

Erste NetBanking

User Guide

For Retail Customers

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1. INTRODUCTION

Erste NetBanking service provides to the customer an overview of the balance and transactions of his/her accounts, and comfort to manage the finances, pay the bills, 24 hours a day, 7 days a week.

The service may be accessed from any location in the world where the customer has Internet access (including public locations such as hotels, Internet cafés and similar). You only need to access the Erste Bank website via the following address: <http://www.erstebank.me>, then select the “NetBanking” button which opens Erste NetBanking login page.

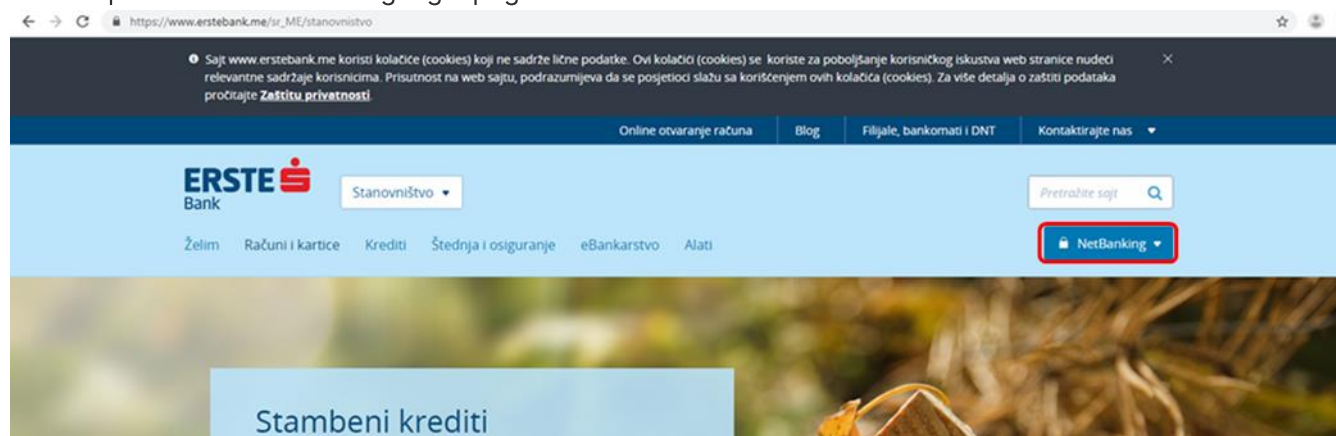
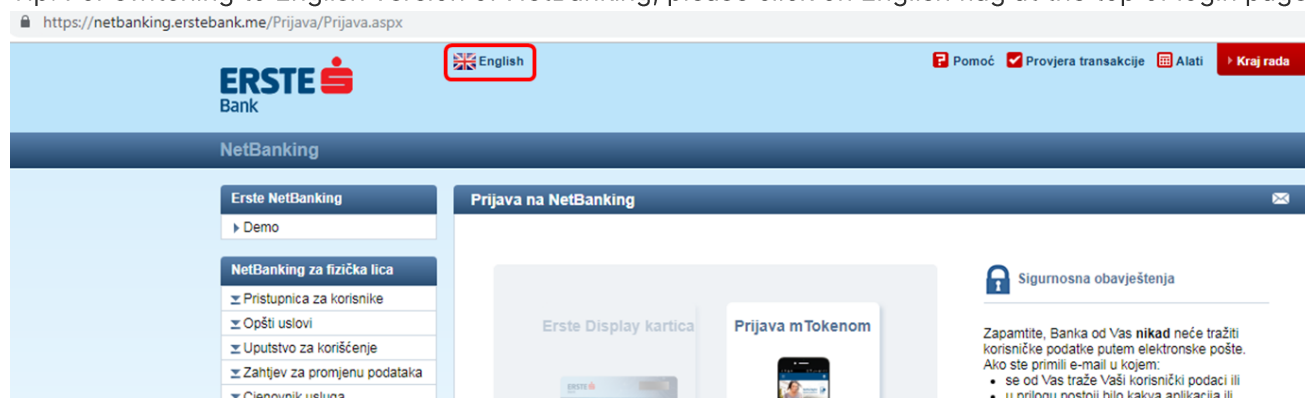


Figure 1. Access to Erste NetBanking service

Tip: For switching to English version of NetBanking, please click on English flag at the top of login page.



2. SECURITY ON ERSTE NETBANKING

Internet banking brings many benefits with its fast and easy access to accounts and financial assets. With all the benefits provided by Erste NetBanking service, working online must be additionally secured.

For that purpose, the Erste Bank takes multiple protection measures:

- Provider authenticity

In order to have secure communication with the Erste NetBanking service provider (server) as a customer, we have obtained a certificate confirming our identity from the VeriSign company, a world renowned Internet authority. You can see the certificate by clicking on the VeriSign icon on the Erste NetBanking homepage. The name of the provider indicated in the address bar of your Internet browser must, at all times, be identical with the one indicated in the certificate – netbanking.erstebank.me.

- SSL encryption

All data exchanged with the Erste NetBanking server are protected with SSL encryption, following the latest encryption technology.

The link between your computer and the Erste NetBanking provider is established by using the Secure Sockets Layer. Each piece of information in communication with the Bank is encrypted ("encoded") prior to transfer to the Erste NetBanking server, where it is again decoded by using a key in possession solely by the Bank. The similar applies to the protection of data sent to you by the Bank.

- Customer identification

By identifying the customer, the Bank verifies whether the person logging in to Erste NetBanking is the actual customer who is authorized to access it, and at the same time the customer him/herself is sure that no other person has access to his/her accounts and funds.

Customer identification when logging in to Erste NetBanking is based on using one of the means for authentication: Display card or mToken, in combination with related user parameters. It is also important for the customer's identification security that the owner of the username and the one-time password, used for the identification, does not disclose the mentioned parameters to third persons.

- Automatic logout

If you do not use Erste NetBanking for more than 30 minutes when logged in (for example, if you need to deal with something else on another location), Erste NetBanking will log you out automatically. In order to continue to use Erste NetBanking, you need to log in again. This prevents any unauthorized access to an overview of your accounts and transactions while you are away from your computer.

For purpose of protecting the computers, Erste Bank recommends to its clients who are Erste NetBanking service users to perform mandatory installation of security patches for operating systems and applications, along with anti-virus program and firewall, which need to be updated regularly.

2.1. RULES OF SAFE INTERNET USE

Use adequate web browser. Browsers recommended for the use of the Erste NetBanking service are Microsoft Internet Explorer version 9.0 and later and Mozilla Firefox version 3.0 and later.

Avoid downloading programs from the Internet from unknown sources.

Do not use your customer information to access other online programs or websites.

Memorize your customer information. Do not write them down, do not share them with other people and do not record them on a computer or mobile phone.

Do not send confidential information via e-mail or social networks (e.g. Facebook, Twitter, LinkedIn...).

Do not click on the links from suspicious e-mails, but type the address you wish to visit in the Internet browser address bar.

Ensure adequate computer protection (installation of security patches, firewalls and antivirus programs).

Close your browser after you finish using the Internet.

If you have finished using the computer, do not leave it in hibernate mode but shut it down.

2.2. PREVENTION OF ABUSE

Check the security of the website you are visiting. The small padlock icon in the bottom part of the Internet browser proves that the website is secured. If the website you are visiting is on a secure server, the address must start with "https://" ("s" as in "secure"), and not with the usual "http://".

Do not open any attachments and links in e-mail messages from unknown or suspicious senders.

When defining your personal password, make sure that the combination of figures is not simple and easy to remember, and change it as often as possible.

Perform regular cleaning of "temporary Internet files" (Cookies & files).

Check e-mail confirmations each time you log in to Erste NetBanking, and ask for e-mail confirmation to be sent after the execution of each transaction.

Monitor the balance in your account regularly. If you notice any suspicious transactions, report them to the Bank immediately.

We recommend that you do not open other windows and do not run other programs while you are logged into the Erste NetBanking service.

In case that you receive a request to enter personal information or you receive an e-mail asking you to forward your personal information by e-mail while you are using Erste NetBanking service or browsing Erste Bank website, do not reply at any case to such request. Information requested in such cases usually includes the payment card number, PIN, username, password used to access internet banking.

The Bank will never ask such information, so if you receive this type of e-mail, inform the Bank immediately.

If you access the website you suspect to be fake, e.g. the Erste NetBanking login page without the certificate confirming the provider authenticity, please inform the Bank immediately.

If the Erste NetBanking homepage appears strange, e.g. there are two boxes for entry of one-time password, please inform the Bank immediately.

If additional authorization is requested when logging in to the Erste NetBanking by pressing key 9 on the card please inform the Bank immediately.

If you believe that an unauthorized person has come into possession of your password, you can change it in Erste NetBanking (3.2.) or you can block access to the system. You can also require the blocking in the Bank's branch offices or by calling the Call Centre on +382(0)20 440 440.

In case of any doubts or suspicions, please contact the Call Centre on +382(0)20 440 440.

2.3. HOW TO RECOGNIZE FRAUD

Appearance of suspicious Internet browser windows (pop-ups or adverts) may be used to obtain personal information. Such windows may be hidden in free files such as e.g. screensavers or music programs, so please avoid program downloading from unknown Internet sources and update antivirus programs on your computer regularly.

Suspicious e-mail messages with links to fake websites which appear authentic and professional as if created by a bank, card company, financial agency or a business entity providing internet services, where the customer is required to enter personal information, code, password, account information, card number with an explanation stating that this is required due to alleged loss of information or due to alleged transaction verification. Although some of those e-mail messages/websites may appear very professional and identical to the original ones, it is possible to identify poorly structured sentences and unprofessionally used English language if you read them carefully. The Bank will never ask you to provide such information via e-mail. Example of a fake e-mail message:

---Original Message---

From: erstebank.me support [mailto:king@erstebank.me]

Sent: Monday, April 26, 2010 4:46 AM

To: king@erstebank.me

Subject: erstebank.me account notification

Dear Customer,

This e-mail was send by erstebank.me to notify you that we have temporally prevented access to your account. We have reasons to believe that your account may have been accessed by someone else. Please run this file and Follow instructions: <http://emailsupport.zxq.net/settings.zip> (C) erstebank.me

Suspicious telephone calls, most frequently telephone answering machines, presenting to the customer as a new service or for verification of information on behalf of a financial institution, asking the customer to provide his/her personal information. The Bank will never ask you for such information by phone.

3. LOGIN

The customer may use Display card (3.1.) or mToken (3.2.) to log in to Erste NetBanking.

3.1. INSTRUCTIONS FOR LOGIN WITH DISPLAY CARD:

https://netbanking.erstebank.me/Prijava/Prijava.aspx

ERSTE Bank

Crnogorski

Help Transaction status Tools Log off

NetBanking

Erste Netbanking
Demo

Retail Netbanking
Application form
General conditions
Manual
Data change request
Service fees and charges

Corporate Netbanking
Application form
General conditions

Display card

mToken

SECURITY

Remember, the Bank will **never** ask you for your login information via e-mail. If you receive e-mail in which:

- you are requested to give your login information or
- attached there is any application or
- if you get a message to visit an unknown link to NetBanking.

Please do not take any action requested by e-mail until you contact Bank on the phone number 020 440 450 (from abroad +382 20 440 450) or on e-mail address ebank@erstebank.me

More about security
What to do if the access to the service is blocked?

If you suspect that your account has been compromised
If so, enter your user name and press: **Block**

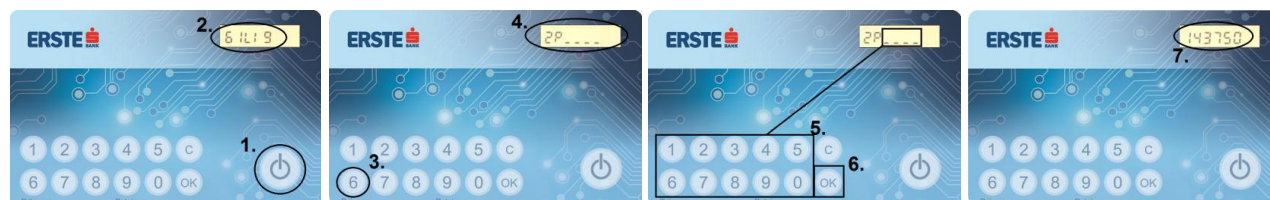
Norton SECURED
powered by VeriSign

Erste bank AD Podgorica 09.11.2018 14:15:58 (F:2)

Customer service: 020 440 440

Figure 2. Logging in to NetBanking by using Display card

1. Enter your 11-digit username, provided by the Bank when activating service, into the 1st field.
2. You need your Erste Display card and 4-digit PIN to generate 6-digit one-time password:



- Turn the card on by long pressing the key with symbol O. (1.)
- Tap digit 6 on the card. (3.)
- After the text "2P ____" is displayed, enter the 4-digit password by tapping the digits. In case of incorrect entry, tap key "C" to enable new entry. Correct password is confirmed by tapping the key "OK". (5., 6.)
- Type the number shown on the card display into the 2nd field of login screen: "One-Time Password" (7.)
- Click the "Login" button.

3.2. DISPLAY CARD'S PASSWORD CHANGE

When you log in for the first time, a new screen for password change will appear. Enter the current password for Display card into the "Current password" box. Then choose a new password and enter it twice (the same one), and that will be the password to enter on Display card the next time you log in.

Figure 3. Password change

3.3. UNBLOCKING OF DISPLAY CARD / NEW USERNAME AND PASSWORD

If you block your Display card (by three (3) times wrong entry of one-time password when logging in, or five (5) wrong „Response“ when signing the transaction), or if you want new username and password for any other reasons, you may take over the new user parameters:

1. Via Contact Center:

- If calling from Montenegro: 020 440 440
- If calling from abroad: +382 20 440 440

Under condition of successful identification through security questions, new user parameters (username and password) will be sent to your registered e-mail address in the Bank's system.

2. In any branch in Montenegro, in person only.

3.4. INSTRUCTIONS FOR LOGIN WITH MTOKEN

On login page <https://netbanking.erstebank.me> select the login option with mToken, then follow the steps in mobile application (Figure 5) to get the mToken serial number and one-time password for login.

Figure 4. Login to NetBanking with mToken

Within mBanking public page, select an icon „mToken”, and then click on mToken name to open mToken options. Select the option: “Generate one-time password for login” and follow the steps below:

Figure 5. mToken – Generating one-time password for login to NetBanking

1. Enter 4-digit mPIN for selected mToken and click on <Generate one-time password>.
2. On NetBanking login page, enter mToken serial number and one-time password into corresponding fields.

3.5. CHANGE OF MPIN

By selecting this option, You may change mPIN related to the selected mToken. After entering of current and new mPIN, click on <Change mPIN> to apply the change.

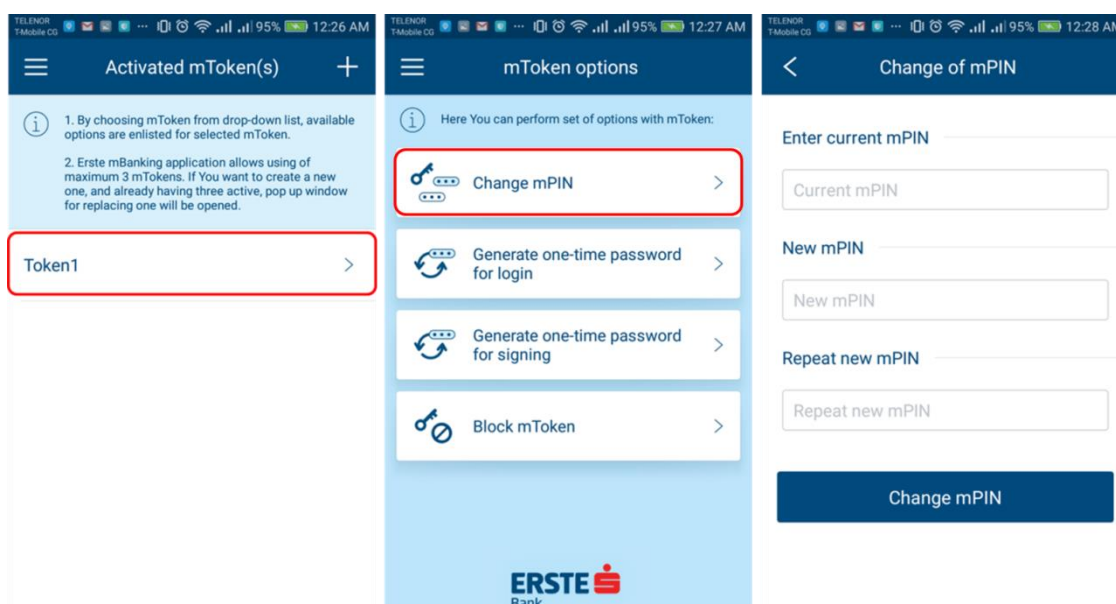


Figure 6. mToken – Change of mPIN

3.6. MTOKEN BLOCKAGE

For blocking mToken, select concrete mToken from the list of activated tokens and click on the option „Block mToken“.

Upon blockage, the same mToken may not be reactivated, but you need to activate the new one with your Display card or with the codes received in the branch – in person only.

Important: If the user does not log in with mToken for 365 days, the Bank will block the mToken automatically for security reasons.

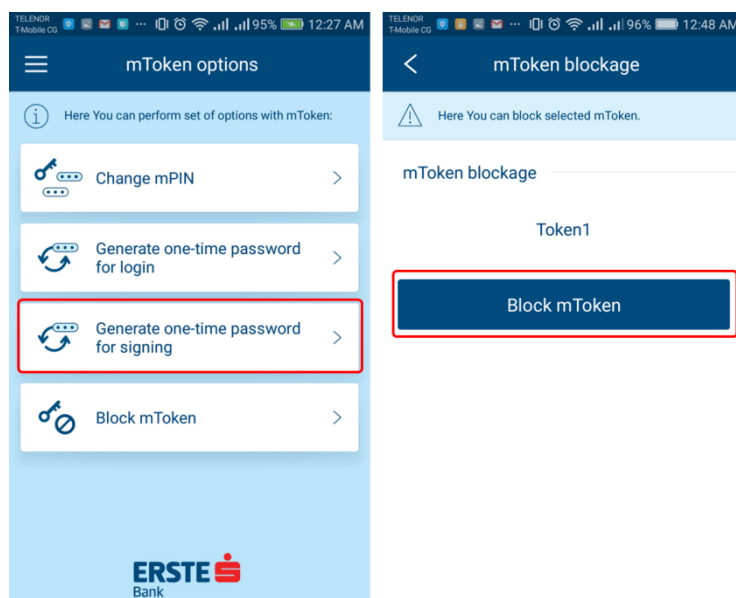


Figure 7. mToken blockage

3.7. CLIENT SELECTION

If the customer is using the same authentication means (Display card or mToken) to access the service for a number of different clients (for himself as a retail client and for other corporate clients), a new screen will appear after login to select the client whose accounts he/she wishes to access to. If the customer is using the information only for him/herself as a retail client, after login a screen is opened with an overview of the customer's personal accounts and of accounts he/she is authorized to access.

Figure 8. Client selection

Balance overview								
user IME PREZIME								
Accounts								
Number	Type of account	Stat.	Curr.	Overdraft	Balance	To be charged	Available	
3200000000	Transakcioni račun		EUR	2.000,00	4.112,08	0,00	6.112,08	
3200000001	Transakcioni račun – OPUNOMOĆENIK		EUR	7.000,00	5.545,11	0,00	15.545,11	
Savings and term deposits								
Number	Type of account		Curr.	Overdraft	Balance	Available		
8100000000	Aktivna štednja uz premiju		EUR	0,00	45,00	45,00		
8100000001	Klasik štednja		EUR	0,00	15,00	15,00		
Credit cards								
Number	Type of account		Curr.	Overdraft	Balance	To be charged	Available	
5300000000	MasterCard		EUR	15.000,00	4.904,85	1.141,93	8.953,22	
5300000001	MasterCard		EUR	13.000,00	2.904,85	-1.141,93	6.953,22	
Loans								
Number	Type of account		Curr.	Overdraft	Outstanding principal	Amount due	Payment	Available
5100000000	Gotovinski kredit za obrtna sredstva		EUR	150.000,00	98.123,56	0,00	0,00	0,00
5100000001	Gotovinski kredit		EUR	15.000,00	18.123,56	0,00	0,00	0,00

Figure 9. Overview of the customer's personal accounts and accounts he/she is authorized to access.

After each successful login to the NetBanking, the customer will receive a login confirmation on his/her e-mail for the purpose of additional control and security.

For purpose of increasing security in Erste NetBanking service, control of the customer's activities is in place as well. If the customer logs in to application, but does not use it for a certain period of time, it will log out automatically. In order to continue using the service, the customer will need to log in again.

The following options are also available on the login screen:

- NETBANKING;
- Demo;
- FAQs;
- User guide.

4. BASIC USER OPTIONS

In order to make the use of NetBanking easier, it offers to a user a number of options facilitating its use.

4.1. HELP

By selecting the "Help" option, the "FAQs" screen is displayed where answers to some of the most common uncertainties and ambiguities in using the NetBanking service may be found.

In addition to frequently asked questions, this option also includes the Erste NetBanking user guide. Prior to logging in for the first time, we recommend you to read the Erste NetBanking user guide.

4.2. SETTINGS

By selecting the "Settings" option, the menu at the top of the screen allows changing of the customer's Erste NetBanking settings. The "Settings" menu allows changing of the following:

4.2.1. PASSWORD CHANGE

By selecting "Password change" link, a screen appears where you can change the current password of Display card. You should enter the current password in "Password" box, and new password into the boxes "New password" and "Repeat new password" and then click on the "Change" option.

The password consists of only numeric signs and contains 4 figures.

4.2.2. CHANGE OF ContaCt INFORMATION

By selecting "Change contact information" link, the user may change his/her contact information. By changing the e-mail address, the following is sent to new e-mail address: confirmations of NetBanking login, confirmations of transactions made through NetBanking, transactional account statements. If you wish to change the information, you need to enter new information and click on "Check" option in order to verify the correctness of entered information, and then "Confirm" in order to save the information.

4.3. TRANSACTION CHECK

Checking the status of individual transactions is possible by selecting the "Transaction check" option and entering the transaction number and the account number of the recipient of the funds. To use this option you do not need to be a NetBanking service customer, or to be logged in to the service. It is sufficient to have the transaction number and the number of the recipient of the funds.

The transaction number may be found:

- In the transaction confirmation received by the customer on his/her e-mail address;
- In the transaction confirmation within the "Payments overview" menu under the Payment Orders – "Executed" option.

By entering the transaction number and the recipient's account number and selecting the "Check" option, the screen displays a message with status of the selected transaction. To check the status of another transaction you need to select the "New check" option.

4.4. CANCELLATION

By selecting the "Cancellation" option you can send a request to cancel a transaction. You need to complete the boxes with the information on the order you wish to cancel and click the "Send" option.

This is not an automatic order cancellation, it only forwards the request for cancellation to the Bank and the customer is subsequently notified of the result. If the order is still not executed or forwarded to the Central Bank of Montenegro, it will be possible to cancel it.

4.5. TOOLS

By selecting the "TOOLS" option, the following options are offered to the customer:

- Exchange rates;
- Loan calculator;

4.6. CLIENT SELECTION

If the customer uses the same authentication means (Display card or mToken) to access services of a number of clients (for himself as a retail client and for other corporate clients), he/she can log in on behalf of another client by selecting the "Client selection" option, without the need to enter the customer information once again.

4.7. CUSTOMER SUPPORT

On the login screen, and on every other screen within the Erste NetBanking application, the customer support number 020 440 440 (+382 20 440 440 from abroad) is displayed and is available every business day in the period from 8.00 a.m. to 4.00 p.m. and on Saturday from 08.00 a.m. to 13.00 p.m., where the customers may obtain any information related to the Erste NetBanking service.

4.8. BRIEF INSTRUCTIONS

In addition to the "Help" option at the top of the screen, the customers may also find assistance through the "instruction" on each screen providing a brief description of how to use the selected option.

National Payment Order

user IME PREZIME

This option allows you to transfer funds to corporate accounts within the Erste Bank or transfer funds to accounts of recipients in other banks in the following manner:

- in the "payer's account number", select the account from which you wish to pay,
- in the "mode - charge reference No." field type the charge reference number if you use it, in accordance with the rules of the payment system,
- in the "recipient's account number" field, enter the account number to which you wish to pay the funds,
- in the "mode - reference No." field, enter the number provided on the bill by the issuer, or reference number in accordance with the rules of the payment system,
- in the "amount" field enter the amount of payment,
- in the "payment description code" field, enter the number provided on the bill by the issuer, or number according to rules of payment, which is available on "Payment description codes" link next to this field,
- in the "description" field, briefly describe the purpose or description of payment
- by selecting the date of execution, you select the day, month and year when you want the payment to be processed,
- "Urgent" - this option applies to orders that are sent to the other banks, and which amount is less than 1000,00 EUR. To perform RTGS payment, please check the box "Urgent". Higher tariff will be applied for "Urgent".
- by clicking on the "send e-mail confirmation of the transaction", you specify whether you want to receive confirmation of the performed payment by e-mail or not.

After all fields are completed, you need to click on **Check** to ensure the accuracy of the entered data. If there are errors, you will see a box with a warning that indicates the error which needs to be corrected. If the order is filled in properly after checking, it is necessary to confirm the order by clicking **Confirm** in order to finish the payment. If you wish to change something, click **Cancel** to return to the previous step, where you will have the possibility of filling in or changing the payment order.

Note: if you want to transfer funds between your accounts and the accounts of other clients (citizens) within Erste Bank, please, use the option "Transfer between accounts".

▲ Close

Payer

Payer's account number * 3200000000, Transakcioni račun

Mode - Charge Reference No. * 00

Recipient

Recipients name

Figure 10. Brief instructions

Each page may be printed out by selecting the "print" option.

National Payment Order

user IME PREZIME

Figure 11. Page printing

4.9. CONTACT

By selecting the "Contact" option, a form opens through which you can send an enquiry to the Bank. In order to send an enquiry you need to fill in the boxes shown and select the "Send" option.

Contact

user IME PREZIME

Figure 12. Contact

5. MENU

Active menu is marked with blue background, and its options are listed in the column on the left side of the screen. The contents of each individual menu and its options are displayed on click on the menu name or the name of individual option. All NetBanking service options are divided into five main menus:

1. BALANCE OVERVIEW

- Accounts
- Savings and term deposits
- Loans
- Credit cards

2. PAYMENTS

Payments

- Transfer between accounts
- Payment order
- Purchase and sale of foreign currency
- International payments

Templates

- Transfer between accounts
- Payment order
- International payments

Standing orders

- Standing order
- Direct debit order

3. OVERVIEW OF PAYMENTS

Payment orders

- Unsigned
- Announced
- Being processed
- Executed
- Non-executed
- Cancelled

International payments

- Unsigned
- Announced
- Being processed
- Executed
- Non-executed
- Cancelled

Standing orders

- Standing order
- Direct debit order

Order cancellation

- Cancellation of domestic payment orders and foreign currency orders

4. SAVINGS

- Savings balance and details

5. SERVICES

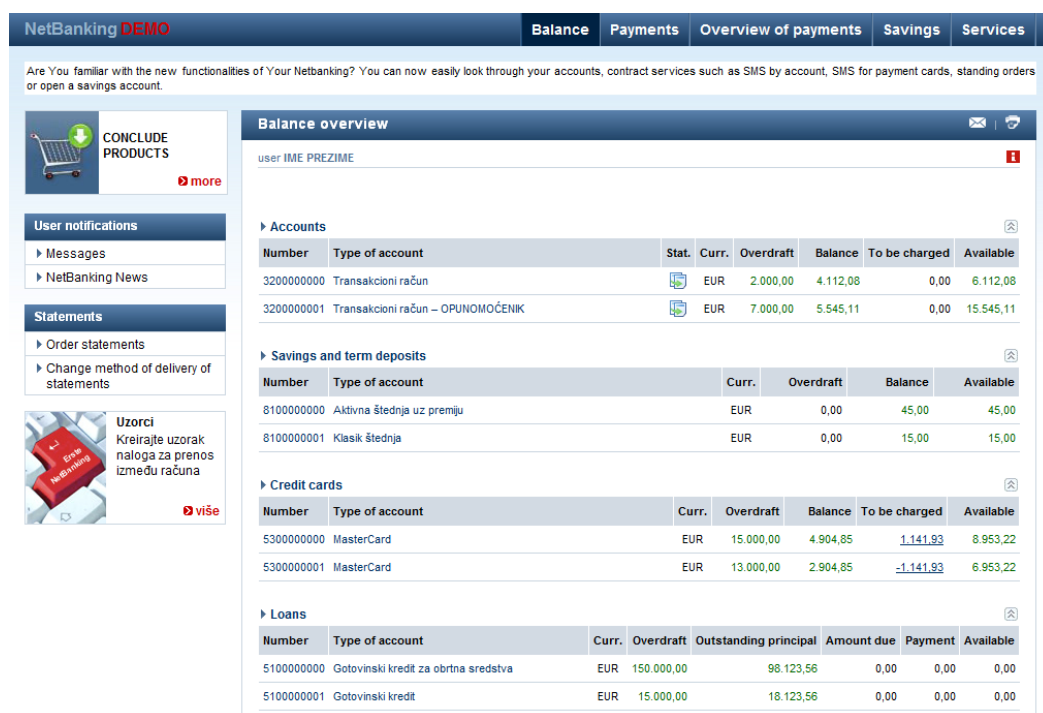
Service activation

- mBanking
- Erste info

5.1. BALANCE OVERVIEW

The "Balance overview" menu allows overview of the current balance and transactions on the customer's transaction accounts, term deposits, credit cards, credit accounts. Such overview also includes an overview of the accounts for which the customer has a power of attorney. It also provides a summary of the key information from the finance management.

Each account is displayed with its account number, description, an icon for ordering statements, account currency, overdraft limit, account balance, amount to be charged and the amount available in the account. By clicking on a right-hand arrow you may hide/unhide a certain group of accounts.



NetBanking DEMO

Balance Payments Overview of payments Savings Services

Are You familiar with the new functionalities of Your Netbanking? You can now easily look through your accounts, contract services such as SMS by account, SMS for payment cards, standing orders or open a savings account.

Balance overview

user IME PREZIME

Accounts

Number	Type of account	Stat.	Curr.	Overdraft	Balance	To be charged	Available
3200000000	Transakcioni račun		EUR	2.000,00	4.112,08	0,00	6.112,08
3200000001	Transakcioni račun – OPUNOMOĆENIK		EUR	7.000,00	5.545,11	0,00	15.545,11

Savings and term deposits

Number	Type of account	Curr.	Overdraft	Balance	Available
8100000000	Aktivna štednja uz premiju	EUR	0,00	45,00	45,00
8100000001	Klasik štednja	EUR	0,00	15,00	15,00

Credit cards

Number	Type of account	Curr.	Overdraft	Balance	To be charged	Available
5300000000	MasterCard	EUR	15.000,00	4.904,85	1.141,93	8.953,22
5300000001	MasterCard	EUR	13.000,00	2.904,85	-1.141,93	6.953,22

Loans

Number	Type of account	Curr.	Overdraft	Outstanding principal	Amount due	Payment	Available
5100000000	Gotovinski kredit za obrtna sredstva	EUR	150.000,00	98.123,56	0,00	0,00	0,00
5100000001	Gotovinski kredit	EUR	15.000,00	18.123,56	0,00	0,00	0,00

Figure 13. Balance overview

5.2. TRANSACTIONS

By clicking the account number, a screen with an overview of the account transactions appears.

Options for the overview of the account transactions are the following:

- Chronological overview of the last 50 transaction items on the screen, and by selecting the "next" option you can have overview of the next 50 transactions, and you return to the previous 50 items by selecting the option "previous";
- Searching transactions on account according to the value date;
- Overview of details of each transaction item – if the name of the transaction description is underlined, click on the description to show the details of that item;
- Displaying of the ATM address in the account transactions: for each transaction made on our ATM (Erste Bank) the address of the ATM where the transaction was made is displayed.

ERSTE

Bank

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Transactions per account

user IME PREZIME

Transakcioni račun, 3200000000 (EUR)

from date of execution till date of execution Display

Reserved funds 0,00 | Available 6.112,08

previous

next

Date of entry	Date of execution	Description	Outbound payments	Inbound payments	Balance
18.01.2010.	18.01.2010.	Uplata	100,00		4.112,08
18.01.2010.	18.01.2010.	Uplata	100,00		4.111,08
18.01.2010.	18.01.2010.	Uplata	100,00		4.110,08
18.01.2010.	18.01.2010.	UPLATA NAKNADE	50,00		4.109,58
18.01.2010.	18.01.2010.	IME PREZIME Podgorica, Uplata	100,00		4.108,08
18.01.2010.	18.01.2010.	UPLATA NAKNADE	50,00		4.108,08
18.01.2010.	18.01.2010.	IME PREZIME Podgorica, Uplata	100,00		4.106,58
13.01.2010.	16.01.2010.	TVRTKA,zagreb, Racun za: 01/2010	0,00		4.106,08
15.01.2010.	15.01.2010.	ERSTE ATM A1248007 Podgorica	20.000,00		3.906,08
15.01.2010.	15.01.2010.	UPLATA NAKNADE	125,00		3.000,41
15.01.2010.	15.01.2010.	IME PREZIME Podgorica, stanarina za 01/10	0,00		1.801,66

Figure 14. Account transactions

5.3. ACCOUNT DETAILS

By clicking on the account name, details of the selected account are displayed, with a description of the account by various parameters. If the customer wishes, here he/she can change the name of the account by clicking on the underlined name of the account. In the "account name" field, you need to enter the name and then select "Change". Further on, the account will be displayed in Erste NetBanking under the account name chosen by the customer. If the customer wishes to restore the original account name after a certain period of time, they may do so by selecting the "Original name" option.

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Current account details

user IME PREZIME

Transakcioni račun, 3200000000 (EUR)

Account	Transakcioni račun	Change	Original name
Account owner	IME PREZIME		
Account number	3200000000		
IBAN	ME5384000003203129097		
Date of opening account	15.02.2005.		
Expiration date of card holders's card	08/12		
Currency	978 EUR		
Current balance of the account	4.112,08		
Overdraft limit	amount: 2.000,00		
	valid: 09.09.2009. - 09.09.2010.		
	Interest rate: 6,00 %		
Reserved for payment	0,00		
Available amount	6.112,08		

Figure 15. Account details

5.4. STATEMENTS

If the customer wishes to order a statement of the account transactions, he/she can do so by selecting the "statement" option.




Balance overview							
user IME PREZIME							
Accounts							
Number	Type of account	Stat.	Curr.	Overdraft	Balance	To be charged	Available
3200000000	Transakcioni račun		EUR	2.000,00	4.112,08	0,00	6.112,08
3200000001	Transakcioni račun – OPUNOMOĆENIK		EUR	7.000,00	5.545,11	0,00	15.545,11

Figure 16. Account statement

The statement screen may be accessed by clicking on the "Stat." icon or by clicking on the "Statement ordering" icon in the Statements menu. A statement of account transactions may be requested for a certain period of time and in a preferred format and sent to e-mail.

NetBanking DEMO		Balance	Payments	Overview of payments	Savings	Services
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CONCLUDE PRODUCTS


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- Order statements**
- Change method of delivery of statements



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Order of statements

user IME PREZIME

Charge to account: * 3200000000, Transakcioni račun

Currency * 978 EUR

Method of delivery: *

☒ e-mail ime.prezime@mail.me

Format:

☒ HTML format

☐ Electronic format

☐ Excel (csv) format

Select by date * from: 19.08.2015 to: 20.08.2015

[Send](#) [Cancel](#)

* compulsory fields

Figure 17. Statement ordering

5.4.1. CHANGE OF ORDER DELIVERY METHOD (ONLY FOR MasterCard Revolving INVOICES)

Change of statement delivery method may be done solely for a credit card for statements delivered via mail once per month. This option allows change in the automatic statement delivery method.

By selecting an account, a screen will appear with an overview of the arranged statement delivery method for the selected account. This screen may be used to change the previously arranged delivery method and/or arrange a new method, format and period of statement delivery to an e-mail address. After completing all required boxes, click <Change> to confirm a new statement's delivery method.

5.5. RESERVED FUNDS

By selecting the "Reserved funds" box, a detailed overview of the announced items will be displayed, i.e. the funds for which the account still has not been debited, but the available amount in the account has been reduced. Those may be announced card transactions, various debts and similar.

► Credit cards

Number	Type of account	Curr.	Overdraft	Balance	To be charged	Available
5300000000	MasterCard	EUR	15.000,00	4.904,85	1.141,93	8.953,22
5300000001	MasterCard	EUR	13.000,00	2.904,85	-1.141,93	6.953,22

Figure 18. Reserved funds

5.6. ERSTE NETBANKING NEWS AND MESSAGES

Via "NetBanking news" and "Messages" options within the "Customer notifications" menu you can see all news related to Erste NetBanking and other Erste bank services. Individual notification is opened by clicking the notification title.

5.7. CONTACT

By clicking the Contact option, the customer opens a form through which he/she may send an inquiry to the bank and select the method in which he/she wishes to receive the reply from the Bank.

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Contact
user IME PREZIME

► Contact us

Name and surname *

E-mail *

Telephone number *

Your message *

Please contact me *
☒ by telephone
☐ by e-mail

Contact time *
Any

* Mandatory field

Send

Figure 19. Contact form

5.8. PAYMENTS

The payment menu includes the possibility of making several types of payments, creating the templates of the most frequently used orders and creating standing orders.

Payments

- Transfer between accounts
- Payment order
- Purchase and sale of foreign currency
- International payments

Templates

- Transfer between accounts
- Payment order
- International payments

Standing orders

- Standing order
- Direct debit order

5.8.1. transfer between accounts

Through the order of „Transfer between accounts”, a customer may transfer funds between his/her accounts or to accounts of other retail customers in Erste Bank.

Payments

▶ **Transfer between accounts**
▶ Payment order
▶ Purchase and sale of foreign currency
▶ International payment

Templates

▶ Transfer between accounts
▶ Payment orders
▶ International payments

Automated payments

▶ Standing orders
▶ Direct debit

Transfer between accounts for private users in the Erste Bank

user IME PREZIME

Payer

Charge to account * 3200000000, Transakcioni račun
Currency 978 EUR

Recipient

In benefit of own account or * Select account
In benefit of other account
Currency 978 EUR

Payment

Amount * EUR
Purpose of transaction *
Date of transaction * 20.08.2015
Send e-mail confirmation of transaction ☒

* mandatory fields

Check Cancel

Figure 20. Transfer between accounts

For internal transfer between accounts you need to complete the following information:

- Information on the account to be debited;
- Account from which the funds are to be transferred is selected from the drop menu listing all the customer's accounts and accounts for which the customer has a power of attorney;
- Account to which the funds are to be transferred. Transfer of funds may be done to own account selected from the drop menu or to other account in Erste Bank which needs to be entered in the "Other account to be credited" box (e.g. 3200000008);
- Amount for which the indicated account is to be debited;
- Currency being transferred;
- Purpose of the order;
- Transaction execution date – it is possible to enter the current date or a date in the future;
- Checkbox for sending e-mail confirmation after the transaction is executed.

Payments

Transfer between accounts

Payment order

Purchase and sale of foreign currency

International payment

Templates

Transfer between accounts

Payment orders

International payments

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Standing orders

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Transfer between accounts for private users in the Erste Bank

user IME PREZIME

Payer

Charge to account * 3200000000, Transakcioni račun EUR 100,00

Currency 978 EUR

Recipient

In benefit of other account 5301000000 EUR 100,00

Currency 978 EUR

Payment

Amount * 100,00 EUR

Purpose of transaction * Prijenos

Date of transaction * 21.01.2010

Send e-mail confirmation of transaction ☒

Confirm

Cancel

Figure 21. Transfer between accounts

After the order is completed, the customer needs to click the "Check" button in order to check that all information entered is correct. If there is an error, warning will be displayed pointing to the incorrect field that needs correction. When all entered information is correct, after you select the "Check" option, the "Confirm" option will be displayed in red and the payment information will be displayed on the right.

After the "Confirm" button appears, it is not possible to change any of the previously entered information, but it is still possible to choose the "Cancel" option.

By clicking the "Confirm" button, the customer approves the execution of the entered transaction and if the order was made with the current date, it is executed immediately. If it is made with date in advance, the order will be visible in the "Overview of payments" menu as an announced order and will be executed on the set date.

If the customer has checked the e-mail confirmation checkbox, he/she will receive a notification on his/her e-mail address about the executed transaction after the order for transfer between accounts is executed.

Internal transfer order for retail customers may be made in advance and will be executed on the set date. If there are insufficient funds in the account at the moment of execution, the order execution will be attempted several times during the day. If there are still insufficient funds in the account even after that period, the transaction will not be executed at all, and the order will be displayed in the Payments overview menu within the non-executed orders.

5.8.2. PAYMENT ORDER

This option allows payment of all types of bills (e.g. electricity bill, telephone bill or any other invoice), transfer of funds to the legal entities' accounts in the Bank, and to the accounts of other banks' clients.

Payments


▶ Transfer between accounts
▶ **Payment order**
▶ Purchase and sale of foreign currency
▶ International payment

Templates

▶ Transfer between accounts
▶ Payment orders
▶ International payments

Automated payments

▶ Standing orders
▶ Direct debit



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National Payment Order

user IME PREZIME

Payer

Payer's account number * 3200000000, Transakcioni račun
Mode - Charge Reference No. * 00

Recipient

Recipients name
Recipient's account number * Select bank
Mode - Reference No. * 00

Payment

Amount * EUR
Payment description code * 120 [Payment description codes](#)
Description: *
Currency date * 20.08.2015
Urgent ☐
Send e-mail confirmation of transaction ☒

Check

Cancel

Figure 22. Payment order

An order needs to be completed as follows:

- *Payers's account number* - select the account from which you wish to make the payment;
- *Model – debit number reference* - copy the payment order number you received from the issuer of the invoice or reference to the number in accordance with the rules of payment operations. Models 99 and 00 do not need to be selected since they are default models for the Bank and the application will insert one of those models as required if you do not select model 18 or 05;
- *Recipient name* - enter the name of the recipient of the funds;

- *Recipient's account number* - enter the number of the account to which the funds are to be paid;
- *Model – credit reference number* - copy the payment order number you received from the issuer of the invoice or reference number in accordance with the rules of payment operations. Models 99 and 00 do not need to be selected since they are default models for the Bank and the application will insert one of those models as required if you do not select model 18 or 05;
- *Amount* - enter the amount of the funds you wish to transfer;
- *Payment description code* - enter the corresponding payment code; see „Payment code list”
- *Payment description* - enter a brief purpose or description of payment;
- Select the date on which you wish to execute the payment;
- Option “Urgent” – this option applies to the orders sent to other banks, in the amount of less than EUR 1,000. If you wish your order to be processed in RTGS, check the “Urgent” option. Orders with URGENT option checked are executed at a higher rate;
- By clicking “send e-mail transaction confirmation” you choose whether you wish to receive a confirmation of the executed payment to your e-mail address.

After you complete all the boxes, click on <Check> to check the correctness of the entered information. If there are any errors, a message will appear pointing to the error that needs to be corrected.

If the order is completed correctly, please confirm the order by clicking <Confirm> in order to execute the payment. If you wish to change anything, click <Cancel> to go back to the editing mode.

If the customer has marked that he/she wishes to receive e-mail confirmation, he/she will receive a notification on the executed transaction after the order is executed.

A payment order may be made with currency date in advance and will be executed on set date. If there are insufficient funds in the account at the moment of execution, the order execution will be attempted several times during the day. If there are still insufficient funds after that period, the transaction will not be executed at all, and the order will be displayed in Payments overview within Non-executed orders.

Note: Execution of an order made in interbank payment system also depends on the clearing cycles defined by the Central Bank of Montenegro, and the times of order execution are defined in the Time Schedule which may be downloaded from the bank's website www.erstebank.me.

5.8.3. PURCHASE AND SALE OF FOREIGN CURRENCY


This option allows purchase and sale of foreign currency as follows:

- Select your transaction account in the box “Account to be debited”;
- For foreign currency transaction account in the box “Own account to be credited” and the corresponding currency, and the opposite for the sale of foreign currency;
- By selecting the “currency” you choose the foreign currency you wish to sell/purchase;
- Enter the amount you wish to purchase or sell in the box “amount”;
- In the box “purpose of order” enter a brief purpose or description of the transfer;
- Select the date on which you wish the purchase/sale to be executed;
- By clicking on “send e-mail transaction confirmation” checkbox, you choose whether you wish to receive a confirmation of the payment executed to your e-mail address or not.

Payments
▶ Transfer between accounts
▶ Payment order
▶ **Purchase and sale of foreign currency**
▶ International payment

Templates
▶ Transfer between accounts
▶ Payment orders
▶ International payments

Automated payments
▶ Standing orders
▶ Direct debit



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Purchase and sale of foreign currency

user IME PREZIME

Payer
Charge to account *
Currency

Recipient
In benefit of own account *
Currency

Payment
Amount * CHF or EUR
Purpose of transaction *
Date of transaction *
Send e-mail confirmation of transaction ☒

* mandatory fields

Figure 23. Purchase and sale of foreign currency

After you complete all boxes, you need to click the Check button in order to check the correctness of the entered information. If there are any errors, a window with a warning will appear pointing to the error that needs to be corrected.

If the order is completed correctly, after checking you need to confirm the order by clicking Confirm in order to execute the sale/purchase.

If you wish to change anything, click on Cancel in order to go back to the option for completion or change of the foreign currency sale/purchase order.

A foreign currency sale/purchase order may be made in advance and will be executed at the exchange rate effective on the given date. If there are insufficient funds in the account at the moment of execution, the order will be attempted several times during the day. If there are still insufficient funds in the account even after that period, the sale/purchase will not be executed at all and the order will be displayed in the Payments overview menu among the non-executed orders.

5.8.4. INTERNATIONAL PAYMENTS

An international payment order allows you to transfer funds from an account in the Erste Bank to an account abroad.

Payments


Transfer between accounts
Payment order
Purchase and sale of foreign currency
International payment

Templates

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International Payment Order

user IME PREZIME

1. Ordering customer

IME PREZIME

Registration code: 0101981000000

2. Bank

Erste bank AD Podgorica

3. Order No.

Beneficiary name *

Address (street and number) *

City *

Beneficiary IBAN/account number *

Country code * [List of countries](#)

Name of Beneficiary's Bank *

Address and city

Beneficiary bank code (bank code BLZ, ABICAB, SCN, ex. BLZ 20 111)

BIC address (SWIFT)

Country code * [List of countries](#)

Instrument of payment *

01 - Remittance, letters of credit and cheques

6. Payment amount *

Payment Currency 978 EUR

Date of execution * 20.08.2015

Figure 24. International payments 1/1

Fee option *

☐ 1 - debit to ordering (OUR)
☐ 2 - debit to beneficiary (BEN)
☐ 3 - shared costs (SHA)

7. Basis of payment *

[List of basis of payment](#)

Payment description *

8. Place and date

Signature and stamp of the order-issuing authority

9.

Order cover *	Currency	Amount charged for order	Type of amount cover	Registration code
- Select account -	EUR		0 - all	
- Select account -	EUR		0 - all	
- Select account -	EUR		0 - all	
- Select account -	EUR		0 - all	
- Select account -	EUR		0 - all	
- Select account -	EUR		0 - all	
- Select account -	EUR		0 - all	
- Select account -	EUR		0 - all	
- Select account -	EUR		0 - all	
- Select account -	EUR		0 - all	

10. Amount in EUR

Note

11.

Place and date

Signature and stamp of the Bank

Send e-mail confirmation of transaction

☒

* mandatory fields

Check

Cancel

Figure 25. International payments

In order to realize an order you need to complete the following information:

- Recipient's name;
- Recipient's address;
- Recipient's town;
- IBAN or account number of the recipient;
- Country code of the recipient – code is a three-digit number, and may be selected from the list which appears when you click on the "List of countries" link;
- Name of the recipient's bank;
- Address and town of the recipient's bank;
- Recipient's bank code or BIC (SWIFT) address of the recipient's bank;
- Recipient's bank country code – code is a three-digit number, and may be selected from the list which appears when you click on the "List of countries" link;
- Payment instrument;
- Payment amount and currency;
- Payment date;
- Charge option;
- Payment basis – payment basis code is a three-digit number, and may be selected from the list which appears when you click on the "List of payment bases";
- Description of payment;
- Order cover accounts.

An order is correct if full coverage is secured and all required documents are delivered. Documents must be delivered in scanned form to e-mail address swift@erstebank.me.

After you complete all mandatory boxes, you need to click the Check option in order to check the correctness of the entered information. If there are any errors, a window with a warning will appear pointing to the error that needs to be corrected.

If the order is completed correctly, after checking you need to confirm the order by clicking Confirm in order to execute the payment. If you wish to change anything, click on Cancel in order to go back to the option for completion or change of the international payment order.

An international payment order may be made in advance and will be executed on that date at the exchange rate effective on a given date. If there are insufficient funds in the account at the moment of execution, it will not be possible to execute the order and it will be displayed in the Payments overview menu within the non-executed orders.

Note: For international payment order execution on the current value date it is necessary to submit the order and all required documents not later than by 2 p.m. Otherwise, the order will be executed on the following business day.

5.9. SIGNING OF TRANSACTIONS

Signing of the transactions means an authorization of the payment orders for the execution, and represents additional security measure for paying through electronic banking service. Private persons are signing the transactions above defined limit, through the form which is automatically opened by the application if conditions for signing are applicable (for the orders above the amount defined by the Bank, per transaction level or per total amount level of all the transactions on the same currency date).

The transaction is being signed with the means which was used for login, namely with:

- Display card (5.9.1.)
- mTokenom (5.9.2.)

The signing form (if required) is opened upon click on <Check> button.

Payment

Amount *	501,00	EUR
Payment description code *	122 ▼	
Description: *	insurance premium	
Currency date *	12.11.2018	Fee: EUR 0,06
Urgent	<input type="checkbox"/>	
Send e-mail confirmation of transaction	<input checked="" type="checkbox"/>	

* mandatory fields

Orders signing

☒ Sign the transaction now

Challenge	830229
Response	<input type="text"/>

☐ Sign the transaction later

Confirm **Cancel**

** Provjerite da li su zadnje 4 cifre upita jednake zadnjim ciframa računa u korist. Ukoliko nisu, odmah se javite banci na + 382 (0)20 440 440.

Figure 26. Signing form within NetBanking

The user may choose the option:

1. **<Sign the transaction now>**, where upon entry of „Response“ and click on <Confirm> button, the order is being sent for execution.
2. **<Sign the transaction later>**, where upon click on <Confirm>, the order is being saved within Unsigned orders under „Overview of payments“. Available options for the unsigned order are:
 - Sign, for sending to execution
 - Change, if you need to change the order prior to signing
 - Cancel, for cancelling the order
 - Enter new, for copying to new order
 - Template, for creating the template for frequently used payments.

Important: Upon entry of 5th (fifth) wrong „Response“, the access to NetBanking service is blocked.

- In that case, the user may unblock his/her Display card through Contact Center +38220440440, or in the branch in person only.
- In case of mToken blockage, the same mToken may not be reactivated but a new one needs to be created with Display card or with the new codes in the branch – in person only.

5.9.1. SIGNING WITH DISPLAY CARD

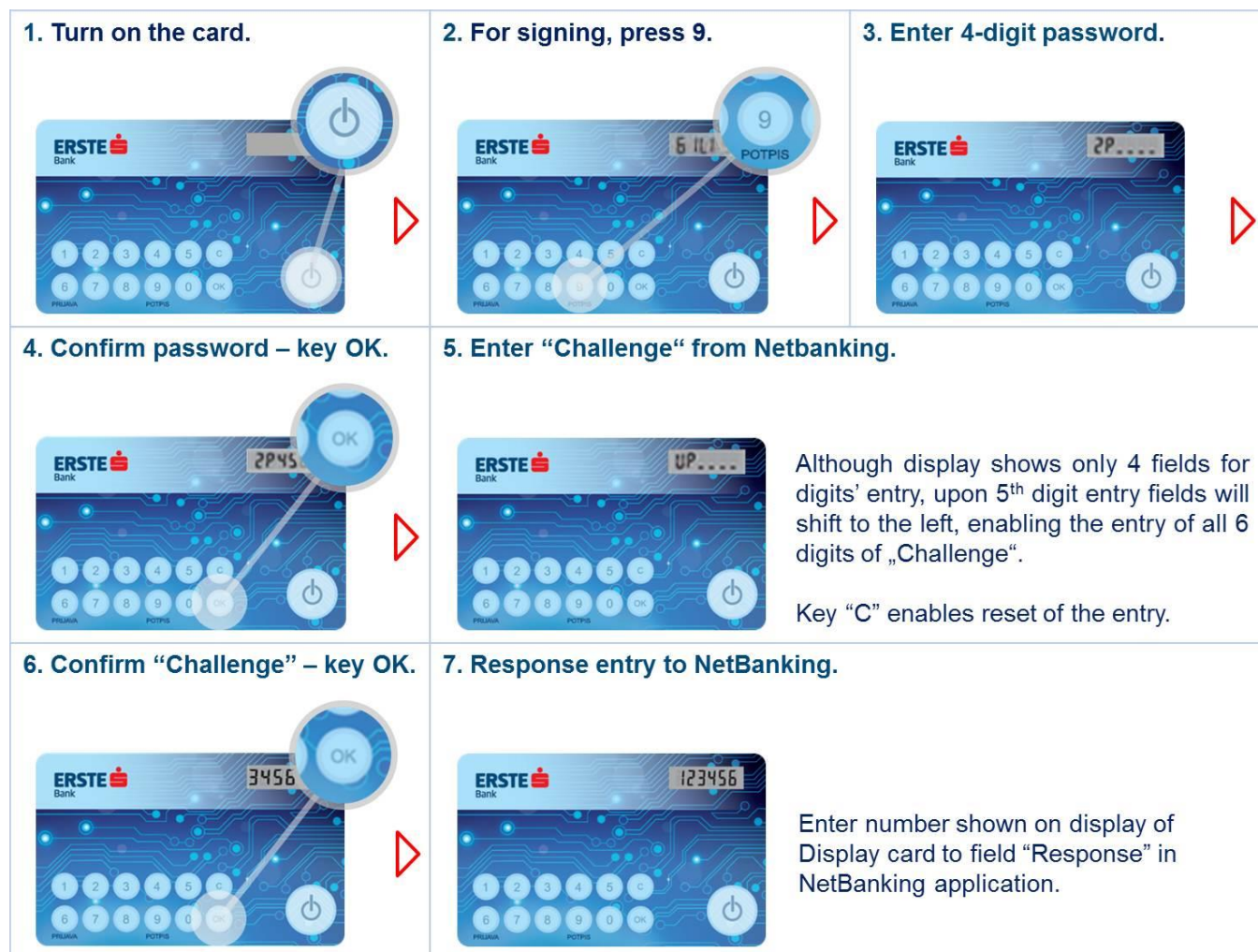


Figure 27. Signing the transaction with Display card

5.9.2. SIGNING THE TRANSACTION WITH MTOKEN

In case the user has logged in with mToken, the payment order needs to be signed with mToken as well. For signing with mToken, click on mToken icon on the homepage of mBanking and then click on the name of mToken to open mToken options.

Select the option "Generate one-time password for signing" and follow the steps:

Figure 28. Signing with mToken – generating of „Response“ (one-time password for signing)

1. Enter 4-digit mPIN in related field.
2. Enter the number from „Challenge“ field from NetBanking application to corresponding field in mBanking.
3. By clicking on button <Generate one-time password>, 6-digit „Response“ will be displayed.
4. „Response“ (one-time password for signing) should be entered into corresponding field in NetBanking screen, and by clicking on <Confirm> the order is sent to execution.

5.10. TEMPLATES

Use of templates simplifies payments that are made frequently. A template is an order created in advance based on which you can make a new payment easily and fast by changing certain information if required.

It is possible to create samples for the following types of orders:

- Transfer between accounts;
- Payment order;
- International payments.

5.10.1. TEMPLATE OVERVIEW

The customer may overview the created templates by selecting the template type in the “payments” menu. A page will appear with a list of templates which may also be searched according to the initial letter. In the template overview, you can click on:

- **Template name**

An order will appear with the boxes completed when the template was created. If required, any information may be changed and the order may be made in accordance with the rules set out in the previous chapters.

- **“Change”**

A template will appear with the possibility of changing all boxes. By clicking “Check” you check the entered information, and by clicking “Confirm” the template is saved. If the customer wishes to delete the template from the list of his/her payment templates he/she may do so by selecting this option and clicking on “Delete template”.

– “Transactions”

A list of the last 50 transactions made based on the template will appear, and you need to select the option “next” to see the next 50 transactions. To have a detailed overview of an individual order, click on the account number in the order overview.

Payments

- ▶ Transfer between accounts
- ▶ Payment order
- ▶ Purchase and sale of foreign currency
- ▶ International payment

Templates

- ▶ **Transfer between accounts**
- ▶ Payment orders
- ▶ International payments

Automated payments

- ▶ Standing orders
- ▶ Direct debit



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Internal transfer for private users templates

user IME PREZIME

[Create a new template](#)

Template filter:

A, B, C, Č, Ć, D, Đ, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, Š, T, U, V, W, X, Y, Z, Ž | [all](#)

Prenos na stednju
IME PREZIME: 3200000000
edit | transactions

Figure 29. Templates for Transfer between accounts

Payments

- ▶ Transfer between accounts
- ▶ Payment order
- ▶ Purchase and sale of foreign currency
- ▶ International payment

Templates

- ▶ Transfer between accounts
- ▶ Payment orders
- ▶ International payments

Automated payments

- ▶ Standing orders
- ▶ Direct debit

Transactions per payment order templates

user IME PREZIME

Payer's account number		Description of transaction	Charge to		In benefit of		Amount in EUR	Cancellation*
Date of entry	Date of execution		Curr.	Amount	Curr.	Amount		
3200000000		Telekomunikacije						
21.08.2015.	21.08.2015.	510-100296921502727 99	978	1,00	978	1,00	1,00	
National payment		Račun internet usluga za 03/2009						
TOTAL							1,00	
End of review.								

* If the order is already pending, or has been executed, you will not be able to cancel it

Figure 30. Transactions per Payment order template

5.10.2. TEMPLATE CREATION

At the top of the templates list, there is a button for creation of a new template. Upon click on “Create new template”, a screen will appear with the same information and is being filled in the same way as selected order type. Unlike the order, the template has only one additional box – “Template name”.

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▶ Transfer between accounts
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▶ Purchase and sale of foreign currency
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▶ Transfer between accounts
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Transfer between accounts for private users in the Erste Bank

user IME PREZIME

Payer

Charge to account * 3200000000, Transakcioni račun
Currency 978 EUR

Recipient

In benefit of own account or * Select account
In benefit of other account
Currency 978 EUR

Payment

Amount * EUR
Purpose of transaction *
Date of transaction * 21.08.2015
Send e-mail confirmation of transaction ☒

Check Cancel

* mandatory fields

Figure 31. Template for Transfer between accounts

The procedure of template creation is almost identical to the completion of an order with somewhat less mandatory boxes and with less control of information (e.g. control of number reference is not done, only of the correctness of the entered account). Template creation is confirmed by options “Check” and after that “Confirm”.

5.11. STANDING ORDERS

The “Standing orders” option within the “Payments” menu offers creating two types of orders:

- Standing order
- Direct debit order

5.11.1. STANDING ORDER

A standing order for transfer of funds may be used to transfer funds from an account in the Erste Bank to any other account in and outside the Bank according to the set criteria.

Payments


Transfer between accounts
Payment order
Purchase and sale of foreign currency
International payment

Templates

Transfer between accounts
Payment orders
International payments

Automated payments

Standing orders
Direct debit



Uzorci
Kreirajte uzorak
nalogu za prenos
između računa
[više](#)

Opening a new standing order

user IME PREZIME

Standing order *

Charge to account *

Currency *

Model na teret

Amount charged **

IBAN or

In benefit of own account or

In benefit of another account *

Currency *

Reference number

Amount credited **

Purpose *

Form of transfer *

Day of transfer

Interval between transfers

Valid from: *

Valid till: *

☐ I accept [General conditions](#)

Check

Cancel

The order is executed only if the account balance is adequate and there are no outstanding claims on other grounds in the bank.

* compulsory fields

** compulsory entry of amount in benefit or amount at expense of

Figure 32. Standing order

A new standing order for transfer of funds is opened in the “Payments” menu by selecting the Standing orders option – “Standing order”. In order to open a standing order you need to complete the following:

- Standing order name – enter the name of the standing order per your choice;
- Account to be debited – select the account from which the standing order will be executed;
- Currency – set the currency of the account to be debited;
- Order amount to be debited – you need to enter the amount for which the account is to be debited. If the “Order amount to be debited” box is completed the “Order amount to be credited” should be left blank and vice versa;
- Own account to be credited – if the standing order is to be credited to own account, select that account in this box;
- Other account to be credited – you need to enter the account to which the standing order will be credited (account of any Erste Bank client and client of any other bank);
- Account to be credited – enter the account to which the standing order will be credited (account of an Erste Bank customer, account of any Erste Bank client and client of any other bank);
- Currency – you need to set the currency of the account to be credited;

- Amount to be credited – this amount will be entered in case of different currencies of the amounts ‘to be credited’ and ‘to be debited’. The amount ‘to be credited’ will be converted at the exchange rate effective at the value date;
- Reference to credit number – model and reference to the number must be entered according to the reference of the recipient of the funds;
- Description of payment – description of order;
- Transfer method – select the method of standing order execution;
 - 1 – *amount* – transfer of a set amount on a set day in the month ("Order amount to be debited" or "Order amount to be credited")
 - 2 – *above the amount* – transfer of the balance found in the account above a set amount on a set day in the month; you need to complete the box "above the amount/up to the amount" (e.g. if the set amount is EUR 50, and the account balance is only EUR 60, the standing order will transfer EUR 10, and the remaining account balance will always be EUR 50);
 - 3 – *below the amount* – for crediting own transaction account from any other own account daily or monthly, transfer of the amount below a set amount on a set date in the month;
 - 4 – *every day above the amount* – every day above the amount – transfer of the balance found in the account above a set amount every day; you need to complete the box "Execute above/below the amount" (e.g. if the set amount is EUR 50, and the account balance is EUR 70, the standing order will transfer every day the amount in the account balance over the defined EUR 50 – in this case i.e. EUR 20 will be transferred on the set date);
 - 5 – *every day below the amount* – for crediting own transaction account from any other own account daily, transfer of the amount below a set amount on a set date every day in the month;
- "Transfer date" – you need to select the date in the month when the standing order is to be executed. In case there are insufficient funds in the account on the set date, for execution methods 1, 2 and 3 the order execution will be attempted for 20 days and after that again in the following month on set date;
- "Interval between transfers" – select the number of months between each execution of the order;
- Date "Valid from" – you need to enter the date from which the standing order is valid;
- Date "Valid until" – you need to enter the date until which the standing order is valid or select the option "until cancellation".

After you complete all the boxes, you need to accept the General Terms and Conditions of the standing order service.

After that, click the <Check> button in order to check the correctness of the entered information. If there are any errors, a message will appear pointing to the error that needs to be corrected. If the standing order is completed correctly, after checking you need to confirm the order by clicking <Confirm> to create and save the standing order. If you wish to change anything, click on <Cancel> to go back to the editing mode.

A standing order is executed only if there is coverage in the account and no outstanding debts on other basis in the Bank.

An order that has already been executed once may not be changed, but may only be cancelled and then a new standing order may be arranged.

5.11.2. DIRECT DEBIT ORDERS

A direct debit order may be used to execute your debts to various companies that have an agreement signed with the Erste Bank.

In order to open a direct debit order you need to click on the **Recipient's name** for the account of which you wish to open a direct debit order.

Recipient	Date of maturity	Fee
OSIGURANJE	10. in the month	No charge
TELEKOM	5. in the month	No charge

Figure 33. Direct debit order

After selecting the company to which you wish to pay bills via the direct debit order you need to complete the boxes on the screen as follows:

“Account to be debited” – You need to select the account from which the direct debit order will be executed and the corresponding currency.

“Debiting purpose identification” – Debiting purpose identification is the information based on which the recipient of the funds recognizes the payer and this must be correct. It is indicated in the customer's bill, and is most often the entire reference to credit number or a part of it, but it may also be in the “payment description” box. In order for the customer to be able to complete this box, below the entry box is indicated what needs to be entered.

For the Electrical Power Company of Montenegro (EPCG) you need to enter the subscriber's number in the box “Identification of purpose of suspension”. The subscribers' numbers for each EPCG invoice have different format, i.e. they begin with the town code. When arranging the service, each subscriber's number needs to be entered in the following format: town code (first two digits of the subscriber's number)-other 6 digits of the subscriber's number. Character “-” is mandatory.

Example: If you select the Invoice of OU Podgorica, the subs number should be in format 19-123456.

After you complete all boxes, you need to click the **<Check>** button in order to check the correctness of the entered information. If there are any errors, a message will appear pointing to the error that needs to be corrected. If the direct debit order is completed correctly, after checking you need to confirm the order by clicking **<Confirm>** in order to create and save the arranged standing order. If you wish to change anything, click on **<Cancel>** to go back to the editing mode.

NetBanking DEMO

Balance Payments Overview of payments Savings Services

Payments

- Transfer between accounts
- Payment order
- Purchase and sale of foreign currency
- International payment

Templates

- Transfer between accounts
- Payment orders
- International payments

Automated payments

- Standing orders
- Direct debit

Uzorci
Kreirajte uzorak naloga za prenos između računa

više

Direct debit

user IME PREZIME

Charge to account

3200000000, Transakcioni račun

Currency

978 EUR

In behalf of

OSIGURANJE

Identification of purpose of suspension

Celi poziv na broj; primer popunjene svrhe obustave 94-181818-221616

Fee

No charge

Maturity

10. in the month

Date of contracting

21.08.2015

☐ I accept [General conditions](#)

Check

Cancel

The account holder authorizes the bank to charge his account on the specified date, for the specified amount by OSIGURANJE and waives any objection to the Bank.

The order is executed until recalled and only if there is sufficient account balance.

The owner of the account has voluntarily made available to Erste Bank AD Podgorica personal information and allowed their use to unmistakably identify the account holder. This includes the forwarding of personal data to third parties that are necessary for the implementation of commitments agreed between the account holder and the Bank.

Figure 34. Creating direct debit order

5.12. SAVINGS

This option gives an overview of the balance and details of all your savings accounts with Erste Bank.

On this screen the customer may personalize the name of his/her accounts, by clicking the account name. You need to enter the name in the **account name** box and select the **change** option. If you wish to return the original account name after a certain period, you may do so by selecting the **Original name** option.

NetBanking DEMO

Balance Payments Overview of payments Savings Services

Deposits

- Balance of deposits
- Deposit order

Deposit order overview

- Announced
- Completed
- Non-completed
- Canceled

Balance of deposits

user IME PREZIME

Savings and term deposits

Number	Type of account	Curr.	Overdraft	Balance	Available
8100000000	Aktivna štednja uz premiju	EUR	0,00	45,00	45,00
8100000001	Klasik štednja	EUR	0,00	15,00	15,00

Figure 35. Savings and term deposit balance

5.12.1. CREATING OF DEPOSIT ORDER

The type of savings which is available to arrange through electronic banking is an active savings, from your own transactional account or from the transactional accounts of other private persons in the Bank for which you are authorized.

By selecting the option Savings > **Deposit order**, the customer may create the term deposits of his/her funds according to various parameters per his/her own choice.

- From the list Account to be debited, select the account from which the funds are to be transferred;

- From the list of Currencies select the corresponding currency;
- The type of savings possible to be arranged is active savings;
- Term deposit type has already been selected and cannot be changed – EUR;
- Enter the Amount you wish to save, and the term deposit period or the final date of term deposit;
- Upon expiry of the term deposit you have 2 options: you can extend it by selecting the automatic term deposit extension or you can return the funds to the account from which the term deposit order was made – return the funds to the account from which the term deposit was made;
- Select the Execution date for your savings order;
- Accept the General Terms and Conditions.

Toward the existing savings account, there is a possibility to transfer additional funds from your own transactional account or from the transactional accounts for which you are authorized through the order „Transfer between accounts“.

In addition to this, you may also use „Transfer between accounts“ to transfer any amount from the active savings account (own and the ones under your power of attorney) back to your own transactional account or to the transactional account of any other private person within Erste Bank.

NetBanking DEMO

Balance Payments Overview of payments Savings Services

Deposits

- Balance of deposits
- Deposit order

Deposit order overview

- Announced
- Completed
- Non-completed
- Canceled

Uzorci
Kreirajte uzorak naloga za prenos između računa
više

Deposit order

user IME PREZIME

Charge to account * 3200000000, Transakcioni račun

Currency * 978 EUR

Type of deposit * ☒ Active savings with premium on interest
Term deposits with the possibility of subsequent payments. Upon expiration of the deposit, the invested funds and the relevant interest and premium on interest will be paid out. The minimal period of deposit is 6 months and 1 day, with the minimum initial deposit being 20 EUR.

Type of deposit * In EUR

Amount * EUR

enter period of deposit 12 months 1 days

Period of deposit * or
enter the end date of the deposit: 22.08.2016

Upon expiration of the deposit * ☒ funds back to the account from which they are deposited
☐ automatically extend the terms of the applicable deposit at the expiration of the contract

Date of transaction * 21.08.2015

☐ I accept General conditions

Relevant documentation for the deposit is sent to your e-mail. Please keep these documents. * mandatory fields

Check Cancel

Figure 36. Savings arrangement order

After you complete all boxes, you need to click the **Check** option in order to check the correctness of the entered information. If there are any errors, a message will appear pointing to the error that needs to be corrected. If the term deposit order is completed correctly, after checking you need to confirm the order by clicking **Confirm**. If you wish to change anything, click on **Cancel** in order to go back to the option for completion or change of the term deposit order.

5.12.2. OVERVIEW OF TERM DEPOSIT ORDERS

Overview of term deposit orders includes overview of all term deposit orders made by the customer via Erste NetBanking broken down according to their status – unsigned, announced, executed, non-executed and cancelled term deposit orders.

5.12.3. OVERVIEW OF ANNOUNCED TERM DEPOSIT ORDERS

This option allows overview of announced term deposit orders, and in addition to that:

- By clicking the account number, individual term deposit order will appear which you can then change, cancel or enter a new term deposit order based on the selected order;
- By clicking the box x in the “cancel” column, the selected order will be cancelled;
- Screen will display 50 orders, and to see the next 50 orders you need to select the option **next**.

5.12.4. OVERVIEW OF EXECUTED TERM DEPOSIT ORDERS

This option allows overview of executed term deposit orders, and in addition and by clicking on:

- Account number - individual deposit order will appear based on which you can enter a new one;
- Send e-mail confirmation - confirmation of the executed order will be sent to your e-mail address.

Screen will display 50 orders, and to see the next 50 orders you need to select the option **next**.

5.12.5. OVERVIEW OF NON-EXECUTED TERM DEPOSIT ORDERS

This option allows overview of non-executed term deposit orders. By clicking the account number, individual term deposit order will appear based on which you can enter a new order. The screen will display 50 orders, and in order to see the next 50 orders you need to select the option Next.

5.12.6. OVERVIEW OF CANCELLED TERM DEPOSIT ORDERS

This option allows overview of cancelled term deposit orders. By clicking the account number, individual term deposit order will appear based on which you can enter a new order. The screen will display 50 orders, and to see the next 50 orders you need to select the option Next.

6. SERVICES

Within this option, you may activate:

- mBanking service, which is free-of-charge for NetBanking users
- Erste info services.

If the service is still not active, the link for activation will be enabled.

ERSTE
Bank

Crnogorski Help Settings Transaction status Cancellation Tools Fees Select client Log off

DEMO Balance Payments Overview of payments Savings **Services**

Services

- Erste mBanking

Erste Info

- Erste Info
- Overview of active Erste Info services

Services overview user IME PREZIME

Open services

Erste mBanking

- Information about Erste mBanking service
- Detailed fees
- Mobile banking - mBanking service deactivation

Erste Info

- Information about Erste Info service
- Detailed fees
- Erste Info service change/deactivation

Customer service: 020 440 440

Figure 36. Services

6.1. MBANKING ACTIVATION

1. Select the tab <Services> on main menu, and the option: "Erste mBanking service activation". On the links above You may see more information on the service, including the General Conditions.
2. Check displayed mobile phone number, and update it if needed.
3. Check the box "I accept General Conditions". Activation button will be enabled.
4. For confirming the activation, click on <Open service> button.

ERSTE
Bank

Crnogorski

Help Settings Transaction status Cancellation Tools Fees Log off

NetBanking Balance Payments Overview of payments Savings Services

Services

- Overview services of SMS
- SMS by account
- SMS for payment cards
- Erste mBanking

Services overview

user IME PREZIME

Services you can activate

Erste mBanking

- Information about Erste mBanking service
- Detailed fees
- Erste mBanking service activation

Contracting of the Erste mBanking service

user IME PREZIME

Erste mBanking is Erste Bank mobile banking service available to Android and iOS mobile device users. Through mBanking service, you may use almost all the options also used in NetBanking, and "PhotoPay" option ensuring bill payment without inputting payment slip data¹ is also available and ePayment.

Mobile phone number * MONTENEGRO 382 069 123456

☒ I accept General conditions

Open service Cancel

¹ Quality of recognized data from account (using the "PhotoPay" option) depends on the quality of camera on your device and account printing quality.

Download the application free of charge now:

Google play

Available on the iPhone App Store

Use the same user data for authentication as for the NetBanking. After the service activation, please note the e-mail with the link to the page where you may download the mBanking application or the application may be downloaded from Play Store and App Store. Following the application installation on your device, you may start using it.

More information about the application.

Erste mBanking service may be used 24/7, from any place in Montenegro and abroad where there is internet access through mobile telephone.

mBanking Service User Manual Fees

Mobile phone number * MONTENEGRO 382 069 123456

☒ I accept General conditions

Open service Cancel

Figure 37. mBanking activation through NetBanking

To access your account through mobile application, select the option „Login to Mobile Banking“ on mBanking homepage, then select one of the options: „Login with mToken“ or „Login with Display card“.

6.2. ERSTE INFO

Erste info services enables you to monitor the *available balance* and *changes* on all the payment accounts in real time through selected notification channels: SMS, Viber and/or eMail.

For using Erste info services, you need to have an open transaction account in the national or international payment system and/or one of Erste Bank's payment cards (debit or credit).

For **activating** Erste info, please click on related link within the Services tab. If the service is already active, here you may change or close it by clicking on **"Erste info service change/deactivation"**.

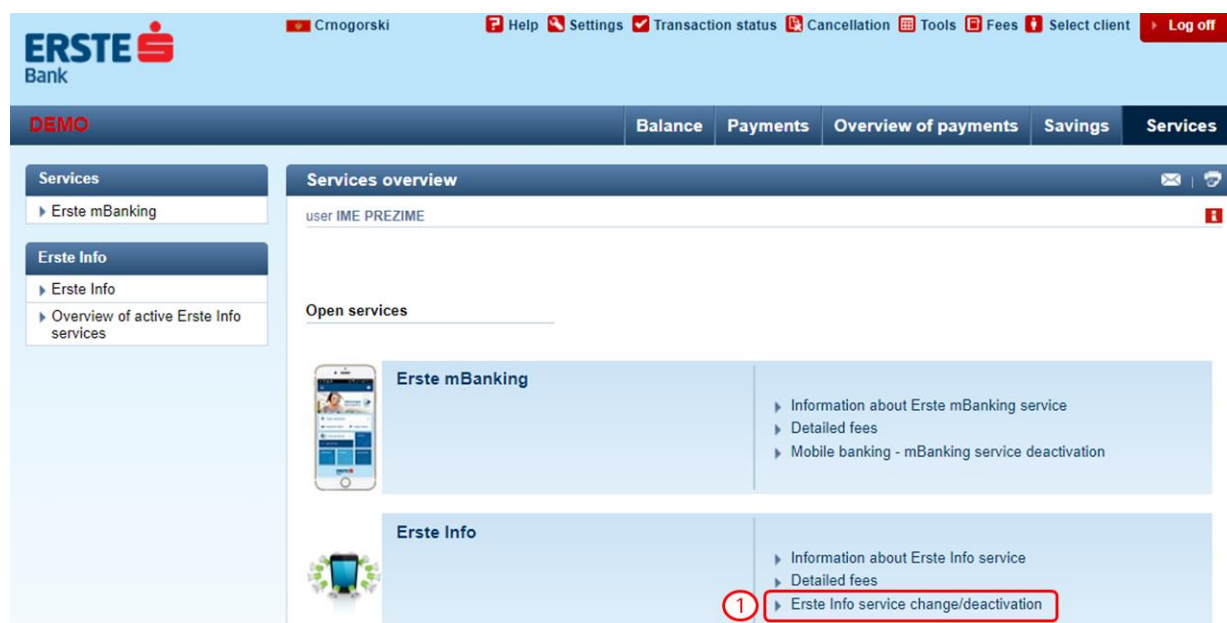


Figure 38. Activation /change /deactivation of Erste info services in NetBanking

When activating Erste info services per account, please define the following:

- Select the account for which you wish to receive notifications on balance and changes;
- Select the channels (1 or more) through which you wish to receive the notifications.
If you select both Viber and SMS, the notification is sent via Viber as a *primary* channel, while if the user is unavailable on Viber at the time of sending the message it is forwarded by SMS.
- Enter the mobile phone no. on which you will receive the notifications, by selecting the country from drop-down list and entering the *remaining* digits after the country code, without the zero for the mobile code. For e.g. select Montenegro (382 automatically displayed) and enter 69123456.
- Enter the e-mail address, if the e-mail channel is selected.
- Select/change the language as preferred.
- Define the inflow/outflow amount above which notifications will be sent (default amount is 0,00).
- Select the sending period for notifications via SMS/Viber:
 - o active 0-24h - changes are being sent 24 hours a day in real time when the change occurs
 - o active 08-22h - changes are being sent in real time in period from 08h to 22h, while all the eventual changes made after 22h are all being sent at once at 08h the next day.

Important: Amount of available balance in all messages for transactions created at the same time or sent at once will be the same and represents the available amount after all the changes.

For the transactions made with the payment card, messages on all changes are being sent in real time regardless of the selected amount limit and sending period, for security reasons and prevention of misuse.

- Accept the "General terms and Conditions" of using the Erste info, to enable "Check" button.
- By clicking on <Check>, you may once again check the correctness of details. If there are any errors, a message will appear at the top of the screen.
- If the fields were filled in correctly, the Tariff Calculator will appear below the form, where by clicking the <Confirm> button the service is activated. To correct the details, click on <Cancel>.

ERSTE Bank

Crnogorski

Help Settings Transaction status Cancellation Tools Fees Log off

Balance Payments Overview of payments Savings Services

Services

Erste mBanking

Erste Info

Erste Info

Overview of active Erste Info services

Erste Info

user IME PREZIME

Charge to account * 3200000000, Transakcioni račun - IME PREZIME

Service scope * All transactions

Channel selection * SMS Viber E-mail

Mobile phone number * MONTENEGRO 382 69 123456

E-mail address *

Language * Montenegrin English

Message type *

Standard alarms

Inflow greater than 0,00

Outflow greater than 0,00

Sending period

Messages from 0-24h

Messages from 8-22h

☒ I accept General Terms and Conditions

* compulsory fields

3 Check Cancel

ERSTE Bank

Crnogorski

Help Settings Transaction status Cancellation Tools Fees Log off

Balance Payments Overview of payments Savings Services

Services

Erste mBanking

Erste Info

Erste Info

Overview of active Erste Info services

Erste Info

user IME PREZIME

Charge to account * 3200000000, Transakcioni račun - IME PREZIME

Service scope * All transactions

Channel selection * SMS Viber E-mail

Mobile phone number * MONTENEGRO 382 69 123456

E-mail address *

Language * Montenegrin English

Message type *

Standard alarms

Inflow greater than 0,00

Outflow greater than 0,00

Sending period

Messages from 0-24h

Messages from 8-22h

☒ I accept General Terms and Conditions

* compulsory fields

Fee:

Monthly fee: 1,00 EUR

4 Confirm Cancel

Figure 39. Activating of Erste info service per account

7. LOGOUT

After you finish using the service, you need to click on the Logout button to log out of the Erste NetBanking application.

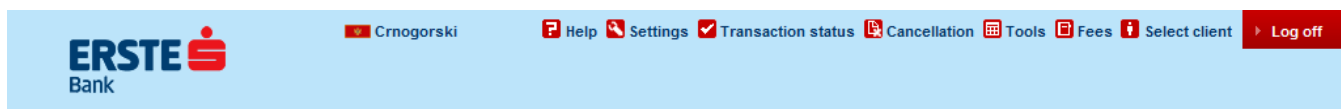


Figure 40. Log out

8. BLOCKAGE OF THE ELECTRONIC BANKING SERVICES

The user has a possibility to use the „Block“ button on login page of NetBanking or mBanking for blocking the Erste electronic banking services, in case of any doubts of loss, stealing (authentication means or parameters) or unauthorized access. This action automatically block all the means of authentication (all mTokens, Display card).

Also, if contacted by the user, the Bank has an obligation to block the service per client request.

Service blockage is possible:

- At any time through Erste NetBanking or mBanking application
- Through Contact Center on 020 440 440 (from abroad +382 20 440 440), any working day from 08:00h to 20:00h, or on Saturday from 08:00h to 13:00h.
- At any branch in Montenegro within working hours.

Important: If the user does not log in with mToken for 365 days, the Bank will block the mToken automatically for security reasons.

Unblocking of the Erste electronic banking services in this case, may be done only in the branch – in person only.

Erste Display card is in ownership of the Bank, and the user is obliged to return it per Bank's request.