“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.

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.

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

In order to see more details on the respective transaction, you should click on the arrow which directs on the below screen:
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.
4.4 Credit Card Accounts Menu

If you click on the Credit Cards Accounts:

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

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

The other window will automatically open, in which the data such as the transfer amount, the details of payment should be inserted.
After these data have been inserted, you should click on the **Next** field and the below window will be displayed:

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.
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.
After which the window with the overview of transfer will be displayed, confirming the realization of the transaction.
7. 100 last orders Menu

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