

mBank@Net com User Manual



CONTENTS

1.	Requirements for using mBank@Net com 3
2.	Installing and activating mBank@Net com3
3.	mBank@Net com features5
3.1.	Password for login7
3.2.	Password for authorization7
3.3.	Accounts8
3.4.	Payments9
3.4.	1. New payment
3.4.	2. Photo payment10
3.4.	3. Templates11
3.4.	4. Remote signing11
3.5.	E-invoices12
3.6.	Deposits13
3.7.	Loans14
3.8.	Cards and card accounts15
3.8.	1. Block and unblock charge cards16
3.9.	Exchange rates and currency exchange16
3.10). Branch office and ATM search17
3.11	. Communication centre18
3.11	.1. New message19
3.12	2. Contact details
3.13	8. Your relationship manager20
3.14	L Settings
3.14	1.1. Change language
3.14	.2. Change PIN
3.14	I.3. Fingerprint
3.14	.4. Push notifications
3.14	I.5. Username



1. Requirements for using mBank@Net com

The following requirements need to be met to use the mobile bank mBank@Net com:

- Active business account with OTP bank,
- Smart mobile device (running operating system Android 8.0 or higher or iOS 14.0 or higher), and
- Internet connection.

If you are already a registered user of the online bank Poslovni Bank@Net, you cannot actively use any other corporate banking digital channel at the same time, i.e. either eBank@Net com, Bank@Net com, and/or mBank@Net com.

2. Installing and activating mBank@Net com

The mobile app mBank@Net com is available from the following online app stores:

• Google Play for mobile devices running operating system Android 8.0 and higher,



• App Store for mobile devices running operating system iOS 14.0 and higher.



- 1. Download your new mobile app mBank@Net com to your mobile device.
- 2. Next, activate the mobile token by using the **activation code** that the Bank sent to your email and the **registration number** you received on the "Mobile token application" form:



Token provision	
REGISTRATION DATA Registration ID 5990212945 Activation code 262567 Activation code 262567 Activation code 262567 Activation code 262007 Activation code 26207 Activation code Activation code 26207 Activation code 26207 Activation code 26207 Activation code 26207 Activation code 26207 Activation code 26207 Activation code 26207 Activation code 26207 Activ	e find the "Activation code" for activating your mobile token, which will allow you to ake Net com mobile bank and Bank@Net com online bank. Ide: 588420 [lust use for first activation. It is valid for 30 days from the receipt of this is a seps: mBank@Net com application from Google Play or Apple Store (if you haven't installed nBank@net com application and enter above activation code; inter the registration number ("registracijska številka") in Application document that was y your relationship manager for ordering / canceling a mobile token for mBank@Net com Net com; al step, set a six-digit PIN to access the mobile application. If be able to access mBank@Net com mobile bank and Bank@Net com online bank. te was sent automatically, so please do not reply to it. In case of guestions, you can write kanet@otpbanka.si. seards; int on code is valid for the mobile token number: 2098981 (the token number is listed on the for ordering / canceling a mobile token for mBank@Net com and / or Bank@Net com.
© otp banka	APPLICATION FOR ORDER/CANCELLATION OF MOBILE TOKEN FOR THE mBANK@NET COM AND BANK@NET COM
Welcome	Indicate Order of mobile token Cancellation of mobile token Replacement of mobile token
	User data (legal entity, holder of private activity, civil-law entity) Business name: Registered office: Town and postcode:
Enter your username Enter login password from mBank@Net com	2. Data on mobile token recipient First name: Surname: Tax number: Email address for receiving activation code: Mobile number:
Forgot your username? Help for PRO SKB NET users	Registration number:* 5990212945 Username:* 19066 Mobile token number:* 2091510 "to be completed by the bank
Slovenččina English	3. Declaration

After activating your mobile token, you will need to set a PIN to enter the mobile app mBank@Net com that you will use whenever you wish to login to the mobile bank or wish to generate one time password for login to the online bank. Please consider the following rules:





- The PIN cannot be simple (e.g. 123456 or 111111),
- The PIN cannot be readable from both sides (e.g. 123321),
- The PIN cannot contain consecutive numbers (e.g. 123456).

After you have successfully completed the mobile token activation process, you can use the PIN you have set by following the above-noted process to log into the app.

3. mBank@Net com features

mBank@Net com is a mobile app that provides:

- Convenient banking: on your mobile phone or tablet, anytime, anywhere,
- Greater mobility: keep an overview of your business finance from your office or home, review and sign orders created by other authorized users in Bank@Net com and/or eBank@Net com,
- A high level of security: access through a secure system.

You can use mBank@Net com on your mobile phone or tablet. The app is available in Slovenian and English.

Overview of features of mobile bank mBank@Net com:

😉 otpbanka







3.1. Password for login

The Password login feature is used to generate a one-time password to enter the online bank Bank@Net com.

ComBank@Net.com	00	C Login password	C Login password	© otp banka
Enter mobile banking	`		(5)	Welcome
Login password Password for authorization	Business network			
Contact us Foreign exchange	Demo	Login password Enter PIN		Enter your username
		1 2 3		Enter login password from mBank@Net.com LOGIN
		By clicking on Login password button for registration, a window for extering the Plu number (or	The application then displays a one- time password for logging into the Bank @Net com online bank. To create a	On the entry page of the Bank@Net com online bank, enter the one-time password you received from the mBank@Net com
		biometrics) opens.	new password, repeat the process.	mobile bank in the field marked above.

3.2. Password to sign

If you access the online bank Bank@Net com by using a mobile token, you can also use the mobile token to sign payment orders in the online bank.

When you wish to sign a payment order in the online bank Bank@Net com, you will receive a code that, once you have entered your PIN, you will need to enter into the mobile bank mBank@Net com. This will create a one-time password that you need to enter into the online bank Bank@Net com and thereby sign the payment order:



		Mobile bank
Mobile bank	Online bank	← Password for authorization
😮 otpbanka 🛛 🗿 🧿		Code from Bank@Net com
Cover models banking	AUTHORIZATION REQUIRED	Password for authorization Mot One time password 0.639.42
Login pasaword Contact us Contact us Co	INSTRUCTIONS 1. Open mobile application mBank@Net com 2. Select password for authorization 3. Retype CODE from below and press NEXT 4. Retype generated password into ONE TIME PASSWORD CODE 369846 ONE TIME PASSWORD	field below
	CA	NCEL CONFIRM DET
		EXIT

3.3. Accounts

The accounts overview screen shows the provisional balance in all available currencies on all the accounts <u>you are authorized to use.</u>



Selecting an account will open the options to see transactions or details.

Clicking the option 'Transactions' will open the transactions page, split into pending transactions (Awaiting Room), completed transactions (Booked), and rejected or cancelled transactions (Rejected/Cancelled). Clicking the icon in the top right corner will open the option to set filters (time period, transaction type, status, amount, currency, recipient, etc.).



118 - Thu 9 No <	0	Accounts	ad 🌩 62% 🔳)
URRENT AC	COUNTS		
€0	TEST COMPANY D.1 SI56 0483 5000 1144 851 Current balance 2.916.655,59 ευκ 0,00 cap 0,00 uso	5.	. 8

13:19 Thu 9 Nov		at 🗢 62% 📼
TEST COMPANY D.D. SI56 0400 1004 9676 502		
AWAITING	BOOKED	REJECTED / CANCELLED
25.10.2023 TESTNI PLACNIK		117,50 EUR Sinterim
25.10.2023 Nova KBM d.d.		4.281,42 BGN Booked
25.10.2023 Nova KBM d.d.		200.120,00 USD Booked
25.10.2023 Nova KBM d.d.		2.200,00 GBP Booked
25.10.2023 Nova KBM d.d.		2.790,00 CHF Booked
25.10.2023 TEST COMPANY D.D.		100,00 EUR Booked
25.10.2023 TEST COMPANY D.D.		100,00 EUR Booked
25.10.2023 Nova KBM d.d.		36.171.854,70 EUR Booked
23.10.2023 Nova KBM D.D.		27.000,00 EUR
23.10.2023 Blue COMPANY D.D.		48,12 EUR Sinterim
19.10.2023 Green COMPANY D.D.		45,50 EUR Booked
17.10.2023 Yellow COMPANY D.D.		1.500,00 EUR Sooked

3.4. Payments

3.4.1. New payment

Entering the New payment feature will open the page with the available list of payment orders.

0	Ľ	mBank@Net.com	Eì	Q	33-16 Thu 3 Nov Select payment UPNSEPA payment Foreign SEPA payment	Use this functionality to prepare a domestic payment order with some pre-filled fields.
	Remote signing	New Payment	Photo payment			Use this functionality to prepare a cross-border payment with some pre- filled fields.
	E-Invoices	Deposits	Loans			

Clicking UPN/SEPA PAYMENT will open the landing page with details about the payer, recipient, etc., where you need to complete all the required fields.



1:20 Thu 9 Nov		st il ♥ 62% I		3-22 Thu 9 Nov
<	UPN SEPA			<
Prepare		1 2 3		Authorize
PAY FROM		0		PAY FROM
SI56 0400 1004 9676	B 502	~		TEST COMPANY D.D.
PAY TO		Check account Partners		PAY TO
Credit account				Credit account
Creditor name				SI56 0400 1004 914 Creditor name ADA
Creditor address				Creditor address ADA
Creditor city				Creditor city LJUBLJANA
Slovenia		~		Creditor country Slovenia
PAYMENT DATA				
Amount				Amount
		EUR		22,00
Value date 09.11.2023		m		Value date
Creditor reference				Craffler reference
SI V	×			SI 00
Purpose of transfer				
CMDT – Payment of	f commodities	~		EDIT
13:22 Thu 9 Nov	UPN SEPA	ad) 🌩 6115 🔳 🕬		13-23 Thu 9 Nov
				Successfully sent
				DAY EDOM
				DARS D.D. CELJE
(400 1004 9676 502
	After clicking on the PAY	' button, a win	ido	idow
	for entering the PIN nun	iber opens, w	Ith	ith Car
	which you sign the payn	ient order.		name
				ROK
				Creditor address
			(After successfully s in the last, third ste additional options:
	Authorization			new payment (a n
	Enter PIN or use biometrics			opens), you can sa
				order as a templat
				next time, or you ca
1	2	3		sent order (cancella
4	5	6		successful if it is no
			1	the bank).
7	8	9	1	
7	8	9		Autor - Raumant of commodities

3.4.2. Photo payment

Entering the feature **Photo payment** will turn on the camera on your mobile device.

Point your camera towards the QR code or the left hand side of the universal payment order (UPN) and keep focusing until the frame on the screen turns green and all the data have been transferred to the payment order in the mobile bank.





3.4.3. Templates

Entering the feature **Templates** will open the list of available templates that you saved when sending payments to the Bank.

Clicking on a template will open the range of options: Pay from template, Edit, and Delete.



3.4.4. Remote signing

Entering this feature will open the page with available lists of batches pending signature.

Move through the tabs to switch between standard batches (BATCHES), direct debit batches (SDD), or bulk payment batches (BP).

Clicking a batch on the list will open the range of available options given the status of the selected batch. You can recall the select option screen on the batch details overview screen by using the slider (bottom right).





3.5. E-invoices

The mobile bank also allows you to review all the E-invoices you have received, which can also be paid using the mobile bank. The feature to issue E-invoices is not available in the mobile bank.

0		mBank@Net com		ባ	<	E-Invoices	∇
	E.	ß			TEST COMPANY D.D. SI56 0400 1004 9676 502		~
		Ľ⊕			RECEIVED	COMPLETED	
	Remote signing	New Payment	Photo payment		15.05.2022		9,76 EUR For payment
	Ð	≡	Ģ		20.04.2022		0,00 EUR Other
	Templates	Archive	Accounts		14.05.2022		9,76 EUR For payment
		<u>e</u>			31.05.2022		251,00 EUR For payment
	E-Invoices	Deposits	Loans		14.03.2022		1.581,12 EUR For payment
					14.04.2022		9,76 EUR For payment
					14.04.2022		1.581,12 EUR For payment
					02.03.2022		1.571,36 EUR For payment
					02.03.2022		9,76 EUR
					04.03.2022		1.571,36 EUR For payment
					04.03.2022		9,76 EUR For payment
					11.04.2022		9,76 For pa
					L		



TEST COMPANY 0 SI56 0400 1004 94	D.D. 576 502		~
	RECEIVED		COMPLETED
	9,76 EUR	DETAILS	PAY
20.04 2022			0,00 EUR Other
14.05.2022			9,76 EUR For payment
31.05.2022			251,00 EUR For payment
14.03.2022			1.581,12 EUR For payment
14.04.2022			9,76 EUR For payment
14.04.2022			1.581,12 EUR For payment
02.03.2022			1.571,36 EUR For payment
02.03.2022			9,76 EUR For payment
04.03.2022			1.571,36 EUR For payment
04.03.2022			9,76 EUR
11.04.2022			9,76 For pa

3.6. Deposits

Entering the Deposits feature will open the page with the available list of active deposits you keep with the Bank.





13:36 Thu 9 Nov	at 🗢 58% 🔳)
	Deposit details
DEPOSIT INFO	
Nickname: Term deposit	CHANGE NICKNAME
Contract number 11008674	
Account holder TEST COMPANY D.D.	
Category Term deposit	
Commercial name KLASIČNI DEPOZITI PO - EUR - FO	You can change the name of the deposit by clicking CHANGE
Deposited amount 250.000,00 EUR	SYNONYM.
Interest rate 0,01000 %	
Duration 384 Days	
Contract date 21.03.2023	
Start date 21.03.2023	
End date 08.04.2024	
Payout account 04835-0001144851	
Automatic renewal No	
Interest payout	

3.7. Loans

Entering the Loans feature will open the page with the available list of active loans, guarantees, and overdrafts you keep with the Bank.





	at 🗢 58% 🔳
LOAN INFO	
Add to homepage	
Nickname	CHANGE NICKNAME
Krovni garancijski okvir	T
59100203	
Type	
Loan category	
Contract amount 2.500.000,00 EUR	You can change the name of the
Contract date 05.04.2022	SYNONYM.
End date 31.03.2029	
LOAN STATUS	
Status Active	

3.8. Cards and card accounts

Clicking the Cards or Card accounts feature will open a list that allows you to view transactions and details of respective cards or the entire card account.

No SIM 奈	13:53	80	6% 🔳	<		Cards	
8	mBank@N	et com	d	CARD ON 1	'HE ACCOUNT - 2400000062622993	3	
•				VISA	VISA – Maja Novak 459943 XXX XXX 3504 Limit balance 1,00 EUR Available balance 7,999,00 EUR		
Foreig	n Cards	Card account	its	VISA	VISA – Janez Novak 459943 XXX XXX 1177 ILOCKED Limit balance 1,00 Euk Available balance 5,729,00 Euk		
Communic cente	ation Contact u	Relationshi manager	p	>	D. TRANSACTIONS	DE TALS	
Busine) ss			VISA	VISA – Jože Novak 459943 XXX XXX 1665 LUmit balance 1,00 EUR Available balance 2,289,00 EUR	Î	2
netwo	r.			VISA	For each card a possible to revie details and tem the card.	and card acc ew transaction porarily bloc	ount, it is ons, k/unblock



<	Card Transa	ctions	∇
VISA – Ma 459943 XX	ja Novak KXXX 1965		
	AWAITING	ARCHIVE	
31.10.2023 STROŠEK S	SMS OBVEŠČANJA	•	1,00 EUR >
The overview of transactions is separated into a waiting room , where the transactions of the current period are visible, and an archive of transactions that have already been included in one of the completed statements of the card account.			

3.8.1. Block and unblock charge cards

You can temporarily block your charge card via the mobile bank and later unblock it at any time. You can unblock only blocked charged cards that you have temporarily blocked yourself using the online or mobile bank.

<	Cards	C Temporary card block
CARD ON THE AC	CCOUNT - 24000000626229936	If you suspect that your card has been stolen or misused, temporarily block it and call us on 080 17 70 from Monday to Friday between 8 am and 7 pm.
VISA	VISA - Maja Novak 49943 XXX XXX 3504 Limit balance 1,00 EUR Available balance 2999.00 EUR	Nickname VISA – Maja Novak Number 459943 XXX XXX 1965
VISA	VISA – Janez Novak 459943 XXX XXX 1177 ELOCKED Limit balance 1,00 EUR Available balance 5/28,00 EUR	Carlo Valia Uniti 09/2027 Holder Maja Novak Card type CHARGE
>		CHANGE STATUS
VISA	VISA – Jože Novak 459943 XXX XXX 1665 ELOCKED Limit balance 1,00 Eur Available balance 2,289,00 Eur	
VISA	VISA – Marija Novak 459943 XXX XXX 8372 BLOCKED	

3.9. Exchange rates and currency exchange

The Exchange rates menu shows the daily corporate exchange rates displaying indicative rates that are refreshed daily. The Currency exchange feature allows you to see an indicative



exchange of currencies based on the daily exchange rates available in the Exchange rates menu.

No SIM 穼	13:53	86% 🔳	K Foreign exchange	
0	mBank@Net c	om 🕛	Valid on day 09.11 2023. Bank exchange rates are approximate. During real exchanges, there is from the current market rates with special agreements.	
			Code Currency name	For 1 EUR get For 1 EUR pay
8 De			MUD Australian dollar	1,661100 1,677800
			BAM Bosnia and Herzegovina convertible mark	1,946100 1,965600
exchan	ge Cards	Card accounts	BGN Bulgarian lev	1,946100 1,965600
C		9	CAD Canadian dollar	1,469500 1,484300
2		Ř	CHF Swiss franc	0,955500 0,970900
Communio cente	cation Contact us r	Relationship manager	CZK Czech koruna	24,457600 24,802400
			DKK Danish krone	7,413400 7,502900
			BP Pound sterling	0,865600 0,877800
Busine	ss		HKD Hong Kong dollar	8,272200 8,456200
netwo	rk		HUF Hungarian forint	376,200000 381,890000
			 JPY Japanese yen 	160,670000 162,440000
			🚟 MKD Macedonian denar	60,910000 62,070000
<	Currency cor	werter		
All calculations are fo they are not binding.	r information and comply with the condi	tions existing on the date of calculati	ion. For the bank	
l have 5.600,00		get 9.302,16		
On the day* 09.11.2023 * sell rate is used	JR V 🕄	AUD	*	
	You can char currency by c currency field	nge the conver clicking on the d.	rsion	

3.10. Branch office and ATM search

By using the ATM and branch office search feature you can find your nearest point of interest based on your current location or search for a specific address.

Clicking the icon next to the point of interest allows you to see the details and call up the route to navigate to your selected point.





3.11. Communication centre

If you have an unread message, a window with a notice on the number of unread messages will appear when you enter mBank@Net com. Entering the Communication centre feature will open a page showing the available list of messages, where you can see their details.

Move through the tabs to see incoming and sent messages and orders.

No SIM 奈	13:53	86% 🔳	<			∇	
0	mBank@Ne	t com 🕐	11. Sp	INBOX	SENT	DOCUMENTS Personal message	
			Ø 04	Personal message > 4.10.2023 04:20 byestilo o neizpolnjevanju obvezno:	open sti po poslovni kartici	ADD NOTE	Sliding to the left on an individual message
Foreign exchang	Cards	Card accounts	05 Si	5.09.2023 09:21 poštovani		Personal message	chour a cost of channel
			30 Si	0.08.2023 09:16 poštovani		Personal message	
FQ	S.	30	30 Si	0.08.2023 09:16 poštovani		Personal message	
Communica	tion Contact us	Relationship	90 S	0.08.2023 09:16 poštovani		Personal message	
center		manager	30 Sj	0.08.2023 09:16 poštovani		Personal message	
			30 Sj	0.08.2023 09:16 poštovani		Personal message	
			30 Sj	0.08.2023 09:16 poštovani		Personal message	
Busines	5		30 Sj	0.08.2023 09:16 poštovani		Personal message	
			30 Sj	0.08.2023 09:06 poštovani		Personal message	
			90 S	0.08.2023 09:06 poštovani		Personal mese	



<	Communication center	∇	
INBOX	SENT	DOCUMENTS	
27.10.2023 09:47 Spoštovani		Personal message	
24.10.2023 12:14 RE: Test 1.5.3	New message	Personal message	
16.10.2023 08:21 Spoštovani	New request	Personal message	
11.10.2023 10:46 te		Personal message	
11.10.2023 10:45 test		Personal message	
11.10.2023 10:43 TEST		Personal message	
10.10.2023 17:21 Spoštovani		Personal message	
10.10.2023 17:21 Spoštovani		Personal message	
21.09.2023 12:16 Spoštovani		Personal message	
21.09.2023 10:06 Preklic paketa 1T824P1	K51FMR5TE ni uspel.	Personal message	
20.09.2023 15:46 Spoštovani		Personal message	
20.09.2023 15:31 Spoštovani		Personal message	The button at the bottor
20.09.2023 14:26 Spoštovani		Personal mes	(+) allows you to send a
			bank.



3.12. Contact details

Visit this page to see general information about the Bank and important contact details in one place. Clicking on a contact will open the tool to make a call or send an email, visit the website, or search for branch offices and ATMs.





3.13. Your relationship manager

Visit the folder Your relationship manager to see contact details of your relationship manager at the Bank: name and surname, telephone number, and email.





3.14. Settings



Language	
Change PIN	
Fingerprint	0
Push notifications	
Username	

3.14.1. Change language

Clicking Change language will open the window to set the language of the app. mBank@Net com is available in Slovenian and English.

3.14.2. Change PIN

Clicking Change PIN will open the window where you can set and confirm your new PIN.

3.14.3. Fingerprint

Move the slider to toggle the feature of using your fingerprint as the primary login and transaction confirmation method in the mobile bank mBank@Net com on and off (provided your mobile device supports the use of fingerprint-based authentication).

3.14.4. Push notifications

By using push notification settings you can choose whether you wish to receive push notifications and select the activities you wish to receive notifications for. You can opt to receive push notifications only for selected activities or for all the activities:

- Bank messages (notifications on messages sent by the Bank),
- E-invoices (notifications that you have received a new e-invoice),
- Payments pending signature (notifications that you have received an order for signature).

Push notifications can be selected in Settings:



13:39 役 回 浩 ▶ 日 ·	No SIM 🗢	13:53	86%	Settings	
Podpis nalogov * Na PEKARNA NA POTI vas čakajo nalog 💙	o mBar	nk@Net com	Language		>
mBank@Net com			Change PIN		
	-		Fingerprint		
			Push notifications	—	
	Foreign exchange	Cards Card acco	Username		
	$\mathcal{F}_{\mathbf{Q}}$	¢ ¢			
	Communication center	Contact us Relations manag	ship er		
	Business network				
Push notification	ns				
Push notifications					
SELECT NOTIFICATIONS					
Bank messages					
E-Invoices					
Payments in signing					

3.14.5. Username

You need a username to enter the Bank@Net com online bank. If you forget it, it is always available in the mobile bank.

Language	
Change PIN	
Fingerprint	
Push notifications	
Username	