



## **E-KENT USER MANUAL**

**Customer Call Center**

**Phone: 0800 0006**

**E-mail address: [podrska@kentbank.hr](mailto:podrska@kentbank.hr)**

**Working hours: 08:00h -17:00h**

**2025**



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## 1. E-KENT SIGN IN PAGE

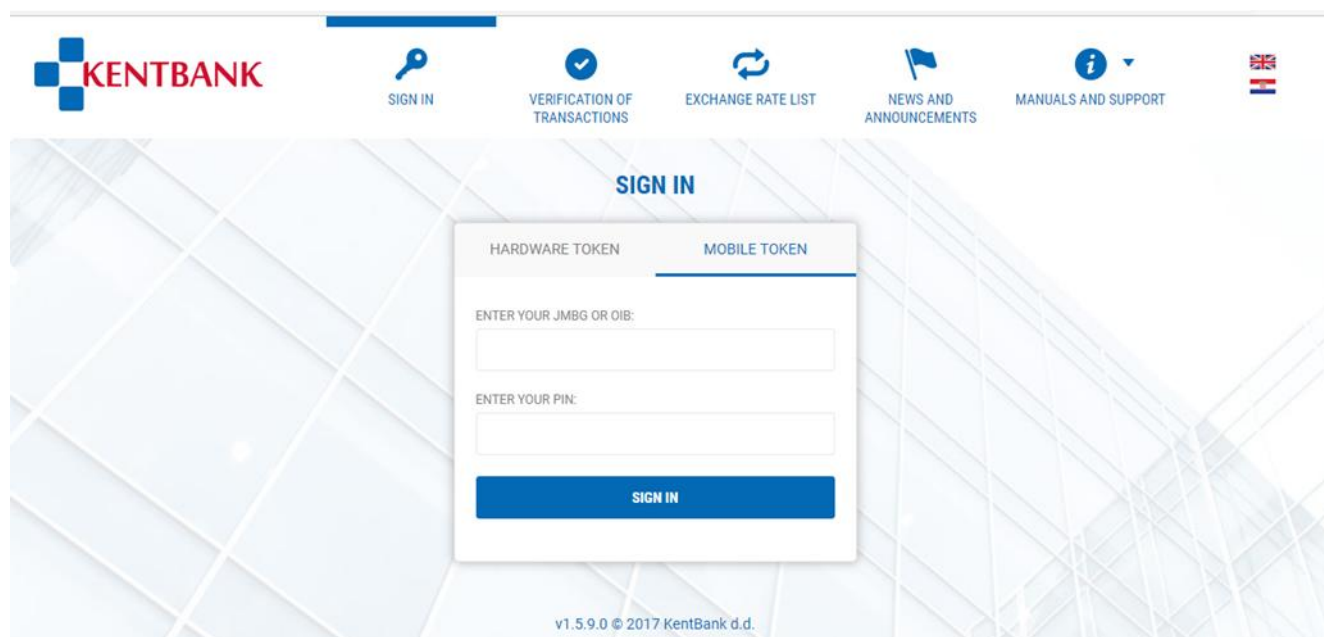
Go to the website of KentBank d.d. ([www.kentbank.hr](http://www.kentbank.hr)). In the upper right corner of the page you will find the black icon indicating the '**e-Kent/Internet banking**'.

By clicking the icon, you will be redirected to the e-Kent internet banking page.



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

The Sign in screen looks like this:



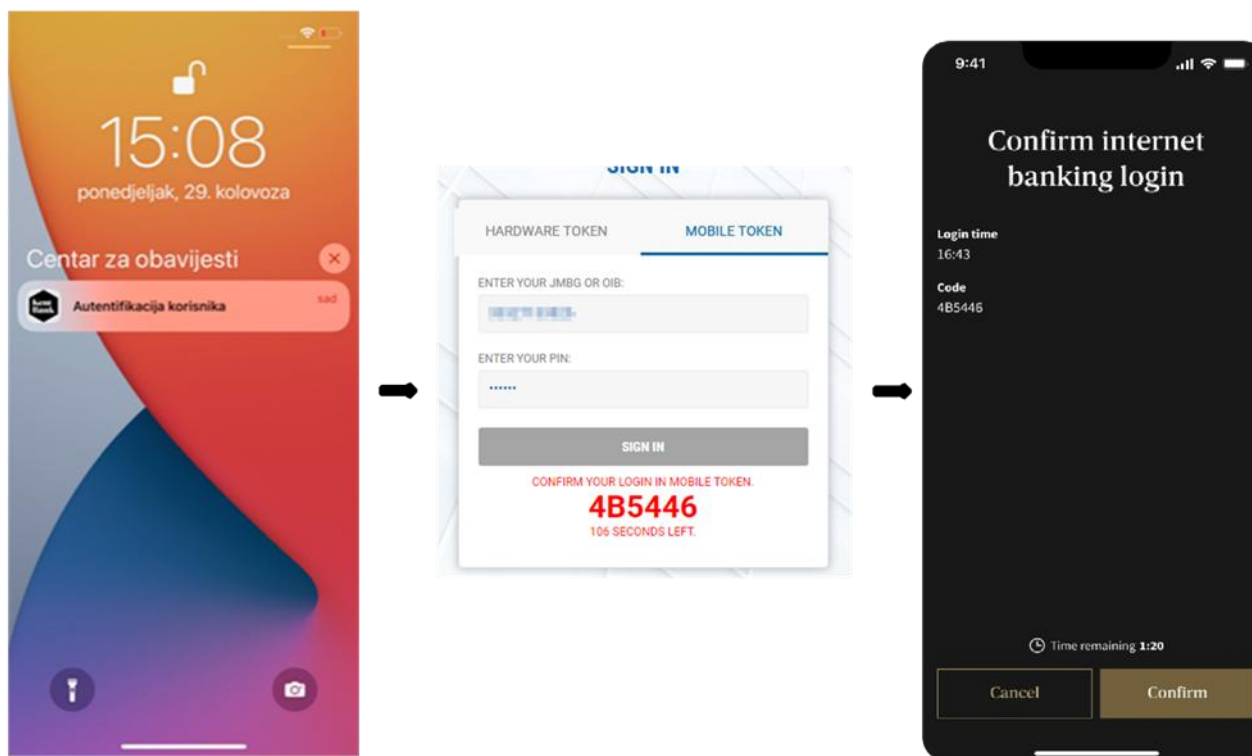
The Sign in page offers you the following options:

### 1. **SIGN IN screen** through which you sign in to e-Kent

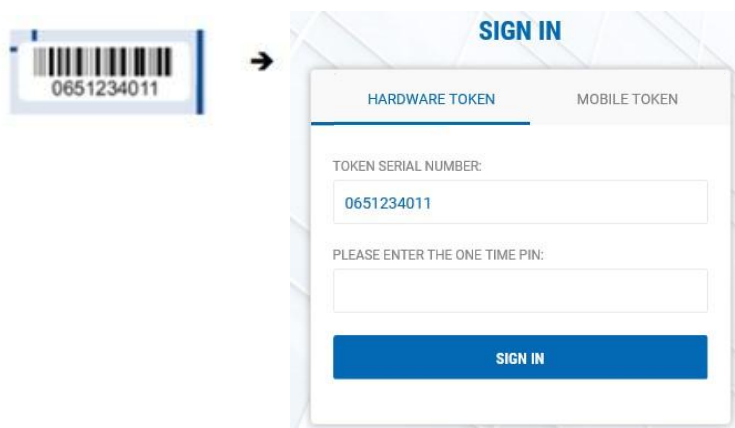
**MOBILE TOKEN** - sign in to e-Kent with a mobile token (m-Token). Enter your JMBG OR OIB in the field ENTER YOUR JMBG OR OIB and enter your PIN in the field ENTER YOUR PIN and select the action



button 'SIGN IN'. The notification about the confirmation of e-Kent log in will appear on m-Token. By selecting the notification, you will enter m-Token and **Confirm** or **Cancel** the login to e-Kent. In case that you do not receive the notification on your mobile device, enter the m-Token option in the Pending requests and manually select a message to log in to e-Kent. The code that is displayed on the e-Kent screen must match the code in the m-Token notification.

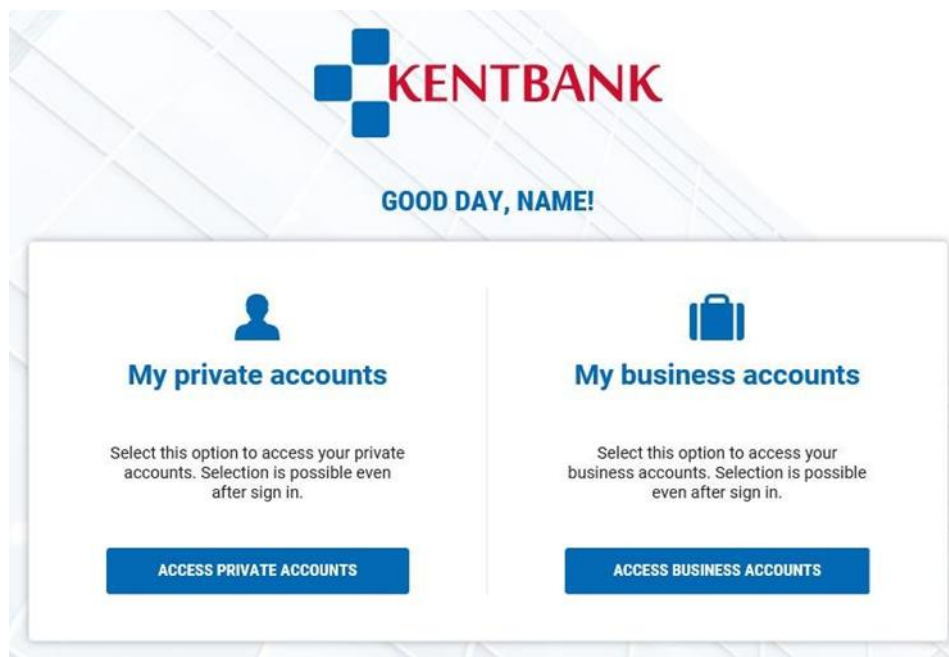


**TOKEN** - login to e-Kent with a physical token. In the 'TOKEN SERIAL NUMBER' field, enter the serial number of the token, which is written on the back of the token, and in the 'PLEASE ENTER THE ONE-TIME PIN' field, enter the one-time PIN generated by the token by selecting key #1 on the device:





The details of use and management of the mobile physical token can be found in the chapter [1.1. USE AND MANAGEMENT OF MOBILE TOKEN \(m-TOKEN\) AND PHYSICAL TOKEN \(TOKEN\)](#). If you use both private and business accounts in KentBank, when signing in to e-Kent you need to choose whether you want to access your private or business accounts:



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 the transaction number that is visible for all payments through e-Kent
3. **EXCHANGE RATE LIST** - the current exchange rate list of KentBank and the previous exchange rate lists
4. **NEWS AND ANNOUNCEMENTS** - the news and notifications related to e-Kent
5. **MANUALS AND SUPPORT:**
  - **e-Kent user manual** - e-Kent internet banking user manual
  - **m-Kent user manual** - m-Kent mobile banking user manual
  - **Customer support** - contact information of Customer support



- **Branches and ATMs** - list of branches and ATMs of KentBank with locations, addresses and contact information

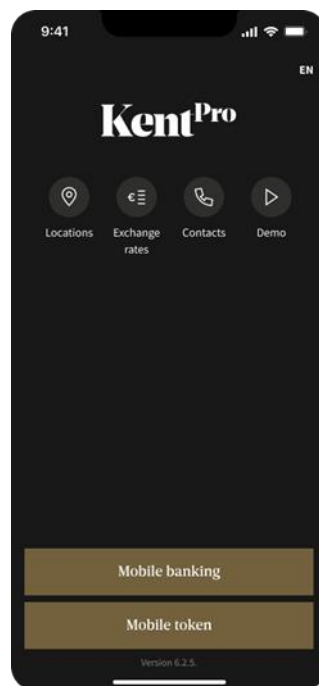
## 1.1 USE AND MANAGEMENT OF MOBILE TOKEN (m-TOKEN) AND HARDWARE (PHYSICAL) TOKEN

### 1.1.1 Mobile token (m-Token)

#### 1.1.1.1 General information on Mobile token

Mobile token is a token integrated in the m-Kent application used to login in the e-Kent internet banking, authorization of transactions and other actions within e-Kent that require authorization.

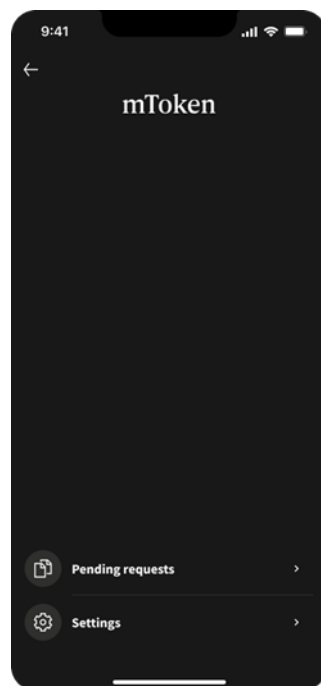
The mobile token is visible in the main menu of the m-Kent application:



#### 1.1.1.2 Menu items

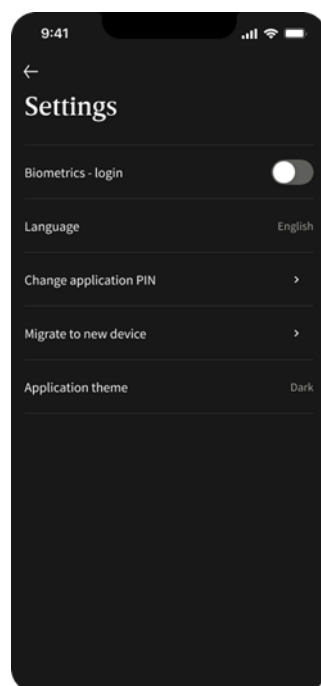
By selecting the mobile token, the following menu items are displayed:





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

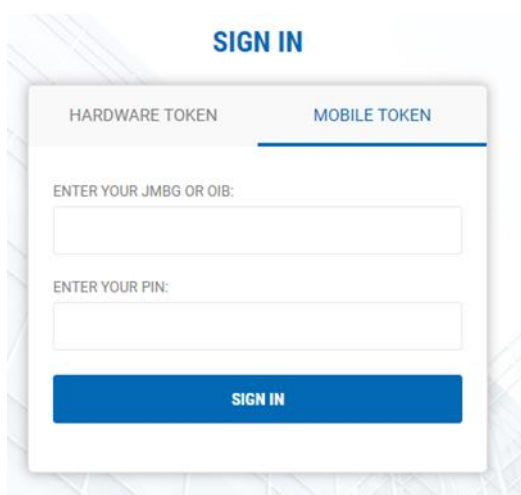
SETTINGS - Biometrics login, application language, change application PIN, migrate to a new device and the application theme





### 1.1.2 Login to e-Kent

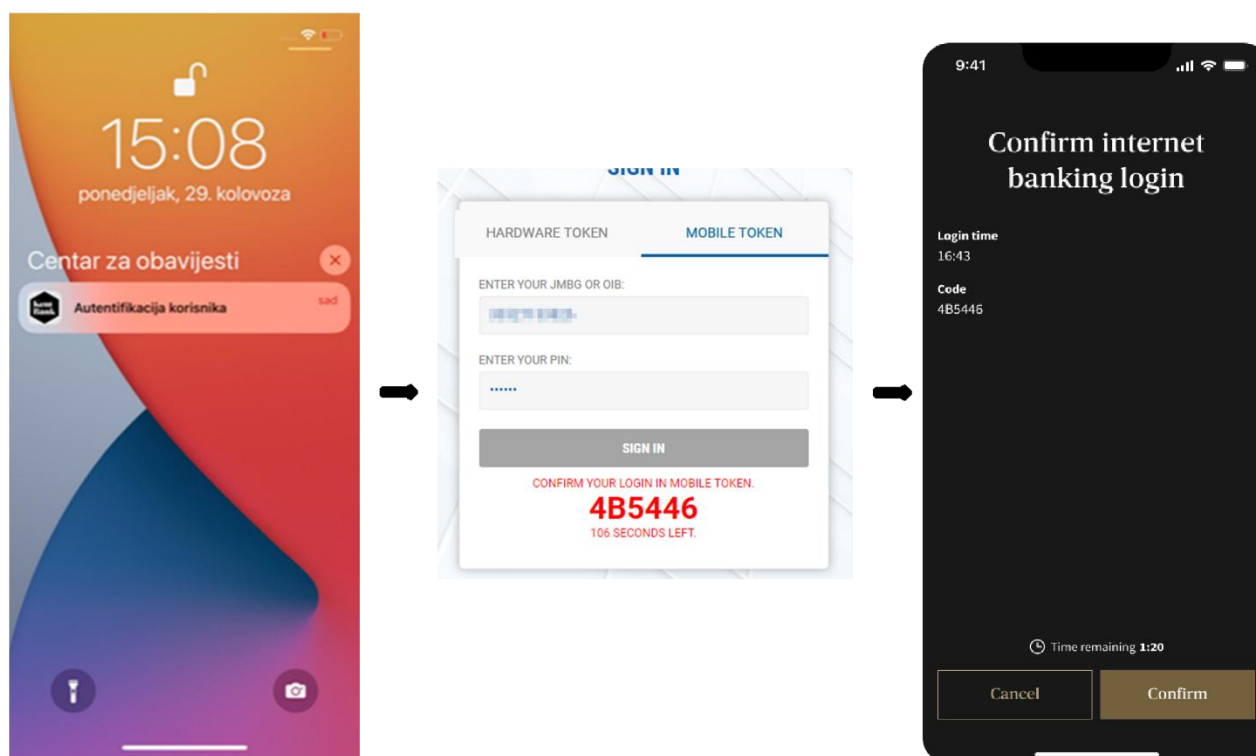
In the e-Kent login form, select the tab **MOBILE TOKEN**. Enter your OIB / JMBG in the field ENTER YOUR JMBG OR OIB (in case you are login in on behalf of a business entity, enter your OIB / JMBG in this field, not the OIB of the business entity). In the ENTER YOUR PIN field, enter your permanent six-digit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



The screenshot shows a login interface titled "SIGN IN" in blue. Below the title are two tabs: "HARDWARE TOKEN" and "MOBILE TOKEN". The "MOBILE TOKEN" tab is selected, indicated by a blue underline. Below the tabs are two input fields: "ENTER YOUR JMBG OR OIB:" and "ENTER YOUR PIN:". At the bottom is a blue button labeled "SIGN IN".

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





**NOTE:** If you do not receive the notification to your mobile device, open the m-Kent application, select M-TOKEN and PENDING REQUESTS menu and manually select the authentication request

### 1.1.3 Authorization of transactions

After confirming one or more payment orders, the system displays the screen for signing orders (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 PAYMENTADDITIONAL ORDER

The notification is sent to the mobile phone. Clicking on the notification will open m-Token with which you authorize the transaction.



**NOTE:** If you do not receive the notification to your mobile device, open the m-Kent application, select M-TOKEN and PENDING REQUESTS menu and manually select the authentication request

## 1.2 HARDWARE TOKEN (physical token)

### 1.2.1 Token

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



### 1.2.2 Functions of the Device

The token supports three basic functions for generating security codes that you use when working with e-Kent internet banking. The 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 (keys) generated by the token are 8 characters long.

### 1.2.3 Change PIN

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

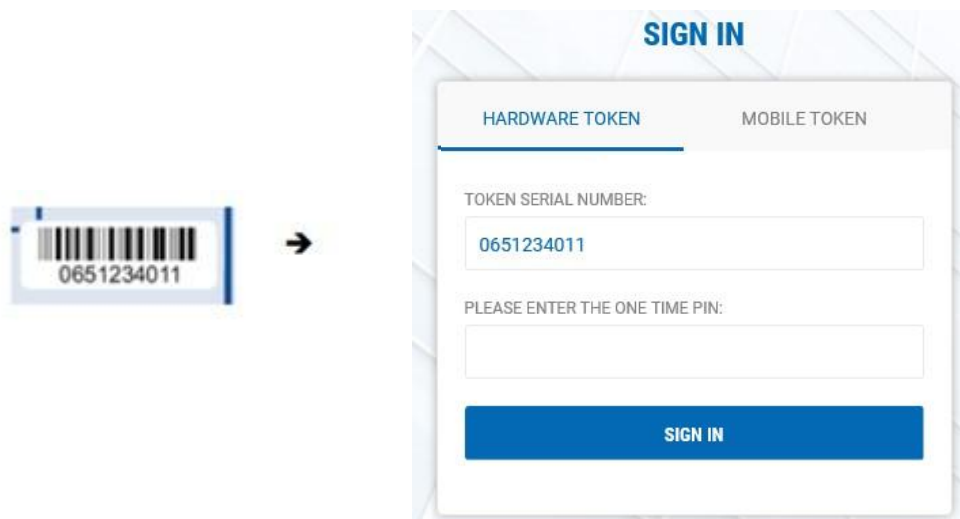


- first enter the initial PIN and press the OK key
- enter a new PIN and press the OK key
- re-enter the new PIN and press the OK key

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

#### 1.2.4 e-Kent Login

In the e-Kent login form, select the **HARDWARE 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 process of logging in using a hardware token. On the left, a hardware token is shown with a barcode and the serial number 0651234011. An arrow points to the right, where the e-Kent login form is displayed. The form has a 'SIGN IN' header and 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 'PLEASE ENTER THE ONE TIME PIN:' field, which is currently empty. 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 e-Kent.



### 1.2.5 Authorization of transactions

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

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

Log in 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.

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

### 1.2.6 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.

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

If you want to add the recipient to the Verified Recipients List to exclude them from applying SCA in future payments, check the Add to Verified Recipients List box.

## 2. e-Kent INTERNET BANKING

After signing in e-Kent internet banking, the first page opens displaying the main menu, an overview of individual accounts with the Quick Access to the most frequently used functionalities and the list of all accounts you have open with KentBank and for which you have the right to view the balance and executed transactions.

The action button for switching from your private to business accounts and vice versa is displayed on each e-Kent screen.

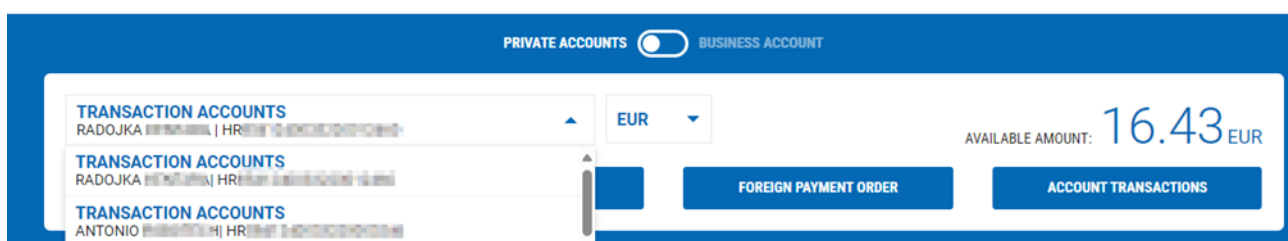




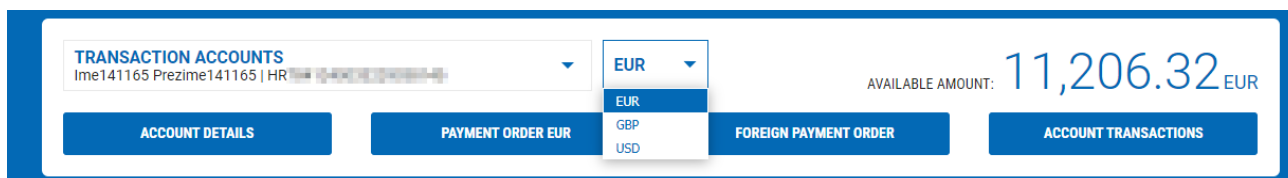
## 2.1. DASHBOARD

The dashboard displays the following options:

- **Main menu** - each item from the Main Menu is described in detail in the continuation of this User Manual
- **Overview of single accounts with the Quick access to the most used functionalities** – in this part of the screen you can choose an account and execute some of the most used functions with a one click (account details, payment order in EUR, foreign currency payment order, account transactions)



Except for selecting the account, you can also select the currency if the account you have selected has more than one currency:



On the right side you can see the currently AVAILABLE AMOUNT in the selected account and the following options:

- **Account** overview – the list of all your accounts with KentBank and the accounts over which you have an authority. Next to each account there are the most important account information listed.
- **Search** bar – an option to search/filter the accounts according to account number, account name or account owner
- **Advertisements and notifications** - Advertisements and important notifications related to e-Kent or some other KentBank service are displayed in the bottom of the screen



## 2.2. ACCOUNTS

The menu ACCOUNTS displays the following functionalities:

### 2.2.1. Account details

Overview of all details for the selected transaction account with with the option to print, download or send to e-mail.

### 2.2.2. Account Transaction overview

Overview of account transactions in the selected time with the option of filtering transactions and downloading it in Excel and PDF.

TRANSACTION ACCOUNTS  
KARLO KENT | HR

EUR

AVAILABLE AMOUNT: 510.54 EUR

ACCOUNT DETAILS

PAYMENT ORDER EUR


FOREIGN PAYMENT ORDER

ACCOUNT TRANSACTIONS

Transaction overview

DATE FROM 8/23/2024 DATE TO 8/30/2024 VIEW CLEAR FILTERS DOWNLOAD XLS EXPORT TO PDF

Number	Date	Remittance purpose	Debtor/Recipient	Debit	Credit	Balance
235068492	8/30/2024	[FEE] Kreditni transfer – nacionalni u EUR-ima_F_15.1.6. Plaćanje na račun poslovnih subjekata u Banci (235068490) - UPL04648502	KentBank d.d.	0.00	0.00	510.54
235068490	8/30/2024	[INTERNAL TRANSFER] Kreditni transfer – nacionalni u EUR-ima - Povrat pozajmnice		9.00	0.00	510.54

**Export to Excel:** by selecting the button  the selected account turnover is downloaded in excel format.

**Export to PDF:** by selecting the button  the selected account turnover is downloaded in PDF format.

### 2.2.3. Reserved card transactions

The list of card transactions that are still not booked in the account and are not yet visible in the account transactions turnover.



### 2.2.4. Limit for payments in installments

Details of using a debit card with repayment in installments:

Limit for payments in installments

LIMIT DETAILS

APPROVED1,327.23

USED521.03

MAXIMUM NUMBER OF INSTALLMENTS12

AVAILABLE806.20

View transactions in installments

DATE FROM8/30/2023DATE TO8/30/2024STATUS:RepaymentVIEW

	Date	Amount	Remaining	Number of instalments	Description
+	8/29/2024	8.50	7.79	12	26.08.2024. GOOD FOOD GREEN GOLD ZAGREB
+	8/28/2024	19.37	17.76	12	26.08.2024. Pet Centar Vrbani Zagreb
+	8/26/2024	20.55	18.84	12	24.08.2024. KONZUM P-3200 ZAGREB

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

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

REQUEST LIMIT

### 2.2.5. Instant limits settings

In the instant limit settings, you define the maximum amount that can be paid by a single instant payment order. Enter the desired amount in the *Limit per order in EUR* field and confirm by clicking the *Change limit* button.

The screen also shows the currently set instant limit. If the message *Limit not set* is shown, it means that you do not have the active instant limit set. This option gives you additional control and security when making instant payments.




## Instant limits settings

LIMIT PER ORDER IN EUR	CURRENT INSTANT LIMIT
<input type="text" value="0.00"/>	Limit not set
<button>CHANGE LIMIT</button>	

### 2.2.6. Division into installments

The option of payment in installments of certain card transactions instructed through the POS device and only available to private individuals:

Division into installments					
DATE FROM		2/9/2023	DATE TO	2/24/2023	<button>VIEW</button>
				<button>CLEAR FILTERS</button>	<button>DOWNLOAD XLS</button>
Number	Date	Description	Debit	Credit	Divide into installments
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
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 split the transaction into installments.

Select the number of installments into which you want to divide the transaction and the due date of the 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

<input type="text" value="3"/>
<input type="text" value="2/28/2023"/>
<button>CONFIRM</button>
<button>CANCEL</button>



By selecting CONFIRM the selected transaction is split into installments. By selecting CANCEL you cancel this action.
















**2.2.7. List of debit cards and daily limits**

The List of cards in the selected account with the option of activation, temporary and permanent blocking of the card and the review of the daily limits set for a particular debit card.

**2.2.8. Statements**

**2.2.8.1. Statements for private individuals**

The list of monthly statements for private individuals by a selected transaction account. The statements can be downloaded in Croatian and English.

Statement number	Date	For the month	Account Number	#
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
7	7/31/2024	07/2024		 
6	6/30/2024	06/2024		 
5	5/31/2024	05/2024		 
4	4/30/2024	04/2024		 
3	3/31/2024	03/2024		 

**2.2.8.2. Statements for business entities**

The list of monthly statements for business entities by a selected transaction account. The statements can be downloaded as:

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



<div> <div>INDIVIDUAL STATEMENTS</div> <div>GROUP STATEMENTS FOR THE DATE</div> <div>GROUP STATEMENTS FOR THE PERIOD</div> </div>				
Statements				
Statement number	Date	For the month	Account Number	Statement format
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 FOR THE DATE and GROUP STATEMENTS FOR THE PERIOD** - on the right top select the date for which you want the group statement, on the left select the account type which you want in the statement and on the right you can select the single account that you want to include in the group statement

**GROUP STATEMENTS FOR THE DATE** are available in **FINA txt format**.

**GROUP STATEMENTS FOR THE PERIOD** are available in **Excel, PDF and FINA txt format**. After you have selected the accounts, select **DOWNLOAD GROUP STATEMENT**.

INDIVIDUAL STATEMENTS

GROUP STATEMENTS FOR THE DATE

GROUP STATEMENTS FOR THE PERIOD

Statements

PERSON TVRTKA83423

Date 8/30/2024

VIEW

Type of account	List of accounts
<input checked="" type="checkbox"/> 11	<input checked="" type="checkbox"/>

DOWNLOAD GROUP STATEMENT

**Note:** It is also possible to download the statements in the pdf format for the selected time period. You can

find these statements in the ACCOUNT TRANSACTIONS by selecting the button



More detailed explanation can be found in the chapter [2.2.2 Account Transaction overview](#)



### 2.2.9. Fees and invoices for business entities

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

**CALCULATED FEES** - all calculated fees for the selected period:

CALCULATED FEES	MONTHLY INVOICES	ALL INVOICES	LINE OF CREDIT - INTEREST
<b>Calculated fees</b>			
DATE FROM <input type="text" value="2/17/2023"/>		DATE TO <input type="text" value="2/24/2023"/>	<input type="button" value="VIEW"/>
		<input type="button" value="CLEAR FILTERS"/>	<input type="button" value="XLS DOWNLOAD XLS"/>
Description	Number	Unit Amount	Total
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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 invoice will open.





**ALL INVOICES** - the list and overview of all invoices under all your accounts (transaction accounts, loans etc.):



<div> CALCULATED FEES MONTHLY INVOICES ALL INVOICES LINE OF CREDIT - INTEREST </div>							
<div> All invoices DATE FROM 3/1/2022 DATE TO 2/24/2023 VIEW CLEAR FILTERS DOWNLOAD XLS </div>							
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 invoice will open.

**FRAMEWORK LOAN – INTEREST RATE** – the list and overview of all calculated interest rates under the framework loan.

<div> CALCULATED FEES MONTHLY INVOICES ALL INVOICES LINE OF CREDIT - INTEREST </div>					
Account	Date from	Date to	Total	Currency	#
	2/15/2018	2/16/2018	0,03	EUR	
	1/17/2024	2/14/2024	144,00	EUR	

**Note:** It is also possible to download the interest rates under the framework loan in the pdf format. You



can find these statements in the ACCOUNT TRANSACTIONS statement by selecting the PDF button

### 2.2.10. Request the outstanding balance statement for business entities

The option to request the open items statement is available only for business entities. Selecting this option opens a screen where you can select the method of delivery of the open items statement and the field in which you can enter your remark.



### Request outstanding balance statement

PERSONAL ID NO

Please specify the method for sending outstanding balance statements:

BY E-MAIL

YOUR REMARK

CONFIRM

CANCEL

#### 2.2.11. Request BON 2 for business entities

The option to request a BON 2 is only available to business entities. Selecting this option opens a screen where you can select the delivery method and a field where you can enter your remark:

### Request BON-2

PERSONAL ID NO

Please specify a method of sending Bon-2

BY E-MAIL

YOUR REMARK

CONFIRM

CANCEL

## 2.3 PAYMENTS

In the menu PAYMENTS you have the following functionalities:



### 2.3.1 Payment order in EUR

Enter and pay orders in EUR within the SEPA area (all EU members and Iceland, Liechtenstein, Norway, Switzerland, Monaco, San Marino, Andorra and the Vatican)

**ENTRY:**

ENTRY

PREPARED 67

PROCESSING 159

COMPLETE

## Payment order EUR

TRANSACTION ACCOUNTS

KARLO KENT | HR 99 99 99 99 99 99 99 99

ORDER AMOUNT

EUR

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

METHOD OF EXECUTING

INSTANT

PAYER'S DATA

KARLO KENT

HR 99 99 99 99 99 99 99 99

ULICA III. KARNEVALA POD MASK 24

HR 99

PAYER REFERENCE NUMBER:

MALINO 35257

CROATIA

☐ ADDITIONAL PAYER INFORMATION

RECIPIENT'S DATA

NAME OF THE RECIPIENT

RECIPIENT ACCOUNT

RECIPIENT'S ADDRESS BUILDING I

BIC

CENTRAL OFFICE OF THE RECIPIENT POST NO.

HR 99

RECIPIENT REFERENCE NUMBER

CROATIA

☐ ADDITIONAL RECIPIENT INFORMATION

OTHER DATA

PAYMENT DESCRIPTION

PURPOSE CODE

10/2/2025

FINAL DEBITOR

FINAL RECIPIENT

SAVE AS TEMPLATE

CONFIRM ENTRY

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

PRIVATE ACCOUNTS

BUSINESS ACCOUNT

TRANSACTION ACCOUNTS  
RADOJKA RADOJKI | HRIBSKO OBLASTNO  
TRANSACTION ACCOUNTS  
RADOJKA RADOJKI | HRIBSKO OBLASTNO  
TRANSACTION ACCOUNTS  
ANTONIO RADOJKI | HRIBSKO OBLASTNO

EUR

AVAILABLE AMOUNT: 16.43 EUR

FOREIGN PAYMENT ORDER

ACCOUNT TRANSACTIONS

Fields to be entered in the payment order:



- ✓ ORDER AMOUNT – enter the payment amount
- ✓ METHOD OF EXECUTING - the execution method *Regular* or *Instant* is selected
  - Regular - an execution method in which the order is executed within the working hours of the bank and payment systems. If it is an interbank order placed on a working day by 4:00 PM, the order will be executed the same day, while the orders placed after that time will be executed on the first following working day. For the orders within the bank, the execution is carried out on the same day, regardless of the time of placement
  - Instant - an execution method that is executed immediately, 24 hours a day, 365 days a year, with the funds available to the recipient within just a few seconds

#### METHOD OF EXECUTING



The image shows a screenshot of a web application's dropdown menu for the 'METHOD OF EXECUTING' field. The dropdown is open, showing three options: 'INSTANT' (in blue text on a white background), 'Regular' (in blue text on a white background), and 'Instant' (in white text on a blue background, which is the selected option). A small blue triangle icon is visible on the right side of the dropdown box.

- ✓ PAYER'S DATA - the payer's data is automatically filled in (main and additional), except the payer's model and the reference number which are not mandatory fields
  - MODEL - enter the model (not a mandatory field)
  - PAYER REFERENCE NUMBER - enter the payer reference number (not a mandatory field)
- ✓ RECIPIENT'S DATA:
  - NAME OF THE RECIPIENT - enter the recipient's name
  - RECIPIENT ACCOUNT number - the account's IBAN is entered to which the payment is made. If you enter the IBAN of the business entity, the system will automatically fill in the rest of the recipient's information (name, address, registered office and country of the recipient). The option is not available for private individuals.
  - RECIPIENT'S ADDRESS - enter the recipient's address
  - BIC - „Business Identifier Code“ - the system automatically fills in the BIC data using the IBAN number
  - CENTRAL OFFICE OF THE RECIPIENT - enter the recipient's city
  - COUNTRY - select the recipient's country
  - MODEL - enter the model (not mandatory field)





- RECIPIENT REFERENCE NUMBER – enter the reference number (not mandatory field)
- ADDITIONAL RECIPIENT INFORMATION (not mandatory field)
  - Department
  - Sub department
  - Building name
  - Floor
  - Post mail box
  - Room
  - City
  - Municipality
  - County
  - LEI

✓ OTHER DATA



- PAYMENT DESCRIPTION – enter the payment description
- PURPOSE CODE – select the purpose code if available (not mandatory field)
- DATE - the default date is today, but you can select a date in future (up to 60 days ahead)
- FINAL DEBTOR – enter the name of the actual debtor (not mandatory field)
- FINAL RECIPIENT – enter the name of the final recipient (not mandatory field)

After entering the payment order, you can:

	You can save the entered payment order as template to make it easier for future payments
	Confirm the payment order and execute the payment



By selecting the CONFIRM ENTRY button, a popup window opens where you can choose:

	By selecting CONDUCT PAYMENT, you immediately execute the payment of the entered order and authorize depending on the method of login in e-Kent system (mobile token or physical token)
	By selecting ADDITIONAL ORDER, you return to the screen Payment order EUR. You can access the order that you previously entered in PREPARED orders

If you selected the CONDUCT PAYMENT button, the order will be authorized depending on the method of login in e-Kent system:

#### **m-Token:**

When the payment is authorized, a notification is sent to the mobile device. Selecting the notification opens a mobile token with transaction details. You need to select ACCEPT on your mobile device to complete the transaction.

In case you do not receive the notification, open the m-Kent application, select MOBILE TOKEN > PENDING REQUESTS and select a transaction authorization request.

#### **Token:**

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

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



Then, as the second factor (2), enter the displayed recipient account numbers (8 marked digits of the recipient's account). 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 ☐

CONFIRM

CANCEL

ENTRY		PREPARED <span>67</span>	PROCESSING <span>159</span>	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	Method of executing	Amount
		<input type="text" value="10/1/2025"/>	<input type="text" value="KARLO KENT"/>	<input type="text" value="IVAN IVANIĆ"/>	<input type="text" value="HR12345678901234567890"/>	<input type="text" value="Lamb"/>	<input type="text" value="Instant"/>	<input type="text" value="33.00"/>
<input type="checkbox"/>	<input type="checkbox"/>	10/1/2025	KARLO KENT	IVAN IVANIĆ	HR12345678901234567890	Lamb	Instant	33.00
<input type="checkbox"/>	<input type="checkbox"/>	10/1/2025	KARLO KENT	KRO HORVATH	HR12345678901234567890	Payment to account	Regular	33.00
<input type="checkbox"/>	<input type="checkbox"/>	10/1/2025	KARLO KENT	HERBAL THERAPY D.O.O.	HR12345678901234567890	Invoice number 2025/3/88	Instant	11.00



The tab PREPARED contains orders that you have entered but have not immediately executed. Here you can:

	Authorize selected orders.
	Cancel selected orders.
	Change the data of the selected order in case the entered data is not correct.
	Copy the selected order if you want to make payment to the same account.



In case you have several transaction accounts with KentBank that you use for payment, by selecting SHOW ORDERS FOR ALL ACCOUNTS FOR WHICH I AM AUTHORIZED you will be shown all entered orders from all transaction accounts without having to individually select the debit account.

☒ SHOW ORDERS FOR ALL ACCOUNTS FOR WHICH I AM AUTHORIZED

### PROCESSING:





The orders in processing are orders that you have entered and authorized, and are currently being processed within the Bank or other financial institution. Possible order statuses when they are IN PROCESSING

**WAITING TO BE PROCESSED** – the list of all entered and signed orders that are being currently processed




by the Bank. You can cancel the order by selecting the icon  on the right side of the order or print, download or email a payment confirmation by selecting the icon  .



## Certificate



1



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**  
\*\*\*\*\*  
\*\*\*\*\*

Payer's account number:  
**HR** [redacted]  
Model: Debit reference number:  
**HR99**

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

Recipient's account number:  
**HR** [redacted]  
Model: Credit reference number:  
**HR63** [redacted]


Code of payment: [redacted] Payment destination: [redacted]

EXIT


**VERIFYING** – the list of all entered and signed orders that are additionally checked by the Bank for security reasons.

**ORDERS WAITING TO BE PROCESSED** – the list of all entered and signed orders that are entered with a future date and are waiting for the value date to be executed.

### COMPLETED

Here is the list of all executed orders. You can see the order details by clicking on the icon 

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

By selecting the icon  you can print, download or email a payment confirmation.

Klasa povjerljivosti: **Javne informacije**

Stranica: **30 / 81**



## Processed orders

DATE FROM 9/25/2025

DATE TO 10/2/2025

VIEW

PRINT


CLEAR FILTERS

DOWNLOAD XLS

☐ SHOW ORDERS FOR ALL ACCOUNTS FOR WHICH I AM AUTHORIZED

	Date and time	Recipient	Recipient's account	Purpose	Method of executing	Amount	Status	
+	9/29/2025	KARLO KENT	HRC	Test	Instant	1,100.00	PROCESSED	
+	9/29/2025	MUELLER TRGOVINA ZAGREB D.O.O.	HR	Test 2	Instant	2.13	PROCESSED	
+	9/29/2025	MUELLER TRGOVINA ZAGREB D.O.O.	HR	Twst	Instant	2.13	PROCESSED	

## INCOMPLETE

Here is the list of orders that are not being executed (cancelled, rejected or some other reason). You can see the order details by clicking on the icon . The selected order can be saved as template by selecting SAVE AS TEMPLATE.

## Incomplete

DATE FROM 9/25/2025

DATE TO 10/2/2025

VIEW

CLEAR FILTERS

DOWNLOAD XLS

☐ SHOW ORDERS FOR ALL ACCOUNTS FOR WHICH I AM AUTHORIZED

	#	Desired date	Payer	Recipient	Recipient's account	Purpose	Method of executing	Amount	Status
+		10/1/2025	KARLO KENT	Karla Kent	HR	Test	Regular	22.00	Canceled
+		10/1/2025	KARLO KENT	HERBAL THERAPY D.O.O.	HR	Invoice number 2025/2/77	Regular	33.00	Canceled

## TEMPLATES

Here is the list of all your templates.




ENTRY					
PREPARED					
PROCESSING					
COMPLETE					
INCOMPLETE					
TEMPLATES					


Templates

CLEAR FILTERS



DOWNLOAD XLS

	Name	Recipient's account	Recipient	Purpose	
+	Ručak			Sreca	×
+	Stan			Rata	×
+	tata			Kišobrani	×

The template can be deleted by selecting the icon 

You can see the details of the template by selecting the icon 

You can change the saved templates or create an order from them by clicking the buttons:

	Enter order directly from the template.
	Change the data and save changes.

## GROUP FILE

Authorized persons for business entity accounts can upload orders from group files here:

ENTRY		PREPARED		PROCESSING		GROUP FILE		COMPLETE		INCOMPLETE		TEMPLATES	
-------	--	----------	--	------------	--	------------	--	----------	--	------------	--	-----------	--

Group file

☐ SHOW ORDERS FOR ALL ACCOUNTS FOR WHICH I AM AUTHORIZED
 

LOAD PAIN FILE

CLEAR FILTERS

DOWNLOAD XLS

Notice on Verification Status For all uploaded payment orders, a verification of beneficiary details (first and last name/company name) is performed. The verification results are displayed in the column "Verification of Payee (VoP) and Actions", where they may be indicated as a full match, close match, no match, or cases where verification is not possible. For orders that are not a full match, additional actions are available.

	<input checked="" type="checkbox"/>	Name	Payer	Recipient	Recipient's account	Purpose	Method of executing	Amount	Verification of payee and actions

No records found

ENTER SELECTED PAYMENTS - REGULAR

ENTER SELECTED PAYMENTS - INSTANT

DELETE SELECTED ORDERS



To upload a file, it is necessary to select the option LOAD PAIN FILE:

<div>LOAD PAIN FILE</div>	Uploading xml file.
---------------------------	---------------------

After you select uploading of file, the screen appears:

Loading PAIN file

Browse...

LOAD

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

No records found

CANCEL

ACCEPT

It is necessary to select the key 

Browse...

 and select the file on your computer which you want to upload. After you select the file, it is necessary to select the key 

LOAD

 after which the downloaded 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
10/1/2025	-	IBAN	Payer	15	266.24

LIST OF ORDERS

IBAN of the recipient	Name of the recipient	Place	CRN	Purpose	CAN	Amount

☒ Verification of Payee - By selecting this checkbox, you enable the Verification of Payee (VoP) for all uploaded batch payment orders. By clearing it, you disable the VoP verification, and the payment orders will be entered and processed without verification.

CANCEL

ACCEPT

At the bottom of the screen there's a checkbox that you can click to turn on verification of payee (VoP).

To entry the loaded orders, select the key 

ACCEPT

 and all orders will be displayed.



After loading the order file, you can:

<b>ENTER SELECTED PAYMENTS - REGULAR</b>	With this selection, orders are entered in regular execution mode
<b>ENTER SELECTED PAYMENTS - INSTANT</b>	With this selection, orders are entered in instant execution mode
<b>DELETE SELECTED ORDERS</b>	Delete selected orders.

By selecting the ENTER SELECTED PAYMENTS button, the orders move to the PREPARED menu where you can:

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

After loading the PAIN file, you can see the VoP statuses in the *Verification of payee and actions*.



## Group file

☐ SHOW ORDERS FOR ALL ACCOUNTS  
FOR WHICH I AM AUTHORIZED

LOAD PAIN FILE

CLEAR FILTERS

DOWNLOAD XLS

Notice on Verification Status For all uploaded payment orders, a verification of beneficiary details (first and last name/company name) is performed. The verification results are displayed in the column "Verification of Payee (VoP) and Actions", where they may be indicated as a full match, close match, no match, or cases where verification is not possible. For orders that are not a full match, additional actions are available.

<input type="checkbox"/>	Name	Payer	Recipient	Recipient's account	Purpose	Method of executing	Amount	Verification of payee and actions
<input type="checkbox"/>								
<input type="checkbox"/>	KARLA KENT	Tvrtka128395	KARLA KENT	HR5024070003283378440	Test VoP Match	Instant	6.75	Match
<input type="checkbox"/>	K. KENT	Tvrtka128395	K. KENT	HR5024070003283378440	Test VoP Close Match	Instant	11.38	Close match - Correct payee name is KARLO KENT
<input type="checkbox"/>	IVICA HORVAT	Tvrtka128395	IVAN HRVATKO	HR5024070003283378440	Test VoP No Match	Instant	26.42	No match
<input type="checkbox"/>	KARLO KENT	Tvrtka128395	KKONT	HR5024070003283378440	Test VoP No Match	Instant	20.31	No match
<input type="checkbox"/>	IVAN HORVAT	Tvrtka128395	IVAN HORVAT	HR5024070003283378440	Test VoP Match	Instant	6.04	Match

Page 2 of 2

< 1 2 >

ENTER SELECTED PAYMENTS - REGULAR

ENTER SELECTED PAYMENTS - INSTANT

DELETE SELECTED ORDERS

By selecting an order and clicking on the ENTER SELECTED PAYMENTS – REGULAR or ENTER SELECTED PAYMENTS – INSTANT, a new window opens with the message Order announcement and the number of orders with each VoP status.

## Order announcement

Authorizing and executing payment orders that do not have the status "Match" may result in funds being transferred to a beneficiary account other than the one specified in the payment order. In such a case, you assume the risk of not being able to recover the funds. The Bank is not liable if you disregard this notice.

Match - 9 orders  
Close match - 1 order  
No match - 5 orders  
Verification not possible - 0 orders

CONTINUE

CANCEL



### 2.3.2 Foreign currency payment

Enter and pay orders in foreign currencies in and out of Croatia through the Bank's digital services.

#### ENTRY:

ENTRY

PREPARED

PROCESSING

COMPLETE

### Foreign payment order

**PRINCIPAL**  
KARLO KENT  
ULICA III. KARNEVALA POO MASKAMA 24, MALINO,  
LUZANI  
55257 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

**OUR (our)** - All transaction charges are to be borne by the ordering customer - payer (costs of the Bank and intermediary / foreign banks)  
**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)  
**BTN (beneficiary)** - All transaction charges are to be borne by the beneficiary customer (payee)

**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



Enter the order by filling out the empty fields. The account from which you make payment is shown at 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. At the top, there are two tabs: 'PRIVATE ACCOUNTS' (selected) and 'BUSINESS ACCOUNT'. Below the tabs, there is a dropdown menu for 'TRANSACTION ACCOUNTS' with three visible options: 'RADOJKA [redacted] | HR [redacted]', 'RADOJKA [redacted] | HR [redacted]', and 'ANTONIO [redacted] | HR [redacted]'. To the right of the dropdown is a currency selector set to 'EUR'. Further right, it says 'AVAILABLE AMOUNT: 16.43 EUR'. At the bottom of the interface, there are three buttons: 'FOREIGN PAYMENT ORDER' and 'ACCOUNT TRANSACTIONS' are highlighted in blue, while a third button is partially visible on the left.

Fields that are entered in the payment order:

- ✓ AMOUNT - enter the payment amount
- ✓ CURRENCY - select the currency
- ✓ INO BANK COSTS - select the cost option between OUR (charges borne by the payer), SHA (shared charges between the payer and the payee), BEN (charges borne by the payee) or
- ✓ USER
  - BENEFICIARY ACCOUNT/IBAN - enter the IBAN of the user
  - CODE - select whether it is a natural person or a legal entity
  - NAME OF THE BENEFICIARY - enter the name of the payee
  - ADDRESS OF THE BENEFICIARY - enter the address of the payee
  - COUNTRY OF THE BENEFICIARY - enter the country of the payee
  - CENTRAL OFFICE OF THE BENEFICIARY - enter the town of the payee
- ✓ BENEFICIARY BANK:
  - A - BIC - the BIC of the recipient's bank is automatically filled in after which other bank data is also automatically filled in
  - B - Name - enter the bank name and other data
- ✓ OTHER DATA
  - PURPOSE CODE - select the purpose code if available
  - INFORMATION ABOUT PAYMENTS - enter the payment description



- DEBITED TO - select the way to debit the 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 ORDER currency

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




- The order will be debited in the foreign currency. The fees will be calculated and debited in official currency of the Republic of Croatia.

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

- The order and fees will be debited in official currency of the Republic of Croatia.

- NOTE - enter a payment description
- DATE - select the date on which you want to make payments. The predefined date is today, but you can also select the date in future (up to a maximum of 60 days ahead)
- DEBITING PAYMENT – select the method of debiting the account from which the payment is made



After entering the order, you can:

	The option 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:


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


	Execute the selected order.
	Cancel the selected order.

## PROCESSING:

The orders in PROCESSING are the orders that you have entered and signed, and are currently being processed within the Bank.

## COMPLETED:

ENTRY							
PREPARED 2							
PROCESSING 2							
COMPLETED							
UNCOMPLETED							
TEMPLATES							
<b>Processed orders</b>							
DATE FROM		01.06.2016	DATE TO		03.07.2017	<b>VIEW</b>	
						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 the orders that are executed. You can see the details of the order by selecting the icon .

You can print the payment confirmation for each executed order, closing slip, invoice, copy the order and download the SWIFT message (for business entities only).

## UNCOMPLETED:


Here is the list of orders that have not been executed (cancelled, rejected or some other reason)




## TEMPLATES:

Here are all your 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	×

A template can be deleted by selecting the icon 

You can see the details of the template by selecting the icon  and enter the order by selecting ENTER ORDER.

### 2.3.3 Internal payments

Enter and make payment in any currency between 2 different accounts within KentBank. Payments in foreign currencies are limited to the accounts of the same owner (it is not possible to make internal payments in foreign currencies by the accounts of different owners).



ENTRY	PREPARED 4	PROCESSING	COMPLETE
-------	------------	------------	----------

### Internal payments

TRANSACTION ACCOUNTS  
KARLO KENT | HR584124003

EUR

PAYER'S DATA

KARLO KENT

HR584124003

ULICA III. KARNEVALA POD MASKU 24

HR 99

PAYER REFERENCE NUMBER

35257 MALINO 35257

CROATIA

☐ ADDITIONAL PAYER INFORMATION

RECIPIENT'S DATA

NAME OF THE RECIPIENT

SELECT RECIPIENT'S ACCOUNT

RECIPIENT'S ADDRESS BUILDING I

HR 99

RECIPIENT REFERENCE NUMBER

CENTRAL OFFICE OF THE RECIPIENT

CROATIA

OTHER DATA

PAYMENT DESCRIPTION

PURPOSE CODE

6/4/2025

FINAL DEBTOR

FINAL RECIPIENT

SAVE AS TEMPLATE

CONFIRM ENTRY

Fields to be entered in the payment order:

- ✓ ORDER AMOUNT - enter the payment amount
- ✓ PAYER'S DATA - the payer's data are filled in automatically (main and additional), except payer's model and reference number which are not mandatory fields
  - MODEL - enter the model (not a mandatory field)
  - PAYER REFERENCE NUMBER - enter the payer reference number (not a mandatory field)
- ✓ RECIPIENT'S DATA:
  - SELECT RECIPIENT'S ACCOUNT – select the account to which you want to make payment.
  - BIC - “Business Identifier Code” - the system automatically fills in the BIC data after entering the IBAN number
  - NAME OF THE RECIPIENT - automatically filled in after selecting the account, otherwise you need to enter the recipient's name



- RECIPIENT'S ADDRESS - automatically filled in after selecting the account, otherwise you need to enter the recipient's name
- CENTRAL OFFICE OF THE RECIPIENT - automatically filled in after selecting the account, otherwise you need to enter the recipient's name
- COUNTRY - automatically filled in after selecting the account, otherwise you need to enter the recipient's name
- MODEL - enter the model (not mandatory field)
- RECIPIENT REFERENCE NUMBER - enter the payee reference number (not mandatory field)
- ✓ OTHER DATA
  - PAYMENT DESCRIPTION - enter the payment description
  - PURPOSE CODE - select the purpose code if available (not mandatory field)
  - DATE - select the date with which you want to execute payments. Automatically the date is today, but you can select a date in future (up to 60 days ahead)
  - FINAL DEBTOR - enter the name of the actual debtor (not mandatory field)
  - FINAL RECIPIENT - enter the name of the final recipient (not mandatory field)

After entering the payment order you can:

<div data-bbox="237 1382 751 1444">SAVE AS TEMPLATE</div>	You can save the entered payment order as template so that future payments are easier to make
<div data-bbox="237 1547 745 1619">CONFIRM ENTRY</div>	Confirm the payment order and execute payment

By selecting CONDUCT PAYMENT, the order will be authorized depending on your login in e-Kent (mobile token or token):

**m-Token:**



When the payment is authorized, a notification is sent to the mobile device. Selecting the notification opens a mobile token with transaction details. You need to select ACCEPT on your mobile device to complete the transaction.

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

### Token:

Log in the token, select the Challenge Request 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.

### 2.3.4 Target 2 (Urgent payments)

Enter and make payment within Croatia and the EUR zone via Target 2 orders.

### ENTRY:

ENTRY PREPARED PROCESSING 4 COMPLETE

**Target2 order**

TRANSACTION ACCOUNTS  
KARLO KENT | HR5841240038

ORDER AMOUNT EUR

**PAYER'S DATA**

KARLO KENT HR5841240038

ULICA III. KARNEVALA POD MASP 24 HR 99 PAYER REFERENCE NUMBER

MALINO 35257

CROATIA

☐ ADDITIONAL PAYER INFORMATION

**RECIPIENT'S DATA**

NAME OF THE RECIPIENT RECIPIENT ACCOUNT

RECIPIENT'S ADDRESS BUILDING I BIC

CENTRAL OFFICE OF THE RECIPIENT POST NO. HR 99 RECIPIENT REFERENCE NUMBER

CROATIA

☐ ADDITIONAL RECIPIENT INFORMATION

**OTHER DATA**

PAYMENT DESCRIPTION

6/4/2025

SAVE AS TEMPLATE CONFIRM ENTRY

Fields to be entered in the payment order:

- ✓ ORDER AMOUNT - enter the payment amount





- ✓ PAYER'S DATA - the payer's data are automatically filled in (main and additional), except the payer's model and reference number which are not mandatory fields
  - MODEL - enter the model (not a mandatory field)
  - PAYER REFERENCE NUMBER - enter the payer reference number (not a mandatory field)
  - RECIPIENT'S DATA:
    - RECIPIENT ACCOUNT - enter the IBAN of the account to which the payment is being made. If the IBAN of a business entity is entered, by selecting the CHECK IBAN icon, the system will automatically fill in the remaining recipient information. This option does not apply to the accounts of private individuals.
    - BIC - "*Business Identifier Code*" - the system automatically fills in the BIC form using IBAN number
    - NAME OF THE RECIPIENT - enter the name of the recipient
    - RECIPIENT'S ADDRESS - enter the address of the recipient
    - CENTRAL OFFICE OF THE RECIPIENT - enter the town of the recipient
    - COUNTRY - enter the country of the recipient
    - MODEL - enter the model (not mandatory field)
    - RECIPIENT REFERENCE NUMBER - enter the payee reference number (not mandatory field)
    - ADDITIONAL RECIPIENT INFORMATION
      - Department
      - Sub department
      - Building name
      - Floor
      - Post mail box
      - Room
      - City
      - Municipality
      - County
      - LEI



✓ OTHER DATA

- PAYMENT DESCRIPTION - enter the payment description
- PURPOSE CODE - select the purpose code if available (not mandatory field)
- DATE - select the date with which you want to execute payment. The default date is today, but you can select a date in future (up to 60 days ahead)

After entering the payment order you can:

	You can save the entered payment order as template so that future payments are easier to make
	Confirm the payment order and execute payment.

By selecting CONDUCT PAYMENT, the order will be authorized depending on the method of login in e-Kent system:

**m-Token:**

When making an authorization for payment you will receive the notification on the mobile phone. By selecting a notification the mobile token opens with the transaction details. It is necessary to select CONFIRM on the mobile device for the transaction to complete.

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

**Token:**

Log in the token, select the Challenge Request 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.

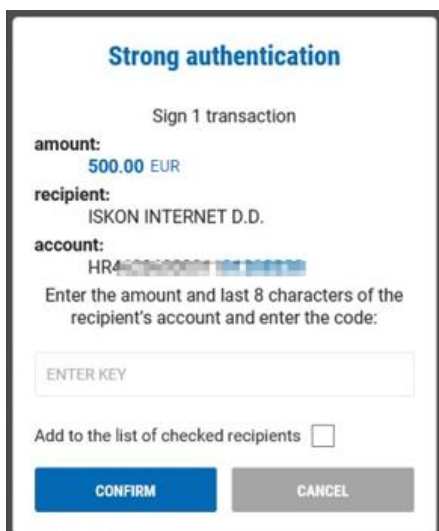


In case strong customer authentication is applied to the order, the payment must be confirmed before the execution by generating a security code related to the transaction amount and the payee's account (by selecting Key #3).

Log in the token, select the Transaction Signing function (Key # 3) and enter the order elements from the e Kent screen to the token.

As the first factor (1), enter the displayed amount with decimal places, but without entering a decimal point) and confirm with OK. The entered amount cannot contain more than 10 digits.

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



### 2.3.5 Verification of Payee (VoP)

Verification of Payee (VoP) is a security feature that checks whether the payee's name you entered matches the actual account holder.

This helps you confirm that the payment details are correct before completing the transaction.

The check runs automatically when you create a payment order, whether you save the entered order or confirm it for execution. After you enter all the payment details and click *Save as template* or *Confirm entry*, you will see one of the following results:

*Full match, Partial (Close) match, No match, Verification not possible.*



**FULL MATCH** - the recipient's name and surname/title matches the IBAN owner.

### Enter e-Order

Full match – the recipient's name and surname/title matches the IBAN owner.

CONTINUE

**PARTIAL MATCH** - the recipient's name and surname/title partially corresponds the IBAN owner. Authorization and execution of the payment with the data that you entered may result in the transfer of funds to the account of the recipient whose owner is not the person or business entity you specified on the payment order and you assume the risk that you will not be able to obtain a return of funds. The correct name of the recipient that the Bank has is *name of the recipient*. The Bank is not responsible if you ignore this notice. Please select one of the options provided.

### Enter e-Order

Partial match - the recipient's name and surname/title partially corresponds the IBAN owner. Authorization and execution of the payment may result in the transfer of funds to the account of the recipient that you did not specify in the payment order and you assume the risk that you will not be able to obtain a refund. The correct name of the recipient that the Bank has is KARLO KENT. The Bank is not responsible if you ignore this notice.

ACCEPT AND CONTINUE

CANCEL

CONTINUE WITHOUT CHANGE

**NO MATCH** – No match – the recipient's first and last name/title does not match the IBAN owner. Authorization and execution of the payment with the data that you entered may result in the transfer of funds to the payee's account whose owner is not the person or business entity you specified on the payment order and you assume the risk that you will not be able to obtain a return of funds. The Bank is not responsible if you ignore this notice. Please select one of the options provided.



### Enter e-Order

No match – the recipient's first and last name/title does not match the IBAN owner. Authorization and execution of the payment may result in the transfer of funds to the payee's account that you did not specify in the payment order and you assume the risk that you will not be able to obtain a refund. The Bank is not responsible if you ignore this notice.

CONTINUE

CANCEL

VERIFICATION NOT POSSIBLE – Verification of the recipient cannot be performed. Authorization and execution of this payment may result in the transfer of funds to the payee's account whose owner is not the person or business entity you specified on the payment order and you assume the risk that you will not be able to obtain a return of funds. The Bank is not responsible if you ignore this notice. Please select one of the options provided.

### Enter e-Order

Verification of the recipient cannot be performed. Authorization and execution of this payment order may result in the transfer of funds to the account of the recipient that you did not specify in the payment order and you assume the risk that you will not be able to obtain a refund. The Bank is not responsible if you ignore this notice.

CONTINUE

CANCEL

#### 2.3.6 Deposit to loan

Enter and make payment onto a loan account with KentBank. Payments can only be made in the Official Currency of the Republic of Croatia.









- COUNTRY - automatically filled in after the loan is selected, otherwise it is necessary to enter the recipient's name
- MODEL - enter the model (not a mandatory field)
- RECIPIENT REFERENCE NUMBER - enter the payee reference number (not mandatory field)
- ✓ OTHER DATA
  - PAYMENT DESCRIPTION - enter the payment description
  - PURPOSE CODE - select the purpose code if available (not mandatory field)
  - DATE - select the date with which you want to execute payment. The default date is today, but you can select a date in future (up to 60 days ahead)
  - FINAL DEBTOR - enter the name of the actual debtor (not mandatory field)
  - FINAL RECIPIENT - enter the name of the final recipient (not mandatory field)

After entering the payment order you can:

	You can save the entered payment order as template to make it easier for future payments
	Confirm the payment order and execute payment.

By selecting CONDUCT PAYMENT, the order will be authorized depending on the method of login in e-Kent system:

#### **m-Token:**

When making an authorization for payment you will receive the notification on the mobile phone. By selecting a notification the mobile token opens with the transaction details. It is necessary to select CONFIRM on the mobile device for the transaction to complete.

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



## Token:

Log in the token, select the Challenge Request 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.

### 2.3.7 Deposit to credit card

Enter and make payment onto a credit card with KentBank. Payments can only be made in the Official Currency of the Republic of Croatia.

The screenshot shows the 'Deposit to credit card' form in the KentBank system. The form is divided into several sections:

- TRANSACTION ACCOUNTS:** Includes a field for 'KARLO KENT | HR58412400' and an 'ORDER AMOUNT' field set to 'EUR'.
- PAYER'S DATA:** Includes fields for 'KARLO KENT', 'ULICA III. KARNEVALA POD MASK', '24', '35257 MALINO', '35257', 'CROATIA', and 'HR 99'. There is also a 'PAYER REFERENCE NUMBER' field.
- RECIPIENT'S DATA:** Includes fields for 'NAME OF THE RECIPIENT', 'RECIPIENT'S ADDRESS', 'BUILDING I', 'CENTRAL OFFICE OF THE RECIPIENT', 'CROATIA', and 'RECIPIENT REFERENCE NUMBER'. There is also a 'SELECT RECIPIENT'S ACCOUNT' dropdown menu.
- OTHER DATA:** Includes fields for 'PAYMENT DESCRIPTION', 'PURPOSE CODE', '6/4/2025', 'FINAL DEBTOR', and 'FINAL RECIPIENT'.

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

Fields to be entered in the payment order:

- ✓ ORDER AMOUNT - enter the payment amount
- ✓ PAYER'S DATA - the payer's data are automatically filled in (main and additional), except the payer's model and reference number which are not mandatory fields
  - MODEL - enter the model (not a mandatory field)



- PAYER REFERENCE NUMBER - enter the payer reference number (not a mandatory field)

✓ RECIPIENT'S DATA:

- RECIPIENT ACCOUNT - select the credit card account to which you want to make payment.
- BIC - "Business Identifier Code" - the system automatically fills in the BIC form using IBAN number
- NAME OF THE RECIPIENT - automatically filled in after the credit card is selected, otherwise it is necessary to enter the recipient's name
- RECIPIENT'S ADDRESS - automatically filled in after the credit card is selected, otherwise it is necessary to enter the recipient's name
- CENTRAL OFFICE OF THE RECIPIENT - automatically filled in after the credit card is selected, otherwise it is necessary to enter the recipient's name
- COUNTRY - automatically filled in after the credit card is selected, otherwise it is necessary to enter the recipient's name
- MODEL - enter the model (not a mandatory field)
- RECIPIENT REFERENCE NUMBER - enter the payee reference number (not mandatory field)

✓ OTHER DATA

- PAYMENT DESCRIPTION - enter the payment description
- PURPOSE CODE - select the purpose code if available (not mandatory field)
- DATE - select the date with which you want to execute payment. The default date is today, but you can select a date in future (up to 60 days ahead)
- FINAL DEBTOR - enter the name of the actual debtor (not mandatory field)
- FINAL RECIPIENT - enter the name of the final recipient (not mandatory field)

After entering the payment order you can:

<div data-bbox="194 1742 802 1816" data-label="Text"> <p>SAVE AS TEMPLATE</p> </div>	<p>You can save the entered payment order as template to make it easier for future payments</p>
--	---



	Confirm the payment order and execute payment
---	---

By selecting CONDUCT PAYMENT, the order will be authorized depending on the method of logging into the e-Kent system:

#### **m-Token:**

When making an authorization for payment you will receive the notification on the mobile phone. By selecting a notification the mobile token opens with the transaction details. It is necessary to select CONFIRM on the mobile device for the transaction to complete.

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

#### **Token:**

Log in the token, select the Challenge Request 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.

### **2.3.8 Direct Debit Recall (SEPA direct debit – SDD)**

If you have contracted direct debit on your transaction account with KentBank and you wish to recall the direct debit order, you can do so by sending the request through e-Kent.

Information that are necessary to enter to recall direct debit:

- **Payee name:** enter the name of the recipient with whom you have agreed a direct debit.
- **IBAN:** enter the IBAN of the transaction account with KentBank
- **Beneficiary identifier:** enter the recipient identifier according to the direct debit agreement
- **Direct debit amount:** enter the amount of the order you want to cancel
- **Accounting date:** enter the date when direct debit is to be executed



- **Mandate identification:** enter the approval identifier according to the direct debit agreement
- **End to end identification (call to the payer's 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.

### Direct Debit Recall

**PAYER'S DATA**  
 KARLO KENT  
 HR

**RECIPIENT'S DATA**  

PAYEE

BENEFICIARY IDENTIFIER

IBAN

**DIRECT DEBIT DATA**  

0.00

EUR;

ACCOUNTING DATE

MANDATE IDENTIFICATION

END TO END IDENTIFICATION

Note: The rejection request must be submitted at least one working day before the calculation.

SEND

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

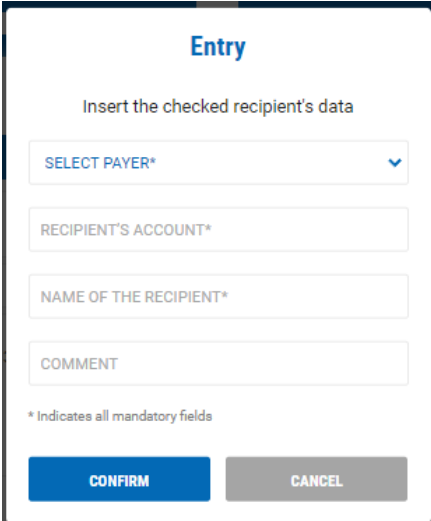
### 2.3.9 List of checked recipients

Management of the list of checked recipients that do not require strong authorization.

There are following options:

1. **Enter new recipient** - enter manually the new verified recipient





**Entry**

Insert the checked recipient's data

SELECT PAYER\*

RECIPIENT'S ACCOUNT\*

NAME OF THE RECIPIENT\*

COMMENT

\* Indicates all mandatory fields

CONFIRM CANCEL

In the SELECT PAYER field, you need to select the account to which you want to add a verified recipient, enter the recipient's account IBAN, name of the recipient, and comment if necessary. After selecting CONFIRM, you confirm the entry of the verified recipient with a mobile token or token

2. **Delete the existing recipient** - delete the existing recipient that is on the list by selecting



3. **Add a recipient from the payment history** - add a new verified recipient based on the information from the previous payments. Unverified recipients are in the list below the verified recipients

## 2.4 CARDS

In the menu CARDS, you have the following options:

### 2.4.1 Card details

The overview of all account details for the selected credit card with the printing option.

### 2.4.2 Cards turnover

The transactions overview in the credit card account in the selected time period with the option of filtering transactions and download in Excel and PDF format



CHARGE CARD ACCOUNT

RADOJKA KENTARA | HR

EUR

AVAILABLE AMOUNT: 75.30 EUR

CARD DETAILS

DEPOSIT TO CREDIT CARD

CARDS TURNOVER

Transaction overview

DATE FROM 2/1/2024 DATE TO 8/30/2024

VIEW

CLEAR FILTERS

DOWNLOAD XLS

EXPORT TO PDF

Number	Date	Remittance purpose	Debtor/Recipient	Debit	Credit	Balance
233941988	7/31/2024	[Fee accrual]	KentBank d.d.	0.00	0.00	0.00
232417416	6/30/2024	[Fee accrual]	KentBank d.d.	0.00	0.00	0.00

2.4.3 Reserved card transactions

The list of executed card transactions that are still not booked on the account and are not yet visible in the account turnover with the option of filtering transactions and download in Excel format.

2.4.4 List of credit cards and daily limits

The list of credit cards on a selected credit card account with the options for activation, temporary and permanent blocking of the card, and an overview of the daily limits set for each credit card.

2.4.4.1 Temporary blocking of channels/cards/card activation

In this window, you can select a credit card and “Temporarily block the channel” on it.  
A tick means that the card is not permanently blocked, but if you want to use the card at a POS device, ATM or online shopping, it will not work depending on the channels that are blocked.



## List of credit cards and daily limits

CREDIT CARDS

VISA

464525XXXXXX781

NIKOLINA SEKULIĆ

BLOCK

Temporary channel blockage

ATM

☐

INTERNET PURCHASE

☐

POS

☒

SAVE CHANGES

In this option, you can also block the card permanently. By clicking on BLOCK, a screen for selecting the reason for blocking the card opens. The possible reasons for card blocking are lost card and stolen card. By blocking the card, it is permanently blocked, and its issuance will have to be requested again.

Card blockade

Lost card

Lost card










Stolen card

On the same screen, it is also possible to activate an inactive card by clicking the ACTIVATE button.

### 2.4.5 Statements

The statements of credit cards with the details on performed transactions and the instructions for payment of due debt on credit card in the PDF format.



Statement number	Date	Account Number	#
<input type="text"/>	<input type="text"/>	<input type="text"/>	
90	8/5/2024		 
89	7/5/2024		 
88	6/5/2024		 

By selecting the icon   a statement will open in the selected language.

#### 2.4.6 Request card

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

## 2.5 LOANS / PLACEMENTS

In the menu LOANS you have the following options:

#### 2.5.1 Loan details

The overview of all details for the selected loan with the option of printing, downloading or sending by email.

#### 2.5.2 Loan turnover

The transaction overview of the loan account in the selected period with the option of filtering transactions and download in Excel and PDF format



REGULAR LOANS  
KARLO KENT | HR

EUR

AGREED AMOUNT: 44,450.00 EUR

LOAN DETAILS
DEPOSIT TO LOAN
REPAYMENT PLAN
LOAN TURNOVER

Transaction overview

DATE FROM 12/1/2023 DATE TO 8/30/2024 VIEW CLEAR FILTERS DOWNLOAD XLS EXPORT TO PDF

Number	Date	Remittance purpose	Debtor/Recipient	Debit	Credit	Balance
234363754	8/7/2024	[DEPOSIT] KARLO KENT - Uplata	KentBank d.d.	0.00	438.00	-39,031.78
233937473	7/31/2024	[PENALTY INTEREST]	KentBank d.d.	0.06	0.00	-39,469.78

2.5.3 Repayment plan

The overview of the repayment plan on a selected loan with the option of downloading in Excel format

Repayment plan

CLEAR FILTERS

DOWNLOAD XLS

Instalment	Date	Repayment instalment	Principal	Interest	Fee	Remaining debt
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

1234567...101112

2.5.4 Request a loan

If you need a loan, you can send a request through e-Kent. After selecting this option, a Bank employee will contact you in the shortest time possible.



### **2.5.5 Notifications by placements (for legal entities only)**

Display of information about placements of the selected Client with filtering and downloading options.

Notifications are available for:

- Due obligation
- Intercalary interest rate
- Revolving loans – interest rate
- Default interest rate
- Fee for unused funds

### **2.5.6 Request for new placement**

Business entities may request through e-Kent any product that is in the Bank's offer. Select the product, details of the product, purpose, means of insurance/collateral and explanation of the request, and send it to the Bank. After the selection of this option, a Bank employee will contact you in the shortest time possible.

Except for sending a new request you can also overview already sent requests.

## **2.6 SAVINGS**

In the menu SAVINGS, you have the following options:

### **2.6.1 Savings details**

The overview of all details for the selected transaction account with the option of printing, downloading or sending to email.

### **2.6.2 Savings turnover**

The transaction overview of the savings turnover in the selected period with the option of filtering transactions and download in Excel or PDF format.

### **2.6.3 Arrange new savings**

You can arrange a new savings through e-Kent. Select the savings, amount, currency and time period:



### New savings

DEBITED TO ACCOUNT

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

SAVINGS DATA

AUTOMATIC RENEWAL OF SAVINGS UPON MATURITY ▼

TYPE OF SAVINGS ▼

0.00

SAVINGS CURRENCY ▼

SAVINGS TERM IN MONTHS ▼

SAVINGS INTEREST ▼

OPEN SAVINGS

DOCUMENTS

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

[Review interest rates](#)

By selecting OPEN SAVINGS the info form is displayed. After you confirm the info form, you will see the screen for authorizing the opening of savings.

After entering the PIN and the confirmation, the agreement is displayed.

You can view the Info form and the agreement at any time in SAVINGS DETAILS.

#### 2.6.4 Request for new saving

Authorized persons on business entity accounts can send a request for new savings via e-Kent.

### Request for new saving

DEBITED TO ACCOUNT

GIRO ACCOUNTS  
skr84590 | ██████████

SAVINGS DATA

SAVINGS AMOUNT

CURRENCY ▼

SAVINGS TERM

SEND A REQUEST

DOKUMENTI

[General terms and conditions of credit and deposit business](#)

After entering the data for the selected savings select SEND A REQUEST. After selecting this option, a Bank employee will contact you in the shortest time possible.



## 2.6.5 Savings termination

You can earlier close the selected savings account via e-Kent.

SAVINGS TERMINATION VIEW SAVINGS TERMINATION 1

Savings termination

ACCOUNT FOR TERMINATION

SAVINGS DOMESTIC CURRENCY  
Karlo Kent

TRANSFER TO ACCOUNT

COMMENT

COMMENT

PROCESS

All you have to do is select the account to which you want to transfer the savings and you can write a comment if you want. After you select PROCESS, the request is in VIEW SAVINGS TERMINATION.

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
499	[redacted]	[redacted]	1/20/2023	Waiting


In View savings termination, you can see all requests for the savings termination that you sent to the Bank. You will see the status of the request by each request.

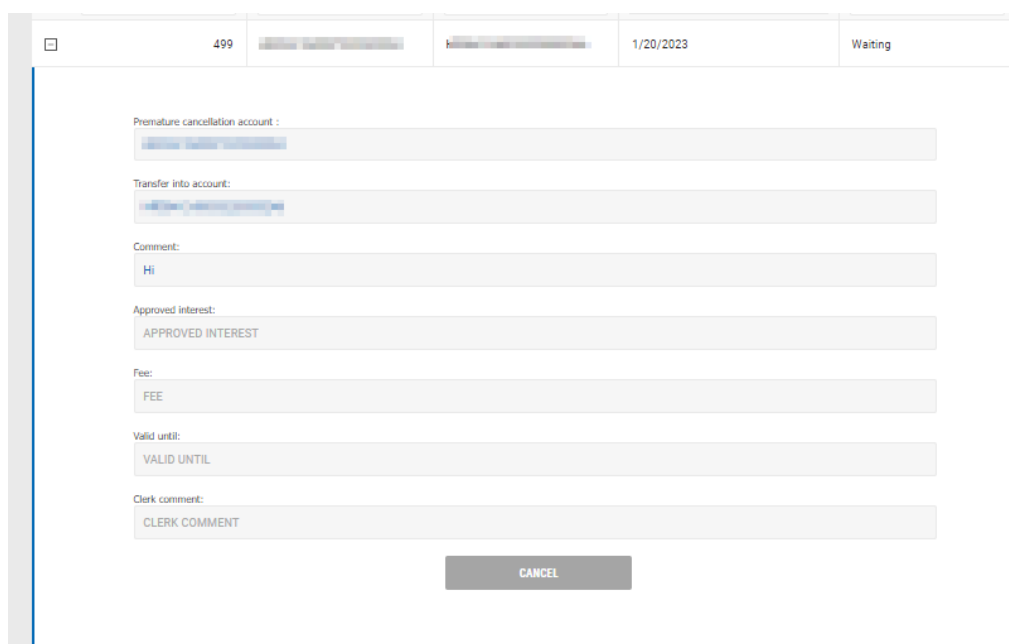
Possible statuses:



1. Waiting - the Bank received the request for the termination of savings and the request is in processing
2. Approved - the Bank approved the request for the termination of savings
3. Denied - the Bank didn't approve the request for the termination of savings
4. Expired - the request has expired and if you still want to terminate the savings you must enter a new request
5. Completed - the request for the termination of savings is completed

After you enter the request for the termination of savings it has the status Waiting. The Bank will contact you for each savings termination request you make through e-Kent.

Only when the request has the status Approved you can accept it by clicking ACCEPT or cancel by clicking CANCEL by selecting  on the left side of the request:



The screenshot shows a web form for a savings termination request. At the top, there is a header bar with a checkbox, the number 499, a blurred field, a date 1/20/2023, and the status 'Waiting'. The main form area contains several labeled input fields: 'Premature cancellation account:', 'Transfer into account:', 'Comment:' (with the text 'Hi'), 'Approved interest:' (with the text 'APPROVED INTEREST'), 'Fee:' (with the text 'FEE'), 'Valid until:' (with the text 'VALID UNTIL'), and 'Clerk comment:' (with the text 'CLERK COMMENT'). At the bottom center of the form is a grey button labeled 'CANCEL'.

In the details of the request that the Bank approved you will see the interest rate which will be applied when terminating the savings and the fee amount for the early termination. The time period by which you can accept the termination will also be displayed.

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 the currency exchange in the selected transaction account by applying the regular or more favourable exchange rate.

### ENTRY:

ENTRY

PREPARED

REQUESTS 5

COMPLETE

Exchange office

ACCOUNT

TRANSACTION ACCOUNTS

Karlo Kent

CONVERSION

FROM CURRENCY

0.00

TO CURRENCY

0.00

EXCHANGE RATE:

☒ EXACT AMOUNT
 

EXCHANGE RATE:

☐ EXACT AMOUNT

NOTE

CONFIRM ENTRY

REQUEST A MORE FAVORABLE EXCHANGE RATE

EXCHANGE RATE LIST

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 of the screen you will see the current exchange rate list with the buying rate, middle rate and selling rate for the foreign currency. Depending on whether you are buying or selling, the system will calculate the counter value applying the displayed exchange rate from the exchange rate list.



When entering the currency exchange, you can choose between entering the exact amount in FROM CURRENCY or the exact amount in TO CURRENCY, depending on what you want.



After choosing both currencies and entering one of the amounts, the system will automatically show 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.
	Request a more favourable exchange rate. You can only request a more favorable exchange rate if the Request a more favorable exchange rate option is blue, which indicates that you have requested it within the working hours of the persons authorized to approve the preferential exchange rate.

#### **PREPARED:**

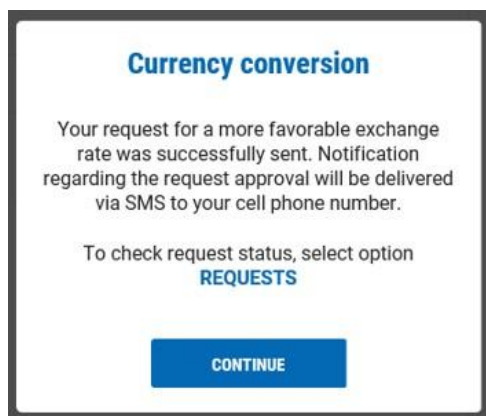
You can find all requests entered with the regular exchange rate of the Bank in the tab PREPARED. Here you can:

	<b>Execute requests for exchange</b>
	<b>Cancel requests for exchange</b>

#### **REQUESTS:**

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






You can find all requests that you entered with the favourable exchange rate of the Bank in the tab REQUESTS.

Possible statuses:

1. Waiting - the Bank received the request for a more favourable exchange rate and the request is in processing
2. Approved - the Bank approved the request for a more favourable exchange rate
3. Rejected - the Bank rejected the request for a more favourable exchange rate
4. Expired - the request for a more favourable exchange rate has expired and if you still want a more favourable exchange rate you must enter a new request
5. Completed - the request for a more favourable exchange rate is completed

After you entered the request for a more favourable exchange rate, the request is in status "Waiting". If notifications are enabled in your KentPro mobile application, you will receive a push notification once your request is approved. If notifications are disabled, you will receive an SMS notification on your mobile phone regarding the approval of your request.

Only when the request has the status Approved you can accept it by clicking ACCEPT or cancel by clicking CANCEL by selecting  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 the PIN will be sent on your mobile device for the verification of the transaction. After you enter the PIN, you have verified the transaction and the conversion is successfully carried out.

## COMPLETED:

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 options:

### 2.8.1 Inquiries and complaints

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

After you choose the category and enter 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 e-Kent internet banking with the 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.

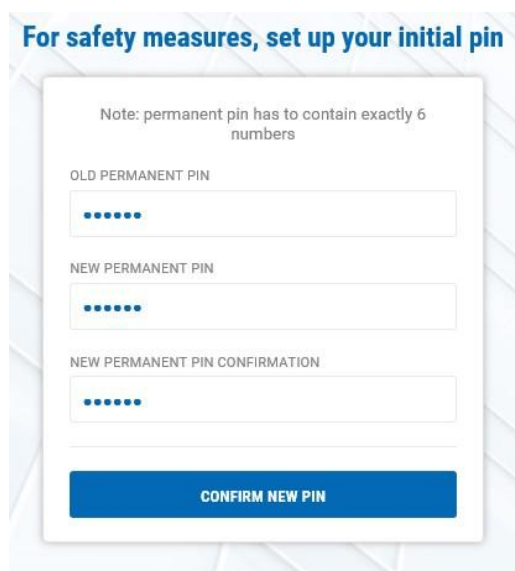


## 2.9 PROFILE

In the menu PROFILE you can find the following functionalities:

### 2.9.1 Change PIN


Here you can change your permanent PIN that you use for signing in e-Kent internet banking at any time. The PIN needs to have 6 digits.



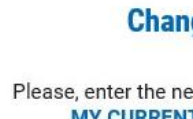
By selecting CONFIRM NEW PIN, the system will record your new PIN. Use your new PIN for all future signing in e-Kent internet banking.

### 2.9.2 Settings

Here you can change your account names, so it is easier to find them according to their name.

By selecting the icon  on the right side of the account, a new screen opens in which you enter the new account name:





**Change name**



Please, enter the new name of the account:

**MY CURRENT ACCOUNT**, broj: **12345678901234567890**

MY PRIVATE ACCOUNT

**CONFIRM** **CANCEL**

After you enter the new name, you can choose:

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

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

- E-mail address
- Contact e-mail address
- Method of sending notifications and verifications



### 2.9.3 Notifications

Here you can read notifications sent by the Bank. The number of unread notifications is displayed next to the Profile icon:



Selecting the option Notifications will open all notifications. The notifications that you did not open and read are marked blue and the notifications that you have read are marked grey.



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

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

## 2.9.4 Calculators

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

- Credit calculator - calculation of a loan installment amount
- Savings calculator - calculation of the interest rate on savings
- Currency calculator - calculation of the currency conversion at 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 required data, select CALCULATE so that the requested calculation is displayed.

## 2.9.5 Branch offices and ATMs

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



### 2.9.6 Sign in overview

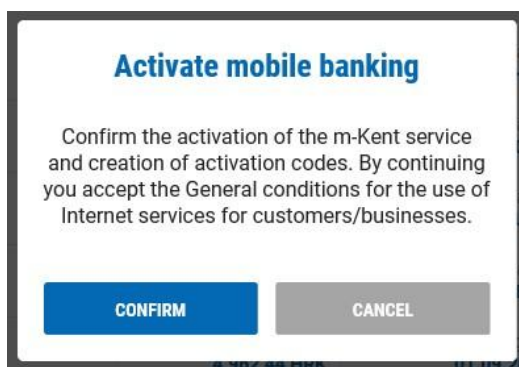
Here is the record of all your signing in e-Kent internet banking. In case you notice a sign in that is not yours, immediately contact KentBank.

### 2.9.7 Activate / deactivate mobile banking

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

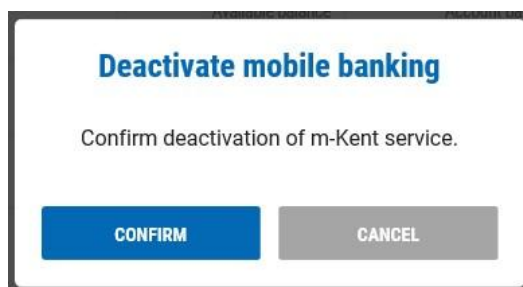
To activate the m-Kent mobile banking service, you need to install the m-Kent application to your mobile phone from the App Store or Google Play Store. After the download of the application, first you must activate the mobile token and then the mobile banking.

Activate mobile banking:



The screenshot shows a white dialog box with a blue border. At the top, the title "Activate mobile banking" is in blue. Below it, the text reads: "Confirm the activation of the m-Kent service and creation of activation codes. By continuing you accept the General conditions for the use of Internet services for customers/businesses." At the bottom, there are two buttons: a blue "CONFIRM" button and a grey "CANCEL" button. At the very bottom of the dialog, there is a small line of text: "4.982,44 HRK 01.09.20".

Deactivate mobile banking:



The screenshot shows a white dialog box with a blue border. At the top, the title "Deactivate mobile banking" is in blue. Below it, the text reads: "Confirm deactivation of m-Kent service." At the bottom, there are two buttons: a blue "CONFIRM" button and a grey "CANCEL" button.

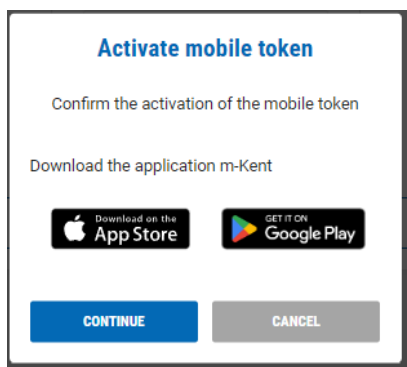
### 2.9.8 Activate / deactivate mobile token

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 scan with a mobile device after selecting ACTIVATION in the m-Kent application.

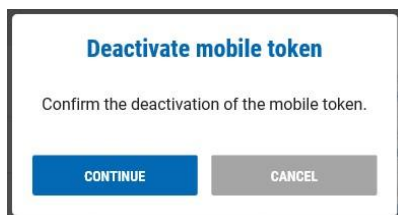


To be able to activate the m-Token, you need to install the m-Kent application on your mobile phone via the App Store or Google Play Store. After installing the application, open it and after selecting ACTIVATION, scan the QR code.

Activate mobile token:



Deactivate mobile token:



## 2.10 SIGN OUT



By selecting the icon you safely sign out from e-Kent internet banking. It is recommended to use this icon for each sign out. Never use the browser window close icon for signing out.

## 3. LOGIN TO THE E-CITIZENS SYSTEM

KentBank d.d., as the credential issuer, has enabled the log in to the e- Citizens system for its clients who are users of Internet banking and physical or mobile token.

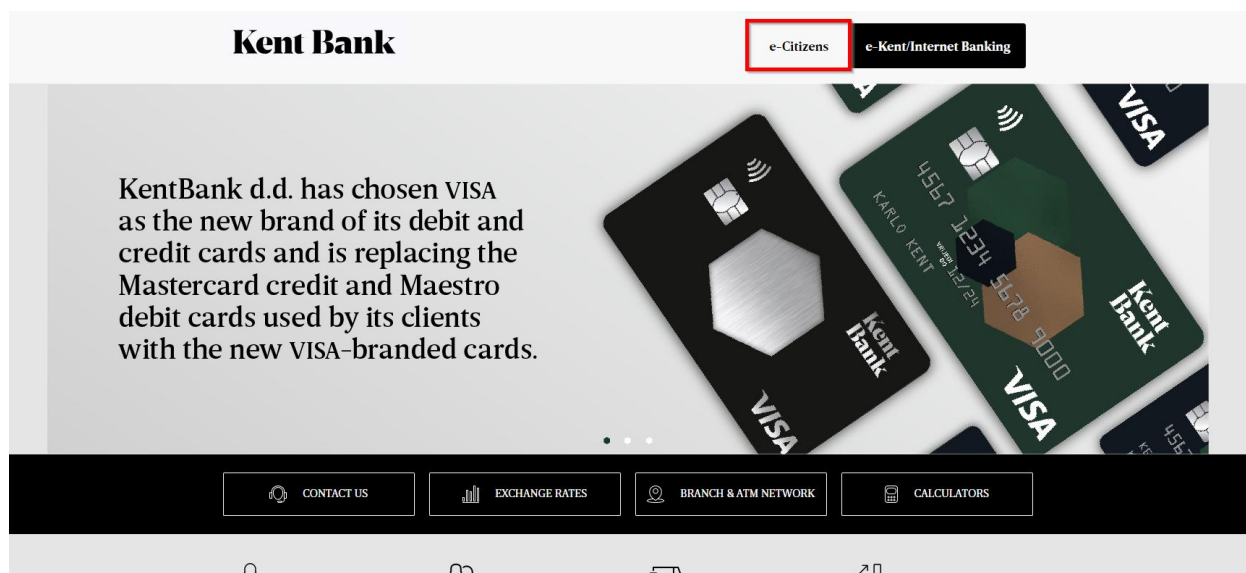
Below are instructions on how to log in to the e-Citizens system using KentBank login. In case of any difficulties, our customer service is available at the phone number 0800 0006.



### 3.1 Login to the System

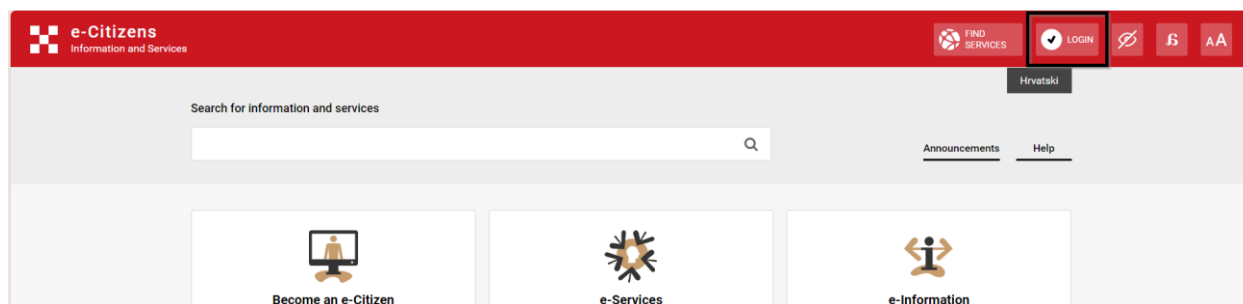
The login to the e-Citizens system can be found at the following web address: <https://gov.hr/>.

You can also access the e-Citizens system through our website [www.kentbank.hr](http://www.kentbank.hr) by clicking on “e-Citizens” in the upper right corner next to the e-Kent Internet banking login.



Steps to log in to the e-Citizens system:

1. On the e-Citizens website, in the upper right corner, click on the “Login” icon:



2. After clicking on “Login”, a new page will open. On that page, you will find a list of credential issuers. To proceed with the authentication process, select KentBank from the list of available credential issuers.

The credential issuers are displayed by security levels, and KentBank can be found in the “Significant Security Level” section.

3. After selecting “KentBank”, the login system will appear as follows:



**KENTBANK** On-line upute

### Prijava u sustav e-Građani

KentBank d.d. putem ove internet stranice omogućuje Vam prijavu u sustav e-Građani. Nakon unosa autentifikacijskih podataka i uspješne prijave napuštate okruženje pod nadzorom KentBanka te ćete biti usmjereni na dostupne e-usluge u okviru sustava e-Građani.

**Način prijave:**

☐ Token

☒ Mobilni

JMBG/MBG/OIB:  [POM.](#)

PIN:  [POM.](#)

**PRIJAVA**

Kontaktirajte centar za korisničku pomoć  
Tel: 01-494441-900 (radnim danom od 8.00 do 18.00)  
E-mail: [podrskaj@kentbank.hr](mailto:podrskaj@kentbank.hr)

KentBank d.d. nije vlasnik i ne nadzire internet stranice poslužene e-Građani, kao ni elektroničke usluge javne uprave te se u potpunosti odriče svake odgovornosti koja bi na bilo koji način bila povezana s korištenjem navedenih internet stranica kao i usluga, sadržaja i tehnosti informacija elektroničkih usluga javne uprave.

© 2016 ABNA d.o.o. All rights reserved. ver. 1.2.1 (08/17)

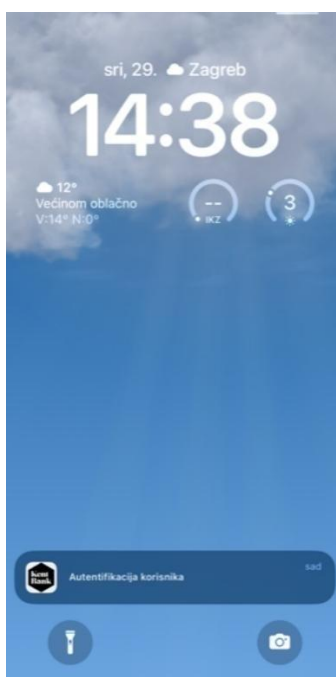
## 3.2 How to Log In to the e-Citizens System

### ○ Mobile

The “Mobile” option is used to log in to the e-Citizens system using a mobile token. To log in, you need to enter your OIB (Personal Identification Number) and the permanent PIN that you usually use to log in to KentBank’s Internet banking.

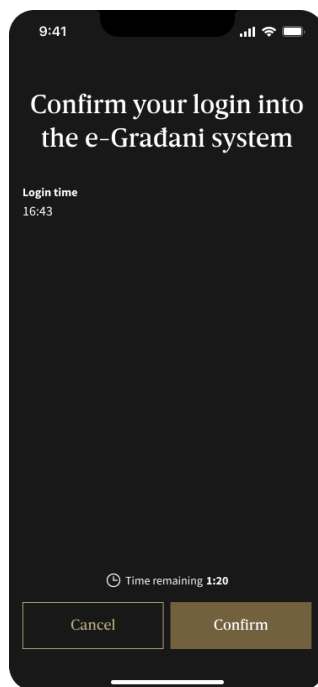
After entering the information, click on “LOGIN”.

After clicking “LOGIN”, you will receive a notification on your mobile device:





By selecting the notification, you will enter the KentPro application. By entering your PIN or using fingerprint/face recognition, you will see a login approval message for the e-Citizens system. By clicking on *Confirm* you will be signed into e-Citizens.



If you still do not receive a notification on your mobile device, open the KentBank application, select “MOBILE TOKEN”, and then “REQUESTS IN QUEUE”. By selecting the relevant request in the queue and clicking “ACCEPT”, you confirm your entry into the e-Citizens system.

If you decide not to enter the e-Citizens system, choose “CANCEL”.

- **Token**

The “Token” option is used to log in to the e-Citizens system with a physical token. To log in, enter the serial number of the token device (from the back of the device) and the one-time PIN generated by the token device by pressing the #1 button on the token device.

After that, select “LOGIN”.

## **4. RECOMMENDATIONS FOR ENSURING SECURITY IN THE SYSTEM**

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



The described risks that we are presenting to you below cannot completely make you familiar 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 decide by yourself 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 and these risks are shared between the users and KentBank d.d. (hereinafter: the Bank). The Bank may implement the measures to reduce and control these risks in the areas that it can influence, 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

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 need 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 may also happen without your knowledge and approval (reading, changes and deleting data).

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 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 protection 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 messages on invoices, lottery winnings, money sent to you by unknown senders
5. check out any unusual payment instruction you have received from the partnership company
6. be careful with the emails from the known senders, the address may be forged

The firewall provides the additional 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 INTERNET AND MOBILE BANKING REQUESTS**



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

It can happen 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 SMS messages with the initial PIN for the authentication and the activation code for the mobile token activation

The mentioned abuses may allow an unauthorized person to dispose of the funds in the account of a legal or a natural person.

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

## **4.3 USE OF THE INTERNET BANKING APPLICATION**

The 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). The 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 check the identity of the person who authorized the order but only the accuracy of the authorization. The authorized and executed order cannot be revoked.

- **When executing an unauthorized order**



In case the computers or mobile phones were still used for unauthorized payments (any properly instructed and executed payment that was not instructed by the company's authorized persons), the companies are in danger to be permanently left 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. KEEPING OF MOBILE PHONES LOGGED IN TO USE m-KENT AND e-KENT**

Restricting the access to the mobile phone that is logged in to receive SMS messages or notifications or for the use of Mobile Banking is in the exclusive domain and responsibility of the person who owns it. Any possible misuse due to the disappearance, theft or a short term 'borrowing' is difficult to prove.

##### **1. Inadequate keeping 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 with which you log in to use 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 and a permanent PIN while having your mobile phone, they can make and authorize the payment transactions and you will hardly prove that you have not executed them yourselves.

#### **4.5 BRIEF INSTRUCTION TO INCREASE SECURITY**

The instructions cannot completely prevent possible abuse of internet and mobile banking, but serve solely to increase security and reduce the risks of their use.

- 1. The computer you will use for internet banking must have activated and functionally appropriate antivirus protection and firewall or the network to which the computer is connected must have a firewall.**



You may want to additionally consult your computer equipment supplier for increasing the security of your Internet use.

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

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

**3. Check all the data on the Internet and Mobile 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 and do not leave it unattended**

Today's technology allows you to set up the applications that can forward the SMS and notifications 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 approvals you set in the applications that you want to install**

Even the most common game can be the application that sends the data from your mobile phone to the unknown users or records your conversations and forwards your SMS 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 phone 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 and 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 very difficult to dispute the entered and authorized data.

**9. Do not leave the Internet banking application running unattended**

Only 3 minutes are quite enough to make the damage.



**10. The employees of the Bank will never reveal, 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 representing themselves on behalf of the Bank.

**11. The Bank will never connect to the computers of the Clients to participate in preparing 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 only serve to increase security and reduce the risk of their use.

**12. Inform the employees of the Bank of 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 when an email is received even 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 and Mobile banking.*

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