

KATHREIN
PRIVATBANK

Kathrein eBanking Guide

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1. First Steps to Kathrein eBanking registration

Carry out your banking transactions via Kathrein eBanking from anywhere - simply, conveniently, and securely.

You can use Kathrein eBanking via the Kathrein eBanking app (tablet or smartphone) or via an internet browser.

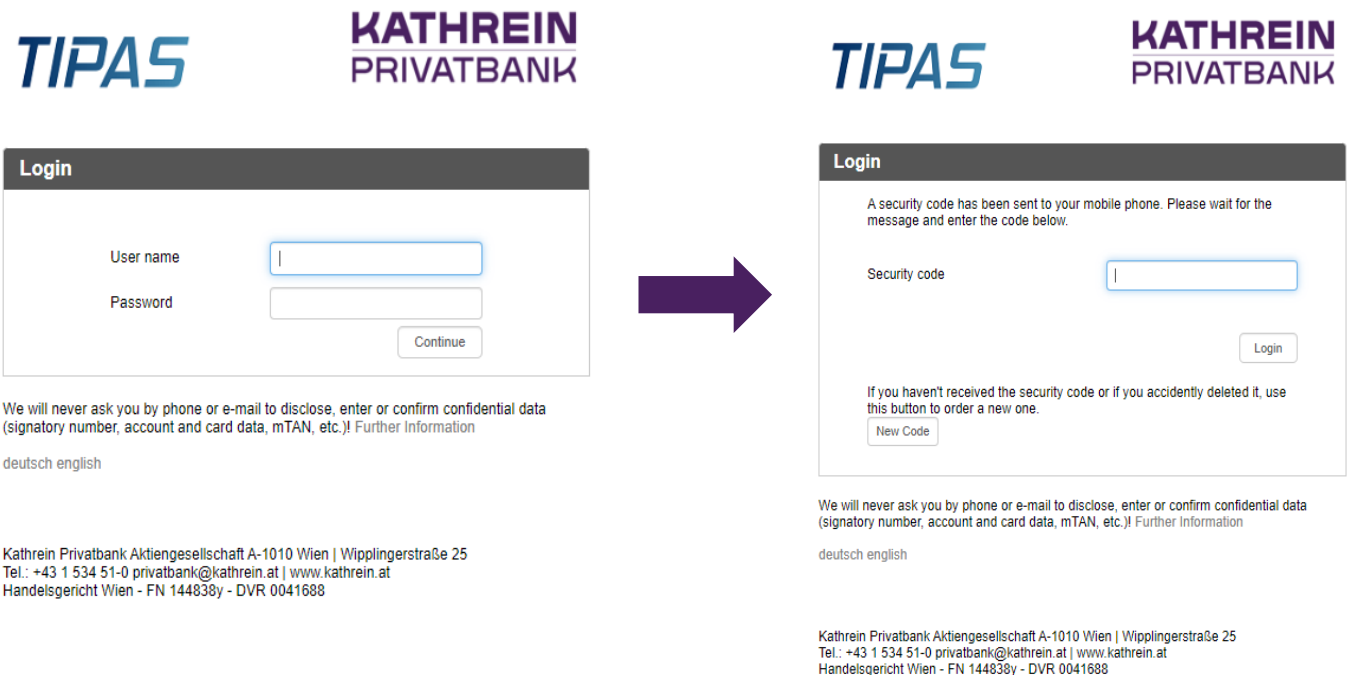
Access via the Kathrein eBanking app: Install the Kathrein eBanking app on your smartphone either via the App Store for iOS devices or via the Play Store for Android devices.

Access via an Internet browser: You can find the link to the desktop version here: <https://ebanking.kathrein.at>

1.1. Registration:

Start Kathrein eBanking by entering your username and password. An mTAN (mobile TAN) code will be sent to your smartphone via SMS. Please enter the code from your SMS in the field 'security code'.

Please click now on the field 'login'.



TIPAS **KATHREIN PRIVATBANK**

Login

User name

Password

Continue

We will never ask you by phone or e-mail to disclose, enter or confirm confidential data (signatory number, account and card data, mTAN, etc.!) Further Information

deutsch english

Kathrein Privatbank Aktiengesellschaft A-1010 Wien | Wipplingerstraße 25
Tel.: +43 1 534 51-0 privatbank@kathrein.at | www.kathrein.at
Handelsgericht Wien - FN 144838y - DVR 0041688

TIPAS **KATHREIN PRIVATBANK**

Login

A security code has been sent to your mobile phone. Please wait for the message and enter the code below.

Security code

Login

If you haven't received the security code or if you accidentally deleted it, use this button to order a new one.

New Code

We will never ask you by phone or e-mail to disclose, enter or confirm confidential data (signatory number, account and card data, mTAN, etc.!) Further Information

deutsch english

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You will then be redirected to the overview page. In the purple text boxes, you will find information on various functions.

Click here to see all the transactions carried out in eBanking.

Here you will find an overview of your total assets.

The screenshot shows the 'Overview' page of an eBanking interface. The left sidebar contains a navigation menu with items like 'OVERVIEW', 'YOUR PORTFOLIO', 'PAYMENT TRANSACTIONS', 'STANDING ORDERS', 'POSTBOX', and 'SETTINGS'. The main content area displays a table of accounts for 'DEMO-Portfolio / 345000'. A 'Wealth' button is circled in the top right, and a 'POSTBOX' button is circled in the bottom left. A table lists various accounts with their balances. A callout box points to the 'Securities Account per Apr 4, 2023' row.

Account type	Account	Balance
Current Account	AT26 1915 0034 5000 0009	268,323.05 EUR
Current Account	AT04 1915 0034 5000 0017	1,000.00 USD
Current Account	AT79 1915 0034 5000 0025	385,830.00 HUF
Securities Account per Apr 4, 2023	345000-800-0	3,452,532.04 EUR
Securities Account per Apr 4, 2023	345000-801-8	2,246.00 EUR

You can access your securities overview here with a simple click on your securities account.

Here are all of your documents and messages directed to / from your private banker.

2. Securities Account

2.1. Securities account and holdings

In the Overview section, all your accounts are displayed.

By clicking on the respective securities account, you can choose between your securities overview or your securities account transactions.

Overview		
DEMO-Portfolio / 345000		Wealth
Account type	Account	Balance
Current Account	AT26 1915 0034 5000 0009	268,323.05 EUR
Current Account	AT04 1915 0034 5000 0017	1,000.00 USD
Current Account	AT79 1915 0034 5000 0025	385,830.00 HUF
Securities Account per Apr 4, 2023	345000-800-0	3,452,532.04 EUR
Securities Account per Apr 4, 2023	345000-801-8	2,246.00 EUR

Clicking on a specific security name displays the details of that position. In this securities overview, you can also search for a security name (see marked search field).

Security Overview		
Search here		
345000-800-0	EUR 3,445,004.31	?
per Apr 5, 2023		
Securities Account		
SECURITY OVERVIEW		
SECURITIES TRANSACTIONS		
Details		
Securities Account Number 345000-800-0		
Securities Account Name DEMO-Portfolio Fremdverwaltung		
Book Value EUR 3,452,532.04		
Security name	Market Value	Quantity/Nominal
BP PLC	GBP 79,080.00	15,000.00
GB0007980591 - This security is not tradable online.	Current Price Purchase Price	GBP 5.27 GBP 6.32
Cisco Systems Inc.	USD 103,640.00	2,000.00
US1727581023	Current Price Purchase Price	USD 51.82 USD 61.00
Intel Corporation	USD 66,200.00	2,000.00
US4581401001	Current Price Purchase Price	USD 33.10 USD 65.50

Click here to view the details of your selected security.

2.2. Securities account turnover

To view all transactions of the selected securities account, click on the field 'Securities Transactions'.

The screenshot displays the KATHREIN PRIVATBANK user interface. On the left is a navigation menu with categories like 'OVERVIEW', 'YOUR PORTFOLIO', 'PAYMENT TRANSACTIONS', 'STANDING ORDERS', 'OVERVIEW PAYMENTS', and 'SECURITIES'. The main content area is titled 'Securities Transactions' and shows account details for '345000-800-0' with a balance of 'EUR 3,445,004.31'. Below this, there are two buttons: 'SECURITY OVERVIEW' and 'SECURITIES TRANSACTIONS'. A red arrow points from the text above to the 'SECURITIES TRANSACTIONS' button. The 'Details' section below shows account information and a transaction for '20 MAY 2022' involving 'Nokia Oyj' with a 'Delivery Out' status.

Details	Quantity	Value
20 MAY 2022 Nokia Oyj Delivery Out	500.00	EUR 26,200.00

3. Payment transactions

If you click on 'Payment transactions' on the overview page, you can select the desired order type for a payment transaction.

3.1. Carrying out a SEPA-Payment

1. enter your recipient details under 'Beneficiary Information'
2. click on the 'Save Payment' field

KATHREIN PRIVATBANK

OVERVIEW
YOUR PORTFOLIO
PAYMENT TRANSACTIONS
SEPA SEPA-PAYMENT
INTERNATIONAL TRANSFER
PERSONAL TRANSACTION
TEMPLATES
STANDING ORDERS
SEPA STANDING ORDER SEPA
STANDING ORDER INT.
OVERVIEW PAYMENTS
SECURITIES
SECURITY PURCHASE
SECURITY SALE
OVERVIEW ORDERS
POSTBOX
INBOX
OUTBOX
TRASH
NEW MESSAGE
SETTINGS
CONTACT
FAQ
LOGOUT

SEPA-Payment

Please use the SEPA-Payment for transfers in EUR to any country within the European Union or to Iceland, Liechtenstein, Monaco, Norway, San Marino or Switzerland.

save as template update template **SELECT TEMPLATE**

Ordering Customer Information

AT26 1915 0034 5000 0009
Amount available: EUR 268,323.05 DEMO-Portfolio / 345000 DEMO-Portfolio

Beneficiary Information

Beneficiary *
Einschaltest

Street/No. Postal Code City

IBAN *
AT95 6000 0000 0701 1250

Payment Data

Amount in EUR * Execution Date *
EUR 1.00 04/05/2023

Purpose *
Einschaltest Payment reference

SAVE PAYMENT

3. Click on the field 'Request MTAN'.
4. Enter the mTAN which you will receive by SMS on your mobile device.
5. Click on the field 'Confirm Payment'. The transaction has now been successfully commissioned and will be forwarded for execution.

3

EDIT PAYMENT

NEW TRANSFER

REQUEST MTAN

CONFIRM PAYMENT

4

MTAN

mTAN MZSMTB REQUEST MTAN AGAIN

5

EDIT PAYMENT

NEW TRANSFER

CONFIRM PAYMENT

3.2. Foreign and personal bank transfers

Foreign transfers and personal transfers are carried out the same way as SEPA orders in terms of the inputs. They have an additional field for a distribution of charges.

3.3. Marking an account as a favourite

Via the menu in the 'Overview' section you get to the turnover list of your account and can select an account number as your default account number by clicking on the field 'Remember account'.

This memorised account is displayed first in the selection list for payment transaction orders and facilitates quick selection.

The screenshot shows the 'Overview' page of the Kathrein Privatbank. The left sidebar contains a navigation menu with options: OVERVIEW, YOUR PORTFOLIO, PAYMENT TRANSACTIONS (including SEPA SEPA-PAYMENT, INTERNATIONAL TRANSFER, PERSONAL TRANSACTION, and TEMPLATES), STANDING ORDERS (including SEPA STANDING ORDER SEPA and STANDING ORDER INT.), OVERVIEW PAYMENTS, SECURITIES, and SECURITY PURCHASE. The main content area displays account information for 'DEMO-Portfolio 345000-000-9' with a balance of EUR 268,323.05. Below this, there are buttons for 'EXPORT AS CSV' and 'REMEMBER ACCOUNT', with the latter being circled in red. A 'Transaction List' section is visible on the right, showing a transaction on 20 MAY 2022 for Konform 122050280 with a value of -1,000.00 EUR.

3.4. Payment transactions

Only orders that are entered and confirmed with the mTAN subscription before the daily cut-off time (for SEPA payments at 14:30 CET; for foreign payments 11:30 CET) can be carried out on the same day. If an order is signed by mTAN after the daily cut-off time, the execution date is moved to the following working day. In this case, the following note will be displayed 'The execution date was adjusted automatically'.

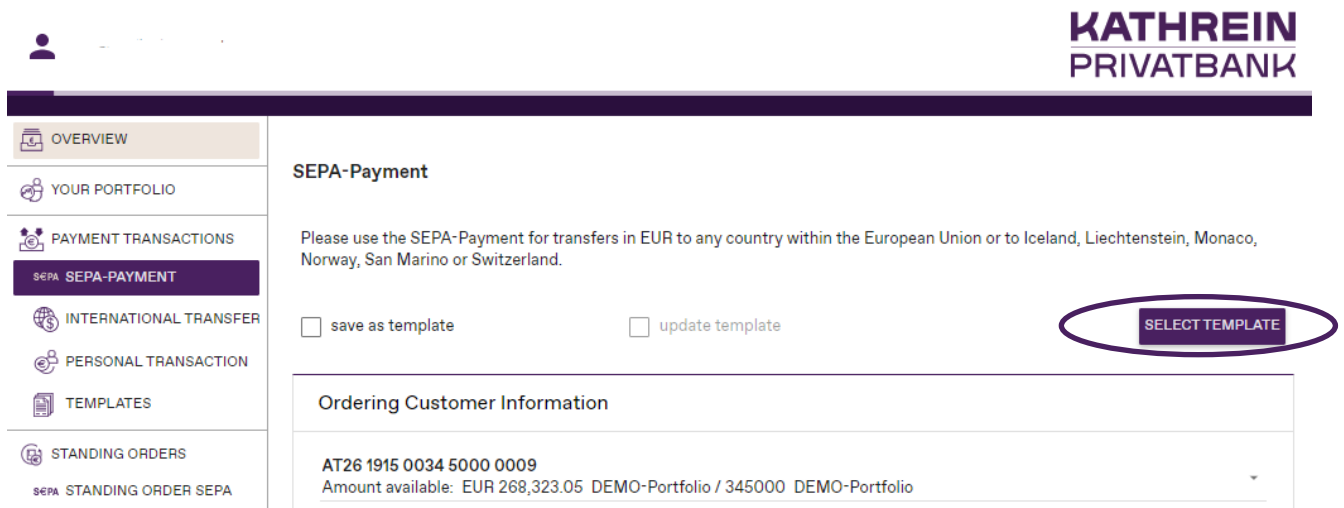
The screenshot shows the 'Payment Transactions' page of the Kathrein Privatbank. The left sidebar has 'INTERNATIONAL TRANSFER' circled in red. The main content area displays a successful order submission for 'Name Tester' on 06 APR 2023, with a value of EUR 12.30. A note indicates that the execution date was adjusted automatically. A button at the bottom reads 'SWITCH TO ORDERS OVERVIEW'.

3.5. Templates

Templates can be saved for SEPA and international transfers. When entering a transaction, the checkbox 'Save as template' can be ticked and a template name assigned.

You can open these templates via the page navigation or select them in the respective payment transaction.

1. on the respective payment transaction



KATHREIN PRIVATBANK

OVERVIEW
YOUR PORTFOLIO
PAYMENT TRANSACTIONS
SEPA SEPA-PAYMENT
INTERNATIONAL TRANSFER
PERSONAL TRANSACTION
TEMPLATES
STANDING ORDERS
SEPA STANDING ORDER SEPA

SEPA-Payment

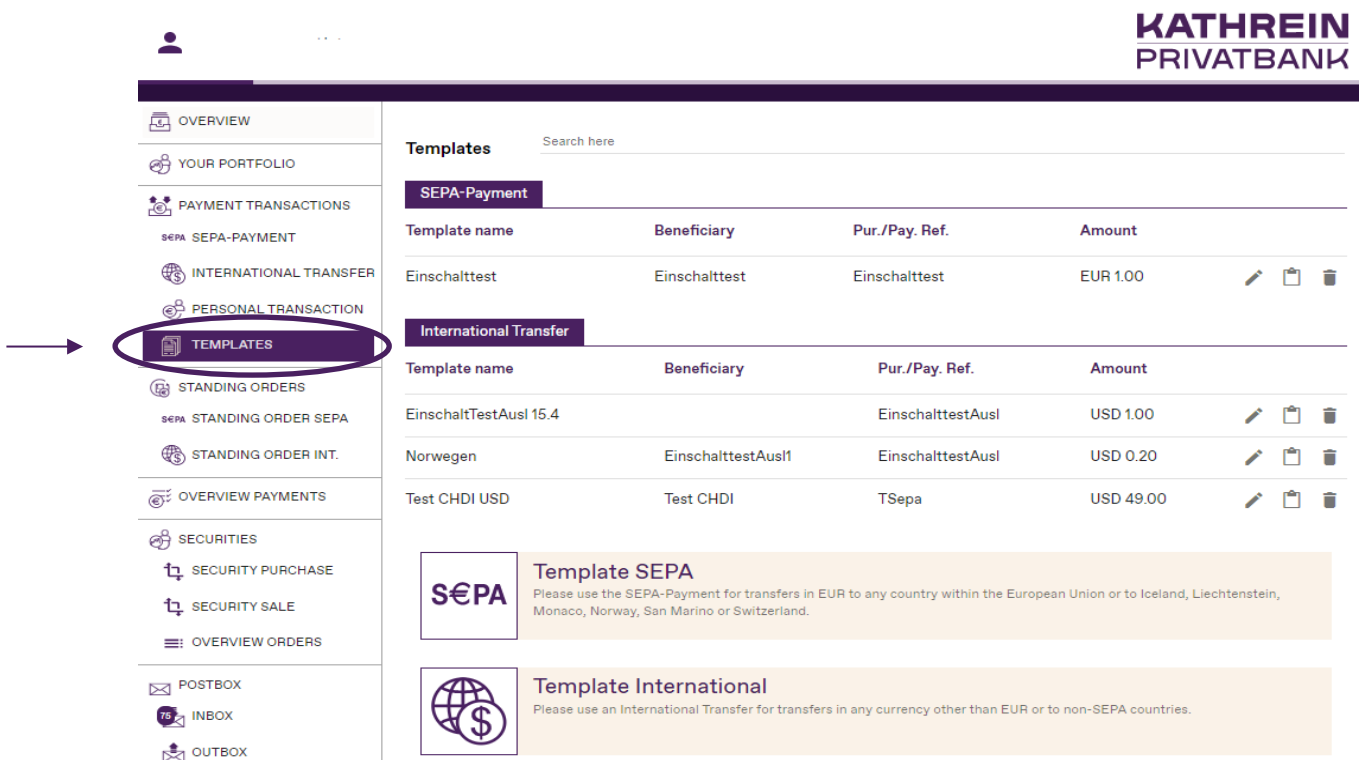
Please use the SEPA-Payment for transfers in EUR to any country within the European Union or to Iceland, Liechtenstein, Monaco, Norway, San Marino or Switzerland.

save as template update template **SELECT TEMPLATE**

Ordering Customer Information

AT26 1915 0034 5000 0009
Amount available: EUR 268,323.05 DEMO-Portfolio / 345000 DEMO-Portfolio

2. via the page navigation in the 'templates' menu



KATHREIN PRIVATBANK

OVERVIEW
YOUR PORTFOLIO
PAYMENT TRANSACTIONS
SEPA SEPA-PAYMENT
INTERNATIONAL TRANSFER
PERSONAL TRANSACTION
TEMPLATES
STANDING ORDERS
SEPA STANDING ORDER SEPA
STANDING ORDER INT.
OVERVIEW PAYMENTS
SECURITIES
SECURITY PURCHASE
SECURITY SALE
OVERVIEW ORDERS
POSTBOX
INBOX
OUTBOX

Templates

Search here

SEPA-Payment

Template name	Beneficiary	Pur./Pay. Ref.	Amount	
Einschalttest	Einschalttest	Einschalttest	EUR 1.00	

International Transfer

Template name	Beneficiary	Pur./Pay. Ref.	Amount	
EinschaltTestAusl 15.4		EinschalttestAusl	USD 1.00	
Norwegen	EinschalttestAusl1	EinschalttestAusl	USD 0.20	
Test CHDI USD	Test CHDI	TSepa	USD 49.00	

Template SEPA
Please use the SEPA-Payment for transfers in EUR to any country within the European Union or to Iceland, Liechtenstein, Monaco, Norway, San Marino or Switzerland.

Template International
Please use an International Transfer for transfers in any currency other than EUR or to non-SEPA countries.

3.6. Standing orders

The standing order's view displays active and inactive standing orders. This includes standing orders that have been entered by you via Kathrein eBanking or by your private banker on your behalf. You can change or cancel the standing orders.

3.7. Enter a standing order SEPA

Standing orders are recorded like payment transaction orders. For standing orders, the amount, purpose, payment reference, date of execution must be recorded.

The screenshot shows the Kathrein Privatbank web interface. The top right corner features the bank's logo. A navigation menu on the left lists various services, with 'STANDING ORDER SEPA' highlighted. The main content area is titled 'Standing Order SEPA' and includes a disclaimer: 'Please use the Standing Order SEPA for recurring payments of the same amount in EUR to any country within the European Union or to Iceland, Liechtenstein, Monaco, Norway, San Marino or Switzerland.' Below this, there are three main sections: 'Ordering Customer Information' (with a dropdown menu showing 'AT26 1915 0034 5000 0009' and 'Amount available: EUR 268,323.05 DEMO-Portfolio / 345000 DEMO-Portfolio'), 'Beneficiary Information' (with fields for Beneficiary*, Street/No., Postal Code, City, and IBAN*), and 'Standing Order Details' (with fields for Amount*, Purpose*, Payment reference*, Date from* (04/12/2023), Date to* (04/12/2024), an 'Until revoke' checkbox, and Interval*). A 'SAVE PAYMENT' button is located at the bottom right of the form.

3.8. Enter a standing order international

International standing orders differ from SEPA standing orders by the additional field concerning the handling of charges. Here you select the desired type of charges.

Expenses
<input checked="" type="radio"/> Domestic fees charged to the account holder and foreign fees to the beneficiary (SHA)
<input type="radio"/> All fees charged to the beneficiary (BEN)
<input type="radio"/> All fees charged to the account holder (OUR)

SAVE PAYMENT

3.9. Payments' overview

The payments' overview shows all payment transaction orders entered via eBanking (SEPA orders, foreign transfers, own transfers, standing orders).

Via the field 'Open orders' you can edit, delete, or draw orders that have not yet been drawn.

Via the field 'Signed orders' you can see the orders that have already been subscribed and placed.

Here you can search for terms, numbers & IBANs that were previously inserted for 'Recipient or Purpose' on your transfer*.

* Note: Please enter the IBAN without spaces.

KATHREIN PRIVATBANK

Overview Payments

DEMO-Portfolio / 345000

Date	Status	Description	Type	Amount
31 JAN 2023	<input checked="" type="checkbox"/>	KTW_012 Test SepaWeb	SEPA-Payment	EUR 4.00
26 JAN 2023	<input type="checkbox"/>	SEPA-Test1	SEPA-Payment	
24 NOV 2022	<input type="checkbox"/>	boris	SEPA-Payment	
23 NOV 2022	<input type="checkbox"/>	USD DEMO-Portfolio	Personal Transfer	
	<input type="checkbox"/>	Test Server Truststores zentral	Standing Order Sepa	EUR 1.00
01 JUL 2022	<input type="checkbox"/>	TestAusIEWR	International Transfer	USD 100.00

*Estimated total amount of the credit transfer in the account currency: EUR 98.02
*Transfer amount: USD 100.00

To search for month /day please enter following format YYYY-MM (-DD).

Input	Result
2022-01	shows all orders in January 2022
2022-02-25	shows all orders on the 25 th of February 2022

4. Postbox

In the 'Inbox' all documents are stored, additionally there you can receive messages from your Private Banker.

As soon as a message arrives in your inbox, you will receive an e-mail notification to your registered e-mail address.

You can send messages including attachments to your Private Banker using the 'new message' field.


The screenshot displays the KATHREIN PRIVATBANK user interface. On the right side, the logo "KATHREIN PRIVATBANK" is visible. On the left, a navigation menu lists various services, with "INBOX" circled in red. The main content area is titled "New Message" and contains a form for composing a message. The form has a header "New message to your account manager" and two input fields: "Subject *" and "Text *". Below the form is an "Attachments" section with a paperclip icon and the text "You may upload files of common picture- and text formats as long as they do not exceed 5MB." At the bottom of the form is a dark blue button labeled "SEND MESSAGE".

5. Securities

In the 'Securities' section you can see all your securities account numbers with details of the securities held in custody under 'Securities'.

Under the menu 'Security Purchase' and 'Security Sale' you can buy new securities or sell existing ones.

In the 'Overview Orders' you have an overview of all the orders you have placed and can release them; orders that have already been created can be signed, changed, or deleted.


**KATHREIN
PRIVATBANK**

OVERVIEW

YOUR PORTFOLIO

PAYMENT TRANSACTIONS
SEPA SEPA-PAYMENT

INTERNATIONAL TRANSFER

PERSONAL TRANSACTION

TEMPLATES

STANDING ORDERS
SEPA STANDING ORDER SEPA

STANDING ORDER INT.

OVERVIEW PAYMENTS

SECURITIES

SECURITY PURCHASE

SECURITY SALE

OVERVIEW ORDERS

POSTBOX

INBOX

OUTBOX

TRASH

NEW MESSAGE

SETTINGS

Security Overview Search here

345000-800-0
EUR 3,444,819.50
 per Apr 5, 2023

Securities Account

SECURITY OVERVIEW

SECURITIES TRANSACTIONS

Details ▼

Securities Account Number
345000-800-0

Securities Account Name
DEMO-Portfolio Fremdverwaltung

Book Value
EUR 3,452,532.04

Security name	Market Value Quantity/Nominal
BP PLC GB0007980591 - This security is not tradable online.	GBP 79,080.00 15,000.00 Current Price GBP 5.27 Purchase Price GBP 6.32
Cisco Systems Inc. US17275R1023	USD 103,640.00 2,000.00 Current Price USD 51.82 Purchase Price USD 61.00
Intel Corporation US4581401001	USD 66,200.00 2,000.00 Current Price USD 33.10 Purchase Price USD 65.50
Kathrein Corporate Bond R - Thesaurierer AT0000779798	EUR 474,960.00 3,000.00 Current Price EUR 158.32 Purchase Price EUR 96.61

6. Expenses statement for EEA transactions

For payments within the EEA (= EU member states + Norway, Iceland, Liechtenstein) in a currency other than EUR, the estimated expense amount for this transaction must be displayed in eBanking when saving transfers and in the order list due to legal requirements for consumers (not for corporate customers).

The exchange rate used to calculate the booking amount and the charges is the valuation rate of the day before the order was entered for the respective currency. Also, in the case of forward transfers, there could be a difference between estimated charges on the day the order is entered and the charges on the day the order is executed.