalás	same-day huf payment	2	2014.05.21.	55 000,00 HUF
order type:	same-day huf payment				
account to be debited:	HU90 1040 0023 5365 6565 8569 1006 HUF Forint pénzforgalmi bankszámlaa				

view delete delete signatures send package put to common area

- view: you can check the entry and the signature added to it
- delete: you can delete the entry
- delete signatures: you can delete the signatures from an entry already signed
- send package: you can send the entry or the package to the Bank's system
- put to common area: transaction transfer between the fat client and the web

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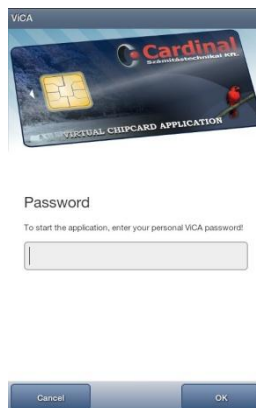
## Signing with ViCA

You can sign finished items or packages from the Order list under Manage orders, or by selecting immediate dispatch when adding a new transaction.



Click on the Sign button in your browser, and the Bank will send a 'push notification' message to your smartphone. You can access the ViCA application through this message or by launching the application.

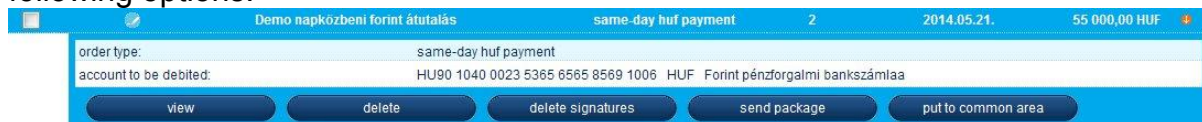
When your ViCA application is running, please enter the code you specified when you registered your application.



Then tap on the OK button.



When you have successfully finished the signing procedure, you can choose from the following options:



- view: you can check the entry and the signature added to it
- delete: you can delete the entry
- delete signatures: you can delete the signatures from an entry already signed
- send package: you can send the entry or the package to the Bank's system
- put to common area: transaction transfer between the fat client and the web

### 3.4.2 Manage / process packages

This is a list of the orders which have been prepared but not yet sent to the Bank. You can select list items by ticking the related checkboxes on the left, or by using the list item selection commands above the right side of the list (Select all; Negative selection; Select none).

order list

total 0 selected

• select all • negative selection • select none

error	sign	at.	p.m.	package name	order type	pcs.	sched. send date	total	
<input type="checkbox"/>				Demo EU-ba irányuló automatikus EUR átutalások	automatic eur payment to EU member states	1	2014.05.21.	500,00 EUR	
				order type: automatic eur payment to EU member states					
				account to be debited: 10400023-53656565-85691020 EUR Vállalati devizaszám					
				view		modify		delete	
				rename package		put to common area		sign package	
				modify scheduled date					
<input type="checkbox"/>				Demo bankon belüli deviza átutalás	intra bank FX payments	1	2014.05.21.	300,00 EUR	
<input type="checkbox"/>				Demo devizaátutalás	fx payment	1	2014.05.21.	300,00 EUR	
<input type="checkbox"/>				Demo állandó megbízás törlése - forintátutalás	cancel standing order	1	2014.05.21.	11 000,00 HUF	
<input type="checkbox"/>				Demo állandó megbízás módosítása - forintátutalás	modify standing order	1	2014.05.21.	12 000,00 HUF	
<input type="checkbox"/>				Demo állandó megbízás - forintátutalás	standing order	1	2014.05.21.	17 500,00 HUF	
<input type="checkbox"/>				Demo csoportos beszedési megbízás	direct debit order	1	2014.05.21.	23 000,00 HUF	
<input type="checkbox"/>				Demo csoportos átutalási megbízás	batch transfer order	1	2014.05.21.	23 000,00 HUF	
<input type="checkbox"/>				Demo inkasszó	collection	1	2014.05.21.	20 000,00 HUF	
<input type="checkbox"/>				Demo postai kifizetési utalvány	postal payment order	1	2014.05.21.	27 000,00 HUF	
<input type="checkbox"/>				VI Demo VIBER átutalás	VIBER transfer	1	2014.05.21.	250 000,00 HUF	
<input type="checkbox"/>				Demo napközbeni forint átutalás	same-day huf payment	2	2014.05.21.	55 000,00 HUF	
<input type="checkbox"/>				Demo forint átvétel	transfer between own huf accounts	1	2014.05.21.	15 000,00 HUF	
				Demo napközbeni forint átutalás 2	same-day huf payment	1	2014.05.21.	On common area	

There is a number between brackets next to the **prepared packages**. It shows the number of the prepared packages.

Electra allows the management and sending in of different orders depending on the user's authorizations (e.g. same-day forint payments, transfers between own HUF accounts, foreign exchange payments, initiating collections, direct orders, deposit transactions and including even self administration packages). Since it is possible to submit several orders a day, these orders should be collected in packages, which makes it easier to overview them.

A payment package will contain a series of payments:

- which are of the same order type (either forint or foreign exchange payments),
- where the account to be debited is the same (i.e. all payments are paid from the same account),
- And which are to be submitted on the same day.

A collection order package will contain collection orders which contain the same beneficiary account number and the same scheduled date of dispatch.

Packages can be signed and executed as if they were single transaction items.

You can perform four operations with the selected packages:

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1. Sign the selected packages
2. Delete the signature(s) from the selected packages
3. Send the selected packages
4. Delete the selected packages

You can access the available operations at the bottom of the list.

By clicking on a line in the list, you can open a dropdown list of the available functions: view, modify, delete, sign the package, modify its scheduled date and rename the package. Clients who have an installed client program can initiate putting the package to a common area, which allows transferring the package to an installed client program.

The list displays all prepared packages associated with the client but it depends on the user's authorizations which of these packages he may view, modify or sign. See the details in the description of setting **user authorizations** under **self administration**.

### 3.4.3 Manual package generation

You can use **manual package generation** to 'repack' those of your orders which are already prepared but have not been sent yet.

Select the required order type from the **search type** dropdown list.

When you click on the **search** button, the system will find all individual orders matching the search criteria, regardless of whether they were included in an order package created earlier, or not.

The **name of the new package** field will show a package name generated by K&H web Electra automatically from the user's name and the date when the operation was initiated.

You must also set it manually which orders should be added to the package. You can do that by ticking the checkboxes in front of the records describing the payments. (If you want to cancel your selection, click on the checkbox again.)

You can create the package by clicking on the **save selected items to package** button.

manual package generation

search type: same-day huf payment | account number: 10400023-53856565-85691006 HUF Forint pénzforgalmi bankszámlaa

search

name of the new package: ELECTRA TIZENNYOLC 2014/09/11 17:08:09

total 0 selected | select all | negative selection | select none

package name	dispatch sched.	partner's name	amount	partner's account number	narrative
<input type="checkbox"/> Demo napközbeni forint átutalás	2014.05.21.	Demo partner	20000,00 HUF	HU95 1040 0023 5385 6565 8569 1013	Demo napközbeni forint átutalás
<input type="checkbox"/> Demo napközbeni forint átutalás	2014.05.21.	Demo partner	35000,00 HUF	HU95 1040 0023 5385 6565 8569 1013	AAAAAAA

cancel | save selected items to package

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### 3.4.4 Import package

K&H web Electra can import text files compliant to predefined standard formats.

The screenshot shows a web interface titled 'import package'. It features a text input field labeled 'file to be imported' with a 'browse...' button to its right. Below this is a dropdown menu labeled 'import format' which is open, showing a list of supported file formats. The list includes: 'huf payment, EDIFACT format (\*.HUF)', 'huf payment, MultiCash (GIRO) format (\*.UNG)', 'transfer between own huf accounts, EDIFACT format (\*.HVE)', 'same-day huf payment, HCT format (\*.HCT)', 'batch transfer order, UGIRO format (\*.CAT)', 'direct debit order, UGIRO format (\*.CBE)', 'fx payment, EDIFACT format (\*.DEV)', 'fx payment, MultiCash (MT100) format (\*.INT)', 'intra bank FX payments, EDIFACT format (\*.DBB)', 'postal payment order (\*.PKF)', 'fx payment, SEPA SCT format (\*.SCT)', and 'collection, EDIFACT format (\*.INK)'. At the bottom right of the dialog, there are 'cancel' and 'ok' buttons.

The description of export and import formats can be accessed via the following link:

[https://www.kh.hu/publish/kh/hu/vallalat/media/dokumentumok/termekoldal\\_vallalat/elctra\\_export\\_import.download.pdf](https://www.kh.hu/publish/kh/hu/vallalat/media/dokumentumok/termekoldal_vallalat/elctra_export_import.download.pdf)

The system will handle imported orders the same way as the ones that were recorded using the native method. They can be modified, printed and sent in.

Importing an order package from an external unit is not a simple file copy operation; the system also converts the data while copying them.

Generally, a user can import such package types that he has **record** authorization for. In the case of direct orders, it is possible to set a special authorization dedicated to import operations. See the details in the description of setting **user authorizations** under **self administration**.

### 3.4.5 Search transactions

You can use this menu option to search among prepared orders. Enter your search criteria in the new dialogue box. You can view the details for a given entry by clicking on the right arrow icon next to its line. You can specify new search criteria after clicking on the **back** button.

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search - prepared orders

<p><b>transaction type</b></p> <input type="text" value="all order types"/>	<p><b>partner's name</b></p> <input type="text"/>
<p><b>search interval</b></p> <input type="text"/> - <input type="text"/>	<p><b>amount</b></p> <input type="text"/> - <input type="text"/>
<p><b>partner's account number</b></p> <input type="text"/>	<p><b>narrative</b></p> <input type="text"/>

ok

### 3.5 Manage cards

The Manage cards menu has the following substructure:

- cards
- credit card account information
- activate card

#### 3.5.1 Cards

You can use this menu option to display a list of the client's bankcards, where you can view the details of any of the cards by clicking on a data element on their line.

A user can perform this operation if the client has a credit card contract with the Bank, the user has the **view authorization** set for the given card number among **card authorizations**, and has view authorization also for the account number associated with the card.

cards					time of query: 2014.09.11. 17:20:19
type	cardholder	card number	card type	expiry date	
bank card	KRISTON VIKTÓRIA	6757 5483 0005 7106	K&H Maestro vállalkozói bankkártya	2016/05	ⓘ
bank card	TRUNKÓ LAJOS	6757 5483 0590 9681	K&H Maestro vállalkozói bankkártya	2016/05	ⓘ
bank card	SÉRA MÁRIA	6757 5483 0798 8048	K&H Maestro vállalkozói bankkártya	2016/06	ⓘ
bank card	MATASTIK ORSOLYA	6757 5483 0805 7843	K&H Maestro vállalkozói bankkártya	2016/06	ⓘ
credit card	ORSZÁG TÜNDE	5528 9025 0119 5514	K&H MasterCard üzleti hitelkártya	2016/05	ⓘ
credit card	BACSKÓ GERGELY	5528 9025 0850 4924	K&H MasterCard üzleti hitelkártya	2016/05	ⓘ

#### 3.5.2 Credit card account information

If the given client has a credit card account, the information related to the cards can be queried from this menu group.

- credit card account balance
- credit card account statement
- transactions in the current cycle
- reserved credit card items

credit card account information
→ credit card account balance
→ credit card account statement
→ transactions in the current cycle
→ reserved credit card items

A user can perform this operation if the client has a credit card contract with the Bank, the user has the **view authorization** set for the given card number among **card**

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**authorizations**, and has view authorization also for the account number associated with the card.

### 3.5.3 Activate card

You can activate your debit and credit cards under the Activate card menu option.

A screenshot of a web form for card activation. The form has a light blue background and is divided into two main sections. The top section contains a label 'scheduled date of dispatch' and a text input field with the date '2014.09.12'. The bottom section contains a label 'card number' and an empty text input field. To the right of the 'card number' field, there is a blue information icon followed by a paragraph of text: 'Prior to activation please check whether the PIN code for the bankcard is available. Before activating a new card, please visit your branch and collect the PIN code if you have not done so.' Below this text, a smaller line reads: 'The bankcard cannot be used without a valid PIN code!'.

To perform this operation, the user must have the company right set and must have company points for signing.

### 3.6. *Manage templates*

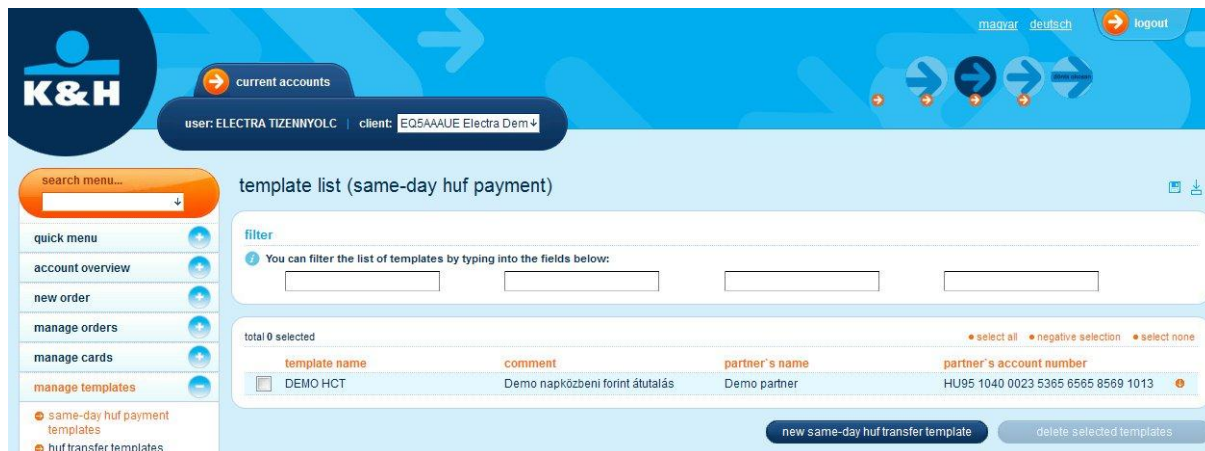
The Manage templates menu has the following structure, depending on available authorizations:

- same-day HUF payment templates
- HUF transfer templates
- viber HUF transfer templates
- collection order templates
- batch transfer order templates
- direct debit order templates
- fx payment templates
- intrabank fx payment templates
- Templates for automatic EUR payments to EU member states

The Manage templates menu contains template management options for each order type.

When entering orders, you can load predefined templates and modify the data in the fields, or fill in only those fields that were left blank in the template. You can filter the list of templates using the template type, the template name or the comment field.





The Templates option will be displayed for a user only if his **function authorizations** include the **templates** authorization and he is also authorized to prepare orders of the associated type. See the details in the description of setting **user authorizations** under **self administration**.

### 3.7 Manage partner details

You can use this menu option to view the list of your banking partners. You can record your partners' details and use them later to prepare orders. You can add new partners, and also modify or delete existing partners. If you create an order which contains a new account number, the system will automatically record and save it to the partners' list.

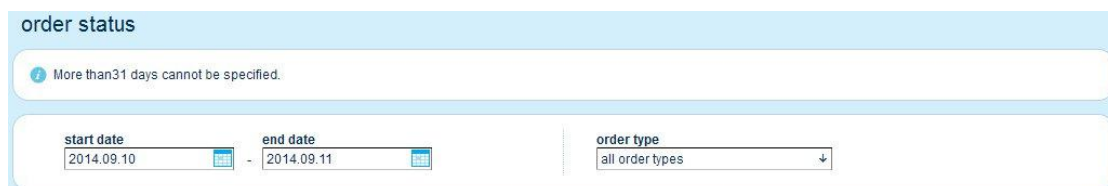
### 3.8 Sent orders

The Sent batches menu has the following structure, depending on available authorizations:

- order status
- search orders

#### 3.8.1 Order status

The Order status menu option shows the current status of the transactions already sent in.



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To query order statuses, set the required **Start date** and **End date** values and, if you only want to see orders of a particular type, also set a value in the **Order type** field, then click on the orange **OK** button in the lower right corner and the system will display a list with all successfully submitted orders meeting your criteria:

order type	submitted	number of orders	account debited	total
fx payment	2014.05.21. 13:25:37	1	10400023-53656565-85691020	300,00 EUR
bank status inquiry		view		
same-day huf payment	2014.05.21. 13:25:37	1	10400023-53656565-85691006	40 000,00 HUF

Here you can initiate a query of the banking status by clicking on the list elements, and you can also view all details of submitted orders.

### 3.8.2 Search transactions

You can use this menu option to search among submitted orders. Enter your search criteria in the new dialogue box. You can view the details for a given line entry by clicking on the right arrow icon next to the line. You can specify new search criteria after clicking on the **back** button.

transaction type all order types	partner's name
search interval [calendar icon] - [calendar icon]	amount [input] - [input]
partner's account number	narrative

### 3.9 Messages

Please, note that the **Messages** and the **K&H e-box** services are two distinct services without any connection between them.

You can use this menu option to view the electronic messages the Bank sends you. The messages sent by the Bank to the client will be delivered to the user authorized to act on behalf of the client and will be available for reading to the user who logs in first after the message is received. You can view the list of incoming messages by clicking on the Messages menu option. If you do not have any incoming messages, the system will inform you accordingly.

To view a message, select it in the list, then click on the View button. The system will display the message and its attachments (if any) on a new page. If the message has any attachments, you can view it (them) by clicking on the name of the attachment. You can click on the Back button to return to the list of incoming messages.

If you want to delete messages, click on their lines in the incoming messages list, then select the Delete button. The selected messages will be deleted after confirmation. You can delete messages one by one by clicking on the Delete button, which is displayed when you select a message in the list or can be found next to the Back button while viewing the message. Please, note that it is not possible to undo the delete command.

### 3.10 Settings

The Settings menu has the following structure:

- select language
- view log
- default accounts
- screen settings
- edit quick menu

#### 3.10.1 Select language

You can use this menu option to select the interface language of K&H web Electra. You can select from Hungarian, English and German.



Hungarian



English



German

You can also use the English and Deutsch radio buttons in the top right corner of the K&H web Electra main screen to modify the interface language.

#### 3.10.2 View log

K&H web Electra logs all events and by selecting the View log option, you can view the log of the activities of those users who have logged in with the same group code as yours. Users who do not belong to any groups can query the log of their own activities.

You can use the **screen options** menu option to specify the number of events/activities to be displayed on one page.

view log

time	user	event
2014.05.30. 16:42:39	FUN:DEMO1	FUN:DEMO1 logged in to Server
2014.05.30. 11:07:00	FUN:DEMO1	FUN:DEMO1 logged off from bank's server
2014.05.30. 10:51:53	FUN:DEMO1	FUN:DEMO1 logged in to Server
2014.05.30. 10:51:48	FUN:DEMO1	FUN:DEMO1 logged in to Server
2014.05.30. 09:22:10	FUN:DEMO1	Request bank status (file = EQ5AAAUE_26897.DEV), Erroneous orders in file.

1 2 3 4 5 next → last → 1 / 69 jump

#### 3.10.3 Default accounts

You can specify the default account numbers for each order type, and the system will show them as the default account numbers for the respective order types.

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same-day huf payment	<input type="text"/>
transfer between own huf accounts	<input type="text"/>
VIBER transfer	<input type="text"/>
postal payment order	<input type="text"/>
collection	<input type="text"/>
batch transfer order	<input type="text"/>
direct debit order	<input type="text"/>
fx payment	<input type="text"/>
intra-bank FX payments	<input type="text"/>
automatic eur payment to EU member states	<input type="text"/>
make term deposit	<input type="text"/>
standing order	<input type="text"/>
request account information	<input type="text"/>

### 3.10.4 Screen options

You can use the Screen options menu option to define how information is to be displayed.

- The Number of matches on one page value defines how many 'matching' table lines are displayed on a single page.
- We recommend to turn off animations if you have a low performance computer or weak internet connection.
- You can use the third setting to display orders with different background colours.

number of matches on one page	<input type="text" value="25"/>
animate pop-up windows	<input checked="" type="checkbox"/>
orders with different background colours	<input checked="" type="checkbox"/>

### 3.10.5 Edit quick menu

The menu system used in K&H web Electra can be customised to some extent. The topmost option on the menu bar is the Quick menu, which can contain a maximum of 7 functions of your choice in any order.

If you select the **edit quick menu** option under Settings, the system will display all menu options available for adding. You can select the submenu options/**functions** by clicking on the checkboxes to the right of their names.

Maximum 7 functions can be selected at the same time. If you leave all the checkboxes empty, the default settings will be restored.

function name	to quick menu
account balance	<input type="checkbox"/>
account history	<input type="checkbox"/>
account statement	<input type="checkbox"/>
activate card	<input type="checkbox"/>
active standing orders	<input type="checkbox"/>
authentication table	<input type="checkbox"/>
Automatic EUR payment to EU member states	<input type="checkbox"/>
batch transfer order	<input type="checkbox"/>
batch transfer order templates	<input type="checkbox"/>
cancel standing order	<input type="checkbox"/>
cancel term deposit	<input type="checkbox"/>
cards	<input type="checkbox"/>
collection	<input type="checkbox"/>
collection order templates	<input type="checkbox"/>
completed transactions	<input type="checkbox"/>
credit card account information	<input type="checkbox"/>
default accounts	<input type="checkbox"/>
direct debit order	<input type="checkbox"/>
direct debit order templates	<input type="checkbox"/>
edit quick menu	<input checked="" type="checkbox"/>

You can select a maximum of 7 functions when editing the Quick menu. When you try to select the eighth function, the system will display a warning message and will not let you proceed until you cancel a selection.

### 3.11 Self administration

Clients who have a self administration contract with the Bank can use these menu options to manage the details and authorizations of their current users.

The Self administration EUR menu has the following structure:

- delete error points
- modify user
- delete user
- manage new accounts
- suspend authentication tool
- enable authentication tool

You can find a more detailed description about self administration on the following pages.

### 3.12 K&H e-trader

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You can use this menu option to access K&H Bank's e-trader service if you have a valid contract to use that service.

K&H Bank's e-trader service supports the execution of foreign exchange spot and forward transactions. Exchange rates are continuously updated in the e-trader system, which allows your company to continuously monitor changes in market rates during the day and to make deals involving conversions exceeding EUR 10,000 for any future dates at the most appropriate moment.

You can access the service by clicking on the <https://etrader.khb.hu/> link.

### **3.13 W1se international account management**

You can use this menu option to access K&H Bank's w1se service if you have a valid contract to use it.

K&H Bank Hungary is part of an international banking group and its clients can also take advantage of the benefits this fact offers. K&H Bank is a subsidiary of KBC Bank. W1se account management includes the parent bank as well as all of its subsidiaries and contracted partner banks.

To access the w1se service, please click on the following link:

<https://www.kbcmerchantbanking.com/welcome-hu>

### **3.14 K&H e-post service**

This service provides you a secure and comfortable way to access and download your certified electronic bank account statements (**K&H e-kivonat**). Certified electronic bank account statements offer a number of advantages: they are readily available, cost-efficient and secure (they cannot be accessed by unauthorized parties).

Certified electronic bank account statements are equivalent to hard-copy statements, have advanced electronic signatures and a time stamp. If you want fast and secure access to your bank account statements, use the **K&H e-box** service!

Link: <https://ebank.khb.hu/publish/ebank/hu/ebank.html>

Your company must have a contract with K&H Bank for you to be able to use this service.

### **3.15 Help**

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By selecting the **help** option, you can access this User Manual.

### **3.16 Exit**

You can exit the K&H web Electra service any time by clicking on the **Exit** menu option.

## 4. Self administration

The Self administration menu has the following structure:

- delete error points
- modify user
- delete user
- manage new accounts
- suspend authentication tool
- enable authentication tool

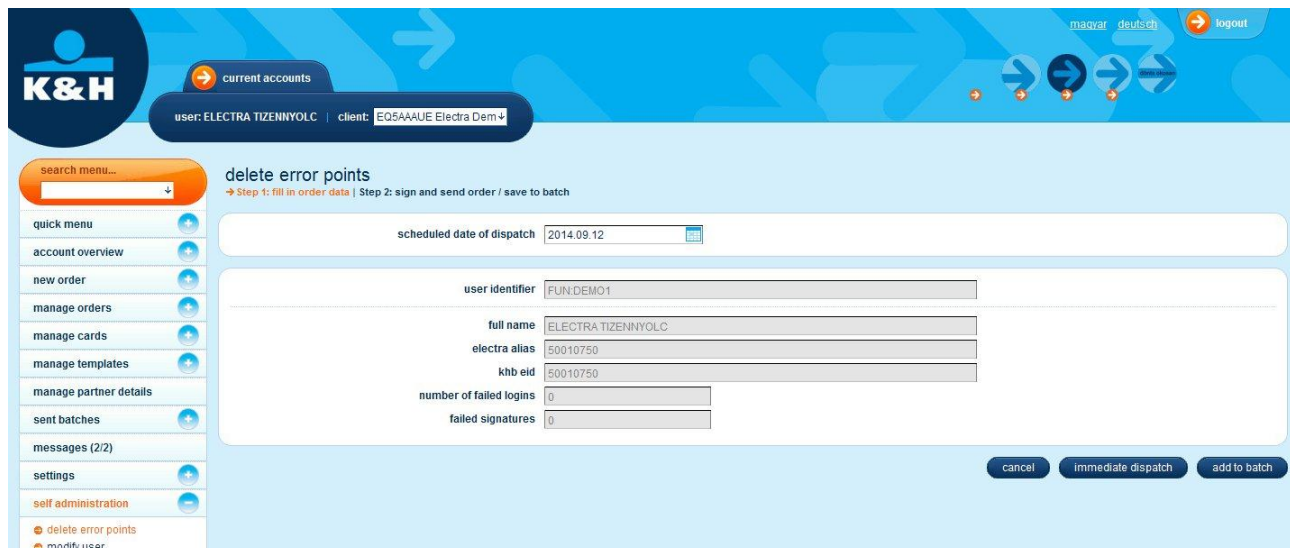
If you click on a self administration function, the system will open the user selection and search screen. You can use it to select a user based on the following search criteria:

- user identifier: using a 'group code:short name' combination
- search criterion: using a search field containing free text.

The system will automatically display a list containing all users associated with the client below the search criteria. You can move on to the next phase by clicking on one of the users.

### 4.1 Delete error points

When you select a user, the system will display the user's data on the Delete error points screen. (This may take some time in the case of users with access to several clients' data.)



The screenshot shows the 'delete error points' screen. At the top, there is a navigation bar with the K&H logo, 'current accounts', and user/client information: 'user: ELECTRA TIZENNYOLC | client: EQ5AAAUE Electra Dem'. Below this is a search menu and a sidebar with various options. The main content area is titled 'delete error points' and includes a progress indicator: 'Step 1: fill in order data | Step 2: sign and send order / save to batch'. A 'scheduled date of dispatch' field is set to '2014.09.12'. The user data is displayed in a table-like format:

user identifier	FUNDEMO1
full name	ELECTRA TIZENNYOLC
electra alias	50010750
khb eid	50010750
number of failed logins	0
failed signatures	0

At the bottom right, there are three buttons: 'cancel', 'immediate dispatch', and 'add to batch'.

Here, you can see how many times the user has made a mistake while logging-in or signing, and you can also view his or her status. This form cannot be edited.

You can interrupt the operation by clicking on the **cancel** button. When you click on the **immediate dispatch** button, the system will prompt you to enter your signature password, after which you can send in the package. If you click on **add to batch** button, the system will



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open a dialogue where you can specify a package name. You can change the package name offered by the system.

A user can perform this operation if the client has a self administration contract with the Bank and the user's **self administration authorization** is set for the given client.

## 4.2 Modify user

When you select a user, the system will display the user's data on the Delete error points screen. (This may take some time in the case of users with access to several clients' data.)

You can see six areas on the screen, and all of them are expanded by default. The grey fields cannot be edited.

When you are finished with the modifications in the separate areas, you can save the form or use the **immediate dispatch** button to send the package in after signing it or click on the **add to batch** button to put it among prepared packages.

If there is a change in user details, it will not appear in Electra until the user logs into the Bank's system (the user must be logged into the Bank's system for his details to be updated). The updated details will become effective after logging in.

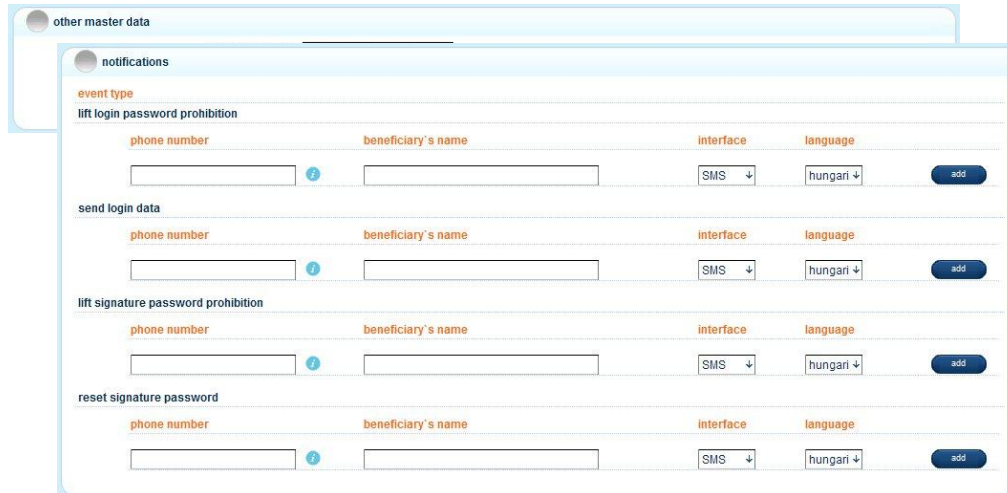
A user can perform this operation if the client has a self administration contract with the Bank and the user's **self administration authorization** is set for the given client.

### User identifier

A screenshot of a web form titled 'user identifier: FUN:DEMO1'. The form contains several fields with labels on the left and input areas on the right. The fields and their values are: 'full name' (ELECTRA TIZENNYOLC), 'type' (normal), 'electra alias' (50010750), 'khh eid' (50010750), 'number of failed logins' (0), 'failed signatures' (0), 'status' (allowed), 'mother's name' (ELECTRA UPGRADE), 'address' (1117 BUDAPEST FEHÉRVÁRI ÚT 1.), 'phone number' (empty), and 'e-mail' (empty). The 'type', 'electra alias', 'khh eid', 'number of failed logins', 'failed signatures', and 'status' fields are greyed out, indicating they are not editable.

It contains the user's personal and log-in details.

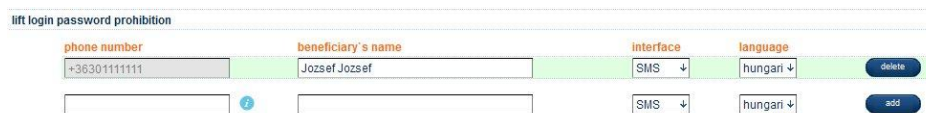
## Other master data



The screenshot shows a web interface for managing notifications. It is divided into four sections: 'lift login password prohibition', 'send login data', 'lift signature password prohibition', and 'reset signature password'. Each section contains a table with columns for 'phone number', 'beneficiary's name', 'interface', and 'language'. There are input fields for each column and an 'add' button to the right of each row. The 'add' buttons are highlighted in blue.

## Notifications

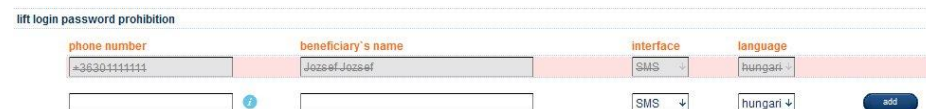
Data to be supplied: phone number, beneficiary's name, language. You can save the new event set on the form by clicking on the Add button. Modified lines are displayed with a green background.



This screenshot shows a single row in the notification table for 'lift login password prohibition'. The row has a green background, indicating it is a modified event. The data in the row is: phone number: +36301111111, beneficiary's name: Jozsef Jozsef, interface: SMS, language: hungari. There is a 'delete' button on the right side of the row.

You can also delete existing events. In this case, you must click on the Delete button to delete the event.

Deleted lines are displayed with a red background.



This screenshot shows the same notification table as above, but the row with the green background now has a red background, indicating it has been deleted. The 'delete' button is no longer visible on the right side of the row.

## Authentication tools



The screenshot shows two forms. The top form is 'login authentication' and the bottom form is 'authentication tools'. The 'login authentication' form has columns for 'interface' and 'authentication tool'. The 'authentication tools' form has columns for 'authentication tool', 'status', 'usable', and 'data'. There are input fields and buttons for each column. The 'add' buttons are highlighted in blue.

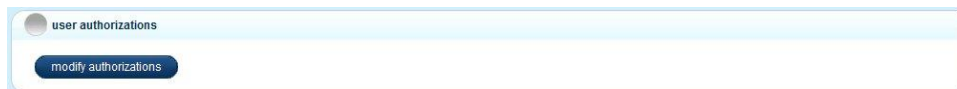
You can add a new tool (device) by clicking on the Add button (the new tool/device will be displayed with a green background).

## Login authentication

You can use the Add and the Delete buttons to add new authentication channels and delete existing ones, respectively (new channels are displayed with a green background, deleted channels are shown with a red background):

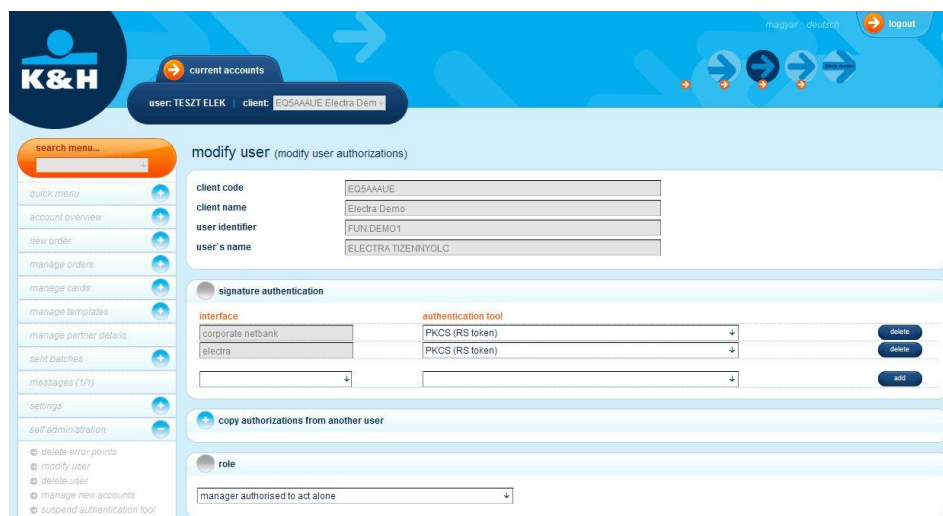
corporate netbank	PKCS (RS token)	
corporate netbank	VICA (+36301234567)	delete

## User authorizations



You can use this function to modify the user's authorizations with respect to the current client.

## Modify user authorizations



You can see a maximum of 9 areas on the screen, all of them expanded by default. The grey fields cannot be edited.

When you are finished with modifying the data in the different sections, the form must be saved using the Save button at the bottom of the page; as a result, the system will save the authorizations you have set on the Modify user form.

### **Basic concepts related to the Modify user screen:**

Possible basic authorization values:

- Account authorizations: It is similar to the account control right concept that Electra has used until now, but here we distinguish between query and record authorizations.
- Ugiro authorizations: This authorization is related to the identifiers of direct transactions. It regulates what operations a user can perform related to specific direct transaction identifiers. This authorization only works if the user also has the Direct debits function authorization (see it below, under Function authorizations).
- Card authorizations: These authorizations are associated with bankcards. These authorizations regulate what bankcard operations the user is allowed to perform.
- Company right: This is the right to use authorized signatures. Contrary to the old company right, this authorization can only be set for users assigned to the 'manager authorized to act alone' user category. Order packages accepted so far with 'company' right but not requiring a user in the 'manager authorized to act alone' role are now associated with a different authorization. Company right cannot be given nor cancelled through self administration.
- Deposit cancellation right: This is the right controlling the cancellation of term deposits. This authorization is only verified when recording/modifying/cancelling/viewing a term deposit cancellation order.
- Function authorizations: These are authorizations allowing the use of certain Electra functions/function groups. Electra functions are arranged in groups and their use is subject to having this functional authorization.

Available function group codes:

<b>Function group</b>	<b>Description</b>
HUF	Performing forint transactions. HCT, HVE, VIB, INK
DEV	Performing foreign exchange transactions DEV, DBB, EUR
CAT	Performing batch transfers, view batch transfer/direct debit notifications
CBE	Performing direct debit payments, view batch transfer/direct debit notifications
BET	Managing deposits
SBL	Recording, modifying, deleting, exporting and importing templates.

Values: Function rights are not associated with values; a user either has or does not have authorization for a specific function.

- Self-administration right: This authorization allows the administration of the client's users. To give such authorization to its users, the client must have a self administration agreement with the Bank.

### **Roles / User profiles:**

Basic authorizations can be used to form pre-defined sets, which can then be assigned to specific users. These sets are called user profiles. Each of these user profiles defines a role.

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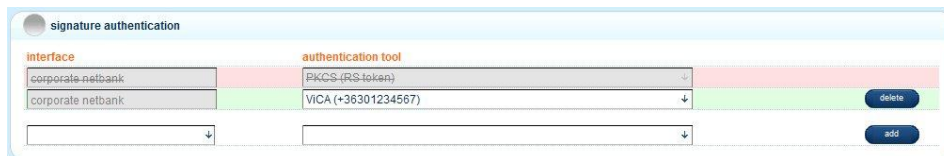
Each user may have only a single profile.

A user must either belong to one of the specific profiles or be assigned custom authorizations. If a user belongs to a given profile but his authorizations need to be modified, the user is removed from the profile but retains the authorizations (as custom authorizations) specified for the profile.

If the user is not assigned to a profile but has custom authorizations, and the set of his current authorizations exactly match that of a profile, Electra will still not assign the user to the profile automatically.

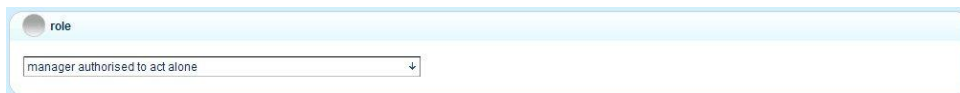
Authorization setting sections:

### Signature authentication



You can use the Add and the Delete buttons to add new signature authentication channels and delete existing ones, respectively (new channels are displayed with a green background, deleted channels are shown with a red background).

Role



It is not obligatory to define roles. Roles are used to set the most common authorizations.

Assigning a role to a user or setting account, ugiro etc. authorizations for him in the relevant sections mutually exclude each other, which means that a user can be assigned either a role or custom authorizations, but not both. If you set a role for a user and try to change his account, ugiro or some other custom authorizations later on, his role setting will be deleted; the system will also display a confirmation pop-up window calling your attention to this fact:



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## Account authorizations

You can specify here the client's accounts that the user can access and the authorizations he

account no.	fcy	default ?	record ?	view ?	sign ?	points
default authorizations						
10400023-53656565-85691020	EUR	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10
10400023-53656565-85691006	HUF	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10
10400023-53656565-85691013	HUF	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10
10400023-53656565-85691037	USD	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10
0002-SA6EL13071800001	HUF	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10
0002-SA4EL13082200001	HUF	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10
0002-SA1EL14042800001	HUF	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10

will have when accessing these accounts.

## Ugiro authorizations

You can specify here the client's UGIRO codes that the user can access and the authorizations he will have when accessing them.

ugiro code	default ?	record ?	view ?	sign ?	import ?	hd sign ?	points
default authorizations							
A09876545	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	10

## Credit card account authorizations

You can specify here the client's credit card accounts that the user can access and the authorizations he will have when accessing these accounts.

account no.	fcy	default ?	view ?
default authorizations			
10407501-78111000-11273851	HUF	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

## Card authorizations

You can specify here the client's cards that the user can access and the authorizations he will have when accessing them.

cardnumber	name on card	default ?	record ?	view ?	sign ?	points
default authorizations						
6757 5483 0005 7106	KRISTON VIKTÓRIA	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10
6757 5483 0590 9681	TRUNKÓ LAJOS	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10
6757 5483 0798 8048	SÉRA MÁRIA	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10
6757 5483 0805 7843	MATASTIK ORSOLYA	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10
5528 9025 0119 5514	ORSZÁG TÜNDE	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10
5528 9025 0850 4924	BACSKÓ GERGELY	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10

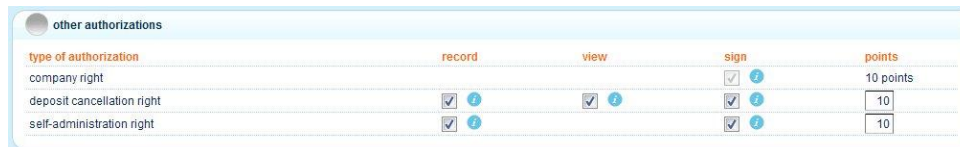
## Function authorizations

To set specific function authorizations see the 'Available function group codes' table above.



function authorization	checkbox	help icon
all functions	<input checked="" type="checkbox"/>	
HUF transactions	<input checked="" type="checkbox"/>	?
foreign currency transactions	<input checked="" type="checkbox"/>	?
batch transfers	<input checked="" type="checkbox"/>	?
direct debits	<input checked="" type="checkbox"/>	?
deposits	<input checked="" type="checkbox"/>	?
templates	<input checked="" type="checkbox"/>	?

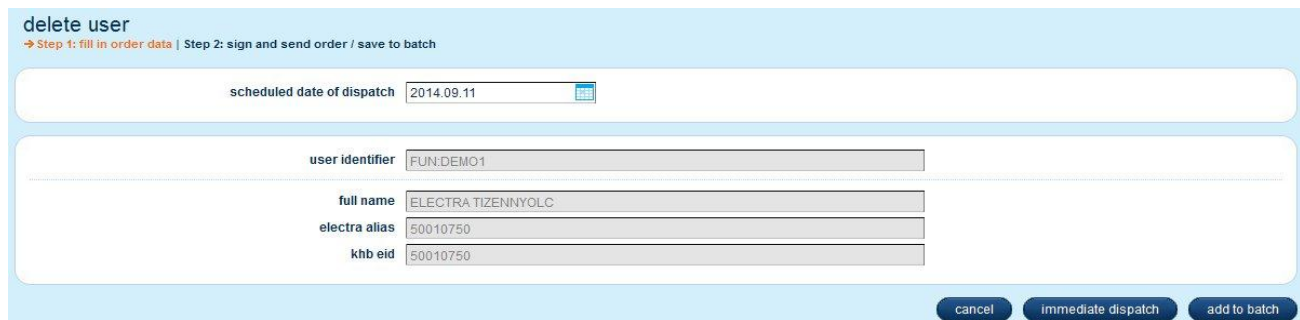
## Other authorizations



type of authorization	record	view	sign	points
company right			<input checked="" type="checkbox"/>	10 points
deposit cancellation right	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10
self-administration right	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>	10

## 4.3 Delete user

When you select a user, the system will display the user's data on the Delete error points screen. (This may take some time in the case of users with access to several clients' data.)



delete user  
 → Step 1: fill in order data | Step 2: sign and send order / save to batch

scheduled date of dispatch: 2014.09.11

user identifier: FUN:DEMO1

full name: ELECTRA TIZENNYOLC

electra alias: 50010750

khb eid: 50010750

cancel immediate dispatch add to batch

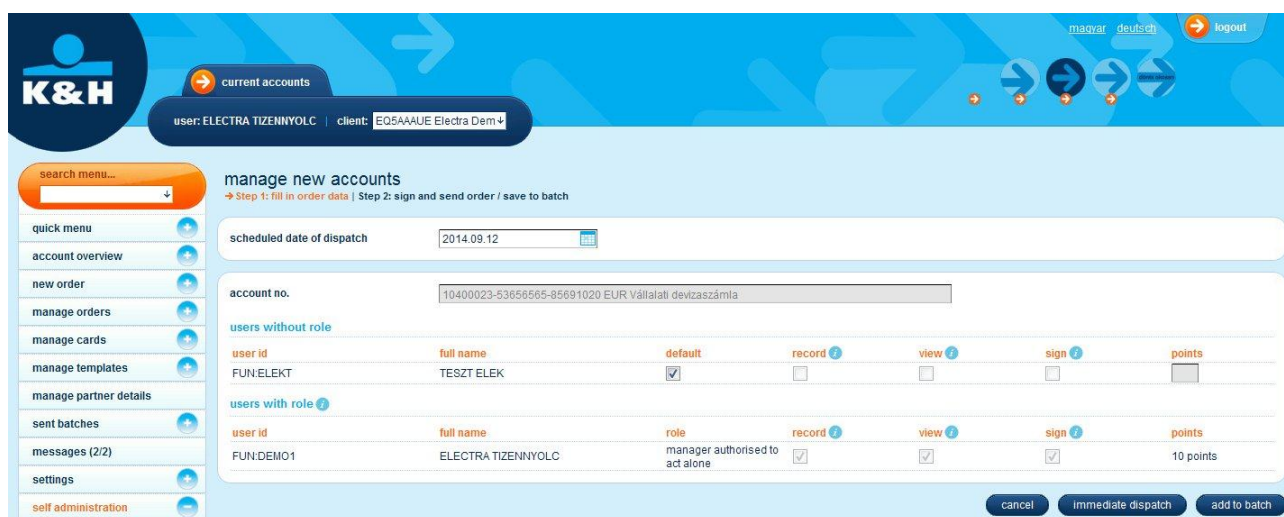
You can see the user identification details here. This form cannot be edited.

You can interrupt the operation by clicking on the **cancel** button. When you do so, Electra Internet Banking will open the list of prepared packages. When you click on the **immediate dispatch** button, the system will prompt you to enter your signature password, after which you can send in the package. If you click on **add to batch** button, the system will open a dialogue where you can specify a package name. You can change the package name offered by the system.

A user can perform this operation if the client has a self administration contract with the Bank and the user's **self administration authorization** is set for the given client.

## 4.4 Manage new accounts

This page shows those new account numbers for which no authorizations have been set yet.



manage new accounts  
 → Step 1: fill in order data | Step 2: sign and send order / save to batch

scheduled date of dispatch: 2014.09.12

account no.: 10400023-53658565-85691020 EUR Vállalati devizaszámia

users without role						
user id	full name	default	record	view	sign	points
FUN-ELEKT	TESZT ELEK	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

users with role						
user id	full name	role	record	view	sign	points
FUN-DEMO1	ELECTRA TIZENNYOLC	manager authorised to act alone	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10 points

cancel immediate dispatch add to batch

It lists all users who have access to the account either as a user who may get a custom authorization to manage it or as a user who can access the account based on his assigned role. Only individually set authorizations can be modified for a given order.

You can interrupt the operation by clicking on the **cancel** button. When you do so, the system will return to the page showing the list of prepared packages. When you click on the **immediate dispatch** button, Electra will prompt you to enter your signature password, after which you can send in the package. If you click on **add to batch** button, the system will open a dialogue where you can specify a package name. You can change the package name offered by the system.

A user can perform this operation if the client has a self administration contract with the Bank and the user's **self administration authorization** is set for the given client.



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## 4.5 Suspend authentication tool

The first step of suspending the authentication tool/device is to specify the user whose authentication tool/device you want to suspend.

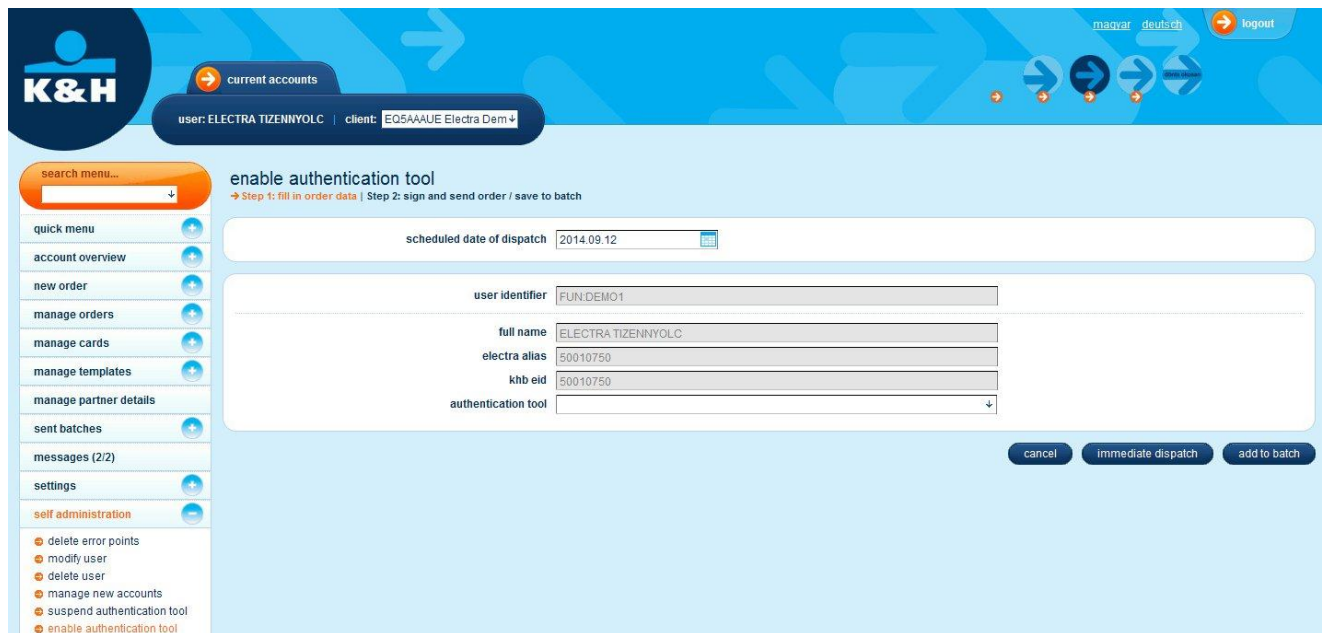
The screenshot shows the 'suspend authentication tool' page in the K&H Bank system. The page has a blue header with the K&H logo and navigation options like 'current accounts', 'logout', and language selectors for 'magyar' and 'deutsch'. Below the header, the user is identified as 'ELECTRA TIZENNYOLC' and the client as 'EQ5AAAUE Electra Dem'. The main content area is titled 'suspend authentication tool' and includes a progress indicator: 'Step 1: fill in order data | Step 2: sign and send order / save to batch'. A 'scheduled date of dispatch' field is set to '2014.09.12'. Below this, there are input fields for 'user identifier' (FUNDEMO1), 'full name' (ELECTRA TIZENNYOLC), 'electra alias' (50010750), and 'knb eid' (50010750). An 'authentication tool' dropdown menu is also present. At the bottom right of the form, there are three buttons: 'cancel', 'immediate dispatch', and 'add to batch'. A left-hand navigation menu lists various options, including 'self administration' with sub-items like 'delete error points', 'modify user', 'delete user', 'manage new accounts', 'suspend authentication tool', and 'enable authentication tool'.

Click on the **immediate dispatch** button when you have selected the authentication tool/device to be suspended. The system will prompt you to enter your signature password, after which you can send in the package. You can interrupt the operation by clicking on the **cancel** button. If you click on **add to batch** button, the system will open a screen where you can enter a package name. You can change the package name offered by the system.

A user can perform this operation if the client has a self administration contract with the Bank and the user's **self administration authorization** is set for the given client.

## 4.6 Enable authentication tool

The first step of enabling an authentication tool/device is to specify the user whose authentication tool/device you want to enable.



The screenshot shows the 'enable authentication tool' page in the K&H Bank web portal. The page has a blue header with the K&H logo and navigation options like 'current accounts', 'magyar', 'deutsch', and 'logout'. Below the header, the user is logged in as 'ELECTRA TIZENNYOLC' for client 'EQ5AAAUE Electra Dem'. The main content area is titled 'enable authentication tool' and includes a progress indicator: 'Step 1: fill in order data | Step 2: sign and send order / save to batch'. The form contains the following fields:

- scheduled date of dispatch: 2014.09.12
- user identifier: FUN:DEMO1
- full name: ELECTRA TIZENNYOLC
- electra alias: 50010750
- khb eid: 50010750
- authentication tool: (dropdown menu)

At the bottom right of the form, there are three buttons: 'cancel', 'immediate dispatch', and 'add to batch'. On the left side, there is a sidebar menu with various options, including 'self administration' which contains sub-options like 'delete error points', 'modify user', 'delete user', 'manage new accounts', 'suspend authentication tool', and 'enable authentication tool'.

Click on the **immediate dispatch** button when you have selected the authentication tool/device to be enabled. The system will prompt you to enter your signature password, after which you can send in the package. You can interrupt the operation by clicking on the **cancel** button. If you click on **add to batch** button, the system will open a screen where you can enter a package name. You can change the package name offered by the system.

A user can perform this operation if the client has a self administration contract with the Bank and the user's **self administration authorization** is set for the given client.