

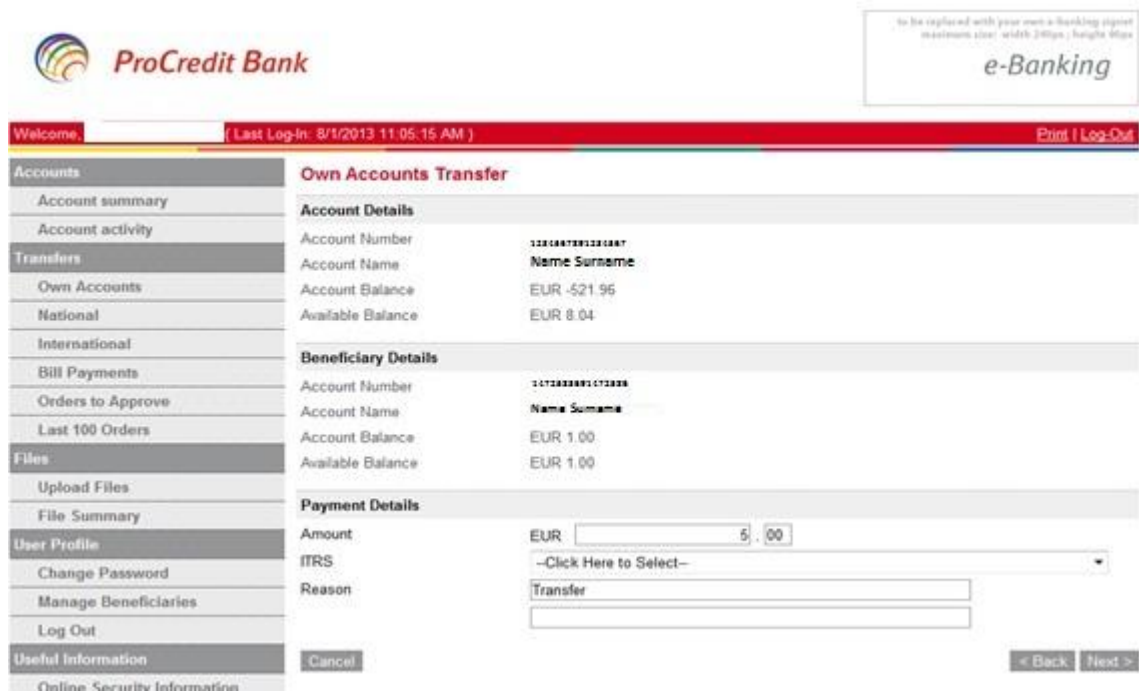
e-Banking

Dear clients,

We would like to inform you that ProCredit’s e-Banking service now lets you to make transfers between your accounts without having to use a token. We hope that this feature will make your e-Banking experience easier.

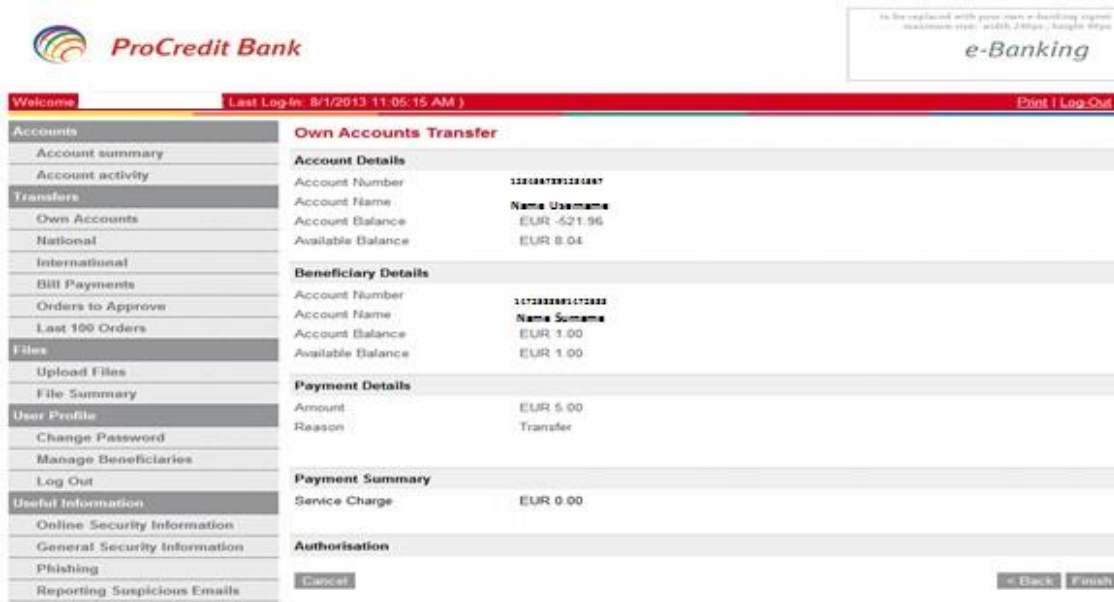
In order to make a transfer between your accounts, access the “Own Accounts” option from the menu bar on the left of the screen.

Once you have entered the required information (the transfer amount, payment details) you will not be asked to enter the token value, but instead to press the “Next” button.



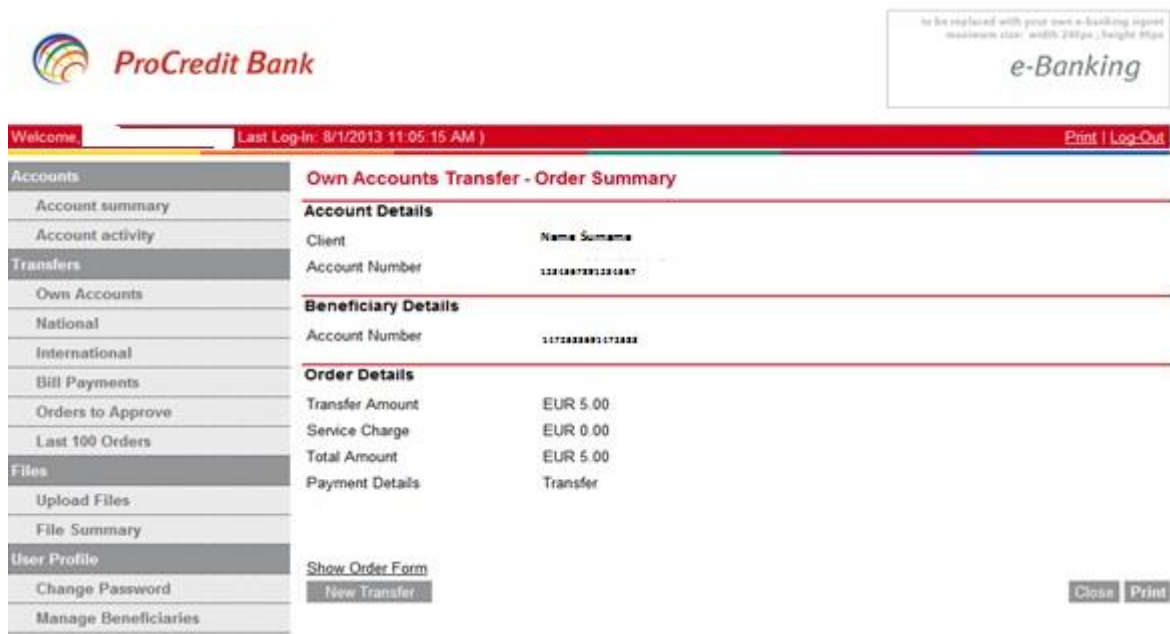
The screenshot shows the ProCredit Bank e-Banking interface. At the top left is the ProCredit Bank logo. A red banner at the top contains the text "Welcome, [User Name] (Last Log-In: 8/1/2013 11:05:15 AM)" and "Print | Log-Out". A sidebar on the left lists menu items: Accounts (Account summary, Account activity), Transfers (Own Accounts, National, International), Bill Payments, Orders to Approve, Last 100 Orders, Files (Upload Files, File Summary), User Profile (Change Password, Manage Beneficiaries, Log Out), and Useful Information (Online Security Information). The main content area is titled "Own Accounts Transfer" and contains three sections: "Account Details" (Account Number: 120000709120007, Account Name: Name Surname, Account Balance: EUR -521.95, Available Balance: EUR 8.04), "Beneficiary Details" (Account Number: 107000000100000, Account Name: Name Surname, Account Balance: EUR 1.00, Available Balance: EUR 1.00), and "Payment Details" (Amount: EUR 5.00, RTGS: -Click Here to Select-, Reason: Transfer). At the bottom are "Cancel", "< Back", and "Next >" buttons. A small box in the top right corner says "to be replaced with your own e-banking signet maximum size: width 200px / height 40px".

Review the payment details and press “Finish”.



The screenshot shows the ProCredit Bank e-Banking interface. At the top left is the ProCredit Bank logo. At the top right is a box with the text "to be replaced with your own e-banking signet maximum size: width 200px, height 40px" and the "e-Banking" logo. Below this is a navigation bar with "Welcome", "Last Log-In: 8/1/2013 11:05:15 AM", and "Print | Log-Out". On the left is a menu with categories: Accounts, Transfers, Files, and User Profile. The main content area is titled "Own Accounts Transfer" and contains several sections: "Account Details" (Account Number: 1220807091230807, Account Name: Name Username, Account Balance: EUR -521.96, Available Balance: EUR 8.04), "Beneficiary Details" (Account Number: 1072808881072882, Account Name: Name Sumama, Account Balance: EUR 1.00, Available Balance: EUR 1.00), "Payment Details" (Amount: EUR 5.00, Reason: Transfer), "Payment Summary" (Service Charge: EUR 0.00), and "Authorisation". At the bottom of the main content area are buttons for "Cancel", "Back", and "Finish".

The screenshot below shows a summary of a transaction conducted using e-Banking.



The screenshot shows the ProCredit Bank e-Banking interface. At the top left is the ProCredit Bank logo. At the top right is a box with the text "to be replaced with your own e-banking signet maximum size: width 200px, height 40px" and the "e-Banking" logo. Below this is a navigation bar with "Welcome", "Last Log-In: 8/1/2013 11:05:15 AM", and "Print | Log-Out". On the left is a menu with categories: Accounts, Transfers, Files, and User Profile. The main content area is titled "Own Accounts Transfer - Order Summary" and contains several sections: "Account Details" (Client: Name Sumama, Account Number: 1220807091230807), "Beneficiary Details" (Account Number: 1072808881072882), "Order Details" (Transfer Amount: EUR 5.00, Service Charge: EUR 0.00, Total Amount: EUR 5.00, Payment Details: Transfer), and "Show Order Form" (New Transfer). At the bottom of the main content area are buttons for "Close" and "Print".