



MBH Vállalati App

Description

With the MBH Vállalati App, you can easily manage your company's finances even from your mobile phone. You can check your account balance, make transfers, view and print your bank statements, and do a range of other banking tasks anywhere, at any time.

Technical information:

To use the application, you must have an active MBH Vállalati Netbank (korábban MKB) service.

Technical conditions:

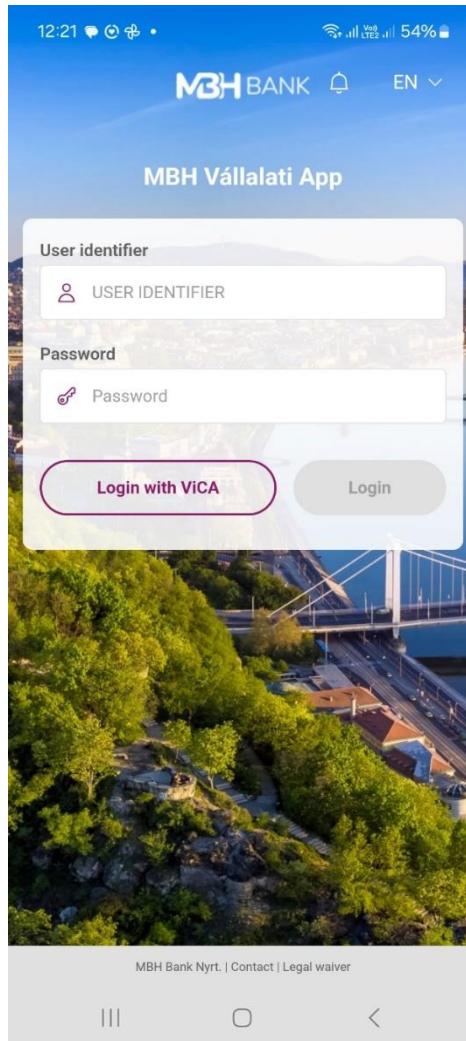
- Active internet connection
- Operating system requirements:
 - For Android devices, Android 10 or later versions of the operating system
 - For iOS devices, iOS 11 or later versions of the operating system
- For your security, we do not support the use of the app on devices with rooted operating systems, as this increases the risk of access to your personal and bank account data.
- If the biometric identification function is enabled, the user can have one smart (mobile) device registered at the same time, but in this case it is not possible to register multiple devices.

First steps:

- Once the requested Vállalati Netbank (korábban MKB) contract has been signed, you can download the MBH Vállalati App mobile app from the Google Play Store or the App Store.
- Once downloaded, launch the app on your phone. To log in, you will need your Vállalati Netbank (korábban MKB) user ID and login password.

Login process to the MBH Vállalati App

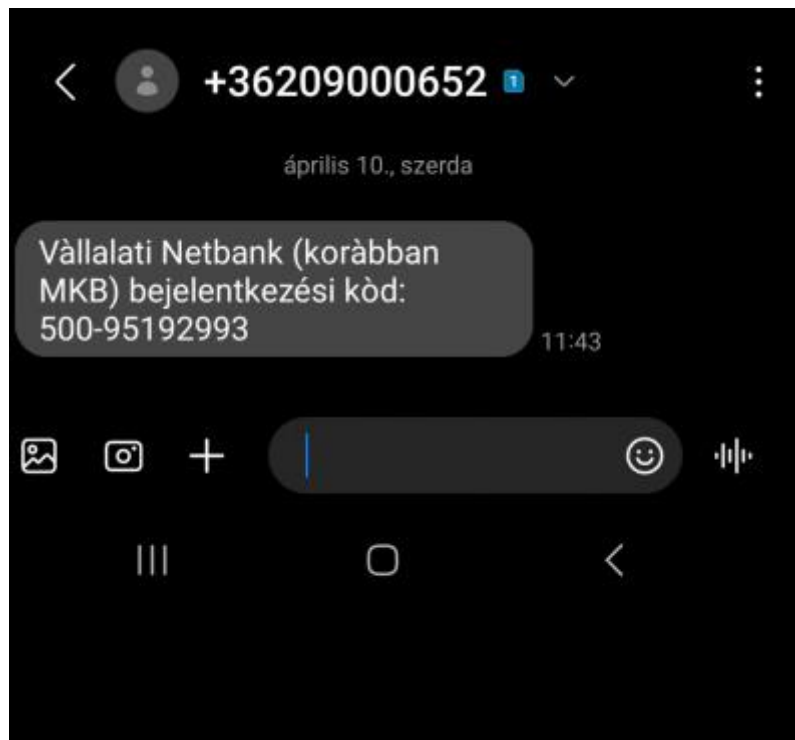
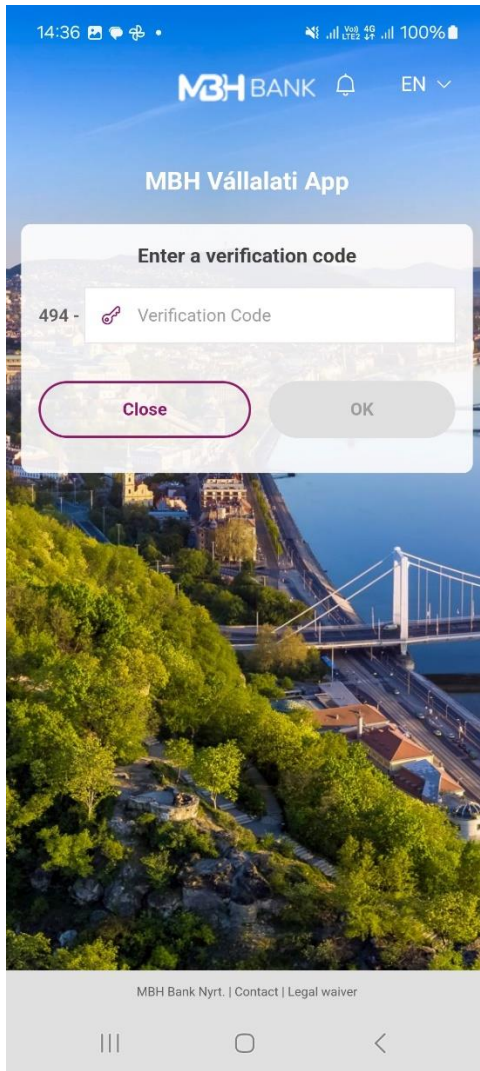
1. Enter the user ID and password you received from the bank, then tap the Login button to start the login process.



2. After that, an SMS will be sent to the phone you have provided, containing the single-use verification code needed to log in. The last 8 digits of the code must be entered on the Enter verification code screen, then press the OK button to continue.

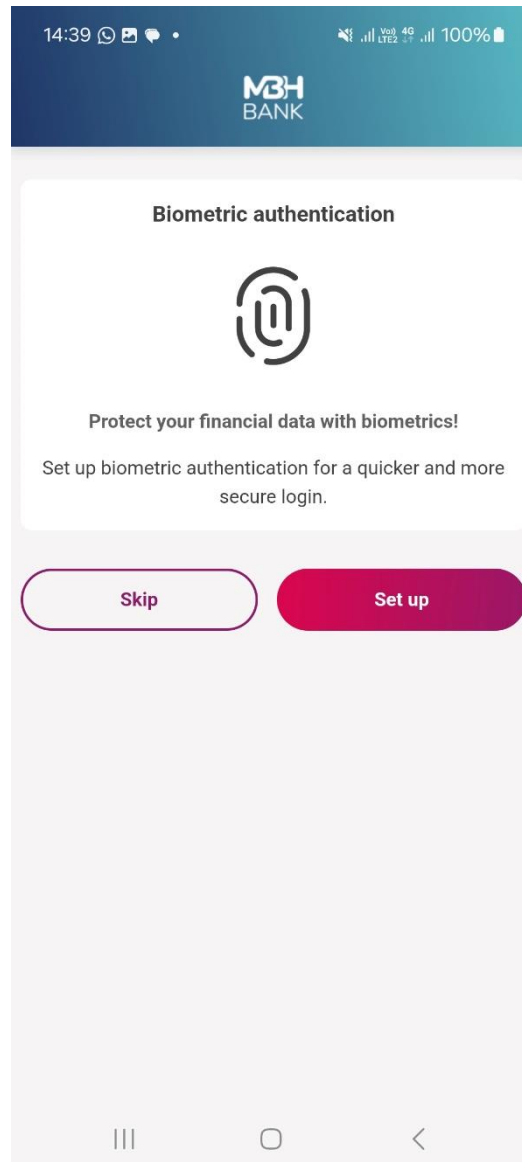
To access Vállalati Netbank (korábban MKB), you can receive SMS from the following 3 phone numbers:

- +36 20 900 0652
- +36 30 344 4652
- +36 70 706 0652

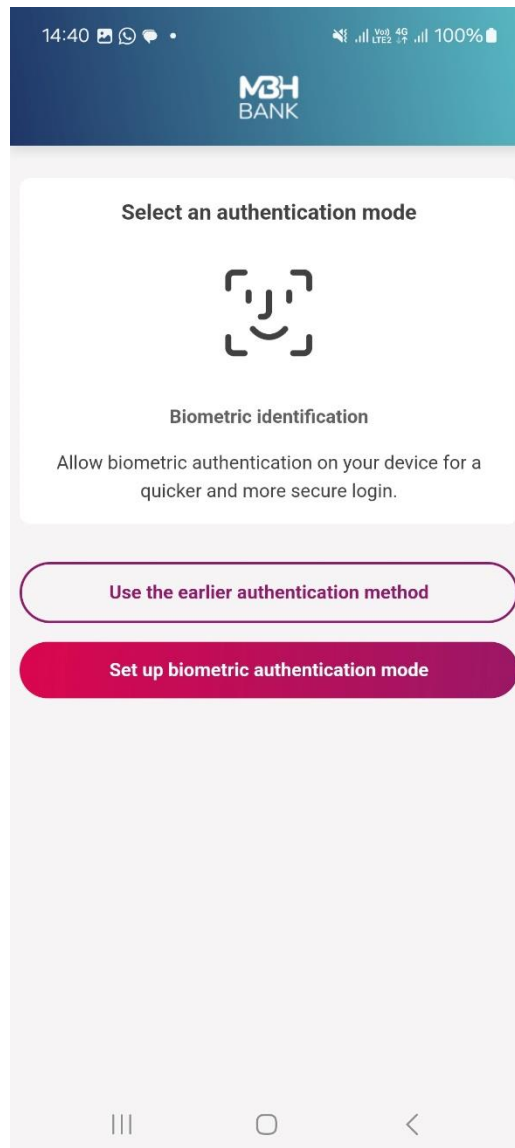


3. After successful login, the application will offer you to choose the authentication method:

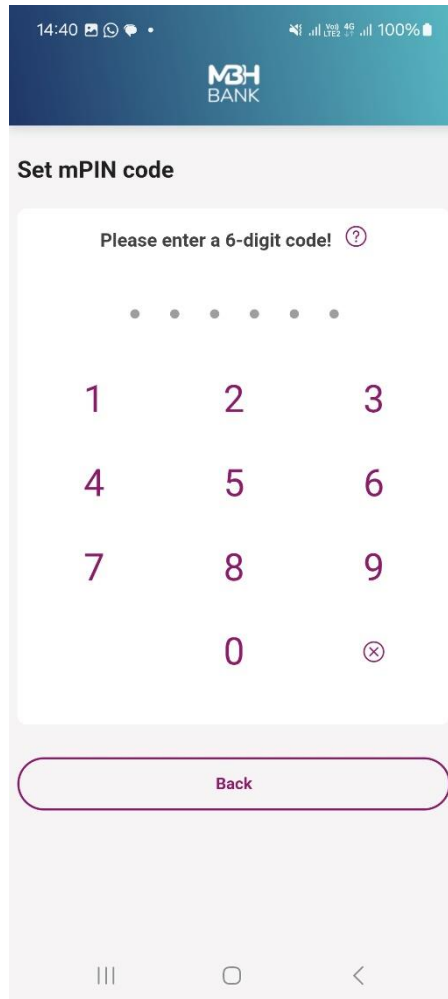
- Use the current authentication method (password + single-use password (SMS))
- Set biometric identification mode (mPIN, touchID, faceID for iOS and mPIN, fingerprint for Android)



4. By choosing the current authentication mode, the customer keeps the initial password + single-use (SMS) authentication mode.



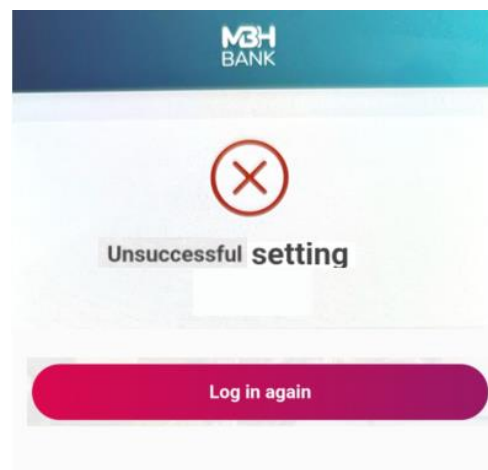
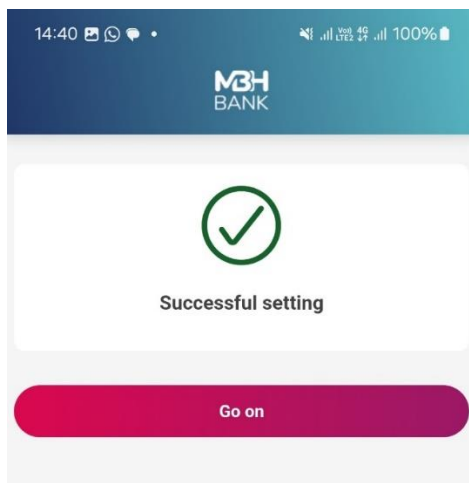
5. By selecting the biometric identification mode, you can enter an mPIN code of 6 digits of unique identifiers. The mPIN cannot consist of 6 identical numbers and cannot be gradually increasing or decreasing.



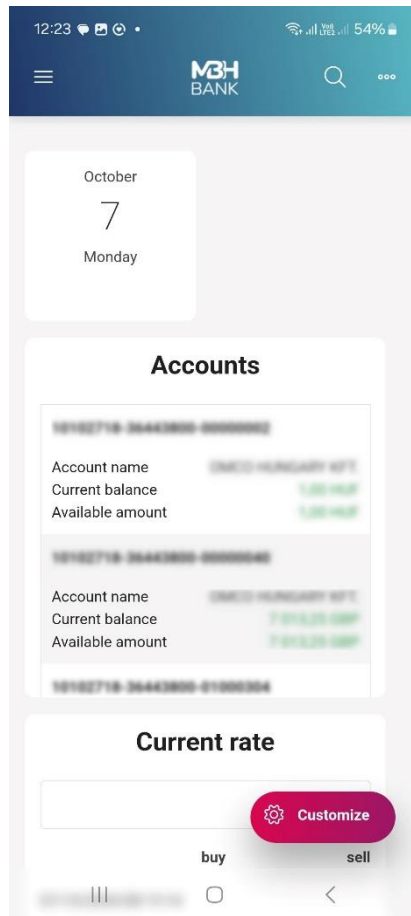
- The application uses the biometric identifier stored on the device, i.e. the face mapping stored on the device for iOS and the fingerprint stored on the device for Android.

Important! If biometric identification is activated, the "password + single-use password (SMS)" identification method cannot be used. If you want to restore the traditional login mode you used before, please call Telebank on +36 1 373 33 99 or +36 80 350 350.

- The app provides feedback on both failed and successful settings.



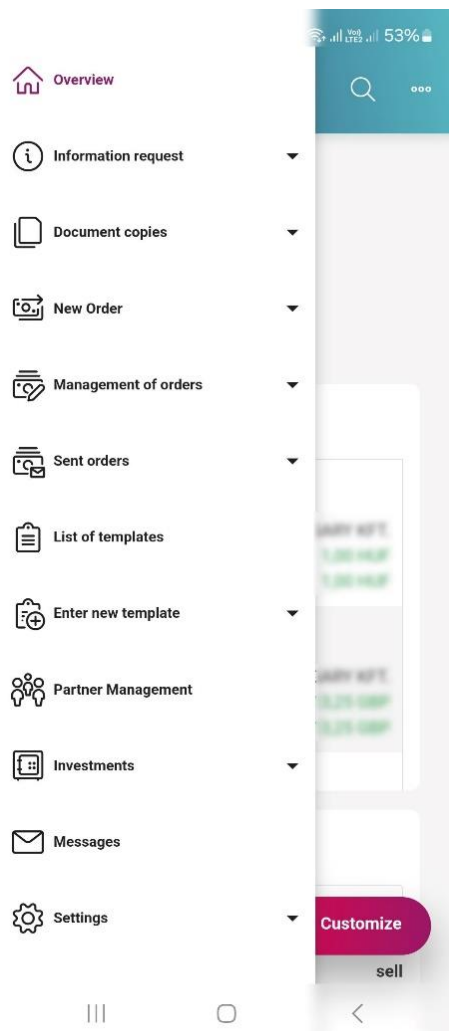
8. If the setup is successful, the app will navigate to the home page.



Functions of the Vállalati App

The menu items available within the app, similarly to the MBH Vállalati Netbank (korábban MKB), are the following:

- Overview
- Request information
- Document copies
- New order
- Manage orders
- Sent orders
- List of templates
- Add a new template
- Manage partner master
- Investments
- Mailbox
- Settings



For more detailed information, see the Vállalati Netbank (korábban MKB) Manual:
https://www.mbhbank.hu/sw/static/file/mbh_vallalati_netbank_userguide.pdf

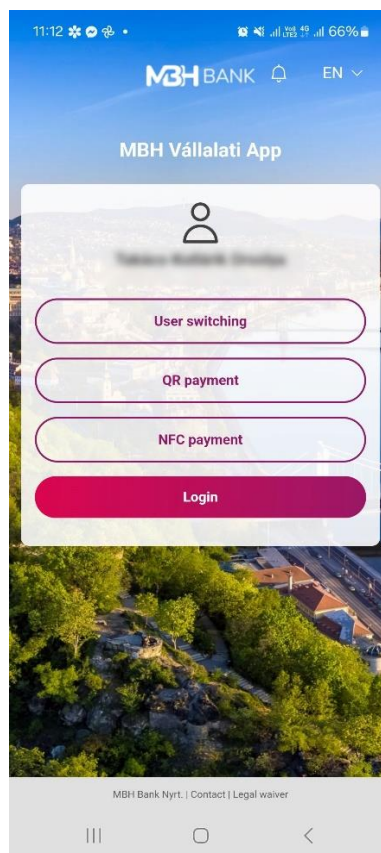
Qvik (EAM) service

New services have been introduced within the Instant Payment System. **Egységes Adatbeviteli Megoldások** (**hereinafter** Hungarian abbreviation **EAM** (In English: Single Data Entry Solutions) include QR code scanning, NFC and Deeplink payments.

EAM, officially known as Qvik, is available from within the app with buttons for scanning and even from outside the app.

Payment with QR code

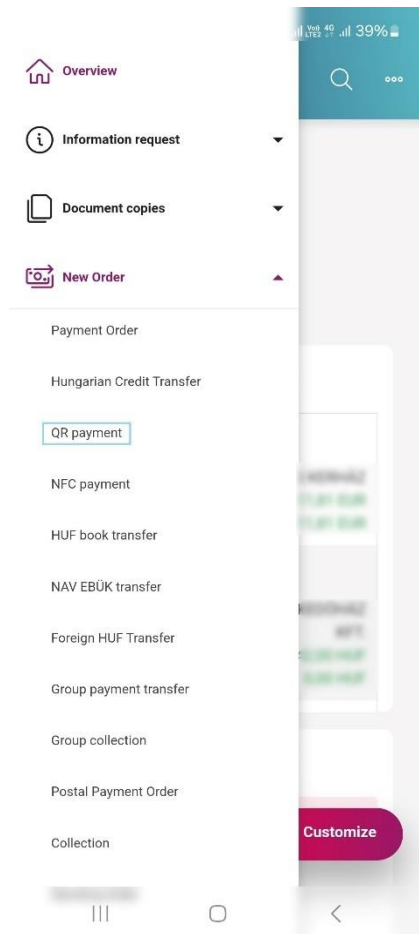
Payment by QR code can be initiated from the app's login interface:



Important! To display the "QR payment" and "NFC Payment" buttons on the login screen, you need to personalise the app. There are two options to personalise the application. The first is to automatically set the personalisation by activating biometric identification. If you are using a password login, the second option is that you can make the modification at any time in the Settings menu, under Security settings. To display the buttons, activate the "Remember user name" function.

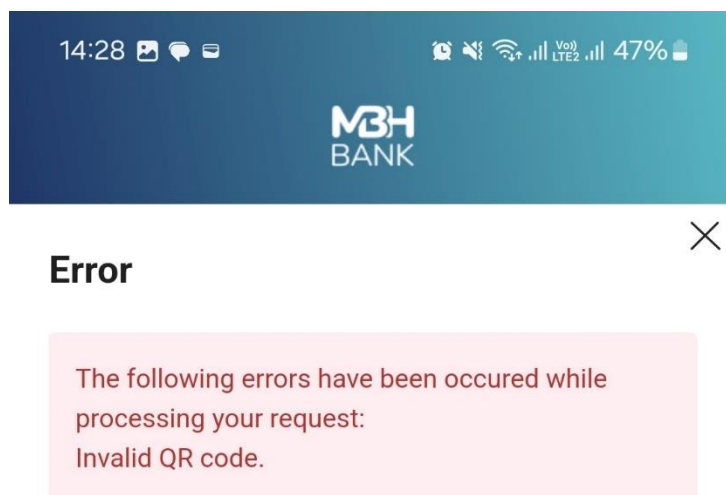
Important! In order to be able to initiate a QR code order from the app, you need to enable the app to use your device's camera.

You can also scan the QR code using the QR payment menu item in the New Order menu.

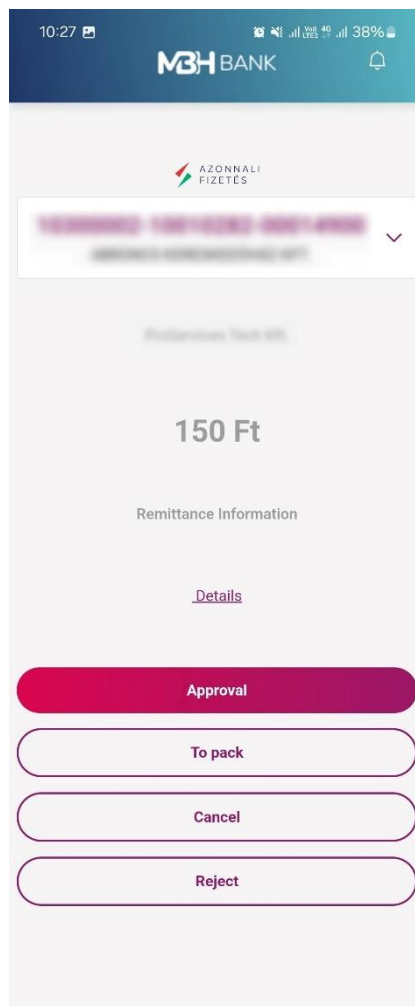


Once the QR code scanner is displayed, pointing your device's camera at the QR code for EAM orders, the application will load and display the order details.

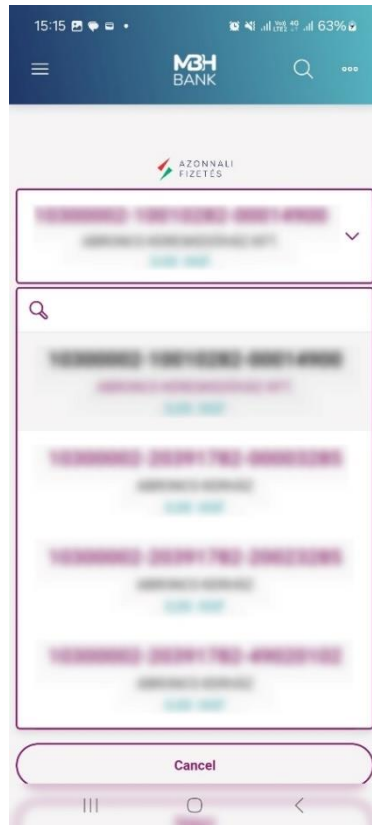
If the code scanning was unsuccessful, the app will inform you with an error message.



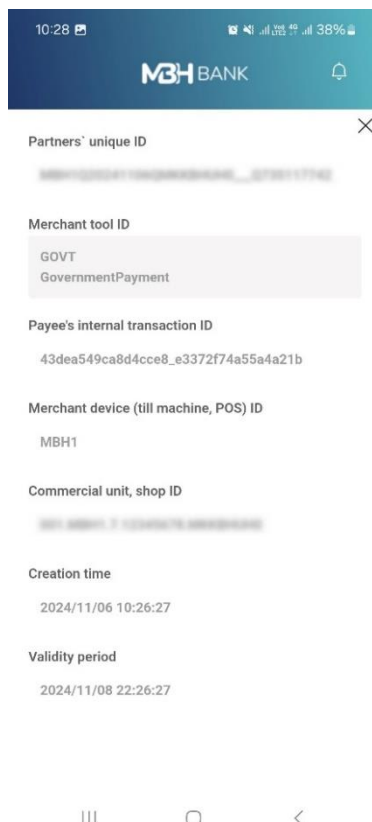
After successful scanning, the payment initiation interface will appear.



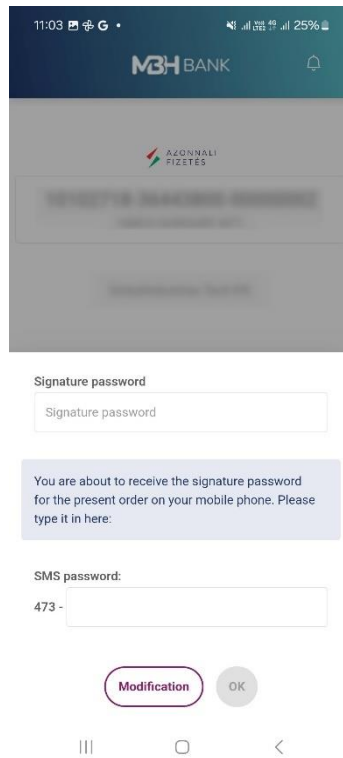
If you have more than one HUF account eligible for an Instant Payment order, you can choose the account you wish to use to execute the order from a drop-down list.



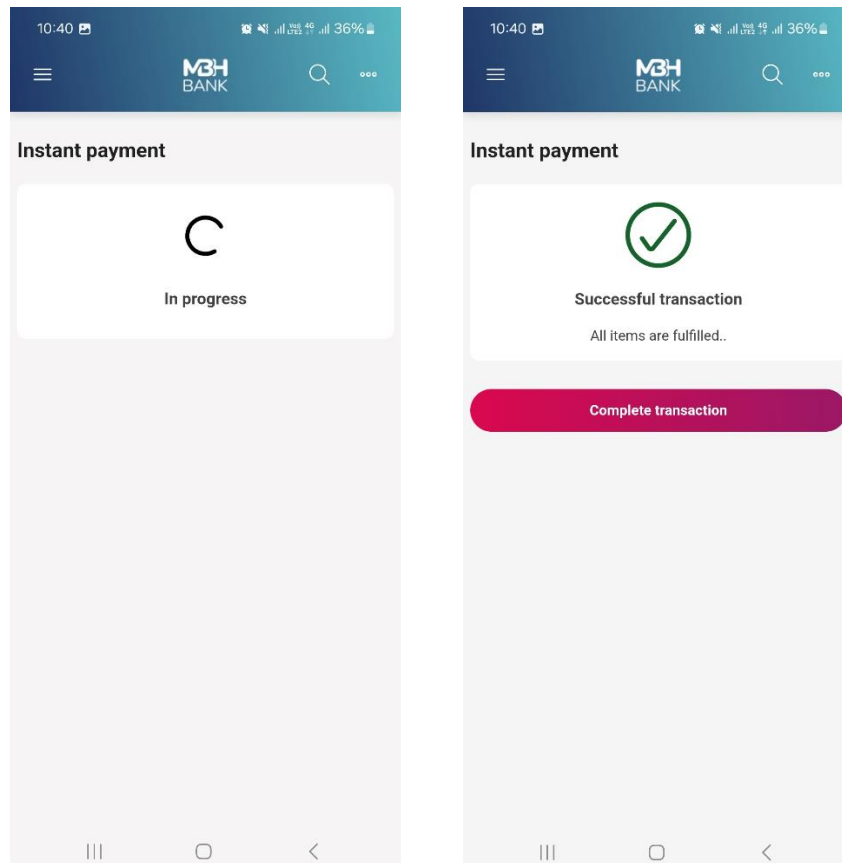
You can also tap on the **Details** button to view the details of the EAM order. If the provider issuing the EAM order has authorised it, you can modify the reference and/or the amount of the order.



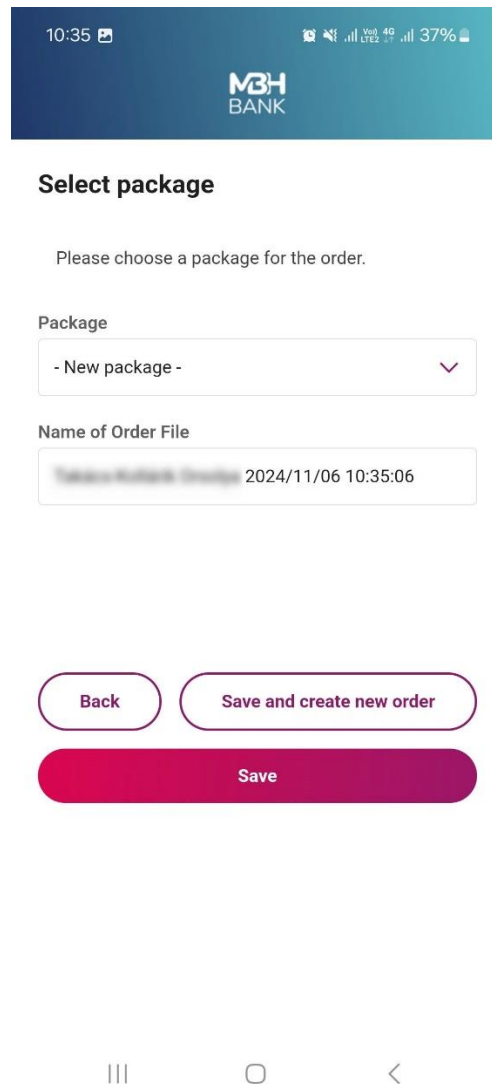
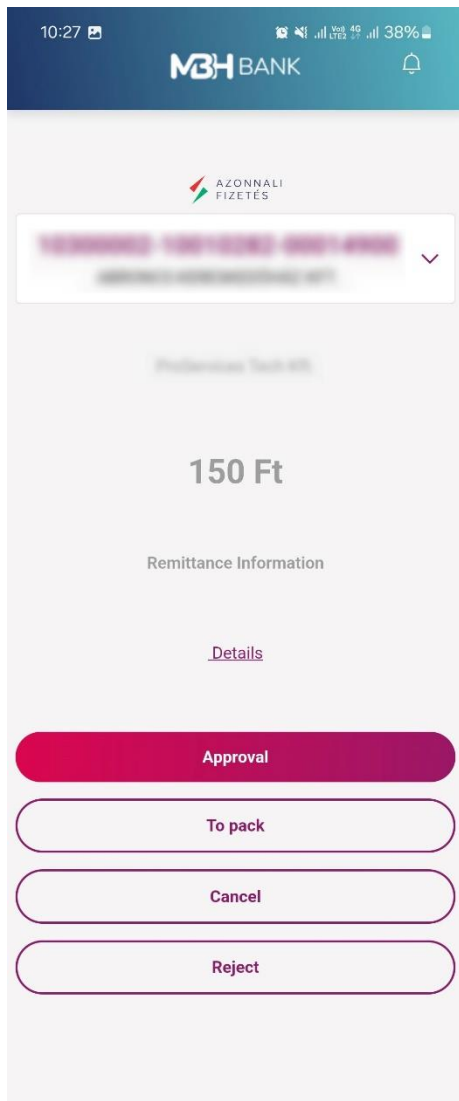
Click on the **Approval** button to start signing the order. In this case you can authenticate yourself with a password and a one-time SMS code or biometric identification. Depending on which authentication method is set for your user.



By tapping on the OK button, the payment process will start successfully:

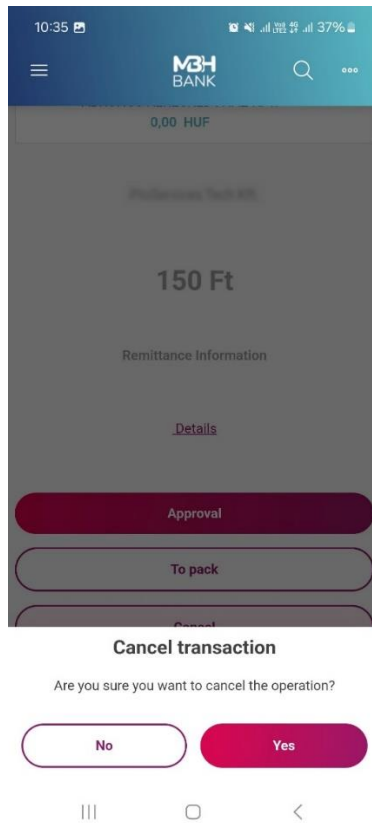


By tapping on the **To pack** button, the app will place the transaction in a batch, where you can save the batch, initiate a new order and cancel the order.

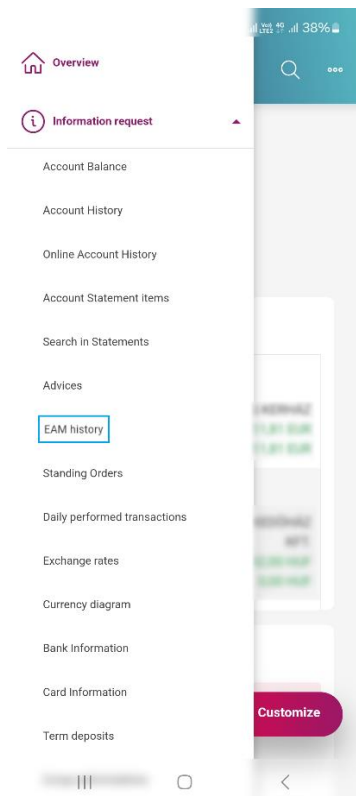


Important! Batches created from EAM orders can only be created by themselves, only one order can be included in a batch. If you select the Later option, the order will not only appear in the Orders list, where users with the appropriate signature score can sign it, but will also appear in the EAM History menu.

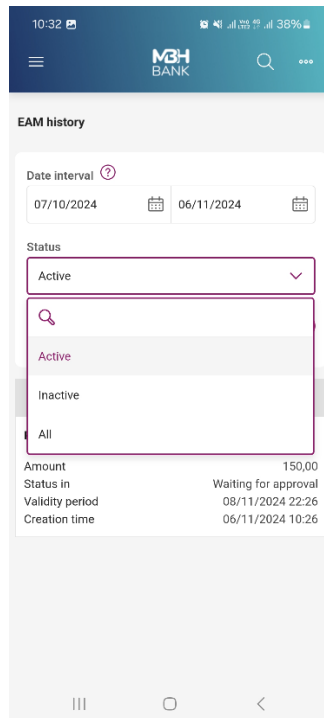
If you click **Cancel**, the system will abort the process and notify the user:



In this case, the approval of the scanned Qvik order will be aborted, but you can approve or cancel it from the EAM History menu at any time until the expiry date.




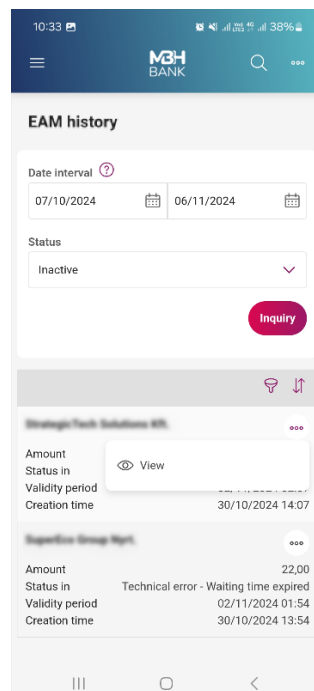
In the EAM history menu, previously scanned items are listed. Different searches can be started, for example: by setting a time interval, by setting a status. In the case of status, the appropriate type can be selected in the drop-down window. It can be active, inactive or all transactions.



In the active list, you can find Qvik orders that have already been scanned, are still waiting for approval and have not yet expired.

The inactive list shows Qvik orders that have been previously approved, rejected or whose validity period has expired.

To view pending or Inactive orders, click on the  for the View option:




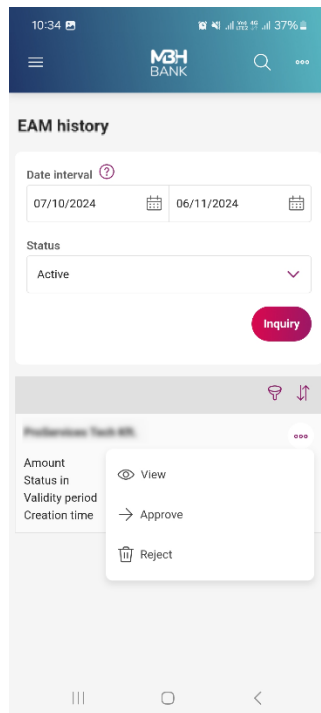
After selecting View, full details of the transaction will be displayed:

The screenshot displays the 'Instant payment' details screen in the MBH Bank mobile app. The interface is organized into several sections:

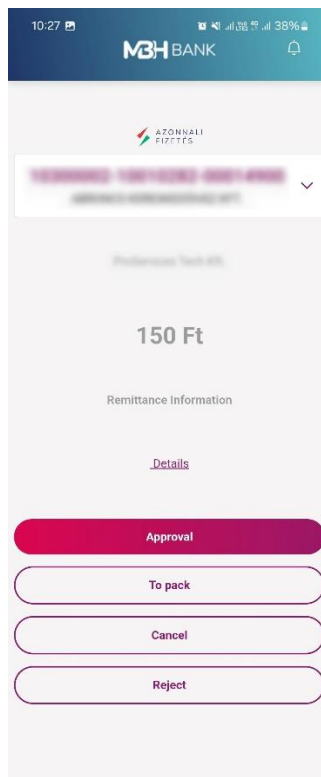
- Instant payment (View)**: Header section with a copy icon.
- Processing method**: Shows 'instant settlement' with a refresh icon and the 'AZONNALI FIZETÉS' logo.
- Creditor data**: Includes 'Trade name' (Professzion Tech Kft.), 'Account to be credited' (with masked IBAN numbers), and 'Destination Bank' (MBH Bank Nyrt. 7700 Moh cs, D zsa Gy rgy utca 31).
- Transaction information**: Shows 'Amount' (150), 'Currency of Amount' (HUF), 'Validity period' (08/11/2024 22:26:27), and 'Partners' unique ID' (masked).
- Additional information**: Includes 'Merchant tool ID' (GOVT GovernmentPayment), 'Payee's internal transaction ID' (43dea549ca8d4cce8_e3372f74a55a4a21b), 'Merchant device (till machine, POS) ID' (MBH1), 'Commercial unit, shop ID' (001.MBH1.7.12345678.MKKBHUHO), and 'Creation time' (2024/11/06 10:26:27).

A red 'Close' button is located at the bottom of the screen.

For transactions waiting to be approved, by clicking on the  , you can select View, Approve or Reject.

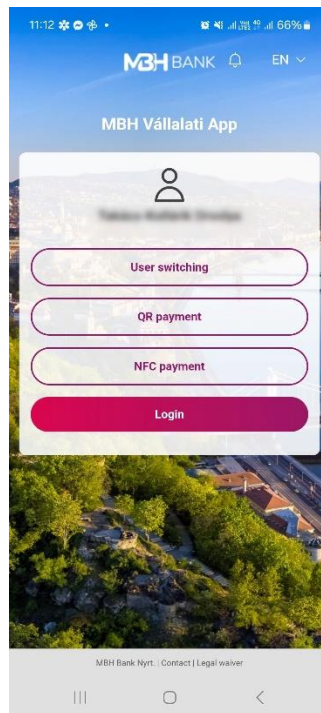


After selecting Approve, the Approve order will appear, as well as the options described earlier:

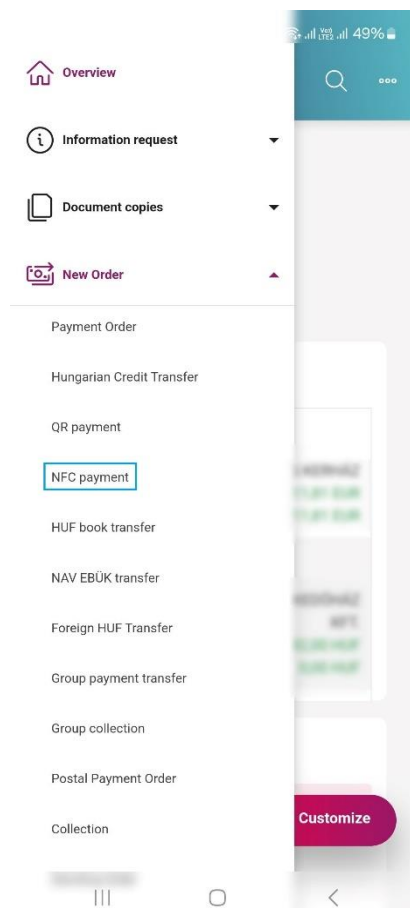


Payment with NFC

NFC-based payments can be initiated from the app's login interface:

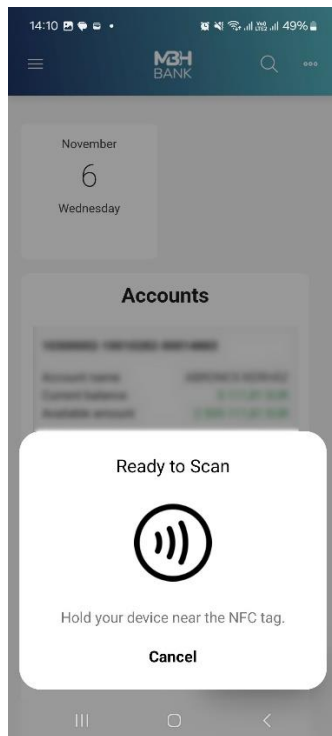


The other option is to go to the NFC payment menu in the New Order menu.

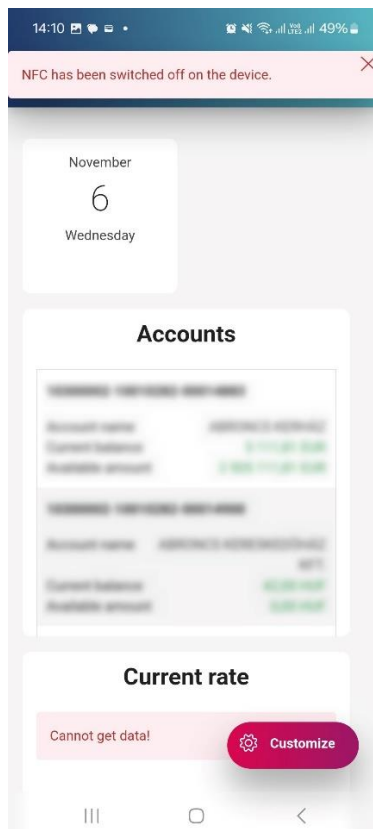


Once selected, you will see a message prompting you to scan your phone's factory NFC. Your device is then ready to scan your NFC-based Qvik order.

Important! For NFC scanning to work properly, you need to have NFC enabled on your device.



In case the NFC scanner is turned off on your device, the scan will fail and the application will inform you with an error message.



Deeplink

You can also manage Deeplink orders. A deeplink is a link that, when opened, will immediately redirect you to the banking application where you can approve your deeplink order as described above.

Important! Please always handle carefully the Qvik orders sent to you. Only scan a QR code or click on a link sent to you if you trust their source. Incoming Qvik orders may be sent to you by fraudsters, so please take extra care with the following.

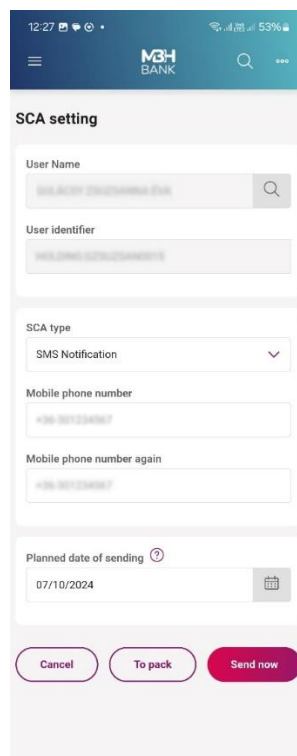
- Only approve QR codes or Deeplinks from credible sources.
- **If the scanned QR code, Deeplink or NFC directs you to your browser and asks for your Netbank ID or password in the browser, please do not provide it.** The scanned Qvik might navigate you to your browser, but it will never ask for your ID or password.
- **To manage Qvik, you only need the MBH Vállalati App available from the App Store or Play Store.** If you find that your device wants to download and/or install software after scanning, please do not allow it. No other software is required for scanning.

Settings

In this menu item you will find the following options:

1. SCA setting

The Strong Customer Authentication (SCA) option allows you to set up strong customer authentication. In this menu item you can connect your Vállalati Netbank (korábban MKB) user to the ViCA application. Once successfully connected, you will be able to log in and sign a transaction using the biometrics stored on your phone instead of the password + single-use password (SMS) login method.



The screenshot shows the 'SCA setting' screen in the MBH BANK mobile app. The interface includes the following elements:

- Header:** MBH BANK logo and navigation icons.
- Form Fields:**
 - User Name:** A text input field containing 'GALACTIC ZRICHMANN EÜR'.
 - User identifier:** A text input field containing 'HOLDING ZRICHMANN EÜR'.
 - SCA type:** A dropdown menu currently set to 'SMS Notification'.
 - Mobile phone number:** A text input field containing '+36-907334807'.
 - Mobile phone number again:** A text input field containing '+36-907334807'.
 - Planned date of sending:** A date picker field showing '07/10/2024'.
- Buttons:** Three buttons at the bottom: 'Cancel', 'To pack', and 'Send now'.

2. Initial Account Numbers

In this menu item, customers with more than one account number can choose which account number should be the initial, automatically selected account for each order type. By tapping on the arrow and tapping on one of the accounts, the application successfully saved the setting by tapping on the OK button. Tap Cancel to exit the menu item.

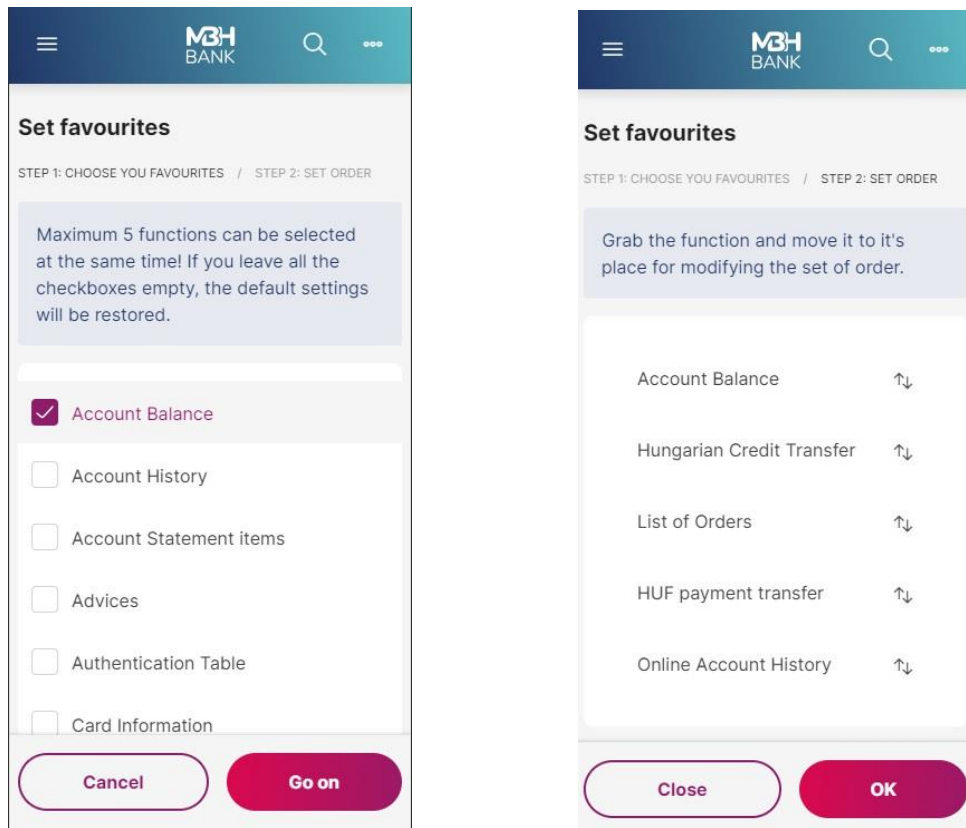
The screenshot shows the 'Initial Account Numbers' menu in the MBH BANK app. The menu is titled 'Initial Account Numbers' and contains five items, each with a dropdown arrow:

- Collection
- Documentary Payment Order
- Draw-down of foreign currency loan
- Draw-down of HUF loan
- Foreign currency book transfer

At the bottom of the menu are two buttons: 'Cancel' and 'OK'.

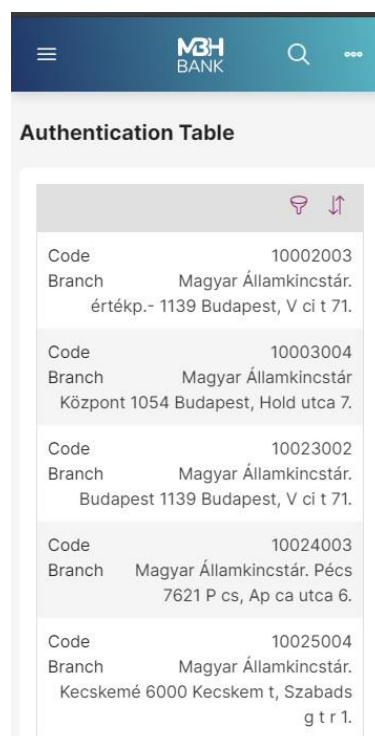
3. Set favourites

As a first step, you can select the favourite functions. By ticking the boxes, you can select up to 5 functions. In the second step, the order of the previously marked favourites needs to be determined. Move the function list to change the order. Click OK to save the desired setting.



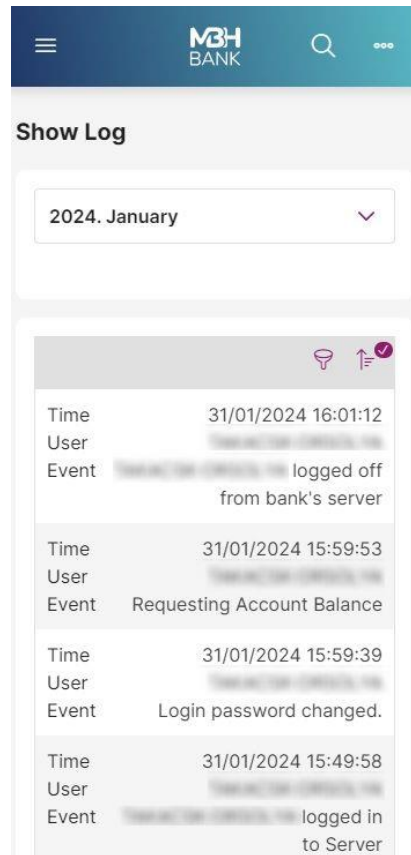
4. Authentication table

You can check the list of currently available Hungarian bank branches at any time in the Authentication table function.



5. Show log

In this menu item you can view the event log of the active user, which can be filtered by Time, User and Event fields, so you can track the actions taken while using the service.



6. Set account access authorisations

In the menu item you can check and revoke access authentication granted to Third Party Providers (TPP).

Dear Customer, ✕

With the Payment Services 2 (PSD 2) Directive entering into force you will be able to provide non-bank access for third party providers (TPP) to access your account information or to initiate transfers from your accounts.

You can withdraw formerly granted access rights via the following link:

<https://myopenbanking.mbhbank.hu/>

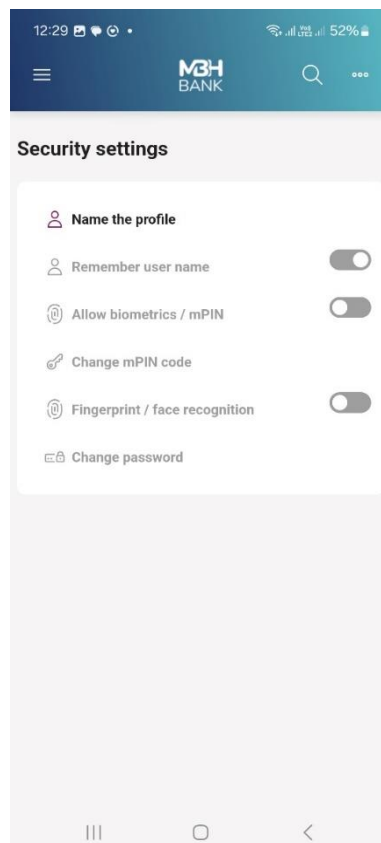
Click the link to open the secure MBH partner website into which you will be able to log in after re-identification (entering your Vállalati Netbank (ex-MKB Bank) user name, password and SMS code).

7. Security settings

- Profile naming option: the name you set here will appear on the login page later. This menu item is available if "Remember my username" is enabled.
- Remember username: Here you can have the user remembered, so you do not need to enter the username again when logging in. If biometric identification is enabled, this menu item will be set automatically and it will not be possible to disable it manually.

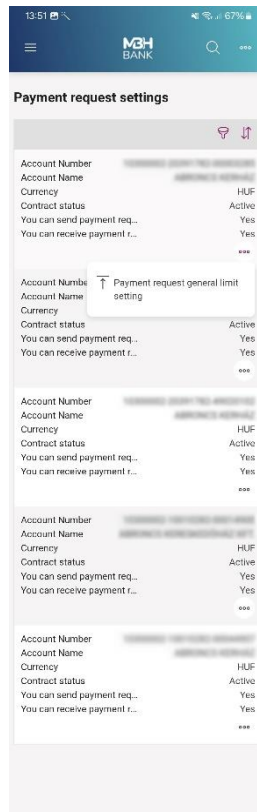
Biometric /mPIN authentication: If password + single-use password (SMS) is used to authenticate your login with this button it is possible to change this to biometric / mPIN based login. Once enabled, manual switch-off is not possible. **If you would like to reset your password + single-use password (SMS) for login, please contact Telebank on +36 1 373 33 99 or +36 80 350 350.**


- Change mPIN code: The mPIN code can be changed here, by entering first the current code, then you can enter the new mPIN code.
- Use of fingerprint/face recognition: Here you can disable the biometric identification, if it is disabled you will be asked to enter the mPIN code instead of the biometric identification for each login.
- Change password: If password + single-use password (SMS) authentication is set, it is possible to change the password here.

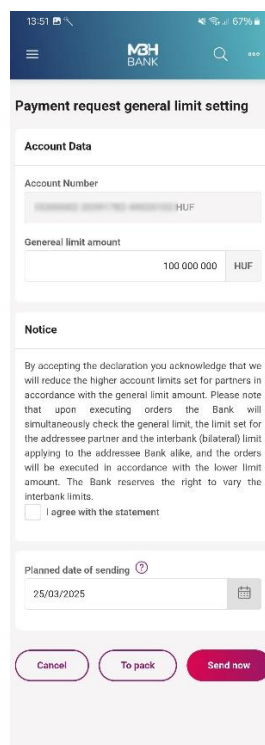


8. Payment request settings

In the Payment request settings menu you can see information on existing accounts. (For example: Account Number, Account Name, Currency, Contract status)

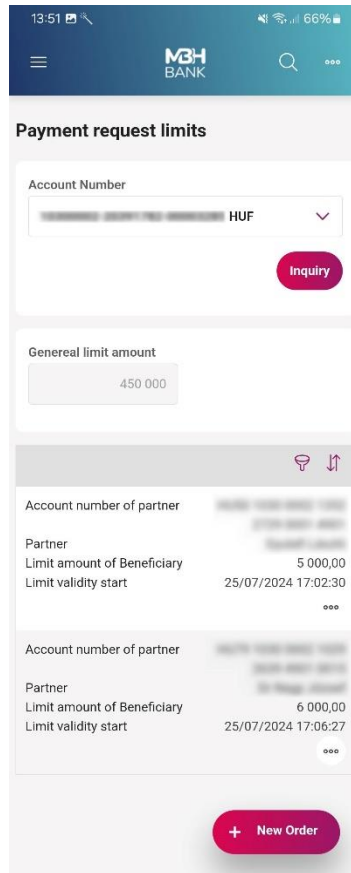


Upon clicking the  Payment request general limit setting option appears where you can set the amount of the general limit to be set for the selected bank account and then by confirming that you accept the information presented, you can submit it in a package or by instant submission.



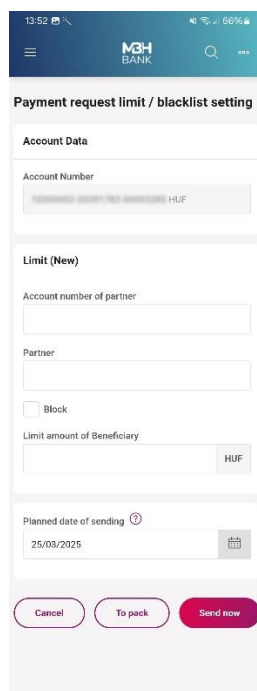
9. Payment request limits


In the Payment request limits menu you can set different limits for your various partners.

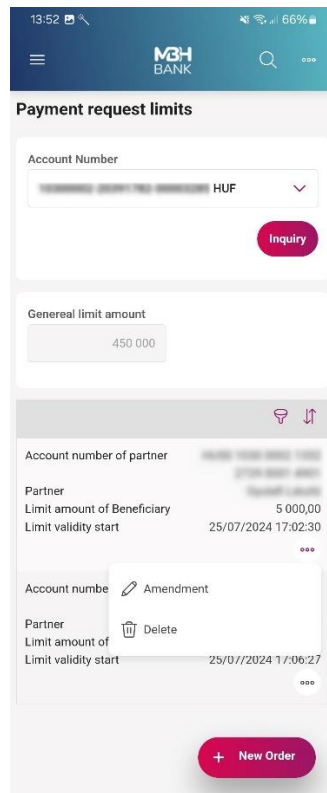


On the home screen you can see the partners already registered. Tap on the + New order button to add additional partners.

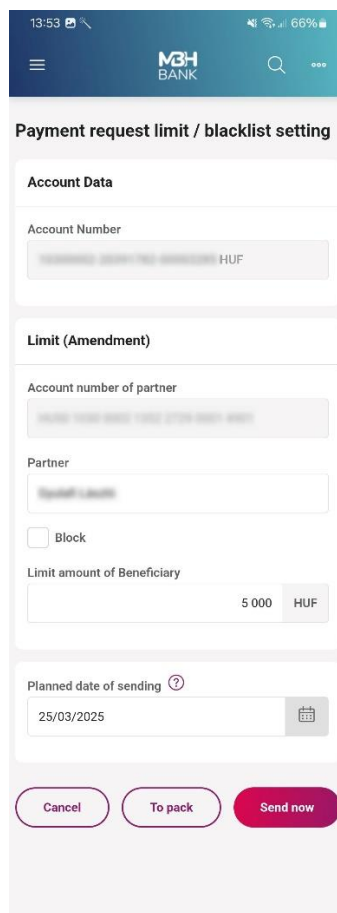
After setting the limit attached to the new partner you can submit it instantly or add it to a package.



In addition to entering new partner limits by tapping on the  you can modify or delete existing partners.



Tap on Amendment to change data relating to existing partners.



By selecting delete you can terminate an existing payment request limit.

The screenshot shows the 'Payment request limit / blacklist setting' screen in the MBH BANK mobile app. The screen is divided into several sections:

- Account Data:** A field for 'Account Number' with a value of 'XXXXXXXXXXXXXXXXXXXX HUF'.
- Limit (Delete):** A section for deleting a limit, containing:
 - 'Account number of partner': A field with a value of 'XXXXXXXXXXXXXXXXXXXX HUF'.
 - 'Partner': A field with a value of 'XXXXXXXXXXXX'.
 - 'Block': A checkbox that is currently unchecked.
 - 'Limit amount of Beneficiary': A field with a value of '5 000 HUF'.
- Planned date of sending:** A field with a value of '25/03/2025' and a calendar icon.

At the bottom of the screen, there are three buttons: 'Cancel', 'To pack', and 'Send now'.

10. Change PIN

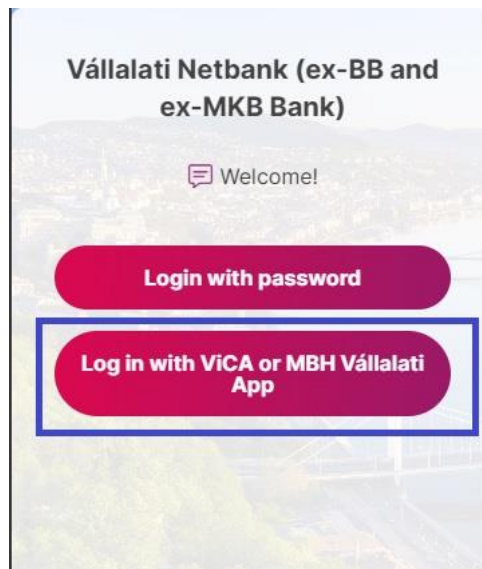
By clicking on the Settings / Change PIN menu item the setting of the on-line security code of the bank card directs the user from the Vállalati App page to the Online PIN code settings page (<https://onlinepinbeallitasok.mbhbank.hu/mkb3ds/login>) where every customer can sign in after identification upon entering the necessary data.

Entry and transaction approval by biometric authentication

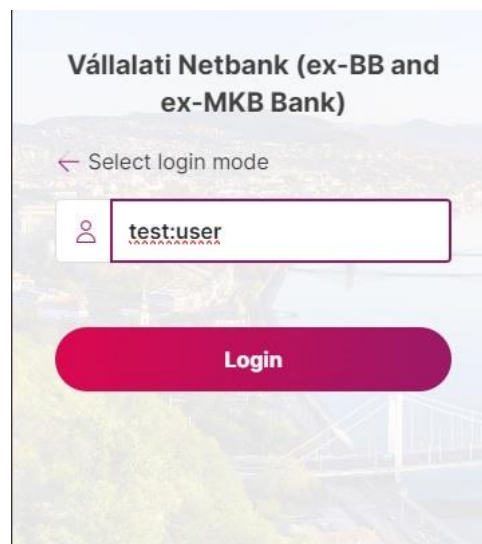
If biometric identification is activated, the "password + single-use password (SMS)" identification method cannot be used. If you want to restore the traditional login mode you used before, please call Telebank on +36 1 373 33 99 or +36 80 350 350.

If biometric authentication is set, you can log in as follows:

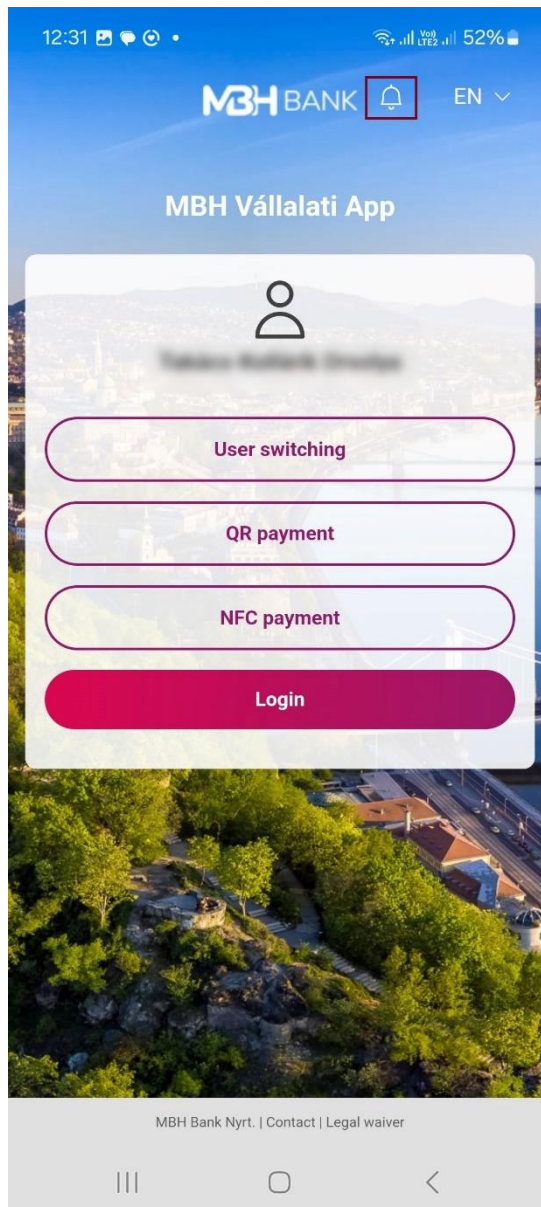
- On the MBH Vállalati Netbank (korábban MKB) home page, select the "Login with ViCA or MBH Vállalati App" option.



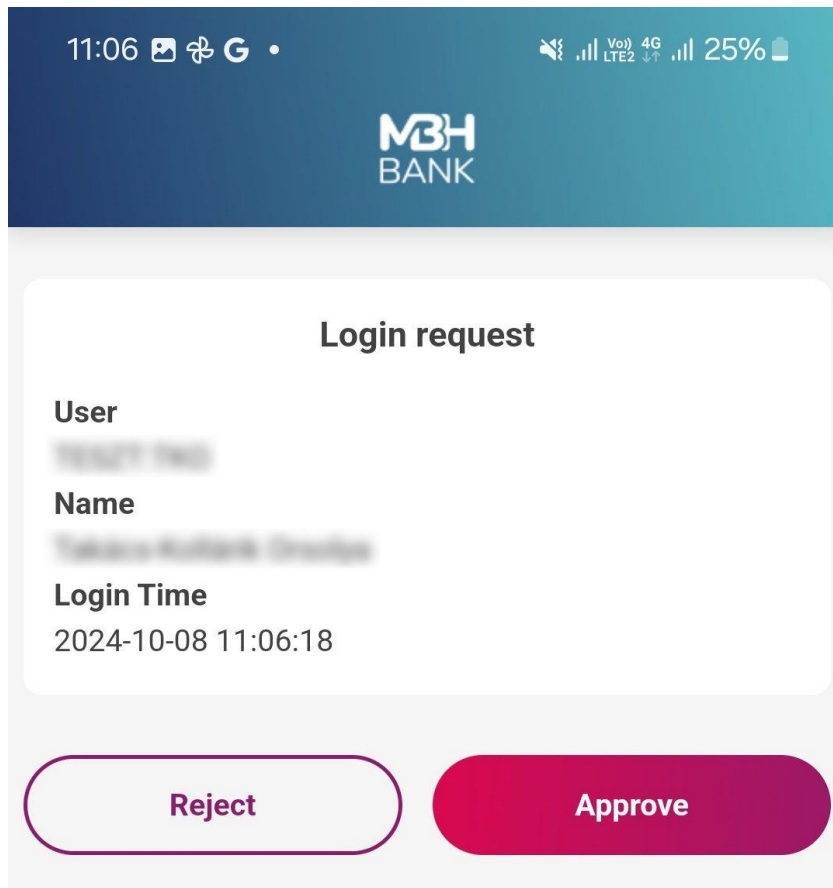
- Enter your username, then click on the "Login" button.



- The interface will then prompt you to launch the MBH Vállalati App.
- After starting the MBH Vállalati App, tap the bell icon in the top right corner and identify yourself with biometric identification.

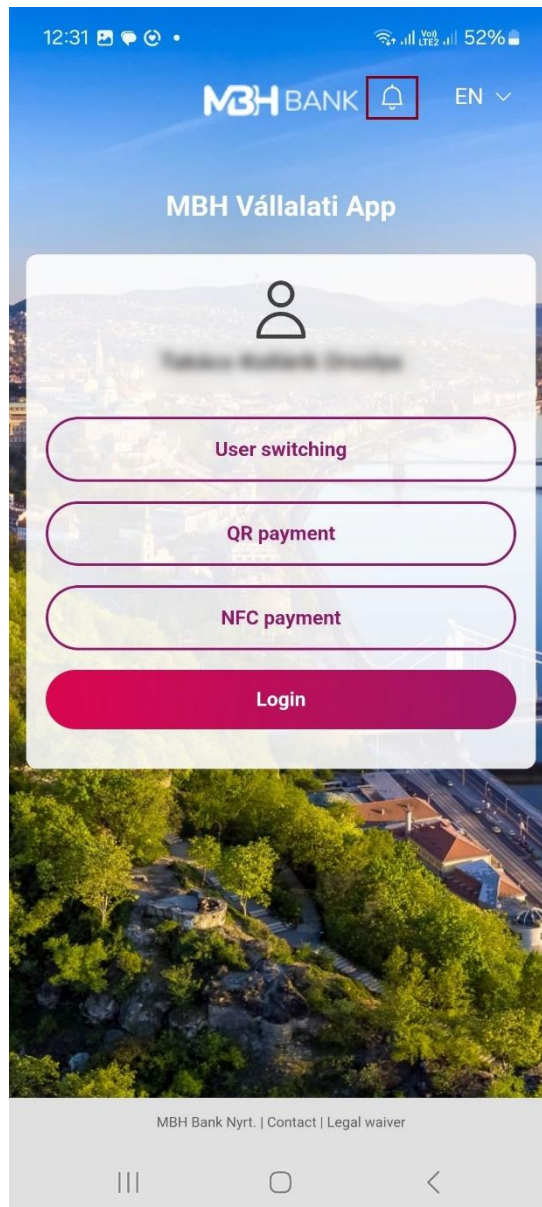


- After successful identification, you will be prompted to log in, and once approved, the system will log you in on the browser.



If biometric identification is set, the transaction can be approved as follows:

- Enter/select the transaction you want to sign, then start the signing process.
- The interface will prompt you to launch the MBH Vállalati App.
- After starting the MBH Vállalati App, tap the bell icon in the top right corner and identify yourself with biometric identification.



- After successful identification, the "Sign packages" button will appear. Here you can approve or reject the package. After approval, you successfully signed the package.



Sign Packages

Order type

Foreign currency payment transfer

Account to be Debited

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Total

100000 HUF

No. of orders

1

1. item

Beneficiary Account No.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Amount

100000 HUF

Reject

Approve

