

mBank@Net com User Manual

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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

Dear User,

Below please find the "Activation code" for activating your mobile token, which will allow you to access mBank@Net com mobile bank and Bank@Net com online bank.

Activation code: 588426 (just use for first activation. It is valid for 30 days from the receipt of this email)

Follow these steps:

1. Install mBank@Net com application from Google Play or Apple Store (if you haven't installed yet);
2. Open mBank@netcom mobile application and enter above activation code;
3. Then enter the registration number ("registracijska številka") in Application document that was given you by your relationship manager for ordering / canceling a mobile token for mBank@Net com and Bank@Net com;
4. And final step, set a six-digit PIN to access the mobile application.

Now you will be able to access mBank@Net com mobile bank and Bank@Net com online bank.

This message was sent automatically, so please do not reply to it. In case of questions, you can write to us at bankanet@otpbanka.si.

With kind regards,
your OTP bank

The activation code is valid for the mobile token number: 2098981 (the token number is listed on the Application for ordering / canceling a mobile token for mBank@Net com and / or Bank@Net com).

NEXT



otpbanka

Welcome

CERTIFICATE MOBILE TOKEN

Enter your username

Enter login password from mBank@Net com

LOGIN

Forgot your username?
Help for PRO SKB NET users

Slovenščina English

APPLICATION FOR ORDER/CANCELLATION OF MOBILE TOKEN FOR THE mBANK@NET COM AND BANK@NET COM

Indicate

Order of mobile token
 Cancellation of mobile token
 Replacement of mobile token

1. User data (legal entity, holder of private activity, civil-law entity)

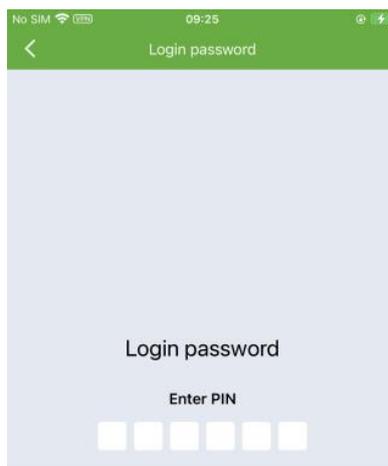
Business name:
Registered office:
Town and postcode:

2. Data on mobile token recipient

First name:
Surname:
Tax number:
Email address for receiving activation code:
Mobile number:
Registration number:* 5990212945
Username:* 19066
Mobile token number:* 2091510
*to be completed by the bank

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:



1	2	3
4	5	6
7	8	9
	0	✖

- 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.

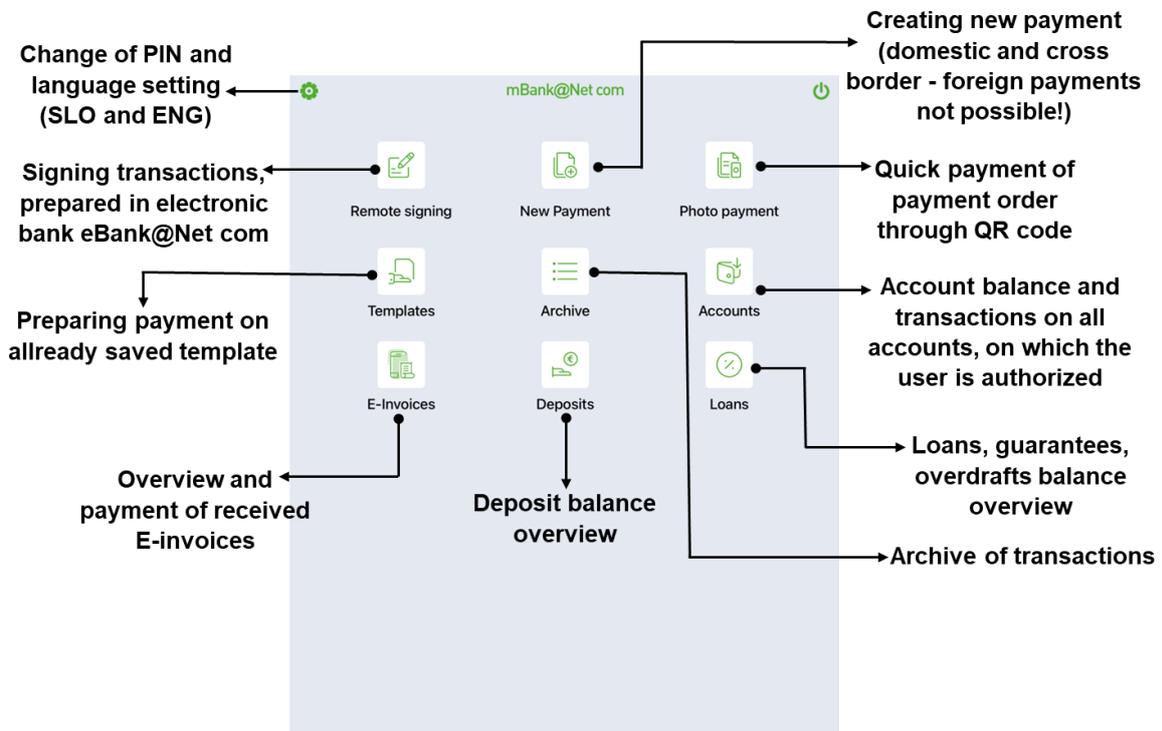
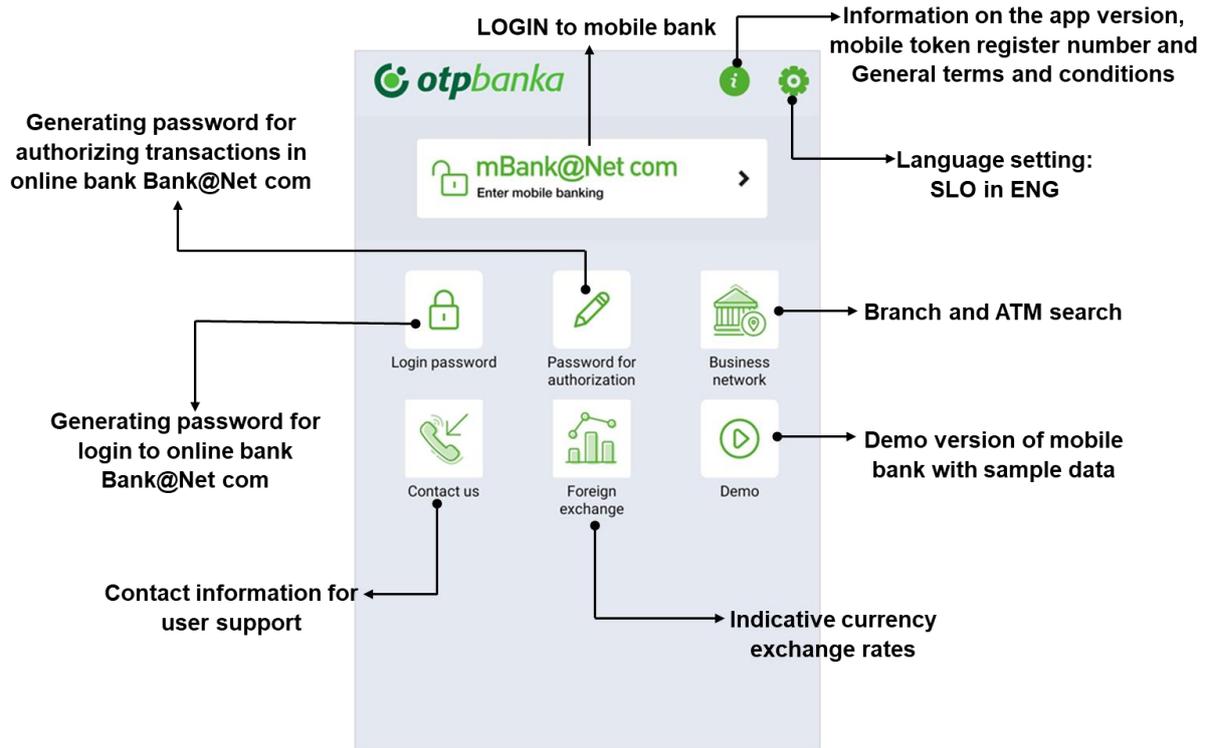
3. mBank@Net com features

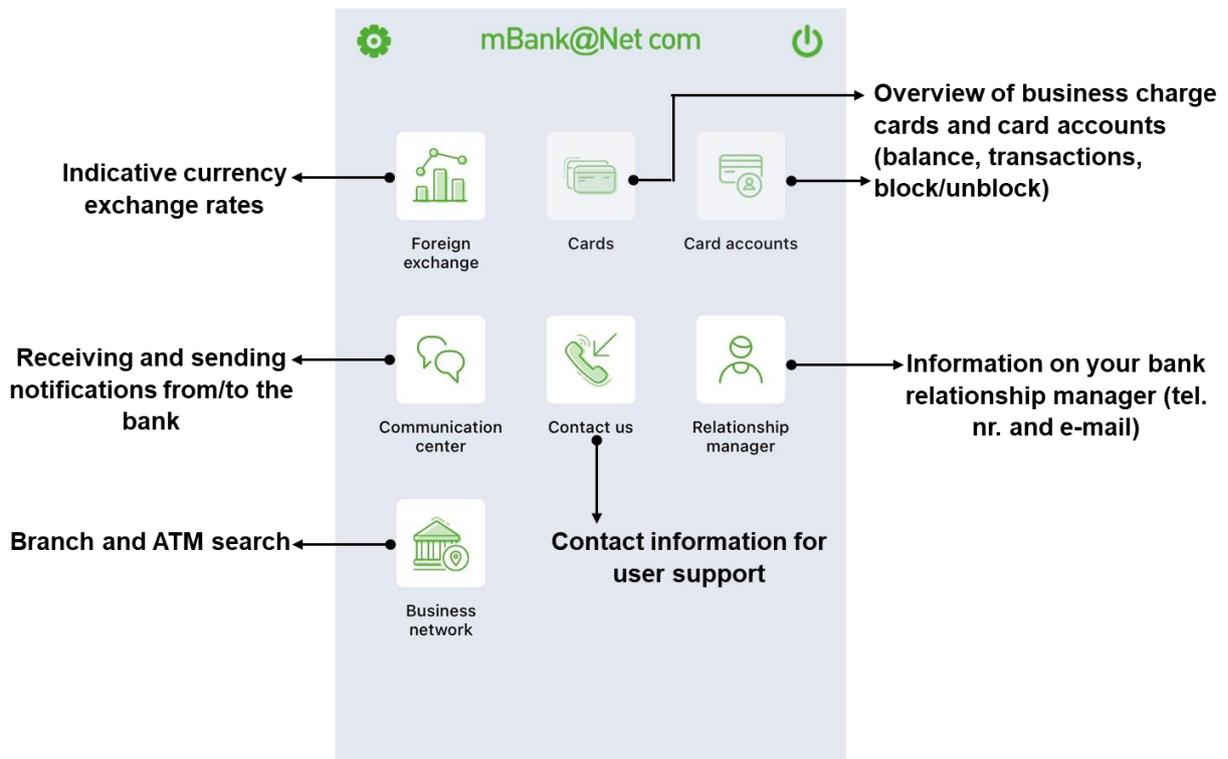
mBank@Net com is a mobile app that provides:

- **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:





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.

1 2 3

By clicking on Login password button for registration, a window for entering the PIN number (or biometrics) opens.

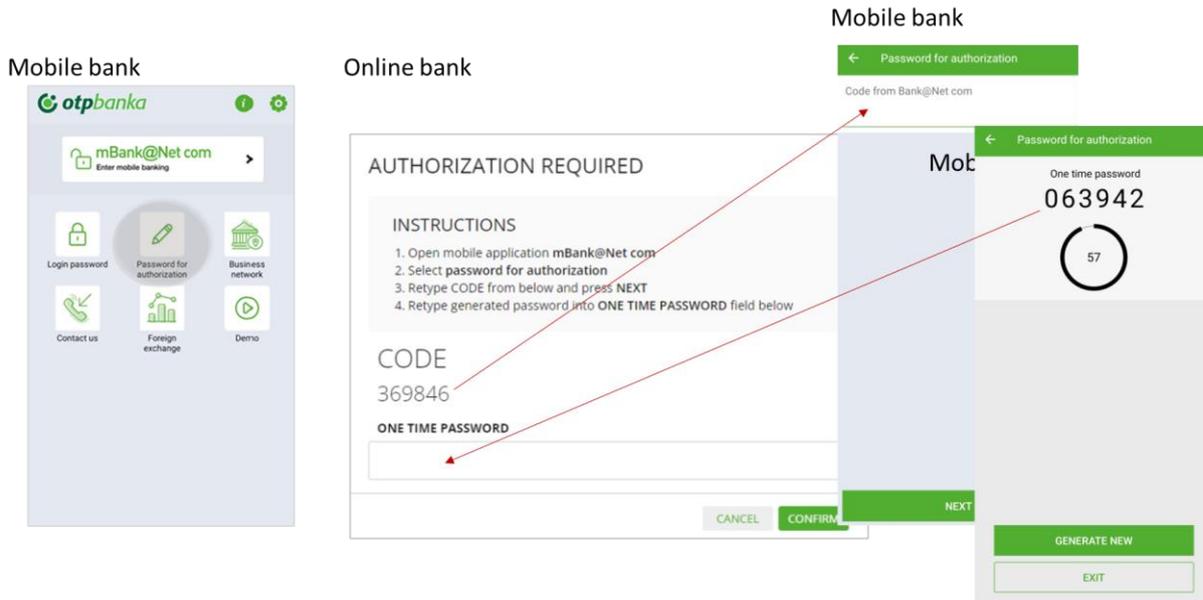
The application then displays a one-time password for logging into the Bank@Net com online bank. To create a new password, repeat the process.

On the entry page of the Bank@Net com online bank, enter the one-time password you received from the mBank@Net com mobile bank in the field marked above.

3.2. Password to sign

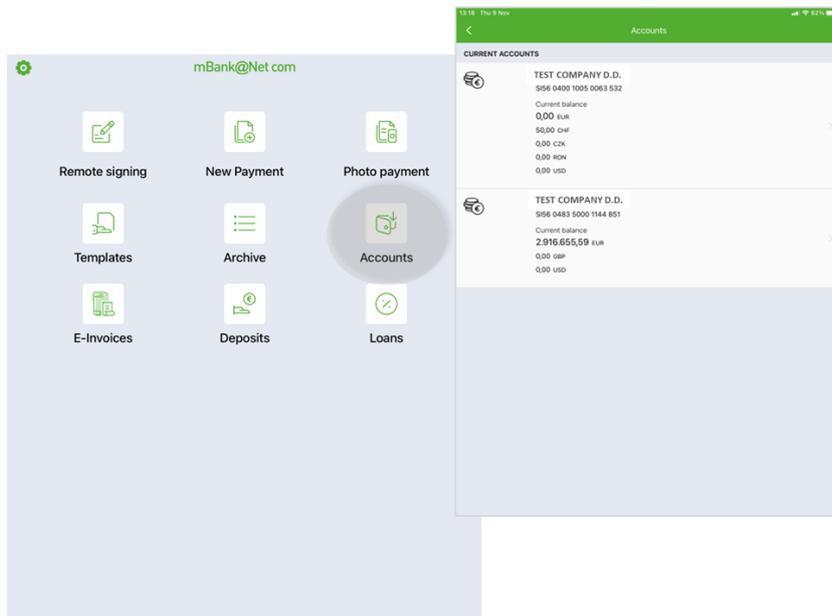
If you access the online bank Bank@Net com by using a mobile token, you can also use the mobile token to sign payment orders in the online bank.

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:



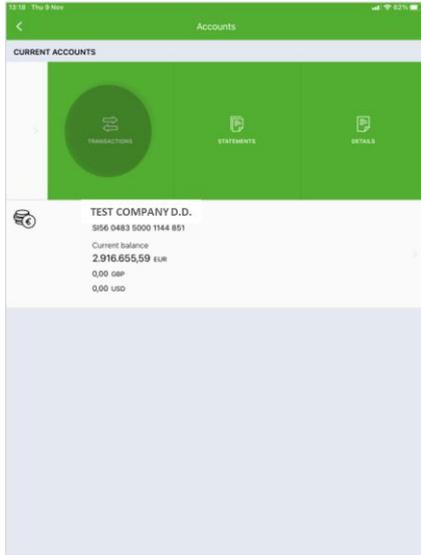
3.3. Accounts

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



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.).

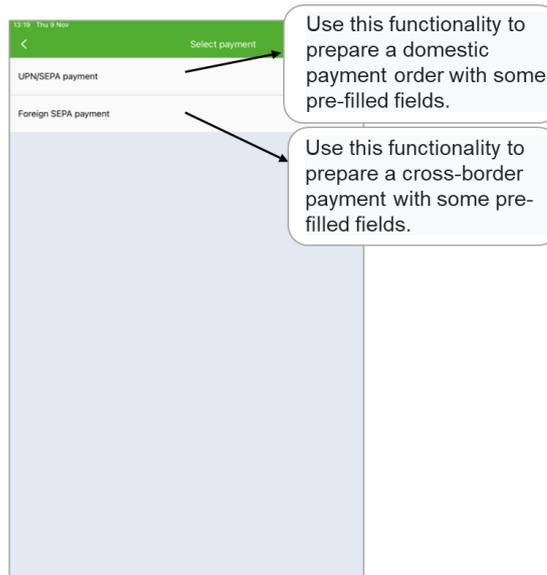
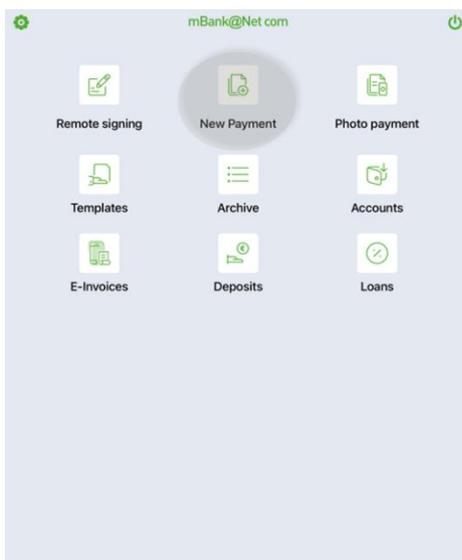


	AWAITING	BOOKED	REJECTED / CANCELLED
25.10.2023		117,50 EUR	Interim
25.10.2023		4.281,42 BGN	Booked
25.10.2023		200.120,00 USD	Booked
25.10.2023		2.200,00 GBP	Booked
25.10.2023		2.790,00 CHF	Booked
25.10.2023		100,00 EUR	Booked
25.10.2023		100,00 EUR	Booked
25.10.2023		36.171.854,70 EUR	Booked
23.10.2023		27.000,00 EUR	Interim
23.10.2023		48,12 EUR	Interim
19.10.2023		45,50 EUR	Booked
17.10.2023		1.500,00 EUR	Booked

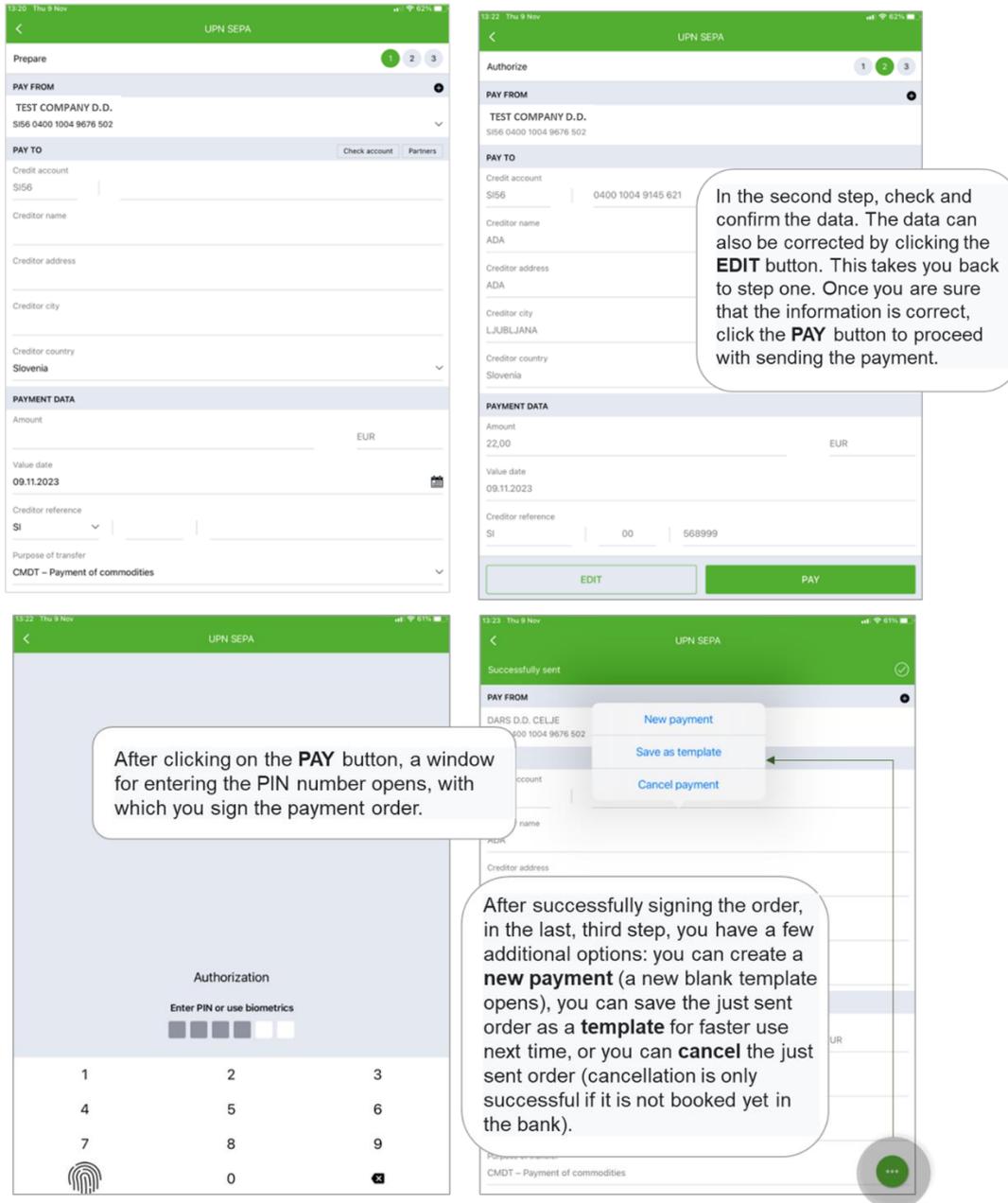
3.4. Payments

3.4.1. New payment

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



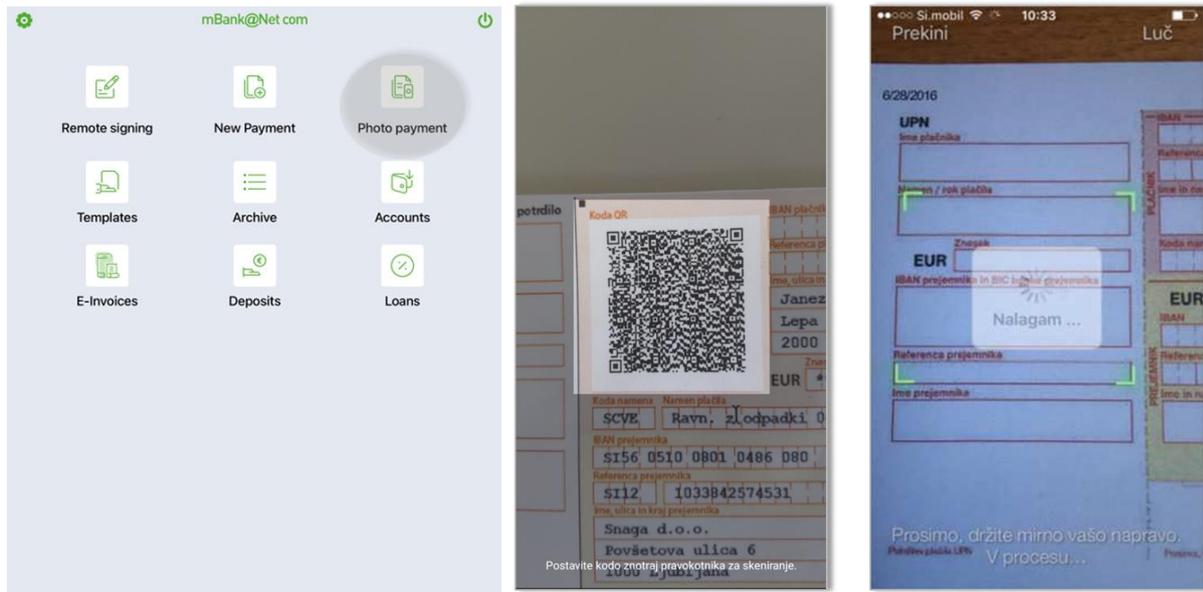
Clicking UPN/SEPA PAYMENT will open the landing page with details about the payer, recipient, etc., where you need to complete all the required fields.



3.4.2. Photo payment

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

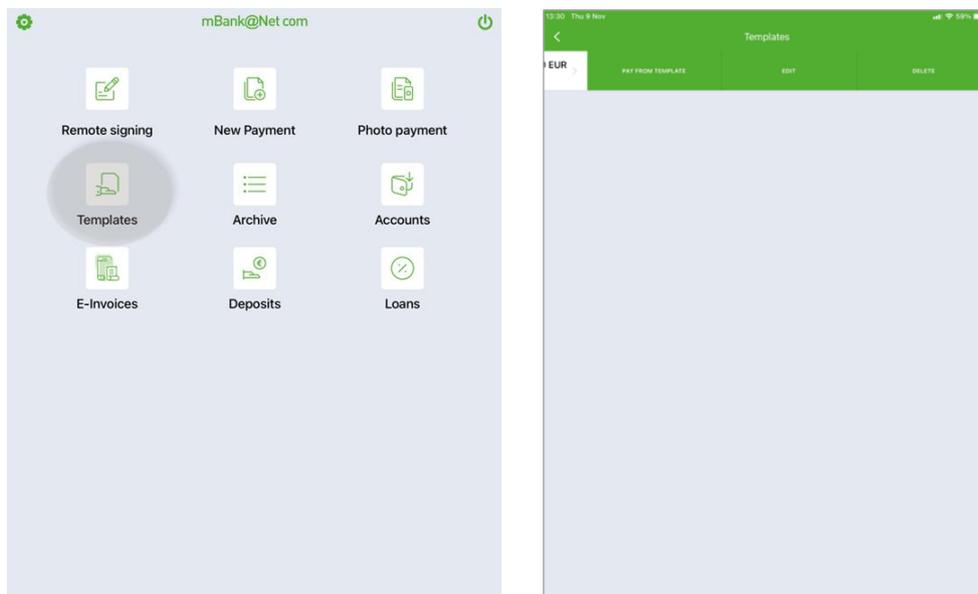
Point your camera towards the QR code or the left hand side of the universal payment order (UPN) and keep focusing until the frame on the screen turns green and all the data have been transferred to the payment order in the mobile bank.



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.

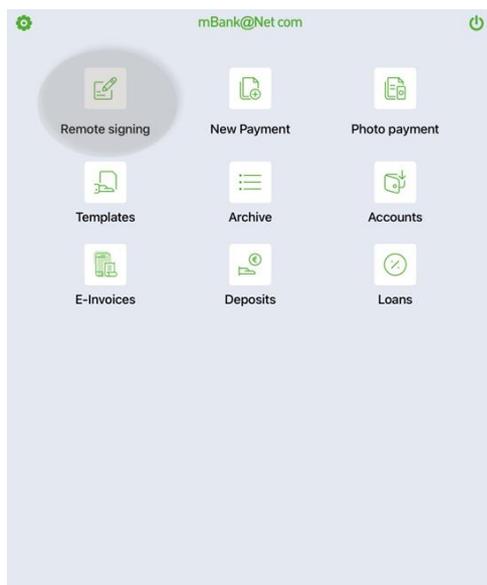


3.4.4. Remote signing

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

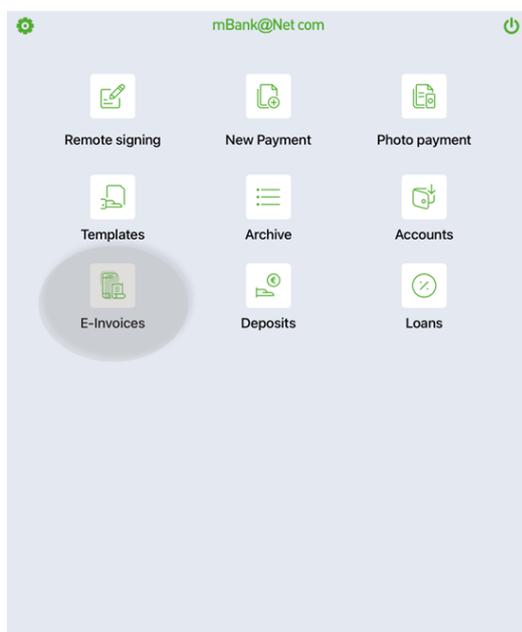
Move through the tabs to switch between standard batches (BATCHES), direct debit batches (SDD), or bulk payment batches (BP).

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.



E-Invoices	
TEST COMPANY D.D. SIS6 0400 1004 9676 502	
RECEIVED	COMPLETED
15.05.2022	9,76 EUR For payment
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 For payment
11.04.2022	9,76 EUR For payment

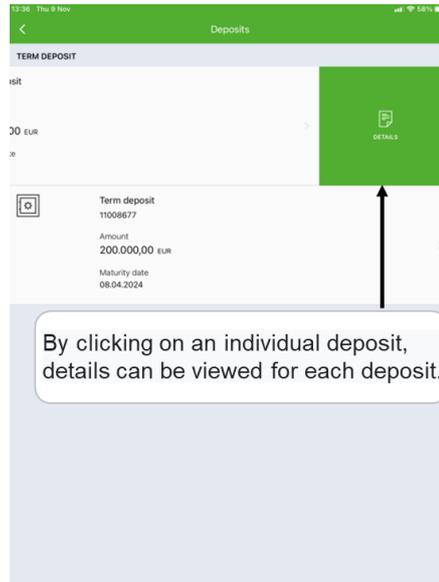
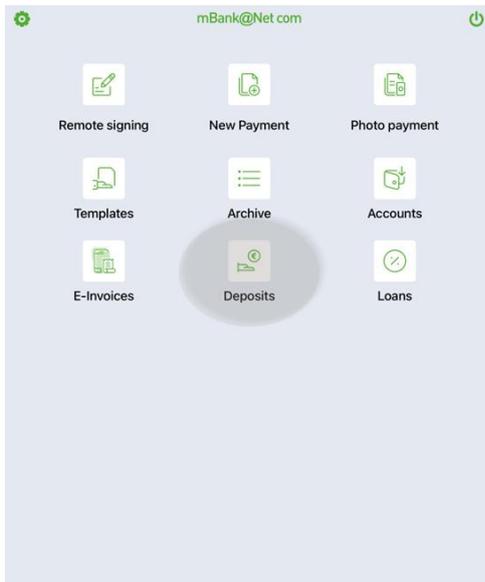
E-Invoices

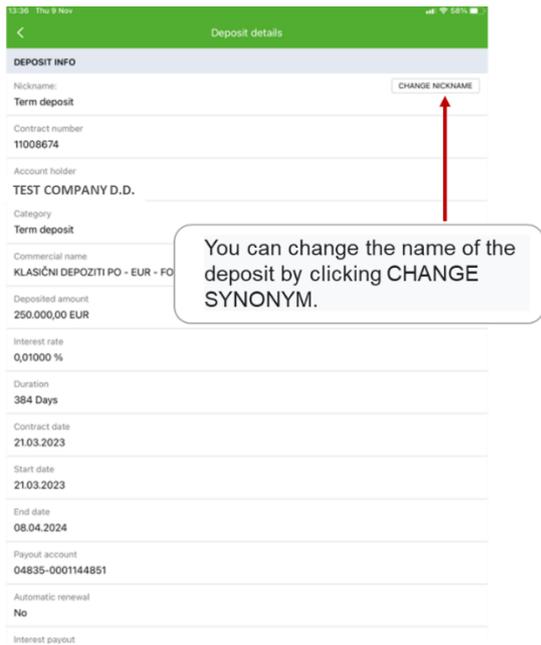
TEST COMPANY D. D.
SIS6 0400 1004 9676 502

RECEIVED	COMPLETED
9,76 EUR For payment	DETAILS
30.04.2022	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 For payment
11.04.2022	9,76 EUR For payment

3.6. Deposits

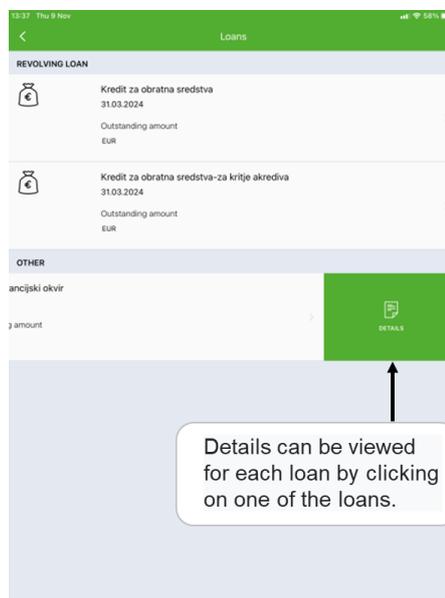
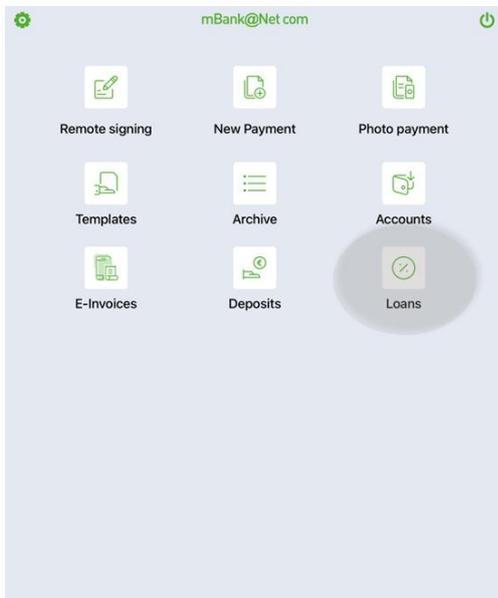
Entering the Deposits feature will open the page with the available list of active deposits you keep with the Bank.

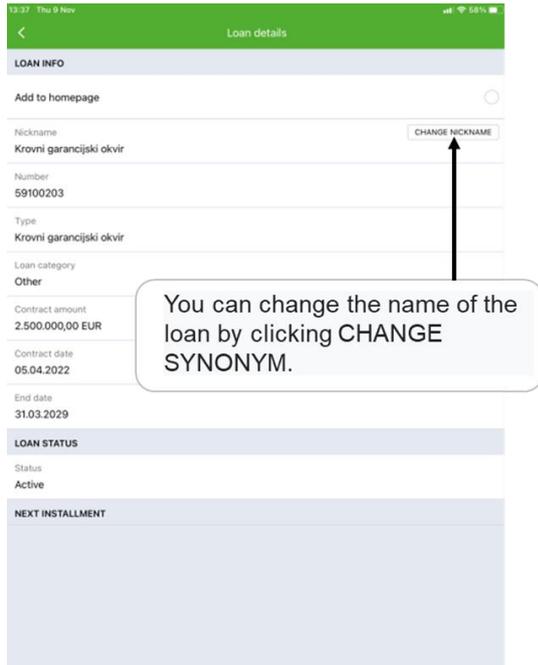




3.7. Loans

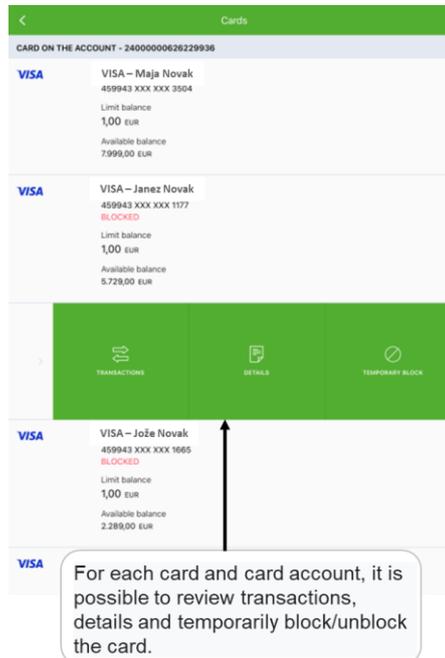
Entering the Loans feature will open the page with the available list of active loans, guarantees, and overdrafts you keep with the Bank.

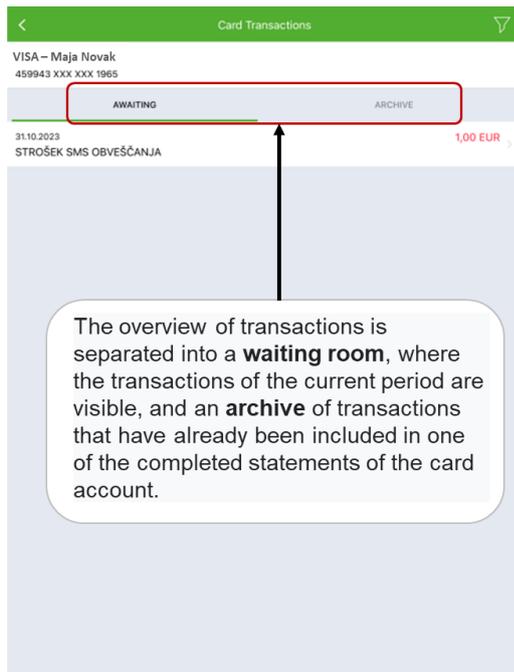




3.8. Cards and card accounts

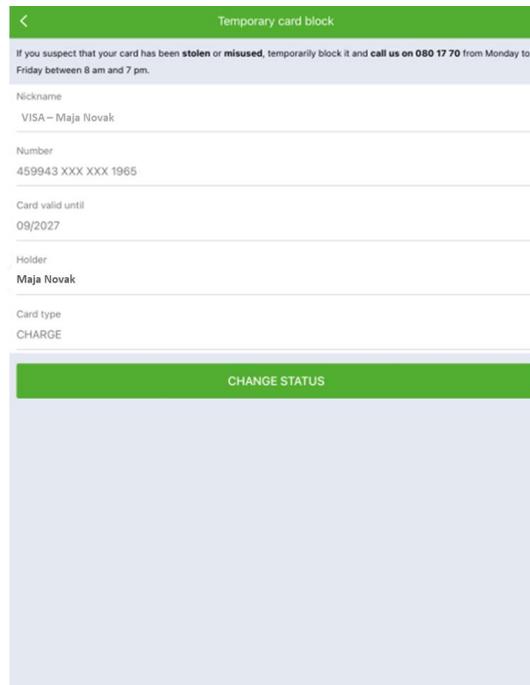
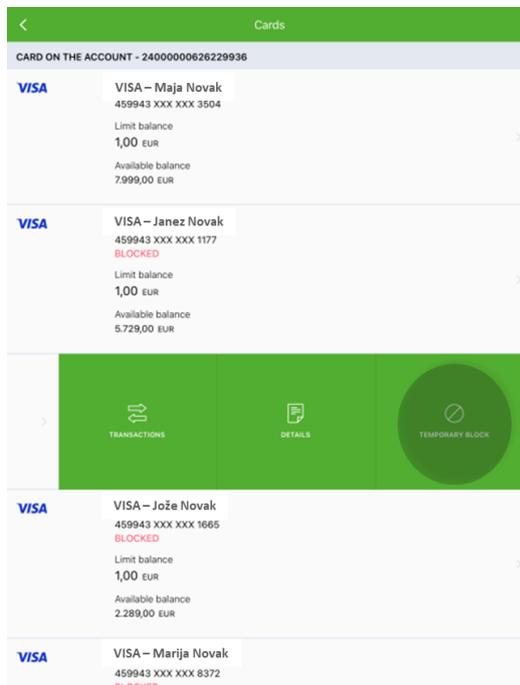
Clicking the Cards or Card accounts feature will open a list that allows you to view transactions and details of respective cards or the entire card account.





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.



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.



Foreign exchange

Valid on day 09.11.2023. Bank exchange rates are approximate. During real exchanges, there is a possibility of rates fluctuating from the current market rates with special agreements.

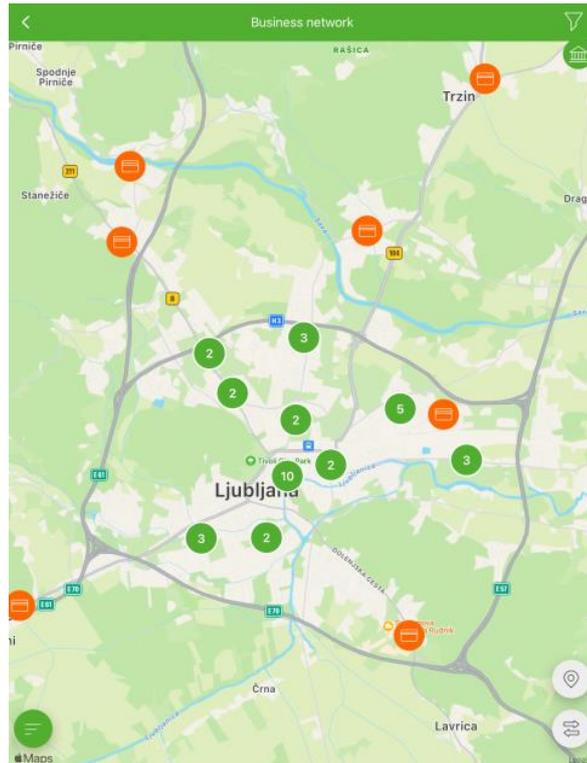
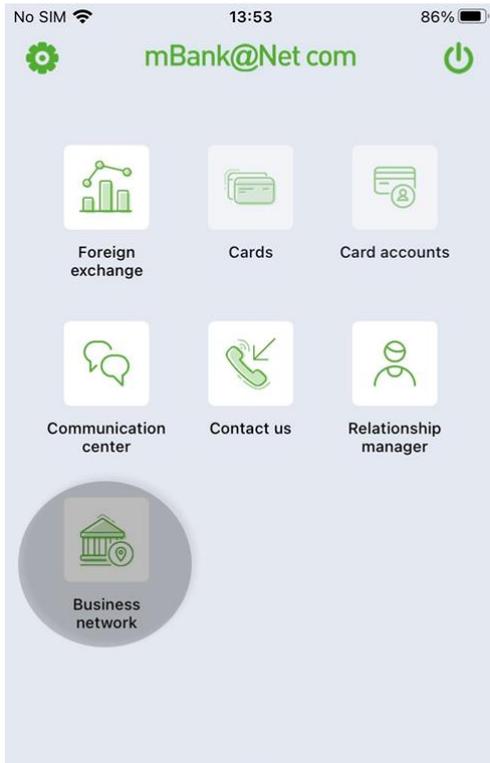
Code	Currency name	For 1 EUR get	For 1 EUR pay
AUD	Australian dollar	1,661100	1,677800
BAM	Bosnia and Herzegovina convertible mark	1,946100	1,965600
BGN	Bulgarian lev	1,946100	1,965600
CAD	Canadian dollar	1,469500	1,484300
CHF	Swiss franc	0,955500	0,970900
CZK	Czech koruna	24,457600	24,802400
DKK	Danish krone	7,413400	7,502900
GBP	Pound sterling	0,865600	0,877800
HKD	Hong Kong dollar	8,272200	8,456200
HUF	Hungarian forint	376,200000	381,890000
JPY	Japanese yen	160,670000	162,440000
MKD	Macedonian denar	60,910000	62,070000



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.

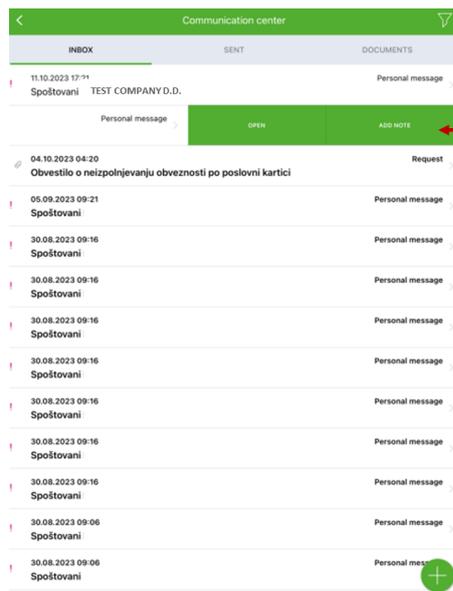
Clicking the icon next to the point of interest allows you to see the details and call up the route to navigate to your selected point.



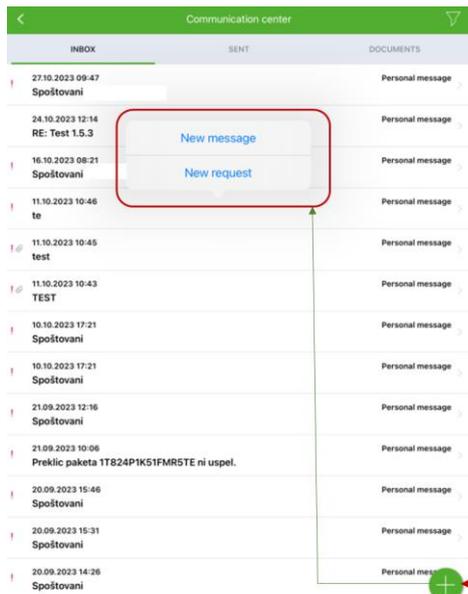
3.11. Communication centre

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.

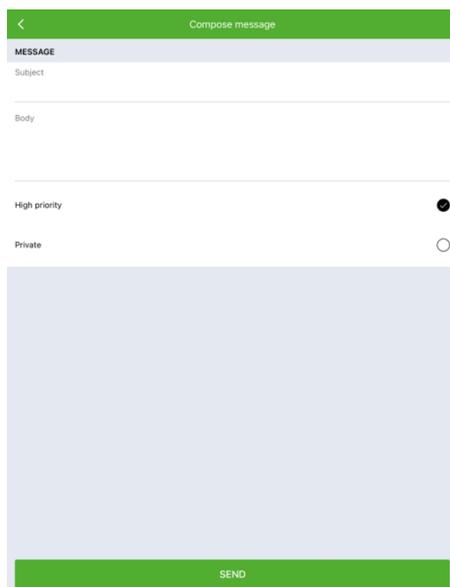


Sliding to the left on an individual message opens a set of options.



The button at the bottom right (+) allows you to send a new message or new request to the bank.

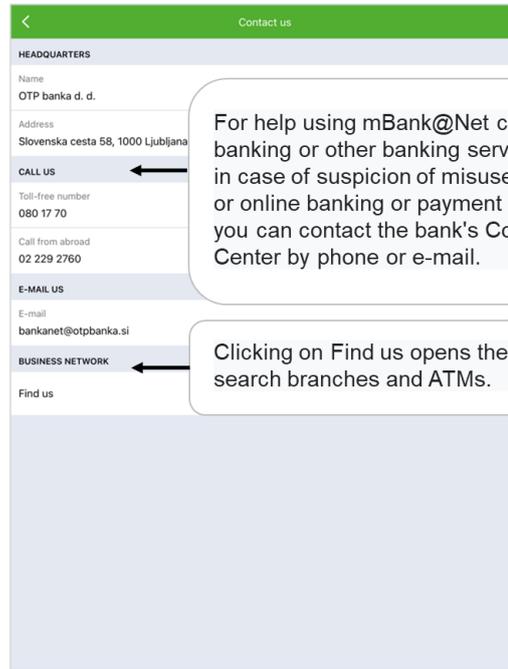
3.11.1. New message



After selecting the New message option, a page for entering and forwarding a message to the bank opens, where you can also set the level of importance (High priority) and privacy (in the case of the Private message flag, this will not be visible to other company representatives).

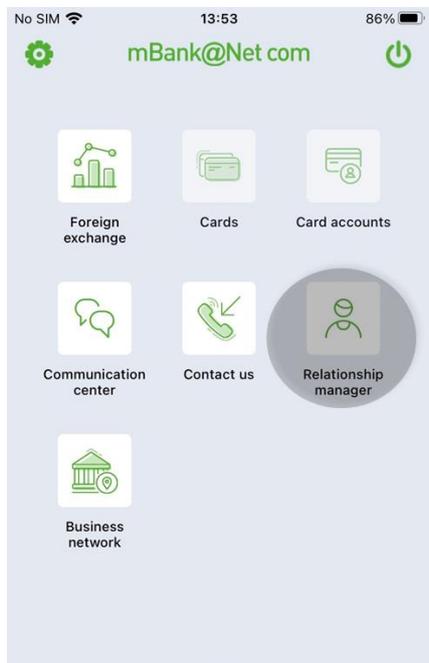
3.12. Contact details

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.

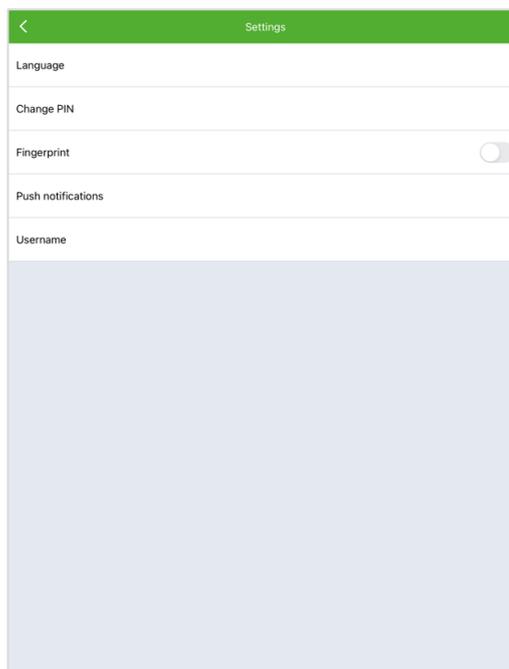
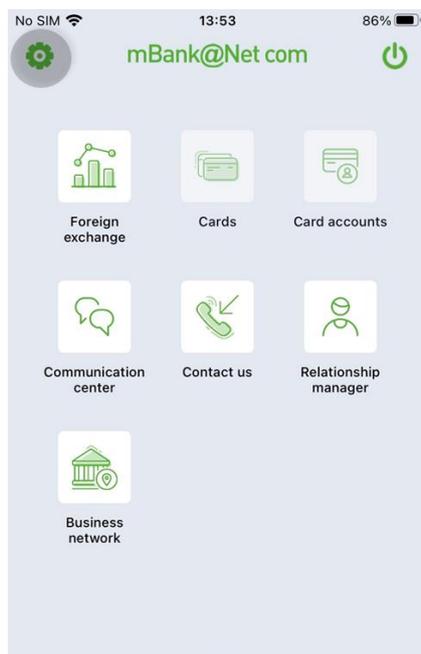


3.13. Your relationship manager

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



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

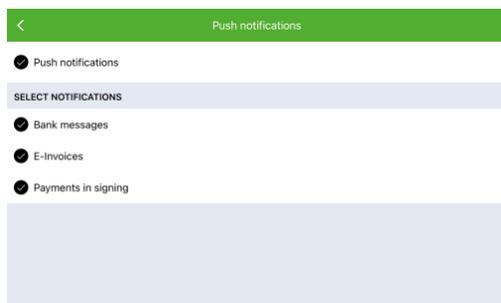
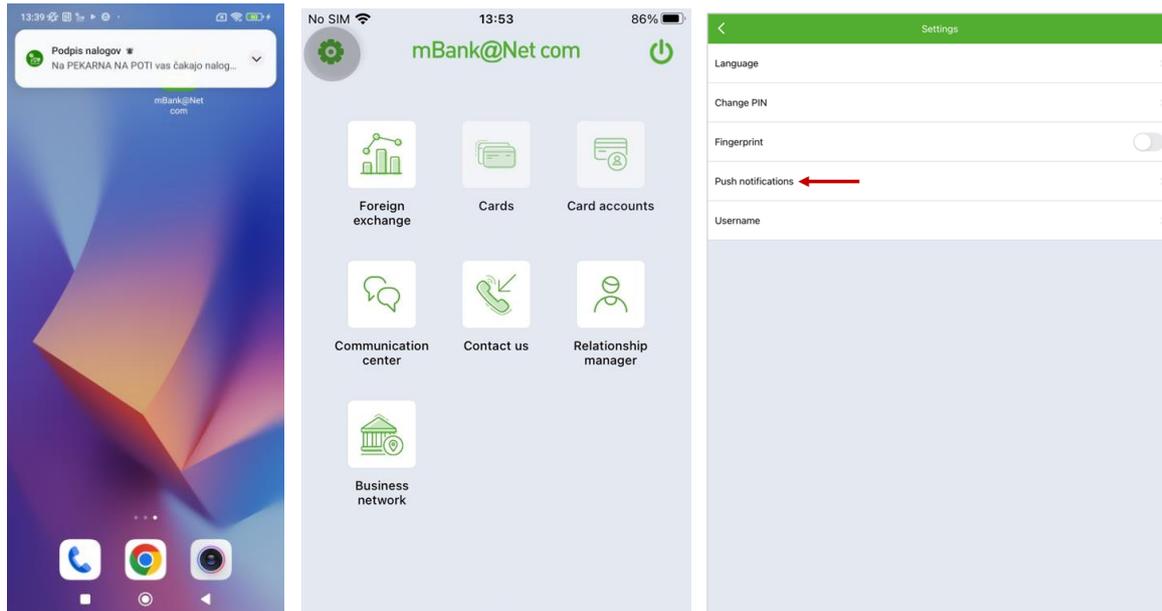
Move the slider to toggle the feature of using your fingerprint as the primary login and transaction confirmation method in the mobile bank mBank@Net.com on and off (provided your mobile device supports the use of fingerprint-based authentication).

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:



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.

