

# **User guide for BKS mBanka retail**

July, 2024

**BKS Bank**

Naše srce kuca za vaše želje.

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## 1. BKS mBank application in general

BKS mBanka is a service intended for clients who have an open payment account with BKS Bank AG, the Main Branch in Croatia.

BKS mBanka is a mobile banking service that gives you the opportunity to perform financial transactions on the go, from anywhere covered by a mobile signal without additional devices and at a time when you want it. The BKS mBanka application is also used to authenticate the User when authorizing a purchase transaction at Internet points of sale, and can also be used to authorize an order initiated by a payment initiation service provider. It is activated by entering a PIN, fingerprint or facial scan (biometrics).

You can contract the BKS mBanka service at any BKS Bank AG branch in Croatia or via electronic banking.

### 1.1. Mobile banking application functionalities

- Overview of account balances,
- Overview of transactions by user accounts,
- Payments, payments between accounts, buying and selling currencies,
- Instant payment
- Authorization of Internet payments,
- Templates - create and edit your own payment templates,
- Order overview,
- Credit card balance and turnover overview,
- Scan and pay - with the Scan and pay option via your device's built-in camera, scan the barcode from the payment slip, upload an image and/or a PDF document with a barcode and the application will make sure that the payment order is correct filled. After that, it is enough to just authorize the payment,
- Trend - organize your finances - with the trend option it is possible to track personal consumption through self-defined categories. Personal consumption can be monitored on a monthly, quarterly, semi-annual and annual basis,
- Exchange rate list overview,
- Overview of the Bank's branches and ATMs as well as navigation to the selected location,
- Currency calculator,
- Loan calculator,
- Contacts of the Bank,
- Change PIN,
- Biometrics,
- Change the application language,
- Selecting the main authorization device for authorizing Internet payments if you use both BKS Bank AG applications (mBanka and mToken)

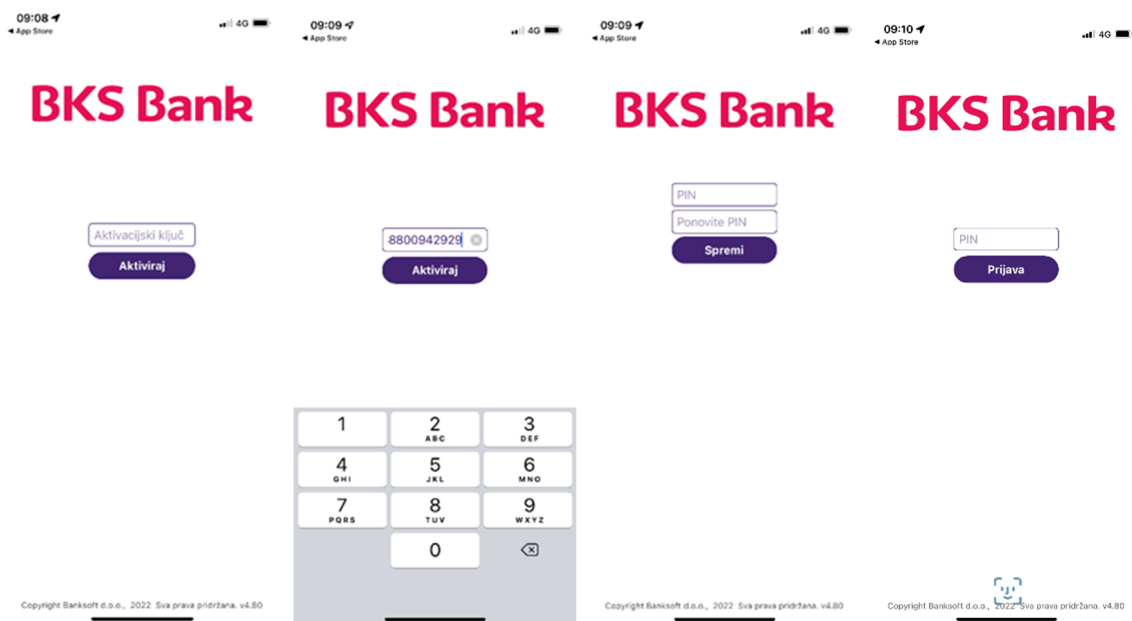
## 1.2. Technical prerequisites for using the BKS mBank application

- Smartphone with mobile platform: Android 4.4.2 or later and iOS (iPhone) 5.0. or newer;
- For Android the application is available on GooglePlay;
- For iOS the application is available on the AppStore;
- For Huawei the app is available on the AppGalery;
- Internet access with appropriate data tariff

## 2. Working in the BKS mBanka application

### 2.1. Login to the application

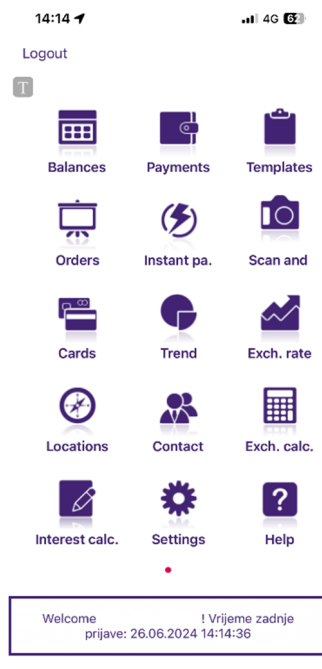
After contracting the service to your mobile device via SMS, you will receive an **activation key** whose entry and selection of the **user PIN**, the application is ready to work. **After setting the user PIN**, depending on whether the device supports biometrics, it is possible to set **biometrics** as a way to log in to the application.



If you enter the wrong PIN access BKS mBanka 3 times in a row, the application will be blocked. In that case, contact your account manager at BKS Bank AG Croatia.

## 2.2. Home page

After entering the user PIN or logging in via biometrics, the homepage opens:

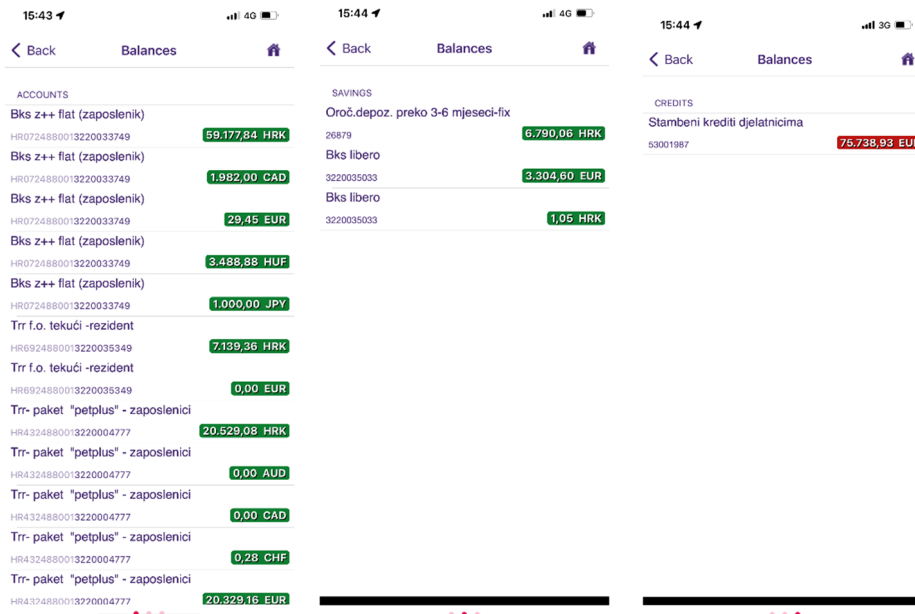


The main menu contains the following options:

- Balances
- Payments
- Templates
- Orders
- Instant payments
- Scan and pay
- Cards
- Trend
- Exchange rate
- Locations
- Contact
- Exchange calculator
- Interest calculator
- Settings
- Help

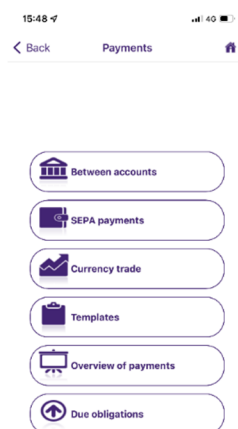
## 2.2.1. Balances

In the balance menu, scrolling through the page opens an overview of loans, accounts and savings. By selecting an individual account, it is possible to view account details, turnover in the last month and launch a quick link for payments from the selected account.



## 2.2.2. Payments

In the payment menu, it is possible to select payments from the user's account by internal transfer, fill in the payment order, purchase and sell foreign currency, create or edit templates and review orders by value date, account from which the order was paid and order status and cancel the order with a future value date. On the same menu, it is possible to see an overview of overdue loan liabilities.



## 2.2.2.1. Payment between accounts

This option is used to transfer funds between accounts for which the BKS mBank user is the owner or authorized person. The transfer can only be made between accounts in the same currency. Orders can be entered with a value date up to 14 days in advance. Account authorization is done by entering a PIN or biometrics.

## 2.2.2.2. SEPA Payment

This option enables payments with an informative presentation of the fee that will be calculated for each order. Initially, the data on the payer can be filled in, which can be changed, and it is necessary to enter the recipient's account number in the form of IBAN. When placing an order, the PIR option enables easier and simpler filling of the order. Select PIR by entering the mobile phone number from your address book, e-mail or OIB, which is connected to the recipient's IBAN account via RPIR, provided that the recipient is also registered in RPIR. After entering or selecting the chosen option, the account information of the payee is automatically filled in the payment order. Payment description is a required field. If the application does not find the payee's account in the account register, the user must manually fill in the name, address and place of the payee. Account authorization is done by entering a PIN or biometrics.

## 2.2.2.3. Currency trade

It is possible to buy and sell foreign currency of any currency listed on the exchange rate list of BKS Bank AG, Main Branch Croatia according to the currently valid exchange rate. You need to select the account in the currency you want to buy / sell, the account to be approved / debited, choose the currency of sale, choose the option to buy or sell foreign currency, enter the amount in foreign currency or local currency and payment description. Account authorization is done by entering a PIN or fingerprint.

## 2.2.2.4. Templates

Pressing + creates a new template, enters all order elements, offers payer data and model. Once the template is created, it is possible to select the options: payment, edit and delete. It is also possible to create a template directly from the executed payment order by selecting the desired order in the account turnover overview and selecting the Template option.

## 2.2.2.5. Overview of payments

In the Overview it is possible to select dates, all available transaction accounts. It is possible to select different account statuses. Outflow orders are displayed in red and inflows in green. By entering each account, it is possible to see details and make a template, create a new account or send the order by e-mail. The details show the amount, date, account number of the recipient, name of the recipient, description and status of the order.

### 2.2.2.5.1 Cancellation order

It is only possible to cancel an order given with a future value date. After we find and select the desired account in the Views, in the additional menu, in addition to the details and the new template, the option to cancel the account appears. It is only possible to cancel an order that is in the **Unprocessed orders** status.

### 2.2.2.6. Due obligation

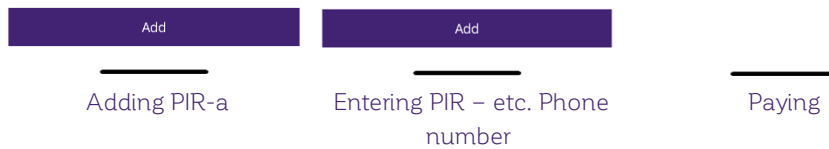
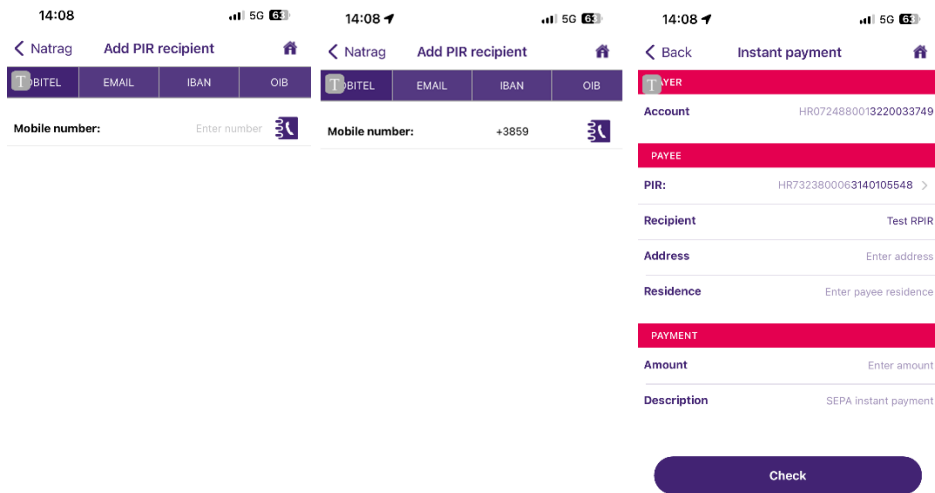
This menu shows overdue loan liabilities. It is possible to make a reminder in the mobile phone calendar by clicking on an individual obligation or to pay the due obligation. Account authorization is done by entering a PIN or biometrics.

## 2.2.3. Instant payment

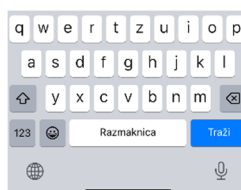
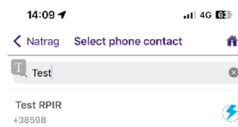
Instant payment enables the transfer of funds to an account in another bank within 10 seconds (service available 24/7/365), under the condition that the currency of the transaction is in EUR, that the amount does not exceed EUR 100,000.00 and that the bank of the payer and recipient are in NKSInst payment system.

When setting up an instant payment, it is possible to enter orders more easily and simply using the PIR option. **PIR** (indirect account identifier) can be a mobile number, e-mail or OIB, which is associated with IBAN. One PIR can be registered with only one IBAN, while one IBAN can have several registered PIRs. **RPIR** (Register of indirect account identifiers) is a unique database in which you can store your data on mobile number, e-mail or OIB and associated IBAN accounts. By registering in RPIR, it is easier to enter a payment order using PIR instead of entering the IBAN account of the payee, you simply select the recipient's mobile phone number from directory of your mobile device, which is connected to the recipient's IBAN account through RPIR, provided that the recipient is also registered in RPIR. You can also enter an e-mail address or OIB as a PIR. When filling out the payment order, in the Recipient field, select PIR by manually entering the mobile phone number, e-mail, IBAN or OIB.





Besides manually entering PIRs, it is possible to select a PIR (mobile phone number) from your address book. Contacts who are registered in the RPIR system will have next to their name tag:



After entering or selecting the chosen option the information about the payee is automatically filled in the payment order. When filling out the payment order, it is necessary to enter the recipient's address and residence, as well as the amount. If no information is entered in the description field the payment will have the description "SEPA instant payment".

## 2.2.4. Scan and pay

By scanning the 2D bar code on the payment order, the option fills in the order with all elements in the application. After selecting this option, it is necessary to place the camera lens of the mobile device above the 2D bar code printed on the payment order and wait a few seconds until the data is automatically copied to the order form in the BKS mBanka application. It is possible to change the payer's information on such a copied order. In this option, there are two buttons in the lower right corner of the screen for uploading a barcode from an image or a PDF file. When uploading PDF files, files must have a maximum of two pages and must contain a barcode. When loading a barcode from a two-page PDF, the first barcode found will always be loaded. If both pages of the document contain a barcode, the barcode from the first page will be loaded. Account authorization is done by entering a PIN or biometrics.

## 2.2.5. Cards

This menu displays basic information about the user's credit card. By selecting the details from the additional menu, the card type, transaction account number charged to the credit card costs, card number, user name, contract date, due date, billing amount, approved limit, used limit are displayed. In the History menu, you can see the traffic on the card.

## 2.2.6. Trend

Using this option gives the possibility to monitor consumption trends through the selected period with a graphical display. In the additional menu, by pressing the + mark, various categories are entered and saved according to your consumer habits (eg suppliers, monthly costs, credit,...). When entering individual orders before payment, it is possible to add a previously created category to the order. The Trend menu home screen displays a graph of spending trends by category.

## 2.2.7. Currency list

The exchange rates listed on the exchange rate list of BKS Bank AG, Croatia's Main Branch are shown, namely foreign exchange purchases, medium and foreign exchange sales.

## 2.2.8. Locations

The application shows on the map your current location, the location of BKS Bank Main Branch Croatia and ATMs BKS Bank Main Branch Croatia as well as ATMs from the EGCP network where you can withdraw cash without commission. Selecting navigation apps will guide you from your current location to your chosen ATM or branch.

## 2.2.9. Contacts

This option displays contacts and e-mail address of BKS Bank AG, Main branch Croatia with possibility of direct calling/sending e-mail.

## 2.2.10. Currency calculator

Provides informative currency conversion at the exchange rate.

## 2.2.11. Loan calculator

It is possible to choose an informative loan calculator and an informative deposit calculator. After entering the required data, the loan calculator shows the informative calculation of the annuity and the total loan amount.

After entering the required data, the deposit calculator shows the informative calculation of the interest rate and the total amount of the principal increased by the interest upon maturity of the deposit.

## 2.2.12. Settings

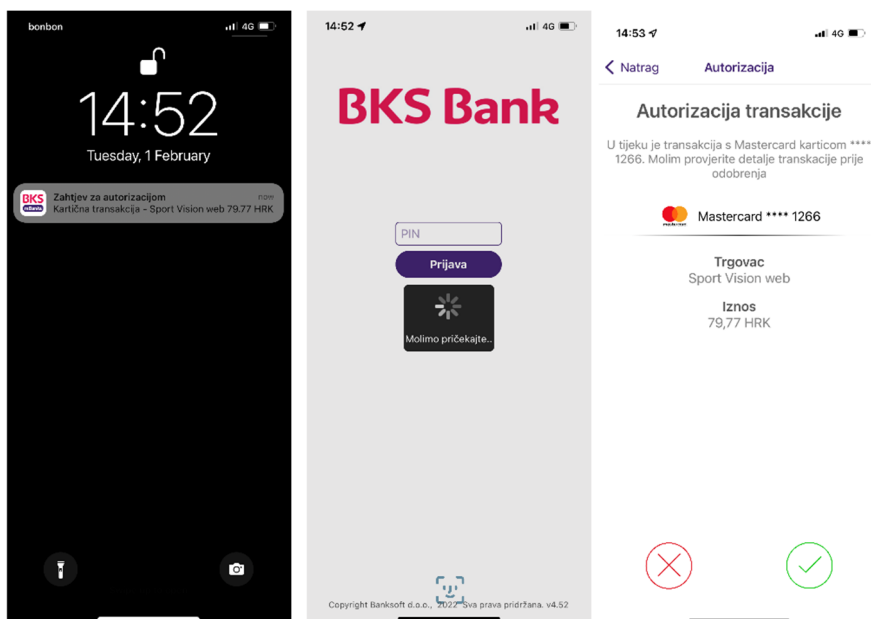
In the settings it is possible to change the PIN, choose between Croatian and English, change the e-mail address, set biometrics and select the main authorization device for authorizing Internet payments if you use both BKS Bank AG applications (mBanka and mToken).

## 2.2.13. Help

Clicking on the Help option displays basic information about the functionality of the BKS mBanka application.

## 2.2.13. Internet payment authorization

If you have a debit and/or credit card BKS Bank AG, Main Branch Croatia, the authorization of Internet payments can be done via mBanka application. In order for this option to be possible, it is necessary to allow sending notifications for the mBanka application in the mobile device settings. After all the necessary data has been entered on the online store, the notification **"Request for authorization"** will be sent to the mBanka application. After opening both news, the screen for logging in to the mBanka application automatically opens. After logging in, a screen appears on which it is selected whether the card transaction will be approved or rejected. Depending on the selected option, the authorization of the Internet payment is completed.



### 3. Log out from the application, price list of services and user guide

If you use BKS mBanka on the Android platform, you can log out of the application by pressing the back button. If you exit the application by pressing the home button, it will still be active until you log out automatically.

If you use the iOS platform to access the BKS mBanka application, you can unsubscribe by clicking the Unsubscribe option. If you exit the application by pressing the home button, it will still be active until you log out automatically.

In case of user inactivity after 5 minutes, the automatic logout of the application is started. Fees for the use of the BKS mBanka service as well as for the execution of payment orders are regulated by the Bank's Tariff.

The Tariff for the Bank's Retail Banking Services and instructions for using the BKS mBanka application were published in the Bank's branches and on the Bank's website [www.bks.hr](http://www.bks.hr).

## 4. Security of application use and mobile device changes

All communication between the mobile device and the application server gateway is protected using SSL / TLS encrypted protocol.

Access to all functionalities and financial data in the mobile banking application takes place via a secure channel. The user logs into the application with the PIN of his choice when launching the application for the first time or via biometrics if supported by the mobile device. PIN, biometrics, user accounts, transactions, etc. are not stored on the user's phone. Connecting the application to your smartphone and phone number (possession factor) and accessing the application by free choice of PIN (knowledge factor) or fingerprint / face scan (biometric authentication) are two components that provide 2 factor authentication according to PSD2 (Payment Service Directive 2), RTS (Regulatory Technical Standards) and SCA (Strong Customer Authentication). In case the user enters an incorrect PIN three times, the mobile banking service will be blocked. In case of user inactivity after 5 minutes, the automatic deregistration of the client application is started.

**In case of loss of a mobile phone or suspicion of misuse of the PIN, the user is obliged to inform the Bank as soon as possible and request a blockade of the service. The user bears all damage that may occur due to loss, theft or any other unauthorized or improper use of the mobile device.**

BKS mBanka service is related to the phone number and mobile device on which the application is installed and the activation key is entered. **When changing the phone number or mobile device, it is necessary to ask the Bank to reactivate the service.**

## 5. Contact information

Our HelpDesk support is at your service on weekdays from 8:00 to 16:00.

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