

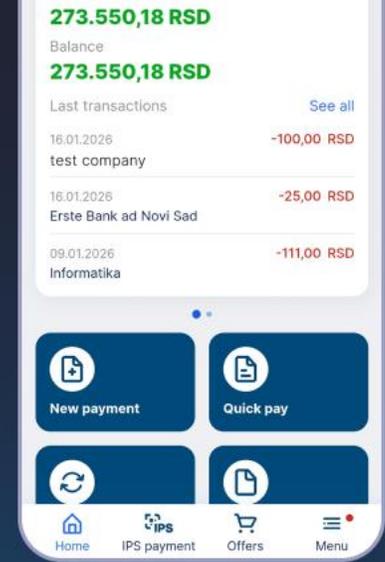
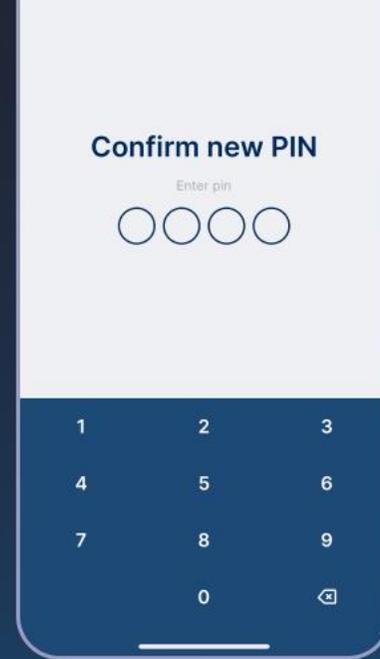
Erste mBiz mBank

Finance at your fingertips in everyday business

Erste mBiz app is available to all entrepreneurs and corporate clients of Erste Bank.

This application can be downloaded on Google Play, Apple Store, or Huawei AppGallery Store.

No matter where you are, you can now track your finances and handle banking operations on the go in your daily business, while always being first in line.



All topics are just a click away from you:

01. [Activate the mobile app without visiting the bank!](#)
02. [Welcome to Erste mBiz application!](#)
03. [Find out about the options on the home page](#)
04. [Overview of account balance, transactions, statements and customization of the homepage display](#)
05. [Domestic payments](#)
06. [IPS payments](#)
07. [International payments](#)
08. [Payments through general transfer](#)
09. [Pay fast – using payment template](#)
10. [Payment overview](#)
11. [eInvoices](#)
12. [Send message to the Bank and receive notices](#)
13. [Contact, branches and ATMs](#)
14. [Change your PIN and set the login method](#)
15. [View your profile and other information](#)

Activate the mobile app without visiting the bank!

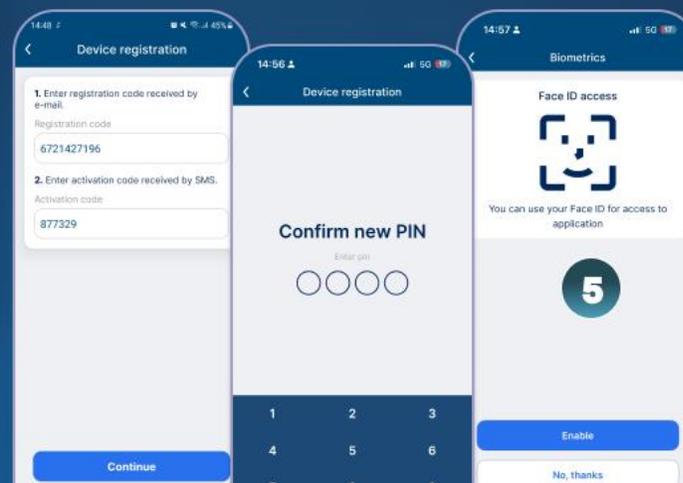
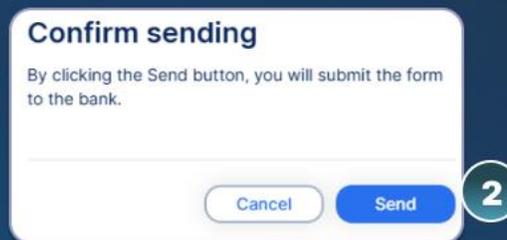
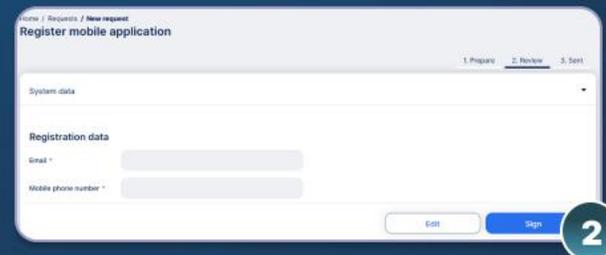
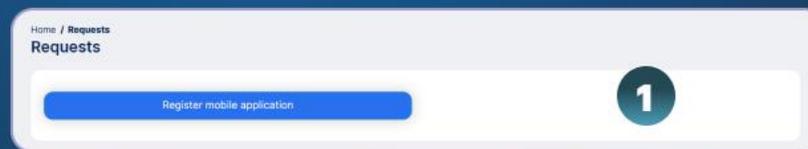
If you are the client of Erste Bank and have subscribed to Erste eBiz e-banking application, activate the mBiz mobile app in just a few simple steps, through eBiz service, without visiting the bank.

1 Open the electronic application to activate the mobile application using the "Requests" option on the main menu.

2 Type your e-mail address and mobile number and click "Next". Check your data and click "Sign" or "Edit" if corrections of the input data are necessary. Confirm sending of the request inputting the mToken one-time code, click "Apply", and confirm sending on the next screen.

If you have logged in the application with the certificate, request sending is authorized using the PIN.

3 Download Erste mBiz app from Google Play, App Store, or Huawei AppGallery Store, and install it on your mobile device. Open the application, click "Login". In the "Registration code" box, input the registration code you have received in the e-mail, and in the "Activation code" box input the activation code you have received in the SMS to the telephone number input in the application, and click "Continue".



* By activating the mBiz service on a new device, the application on the previous device will be deleted.

* Use of the mBiz service is supported only on one device.

4 After the mobile application activation on your device, 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.

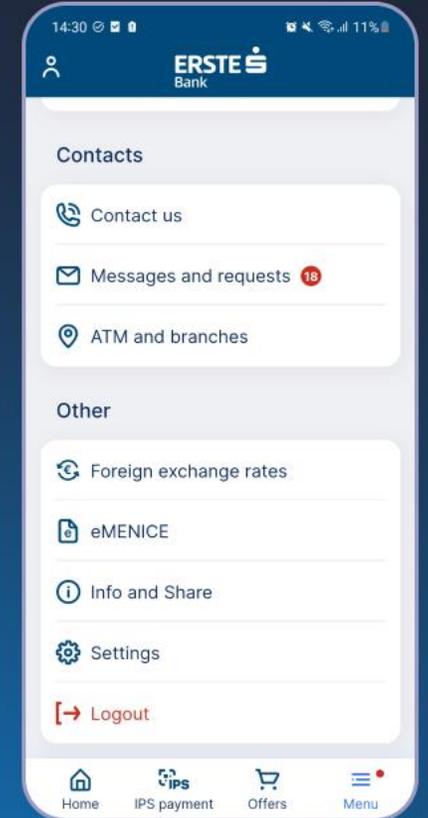
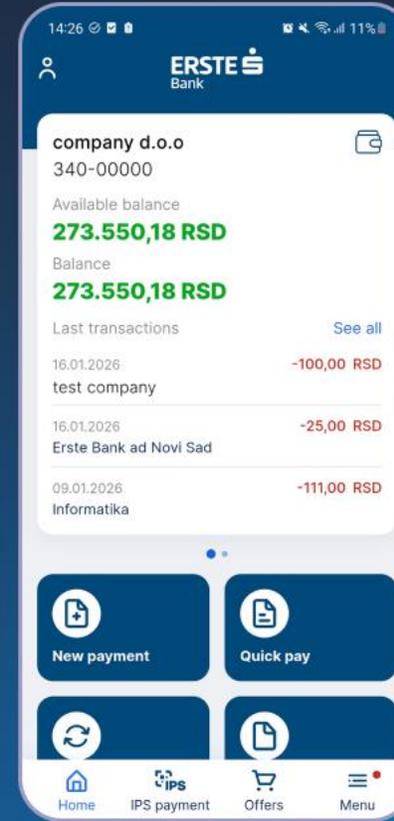
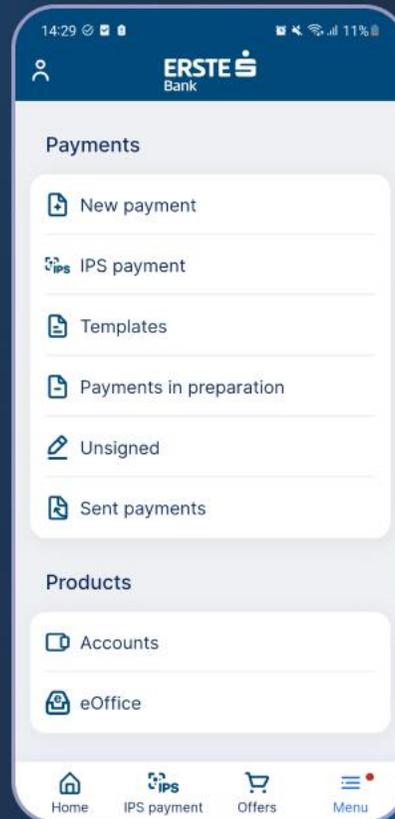
5 To log in the mobile application and authorize payments, you can also use your fingerprint or face scanner (only with iOS devices) by allowing the biometric login in the course of the first app login or subsequently within the "Settings" option.

Welcome to Erste mBiz application!

If you are authorized to use Erste mBiz application under the accounts of multiple entrepreneurs/corporate clients of Erste Bank, you can use the dropdown menu, in the upper left corner, to move to the application of other entrepreneur/legal entity, whereby it is not necessary to login again.

Main menu:

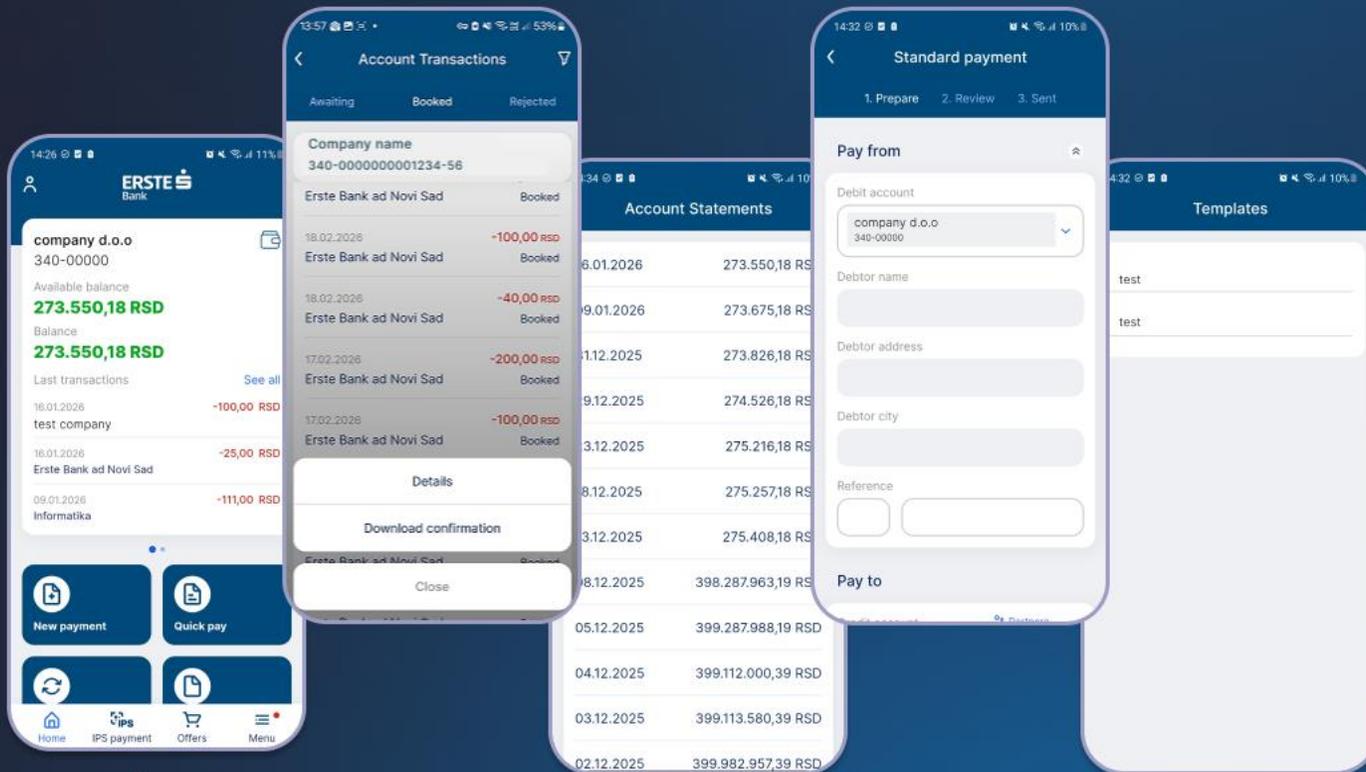
- home page
- payments
- products
- contacts
- other
- log out



Find out about the options on the home page

After the app login, the homepage opens where you can view the balances of all accounts you are authorized for. By swiping the screen from right to left, the next account is displayed.

Clicking the balance, under the account number, account details are opened, where you can make customizations. On the home page, you can use the shortcuts enabling you quick access to the most frequently used functionalities: “New payment”, “Quick pay”, “Transactions”, and “Statements”.



New payment

Quickly create new domestic Appealer and international payments or compensation payment.

Transactions

View the history of transactions for the selected account. This list includes all transactions based on the selected account, including the option of filtering by various criteria.

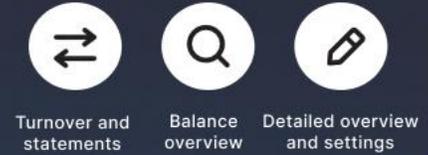
Quick pay

Create payment based on pre-completed and saved payment template.

Statements

Download statements from the selected account, you are authorized for and save them on your mobile device.

Overview of account balance, transactions, statements, and customization of the homepage display



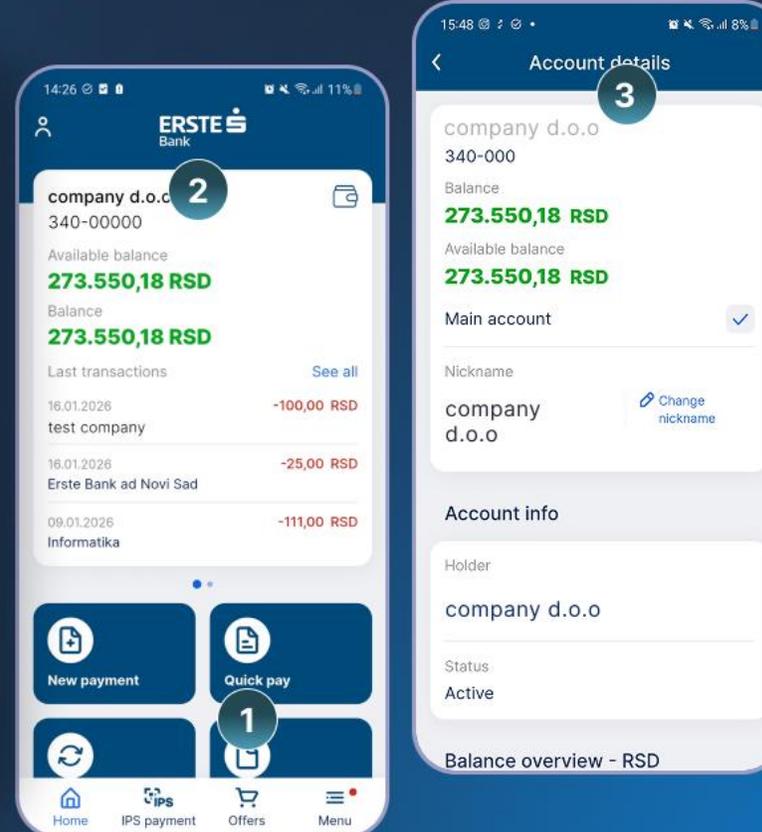
Monitor the funds in your daily business checking the balance, details, and transactions of all transaction accounts, credit cards, and deposits you are authorized for, and download transaction account statements for the selected period. Set the account view on the home page.

- 1 Select the “Accounts” option on the main menu in the “Accounts” section and view the numbers and balances of all transaction accounts, credit cards, and deposits for which you have authorization.

For foreign currency accounts, balances may be viewed based on all currencies. Positive balance is presented in the green colour, while the negative balance is presented in the red colour.

- 2 For every account, you can view details, transactions, and download statements to your mobile device by tapping the three-dot icon at the bottom right of the desired account and selecting the appropriate option: “Details”, “Transactions”, or “Statements”.

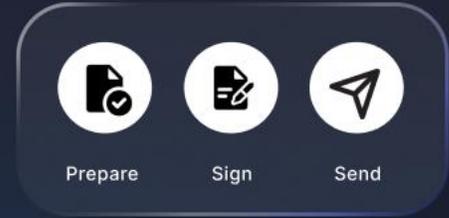
Display of transactions and statements is the same as when accessed via the shortcuts on the homepage, as described on the previous page.



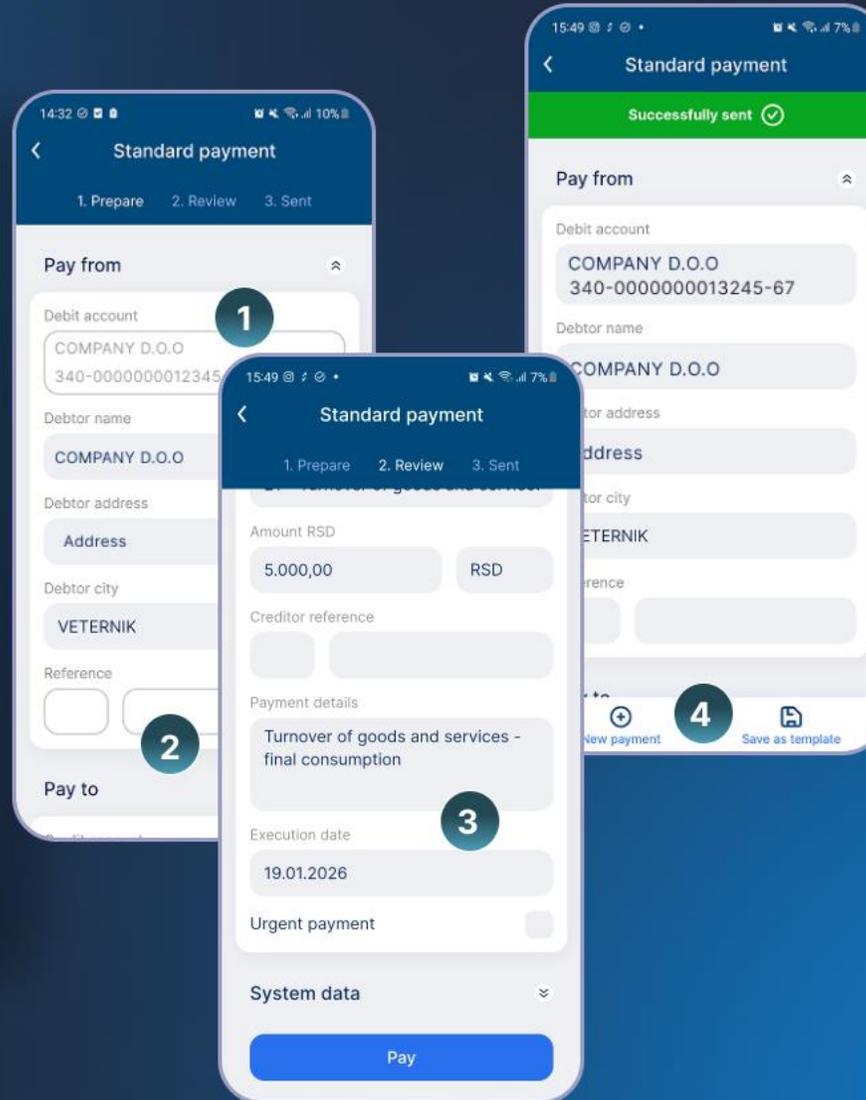
- 3 Selecting the “Details” option, the data in detail and view of the balance of the selected account are shown. Foreign currency account details include the balance in foreign currency and subaccount balance. Selecting the “Main account”, you will set the respective account as the main (automatically set account in payments). In the “Change nickname” field, you can change the account name (change is visible only in your application). All settings changes in Erste mBiz application will also be displayed in the Erste eBiz service for eBanking, and vice versa.

Domestic payments

In the main menu under “Payments”, select the “New payment” on the homepage, then select the type of payment, whether you want to make standard payment or compensation payment.



- 1 Data on creditor are automatically filled in. Select an account from which you want to make payment.
- 2 Input the data on creditor (name, address, city, and account). If a creditor is included in the templates, click “Partners”, select specific partner, and other data on the partner will be automatically filled in. Creditor's account is input without any space and hyphen. Select the payment code from the drop-down menu, input and confirm desired amount. Input debtor reference 97 or leave the box empty 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 “Execution date”. If you want to execute a transaction as an instant transaction (in several seconds from the time of sending), select the “Urgent payment” option.



- 3 After the completion of all elements, click the “Next” option, check the input data in your payment, and, in the event of necessary changes, click “Edit”. If data are correctly input, click “Pay”. Depending on the login method, type your PIN or input your fingerprint on the payment authorization screen or verify your payment through facial scan, after which the payment is sent to the bank to be processed. If a creditor is authorised and included in the white list, payment authorization will not be necessary, but immediately after you click “Pay”, it will be sent to the bank to be processed.
- 4 After sending the payment order to the bank for processing, you can save the payment order as a template for future payments to the same recipient by selecting the “Save as template” option. You can create a new payment by selecting the “New payment” option.

IPS payments

On the main menu, in the “Payments” option, select the “IPS payment” option on the homepage.

- 1** Select the default account from which you want to make payment using this functionality. Within the IPS payment, in the upper right corner, select the gear symbol and select and confirm the account from which the IPS payment will be made.
- 2** IPS scan – Scan the QR code – A completed payment is opened in which it is possible to change a payment code, amount, and purpose. Tapping next, you will be forwarded to payment authorization and sending payment to the Bank. Such orders are executed as urgent – instant.



- 3** IPS show – Initiating this option, a QR code valid for 60 s is generated. It is necessary to show this code to a merchant and confirm that the payment has been successfully completed. Account is debited without a commission.
- 4** Sent payments – All payments created via QR code i.e. IPS scan functionality are recorded here.

International payments

In the main menu under “Payments”, select the “New payment” or select the “New payment” option on the homepage, then select the type of payment, “Foreign payment”.



Prepare



Sign



Send

- 1 Select an account from which you want to make payment. Input the amount and currency in which you want to make payment, date of transaction execution (which can be two business days in advance, as a maximum), coverage currency, and pay from data.
- 2 Input data on the creditor from the instruction received from your foreign partner. If a creditor is included in the templates, click “Partners”, select specific partner, and other data on the partner will be automatically filled in. Please ensure to fill in the SWIFT code of the creditor's bank as well as other data on the creditor's bank. You can optionally use an intermediary bank. The instrument and method are pre-filled and can be changed as necessary.

For example, in the event of payment for business travel per diems, it is necessary to select “Travelling allowance” from the “Method” menu. Loan data are necessary only if you settle liabilities under an FX loan. Data for statistics are an obligatory part of payment, where it is necessary to select statistic, fill-in invoice, year, as well as amount. In the event of multiple invoices, the amount sum must be equal to the initial amount you entered for the order amount listed at the beginning. Clicking the “Add” button, you can add several rows when payment of multiple invoices is made.

The image displays three sequential screenshots of the mobile application interface for making a foreign payment. The first screenshot, labeled '1', shows the 'Prepare' stage where the user selects the account to pay from (KATARINA SAJKOVIC PR LEAD (EUR) 340-000010120145-10) and enters payment details like amount, execution date (05.02.2026), coverage currency, and payer of expenditure. The second screenshot, labeled '2', shows the 'Review' stage where the user confirms the company name (340-0000000001234-56), payment amount (1.000,00 EUR), execution date (26.02.2026), and coverage currency (EUR) before clicking the 'Pay' button. The third screenshot, labeled '3', shows the 'Sent' stage with a 'Successfully sent' confirmation and a 'Pay' button.

- 3 After the completion of all elements, click the “Next” option, check the input data in your payment, and, in the event of necessary changes, click “Edit”. If data are correctly input, click “Pay”. Depending on the login method, type your PIN or input your fingerprint on the payment authorization screen or verify your payment through facial scan, after which the payment is sent to the bank to be processed. If a creditor is authorised and included in the white list, payment authorization will not be necessary, but immediately after you click “Pay”, it will be sent to the bank to be processed.
- 4 After payment is sent to be processed, you can save the payment order as the template for future payments to the same creditor by selecting the “Save as template” option. You can also create a new payment by selecting the “New payment” option”.

Payments through general transfer

- 1** Select an account from which you want to make payment. Further, it is necessary to select the currency and amount in the "Coverage amount" box, based on which you want to make payment.
- 2** In the "Payment details" box, it is necessary to state the payment purpose. Input the amount and currency in which you want to make payment, date of transaction execution (which can be two business days in advance, as a maximum), coverage currency, and pay from data.
- 3** Creditor's account is input without any space and hyphen. Select the payment code from the dropdown menu, input and confirm the desired amount. Input debtor reference 97 or leave the box empty 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 "Execution date".

16:52

General transfer

1. Prepare 2. Review 3. Sent

Pay from

Debit account

Company name 1
340-0000000001234-56

Pay to

Credit account 3 Partners
RS350000123456000000123

Creditor name
Company name

Creditor address
Address

Creditor city
BEOGRAD

Creditor reference

16:55

General transfer

1. Prepare 2. Review 3. Sent

Creditor city 2

Creditor reference

Payment data

Coverage amount
- Sele...

Credit amount
- Sele...

Payment details

Execution date
05.02.2026

Additional data

Payments through general transfer

1 After the completion of all elements, click the “Next” option, check the input data in your payment, and, in the event of necessary changes, click “Edit”. If data are correctly input, click “Pay”. Depending on the login method, type your PIN or input your fingerprint on the payment authorization screen or verify your payment through facial scan, after which the payment is sent to the bank to be processed. If a creditor is authorised and included in the white list, payment authorization will not be necessary, but immediately after you click “Pay”, it will be sent to the bank to be processed.

2 After payment is sent to be processed, you can save the payment order as the template for future payments to the same creditor by selecting the “Save as template” option. You can also create a new payment by selecting the “New payment option”.

16:53

General transfer

1. Prepare 2. Review 3. Sent

Pay from

Debit account

Company name
340-0000000001234-56

Pay to

Credit account Partners
RS350000123456000000123

Creditor name
Company name

Creditor address
Address

Creditor city
BEOGRAD

Pay

16:53

General transfer

Successfully sent

Pay from

Debit account

Company name
340-0000000001234-56

Pay to

Credit account Partners
RS350000123456000000123

Creditor name
Company name

Creditor address
Address

Creditor city
BEOGRAD

New payment Save as template

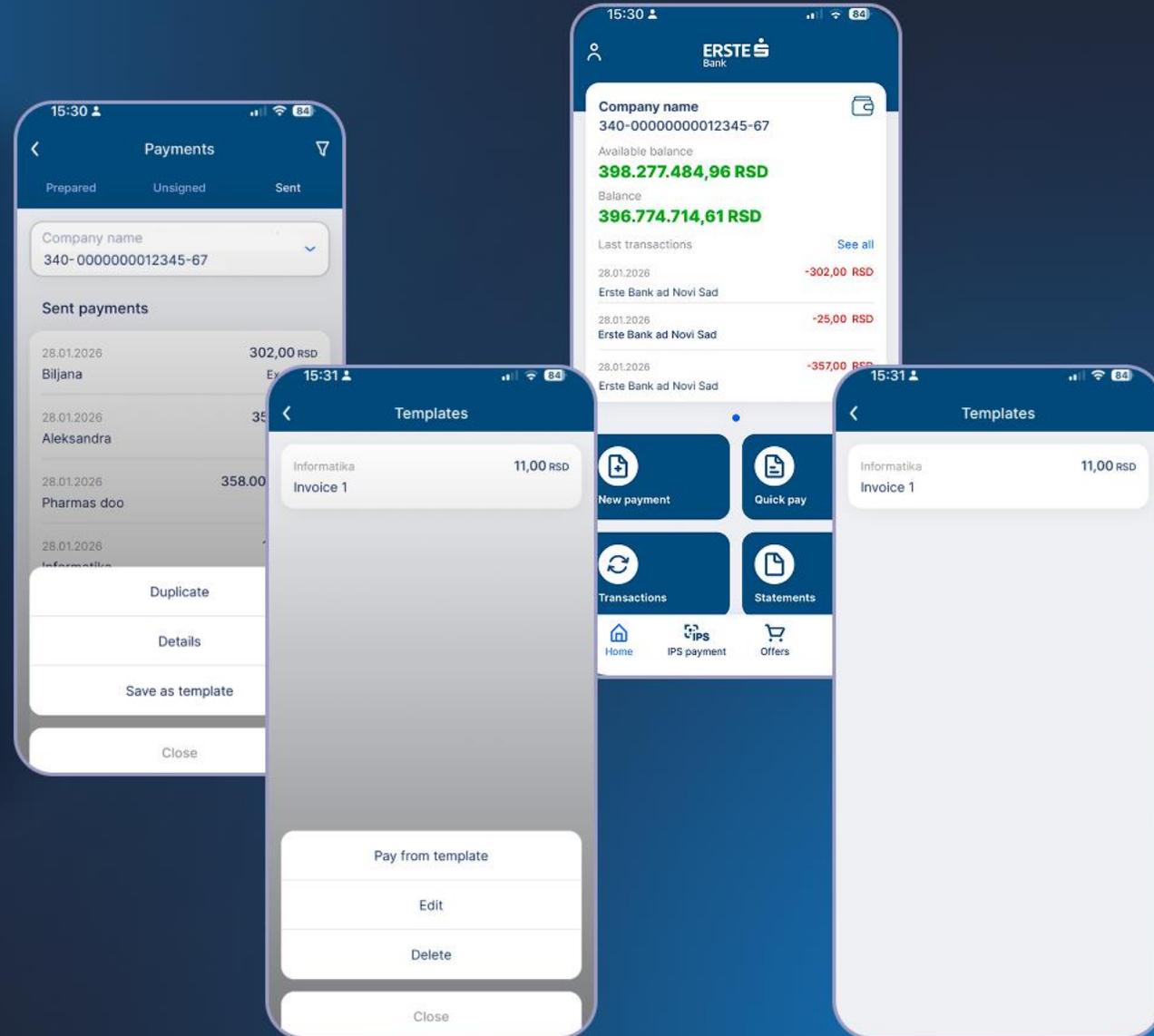
Pay fast – using payment template

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.

Find

To view all saved payment templates, select the “Templates” option in the “Payment” section or on the homepage.



Edit and pay

In order to make payment based on a template, tap the desired template, after which a payment order will be opened. Check and, as necessary, edit the payment data in the template and send the payment to the bank to be processed. Every payment template can be edited or deleted by clicking the “Edit” or “Delete” option.

Payment overview

In the main menu, in the “Payments” section, you can view all payments in preparation (the “Payments in preparation” option), unsigned payments (the “Unsigned” option), and payments sent to the bank to be processed (the “Sent payments” option). You can browse all payments based on various criteria, using the filter in the upper right corner of the screen.



1 In the “Prepared” section, you can view the prepared payments, which have not been sent to authorization (if you are authorized for payment preparation). You can send payments in preparation to authorization, edit payments, or delete them by clicking the arrow on the right of the respective payment and selecting the relevant option. You can also check if a payment has been successfully created or if it has an error.

2 In the “Unsigned” section, you can see the payments sent to the authorization by a person who is not authorized to sign payments. If you are authorized for signing, you can sign an unsigned payment and send it to the bank to be processed using the “Pay” option, view the details, return the payment to the preparation if correction is necessary, and delete payments using the relevant option. You can also check if a payment has been successfully created or if it includes an error.

Date	Beneficiary	Amount (RSD)	Status
19.01.2026	Informatika	500,00	Prepared
15.01.2026	TELEKOM	545,00	Prepared
15.01.2026	TELEKOM	545,00	Prepared
15.01.2026	TELEKOM	545,00	Prepared
15.01.2026	Budzet Srbije Uplata poreza i dopri	2.716,05	Prepared
15.01.2026	APR	1.000,00	Prepared
14.01.2026	Informatika	200,00	Prepared

Date	Beneficiary	Amount (RSD)	Status
14.01.2026, 13:07	Informatika	20,00	Prepared

Date	Beneficiary	Amount (RSD)	Status
05.02.2026	N	44,00	Booked
05.02.2026	Informatika	333,00	Booked
05.02.2026	J	555,00	Booked
05.02.2026	Bubic DOO	300.010,00	Booked
05.02.2026	Informatika	300.100,00	Booked
05.02.2026	MV intertrans	555,00	Booked
05.02.2026	Bubic DOO	222,00	Booked

3 In the “Sent” section, you can view the payments sent to the bank to be processed. You can view the payment details or save the payment as a template for future payment. Selecting the “Details”, you can check whether a payment has been successfully executed (a statement has been set up), booked, rejected, cancelled, or pending processing by the bank.

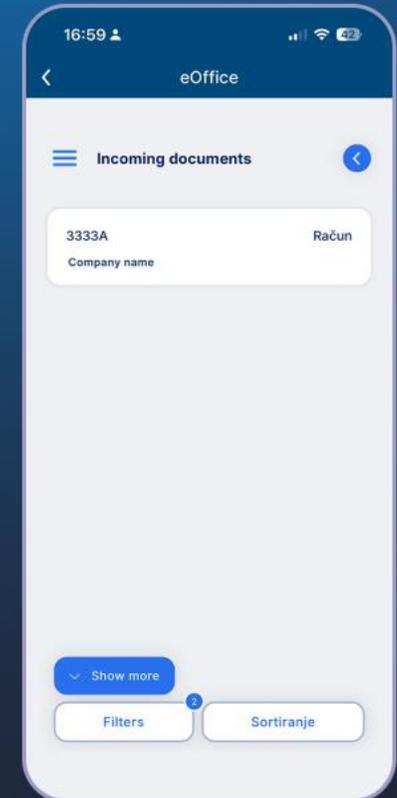
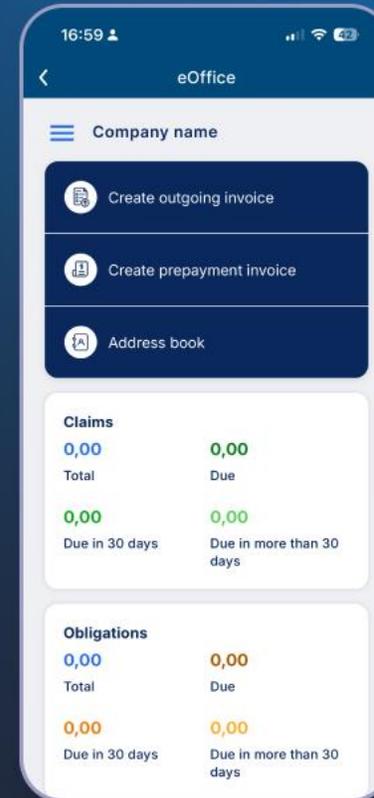
eInvoices

In the main menu, in the “Products” section, select the “eInvoices” and “Open eInvoices”. Unless you have activated this functionality, you can find the instructions in detail in the “User manual” and “FAQ” sections.

Functionality – eInvoices enable you a direct operation in the eInvoice System (SEF)

You can:

- view, create, send, and pay outgoing and incoming invoices
- Accept, reject, reverse, and connect documents
- Make direct payments based on invoice in the application
- View statuses and sending histories
- (Manually) input invoices outside the SEF system
- Use templates, filters, and attachments for facilitated management



Send message to the Bank and receive notices

Received messages and notices

Selecting the “Menu” option, “Messages and requests” in the “Contacts” section, you can securely communicate with the bank – send your messages in two-way communication and receive notices. All received messages and notices from the bank are included in the “Inbox” section. Tapping a message, you can open the desired message or add a comment.

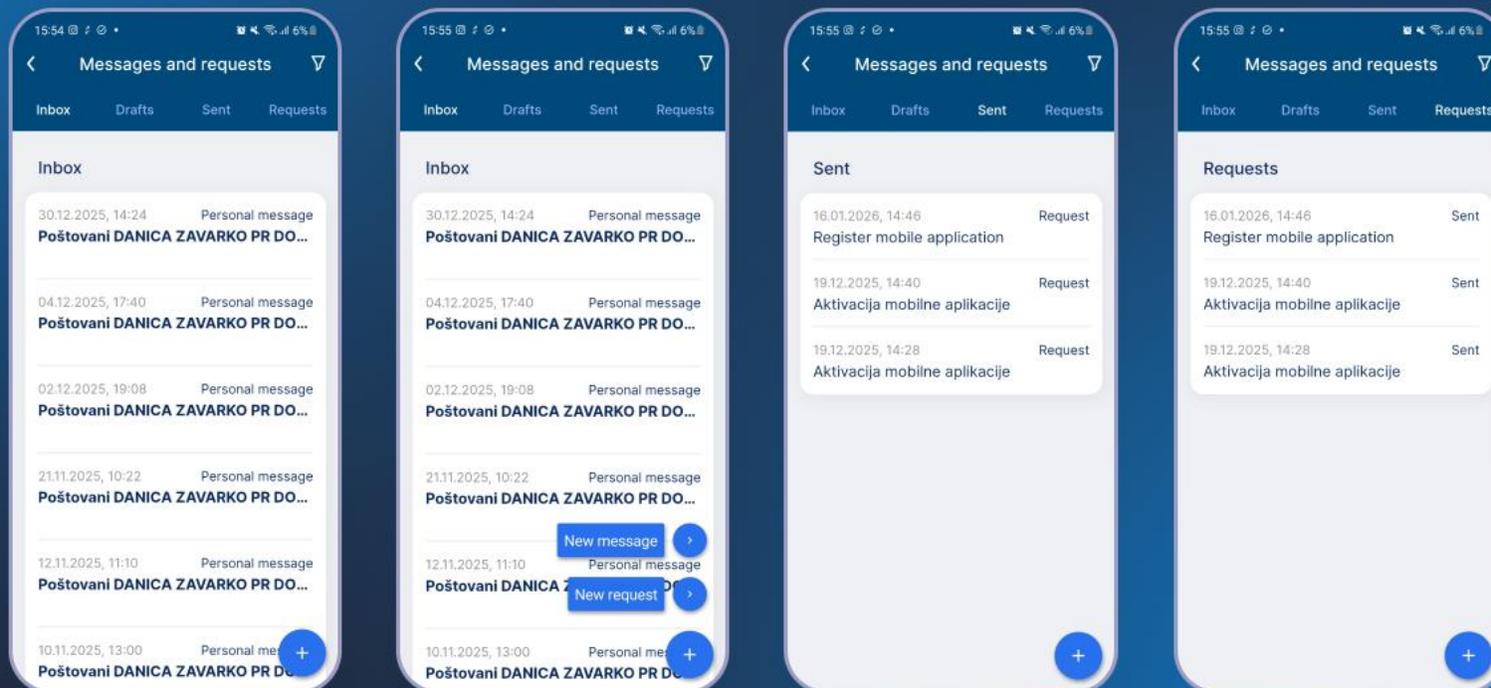
After the application login, message on the number of unread important messages will be shown until you read them.

New message

On the “Messages and requests” screen click “+” in the bottom right corner and select “New message”. Type the message title and text, designate whether this is a high priority message or personal (only you can see a personal message, but other persons authorized by the same client cannot see it), and by tapping “Send”, the message will be sent to the bank.

New request

On the “Messages and requests” screen, click “+” and select “New request” and then “Complaint”. Complete the title, message text, e-mail address, and select “Next”. PROVERITI On the next screen, you get the information on the Complaint (request ID, Status date, and name of sender, by selecting the “Send” button, this complaint is sent to the Bank.



Sent messages

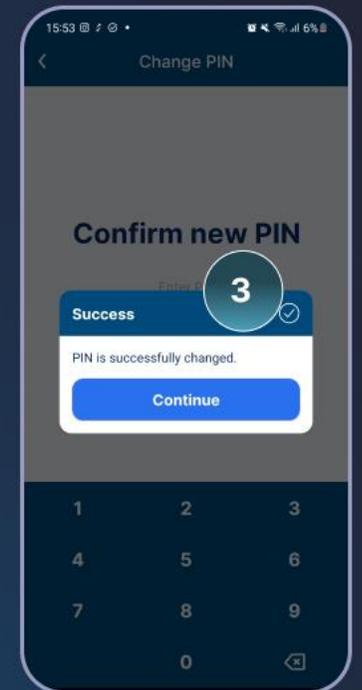
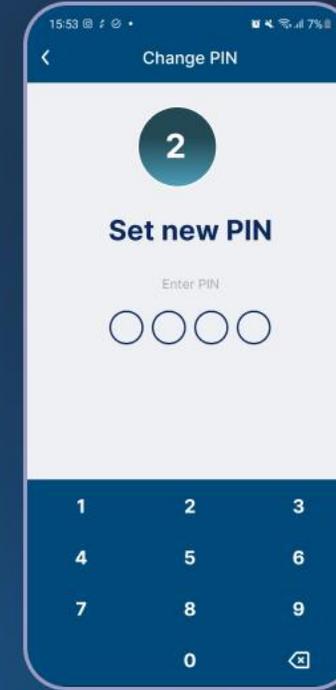
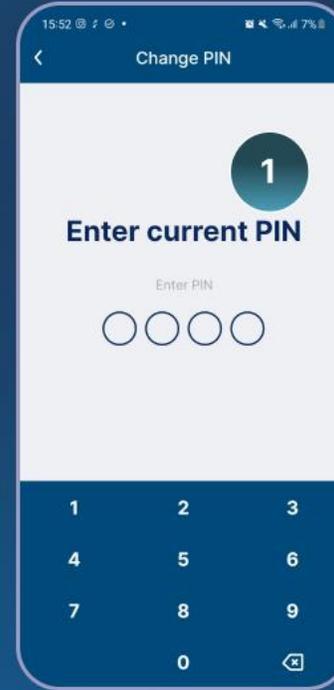
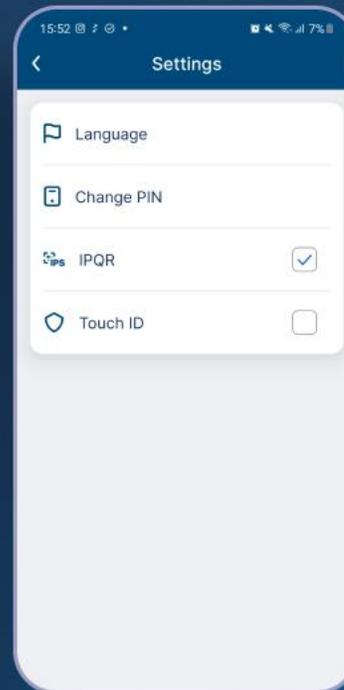
All messages sent to the Bank are in the “Sent” section. Tapping a message, you can open and, as necessary, delete the respective message and add a comment.

Change your PIN and set the login method

Settings

In the main menu, in the “Other” section, select the “Settings” option. Select the “Change PIN” option to change the PIN for the application login. If you want to allow or turn off the application login and transaction authorization using fingerprint or facial scan (only with iOS devices), select the “Fingerprint” / “Facial scan”.

- 1** 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.
- 2** 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.
- 3** Re-input the new PIN and you will receive the message that the PIN is successfully changed.

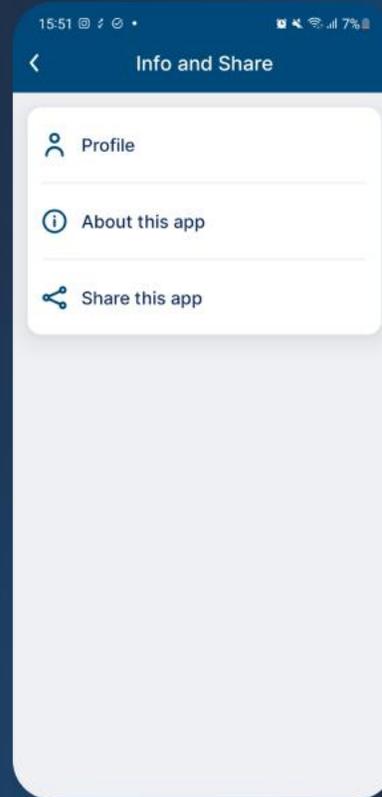


View your profile and other information

Information and Sharing

In the main menu, in the “Other” section, within the “Info and Share” option, you can:

- selecting the “User profile” option, you can view the information in detail on you and entrepreneurs / legal entities, Erste Bank clients, for whose eBank and mBank services you are authorized;
- selecting the “About this app” option, you can find additional information on this application, terms and conditions, and user manual;
- Selecting the “Share this app” option, you can share this application using the communication apps (SMS, Viber, e-mail...).

A screenshot of a mobile application interface showing the 'Foreign exchange rates' screen. The title bar is blue with a back arrow and the text 'Foreign exchange rates' and a Euro icon. Below the title bar, there is a disclaimer: 'Valid on date 19.01.2026. This data is for information only.' Below the disclaimer, there is a table with two columns: 'Code Name' and 'Transfer sell / Transfer buy'. The table lists several currencies and their corresponding rates.

Code	Name	Transfer sell	Transfer buy
AUD	Australian dollar	68,419800	63,156800
CAD	Canadian dollar	77,458200	71,499800
CHF	Swiss franc	130,587800	120,542600
CNY	Chinese yuan	14,853600	13,439000
DKK	Danish krone	16,497700	14,926500
EUR	Euro	119,344300	114,655700
GBP	Pound sterling	143,079500	132,073300

Exchange rate list

In the main menu, in the “Other” section, within the “Foreign exchange rates” section, you can:

- view the exchange rate list of informative nature on the respective date,
- Tapping a currency, you can view the foreign exchange history of Transfer sell and Transfer buy of the respective currency.
- Tapping the upper right icon, the window for the currency conversion on respective date is opened for informational purpose

mBiz instructions



@ErsteBankSrbija

www.erstebank.rs

Erste phone number: 0800 201 201, +381 60 48 48 000, 021 423 364

