

“MANUAL FOR USING OF E-BANKING ON SMART PHONES”

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1. Document purpose

The purpose of this manual is to instruct the users on the manner of usage of e-Banking service via smart phones. The manuals will be followed with respective screenshots which will be displayed during the e-Banking work via smart phones.

2. General information

The mobile version of e-Banking is a service which will enable the clients access to their accounts and operation with them by using internet on smart phones. This service will be available at 24 hours a day/7 days a week. In order to use this service, the client should have access on internet via mobile telephony. The clients will benefit from this opportunity, in order to access the service from any place, without having the need for computer or to queue in banks to access their accounts and to initiate money transfers.

The mobile e-Banking version will enable the clients:

a) Accounts operation

- Registration of transfers within the bank
- Registration of national transfers (to the other national banks)

b) Information on accounts

- Movement in accounts and their balance
- Viewing of latest orders of payment registered from e-Banking
- Viewing of the orders registered previously via our bank

2.1 User profiles

According to our system, internet user is any person who is authorized to work with the bank accounts in the ProCredit Bank who is given a special username and a password for access to internet banking services. This user may enter only to his/her accounts and to those he/she is authorized for.

3. User instructions for Internet Banking Services

Access to the internet banking services through mobile telephony is allowed only to the clients that have made a request in the ProCredit Bank branches for e-Banking services (the same request comes for the mobile e-Banking version as well).

According to the standards of contracts, for private clients there are two types of contracts regarding the e-Banking product:

- Standard e-Banking – the client is able to see all his accounts as a holder of the account (e.g. current account, savings account, term deposit accounts, receivables / credit card, and overdraft limit).

- Premium e-Banking – the client is able to see all his accounts as a holder of account and accounts for which he is authorized including the ProKid account. Also, the clients that have Premium e-Banking are allowed to realize orders of payment from the current account to the Prokid account and vice versa.

Whereas, for the business clients, the following contracts are available:

- Full Mode e-Banking (LE) – enables the client full operation of the business accounts in which he is authorized
- Selective Mode e-Banking (LE) –enables the client operation with the business accounts in which he is authorized in cooperation with another user.

In order to gain the full right of entrance, the client should open the secured and certified ProCredit bank web page <https://ebanking.procreditbank-kos.com/Mobile/User/LogOn>

3.1 Orders of payment via mobile e-Banking version

Bank receives continuously orders of payment conducted through electronic banking system – twenty-four hours a day, seven days a week. Orders of payment which do not possess the necessary information or in case when the account has insufficient funds, no payments can be realized via electronic system.

General information on the realization of orders of payment via electronic banking system M-banking:

1. All the registered orders in the time interval after 20:00 will not be executed by the bank until 05:00 the next day.
2. Institutional orders (within ProCredit branches) may be realized only on EUR currency
3. Institutional orders (within ProCredit branches) which are realized between the accounts of the same currency, will be executed by the bank from 05:00 until 20:00 of the same day.
4. National orders of payment (directed to the clients of different local banks) may be realized only in EUR currency.
5. National orders of payment are executed and sent to other domestic banks from 8:30 until 15:00 (with the same value date). National orders registered after this time, will be executed by the bank and send to the other banks in the next business days.

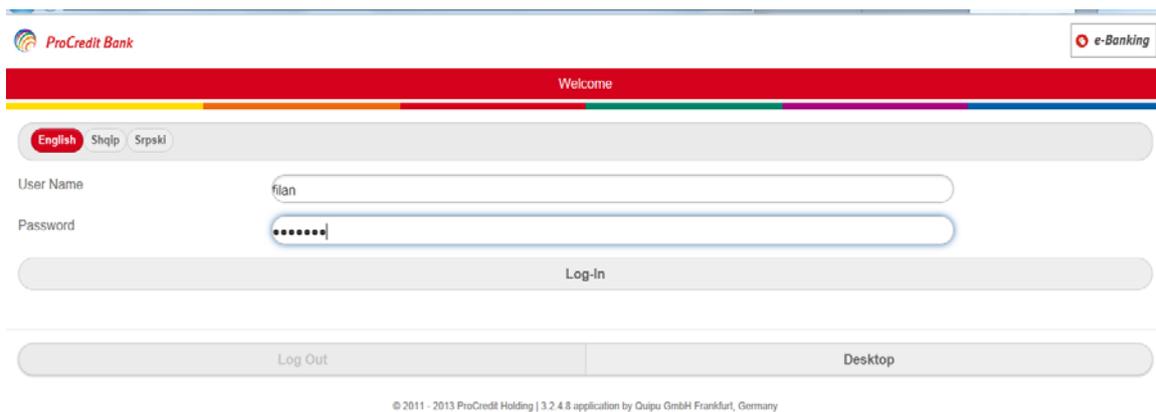
3.2 Responsibilities of the Bank and Client

1. During the realization of the orders of payment by the client, the bank takes care of the legality of transactions;
2. The client is responsible for the accuracy of the beneficiary records, therefore he carries the consequences of a wrongful or erroneous order of payment;
3. When the bank realizes an order erroneously, then the bank holds responsibility;
4. The bank is not responsible for unlawful actions from third parties, which are harmful to the client, as a result of using of internet bank services, and for non-completion of client orders for technical reasons outside of its control.
5. Users are obliged to keeping the active equipment RSA ID Secure (token) in a secure and appropriate place.
6. Users are obliged to holding secretly the codes and their passwords for access to e-Banking.
7. Codes and passwords are not recommended to be written;
8. We recommend you to turn off any parameter which automatically saves passwords;

9. We recommend you to make sure that you are connected in the appropriate m-banking link which begins with "https";
10. The bank is not responsible if the password or RSA ID Secure equipment codes are discovered by third parties.

4. Log in

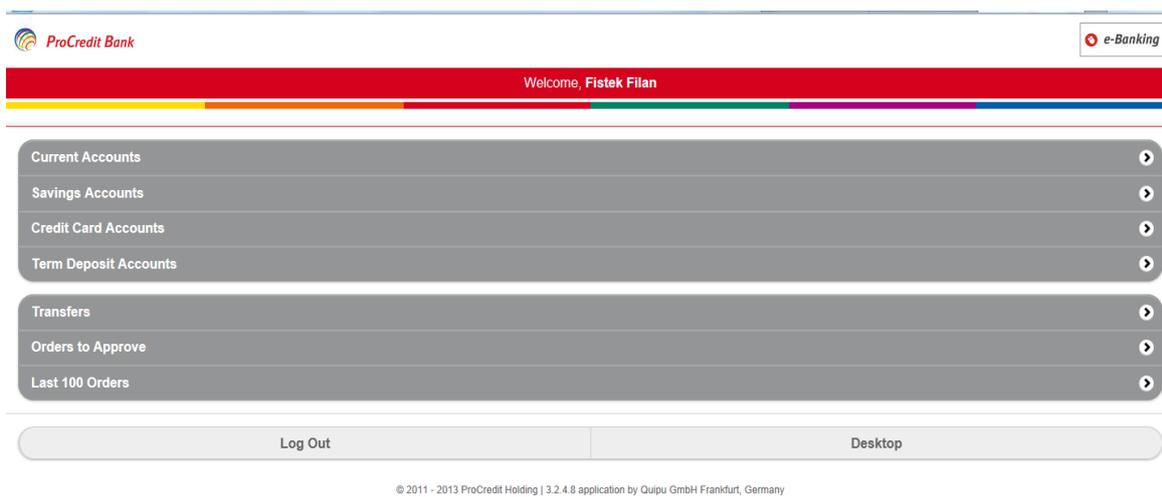
For log in the mobile e-Banking version, you have to use the same username and password that you use to log in the e-Banking.



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In order to log in you should initially select the language, type in the username (elected by you during the application in the branch) and the password. After you have typed in the entire necessary information, you should click on the button **Enter**.

The screen to be displayed after this is presented below, which contains the **Overview of Services**.



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4.1 Overview of Services

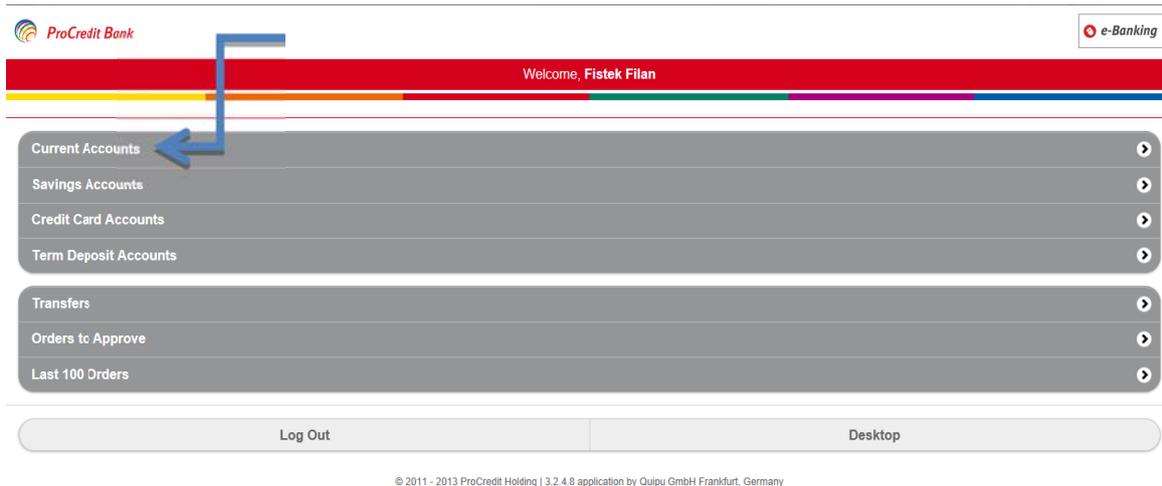
The first screen that you will see is the Overview of Services of e-Banking in M-version. Details for these services will be presented depending on the banking products that you possess and the type of e-Banking contract.

The first part of the page Overview of Services presents a list of the products (e.g. current account, savings account, credit card accounts, and term deposit accounts) that you possess in ProCredit Bank

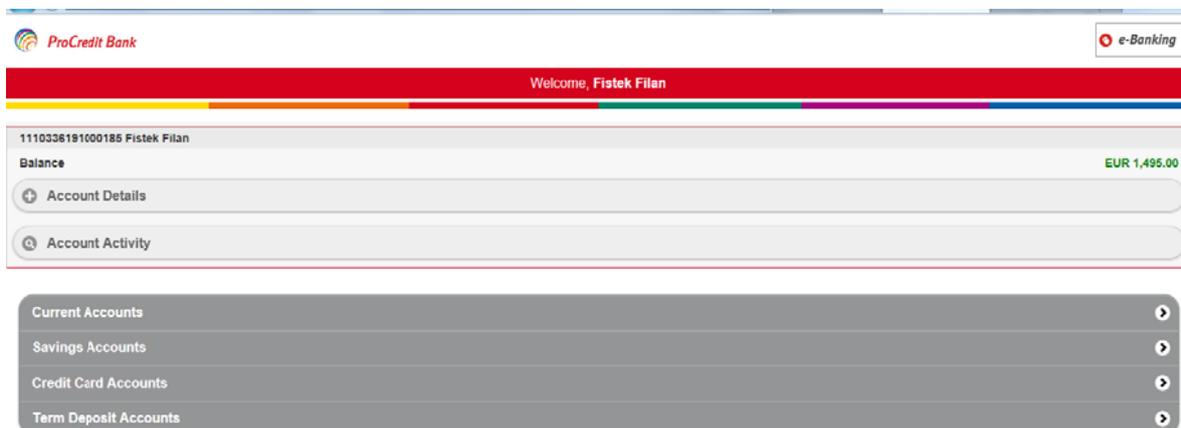
in Kosovo. In the bottom part of it is presented the menu for: transfers, orders to approve and 100 last orders of payments.

4.2 Current Account Menu

If you click on the Current Accounts field:



All the current accounts will be displayed and their balances for which you are holder of account or authorized person, depending on the contract.



In order to see more details on account, you should click on the **Account Details** and the details such as product, currency, available balance, limit of bank overdraft will be displayed.

Welcome, FisteK Filan

1110336191000185 FisteK Filan

Balance **EUR 1,495.00**

Account Details

Product	CA - IND EUR
Currency	EUR
Available Balance	1,375.00
Overdraft Limit	0.00

Account Activity

Movements of the current account may be seen, if you click on the **Account Activity** button.

Welcome, FisteK Filan

Account Number 1110336191000185
 Account Name FisteK Filan
 Account Type Current account
 Number of Transactions 5

Select Number of Days
 10 30 90

3/6/2013	Card application commission payment	EUR -5.00
3/6/2013	Aktivizimi i Uogarisë së Afatçimeve	EUR 1,495.00
3/6/2013	FisteK Filan 425363	EUR 2,000.00
3/6/2013	FisteK Filan 425363	EUR 2,500.00
3/6/2013	FisteK Filan 425363	EUR 500.00
2/27/2013		EUR 0.00

In order to see more details on the respective transaction, you should click on the arrow which directs on the below screen:

Details

Registration Date 3/7/2013
 Value Date 3/6/2013

Amount **EUR 2,000.00**

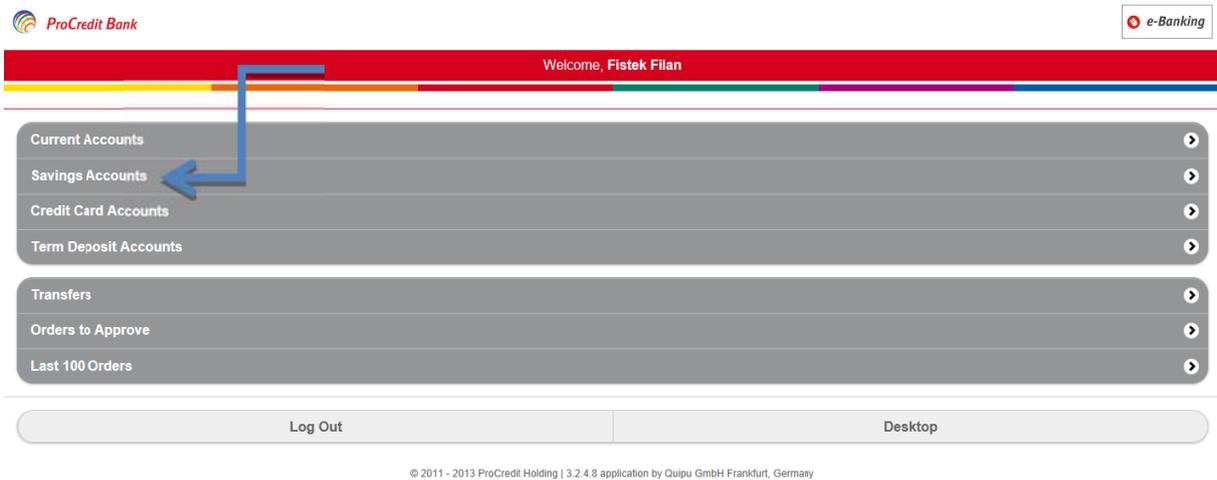
Reason
 FisteK Filan 425363

Transaction Type
 Cash deposit

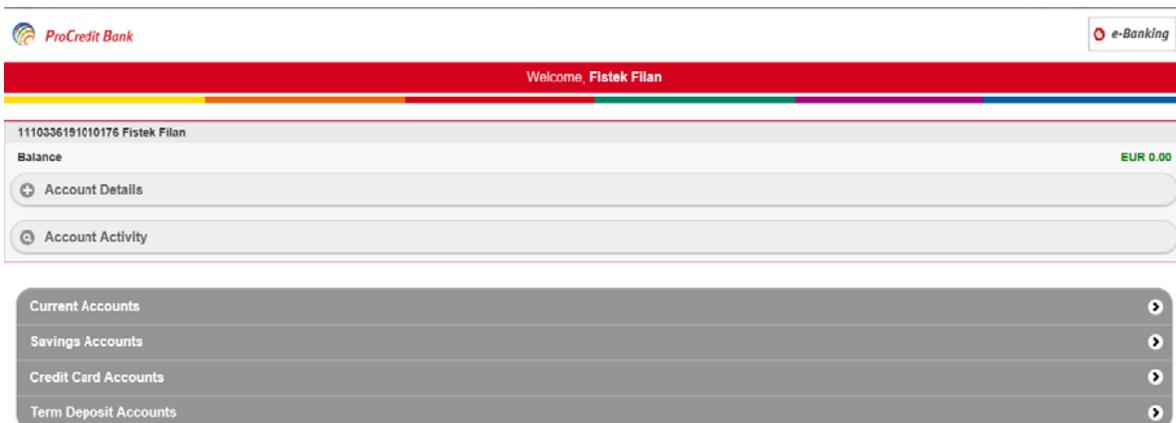
Back

4.3 Savings Account Menu

If you click on the **Savings Account** field:



All the savings accounts and their balances for which you are holder of accounts or authorized person, will be displayed, depending on the contract.



For more details on the account, you should click on the button **Account Details** and the details such as product, currency and valid balance will be displayed.

ProCredit Bank e-Banking

Welcome, Fistek Filan

1110336191010176 Fistek Filan

Balance EUR 0.00

Account Details

Product	SA IND EUR
Currency	EUR
Available Balance	0.00

Account Activity

- Current Accounts
- Savings Accounts
- Credit Card Accounts
- Term Deposit Accounts

Movements of savings account may be seen, if you click on the button **Account Activity**, similarly to the current accounts.

4.4 Credit Card Accounts Menu

If you click on the **Credit Cards Accounts**:

ProCredit Bank e-Banking

Welcome, Fistek Filan

- Current Accounts
- Savings Accounts
- Credit Card Accounts
- Term Deposit Accounts
- Transfers
- Orders to Approve
- Last 100 Orders

Log Out Desktop

The accounts of your credit cards and balances will be displayed.

ProCredit Bank e-Banking

Welcome, Fistek Filan

10089422 Fistek Filan EUR MASTER CARD

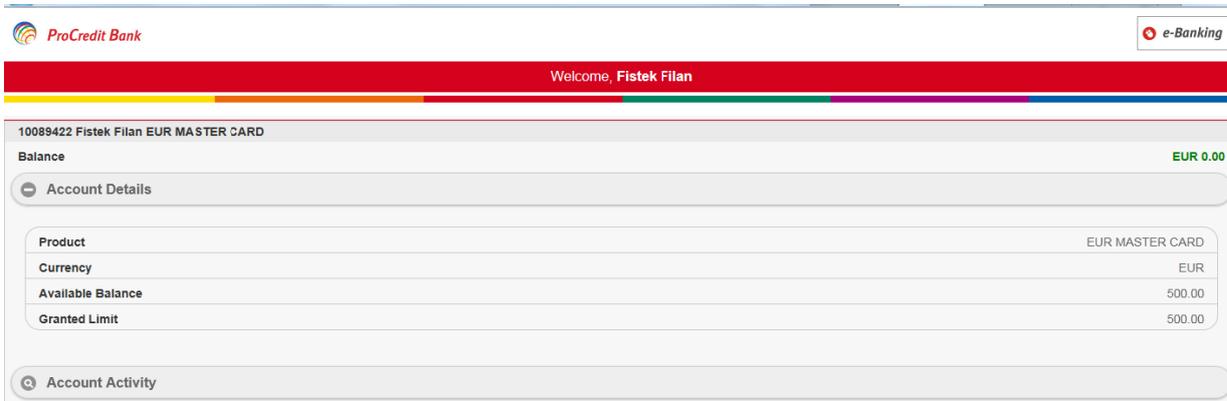
Balance EUR 0.00

Account Details

Account Activity

- Current Accounts
- Savings Accounts
- Credit Card Accounts
- Term Deposit Accounts

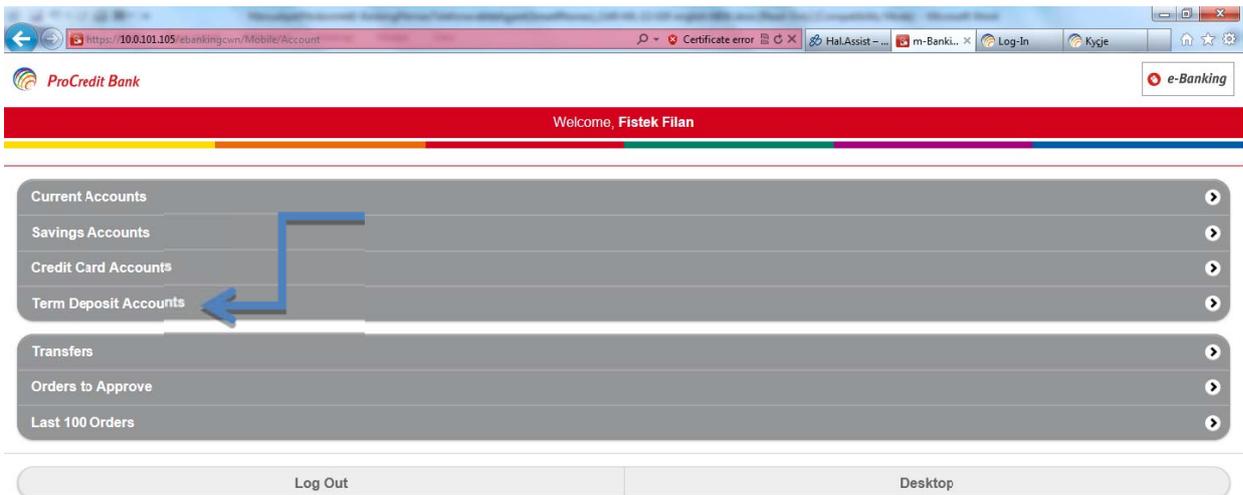
For more details on the card, you should click on the button **Account Details** and the details such as product, currency, valid balance and approved limit will be displayed.



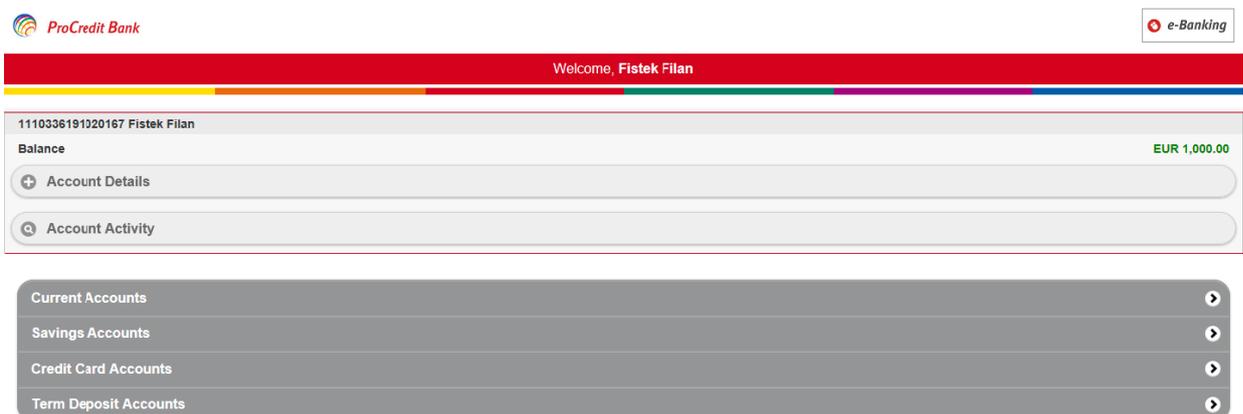
Movements of credit cards may be seen if you click on the button **Accounts Activity** similarly to the current accounts

4.5 The Term Deposit Accounts Menu

If you click on the **Term Deposits Accounts**



All the long-term deposit accounts for which you are account holder or authorized person will be displayed, depending on the contract.



For more details on the account, you should click on the button **Accounts Details** and the details such as product, currency and maturation date will be displayed.

The screenshot shows the ProCredit Bank e-Banking interface. At the top, there is a red header with the ProCredit Bank logo and the text "Welcome, FisteK Filan". Below the header, the account number "1110336191020167 FisteK Filan" is displayed. The current balance is shown as "EUR 1,000.00". A section titled "Account Details" is expanded, showing the following information:

Product	Standard Time Deposit EUR 360
Currency	EUR
Maturity Date	3/6/2014

Below the account details, there is a section titled "Account Activity". At the bottom of the interface, there is a menu with the following options:

- Current Accounts
- Savings Accounts
- Credit Card Accounts
- Term Deposit Accounts

Account activity of term deposit accounts may be seen if you click on the button **Accounts Activity** similarly to the current accounts.

5. Transfers Menu

In order to register transfers, you should use the option **Transfers** from the main menu:

The screenshot shows the ProCredit Bank e-Banking interface. At the top, there is a red header with the ProCredit Bank logo and the text "Welcome, FisteK Filan". Below the header, there is a menu with the following options:

- Current Accounts
- Savings Accounts
- Credit Card Accounts
- Term Deposit Accounts
- Transfers
- Orders to Approve
- Last 100 Orders

A blue arrow points to the "Transfers" option in the menu. At the bottom of the interface, there are two buttons: "Log Out" and "Desktop".

After you have clicked on this field, the following window will be displayed:

Transfers from M-version may be initiated only to the beneficiaries who have been previously registered in the List of Beneficiaries from the desktop e-Banking version.

In the first scrolling list of the window, the accounts from which you may initiate transfers will be displayed.

Whereas, in the second scrolling list, the registered accounts in the list of beneficiaries will be displayed, excluding the international beneficiaries.

The screenshot shows the ProCredit Bank e-Banking interface. At the top, there is a red header with the ProCredit Bank logo on the left and the text "Welcome, Fistek Filan" in the center. Below the header, the word "Transfer" is displayed. There are three dropdown menus: the first contains "1110336191000185 Current account", the second contains "Test", and the third contains "Next". The "Next" button is highlighted with a red background. Below the dropdowns, there are two groups of menu items. The first group includes "Current Accounts", "Savings Accounts", "Credit Card Accounts", and "Term Deposit Accounts". The second group includes "Transfers", "Orders to Approve", and "Last 100 Orders". At the bottom, there are two buttons: "Log Out" and "Desktop". A footer contains the text "© 2011 - 2013 ProCredit Holding | 3.2.4.8 application by Guipu OmbH Frankfurt, Germany".

After the accounts have been selected, you should click on the area **Next**.

This screenshot is identical to the one above, showing the ProCredit Bank e-Banking interface. The "Next" button is highlighted in red. The interface includes the ProCredit Bank logo, the user name "Fistek Filan", the "Transfer" section with three dropdown menus, a list of account and transfer options, and "Log Out" and "Desktop" buttons. The footer text is "© 2011 - 2013 ProCredit Holding | 3.2.4.8 application by Guipu OmbH Frankfurt, Germany".

The other window will automatically open, in which the data such as the transfer amount, the details of payment should be inserted.

ProCredit Bank e-Banking

Welcome, **Fistek Filan**

Transfer

Sender: 1110336191000185, Fistek Filan

Beneficiary: 1110188909000187, Test, PROCREDIT KOSOVO

Amount: 10.00

Currency: EUR

Reason: 000 - DEFAULT OPTION

Reason: test

Next

After these data have been inserted, you should click on the **Next** field and the below window will be displayed:

ProCredit Bank e-Banking

Welcome, **Fistek Filan**

Transfer

Sender: 1110336191000185, Fistek Filan

Beneficiary: 1110188909000187, Test, PROCREDIT KOSOVO

Address: Prishtine

Reason: test

Transfer		
Amount	10.00	EUR
Fee	0.00	EUR
Total	10.00	EUR

Token:

Register

In the **“Token”** field you should type in the digits which are generated at that moment in the token and the **Register** field should be clicked which directs you to the window with the realized transaction overview.

ProCredit Bank e-Banking

Welcome, **Fistek Filan**

Transfer - Summary

Sender: 1110336191000185, Fistek Filan

Beneficiary: 1110188909000187, Test, PROCREDIT KOSOVO

Address: Prishtine

Reason: test

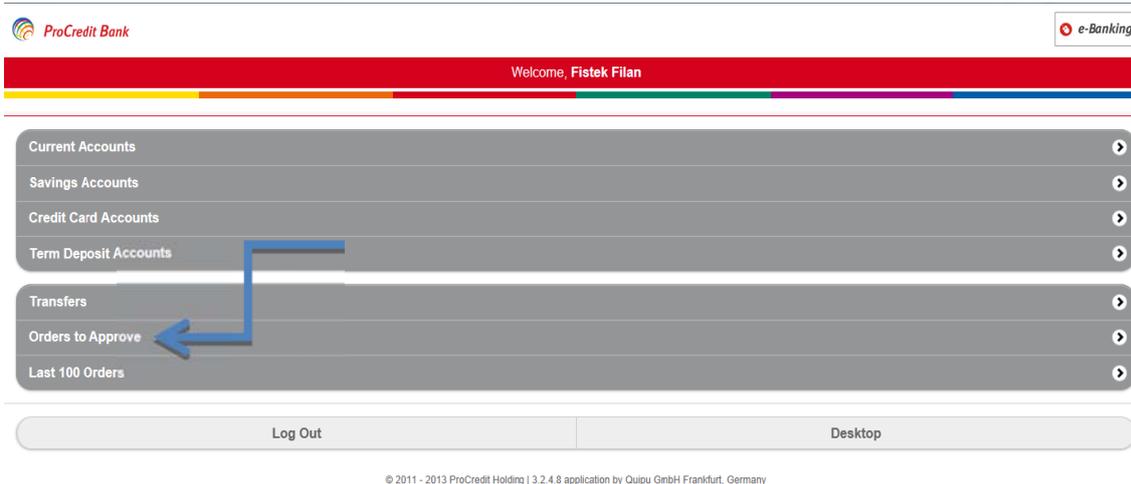
Transfer		
Amount	10.00	EUR

Register

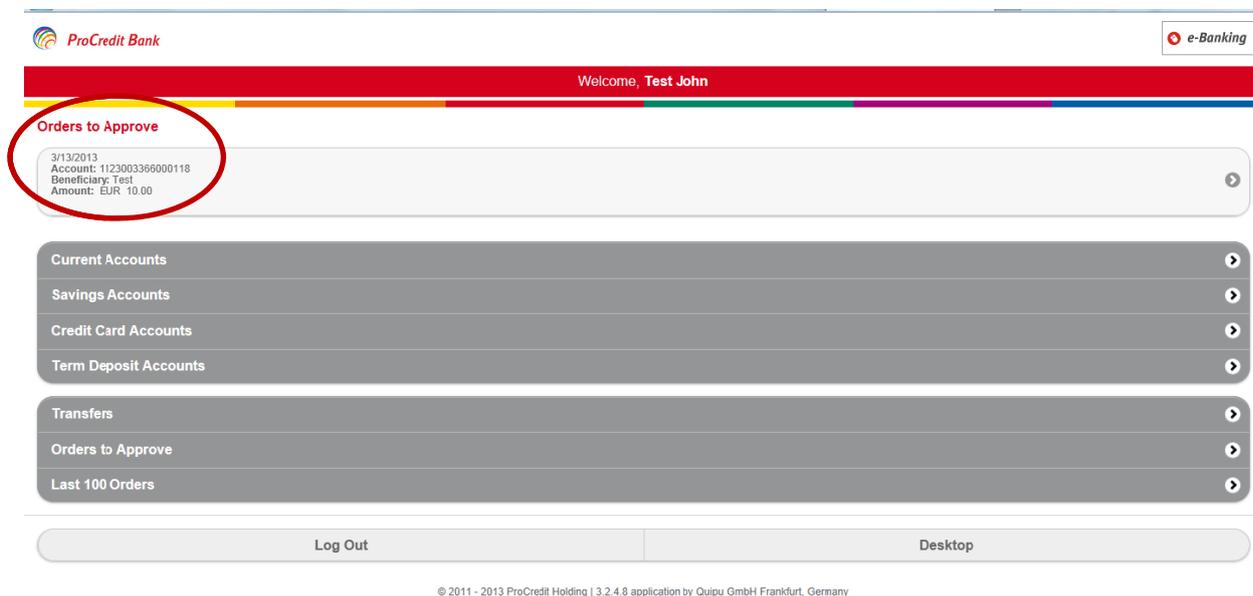
6. Payment to be Approved Menu

This menu is used in cases when one of the users who have a business contract with the **Selective** attribute has registered a payment and the same one should be approved from the other user of that contract.

In order to approve the payment registered before, you should click on the **Orders to approve** field.



Automatically you will see the payment which is pending to be approved:



You should click on the details of payment and be directed to the payment, where you should type in the digits generated in the token and click the **Approve** field.

ProCredit Bank e-Banking

Welcome, Test John

Order to Approve

Sender	
1123003366000118, TEST & ING NSH	
Beneficiary	
1110188909000187, Test, Procredit Kosovo	
Address	
Pristine	
Reason	
test	
Transfer	
Amount	10.00 EUR
Service Charge	0.00 EUR
Total	10.00 EUR

Token

69095

After which the window with the overview of transfer will be displayed, confirming the realization of the transaction.

ProCredit Bank e-Banking

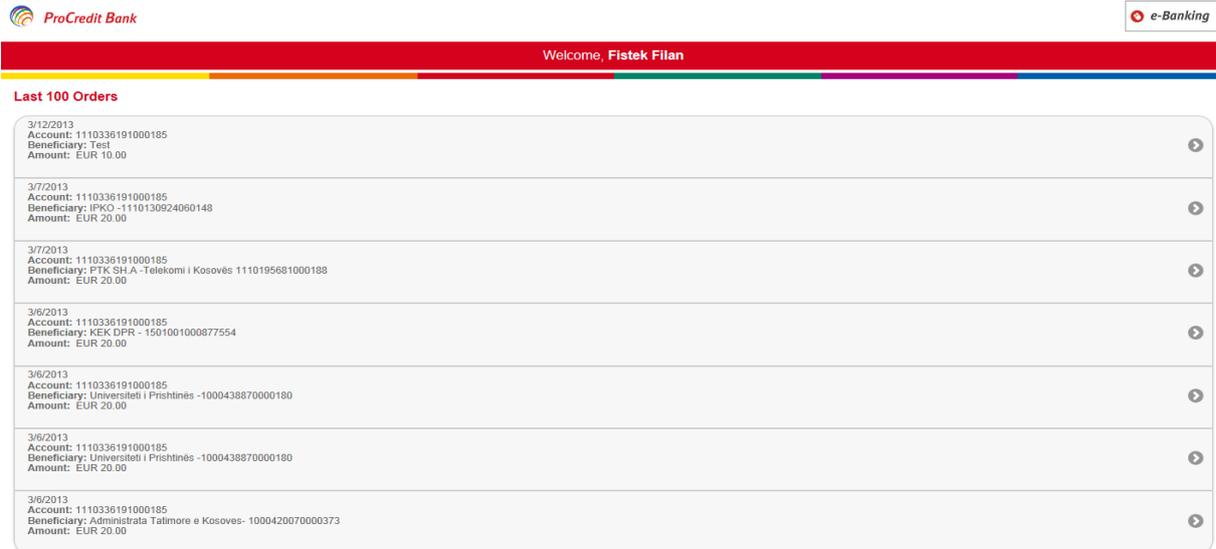
Welcome, Test John

Orders to Approve - Summary

Sender	
1123003366000118, TEST & ING NSH	
Beneficiary	
1110188909000187, Test, Procredit Kosovo	
Address	
Pristine	
Reason	
test	
Transfer	
Amount	10.00 EUR
Fee	0.00 EUR
Total	10.00 EUR

7. 100 last orders Menu

100 last orders menu enables you to see the last 100 orders conducted through e-Banking.



ProCredit Bank e-Banking

Welcome, Fistek Filan

Last 100 Orders

3/12/2013 Account: 1110336191000185 Beneficiary: Test Amount: EUR 10.00	➤
3/7/2013 Account: 1110336191000185 Beneficiary: IPKO -1110130924060148 Amount: EUR 20.00	➤
3/7/2013 Account: 1110336191000185 Beneficiary: PTK SH.A -Telekomi I Kosovës 1110195681000188 Amount: EUR 20.00	➤
3/6/2013 Account: 1110336191000185 Beneficiary: KEK DPR - 1501001000877554 Amount: EUR 20.00	➤
3/6/2013 Account: 1110336191000185 Beneficiary: Universiteti i Prishtinës -1000438870000180 Amount: EUR 20.00	➤
3/6/2013 Account: 1110336191000185 Beneficiary: Universiteti i Prishtinës -1000438870000180 Amount: EUR 20.00	➤
3/6/2013 Account: 1110336191000185 Beneficiary: Administrata Tatimore e Kosoves- 1000420070000373 Amount: EUR 20.00	➤