

## E-banking - NetBanking

Manage your finances by clicking and not by walking to the branch, from any computer with internet access.

# NetBanking Access



Erste NetBanking enables you to manage your finances **24 hours a day**, every day of the week, without visiting the branch.

Type the link of Erste Bank website in your browser:  
<https://www.erstebank.rs/en>

1.

Click **NetBanking** at the homepage.

# Login to Erste NetBanking with TAN card

1. **Log in with TAN card**

2. Username

Password

Login

3. Enter TAN from card: [ 152378 ]   
(row: 6 , column: C )

Login

1. At the page for logging in, choose the option "Log in with TAN card"

2. Enter user name (**IN CAPITAL**) and password.

3. At the following page, enter the required field from the TAN card (**row and column**)

# Login to Erste NetBanking with mToken



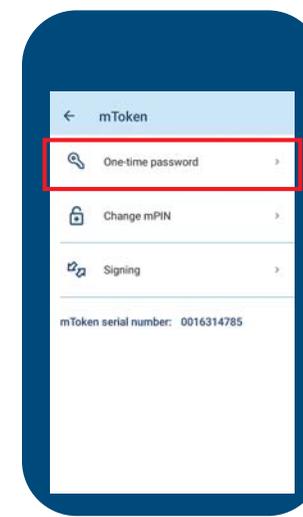
**Note:** To use the option of logging in by mToken, it is not necessary to have the agreed mBanking service. You should only download the latest version of mBanking app from Google Play or App Store and activate the mToken free of charge.

1. At the page for logging in, choose the option "mToken".

2. Within the mBanking app, choose the "mToken" option and generate the one-time password.

3. At the logging in page for NetBanking, enter the serial number of mToken and one-time password.

2.



# Balance overview

ERSTE Bank

Srpski

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CONCLUDE PRODUCTS more

User notifications  
Messages

Statements  
Order statements  
Change method of delivery of statements

### Balance overview

user IME PREZIME

Accounts

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

Savings and term deposits

Number	Type of account	Stat.	Curr.	Overdraft	Balance	Available
7700000000	Aktivna štednja u dinarima		RSD	0,00	45,00	45,00
7700000001	Aktivna štednja u dinarima		RSD	0,00	15,00	15,00

Credit cards

Number	Type of account	Stat.	Curr.	Overdraft	Balance	To be charged	Available
5100000000	MasterCard		RSD	15.000,00	4.904,85	1.141,93	8.953,22
5100000001	MasterCard		RSD	13.000,00	2.904,85	-1.141,93	6.953,22

Loans

Number	Type of account	Stat.	Curr.	Overdraft	Outstanding principal	Amount due	Payment	Available
5300000000	Gotovinski kredit		RSD	150.000,00	98.123,56	0,00	0,00	0,00
5300000001	Gotovinski kredit		RSD	15.000,00	18.123,56	0,00	0,00	0,00

Customer service: +381 21 423 364

3.

By clicking on the **account number**, you will see the turnover of that account.

1.

At the page **Balance overview**, you can see your accounts, deposits, cards, credit products as well as **available funds**.

2.

By clicking on the **icon**, you can receive the **free of charge excerpt** from your account, in the desired form, to your e-mail address.

# Payments

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Payments

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

Templates

- Transfer between accounts
- Payment orders
- FX orders

List of predefined payment recipients

- List of recipients

Automated payments

- Standing orders
- Direct debit

### National Payment Order in Serbian dinars

user IME PREZIME

1. Payer

Payer's account number \* 3200000000, Tekući račun

Currency \* 941 RSD

Payer

2. Recipient

Recipients name \*

Recipient's account number \* Select bank -

Mode - Charge Reference No. \* 00

3. Payment

Amount \* RSD

Payment description code \* --- [Payment description codes](#)

Description: \*

Currency date \* 22.07.2019

Instant Payment

Send e-mail confirmation of transaction

\* mandatory fields

Check Cancel

## Payment Order

1. Choose the account from which you want to execute the payment, as well as the currency of the account.
2. Choose the bank in which the recipient's account is.  
Below, enter the remaining number of the account, **without spaces and dashes**.  
Choose the model 00 or 97 from the drop down menu, and below, enter the reference number, without spaces and dashes (if the account has the reference number)
3. Enter the desired amount for payment.  
Choose the payment code (if you are not sure, there is **Payment description code**.  
Enter the short description of your transaction. Select **instant payment** option if you want your transaction to be realized within a few seconds.  
Click on "Check", and sign the transaction at the following screen.

# Transaction Signing & Creating List of Predefined Payment Recipients

The screenshot shows a NetBanking interface for creating a National Payment Order in Serbian dinars. The form includes fields for Payer (IME PREZIME), Recipient (TELEKOM D.O.O.), and Payment (Amount: 100.00 RSD, Description: Plaćanje računa). Below the form, there is a section for Transaction signing, which includes a challenge (TAN row: 0, TAN column: N1) and a response field. A red '1.' is placed next to the Response field. The interface also includes a sidebar with navigation options like Payments, Templates, and Automated payments.

Transaction signing is an additional security layer.  
During transaction signing, application will offer the user to add account number to the List of predefined payment recipients.  
By adding the account number to the List of predefined recipients, the user no longer has to sign payment orders for the specific receiver.

Transaction signing

1. Challenge TAN row: 0  
TAN column: N1  
Response

Confirm Cancel

Instruction for transaction signing via TAN table  
Enter the corresponding row and column number from TAN table to the field "Response".

1.

If you are logged in to NetBanking by TAN card, after completing the order, it is necessary to enter the adequate number from the TAN card (row and column) in the field **Response**. Click on Confirm to execute the transaction

2.

In the following step, you can add the stated recipient to the list of predefined payment recipients. By adding the account to the list, you will no longer have to sign the orders for the stated recipient.

2.

netbanking.erstebank.rs says

By adding this account number to the list of Predefined accounts you will not be required to authorize future transactions.

OK

Cancel

# mToken Transaction Signing

Transaction signing is an additional security layer.  
During transaction signing, application will offer the user to add account number to the List of predefined payment recipients.  
By adding the account number to the List of predefined recipients, the user no longer has to sign payment orders for the specific receiver.

Transaction signing

**2.** Challenge 123456

Response

**3.**

Confirm

Cancel

## Instructions for mToken Transaction Signing

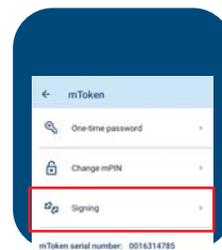
**1.** On the login page choose mToken



**2.** Enter your mPIN and confirm



**3.** Choose "Signing" option



**4.** Enter the number displayed on NetBanking to the field "Challenge" and generate the response



**5.** Enter the number displayed in the field "Response" to the NetBanking and sign the transaction



**1.** If you logged in to NetBanking by mToken, it is necessary to choose the option mToken within the mBanking app and to enter the mPin.

**2.** Choose the option Signing, and in the field Inquiry, re-enter the number given at the NetBanking account. After that, click on "Generate response".

**3.** Enter the number given in the Response field in NetBanking and confirm the transaction.

**4.** By adding the account to the list, you will no longer have to sign the orders for the stated recipient.

netbanking.erstebank.rs says

By adding this account number to the list of Predefined accounts you will not be required to authorize future transactions.

OK

Cancel

# Purchase and Sales of Foreign Currency

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Payments

- Transfer between accounts
- Payment order
- Purchase and sale of foreign currency**
- FX order

Templates

- Transfer between accounts
- Payment orders
- FX orders

List of predefined payment recipients

- List of recipients

Automated payments

- Standing orders
- Direct debit

**Purchase and sale of foreign currency**

user IME PREZIME

**1. Payer**

Charge to account \* Select account

Currency 941 RSD

**2. Recipient**

In benefit of own account \* Select account

Currency 941 RSD

**3. Payment**

Amount \* RSD

Purpose of transaction \*

Date of transaction \* 20.06.2018

Send e-mail confirmation of transaction

\* mandatory fields

Check Cancel

1.

Choose the account (RSD or FX), depending on whether you want to buy or sell FX. In the list of currencies, choose RSD or other offered foreign currency.

2.

Choose the account (RSD or FX) and the currency, depending on whether you want to buy or sell FX.

3.

Enter the desired amount, payment purpose and choose the date of execution. Click on "Check" and then on "Confirm" at the following screen.

# Templates and standing orders

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Payments

- Transfer between accounts
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Templates

- Transfer between accounts
- Payment orders
- FX orders

List of predefined payment recipients

- List of recipients

Automated payments

- Standing orders
- Direct debit

National payment order templates

user SLOBODAN CVETKOVIĆ

2. Create a new template

Template filter:

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

MTS	TELEKOM SRBIJA A.D. BEOGRAD, TAKOVSKA 2, BEOGRAD (, 310-1183	edit   transactions
Telenor	TELENOR BANKA AD BEOGRAD (NOVI BEOGRAD), 115-38164979349793	edit   transactions

1.

Use **templates** for a simpler payment of bills that are repeated on monthly level. By the click on **"Payment orders"**, you will see the list of all your templates.

2.

The new template can be created by the click on **"Create a new template"**.

3.

You can create standing orders for the transfer of funds from the account at Erste Bank to the required account.

# Overview of payments

ERSTE Bank

Srpski

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4. Payment orders

- ▶ Announced
- ▶ Completed
- ▶ Non-completed
- ▶ Canceled

Foreign exchange orders

- ▶ Announced
- ▶ Pending transactions
- ▶ Completed
- ▶ Non-completed
- ▶ Canceled

Automated payments

- ▶ Standing orders
- ▶ Direct debit

3. Storno naloga

- ▶ Cancellation of payment orders

Payment orders - completed

user IME PREZIME

▶ Search

Payer's account number		Description of transaction	Charge to		In benefit of		Amount in RSD	Receipt
Date of entry	Date of execution		Curr.	Amount	Curr.	Amount		
3200000000		IME PREZIME						
08.02.2010.	08.02.2010.	340-5103000000 45-1300	941	3,00	941	3,00	0,00	
		National payment	Usluge po spec.m					
3200000000		IME PREZIME						
08.02.2010.	08.02.2010.	340-5103000000 45-1300	941	3,00	941	3,00	0,00	
		National payment	Usluge po spec.m					
TOTAL							0,00	

3. In case of error, you can **cancel** RSD and FX orders.

1.

By clicking on "Confirmation Preview", you will see the overview of the executed payment in the form of the payment slip.

2.

You can receive the confirmation in form of an e-mail, to the stated e-mail address.

4.

On the left-hand side, you can see the statuses of all orders.

# Savings

NetBanking DEMO

Balance Payments Overview of payments Savings Finance management Credit products Services

Deposits

- Balance of deposits
- 1. Deposit order

Deposit order overview

- Announced
- Completed
- Non-completed
- Canceled

Deposit order

user IME PREZIME

Charge to account \* 3200000000, Tekući račun 2.

Currency \* 941 RSD

Type of deposit \*

- 3. Standard savings  
Term deposits with a one-time payment. Upon expiration of the deposit, the invested funds and associated interest are payed out.  
The minimal period of deposit is 1 month and 1 day for RSD, or 3 months and 1 day for other currencies, with the minimal initial deposit being 10.000 RSD or 100 units for the currencies EUR and USD.
- Active savings with premium on interest  
Term deposits with the possibility of subsequent payments. Upon expiration of the deposit, the invested funds and the relevant interest and premium on interest will be payed out.  
The minimal period of deposit is 6 months and 1 day, while maximum period is 60 months. There is no minimum initial deposit.
- 3. Savings 30+  
Term deposits with the possibility of paying out up to 30% of deposit, during the savings period. It is possible up to 6 successive payments totaling up to 30% of the initial deposit amount, the minimum amount of 5% of the initially deposited. When withdrawing portion of deposit, interest is charged on the outstanding amount, the maturity of the deposit.  
The minimum deposit limit is 3 months and 1 day, while maximum is 36month. The minimal initial deposit is 100.000.00 RSD or 1.000 EUR.
- Annuity savings  
Term deposits where the interest is paid periodically on account at the beginning of each calendar period whose duration is determined by the interval of interest payment. Interval interest payment can be monthly, quarterly, semi-annual or annual.  
Invested funds shall be paid by the end of term.  
Minimum duration for this type of term period is 2 months and 1 day, with the minimum deposit amount of 10.000.00 RSD and 100 units for the currencies EUR and USD.

Type of deposit \* In RSD

Amount \* RSD

enter period of deposit 12 months 1 days

Period of deposit \* or

enter the end date of the deposit: 21.06.2019

Upon expiration of the deposit \*

- 4. funds back to the account from which they are deposited
- automatically extend the terms of the applicable deposit at the expiration of the contract

Date of transaction \* 20.06.2018

4.

The term of depositing can be defined by the number of months and days and final day of term. Upon the expiry of the term, the funds can be deposited again or returned to the account. Finally, you should define the date of the beginning of the term.

1.

At the Savings page, you can see the deposit and term deposit balances. In order to make an agreement on savings, click on **Savings Application**.

2.

It is necessary to define the account from which you want to make term deposit, as well as currency (RSD).

3.

In the following step, choose the type of term - Standard, Active or Annuity Savings. After that, choose the currency you want, as well as the desired amount.

# Credit Products

The screenshot displays the ERSTE Bank NetBanking DEMO interface. At the top, the ERSTE Bank logo is on the left, and navigation links for Srpski, Help, Settings, Transaction status, Cancellation, Tools, Fees, and Log off are on the right. Below this is a main navigation bar with tabs for Balance, Payments, Overview of payments, Savings, Finance management, Credit products (highlighted), and Services. On the left side, a 'Credit products' sidebar lists: Cash loan, Overdraft, Credit cards, and Application overview. The main content area is titled 'Loan products overview' and shows the user 'IME PREZIME'. It lists three loan products that can be arranged: Cash loan, Overdraft, and Credit cards. Each product has a small image and a list of actions: 'New application', 'Application overview', and 'More information'.

1.

At the Credit Products page, you can apply for cash loan, overdraft as well as credit card.

2.

You will send the documentation electronically, and the whole approval process is executed online. Only one visit to the bank is necessary, on the day of the product activation, for the purpose of signing the agreement.

# Services

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Services

- Erste mBanking
- NovoMob (SMS)

Cheques

- Issued cheques
- Used cheques

Keep the change

- New service
- Existing services

Services overview

user IME PREZIME

Services you can activate 1.

Keep the change

- Information about Keep the change service
- Keep the change activation

Open services

mBanking

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

NovoMob (SMS)

- Information about NovoMob (SMS) service
- Detailed fees
- Change NovoMob (SMS) service

1. You can agree **Keep the Change savings, mBanking and NovoMob (SMS) service**, and find more detailed information on these services.

2. In case you want to contact the bank, you can do that by clicking on the icon (in **the upper right corner**) of the "envelope" , and to print each page by clicking on the "printer" icon .

3. By clicking on "Info" (in the upper right corner), you can get the additional information on the respective product or service.



 Erste Banka

   Erste Banka Srbija

Erste phone: 0800 201 201, 060 48 48 000

[www.erstebank.rs](http://www.erstebank.rs)

**ERSTE**   
Bank