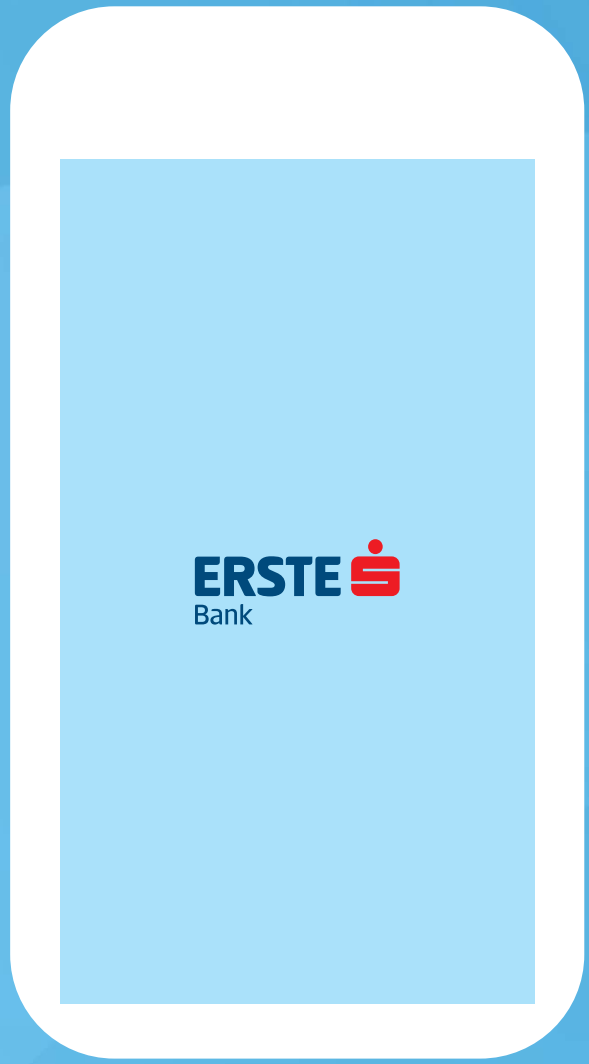
mBanking

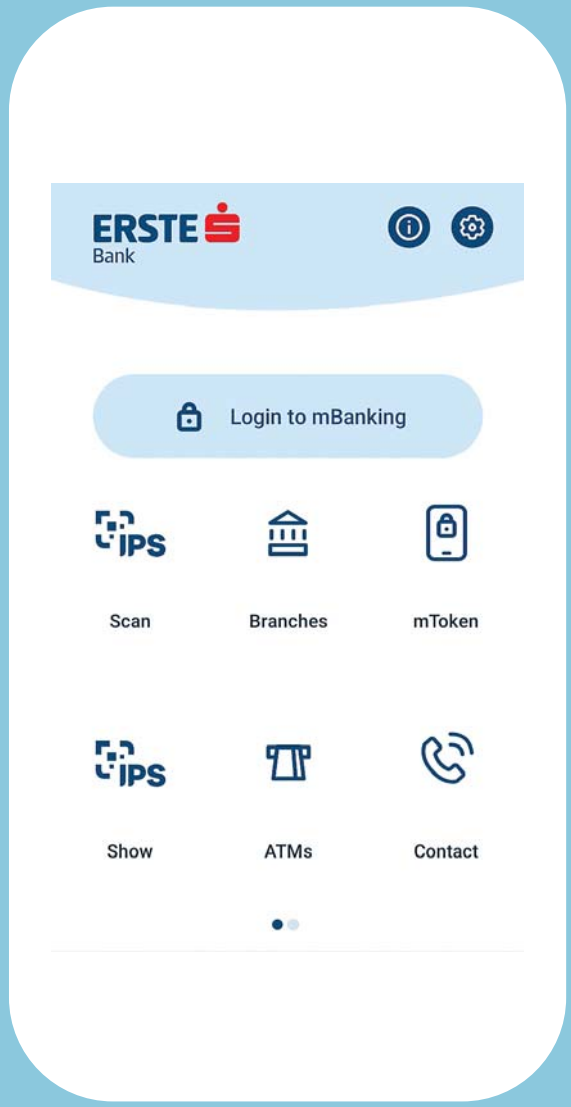
Install the mBanking app on your smart phone and manage your finances on the go.

ERSTE Bank



Download the free apps from:

GET IT ON Google play ili Available on the App Store

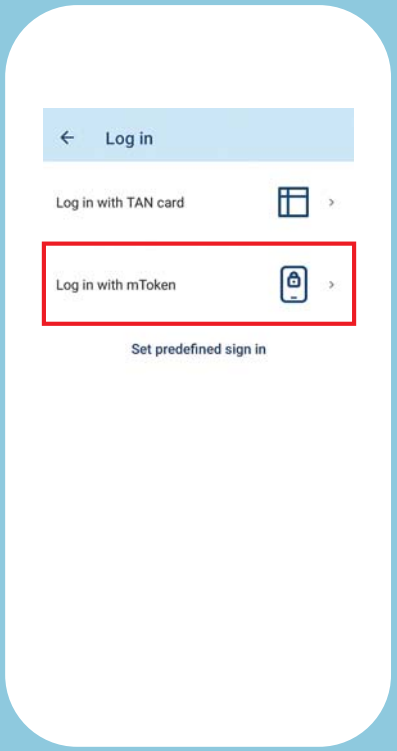


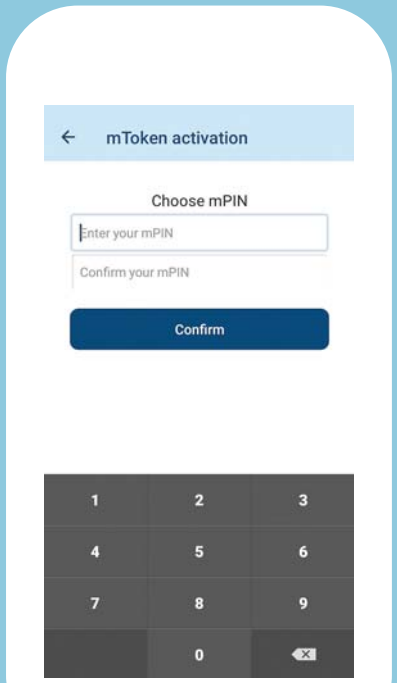
Before logging in to mBanking, there are:

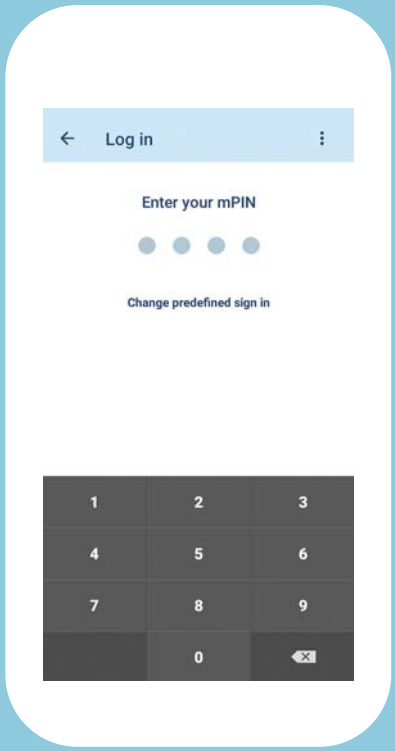
- General information on mBanking and the Bank
- „Settings“ option to adjust the application language, login modes and system sounds.
- Locations of the closest **branch and ATM (with contact data and navigation)**
- **mToken** (for alternative login to the e-banking)
- **Currency list and calculator** of informative nature
- In **“Demo mBanking”**, you can try all functionalities, without logging in
- You can **contact** the Bank via telephone number of user support and info telephone, as well as by sending an e-mail

Login to mBanking

Log in with mToken

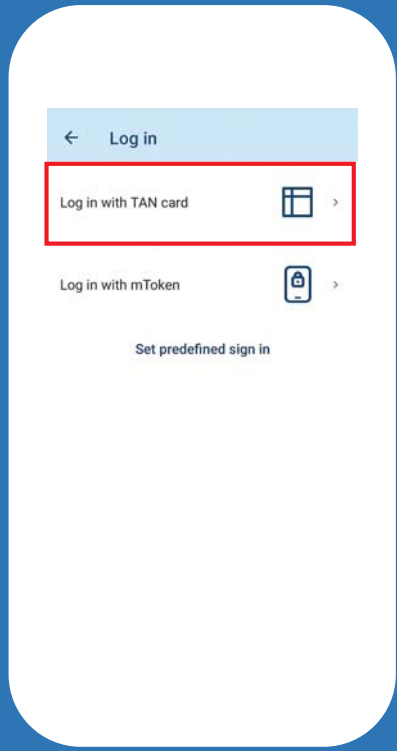


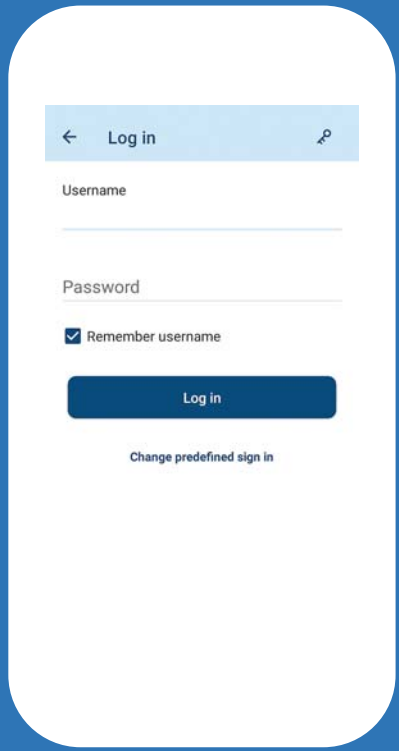




For a simpler login to mBanking, activate your mToken free of charge and login to mBanking by a **four-figure mPIN** of your choice.

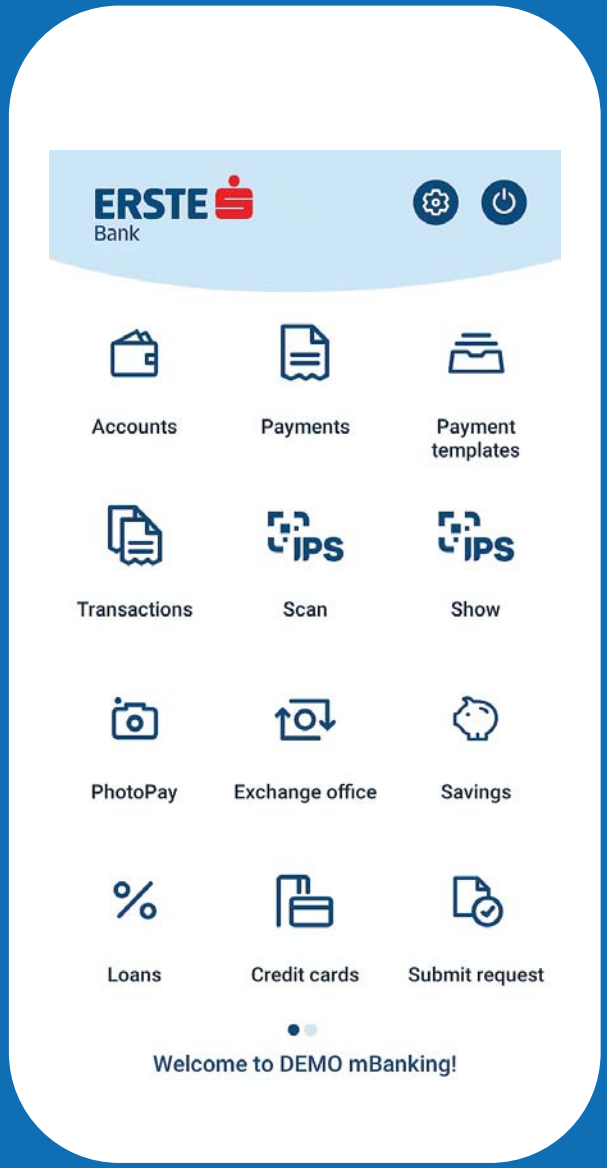
Log in with TAN card

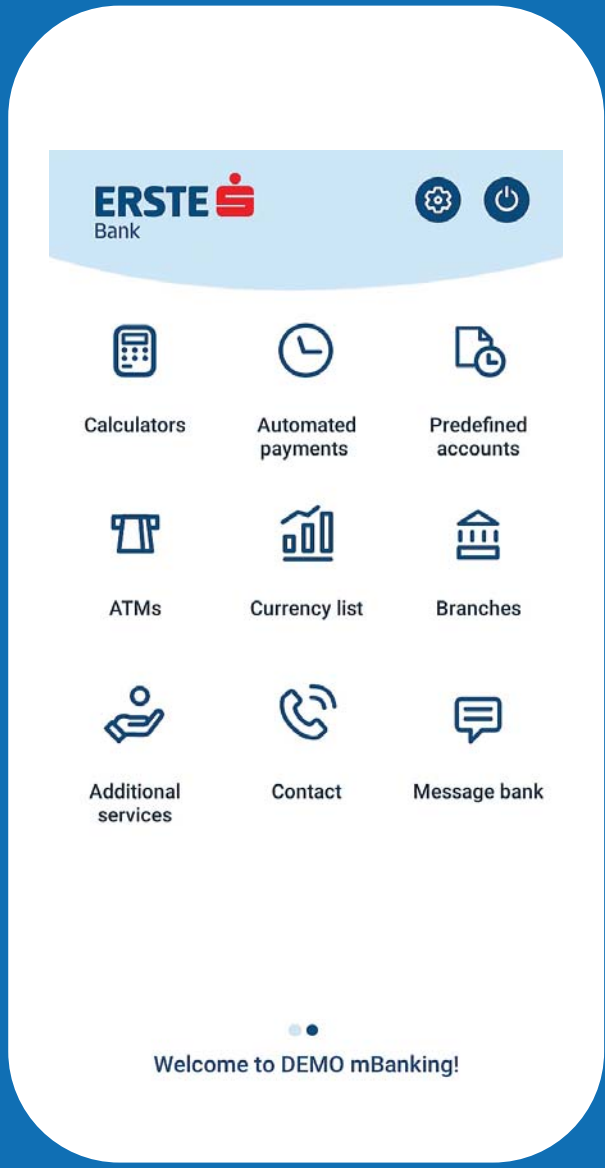




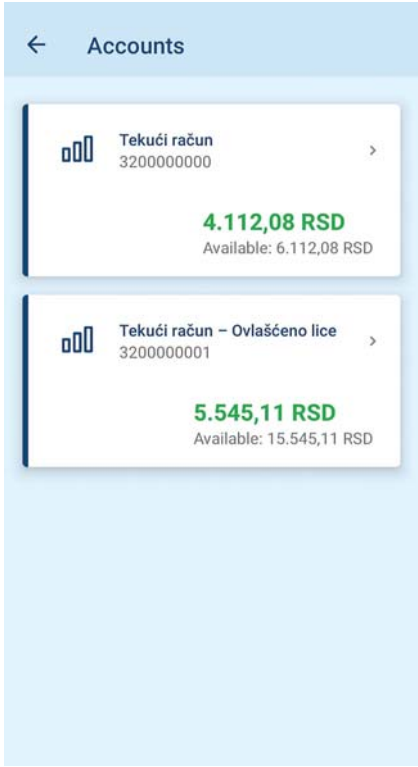
Enter user name (**IN CAPITAL**) and password. In the following step, enter the required field from the TAN card (**row and column**).

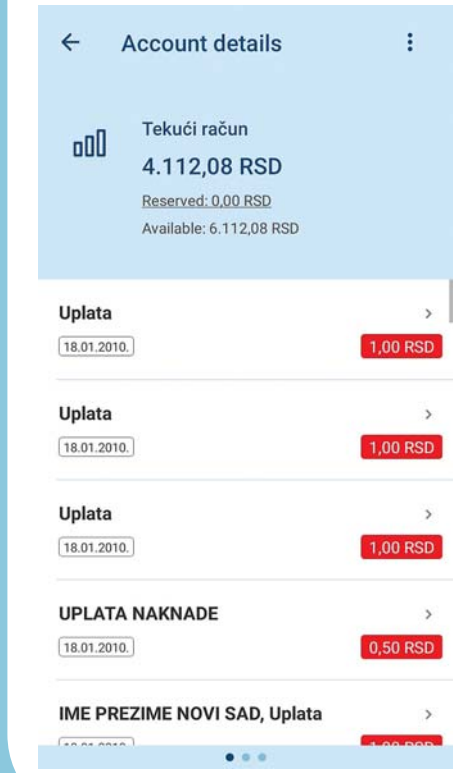
Welcome to the mBanking app!

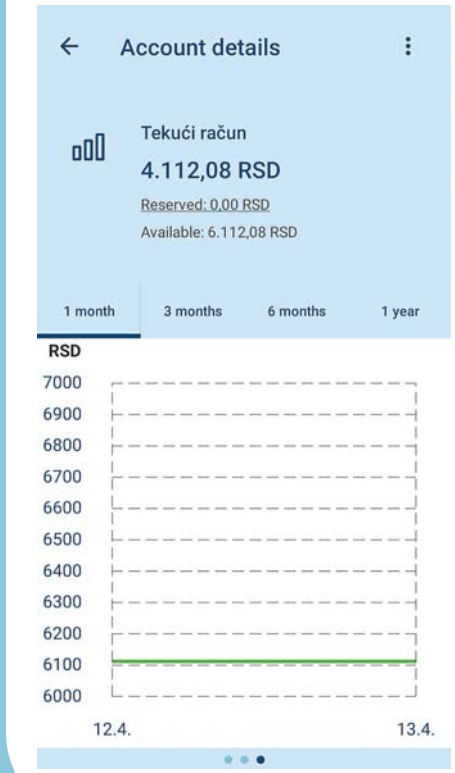




Accounts

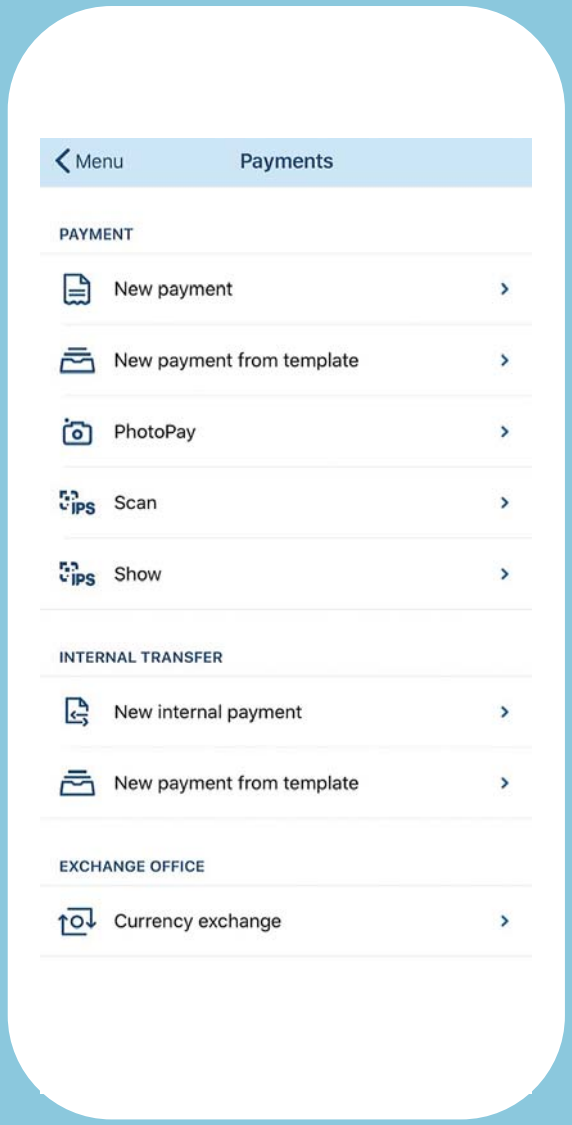






Within the option **"Accounts"**, you will see **all accounts** you have at Erste Bank. By selecting an account, you will see **the turnover chart**, list of transactions as well as the basic information on the account.

Payments



By the option “Payments”, you can use:

New payment - paying accounts and transfer to private individuals outside Erste Bank and use the instant payment option to realize transactions in a few seconds.

New internal payment - transferring the funds to personal accounts and accounts of private individuals within the Bank.

New payment from template - for payment from previously created samples.

PhotoPay - Automatically fill out payment orders by taking photo of payment order.

IPS Scan & IPS Show – paying bills at a point of sale or website by scanning or displaying an IPS QR code and paying monthly bills by scanning an IPS QR code on a monthly bill.

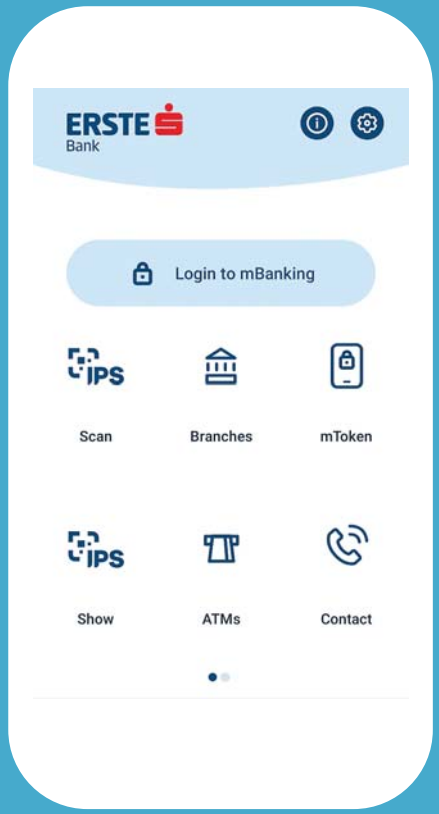
Currency exchange - FX currency sales and purchase

Payment by scanning IPS QR code by the customer on the merchant's POS terminal or web site

1

Notify merchant at the point of sale that you want to make payment by scanning IPS QR code. In case of on-line purchase, select IPS QR code as the method of payment.

Start your mBanking application, and on the initial screen select option "IPS scan".

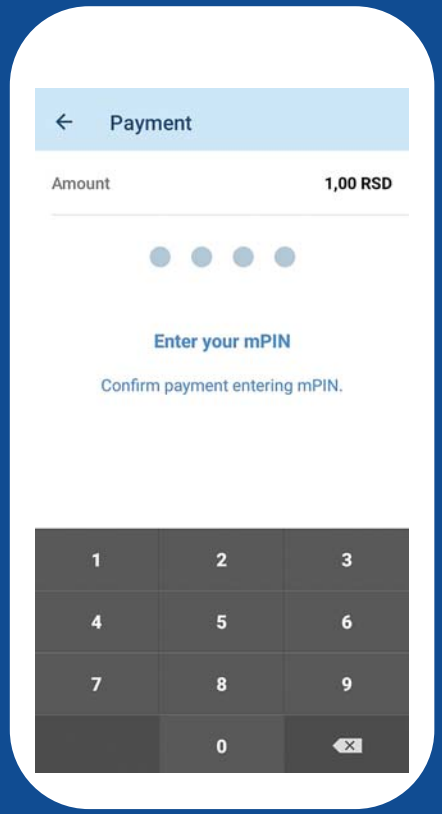


2

Merchant will input the amount of bill for purchased goods in POS terminal and show IPS QR on its screen. In case of on-line purchase, IPS QR code will be shown on respective web page.
Scan the IPS QR code on POS or website using the "IPS scan" option.

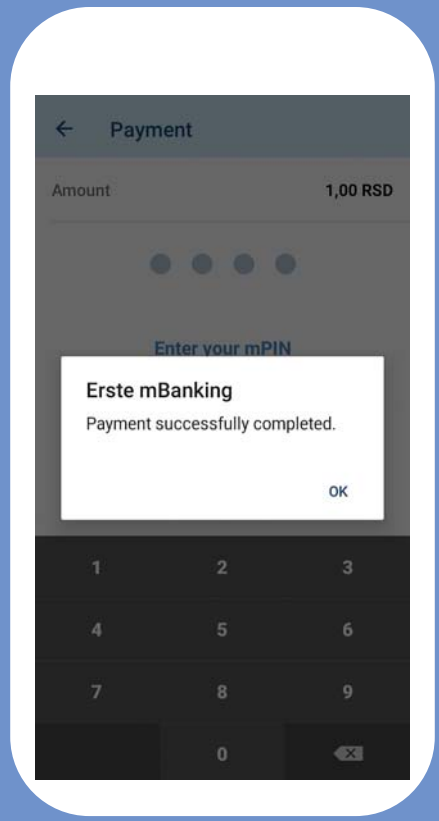
3

Check the amount for payment and enter mPIN to confirm payment.



4

You will receive the message on successful payment.

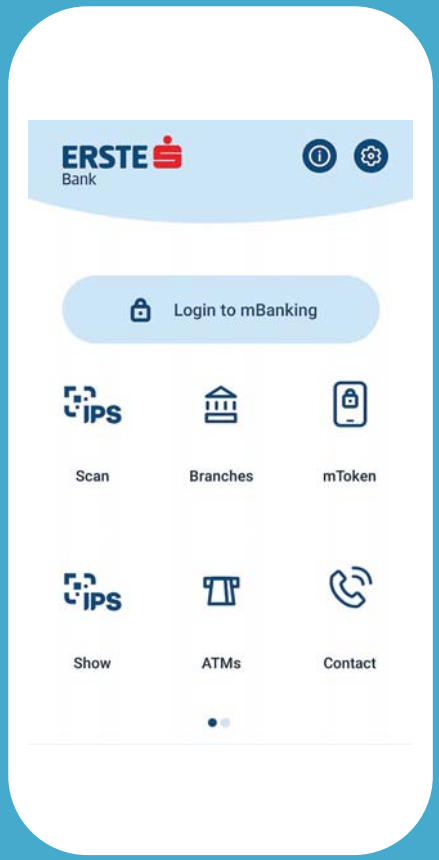


Payment by showing IPS QR code by the customer at point of sale

1

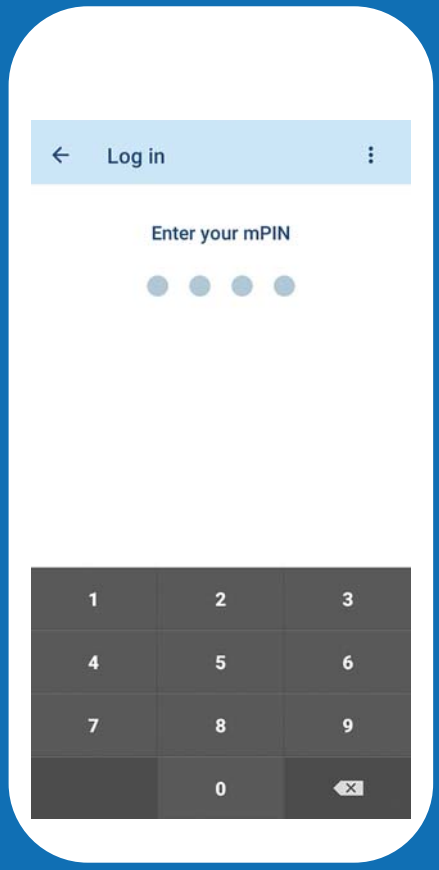
Notify the merchant at the point of sale that you want to make payment by showing IPS QR code on your mobile device.

Start your mBanking application, and on the initial screen select option "IPS show".



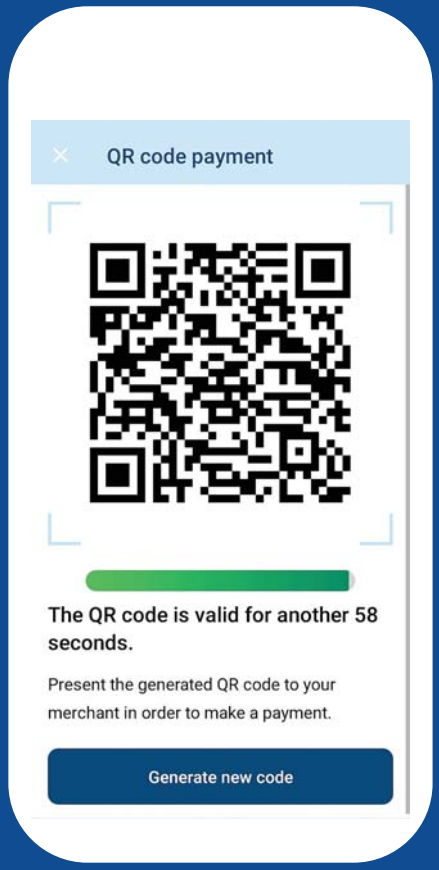
2

Enter your mPIN.



3

The IPS QR payment code will be displayed on the screen.
The displayed IPS QR code is valid for 60 seconds.



4

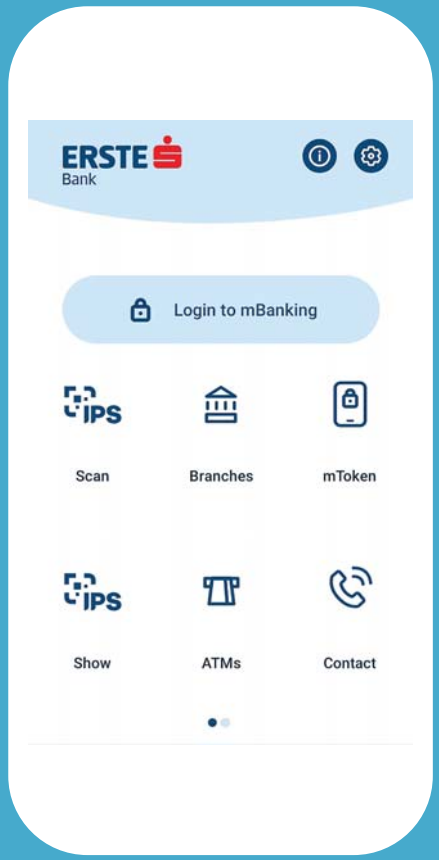
Show IPS QR code to the merchant and point it towards scanning device to make payment.

Payment of monthly bills by scanning IPS QR code on bills

1

Pay your monthly bills in a few seconds by scanning the IPS QR code displayed on bills.

Start your mBanking application, and on the initial screen select option "IPS scan".

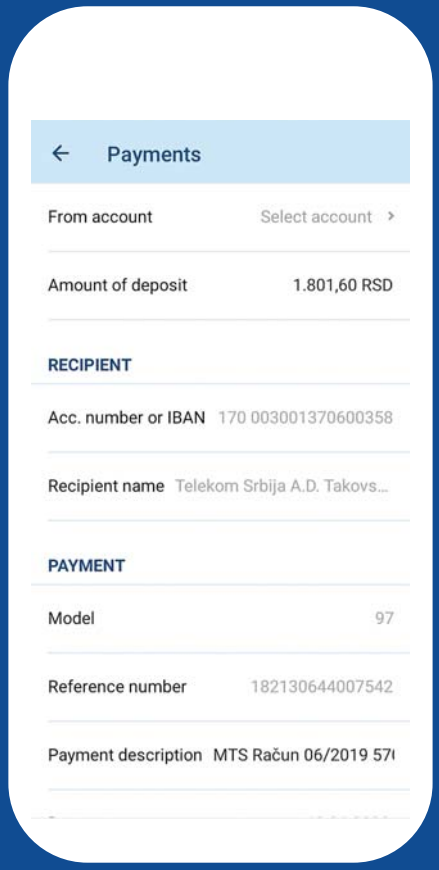


2

Scan the IPS QR code displayed on your monthly bill using the "IPS Scan" option. You can scan the IPS QR code on both print and electronic bills.

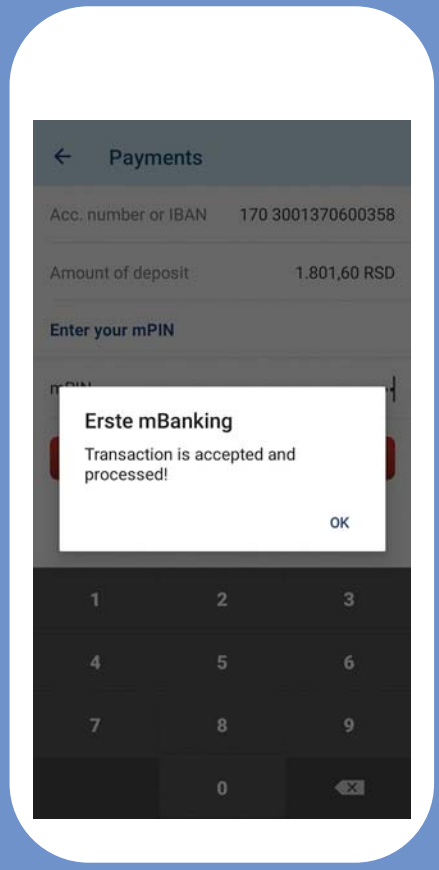
3

Check the information on your auto-populated payment order and enter mPIN to confirm payment.



4

You will receive the message for successful payment.



PhotoPay

PhotoPay service enables you to make a payment without need to manually input the data from the payment slip. The payment is done in three simple steps: take a photo of payment slip using your mobile phone, check all the information on your auto-populated payment order, if necessary, modify the data, and confirm payment with mPIN or number from the appropriate field in the TAN card.

Place the payment slip on the flat surface and steadily hold the phone over the slip.

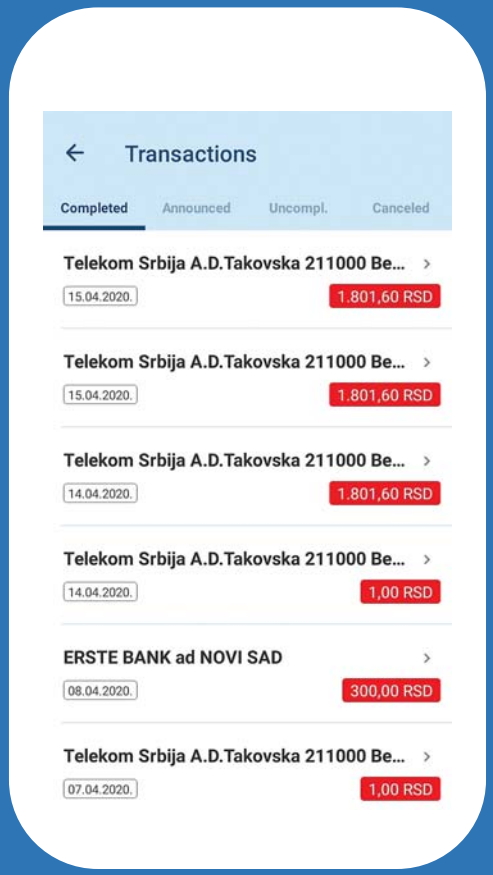
Precise positioning of the slip in the screen box improves results - do not hold the phone too far from the slip.

E payment slip should not be positioned at an angle and should be well lit.

Payment templates

Use the templates for **simpler payment** of bills that are repeated on monthly level. By the click on **"Payment order"**, you will see the list of all your templates. You can create a new template by the click on +.

Transactions



This option provides you with the overview of all your payments. Tere are 4 views available:

1. Completed
2. Announced
3. Uncompleted
4. Canceled.

Other functionalities

Submit request

To apply for cash credit, Master Card credit card and overdraft.

Exchange office

For the purchase, sales and conversion of FX.

Loans

For the insight in all accounts, turnover at the account and overview of loan details.

Credit cards

For the insight in all active credit cards, turnover at the account and detail overview.

Savings

For term deposition from an account, without visiting the branch.

Standing Orders

For creation of standing orders and contractual standing orders.

Erste Banka Srbija

Erste Bank Serbia

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