MANUAL FOR THE USE OF INTERNET BANKING E-KENT

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2026.

CONTENT

1. PAGE FOR SIGN IN IN e-Kent

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

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

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

After that screen like this will be shown:
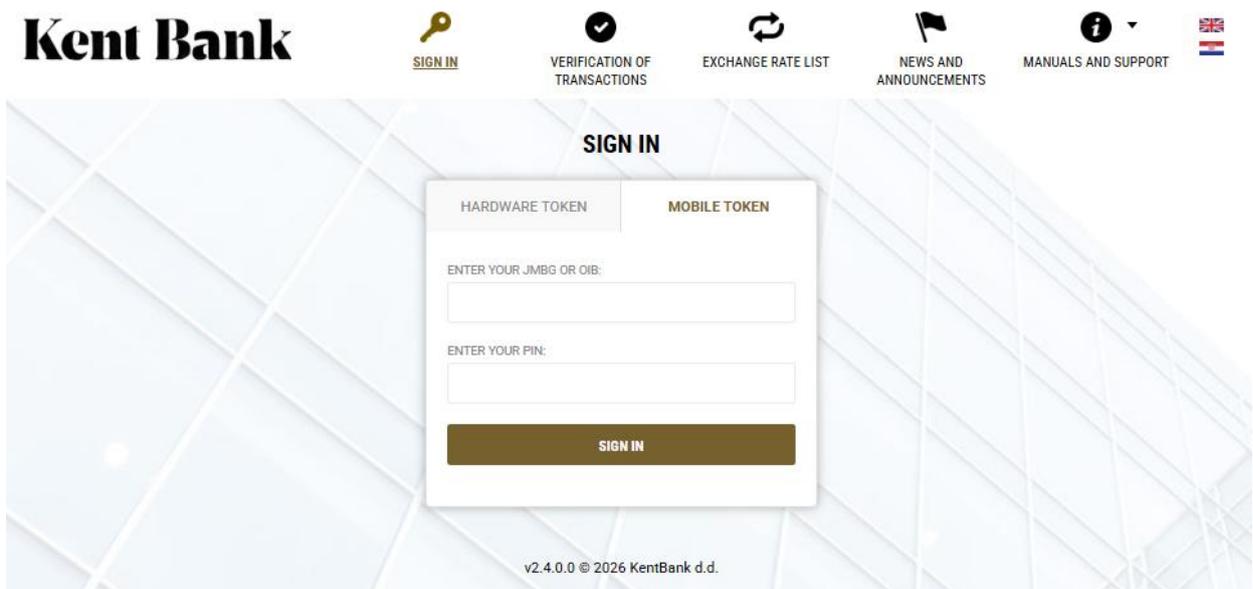
On the pre-login screen of e-Kent the following options are available:

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

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

The code that is displayed on the e-Kent screen must be the same as the one in the notification in the m-Token.
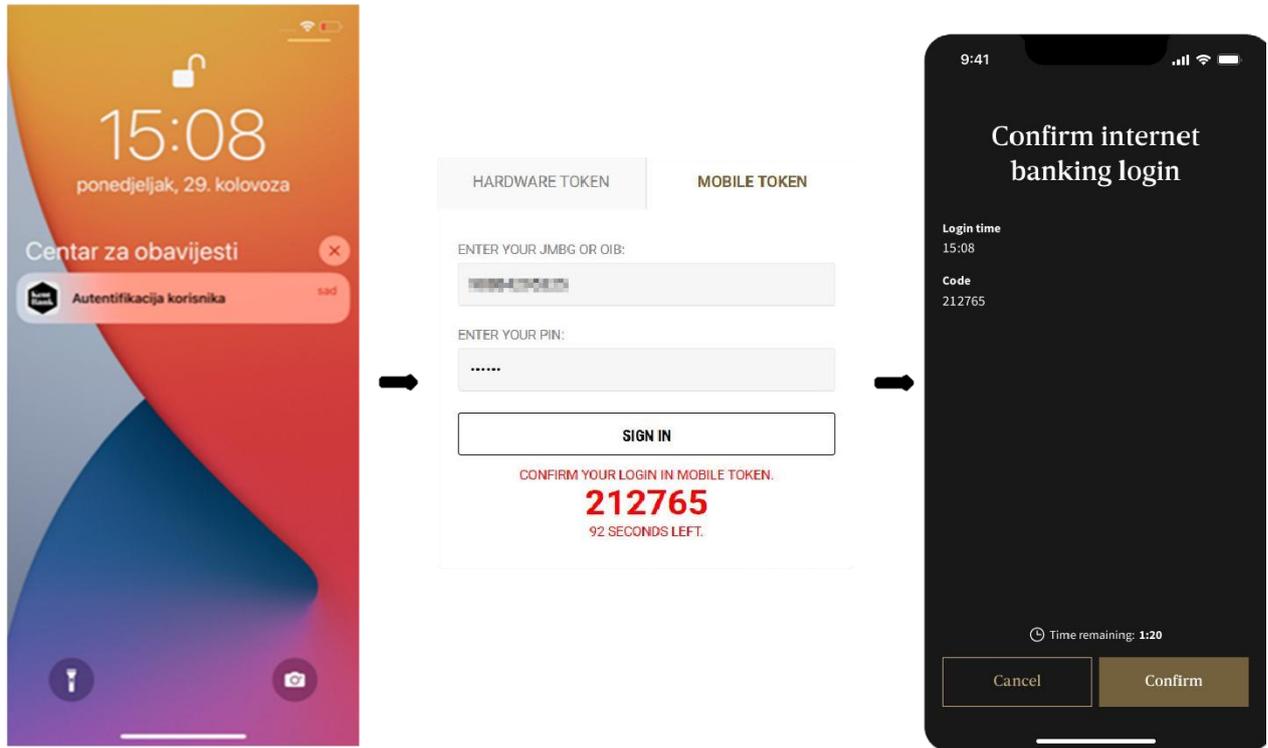
TOKEN – login into e-Kent with token. Serial number of the token is inserted, and one-time PIN generate by the device selecting key #1 on the device:
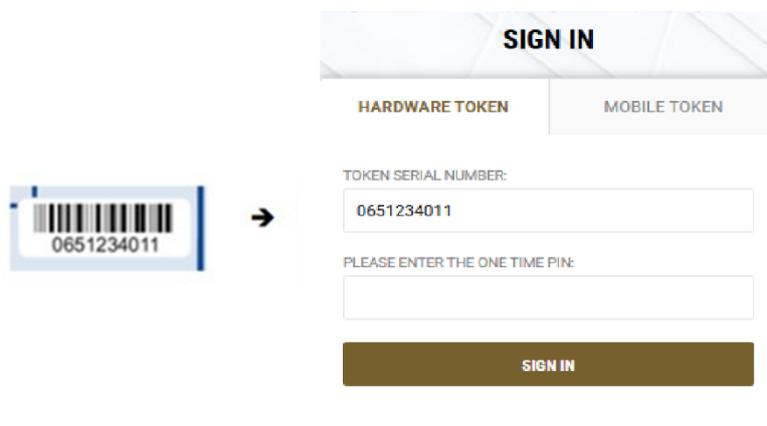
Details on the usage and management of mobile token and token you can find in the chapter [1.1. USAGE AND MANAGEMENT OF MOBILE TOKEN (m-TOKEN) AND HARDWARE TOKEN (TOKEN)](#)

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

If in KentBank you are using both private and business accounts, while signing into e-Kent you can choose whether you want to access your private or business accounts:
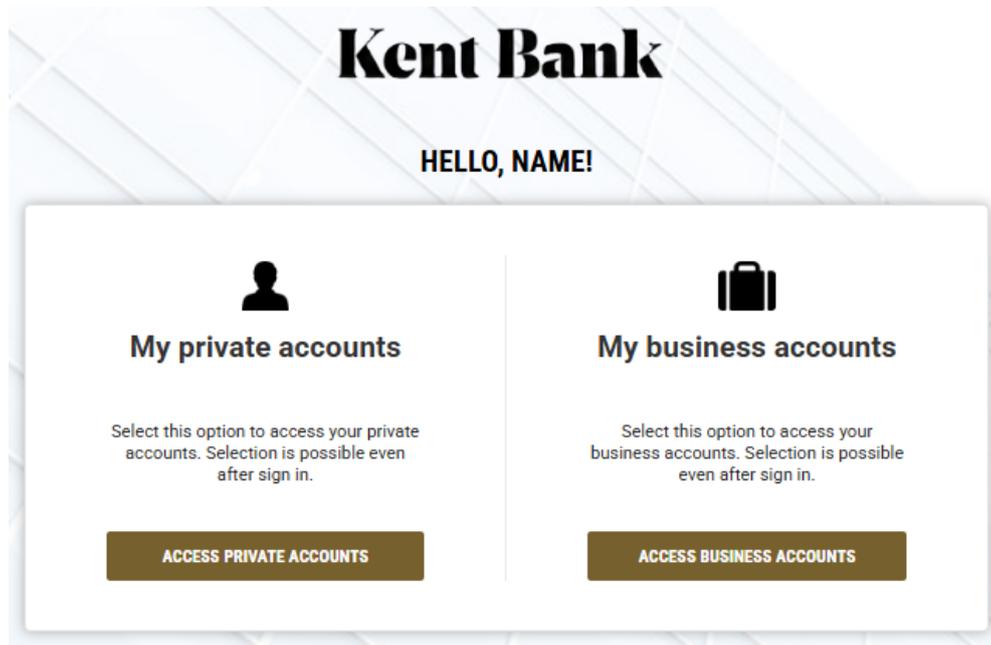
2. **VERIFICATION OF TRANSACTIONS –** screen by which you can check the status of a payment order executed through e-Kent without signing in the internet banking. You must enter number of the transaction number that is visible for all payments through e-Kent

3. **EXCHANGE RATE LIST –** current exchange rate list of KentBank as well as history of exchange rate lists

4. **NEWS AND ANNOUNCEMENTS –** current news and announcements related to e-Kent

5. **INSTRUCTIONS AND SUPPORT:**

   • **e-Kent user manual –** user manual for e-Kent internet banking

   • **m-Kent user manual –** user manual for m-Kent mobile banking

   • **Customer support –** contact information of the internet and mobile banking support

- **Branch offices and ATMs –** list of branches and ATMs of KentBank with locations, addresses and contact information

1.1 USAGE AND MANAGEMENT OF MOBILE TOKEN (m-TOKEN) AND HARDWARE TOKEN (TOKEN)

1.1.1 Mobile token (m-Token)

1.1.1.1 General information on Mobile token

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

The mobile token is visible in the main menu of the m-Kent application:
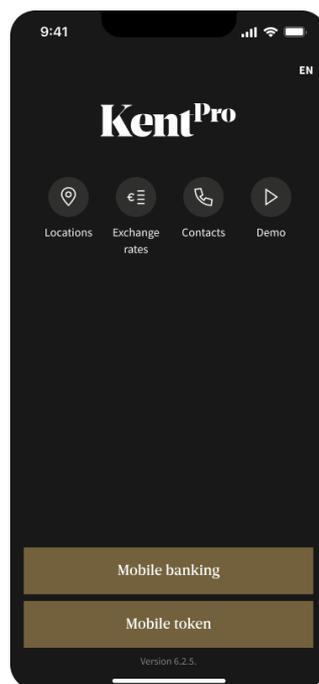
1.1.1.2 Menu items of Mobile token

By selecting the mobile token, the following menu items are visible:
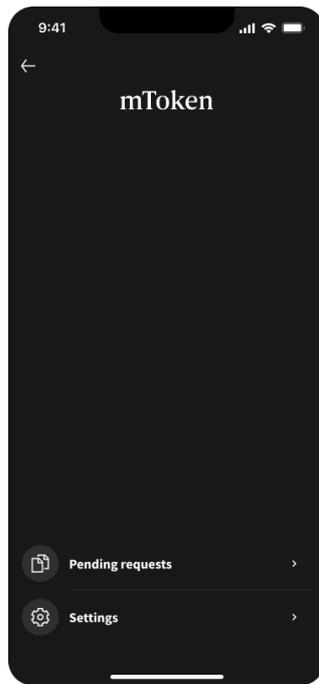
PENDING REQUESTS – here are visible all active requests set from e-Kent (request for login in e-Kent, request for authorization of payment orders etc.)

SETTINGS – Biometrics login, change language, change application PIN, migrate to new device and application theme
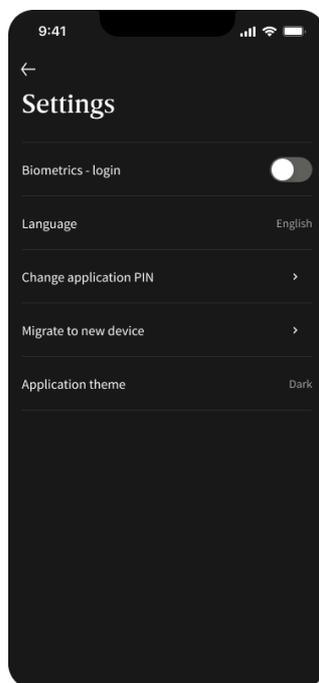
1.1.2 Login into e-Kent

In the e-Kent login form, select the APP tab. In the field ENTER YOUR JMBG OR OIB, enter your OIB / JMBG (in case you are logging in on behalf of a business entity, enter your own OIB / JMBG in this field, and not the OIB of the business entity). In the ENTER YOUR PIN field, enter your permanent six-digit PIN:
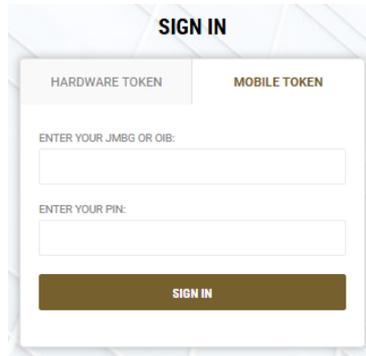
After entering the required data, select SIGN IN and a notification will arrive on the mobile phone. By selecting the notification, you enter the m-Token, and the message is displayed together with the login code. By selecting APPROVE you enter e-Kent:
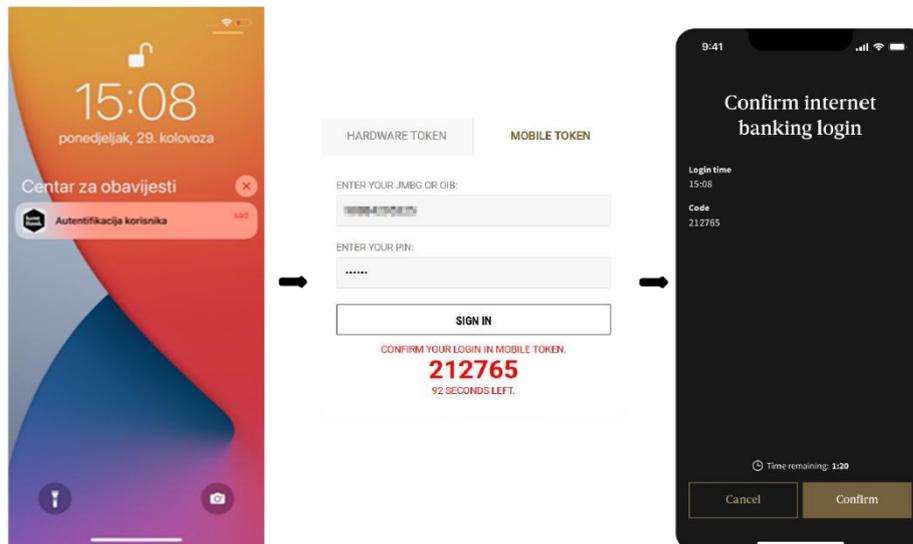
NOTE: if no notification arrives, open the m-Kent application, select M-TOKEN and PENDING REQUESTS menu, and manually select the authentication request

1.1.3 Authorization of transactions

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

Enter e-Order

Processing 1 transaction(s) the amount of **2.00 EUR**. The fee is **0.50 EUR** and will be charged at the moment of execution, unless you are entitled to a preferential fee at that moment.

CONDUCT PAYMENT　　**ADDITIONAL ORDER**

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

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

1.2 Hardware token (Token)

1.2.1 Device appearance

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

1.2.2 Device functions

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

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

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

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

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

1.2.3 Change of PIN

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

- first enter the initial PIN and press the OK key

- enter a new PIN and press the OK key

- re-enter the new PIN and press the OK key

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

1.2.4 Login into e-Kent

In the e-Kent login form, select the TOKEN tab. In the TOKEN SERIAL NUMBER field, enter the serial number of your token located on the back of the device:
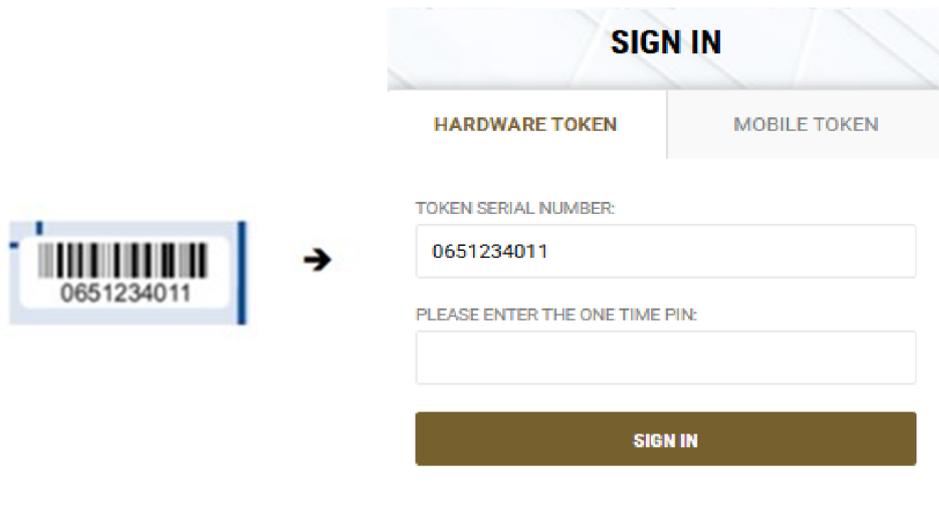
After entering the token, select Generate OTP (Key # 1):

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

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

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

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

2. e-Kent INTERNET BANKING

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

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

2.1 DASHBOARD

On the dashboard, you can find the following options:

- **Main menu** – each item from the main menu is in detail described in this user manual

- **Overview of single account with the most used functionalities** – in this part of the screen in a simple way you can choose one account and with one mouse click execute one of the most used functions (payment, turnover, details and similar)
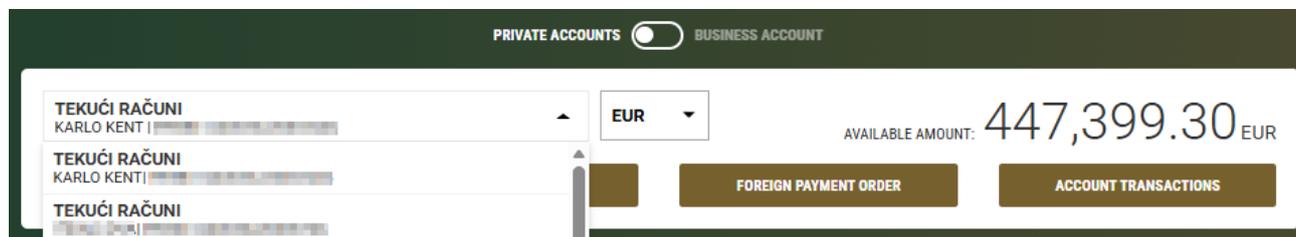
By selecting one account 4 most used functionalities are available. Apart from selecting the account you could also select the currency if you select the account that has more than one currency:
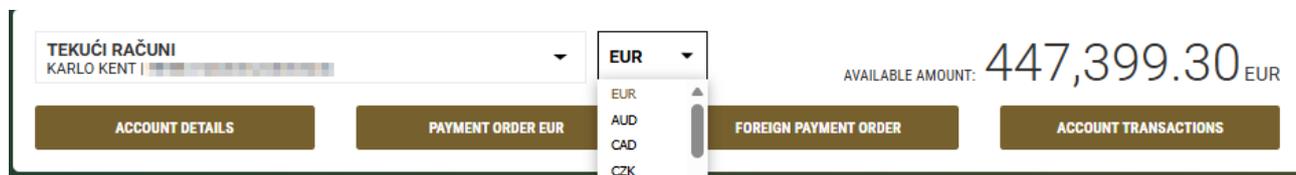
Also, on the right side you can see the current available amount, i.e., account balance of each account, and:

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

- **Search bar** – possibility to search/filter specific accounts according to account number, account name or account owner

- **Advertisements and notifications** – on the bottom of the page advertisements and notifications related to e-Kent or some other service of KentBank are shown

2.2 ACCOUNTS

In the menu ACCOUNTS you have the following functionalities:

2.2.1 Account details

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

2.2.2 Account transaction overview

Overview of account transaction overview in the selected time with possibility to filter transactions and downloading it in Excel and PDF.

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

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

2.2.3 Reserved card transactions

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

2.2.4 Limit for payment in installments

Details of using debit card with payment in installments:

Limit for payments in installments

LIMIT DETAILS

| APPROVED | 2,500.00 EUR | USED | 891.47 EUR |
| MAXIMUM NUMBER OF INSTALLMENTS | 12 | AVAILABLE | 1,608.53 EUR |

View transactions in installments   DATE FROM 3/10/2025 ▼   DATE TO 3/10/2026 ▼   STATUS: Repayment ▼   **VIEW**

	Date	Amount	Remaining	Number of instalments	Description
	▼				
⊞	11/21/2025	500.00	333.32	12	

By clicking on the icon ⊞ details on payment in instalment is shown.

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

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

REQUEST LIMIT

2.2.5. Instant limits settings

In the instant limit settings, you define the maximum amount that can be paid in a single instant payment. 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 no active instant limit is set. This option gives you additional control and security when making instant payments.

Instant limits settings

	LIMIT PER ORDER IN EUR		CURRENT INSTANT LIMIT
	0.00	**CHANGE LIMIT**	LIMIT NOT SET

2.2.6. Division into instalment

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

Division into installments DATE FROM 2/23/2026 ▾ DATE TO 3/10/2026 ▾ **VIEW** | **CLEAR FILTERS** | **DOWNLOAD XLS**

Number	Date	Description	Debit	Credit	Divide into installments
257781074	3/6/2026	01.01.2026. SUSHI BAR ANTIQUE Split	32.30	0.00	▧
257781076	3/6/2026	01.01.2026. SUSHI BAR ANTIQUE Split	26.00	0.00	▧
257781078	3/6/2026	01.01.2026. Garaza Stari Grad Rijeka	6.00	0.00	▧

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

Division into installments

Please define the number of instalments into which you wish to split the transaction 01.01.2026. SUSHI BAR ANTIQUE Split in the amount of 32.30 EUR

NUMBER OF INSTALMENTS	▾

DUE DATE OF FIRST INSTALMENT	▾

CONFIRM **CANCEL**

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

2.2.7. List of debit cards and daily limits

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

2.2.8. Statements

2.2.8.1. Statements for retail

List of monthly statements for retail by selected transaction account. Extracts can be downloaded in Croatian and English.

Statement number	Date	For the month	Account Number	#
	▼			
2	2/28/2026	02/2026	▨▨▨▨▨	🇭🇷 🇬🇧
1	1/31/2026	01/2026	▨▨▨▨▨	🇭🇷 🇬🇧

2.2.8.2 Statements for business

The list of monthly statements for legal entities for the selected transaction account, statements for the transaction accounts of business entities can be downloaded as:

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

| INDIVIDUAL STATEMENTS | GROUP STATEMENTS FOR THE DATE | GROUP STATEMENTS FOR THE PERIOD |

Statements

Statement number	Date	For the month	Account Number	Statement format
24	3/6/2026	03/2026	HR7141240031175000221	SELECT FORMAT ▼
23	3/5/2026	03/2026	HR7141240031175000221	SELECT FORMAT ▼
22	2/28/2026	02/2026	HR7141240031175000221	SELECT FORMAT ▼

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

the statement, and on the right side you can select the single account that you want to be in the group statement

Group statements for the day 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 STATEMENT.

INDIVIDUAL STATEMENTS	GROUP STATEMENTS FOR THE DATE	GROUP STATEMENTS FOR THE PERIOD

Statements

PERSON TVRTKA128395   Date [3/10/2026 ▼] [VIEW]

Type of account	List of accounts
☑ 11	☑ ▓▓▓▓▓

[DOWNLOAD GROUP STATEMENT]

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

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

2.2.9. Fees and invoices

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

CALCULATED FEES – all calculated fees for the selected period:

CALCULATED FEES	MONTHLY INVOICES	ALL INVOICES	LINE OF CREDIT - INTEREST

Calculated fees   DATE FROM [3/2/2026 ▼] DATE TO [3/10/2026 ▼] [VIEW] [CLEAR FILTERS] [📊 DOWNLOAD XLS]

Description	Number	Unit Amount	Total
P_2.1.1. Uplate na blagajni Banke	1	60,001.00 EUR	60,001.00 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 YEAR 2026 ▼ [VIEW] [CLEAR FILTERS] [DOWNLOAD XLS]

Amount	Date from	Date to	Due date	Status	
	▼	▼	▼		
144.07	2/1/2026	2/28/2026	2/28/2026	Plaćeno	🖹

By selecting the icon 🖹 the chosen invoice is opened.

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

	CALCULATED FEES	MONTHLY INVOICES	ALL INVOICES	LINE OF CREDIT - INTEREST

All invoices DATE FROM 2/5/2026 ▼ DATE TO 3/10/2026 ▼ [VIEW] [CLEAR FILTERS] [DOWNLOAD XLS]

Receipt No.	Account	Name	Number of items	Amount	Date	Currency date	
					▼	▼	
PP01641914		Tvrtka84590	8	144.07	2/28/2026	2/28/2026	🖹
PP01643808		Tvrtka84590	4	62.09	2/28/2026	2/28/2026	🖹
UPL05127388		Tvrtka84590	1	0.23	2/26/2026	2/26/2026	🖹
UPL05127391		Tvrtka84590	1	0.23	2/26/2026	2/26/2026	🖹

By selecting he icon 🖹 the chosen invoice is opened.

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

	CALCULATED FEES	MONTHLY INVOICES	ALL INVOICES	LINE OF CREDIT - INTEREST

Account	Date from	Date to	Total	Currency	#
	▼	▼			
	2/15/2018	2/16/2018	0.03	EUR	🖥

2.2.10. Request outstanding balance statement

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

Request outstanding balance statement

PERSONAL ID NO

Please specify the method for sending outstanding balance statements:

BY E-MAIL ▼

YOUR REMARK

[CONFIRM] [CANCEL]

2.2.11. Request BON 2

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

Request BON-2

PERSONAL ID NO

Please specify a method of sending Bon-2

BY E-MAIL ▼

YOUR REMARK

[CONFIRM] [CANCEL]

2.3 PAYMENTS

In the menu PAYMENTS you have the following functionalities:

2.3.1 Payments in EUR

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

ENTRY:

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

Fields that are entered in the payment order:

- ✓ ORDER AMOUNT – order amount is entered
- ✓ METHOD OF EXECUTING – the execution method is selected (Regular or Instant)
  - ○ 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 16:00 PM, the funds will be forwarded the same day, while orders placed after that time will be executed on the first following working day. For orders within the bank, 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 funds available to the recipient within just a few seconds

- ✓ PAYER'S DATA – automatically data of the payer are filled (master and additional), except payer 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:
  - ○ PAYEE ACCOUNT – IBAN account is entered on which the payment will be executed. In case IBAN of the business person is inserted, by selecting the icon CHECK IBAN the system will automatically fill other payee data. The mentioned option is not available for retail accounts.
  - ○ BIC – "Business Identifier Code" – the system automatically fills the BIC form
  - ○ NAME OF THE RECIPIENT – payee name is entered
  - ○ RECIPIENT'S ADRESS – payee address is entered
  - ○ CENTRAL OFFICE OF THE RECIPIENT – payee town is entered
  - ○ COUNTRY – chose the payee country
  - ○ MODEL – model is inserted (not mandatory field)

- o RECIPIENT REFERENCE NUMBER – payee reference number is entered

  (Not mandatory field)

- o ADDITIONAL PAYER INFORMATION (Not mandatory field)
  - Department
  - Sub department
  - Building name
  - Floor
  - Post box
  - Room
  - District name
  - District name
  - County
  - LEI

✓ OTHER DATA

- o PAYMENT DESCRIPTION – payment description is entered

- o PURPOSE CODE – select the purpose code if available (not mandatory field)

- o DATE – select the date with which you want to execute the order. Automatically the date is as of today, but you can select a date in the future (up to 60 days in the future)

- o REAL DEBTOR – name of the real debtor is entered (not mandatory field)

- o FINAL RECIPIENT – name of the final recipient is entered (not mandatory field)

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

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

CONDUCT PAYMENT	By selecting CONDUCT PAYMENT, you immediately execute the payment of the entered order, and authorize depending on the method of logging into the e-Kent system (mobile token or physical token)
ADDITIONAL ORDER	By selecting the ADDITIONAL ORDER, you return to the screen Payment order EUR. The order you previously entered is available to you in Prepared orders.

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

m-Token:

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

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

Token:

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

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

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

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

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

Strong authentication

Sign 1 transaction

amount:
2,000.00 EUR

recipient:
▓▓▓▓▓▓

account:
▓▓▓▓▓▓▓▓▓

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

ENTER KEY

CONFIRM   CANCEL

PREPARED:

| | | | ENTRY | PREPARED 28 | PROCESSING 47 | COMPLETE | INCOMPLETE | TEMPLATES |

Prepared orders   ☐ SHOW ORDERS FOR ALL ACCOUNTS FOR WHICH I AM AUTHORIZED   CLEAR FILTERS   XL DOWNLOAD XLS

	☐	Desired date	Payer	Recipient	Recipient's account	Purpose	Method of executing	Amount
		▼						
⊞	☐	3/10/2026	KARLO KENT	IVAN IVANIĆ	▓▓▓▓▓	Lamb	Regular	2,000.00
⊞	☐	3/10/2026	KARLO KENT	KRO HORVATH	▓▓▓▓▓	Payment to account	Regular	2,000.00
⊞	☐	3/10/2026	KARLO KENT	HERBAL THERAPY D.O.O.	▓▓▓▓▓	Invoice number 2026/4/99	Instant	2,000.00

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

PROCESS SELECTED ORDERS	Payment of selected orders.
CANCEL SELECTED ORDERS	Cancel the selected orders.

CHANGE ORDER	Change data on the selected order in case data are not correct.
COPY ORDER	Copy of the selected order in case you want to pay on the same account.

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

☑ SHOW ORDERS FOR ALL ACCOUNTS FOR WHICH I AM AUTHORIZED

PROCESSING:

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

WAITING TO BE PROCESSED – list of all entered and signed orders that are being processed by the Bank. It is possible to cancel the order by selectin the icon ⊗ on the right side of the order or print the payment certificate by selecting the icon 🗎 .

Certificate


```
Print    Save To   First    Previous        1  ▼      Next    Last    e-mail
Report   File▾     Page     Page                      Page    Page
```

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

PAYMENT RECEIVED

Amount: **5.00 EUR**

PAYER: name/address/headquarters   Payer's account number:

******   Model: Debit reference number:

******   **HR99**

RECIPIENT: name/address/headquarters   Recipient's account number:

                                          Model: Credit reference number:

                                          HR99

Code of purpose: Payment description:

EXIT

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

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

COMPLETED

Here is the list of all completed and executed orders. Order detail is visible 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 the payment certificate.

	ENTRY	PREPARED 28	PROCESSING 47	COMPLETE	INCOMPLETE	TEMPLATES

Processed orders

DATE FROM 3/3/2026 ▼   DATE TO 3/10/2026 ▼   **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	
	▼							
⊞	3/5/2026	KARLO KENT		Test	Regular	5.00	PROCESSED	📄
⊞	3/5/2026	Tvrtka1369		Test 2	Regular	5.00	PROCESSED	📄
⊞	3/5/2026	KRO HORVATH		Test 3	Instant	2.00	PROCESSED	📄

INCOMPLETE

	ENTRY	PREPARED 28	PROCESSING 47	COMPLETE	INCOMPLETE	TEMPLATES

Incomplete

DATE FROM 3/3/2026 ▼   DATE TO 3/10/2026 ▼   **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
		▼							
⊞		3/10/2026	KARLO KENT	Topla voda		Plastic plus	Regular	2.00	Canceled
⊞		3/10/2026	KARLO KENT	HERBAL THERAPY D.O.O.		Test	Regular	2.00	Canceled

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

TEMPLATES

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

Details of the template are visible by selecting the icon ⊞

For each template you can:

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

GROUP FILE

Corporate clients can upload orders from group files:

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

LOAD PAIN FILE	Uploading xml file.

After you select uploading of file the next screen appears:

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

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 it is necessary to select the key **ACCEPT** after which all orders are shown:

After this step you can:

ENTER SELECTED ORDERS	With this selection orders are entered.
DELETE SELECTED ORDERS	Delete selected orders.

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

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

After loading PAIN file, VoP statuses can be seen in the Recipient Verification and Actions field.

Group file

		Name	Payer	Recipient	Recipient's account	Purpose	Method of executing	Amount	Verification of payee and actions
+	☐	KARLA KENT	Tvrtka23580	KARLA KENT	▓▓▓▓▓▓	OVOJEOPIS	Regular	1.00	⚠ Verification not possible
+	☐	T. KORISNIK	Tvrtka23580	T. KORISNIK	▓▓▓▓▓▓	OVOJEOPIS	Regular	1.00	⚠ Close match - Correct payee name is TESTNI KORISNIK
+	☐	KARLO KENT	Tvrtka23580	KARLO KENT	▓▓▓▓▓▓	OVOJEOPIS	Regular	1.00	Match
+	☐	KRO HORVATH	Tvrtka23580	KRO HORVATH	▓▓▓▓▓▓	OVOJEOPIS	Regular	60.00	⚠ No match
+	☐	TESTNI KORISNIK	Tvrtka23580	TESTNI KORISNIK	▓▓▓▓▓▓	OVOJEOPIS	Regular	1.00	Match

By selecting an order and clicking on the *enter selected payments – regular* or *enter selected payments – instant*, a new window will instantly open 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 - 2 orders
Close match - 1 orders
No match - 1 orders
Verification not possible - 1 orders

CONTINUE   CANCEL

2.3.2 Foreign currency payment

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

ENTRY:

ENTRY	PREPARED 1	PROCESSING 9	COMPLETE

Foreign payment order

PRINCIPAL

KARLO KENT
MASKIRANA 24, MALINO, 35257 LUZANI
35257 LUZANI
REFERENT: KARLO KENT

BANK NAME

KENTBANK D.D.
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)

BEN (beneficiary) - All transaction charges are to be borne by the beneficiary customer (payee)

USER

BENEFICIARY ACCOUNT/IBAN	CODE OF THE USER ▼
NAME OF THE BENEFICIARY	ADDRESS OF THE BENEFICIARY
COUNTRY OF THE BENEFICIARY ▼	CENTRAL OFFICE OF THE BENEFICIARY

BENEFICIARY BANK

A - BIC ▼	BIC
NAME OF THE BENEFICIARY'S BANK	ADDRESS OF THE BENEFICIARY'S BANK
CENTRAL OFFICE OF THE BENEFICIARY'S BANK	COUNTRY OF THE BENEFICIARY'S BANK ▼

OTHER DATA

BASIS OF PAYMENT ▼

PURPOSE CODE ▼

INFORMATION ABOUT PAYMENTS

DEBITED TO ▼

NOTE

3/10/2026 ▼	URGENT ▼

CONFIRM ENTRY	SAVE AS TEMPLATE	CHECK ORDER

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

Field that are entered in the payment order:

- ✓ AMOUNT – order amount is entered
- ✓ CURRENCY – currency is selected
- ✓ INO BANK COSTS – cost option is selected between OUR (expense of the customer), BEN (expense of the user) or SHA (shared cost between the customer and the user)
- ✓ BANK OF THE USER:

  - o A – BIC – enter BIC of the payee bank after which other data will be automatically filled

  - o B – Title – enter bank name and other data

- ✓ USER

  - o ACCOUNT/IBAN OF THE USER – enter IBAN account of the payee

  - o CODE OF THE USER – select if the payee is a private or business person

  - o NAME OF THE BENEFICIARY – enter name of the payee

  - o ADRESS OF THE BENEFICIARY – enter address of the payee

  - o COUNTRY OF THE BENEFICIARY – enter country of the payee

  - o CENTRAL OFFICE OF THE BENEFICIARY – enter town of the payee

- ✓ OTHER DATA

  - o BASIS OF PAYMENT – basis of payment is selected (if available)

  - o PURPOSE CODE – purpose code is selected if available

  - o INFORMATION ABOUT PAYMENTS – enter the payment description

- o DEBITED TO – select the way to debit your account from which you execute the payment:

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

- The order and fees will be debited in the foreign currency

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

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

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

- The order and fees will be debited in national currency.

- o NOTE – a description of payment is entered

- o DATE – select the date on which you want to make payments. The predefined date is today, but a date in the future can also be selected (up to a maximum of 60 days in the future)

- o DEBIT PAYMENT – select the method of debiting your account from which

After entering the order, you can:

CHECK ORDER	Possibility to check if the order is entered correctly.
SAVE AS TEMPLATE	Saving of the entered order as template for easier future payments.
CONFIRM ENTRY	Confirmation of the order after which you must sign it.

PREPARED:

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

PAY SELECTED ORDERS	Execute the selected order.
CANCEL SELECTED ORDERS	Cancel the selected order.

PROCESSING:

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

COMPLETED:

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

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

UNCOMPLETED:

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

TEMPLATES:

	Name	Recipient's account	Recipient	Purpose	
+	Ručak	▓▓▓▓▓▓▓	MUELLER TRGOVINA ZAGREB D.O.O.	Sreca	⊗
+	Stan	▓▓▓▓▓▓▓	MARIO PAVKOVIĆ	Rata	⊗
+	Tata	▓▓▓▓▓▓▓	BANKA KOVANICA D.D.	Kišobrani	⊗

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

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

2.3.3 Internal payments

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

Fields that are entered in the payment order:

- ✓ ORDER AMOUNT – order amount is entered
- ✓ PAYER'S DATA – automatically data of the payer are filled (mater and additional), except payer reference number which are not mandatory fields

  - o MODEL – enter the model (not a mandatory field)
  - o PAYER REFERENCE NUMBER – enter the payer reference number (not a mandatory field)

- ✓ RECIPIENT'S DATA:

  - o SELECT RECIPIENT'S ACCOUNT – select the account on which you want to pay.
  - o BIC – "Business Identifier Code" – the system automatically fills the BIC form
  - o NAME OF THE RECIPIENT – automatically filled
  - o RECIPIENT'S ADRESS – automatically filled
  - o CENTRAL OFFICE OF THE RECIPIENT – automatically filled
  - o COUNTRY – automatically filled

- o MODEL – model is inserted (not mandatory field)

- o RECIPIENT REFERENCE NUMBER – payee reference number is entered (not mandatory field)

- ✓ OTHER DATA

  - o PAYMENT DESCRIPTION – payment description is entered

  - o PURPOSE CODE – select the purpose code if available (not mandatory field)

  - o DATE – select the date with which you want to execute the order. Automatically the date is as of today, but you can select a date in the future (up to 60 days in the future)

  - o REAL DEBTOR – name of the real debtor is entered (not mandatory field)

  - o FINAL RECIPIENT – name of the final recipient is entered (not mandatory field)

After entering the payment order you can:

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

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

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

m-Token:

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

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

Token:

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

2.3.4 Target 2

Entry and payment inside Croatia through Target 2 order.

ENTRY:

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

Fields that are entered in the payment order:

- ✓ ORDER AMOUNT – order amount is entered
- ✓ PAYER'S DATA – automatically data of the payer are filled (master and additional), except payer reference number which are not mandatory fields

  - o MODEL – enter the model (not a mandatory field)

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

- ✓ RECIPIENT'S DATA:

  - o PAYEE ACCOUNT – IBAN account is entered on which the payment will be executed. In case IBAN of the business person is inserted, by selecting the icon CHECK IBAN the system will automatically fill other payee data. The mentioned option is not available for retail accounts.

  - o BIC – "Business Identifier Code" – the system automatically fills the BIC form

  - o NAME OF THE RECIPIENT – payee name is entered

  - o RECIPIENT'S ADRESS – payee address is entered

  - o CENTRAL OFFICE OF THE RECIPIENT – payee town is entered

  - o COUNTRY – chose the payee country

  - o MODEL – model is inserted (not mandatory field)

  - o RECIPIENT REFERENCE NUMBER – payee reference number is entered (Not mandatory field)

  - o ADDITIONAL PAYER INFORMATION (Not mandatory field)

    - Department
    - Sub department
    - Building name
    - Floor
    - Post box
    - Room
    - District name
    - District name
    - County
    - LEI

- ✓ OTHER DATA

  - o PAYMENT DESCRIPTION – payment description is entered

  - o PURPOSE CODE – select the purpose code if available (not mandatory field)

- o DATE – select the date with which you want to execute the order. Automatically the date is as of today, but you can select a date in the future (up to 60 days in the future)

After entering the payment order you can:

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

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

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

m-Token:

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

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

Token:

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

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

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

As the first factor (1), enter the displayed amount with decimal places, but without a decimal point) and confirm with OK.

Then, as the second factor (2), enter the displayed recipient account numbers. 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:
2,000.00 EUR
recipient:
account:

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

ENTER KEY

CONFIRM   CANCEL

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 – Full math -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   CANCEL

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 *name of the recipient*. The Bank is not responsible if you ignore this notice.

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 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.

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 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.

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 onto a loan

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

Fields that are entered in the payment order:

- ✓ ORDER AMOUNT – order amount is entered
- ✓ PAYER'S DATA – automatically data of the payer are filled (master and additional), except payer reference number which are not mandatory fields

    - o MODEL – enter the model (not a mandatory field)
    - o PAYER REFERENCE NUMBER – enter the payer reference number (not a mandatory field)

- ✓ RECIPIENT'S DATA:

    - o SELECT RECIPIENT'S ACCOUNT – select the account on which you want to pay
    - o BIC – "Business Identifier Code" – the system automatically fills the BIC form
    - o NAME OF THE RECIPIENT – automatically filled
    - o RECIPIENT'S ADRESS – automatically filled
    - o CENTRAL OFFICE OF THE RECIPIENT – automatically filled
    - o COUNTRY – automatically filled

- o MODEL – model is inserted (not mandatory field)

- o RECIPIENT REFERENCE NUMBER – payee reference number is entered (Not mandatory field)

- ✓ OTHER DATA

  - o PAYMENT DESCRIPTION – payment description is entered

  - o PURPOSE CODE – select the purpose code if available (not mandatory field)

  - o DATE – select the date with which you want to execute the order. Automatically the date is as of today, but you can select a date in the future (up to 60 days in the future)

  - o REAL DEBTOR – name of the real debtor is entered (not mandatory field)

  - o FINAL RECIPIENT – name of the final recipient is entered (not mandatory field)

After entering the payment order you can:

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

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

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

m-Token:

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

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

Token:

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

2.3.7 Payment onto a credit card

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

Fields that are entered in the payment order:

- ✓ ORDER AMOUNT – order amount is entered
- ✓ PAYER'S DATA – automatically data of the payer are filled (master and additional), except payer reference number which are not mandatory fields

  - o MODEL – enter the model (not a mandatory field)
  - o PAYER REFERENCE NUMBER – enter the payer reference number (not a mandatory field)

- ✓ RECIPIENT'S DATA:

  - o SELECT RECIPIENT'S ACCOUNT – select the account on which you want to pay.

- o BIC – "Business Identifier Code" – the system automatically fills the BIC form

  - o NAME OF THE RECIPIENT – automatically filled

  - o RECIPIENT'S ADRESS – automatically filled

  - o CENTRAL OFFICE OF THE RECIPIENT – automatically filled

  - o COUNTRY – automatically filled

  - o MODEL – model is inserted (not mandatory field)

  - o RECIPIENT REFERENCE NUMBER – payee reference number is entered (Not mandatory field)

- ✓ OTHER DATA

  - o PAYMENT DESCRIPTION – payment description is entered

  - o PURPOSE CODE – select the purpose code if available (not mandatory field)

  - o DATE – select the date with which you want to execute the order. Automatically the date is as of today, but you can select a date in the future (up to 60 days in the future)

  - o REAL DEBTOR – name of the real debtor is entered (not mandatory field)

  - o FINAL RECIPIENT – name of the final recipient is entered (not mandatory field)

After entering the payment order you can:

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

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

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

m-Token:

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

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

Token:

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

2.3.8 Direct Debit Recall (SEPA direct debit – SDD)

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

Information that are necessary to input to recall direct debit:

✓ Category: Accounts

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

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

Direct Debit Recall

PAYER'S DATA

KARLO KENT

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 settlement date.

2.3.9 List of checked recipients

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

It is possible to:

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

Entry

Insert the checked recipient's data

SELECT PAYER* ▼

RECIPIENT'S ACCOUNT*

NAME OF THE RECIPIENT*

COMMENT

* Indicates all mandatory fields

CONFIRM **CANCEL**

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

2. Deleting the existing recipient – deleting the existing recipient that is on the list by selecting ⊗

3. Adding of recipient from the past payment – adding of new checked recipient based on the information from past payments. Unchecked recipients are in the list below the checked recipients:

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

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

2.4 CARDS

In the menu CARDS, you have the following functionalities:

2.4.1 Card details

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

2.4.2 Cards turnover

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

Transaction overview

| | DATE FROM 3/1/2025 ▾ | DATE TO 3/11/2026 ▾ | VIEW | | CLEAR FILTERS | ☒ DOWNLOAD XLS | EXPORT TO PDF |

Number	Date ▽	Remittance purpose	Debtor/Recipient	Debit	Credit	Balance
257661503	2/28/2026	[Fee accrual]	KentBank d.d.	0.00	0.00	0.00
257615505	2/15/2026	[Standing order of the bank] TN br. 1990 trajni nalog	KARLO KENT	0.00	349.10	0.00
257489356	1/31/2026	[Fee accrual]	KentBank d.d.	0.00	0.00	-349.10

2.4.3 Reserved card transactions

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

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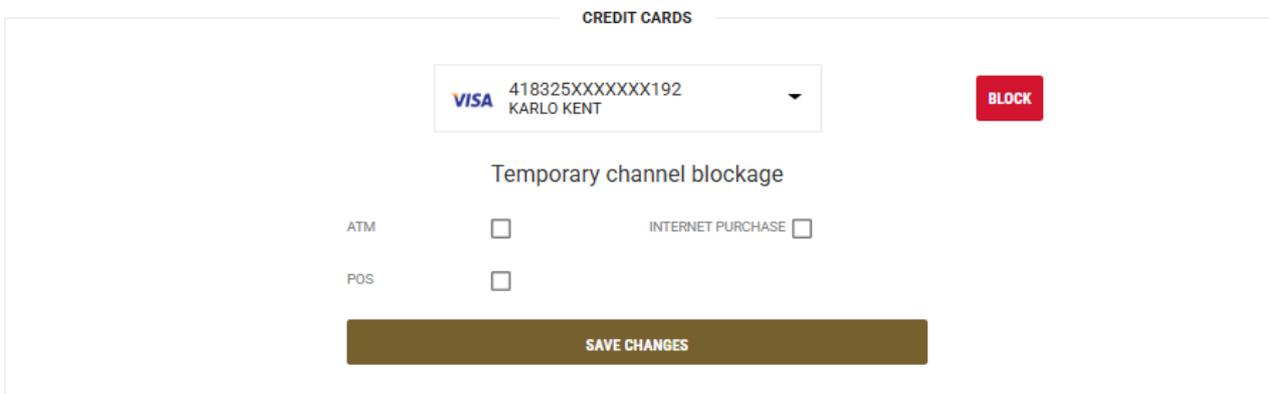
List of cards on selected account with possibility of blocking the card and overview of daily limits that are given to the single card.

2.4.4.1 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.

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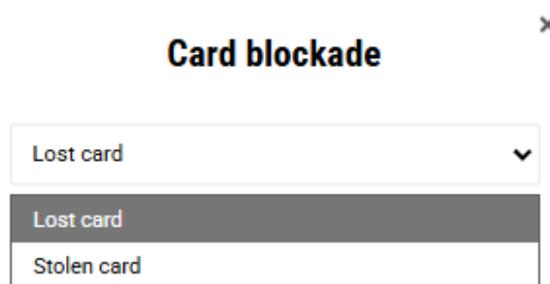
On the same screen, it is also possible to activate an inactive card by clicking the ACTIVATE button.

2.4.5 Statements

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

Statement number	Date	Account Number	#
90	8/5/2024		🇭🇷 🇬🇧
89	7/5/2024		🇭🇷 🇬🇧
88	6/5/2024		🇭🇷 🇬🇧

By selecting the icon, 🇭🇷 🇬🇧 the statement opens.

2.4.6 Request card

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

2.5 LOANS / PLACEMENT

In the menu LOANS you have the following functionalities:

2.5.1 Loan details

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

2.5.2 Loan turnover

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

Transaction overview

DATE FROM 3/1/2025 ▼ DATE TO 3/11/2026 ▼ VIEW CLEAR FILTERS DOWNLOAD XLS EXPORT TO PDF

Number	Date ▽	Remittance purpose	Debtor/Recipient	Debit	Credit	Balance
257657122	2/28/2026	[PENALTY INTEREST]	KentBank d.d.	2.71	0.00	-33,977.21
257642791	2/28/2026	[AGREED INTEREST]	KentBank d.d.	93.51	0.00	-33,974.50
257642790	2/28/2026	[REPAYMENT QUOTA]	KentBank d.d.	343.96	343.96	-33,880.99

2.5.3 Repayment plan

Possibility of repayment plan overview on selected loan with possibility to download in excel

Repayment plan   CLEAR FILTERS   DOWNLOAD XLS

Instalment	Date	Repayment istalment	Principal	Interest	Fee	Remaining debt
1	4/30/2025	454,19	237,52	216,67	0.00	39.762,48
2	5/31/2025	454,19	238,81	215,38	0.00	39.523,67
3	6/30/2025	454,19	240,10	214,09	0.00	39.283,57
4	7/31/2025	454,19	241,40	212,79	0.00	39.042,17

2.5.4 Request a loan

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

2.5.5 Notifications by placement only for legal entities

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

Notifications are available for:

- The due date of obligation
- Intercalary interest
- Revolving loans – interest
- Default interest
- Compensation for unused funds

2.5.6 Request for new placement

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

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

2.6 SAVINGS

In the menu SAVINGS, you have the following functionalities:

2.6.1 Saving details

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

2.6.2 Savings turnover

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

2.6.3 Arrange new savings

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

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

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

2.6.4 Request for new saving

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

Request for new saving

DEBITED TO ACCOUNT

GIRO ACCOUNTS
Tvrtka23580 | ▮▮▮▮▮▮

SAVINGS DATA

| SAVINGS AMOUNT | | CURRENCY ▼ |

| SAVINGS TERM | ▼ |

SEND A REQUEST

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

2.6.5 Savings termination

Through e-Kent clients can terminate the selected saving.

| SAVINGS TERMINATION | VIEW SAVINGS TERMINATION |

Savings termination

ACCOUNT FOR TERMINATION

SAVINGS DOMESTIC CURRENCY
KARLO KENT | ▮▮▮▮▮▮

TRANSFER TO ACCOUNT

▼

COMMENT

COMMENT

PROCESS

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

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

Possible statuses:

1. Čekanje (Waiting) – Bank received the request for saving termination and is in processing

2. Odobreno (Approved) – Bank approved the request for saving termination

3. Odbijeno (Denied) – Bank didn't approve the request for saving termination

4. Isteklo (Expired) – the request has expired and if you still want to terminate the saving you must insert a new request

5. Iskorišteno (Used) – request for saving termination is finished

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

Only when the request has the status Odobreno (Approved) you can accept or cancel the termination by selecting the sign on the left side of the request:

	688	HR4241240038188001027	HR1041240033299000134	3/10/2026	Used

Premature cancellation account :

▓▓▓▓ ▓▓▓▓▓ ▓▓▓ ▓▓

Transfer into account:

▓▓ ▓▓ ▓▓▓▓▓▓ ▓▓▓ ▓▓

Comment:

Test

Approved interest:

APPROVED INTEREST

Fee:

FEE

Valid until:

VALID UNTIL

Clerk comment:

CLERK COMMENT

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

You have the following options:

ACCEPT	You accept the request for saving termination.
CANCEL	You cancel the request for saving termination.

2.7 EXCHANGE OFFICE

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

ENTRY:

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

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

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

You have the following options:

	Confirm the exchange according to the current regular exchange rate of the Bank.
	Request a more favourable exchange rate than the regular one. More favourable exchange rate is possible to request only in the working hours of the Treasury and financial institution division. If the option for the favourable

	exchange rate is golden, it means that is active and you can use it.

PREPARED:

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

PROCESS SELECTED ORDERS	Execute requests for exchange
CANCEL SELECTED ORDERS	Cancel requests for exchange

REQUESTS:

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

Currency conversion

Your request for a more favorable exchange rate was successfully sent. Notification regarding the request approval will be delivered via SMS to your cell phone number.

To check request status, select option
REQUESTS

CONTINUE

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

Possible statuses:

1. Waiting – the Bank received the request for a more favourable rate and is in process

2. Approved – the Bank approved more favourable exchange rate

3. Rejected – the Bank rejected the request for more favourable rate

4. Overdue – request for more favourable rate had expired and if you want more favourable rate, you must enter a new request

5. Utilized – request for more favourable rate is processed

After you entered the request for more favourable exchange rate, the request is in status "Waiting". 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 or cancel from the offered exchange rate by selecting the icon ⊞ on the left side of the request.

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

COMPLETED:

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

2.8 HELP

In the menu HELP you have the following functionalities:

2.8.1 Inquiries and complaints

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

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

2.8.2 e-Kent user manual

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

2.8.3 Contacts

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

2.9 PROFILE

In the menu PROFILE you can find the following functionalities:

2.9.1 Change PIN-a

Here you can change your permanent PIN that you use for signing into e-Kent internet banking at any time. PIN needs to have 6 digits.
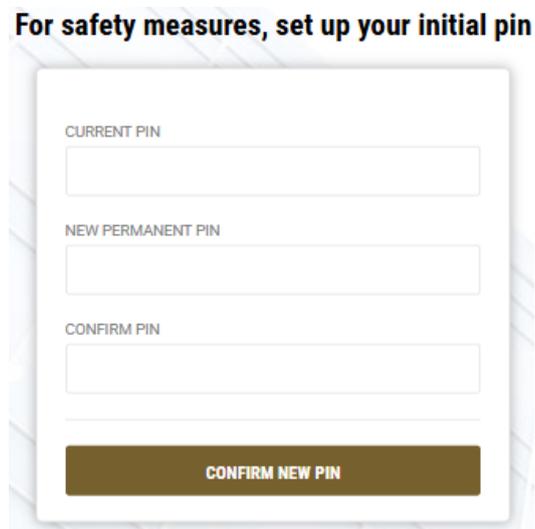
By selecting CONFIRM NEW PIN, the system will save your new PIN. The new PIN needs to be used for all future signing in on e-Kent internet banking.

2.9.2 Settings

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

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

Change name

Please, enter the new name of the account:
My current account, number:
▪▪▪▪▪▪●●●●●●●●▪

| ACCOUNT NAME |

| **CONFIRM** | CANCEL |

After you insert the new name, you can choose:

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

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

- Address for sending mail

- Contact e-mail address

- Method of sending notifications and confirmations

2.9.3 Notifications

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

Profile **0**

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

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

2.9.4 Calculators

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

- Credit calculator – calculation of loan instalment amount

- Savings calculator – calculation of interest on saving

- Currency calculator – calculation of currency conversion according to the regular exchange rate of the Bank

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

2.9.5 Branch offices and ATMs

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

2.9.6 Sign in overview

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

2.9.7 Activate / deactivate mobile banking

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

To activate the service of m-Kent mobile banking, it is necessary to download the application from App Store or Google Play. After the download of the application, first you must activate the mobile token and after that mobile banking.

Activation of mobile banking:

Activate mobile banking

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.

CONFIRM   CANCEL

Deactivation of mobile banking:

Deactivate mobile banking

Confirm deactivation of m-Kent service.

CONTINUE   CANCEL

2.9.8 Activate / deactivate mobile token

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

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

Mobile token activation:
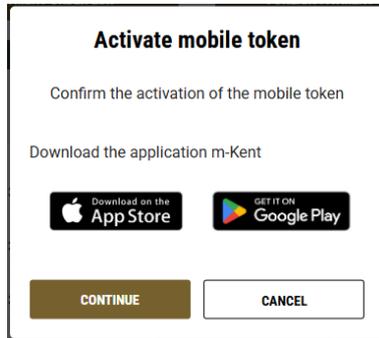
Deactivation of mobile token:

2.10 SIGN OUT

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

3. LOGIN TO THE E-CITIZENS SYSTEM

KentBank d.d. as the credential issuer, enables its clients who are users of Internet banking, physical, and/or mobile tokens to log in to the e- Citizens system.

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. Logging into the System

The login to the e-Citizens system can be found at the following web address: Homepage - gov.hr.

Additionally, you can access the e-Citizens system through our website www.kentbank.hr by clicking on "e-Citizens" in the upper right corner next to the e-Kent Internet banking login.
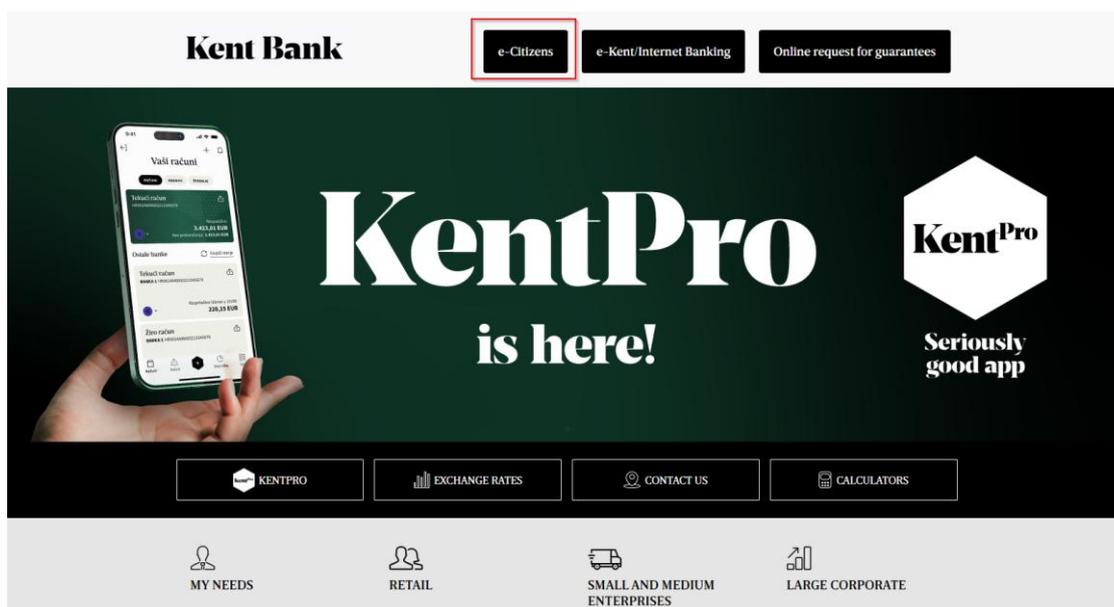
Steps to log in to the e-Citizens system:

1. On the e-Citizens website, in the upper right corner, click on the "Login" icon:
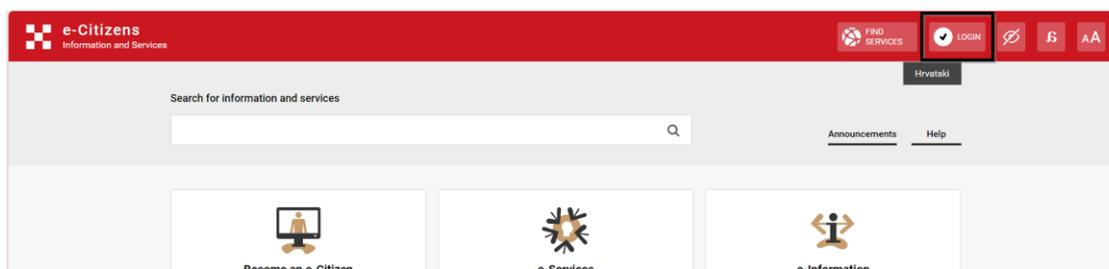
2. After clicking on "Login", a new page will open. On that page, you will find a list of credential issuers. To proceed with the authentication process, select KentBank can from the list of available credential issuers.

   The credential issuers are displayed by security level, and KentBank can be found in the "High Security Level" section.

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

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, as shown below:

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.
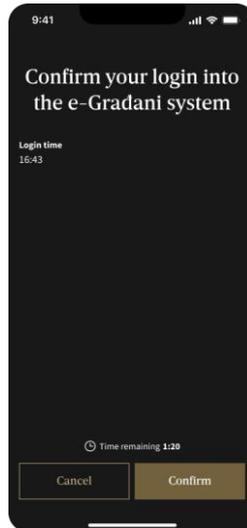
If you still do not receive a notification on your mobile device, open the KentBank application, select "MOBILE TOKEN", and then "REQUESTS IN QUEUE". By selecting the relevant request in the queue and clicking "ACCEPT", you confirm your entry into the e-Citizens system. If you decide not to enter the 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 (located on 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 INSURING SECURITY IN THE SYSTEM

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

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

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

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

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

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

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

- inadequate protection of the user's computers.
- the lack of computer access control.
- the lack of the records of internet banking users (with companies).
- open access to the user's mobile phone.
- modified mobile phones or the mobile phones with removed default protection.
- installing pirated applications to the computers and mobile phones.
- installing applications to the mobile phones from unverified sources.
- permanent PIN available.
- the absence of the protection with a sample or PIN on the mobile phones; - and similar.

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

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

While you use the Internet, your computer is the part of a computer network and if it is unprotected, there is the possibility of unauthorized taking over of the control over your computer, taking over the data or

only monitoring the activities and any misuse (reading, changes and deleting data) may also occur without your knowledge and approval.

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

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

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

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

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

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

4.2 COMPLETING THE REQUESTS FOR THE INTERNET AND MOBILE BANKING

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

Failures may arise if:
- the request is completed by a person who is not authorized for this
- the request has not been reviewed and approved by the authorized person

- the seal confirming the credibility of the request is not well guarded
- the wrong mobile phone number is entered to which the user receives a text message with the PIN for the authentication, authorization, and activation of mobile banking

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

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

4.3 THE USE OF THE INTERNET BANKING APPLICATION

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

- **When completing orders:**

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

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

- **When authorizing orders:**

The payment data may be unchecked but authorized.

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

- **By executing an unauthorized order**

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

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

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

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

1. **Inadequate storing of the mobile phone**

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

2. **'Lending' a mobile phone**

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

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

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

4.5 SHORT INSTRUCTIONS TO INCREASE SECURITY

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

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

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

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

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

3. **Check all the data on the Internet Banking request**

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

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

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

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

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

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

Your mobile has become your wallet. Protect it.

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

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

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

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

9. **Do not leave the online banking application running without the supervision**

Only 3 minutes are quite enough to make the damage.

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

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

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

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

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

12. **Inform the employees of the Bank on all unusual events when using the Internet banking**
13. **Do not open emails from the unknown senders, do not open links or attachments. Be careful even when an email arrives from the known persons.**

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

14. **Always access e-Kent Internet banking through the official website:** https://net.kentbank.hr/

Always use common sense!

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

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

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