

Business

M-bank

User instruction

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1. Introduction

Welcome to the new and modern version of business m-bank application of OTP Bank!

Business m-bank of OTP Bank provides to you with a string of options to help you save precious time and money and manage your finances with more comfort, without having to go to the bank. This is all provided to you in a safe and simple way, which we specially pay attention to.

The cutting-edge and modernly designed application is available on Android and IOS.

You may download the application from Play Store, App Store and AppGalery.

Business m-bank has been created to respond to requirements and needs of our clients, to ensure safe, quick and simple access to accounts and banking services:

- Overview of accounts opened in OTP Bank (current, foreign currency accounts) including balance and transactions on these accounts as well as other key elements)
- Overview of bank exchange list, including history (exchange rate list for that day)
- Internal and external payments in RSD and in foreign currencies
- Overview of credit products (overdrafts, loans)
- Overview and details of cards (turnover display)
- Overview of foreign currency inflows and justification thereof

We hope that you will use the business m-bank service of OTP Bank with pleasure.

Should you need detailed information or information regarding other products and services of OTP Bank, please dial the Bank's Call Center at the following phone numbers:

011 30 11 552

Our working hours are on weekdays from 8h to 17h

+381 21 421 077

Calls from abroad are charged at the price of your operator

+381 21 520 333

In case of card loss or theft

CALL CENTER WORKING HOURS

Monday to Friday between 8h and
17h.

Visit OTP Bank's website www.otpbanka.rs or follow us on social media



2. Logging in to business m-bank

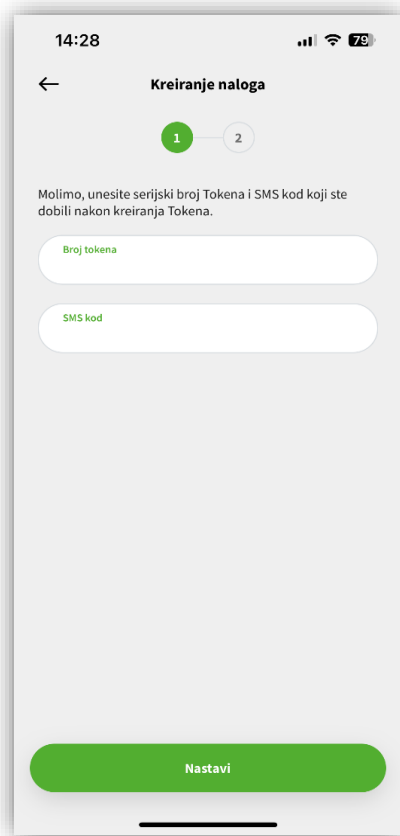


Image 1

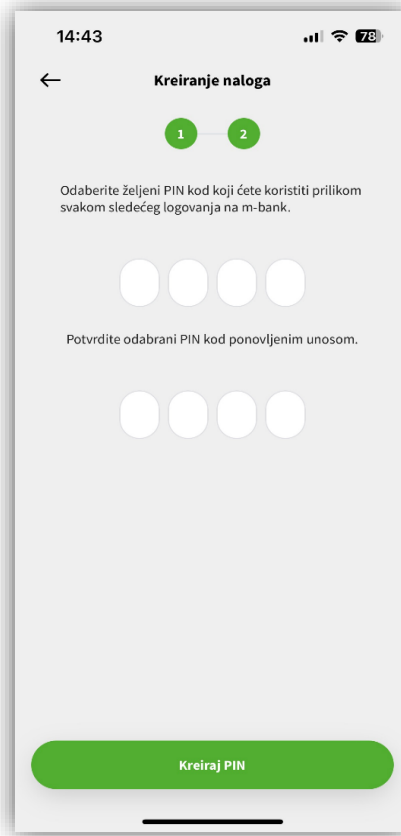


Image 2

There are two ways to log in to business m-bank application:

1. After installing the application on the mobile device, select the **Token** option, then **Token Activation**, after selecting this option, the screen for entering the **token number** that you received from colleagues at the bank branch is displayed, then **enter the SMS code** sent via SMS to the registered number phone in the bank's system and select the **Continue** option. After entering these data, create the PIN to log in to the business m-bank application.
2. After successfully creating the PIN to login to the business m-bank, a screen will appear for selecting the default login in to your application.

Note: In case of incorrect entry of data from point 1, the application will display an error message and logging in will not be possible.

3. Reactivation of business m-bank application

In case of repeated incorrect **PIN** entry, for safety reasons, the application will lock up and logging in will not be possible. In that case, you need to repeat activation of business m-bank.

You may reactivate the application by dialing the Bank Call Center. After dialing the Call Center and reactivating the m-bank token, take a couple of simple activation steps.

1. Call Center employee will dictate the token serial number and forward by SMS the one-time code to the phone number registered in the bank system
2. In the business m-bank application in part **Tokens**, for **token Activation**, delete the token and reactivate it, after token deletion, fields will appear in which you need to enter the **token serial number** and **code** sent by SMS message to the registered phone number in the bank system, then select **Continue** After entering these data, create the PIN to log in to the business m-bank application.
3. Once you have entered these data, a new window will open in which you need to enter the **PIN** for logging in to the m-bank application.

Note: You may reactivate the business m-bank application by visiting an OTP Bank branch or by calling the Call Center.

4. Home page



Image 3

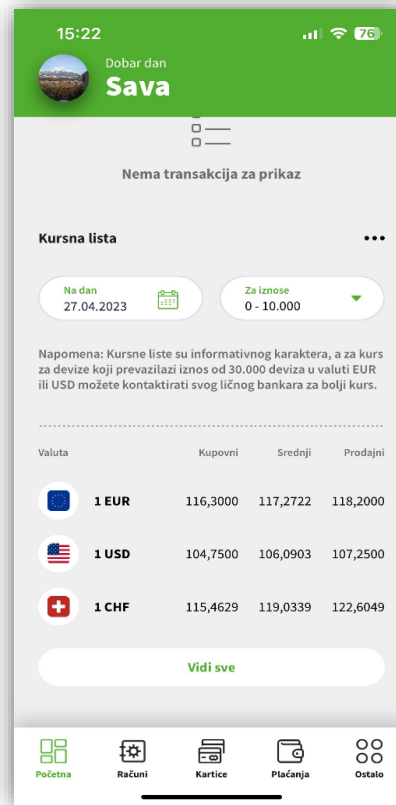


Image 4

After successful log-in to business m-bank, the **Home page** will be displayed:

1. The **Main Menu** is located on the lower part of the application with overview of all options containing functionalities for managing your finances.
2. All **accounts and cards** registered in the service are located in the upper part of the application. The account overview contains additional options - **details of account, statement overview, reserved funds, payment from account, account transactions, download SWIFT instructions**. An overview of basic details is also available for cards.
3. The lower part of the application contains the latest transactions made in the past seven days.
4. An overview of the **exchange list**, as well as informative calculator is also available on the Home page.
5. In the upper right corner of the Home page, you can view **messages**, and by clicking on the icon on the left side, the additional options **change of legal entity, settings** will display. In the Settings, i.e. In your **Profile review**, you may check your personal and company data.

5. Accounts

Select **Accounts** from the Main menu to open all Accounts, which you have in OTP Bank and which are included in the business m-bank. Click three dots “...” on the right hand side to select **additional options** in order to execute the transaction.

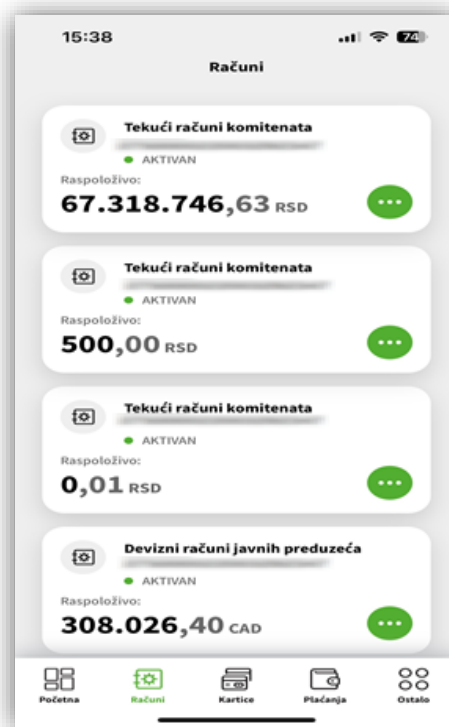


Image 5

When selecting an account, you can see the Account name and number, as well as the available balance, and by clicking on **additional options**, in addition to the **transactions** and **overview** of the statement, an overview of all **account details** is also available, as well as the possibility of a new payment, overview of reserved funds or **download of SWIFT instructions** from the selected account.

6. Cards

Select the **Card** option from the Main menu to open overview of all payment cards (credit and debit) which you have in OTP Bank and which are included in the business m-bank. Click three dots “...” on the right hand side to select **additional options** in order to executed the transaction

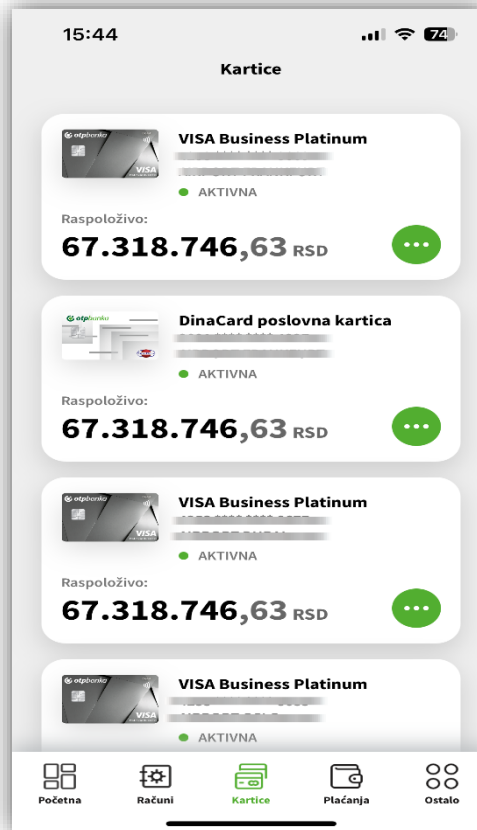


Image 6

1. By selecting the card, the **details** of the selected card will be displayed, including the card name, status, number and current available balance. In **Additional options** (“...”) you may view additional details about the card, such as total amount of reserved funds and overview of individual reservations, card limits, expiry dates, type, status and card transactions.
2. Further, in the **Transactions per card** section, you may view all transactions made by selected card, and you may use **filters** to select a period and amount of the search. In addition to the transaction amount, the description/purpose of the executed transaction is also contained in the transaction overview.

7. Payments

Select **Payment** option from the Main menu and the following options will be offered to you within the option - **Dinar payments** that include payment orders, orders and packages on the server, IPS payments, templates, payment list and **foreign currency payments** that include foreign currency order, orders and packages on the server, templates, payment list.

1. After selecting the offered **payment order** option, in a few simple steps, you can make an **internal payment** or an **external payment**, and by **selecting the Foreign currency order** option, you have the option of paying funds from the purchased foreign currency/from a foreign currency account.
2. The **Orders and Packages** option on the server contains: Already received orders and packages stored on the server.
3. The **IPS payment** contains the IPS scan and IPS show option.
4. Select the Template option to create, change or delete templates, and to make new payments from the templates
5. In the **overview and reports**, you may see the list of all payments which you made through e/m-bank, the overview of details and status of each transaction, and download a certificate of completed transaction. Use the **Repeat payment** option to repeat a payment and thereby save time for filling all order elements.

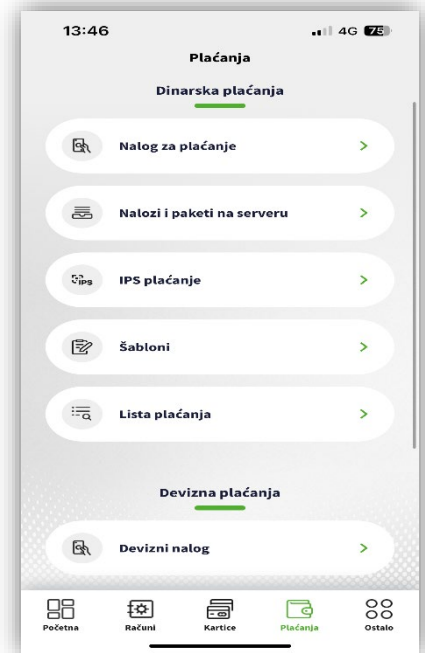


Image 7

Note: The user is responsible for all consequences which may arise from the User's error in sending the payment order. The User is responsible for data entered in the payment order which he or she sent through the applications for execution at the Bank. Prior to issuing a payment order, the User is obliged to provide funds on the account that is debited for the execution of the payment order and fees, commissions and costs, as the Bank will not make the payment in case of lack of funds. Following execution of the submitted payment order, the User's account maintained with the Bank will be automatically debited for the amount of all necessary fees, commissions and expenses.

8. Other

Select the **Other** option from the Main menu to open a screen with additional option, i.e. Loans, foreign currency inflows, profiles, help and logout.

1. After selecting the Other option, you can select the **Loans** options, where you can view active loans.
2. In the **Foreign currency inflow** option, you can allocate foreign currency inflows
3. Within the Profile option where you can view your data
4. In the Logout option, you can log out from the business m-bank application.

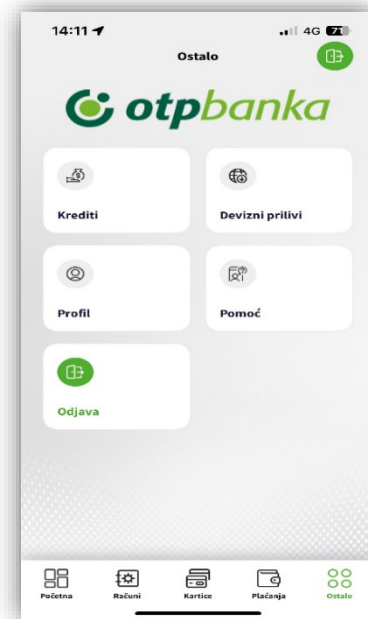


Image 8

8.1. Loans

In the Loans option, you can view in details all your loans in OTP Bank.

Select Loans to display the details of the selected loan such as name of loan, subaccount number and balance of debt. In the additional options ("..."), you have the possibility to see additional details about the loan, depending on the type of loan, such as an overview of the Annuity Plan or Overview of incoming and outgoing payments.

1. The Loan option gives you an insight into all active loans that you use at the bank and here you may see the basic information about the **loan with repayment schedule**, i.e. product name, Subaccount number, debt balance, contract number, contract conclusion date, Contractual amount, available amount, availability period expiry date, Outstanding capital amount, repayment term, final maturity date, Grace period, number of installments, annuity amount, interest, Amount of due obligations, overpay, number of umbrella contract subaccount.
2. The **Loans** option gives you insight into all your active loans at the bank and here you may view the basic information about the loan without repayment schedule, i.e. product name, Subaccount number, debt balance, contract number, contract conclusion date, Contractual amount, available amount, availability period expiry date, Outstanding amount, repayment term, final maturity date, Interest, amount of due obligations, umbrella contract subaccount.
3. The **Loan** option gives you an insight into all your active loans at the bank and here you may see the basic information about the **overdraft** i.e. the product name, Subaccount number, balance of debt, contract number, current account to which the overdraft is tied, contract conclusion date, Contractual amount, available amount, amount in use, repayment term, Maturity date, interest, amount of due obligations.

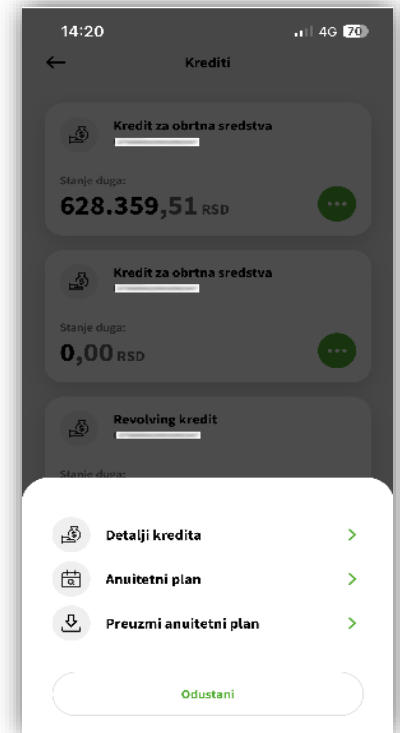
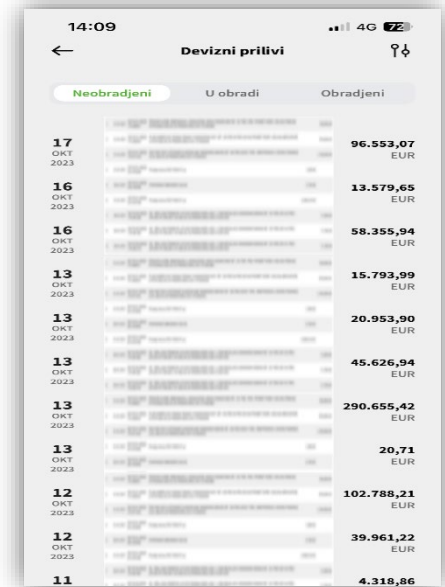


Image 9

8.2 Allocation of inflows

Select option **Other** from the Main menu and option **Foreign currency inflow**. The displayed screen contains **Unprocessed loro transfers, Under processing and Processed loro transfers**. You may **filter** the display of all inflows by date, amount, and currency.

1. On the screen in **unprocessed loro transfers** inflows that need to be justified are shown. Click some of the displayed inflows to access the **“Notice of collection from abroad”** screen. To justify the inflow, data from this screen must be entered. The notice of collection from abroad contains data referring to the inflow reference with notification, amount, cost of foreign bank, value date, ordering party, purpose, data for statistic purpose containing the base code, number of (pro) invoice and year of invoice, account number, transaction description, amount of gross receivable/reduced collection. Loan registration number, year of loan and special designation. Below the field for statistical data are additional **Delete** and **Add data** options. In case that inflows are allocated under more different billing bases, click **Add data** to add a row. Use **Deletion** option to delete additional items. After entering the date, use **Continue** option. To allocate the foreign currency inflow.



Category	Date	Amount (EUR)
Neobradjeni	17 OKT 2023	96.553,07
Neobradjeni	16 OKT 2023	13.579,65
Neobradjeni	16 OKT 2023	58.355,94
Neobradjeni	13 OKT 2023	15.793,99
Neobradjeni	13 OKT 2023	20.953,90
Neobradjeni	13 OKT 2023	45.626,94
Neobradjeni	13 OKT 2023	290.655,42
Neobradjeni	13 OKT 2023	20,71
Neobradjeni	12 OKT 2023	102.788,21
Neobradjeni	12 OKT 2023	39.961,22
Neobradjeni	11 OKT 2023	4.318,86

Image 10

2. After inflow allocation, it will appear **in processing**. Click an inflow in processing to view additional foreign currency inflow options or add or review documents.
3. All processed foreign currency inflows may be viewed in the **Processed loro transfers**. Each processed inflow contains additional **View order details** and **View document** options.

9. Messages

Click the bell at the upper right corner of the screen to view all **messages** that you received from the Bank.

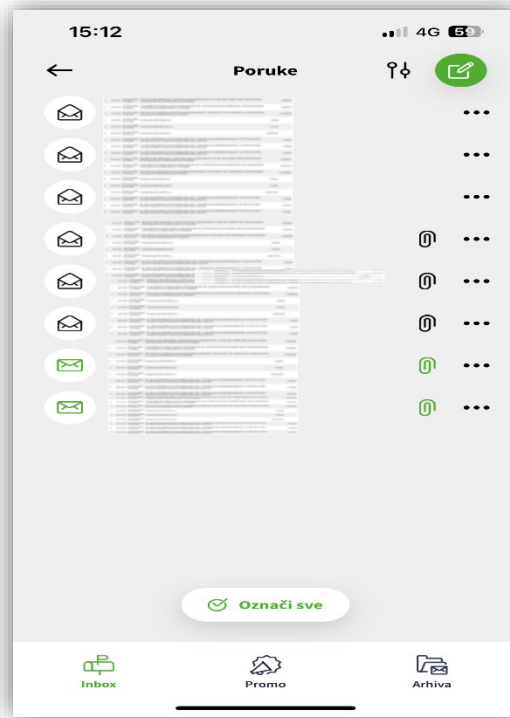


Image 11

1. In the **Inbox** section, you have the option to **send a new message to the Bank**, as well as to **review all your correspondence** with the Bank through the business m-bank application.
2. All promotional messages which you received from the Bank through the business m-bank application are in the **Promo** box.
3. **Archive** contains all messages that you have archived.
4. In each mailbox, you have the messages and conversations **search filter** option, and you can also **archive** messages/conversations and **send a new message to the Bank**.