19991
info@erstebank.me
www.erstebank.me

Stranica 1/36

ERSTE
Bank

Erste mBanking
for Retail customers,
available for Android and iOS
User guide

19991
info@erstebank.me
www.erstebank.me

Stranica 2/36

Content

19991
info@erstebank.me
www.erstebank.me

Stranica 3/36

19991
info@erstebank.me
www.erstebank.me

Stranica 4/36
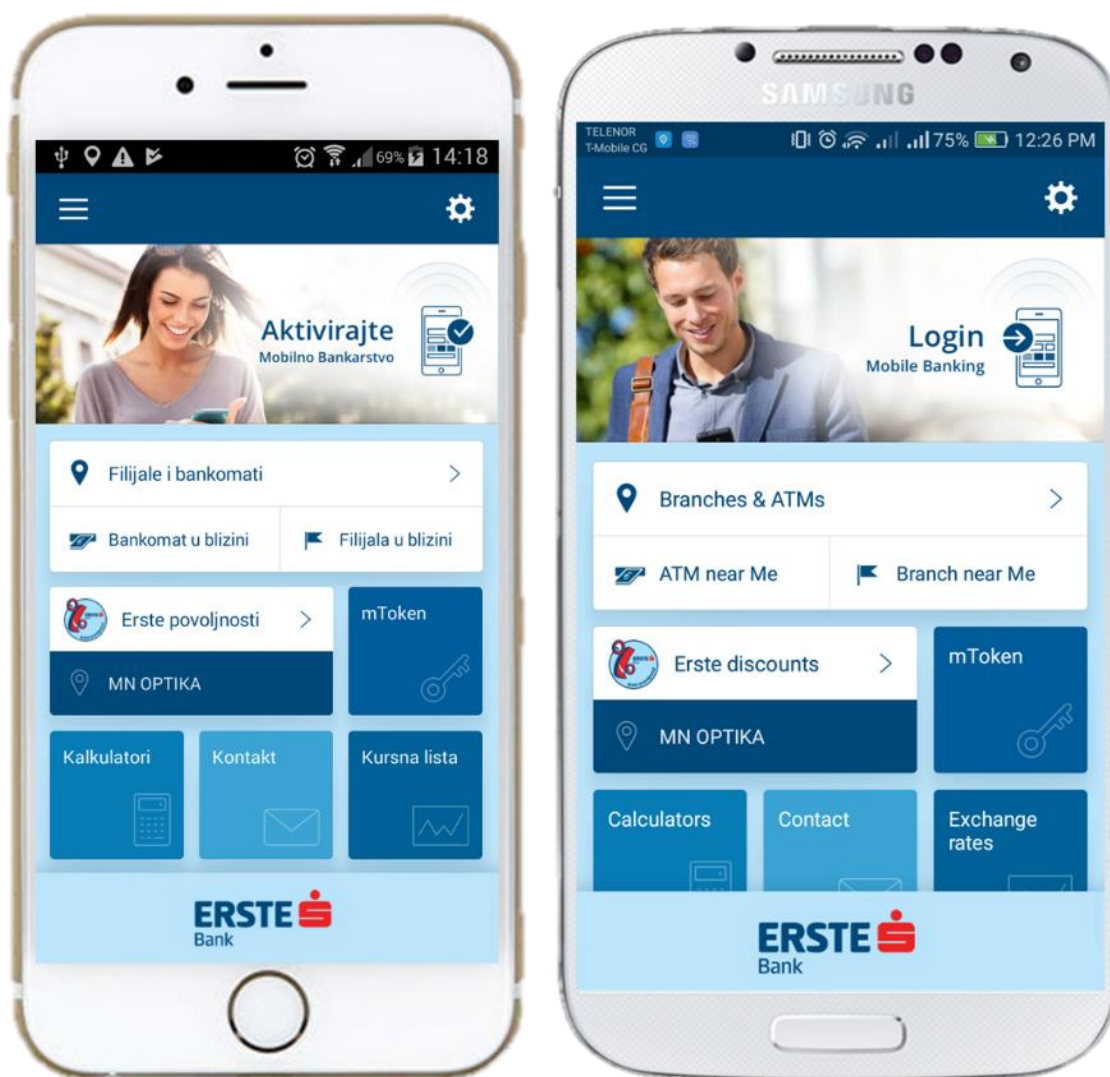
1. WELCOME TO ERSTE MBANKING

Imagine Your own bank in a pocket, within reach of Your hand whenever You need it...

Step into Erste mobile banking world and enjoy numerous services with no waiting in lines, no traffic jam and rushing to catch the working hours, and all of that available with even lower fees in national payment system compared to the fees in the branch. Anywhere in the world, where You have Internet connection on Your smartphone, You have 24/7 available overview of balance and details of all your accounts in the Bank, payments within the country and internationally, even activating some products and services.

Erste mBanking application is available for Android and iOS platforms, where installation and update are done via PlayStore (Android) or AppStore (iOS).

The application contains public screen, which You may use even if You still have not activated mBanking service, or even if You are still not a client of Erste Bank AD Podgorica. Public screen offers a set of useful information on the Bank, including important contacts, maps of the branches, ATMs and Bank's partners with discounts, calculators, currency exchange list etc.

2. SECURITY RECOMMENDATIONS

For the safety of your information and deposits, please pay attention to the following:

- Avoid using public and free WiFi networks
- Protect your mobile phone with the access password
- Do not save/write all your user parameters at one place
- Password for Display card as well as mPIN is a 4-digit number, and it is very important that they are not too simple or easy to identify (avoid "1234", "0000", date of birth...). Do not write them nor tell them to any other person.
- Wrong entry of password or mPIN three times in a row will block Erste Display card or mToken with which you tried to login. The services will be available again after you visit any of the branches in person, or unblock your Display card through Contact Center (+382440440).
- If You suspect that someone knows Your parameters, or that the other person has an access to your mobile device, block the service immediately on login page of Erste mBanking or NetBanking applicationby choosing the option <Blockage> and by entering required inputs. Your account for all electronic banking services (mBanking and NetBanking) will be temporarily blocked. For unblocking the services, you need to visit the nearest branch in person.
- **Do not respond** on any mail where your user parameters (username and/or password) are required. Bank will never ask for this information! In case you receive such e-mail, please inform immediately our Contact Center at +38220440440 or 19991, or by e-mail on ebank@erstebank.me.
- When finished working in the application, please use <Log off> option.

3. APP INSTALATION

3.1. ANDROID

Erste mBanking application is being installed on your smartphone via PlayStore, as all the other Android applications. Application on PlayStore may be accessed by:

1) Link received within SMS when activating the service

2) Search on PlayStore by name "Erste mBanking Montenegro". Please pay attention to download Montenegrin version, because you will not be able to use the application of some other Bank in Erste Group.

3) Scanning QR code on promotional materials or webpage of Erste Bank.

19991
info@erstebank.me
www.erstebank.me

Stranica 5/36

Once you open the link, click on:

1. **<Install>**,
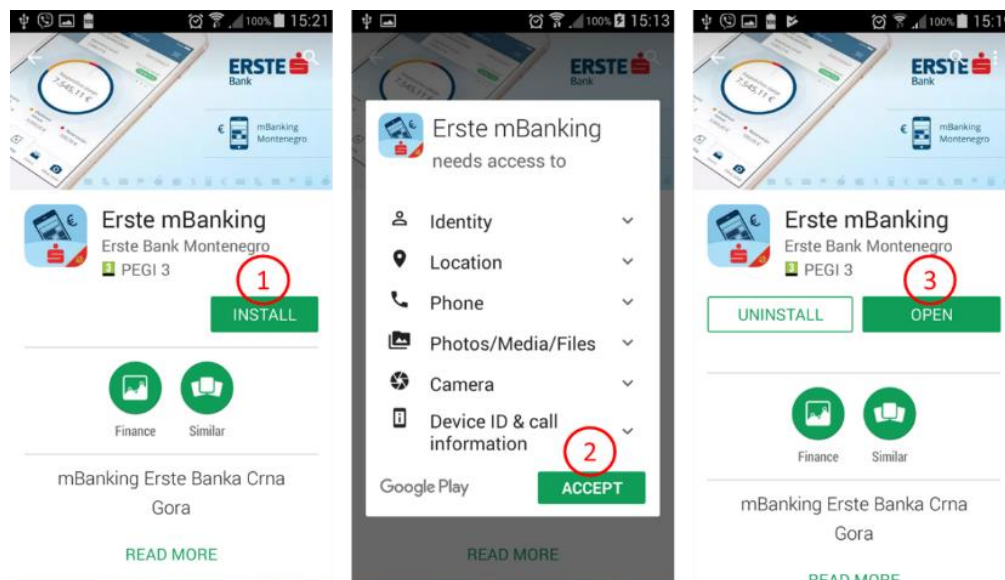2. **<Accept>**, and then
3. **<Open>** to start the application.

3.2. iOS

Erste mBanking application is being installed on your smartphone via AppStore, as all the other iOS applications. Application on AppStore may be accessed by:

1) Link received in SMS when activating the service

2) Search on AppStore by name "Erste mBanking Crna Gora". Please pay attention to download Montenegrin (Crna Gora) version, because you will not be able to use the application of some other Bank in Erste Group.

3) Scanning QR code on promotional materials or webpage of Erste Bank.

On related iTunes page, click on:
1. **<Get>** , then
2. **<Install>**, and after entry of Apple ID password, the application will be installed on your smartphone.

19991
info@erstebank.me
www.erstebank.me

Stranica 6/36
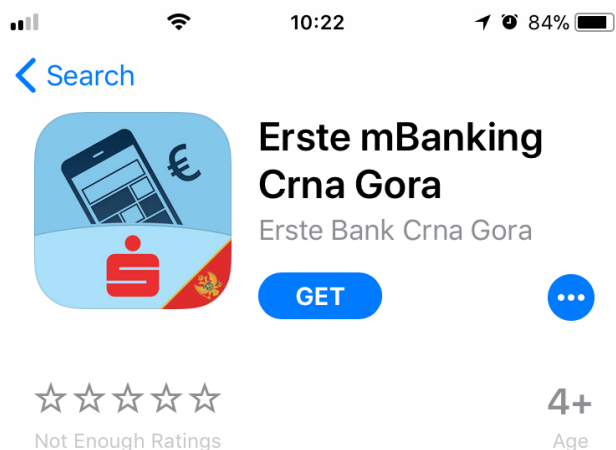
4. PUBLIC SCREEN

Public screen of the application may be used even if You are still not an user of mobile banking service. The options on this screen are publically available, and contain useful information on the Bank, the tools and the contacts.
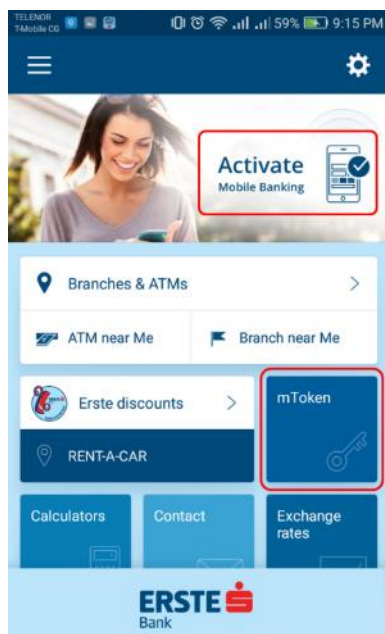
4.1. ACTIVATE MOBILE BANKING >

By clicking this option, information on how to activate mobile banking service will be displayed, including an option for the initial login to the service.

Upon the first login to mobile banking service, this screen will not be replaced with the option: <Login Mobile Banking>.

4.2. <MTOKEN> – SEE CHAPTER 7.

Represents the means for login to electronic banking services (mBanking, NetBanking) and for authorization of the transactions; it is integrated within mBanking application.

The activation modes and functionalities of mToken are described in details in Chapter 7.

4.3. <BRANCHES AND ATMs>

By clicking on the option, You will access the map and the list of the ATMs and/or branches of Erste Bank which are the nearest to your current location. By selecting the concrete branch or ATM, You will get more information on it (contact, working hours), along with the navigation option.

19991
info@erstebank.me
www.erstebank.me

Stranica 7/36
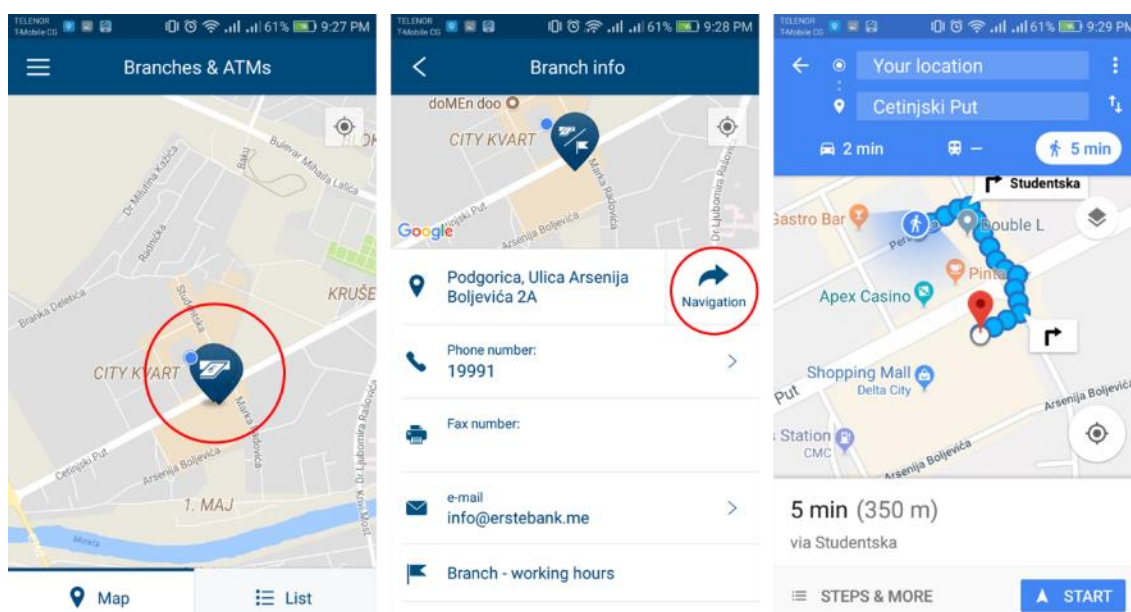
5. HOW TO ACTIVATE ERSTE MOBILE BANKING SERVICE?

Precondition for using of Erste mBanking is at least one active transactional account in Erste Bank AD Podgorica, and fulfilling of minimum technical requirements, described on Erste Bank website.

5.1. YOU ARE ALREADY USING ERSTE NETBANKING?

1) If You are already using NetBanking, You may activate Erste mBanking service without coming to the Bank with your Display card and user parameters (username and 4-digit password), as illustrated below.

19991
info@erstebank.me
www.erstebank.me

Stranica 8/36
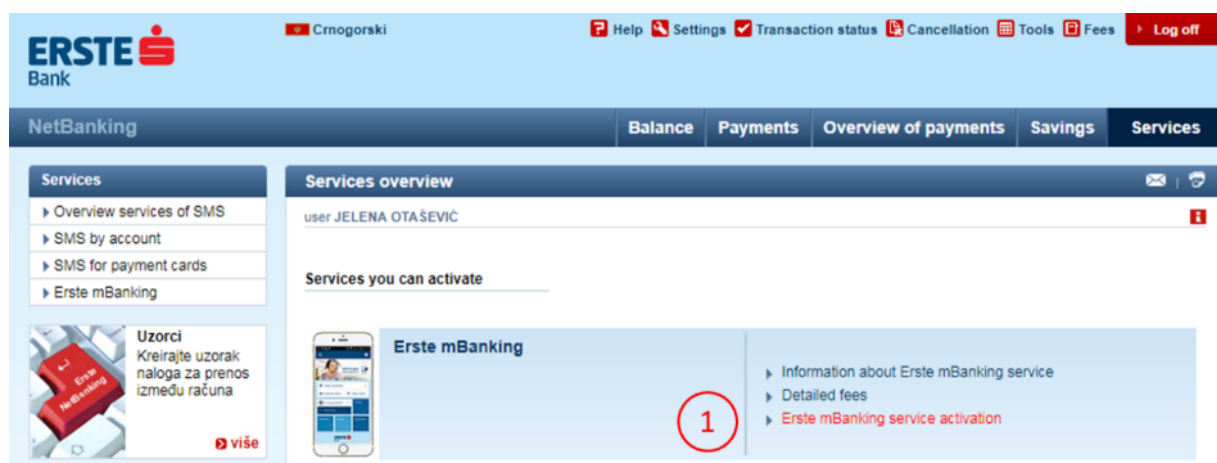
1. Click on "Activate Mobile Banking" and select the option "Activate mBanking with Display card".
2. Enter your 11-digit username (fixed value) and then 6-digit one-time password, generated with Your Display card and 4-digit personal password.
3. Click on "I accept General conditions" and <mBanking activation> button.
4. Generate and enter one more (new) one-time password. Enter your mobile phone number.
5. Click on <mBanking activation> to confirm the activation.
6. After the message of successful service activation, do the following steps to activate mToken as means for authentication and authorization.
7. Click on <mToken activation>.
8. Name the token per your wish, and enter 4-digit mPIN per Your choice, which will be used for login and transactions' authorization. Re-enter the mPIN.
9. Click on <Save mToken> to complete mToken activation.

2) **Activating mBanking through NetBanking**
   Another option of activating Erste mBanking through NetBanking application under section <**Services**>, in accordance with the instructions below.

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, incl. 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. To access your account on smartphone, select the option "Login to mobile banking" on your mobile application, and then one of the options: "Login with Display card" or "Login with mToken" (see **7.4.2**).

19991
info@erstebank.me
www.erstebank.me

Stranica 9/36

5.2. YOU STILL DO NOT USE ERSTE ELECTRONIC BANKING SERVICES?

Erste electronic banking services for natural persons (NetBanking, mBanking) may be activated only in person in any of the branches in Montenegro by filling in and signing the Application form. Application form is available in the branch or on website www.erstebank.me, section <mBanking>.

## 5.3. YOU DO NOT HAVE AN ACCOUNT IN ERSTEBANK?

Please visit webpage https://onlineracun.erstebank.me or the nearest branch, in order to initiate opening/activation of transactional account and electronic banking services.

6. LOGIN TO MBANKING

Available means for authentication and transactions authorizations are: Display card and mToken (7.4.2.).

19991
info@erstebank.me
www.erstebank.me

Stranica 10/36

6.1. LOGIN WITH DISPLAY CARD TO MBANKING

The procedure of login to mBanking with Display card is the same as login to NetBanking service.
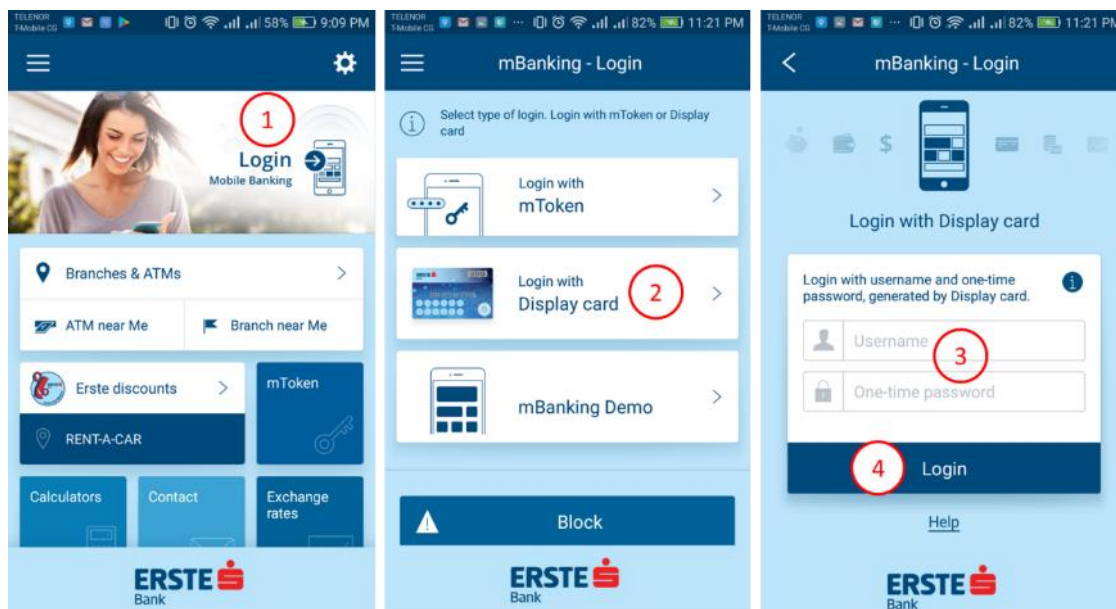
1. Click on "Login Mobile Banking" on public screen.
2. Select an option "Login with Display card".
3. Enter 11-digit username and 6-digit one-time password, generated with your Display card and last valid 4-digit password.
4. Click on "Login" button to enter your account.

The usage of Display card for generating one-time password is illustrated below:

- Turn on the card by long pressing the key with symbol O (1.)
- "6 ILI 9" will appear on display (2.) Tap digit 6 on the card. (3.)
- After the text "ZP_____" is displayed, enter the 4-digit password by tapping the digits. In case of incorrect entry, tap key "C" to enable new entry.
  Important: After 4-digit password is changed, for the next login please use the last valid PIN you have created, not the one provided from the Bank.
- Password is confirmed by tapping the key "OK". (5, 6.)
- 6-digit number on display of the card is one-time password (valid only once).

19991
info@erstebank.me
www.erstebank.me

Stranica 11/36

7. MTOKEN

mToken is an alternative means for login and transactions authorization, which is integrated within mBanking application. mToken may be used for login to mBanking and/or NetBanking, as well as signing the transactions through both applications.

mToken may be activated with Display card (7.1.), or with the codes provided in the branch (7.2.).

7.1.   MTOKEN ACTIVATION WITH DISPLAY CARD
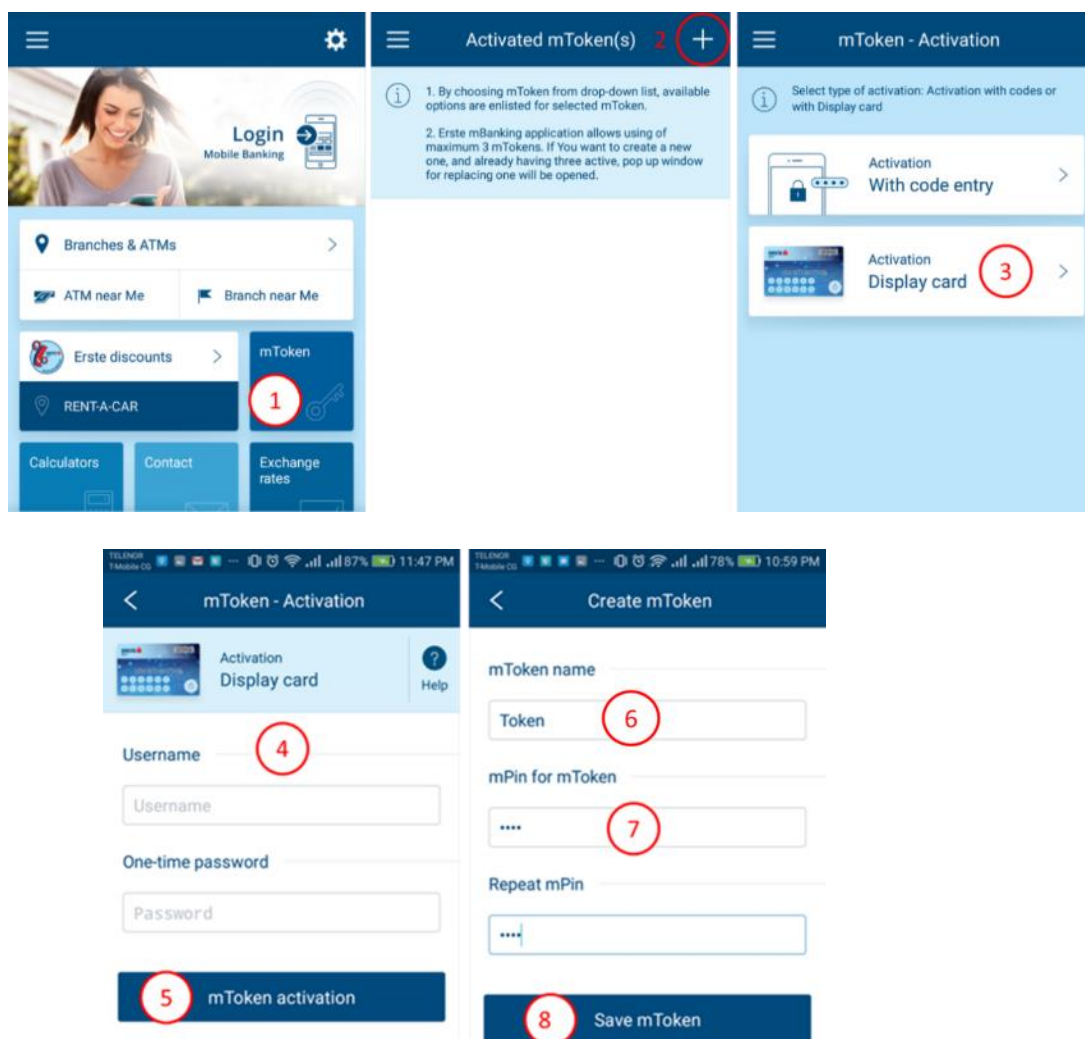
1. Click on the icon **<mToken>** on public screen to enter the list of active mTokens.
2. Click on the "**+**" symbol in the right upper corner.
3. Select an option of activation with Display card.
4. Enter your 11-digit **username** and 6-digit **one-time password.**
   - **Important:** For generating one-time password with Display card, please use the last valid 4-digit password. The password on document provided by the Bank is <u>no longer valid</u> upon the initial change (with first login).
5. Click on the button <**mToken activation**>.
6. Name the token as You wish.

19991
info@erstebank.me
www.erstebank.me

Stranica 12/36

7. Enter **mPIN**: 4-digit number per Your choice which is related to the concrete mToken, and used for login and transactions authorization through electronic banking services. Re-enter mPIN.

8. Click on the **<Save mToken>** button to confirm the activation, where in case of successful activation pop-up message will appear: "mToken has been successfully activated".

Please make sure to provide stable Internet connection when activating mToken. In case of unsuccessful activation, try again or contact the Bank.

7.2. MTOKEN ACTIVATION WITH CODE ENTRY – CODES PROVIDED IN BRANCH

1. Click on the icon **<mToken>** on public screen to enter the list of active mTokens.
2. Click on the "**+**" symbol in the right upper corner.
3. Select an option of activation with code entry.
   - In field: "Identification code", enter 8-digits received on document from the Bank's officer when activating mToken. Codes are valid for **48h only!**
4. In field "SMS code", enter 8 digits received by SMS.
5. Click on the button **"mToken activation"**
6. Name the token as You wish.
7. Enter **mPIN**: 4-digit number per your choice which is related to concrete mToken, and used for login and transactions' authorization through electronic banking service. Re-enter mPIN.
8. Click on the **<Save mToken>** button to confirm the activation, where in case of successful activation pop-up message will appear: "mToken has been successfully activated".

Please make sure to provide stable Internet connection when activating mToken. In case of unsuccessful activation, try again or contact the Bank.

19991
info@erstebank.me
www.erstebank.me

Stranica 13/36

7.3.   ACTIVATION OF ADDITIONAL MTOKEN(S)

It is possible to activate up to three (3) mTokens per user at the same time, on the same or different devices. If You want to activate one more (new), You need to block any of the existing active mTokens on the list. Activation of new mToken is identical to the procedure of activating the first mToken, by clicking the "+" symbol on mToken list.

7.4.   MTOKEN OPTIONS

Options and functionalities of mToken are described below. For entering the options, first click on the concrete mToken from the list of activated mTokens.
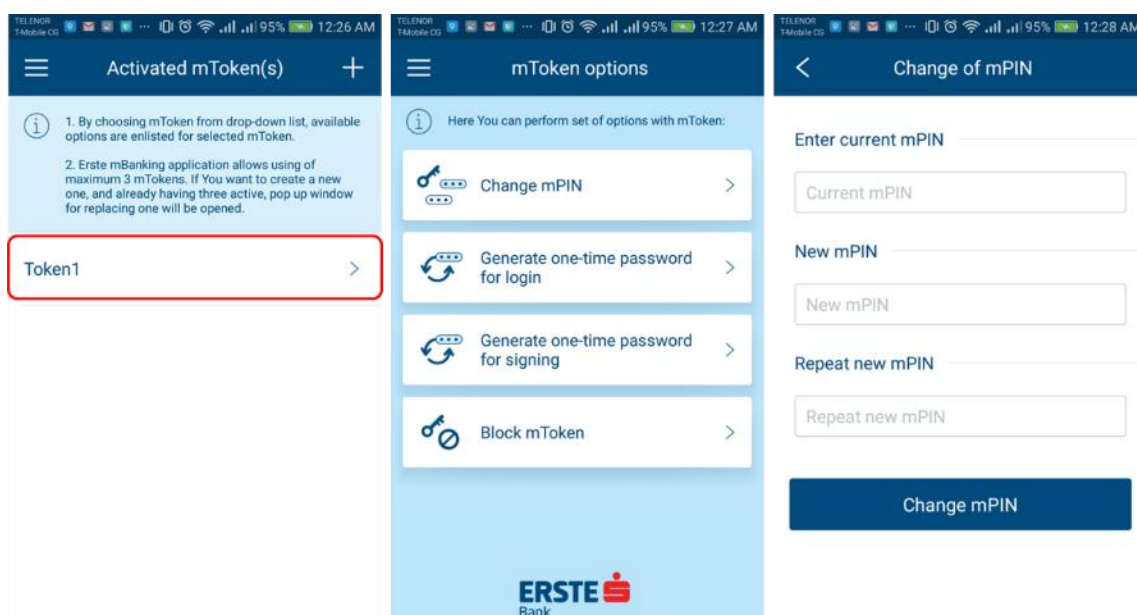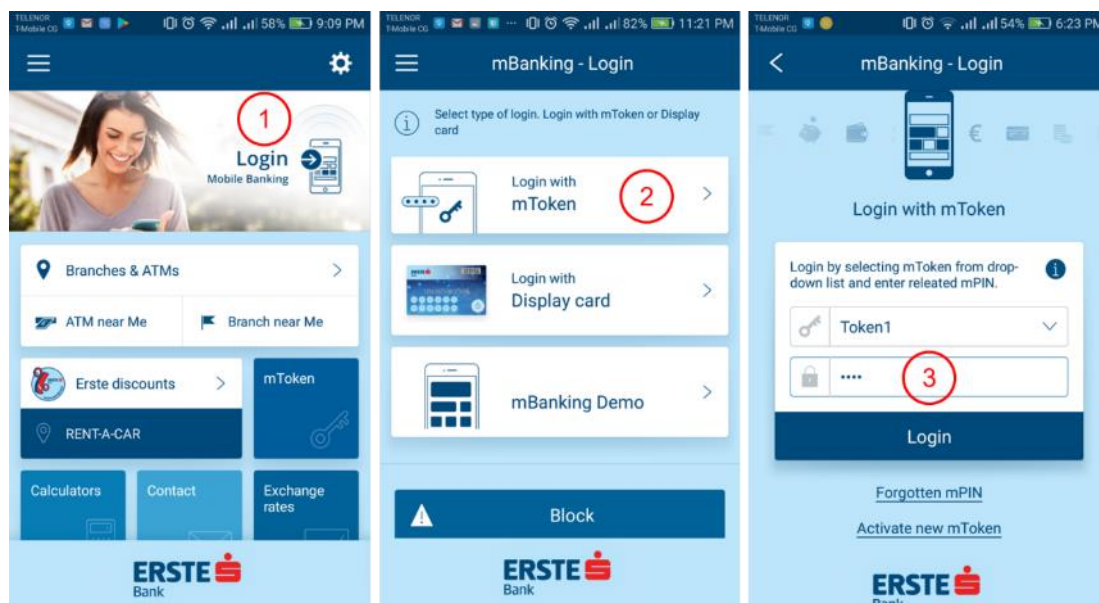

7.4.1.   CHANGE OF MPIN

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.

7.4.2.   LOGIN TO MBANKING

Select the option „Login with mToken", then enter mPIN and click <Login> to access the service.

19991
info@erstebank.me
www.erstebank.me

Stranica 14/36

7.4.3. LOGIN TO NETBANKING

For login to NetBanking with mToken, first click on the "mToken" image on NetBanking login page. Then, follow the steps below in mobile application for generating the parameters for login (mToken serial number, one-time password).
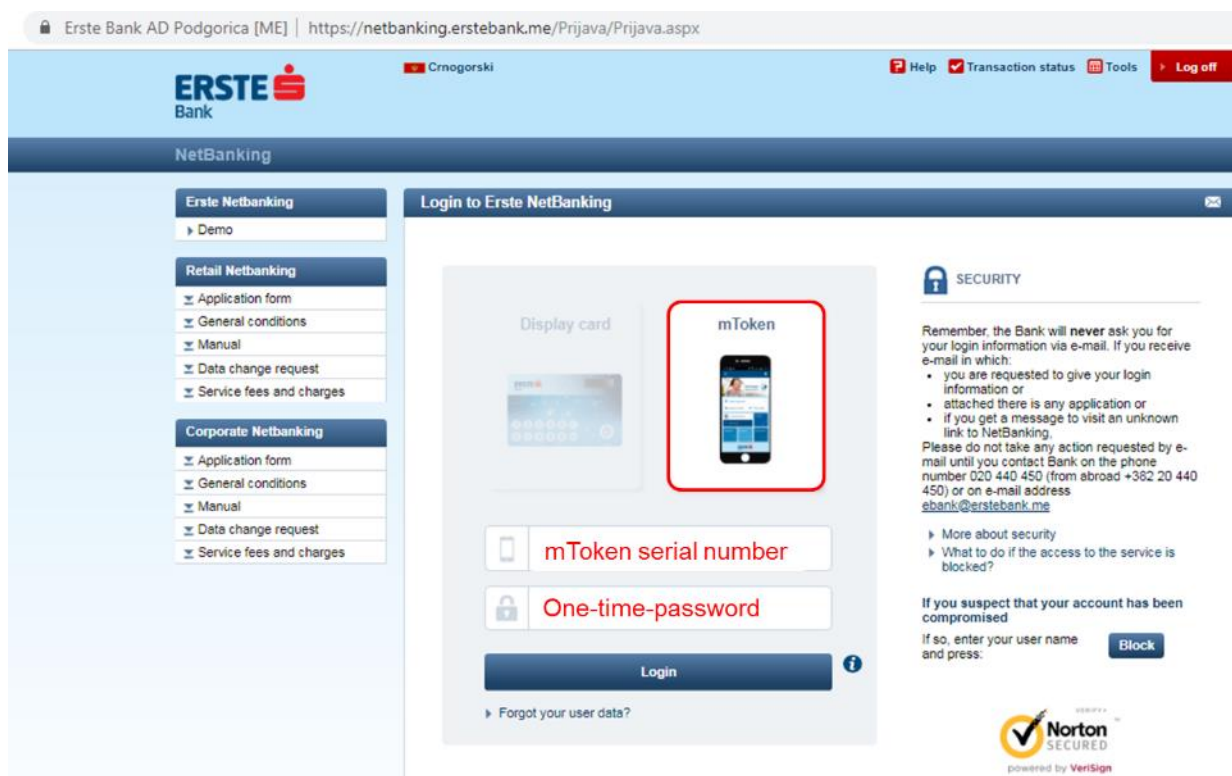
Within mToken options, select the option "Generate one-time password for login".

19991
info@erstebank.me
www.erstebank.me

Stranica 15/36

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

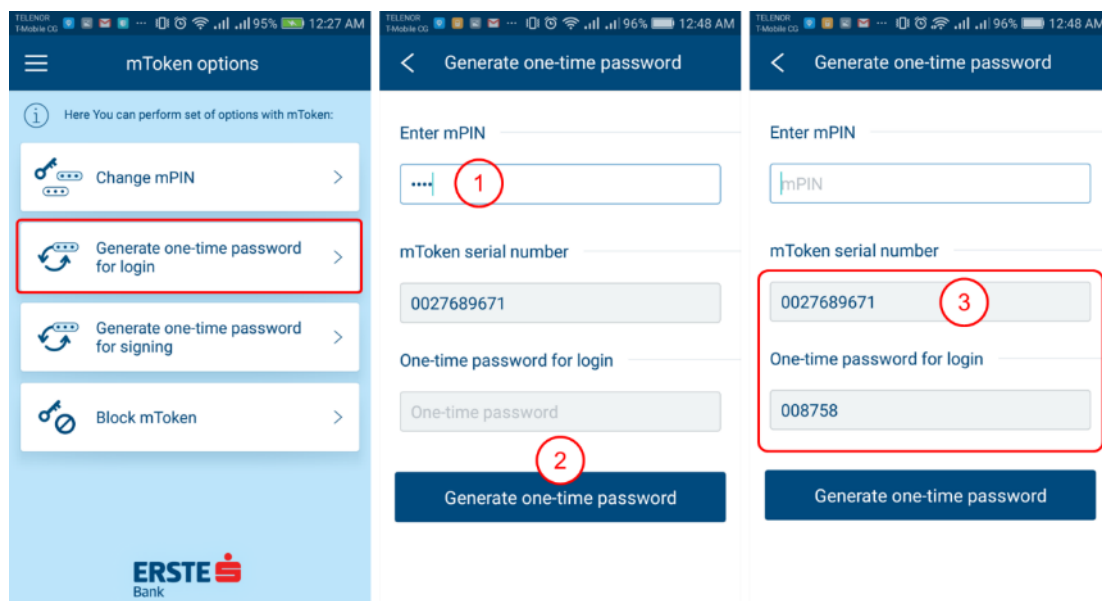### 7.4.4. SIGNING OF TRANSACTIONS WITH MTOKEN ON NETBANKING

In case that payment order created through NetBanking requires signing (see Chapter 10.5. for details), after click on <Confirm> the form for signing is automatically opened within the application. If the user have logged in with mToken, then the order is to be signed by mToken as well.

The same as within mBanking application, the user may choose between "Sign now" or "Sign later" option, where in latter case the order is saved in unsigned orders within "Overview of payments".

For signing the transaction with mToken, select the option "Generate one-time password for signing" within mToken options in mBanking application.

19991
info@erstebank.me
www.erstebank.me

Stranica 16/36
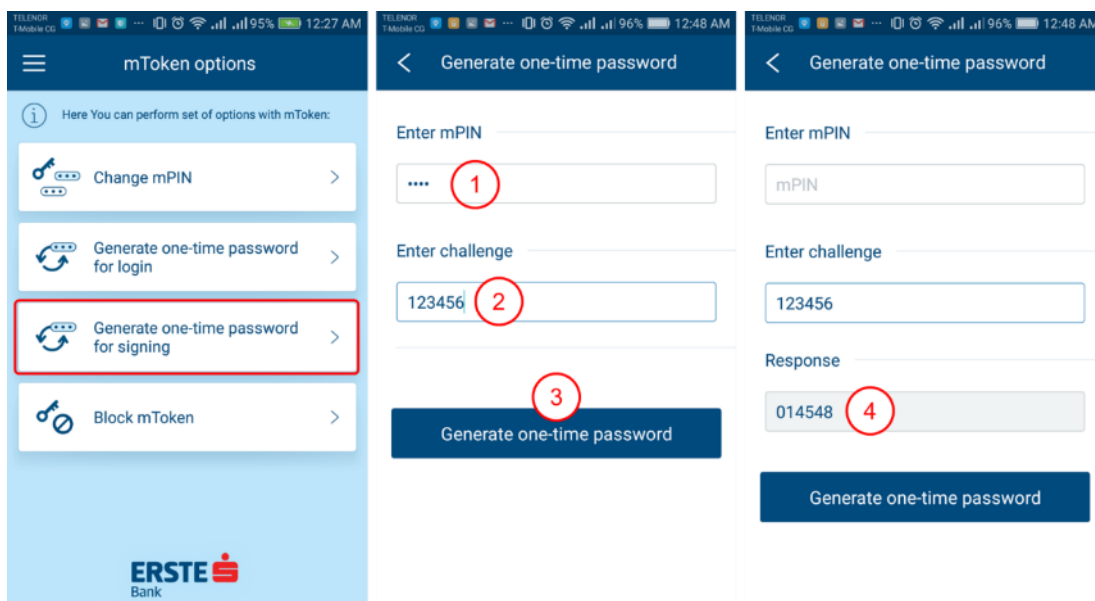
1. Enter 4-digit mPIN in related field.
2. Enter the „Challenge" number from NetBanking to the corresponding field in mBanking.
3. By clicking on button <Generate one-time password>, 6-digit „Response" will be displayed.
4. „Response" (one-time password for signing) should be entered into corresponding field in NetBanking, and by clicking on <Confirm> the order is being sent to execution.

7.4.5. BLOCKAGE OF MTOKEN

For blocking mToken, select concrete mToken from the list of activated tokens and click on the option „Block mToken".
Important: If the user does not log in with mToken for 365 days, the Bank will block the mToken automatically for security reasons.

19991
info@erstebank.me
www.erstebank.me

Stranica 17/36
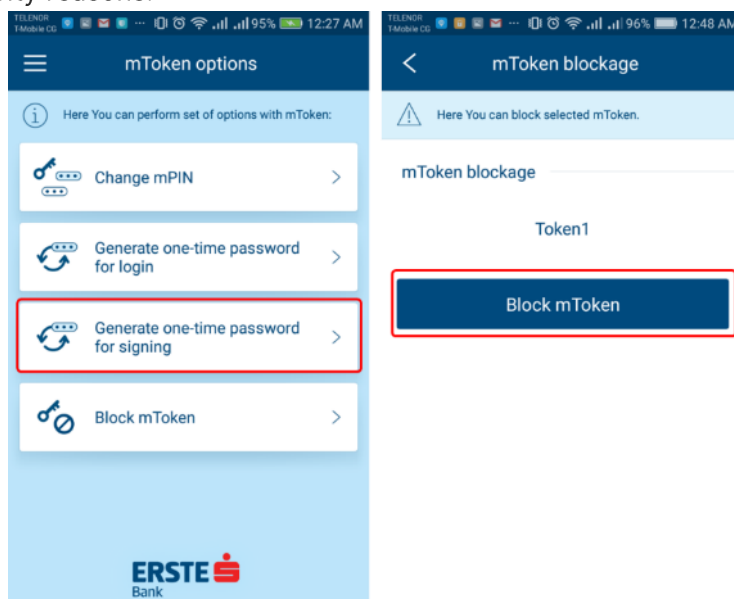
8. HOMEPAGE AND OPTIONS UPON LOGIN TO APPLICATION

After successful login to mBanking application, main menu with the functionalities will be displayed.
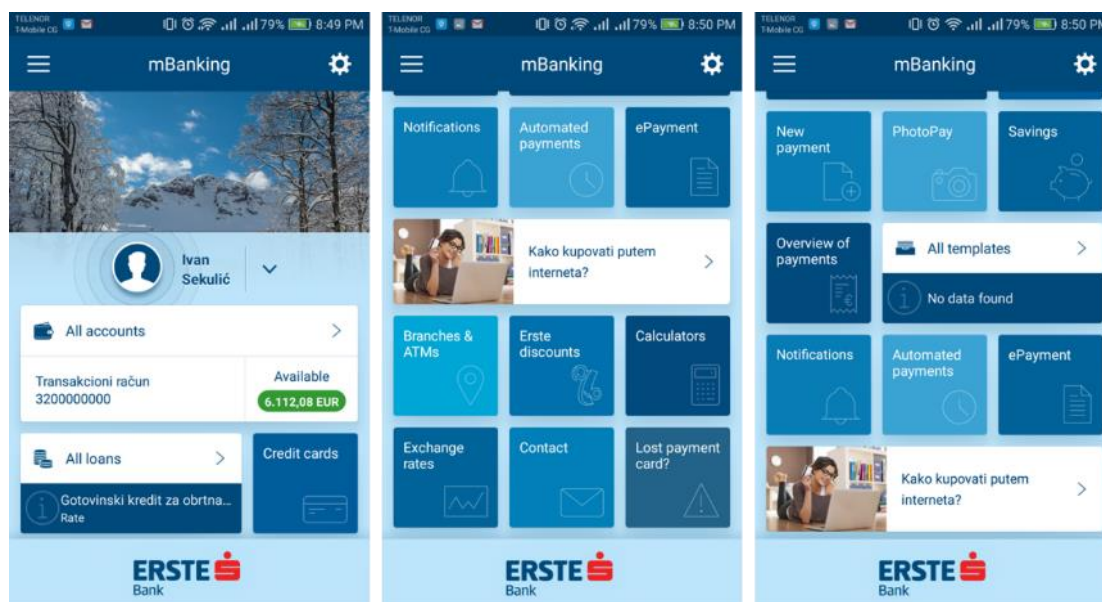

- User options and settings, side menu
- All accounts
- All loans
- New payment
- PhotoPay
- Overview of payments
- All templates
- Automated payments
- ePayment
- Notifications
- Public part of the menu with the options: Branches and ATMs, Erste discounts, Calculator, Exchange rates, Contacts, Lost payment card, as described in Chapter **4.**

8.1. USER OPTIONS

In header of the homepage, You may personalise the user options and settings.

1. By clicking the arrow by the name „▾", the user options are enlisted.
2. In this part, you may see your personal information as registered in the Bank's system (User identification number, Residence address, Temporary residence), while you may change here your contact address, contact phone number(s) and e-mail address.
3. E**mail-notifications** option enables the change for receiving notifications on transactions.
4. By clicking on symbol ⊘ beside predefined profile picture, You may set preferred picture.
5. **mToken options** offer the options as described in Chapter 7.4.
6. **Change background of homepage** from the app gallery or from your phone gallery.

19991
info@erstebank.me
www.erstebank.me

Stranica 18/36

7. **Log off** to close safely the application.
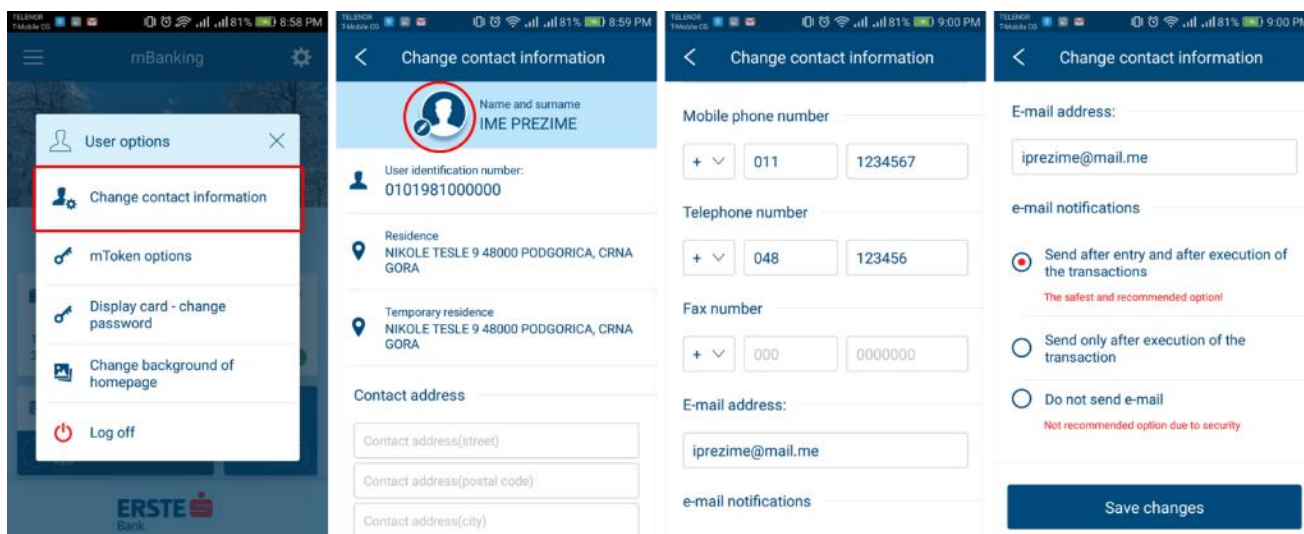
8.2. SETTINGS

By clicking the symbol ⚙, the application settings are displayed, where You may choose between offered languages, the method of login, and check current version of application as well.
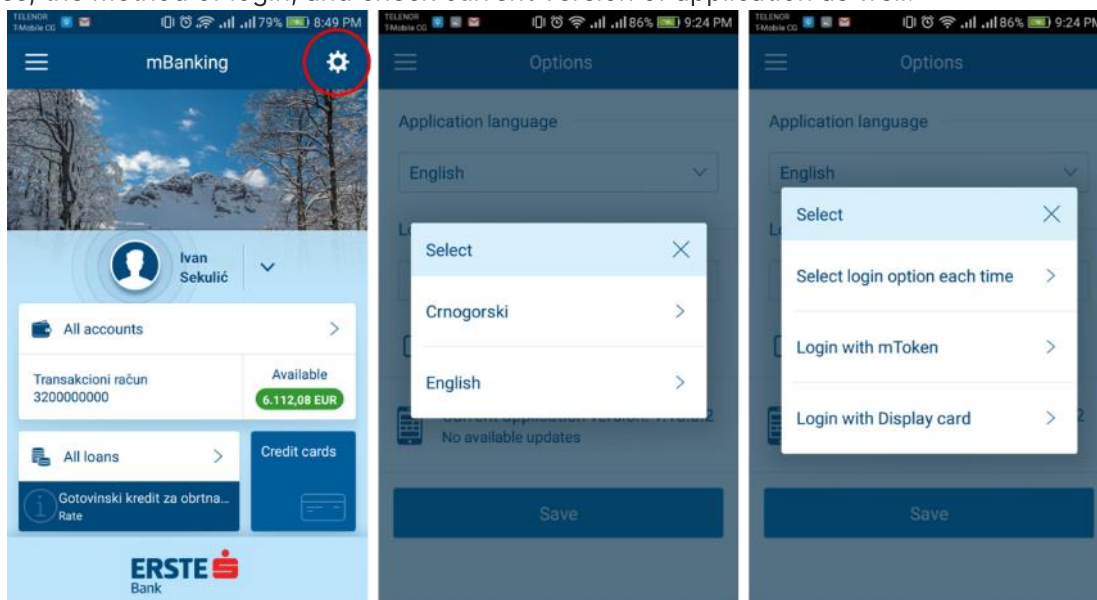
8.3. NOTIFICATIONS

In this section, you may see the latest notification from the Bank, or send a message to the Bank.

19991
info@erstebank.me
www.erstebank.me

Stranica 19/36
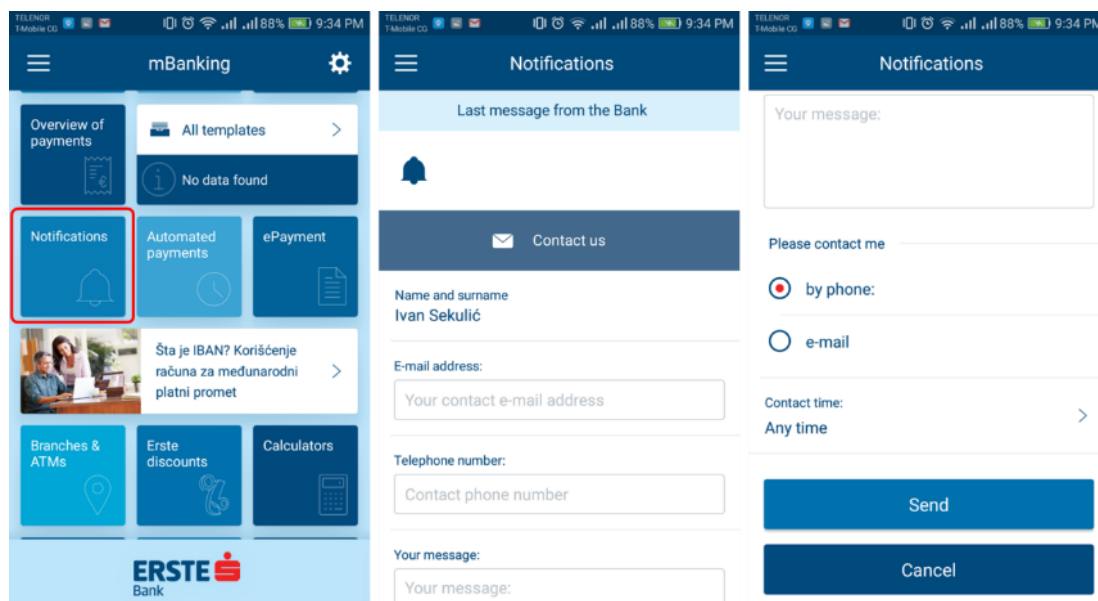
8.4.   SIDE MENU

By clicking on symbol ☰ , side menu with application options is opened.
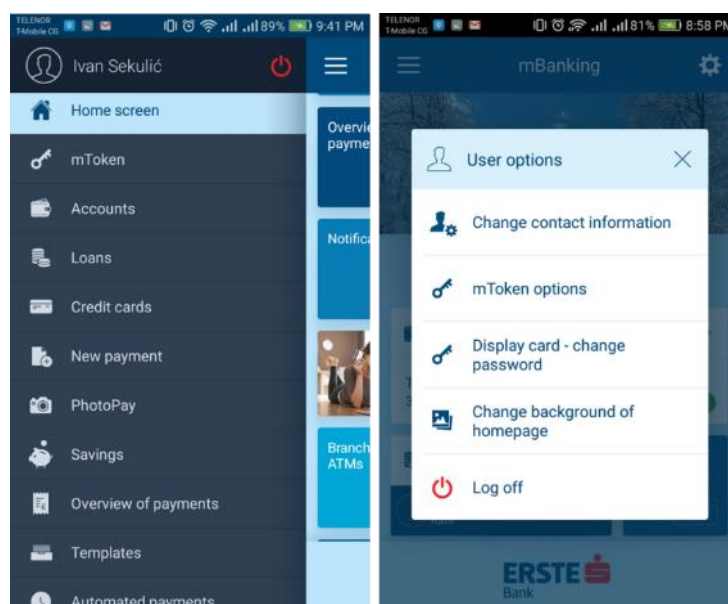
8.5.   LOG OFF

By clicking on symbol ⏻ on side menu or by clicking on the user options, You may log off from the application. When finished working, always log off for safety reasons. If the application is inactive for more than a period (in minutes) defined by the Bank, it will log off automatically.

19991
info@erstebank.me
www.erstebank.me

Stranica 20/36

9. OVERVIEW OF THE ACCOUNTS

9.1.   ALL ACCOUNTS

The functionality „**All accounts**" displays all your active transactional accounts in Erste Bank. By clicking on the account from the list, the account graph is displayed, while moving the slider to the right (dots) the **transactions (inflows and outflows)** and **details** of the account are shown. The transactions are displayed in chronological order, 50 items at once (scroll down for the next 50).

- By clicking on the specific transaction, available details are shown.
- By clicking on symbol ✎, You may change the account name or reset to predefined ones.
- By clicking on „To be charged" item in the left corner, reserved amount per account is shown.
- Tab menu (bottom) with the shortcuts enables fast navigation through different order options.
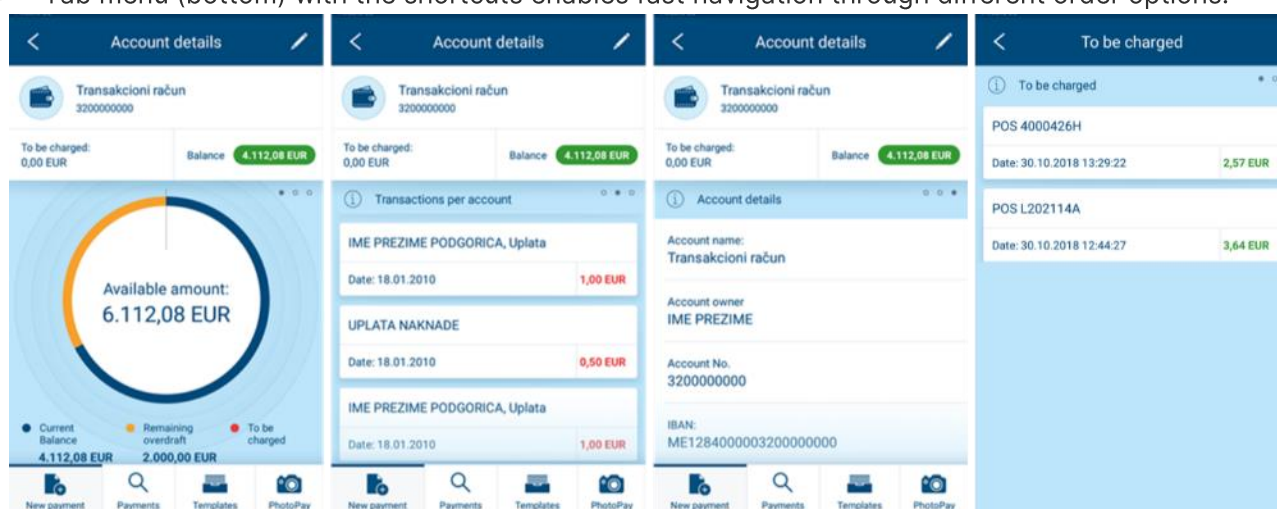
9.2.   ALL LOANS

This option displays all your loans in Erste Bank, and by clicking on the concrete loan you may see its details. By clicking on symbol ✎, You may change the account name or set a predefined name.

19991
info@erstebank.me
www.erstebank.me

Stranica 21/36
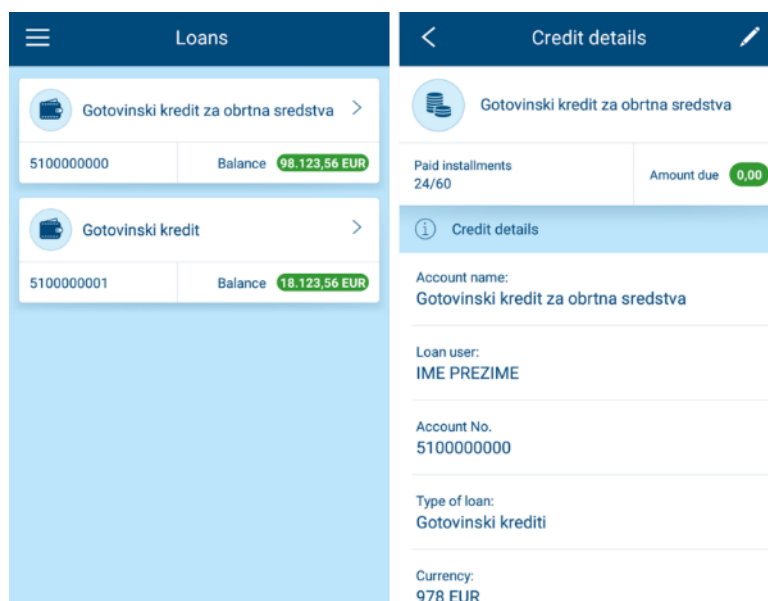
9.3.   CREDIT CARDS

This option displays available credit cards, where by clicking on the concrete card from the list, the transactions, reservations and detailed information on credit card are shown.

By clicking on „To be charged" category, details of reserved amount are shown, related to the credit card transactions („To be charged") and due credit card obligations („Other").
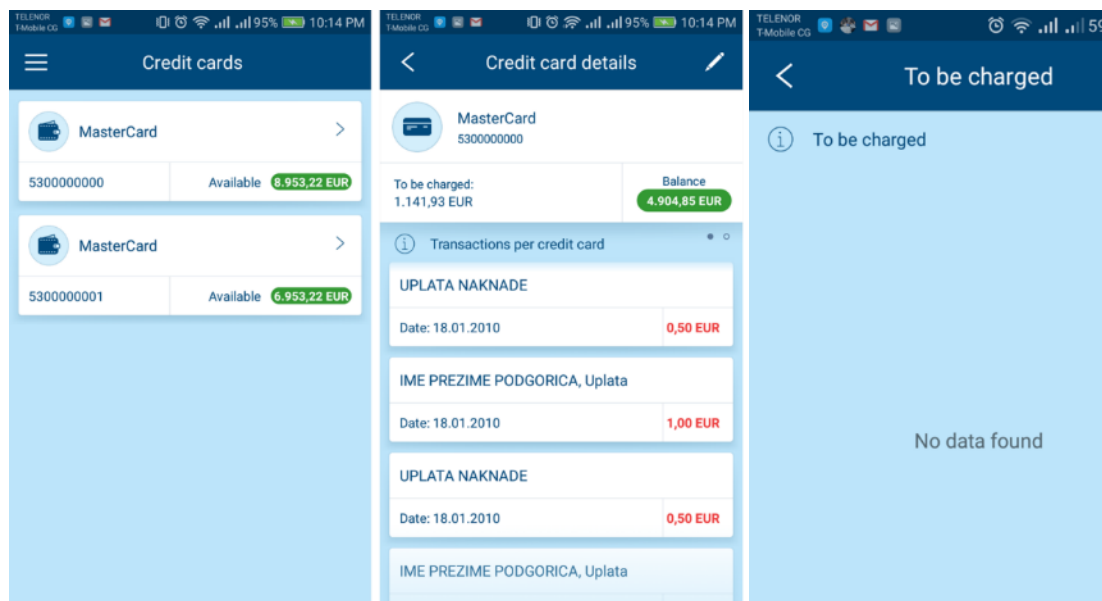
10. NEW PAYMENT

Within the option <New payment>, all types of payments within the country and internationally may be created.
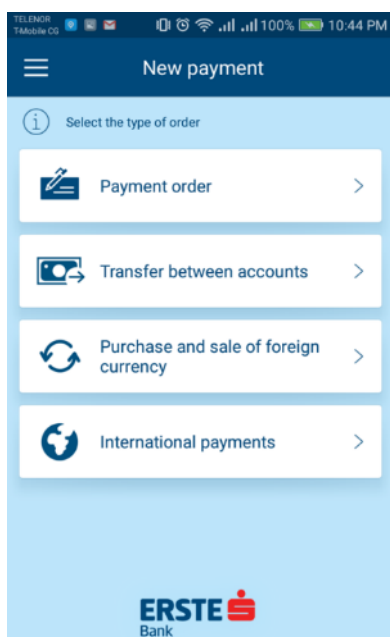
- Payment order

- Transfer between accounts

- Purchase and sale of foreign currencies

- International payments

19991
info@erstebank.me
www.erstebank.me

Stranica 22/36

10.1. PAYMENT ORDER

This functionality is used for domestic payments to the companies/legal entities (for example electricity bill, phone bill, invoice etc.), and to the accounts of natural persons in other banks.

1. First, the fields of the order are fulfilled as follows:

- **Payer's account number** – select the account from drop-down list from which You want to process the payment.
- **Mode and reference number** give additional information to the Recipient about the payment. Mode is selected from drop down list:
  - **99** – if there is no need for any reference, the app will set 99 for an empty field
  - **00** – if You want to make any entry in reference field, please select 00 to enable it.
  - **05 i 18** – these modes are used specifically for the payment of public revenue (taxes, customs, fines etc.), and require precisely defined format of entry of mode and reference numbers in accordance with the payment system's rules.
- **Mode and Charge Reference No.** – this field is not mandatory, except for payments of public revenue. Most commonly, here is entered an invoice period or the invoice number.
- **Recipient's name** – enter the full name of the Recipient
- **Recipient's account number** – first select the Bank of Recipient from drop down list, then enter _remaining_ figures (_after the first three figures_ defining the Bank) in the field next to it.
- **Mode and Reference No.** serves to the Recipient to uniquely identify the user of provided product/service. Here it is usually written the subscriber/registration number of the user, as issued by the service provider. For payments of public revenue (toward the public authorities), the format is precisely defined and mandatory in accordance with the payment system rules.
- **Amount** – entry the amount to be transferred. Note: Decimal separator is comma (,)
- **Payment description code** – enter adequate code, please see the list in the app (>).
- **Payment description** – brief description of the payment/purpose
- **Currency date** – enter date when the payment is to be executed. After the working hours of Payment system, the application will automatically offer the 1st working day as a currency date.
- **"Urgent"** – this option is applicable for the payments toward the other banks (external orders) in amount less than 1000€. If You want the payment to be process through RTGS (in real time), please select the option "Urgent". External payments above 1000€ go automatically through RTGS. **The payments with**

19991
info@erstebank.me
www.erstebank.me

Stranica 23/36

checked option URGENT are being executed per much higher fees compared to the standard ones (For more, see Tariff plan on www.erstebank.me).

- "**Send e-mail confirmation**" is checked by default, for notification upon completed payment.

2. After filling in the payment order, click on **<Check>** button for checking the inputs. If there are any errors, the pop-up message will appear on which inputs are to be corrected.

3. Once all data are filled in correctly, click on a button **<Confirm>** to approve the payment execution. When the button <Confirm> is displayed inputs are not possible to change, but You can still click on the option **<Cancel>** to make the inputs editable.

- If the payment is created on current value date, the payment is processed immediately in accordance with the rules and cycles of the Payment system.

- If the payment is created with the currency date in future, the order will be saved within <Overview of payments> in status "**Announced**", and will be executed on selected date, under assumption that there are sufficient funds available on selected Payer's account. If there are insufficient funds at the moment of processing, the system will be trying to execute the payment several times during the day. If, on selected date there are still insufficient funds by the end of payment system working hours, the payment will be rejected and displayed within <Overview of payments> in "**Non-completed**" status.

Note: The execution of the order sent to inter-banks' payment system depends on clearing cycles defined by the Central Bank of Montenegro, where the time schedule of the cycles is defined by the Timetable available on our website: www.erstebank.me.

Tip: Within tab menu at the top [PhotoPay] [Template] [Overview of payments] you may create a new payment order through the options: **PhotoPay (11.)**, or based on existing payment within **Templates (13.)** or **Overview of Payments (12.)**.

10.2. TRANSFER BETWEEN ACCOUNTS

Transfer between the accounts may be used for transfer between Your own accounts, or toward the account of natural persons in Erste Bank.

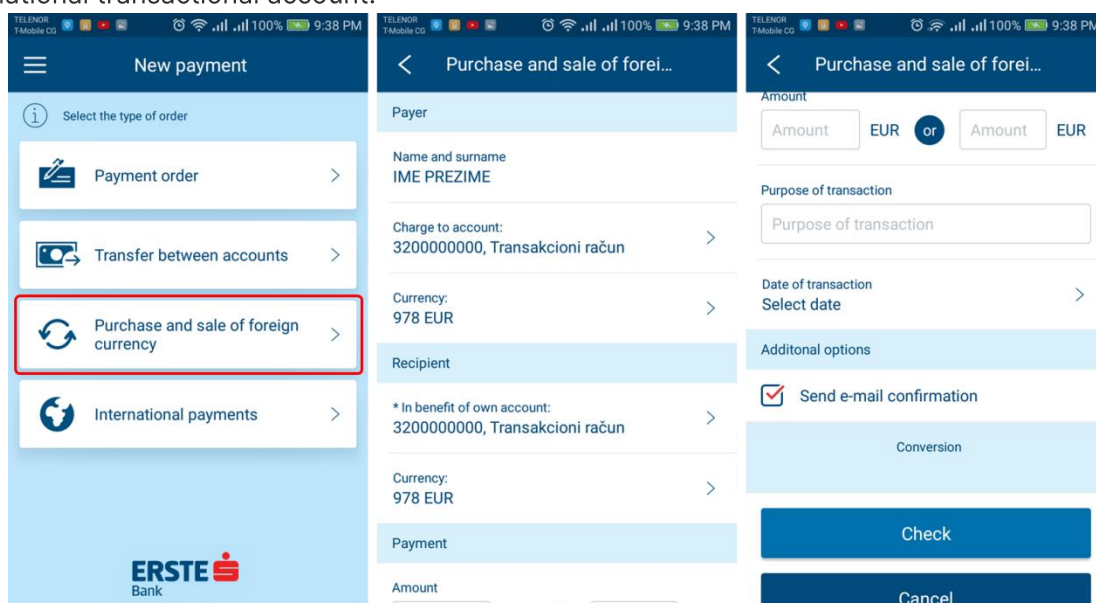19991
info@erstebank.me
www.erstebank.me

Stranica 24/36

1. First step is filling in of the order:
- Select from drop down list the account from which You want to transfer the funds. Besides own transactional accounts, it is possible to see the transactional accounts under your authorization.
- **In benefit of** – transfer is available:
  - In benefit of own accounts by selecting from drop down list, or
- In benefit of other natural person's account in Erste Bank, by entry of concrete account number in field ⊙ Other account (for example: 3201234567).
- **Amount** to be transferred
- **Currency** is automatically defined as EUR (978 is currency code, not related to the amount).
- **Purpose of transaction** – enter brief description.
- **Date of transaction** – current date or specific date in a future may be selected.
- If the Transfer between accounts is created with currency date in future, the order will be saved in as announced in <Overview of payments>, and will be executed on selected date, under condition that there are sufficient funds on selected Payer's account. If there are insufficient funds at the moment of processing, the system will be trying to execute the payment several times during the day. If on selected date there are still insufficient funds by the end of payment system working hours, the order will be rejected and displayed in "**Non-completed**" orders.
- "**Send e-mail confirmation**" is checked by default, for notification upon completed transaction.
2. After filling in the payment order, click on **<Check>** button for checking the inputs. If there are any errors, the pop-up message will appear on which inputs are to be corrected.
3. Once all data are filled in correctly, click on a button <**Confirm>** to approve the payment execution. When the button <Confirm> is displayed inputs are not possible to change, but You can still click on the option **<Cancel>** to make the inputs editable.

10.3. PURCHASE AND SALES OF FOREIGN CURRENCIES

Through the order of Purchase and sales of foreign currencies may be processed:
- Transfer of funds from the international transactional account to domestic transactional account, and in the opposite direction
- Conversion of currencies available in Bank's portfolio (CHF, GBP, USD) within the same (own) international transactional account.

19991
info@erstebank.me
www.erstebank.me

Stranica 25/36

1. First step is filling in the order:
- **Charge to account** – select the account from drop down list from which You want the transfer
- **Currency** (charge to account) – select the currency You want to convert/transfer
- **In benefit of own account :**
  - If You want the **conversion of currencies**, please select the <u>same</u> international transactional account and the currency You want to get (CHF, GBP or USD), or
  - If You want to transfer the funds to domestic transactional account, please select concrete domestic account. In this case, the currency in benefit is always EUR.
- **Amount** – enter the amount to be charged OR the amount in benefit. Do not enter both.
- **Purpose of transaction** – brief description of transfer
- **Date of transaction** – select date on which You want the transaction to be executed.
- "**Send e-mail confirmation**" is checked by default, for notification upon completed transaction.
2. After filling in the order, click on **<Check>** button for checking the inputs. If there are any errors, the pop-up message will appear on which inputs are to be corrected.
3. Once all data are filled in correctly, click on a button **<Confirm>** to approve the payment execution. When the button **<Confirm>** is displayed inputs are not possible to change, but You can still click on the option **<Cancel>** to make the inputs editable.
- Order for Purchase and sales of foreign currencies may be created with the currency date in future, and will be executed per exchange rate of the Bank valid on a given date. If there are insufficient funds on account at the moment of processing, the system will be trying to execute the payment several times during the day. If on selected date there are still insufficient funds by the end of payment system working hours, the transaction will be rejected and displayed within <Overview of payments> in "**Non-completed**" status.

19991
info@erstebank.me
www.erstebank.me

Stranica 26/36

10.4. INTERNATIONAL PAYMENTS

International payments		
< International payments	**< International payments**	**< International payments**

Create from Template

Ordering customer

Name and surname
Ivan Sekulić

Registration code
0101981000000

Bank:

Bank
Erste Bank AD Podgorica

Order No.

Order No.
12345678910

4. Recipient (*mandatory fields)

Name of Beneficiary

---

4. Recipient (*mandatory fields)

Name of Beneficiary
| Name of Beneficiary |

Address of Beneficiary:
| Address of Beneficiary: |

Beneficiary's city
| Beneficiary's city |

Beneficiary IBAN/account number
| Beneficiary IBAN/account number |

* Country code
| Code | List of countries > |

---

5. Beneficiary - Bank (*mandatory fields)

Name of Beneficiary's Bank
| Name of Beneficiary's Bank |

Address and city of Beneficiary's Bank:
| Address and city of Beneficiary's Bank: |

Beneficiary bank code
| Bank code BLZ, ABICAB, npr. BLZ 20 111 |

BIC address(SWIFT)
| SWIFT |

* Country code
| Code | List of countries > |

---

6. Amount and options (*mandatory fields)

* Instrument of payment:
01 Remittance, letters of credit and cheques >

Amount
| Amount |

* Payment Currency:
978 EUR >

* Date of execution:
Select date >

7. Fees, description and other (*mandatory fields)

* Fee option:
1 debit to ordering (OUR) >

* Basis of payment:

---

* Basis of payment:
| Code | List of basis of payment > |

Payment description
| Payment description |

8. Order cover (*mandatory fields)

* Order cover:
3200000000, Transakcioni račun >

* Currency:
978 EUR >

Amount charged for order
| Amount charged for order |

* Type of amount cover:
0 - all >

---

* Type of amount cover:
0 - all >

Registration code
| Registration code |

9. Amount in EUR

Amount in EUR

Additonal options

☑ Send e-mail confirmation

Check

Cancel

For creating an order you need to fill in the following information:
1) Recipient details
   - Name of Beneficiary – name and surname, or full name for the legal entity
   - Address of Beneficiary – full address
   - Beneficiary's city
   - **Beneficiary IBAN/account number**
   - Country code – may be selected from the "List of countries" (click on „>").

2) Beneficiary Bank details
   - Name of Beneficiary's bank;
   - Address and city of Beneficiary's bank;
   - Beneficiary Bank code or BIC address (SWIFT)
   - Country code – may be selected from the "List of countries" (click on „>").

19991
info@erstebank.me
www.erstebank.me

Stranica 27/36

3) Payment details
- Instrument of payment – select the option from drop-down list
- Amount and currency of payment – enter amount (decimal separator is comma) and the currency in which You want the payment execution
- Date of execution
- Fee option – select one of the three options:
  o Debit to ordering (OUR) – if all the fees for the transaction are at Your expense
  o Debit to beneficiary (BEN) – all the fees are at expense of Beneficiary
  o Shared costs (SHA) – if the fee of Payer's Bank are at Your expense, and of Beneficiary's Bank at Beneficiary's expense
- Basis of payment – may be selected from the "List of basis of payment"(click on „>").
- Payment description – brief description of purpose

4) Order cover
- Account – select the account from drop-down list from which You want the transfer
- Currency – enter the currency of cover (which currency is to be drawn/converted)
- Amount – enter the amount (the same as above) that You want to transfer
- Type of cover – typically: *0-all*, meaning the amount, fees etc. are covered from the account

After filling in the order, click on <Check> button for checking the inputs. If there are any errors, the pop-up message will appear on which inputs are to be corrected. Once all data are filled in correctly, click on a button <Confirm> to approve the payment execution. For making any changes prior to confirming, click on the option <Cancel>.

Important: Payment order is considered valid if there are funds available and all necessary documentation is provided. For processing the order, it is mandatory to send scanned relevant documentation to e-mail swift@erstebank.me (purpose of payment/invoice and instructions of payment for beneficiary's account...). For executing the transaction on current date, the order should be created and all documentation provided to swift@erstebank.me the latest **by 14:00**. The orders/documents provided after 14:00 will be processed the first next working day.

International payment may be created with the currency date in future, and will be executed per exchange rate of the Bank valid on a given date. If on a given date there are still insufficient funds, the transaction will be rejected and displayed within <Overview of payments> as "Non-completed".

10.5. SIGNING OF TRANSACTIONS

Signing of transactions is an authorization of payment orders for execution, which represents additional security measure when paying through electronic banking services. Natural persons sign the payment orders above defined amount, through the automatically opened form within the application if the signing is required (applicable to the orders above the amount defined by the Bank per transaction level and per total orders' level on a given currency date).

The order is signed by the same means of authorization which is used for login, namely with:

- mToken (10.5.1.), or
- Display card (10.5.2.).

Signing form (if required) is opened after clicking on <Confirm> button.

19991
info@erstebank.me
www.erstebank.me

Stranica 28/36

Important: Upon entry of 5th (fifth) wrong mPIN/„Response" when signing the order, the access to mBanking/NetBanking service is blocked.

- In that case, the user may unblock Display card through Contact Center +38220440440 or in the branch <u>in person only</u>.
- 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 new codes issued in the branch – <u>in person only</u>.

10.5.1. SIGNING OF TRANSACTIONS WITH MTOKEN IN MBANKING

In case the user has logged in with mToken, the payment order needs to be signed with mToken as well. The user may choose between the options:

1. **<Sign now>**, where by entering mPIN and clicking on <Confirm> the order is being sent to execution.

2. **<Sign later>**, where by clicking the option and then <Confirm>, the order is being saved in „Unsigned orders" in Overview of payments. Available actions for the unsigned order are:

- **<Sign>**, for sending it to the execution
- **<Change>**, if editing is needed prior to signing
- **<Cancel the order>**, for cancelling the order.

19991
info@erstebank.me
www.erstebank.me

Stranica 29/36

10.5.2. SIGNING OF TRANSACTIONS WITH DISPLAY CARD IN MBANKING

If the user have logged in to mBanking with Display card, then the order is to be signed with Display card as well. The same as with mToken, the user may choose between the options:

1. <**Sign now**>, by entering mPIN and clicking on <Confirm> the order is being sent for execution.

2. <**Sign later**>; by clicking the option and <Confirm>, the order is being saved in „Unsigned orders" within **Overview of payments**.

19991
info@erstebank.me
www.erstebank.me

Stranica 30/36

11. PHOTOPAY

"PhotoPay" is an innovative functionality of electronic banking, which enables simple creation of payment order by scanning the inputs by smartphone camera.

- By selection of available option from pop-up list, point a phone camera toward the code on the invoice, and the payment order will be automatically filled in based on scanned data.
- Besides listed providers for full scan, <Partial scan> option is also available, enabling individual scanning of mandatory inputs (reference numbers, amount, recipient's account).
- Inputs are checked by clicking on <Check>, and sent for execution by clicking on <Confirm>.

12. OVERVIEW OF PAYMENTS

This option enables the overview of the status and details of all types of payment orders (Payment order, Transfer between accounts, Purchase and sales of foreign currencies, International payments) which are created through electronic banking services (mBanking and NetBanking).
The orders are enlisted by status, and by moving the slider (to the right or left) you may switch between the statuses. By clicking on concrete order, details are shown. The order status may be:

- Completed
- Announced
- Pending
- Unsigned
- Non-completed
- Cancelled

Tip: Copy to new order

19991
info@erstebank.me
www.erstebank.me

Stranica 31/36
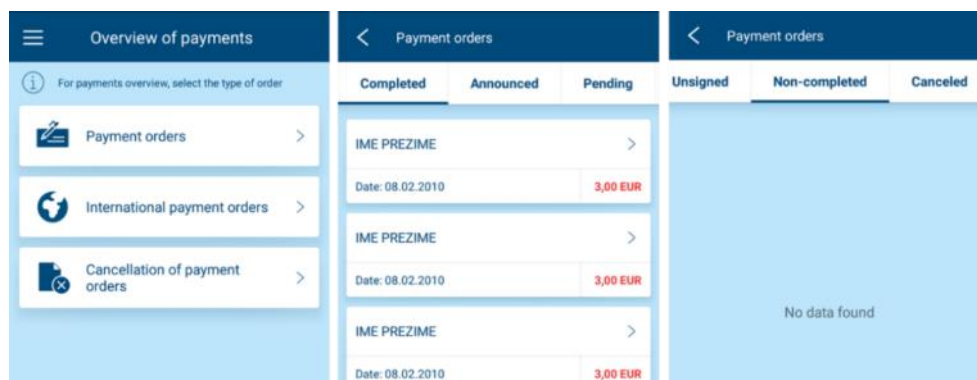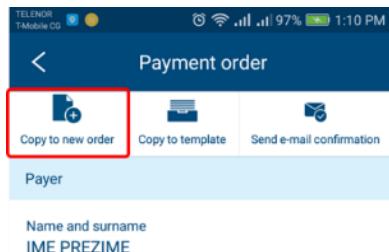
Useful functionality of <**Overview of payments**> (besides details of order) is a possibility to create a new payment by copying the old one. This option is available on tab menu at the top of the selected order – „**Copy to new order**".


At the top of the order in any of the statuses, You may use available options (for example, Copy to new order, Copy to template etc.) which make the order creation simple.

12.1. CANCELLATION OF PAYMENT ORDER

If You want to cancel the order, select the option from the Overview of payments, then the type of payment order (national payment orders or international orders). Fill in required fields, and click on <Send> to confirm the request.

Important: This is not automatic order cancellation, but only a request for cancellation and the initiator will be informed on availability of cancelling and the status. Only if the order has not been already executed or sent toward Central Bank of Montenegro, the cancellation will be possible.
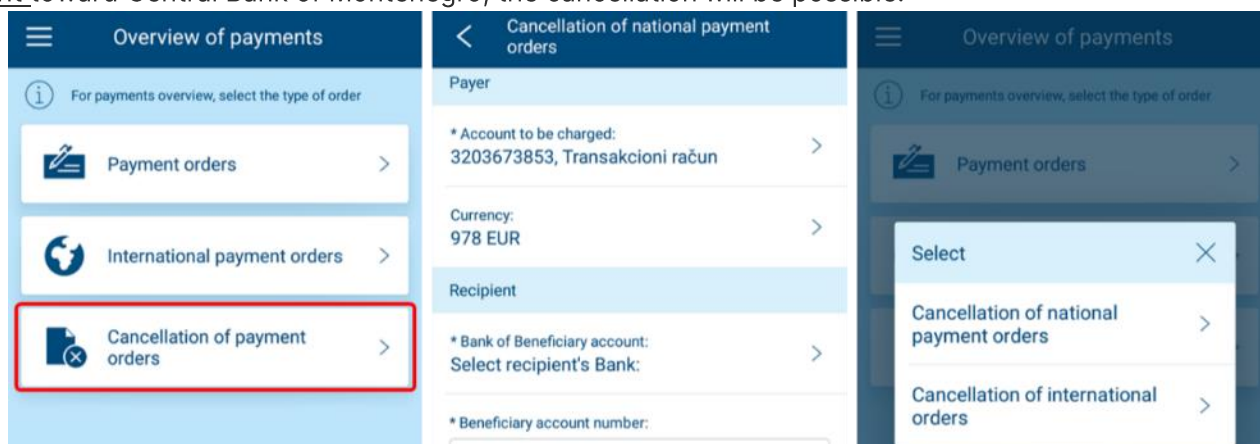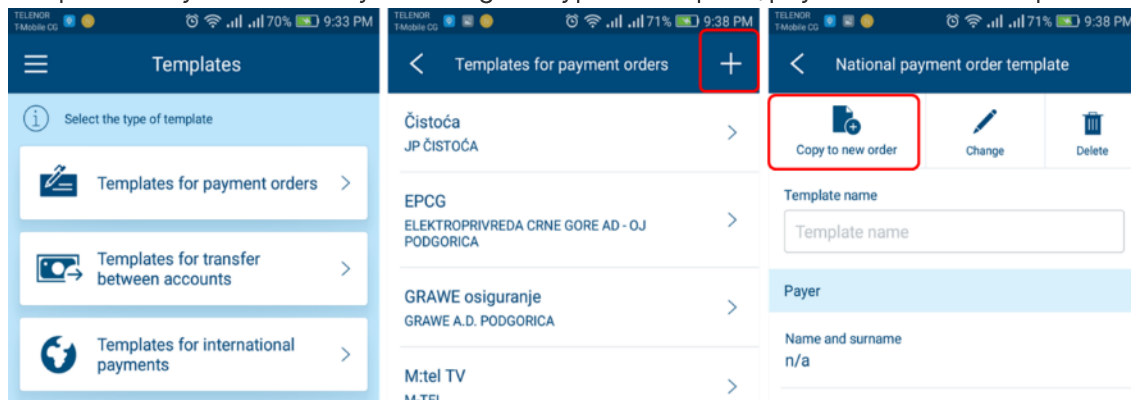

13. TEMPLATES

Using of templates is very efficient for the frequently used/created payment orders. The template is a predefined order, based on which it is simple to create a new one with eventual needed changes of some inputs (amount, date...). The option is available for the following types of order:

- Transfer between accounts
- Payment orders
- International payments

19991
info@erstebank.me
www.erstebank.me

Stranica 32/36

13.1. TEMPLATES OVERVIEW

Created templates may be viewed by selecting the type of template/payment within "Templates".

13.2. TEMPLATES CREATION

- Select the type of the template/payment which You want to create.
- At the top of selected template list, click on symbol **"+"** to create a new template.
- Creating of the template is basically identical to creating an order, since the same format is used for each type of the payment. The template has one additional field: "Template name".
- By clicking on <Check> and then <Confirm>, the template is created and saved on the list. By this "initial" creation, only the template is created **but** related payment order has not been sent to execution. For executing the payment from the template, use an option "Copy to new order".

Available options for the template:
- **"Copy to new order"**– In order to create/send a new payment from the template, open the concrete template and click on the option "Copy to new order". Upon eventual changes of any input, click on <Check>, and then on <Confirm> to send the order for execution.
- **"Change"**– by using this option and by clicking on Confirm, the template will be changed; of course, by confirming the change of template, the payment order will not be sent for execution.
- **"Delete"**– this option deletes selected template.

14. AUTOMATED PAYMENTS

By selecting the icon "Automated payments" on mBanking homepage, overview and creation of the following automated payments is available:

1. Standing orders
2. Direct debits

19991
info@erstebank.me
www.erstebank.me

Stranica 33/36
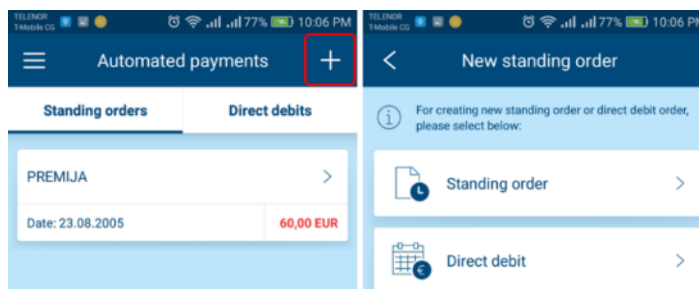
14.1.   STANDING ORDER

By using of a standing order, the funds may be regularly transferred to any accounts in Erste Bank or outside the Bank by defined criteria. The standing order is created with fixed amount and with precisely defined parameters for processing (day of period, frequency etc.).

Within the functionality of Automated payments, You may see the list of active standing orders by selecting the adequate tab. New standing order is created by clicking on „**+**", and filling in the fields:

- Standing order name – enter a name per your choice
- Charge to account – select the account from which the orders/transfers will be made
- Currency – select the currency
- Amount charged – enter amount to be charged. If the field "Amount charged" is populated, the field „Amount credited" should be left empty, and in the opposite direction.
- In benefit of own account – if the funds are to be transferred in benefit of own account; select the account from drop down list.
- In benefit of other account – if the funds are to be transferred to the account of other clients of Erste Bank or of other Banks. Select the Bank from drop down list and enter the account.
- Currency – select the currency of account credited
- Amount credited – to be entered if the currencies of the charged and credited accounts are different. Amount credited is calculated per valid exchange rates of the Bank on a given date.
- Mode and Reference No. – to be entered based on the requirements of the Recipient.
- Payment description – brief description
- Form of transfer – select the mode of the order execution:
  - *1 - amount* – transfer of defined amount on defined day of the month ("Amount charged" or "Amount credited")
  - *2 – above the amount* – transfer of current funds *above* defined amount, on defined day of the month; for this option you need to complete the "Amount" field below the option (for example, if defined amount above is 50€, and there is 60€ on the account, then 10€ will be transferred through the standing order; 50€ will remain on the charged account;
  - *3 – below the amount* – option for top-up of own transactional account up to defined amount from any other account on daily or monthly basis. The funds are transferred in amount which is a difference between defined amount and current balance on the account;
  - *4 – every day above the amount* – transfer of current funds above defined amount every *day*; for this option you need to complete the "Amount" field below the option;

19991
info@erstebank.me
www.erstebank.me

Stranica 34/36

- o *5 – every day below the amount* – option for top-up of own transactional account up to defined amount from any other account on daily basis. The funds are transferred in amount which is a difference between defined amount and current balance each day of the month;
- Day of transfer – select a day of the month when the order is to be executed. In case there are insufficient funds on the account on a set date for the transfer options 1, 2 and 3, the system will be trying to execute the order 20 days in a row; then again the next month on a set date.
- Interval between transfers – select the number of months between each execution of the order
- Select start date – enter date from which the standing order is valid
- Select end date – enter end date of the order validity or check the option "Valid till Recall"
- Upon completion of all the fields, You need to accept "General Terms and Conditions".
- Click on the option <Check> for checking the inputs. If there are any errors, the pop-up message will appear on which inputs are to be corrected.
- Once the standing order is completed correctly, by clicking on <Confirm> the order is created/saved. If You want to change the inputs prior to confirmation, click on <Cancel>.

The standing order will be executed if there are sufficient funds on the account and there are no outstanding debts toward the Bank per other basis.
Already executed order is not possible to change; it needs to be cancelled and a new one created.

14.2.   DIRECT DEBIT ORDERS

A direct debit may be used to regularly execute your bills/debt to the product/service providers who have an agreement signed with Erste Bank. Direct debit order is being executed automatically on monthly basis, based on the amount of bill/debt sent by provider for defined subscriber number.

In order to create a direct debit order, you need to click on the Recipient's name for which you want to open a direct debit order. Then, fill in the following fields:

- "Charge to account" – select the account from which the direct debit order will be executed; the currency is EUR per default.
- "Identification of purpose" is information based on which the Recipient of the funds uniquely identifies the product/service user, and thus it is very important to be correct. This information is indicated on the

19991
info@erstebank.me
www.erstebank.me

Stranica 35/36

customer's bill/invoice; the most often it is a complete or part of Reference number, and may be also entered in Purpose of payment.

- **Important**: Below the field there is a precise format in which the identification of purpose needs to be entered. For example: for "Elektroprivreda Crne Gore" (Electricity provider in Montenegro) subscriber number needs to be entered here, where each number starts with the city code (2 figures), then after dash "– " remaining figures should be entered (most commonly 6 figures). Concretely, for the subs number: 19123456, it is entered as: 19-123456.
- After completing all the fields, click on the option <Check> for checking the inputs. If there are any errors, the pop-up message will appear on which inputs are to be corrected.
- Once the standing order is completed correctly, by clicking on <Confirm> the order is created and saved in overview. For changing the inputs prior to confirmation, click on <Cancel>.

14.3. ePAYMENTS

ePayment is automatically created payment order based on related direct debit, which enables You to decide by yourself when the order will be executed (it is not executed automatically).

- If the option "ePayment" is **not** checked when creating a direct debit, the order will be executed automatically (monthly) based on the inputs received by service provider, under assumption that there are sufficient funds available on the account on a date of processing.
- If the option "ePayment" **is** checked when creating a direct debit, prepared payment order will not be executed automatically but will be saved on the list of ePayments.
- By selecting the concrete ePayment (Payment order), You may see all details of prepared order based on provider's input (bill/debt amount).
- By clicking on <Check>, and then <Confirm> the order is being sent for execution.

19991
info@erstebank.me
www.erstebank.me

Stranica 36/36

15. SAVINGS

This option gives an overview of all the savings accounts and details. By selecting the concrete savings account, all details are displayed.