ERSTE Bank

Mobile banking mBanking

Install mBanking application on your smart phone and control your finance on the go.

All topics are just a click away from you:

Which options do you have before Erste mBanking application login?

- Activate your mobile application!
- Activate your mobile application on additional devices!
- Login and signing of orders with biometric data
- Welcome to Erste mBanking application!
- Find out about the options on the home page
- View your balance, turnover, and account statements
- View your card balance, turnover, and statements

View your savings account balance, turnover, and statements

Loans

- Payments
- Local payments
- Balance transfer
- Currency exchange
- Foreign payment
- Pay fast using payment template
- Create bill presentment
- Learn about our products and apply
- Send message to the Bank and receive notices
- View your profile and other information
- Contact the bank
- Change your PIN







Before login to Erste mBanking, the following options are available:



- **"Login"**, used for login to the application by inputting your four-digit PIN or with biometric data (fingerprint or face ID).
- "Location", used for the view of the map, including the locations of the branches and ATMs and the data in detail on business hours and contacts.
- **Support**", used to view the information on the Bank, including the option of accessing Erste Bank web page, sending us e-mail, filing a complaint, calling the Bank Contact Center, or getting answers to the frequently asked questions about the application.



(M)

- "**Products**" you use to find the product customised to your needs and submit the application for a product at Erste Bank.
- "mToken", used for one of the two methods of login to the NetBanking service.
- **"SR EN**", used to change the language in the application





Activate your mobile application!

Two activation elements:



Download Erste mBanking application from Google Play, Apple Store, or Huawei AppGallery Store. Install the application on your mobile device and open it. If you have already used the mBanking service, click "Existing client" and enter your personal ID number. If you haven't used the mBanking service before, you

need to click "New client/non-resident".







Activate your mobile application!



In the "E-mail code" box, input the code you received in the e-mail, and in the "SMS code" box, input the code you received in the SMS to the registered telephone number. Click "Continue"



After the mobile application activation on your device, please define the four-digit PIN, in accordance with the stated rules. You will use your PIN for any further login to the application and order signing. It is necessary to confirm your PIN on the following screen. It is not possible to define the PIN as identical four digits (e.g. 1111) and numbers in sequence (e.g. 1234 or 4321). When changing the PIN, your new PIN cannot be the same as the one of the previously used PINs.







Activate your mobile application on additional devices!

Two activation elements:



If you are the client of Erste Bank and have Erste NetBanking and activated mBanking application on at least one device, you can, simply and quickly, activate mBanking application on your own through the NetBanking service, whereby there

is no need to visit the Bank.







Activate your mobile application on additional devices!



In the "Device redistribution" option, click the "Send" button to send yourself the activation codes for the mBanking application. You will receive an e-mail code to your e-mail address, and an SMS with an SMS code to your mobile telephone number registered in the system of the Bank.







Activate your mobile application on additional devices!



Bownload Erste mBanking application from Google Play, App Store, or Huawei AppGallery Store, and install it on your mobile device. Open the application, click "New client/ non-resident". In the "E-mail code" box, input the code you received in the e-mail, and in the "SMS code" box, input the code you received in the SMS to the registered telephone number. Click "Continue"

Define the four-digit PIN, in accordance with the stated rules. It is not possible to define the PIN as identical four digits (e.g. 1111) and numbers in sequence (e.g. 1234 or 4321). You will use your PIN for any further login to the application and order signing. If the PIN is incorrectly input three times, the mBanking application is blocked and it is necessary to re-activate the application. Click the "Continue" box to finish the PIN definition.







Login and signing of orders with biometric data





In addition to registration and payment confirmation with PIN in the mBanking application, it is possible to perform these actions with biometric data (print finger or face scan). As you would activated registration and payment confirmation biometric data, it is necessary to go to the "Profile" section and then click on "Setting Biometrics"



After clicking on the "Setup biometrics" will appear screen where you can enable login into the app with your fingerprint or by scanning the face (depending from the device), as well as include confirmation payments in this way.

What is important to emphasize is that, unless logging in is enabled into the application with biometric data it will not be possible to include signing either orders in the same way. It is possible to include logging and payment confirmation or just logging in into the application with biometric data.







Welcome to Erste mBanking application!







HOME PAGE WITH PRODUCT DISPLAY.

- Accounts
- Cards
- Savings
- Loans



LOGOUT





Find out about the options on the home page





After the login to the application, the home page is opened on which you can view your active accounts and cards. Setting of the account as the main account is described in View your profile and other information. Shifting the screen from right to left, the next account is displayed.





Using the "Messages" option, you can securely communicate with the bank – send your messages in two-way communication with the bank and receive notices.







Find out about the options on the home page

12:28 🕇		0	1 4G 64	
←]	Dashb	oard		<u></u>
Overview				
Ime Prezimo	e ount RSD		•••	
296,378	⁷⁶ RSD			
Transa	ictions	New	payment	
Active Mastercard	Standard Cred	lit RSD		
6,890. ⁰⁹	RSD		xxxx 2257	
Transa	ictions	Se	ettings	
Ime Prezime Demand de 179,144	e posit RSD 44 RSD			
Transa	octions			



Profile

The possibility to manage your account change default account, change PIN, setting biometrics, change application languages and management of registered devices.





Logout

Selecting this option, you logout from the application.





View your account balance, turnover, and statements

12:28 1 o ...l 46 64 Control o ...l 46 64 12:28 1 o ...l 46 64 Control o ...l 46 64

On the home page you have overview into your accounts. Scrolling from right to left, you can see the balance of all transaction accounts for which you are authorized. With foreign currency accounts, accounts of different currencies are shown separately. The first tab will show the account you set in Settings as default (automatically set account on payment orders). Moving to the right or left arrow changes the accounts. Clicking on the account, or on the field on the left (Transactions) opens a screen with details, transactions, and account statements. Clicking on the field on the right (New) payment) opens the screen for creating an order. Depending on whether this field is clicked for a current account in RSD or a current account in foreign currency, a screen for entering a local or foreign payment will open.







View your account balance, turnover, and statements



By clicking on the "Details" option, they are displayed detailed data and an overview of the condition of the selected account. Within this option you have additional options (shortcuts):

- "Copy account number" the possibility of copying the account number to the phone's temporary memory
- "Internal transfer" transfer between accounts you are authorised for.
- "Payment in dinars" order for payment in dinars is automatically opened.
- "Change account picture" you can change the account picture (change is visible only in your application).
- "Change account name" you can change the account name (change is visible only in your application).
- "Transaction view" overview of the status of all transactions executed by you in the period of one year (inflows, outflows).
 "Statements" all statements in the period of one year which can be downloaded in pdf.

To see the details of other accounts, change the account by scrolling on the left or on the right on the arrow.

Clicking the "Transaction view" option, you can see the history of all transactions for selected account by status (inflows and outflows) and provisioned funds. To see the transactions of other accounts, change the account by scrolling on the left or on the right on the arrow. You can search all transactions based on different criteria within the filter by clicking the three dots in the upper right corner and sort the data. You can export the transaction list in PDF.

Clicking the "Statements" option, you can view the list of statements and download them in PDF.







View your card balance, turnover, and statements



On the Overview page under the account, you can see the balance and status of all your cards. The first tab displayed will be the tab you set as the default tab in Settings. By moving to the right or left arrow, you can see different cards. Clicking on the card or on the field on the left (Transactions) opens a screen with details and transactions per card. Clicking on the field on the right (Settings) opens a screen with all card settings.

Transa	actions	New p	ayment	
Active Mastercard	Standard Cre	dit RSD		
6,890. ⁰⁹	RSD		xxxx 2257	>
Transa	actions	Sett	ings	
Ime Prezime Demand de 179,144.	e posit RSD 44 RSD			~
Transa	actions			
OVERVIEW	PAYMENTS	PRODUCTS	PROFILE	





View your card balance, turnover, and statements



Clicking the "Details" option, the data in detail and view of the balance on the selected card are shown. Within this option, there are the additional options (shortcuts) by clicking the "Settings" option on the bottom of the page:

- "Change card name" you can change the card name (change is visible only in your application).
- "Limit card use" you can limit (turn on/off) card use at ATM and/or points of sale.
- "Change card limit" change in the amount of transactions on a daily and monthly basis at ATMs and points of sale. The number of daily and monthly transactions by the channel type is pre-set and cannot be changed.
- "Block the card" you can block the card on a temporary basis, after which you can unblock it.

To see the details of other cards, change the card by scrolling on the left or on the right on the arrow.

Clicking the "Transaction view" option, you can see the history of all transactions under the selected card (inflows and outflows) and provisioned funds. To see the transactions of other cards, change the cards by scrolling on the left or on the right on the arrow. You can search all transactions based on different criteria within the filter by clicking the three dots in the upper right corner and sort the data. You can export the transaction list in PDF.

Clicking the "Statements" option, you can view the list of statements and download them in PDF. This option is only available for credit cards.







View your savings account balance, turnover, and statements.

12:28 -	Dashl	board	
Transact	ions	New p	payment
Active			
Mastercard Sta	andard Cre	dit RSD	
6,890. ⁰⁹ R	SD		xxxx 2257
Transact	ions	Se	ttings
			-
Demand depos			
179 144 44	RSD		
Iransact	ions		_
Ime Prezime			
Loan Account I	EUR		
20,069. ¹⁰	EUR		
Transact	ions		
企		Ţ	Ô
	AYMENTS	PRODUCTS	PROFILE

Swiping from right to left to see the balance of all savings accounts. The first tab will show the savings account that you set as the default in Settings. Moving to the right or left arrow changes all savings accounts for which you are authorized. Clicking on the account or on the field on the left (Transactions) opens a screen with details, transactions, and account statements.





View your savings account balance, turnover, and statements.



Clicking the "Details" option, the data in detail and balance view under selected account are shown. Within this option, there are the additional options (shortcuts):

- "Pay money" order for internal transfer is opened and you can execute the transfer to the accounts for which you are authorised.
- "Internal transfer" transfer between accounts you are authorised for.
- "Change the account picture" you can change the account picture (change is visible only in your application).
- "Change account name" you can change the account name (change is visible only in your application).
- "Transaction view"- overview of all transactions executed by you in the period of one year by status (inflows, outflows).

To see the details of other accounts, change the account by scrolling on the left or on the right on the arrow.

Clicking the "Transaction view" option, you can see the history of all transactions under the selected account (inflows and outflows) and provisioned funds. To see the transactions of other accounts, change the account by scrolling on the left or on the right on the arrow. You can search all transactions based on different criteria within the filter by clicking the three dots in the upper right corner and sort the data. You can export the transaction list in PDF.

Clicking the "Statements" option, you can view the list of statements and download them in PDF.







Loans

-) Dashl	board	<u>ک</u> ک
Transactions	New p	ayment
Active		
Mastercard Standard Cre	dit RSD	
6,890.09 RSD		xxxx 2257
Transactions	Set	tings
Ime Prezime		
Demand deposit RSD		SH.
179,144.44 RSD		
Transactions		
		ion h
20 069 ¹⁰ EUR		
Transactions		
		PROFILE
VERVIEW PAYMENTS		



Swiping from the right to the

left side, you can see how much is the remaining amount of debt for credit products. On the first tab, the credit account that you have set as default in Settings will be displayed first. Moving to the right or left arrow changes the credit products. Clicking on a loan or on the field on the left (Transactions) opens a screen with details, transactions and loan statements.





Loans



Clicking the "Details" option, the data in detail on loan are shown. Within this option, there are the additional options (shortcuts) at the bottom of the page:

- "Repayment schedule" you can download the repayment schedule in PDF.
- "Change the account picture"- you can change the account picture (change is visible only in your application).
- "Change account name" you can change the account name (change is visible only in your application).
- "Transaction view" overview of the status all transactions executed by you in the period of one year (inflows, outflows).

To see the details of other accounts, change



the account by scrolling on the left or on the right on the arrow.

Clicking the "Transaction view" option, you can see the history of all transactions under the selected account (inflows and outflows) and provisioned funds. To see the transactions of other accounts, change the account by scrolling on the left or on the right on the arrow. You can search all transactions based on different criteria within the filter by clicking the three dots in the upper right corner and sort the data. You can export the transaction list in PDF.

Clicking the "Statements" option, you can view the list of statements and download them in PDF.







Payments



Within the "Payments" option, you can use:

Local payments – payment of bills and transfer to the accounts of private individuals outside Erste Bank and option of using the instant payment for the purpose of transaction execution in just a few seconds.



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Balance transfer – transfer of funds to your accounts



Currency exchange – foreign currency buying and selling



Foreign payment



Transfer list – list of orders by status (executed, pending,

rejected)



Templates and beneficiares – payment from pre-set templates.



Standing orders – option of creating standing orders for the transfer of funds from accounts at Erste Bank to selected account



Bill presentment – option of creating arranged standing orders for the transfer of funds from the accounts at Erste Bank to the account of the companies with which the Bank has executed standing order agreement.

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Scan QR code and IPS Show – payment of accounts at point of sale or web site by scanning or showing IPS QR code and payment of monthly bills by scanning IPS QR code in monthly bill.





Local payment

Select "Payments" option, and then "Local payment". New payment order is opened. Debtor data are automatically filled in.





Fill in information about the debtor (name, address, city and account). If a creditor is included in the templates, click "Payees", select specific payee from the list of templates or list of payees, and other data on the payee will be automatically filled in. Payee's account is input without any space and hyphen. Select the payment code from the drop-down menu, input and confirm desired amount. Input model 97 or 00 unless payment is based on model 97. Further, input the reference number and payment purpose. If you want to execute the transaction on a particular date in the future, input the relevant date in field "Value" date". If you want to execute transaction as instant transaction (in several seconds from the time of sending), select the "Instant payment" option.





Local payment

< Lo Ste	cal payment ep 2/3: Review	
DEBTOR		
Debtor name		
PREZIME IME		
Payer account numbe	er	
340-0000032344	1337-93	
Debtor address		
MIRČA ACEVA 25	/5	
Debtor city	OVAC)	
CREDITOR		
Creditor name		
Pera Petrovic		
Creditor accoun		
115-0381637	Diamatria	000
	BIOMETRIC S	can
CANCEL	Scan your fingerprin	t or ontor

Sign

After the completion of all elements, click the "Continue" option, check the input data in your payment order, and, in the event of necessary changes, click "Cancel". If data are correctly input, click "Confirm". Input your authorisation PIN or approve the action with biometric data (fingerprint or face ID), after which your order is sent to the bank to be processed. If a payee is authorised and is included in the list of payees, order signing will not be necessary, but immediately after you click "Confirm", it will be sent to the bank to be processed.



Send



After the payment order is sent for payment to be processed, you can:

- save the payment order as a template for future use payments to the same recipient, by selecting the option "Save as a template,,
- repeat payment using the same options by selecting the "Repeat payment" option
- to select the option "Mark recipient as authorized" so that you don't have to enter the PIN during authorization later orderview transfer list
- download payment confirmation in PDF
- create new payment order in dinars
- create standing order from payment







Balance transfer

Select the "Payments" option, and then "Balance transfer"





Select the account from which you want to make payment and the account to which you want to transfer funds. Input amount. The "Currency" box is automatically filled in depending on the account type selected. Upon the completion of all elements, click the "Continue" option.





Balance transfer

12:28 -	Balance transfer Step 2/3: Review	111 4G 64
DEBTOR		
Payer account n 340-0000032	umber 2344337-93	
CREDITOR		
Creditor account 340-0000053 REVIEW	t number 3056169-81	
Amount 222.22 RSD		
Fee 0.00 RSD		
	Biome	etric scan
CANCEL	Scan your fi	ngerprint or enter erifv vour identitv.



Check input data and, in the event of any necessary changes, click "Cancel". If data are correctly input, click "Confirm". Input your authorisation PIN, or approve the action with biometric data (fingerprint or face ID), after which your order is sent to the bank to be processed.





- **3** Upon successful payment, you can:
- repeat payment using the same options by selecting the "Repeat payment" option

Send

- view transfer list
- create new internal transfer order
- download transfer confirmation in PDF
- create standing order from payment
- keep your payment order for future payments to the same payee by selecting the "Keep as template" option





Currency exchange

Select the "Payments" option, then the "Currency exchange" option. A new screen opens with the current exchange rate list day, as well as options for buying and selling foreign exchange.





Select the account you want to use you create an exchange account, as well as account to which you want to transfer the converted resources. Enter the amount. The "Currency" field is automatically filled depending on whether you perform sale or purchase of foreign currency. After filling in all elements, click to the "Continue" option.







Currency exchange

12:28 🕇		.11 4G 64
< ^{Cι}	urrency exchange Step 2/3: Review	e sell /
REVIEW		
From account		
340-0000076	522159-55	
To account		
340-0000032	344337-93	
Amount		
1,166.99 RSD		
Foreign currency	amount	
10.00 EUR		
Fee		
0.00 RSD		
Rate		
116.6990		



Check the entered data and in case necessary changes, click "Cancel". If the data is entered correctly, click on "Confirm".



CONFIRM



After successful payment, you can:

- to repeat the payment with the same selec tion options options "Retry exchange transaction"
- to view the list of transfers
- create a new account for a foreign exchange transaction
- download the transfer confirmation in PDF format
- you create a standing order from the payment







Foreign payment

In the main menu, in the "Payment" section, select the "Foreign payment" option.



New payment order is opened. Data on payer are automatically filled in. Before completing the payment order, you can select the template from the list of saved templates. Input data on payee from the instruction received from the client to who you make FX payment. If you have already made payment to the same payee, it is automatically stored in the List of payees in which you can select a payee, and other data on the payee will be automatically filled in. Please ensure to fill in the SWIFT code of the payee's bank as well as other data on the payee's bank. Input desired amount. Select the payment code from the dropdown menu, after which, the "Payment purpose" box, which you can modify, will be automatically filled in. Select commission cost (SHA or OUR). If you want to execute transaction on a particular date in the future, input the relevant date in the "Date" box. As necessary, you can attach necessary documents within the the "Documents" option. Upon the completion of all elements, click the "Continue" option.

Current account 340-000076522159-55 Available Balance 9,527.56 EUR
DEBTOR DATA
DEBTOR DATA
Debtor name IME PREZIME
Debtor Address MIRCA ACEVA 25/5
Debtor City BEOGRAD (VOŽDOVAC)
Residence
Serbia 🔽
CANCEL





Foreign payment





After the completion of all elements, click the "Continue" option, check the input data in your payment order, and, in the event of necessary changes, click "Cancel". If data are correctly input, click "Confirm". Input your authorisation PIN or approve the action with biometric data (fingerprint or face ID), after which your order is sent to the bank to be processed. If a payee is authorised and is included in the list of payees, order signing will not be necessary, but immediately after you click "Confirm", it will be sent to the bank

Cancel Enter PIN

to be processed.



After the payment order is sent for payment to be processed, you can:

- keep your payment order for future payments to the same payee by selecting the "Keep as template" option,
- repeat payment using the same options by selecting the "Repeat payment" option
- view transfer list
- create new FX payment order







Pay fast – using payment template



Save

After it is sent to be processed, any payment order can be saved as the template for future payments to the same payee by selecting the "Save as template" option.



To view all saved payment templates, select the "Templates and beneficiaries" option in the "Payment" section on the home page.











Create bill presentment

C Bill presentment Total: 2	000
A1 racun A1 SRBIJA D.O.O. BEOGRAD Active	
Mts supernova Telekom Srbija a.d., Beograd Active	
Deteile	
< Details 003234433793.1	
Name A1 racun	
Creditor name A1 SRBIJA D.O.O. BEOGRAD	
Debter eccent	



View of active, arranged standing orders. Clicking an order, you can view details and change the name.



If you have several arranged standing orders, you can filter them by issuer.





You can create arranged standing order by selecting "Bill subscription". Afterwards, it is necessary to select bill issuer.

Telekom Srbija a.d., Beograd Active

Additional options	10:15
Filter	JKP INFOSTAN TEHNOLOGIJE BEOGRAD
Register bill subscription	Monthly DANIJELOVA INFORMATIKA JKP NOVI SAD
Cancel	Monthly BULEVAR CARA LAZARA Telekom Srbija a.d., Beograd
	A1 SRBIJA D.O.O. BEOGRAD





Explore the product catalogue and apply





Apply

List of available products



Term loan product

Available



CASH.LOANS

Click to know more

0 0 0

PRODUCTS

PROFILE

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PAYMENTS

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By clicking on the "Products" option on home page you can find in the list of available products, product that fits yours needs and submit a request to to Erste Bank. In the shortest possible time deadline, will contact you colleagues from the Contact Center works data checks and agreements next steps.

OVERVIEW





Send message to the Bank and receive notices



"Message" option and notices

After logging into the application, it opens home page where you can view the current balance of the main account (if you have more than one account, the balance will be displayed account that is marked as main). Setting the account as the main one is described is in view your profile and other information. By moving the screen from right to on the left, the following account is displayed where, depending on the account, they also change the information under the "View Transactions"



option.

Recieved messages

Any received messages and notices from the bank are divided into 3 categories: received, sent, and archived messages. Important messages are marked with red exclamation mark, while the unread messages are marked as bold. Clicking the respective message, you open the details there of: subject, type, content, and attachments of the message, as well as the time and date of sending the message. When you open the message details, you have the option to send the answer to the bank by clicking "Answer" or archive the message by clicking "Archive".







Send message to the Bank and receive notices

New message

To send a new message, click "New message", select the message type, fill in the message subject and text, add attachments (up to 2 MB), and click "Send". If you consider abandon-ing message sending, click "Cancel".

Compose new message	
Message type	\sim
Message Title	
Message	
Attachments	
Nick on the arrow to select the attachments you want to add - pdf, jpg, jpeg or png	
	× 1





Message search

You can search all messages (received, sent, and archived) based on various criteria, using the filter in the upper right corner.





View your profile and other information



My profile

On the main menu, in "Profile" within the "My profile" option, you can:

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view your information – name and surname, contact address, e-mail, date and time of last access to the application and registered mobile phone number (to which you will receive one-off codes for login and signing of transactions and other notices).

Settings

Within the "My Profile" option by accessing



Set the first, pre-defined account within the "Default accounts" option.



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Control the devices within the "Device control" option. In this option, the list of all devices registered for your user account is shown. Activation is available on maximum

3 devices. Clicking relevant device, you can view the details on the respective device, block, change the name, or delete the device.

PIN change



Setting up biometrics



Change the application language which will be the default language every time you login to the mBanking application, until the next change.







Contact the bank



Before login, in the "Support" area, use the "Contact" option to view the basic information on the Bank, including the following:



call the Contact Center and report lost card,



send an e-mail to the Bank,



access Erste Bank web page,



file a complaint,

follow the Bank's Facebook profile,



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follow the Bank's posts on the X,



follow the Bank's YouTube channel

follow the Bank's posts on LinkedIn,

follow the Bank's news on Instagram.

Before login, in the "Support" area, use "Frequently asked questions" to get the answers to the frequently asked questions about the application.





Change your PIN

12:28 • Settings Self Care Image:		
AppVersion: 1.0.137	12	:28 -1 .11 4G 64
Default accounts Mobile device management Change PIN Set up biometrics Serbian English AppVersion: 1.0.137	<	Settings Self Care
 Mobile device management Change PIN Set up biometrics Serbian English 	Į¥	Default accounts
Change PIN Set up biometrics Serbian English AppVersion: 10.137		Mobile device management
<u<image><image/></u<image>	c.	Change PIN
AppVersion: 1.0.137	<u>M</u>	Set up biometrics
AppVersion: 1.0.137		Serbian
	AppVer	rsion: 1.0.137



Settings

In the main menu, in the "Profile" section, select the "Settings" option. Select the "Change PIN code" option to change the PIN for the login to the application.



Input your current PIN with which you have logged in to the application. You will receive the message if you have input an incorrect PIN.







Input new PIN in accordance with the stated rules. You will receive the error message if the PIN is not in accordance with the rules.



Re-input the new PIN and you will receive the message that the PIN is successfully changed.







ERSTE telephones numbers: 0800 201 201, 060 48 48 000, 021 423 364

www.erstebank.rs