



MANUAL FOR THE USE OF INTERNET BANKING E-KENT

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2023.

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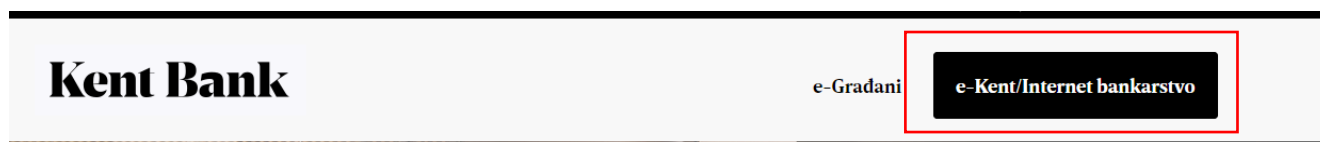
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On-line banking means the service of internet banking e-Kent and mobile banking mKent

1. PAGE FOR SIGN IN IN e-Kent

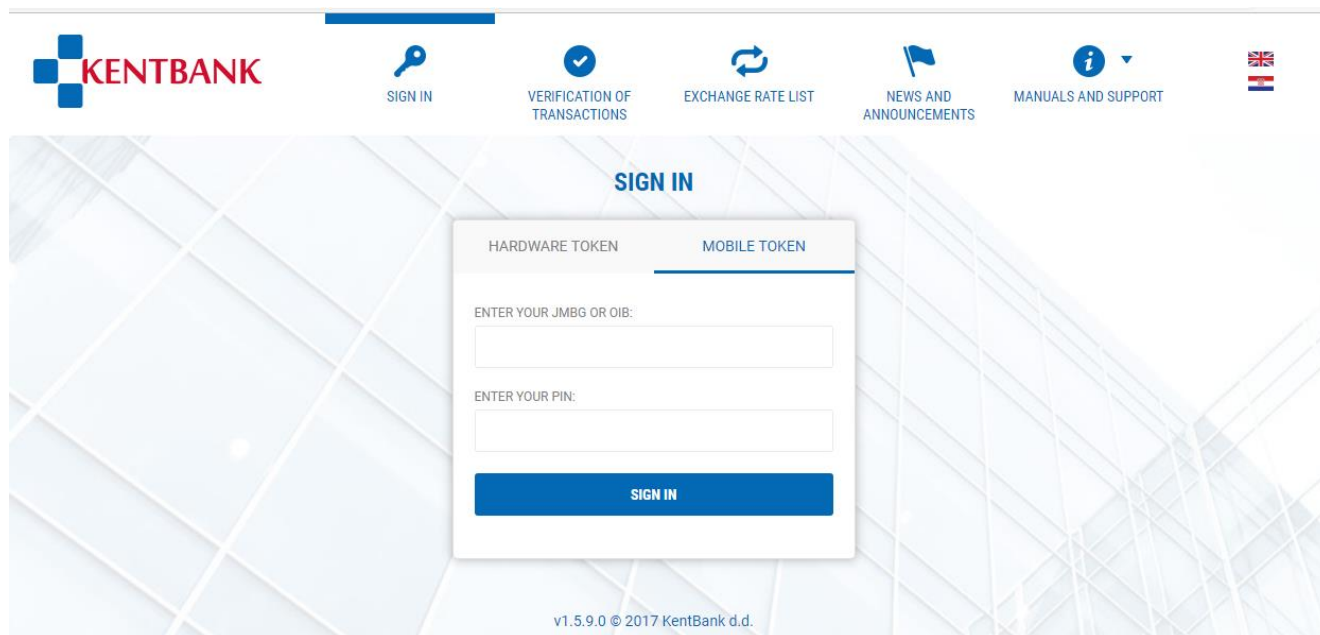
After contracting the service of e-Kent internet banking, on the KentBank d.d. web page (www.kentbank.hr) in the right corner you can find the black rectangular inside which is written 'e-Kent/e-banking'.

By clicking the icon, you will be redirected on the page of e-Kent internet banking:



You can access e-Kent internet banking directly through the link <https://net.kentbank.hr/> and we recommend that you add this address to your "Favourites".

After that screen like this will be shown:

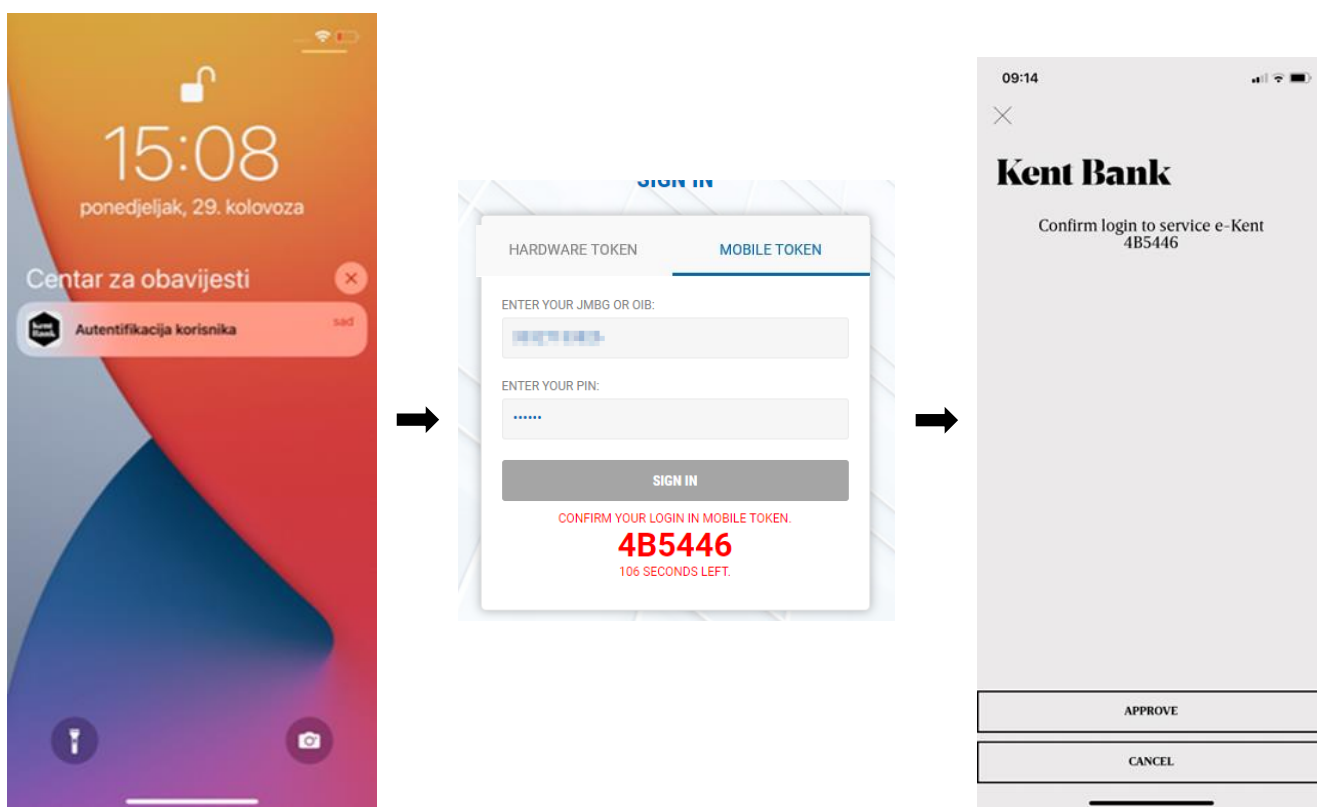


On the pre-login screen of e-Kent the following options are available:

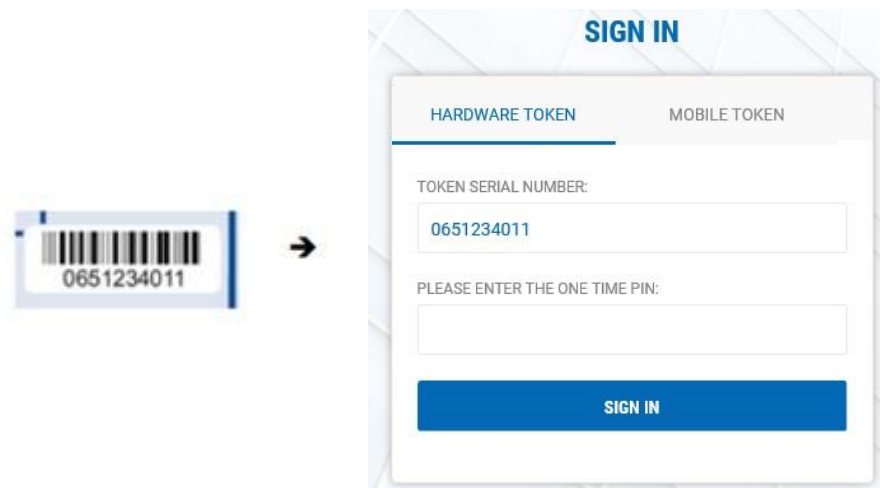
1. SIGN IN – screen by which you sign into e-Kent

MOBILE TOKEN – login into e-Kent with mobile token (m-Token). Enter your OIB and PIN, after which on the mobile phone notification appears. By selecting the notification, the user enters in the m-Token and approves or denies login into e-Kent.

The code that is displayed on the e-Kent screen must be the same as the one in the notification in the m-Token.



TOKEN – login into e-Kent with token. Serial number of the token is inserted, and one-time PIN generate by the device selecting key #1 on the device:

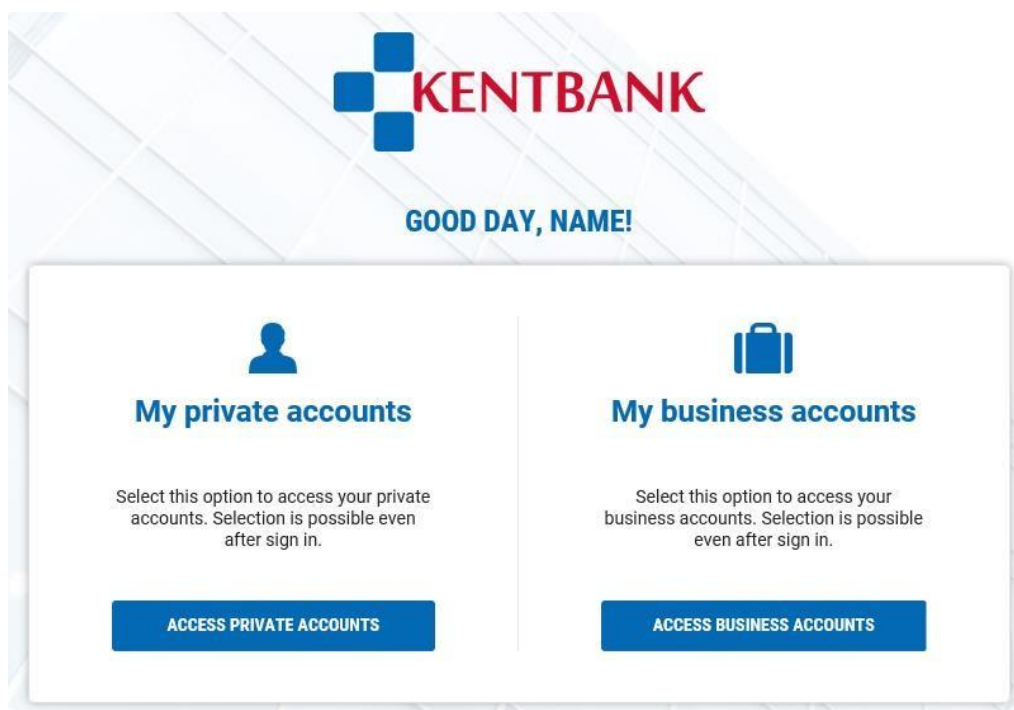


The diagram illustrates the sign-in process using a hardware token. On the left, a hardware token is shown with a barcode and the serial number 0651234011. An arrow points from the token to a 'SIGN IN' form on the right. The form has two tabs: 'HARDWARE TOKEN' (selected) and 'MOBILE TOKEN'. Under the 'HARDWARE TOKEN' tab, there is a field for 'TOKEN SERIAL NUMBER' containing the value 0651234011, and a field for 'PLEASE ENTER THE ONE TIME PIN:'. A blue 'SIGN IN' button is at the bottom of the form.

Details on the usage and management of mobile token and token you can find in the chapter [3 USAGE AND MANAGEMENT OF MOBILE TOKEN \(m-TOKEN\) AND TOKEN](#)

By signing in you enter the first page (dashboard) of the **new internet banking e-Kent with the main menu.**

If in KentBank you are using both private and business accounts, while signing into e-Kent you can choose whether you want to access your private or business accounts:



The screenshot shows the KentBank dashboard. At the top, the KentBank logo is displayed, followed by the greeting 'GOOD DAY, NAME!'. Below this, there are two main sections: 'My private accounts' and 'My business accounts'. Each section has a blue button labeled 'ACCESS PRIVATE ACCOUNTS' and 'ACCESS BUSINESS ACCOUNTS' respectively. The 'My private accounts' section also includes a description: 'Select this option to access your private accounts. Selection is possible even after sign in.'

- 2. VERIFICATION OF TRANSACTIONS** – screen by which you can check the status of a payment order executed through e-Kent without signing in the internet banking. You must enter number of the transaction number that is visible for all payments through e-Kent
- 3. EXCHANGE RATE LIST** – current exchange rate list of KentBank as well as history of exchange rate lists
- 4. NEWS AND ANNOUNCEMENTS** – current news and announcements related to e-Kent
- 5. INSTRUCTIONS AND SUPPORT:**
 - **e-Kent user manual** – user manual for e-Kent internet banking
 - **m-Kent user manual** – user manual for m-Kent mobile banking
 - **customer support** – contact information of the internet and mobile banking support
 - **Branch offices and ATMs** – list of branches and ATMs of KentBank with locations, addresses and contact information

2. e-Kent INTERNET BANKING

When signing in e-Kent internet banking it is visible the first page (dashboard) with the main menu, overview of single account with most used functionalities as overview of each account that you have in KentBank.

For the sake of reliability of user identification and the security of performing transactions, the process of authentication and authorization is as follows:

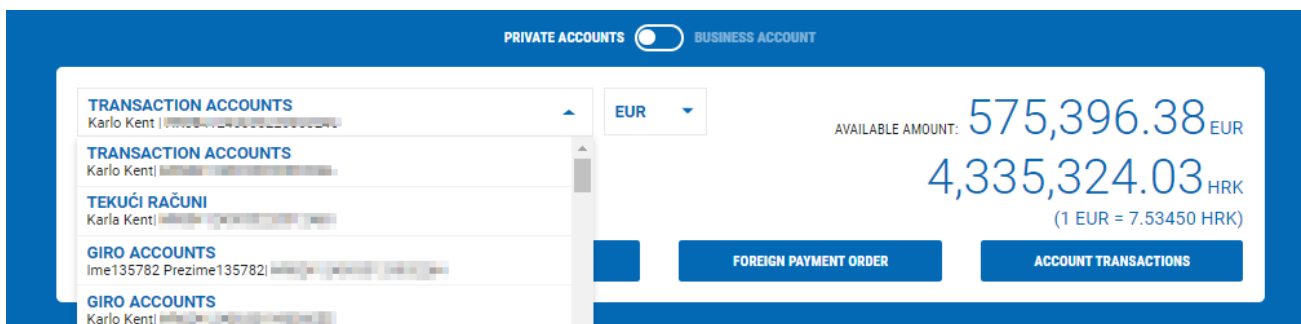
M-TOKEN - The Bank will enable the user of e-Kent internet banking to activate the mToken by using a QR code or by applying an identification and activation code. To complete the activation, the user sets a PIN to use each time they access the m-Token. For devices that support biometric security features (fingerprint or face recognition), access to the mToken can be protected using biometric security. The user is authenticated by clicking "Approve" on the m-Token screen. When authorizing transactions, the User confirms the payment by clicking on "Approve" and at the same time displays the details of the payment order on the screen.

TOKEN - The Bank will assign to e-Kent Internet banking user a token and an initial PIN, which the User will change during the first use. For the purposes of authentication, the token generates a one-time, time-limited PIN (SELECT APP 1). When performing transaction authorization, the token generates a one-time security code (SELECT APP 2). For transactions that are not excluded from strong customer identification, the token generates a security code associated with the transaction amount and the payee's account (SELECT APP 3).

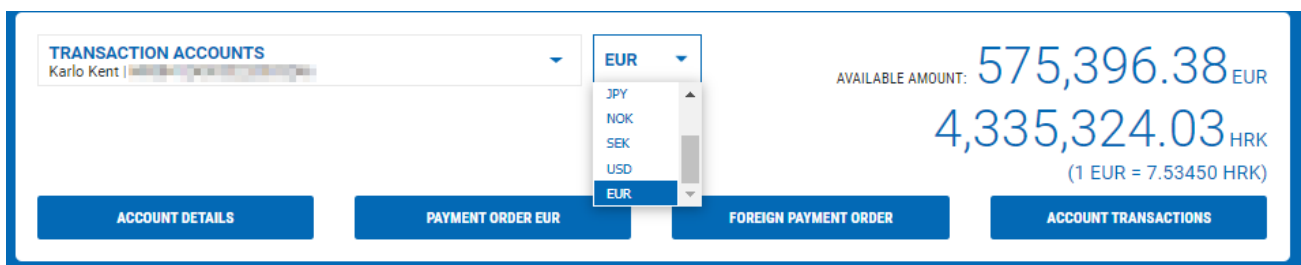
2.1 DASHBOARD

On the dashboard, you can find the following options:

- **Main menu** – each item from the main menu is in detail described in this user manual
- **Overview of single account with the most used functionalities** – in this part of the screen in a simple way you can choose one account and with one mouse click execute one of the most used functions (payment, turnover, details and similar)



By selecting one account 4 most used functionalities are available. Apart from selecting the account you could also select the currency if you select the account that has more than one currency:



Also, on the right side you can see the current available amount, i.e., account balance of each account.

On the same screen at any moment, you can access your private or business accounts by simply clicking on the button:



- **List of all accounts** – list of all your accounts in KentBank with the most important data. By selecting a single account detail of the account are shown

- **Search bar** – possibility to search/filter specific accounts according to account number, account name or account owner
- **Advertisements and notifications** – on the bottom of the page advertisements and notifications related to e-Kent or some other service of KentBank are shown

2.2 ACCOUNTS

In the menu ACCOUNTS you have the following functionalities:

2.2.1 Account details

Overview of all details for the selected transaction account with possibility to print.

2.2.2 Account transaction overview

Overview of account transaction overview in the selected time with possibility to filter transactions and downloading it in excel and pdf:

TRANSACTION ACCOUNTS
Karlo Kent |

EUR

AVAILABLE AMOUNT: 575,396.38 EUR
4,335,324.03 HRK
(1 EUR = 7.53450 HRK)

ACCOUNT DETAILS

PAYMENT ORDER EUR


FOREIGN PAYMENT ORDER


ACCOUNT TRANSACTIONS

Transaction overview

DATE FROM 2/17/2023 DATE TO 2/24/2023 VIEW CLEAR FILTERS DOWNLOAD XLS EXPORT TO PDF

Number	Date	Remittance purpose	Debtor/Recipient	Debit	Credit	Balance
209871005	2/24/2023	[FEE] Kreditni transfer – nacionalni u EUR-ima_F_15.1.2. Plaćanje na račune izvan Banke (209871004) - UPL04023382	KentBank d.d.	0.27	0.00	579,160.47
209871002	2/24/2023	[INTERNAL TRANSFER] Uplata oročenja putem NetBankinga	KentBank d.d.	100.00	0.00	579,160.74
209871000	2/24/2023	[INTERNAL TRANSFER] Uplata oročenja putem NetBankinga	KentBank d.d.	10.00	0.00	579,260.74

Export to excel: by selecting the button  the selected account turnover is exported in excel format. Excel file is opened with all necessary data from the account turnover.

Export to pdf: by selecting the button  the selected account turnover is exported in pdf document. PDF document is opened with all necessary data from the account turnover (format of the document is same as account statements).

2.2.3 Reserved card transactions

List of card transactions that are still not booked on the account and are not yet visible on the account turnover.

2.2.4 Limit for payment in installments

Details of using debit card with payment in installments:

Limit for payments in installments


LIMIT DETAILS

APPROVED	5,000.00 EUR 37,672.50 HRK	USED	3.90 EUR
MAXIMUM NUMBER OF INSTALLMENTS	12	AVAILABLE	4,996.10 EUR

View transactions in installments

DATE FROM DATE TO STATUS:

	Date	Amount	Remaining	Number of instalments	Description
	<input type="text" value="2/22/2023"/>	<input type="text" value="3.90"/>	<input type="text" value="3.90"/>	<input type="text" value="4"/>	<input type="text" value="06.01.2023. STUDENAC T-348 Dubrovnik"/>

By clicking on the icon  details on payment in installment is shown:

View transactions in installments

DATE FROM
2/24/2022
DATE TO
2/24/2023
STATUS:
Repayment
VIEW

	Date	Amount	Remaining	Number of instalments	Description
2/22/2023		3.90	3.90	4	06.01.2023. STUDENAC T-348 Dubrovnik

INSTALMENT VIEW

Date	Amount	Currency	Matured
2/28/2023	0.98	EUR	NO
3/28/2023	0.98	EUR	NO
4/28/2023	0.98	EUR	NO
5/28/2023	0.96	EUR	NO




In case you don't have the limit for payment in installment, you can ask for the limit by clicking on REQUEST LIMIT:


There is no limit for payment in installments on the selected account

REQUEST LIMIT

2.2.5 Division into instalment

Possibility of payment in installment of certain card transactions through POS for retail clients:

Division into installments					
DATE FROM		2/9/2023	DATE TO		2/24/2023
			VIEW		CLEAR FILTERS
					DOWNLOAD XLS
Number	Date	Description	Debit	Credit	Divide into installments
209870465	2/22/2023	Plaćanje na EFT POS - 06.01.2023. LEGGIERO BAR Zagreb - Novi - KAR02040254	5.60	0.00	
209870468	2/22/2023	Plaćanje na EFT POS - 06.01.2023. KAUF LAND HRVATSKA P-27 Pozega - KAR02040255	11.56	0.00	
209870471	2/22/2023	Plaćanje na EFT POS - 06.01.2023. DJELO D58 METERIZE 3 Sibenik - KAR02040256	11.76	0.00	

By selecting the icon,  it is possible to divide the transaction in installments. You can select the number of installment and due date of first installment.

Division into installments

Please define the number of instalments into which you wish to split the transaction Plaćanje na EFT POS - 06.01.2023. LEGGIERO BAR Zagreb - Novi - KAR02040254 in the amount of 5.60 EUR

CONFIRM

CANCEL

By selecting CONFIRM the selected transaction goes into installment. By selecting CANCEL you cancel this action.

Division into installments

Payout successfully processed!

CONTINUE

2.2.6 List of debit cards and daily limits





List of cards on selected account with possibility of blocking the card and overview of daily limits that are given to the single card.

2.2.7 Statements

List of statements for the selected account.

Statements for transaction account for business:

Individual statements on transaction account – after selecting the statement on the right side you can choose the format of the statement: PDF (HR), PDF (ENG), FINA txt or CAMT053 file.

INDIVIDUAL STATEMENTS GROUP STATEMENTS FOR THE DATE GROUP STATEMENTS FOR THE PERIOD				
Statements				
Statement number	Date	For the month	Account Number	Statement format
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
17	2/23/2023	02/2023		SELECT FORMAT ▼
16	2/15/2023	02/2023		SELECT FORMAT ▼
15	2/10/2023	02/2023		SELECT FORMAT ▼
14	1/31/2023	01/2023		SELECT FORMAT ▼

Group statements in FINA txt format for selected transaction accounts – on the right top you select the date for which you want the group statement, on the left side you select account type which you want in the statement, and on the right side you can select the single account that you want to be in the group statement

After you selected the accounts, choose **DOWNLOAD GROUP STATEMENT**:

Notice: it is possible to download statements in pdf format for the selected period. Those statements you can find in the account turnover by selecting the button



. More detailed explanation you can find in the chapter 2.2.2 Account turnover.

2.2.8 Fees and invoices

Here you can see the list of all calculated fees and issued invoices for business accounts. You can choose the following:

CALCULATED FEES – all calculated fees for the selected period:

CALCULATED FEES			
MONTHLY INVOICES			
ALL INVOICES			
LINE OF CREDIT - INTEREST			
Calculated fees			
DATE FROM	2/17/2023	DATE TO	2/24/2023
VIEW		CLEAR FILTERS	
DOWNLOAD XLS			
Description	Number	Unit Amount	Total
P_9.1.3. Automatsko slanje izvoda putem e-maila	1	0.13 EUR	0.13 EUR

MONTHLY INVOICES – list and overview of all monthly invoices for the selected year:

CALCULATED FEES


MONTHLY INVOICES


ALL INVOICES

LINE OF CREDIT - INTEREST

Monthly invoices

FOR THE YEAR2023VIEWCLEAR FILTERSDOWNLOAD XLS

Amount	Date from	Date to	Due date	Status	
48.99	1/1/2023	1/31/2023	1/31/2023	Plaćeno	

By selecting the icon  the chosen invoice is opened.

ALL INVOICES – list and overview of all single invoices for all your accounts (transaction accounts, loans etc.):

CALCULATED FEES

MONTHLY INVOICES


ALL INVOICES

LINE OF CREDIT - INTEREST

All invoices

DATE FROM3/1/2022DATE TO2/24/2023VIEWCLEAR FILTERSDOWNLOAD XLS

Receipt No.	Account	Name	Number of items	Amount	Date	Currency date	
DPP00032848		Tvrtka84590	2	18.58	2/15/2023	2/15/2023	
PP01023429		Tvrtka84590	9	48.99	1/31/2023	1/31/2023	

By selecting the icon  the chosen invoice is opened.

LINE OF CREDIT – INTEREST – a list and overview of all accrued interest per tentative loan (transaction accounts).

2.2.9 Request outstanding balance statement

Possibility to request outstanding balance statement for business persons with delivery by mail or on e-mail. By selecting this option, the screen opens in which you select mode of sending as well as filed where you can put a comment, i.e., your request:

Request outstanding balance statement

PERSONAL ID NO

Please specify the method for sending outstanding balance statements:

BY E-MAIL

YOUR REMARK

CONFIRM

CANCEL

After entering the request, you can:

<div>CONFIRM</div>	You confirm sending of the request to the Bank.
<div>CANCEL</div>	You cancel sending of the request to the Bank.

2.2.10 Request BON 2

Possibility to request BON 2 for business persons with delivery by mail or on e-mail. By selecting this option, the screen opens in which you select mode of sending as well as filed where you can put a comment, i.e., your request:

Request BON-2

PERSONAL ID NO

Please specify a method of sending Bon-2

BY E-MAIL

YOUR REMARK

CONFIRM

CANCEL

After entering the request, you can:

<div>CONFIRM</div>	You confirm sending of the request to the Bank.
<div>CANCEL</div>	You cancel sending of the request to the Bank.

2.2.11 Recall of direct debit (SEPA direct debit – SDD)

In case you have contracted direct debit on transaction account in KentBank, and you wish to recall the direct debit order, it is possible in the way that you send the message through e-Kent with necessary information for recall.

Sending of message is possible in the menu HELP by selecting Inquiries and complaints (SEND AN INQUIRY):

Inquiries and complaints

SEND AN INQUIRY

SEND COMPLAINT

CATEGORY

CATEGORY

YOUR QUERY

YOUR QUERY

Choose Files

No file chosen

SEND

Information that are necessary to input to recall direct debit:

✓ **Category:** Accounts

- **IBAN account:** enter the IBAN of the transaction account in KentBank
- **Recipient name:** enter the name of the recipient with whom you agreed direct debit
- **Recipient identifier:** enter the recipient identifier according to the direct debit agreement
- **Direct debit amount:** enter the amount of the order you wish to recall
- **Date of payment:** enter the date when direct debit should be executed
- **Approval identifier:** enter the approval identifier according to the direct debit agreement
- **Unique identifier (recipient reference number):** enter the recipient reference number according to the direct debit agreement

After entering all necessary data, select SEND. The Bank will then notify you of a successful or unsuccessful recall of direct debit.

Note: You must submit a rejection request no later than one business day before the settlement date.

2.3 PAYMENTS

In the menu PAYMENTS you have the following functionalities:

2.3.1 Payments in EUR

Entry and payment of the order in EUR inside Croatia and Eurozone (all EU counties and Island, Lichtenstein, Norway, Switzerland, Monaco, and San Marino).

ENTRY:

Payment order EUR

GIRO ACCOUNTS
SKR84590 | ██████████

ORDER AMOUNT **EUR**

Please provide the necessary amount for the payment of fees on time.

PAYER'S DATA

SKR84590

MASKIRANA 8

ZADAR

CROATIA

HR 99

PAYER REFERENCE NUMBER

RECIPIENT'S DATA

NAME OF THE RECIPIENT

RECIPIENT ACCOUNT

RECIPIENT'S ADDRESS

BIC

CENTRAL OFFICE OF THE RECIPIENT

HR 99

RECIPIENT REFERENCE NUMBER

CROATIA

OTHER DATA

PAYMENT DESCRIPTION

PURPOSE CODE

2/24/2023

FINAL DEBTOR

FINAL RECIPIENT

SAVE AS TEMPLATE

CONFIRM ENTRY

The order is entered by filling the empty fields. The debit account from which the payment is executed is shown on the beginning of the order, and it can be changed on the top of the screen:

TRANSACTION ACCOUNTS
Karlo Kent | ██████████

TRANSACTION ACCOUNTS
Karlo Kent | ██████████

TEKUĆI RAČUNI
Karlo Kent | ██████████

GIRO ACCOUNTS
Ime135782 Prezime135782 | ██████████

GIRO ACCOUNTS
Karlo Kent | ██████████

GIRO ACCOUNTS
Ime83131 Prezime83131 | ██████████

EUR

AVAILABLE AMOUNT: 575,401.98 EUR

4,335,366.22 HRK
(1 EUR = 7.53450 HRK)

FOREIGN PAYMENT ORDER

ACCOUNT TRANSACTIONS

COMPLETE

INCOMPLETE

TEMPLATES

Payment order EUR

TEMPLATES

Fields that are entered in the payment order:

- ✓ ORDER AMOUNT – order amount is entered
- ✓ PAYER'S DATA – automatically data of the payer are filled, except payer reference number which are not mandatory fields
- ✓ RECIPIENT'S DATA:
 - PAYEE ACCOUNT – IBAN account is entered on which the payment will be executed. In case IBAN of the business person is inserted, by selecting the icon CHECK IBAN the system will automatically fill other payee data. The mentioned option is not available for retail accounts.
 - BIC – “Business Identifier Code” – the system automatically fills the BIC form
 - NAME OF THE RECIPIENT – payee name is entered
 - RECIPIENT'S ADDRESS – payee address is entered
 - CENTRAL OFFICE OF THE RECIPIENT – payee town is entered
 - COUNTRY – chose the payee country
 - MODEL – model is inserted (not mandatory field)
 - RECIPIENT REFERENCE NUMBER – payee reference number is entered
(Not mandatory field)
- ✓ OTHER DATA
 - PAYMENT DESCRIPTION – payment description is entered
 - PURPOSE CODE – select the purpose code if available (not mandatory field)
 - DATE – select the date with which you want to execute the order. Automatically the date is as of today, but you can select a date in the future (up to 60 days in the future)
 - REAL DEBTOR – name of the real debtor is entered (not mandatory field)
 - FINAL RECIPIENT – name of the final recipient is entered (not mandatory field)

<div>SAVE AS TEMPLATE</div>	The inserted payment order can be saved as template so that future payments are easier to execute.
<div>CONFIRM ENTRY</div>	Confirm the payment order and execute payment

Enter e-Order

Processing 1 transaction(s) the amount of **0.05 EUR**. The fee is **0.00 EUR** and will be charged at the moment of execution, unless you are entitled to a preferential fee at that moment.

CONDUCT PAYMENT

ADDITIONAL ORDER

By selecting ADDITIONAL ORDER new screen with empty payment order will be shown that you can pay later with all other payment orders.

By selecting CONDUCT PAYMENT, you immediately execute the payment of the order, depending on the tool used for login in e-Kent (mobile token or token):

m-Token:

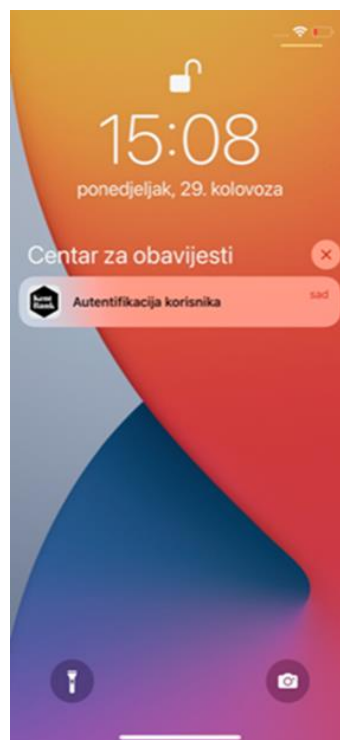
When making a payment, a notification arrives on the mobile phone. By selecting a notification mobile application opens with transaction details. It is necessary to select APPROVE on the mobile device for the transaction to complete.

In case the notification does not arrive, open the m-Kent application, select M-TOKEN > PENDING REQUEST and select the request for authorization of the transaction.

Enter e-Order

Processing 1 transaction(s) the amount of **5.00 EUR**. The fee is **0.00 EUR** and will be charged at the moment of execution, unless you are entitled to a preferential fee at that moment.

CONDUCT PAYMENT **ADDITIONAL ORDER**



Kent Bank

PRIMATELJ: Karla Kent
IBAN: [redacted]
 Iznos: 5.00EUR Naknada: 0.00EUR

Br Nalogu: 1
 Ukupno: 5.00EUR
 Naknada: 0.00EUR
*Naknada se naplaćuje u trenutku izvršenja osim ukoliko u tom trenutku ostvarujete pravo na povlaštenu naknadu

PRIHVATI
ODUSTANI

Process order

Order successfully processed!

CONTINUE

Token:

Log into the token, select the CR function (Key # 2) and enter the code from the e-Kent screen into the token. Press the OK button and the token will display an 8-digit response code that you enter in the e-Kent screen.

Sign order

Your challenge for signing 1 orders in total amount of 1.00EUR is **46020608**:

ENTER KEY

CONFIRM

CANCEL

→

Sign order

Your challenge for signing 1 orders in total amount of 1.00EUR is **33873123**:

👁

CONFIRM

CANCEL

In case strong customer authentication is applied to the order, before the execution itself, the payment must be confirmed by generating a security code related to the transaction amount and the payee's account (by selecting Key # 3).

Log in to the token, select the TS function (Key # 3) and enter the order elements displayed on the form.

As the first factor (1), enter the displayed amount with decimal places, but without a decimal point (from the example below it is 50000) and confirm with OK.

Then, as the second factor (2), enter the displayed recipient account numbers (8 marked digits of the recipient's account - from the example 01208338 below). The token will display the 8-digit response code that you enter in the e-Kent order signing form in the ENTER KEY field.

Strong authentication

Sign 1 transaction

amount:
500.00 EUR

recipient:
ISKON INTERNET D.D.

account:
HR4[REDACTED]

Enter the amount and last 8 characters of the recipient's account and enter the code:

ENTER KEY

Add to the list of checked recipients ☐

CONFIRM

CANCEL

PREPARED:

ENTRY

PREPARED 46

PROCESSING 30

COMPLETE

INCOMPLETE

TEMPLATES

Prepared orders

☐ SHOW ORDERS FOR ALL ACCOUNTS FOR WHICH I AM AUTHORIZED

CLEAR FILTERS

DOWNLOAD XLS

	<input type="checkbox"/>	Desired date	Payer	Recipient	Recipient's account	Purpose	Amount
<input type="checkbox"/>	<input type="checkbox"/>	2/24/2023	KARLO KENT	Ime139633 Prezime139633		Test	0.05
<input type="checkbox"/>	<input type="checkbox"/>	2/23/2023	Karlo Kent	Karla Kent		Pecivo	2.00
<input type="checkbox"/>	<input type="checkbox"/>	2/22/2023	KARLO KENT	HERBAL THERAPY D.O.O.		Broj fakture 2021/3/88 Broj narudzb	11.00
<input type="checkbox"/>	<input type="checkbox"/>	2/16/2023	Karlo Kent	dfs		up.atitii	5.00

In the tab PREPARED are orders that you entered but are still not paid. Here you can:

<div>PROCESS SELECTED ORDERS</div>	Payment of selected orders.
<div>CANCEL SELECTED ORDERS</div>	Cancel the selected orders.
<div>AMEND ORDER</div>	Amend data on the selected order in case data are not correct.
<div>COPY ORDER</div>	Copy of the selected order in case you want to pay on the same account.

In case you have more transaction accounts in KentBank that you use for payment, by selecting SHOW ORDERS FOR ALL ACCOUNTS FOR WHICH I AM AUTHORIZED all orders for all transaction accounts will be shown.

☒

 SHOW ORDERS FOR ALL ACCOUNTS FOR WHICH I AM AUTHORIZED

PROCESSING:

ENTRY PREPARED 46 PROCESSING 29 COMPLETE INCOMPLETE TEMPLATES					
Waiting to be processed Verifying Future orders					
Processing				CLEAR FILTERS	DOWNLOAD XLS
<input type="checkbox"/> SHOW ORDERS FOR ALL ACCOUNTS FOR WHICH I AM AUTHORIZED					
Date	Amount	Recipient	Description	Status	
<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	
2/16/2023	50.00	HRVATSKI ZAVOD ZA ZDRAVSTVENO OSIGURANJE-DOPUNSKO ZDRAVST.OSIGURANJE	Zdr	Recorded	
2/15/2023	130.00	Neka firma d.o.o.	Uplata po računu 123	Recorded	
2/13/2023	10.00	ZAGREBAČKI HOLDING	Uplata po računu 123	Recorded	

Orders that you already entered and execute are being processed in the Bank:

WAITING TO BE PROCESSED – list of all entered and signed orders that are being processed by the Bank.

It is possible to cancel the order by selectin the icon on the right side of the order or print the payment certificate by selecting the icon .

Certificate

Print Report

Save To File

First Page

Previous Page

1

Next Page

Last Page

e-mail

KentBank d.d.

Gundulićeva ulica 1, 10000 Zagreb

Bank account: HR574124003101111116

OIB: 73656725926

PAYMENT RECEIVED

Amount: 50.00 EUR

PAYER: name/address/headquarters
Karlo Kent

RECIPIENT: name/address/headquarters
HRVATSKI ZAVOD ZA ZDRAVSTVENO OSIGURANJE-DOPUNSKO ZDRAVST.OSIGURANJE
MARGARETSKA 00003
ZAGREB

Payer's account number:
HR5841240033220003246
Model: Debit reference number:
HR99

Recipient's account number:
HR3310010051550200002
Model: Credit reference number:
HR63 592-41714-08188739006

EXIT

Canceled

Do you wish to cancel the transaction:
209863936?

CONTINUE

CANCEL



VERIFYING – list of all entered and signed orders that are on the additional security checking from the Bank.

ORDERS IN THE FUTURE – list of all entered and signed orders that are entered with a future date and that are waiting value date for execution.

COMPLETED:

ENTRY	PREPARED 46	PROCESSING 29	COMPLETE	INCOMPLETE	TEMPLATES
Processed orders					
DATE FROM 2/17/2023		DATE TO 2/24/2023	VIEW	PRINT	CLEAR FILTERS
<input type="checkbox"/> SHOW ORDERS FOR ALL ACCOUNTS FOR WHICH I AM AUTHORIZED					
Date and time	Recipient	Recipient's account	Purpose	Amount	Status
2/24/2023	Karla Kent		test	5.00	PROCESSED


Here is the list of all completed and executed orders. Order detail is visible by clicking on the icon :

2/24/2023	Karla Kent		test	5.00	PROCESSED	
-----------	------------	---	------	------	-----------	---


AMOUNT

AMOUNT:	5.00	CURRENCY:	EUR
---------	------	-----------	-----

PAYER'S DATA

NAME:	KARLO KENT	ACCOUNT NUMBER:	
ADDRESS:	ULICA III. KARNEVALA POD MASKA 24,	MODEL:	HR 99
CITY:	MALINO	REFERENCE NUMBER:	
COUNTRY:			

RECIPIENT'S DATA

NAME:	Karla Kent	ACCOUNT NUMBER:	
ADDRESS:	MASKIRANA, 64	MODEL:	HR 99
CITY:	Sibinj	REFERENCE NUMBER:	
COUNTRY:		BIC:	KENBHR20


OTHER DATA

PAYMENT DESCRIPTION:	test	REAL DEBTOR:	
PURPOSE CODE:		CURRENCY DATE:	2/24/2023
ORDER SIGNATURE PERCENTAGE:	100.00 %	SIGNATORIES:	Karlo Kent
FINAL RECIPIENT:			

SAVE AS TEMPLATE

COPY ORDER

The selected order can be saved as template by selecting **SAVE AS TEMPLATE**.

By selecting the icon  you can print the payment certificate.

Certificate

Print Report
 Save To File
 First Page
 Previous Page

1

 Next Page
 Last Page
 e-mail

KentBank d.d.
 Gundulićeva ulica 1, 10000 Zagreb
 Bank account: HR5741240031011111116
 OIB: 73656725926

PAYMENT TRANSACTION EXECUTED

Amount: **5.00 EUR**

PAYER: name/address/headquarters
KARLO KENT

RECIPIENT: name/address/headquarters
Karla Kent
MASKIRANA, 64
Sibinj

Code of purpose:

Payer's account number:

Model: Debit reference number:
HR99

Recipient's account number:

Model: Credit reference number:
HR99

Payment description:
test

EXIT


UNCOMPLETED:


<div style="display: flex; justify-content: space-between; align-items: center; background-color: #007bff; color: white; padding: 5px;"> ENTRY PREPARED 46 PROCESSING 29 COMPLETE INCOMPLETE TEMPLATES </div>								
<div style="display: flex; justify-content: space-between; align-items: flex-start; padding: 10px;"> <div> Incomplete <div style="display: flex; align-items: center; margin-top: 5px;"> <input type="checkbox"/> SHOW ORDERS FOR ALL ACCOUNTS FOR WHICH I AM AUTHORIZED </div> </div> <div style="display: flex; align-items: center;"> <div>DATE FROM <div>2/17/2023</div></div> <div>DATE TO <div>2/24/2023</div></div> <div style="background-color: #007bff; color: white; padding: 5px 10px; margin-left: 10px;">VIEW</div> <div style="background-color: #f0f0f0; padding: 5px 10px; margin-left: 10px;">CLEAR FILTERS</div> <div style="background-color: #f0f0f0; padding: 5px 10px; margin-left: 10px;"> DOWNLOAD XLS </div> </div> </div>								
#	Desired date	Payer	Recipient	Recipient's account	Purpose	Amount	Status	
	<div></div>							
<div>+</div>	2/24/2023	KARLO KENT	HERBAL THERAPY D.O.O.		Broj fakture 2021/3/88 Broj narudzb	61.38	Canceled	

Here is the list of orders that are not being executed (cancelled) Order detail is visible by clicking on the icon . The selected order can be saved as template by selecting SAVE AS TEMPLATE.

TEMPLATES:

ENTRY PREPARED 46 PROCESSING 29 COMPLETE INCOMPLETE TEMPLATES					
Templates				CLEAR FILTERS	DOWNLOAD XLS
	Name	Recipient's account	Recipient	Purpose	
+	test		Ime139633 Prezime139633	Test	⊗
+	123		Karla Kent	test	⊗
+	321		ALLIANZ ZAGREB D.D. PODRUNICA ZAG	Premija nezivotnih osiguranja na da	⊗
+	test ena		Ime139633 Prezime139633	Test	⊗
+	tt		e	test3	⊗

Here is the list of all your templates. The template can be deleted by selecting the icon 

Details of the template are visible by selecting the icon 

For each template you can:

ENTER ORDER	Enter order directly from the template.
SAVE CHANGES	Change the data and save changes.

GROUP FILE

Corporate clients can upload orders from group files:

ENTRY PREPARED 3 PROCESSING GROUP FILE COMPLETED UNCOMPLETED TEMPLATES							
Group file		<input type="checkbox"/> SHOW ORDERS FOR ALL ACCOUNTS FOR WHICH I AM AUTHORIZED		LOAD FINA FILE	LOAD PAIN FILE	CLEAR FILTERS	DOWNLOAD XLS
<input checked="" type="checkbox"/>	Name	Payer	Recipient	Recipient's account	Purpose	Amount	
No records found							
ENTER SELECTED ORDERS		DELETE SELECTED ORDERS					



Confidentiality class: Public information

Page: 30 / 102

It is possible to upload file in the following format:



- txt file (FINA file)
- xml file (pain.001 file in SEPA format)



To upload a file, it is necessary to choose one of the following options depending on the file format:

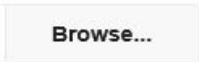

	Uploading txt file.
	Uploading xml file.

After you select uploading of file the next screen appears:

Loading PAIN file



Submission date	Type of order	IBAN	Payer	Total of orders	Total amount	
No records found						
LIST OF ORDERS						
IBAN o the recipient	Name of the recipient	Place	CRN	Purpose	CAN	Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
No records found						
						

It is necessary to select the key  after which you select the file on your computer which you want to upload. After you select the file, it is necessary to select the key  after which the loaded orders are displayed on the screen:

Loading PAIN file

Browse...
LOAD

File loaded!

Submission date	Type of order	IBAN	Payer	Total of orders	Total amount
24.05.2016	-	██████████	TEST FIRMA D.O.O.	1	2.054,24
24.05.2016	-	██████████	TEST FIRMA D.O.O.	1	67,90
24.05.2016	-	██████████	TEST FIRMA D.O.O.	1	2.648,17

LIST OF ORDERS

IBAN o the recipient	Name of the recipient	Place	CRN	Purpose	CAN	Amount
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

CANCEL
ACCEPT

To entry the loaded orders it is necessary to select the key ACCEPT after which all orders are shown:

ENTRY
PREPARED 3
PROCESSING
GROUP FILE 3
COMPLETED
UNCOMPLETED
TEMPLATES

Group file

☐ SHOW ORDERS FOR ALL ACCOUNTS FOR WHICH I AM AUTHORIZED

LOAD FINA FILE
LOAD PAIN FILE
CLEAR FILTERS
DOWNLOAD XLS

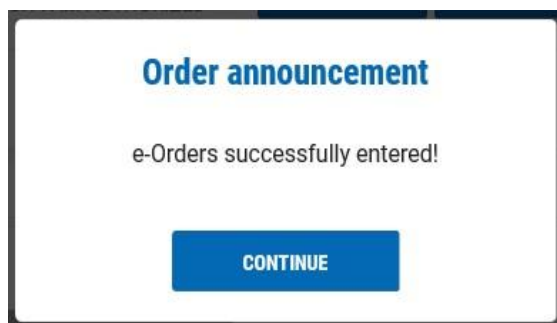
	Name	Payer	Recipient	Recipient's account	Purpose	Amount
<input type="checkbox"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<input checked="" type="checkbox"/>	TOKIĆ d.o.o.	TEST FIRMA D.O.O.	TOKIĆ d.o.o.	██████████	PL. RN.	2.054,24
<input checked="" type="checkbox"/>	TOKIĆ d.o.o.	TEST FIRMA D.O.O.	TOKIĆ d.o.o.	██████████	PL. RN.	67,90
<input checked="" type="checkbox"/>	G.S. USLUGE d.o.o.	TEST FIRMA D.O.O.	G.S. USLUGE d.o.o.	██████████	PL. RN.	2.648,17

ENTER SELECTED ORDERS
DELETE SELECTED ORDERS





After this step you can:

<div style="background-color: #0070C0; color: white; padding: 10px; border: 1px solid #0070C0; width: 150px; margin: 0 auto;">ENTER SELECTED ORDERS</div>	Enter the selected orders after which you can sign them.
<div style="background-color: #ccc; padding: 10px; border: 1px solid #ccc; width: 150px; margin: 0 auto;">DELETE SELECTED ORDERS</div>	Delete selected orders.

After you select the orders and choose ENTER SELECTED ORDERS the system shows you the following message:



After that all orders go in the menu PREPARED where you can:

	Payment of selected orders.
	Cancel the selected orders.
	Amend data on the selected order in case data are not correct.
	Copy of the selected order in case you want to pay on the same account.

2.3.2 Foreign currency payment

Entering and payment of orders in foreign currencies in and out of Croatia.

ENTRY:

ENTRY	PREPARED	PROCESSING	COMPLETE
-------	----------	------------	----------

Foreign payment order

PRINCIPAL KARLO KENT ULICA III. KARNEVALA POO MASKAMA 24, MALING, LUZANI 35257 LUZANI REFERENT: KARLO KENT	BANK NAME KENTBANK D.O. GUNDULICEVA ULICA 1 ZAGREB 1263986
ORDER NUMBER -1 WORK ORDER	TYPE OF TRANSACTION Regular transaction
AMOUNT 0.00 CURRENCY	FEE AMOUNT 0,00 EUR TOTAL AMOUNT 0,00 EUR
INO BANK COSTS INO BANK COSTS	<i>OUR (our) - All transaction charges are to be borne by the ordering customer - payer (costs of the bank and intermediary / foreign banks)</i> <i>SHA (shared) - shared charges - All transaction charges other than the charges of the financial institution servicing the ordering customer account are borne by the beneficiary customer (payee)</i> <i>BEN (beneficiary) - All transaction charges are to be borne by the beneficiary customer (payee)</i>
USER BENEFICIARY ACCOUNT/IBAN NAME OF THE BENEFICIARY COUNTRY OF THE BENEFICIARY	CODE OF THE USER ADDRESS OF THE BENEFICIARY CENTRAL OFFICE OF THE BENEFICIARY
BENEFICIARY BANK A - BIC NAME OF THE BENEFICIARY'S BANK CENTRAL OFFICE OF THE BENEFICIARY'S BANK	BIC ADDRESS OF THE BENEFICIARY'S BANK COUNTRY OF THE BENEFICIARY'S BANK
OTHER DATA BASIS OF PAYMENT PURPOSE CODE INFORMATION ABOUT PAYMENTS DEBITED TO NOTE 2/24/2023	

CONFIRM ENTRY

SAVE AS TEMPLATE

CHECK ORDER

The order is entered by filling the empty fields. The debit account from which the payment is executed is shown on the beginning of the order, and it can be changed on the top of the screen:

The screenshot shows a banking interface with a blue header. On the left, there is a sidebar with a list of accounts: 'TRANSACTION ACCOUNTS' (Karlo Kent), 'TRANSACTION ACCOUNTS' (Karlo Kent), 'TEKUĆI RAČUNI' (Karlo Kent), 'GIRO ACCOUNTS' (Ime135782 Prezime135782), and 'GIRO ACCOUNTS' (Karlo Kent). A currency selector shows 'EUR'. On the right, the available amounts are displayed: '573,052.83 EUR' and '4,317,666.55 HRK' (with a note '(1 EUR = 7.53450 HRK)'). Below the amounts are two buttons: 'FOREIGN PAYMENT ORDER' and 'ACCOUNT TRANSACTIONS'.

Field that are entered in the payment order:

- ✓ AMOUNT – order amount is entered
- ✓ CURRENCY – currency is selected
- ✓ INO BANK COSTS – cost option is selected between OUR (expense of the customer), BEN (expense of the user) or SHA (shared cost between the customer and the user)
- ✓ BANK OF THE USER:
 - A – BIC – enter BIC of the payee bank after which other data will be automatically filled
 - B – Title – enter bank name and other data
- ✓ USER
 - ACCOUNT/IBAN OF THE USER – enter IBAN account of the payee
 - CODE OF THE USER – select if the payee is a private or business person
 - NAME OF THE BENEFICIARY – enter name of the payee
 - ADDRESS OF THE BENEFICIARY – enter address of the payee
 - COUNTRY OF THE BENEFICIARY – enter country of the payee
 - CENTRAL OFFICE OF THE BENEFICIARY – enter town of the payee
- ✓ OTHER DATA
 - BASIS OF PAYMENT – basis of payment is selected (if available)
 - PURPOSE CODE – purpose code is selected if available
 - INFORMATION ABOUT PAYMENTS – enter the payment description
 - DEBITED TO – select the way to debit your account from which you execute the payment:

(1) - Coverage order with foreign currency account in full




The order and fees will be debited in the foreign currency

(2) - Coverage order with foreign currency account, fee in Dom. Curr.














The order will be debited in the foreign currency, fees will be debited in foreign currency

(3) - Coverage order with the purchase of foreign currency at the selling rate KentBanke d.d.

The order and fees will be debited in national currency. After entering the order, you can:

	Possibility to check if the order is entered correctly.
	Saving of the entered order as template for easier future payments.
	Confirmation of the order after which you must sign it.

PREPARED:

ENTRY PREPARED 9 PROCESSING 17 COMPLETED UNCOMPLETED TEMPLATES							
Prepared orders							
 							
<input type="checkbox"/>	Number	Principal	Beneficiary	Amount	Currency	Date	
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
	<input type="checkbox"/>	3588	NAME SURNAME	TEST	100,00	840 (USD)	03.07.2017
	<input type="checkbox"/>	3584	NAME SURNAME	TEST	100,00	840 (USD)	14.06.2017
	<input type="checkbox"/>	3583	NAME SURNAME	TEST	100,00	840 (USD)	08.06.2017
	<input type="checkbox"/>	3582	NAME SURNAME	TEST	100,00	840 (USD)	08.06.2017
	<input type="checkbox"/>	3574	NAME SURNAME	TEST	100,00	978 (EUR)	06.06.2017
	<input type="checkbox"/>	3572	NAME SURNAME	TEST	100,00	840 (USD)	31.05.2017
	<input type="checkbox"/>	3570	NAME SURNAME	TEST	100,00	840 (USD)	29.05.2017
	<input type="checkbox"/>	3530	NAME SURNAME	ALEKSANDER BENJAK	77,00	840 (USD)	03.03.2017
	<input type="checkbox"/>	3529	NAME SURNAME	KKKK	50,00	840 (USD)	03.03.2017
 							

In the menu PREPARED are orders that you entered but did not sign. Here you can:

<div>PAY SELECTED ORDERS</div>	Execute the selected order.
<div>CANCEL SELECTED ORDERS</div>	Cancel the selected order.

PROCESSING:

ENTRY	PREPARED 9	PROCESSING 17	COMPLETED	UNCOMPLETED	TEMPLATES
-------	------------	---------------	-----------	-------------	-----------

Processing

CLEAR FILTERS

DOWNLOAD XLS

Number	Principal	Beneficiary	Amount	Currency	Date	Status	Debited to
6761	NAME SURNAME	ALEKSANDER BENJAK	100,00	840 (USD)	03.03.2017	Valid	Cover the foreign currency order by buying foreign currencies according to the exchange rate of KentBank d.d.
6762	NAME SURNAME	ALEKSANDER BENJAK	50,00	840 (USD)	03.03.2017	Valid	Cover the foreign currency order by buying foreign currencies according to the exchange rate of KentBank d.d.
6786	NAME SURNAME	TEST	100,00	978 (EUR)	26.05.2017	Valid	Cover the foreign currency order from the foreign currency account, commission in HRK

Orders that are entered and signed and are being processed by the Bank.

COMPLETED:

ENTRY	PREPARED 2	PROCESSING 2	COMPLETED	UNCOMPLETED	TEMPLATES
-------	------------	--------------	-----------	-------------	-----------

Processed orders

DATE FROM 01.06.2016

DATE TO 03.07.2017

VIEW

CLEAR FILTERS

DOWNLOAD XLS

	Number	Principal	Beneficiary	Amount	Currency	Date	Status
+	6204	TEST FIRMA d.o.o.	GS GRADJENJE DOO	24.000,00	978 (EUR)	12.07.16	Completed

Here are orders that are executed, and paid details of the order are visible by selecting the icon  :

6204	TEST d.o.o.	GS GRADJENJE DOO	24.000,00	978 (EUR)	12.07.16	Izvršen
------	-------------	------------------	-----------	-----------	----------	---------

DEVIZNI NALOG

IBAN KORISNIKA:	BA393382104861187268	BIC BANKE KORISNIKA:	UNCRBA22
NAZIV BANKE KORISNIKA:	UNICREDIT BANK	OSNOVA PLAĆANJA:	
TROŠAK INO BANKE:	SHA - Dijeljeni troškovi	PODACI O PLAĆANJU:	UPL. PO UG.O POZAJMICI BR. 16-KRD-9
NAPOMENA:	UPL. PO UG.O POZAJMICI BR. 16-KRD-9	TRANSAKCIJSKI KLJUČ:	6204

ISPIS NALOGA

ISPIS ZAKLJUČNICE

ISPIS RAČUNA

DOWNLOAD SWIFT PORUKE

For each order you can print the order, print the conclusion, print the invoice, and download the SWIFT message.

UNCOMPLETED:

ENTRY	PREPARED 9	PROCESSING 17	COMPLETED	UNCOMPLETED	TEMPLATES
-------	------------	---------------	-----------	-------------	-----------

Outstanding orders
[CLEAR FILTERS](#)
[DOWNLOAD XLS](#)

Number	Principal	Beneficiary	Amount	Currency	Date	Status
3571	NAME SURNAME	TEST	100,00	840 (USD)	29.05.2017	Storniran
3533	NAME SURNAME	JJJJJ	25,00	978 (EUR)	03.03.2017	Storniran
3532	NAME SURNAME	IME	33,00	978 (EUR)	03.03.2017	Storniran

Here is the list of orders that have not been executed (cancelled).

TEMPLATES:

ENTRY

PREPARED 9

PROCESSING 17


COMPLETED









UNCOMPLETED


TEMPLATES


Outstanding orders

CLEAR FILTERS

 DOWNLOAD XLS

	Name	Principal	Recipient account	Recipient	BIC beneficiary	Base	
	TEST	NAME SURNAME		TEST	ANHODE70XXX	1	
	TEST 3	NAME SURNAME		TEST	ANHODE70XXX	1	
	TEST 5	NAME SURNAME		TEST	ANHODE70XXX	1	
	TEST DEJAN	NAME SURNAME		TEST	ANHODE70XXX	1	

Here are all your templates. Template can be deleted by selecting the icon 

Details of the template are visible by selecting the icon  and the order can be entered by selecting ENTER ORDER.

2.3.3 Internal payments

Enter and execute payment in between two accounts in KentBank. Payment is limited to accounts of the same owner (it is not possible to perform payment in foreign currency between accounts of different users).

ENTRY
PREPARED 13
PROCESSING
COMPLETE

Internal payments

TRANSACTION ACCOUNTS
KARLO KENT

ORDER AMOUNT
EUR

PAYER'S DATA

KARLO KENT

ULICA III. KARNEVALA POD MASKA 24,

MALINO

CROATIA

HR

99

PAYER REFERENCE NUMBER

RECIPIENT'S DATA

NAME OF THE RECIPIENT

SELECT RECIPIENT'S ACCOUNT

RECIPIENT'S ADDRESS

HR

99

RECIPIENT REFERENCE NUMBER

CENTRAL OFFICE OF THE RECIPIENT

CROATIA

OTHER DATA

PAYMENT DESCRIPTION

PURPOSE CODE

3/8/2023

FINAL DEBTOR

FINAL RECIPIENT

SAVE AS TEMPLATE



CONFIRM ENTRY

Fields that are entered in the payment order:

- ✓ ORDER AMOUNT – order amount is entered
- ✓ PAYER'S DATA – automatically data of the payer are filled, except payer reference number which are not mandatory fields
- ✓ RECIPIENT'S DATA:
 - SELECT RECIPIENT'S ACCOUNT – select the account on which you want to pay.
 - BIC – “Business Identifier Code” – the system automatically fills the BIC form
 - NAME OF THE RECIPIENT – automatically filled
 - RECIPIENT'S ADDRESS – automatically filled
 - CENTRAL OFFICE OF THE RECIPIENT – automatically filled
 - COUNTRY – automatically filled
 - MODEL – model is inserted (not mandatory field)

- RECIPIENT REFERENCE NUMBER – payee reference number is entered (not mandatory field)
- ✓ OTHER DATA
 - PAYMENT DESCRIPTION – payment description is entered
 - PURPOSE CODE – select the purpose code if available (not mandatory field)
 - DATE – select the date with which you want to execute the order. Automatically the date is as of today, but you can select a date in the future (up to 60 days in the future)
 - REAL DEBTOR – name of the real debtor is entered (not mandatory field)
 - FINAL RECIPIENT – name of the final recipient is entered (not mandatory field)

After entering the payment order you can:

	The inserted payment order can be saved as template so that future payments are easier to execute
	Confirm the payment order and execute payment

Enter e-Order

Order successfully entered!
Fee: **0.00** EUR.

Process order payment or enter an additional order and conduct payments of more than one order at once.

CONDUCT PAYMENT
ADDITIONAL ORDER

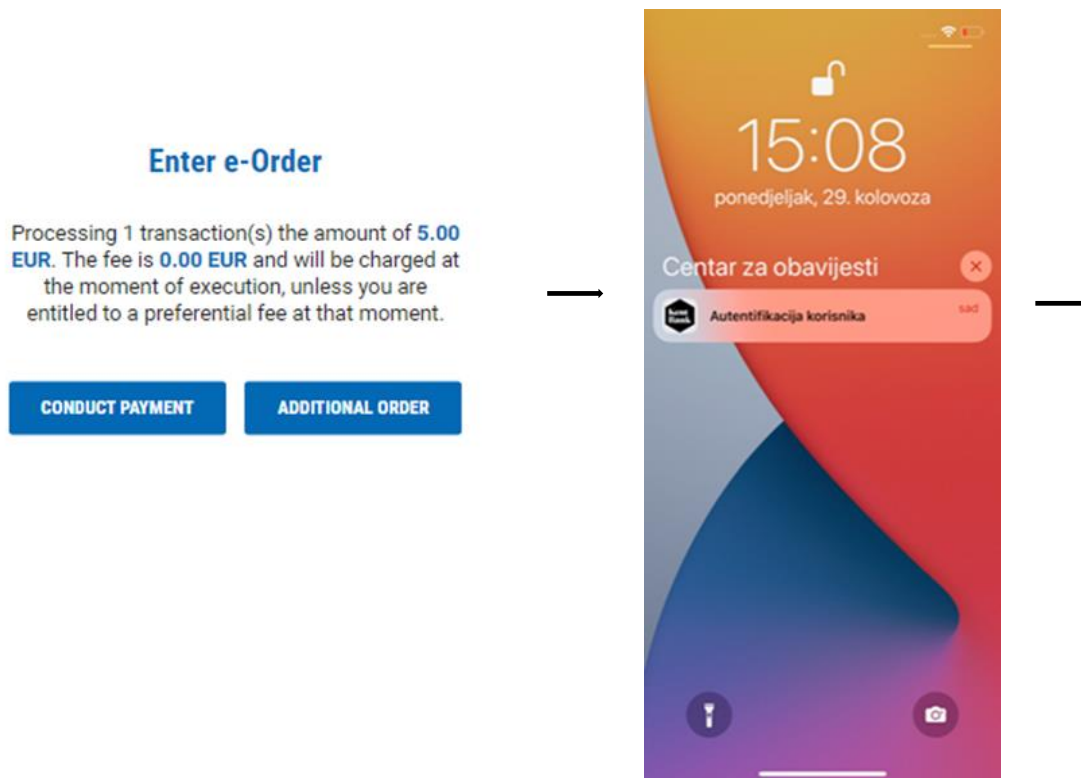
By selecting ADDITIONAL ORDER new screen with empty payment order will be shown that you can pay later with all other payment orders.

By selecting CONDUCT PAYMENT, you immediately execute the payment of the order, depending on the tool used for login in e-Kent (mobile token or token):

m-Token:

When making a payment, a notification arrives on the mobile phone. By selecting a notification mobile application opens with transaction details. It is necessary to select APPROVE on the mobile device for the transaction to complete.

In case the notification does not arrive, open the m-Kent application, select M-TOKEN > PENDING REQUEST and select the request for authorization of the transaction.





1

2.3.4 Target 2

Entry and payment inside Croatia through Target 2 order.

ENTRY:

The screenshot shows a 'Target2 order' form with the following sections:

- TRANSACTION ACCOUNTS:** KARLO KENT | [IBAN icon]
- ORDER AMOUNT:** EUR
- PAYER'S DATA:**
 - NAME: KARLO KENT
 - ADDRESS: ULICA III. KARNEVALA POD MASKA 24, MALINO, CROATIA
 - COUNTRY: CROATIA (dropdown)
 - COUNTRY CODE: HR
 - CITY CODE: 99
 - PAYER REFERENCE NUMBER: [field]
- RECIPIENT'S DATA:**
 - NAME OF THE RECIPIENT: [field]
 - RECIPIENT ACCOUNT: [field]
 - RECIPIENT'S ADDRESS: [field]
 - BIC: [field]
 - CENTRAL OFFICE OF THE RECIPIENT: [field]
 - COUNTRY CODE: HR
 - CITY CODE: 99
 - RECIPIENT REFERENCE NUMBER: [field]
 - COUNTRY: CROATIA (dropdown)
- OTHER DATA:**
 - PAYMENT DESCRIPTION: [field]
 - DATE: 3/8/2023 (dropdown)

At the bottom, there are two buttons: 'SAVE AS TEMPLATE' and 'CONFIRM ENTRY'.

The order is entered by filling the empty fields. The debit account from which the payment is executed is shown on the beginning of the order, and it can be changed on the top of the screen.

Fields that are entered in the payment order:



- ✓ ORDER AMOUNT – order amount is entered
- ✓ PAYER'S DATA – automatically data of the payer are filled, except payer reference number which are not mandatory fields
- ✓ RECIPIENT'S DATA:
 - PAYEE ACCOUNT – IBAN account is entered on which the payment will be executed. In case IBAN of the business person is inserted, by selecting the icon CHECK IBAN the system will automatically fill other payee data. The mentioned option is not available for retail accounts.

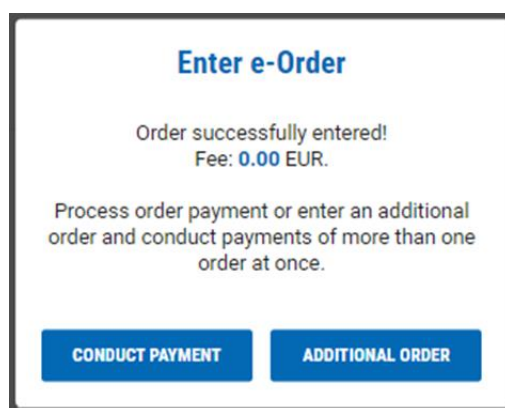
- BIC – “Business Identifier Code” – the system automatically fills the BIC form
- NAME OF THE RECIPIENT – payee name is entered
- RECIPIENT’S ADRESS – payee address is entered
- CENTRAL OFFICE OF THE RECIPIENT – payee town is entered
- COUNTRY – chose the payee country
- MODEL – model is inserted (not mandatory field)
- RECIPIENT REFERENCE NUMBER – payee reference number is entered
(Not mandatory field)

✓ OTHER DATA

- PAYMENT DESCRIPTION – payment description is entered
- PURPOSE CODE – select the purpose code if available (not mandatory field)
- DATE – select the date with which you want to execute the order. Automatically the date is as of today, but you can select a date in the future (up to 60 days in the future)
- REAL DEBTOR – name of the real debtor is entered (not mandatory field)
- FINAL RECIPIENT – name of the final recipient is entered (not mandatory field)

After entering the payment order you can:

	The inserted payment order can be saved as template so that future payments are easier to execute.
	Confirm the payment order and execute payment.



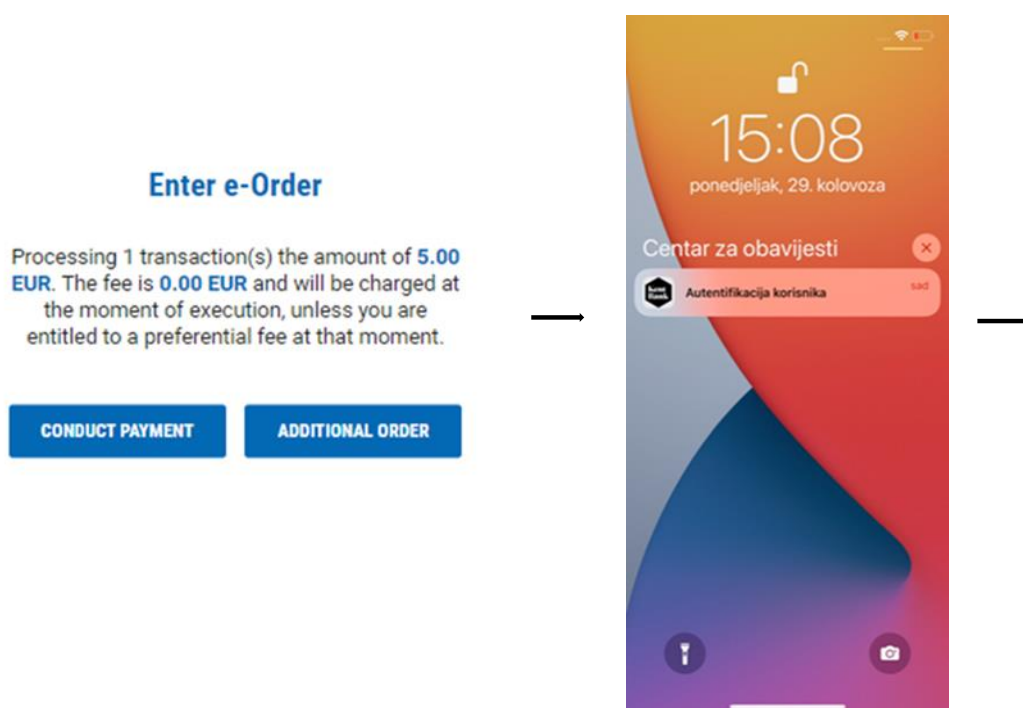
By selecting ADDITIONAL ORDER new screen with empty payment order will be shown that you can pay later with all other payment orders.

By selecting CONDUCT PAYMENT, you immediately execute the payment of the order, depending on the tool used for login in e-Kent (mobile token or token):

m-Token:

When making a payment, a notification arrives on the mobile phone. By selecting a notification mobile application opens with transaction details. It is necessary to select APPROVE on the mobile device for the transaction to complete.

In case the notification does not arrive, open the m-Kent application, select M-TOKEN > PENDING REQUEST and select the request for authorization of the transaction.



×

Kent Bank

PRIMATELJ: Karla Kent

IBAN:

Ime

5.00EUR

Naknada

0.00EUR

Br Naloga: 1

Ukupno: 5.00EUR

Naknada: 0.00EUR

*Naknada se naplaćuje u trenutku izvršenja osim ukoliko u tom trenutku ostvarujete pravo na postatenu naknadu

PRIHVATI

ODUSTANI

Process order

Order successfully processed!

CONTINUE

Token:

Log into the token, select the CR function (Key # 2) and enter the code from the e-Kent screen into the token. Press the OK button and the token will display an 8-digit response code that you enter in the e-Kent screen.

Sign order

Your challenge for signing 1 orders in total amount of 1.00EUR is **46020608**:

ENTER KEY

CONFIRM

CANCEL

Sign order

Your challenge for signing 1 orders in total amount of 1.00EUR is **33873123**:

👁

CONFIRM

CANCEL

In case strong customer authentication is applied to the order, before the execution itself, the payment must be confirmed by generating a security code related to the transaction amount and the payee's account (by selecting Key # 3).

Confidentiality class: **Public information**

Page: **47 / 102**

Log in to the token, select the TS function (Key # 3) and enter the order elements displayed on the form.

As the first factor (1), enter the displayed amount with decimal places, but without a decimal point (from the example below it is 50000) and confirm with OK.

Then, as the second factor (2), enter the displayed recipient account numbers (8 marked digits of the recipient's account - from the example 01208338 below). The token will display the 8-digit response code that you enter in the e-Kent order signing form in the ENTER KEY field.

Strong authentication

Sign 1 transaction

amount:
500.00 EUR

recipient:
ISKON INTERNET D.D.

account:
HR4[REDACTED]

Enter the amount and last 8 characters of the recipient's account and enter the code:

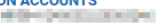
Add to the list of checked recipients ☐

CONFIRMCANCEL

2.3.5 Deposit onto a loan


Enter and payment onto a loan account in KentBank. Payment is possible only in loan currency.

Deposit to loan

TRANSACTION ACCOUNTS
KARLO KENT | 

ORDER AMOUNT **EUR**

PAYER'S DATA

KARLO KENT | 

ULICA III. KARNEVALA POD MASKA 24, HR 99 PAYER REFERENCE NUMBER

MALINO

CROATIA

RECIPIENT'S DATA

NAME OF THE RECIPIENT SELECT RECIPIENT'S ACCOUNT

RECIPIENT'S ADDRESS HR 99 RECIPIENT REFERENCE NUMBER

CENTRAL OFFICE OF THE RECIPIENT

CROATIA

OTHER DATA

PAYMENT DESCRIPTION

PURPOSE CODE 3/8/2023

FINAL DEBTOR FINAL RECIPIENT



SAVE AS TEMPLATE CONFIRM ENTRY

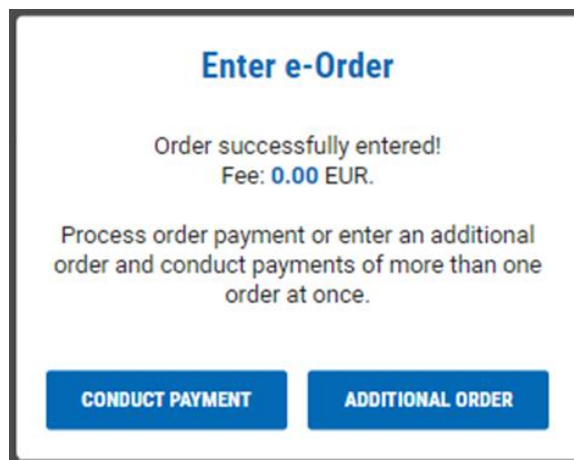
Fields that are entered in the payment order:

- ✓ ORDER AMOUNT – order amount is entered
- ✓ PAYER'S DATA – automatically data of the payer are filled, except payer reference number which are not mandatory fields
- ✓ RECIPIENT'S DATA:
 - SELECT RECIPIENT'S ACCOUNT – select the account on which you want to pay
 - BIC – “Business Identifier Code” – the system automatically fills the BIC form
 - NAME OF THE RECIPIENT – automatically filled
 - RECIPIENT'S ADDRESS – automatically filled
 - CENTRAL OFFICE OF THE RECIPIENT – automatically filled
 - COUNTRY – automatically filled
 - MODEL – model is inserted (not mandatory field)
 - RECIPIENT REFERENCE NUMBER – payee reference number is entered
 - (Not mandatory field)
- ✓ OTHER DATA

- PAYMENT DESCRIPTION – payment description is entered
- PURPOSE CODE – select the purpose code if available (not mandatory field)
- DATE – select the date with which you want to execute the order. Automatically the date is as of today, but you can select a date in the future (up to 60 days in the future)
- REAL DEBTOR – name of the real debtor is entered (not mandatory field)
- FINAL RECIPIENT – name of the final recipient is entered (not mandatory field)

After entering the payment order you can:

	<p>The inserted payment order can be saved as template so that future payments are easier to execute.</p>
	<p>Confirm the payment order and execute payment.</p>



Enter e-Order

Order successfully entered!
Fee: 0.00 EUR.

Process order payment or enter an additional order and conduct payments of more than one order at once.

CONDUCT PAYMENT **ADDITIONAL ORDER**

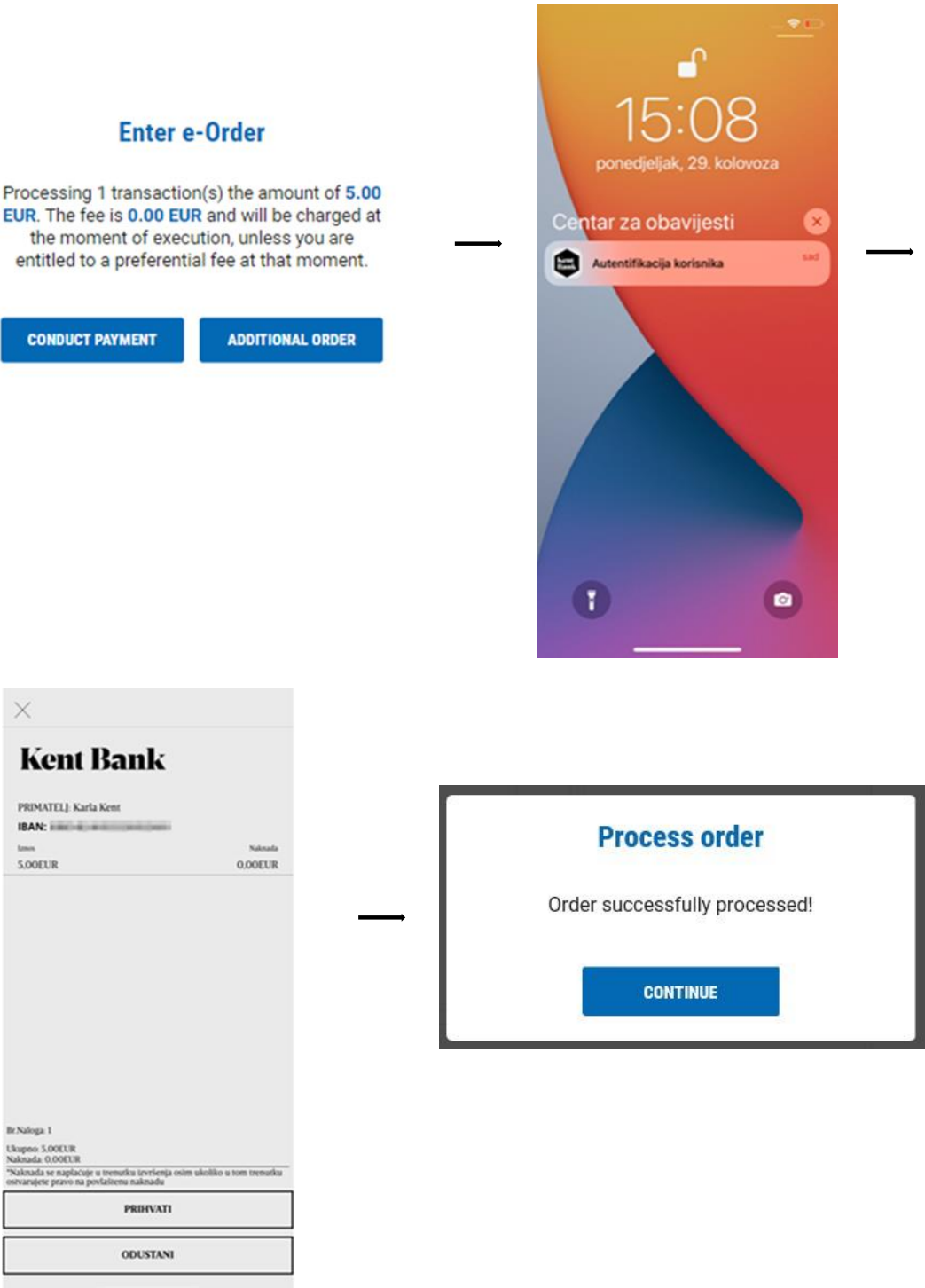
By selecting ADDITIONAL ORDER new screen with empty payment order will be shown that you can pay later with all other payment orders.

By selecting CONDUCT PAYMENT, you immediately execute the payment of the order, depending on the tool used for login in e-Kent (mobile token or token):

m-Token:

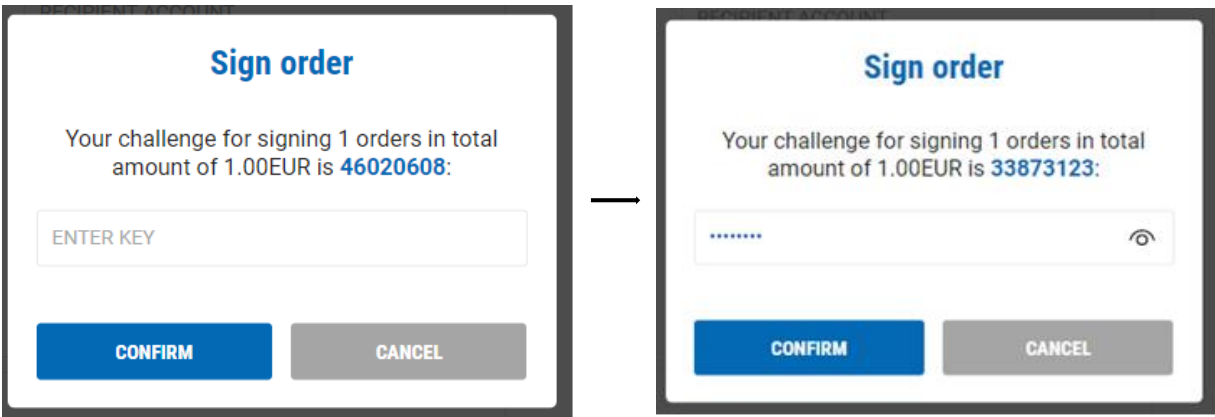
When making a payment, a notification arrives on the mobile phone. By selecting a notification mobile application opens with transaction details. It is necessary to select APPROVE on the mobile device for the transaction to complete.

In case the notification does not arrive, open the m-Kent application, select M-TOKEN > PENDING REQUEST and select the request for authorization of the transaction.



Token:

Log into the token, select the CR function (Key # 2) and enter the code from the e-Kent screen into the token. Press the OK button and the token will display a 8-digit response code that you enter in the e-Kent screen.



2.3.6 Payment onto a credit card

Enter and payment onto a credit card in KentBank. Payment is possible only in national currency.

ENTRY	PREPARED 6	PROCESSING 88	COMPLETED
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Deposit onto a credit card

TEKUĆI RAČUNI
NAME SURNAME

ORDER AMOUNT
HRK

PAYER'S DATA

NAME SURNAME

MILIVOJA MATOŠEĆA 4

ZAGREB

CROATIA

HR 99

PAYER REFERENCE NUMBER

RECIPIENT'S DATA

NAME OF THE RECIPIENT

RECIPIENT'S ADDRESS

CENTRAL OFFICE OF THE RECIPIENT

CROATIA

SELECT RECIPIENT'S ACCOUNT

HR 99

RECIPIENT REFERENCE NUMBER

OTHER DATA

PAYMENT DESCRIPTION

PURPOSE CODE

03.07.2017

REAL DEBTOR

FINAL RECIPIENT

SAVE AS TEMPLATE



CONFIRM ENTRY

Fields that are entered in the payment order:

- ✓ ORDER AMOUNT – order amount is entered
- ✓ PAYER'S DATA – automatically data of the payer are filled, except payer reference number which are not mandatory fields
- ✓ RECIPIENT'S DATA:
 - SELECT RECIPIENT'S ACCOUNT – select the account on which you want to pay.
 - BIC – “Business Identifier Code” – the system automatically fills the BIC form
 - NAME OF THE RECIPIENT – automatically filled
 - RECIPIENT'S ADDRESS – automatically filled
 - CENTRAL OFFICE OF THE RECIPIENT – automatically filled
 - COUNTRY – automatically filled
 - MODEL – model is inserted (not mandatory field)

- RECIPIENT REFERENCE NUMBER – payee reference number is entered (Not mandatory field)
- ✓ OTHER DATA
 - PAYMENT DESCRIPTION – payment description is entered
 - PURPOSE CODE – select the purpose code if available (not mandatory field)
 - DATE – select the date with which you want to execute the order. Automatically the date is as of today, but you can select a date in the future (up to 60 days in the future)
 - REAL DEBTOR – name of the real debtor is entered (not mandatory field)
 - FINAL RECIPIENT – name of the final recipient is entered (not mandatory field)

After entering the payment order you can:

	The inserted payment order can be saved as template so that future payments are easier to execute
	Confirm the payment order and execute payment

Enter e-Order

Order successfully entered!
Fee: **0.00** EUR.

Process order payment or enter an additional order and conduct payments of more than one order at once.

CONDUCT PAYMENT

ADDITIONAL ORDER

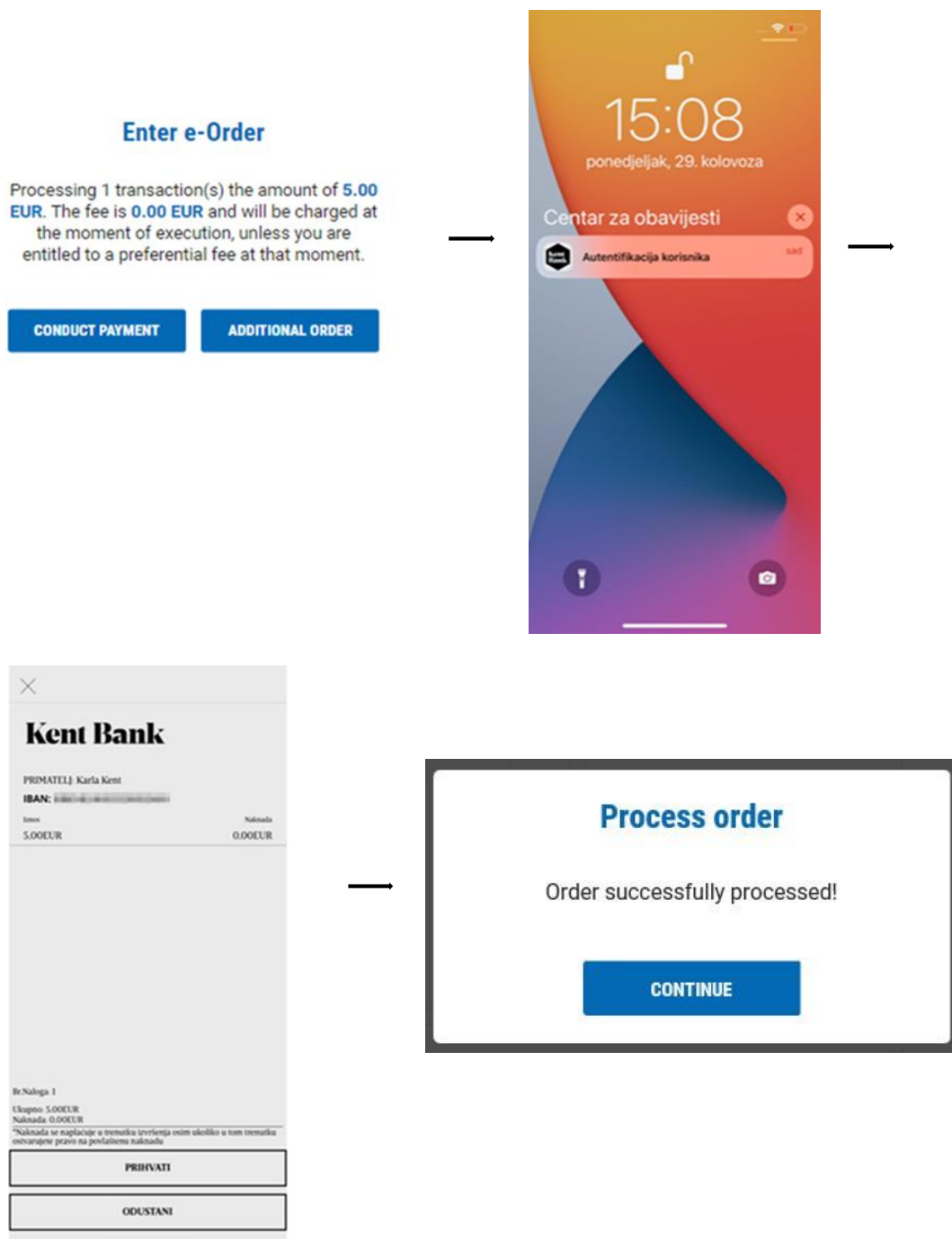
By selecting ADDITIONAL ORDER new screen with empty payment order will be shown that you can pay later with all other payment orders.

By selecting CONDUCT PAYMENT, you immediately execute the payment of the order, depending on the tool used for login in e-Kent (mobile token or token):

m-Token:

When making a payment, a notification arrives on the mobile phone. By selecting a notification mobile application opens with transaction details. It is necessary to select APPROVE on the mobile device for the transaction to complete.

In case the notification does not arrive, open the m-Kent application, select M-TOKEN > PENDING REQUEST and select the request for authorization of the transaction.



Token:

Log into the token, select the CR function (Key # 2) and enter the code from the e-Kent screen into the token. Press the OK button and the token will display an 8-digit response code that you enter in the e-Kent screen.

The diagram illustrates the process of signing an order using a token. It consists of two side-by-side screenshots of a 'Sign order' screen, connected by a right-pointing arrow. Both screens display the text: 'Your challenge for signing 1 orders in total amount of 1.00EUR is 46020608:'. The left screen has an input field labeled 'ENTER KEY' and buttons for 'CONFIRM' and 'CANCEL'. The right screen, after the key is entered, shows the same challenge text but with a different response code: 'Your challenge for signing 1 orders in total amount of 1.00EUR is 33873123:'. The input field on the right contains eight asterisks, and there is an eye icon to its right. The 'CONFIRM' and 'CANCEL' buttons remain at the bottom.

2.3.7 List of checked recipients

Managing the list of checked recipients for which strong authorization is not required.

List of checked recipients

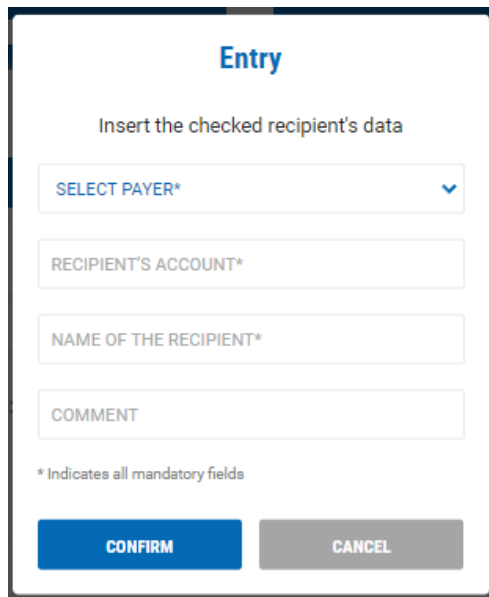
ENTER NEW RECIPIENT						
ID	Account owner	Recipient acc.	Recipient name	Comment	Entry date	#
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
81783	Karlo Kent		 D.O.O.		1/21/2021	

Unapproved recipients

Payer	Recipient acc.	Recipient name	Date of the last transaction	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Karlo Kent		Karla Kent	3/6/2023	
Ime83131 Prezime83131		Tvrtka83044	3/2/2023	


It is possible to:

1. Insert new recipient – manual insert of new checked recipient



The screenshot shows a mobile application interface titled "Entry". Below the title, it says "Insert the checked recipient's data". There are four input fields: "SELECT PAYER*" (a dropdown menu), "RECIPIENT'S ACCOUNT*", "NAME OF THE RECIPIENT*", and "COMMENT". A note below the fields states "* Indicates all mandatory fields". At the bottom, there are two buttons: "CONFIRM" (blue) and "CANCEL" (grey).

It is necessary to choose the person for whom the selected account will be checked recipient, insert IBAN account of the recipient, recipient name and eventually a comment. After selecting CONFIRM, confirmation of entry of the checked recipient is managed with mobile token or token.

2. Deleting the existing recipient – deleting the existing recipient that is on the list by selecting 
3. Adding of recipient from the past payment – adding of new checked recipient based on the information from past payments. Unchecked recipients are in the list below the checked recipients:

On the right side select ADD and, in this way, new checked recipient is added:

The screenshot shows a web form titled "Entry" in blue. Below the title is the instruction "Insert the checked recipient's data". The form contains four input fields: a dropdown menu with the text "Ime63421 Prezime63421" and a downward arrow, a field with a blue pixelated mask, a field with the text "HT D.D.", and a larger text area labeled "COMMENT". Below these fields is a small note: "* Indicates all mandatory fields". At the bottom are two buttons: a blue "CONFIRM" button and a grey "CANCEL" button.

It is necessary to choose the person for whom the selected account will be checked recipient and eventually write a comment. After selecting CONFIRM, confirmation of entry of the checked recipient is managed with mobile token or token.

2.4 CARDS

In the menu CARDS, you have the following functionalities:

2.4.1 Card details

Overview of all details for the selected credit card with possibility of printing.

2.4.2 Card turnover

Overview of card turnover in the selected period with possibility of filtering transactions and download in excel

CHARGE KARTIČNI RAČUN

Karla Kent

EUR

AVAILABLE AMOUNT:

1,265.44_{EUR}

9,534.46_{HRK}

(1 EUR = 7.53450 HRK)

CARD DETAILS

DEPOSIT TO CREDIT CARD

CARDS TURNOVER

Transaction overview

DATE FROM

3/1/2023

DATE TO

3/8/2023

VIEW

CLEAR FILTERS

DOWNLOAD XLS

EXPORT TO PDF

Number	Date	Remittance purpose	Debtor/Recipient	Debit	Credit	Balance
210030725	3/6/2023	[INTERNAL TRANSFER] test	Karlo Kent	0.00	1,000.00	1,132.72

2.4.3 Reserved card transactions

List of card transactions that are still not booked on the account and are not yet visible on the account turnover.

2.4.4 List of credit cards and daily limits

List of cards on selected account with possibility of blocking the card and overview of daily limits that are given to the single card.

2.4.5 Deposit onto a credit card

Enter and payment onto a credit card in KentBank. Payment is possible only in national currency.

Deposit to credit card

TRANSACTION ACCOUNTS
KARLO KENT | [REDACTED]

ORDER AMOUNT EUR

PAYER'S DATA

KARLO KENT [REDACTED]

ULICA III. KARNEVALA POD MASKA 24, HR 99 PAYER REFERENCE NUMBER

MALINO

CROATIA

RECIPIENT'S DATA

NAME OF THE RECIPIENT SELECT RECIPIENT'S ACCOUNT

RECIPIENT'S ADDRESS CENTRAL OFFICE OF THE RECIPIENT

HR 99 RECIPIENT REFERENCE NUMBER CROATIA

OTHER DATA

PAYMENT DESCRIPTION

PURPOSE CODE 3/8/2023

FINAL DEBTOR FINAL RECIPIENT



SAVE AS TEMPLATE CONFIRM ENTRY

Fields that are entered in the payment order:

- ✓ ORDER AMOUNT – order amount is entered
- ✓ PAYER'S DATA – automatically data of the payer are filled, except payer reference number which are not mandatory fields
- ✓ RECIPIENT'S DATA:
 - SELECT RECIPIENT'S ACCOUNT – select the account on which you want to pay.
 - BIC – “Business Identifier Code” – the system automatically fills the BIC form
 - NAME OF THE RECIPIENT – automatically filled
 - RECIPIENT'S ADDRESS – automatically filled
 - CENTRAL OFFICE OF THE RECIPIENT – automatically filled
 - COUNTRY – automatically filled
 - MODEL – model is inserted (not mandatory field)
 - RECIPIENT REFERENCE NUMBER – payee reference number is entered (Not mandatory field)
- ✓ OTHER DATA

- PAYMENT DESCRIPTION – payment description is entered
- PURPOSE CODE – select the purpose code if available (not mandatory field)
- DATE – select the date with which you want to execute the order. Automatically the date is as of today, but you can select a date in the future (up to 60 days in the future)
- REAL DEBTOR – name of the real debtor is entered (not mandatory field)
- FINAL RECIPIENT – name of the final recipient is entered (not mandatory field)

After entering the payment order you can:

	The inserted payment order can be saved as template so that future payments are easier to execute.
	Confirm the payment order and execute payment.

Enter e-Order

Order successfully entered!
Fee: **0.00** EUR.

Process order payment or enter an additional order and conduct payments of more than one order at once.

CONDUCT PAYMENT

ADDITIONAL ORDER

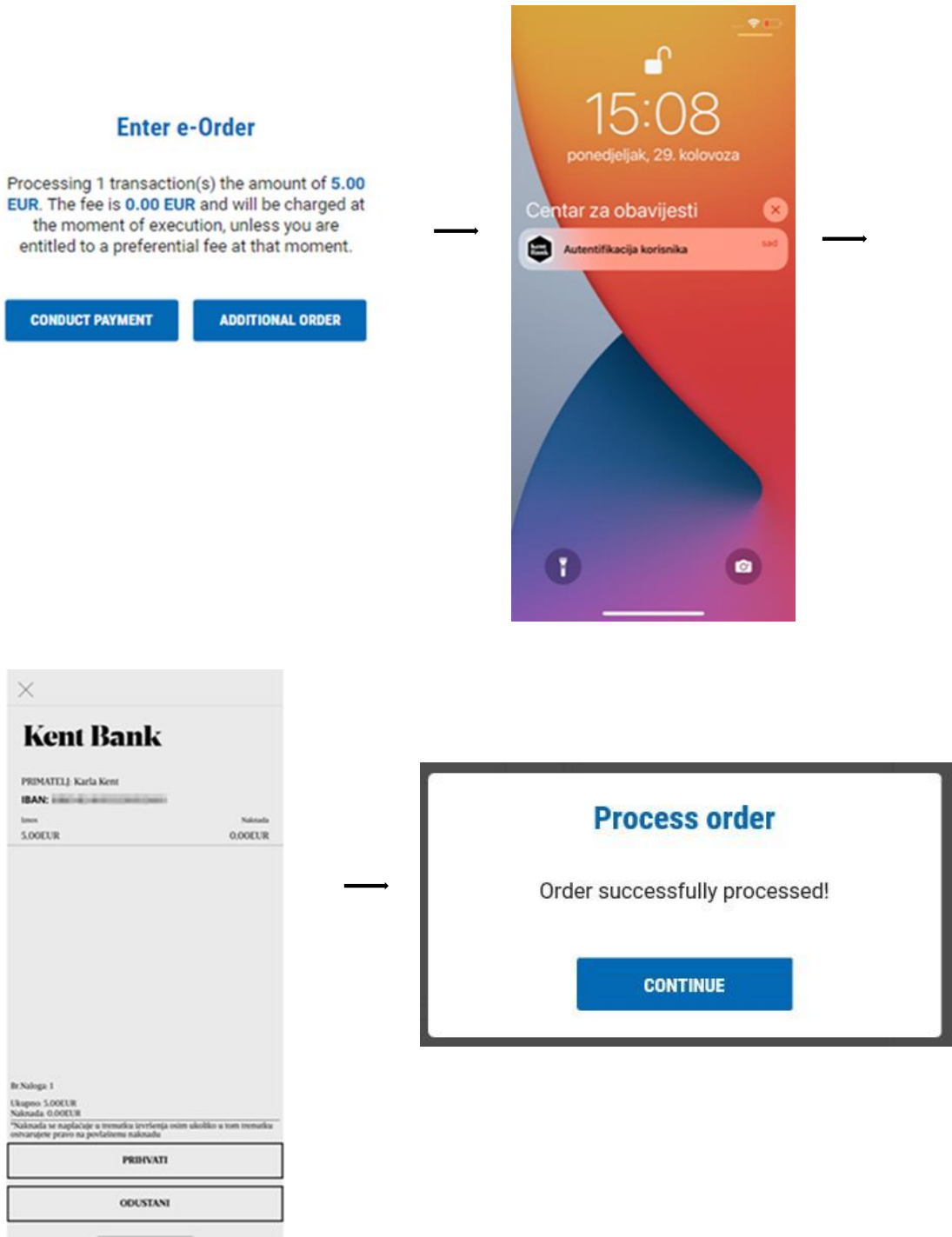
By selecting ADDITIONAL ORDER new screen with empty payment order will be shown that you can pay later with all other payment orders.

By selecting CONDUCT PAYMENT, you immediately execute the payment of the order, depending on the tool used for login in e-Kent (mobile token or token):

m-Token:

When making a payment, a notification arrives on the mobile phone. By selecting a notification mobile application opens with transaction details. It is necessary to select APPROVE on the mobile device for the transaction to complete.

In case the notification does not arrive, open the m-Kent application, select M-TOKEN > PENDING REQUEST and select the request for authorization of the transaction.



Token:

Log into the token, select the CR function (Key # 2) and enter the code from the e-Kent screen into the token. Press the OK button and the token will display an 8-digit response code that you enter in the e-Kent screen.

The diagram illustrates the process of signing an order using a token. It shows two screens connected by an arrow. The first screen, titled 'Sign order', displays a challenge: 'Your challenge for signing 1 orders in total amount of 1.00EUR is 46020608:'. Below this is a text input field labeled 'ENTER KEY'. At the bottom are 'CONFIRM' and 'CANCEL' buttons. The second screen, also titled 'Sign order', displays a response: 'Your challenge for signing 1 orders in total amount of 1.00EUR is 33873123:'. Below this is a masked input field (eight asterisks) with an eye icon to toggle visibility. It also has 'CONFIRM' and 'CANCEL' buttons.

2.4.6 Statements

Statements of credit cards with details on performed transactions as well as instructions for payment of due debt on credit card.

The screenshot shows the 'MY CREDIT CARD' interface. At the top, there's a dropdown for 'NAME SURNAME' and a currency selector set to 'HRK'. The 'AVAILABLE AMOUNT' is displayed as 5.592,47 HRK. Below this are four tabs: 'CARD DETAILS', 'STATEMENTS' (which is selected), 'DEPOSIT ONTO A CREDIT CARD', and 'CARDS TURNOVER'. The 'STATEMENTS' tab displays a table with the following data:

Statement number	Date	AccountNumber	#
15	01.01.2017	HR044124003779900001	
14	01.12.2016	HR044124003779900001	
13	01.11.2016	HR044124003779900001	

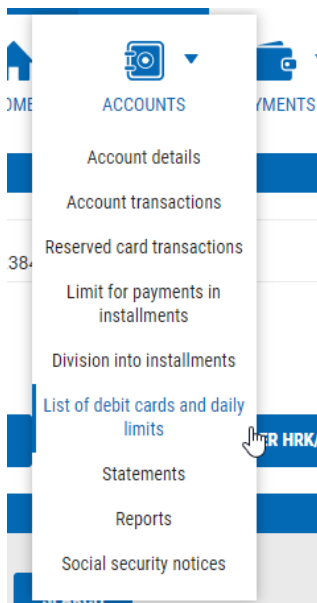
By selecting the icon,  the statement opens.

2.4.7 Request card

In case you don't have a credit card of KentBank or you want an additional credit card, you can send a request through e-Kent. After the selection of this option employee of the Bank will contact you in the shortest period possible.

2.4.8. Temporary channel blockage/ card/ card activation

When clicking on “List of debit cards and daily limits” the new window opens.



On this window, you can choose a card, and on that card, you can do a “Temporary channel blockage”. The thick means that the card is not cancelled, but if you want to use that card on POS, ATM, or e-commerce (depending on what you putted the tick on), the card will not work.

List of debit cards and daily limits

A screenshot of a web form titled 'DEBIT CARD'. At the top, there is a dropdown menu showing a card with the number '506997XXXXXX687'. To the right of the dropdown is a red 'BLOCK' button. Below the dropdown, the text 'Temporary channel blockage' is displayed. Underneath, there are three checkboxes: 'ATM' (checked with a red checkmark), 'POS' (unchecked), and 'INTERNET PURCHASE' (unchecked). At the bottom of the form is a blue 'SAVE CHANGES' button.

At this option, you can also block a card clicking on a red square “BLOCK” because of two reasons. First reason is blocking due a “lost” card, the second reason is blocking due a “stolen” card. If you click on a “lost” or “stolen”, then “BLOCK”, the card will be permanently blocked, and you will need to reissue a new card.

Except from what has been mentioned, on this site you can also activate your card clicking on the “ACTIVATE” button.

2.5 LOANS / PLACEMENT

In the menu LOANS you have the following functionalities:


2.5.1 Loan details

Overview of all details for the selected loan with possibility of printing.

2.5.2 Loan turnover

Overview of loan turnover in the selected period with possibility of filtering transactions and download in excel

REGULAR LOANS

Karlo Kent | 

EUR

AGREED AMOUNT: 44,450.00 EUR
334,908.53 HRK
(1 EUR = 7.53450 HRK)



LOAN DETAILS

DEPOSIT TO LOAN

REPAYMENT PLAN

LOAN TURNOVER

Transaction overview

DATE FROM 3/1/2023 DATE TO 3/8/2023 VIEW CLEAR FILTERS  DOWNLOAD XLS  EXPORT TO PDF

Number	Date	Remittance purpose	Debtor/Recipient	Debit	Credit	Balance
210031097	3/7/2023	[DEPOSIT] Karla Kent - uplata na kredit	KentBank d.d.	0.00	250.00	-25,057.67
210031095	3/7/2023	[DEPOSIT] Karla Kent - Uplata na kredit za Karlo Kent	KentBank d.d.	0.00	250.00	-25,307.67

2.5.3 Deposit onto a loan

Enter and payment onto a loan account in KentBank. Payment is possible only in loan currency.

Deposit to loan

TRANSACTION ACCOUNTS
KARLO KENT |

ORDER AMOUNT
EUR

PAYER'S DATA

KARLO KENT

ULICA III. KARNEVALA POD MASKA 24,

MALINO

CROATIA

HR

99

PAYER REFERENCE NUMBER

RECIPIENT'S DATA

NAME OF THE RECIPIENT

SELECT RECIPIENT'S ACCOUNT

RECIPIENT'S ADDRESS

HR

99

RECIPIENT REFERENCE NUMBER

CENTRAL OFFICE OF THE RECIPIENT

CROATIA

OTHER DATA

PAYMENT DESCRIPTION

PURPOSE CODE

3/8/2023

FINAL DEBTOR

FINAL RECIPIENT

SAVE AS TEMPLATE

CONFIRM ENTRY



Fields that are entered in the payment order:

- ✓ ORDER AMOUNT – order amount is entered
- ✓ PAYER'S DATA – automatically data of the payer are filled, except payer reference number which are not mandatory fields
- ✓ RECIPIENT'S DATA:
 - SELECT RECIPIENT'S ACCOUNT – select the account on which you want to pay.
 - BIC – “Business Identifier Code” – the system automatically fills the BIC form
 - NAME OF THE RECIPIENT – automatically filled
 - RECIPIENT'S ADDRESS – automatically filled
 - CENTRAL OFFICE OF THE RECIPIENT – automatically filled
 - COUNTRY – automatically filled
 - MODEL – model is inserted (not mandatory field)
 - RECIPIENT REFERENCE NUMBER – payee reference number is entered
 - (Not mandatory field)

✓ OTHER DATA

- PAYMENT DESCRIPTION – payment description is entered
- PURPOSE CODE – select the purpose code if available (not mandatory field)
- DATE – select the date with which you want to execute the order. Automatically the date is as of today, but you can select a date in the future (up to 60 days in the future)
- REAL DEBTOR – name of the real debtor is entered (not mandatory field)
- FINAL RECIPIENT – name of the final recipient is entered (not mandatory field)

After entering the payment order you can:

	The inserted payment order can be saved as template so that future payments are easier to execute.
	Confirm the payment order and execute payment.

Enter e-Order

Order successfully entered!
Fee: **0.00** EUR.

Process order payment or enter an additional order and conduct payments of more than one order at once.

CONDUCT PAYMENT

ADDITIONAL ORDER

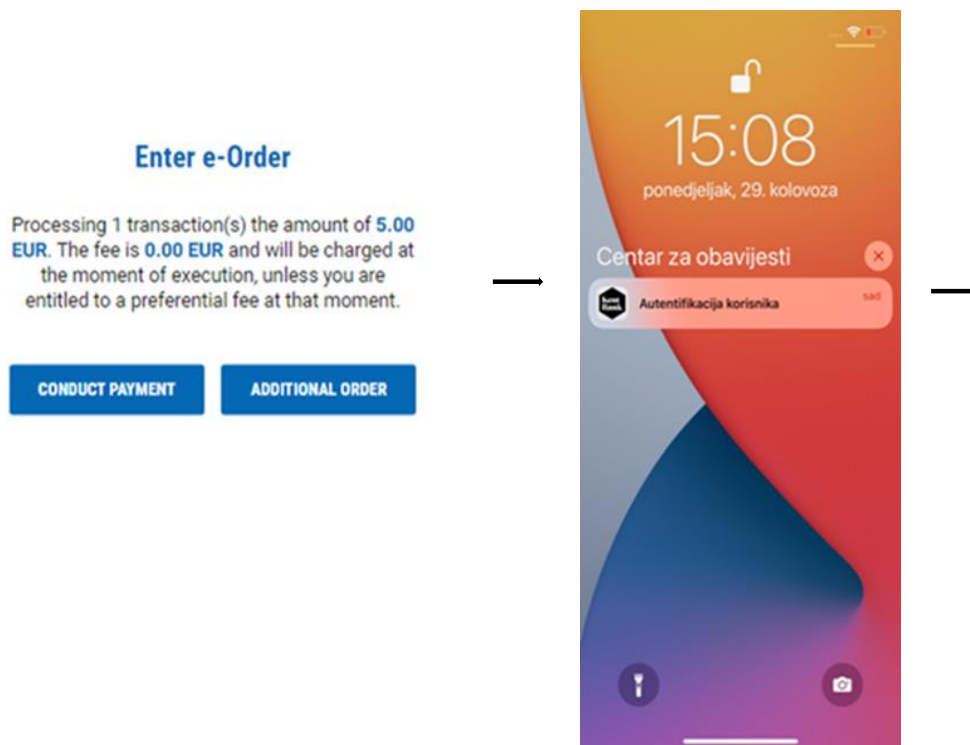
By selecting ADDITIONAL ORDER new screen with empty payment order will be shown that you can pay later with all other payment orders.

By selecting CONDUCT PAYMENT, you immediately execute the payment of the order, depending on the tool used for login in e-Kent (mobile token or token):

m-Token:

When making a payment, a notification arrives on the mobile phone. By selecting a notification mobile application opens with transaction details. It is necessary to select APPROVE on the mobile device for the transaction to complete.

In case the notification does not arrive, open the m-Kent application, select M-TOKEN > PENDING REQUEST and select the request for authorization of the transaction.



Repayment plan

[CLEAR FILTERS](#)[DOWNLOAD XLS](#)

Instalment	Date	Repayment instalment	Principal	Interest	Fee	Remaining debt
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
1	8/31/2018	423.08	323.07	100.01	0.00	44,126.93
2	9/30/2018	423.08	323.79	99.29	0.00	43,803.14
3	10/31/2018	423.08	324.52	98.56	0.00	43,478.62
4	11/30/2018	423.08	325.25	97.83	0.00	43,153.37
5	12/31/2018	423.08	325.98	97.10	0.00	42,827.39
6	1/31/2019	423.08	326.72	96.36	0.00	42,500.67
7	2/28/2019	423.08	327.45	95.63	0.00	42,173.22
8	3/31/2019	423.08	328.19	94.89	0.00	41,845.03
9	4/30/2019	423.08	328.93	94.15	0.00	41,516.10
10	5/31/2019	423.08	329.67	93.41	0.00	41,186.43

Page 1 of 12

< 1 2 3 4 5 6 7 ... 10 11 12 >

2.5.5 Request a loan

In case you want a loan in KentBank, you can send a request through e-Kent. After the selection of this option employee of the Bank will contact you in the shortest period possible.

2.5.6 Request for new placement

Business persons can request any product through e-Kent that is currently in Bank's offer. In a simple way select the product, details of the product, purpose, collaterals, and explanation of the request, and send it to the Bank. After the selection of this option employee of the Bank will contact you in the shortest period possible:

Request for new placement

REQUEST FOR NEW PLACEMENT

REVIEW OF SENT REQUESTS

Request for new placement

PLACEMENT DATA

PRODUCT

AMOUNT

CURRENCY

DUE DATE

PURPOSE

ENTER PURPOSE

INSURANCE INSTRUMENTS

SPECIFY SECURITIES

REQUEST EXPLANATION

ENTER THE EXPLANATION

SEND A REQUEST

DOCUMENTS

General terms and conditions of credit and deposit business

Apart from sending a new request there is also an overview of already sent requests.

2.6 SAVINGS

In the menu SAVINGS, you have the following functionalities:

2.6.1 Saving details

Overview of all details for the selected savings with possibility of printing.

2.6.2 Savings turnover

Overview of loan turnover in the selected period with possibility of filtering transactions and download in excel.

SAVINGS DOMESTIC CURRENCY

Karlo Kent |

EUR

BALANCE: 40,030.00 EUR

SAVINGS DETAILS

SAVINGS TERMINATION

SAVINGS TURNOVER

Transaction overview

DATE FROM 5/1/2022
DATE TO 3/8/2023
VIEW
CLEAR FILTERS
DOWNLOAD XLS
EXPORT TO PDF

Number	Date	Remittance purpose	Debtor/Recipient	Debit	Credit	Balance
209873899	2/28/2023	[INT. TERM INT. TRANSFER]	Karlo Kent	19.28	0.00	39,984.87
209873898	2/28/2023	[ADDITIONAL TAX ON INTEREST]	KentBank d.d.	2.14	0.00	40,004.15
209873897	2/28/2023	[MATURED INT ON TERM DEPOSIT]	KentBank d.d.	21.42	21.42	40,006.29
209846430	2/10/2023	[Standing order of the bank] TN br. 11325 uplata	Karlo Kent	0.00	25.00	40,006.29

2.6.3 Arrange new savings

Through e-Kent private persons can arrange a new savings. In a simple and fast way select the desired savings, amount, currency, and term:

New savings

DEBITED TO ACCOUNT

TRANSACTION ACCOUNTS

Karlo Kent |

SAVINGS DATA

AUTOMATIC RENEWAL OF SAVINGS UPON MATURITY

TYPE OF SAVINGS

0.00

SAVINGS TERM IN MONTHS

SAVINGS CURRENCY

SAVINGS INTEREST

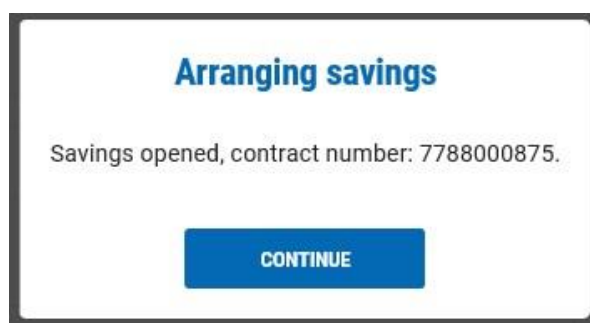
OPEN SAVINGS

DOCUMENTS

[General terms and conditions for deposit business](#)
[Review interest rates](#)

By selecting OPEN SAVINGS info form is shown. After you confirm the info form screen for entering PIN is visible.

After you entered PIN and confirmed it, contract is shown. Info form and contract are visible any time in SAVINGS DETAILS.



2.6.4 Request for new saving

Business persons can send a request for new saving through e-Kent.

A screenshot of a web form titled "Request for new saving". The form is divided into two main sections. The left section contains a "DEBITED TO ACCOUNT" field with a dropdown menu showing "GIRO ACCOUNTS" and "skr84590". Below this is a "SAVINGS DATA" section with two rows of input fields: "SAVINGS AMOUNT" and "SAVINGS TERM", each followed by a "CURRENCY" dropdown menu. At the bottom of this section is a blue button labeled "SEND A REQUEST". The right section is titled "DOKUMENTI" and contains a link labeled "General terms and conditions of credit and deposit business" with a document icon.

After entering data for the desired saving select SEND A REQUEST. After the selection of this option employee of the Bank will contact you in the shortest period possible.

2.6.5 Savings termination

Through e-Kent clients can terminate the selected saving.

SAVINGS TERMINATION
VIEW SAVINGS TERMINATION 1

Savings termination

ACCOUNT FOR TERMINATION

SAVINGS DOMESTIC CURRENCY
Karlo Kent

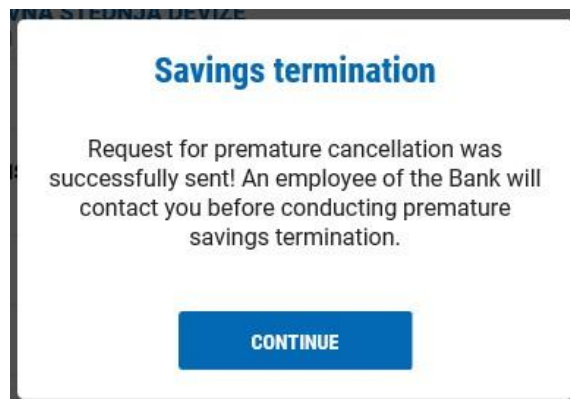
TRANSFER TO ACCOUNT

COMMENT

COMMENT

PROCESS

All you must do is to select the account on which you want to transfer the saving and if you want you can write a comment. After you select PROCESS, the request is in REVIEW SAVINGS TERMINATION:



SAVINGS TERMINATION					
VIEW SAVINGS TERMINATION 1					
<div> View savings termination DATE FROM 8/1/2022 DATE TO 3/8/2023 VIEW CLEAR FILTERS DOWNLOAD XLS </div>					
Number	Account	Transfer to	Date	Status	
499			1/20/2023	Waiting	


In the review of savings termination, you have the overview of all requests for termination that you sent to the Bank. On each request, you can see the status.

Possible statuses:

1. Čekanje (Waiting) – Bank received the request for saving termination and is in processing
2. Odobreno (Approved) – Bank approved the request for saving termination
3. Odbijeno (Denied) – Bank didn't approve the request for saving termination
4. Isteklo (Expired) – the request has expired and if you still want to terminate the saving you must insert a new request
5. Iskorišteno (Used) – request for saving termination is finished

After you input the request for saving termination it has the status Čekanje (Waiting). The Bank will contact you for every request you make through e-Kent.

Only when the request has the status Odobreno (Approved) you can accept or cancel the termination by

selecting the sign  on the left side of the request:

SAVINGS TERMINATION
VIEW SAVINGS TERMINATION 1

View savings termination
DATE FROM 8/1/2022
DATE TO 3/8/2023
VIEW
CLEAR FILTERS
DOWNLOAD XLS

	Number	Account	Transfer to	Date	Status
<input type="checkbox"/>	499			1/20/2023	Waiting

Premature cancellation account :
Transfer into account:
Comment:
Hi
Approved interest:
APPROVED INTEREST
Fee:
FEE
Valid until:
VALID UNTIL
Clerk comment:
CLERK COMMENT

CANCEL

In the details of the request that the Bank approved you can see which interest rate will be applied when terminating the saving and the fee amount for the early termination. Apart from that, time until you can process the termination will be shown.

You have the following options:

<div>ACCEPT</div>	You accept the request for saving termination.
<div>CANCEL</div>	You cancel the request for saving termination.

2.7 EXCHANGE OFFICE

In the menu EXCHANGE OFFICE, you can perform currency exchange on the selected transaction account according to the regular or more favorable exchange rate.

ENTRY:

The screenshot shows the 'Exchange office' interface with the 'ENTRY' tab selected. The 'ACCOUNT' section shows 'TRANSACTION ACCOUNTS' with 'Karlo Kent' selected. The 'CONVERSION' section has 'FROM CURRENCY' and 'TO CURRENCY' dropdowns, both set to '0.00'. There are radio buttons for 'EXACT AMOUNT' under both currency sections. A 'NOTE' field is at the bottom. Two buttons are at the bottom: 'CONFIRM ENTRY' and 'REQUEST A MORE FAVORABLE EXCHANGE RATE'. On the right, the 'EXCHANGE RATE LIST' table is visible.

Currency	Unit	Buying	Middle	Selling
AUD	1	1.641722	1.600200	1.561638
CAD	1	1.490617	1.455200	1.417904
CZK	1	24.132600	23.495000	22.955400
DKK	1	7.628870	7.442600	7.256730
HUF	1	387.778000	377.380000	368.862000
JPY	1	148.604500	145.210000	141.355500
NOK	1	11.525305	11.193500	10.963095
SEK	1	11.567740	11.228500	11.003460
CHF	1	1.020798	0.995900	0.971003
GBP	1	0.913142	0.889680	0.868598
USD	1	1.087730	1.066500	1.034670
PLN	1	4.806738	4.689800	4.572263

On the right-side current exchange rate list is visible with buying rate, middle rate and selling rate. Depending on you are buying or selling, the system will calculate counter value according to the shown exchange rate from the exchange rate list.

When entering the exchange, you can choose if you will enter the exact amount FROM THE CURRENCY or the exact amount IN CURRENCY, depending on what you want.

After choosing both currencies and entering one of the amounts, the system automatically shows the other amount and the applied exchange rate.

You have the following options:

	Confirm the exchange according to the current regular exchange rate of the Bank.
--	--

<div data-bbox="193 315 796 387">REQUEST A MORE FAVORABLE EXCHANGE RATE</div>	<p>Request a more favourable exchange rate than the regular one. More favourable exchange rate is possible to request only in the working hours of the Treasury and financial institution division. If the option for the favourable exchange rate is blue, it means that is active and you can use it.</p>
---	---

PREPARED:

ENTRY

PREPARED 1

REQUESTS 5

COMPLETE

Exchange office - prepared orders

CLEAR FILTERS

DOWNLOAD XLS

	<input type="checkbox"/>	OIB	Account	Date	From currency	Exchange rate	Amount	To currency	Exchange rate	Amount
		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="checkbox"/>	98884295325	<input type="text"/>	3/8/2023	(978) EUR	1.000000	332.00	(124) CAD	1.417904	470.74

PROCESS SELECTED ORDERS

CANCEL SELECTED ORDERS

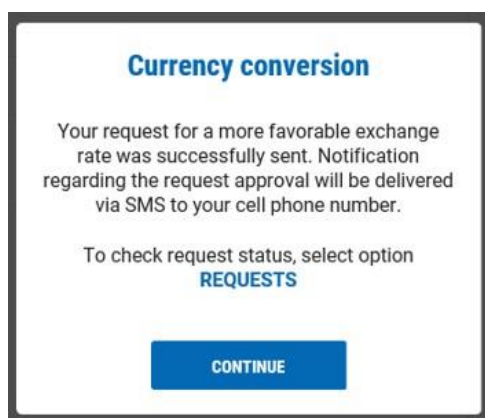
In the tab PREPARED are all requests entered with the regular exchange rate of the Bank. Here you can:

<div data-bbox="204 1379 616 1451">PROCESS SELECTED ORDERS</div>	Execute requests for exchange
<div data-bbox="204 1523 630 1594">CANCEL SELECTED ORDERS</div>	Cancel requests for exchange

REQUESTS:

ENTRY PREPARED 1 REQUESTS 5 COMPLETE										
Exchange office - requests										
DATE FROM 7/1/2022			DATE TO 3/8/2023			VIEW		CLEAR FILTERS		DOWNLOAD XLS
OIB	Account	Date	From currency	Exchange rate	Amount	To currency	Exchange rate	Amount	Status	
+		2/17/2023	(840) USD	1.090000	25,000.00	(978) EUR	1.000000	22,935.78	Overdue	
+		2/17/2023	(978) EUR	1.000000	25,000.00	(840) USD	1.041398	26,034.95	Wait	
+		2/17/2023	(840) USD	1.090000	25,000.00	(978) EUR	1.000000	22,935.78	Overdue	
+		2/17/2023	(840) USD	1.090000	25,000.00	(978) EUR	1.000000	22,935.78	Utilized	

If in the entry of exchange, you chosen the option Request a more favourable exchange rate on the screen you will see this message that the request has been sent:






In the tab REQUESTS are all requests you entered with the favourable exchange rate of the Bank.

Possible statuses:

1. Waiting – the Bank received the request for a more favourable rate and is in process
2. Approved – the Bank approved more favourable exchange rate
3. Rejected – the Bank rejected the request for more favourable rate
4. Overdue – request for more favourable rate had expired and if you want more favourable rate, you must enter a new request

5. Utilized – request for more favourable rate is processed

After you entered the request for more favourable exchange rate, the request is in status “Waiting”. You will receive SMS on your mobile phone once the request is approved. Only when the request has the status Approved you can accept or cancel from the offered exchange rate by selecting the icon  on the left side of the request.

		3/8/2023	(208) DKK	7.500000	2,501.00	(978) EUR	1.000000	333.47	Approved
---	---	----------	-----------	----------	----------	-----------	----------	--------	----------

FROM CURRENCY

CURRENCY: (208) DKK

EXCHANGE RATE: 7.50000000

AMOUNT: 2,501.00

TO CURRENCY

CURRENCY: (978) EUR

EXCHANGE RATE: 1.00000000

AMOUNT: 333.47

ACCEPT

CANCEL

Approved

If you accept the offered exchange rate, select the option ACCEPT after which PIN will be sent on your mobile device for verification of the transaction. After you enter PIN, the conversion is successfully performed.

COMPLETED:

ENTRY PREPARED 1 REQUESTS 7 COMPLETE									
Exchange office completed									
DATE FROM		10/31/2022	DATE TO		3/8/2023	VIEW		CLEAR FILTERS	DOWNLOAD XLS
Account	Date	From currency	Exchange rate	Amount	To currency	Exchange rate	Amount	Status	
	2/28/2023	(978) EUR	1.000000	50.00	(578) NOK	10.686488	534.32	Processed	
	2/28/2023	(978) EUR	1.000000	50.00	(578) NOK	10.686488	534.32	Processed	
	2/17/2023	(840) USD	1.090000	25,000.00	(978) EUR	1.000000	22,935.78	Processed	
	2/13/2023	(978) EUR	1.000000	500.80	(392) JPY	136.899750	68,559.39	Processed	

In the tab COMPLETED it is possible to see all processed conversions with regular and more favourable exchange rate.

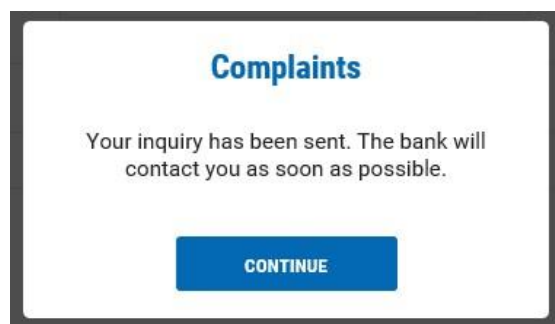
2.8 HELP

In the menu HELP you have the following functionalities:

2.8.1 Inquiries and complaints

Here you can send an inquiry or complaint to the Bank. When sending the inquiry or complaint you choose the category and in details describe your inquiry or complaint.

After you chosen the category and written text of your inquiry / complaint, select SEND after which your inquiry / complaint is sent to the Bank. The Bank will contact you as soon as possible.



2.8.2 e-Kent user manual

Here are the User manuals for the use of e-Kent internet banking with description of all functionalities.

2.8.3 Contacts

Here is contact information of the customer support of e-Kent internet banking as well as contact information of your branch.

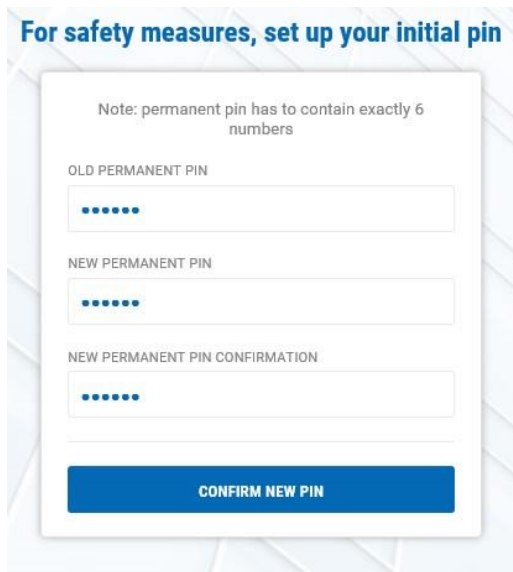
2.9 PROFILE

In the menu PROFILE you can find the following functionalities:

2.9.1 Change PIN-a

Here you can change your permanent PIN that you use for signing into e-Kent internet banking at any time.


PIN needs to have 6 digits:

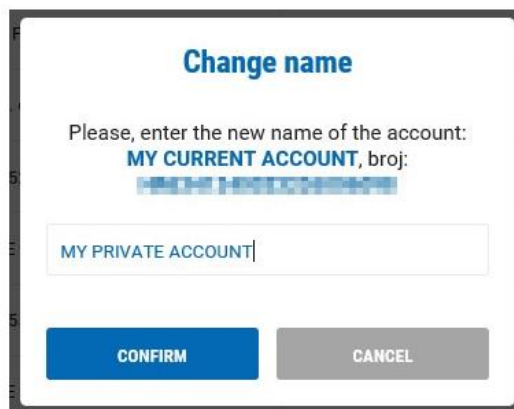


By selecting CONFIRM NEW PIN, the system will save your new PIN. The new PIN needs to be used for all future signing in on e-Kent internet banking.



2.9.2 Settings

Here you can change names of your accounts, so it is easier for you to recognize them according to their name.

By selecting the icon  on the right side of the account, new screen for entering the new account name appears:



After you insert the new name, you can choose:

	Confirm change of the account name.
	Cancel the change of the account name.

Except changing the name of the account, you can also change your personal data:



- Address for sending mail
- Contact e-mail address
- Method of sending notifications and confirmations

2.9.3 Notifications

Here you can read notifications that the Bank will send you. Near the profile icon it is shown the number of unread notifications:



By selecting the option Notifications, all notifications are shown. Unread notifications are marked blue, read notifications are marked grey.

VIEW ALL NOTIFICATIONS DATE FROM 3/8/2022 DATE TO 3/8/2023 VIEW CLEAR FILTERS			
#	Notification subject	Date and time	Detailed
	Information	23.12.2022 07:49:49	DETAILED
	Important notification	14.12.2022 08:00:59	DETAILED

By selecting DETAILED on the right side of the notification, the selected notification appears.

2.9.4 Calculators

Here you can find financial calculators that are informative. You have the following calculators:

- Credit calculator – calculation of loan installment amount
- Savings calculator – calculation of interest on saving
- Currency calculator – calculation of currency conversion according to the regular exchange rate of the Bank

Calculators

CREDIT CALCULATOR

LOAN AMOUNT

INTEREST RATE (%)

REPAYMENT PERIOD (IN YEARS)

CALCULATE

SAVINGS CALCULATOR

DEPOSIT AMOUNT

INTEREST RATE (%)

PERIOD (IN MONTHS)

CALCULATE

CURRENCY CALCULATOR

FROM CURRENCY

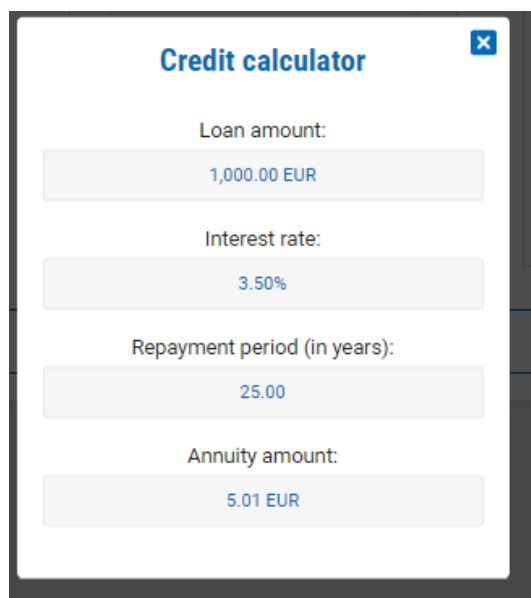
TO CURRENCY

AMOUNT

CALCULATE

Note: the calculations are informative

After entering the data select CALCULATE so that the calculation can be shown:



The image shows a 'Credit calculator' window with a close button (X) in the top right corner. It contains four input fields with the following values:

Field	Value
Loan amount:	1,000.00 EUR
Interest rate:	3.50%
Repayment period (in years):	25.00
Annuity amount:	5.01 EUR

2.9.5 Branch offices and ATMs

Here is the list of all branches and ATMs of KentBank with location, addresses and contact information, together with the map for easier managing.

2.9.6 Sign in overview

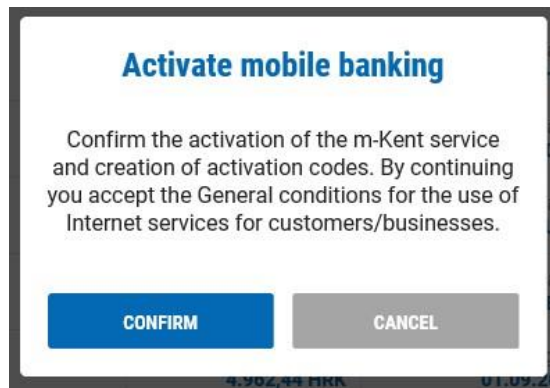
Here is the evidence of all your signing in e-Kent internet banking. In case you see a sign in that is not yours, please immediately call KentBank.

2.9.7 Activate / deactivate mobile banking

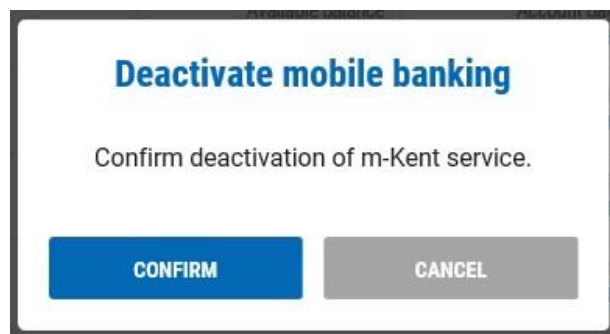
By choosing this option you can activate the service of m-Kent mobile banking or deactivate it.

To activate the service of m-Kent mobile banking, it is necessary to download the application from App Store or Google Play. After the download of the application, first you must activate the mobile token and after that mobile banking. Activation of mobile token is described in the chapter [2.9.8 Activate / deactivate mobile token](#).

Activation of mobile banking:



Deactivation of mobile banking:

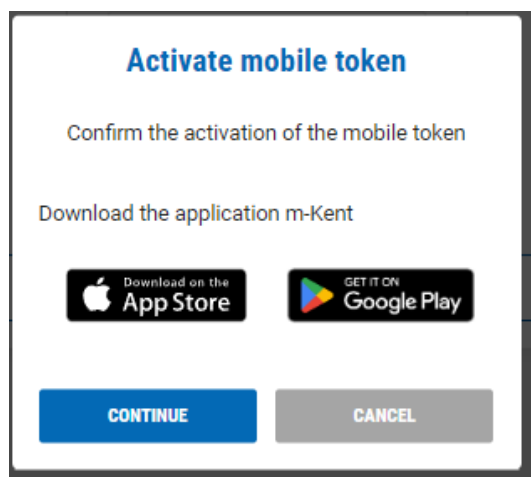


2.9.8 Activate / deactivate mobile token

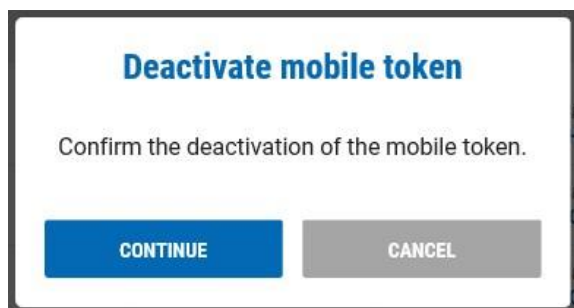
By selecting this option, you can activate the mobile token or deactivate the service. By activating the service, a QR code is displayed, which you take a picture with a mobile device after selecting ACTIVATION in the m-Kent application. In case you do not want to activate the m-Token by scanning the QR code, the e-Kent screen also displays the User ID and Invitation Code, which you can enter manually when activating the m-Token.

To be able to activate the m-Token, you need to install the m-Kent application on your mobile phone via the App Store or Google Play. After installing the application, open it and after selecting ACTIVATION scan the QR code or enter the codes.

Mobile token activation:



Deactivation of mobile token:



2.10 SIGN OUT



By selecting the icon in a safe way you sign out from e-Kent internet banking. For sign out please don't use the icon to close the whole internet browser.

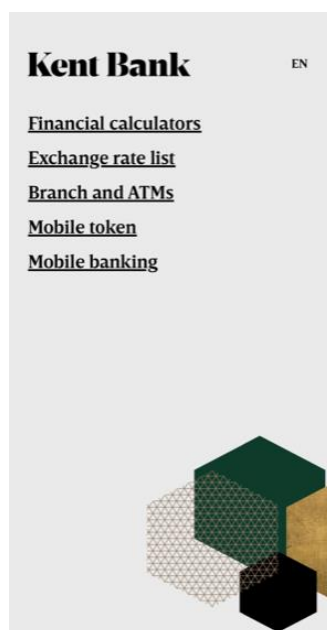
3. USAGE AND MANAGEMENT OF MOBILE TOKEN (m-TOKEN) AND HARDWARE TOKEN (TOKEN)

3.1 MOBILE TOKEN (m-TOKEN)

3.1.1 General information on Mobile token

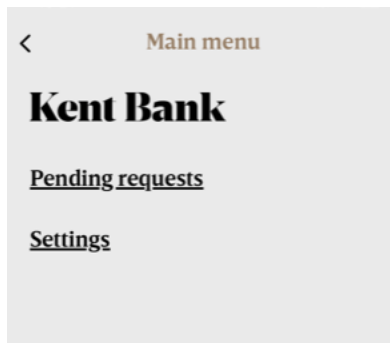
Mobile token is integrated token in the application m-Kent which is used for login in the internet banking e-Kent, authorization of transactions and other processes in e-Kent.

The mobile token is visible in the main menu of the m-Kent application:



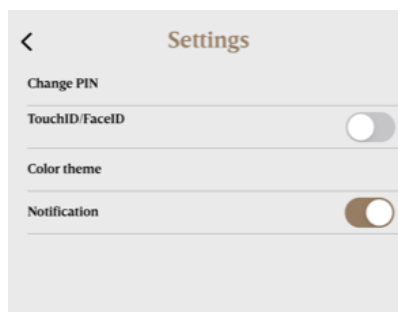
3.1.2 Menu items of Mobile token

By selecting the mobile token, the following menu items are visible:



PENDING REQUESTS – here are visible all active requests set from e-Kent (request for login in e-Kent, request for authorization of payment orders etc.)

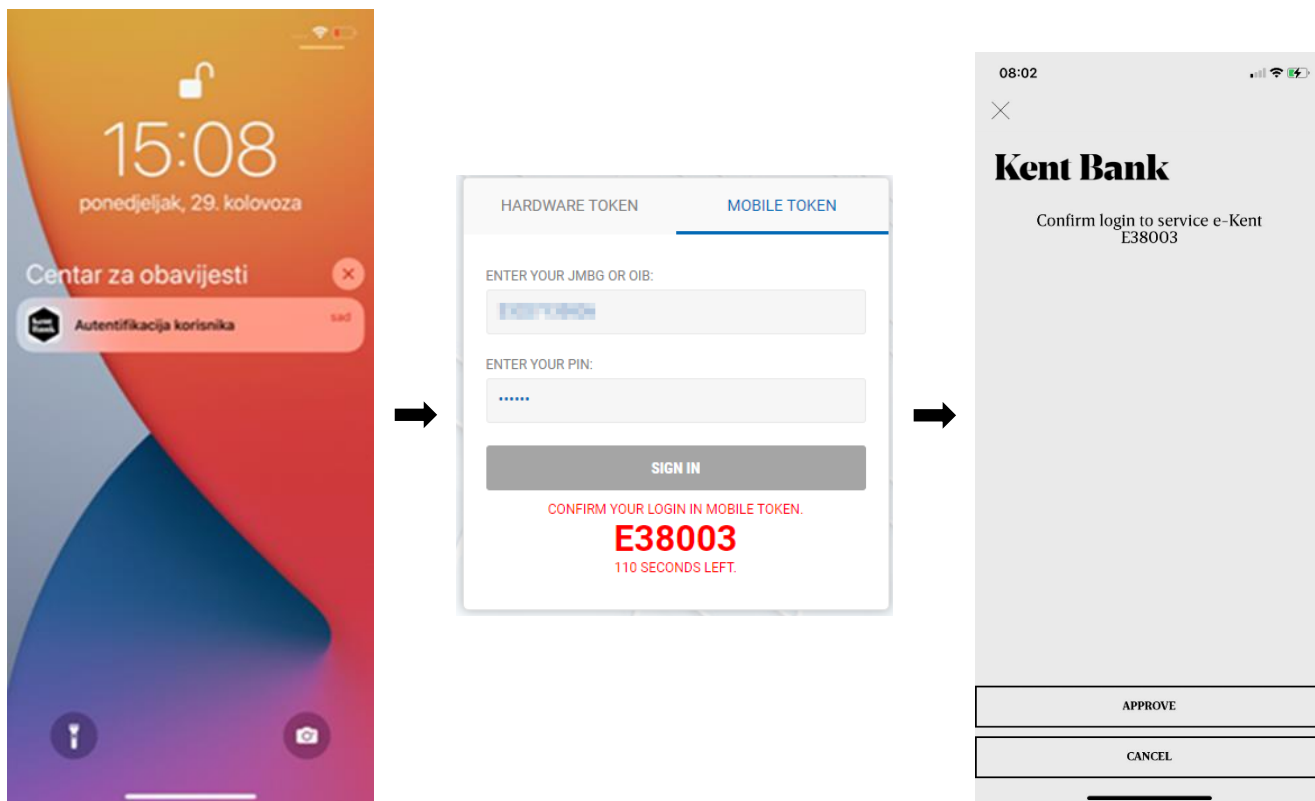
SETTINGS – possibility to change PIN and allow Touch ID / Face ID when selecting a request



3.1.3 Login into e-Kent

In the e-Kent login form, select the APP tab. In the field ENTER YOUR JMBG OR OIB, enter your OIB / JMBG (in case you are logging in on behalf of a business entity, enter your own OIB / JMBG in this field, and not the OIB of the business entity). In the ENTER YOUR PIN field, enter your permanent six-digit PIN:

After entering the required data, select SIGN IN and a notification will arrive on the mobile phone. By selecting the notification, you enter the m-Token, and the message is displayed together with the login code. By selecting APPROVE you enter e-Kent:



NOTE: if no notification arrives, open the m-Kent application, select M-TOKEN and PENDING REQUESTS menu, and manually select the authentication request

3.1.4 Authorization of transactions

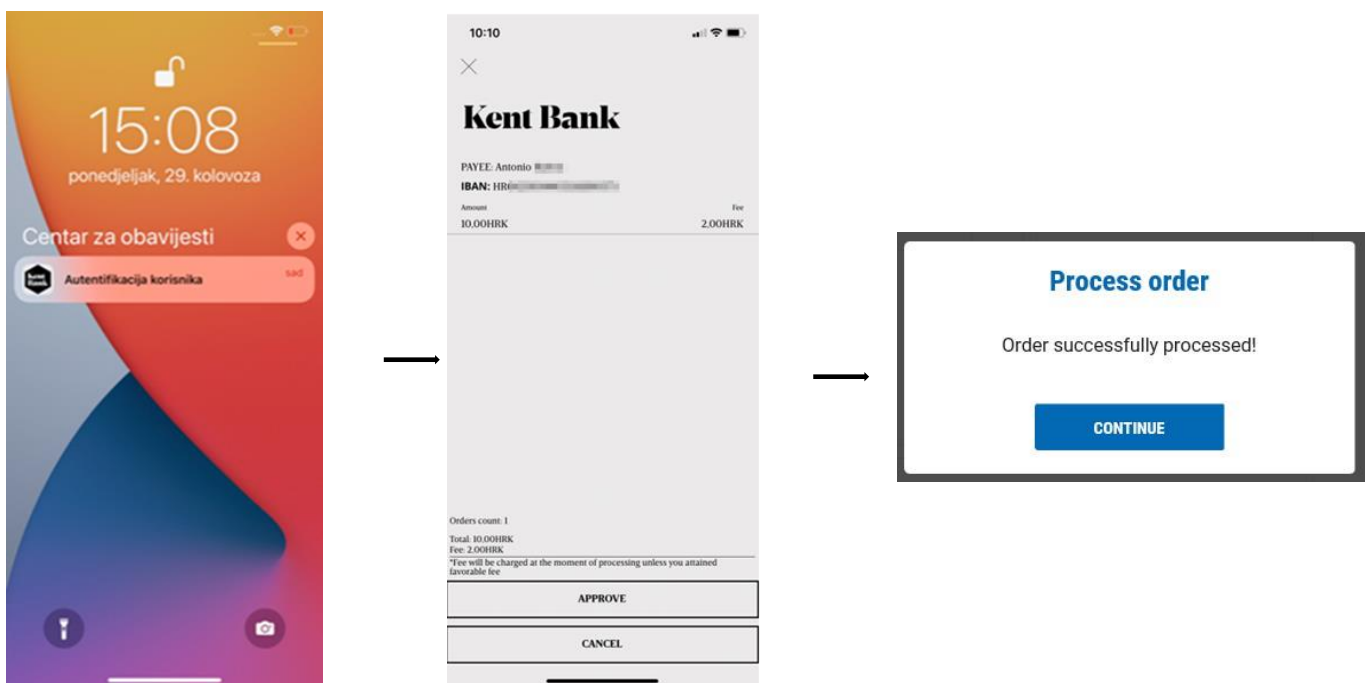
After inserting one or more payment orders, the system displays the screen for signing (payment authorization):

Enter e-Order

Processing 1 transaction(s) the amount of **0.05 EUR**. The fee is **0.00 EUR** and will be charged at the moment of execution, unless you are entitled to a preferential fee at that moment.

CONDUCT PAYMENT
ADDITIONAL ORDER

Notification is sent on the mobile phone and by selecting the notification m-Token opens from which you authorize the payment:



NOTE: if no notification arrives, open the m-Kent application, select M-TOKEN and PENDING REQUESTS menu, and manually select the authentication request

3.2 HARDWARE TOKEN (TOKEN)

3.2.1 Device appearance

The token consists of a keyboard and a display screen (10 digits). The keyboard contains numeric keys and control keys. The serial number of the device is displayed on the back of the token:



3.2.2 Device functions

The token supports three basic functions for generating security codes that you use when working with e-Kent internet banking. Functions are assigned to the numeric keys 1, 2 and 3:

Key # 1 - One Time PIN (OTP), one-time PIN

Key # 2 - Challenge Response (CR), challenge response

Key # 3 - Transaction Signing (TS), signing transactions

The security codes that the token generates are 8 characters long.

3.2.3 Change of PIN

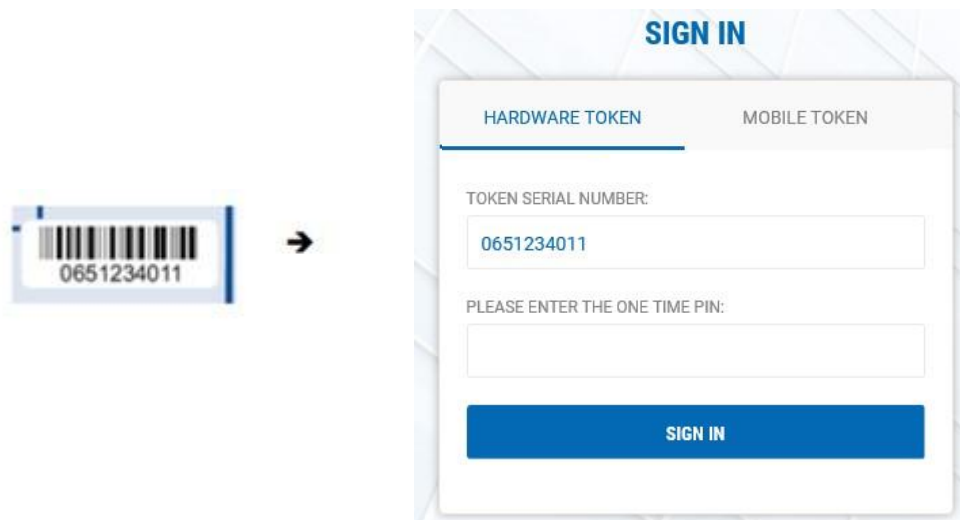
The first time you use it, you must change the initial PIN (1254). The procedure is as follows:

- first enter the initial PIN and press the OK key
- enter a new PIN and press the OK key
- re-enter the new PIN and press the OK key

Please remember the PIN and do not write it down on the device or share it with others.

3.2.4 Login into e-Kent

In the e-Kent login form, select the TOKEN tab. In the TOKEN SERIAL NUMBER field, enter the serial number of your token located on the back of the device:



The diagram illustrates the login process. On the left, a hardware token is shown with a barcode and the serial number 0651234011. An arrow points to the right, where a 'SIGN IN' form is displayed. The form has two tabs: 'HARDWARE TOKEN' (selected) and 'MOBILE TOKEN'. Under the 'HARDWARE TOKEN' tab, there is a 'TOKEN SERIAL NUMBER' field containing the value '0651234011'. Below this is a field labeled 'PLEASE ENTER THE ONE TIME PIN:'. At the bottom of the form is a blue 'SIGN IN' button.

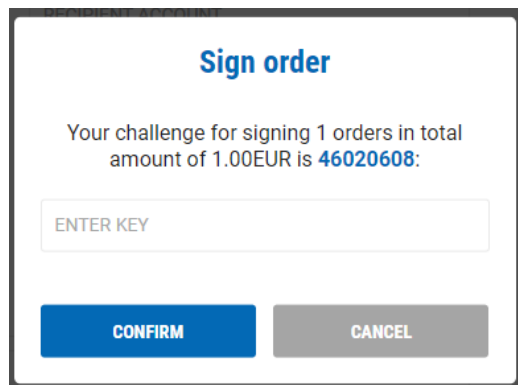
After entering the token, select Generate OTP (Key # 1):



The token will automatically display an 8-digit code (OTP) which you enter in the PLEASE ENTER THE ONE-TIME PIN field in the e-Kent login form and click SIGN IN. If the OTP is correct, the system will allow you to log in to e-Kent.

3.2.5 Authorization of transactions

After confirming the entry of one or more payment orders, the system displays the screen for signing the order (payment authorization):



Sign order

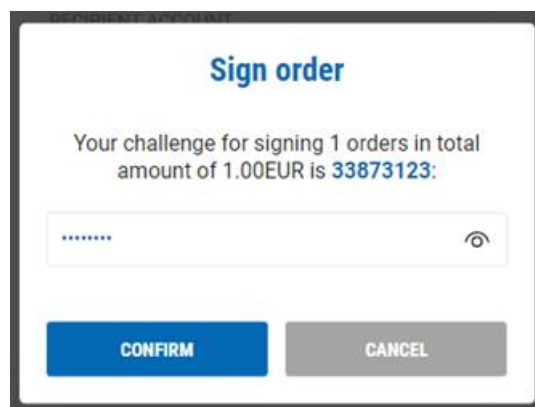
Your challenge for signing 1 orders in total amount of 1.00EUR is **46020608**:

ENTER KEY

CONFIRM **CANCEL**


In the ENTER KEY field, enter the code generated by the token.

Log in to the token, select the CR function (Key # 2) and enter the code from the e-Kent screen into the token. Press the OK button and the token will display an 8-digit response code that you enter in the e-Kent screen.



Sign order

Your challenge for signing 1 orders in total amount of 1.00EUR is **33873123**:

***** 

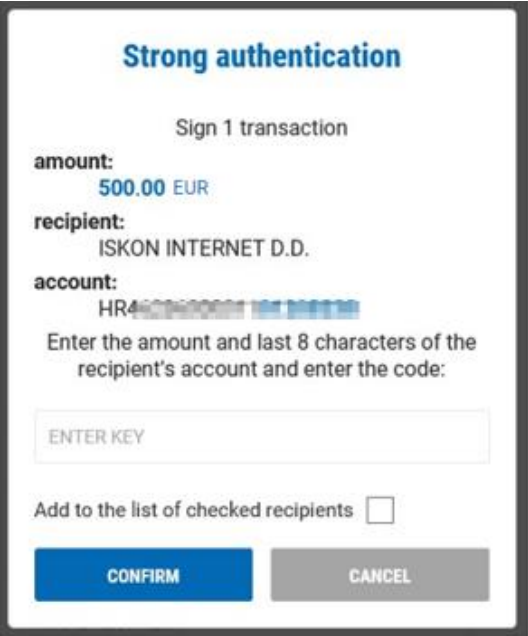
CONFIRM **CANCEL**

If the security code is correct, the system will allow the execution of the order.

3.2.6 Strong Customer Authentication (SCA)

The Strong Customer Authentication procedure applies to all transactions that require an additional level of security: savings contracting, currency exchange, authorization of secure recipients, and all payment transactions - except for transactions exempt from SCA.

After successful authorization of the order, a Strong Customer Authentication form opens which shows the details of the payment order:



The image shows a 'Strong authentication' form. At the top, it says 'Sign 1 transaction'. Below this, it displays the transaction details: 'amount: 500.00 EUR', 'recipient: ISKON INTERNET D.D.', and 'account: HR4[redacted]'. A prompt asks the user to 'Enter the amount and last 8 characters of the recipient's account and enter the code:'. There is a text input field labeled 'ENTER KEY'. Below the input field, there is a checkbox labeled 'Add to the list of checked recipients'. At the bottom, there are two buttons: 'CONFIRM' (blue) and 'CANCEL' (grey).

Log into the token, select the TS function (Key # 3) and enter the order elements displayed on the form.

As the first factor (1), enter the displayed amount with decimal places, but without a decimal point (from the example above it is 50000) and confirm with the OK key.

Then, as the second factor (2), enter the displayed recipient account numbers (8 marked digits of the recipient's account - from the example 01208338 above). The token will display the 8-digit response code that you enter in the e-Kent order signing form in the ENTER KEY field.

If you want to add a recipient to the Checked Recipients List to exclude SCA from future payments, check the Add to the list of checked recipients.

4. RECOMMENDATIONS FOR INSURING SECURITY IN THE SYSTEM

In this text, we would like to draw attention to the potential risks when using m-Kent and e-Kent mobile and Internet banking services and introduce you to it to the greatest extent possible.

Described risks that we are presenting to you below cannot completely acquaint you with all known and less known forms of abuse nor can they fully protect you against all dangers that you are exposed to when using the Internet and Internet services.

You will arbitrarily decide on the measures and protections that you will apply to minimize the possibility of abuse to the minimum possible extent.

The use of the internet and mobile banking relates to the set of the activities each of which is subject to some risks, whereby these risks are shared between the users and KentBank d.d. (hereinafter: the Bank).

The Bank may implement the measures for reducing and controlling these risks in the areas that you may affect, e.g.:

- the application of the Internet banking has various built-in controls.
- the mobile and internet banking applications are subject to constant security checks on the existence of possible vulnerabilities.
- the computer infrastructure is under constant supervision; - the processes related to the payments are controlled; - and similar.

However, the Bank cannot prevent possible misuses which may be the result of weakness in controls and protection measures implemented by the users themselves, e.g.:

- inadequate protection of the user's computers.
- the lack of computer access control.
- the lack of the records of internet banking users (with companies).
- open access to the user's mobile phone.
- modified mobile phones or the mobile phones with removed default protection.

- installing pirated applications to the computers and mobile phones.
- installing applications to the mobile phones from unverified sources.
- permanent PIN available.
- the absence of the protection with a sample or PIN on the mobile phones; - and similar.

4.1 RISK OF COMPUTER VIRUS INFECTION AND UNAUTHORIZED INTRUSION TO A COMPUTER OR COMPUTER NETWORK

You must have an internet access to be able to use e-Kent Internet Banking.

While you use the Internet, your computer is the part of a computer network and if it is unprotected, there is the possibility of unauthorized taking over of the control over your computer, taking over the data or only monitoring the activities and any misuse (reading, changes and deleting data) may also occur without your knowledge and approval.

There is no complete protection against all existing 'intrusions' and you can increase the security of the Internet use by undertaking basic protection measures.

4.1.1 The use of the Internet without antivirus protection and the firewall

The simplest email message can cause you great damages if it contains a malicious code, a virus, or some other form of unwanted computer program.

Antivirus programs are quite effective efficiency against this kind of attack on computers, but the greatest protection is you yourself and the common sense.

1. do not open emails from unknown senders
2. do not open any attachments if an email is sent from an unknown address
3. do not open links
4. do not be deceived by the account messages, lottery winnings, money sent to you by unknown senders
5. check out any unusual payment instruction you have received from the counterpart company
6. be careful with the emails from the known senders too, the address may be forged

The firewall provides the next protection level and greatly limits the unauthorized access to your computer. Unauthorized access does not only relate to the physical access to the computer, but also to the techniques of taking over or gaining control over the computer through the special programs. Always turn off your computer when you no longer need it and lock the screen if you leave the workplace even for a short time.

4.2 COMPLETING THE REQUESTS FOR THE INTERNET AND MOBILE BANKING

Failures may arise even before the use of the Internet and Mobile banking and arise due to incorrect completing the required forms used by the Bank for the activation of the internet and mobile banking.

Failures may arise if:

- the request is completed by a person who is not authorized for this
- the request has not been reviewed and approved by the authorized person
- the seal confirming the credibility of the request is not well guarded
- the wrong mobile phone number is entered to which the user receives a text message with the PIN for the authentication, authorization, and activation of mobile banking

Such abuses may allow an unauthorized person to dispose with the funds on the account of a legal or a natural person.

The Bank verifies the validity of the signatures, seals and reported accounts for a disposal via Internet banking, but not the status of reported persons, that is, whether they are the employees or authorized persons.

4.3 THE USE OF THE INTERNET BANKING APPLICATION

Unwanted events that may cause the misuse of the Internet and mobile banking as well as financial damage may occur in the following cases:

- **When completing orders:**

The data on the order may be incorrect (amount, date, wrong account number ...).

The bank does not check whether the data in the order is correct but only the formal correctness (are all the required fields completed, is the date in accordance with the rules and similar). Responsibility for the accuracy of the payment data is borne by the user.

- **When authorizing orders:**

The payment data may be unchecked but authorized.

The responsibility for the accuracy of the payment data is borne solely by the person who authorized the order via the authorization device. The Bank does not verify the identity of the person who authorized the order but only the accuracy of the authorization itself. The authorized and executed order cannot be revoked.

- **By executing an unauthorized order**

If the computers or mobile phones were still used for the implementation of unauthorized payments (any properly instructed and executed payment not instructed by the authorized persons of the company), the companies are in danger of permanently remaining without taken funds because the Bank is not obliged to compensate for their damage.

For this reason, the companies should well consider the transaction limits set by the Bank.

4.4 STORING THE MOBILE PHONES LOGGED IN TO USE m-KENT AND e-KENT

Restricting the access to the mobile phone that is reported for receiving the text message with the PIN or for the use of the Mobile Banking is in the exclusive domain and responsibility of the person who owns it. Possible misuse due to the disappearance, alienation or short term 'borrowing' is difficult to prove.

1) Inadequate storing of the mobile phone

Leaving a mobile phone unattended allows other persons the access to the device and **any text messages or notifications.**

2) 'Lending' a mobile phone

Lending a mobile phone to another person represents a potential danger.

The mobile phone which you reported for the use of the Internet banking is the means of authentication and authorization of the payment orders. You receive a notification by it.

If another person knows your OIB, ID number and a permanent PIN, while having your mobile phone, she / he can make and authorize the payment transactions, whereby you will hardly prove that you have not executed them.

4.5 SHORT INSTRUCTIONS TO INCREASE SECURITY

The above stated instructions cannot completely disable any internet and mobile banking misuse but serve only to increase security and reduce the risk of their use.

1) The computer by which you will use the Internet banking should have an activated and functional appropriate antivirus protection and the firewall or the network to which the computer is connected must have a firewall

You can additionally consult your computer equipment provider regarding an increase of the Internet usage security.

2) Control the access to the seal of your company that was entrusted to you for safekeeping

The seal is one of the recognized ways to determine the credibility of the documents and may be misused for issuing various powers of attorney and authorizations.

3) Check all the data on the Internet Banking request

Before signing the request, be sure to check all the information, especially the data on the user of the service, the user rights and phone numbers.

4) Do not borrow your mobile phone a do not leave it unattended

Today's technology allows you to set up the applications that can forward the text messages sent to your mobile phone to another mobile phone. In this way, your data can be accessed by unknown persons.

5) Do not install the application from the unknown sources to your mobile phone, be careful with the kinds of approvals you give to the applications that you want to install

The most common game can be an application that sends the data from your mobile phone to the unknown users or that even records your conversation and forwards your text messages.

6) Protect your mobile with the PIN or a sample, set the time for locking the mobile to the shortest time possible

Your mobile has become your wallet. Protect it.

7) When using the Internet and mobile banking, do not use public WiFi access points

Data traffic from these networks may be unprotected or collected and subsequently analysed so in such a way, your data and activities can be disclosed.

8) Check the data on the payment order when entering and before the authorization

The Bank does not check the accuracy nor truthfulness of data and it is difficult to dispute the entered and authorized data.

9) Do not leave the online banking application running without the supervision

Only 3 minutes are quite enough to make the damage.

10) The employees of the Bank will never, nor may they ask you to reveal your secret data such as PIN, APPLI2, APPLI3, activation keys and/or barcode for activating the application on a new device.

Please be free to immediately report to us any unusual request by the persons that present themselves on behalf of the Bank.

11) The Bank will never connect to the computers of the clients to participate on the preparation and execution of the transactions or observing potential irregularities on the computers of the clients

Any unusual application in the sense stated above must be reported to the Bank.

The above instructions cannot completely prevent possible misuse of internet and mobile banking but serve only to increase security and reduce the risk of their use.

12) Inform the employees of the Bank on all unusual events when using the Internet banking

13) Do not open emails from the unknown senders, do not open links or attachments. Be careful even when an email arrives from the known persons.

Attachments and links may contain viruses and the addresses of your acquaintances may be compromised and exploited for fraud.

14) Always access E-kent Internet banking through the official website: <https://net.kentbank.hr/>

Always use common sense!

Do not hesitate. Ask for help whenever you need it. Inform the Bank of any unusual occurrence.

All recommendations contained in this document do not guarantee the absolute protection and safe use of the Internet and Internet banking.

The Bank is not responsible for any damage or consequences that may result from the implementation of the recommendations presented here.