



## INSTRUCTION

# MOBILE BANKING FOR RETAIL CLIENTS

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## 0. Introduction

Adriatic Bank is pleased to present a new mobile application, which allows you to quickly, safely and easily perform numerous banking services:

- Access your account using a username and password, or using biometric data – fingerprint or face scanning (depending on whether your device supports a high level of biometric identification).
- Pay bills and other monthly obligations with automatic completion of the payment order, by scanning the IPS QR code.
- Pay your credit card debt and transfer funds from the credit card to your current account.
- Get a better exchange rate with your euro transactions.
- Make payments using your phone by scanning the IPS QR code at all points of sale with an instant payment label.
- Check balance and turnover by your accounts, credits and credit cards.
- Send confirmation of the payment made to your e-mail address.
- Use the "transfer" option to transfer and receive money using your mobile phone number.
- Receive push notifications and view them in your inbox.
- Find the nearest branch or ATM on the map.

With the Adriatic Bank mobile app, your daily banking experience becomes easier and more efficient.

## 1. REGISTER FOR MOBILE APPLICATION

If you are a client of Adriatic Bank and use any product within Adriatic bank, you can register for the mobile application by submitting a request at the nearest branch.

Your registration credentials will be sent to your registered e-mail address and phone number.

If you are not a client of Adriatic Bank, and you want to use Adriatic Bank mobile application, it is necessary to:

1. Go to the nearest branch.
2. Open an account and register for one of our account packages.
3. Register your e-mail address and mobile phone number in the Bank's system.
4. Make a request for app registration.
5. Download the Adriatic Bank mobile app from Google Play Store or Apple App Store (depending on the type of phone you are using).
6. Log in and enjoy all the benefits of the mobile app.

Registration for Adriatic Bank mobile app is free.

## 2. MOBILE APPLICATION DOWNLOAD

Depending on the type of phone you are using (Android or Apple), the following steps will help you successfully install the Adriatic Bank mobile app:

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For Android devices:



1. Open the **Google Play Store** on your phone.
2. Search for "**Adriatic mBanking Serbia**".
3. Find the application in the results list.
4. Click **Install**.
5. Once the installation is complete, open the app and sign in with your credentials.



**Adriatic mBanking Serbia**  
Adriatic mBanking Serbia

Get

For Apple devices:



1. Open the **App Store** on your phone.
2. Search for "**Adriatic mBanking Serbia**".
3. Find the application in the results list.
4. Click **Install**.
5. Once the installation is complete, open the app and sign in with your credentials.



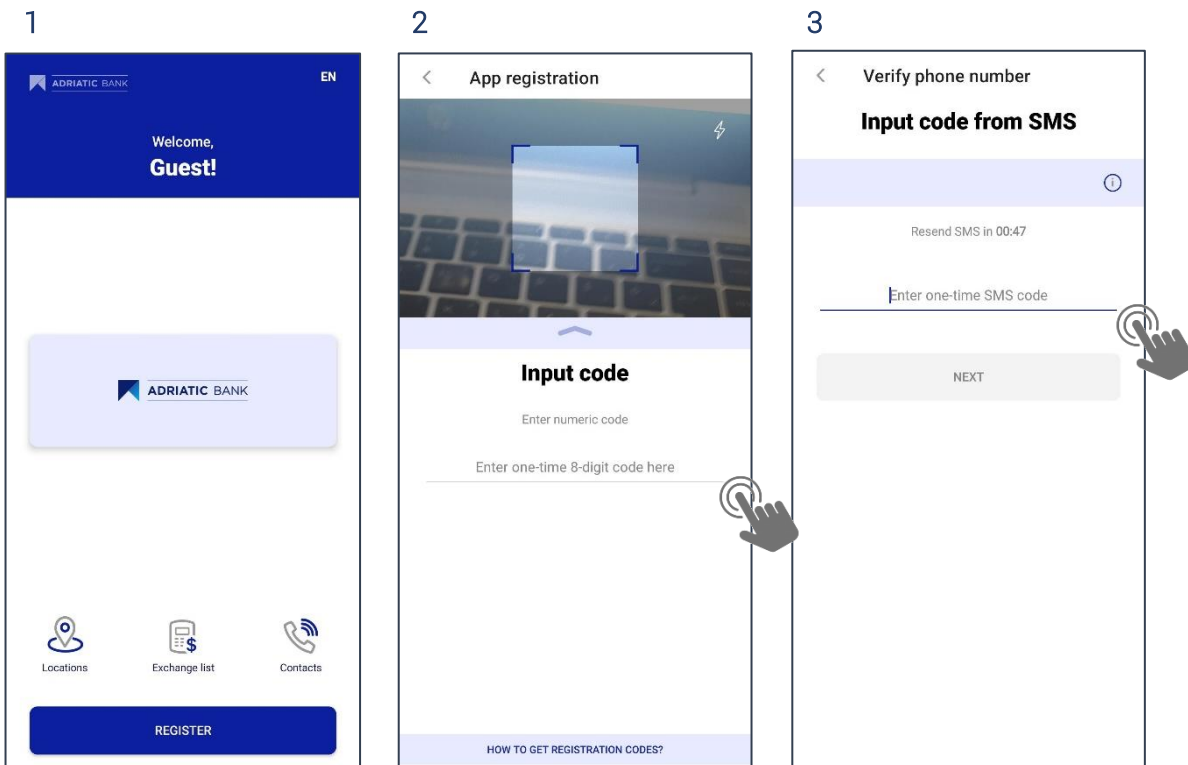
## 3.REGISTRATION

Regardless of the type of device you are using, after you install the app, the Adriatic Bank mobile app icon will appear on your device's home screen.

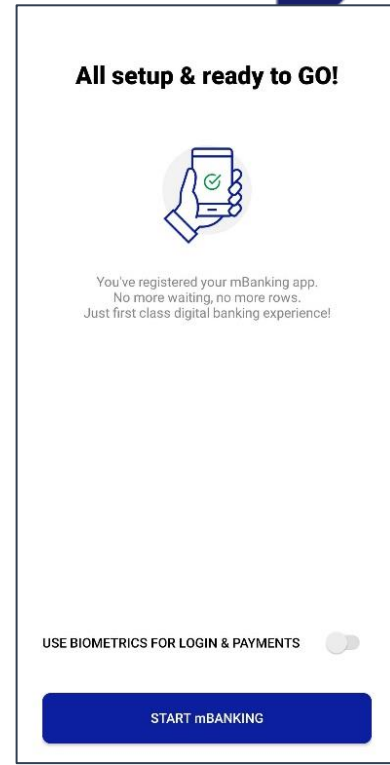
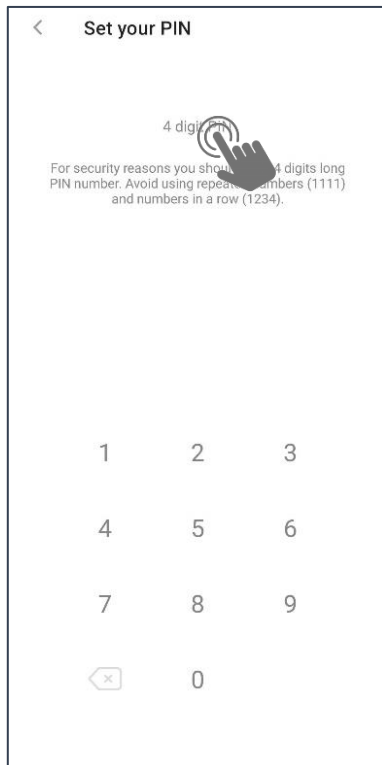
Clicking on the icon will open the app.

You can find the access information for the application in the e-mail and SMS message sent to you by the Bank.

1. On the Home screen, select the registration option.:
2. By selecting the registration option, the application will open a new screen where it is necessary to enter the first Activation Code that you received in an e-mail from the Bank.
3. After entering the first Activation Code, on the next screen you will need to enter the second Activation Code that you received via SMS.



After entering the activation codes, you need to define your PIN code. When you have successfully set up the PIN, you will receive a notification on the next screen that everything has been set up successfully and that the application is ready to be used.



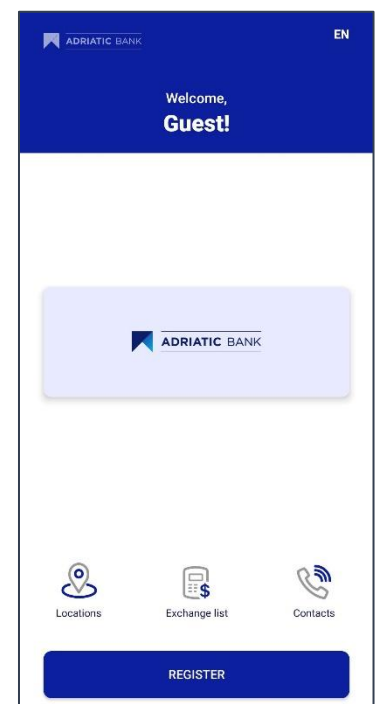
## 4. PreLogin SCREEN

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Once you have successfully set the login parameters, each time you open the application, you will be shown a screen with shortcuts, which allows faster access to various functions.:

- Find the nearest branch.
- See the current exchange rate list
- Contact the bank - *more details in Section 4.7.*

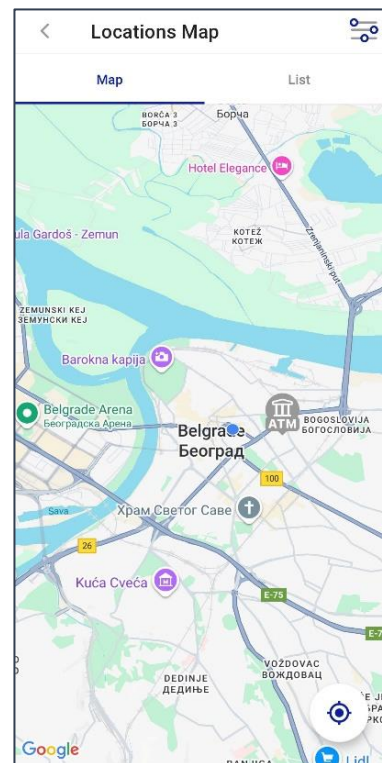
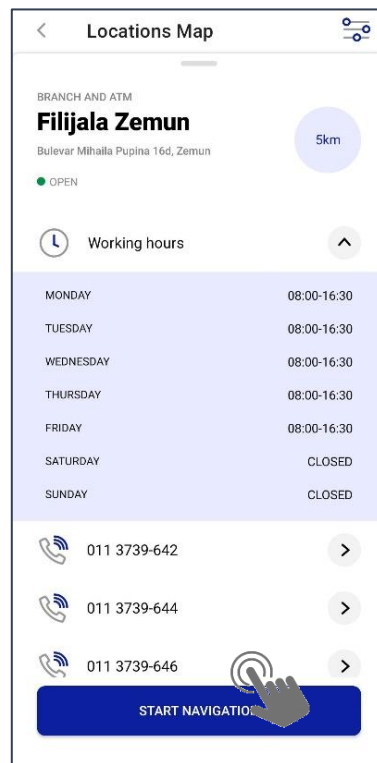
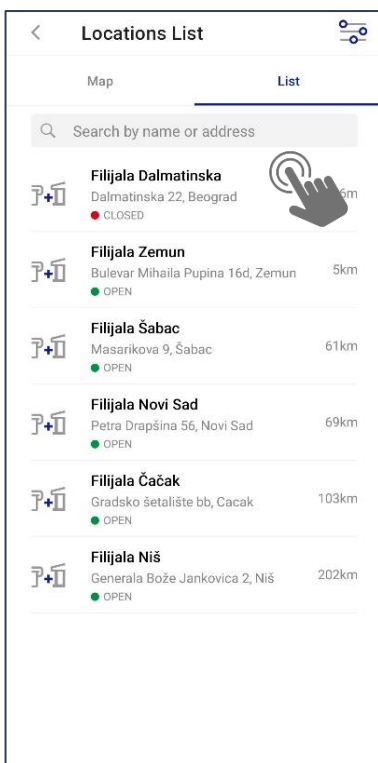
Also, on this screen you can choose the language of the app, whether you prefer **Serbian, English** or **Russian**.



## 4.1 PreLogin screen • LOCATIONS

By clicking on the **Location** option, you will receive information about the locations of our branches and ATMs, with the possibility of viewing them on the map.

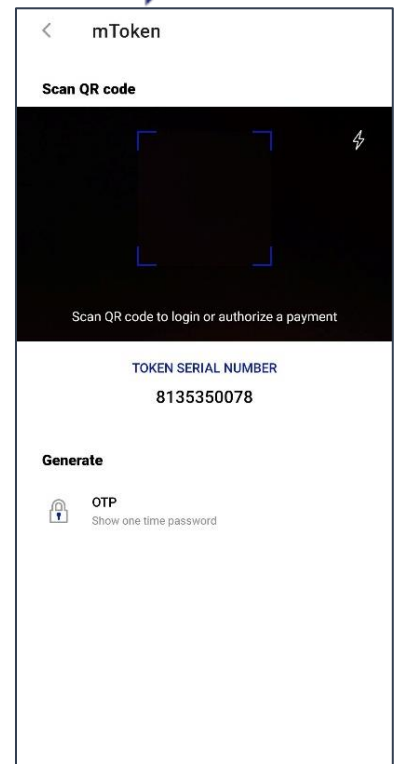
If you click on the branch and ATM icon, a screen will open with details about that branch and ATM, including the exact distance and working hours. You will also have the option of being navigated to the desired location.





## 4.2 PreLogin screen • mTOKEN

By using the **mToken** option, you can easily access the web application or confirm payment, in two different ways:

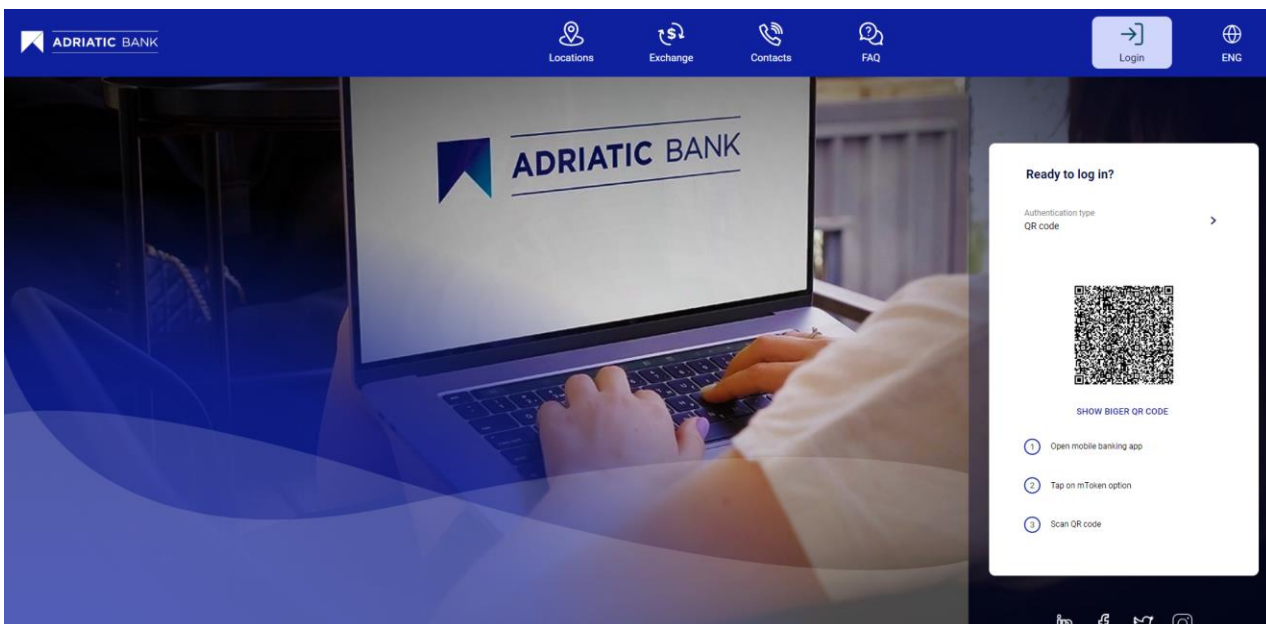


### Scanning the QR code.

When choosing this option, you will need to confirm your identity for security (by entering a PIN or through biometric authentication-fingerprint or facial recognition). Clicking on the icon will activate the camera to scan the QR code, which is located on the login page of the web application.

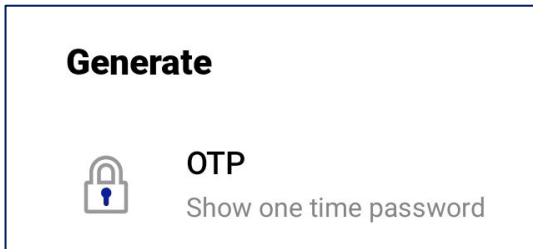
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With this option, you can authorize a payment transaction.



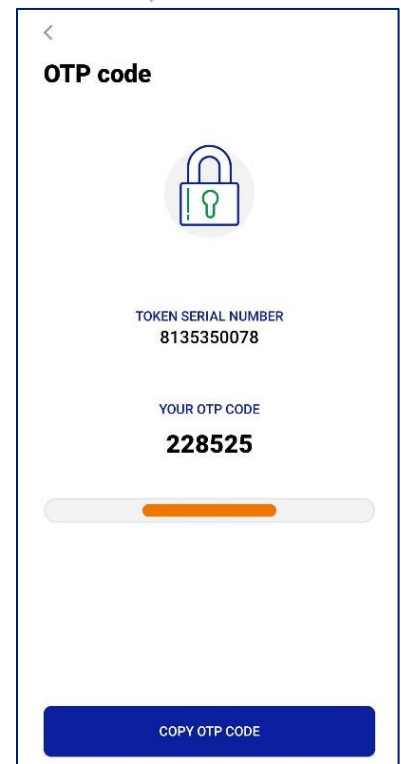
## One-time OTP code

If you have locked your web account or do not have a username and password to access it, but you have mobile banking activated on your mobile device, you can sign in to the application by entering a one-time OTP code through the mToken option.

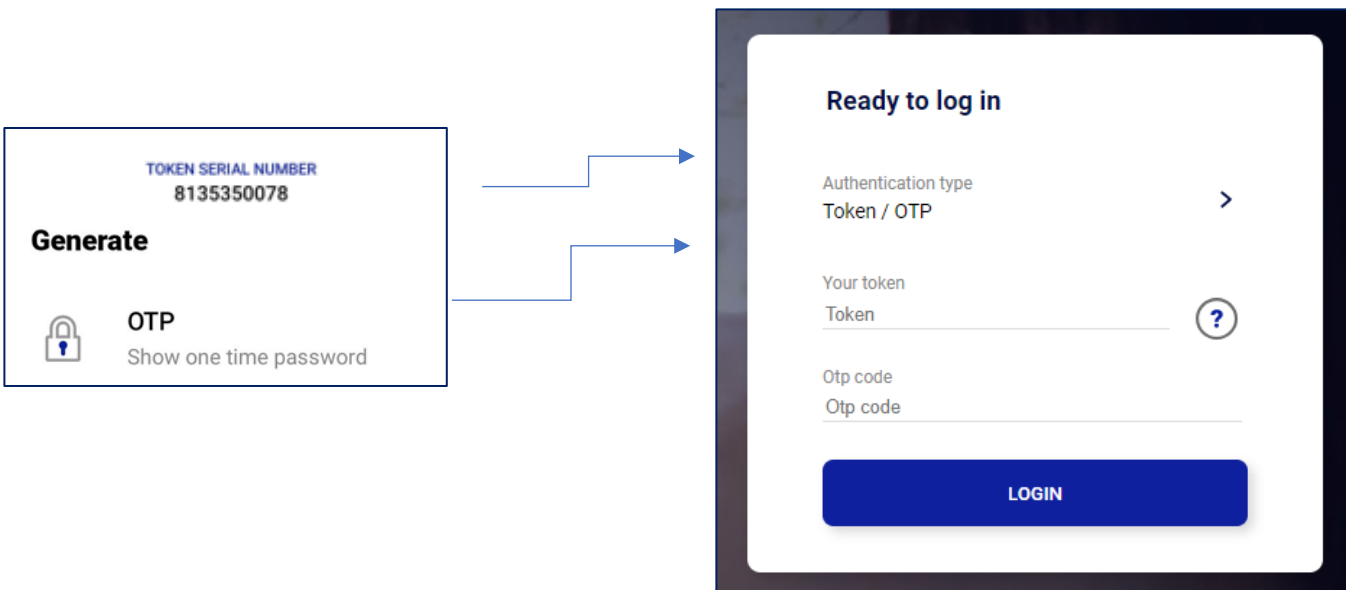


The screen opens with the generated OTP code, which has a shelf life of one minute. If you fail to sign in to the web application by entering the serial number of the token and the generated OTP code within that timeframe, a new code will be automatically generated after one minute has gone by.

If you are logging into a web account via your phone, you can copy the OTP code and transfer it to the web browser through which you are logging in.



On the login page of the web application, in the mtoken option, Enter your token serial number, and in the field below, enter the generated OTP code. After that, click on the application.



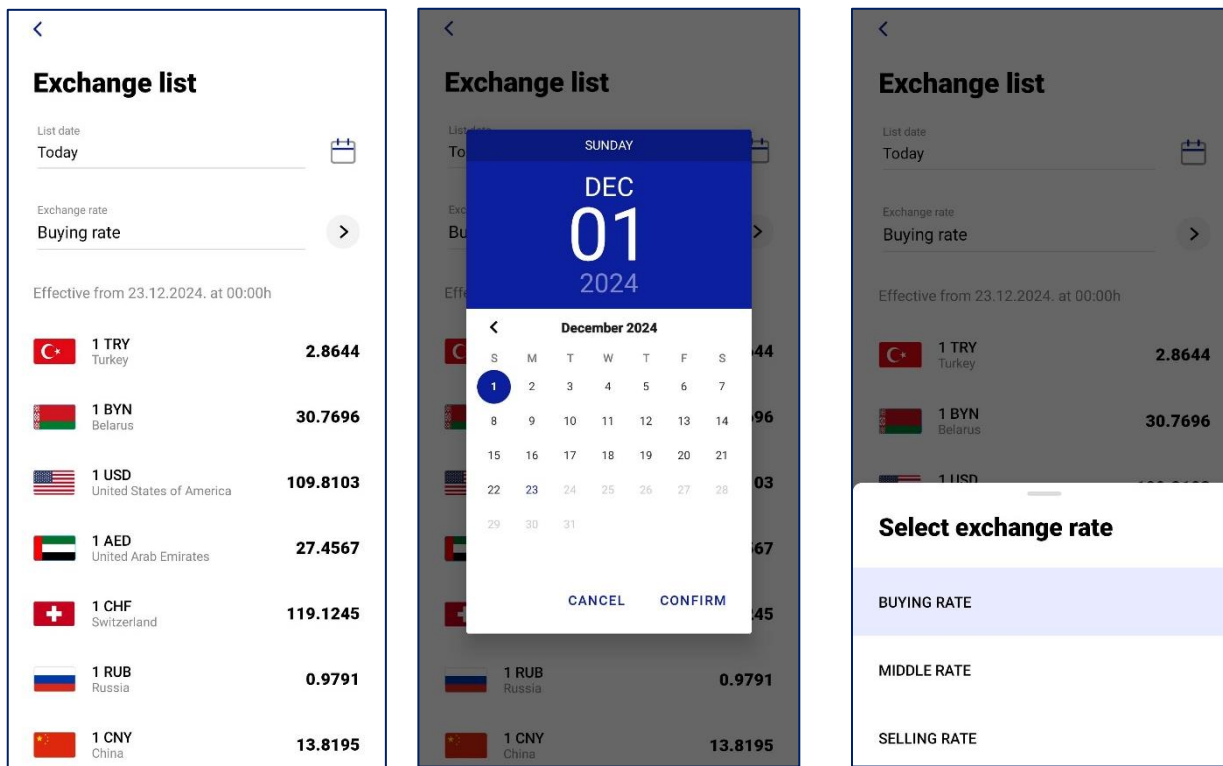
## 4.3 PreLogin screen • More option • EXCHANGE LIST

By using this option, you can view the current exchange rate list, as well as those from previous periods.

To view the exchange list from past days, click on the calendar icon, select the desired date, and then click Confirm to display the list for the selected date.

If you want to view the sales or middle exchange rate instead of the purchase rate, click the arrow on the right next to the Exchange Rate Field..

After that, a screen will open where you can change the type of course.



## IPS 4.4 PreLogin screen • IPS SCAN

### IPS Scan

On the Home screen of the app, you have the option of instant payment at the point of sale or payment of bills by scanning the QR code – ISP scan. When starting this option, you will need to confirm your identity for security (by entering a PIN or through biometric authentication-fingerprint or facial recognition).

### Payment of bills and payment at the trading post

Clicking on this option will open the camera of your mobile device with which you can scan the QR code from your account or upload an image of the QR code that you previously saved in the gallery. Also, by starting the **IPS Scan** option, you can make payment at the point of sale.

If you choose this method of payment, click on the **IPS scan** icon on the home page of the application or in the Payments section, which will open a new screen for scanning the QR code.

With the camera of your mobile device, scan the IPS QR code generated by the trader at the POS terminal or his smartphone/tablet.

The image displays three sequential screenshots of the ADRIATIC BANK app's IPS Scan payment interface.

**Screenshot 1: Domestic payment**  
 - Title: Domestic payment  
 - Section: Pay from  
 - Card: Current account (blurred), Available amount: 519,76 RSD  
 - Section: Payer details (SHOW PAYER DETAILS)  
 - Section: Beneficiary details (SHOW LESS)  
 - Fields: Bank account number\*, Beneficiary name\*, Beneficiary address, Beneficiary city

**Screenshot 2: Domestic payment**  
 - Title: Domestic payment  
 - Fields: Beneficiary city, Model, Reference number  
 - Section: Payment details  
 - Amount\*: 1,00 RSD  
 - Purpose code\*: 289  
 - Description\*: Transakcije po nalogu gradjana  
 - Payment date\*: Today  
 - Urgent payment:   
 - Button: CONTINUE

**Screenshot 3: Payment review**  
 - Title: Payment review  
 - Card: Pay from Current account (blurred), Pay to (blurred)  
 - Payment details: 1,00 RSD, FEE: 30,00 RSD, 24.12.2024.  
 - Button: SHOW MORE  
 - Button: PAY

The payment overview shows all the details of the order entered. By clicking on the show more option, you can view all the information (information about the payer, recipient, payment details – transaction amount, description, urgency, payment code and date). On this screen, check the details of the transaction, if everything is in order, it is necessary to confirm the payment order with the defined authorization method.

Transactions of up to Rs 300,000 will be completed within a few minutes.

You can view the details of a successful transaction by selecting the **Transfer List** option.

## 4.5 PreLogin screen • IPS SHOW

IPS Show

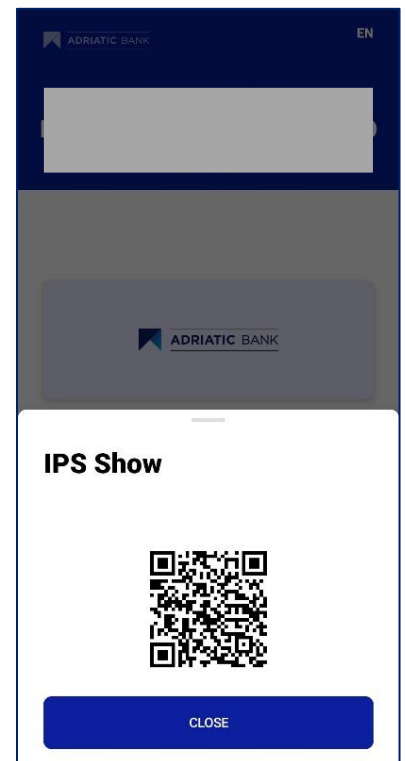
On the app's home screen, there is an **IPS Show** Option.

When starting this option, you need to confirm your identity for security (by entering a PIN or through biometric authentication-fingerprint or facial recognition).

After authenticating, a screen will open with a QR code that you can show the merchant to scan using their mobile app, thus initiating a debit on your account for the amount of the account.

## 4.6 PreLogin screen • MORE option (iOS)

On the Home screen, the last shortcut in the sequence is an option higher. By activating this option, you will get an insight into the **exchange rate list**, as well as the **contact details** of the Bank.





## 4.7 PreLogin screen • MORE option • Contacts

By clicking on the **Contacts** option, you will be able to contact the bank through various available options.

### 4.7.1. Call us



Clicking on the first arrow will automatically open the call screen of the Bank **contact center**. There is also a contact phone for calls from abroad.

By selecting the option **contact me**, you can request to be contacted by a bank employee. To receive relevant information, you need to state the reason for the contact, as well as your contact information.

By clicking on the **Continue field**, your request will be forwarded to the Bank. After submitting the request, expect contact from the bank employee.

< Contacts

Do you have any questions?  
Call free customer service to get your questions answered every working day from 8:00 to 17:00

**Call us**

- Phone number 0800 330 300 >
- Phone number 011 33 06 300 >
- Contact me >

**Find us**

- Branches and ATMs >

< **Contact me**

Name and surname


Email address

Mobile phone number


Reason description


CANCEL CONTINUE

## 4.7.2. Find us




 Through the **Find Us** option, you can easily get details about the locations of our branches and ATMs, including their view on the map.

## 4.7.3. Other contacts

 In the **Other contacts** option, by clicking on the first arrow, you can contact the Bank via your e-mail address. A screen will open where you select the e-mail from which you want to send the message to the Bank.

 Clicking on the second arrow in the other contacts option will open the bank's Home website.


## 4.7.4. Social media

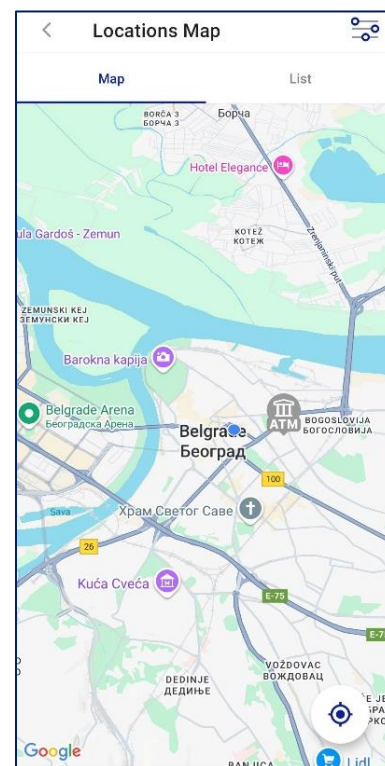
   By selecting one of the available options in the social media field, clicking the arrow next to, you will be redirected to the Bank's profile on the selected social network: **LinkedIn**, **Instagram** or **Facebook**.

## 4.7.5. Help

 The **Help** option contains frequently asked questions from users along with answers.

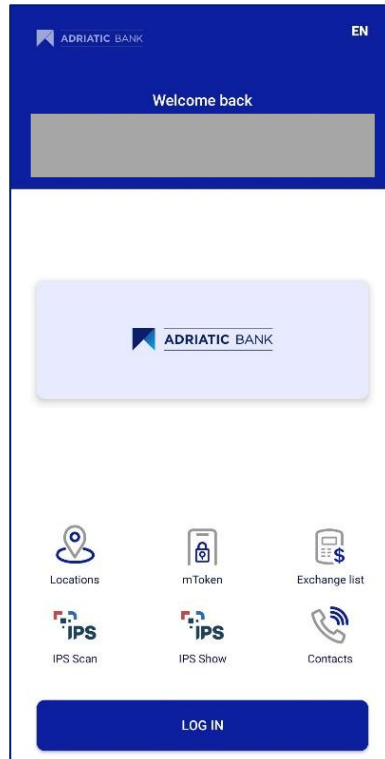
### About the app

 Under the last option **About the app**, by clicking on the arrow, you can share with friends the link to download the mobile app via social networks.



## 4.8 PreLogin screen • LOGIN TO THE APP

On the app's home page, there is a login field at the bottom of the screen. Clicking on the **Login** button will open the PIN entry screen. If you have set up biometrics to log in, it is enough to hold your finger or scan your face.



If you have forgotten the login PIN, clicking on the **Forgot PIN** option will open a screen with instructions for setting up the new PIN.



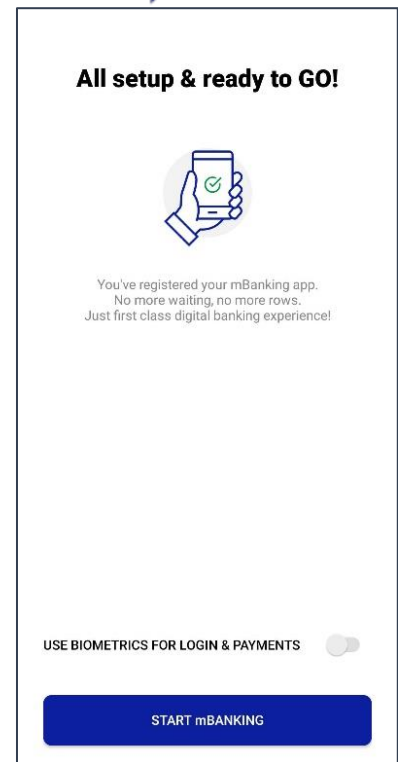
## 4.8.1 LOG IN WITH BIOMETRICS

If you choose to activate the option to use biometrics, you will not need to remember the login code or change it.

Simply put your finger or set the device to scan your face, and you will be automatically logged into the app. A prerequisite for this option is to pre-set your device to unlock via fingerprint or facial recognition, if your device supports it.

Select that you want to use biometrics.

When you have finished setting up the biometric authentication, click on the start **mBanking** Button and enjoy all the benefits of Adriatic Bank's improved mobile service



## 5. APP HOME SCREEN

After successfully logging into the application, the Home screen will display the bank's products, such as **accounts, cards, savings and loans.**

There are also shortcuts for payment services: payments, templates, IPS, internal transfers, as well as a virtual inbox shortcut in the upper right corner.

If you have more than one product, swiping from side to side will show your products depending on the section.

At the bottom of the screen are three options that make it easy to use: **Start, Pay and more.**

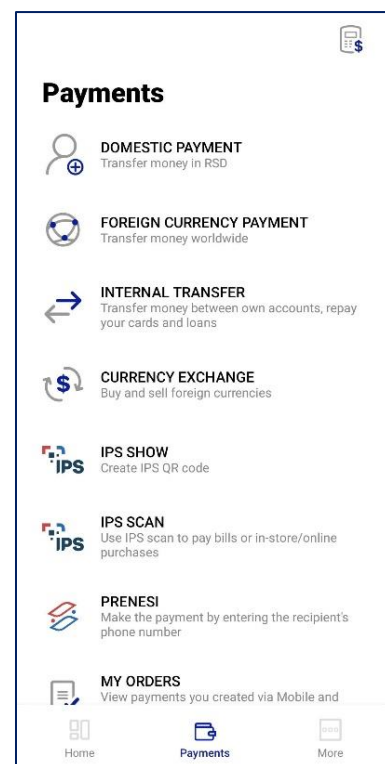
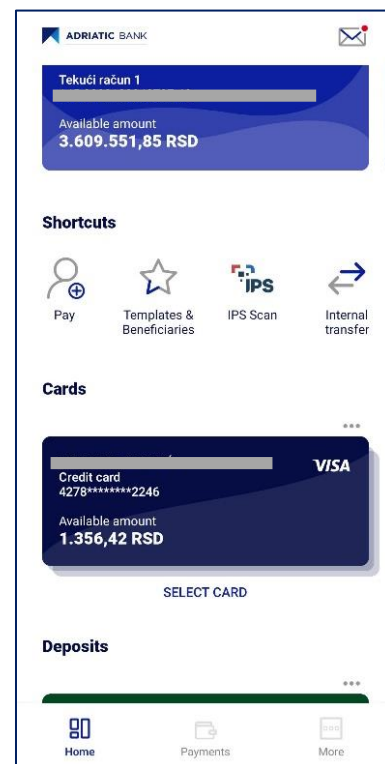


**Home:** allows a quick return to the home page of the application.

**Payments:** clicking on this option will open a screen with the following functions:

- Exchange rate rate list (in the upper right corner) - *more details in section 4.3.*
- Domestic payment - *more details in Section 9*
- Foreign exchange payment - *more details in Section 10*
- Internal transfer - *more details in Section 11*
- The exchange - *more details in section 12*
- IPS show - *more details in section 4.5.*
- IPS scan – *more details in section 4.4.*
- Transfer - *more details in Section 15*
- Accounts - *more details in Section 16*
- Templates and recipients - *more details in Section 17*

**More:** allows you to quickly switch to Settings and additional options.



## 6. ACCOUNTS

In the **Accounts** section, banners will be displayed representing sections with your account number as well as your account balance.

Clicking on the three dots above the field will open the account **options**.

Na ovom ekranu dostupne su sledeće funkcionalnosti:

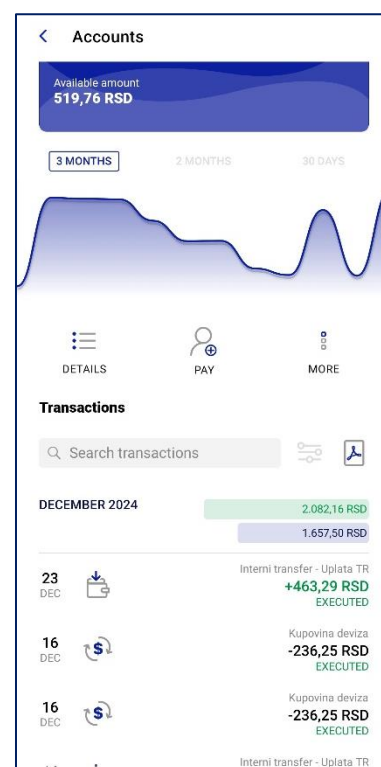
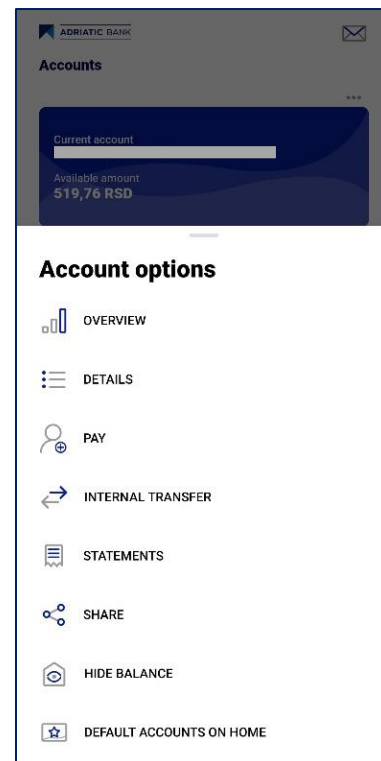
The following functionality is available on this screen:

- Account overview
- Account details
- Pay option-
- Internal transfers
- Performs
- Share Option
- Option to display and hide the state
- Select the view of the default accounts on the home page

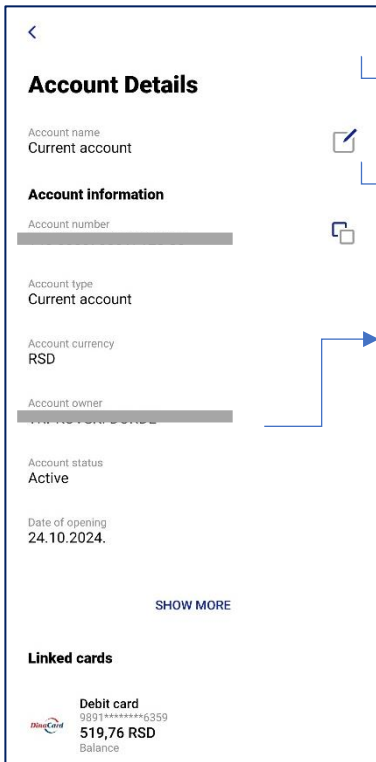
### 6.1 Account overview

By selecting the **Overview** option, you have the opportunity to see the details of the account, as well as the list of transactions. Also, you can make an internal transfer, view monthly invoices, change selected invoices to view on the home page, and view reservations under TAB more.

On the **Accounts** screen, as well as in the account overview option, you have an insight into the list as well, the following shortcuts are available: details, pay, more.



## 6.2 Account details



By clicking on the icon, you can change the name of your account.

By clicking on the icon, you have the option to copy the account number.

By clicking on view more, an extended version of the account details screen will open with an insight into the account balance.

On this screen, you can view the exact amount of available funds in the account, the amount of reserved funds, the total balance in the account.

Also, the nominal interest rate and associated cards for that account will be displayed.

## 6.3. Statements

You can find all monthly statements related to accounts under this option.

On this page, you have the option to search through the search field.

Clicking on the option next to the search extracts field will open a screen for a more detailed search, where you can enter the date of formation of the extract in the calendar and use filters to find the desired extract.

## 6.4. Share option

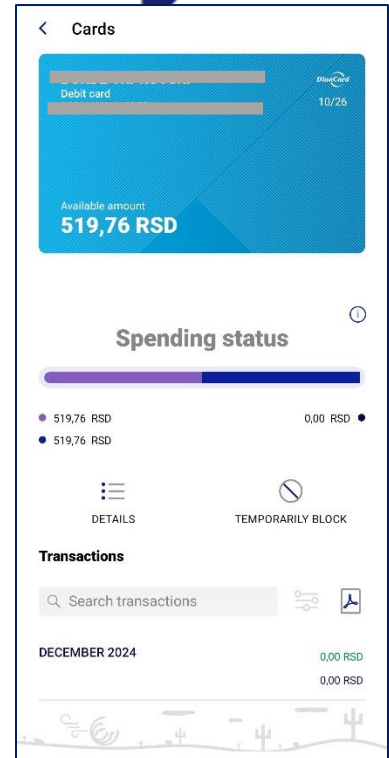
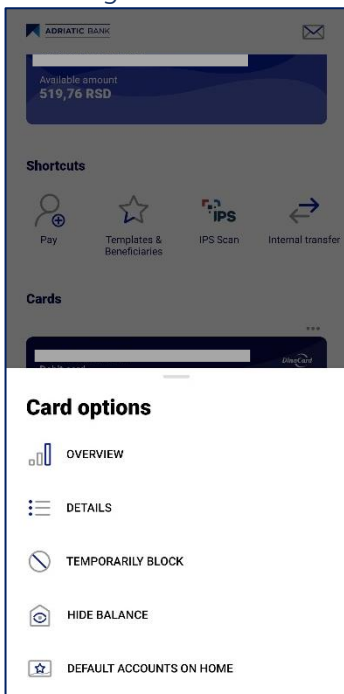
By selecting **Share**, you have the option to share a QR code with your account number via Viber message. Clicking on the show Code button will open a separate screen with the generated QR code.

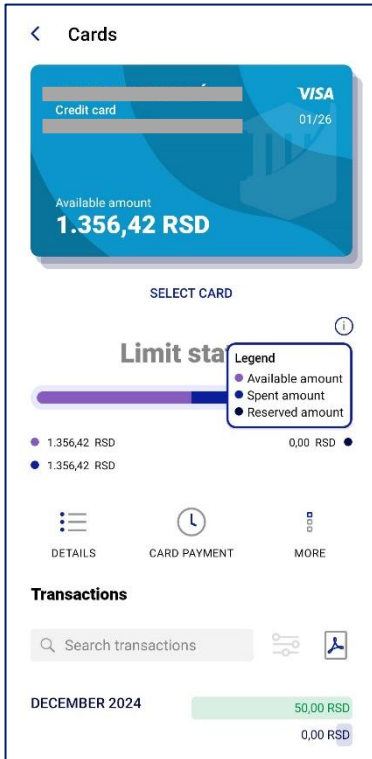
## 7. Cards

The card field shows all your payment cards that you have in Adriatic Bank. By scrolling, i.e. swiping, you move to the details of the second tab, i.e. the next screen.

Options available for credit cards are **details**, card **payment** and **more**.

Clicking on the three dots above the card shows potential options:





You can initiate a credit card payment transaction through the card-multi-card payment option.

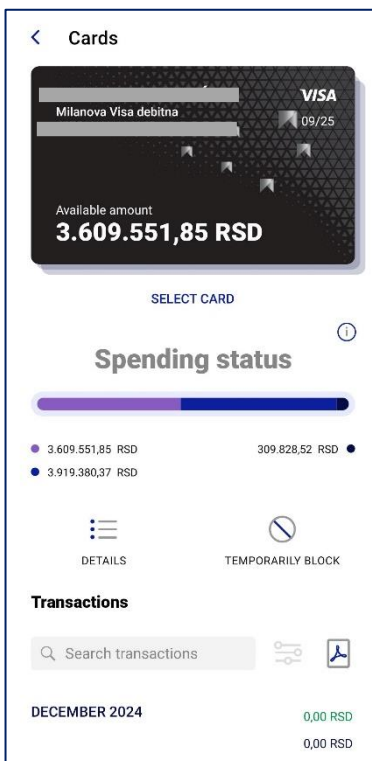
In the new window, select the account from which you transfer funds, as well as the credit card account to which you send funds.

Choose the desired amount of the transaction, choosing one of the options offered: the adjusted amount for FREE entry, the minimum amount for the payment of the minimum monthly debt, or the entire amount for the payment of outstanding payments. obaveza.



Click on the **Continue** button to go to the screen with all the payment details.

Check the data entered, and if all is well, click on the **Pay** option. On the next screen, you will be notified of the status of the transaction.



The options available for debit cards are details and temporary blocking.

Under the card option, you can also search for transactions.

By clicking **Filter**, you will open a screen to select the filters that you want to search for, such as transaction type (showing only incoming, outgoing, or all transactions), execution period, amount, type, or status of the transaction.

Click on the desired circle to view incoming, outgoing, or all transactions.

- Last 30 days
- The last 3 months
- The last 6 months

By clicking on the calendar option on the right, you can define the date "from" and "to"

You can also enter the desired transaction amount for the search.

You can also enter the desired transaction amount for the search. Select the type and status of transactions by clicking on the arrows on the right.

Clicking on the arrows to select the type or status of transactions will open the corresponding screens:

- **Transaction Type** - you can choose the transaction view. You can choose to view only certain transactions or all of them. Clicking on the field will show the desired transactions.
- **Transaction Status** - you can choose between transactions that have been executed, processed, or rejected. There is also an option to view all transactions together. Clicking on the Near Field will show the desired transaction status.

## 8. LOANS

The **Loans** field shows all credit accounts you have in Adriatic Bank.

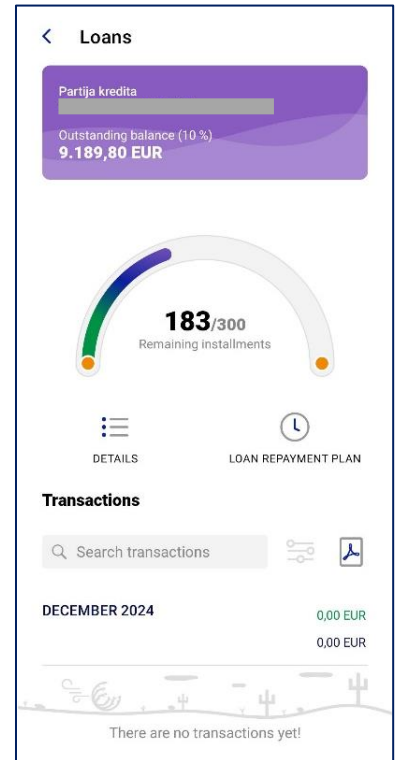
Scroll to the left to go to the details of the second credit or the next screen.

Clicking on the three dots above the field opens

The details of the loan and the loan repayment plan are found as shortcuts below the chart.

It is shown on this screen:

- Credit account
- The percentage of capital that has not been paid
- The amount of the loan that has not been repaid
- Credit details
- Loan repayment Plan



The chart in the middle of the screen represents the current loan amount in relation to the repayment period.



Clicking on the starting point of the chart will show the date of conclusion of the contract with the Bank

Clicking on the end point of the chart will show the expiration date of the contract or the date of the last installment of the loan.

Details takes you to the page where you have access to all the details of your credit account.

It is shown on this screen:

- The name of the account
- The account number
- The type of account
- The currency account
- The date of the contract with the Bank

## 9. DOMESTIC PAYMENT

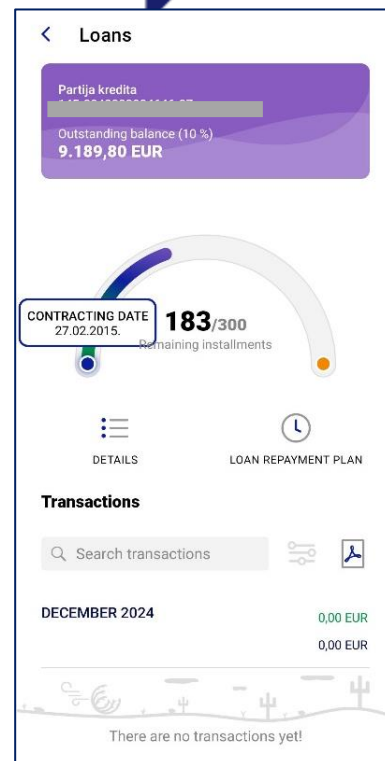
You initiate the payment order by selecting the **Domestic payment option**, after which the screen for entering the order and payment forms opens.

In the payer's Details section, your details are displayed. By clicking Show more, you can view the details of your data.

Make sure you fill in the required fields, such as:

- The recipient's account number
- The name or surname of the recipient
- Address and city of the recipient

Purpose code number is only required when entering certain models, such as Model 11 or 97.



**Domestic payment**

**Pay from**

Tekući račun 1

Available amount  
**3.609.551,85 RSD**

**Payer details**

SHOW PAYER DETAILS

**Beneficiary details**

SHOW LESS

Bank account number\*

Beneficiary name\*

Beneficiary address

Beneficiary city

**Domestic payment**

Beneficiary city

Model

Reference number

**Payment details**

Amount\* 0,00 RSD

Purpose code\* 289 >

Description\*  
Transakcije po nalogu gradjana

Payment date\*  
Today

**Urgent payment**

CONTINUE

Clicking on the **Continue** field will open the next screen to check the entered data.

**Payment review**

Pay from  
**Current account**

Pay to

Payment details  
**1,00 RSD**  
FEE: 30,00 RSD  
24.12.2024.

SHOW MORE

PAY

**Enter PIN**

FORGOT YOUR PIN?

4 digit PIN

1	2	3
4	5	6
7	8	9
	0	

On this screen you can check all the information entered. If the data is correct, click **Pay**, and then confirm payment by entering **mPIN**.

The payment order will be executed within a few minutes during the working hours of the payment system, or on the first working day if it is a non-working day. If you have marked the option of **emergency** payment, the order in the amount of up to RSD 300,000 will be executed immediately, regardless of the working hours of the payment system.

After confirming the order with mPIN, a screen will open with a notification that the payment has been successfully made.

On this screen, additional options can significantly improve your experience of using the app.:

- View the account-allows you to check all payment details.
- My orders-review all your previous transactions.
- Save template or user-allows you to save data on frequent recipients or frequent transactions for future accounts.

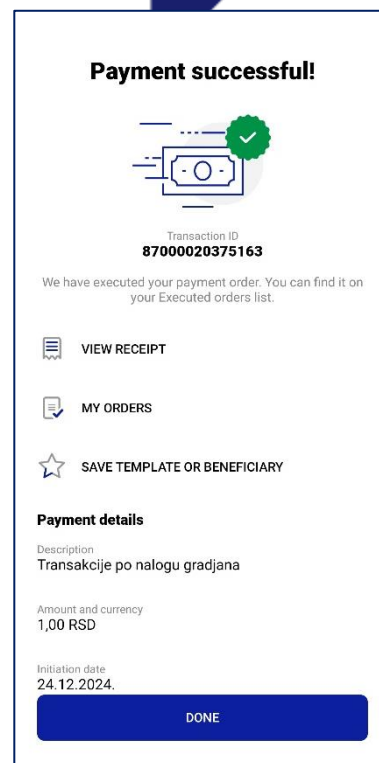
When you enter an account, you can easily find saved templates or users by clicking this option. A screen will open with a list of saved templates or users, which you can use again. In addition to the template List, A list of recent accounts is displayed, which can also be repeated by simply selecting.

Please pay attention to the displayed payment status:

- The Status of "payment **executed**" means that the payment has been successfully realized and that the funds have been transferred to the recipient's account.
- "**On hold**" Status may appear for transactions that are not marked as urgent, that exceed the amount of RSD 300,000 or have a date of realization in the future. These transactions will be carried out in accordance with the deadlines defined in the general terms and conditions. In this case, follow the status of the order under the Transfer List option.
- "**Rejected**" Status means that the order has not been executed. For further information, please contact the Bank's contact center.

The following options are available on this screen that can make it easier to use the app:

- **Download** confirmation - allows you to download the transaction confirmation in PDF format.
- **New transaction** - opens the screen for the execution of domestic payments.
- **IPS scan** - opens the screen to load the QR code. - more details in Section 4.4.
- **Transfer list** - allows you to view all payments made and their status.
- **Save as a template and recipient** - allows you to save a specific payment as a template or save data about the recipient.



When entering an order, you can easily find saved templates by clicking on the appropriate option. A screen will open where you can select one of the saved templates or blueprints. In addition to the template List, A list of recent accounts will be displayed that you can repeat by simply selecting the desired.



## 10. FOREIGN CURRENCY PAYMENT

You initiate a payment order by selecting the **Foreign** exchange payment option, after which the account entry screen opens.

International payment	International payment	International payment
<p><b>Pay from</b></p> <p>Demand deposit Account</p> <p>Balance 0,00 EUR</p> <p><b>Payer details</b></p> <p>SHOW PAYER DETAILS</p> <p><b>Beneficiary details</b></p> <p>Payee's name*</p> <p>Payee's country* &gt;</p> <p>Payee's address*</p> <p>Payee's city*</p> <p>Bank account number (IBAN)* </p> <p>Payee's Bank's BIC/SWIFT code*</p>	<p>Bank account number (IBAN)* </p> <p>Payee's Bank's BIC/SWIFT code*</p> <p>CHECK BIC/SWIFT CODE</p> <p>Payee's Bank name*</p> <p>Payee's Bank address*</p> <p>Payee's Bank city*</p> <p>Payee's Bank country* &gt;</p> <p><b>Payment details</b></p> <p>Currency* &gt;</p> <p>EUR</p> <p><b>Payment amount</b></p> <p>ADD NEW STATISTIC DATA</p> <p>Amount 0 EUR</p>	<p>Payee's Bank country &gt;</p> <p><b>Payment details</b></p> <p>Currency* &gt;</p> <p>EUR</p> <p><b>Payment amount</b></p> <p>ADD NEW STATISTIC DATA</p> <p>Amount 0 EUR Payment amount is the sum of all added statistic data amounts!</p> <p>Payment date* Today </p> <p>Fee type* &gt;</p> <p>SHA</p> <p><b>Attachments*</b></p> <p>ADD ATTACHMENT</p> <p>CONTINUE</p>

**Statistic data 1**

Amount\* 0,00 EUR

Purpose code\*

Description\*

CANCEL ADD

**Purpose code**

Search purpose codes

- 110 Kamata za dugorocne kredite i zajmove
- 111 Kamata za kratkorocne kredite
- 112 Uvoz robe
- 118 Kratkoročni oročeni bankarski depoziti
- 121 Otplata dugorocnih kredita i zajmova uzetih u inostranstvu
- 123 Otplata kratkorocnih kredita uzetih u inostranstvu
- 126 Plaanja po osnovu ueešaa u sindiciranom kreditu (slog 70)
- 128 Drugi troskovi za kredite uzete u inostranstvu
- 129 Plaanja zatezne kamate
- 130 Dotacije deviznih racuna u inostranstvu
- 134 Garancije po kreditu između dva nerezid. u inostranstvu

**International payment**

Payee's Bank country

**Payment details**

Currency\* EUR

**Payment amount**

ADD NEW STATISTIC DATA

Amount 0 EUR  
Payment amount is the sum of all added statistic data amount!

Payment date\* Today

Fee type\* SHA

**Select fee type**

**OUR**  
You pay all transfer charges

**SHA**  
You pay your bank's fees, beneficiary pays his bank's fees

If you have more than one currency, it is necessary to select the currency in which you want to make payment by clicking on the "pay with" field, after selecting the currency, we fill in the data about the recipient (full name of the recipient, country of the recipient, address of the recipient and city of the recipient), then enter the account number of the recipient.

The field visor bank is optional and does not need to be filled in.

The BIC/SWIFT field of the payee's bank is required to be entered. After entering the BIC / SWIFT of the payee bank, it is necessary to click on the option "check the BIC/SWIFT code" and if the correct BIB/SWIFT Fields name of the receiving bank, address of the receiving Bank, city of the receiving bank, the country of the receiving bank will be automatically filled in based on the entered BIC / SWIFT code of the receiving bank.

Then the data related to the amount of payment and the code of the basis of payment is entered by selecting the option "Add new data for Statistics".

In this mask, the amount of payment is entered, the code of the basis of payment, the document marking that represents the basis of payment should be entered for the purpose of payment (if the code is the basis of payment 112 will open the form on which it is necessary to enter both the year and the invoice number).

After entering data for statistics, it is necessary to upload a document that represents the basis of payment via the "Add Attachment" form. It is also necessary to choose the type of payment. whether all transaction costs are borne by the principal (Our) or the costs are shared (SHA).

After entering all the data, we go to the option "Continue" after which the "payment overview" appears, on this form data on the amount of payment and the amount of commission are shown.

By selecting the payment form, we issue an order to the bank after entering the PIN. The course of the transaction itself can be tracked by statuses from the form "my orders".

## → 11. INTERNAL TRANSFER

The option of internal transfers allows the transfer of funds between own accounts in Adriatic Bank. Starting this option opens a screen for entering and executing transfers.

Clicking on the arrow to the right opens a screen where you can select the account or card from which you want to transfer funds.

In case you are transferring from a current account to a credit card account, the following options are available for the amount:

- Minimum amount: shows the minimum amount to be paid as a monthly obligation per card.
- Full amount: shows the amount required to fully settle all outstanding liabilities on the card.
- Adjusted amount: allows free entry of the desired amount.

In the amount and currency field, you can enter the desired transaction amount yourself by selecting the custom amount option. If you choose one of the previous options, the app will automatically enter the corresponding amount.

If you do not transfer to a credit card account, you can freely enter the amount you want to transfer to the selected account.

Click on the **Continue** button to go to the **Payment Details** screen. If all the information is correct, click on the **Pay** option.

The screenshot displays the 'Internal transfer' interface. At the top, there is a back arrow and the title 'Internal transfer'. Below this, the 'Pay from' section is highlighted, showing a 'Current account' with a balance of 488,76 RSD. The 'Pay to' section shows a 'Demand deposit Account' with a balance of 0,00 RSD. The 'Amount' field is currently set to 0,00 RSD. Under 'Payment details', the description is 'Internal transfer' and the payment date is 'Today'. A note at the bottom states: 'Scheduled payments are not available for own transfers and currency exchange.' A 'CONTINUE' button is located at the very bottom of the screen.

The next screen will display a message that the transaction has been successfully completed, with an account reference.



You have the option to download the payment confirmation in PDF format, as well as to forward or save it on your device by clicking on the appropriate option.

- **Internal transfers:** by clicking this option, the application returns you to the screen to create a new account for internal transfer.
- **Transfer list:** contains a list of all internal transfers made.
- **Save template:** this option allows you to save the transfer just made as a blueprint or template for the next time, so you don't have to re-enter user data.

Templates are located in the payment option at the bottom of the home page in the templates and recipients field.

## 12. CURRENCY EXCHANGE

Starting the **Exchange** option opens a screen for buying or selling foreign exchange, transferring funds from the dinar to the foreign exchange account, i.e. from the foreign exchange to the dinar account.

By clicking on the arrow to the right of the account, you select the payer's Account and the recipient's account, which means selecting an account to buy or sell foreign currency. Take the amount arbitrarily.

Clicking on the **Continue** field opens a screen with transaction details, where you will see:

- The payer's account
- The recipient's account
- Payment information-amount in local and foreign currency, exchange rate and date

Click on the payment to confirm the transaction.

On the next screen, check the status of the transaction and the status of the exchange service performed.

By clicking on the exchange option, the app returns you to the screen to create a new account to buy or sell foreign currency.

The screenshot shows the 'Currency exchange' screen with the following details:

- Pay from:** Current account, 488,76 RSD (Available amount)
- Pay to:** Demand deposit Account, 0,00 EUR (Available amount)
- Amount:** 0,00 EUR
- Payment details:** Description\* Currency exchange
- Payment date:** Today
- Footer:** SCHEDULED payments are not available for own transfers and currency exchange.
- Button:** CONTINUE

The **transfer list** shows a list of all the exchange transactions you have made, with details of each account.

## 13. IPS SHOW

IPS Show

*Details of this option can be found in section 4.5 of this manual.*

## 14. IPS SCEN

IPS Scan

*Details of this option can be found in section 4.4. this instruction.*

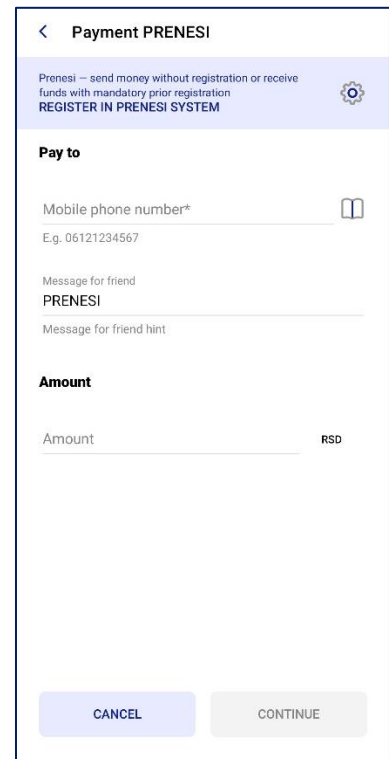
## 15. Prenesi OPTION

The **Transfer** service allows easy transfer of funds by entering the phone number and transaction amount:

Clicking on this option will open the next screen.:

1. In the first field, enter your phone number, or click on the book icon to open your mobile phone directory and select the contact you want.
2. Then enter a message for a friend, and then the amount of funds you want to transfer.

By clicking the **Continue** button, you will initiate a transaction that you will authorize by entering mPIN.



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The transfer service also allows the receipt of funds, with the prior registration of the number. Click on The Button and follow the following steps.:

1. On the screen **Transfer** Settings, check the **Register** field.
2. In the new window, select the current account of a natural person that you want to register for this service (if you have only one account, it will be displayed as the default).
3. Optionally, you can assign a name to the account, then check for consent to activate the service. The phone number shown is your contact registered with the Bank.
4. Click **Register** and confirm the activation with a PIN or biometrics.

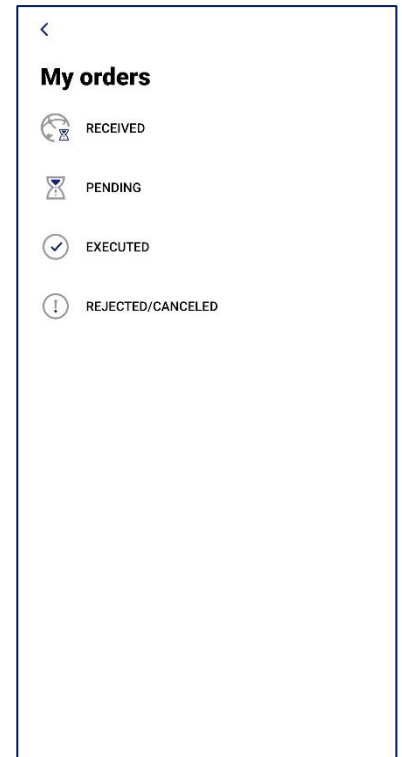
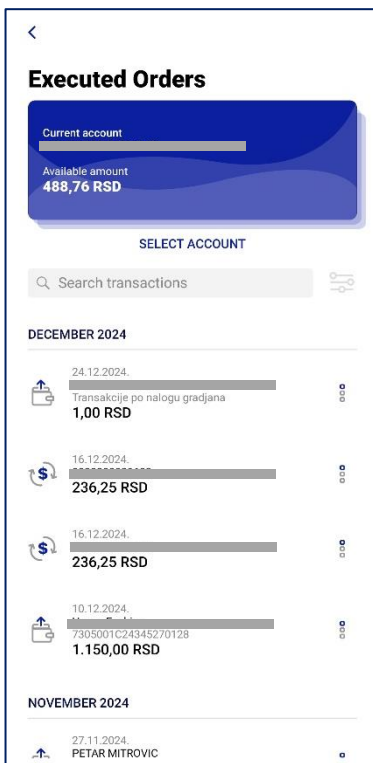


## 16. MY ORDERS

Through my accounts you can view payments made through mobile and electronic banking.

You have insight into transactions with statuses **received**, **pending**, **executed**, **rejected\cancelled**.

Depending on the selected option, a screen will be opened with a list of transactions depending on the selected status.



By clicking on the three dots to the right of the order, you will get the following options:

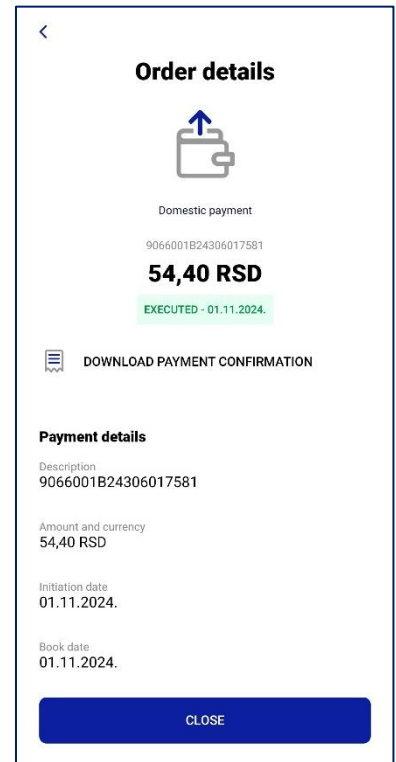
**Repeat payment:** by selecting an option, the app automatically takes you to the screen with the details of the selected account where you can repeat the same payment.

**Save a template or recipient:** the option takes you to a screen where you can choose to save an account, either as a template or as a recipient.

By dragging the option from one side to the other, you can turn the option on or off.

**Download payment confirmation:** you have the option to download the payment confirmation in PDF format. After the document is opened, the confirmation sharing option will be displayed.

**Note:** If a transaction is in pending status, the Cancel option will appear, the app will ask you if you are sure you want to delete your account. By clicking on the confirmation, the account will be deleted.



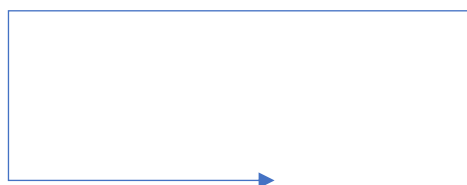
There is also an option for a filter account, by which you can do a search.

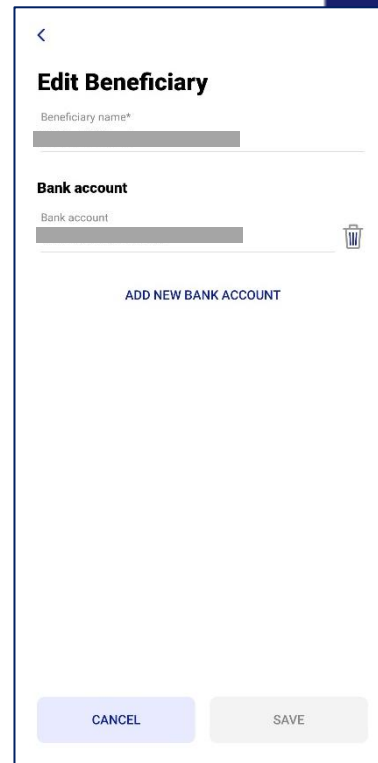
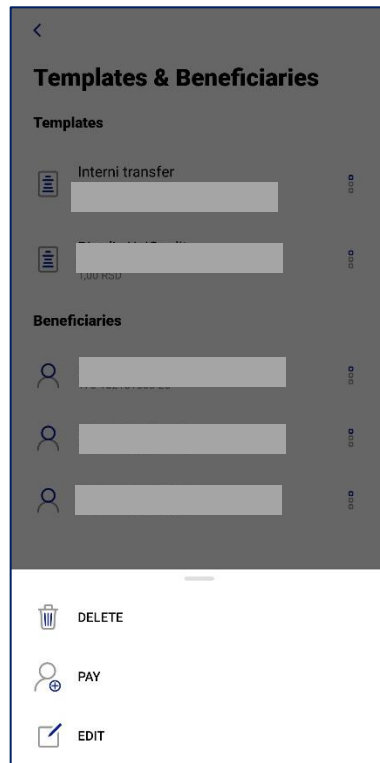
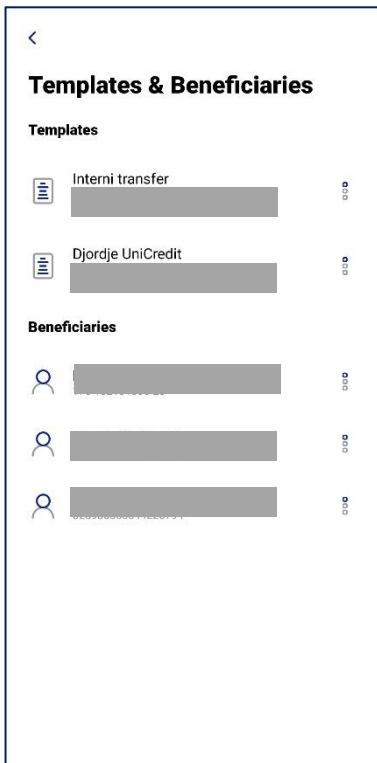
## 17. TEMPLATES AND BENEFICIARIES

**Templates and beneficiaries** saves all saved blueprints and templates for future use, so you don't have to re-enter the same data.

Clicking on the three dots on the right side will open the following options:

1. **Delete** - the app will ask you if you want to delete your account. By clicking Delete, the account will be permanently deleted.
2. **Pay** - the payment screen will open.
3. **Edit** – you can edit or name a template in a new window.



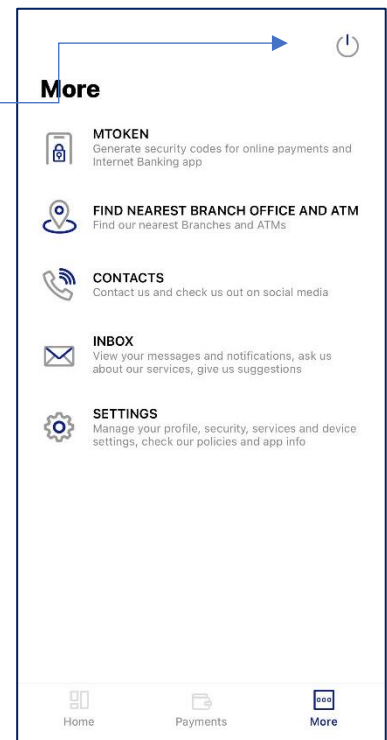


## 17.1. Home screen • MORE

In the top right corner you can find the option to exit the app.

Clicking on the more field will open a screen with the following options:

- **Token** - *more details in Section 4.2.*
- **Locator-find the nearest branch and ATM** - *more details in Section 4.1.*
- **Contacts** - *more details in Section 4.7.*
- **Virtual inbox** - *more details in section 17.2.*
- **Settings**



## 17.2. Home screen • VIRTUAL INBOX

In the upper right corner, by clicking on the virtual Inbox option, you will be able to communicate with the Bank, send and receive messages.

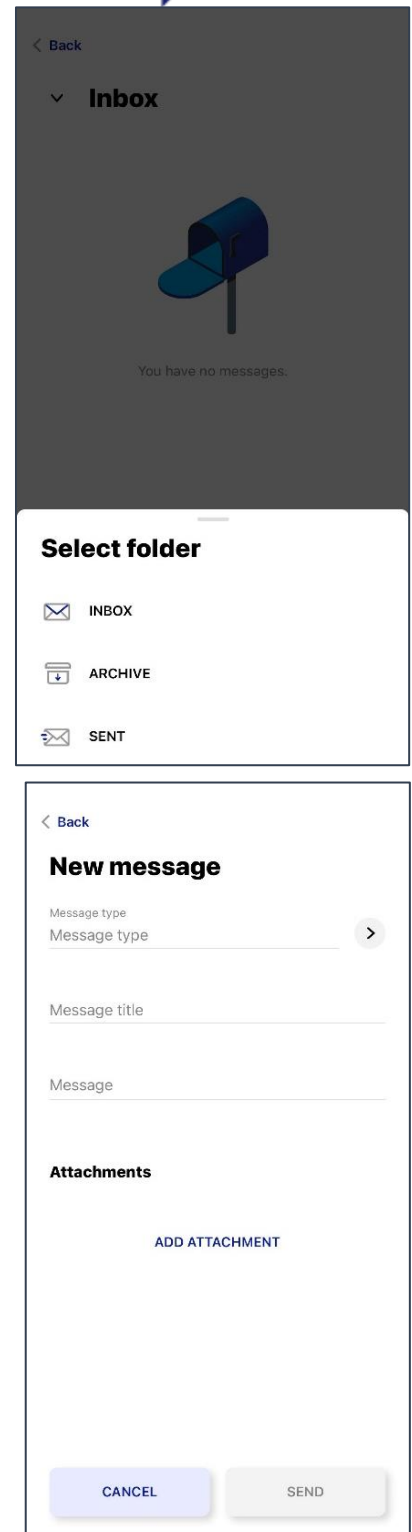
By clicking on the arrow in the drop-down menu, you can view received, archived, and sent messages.

You also have the option of archiving your own messages. Clicking on the desired message and moving to the left will open the archive option next to the message.

If you want to send a message to the Bank, select **New message**.


In the message type box in the menu on the right, you can choose whether to send a request to the Bank, request, complaint, etc. Enter the title that you define yourself and the text of the message.


If you need to add, click on the **Add** option. After all the fields are filled, the **Send** option will be enabled.




## 17.3 Home screen • More option • Settings


By starting the Settings option, the following options are available to you:


 **Personal data:** display of your personal data, first and last name, date of birth, residence address, contact information, e-mail address.

 **Change the PIN:** use the option if you want to change the existing PIN that you set up earlier.

 **Use biometrics:** if your phone supports biometrics, you can enable it by selecting this option.

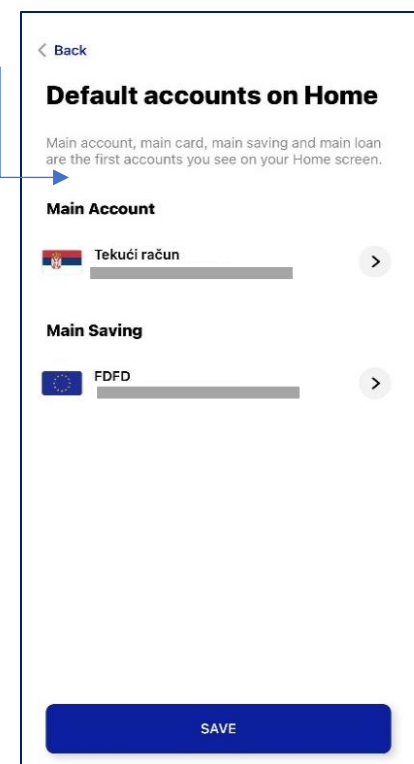
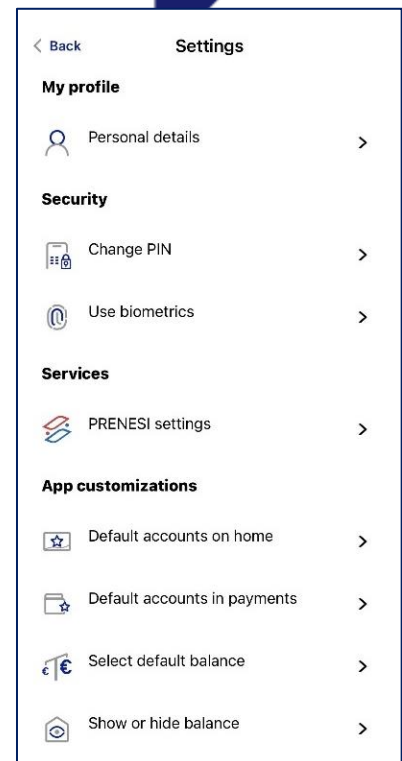
**PRENESI settings:** settings for Prenesi service: if you have registered for this service, you can change it through the Settings option. If you have not registered, by selecting Add registration, the registration process will be started.

 **Change the default accounts on the home page:** customize the main account, main card, main savings, and main credit that will be displayed on the Home screen.

 **Change the default payment accounts:** customize the accounts that will be used as the main debit accounts when you make a payment.

 **Select the default balance:** view the total balance (available + reserved) on the Home screen and in the payment option.

- Total available funds account on the Home screen and in the payment option
- Show or hide State: hide or display State on the Home screen.



Information about the application and guidelines.



**About the application:** find the name of the application, the version of the application, and who developed it. You also have the option to select the update app button, drag new changes to the updated and improved version.



**Terms:** The Link that takes you to the official website of the Bank, where you can get more information regarding the terms and tariffs.



**Privacy Policy:** The Link that takes you to the Bank's official website, where you can get more information about the Privacy Policy.

My device



**About device:** displays information about your device, the name of the device model, the name and version of the operating system, the last access to the application, the day of activation of the application, the name of the application and the version of it.



**Deactivate the app:** an option that allows you to delete profiles on your device. If you deactivate the app, you will no longer be able to use it without re-registering.